SERFF Tracking #: HNLI-130583376 State Tracking #: HAO-2016-0167

Company Tracking #: 1/2017 SBG PPO AND EPO -ON AND OFF EXCH...

State: California Filing Company: Health Net Life Insurance Company

TOI/Sub-TOI: H16G Group Health - Major Medical/H16G.003G Small Group Only - Other

Product Name: SBG EPO and PPO rates Effective January 1, 2017

Project Name/Number: /

# Filing at a Glance

Company: Health Net Life Insurance Company

Product Name: SBG EPO and PPO rates Effective January 1, 2017

State: California

TOI: H16G Group Health - Major Medical Sub-TOI: H16G.003G Small Group Only - Other

Filing Type: Rate

Date Submitted: 06/01/2016

SERFF Tr Num: HNLI-130583376

SERFF Status: Assigned

State Tr Num: HAO-2016-0167

State Status:

Co Tr Num: 1/2017 SBG PPO AND EPO - ON AND OFF EXCHANGE - RATES

Implementation 01/01/2017

Date Requested:

Author(s): Jennifer Smith, Jennifer Craven

Reviewer(s): Maria Reyes (primary)

Disposition Date:
Disposition Status:
Implementation Date:

State Filing Description:

SERFF Tracking #: HNLI-130583376 State Tracking #: HAO-2016-0167

Company Tracking #: 1/2017 SBG PPO AND EPO -ON AND OFF EXCH...

State: California Filing Company: Health Net Life Insurance Company

TOI/Sub-TOI: H16G Group Health - Major Medical/H16G.003G Small Group Only - Other

Product Name: SBG EPO and PPO rates Effective January 1, 2017

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: Small Group Market Type: Employer Overall Rate Impact:

Filing Status Changed: 06/02/2016

State Status Changed: Deemer Date:

Created By: Jennifer Craven Submitted By: Jennifer Smith

Corresponding Filing Tracking Number:

PPACA: Not PPACA-Related

PPACA Notes: null

Exchange Intentions: These rates are for our SBG EPO and PPO products to be

sold on and off exchange.

Filing Description:

SBG PPO and EPO rates effective January 1, 2017 for on and off Exchange

# **Company and Contact**

#### **Filing Contact Information**

Jennifer Smith, jennifer.x.smith@healthnet.com

11931 Foundation Place, bldg D 916-935-8137 [Phone]

Rancho Cordova, CA 95670

#### **Filing Company Information**

Health Net Life Insurance CoCode: 66141 State of Domicile: California

Company Group Code: Company Type: L&H 11971 Foundation Place Group Name: State ID Number:

Rancho Cordova, CA 95670 FEIN Number: 73-0654885

(818) 676-8709 ext. [Phone]

# **Filing Fees**

Fee Required? No Retaliatory? No

Fee Explanation:

SERFF Tracking #: HNLI-130583376 State Tracking #: HAO-2016-0167 Company Tracking #: 1/2017 SBG PPO AND EPO - ON AND OFF EXCH...

State: California Filing Company: Health Net Life Insurance Company

TOI/Sub-TOI: H16G Group Health - Major Medical/H16G.003G Small Group Only - Other

**Product Name:** SBG EPO and PPO rates Effective January 1, 2017

Project Name/Number: /

#### **Rate Information**

Rate data applies to filing.

Filing Method: Electronic
Rate Change Type: Increase
Overall Percentage of Last Rate Revision: 1.500%
Effective Date of Last Rate Revision: 07/01/2016
Filing Method of Last Filing: Electronic

# **Company Rate Information**

Company Name:	Company Rate Change:	Overall % Indicated Change:	Overall % Rate Impact:	Written Premium Change for this Program:	Number of Policy Holders Affected for this Program:	Premium for	Maximum % Change (where req'd):	Minimum % Change (where req'd):
Health Net Life Insurance Company	Increase	%	2.800%		11,345		19.000%	-2.700%

SERFF Tracking #: HNLI-130583376 State Tracking #: HAO-2016-0167 Company Tracking #: 1/2017 SBG PPO AND EPO ON AND OFF EXCH...

State: California Filing Company: Health Net Life Insurance Company

TOI/Sub-TOI: H16G Group Health - Major Medical/H16G.003G Small Group Only - Other

**Product Name:** SBG EPO and PPO rates Effective January 1, 2017

Project Name/Number: /

#### **Rate Review Detail**

**COMPANY:** 

Company Name: Health Net Life Insurance Company

HHS Issuer Id: 00000

#### **PRODUCTS:**

Product Name	HIOS Product ID	HIOS Submission ID	Number of Covered Lives
SBG EPO and PPO			86541

Trend Factors:

FORMS:

New Policy Forms: A20601, A24401, A21601

Affected Forms:

Other Affected Forms:

#### **REQUESTED RATE CHANGE INFORMATION:**

Change Period: Quarterly
Member Months: 1,038,492
Benefit Change: None

Percent Change Requested: Min: -2.7 Max: 19.0 Avg: 2.8

**PRIOR RATE:** 

Total Earned Premium: 614,840,520.00 Total Incurred Claims: 493,365,740.00

Annual \$: Min: 158.00 Max: 1,901.00 Avg: 592.00

**REQUESTED RATE:** 

Projected Earned Premium: 632,002,687.00 Projected Incurred Claims: 537,371,215.00

Annual \$: Min: 165.00 Max: 1,914.00 Avg: 609.00

 SERFF Tracking #:
 HNLI-130583376
 State Tracking #:
 HAO-2016-0167
 Company Tracking #:
 1/2017 SBG PPO AND EPO - ON AND OFF EXCH...

State: California Filing Company: Health Net Life Insurance Company

TOI/Sub-TOI: H16G Group Health - Major Medical/H16G.003G Small Group Only - Other

**Product Name:** SBG EPO and PPO rates Effective January 1, 2017

Project Name/Number: /

#### Rate/Rule Schedule

Item No.	Schedule Item Status	Document Name	Affected Form Numbers (Separated with commas)	Rate Action	Rate Action Information	Attachments
1		A20601, A24401, A21601 Rates		New		2017_CA_SBG_EPO_ PPO_Rate_Table_201 6-06-02.xls,

 SERFF Tracking #:
 HNLI-130583376
 State Tracking #:
 HAO-2016-0167
 Company Tracking #:
 1/2017 SBG PPO AND EPO - ON AND OFF EXCH...

State: California Filing Company: Health Net Life Insurance Company

**TOI/Sub-TOI:** H16G Group Health - Major Medical/H16G.003G Small Group Only - Other

**Product Name:** SBG EPO and PPO rates Effective January 1, 2017

Project Name/Number: /

# **Supporting Document Schedules**

Satisfied - Item:	Filing Cover Sheet
Comments:	
Attachment(s):	1.17 SBG Rates - Filing Cover Sheet.pdf
Item Status:	
Status Date:	
Satisfied - Item:	Document Submission Form
Comments:	
Attachment(s):	1.17 SBG Rates - DSF.pdf
Item Status:	
Status Date:	
Bypassed - Item:	Rating Plans
Bypass Reason:	N/A
Attachment(s):	
Item Status:	
Status Date:	
Bypassed - Item:	Consumer Disclosure Form
Bypass Reason:	N/A
Attachment(s):	
Item Status:	
Status Date:	
Satisfied - Item:	Actuarial Memorandum and Certifications
Comments:	
Attachment(s):	Q12017 CA SBG EPO&PPO Actuarial Memorandum.pdf Justification_2016-06-01.xlsx
Item Status:	
Status Date:	
Satisfied - Item:	Unified Rate Review Template
Comments:	
Attachment(s):	Part_I_URRT_CA_SBG_EPO_PPO.xlsm
Item Status:	

SERFF Tracking #: HNLI-130583376 State Tracking #: HAO-2016-0167 Company Tracking #: 1/2017 SBG PPO AND EPO - ON AND OFF EXCH... California Filing Company: Health Net Life Insurance Company State: TOI/Sub-TOI: H16G Group Health - Major Medical/H16G.003G Small Group Only - Other SBG EPO and PPO rates Effective January 1, 2017 Product Name: Project Name/Number: **Status Date:** Third Party Authorization Bypassed - Item: **Bypass Reason:** N/A Attachment(s): **Item Status: Status Date:** Satisfied - Item: Third Party - Actuarial Memorandum Comments: Will submit once third party review is complete. Attachment(s): Item Status: **Status Date:** Satisfied - Item: CA Plain Language Spreadsheet/Description Comments: CA Plain Lang Des - SBG Rates eff 1.2017.pdf Attachment(s): CA Plain Language Spreadsheet.pdf **Item Status: Status Date:** Satisfied - Item: CA Rate Filing Form/Spreadsheet **Comments:** SBG PPO 1.2017 Existing Product Rate Filing Form.pdf Attachment(s):

CA Rate Filing Spreadsheet.pdf

Item Status: Status Date:

# **CALIFORNIA DEPARTMENT OF INSURANCE**

**Reset Form** 

# FILING COVER SHEET for FORMS FILINGS with the POLICY APPROVAL BUREAU

(Suggested for use as the cover letter required by Title 10, California Code of Regulations §2205.)

TO: State of California Department of Insurance Policy Approval Bureau 45 Fremont Street			FROM: (Official Insurer Name): Health Net Life Insurance Company					
			Submitter and Complete Mailing Address:					
	San Francisco, CA 94105		Health Net Life Insurance Company Jennifer Smith / Sr. Compliance Analyst 11931 Foundation Place, Building D Rancho Cordova, CA 95670					
			Submission	n Date: 6/	I/16			
[The for	NTIFYING FORM NUMBER(S) rm number(s) of one or more of the	ne documents su	bmitted by w	hich the fili	•	2205(a)]	and A216	
	neric Description and Definition	<u>(</u>	Check Below		ic Description and Def		Checl Belov	
	Insurance [Hospital, medical, surg ce, expense-incurred or indemnity.§		<b>/</b>	Credit L	Credit Life and Disability [§2202(a)(6)]			
	and Blanket Life and Non-health 02(a)(2)]	Disability		Supplen	Supplemental Life Benefits [§2202(a)(7)]			
Individ	dual Disability, Non-health [92202	2(a)(3)]		Variable Life and Annuities [§2202(a)(8)]				
Medica	are Supplement [§32202(a)(4)]			Fraternals [Non-health Disability. §2202(a)(9)]				
Long-T	Γerm Care [§2202(a)(5)]			Unclass	Unclassified [§2202(a)(11)]			
* Desc	ribe briefly (documents other that	n those describe	ed above may	have to be	filed with other Depart	ment Bureaus; s	see §2206):	
3. GRO	UP AND/OR INDIVIDUAL [A	re the forms grou	up, individua	l or used in	ooth contexts? §2205(	b)]		
Group Only: Individual Only: Group and Individual:								
	4. EMPLOYER SIZE (Employer Health Insurance Only) [Where the forms submitted provide health coverage through employment, the minimum and the maximum sizes of the employers in terms of number of employees §2205(c)]							
	2 to 50 Employees: Over 50 Employees: All Employers:							
5.REPL	.REPLACES PREVIOUSLY-APPROVED DOCUMENT(S)? [Do any documents replace previously-approved documents.§2205(d)]							

N/A Rates Only

6. FINAL PRINT FORM? [List those documents NOT in the	e final printed form in which they will be issued to insureds §2205(e)]
Document(s)	Document(s)
Rates Only	
7. TYPE OF DOCUMENT WITH WHICH IT WILL BE US with another document not included in the filing, a statement of	SED [ For each document (such as a rider) which is designed to be used of the document class with which it is to be used. §2205(f)]
Document Form Number	Document Class (from Item 2, above)
N/A	
9. IF ABOVE INFORMATION CANNOT BE FURNISHED requested above, explain why. \$2205(h)]	D, EXPLAIN WHY. [If the submitter is unable to furnish the information
10. REMARKS AND ADDITIONAL INFORMATION	N (Attach additional sheets if necessary):
SLIBMITTED'S SIGNATUDE AND TITLE. Jennifer S	Digitally signed by Jennifer Smith DN: cn=Jennifer Smith, o, ou, email=jennifer.xmith @healthnet.com, c=US

# California Department of Insurance Document Submission Form

California Insurer Number (Not NAIC Number):			FOR DEPARTMENT USE ONLY				
3173	3-2		CDI file number:				
Insure	er Name:		□ PAB □ AO	☐ HPAB ☐ 1	HAO		
Health Net Life Insurance Company  Submitter email and US mail addresses:  Jennifer Smith / Regulatory Compliance  Health Net Life Insurance Company  11931 Foundation Place, Building D  Rancho Cordova, CA 95670			Reviewer:				
			Comments:				
Initia	Submission Date: 6/1/2016		Department Actio	n Date:			
Document Type (e.g., Policy, Rider, etc.)			Subdivision(s) of Cal. Code Regs., tit. 10 § 2202(a)	Department Action	Fee		
	SBG Rates Eff January 1, 2017	Rates					
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	R INSTRUCTIONS: Make entr	ies on the form to t	he left of the	TOTAL:	\$ 0.00		
triple	vertical line. For each document	being submitted, er	nter the document	TOTAL:	\$ 0.00		
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June 1, 2016

RE: Small Business Group PPO Rate Filing effective January 1, 2017

Dear Rates and Forms Analyst:

#### **Filing Information**

1. Company Legal Name: Health Net Life Insurance Company

2. State: California

3. HIOS Issuer ID: 99110

4. Market: Small Business Group

5. Effective Date: Groups enrolling Jan 1, 2017 – March 31, 2017

6. Primary Contact: Name: Sarah Mu

7. Primary Contact Telephone Number: (818) 676-8766

8. Primary Contact Email Address: Sarah.Y.Mu@healthnet.com

9. Product Names: Health Net PPO, Health Net EPO

#### Documentation Required for the Small Group Non-Grandfathered Health Plan

#### 1. Parts I, II, III of HHS Forms. (Requirements per 45 CFR §154.215)

Part I Unified Rate Review Data Template

Part II Plain Language Summary

Part III Rate Filing Documentation and Actuarial Memorandum

Appendix C\_Justification.xlsx (tables referenced in Part III in Excel format)

#### 2. SERFF Rate Data Template

#### 3. Covered CA Forms

Supplement Rate Review Template

# 4. SB1163 Filing Requirements

Third Party Independent Actuarial Certification California Rate Filing Form California Rate Filing Spreadsheet California Plain Language Form California Plain Language Spreadsheet

# Actuarial Memorandum and Certification

# Introduction

Submitted for your review are Health Net's proposed premium rates for fifteen Small Group plans effective January 1, 2017. Six plans are to be offered on the California Exchange and nine plans are to be offered off-Exchange. Two plans, Health Net PPO Gold Value and Health Net PPO Silver Value, are added for January 1, 2017 effective date. All rates are guaranteed for a 12-month period.

A secondary set of rates is included, reflecting an adjustment of \$5.64 per member, per month for infertility coverage.

The Single Risk Pool for this filing is comprised of ACA business already written as well as Transitional Small Business Groups.

# **Proposed Rate Increase(s)**

This rate filing is for Small Groups with effective dates in Q1 2017. The rates are guaranteed for these groups for 12 months.

The Single Risk Pool is comprised of our Non-Grandfathered Small Group CDI business. The projected claims experience was developed using the twelve month period that begins January 1, 2015 and ends December 31, 2015 for the entire single risk pool. The premium was developed by taking the entire single risk pool and rating them as if all groups had a January 1, 2017 rerate month. In addition, the rate increase includes the migration of Transitional members.

If our rate request is approved, the average expected annual increase is 15.0% for our PPO and EPO plans. This increase does not include the impact of demographic shifts. Increases will vary by (1) region as we changed our area factors for renewing business effective 7/1/2016 and after and (2) plan factor changes due to new plan designs, the 2017 AV calculator, and an updated estimate of induced demand factor by metal tier. Note that 15.0% is the average annual rate increase from Q1 2016 to Q1 2017. The average expected rate change versus the rate six months ago, which was the filing effective July 1, 2016, is 2.8%.

Our requested rate increase anticipates an after-tax profit of 0%. We are aiming at 3% after-tax profit in the long term.

The biannual increase over Q3 2016 is shown below.

% 2017Q1 / 2016Q3

70 2017Q17 2010Q3		
Plan Name	Exchange	Total
Health Net Platinum 90 PPO 0/15	Exchange	4.3%
Health Net Gold 80 PPO 0/30	Exchange	3.7%
Health Net Silver 70 PPO 2000/45	Exchange	3.8%
Health Net Bronze 60 PPO 6300/75	Exchange	4.5%
Health Net Gold 80 EPO 1400/15 Alternate	Exchange	5.1%
Health Net Silver 70 EPO 1900/20 Alternate	Exchange	3.3%
Health Net Platinum 90 PPO 0/15	Off Exchange	4.1%
Health Net Gold 80 PPO 0/30	Off Exchange	2.0%
Health Net Silver 70 PPO 2000/45	Off Exchange	2.5%
Health Net Bronze 60 PPO 6300/75	Off Exchange	3.4%
Health Net PPO Bronze HSA	Off Exchange	4.1%
Health Net PPO Gold Value	Off Exchange	new plan
Health Net PPO Silver Value	Off Exchange	new plan
Health Net Gold 80 EPO 1400/15 Alternate	Off Exchange	3.1%
Health Net Silver 70 EPO 1900/20 Alternate	Off Exchange	3.5%

The annual increase over Q1 2016 is shown below. Increases are based on mapping 2016 plans to 2017 plans using our migration strategy. 2017 plan designs are not necessarily the same as 2016 plan designs.

% Renewal (2017Q1 / 2016Q1)

Plan Name	Exchange	Total
Health Net Platinum 90 PPO 0/15	Exchange	21.1%
Health Net Gold 80 PPO 0/30	Exchange	19.2%
Health Net Silver 70 PPO 2000/45	Exchange	12.1%
Health Net Bronze 60 PPO 6300/75	Exchange	7.6%
Health Net Gold 80 EPO 1400/15 Alternate	Exchange	16.2%
Health Net Silver 70 EPO 1900/20 Alternate	Exchange	9.1%
Health Net Platinum 90 PPO 0/15	Off Exchange	20.2%
Health Net Gold 80 PPO 0/30	Off Exchange	16.7%
Health Net Silver 70 PPO 2000/45	Off Exchange	10.1%
Health Net Bronze 60 PPO 6300/75	Off Exchange	5.8%
Health Net PPO Bronze HSA	Off Exchange	3.2%
Health Net PPO Gold Value	Off Exchange	new plan
Health Net PPO Silver Value	Off Exchange	new plan
Health Net Gold 80 EPO 1400/15 Alternate	Off Exchange	13.3%
Health Net Silver 70 EPO 1900/20 Alternate	Off Exchange	8.8%

# **Impact of Rate Factor Changes**

Plan premiums are calculated as Calibrated Plan Specific Base Rate x Area Factor x Age Factor (subject to the three child limit). The age factors are federally-mandated.

The area factors are updated since the rate filing for Q3 2016. We performed a study of claims cost by region. We made a conscious choice to group regions 2, 4, & 8, regions 14,15, &17, and regions 5 & 6 because our experience is not entirely credible and those regions have very similar cost due to regional proximity and shared providers. We also capped the change of the area factor at 13.0% for regions 1, 3, 10, and 13. Table 1 below shows the Previous Area Rating Factors, Claims PMPM Area Relativities , the Implied Adjustment to Area Factors [= Claims Area Relativities / Previous Area Rating Factors], and the final pick of the new Area Factors. Table 2 below shows the previous and the updated area factors after normalization.

Table 1.

Area	1, 10, 13	2, 4, 8	3	5, 6	7	9	11	12	14, 15, 17	16	18	19	
	Rural												
	North/Sierra,												
	Central	Wine							Kem/Los				
	Valley,	Country/San	Greater	Contra		Santa			Angeles				
	Southern	Francisco/Sa	Sacramento	Costa/Alame		Cruz/Monter	Central		East/Inland	Los Angeles	Orange		
Name	Desert	n Mateo	Region	da	Santa Clara	ey	Valley2	South Coast	Empire	West	County	San Diego	Total
Membership as of Dec 2015	670	10,932	2,298	6,568	8,726	3,541	1,106	4,962	12,030	12,579	12,293	10,836	86,541
Previous Area Rating Factors	0.989	1.142	0.953	1.101	1.093	1.228	0.850	0.885	0.907	1.026	0.871	0.945	1.000
2015CY Claims PMPM Area Relativity (1)	1.295	1.134	1.182	1.095	1.095	1.183	0.852	0.893	0.888	1.005	0.909	0.900	1.000
Implied Adjustment to Area Factors	31.0%	-0.7%	24.1%	-0.5%	0.2%	-3.6%	0.2%	1.0%	-2.1%	-2.1%	4.4%	-4.7%	0.1%
Final pick of the New Area Factors	1.117	1.139	1.077	1.100	1.100	1.189	0.855	0.897	0.892	1.009	0.913	0.904	1.000
Final adjustment to Area Factors	13.0%	-0.3%	13.0%	-0.1%	0.7%	-3.2%	0.6%	1.4%	-1.7%	-1.7%	4.9%	-4.3%	0.0%

Table 2.

		Previous	Q1 2017	
Region	Description	Area Factors	Area Factors	Change
1	Rural North/Sierra	0.929	1.050	13.0%
2	Wine Country	1.126	1.139	1.1%
3	Greater Sacramento Region	0.953	1.077	13.0%
4	San Francisco	1.106	1.139	3.0%
5	Contra Costa	1.083	1.100	1.6%
6	Alameda	1.110	1.100	-0.9%
7	Santa Clara	1.093	1.100	0.7%
8	San Mateo	1.196	1.139	-4.8%
9	Santa Cruz/Monterey	1.228	1.189	-3.2%
10	Central Valley	1.053	1.190	13.0%
11	Central Valley2	0.850	0.855	0.6%
12	South Coast	0.885	0.897	1.4%
13	Southern Desert	1.036	1.171	13.0%
14	Kern	0.928	0.892	-3.9%
15	Los Angeles East	0.906	0.892	-1.6%
16	Los Angeles West	1.026	1.009	-1.7%
17	Inland Empire	0.903	0.892	-1.3%
18	Orange County	0.871	0.913	4.9%
19	San Diego	0.945	0.904	-4.3%
	Total	1.000	1.000	

# **Impact of Benefit Plan Changes**

Some plans are the 2017 standard plans designed by Covered CA; we relied on their AV calculations as a component of plan pricing. Alternate plans were designed by Health Net and their AVs were internally calculated.

# **Experience Period Premium and Claims**

#### **Experience Period:**

January 1, 2015 – December 31, 2015

#### Premiums (net of MLR Rebate) in Experience Period:

Premiums are actual member premiums collected during the experience period. As MLR rebates are not applicable during the experience period, rebates were not included.

#### Allowed and Incurred Claims Incurred During the Experience Period:

Incurred claims were pulled directly from Health Net's internal claims system.

Per the instructions of the URRT, the base period for the Single Risk Pool is the Small Group Non-Grandfathered Pool in CY 2015.

		2015 Experience (Before Risk Adjustme			
				% of	
	Experience:	Total	PMPM	Revenue	
Α	Experience Period Member Months	1,058,522	88,210		
В	Expected Member Months in the Rating Period	1,038,492	86,541		
С	Experience Period Premium	474,561,099	\$448.32		
D	System Experience Period Incurred Claims	434,613,097	\$410.58		
Е	Off-System Adjustments	7,068,599	\$6.68		
F	Experience Incurred Completed Claims	441,681,697	\$417.26		
	Experience Period Medical Loss Ratio			93.1%	

- Incurred but not paid claims are based on historical claims payment patterns.
- The projected claims experience was developed using January 2015 December 2015 experience for non-grandfathered plans. All non-grandfathered ACA and Transitional plans were included as they will all be a part of the Single Risk Pool as of Jan 1, 2017.
- An off-system adjustment of \$6.68 was made to account for pediatric dental and vision.
  These services are provided through a capitated third party provider. This benefit is
  currently not included in our internal systems, thus claims have to adjust for it. It is
  computed as the per-child per-month cap rate multiplied by the number of children age 018 in the experience period, January 2015 December 2015.

The off-system adjustment of \$6.68 is calculated as the adjustments for the renewing ACA market and the Transitional market weighted by the member months during the experience period.

Adjustment for Pediatric Dental and Pediatric Vision =

[Adjustment for renewing ACA market x ACA Experience Member Months + Adjustment for Transitional Market x Transitional Experience Member Months] / All Member Months during Experience Period

$$$6.68 = ($28.76 + $1.60) \times 22.0\%$$

	AC	ACA Total	
2015 Pediatric Dental PCPM	\$	28.76	
2015 Pediatric Vision PCPM	\$	1.60	
% of Children		22.0%	
Total Cost for Book of Business	\$	6.68	

- The 2017 ACA Pool is a combination of these pools:
  - (1) The renewing ACA block,
  - (2) The Transitional Small Group plans migrating into ACA

# **Benefit Categories**

Benefit categories are determined using a combination of diagnostic, procedural and other codes pulled from claims data, similar to how claims are mapped in Milliman's Health Care Cost Guidelines, an industry-wide standard. Health Net's algorithm is developed and maintained by our Health Care Solutions department.

# **Projection Factors**

- 1. Eligibility requirements and exclusions conform to ACA.
- 2. The Index Rate as of January 1, 2017 was developed based on costs incurred between January 2015 and December 2015 for Non-Grandfathered Small Business Group HN Life business and adjusted to reflect anticipated Small Business Group demographics for 2015. These costs were adjusted based on the following changes not reflected in the January 2015 December 2015 experience period. Non-Grandfathered experience is the combined experience of our ACA and Transitional pools.

	Claims development:	Total	PMPM
G	Experience Incurred Claims	\$441,681,697	\$417.26
Н	Plan Mix	0.987	\$412.02
I	Age Adjustments (Aging)	1.038	\$427.74
J	Area Adjustments	1.000	\$427.87
K	Plan Adjustments (Change in AV)	1.017	\$435.35
L	Network Adjustments	1.000	\$435.34
М	Benefit Adjustments	1.000	\$435.38
N	Benefit Adjustments in Addition to EHBs	1.000	\$435.31
0	Claims Adjustment: Hepatitis C	1.000	\$435.31
Р	Pricing Trend	9.0%	9.0%
Q	Months of Trend	25.0	25.0
R	Trend Factor	1.197	1.197
S	Projected Incurred Claims		\$520.87

#### (G) Experience Incurred Claims

This is the experience claims of the ACA and Transitional population.

#### (H) Plan Mix

This adjusts (G) so that claims cost reflects the mix shift by (1) metal tier, and (2) channel in the projection period.

(1)
2016 ACA On-Exchange = [ACA On-Exchange Platinum Claims Cost x ACA On-Exchange Platinum Expected Member Months + ACA On-Exchange Gold Claims Cost x ACA On-Exchange Gold Expected Member Months + ACA On-Exchange Silver Claims Cost x ACA On-Exchange Silver Claims Cost

Exchange Gold Expected Member Months + ACA On-Exchange Silver Claims Cost x ACA On-Exchange Silver Expected Member Months + ACA On-Exchange Bronze Claims Cost x ACA On-Exchange Bronze Expected Member Months] / Expected On-Exchange Member Months from Metal Tiers

 $$389.10 = ($598.59 \times 11,776 + $409.83 \times 29,990 + $353.92 \times 34,806 + $120.96 \times 6,950)/83,521$ 

2016 ACA Off-Exchange = [ACA Off-Exchange Platinum Claims Cost x ACA Off-Exchange Platinum Expected Member Months + ACA Off-Exchange Gold Claims Cost x ACA Off-Exchange Gold Expected Member Months + ACA Off-Exchange Silver Claims Cost x ACA Off-Exchange Silver Expected Member Months + ACA Off-Exchange Bronze Claims Cost x ACA Off-Exchange Bronze Expected Member Months] / Expected Off-Exchange Member Months from Metal Tiers

\$422.92 = (\$611.66 x 148,562 + \$427.46 x 333,403 + \$330.82 x 256,198 + \$216.94 x 65001) /803,165

(2) We exited Cal Choice as of 2016, thus Cal Choice is in the experience period member months, but not in the rating period member months. This adjustment removes the impact of Cal Choice members and their incurred claims.

Projected Non-Grandfathered Pool = [Renewing On-Exchange ACA Claims Cost x ACA Expected On-Exchange Member Months + Renewing Off-Exchange ACA Claims Cost x ACA Expected Off-Exchange Member Months + Transitional Claims Cost x Transitional Expected Member Months] / All Expected Member Months.

 $$412.02 = ($389.10 \times 83,521 + $422.92 \times 803,165 + $366.94 \times 151,806)/1,038,492$ 

#### (I) Age Adjustments

We must adjust January 2015 – December 2015 claims to reflect the average age factor of the population in the rating period.

- A. We pulled the census of every member in California Small Business Group Non-Grandfathered CDI business between January 2015 and December 2015. The average age factor was calculated based on this population and using age factors provided by Milliman. The calculated value is 1.003
- B. We pulled the census of every member in California Small Group Non-Grandfathered CDI business as of January 2016. The average age factor was calculated based on this population's age as of August 1, 2017 (the date of the Adjusted Earned Premium) and using age factors provided by Milliman. The calculated value is 1.041
- C. Age Adjustments are then calculated, (B) / (A) = 1.041 / 1.003 = 1.038

#### (J) Area Adjustments

We must adjust January 2015 – December 2015 claims to reflect the average area factor of the population in the rating period.

- A. We pulled the census of every member in California Small Business Group Non-Grandfathered CDI business between January 2015 and December 2015. The average area factor was calculated based on this population and using our filed 2015 area factors. The calculated value is 1.001
- B. We pulled the census of every member in California Small Group Non-Grandfathered CDI business as of January 2016. The average area factor was calculated based on this population and using the proposed 2017 area factors. The calculated value is 1.001
- C. Area Adjustments are then calculated, (B) / (A). Hence the Area Adjustment is 1.001/1.001=1.00

#### (K) Plan Adjustments

We must adjust January 2015 – December 2015 claims to reflect the expected benefits to be paid in the rating period.

- A. The experience period has a paid to allowed ratio of 0.763, which is calculated as the average actuarial value of our California Small Business Group non-grandfathered CDI business during the experience period.
- B. We expect the paid to allowed ratio of future California Small Group business to be 0.776. This valuation was calculated as the average actuarial value of the proposed 2017 plans, based on our January 2016 Small Group CDI membership.

# C. Plan Adjustments are then calculated, (B) / (A). Hence the Plan Adjustment is 0.776/0.763 = 1.017

#### (L) Network Adjustments

The network adjustment is 1.00.

#### (M) EHB Benefit Adjustments

No Benefit Adjustments were made.

#### (N) Plan Adjustments in Addition to EHB

No Plan Adjustments in Addition to EHB were made.

#### (O) Claims Adjustment: Hepatitis C

We assessed the impact of new drugs for Hepatitis C, Sovaldi and Olysio (introduced in the beginning of 2014) to be fully realized in the experience period and trend.

#### (P) Trend Information and Projection (cost/utilization)

Trends are built from a "first principles" approach, calculating the expected unit cost change by hospital and medical group which is then weighted using the historic volume associated with each provider. Variables of trend such as anti-selection, underwriting wear-off, demographic changes, margin for trend, technology/intensity not included. There is no trend margin or fluctuation factor in trend development. Cost trends are supported by known and forecasted contractual increases based on our expectations of contracts in 2015. Implicit in 2015 contracts are the estimates that the providers have made to forecast their bad debt reduction to ACA.

The average medical and pharmacy trend is 9.0%.

The observed year over year paid claims trend normalized for region, age, and AV is 10.8% for ACA Compliant Plans with Cal Choice excluded. The estimated impact of morbidity change on trend is 0.4%. The observed trend adjusting for the impact from morbidity is 10.3% (see the table below).

Because the 10.3% is still based on relatively premature experience, we are picking a somewhat lower trend of 9.0%.

							Normalized
				Average	Average		Allowed
		Member	Paid	Region	Age	Average	Claims
2014	MMs	Distribution	PMPM	Factor	Factor	AV	PMPM
Platinum	65,725	22%	\$527	0.998	0.993	0.881	\$604
Gold	105,725	35%	\$365	0.986	0.989	0.782	\$478
Silver	108,655	36%	\$308	0.995	1.004	0.706	\$437
Bronze	22,832	8%	\$206	1.001	0.962	0.604	\$355
Total	302.937	100%	\$368	0.993	0.993	0.763	\$482

							Normalized		Trend
				Average	Average		Allowed		excluding
		Member	Paid	Region	Age	Average	Claims		morbidity
2015	MMs	Distribution	PMPM	Factor	Factor	AV	PMPM	Trend	impact
Platinum	145,840	19%	\$650	1.000	1.017	0.881	\$725	20.1%	15.1%
Gold	279,502	37%	\$419	0.993	0.994	0.785	\$541	13.0%	13.1%
Silver	259,388	35%	\$327	1.008	1.009	0.711	\$452	3.3%	7.1%
Bronze	64,021	9%	\$202	1.012	0.984	0.605	\$336	-5.3%	-12.6%
Total	748,751	100%	\$414	1.001	1.003	0.763	\$528	9.7%	
Weighted Ave with 2014 Member Distribution		·-					\$533	10.8%	10.3%

The components of the 9.0% trend are detailed below. All components are based on our Commercial book of business.

<b>Benefit Category</b>	Cost	<u>Util</u>
Inpatient Hospital	104.7%	104.3%
Outpatient Hospita	104.8%	104.3%
Professional	103.6%	104.3%
Other Medical	103.1%	104.3%
Capitation	102.0%	100.0%
Prescription Drug	<u>110.0%</u>	101.0%
Total	105.0%	103.8%

*Medical Unit Cost Trend* is the increase in health care costs due to medical inflation. It is estimated by reviewing current and anticipated future provider reimbursement arrangements. On top of provider reimbursement rate increases, filing unit cost trend also includes deductible leveraging.

		Leveraging	
Benefit Category	Unit	Factor	Cost
Inpatient Hospital	4.3%	1.088	1.047
Outpatient Hospital	4.4%	1.088	1.048
Professional	3.3%	1.088	1.036
Other Medical	2.8%	1.088	1.031
Capitation	2.0%	1.000	1.020
Prescription Drug	10.0%	1.000	1.100

The deductible leveraging factor was obtained from the Milliman Cost Guidelines which display leveraging factors for a comprehensive major medical plan by deductible. Given our distribution of deductibles for our portfolio as of December 2015, we can expect a deductible leveraging factor of 1.088 on trend.

	ACA Mbrs by	Leveraging
Deductible	Ded	Factor
-	61,294	1.040
100	-	1.050
250	-	1.060
350	-	1.068
500	-	1.080
750	-	1.100
1,000	57	1.110
1,500	35,610	1.130
1,800	35	1.142
2,000	-	1.150
2,500	-	1.170
3,000	-	1.184
3,500	-	1.198
4,000	-	1.212
4,750	339	1.233
5,000	8,011	1.240
6,000	791	1.268
6,350	-	1.278
Total	106,137	1.088

*Medical Utilization Trend* is the increase in health care costs due to changes in service. It includes evolutionary changes in medical care practices, increase in the supply of services, and changes in the overall health and/or attitude of the population.

We are projecting underlying claims expense separately from risk adjustment. The two naturally offset some. But on the claims expense side, we have seen some selection on the claims PMPM impact utilization trends. It's still early and we expect the utilization trend to come down to 3.8% for the rating period, which is what we reflect in the filing.

Rx Unit Cost Trend is the increase in health care costs due to prescription drug inflation. We used 10.0% Rx unit cost trend for rating.

# Risk Adjustment and Reinsurance

#### (T) - (U) Risk Adjustment

The Average Market Risk Adjustment value of -\$2.06 is the weighted average of the Risk Adjustment for the ACA renewing and Transitional population.

	Risk Adjustment/Reinsurance Recoveries	Total	PMPM
Т	Average Market Risk Adjustment	0.996	-\$2.06
U	Risk Adjustment Initiative		-\$1.36
V	Projected Incurred Claims (w/ ACA Adjustments)		\$517.45

ACA Risk Adjustment = [Renewing On-Exchange ACA RA x ACA Expected On-Exchange Member Months + Renewing Off-Exchange ACA RA x ACA Expected Off-Exchange Member

Months + Transitional Claims Cost x Transitional Expected Member Months] / All Expected Member Months

$$-\$2.06 = [\$23.10 \times 83,521 + -\$9.22 \times 803,165 + \$22.00 \times 151,806]/1,038,492$$

Table below contains the projected RA by metal tier.

RA PMPM	<u>Platinum</u>	<u>Gold</u>	<u>Silver</u>	<u>Bronze</u>
On Exchange	\$104.63	\$2.39	-\$47.68	-\$226.46
Off Exchange	\$165.26	\$7.39	-\$52.92	-\$93.10
*Excluding Cal Cho	oice			

Transitional Plans have significant lower claims cost than that of ACA. The claims difference is expected to be offset by the RA difference to some extent.

We have undertaken an initiative to reduce claims errors that prevent claims from being accepted by HHS on the Edge server thus counting more claims and improving risk adjustment in process. We have assessed that this initiative will allow us to improve our risk adjustment transfer in by -\$1.36 PMPM.

# Non-Benefit Expenses and Profit & Risk

Total Premium Retention is the amount to be retained by the insurer to cover all of the insurer's non-claim costs including expected profit. Note we display profit on an after-tax basis per the methodology established by the Unified Rate Review template which specifies that taxes and fees should include income tax and profit should be reported on an after tax basis.

				% of
	Administrative Development	Total	PMPM	Revenue
W	Administrative Expenses	\$35,932,939	\$34.60	5.7%
Х	Commissions	\$55,524,246	\$53.47	8.8%
Υ	Total Administrative Costs	\$91,457,185	\$88.07	14.5%

				% of
	Taxes and Fees	Total	PMPM	Revenue
Z	Premium Tax	\$0	\$0.00	0.0%
AA	Risk Adjustment Fee	\$151,447	\$0.15	0.0%
AB	Reinsurer's Fee	\$0	\$0.00	0.0%
AC	Exchange Fee	\$2,833,652	\$2.73	0.4%
AD	Insurer's Fee	\$0	\$0.00	0.0%
AE	PCORI	\$187,794	\$0.18	0.0%
AF	Income Tax	\$0	\$0.00	0.0%
AG	Payroll Tax	\$0	\$0.00	0.0%
АН	Total Taxes and Fees	\$3,172,893	\$3.06	0.5%

				% of
	Premium development	Total	PMPM	Revenue
ΑI	Experience Period Premium ( C )	\$465,581,164	\$448.32	
AJ	Adjustments for Approved Rate Changes	\$83,748,493	\$80.64	
AK	Adjusted Earned Premium Q4 2015	\$531,139,638	\$511.45	
AL	Adjusted Earned Premium Q1 2016	\$549,329,657	\$528.97	
AM	Adjusted Earned Premium Q2 2016	\$605,358,356	\$582.92	
AN	Adjusted Earned Premium Q3 2016	\$614,840,520	\$592.05	
AO	Adjusted Earned Premium Q4 2016	\$614,840,520	\$592.05	

				% of
	Proposed Base Rate Development:	Total	PMPM	Revenue
AP	Projected Incurred Claims (w/ ACA Adjustments) ( V )	\$537,203,028	\$517.29	
AQ	Total Administrative Costs ( Y )	\$91,464,765	\$88.07	
AR	Total Taxes & Fees ( AH )	\$3,172,893	\$3.06	
AS	After-Tax Profit / Margin	\$0	\$0.00	0.0%
AT	Required Revenue	\$631,840,686	\$608.42	
AU	Risk Adjusted Revenue	\$634,627,712	\$611.11	
AV	Requested Base Rate	\$631,840,686	\$608.42	
AW	Requested Base Increase over previously filed rates		2.8%	
AX	Requested Renewal Increase		15.0%	
AY	Target Medical Loss Ratio			85.0%

# (W) Administrative Expenses

Projected operating expense is \$34.60. This is the 2015 Commercial charge and we assume 0% trend for 2017.

#### (X) Commissions

Broker commissions are 8.8% of premium. This is based on our agreements with the brokers.

#### (Z) Premium Tax

Starting July 2016, the premium tax of 2.35% will be waived, consistent with new MCO tax law.

#### (AA) Risk Adjustment Fee

Risk Adjustment is \$0.15 PMPM.

#### (AB) Reinsurer's Fee

The Reinsurer's Fee has been waived for CY 2017.

#### (AC) Exchange Fee

There will be an exchange fee of 5.2% of revenue before risk adjustment in CY2017. This fee must be spread to the entire book of business, both on and off exchange, as rates off the exchange for Qualified Health Plans must match rates on the exchange. That implies that all plans must incur at charge of 0.4% to reflect the assessment of the Exchange Fee.

#### (AD) Insurer's Fee

The Insurer's Fee has been waived for CY 2017.

#### (AE) PCORI

PCORI is \$0.18 PMPM, as set by the Federal Government.

#### (AF) Income Tax

Income tax is calculated as:

(Profit + Insurer's Fee) / (1- Corporate Tax Rate) x Corporate Tax Rate =  $(0\% + 0\%) / (1-.362) \times (.362) = 0\%$ .

#### (AM) Adjusted Earned Premium

A renewal increase is calculated by comparing the proposed premium with an effective date of January 1, 2017 versus the adjusted earned premium one year prior or January 1, 2016.

The adjusted earned premium is the Small Group PPO rates filed for CDI ACA plans with January 1, 2016 effective dates. It is computed by pulling a census of ACA Small Group Non-Grandfathered members of January 2016 and rating all members as if they were on a January 2016 ACA plan using the rating formula:

Member Premium = Plan Specific Base Rate x Age Factor (with 3 child limit) x Area Factor

Book of Business Premium = Sum of all Member Premiums (subject to the 3 child limit)

The age factor of this population is determined by mapping every member to their ACA age factor, with the 3 child limit based on their age on 8/1/2017.

The area factor of this population is determined by mapping every member to their ACA area factor based on their current zip code.

The average plan factor of this population is the plan actor of the ACA plan they are currently enrolled in.

We note that the average area and plan of current rates is consistent with the average area and plan in projected claims. The average age uses the same population but aging in claims uses the

Milliman age factors which do not advantage one cohort over another and reflect the true claims costs by age. While aging in premium uses the ACA age factors, the age factors mandated in premium setting.

Thus current premium and projected incurred claims use the same demographics basis and a comparison of Required Premium versus Adjusted Earned Premium is the Renewal Rate Increase, the annual increase from Q1 2016 to Q1 2017.

#### (AS) After-Tax Margin/Profit

The after tax target profit is 0%.

#### (AT) Required Revenue

This is the sum of Projected Incurred Claims, Total Administrative Expense, Total Taxes and Fees and After-Tax Margin/Profit. It represents the average premium we expect to bill to groups.

#### (AU) Risk Adjusted Revenue

This is Required Revenue less Risk Adjustment (T) and Risk Adjustment Initiatives (U). The components of the Federal MLR like the Exchange Fee, the Insurer's Fee and Income Tax are paid as a % of Risk Adjusted Revenue, rather than Required Revenue.

#### (AX) Requested Renewal Increase

The comparison between required premium (which is projected incurred claims plus administrative expenses plus profit) and current premium determines the renewal increase. The overall renewal, the increase from Q1 2016 to Q1 2017, is 15.0%. The increase over the prior quarterly rates effective July 1, 2016, from Q3 2016 to Q1 2017, is 2.8%.

# **Projected Loss Ratio**

Using the federally prescribed MLR methodology, the projected loss ratio is 85.8% which exceeds the Federal minimum of 80.0%. Note the actual Federal MLR is done at the legal entity and Small Group segment level which will include experience from this ACA filing as well as the Grandfathered filing.

The table below demonstrates the MLR methodology based on this filing only.

				% of
	Federal MLR Calculation	Total	PMPM	Revenue
AZ	Exchange Fee ( AC )	\$2,812,592	\$2.71	0.4%
ВА	Insurer's Fee ( AD )	\$0	\$0.00	0.0%
ВВ	PCORI ( AE )	\$187,794	\$0.18	0.0%
ВС	Income Tax ( AF )	\$0	\$0.00	0.0%
BD	Risk Adjustment Fee ( AA )	\$151,447	\$0.15	0.0%
BE	Reinsurer's Fee ( AB )	\$0	\$0.00	0.0%
BF	Allowed Deductible Expenses	\$3,151,833	\$3.04	0.5%
BG	Quality Improvement	\$2,491,627	\$2.40	0.4%
	Targeted GAAP Medical Loss Ratio			85.1%
	Federal MLR			85.8%

# **Projected Index Rate**

The Projected Index Rate for the effective period is \$621.59. It is calculated by taking the Projected Incurred Claims (before ACA adjustments) and dividing it by the Paid to Allowed Ratio.

	Index Rate Development	Total	PMPM
ВН	Projected Incurred Claims (S)		\$520.87
BI	Paid to Allowed Ratio		77.6%
BJ	Index Rate		\$671.08

#### (BH) Projected Incurred Claims

Assumptions that went into Projected Incurred Claims are discussed in detail in the following sections of this memorandum:

Experience Period Premium and Claims Projection Factors

#### (BI) Paid to Allowed Ratio

We expect the paid to allowed ratio of future business to be 0.776. This valuation was calculated based on the member weighted average of the AVs of our 2017 portfolio as of January 2016. The AVs were determined based on the standalone AV calculator which is a paid to allowed calculator. Note the AVs are the AVs for the 2017 plans; these values are calculated by Covered CA and we relied on them without comment.

# **Market Adjusted Index Rate**

After developing the Projected Index Rate, the Market Adjusted Index Rate is calculated as:

BK	Index Rate PMPM	\$671.08
BL	Reinsurance Program Adjustment	\$0.00
BM	Risk Adjustment	\$4.40
BN	Exchange User Fee Adjustment	\$3.49
ВО	Market Adjusted Index Rate	\$670.17

#### (BL) Federal Reinsurance Program Adjustment

This is the negative of the (AB) Reinsurer's Fee and divided by (BI) Paid to Allowed Ratio.

#### (BM) Risk Adjustment

This is the negative of the sum of (T) Risk Adjustment Estimate and (U) Risk Adjustment Initiative divided by (BI) Paid to Allowed Ratio.

#### (BN) Exchange User Fee Adjustment

This is (AC) Exchange Fee, divided by (BI) Paid to Allowed Ratio.

#### (BO) Market Adjusted Index Rate

This is calculated as:

Index Rate PMPM – Federal Reinsurance Program Adjustment - Risk Adjustment + Exchange User Fee Adjustment.

# Plan Adjusted Index Rate

After developing the Market Adjusted Index Rate, the Plan Adjusted Index Rate is calculated using the plan specific factors allowed by 45 CFR Part 156, §156.80(d)(2).

BP	Market Adjusted Index Rate	\$670.17
BQ	Actuarial value and cost-sharing adjustment	varies by plan
	Provider network, delivery system and utilization management	
BR	adjustment	varies by plan
BS	Adjustment for benefits in addition to the EHBs	varies by plan
BT	Adjustment for distribution and administrative costs	varies by plan
BU	Plan Adjusted Index Rate	varies by plan

BV	Plan Adjusted Index Rate	varies by plan
BW	Age Curve Calibration	0.702
ВХ	Geographic Factor Calibration	0.985
BY	Provider Network Calibration	1.000
BZ	Benefits in addition to EHBs Calibration	0.989
CA	Calibrated Plan Adjusted Index Rate	varies by plan

# (BQ) Actuarial Value and Cost-Sharing Adjustment

The Actuarial Value and Cost-Sharing Adjustment is the product of the AV of the plan as computed by the Standalone calculator, the Induced Demand Factor, and the Normalization Adjustment. The Normalization adjustment is a re-sloping of the actuarial value in order to account for induced demand in a manner such that the re-sloping is revenue-neutral. The average actuarial value and cost sharing adjustment of the book (0.776) is the same as the average AV of the book without induced demand. This normalization adjustment is calculated such that the weighted average of the product of actuarial values and induced demand factors equals the weighted average of the actuarial values. Please see Rating Factors in the Justification for the development of the Actuarial Value and Cost-Sharing Adjustment by plan.

#### (BR) Provider network, delivery system and utilization management adjustment

This varies by network and rating region, and represents the cost relativity of the EPO network to the PPO network. No changes since the prior approved filing were made.

#### (BS) Adjustment for benefits in addition to EHB

Claims are adjusted by a factor of 1.011 in order to reflect the addition of pediatric dental coverage. Pediatric dental coverage is included in our off-Exchange plans but is not included in plans offered on the Exchange.

The per-child wholesale rate charged by our vendor is \$28.76.

We expect 19.8% of the future California Small Group PPO business to be children. This is based on our January 2016 Small Group PPO membership.

The additional cost of Pediatric Dental is then  $5.71 = 28.76 \times 19.8\%$ .

Experience Period Trended Incurred Claims = \$520.91

For plans offering pediatric dental coverage, the adjustment for benefits in addition to the EHBs (applied to the Plan Adjusted Index Rate) is 1.011 = \$5.71 / \$520.91 + 1

#### (BT) Adjustment for distribution and administrative costs

This value is calculated as:

- 1+ (Premium Retention less Exchange Fee) / (Admin Multiplier Claims + Exchange Fee) where Premium Retention less Exchange Fee =
  - (Y) Total Administrative Costs + (AH) Total Taxes & Fees (AC) Exchange User Fees + (AS) Profit

Admin Multiplier Claims + Exchange Fee = (AP) Projected Incurred Claims + (AC) Exchange User Fees

Two components of the above vary by distribution channel.

- (1) (X) Commissions, which is a component of (Y) Administrative Costs and
- (2) (AP) Projected Incurred Claims as On-Exchange plans do not have Pediatric Dental, thus their claims do not include this expense.

#### (BW) Age Curve Calibration

This is the inverse of the expected average age factor using the ACA age factors and the 3 child limit.

The age curve factor was calculated by pulling a census of our ACA SBG CDI membership as of January 2016. The ACA age factor is based on the member's age in years (rounded down) as of February 1, 2017 - the age implicit in (AM) Adjusted Earned Premium. The 3 child limit was applied so that dependent children age 0-20 were not counted if they were the 4th or more child in a family contract. The result of this analysis demonstrated that the average age factor for this block is 1.424. Thus to calibrate the plan adjusted index rate so that the implied age factor is 1.00, we multiply by the inverse of the average age factor of the block. The inverse of 1.424 is 0.702.

#### (BX) Geographic Factor Calibration

This is the inverse of the weighted average of the filed area factors, weighted by current ACA membership. To calculate average area factor, we pulled the census of every member in California Small Group Non-Grandfathered CDI business as of January 2016. The average area factor was calculated based on this population. The calculated value is 1.000, thus the inverse of it is 1.000.

#### (BY) Network Calibration

This is the inverse of the weighted average of the network factor, one of the four allowed modifiers to the Index Rate, weighted by current ACA membership. As this is multiplicative modifier to the index rate we must divide it out so that its impact on rates overall is revenue-neutral.

To calculate the average network factor, we pulled the census of every non-grandfathered member in California Small Group CDI business as of January 2016 by plan network. The average network factor was calculated based on this population and using our proposed 2016 network factors. The calculated value is 1.000. The inverse of this value is 1.000 = 1 / 1.000.

#### (BZ) Plan Benefits in Addition to EHBs Calibration

This is the inverse of the weighted average of the plan benefits in addition to EHBs factor, one of the four allowed modifiers to the Index Rate, weighted by current ACA membership. As this is multiplicative modifier to the index rate we must divide it out so that its impact on rates overall is revenue neutral.

Pediatric Dental is the only benefit offered as an addition to EHBs. Plans are assessed a load of 1.011 (see section BS for a detailed explanation).

To calculate the average plan benefits in addition to EHBs factor, we pulled the census of every member in California Small Group ACA CDI business as of January 2016 by plan. Plans with pediatric dental have a load of 1.011; plans without pediatric dental have a load of 1.00. The average factor was calculated based on this population is 1.011. The inverse of this value is 0.989 = 1/1.011.

#### **AV Metal Values**

All AV Metal Values included in Worksheet 2 of the Part I Unified Rate Review Template were entirely based on the AV Calculator.

# **AV Pricing Values**

The AV Pricing values are described in detail in section (BG) Actuarial Value and Cost-Sharing Adjustment.

# **Rating Factors**

We do not rate for tobacco. Per member premium is calculated as:

Plan Adjusted Index Rate x Age Factor with 3 child limit x Area Factor

#### **Age Factors and Tier Factors:**

We use ACA age factors with the 3 child limit.

#### **Area Factors:**

Area factors reflect the regional differences in provider contracting and claims cost. There were no changes since the prior filing.

#### **Network Factors:**

Network factors reflect the regional differences in provider network. Current members shown are those on ACA plans as of January 2016. There were no changes since the prior filing.

# **Infertility Rates**

A secondary set of rates is included for all plans that include an adjustment of \$5.64 per member, per month for infertility coverage, calculated below:

Cost per Claimant (excludes paid claims < \$100)	\$525.54	
Expected Annual Utilization	8.3%	
Expected Cost PMPM	\$4.38	$[= (\$525.54 \times 10\%) / 12]$
Administrative Load	1.3	
Infertility Cost PMPM	\$5.64	$[= $4.38 \times 1.3]$

# **Unified Rate Review Template**

#### **Section I: Experience period data:**

The Single Risk Pool is comprised of our Non-Grandfathered Small Group PPO business.

California Small Group Non-Grandfathered PPO incurred claims were pulled directly from Health Net's internal claims system. A completion factor of was applied to account for claims incurred but not reported.

#### Section II: Allowed Claims, PMPM basis

**Population Risk Morbidity** – Population Risk Morbidity is 0.987. Please see above section (H) Morbidity Adjustment for further details regarding the quantitative development of this factor.

**Other** – This is the product of the following factors below. See above Projection Factors (I) – (O), for further details regarding the quantitative development of these items.

	Claims development	Total
I	Age Adjustments (Aging)	1.038
J	Area Adjustments	1.000
L	Network Adjustments	1.000
М	Benefit Adjustments	1.000
Ν	Benefit Adjustments in Addition to EHBs	1.000
0	Claims Adjustment: Hepatitis C	1.000
	Equalize Months of Trend	1.007
	Equalize Paid to Allowed Ratio	0.989
	Total	1.035

The "Other" adjustments column on Worksheet 1, Section II also includes the following adjustments in order to tie the URRT methodology to the Development of the Base Rate:

(A) One month's worth of trend because Small Group rates are updated quarterly rather than monthly. The projection period for Q1 2017 is 1/1/2017 - 2/30/2018 and has a midpoint of 8/1/2017, 25 months from the midpoint of the experience period, 7/1/2015. For the Uniform Rate Review Template, we include the impact of rates being updated quarterly in the "Other" adjustments section by applying one month's worth of trend in addition to the adjustments made above.

**Administrative Expense Load** – This is the sum of the following factors below. See above Non-Benefit Expenses and Profit & Risk (W) - (X), for further details regarding the quantitative development of these items.

	Administrative Development	% of Rev
W	Administrative Expenses	5.7%
Х	Commissions	8.8%
	Total	14.5%

**Profit** – Profit is 0%. See above Non-Benefit Expenses and Profit & Risk for further details regarding the development of this item.

**Taxes and Fees** – This is the sum of the following items below. See above Non-Benefit Expenses and Profit & Risk (AC)-(AG), for further details regarding the quantitative development of these items.

	Total Taxes and Fees	% of Rev
AC	Exchange Fee	0.4%
AD	Insurer's Fee	0.0%
AE	PCORI	0.0%
AF	Income Tax	0.0%
AG	Payroll Tax	0.0%
	Total	0.5%

# **Credibility Manual Rate Development**

Health Net did not employ the use of external claims experience.

# **Credibility of Experience**

Our California Small Group Non-Grandfathered CDI experience data includes over 88,000 lives during the experience period (January 2015 – December 2015), and we considered it fully credible for the purpose of premium setting.

#### **Paid to Allowed Ratio**

We expect the paid to allowed ratio of future business to be 0.776. This valuation was calculated based on the member weighted average of the AVs of our 2017 portfolio as of January 2016. The AVs were determined based on the standalone AV calculator which is a paid to allowed

calculator. Note the AVs for the standard plans are calculated by Covered CA and we relied on them without comment.

# **Membership Projections**

We project 86,541 members or 1,038,492 member months on 2017 ACA plans in California Small Group CDI business. This is the membership as of December 2015 for ACA and Transitional plans.

# **Warning Alerts**

N/A

# **Effective Rate Review Information (optional)**

N/A

# Reliance

Health Net did not rely on any information or underlying assumptions provided by another individual.

# **Actuarial Certification**

I, Sarah Mu, am an actuary for Health Net, Inc. and a member of the American Academy of Actuaries, in good standing.

I hereby certify the following:

- 1. The projected index rate, in conjunction with other ACA financial provisions, is in compliance with all applicable State and Federal Statutes and Regulations (45 CFR 156.80(d)(1)), was developed in compliance with the applicable Actuarial Standards of Practice, is reasonable in relation to the benefits provided and the population anticipated to be covered, and is neither excessive nor deficient.
- 2. The index rate and only the allowable modifiers as described in 45 CFR 156.80(d)(1) and 45 CFR 156.80(d)(2) were used to generate plan level rates.
- 3. The percent of total health care costs that represents essential health benefits included in Worksheet 2, Section IV were calculated in accordance with actuarial standards of practice.
- 4. The AV Metal Values included in Worksheet 2 of the Part I Unified Rate Review Template were distributed by Covered California. As directed by Covered California, we are submitting these plans based on Covered California's calculations.
- 5. Calculations are based on generally accepted actuarial rating principles for rating blocks of business.
- 6. The Part I Unified Rate Review Template does not demonstrate the process used by the Health Net to develop the rates. Rather it represents information required by Federal regulation to be provided in support of the review of rate increases, for certification of qualified health plans for federally facilitated exchanges and for certification that the Index Rate is developed in accordance with Federal regulation and used consistently and only adjusted by the allowable modifiers.

Sarah Mu, FSA, MAAA

Sant Me

Health Net

21650 Oxnard Street

Woodland Hills, CA 91367

Phone #:(818) 676-8766

May 31, 2016

Date

# Health Net Life Insurance Small Group Rate Filing Effective January 1, 2017 ACA Plans

Development of Rate Change or Base Rate

#### Development of the Index Rate

45 CFR Part 156, §156.80 sets the methodology to determine the Index Rate:

(d) Index rate —(1) In general. Each plan year or policy year, as applicable, a health insurance issuer must establish an index rate for a state market described in paragraphs (a) through (c) of this section based on the total combined claims costs for providing essential health benefits within the single risk pool of that state market. The index rate must be adjusted on a market-wide basis based on the total expected market-wide payments and charges under the risk adjustment and reinsurance programs in the state and Exchange user fees. The premium rate for all of the health insurance issuer's plans in the relevant state market must use the applicable market-wide adjusted index rate, subject only to the plan-level adjustments permitted in paragraph (d)(2) of this section.

12/31/2015

3/31/2016

2/28/2018

Experience Period (from X to Y) 1/1/2015
Paid through Date
Rating Period (from X to Y) 1/1/2017

			Total Non-Grandfathered		
	Experience:	Total	PMPM		% of Revenue
Α	Experience Period Member Months	1,058,522	88,210		
В	Expected Member Months in the Rating Period	1,038,492	86,541		
С	Experience Period Premium	474,561,099	\$448.32		
D	System Experience Period Incurred Claims	434,613,097	\$410.58		
Е	Off-System Adjustments	7,068,599	\$6.68		
F	Experience Incurred Completed Claims	441,681,697	\$417.26		
	Experience Period Medical Loss Ratio				93.1%

				% of
	Claims development:	Total	PMPM	Revenue
G	Experience Incurred Claims	\$441,681,697	\$417.26	
Н	Plan Mix	0.987	\$412.02	
	Age Adjustments (Aging)	1.038	\$427.74	
J	Area Adjustments	1.000	\$427.87	
K	Plan Adjustments (Change in AV)	1.017	\$435.35	
L	Network Adjustments	1.000	\$435.34	
М	Benefit Adjustments	1.000	\$435.38	
N	Benefit Adjustments in Addition to EHBs	1.000	\$435.31	
0	Claims Adjustment: Hepatitis C	1.000	\$435.31	
Р	Pricing Trend	9.0%	9.0%	
Q	Months of Trend	25.0	25.0	
R	Trend Factor	1.197	1.197	
S	Projected Incurred Claims		\$520.87	

		Risk Adjustment/Reinsurance Recoveries	Total	PMPM	% of Revenue
Γ	Т	Average Market Risk Adjustment	0.996	(\$2.06)	
Γ	U	Risk Adjustment Initiative		(\$1.36)	
Γ	V	Projected Incurred Claims (w/ ACA Adjustments)		\$517.45	

				% of Risk	% of
	Administrative Development	Total	PMPM	Adj'd Rev	Revenue
W	Administrative Expenses	\$35,932,939	\$34.60	5.7%	5.7%
Χ	Commissions	\$55,546,700	\$53.49	8.7%	8.8%
Υ	Total Administrative Costs	\$91,479,640	\$88.09	14.4%	14.5%

				% of Risk	% of
	Taxes and Fees	Total	PMPM	Adj'd Rev	Revenue
Z	Premium Tax	\$0	\$0.00	0.0%	0.0%
AA	Risk Adjustment Fee	\$151,447	\$0.15	0.0%	0.0%
AB	Reinsurer's Fee	\$0	\$0.00	0.0%	0.0%
AC	Exchange Fee	\$2,812,592	\$2.71	0.4%	0.4%
AD	Insurer's Fee	\$0	\$0.00	0.0%	0.0%
AE	PCORI	\$187,794	\$0.18	0.0%	0.0%
AF	Income Tax	\$0	\$0.00	0.0%	0.0%
AG	Payroll Tax	\$0	\$0.00	0.0%	0.0%
AH	Total Taxes and Fees	\$3,151,833	\$3.04	0.5%	0.5%

				% of
	Premium development	Total	PMPM	Revenue
Al	Experience Period Premium ( C )	\$465,581,164	\$448.32	
AJ	Adjustments for Approved Rate Changes	\$83,748,493	\$80.64	
AK	Adjusted Earned Premium Q4 2015	\$531,139,638	\$511.45	
AL	Adjusted Earned Premium Q1 2016	\$549,329,657	\$528.97	
AM	Adjusted Earned Premium Q2 2016	\$605,358,356	\$582.92	
AN	Adjusted Earned Premium Q3 2016	\$614,840,520	\$592.05	
AO	Adjusted Earned Premium Q4 2016	\$614,840,520	\$592.05	

				% of Risk	% of
	Proposed Base Rate Development:	Total	PMPM	Adj'd Rev	Revenue
AP	Projected Incurred Claims (w/ ACA Adjustments) (V)	\$537,371,215	\$517.45		
AQ	Total Administrative Costs ( Y )	\$91,479,640	\$88.09		
AR	Total Taxes & Fees ( AH )	\$3,151,833	\$3.04		
AS	After-Tax Profit / Margin	\$0	\$0.00	0.0%	0.0%
AT	Required Revenue	\$632,002,687	\$608.58		
AU	Risk Adjusted Revenue	\$635,548,744	\$611.99		
AV	Requested Base Rate	\$632,002,687	\$608.58		
AW	Requested Base Increase over previously filed rates		2.8%		
AX	Requested Renewal Increase		15.0%		
AY	Target Medical Loss Ratio				85.0%

				% of
	Federal MLR Calculation	Total	PMPM	Revenue
AZ	Exchange Fee ( AC )	\$2,812,592	\$2.71	0.4%
BA	Insurer's Fee ( AD )	\$0	\$0.00	0.0%
BB	PCORI ( AE )	\$187,794	\$0.18	0.0%
BC	Income Tax ( AF )	\$0	\$0.00	0.0%
BD	Risk Adjustment Fee ( AA )	\$151,447	\$0.15	0.0%
BE	Reinsurer's Fee ( AB )	\$0	\$0.00	0.0%
BF	Allowed Deductible Expenses	\$3,151,833	\$3.04	0.5%
BG	Quality Improvement	\$2,491,627	\$2.40	0.4%
	Targeted GAAP Medical Loss Ratio			85.1%
	Federal MLR			85.8%

				% of
	Index Rate Development	Total	PMPM	Revenue
BH	Projected Incurred Claims (S)		\$520.87	
BI	Paid to Allowed Ratio		77.6%	
BJ	Index Rate		\$671.08	

# Development of the Market Adjusted Index Rate

BK	Index Rate PMPM	\$671.08
BL	Reinsurance Program Adjustment	\$0.00
BM	Risk Adjustment	\$4.40
BN	Exchange User Fee Adjustment	\$3.49
ВО	Market Adjusted Index Rate	\$670.17

Development of Plan Adjusted Index Rate
Allowable modifiers to the Index Rate are defined in 45 CFR Part 156, §156.80(d)(2)

BP	Market Adjusted Index Rate	\$670.17
BQ	Actuarial value and cost-sharing adjustment	varies by plan
	Provider network, delivery system and utilization management	
BR	adjustment	varies by plan
BS	Adjustment for benefits in addition to the EHBs	varies by plan
BT	Adjustment for distribution and administrative costs	varies by plan
BU	Plan Adjusted Index Rate	varies by plan

BV	Plan Adjusted Index Rate	varies by plan
BW	Age Curve Calibration	0.702
BX	Geographic Factor Calibration	0.985
BY	Provider Network Calibration	1.000
BZ	Benefits in addition to EHBs Calibration	0.989
CA	Calibrated Plan Adjusted Index Rate	varies by plan

Rating Factor Exhibit

Company Legal Name:

Health Net Life Insurance Company

State: Market: CA Small Group

HIOS Issuer ID: Effective Date of Rate Change(s): 99110 1/1/2017

Market/Product/Plan Level Calculations

Market Adjusted Index Rate

Index Rate	\$671.08
Federal Reinsurance Program Adjustment	\$0.00
Risk Adjustment	\$4.40
Exchange User Fee Adjustment	\$3.49
Market Adjusted Index Rate	\$670.17

# Plan Adjusted Index Rate

	Health Net Platinum	Health Net Gold 80	Health Net Silver 70	Health Net Bronze 60	Health Net Platinum 90 PPO 0/15 +	Health Net Gold 80	Health Net Silver 70 PPO 2000/45 +
Plan Name	90 PPO 0/15	PPO 0/30	PPO 2000/45	PPO 6300/75	Infertility	PPO 0/30 + Infertility	•
Plan ID (14-Digit) (Standard Component ID):	99110CA0300001	99110CA0300002	99110CA0300003	99110CA0300004	99110CA0300009	99110CA0300010	99110CA0300011
Region	1 - 19	1 - 19	1 - 19	1 - 19	1 - 19	1 - 19	1 - 19
Exchange Status	On	On	On	On	On	On	On
Pediatric Dental	Yes	Yes	Yes	Yes	Yes	Yes	Yes
Infertility	No	No	No	No	Yes	Yes	Yes
Chiro	No	No	No	No	No	No	No
Product	PPO	PPO	PPO	PPO	PPO	PPO	PPO
Network	PPO	PPO	PPO	PPO	PPO	PPO	PPO
Metal Tier	Platinum	Gold	Silver	Bronze	Platinum	Gold	Silver
Market Adjusted Index Rate	\$670.17	\$670.17	\$670.17	\$670.17	\$670.17	\$670.17	\$670.17
Actuarial value	0.897	0.809	0.716	0.619	0.897	0.809	0.716
Induced Demand	1.099	1.022	0.985	0.907	1.099	1.022	0.985
Normalization	1.000	1.000	1.000	1.000	1.000	1.000	1.000
Actuarial value and cost-sharing adjustment	0.986	0.826	0.705	0.561	0.986	0.826	0.705
Provider network, delivery system and utilization management adjus	1.000	1.000	1.000	1.000	1.000	1.000	1.000
Adjustment for benefits in addition to the EHBs	1.011	1.011	1.011	1.011	1.011	1.011	1.011
Adjustment for distribution and administrative costs	1.165	1.165	1.165	1.165	1.165	1.165	1.165
Plan Adjusted Index Rate	\$778.31	\$651.91	\$556.25	\$443.09	\$778.31	\$651.91	\$556.25

## Calibration

Can	ibration							
Plai	n Adjusted Index Rate	\$ 778.31	\$ 651.91	\$ 556.25	\$ 443.09	\$ 778.31	\$ 651.91	\$ 556.25
Age	e Curve Calibration	0.702	0.702	0.702	0.702	0.702	0.702	0.702
Geo	ographic Factor Calibration	0.985	0.985	0.985	0.985	0.985	0.985	0.985
Pro	vider Network Calibration	1.000	1.000	1.000	1.000	1.000	1.000	1.000
Ber	nefits in addition to EHBs Calibration	0.989	0.989	0.989	0.989	0.989	0.989	0.989
Cali	ibrated Plan Adjusted Index Rate	\$ 532.32	\$ 445.87	\$ 380.44	\$ 303.05	\$ 532.32	\$ 445.87	\$ 380.44

# **Rating Area Factors**

Rating Area	1	2	3	4	5	6	7
Rating Area Factor	1.050	1.139	1.077	1.139	1.100	1.100	1.100

	Health Net Bronze 60					Health Net Platinum		Health Net Silver 70	Health Net Bronze 60	Health Net Gold 80
	PPO 6300/75 +	Health Net Platinum	Health Net Gold 80	Health Net Silver 70	Health Net Bronze 60	90 PPO 0/15 +	Health Net Gold 80	PPO 2000/45 +	PPO 6300/75 +	EPO 1400/15
	Infertility	90 PPO 0/15	PPO 0/30	PPO 2000/45	PPO 6300/75	Infertility	PPO 0/30 + Infertility	Infertility	Infertility	Alternate
	99110CA0300012	99110CA0180001	99110CA0180002	99110CA0180003	99110CA0180004	99110CA0180009	99110CA0180010	99110CA0180011	99110CA0180012	99110CA0360219
	1 - 19	1 - 19	1 - 19	1 - 19	1 - 19	1 - 19	1 - 19	1 - 19	1 - 19	1
	On	Off	Off	Off	Off	Off	Off	Off	Off	On
	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes
	Yes	No	No	No	No	Yes	Yes	Yes	Yes	No
	No	No	No	No	No	No	No	No	No	No
	PPO	PPO	PPO	PPO	PPO	PPO	PPO	PPO	PPO	EPO
	PPO	PPO	PPO	PPO	PPO	PPO	PPO	PPO	PPO	EPO
	Bronze	Platinum	Gold	Silver	Bronze	Platinum	Gold	Silver	Bronze	Gold
	\$670.17	\$670.17	\$670.17	\$670.17	\$670.17	\$670.17	\$670.17	\$670.17	\$670.17	\$670.17
	0.619	0.897	0.809	0.716	0.619	0.897	0.809	0.716	0.619	0.797
	0.907	1.099	1.022	0.985	0.907	1.099	1.022	0.985	0.907	1.022
	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
	0.561	0.986	0.826	0.705	0.561	0.986	0.826	0.705	0.561	0.815
	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	0.916
	1.011	1.011	1.011	1.011	1.011	1.011	1.011	1.011	1.011	1.011
	1.165	1.169	1.169	1.169	1.169	1.169	1.169	1.169	1.169	1.165
	\$443.09	\$781.48	\$654.56	\$558.51	\$444.89	\$781.48	\$654.56	\$558.51	\$444.89	\$588.93
Γ	\$ 443.09	\$ 781.48	\$ 654.56	\$ 558.51	\$ 444.89	\$ 781.48	\$ 654.56	\$ 558.51	\$ 444.89	\$ 588.93
	0.702	0.702	0.702	0.702	0.702	0.702	0.702	0.702	0.702	0.702
	0.985	0.985	0.985	0.985	0.985	0.985	0.985	0.985	0.985	0.985
	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
	0.989	0.989	0.989	0.989	0.989	0.989	0.989	0.989	0.989	0.989
	\$ 303.05	\$ 534.48	\$ 447.68		\$ 304.28		\$ 447.68	\$ 381.99	\$ 304.28	\$ 402.79
-										

13

1.171

14

0.892

15

0.892

16

1.009

17

0.892

12

0.897

8

1.139

9

1.189

10

1.190

11

Health Net Gold	80 Health Net Gold 80	Health Net Gold 80							
EPO 1400/15	EPO 1400/15	EPO 1400/15	EPO 1400/15	EPO 1400/15	EPO 1400/15	EPO 1400/15	EPO 1400/15	EPO 1400/15	EPO 1400/15
Alternate	Alternate	Alternate	Alternate	Alternate	Alternate	Alternate	Alternate	Alternate	Alternate
99110CA03601	99110CA0360183	99110CA0360184	99110CA0360185	99110CA0360186	99110CA0360187	99110CA0360188	99110CA0360189	99110CA0360190	99110CA0360191
2	3	4	5	6	7	8	9	10	11
On	On	On	On	On	On	On	On	On	On
Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes
No	No	No	No	No	No	No	No	No	No
No	No	No	No	No	No	No	No	No	No
EPO	EPO	EPO	EPO	EPO	EPO	EPO	EPO	EPO	EPO
EPO	EPO	EPO	EPO	EPO	EPO	EPO	EPO	EPO	EPO
Gold	Gold	Gold	Gold	Gold	Gold	Gold	Gold	Gold	Gold
\$670	.17 \$670.17	\$670.17	\$670.17	\$670.17	\$670.17	\$670.17	\$670.17	\$670.17	\$670.17
0.	797 0.797	0.797	0.797	0.797	0.797	0.797	0.797	0.797	0.797
1.	1.022	1.022	1.022	1.022	1.022	1.022	1.022	1.022	1.022
1.	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
0.	315 0.815	0.815	0.815	0.815	0.815	0.815	0.815	0.815	0.815
0.	0.916	0.916	0.916	0.916	0.916	0.916	0.916	0.916	0.916
1.	1.011	1.011	1.011	1.011	1.011	1.011	1.011	1.011	1.011
1.	1.165	1.165	1.165	1.165	1.165	1.165	1.165	1.165	1.165
\$58	3.93 \$588.93	\$588.93	\$588.93	\$588.93	\$588.93	\$588.93	\$588.93	\$588.93	\$588.93

\$ 588.93	\$ 588.93	\$ 588.93	\$ 588.93	\$ 588.93	\$ 588.93	\$ 588.93	\$ 588.93	\$ 588.93	\$ 588.93
0.702	0.702	0.702	0.702	0.702	0.702	0.702	0.702	0.702	0.702
0.985	0.985	0.985	0.985	0.985	0.985	0.985	0.985	0.985	0.985
1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
0.989	0.989	0.989	0.989	0.989	0.989	0.989	0.989	0.989	0.989
\$ 402.79	\$ 402.79	\$ 402.79	\$ 402.79	\$ 402.79	\$ 402.79	\$ 402.79	\$ 402.79	\$ 402.79	\$ 402.79

18	19
0.913	0.904

	\$588.93	\$588.93	\$588.93	\$588.93	\$588.93	\$588.93	\$588.93	\$588.93	\$588.93	\$588.93
ı	1.165	1.165	1.165	1.165	1.165	1.165	1.165	1.165	1.165	1.165
ı	1.011	1.011	1.011	1.011	1.011	1.011	1.011	1.011	1.011	1.011
ı	0.916	0.916	0.916	0.916	0.916	0.916	0.916	0.916	0.916	0.916
Ī	0.815	0.815	0.815	0.815	0.815	0.815	0.815	0.815	0.815	0.815
	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
	1.022	1.022	1.022	1.022	1.022	1.022	1.022	1.022	1.022	1.022
	0.797	0.797	0.797	0.797	0.797	0.797	0.797	0.797	0.797	0.797
Ī	\$670.17	\$670.17	\$670.17	\$670.17	\$670.17	\$670.17	\$670.17	\$670.17	\$670.17	\$670.17
1	Gold	Gold	Gold							
	EPO	EPO	EPO							
	EPO	EPO	EPO							
	No	No	No							
	No	Yes	Yes	Yes						
	Yes	Yes	Yes							
	On	On	On							
Ī	12	14	15	16	17	18	19	1	2	3
	99110CA0360192	99110CA0360193	99110CA0360194	99110CA0360195	99110CA0360196	99110CA0360197	99110CA0360198	99110CA0360220	99110CA0360200	99110CA0360201
	Alternate	Alternate + Infertility	Alternate + Infertility	Alternate + Infertility						
	EPO 1400/15	EPO 1400/15	EPO 1400/15							
	Health Net Gold 80	Health Net Gold 80	Health Net Gold 80							

\$ 588.93	\$ 588.93	\$ 588.93	\$ 588.93	\$ 588.93	\$ 588.93	\$ 588.93	\$ 588.93	\$ 588.93	\$ 588.93
0.702	0.702	0.702	0.702	0.702	0.702	0.702	0.702	0.702	0.702
0.985	0.985	0.985	0.985	0.985	0.985	0.985	0.985	0.985	0.985
1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
0.989	0.989	0.989	0.989	0.989	0.989	0.989	0.989	0.989	0.989
\$ 402.79	\$ 402.79	\$ 402.79	\$ 402.79	\$ 402.79	\$ 402.79	\$ 402.79	\$ 402.79	\$ 402.79	\$ 402.79

RPO 1400/15											
Alternate + Infertility   99110CA0360202   99110CA0360203   99110CA0360204   99110CA0360205   99110CA0360205   99110CA0360205   99110CA0360206   99110CA0360207   99110CA0360208   99110CA0360208   99110CA0360208   99110CA0360208   99110CA0360208   99110CA0360208   99110CA0360209   99110CA0360209   99110CA0360200   99110CA03602		Health Net Gold 80									
99110CA0360202   99110CA0360203   99110CA0360204   99110CA0360205   99110CA0360206   99110CA0360207   99110CA0360208   99110CA0360209   99110CA0360210   99110CA0360210		EPO 1400/15									
4         5         6         7         8         9         10         11         12         14           On		Alternate + Infertility									
On         On<		99110CA0360202	99110CA0360203	99110CA0360204	99110CA0360205	99110CA0360206	99110CA0360207	99110CA0360208	99110CA0360209	99110CA0360210	99110CA0360211
Yes         Yes <td></td> <td>4</td> <td>5</td> <td>6</td> <td>7</td> <td>8</td> <td>9</td> <td>10</td> <td>11</td> <td>12</td> <td>14</td>		4	5	6	7	8	9	10	11	12	14
Yes         Yes <td></td> <td>On</td>		On									
NO         PO         EPO		Yes									
EPO         EPO <td></td> <td>Yes</td>		Yes									
EPO         EPO <td></td> <td>No</td>		No									
Gold         Gold <th< td=""><td></td><td>EPO</td><td>EPO</td><td>EPO</td><td>EPO</td><td>EPO</td><td>EPO</td><td>EPO</td><td>EPO</td><td>EPO</td><td>EPO</td></th<>		EPO									
\$670.17		EPO									
0.797         0.797 <td< td=""><td></td><td>Gold</td><td>Gold</td><td>Gold</td><td>Gold</td><td>Gold</td><td>Gold</td><td>Gold</td><td>Gold</td><td>Gold</td><td>Gold</td></td<>		Gold									
1.022         1.022 <td< td=""><td></td><td>\$670.17</td><td>\$670.17</td><td>\$670.17</td><td>\$670.17</td><td>\$670.17</td><td>\$670.17</td><td>\$670.17</td><td>\$670.17</td><td>\$670.17</td><td>\$670.17</td></td<>		\$670.17	\$670.17	\$670.17	\$670.17	\$670.17	\$670.17	\$670.17	\$670.17	\$670.17	\$670.17
1.000         1.001         1.001 <th< td=""><td></td><td>0.797</td><td>0.797</td><td>0.797</td><td>0.797</td><td>0.797</td><td>0.797</td><td>0.797</td><td>0.797</td><td>0.797</td><td>0.797</td></th<>		0.797	0.797	0.797	0.797	0.797	0.797	0.797	0.797	0.797	0.797
0.815         0.815 <th< td=""><td></td><td>1.022</td><td>1.022</td><td>1.022</td><td>1.022</td><td>1.022</td><td>1.022</td><td>1.022</td><td>1.022</td><td>1.022</td><td>1.022</td></th<>		1.022	1.022	1.022	1.022	1.022	1.022	1.022	1.022	1.022	1.022
0.916         0.916 <th< td=""><td>L</td><td>1.000</td><td>1.000</td><td>1.000</td><td>1.000</td><td>1.000</td><td>1.000</td><td>1.000</td><td>1.000</td><td>1.000</td><td>1.000</td></th<>	L	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
1.011   1.011   1.011   1.011   1.011   1.011   1.011   1.011   1.011   1.011   1.011   1.011		0.815	0.815	0.815	0.815	0.815	0.815	0.815	0.815	0.815	0.815
		0.916	0.916	0.916	0.916	0.916	0.916	0.916	0.916	0.916	0.916
		1.011	1.011	1.011	1.011	1.011	1.011	1.011	1.011	1.011	1.011
1.165   1.16		1.165	1.165	1.165	1.165	1.165	1.165	1.165	1.165	1.165	1.165
\$588.93 \$588.93 \$588.93 \$588.93 \$588.93 \$588.93 \$588.93 \$588.93 \$588.93 \$		\$588.93	\$588.93	\$588.93	\$588.93	\$588.93	\$588.93	\$588.93	\$588.93	\$588.93	\$588.93

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Health Net Gold 80	Health Net Silver 70								
EPO 1400/15	EPO 1900/20								
Alternate + Infertility	Alternate	Alternate	Alternate	Alternate	Alternate				
99110CA0360212	99110CA0360213	99110CA0360214	99110CA0360215	99110CA0360216	99110CA0360221	99110CA0360222	99110CA0360223	99110CA0360224	99110CA0360225
15	16	17	18	19	1	2	3	4	5
On	On	On	On	On	On	On	On	On	On
Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes
Yes	Yes	Yes	Yes	Yes	No	No	No	No	No
No	No	No	No	No	No	No	No	No	No
EPO	EPO	EPO	EPO	EPO	EPO	EPO	EPO	EPO	EPO
EPO	EPO	EPO	EPO	EPO	EPO	EPO	EPO	EPO	EPO
Gold	Gold	Gold	Gold	Gold	Silver	Silver	Silver	Silver	Silver
\$670.17	\$670.17	\$670.17	\$670.17	\$670.17	\$670.17	\$670.17	\$670.17	\$670.17	\$670.17
0.797	0.797	0.797	0.797	0.797	0.713	0.713	0.713	0.713	0.713
1.022	1.022	1.022	1.022	1.022	0.985	0.985	0.985	0.985	0.985
1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
0.815	0.815	0.815	0.815	0.815	0.703	0.703	0.703	0.703	0.703
0.916	0.916	0.916	0.916	0.916	0.916	0.916	0.916	0.916	0.916
1.011	1.011	1.011	1.011	1.011	1.011	1.011	1.011	1.011	1.011
1.165	1.165	1.165	1.165	1.165	1.165	1.165	1.165	1.165	1.165
\$588.93	\$588.93	\$588.93	\$588.93	\$588.93	\$507.92	\$507.92	\$507.92	\$507.92	\$507.92

\$ 588.93	\$ 588.93	\$ 588.93	\$ 588.93	\$ 588.93	\$	507.92	\$ 507.92	\$ 507.92	\$ 507.9	2	\$ 507.92
0.702	0.702	0.702	0.702	0.702	2	0.702	0.702	0.702	0.70	2	0.702
0.985	0.985	0.985	0.985	0.985	5	0.985	0.985	0.985	0.98	5	0.985
1.000	1.000	1.000	1.000	1.000	)	1.000	1.000	1.000	1.00	0	1.000
0.989	0.989	0.989	0.989	0.989	9	0.989	0.989	0.989	0.98	9	0.989
\$ 402.79	\$ 402.79	\$ 402.79	\$ 402.79	\$ 402.79	\$	\$ 347.39	\$ 347.39	\$ 347.39	\$ 347.3	9	\$ 347.39

| Health Net Silver 70  |
|---|---|---|---|---|---|---|---|---|---|
| EPO 1900/20   |
| Alternate   |
| 99110CA0360226  | 99110CA0360227  | 99110CA0360228  | 99110CA0360229  | 99110CA0360230  | 99110CA0360231  | 99110CA0360232  | 99110CA0360233  | 99110CA0360234  | 99110CA0360235  |
| 6   | 7   | 8   | 9   | 10  | 11  | 12  | 14  | 15  | 16  |
| On  |
| Yes   |
| No  |
| No  |
| EPO   |
| EPO   |
| 611   |   |   | 611   | 611   | C'I   | 611   | 6.1   | 611   | 6.1   |
| Silver  |
\$670.17	\$670.17	Silver \$670.17	\$670.17	\$670.17	\$670.17	\$670.17	\$670.17	\$670.17	\$670.17
\$670.17	\$670.17	\$670.17	\$670.17	\$670.17	\$670.17	\$670.17	\$670.17	\$670.17	\$670.17
\$670.17 0.713									
\$670.17 0.713 0.985									
\$670.17 0.713 0.985 1.000									
\$670.17 0.713 0.985 1.000 0.703									
\$670.17 0.713 0.985 1.000 0.703 0.916									
\$670.17 0.713 0.985 1.000 0.703 0.916 1.011	\$670.17 0.713 0.985 1.000 0.703 0.916 1.011 1.165	\$670.17 0.713 0.985 1.000 0.703 0.916 1.011	\$670.17 0.713 0.985 1.000 0.703 0.916 1.011 1.165	\$670.17 0.713 0.985 1.000 0.703 0.916 1.011 1.165	\$670.17 0.713 0.985 1.000 0.703 0.916 1.011 1.165	\$670.17 0.713 0.985 1.000 0.703 0.916 1.011 1.165	\$670.17 0.713 0.985 1.000 0.703 0.916 1.011 1.165	\$670.17 0.713 0.985 1.000 0.703 0.916 1.011	\$670.17 0.713 0.985 1.000 0.703 0.916 1.011 1.165
\$670.17 0.713 0.985 1.000 0.703 0.916 1.011 1.165	\$670.17 0.713 0.985 1.000 0.703 0.916 1.011 1.165	\$670.17 0.713 0.985 1.000 0.703 0.916 1.011 1.165	\$670.17 0.713 0.985 1.000 0.703 0.916 1.011 1.165	\$670.17 0.713 0.985 1.000 0.703 0.916 1.011	\$670.17 0.713 0.985 1.000 0.703 0.916 1.011 1.165	\$670.17 0.713 0.985 1.000 0.703 0.916 1.011 1.165	\$670.17 0.713 0.985 1.000 0.703 0.916 1.011 1.165	\$670.17 0.713 0.985 1.000 0.703 0.916 1.011 1.165	\$670.17 0.713 0.985 1.000 0.703 0.916 1.011 1.165

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Heal	lth Net Silver 70	Health Net Silver 70	Health Net Silver 70	Health Net Silver 70	Health Net Silver 70	Health Net Silver 70	Health Net Silver 70	Health Net Silver 70	Health Net Silver 70	Health Net Silver 70
E	EPO 1900/20	EPO 1900/20	EPO 1900/20	EPO 1900/20	EPO 1900/20	EPO 1900/20	EPO 1900/20	EPO 1900/20	EPO 1900/20	EPO 1900/20
	Alternate	Alternate	Alternate	Alternate + Infertility						
992	110CA0360236	99110CA0360237	99110CA0360238	99110CA0360239	99110CA0360240	99110CA0360241	99110CA0360242	99110CA0360243	99110CA0360244	99110CA0360245
	17	18	19	1	2	3	4	5	6	7
	On	On	On	On	On	On	On	On	On	On
	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes
	No	No	No	Yes						
	No	No	No	No	No	No	No	No	No	No
	EPO	EPO	EPO	EPO	EPO	EPO	EPO	EPO	EPO	EPO
	EPO	EPO	EPO	EPO	EPO	EPO	EPO	EPO	EPO	EPO
	Silver	Silver	Silver	Silver	Silver	Silver	Silver	Silver	Silver	Silver
	\$670.17	\$670.17	\$670.17	\$670.17	\$670.17	\$670.17	\$670.17	\$670.17	\$670.17	\$670.17
	0.713	0.713	0.713	0.713	0.713	0.713	0.713	0.713	0.713	0.713
	0.985	0.985	0.985	0.985	0.985	0.985	0.985	0.985	0.985	0.985
	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
	0.703	0.703	0.703	0.703	0.703	0.703	0.703	0.703	0.703	0.703
	0.916	0.916	0.916	0.916	0.916	0.916	0.916	0.916	0.916	0.916
	1.011	1.011	1.011	1.011	1.011	1.011	1.011	1.011	1.011	1.011
	1.165	1.165	1.165	1.165	1.165	1.165	1.165	1.165	1.165	1.165
	\$507.92	\$507.92	\$507.92	\$507.92	\$507.92	\$507.92	\$507.92	\$507.92	\$507.92	\$507.92
\$	507.92	\$ 507.92	\$ 507.92	\$ 507.92	\$ 507.92	\$ 507.92	\$ 507.92	\$ 507.92	\$ 507.92	\$ 507.92
	0.702	0.702	0.702	0.702	0.702	0.702	0.702	0.702	0.702	0.702
	0.985	0.985	0.985	0.985	0.985	0.985	0.985	0.985	0.985	0.985
	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
	0.989	0.989	0.989	0.989	0.989	0.989	0.989	0.989	0.989	0.989
\$	347.39	\$ 347.39	\$ 347.39	\$ 347.39	\$ 347.39	\$ 347.39	\$ 347.39	\$ 347.39	\$ 347.39	\$ 347.39

	Health Net Silver 70									
	EPO 1900/20									
1	Alternate + Infertility									
	99110CA0360246	99110CA0360247	99110CA0360248	99110CA0360249	99110CA0360250	99110CA0360251	99110CA0360252	99110CA0360253	99110CA0360254	99110CA0360255
	8	9	10	11	12	14	15	16	17	18
	On									
	Yes									
	Yes									
	No									
	EPO									
	EPO									
	Silver									
	\$670.17	\$670.17	\$670.17	\$670.17	\$670.17	\$670.17	\$670.17	\$670.17	\$670.17	\$670.17
	0.713	0.713	0.713	0.713	0.713	0.713	0.713	0.713	0.713	0.713
	0.985	0.985	0.985	0.985	0.985	0.985	0.985	0.985	0.985	0.985
	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
	0.703	0.703	0.703	0.703	0.703	0.703	0.703	0.703	0.703	0.703
	0.916	0.916	0.916	0.916	0.916	0.916	0.916	0.916	0.916	0.916
	1.011	1.011	1.011	1.011	1.011	1.011	1.011	1.011	1.011	1.011
	1.165	1.165	1.165	1.165	1.165	1.165	1.165	1.165	1.165	1.165
	\$507.92	\$507.92	\$507.92	\$507.92	\$507.92	\$507.92	\$507.92	\$507.92	\$507.92	\$507.92
:	\$ 507.92	\$ 507.92	\$ 507.92	\$ 507.92	\$ 507.92	\$ 507.92	\$ 507.92	\$ 507.92	\$ 507.92	\$ 507.92
	0.702	0.702	0.702	0.702	0.702	0.702	0.702	0.702	0.702	0.702
	0.985	0.985	0.985	0.985	0.985	0.985	0.985	0.985	0.985	0.985
	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
	0.989	0.989	0.989	0.989	0.989	0.989	0.989	0.989	0.989	0.989
	\$ 347.39	\$ 347.39	\$ 347.39	\$ 347.39	\$ 347.39	\$ 347.39	\$ 347.39	\$ 347.39	\$ 347.39	\$ 347.39

Health Net Silver 70	Health Net Gold 80								
EPO 1900/20	EPO 1400/15								
Alternate + Infertility	Alternate								
99110CA0360256	99110CA0370219	99110CA0370182	99110CA0370183	99110CA0370184	99110CA0370185	99110CA0370186	99110CA0370187	99110CA0370188	99110CA0370189
19	1	2	3	4	5	6	7	8	9
On	Off								
Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes
Yes	No								
No	Yes								
EPO	EPO	EPO	EPO	EPO	EPO	EPO	EPO	EPO	EPO
EPO	EPO	EPO	EPO	EPO	EPO	EPO	EPO	EPO	EPO
Silver	Gold								
\$670.17	\$670.17	\$670.17	\$670.17	\$670.17	\$670.17	\$670.17	\$670.17	\$670.17	\$670.17
0.713	0.797	0.797	0.797	0.797	0.797	0.797	0.797	0.797	0.797
0.985	1.022	1.022	1.022	1.022	1.022	1.022	1.022	1.022	1.022
1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
0.703	0.815	0.815	0.815	0.815	0.815	0.815	0.815	0.815	0.815
0.916	0.916	0.916	0.916	0.916	0.916	0.916	0.916	0.916	0.916
1.011	1.011	1.011	1.011	1.011	1.011	1.011	1.011	1.011	1.011
1.165	1.169	1.169	1.169	1.169	1.169	1.169	1.169	1.169	1.169
\$507.92	\$591.32	\$591.32	\$591.32	\$591.32	\$591.32	\$591.32	\$591.32	\$591.32	\$591.32

507.92	\$ 591.32	\$ 591.32	\$ 591.32	\$ 591.32	\$ 591.32	\$ 591.32	\$ 591.32	\$ 591.32	\$ 591.32
0.702	0.702	0.702	0.702	0.702	0.702	0.702	0.702	0.702	0.702
0.985	0.985	0.985	0.985	0.985	0.985	0.985	0.985	0.985	0.985
1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
0.989	0.989	0.989	0.989	0.989	0.989	0.989	0.989	0.989	0.989
347.39	\$ 404.43	\$ 404.43	\$ 404.43	\$ 404.43	\$ 404.43	\$ 404.43	\$ 404.43	\$ 404.43	\$ 404.43

| Health Net Gold 80      |
|--------------------|--------------------|--------------------|--------------------|--------------------|--------------------|--------------------|--------------------|--------------------|-------------------------|
| EPO 1400/15             |
Alternate	Alternate + Infertility								
99110CA0370190	99110CA0370191	99110CA0370192	99110CA0370193	99110CA0370194	99110CA0370195	99110CA0370196	99110CA0370197	99110CA0370198	99110CA0370220
10	11	12	14	15	16	17	18	19	1
Off									
Yes									
No	Yes								
Yes									
EPO									
EPO									
Gold									
\$670.17	\$670.17	\$670.17	\$670.17	\$670.17	\$670.17	\$670.17	\$670.17	\$670.17	\$670.17
0.797	0.797	0.797	0.797	0.797	0.797	0.797	0.797	0.797	0.797
1.022	1.022	1.022	1.022	1.022	1.022	1.022	1.022	1.022	1.022
1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
0.815	0.815	0.815	0.815	0.815	0.815	0.815	0.815	0.815	0.815
0.916	0.916	0.916	0.916	0.916	0.916	0.916	0.916	0.916	0.916
1.011	1.011	1.011	1.011	1.011	1.011	1.011	1.011	1.011	1.011
1.169	1.169	1.169	1.169	1.169	1.169	1.169	1.169	1.169	1.169
\$591.32	\$591.32	\$591.32	\$591.32	\$591.32	\$591.32	\$591.32	\$591.32	\$591.32	\$591.32

\$ 591.32	\$ 591.32	\$ 591.32	\$ 591.32	\$ 591.32	\$ 591.32	\$ 591.32	\$ 591.32	\$ 591.32	\$ 591.32
0.702	0.702	0.702	0.702	0.702	0.702	0.702	0.702	0.702	0.702
0.985	0.985	0.985	0.985	0.985	0.985	0.985	0.985	0.985	0.985
1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
0.989	0.989	0.989	0.989	0.989	0.989	0.989	0.989	0.989	0.989
\$ 404.43	\$ 404.43	\$ 404.43	\$ 404.43	\$ 404.43	\$ 404.43	\$ 404.43	\$ 404.43	\$ 404.43	\$ 404.43

| Health Net Gold 80      |
|-------------------------|-------------------------|-------------------------|-------------------------|-------------------------|-------------------------|-------------------------|-------------------------|-------------------------|-------------------------|
| EPO 1400/15             |
| Alternate + Infertility |
| 99110CA0370200          | 99110CA0370201          | 99110CA0370202          | 99110CA0370203          | 99110CA0370204          | 99110CA0370205          | 99110CA0370206          | 99110CA0370207          | 99110CA0370208          | 99110CA0370209          |
| 2                       | 3                       | 4                       | 5                       | 6                       | 7                       | 8                       | 9                       | 10                      | 11                      |
| Off                     |
| Yes                     |
| Yes                     |
| Yes                     |
| EPO                     |
| EPO                     |
| Gold                    |
\$670.17	\$670.17	\$670.17	\$670.17	\$670.17	\$670.17	\$670.17	\$670.17	\$670.17	\$670.17
0.797	0.797	0.797	0.797	0.797	0.797	0.797	0.797	0.797	0.797
1.022	1.022	1.022	1.022	1.022	1.022	1.022	1.022	1.022	1.022
1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
0.815	0.815	0.815	0.815	0.815	0.815	0.815	0.815	0.815	0.815
0.916	0.916	0.916	0.916	0.916	0.916	0.916	0.916	0.916	0.916
1.011	1.011	1.011	1.011	1.011	1.011	1.011	1.011	1.011	1.011
1.169	1.169	1.169	1.169	1.169	1.169	1.169	1.169	1.169	1.169
\$591.32	\$591.32	\$591.32	\$591.32	\$591.32	\$591.32	\$591.32	\$591.32	\$591.32	\$591.32
\$ 591.32	\$ 591.32	\$ 591.32	\$ 591.32	\$ 591.32	\$ 591.32	\$ 591.32	\$ 591.32	\$ 591.32	\$ 591.32
0.702	0.702	0.702	0.702	0.702	0.702	0.702	0.702	0.702	0.702
0.985	0.985	0.985	0.985	0.985	0.985	0.985	0.985	0.985	0.985
1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
0.989	0.989	0.989	0.989	0.989	0.989	0.989	0.989	0.989	0.989
\$ 404.43	\$ 404.43	\$ 404.43	\$ 404.43	\$ 404.43	\$ 404.43	\$ 404.43	\$ 404.43	\$ 404.43	\$ 404.43

Health Net Gold 80	Health Net Silver 70	Health Net Silver 70	Health Net Silver 70						
EPO 1400/15	EPO 1900/20	EPO 1900/20	EPO 1900/20						
Alternate + Infertility	Alternate	Alternate	Alternate						
99110CA0370210	99110CA0370211	99110CA0370212	99110CA0370213	99110CA0370214	99110CA0370215	99110CA0370216	99110CA0370221	99110CA0370222	99110CA0370223
12	14	15	16	17	18	19	1	2	3
Off	Off	Off	Off						
Yes	Yes	Yes	Yes						
Yes	No	No	No						
Yes	Yes	Yes	Yes						
EPO	EPO	EPO	EPO						
EPO	EPO	EPO	EPO						
Gold	Silver	Silver	Silver						
\$670.17	\$670.17	\$670.17	\$670.17	\$670.17	\$670.17	\$670.17	\$670.17	\$670.17	\$670.17
0.797	0.797	0.797	0.797	0.797	0.797	0.797	0.713	0.713	0.713
1.022	1.022	1.022	1.022	1.022	1.022	1.022	0.985	0.985	0.985
1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
0.815	0.815	0.815	0.815	0.815	0.815	0.815	0.703	0.703	0.703
0.916	0.916	0.916	0.916	0.916	0.916	0.916	0.916	0.916	0.916
1.011	1.011	1.011	1.011	1.011	1.011	1.011	1.011	1.011	1.011
1.169	1.169	1.169	1.169	1.169	1.169	1.169	1.169	1.169	1.169
\$591.32	\$591.32	\$591.32	\$591.32	\$591.32	\$591.32	\$591.32	\$509.99	\$509.99	\$509.99
			T .	T .		T .			
\$ 591.32	\$ 591.32	'	· ·	\$ 591.32	\$ 591.32	'			
0.702	0.702	0.702	0.702	0.702	0.702	0.702	0.702	0.702	0.702
0.985	0.985	0.985	0.985	0.985	0.985	0.985	0.985	0.985	0.985
1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000

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	Health Net Silver 70									
	EPO 1900/20									
	Alternate									
	99110CA0370224	99110CA0370225	99110CA0370226	99110CA0370227	99110CA0370228	99110CA0370229	99110CA0370230	99110CA0370231	99110CA0370232	99110CA0370233
	4	5	6	7	8	9	10	11	12	14
	Off									
	Yes									
	No									
	Yes									
	EPO									
	EPO									
	Silver									
	\$670.17	\$670.17	\$670.17	\$670.17	\$670.17	\$670.17	\$670.17	\$670.17	\$670.17	\$670.17
	0.713	0.713	0.713	0.713	0.713	0.713	0.713	0.713	0.713	0.713
	0.985	0.985	0.985	0.985	0.985	0.985	0.985	0.985	0.985	0.985
L	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
	0.703	0.703	0.703	0.703	0.703	0.703	0.703	0.703	0.703	0.703
	0.916	0.916	0.916	0.916	0.916	0.916	0.916	0.916	0.916	0.916
	1.011	1.011	1.011	1.011	1.011	1.011	1.011	1.011	1.011	1.011
	1.169	1.169	1.169	1.169	1.169	1.169	1.169	1.169	1.169	1.169
	\$509.99	\$509.99	\$509.99	\$509.99	\$509.99	\$509.99	\$509.99	\$509.99	\$509.99	\$509.99

\$ 509.99	\$ 509.99	\$ 509.99	\$ 509.99	\$ 509.99	\$ 509.99	\$ 509.99	\$ 509.99	\$ 509.99	\$ 509.99
0.702	0.702	0.702	0.702	0.702	0.702	0.702	0.702	0.702	0.702
0.985	0.985	0.985	0.985	0.985	0.985	0.985	0.985	0.985	0.985
1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
0.989	0.989	0.989	0.989	0.989	0.989	0.989	0.989	0.989	0.989
\$ 348.80	\$ 348.80	\$ 348.80	\$ 348.80	\$ 348.80	\$ 348.80	\$ 348.80	\$ 348.80	\$ 348.80	\$ 348.80

| Health Net Silver 70  |
|---|---|---|---|---|---|---|---|---|---|
| EPO 1900/20   |
Alternate	Alternate	Alternate	Alternate	Alternate	Alternate + Infertility				
99110CA0370234	99110CA0370235	99110CA0370236	99110CA0370237	99110CA0370238	99110CA0370239	99110CA0370240	99110CA0370241	99110CA0370242	99110CA0370243
15	16	17	18	19	1	2	3	4	5
Off									
Yes									
No	No	No	No	No	Yes	Yes	Yes	Yes	Yes
Yes									
EPO									
EPO									
					4.1	2.1	4.1	2.1	
Silver									
Silver \$670.17	\$670.17	Silver \$670.17	Silver \$670.17	\$670.17	\$670.17	\$670.17	\$670.17	\$670.17	\$670.17
\$670.17	\$670.17	\$670.17	\$670.17	\$670.17	\$670.17	\$670.17	\$670.17	\$670.17	\$670.17
\$670.17 0.713									
\$670.17 0.713 0.985									
\$670.17 0.713 0.985 1.000									
\$670.17 0.713 0.985 1.000 0.703									
\$670.17 0.713 0.985 1.000 0.703 0.916									
\$670.17 0.713 0.985 1.000 0.703 0.916 1.011	\$670.17 0.713 0.985 1.000 0.703 0.916 1.011 1.169								
\$670.17 0.713 0.985 1.000 0.703 0.916 1.011 1.169									

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EPO 1900/20 Alternate + Infertility Altern	Health Net Silver 70 EPO 1900/20 Ilternate + Infertility 99110CA0370251 14 Off Yes	Health Net Silver 70 EPO 1900/20 Alternate + Infertility 99110CA0370252 15 Off	Health Net Silver 70 EPO 1900/20 Alternate + Infertility 99110CA0370253
Alternate + Infertility   Alternate + Infert	olternate + Infertility 99110CA0370251 14 Off Yes	Alternate + Infertility 99110CA0370252 15 Off	Alternate + Infertility 99110CA0370253 16
99110CA0370244 99110CA0370245 99110CA0370246 99110CA0370247 99110CA0370248 99110CA0370249 99110CA0370250 99	99110CA0370251 14 Off Yes	99110CA0370252 15 Off	99110CA0370253 16
	14 Off Yes	15 Off	16
6 7 8 9 10 11 12	Off Yes	Off	
	Yes		
Off Off Off Off Off Off Off			Off
Yes Yes Yes Yes Yes Yes		Yes	Yes
Yes Yes Yes Yes Yes Yes	Yes	Yes	Yes
Yes Yes Yes Yes Yes Yes	Yes	Yes	Yes
EPO EPO EPO EPO EPO EPO EPO	EPO	EPO	EPO
EPO EPO EPO EPO EPO EPO EPO	EPO	EPO	EPO
Silver Silver Silver Silver Silver Silver Silver	Silver	Silver	Silver
\$670.17 \$670.17 \$670.17 \$670.17 \$670.17 \$670.17	\$670.17	\$670.17	\$670.17
0.713 0.713 0.713 0.713 0.713 0.713 0.713	0.713	0.713	0.713
0.985 0.985 0.985 0.985 0.985 0.985 0.985	0.985	0.985	0.985
1.000   1.000   1.000   1.000   1.000   1.000   1.000	1.000	1.000	1.000
0.703 0.703 0.703 0.703 0.703 0.703 0.703	0.703	0.703	0.703
0.916 0.916 0.916 0.916 0.916 0.916 0.916	0.916	0.916	0.916
1.011   1.011   1.011   1.011   1.011   1.011   1.011	1.011	1.011	1.011
1.169   1.16	1.169	1.169	1.169
\$509.99 \$509.99 \$509.99 \$509.99 \$509.99	\$509.99	\$509.99	\$509.99
\$ 509.99 \$ 509.99 \$ 509.99 \$ 509.99 \$ 509.99 \$ 509.99 \$	509.99	\$ 509.99	\$ 509.99
0.702 0.702 0.702 0.702 0.702 0.702 0.702	0.702	0.702	0.702
0.985 0.985 0.985 0.985 0.985 0.985	0.985	0.985	0.985
1.000   1.000   1.000   1.000   1.000   1.000	1.000	1.000	1.000
0.989 0.989 0.989 0.989 0.989 0.989	0.989	0.989	0.989
\$ 348.80 \$ 348.80 \$ 348.80 \$ 348.80 \$ 348.80 \$ 348.80 \$ 348.80 \$	348.80	\$ 348.80	\$ 348.80

Health Net Silver	Health Net Silver 70	Health Net Silver 70		Health Net PPO					
EPO 1900/20	EPO 1900/20	EPO 1900/20	Health Net PPO	Bronze HSA +	Health Net PPO Gold	Health Net PPO Silver	Health Net PPO Gold	Health Net PPO Silver	
Alternate + Infertil	y Alternate + Infertility	Alternate + Infertility	Bronze HSA	Infertility	Value	Value	Value + Infertility	Value + Infertility	
99110CA0370254	99110CA0370255	99110CA0370256	99110CA0180013	99110CA0180014	99110CA0180015	99110CA0180016	99110CA0180017	99110CA0180018	
17	18	19	1 - 19	1 - 19	1-19	1-19	1-19	1-19	
Off	Off	Off	Off	Off	Off	Off	Off	Off	
Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	
Yes	Yes	Yes	No	Yes	No	No	Yes	Yes	
Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	
EPO	EPO	EPO	PPO	PPO	PPO	PPO	PPO	PPO	
EPO	EPO	EPO	PPO	PPO	PPO	PPO	PPO	PPO	
Silver	Silver	Silver	Bronze	Bronze	Gold	Silver	Gold	Silver	
\$670.	7 \$670.17	\$670.17	\$670.17	\$670.17	\$670.17	\$670.17	\$670.17	\$670.17	
0.7	3 0.713	0.713	0.619	0.619	0.783	0.692	0.783	0.692	0.776161
0.9	5 0.985	0.985	0.907	0.907	0.955	0.896	0.955	0.896	
1.0	0 1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1 0.998646
0.7	3 0.703	0.703	0.562	0.562	0.748	0.620	0.748	0.620	0.777213
0.9	6 0.916	0.916	1.000	1.000	1.000	1.000	1.000	1.000	
1.0	1 1.011	1.011	1.011	1.011	1.011	1.011	1.011	1.011	
1.1	9 1.169	1.169	1.169	1.169	1.169	1.169	1.169	1.169	
\$509	99 \$509.99	\$509.99	\$445.18	\$445.18	\$592.72	\$491.62	\$592.72	\$491.62	
\$ 509.	9 \$ 509.99	\$ 509.99	\$ 445.18	\$ 445.18	\$ 592.72	\$ 491.62	\$ 592.72	\$ 491.62	
0.7	2 0.702	0.702	0.702	0.702	0.702	0.702	0.702	0.702	
0.9	5 0.985	0.985	0.985	0.985	0.985	0.985	0.985	0.985	
1.0	0 1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	
0.9	9 0.989	0.989	0.989	0.989	0.989	0.989	0.989	0.989	
\$ 348.	0 \$ 348.80	\$ 348.80	\$ 304.47	\$ 304.47	\$ 405.38	\$ 336.24	\$ 405.38	\$ 336.24	

B C D Unified Rate Review v3.3	E	F	G	Н	I J	K	L	М	N O	Р	Q	R	S	T U	V	Х	
Company Legal Name:	<b>Health Net Life</b>	Insurance Com	State:	CA													
HIOS Issuer ID:	99110		Market:	Small Group													
Effective Date of Rate Change(s):	1/1/2017																
Market Level Calculations (Same for all P	lans)																
Section I: Experience period data																	
Experience Period:	1/1/2015	to	12/31/2015														
		Experience Period	•														
		Aggregate Amount		% of Prem													
Premiums (net of MLR Rebate) in Experie Incurred Claims in Experience Period	ence Period:	\$474,561,099 \$441,681,697		100.00% 93.07%													
Allowed Claims in Experience Period		\$585,204,890		123.31%													
Index Rate of Experience Period		7222,223,030	\$552.85														
Experience Period Member Months		1,058,522															
Section II: Allowed Claims, PMPM basis		Experience	o Pariod		Proje	tion Period:	1/1/201	7 to	12/31/2017	M	id point to Mid	noint Evnorio	nce to Projection:	24 m	onths		
		Experience	erenou		Adj't. from E				12/31/201/	IVI	id-point to iviid	-point, experie	nce to Projection.	24 111	OTICIIS	•	
		on Actual Exper	ience Allowed		Projection	n Period	Fact	ors	Projections, b	efore credibility	Adjustment		Credibility Manual				
	Utilization	Utilization per	Average		Pop'l risk				Utilization per	Average		Utilization	Average				
Benefit Category	Description	1,000	Cost/Service	PMPM	Morbidity	Other	Cost	Util	1,000	Cost/Service	PMPM	per 1,000	Cost/Service	PMPM			
Inpatient Hospital	Admits	46.29		\$130.86	0.987	1.035	1.047	1.043	49.76	\$38,469.93	\$159.51	0.00	\$0.00	\$0.00			
Outpatient Hospital Professional	Visits Visits	243.57 8,068.20	4,623.89 351.69	93.85 236.46	0.987 0.987	1.035 1.035	1.048 1.036	1.043 1.043	261.84 8,673.19	5,251.39 390.39	114.58 282.16	0.00	0.00	0.00			
Other Medical	Visits	157.77		9.96	0.987	1.035	1.030	1.043	169.60	832.80	11.77	0.00	0.00	0.00			
Capitation	Benefit Period	1,000.00		0.01	0.987	1.035	1.020	1.000	987.43	0.18	0.02	0.00	0.00	0.00			
Prescription Drug	Prescriptions	8,668.46	113.11	81.71	0.987	1.035	1.100	1.010	8,731.52	141.61	103.04	0.00	0.00	0.00			
Total				\$552.85							\$671.08			\$0.00			
															After Credibility	Projected Period 1	
Section III: Projected Experience:				Projected Allowed					able)		100.00%			0.00%	\$671.08	\$696,91	11,170
					Paid to Allow		,		ile DaaDaa						0.776	A= += - :	45.254
					Projected Inc Projected Ris			ein & Risk Ad	J t, PMPM						\$520.87 0.15	\$540,91 15	15,251 51,447
					-	-		nsurance rec	overies, net of rein pr	em PMPM					\$520.72	\$540,76	
					Projected AC					,					0.00	\$3,40,70	0
				Projected Incurred	-		•	·							\$520.72	\$540,76	63,805
				Administrative Exp										14.48%	88.67		83,119
				Profit & Risk Load										0.00%	0.00	32,00	03,119
				Taxes & Fees										0.47%	2.91	3,01	18,725
				Single Risk Pool G		. Rate, PMPM	1								\$612.30	\$635,86	55,649
				Index Rate for Pro											\$671.08		
					% increase ov % Increase, a		Period								36.57% 16.87%		
				Projected Membe		mudiizeu.									10.87%	1.03	38,492
				.,	<del>-</del>												,
Information Not Releasable to the I	Public Unless Author										st not be						

Product-Plan Data Collection

Health Net Life Insurance Company 99110 1/1/2017 Company Legal Name: HIOS Issuer ID: Effective Date of Rate Change(s): State: CA Market: Small Group

	Calculation

Section I: General Product and Plan Information																						
Product							PPC	) Plans										CalChoice	PPO Plans			
Product ID:							9911	0CA018										99110	CA025			
Metal:	Platinum	Gold	Silver	Bronze	Platinum	Gold	Silver	Bronze	Bronze	Bronze	Gold	Silver	Gold	Silver	Bronze	Silver	Gold	Platinum	Bronze	Silver	Gold	Platinum
AV Metal Value	0.897	0.809	0.716	0.619	0.897	0.809	0.716	0.619	0.619	0.619	0.783	0.692	0.783	0.692	0.606	0.715	0.788	0.881	0.606	0.715	0.788	0.881
AV Pricing Value	1.166	0.977	0.833	0.664	1.166	0.977	0.833	0.664	0.664	0.664	0.884	0.734	0.884	0.734	0.763	0.928	1.072	1.276	0.763	0.928	1.072	1.276
Plan Category	Renewing	Renewing	Renewing	Renewing	Renewing	Renewing	Renewing	Renewing	Renewing	Renewing	New	New	New	New	Terminated	Terminated	Terminated	Terminated	Terminated	Terminated	Terminated	Terminated
Plan Type:	PPO	PPO	PPO	PPO	PPO	PPO	PPO	PPO	PPO	PPO	PPO	PPO	PPO	PPO	PPO	PPO	PPO	PPO	PPO	PPO	PPO	PPO
	Health Net		Health Net Shore   Health Net Sh																			
Plan Name	Platinum 90 PPO		Health Net Silver	Health Net Bronze	Platinum 90 PPO	80 PPO 0/30 +	70 PPO 2000/45 +	60 PPO 6300/75 +	Health Net PPO	Bronze HSA +	Health Net PPO	Health Net PPO	Gold Value +			(CalChoice PPO	(CalChoice PPO			Net Silver 70 PPO		
	0/15	80 PPO 0/30	70 PPO 2000/45	60 PPO 6300/75	0/15 + Infertility	Infertility	Infertility	Infertility	Bronze HSA	Infertility	Gold Value	Silver Value	Infertility	Infertility	PPO Bronze \$60/	Silver \$45/20%/	Gold \$30/ 20%/	PPO	PPO + Infertility	+ Infertility	+ Infertility	PPO + Infertility
Plan ID (Standard Component ID):	99110CA0180001	99110CA0180002	99110CA0180003	99110CA0180004	99110CA0180009	99110CA0180010	99110CA0180011	99110CA0180012	99110CA0180013	99110CA0180014	99110CA0180015	99110CA0180016	99110CA0180017	99110CA0180018	99110CA0250001	99110CA0250002	99110CA0250003	99110CA0250004	99110CA0250005	99110CA0250006	99110CA0250007	99110CA0250008
Exchange Plan?	No	No	No	No	No	No	No	No	No	No	No	No	No	No	No	No	No	No	No	No	No	No
Historical Rate Increase - Calendar Year - 2							0.	.00%										0.0	0%			
Historical Rate Increase - Calendar Year - 1							12	.34%										0.0	0%			
Historical Rate Increase - Calendar Year 0							9.	47%										0.0	0%			
Effective Date of Proposed Rates	1/1/2017	1/1/2017	1/1/2017	1/1/2017	1/1/2017	1/1/2017	1/1/2017	1/1/2017	1/1/2017	1/1/2017	1/1/2017	1/1/2017	1/1/2017	1/1/2017	1/1/2017	1/1/2017	1/1/2017	1/1/2017	1/1/2017	1/1/2017	1/1/2017	1/1/2017
Rate Change % (over prior filing)	4.05%	S 2,035 2,505 3,295 3,835 2,035 3,155 3,695 3,965 6,365 0,005 0,005 0,005 0,005 0,005 0,005 0,005 0,005 0,005 0,005																				
Cum'tive Rate Change % (over 12 mos prior)	20.08%	16.69%	10.12%	5.72%	19.65%	16.47%	10.69%	6.03%	3.07%	5.46%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Proj'd Per Rate Change % (over Exper. Period)	35.15%	33.20%	32.67%	27.21%	43.45%	31.46%	28.37%	44.32%	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	-100.00%	-100.00%	-100.00%	-100.00%	-100.00%	-100.00%	-100.00%	-100.00%
Product Rate Increase %							14	.75%										0.0	0%			

### Section II: Components of Premium Increase (PMPM Dollar Amount above Current Average Rate PMPM)

Plan ID (Standard Component ID):	Total	99110CA0180001	99110CA0180002	99110CA0180003	99110CA0180004	99110CA0180009	99110CA0180010	99110CA0180011	99110CA0180012	99110CA0180013 99110	CA0180014	99110CA0180015	99110CA0180016 99	9110CA0180017 9	9110CA0180018	99110CA0250001	99110CA0250002 99	9110CA0250003 991	10CA0250004	99110CA0250005	99110CA0250006 99	110CA0250007 99	110CA0250008
Inpatient	\$1.78	\$4.45	\$1.85	\$2.03	\$2.11	\$4.24	\$1.85	\$2.60	\$2.39	\$2.50	\$4.08	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
Outpatient	\$1.28	\$3.20	\$1.33	\$1.46	\$1.51	\$3.04	\$1.33	\$1.87	\$1.71	\$1.79	\$2.93	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
Professional	\$3.16	\$7.87	\$3.27	\$3.60	\$3.73	\$7.50	\$3.28	\$4.60	\$4.22	\$4.42	\$7.22	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
Prescription Drug	\$0.13	\$0.33	\$0.14	\$0.15	\$0.16	\$0.31	\$0.14	\$0.19	\$0.18	\$0.18	\$0.30	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
Other	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
Capitation	\$1.15	\$2.87	\$1.20	\$1.31	\$1.36	\$2.74	\$1.20	\$1.68	\$1.54	\$1.61	\$2.64	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
Administration	\$4.23	\$10.56	\$4.39	\$4.82	\$5.00	\$10.06	\$4.40	\$6.17	\$5.66	\$5.93	\$9.68	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
Taxes & Fees	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
Risk & Profit Charge	\$0.14	\$0.35	\$0.14	\$0.16	\$0.16	\$0.33	\$0.14	\$0.20	\$0.19	\$0.19	\$0.32	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
Total Rate Increase	\$11.88	\$29.63	\$12.32	\$13.53	\$14.02	\$28.22	\$12.35	\$17.32	\$15.89	\$16.64	\$27.17	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
Member Cost Share Increase	\$10.30	\$14.63	\$14.63	\$14.63	\$14.63	\$14.63	\$14.63	\$14.63	\$14.63	\$14.63	\$14.63	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
	,																						
Average Current Rate PMPM	\$592.02	\$732.42	\$608.42	\$540.63		\$736.46	\$609.71	\$550.03	\$430.86	\$419.92	\$427.14	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
Projected Member Months	1.029.540	150 109	252 749	284 472	75 929	16 776	20.094	24 624	0.006	4.069	0	12	12	12	12	0	0	0	0	0	0	0	0

### Section III: Experience Period Information

Plan ID (Standard Component ID):	Total	99110CA0180001	99110CA0180002	99110CA0180003	99110CA0180004	99110CA0180009	99110CA0180010	99110CA0180011	99110CA0180012	99110CA0180013	99110CA0180014	99110CA0180015	99110CA0180016	99110CA0180017	99110CA0180018 9	9110CA0250001	99110CA0250002	99110CA0250003	99110CA0250004	99110CA0250005	99110CA0250006	99110CA0250007	99110CA0250008
Plan Adjusted Index Rate	\$448.52	\$563.84	\$466.01	\$417.70	\$346.48	\$533.06	\$473.19	\$441.96	\$309.55	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$299.32	\$386.19	\$437.37	\$544.75	\$327.13	\$442.94	\$462.03	\$523.75
Member Months	1.054.587	128.324	247,990	226.311	55.465	6.551	9.315	5.638	2.896	0	0	0	0	0	0	13.804	51,939	82.215	4.447	404	1.692	2.824	641
Total Premium (TP)	\$472,999,580	\$72,353,950	\$115,566,529	\$94,530,880	\$19,217,678	\$3,492,070	\$4,407,791	\$2,491,764	\$896,464	\$0	\$0	\$0	\$0	\$0	\$0	\$4,131,754	\$20,058,109	\$35,958,656	\$2,422,507	\$132,159	\$749,455	\$1,304,777	\$335,724
EHB Percent of TP, [see instructions]	99.98%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%							100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.009
state mandated benefits portion of TP that are other																							
than EHB	0.02%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%							0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.009
Other benefits portion of TP	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	#VALUE!	#VALUE!	#VALUE!	#VALUE!	#VALUE!	#VALUE!	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Total Allowed Claims (TAC)	\$582,755,820	\$113,359,901	\$141,283,005	\$99,028,957	\$15,722,460	\$5,196,236	\$4,539,066	\$2,696,734	\$432,627	\$0	\$0	\$0	\$0	\$0	\$0	\$5,115,030	\$26,726,156	\$55,208,840	\$4,267,358	\$61,379	\$958,253	\$1,294,028	\$999,036
EHB Percent of TAC, [see instructions]	99.98%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%							100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%
state mandated benefits portion of TAC that are																							
other than EHB	0.02%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%							0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Other benefits portion of TAC	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	#VALUE!	#VALUE!	#VALUE!	#VALUE!	#VALUE!	#VALUE!	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Allowed Claims which are not the issuer's obligation:	\$142,922,552	\$27,801,844	\$34,650,066	\$24,287,138	\$3,855,979	\$1,274,392	\$1,113,219	\$661,382	\$106,103	\$0	\$0	\$0	\$0	\$0	\$0	\$1,254,476	\$6,554,667	\$13,540,128	\$1,046,582	\$15,053	\$235,014	\$317,364	\$245,017
Portion of above payable by HHS's funds																							
on behalf of insured person, in dollars	\$0																						
Portion of above payable by HHS on																							
behalf of insured person, as % Total Incurred claims, payable with issuer funds	0.00% \$439.833.267	0.00% \$85.558.057	0.00% \$106.632.939	0.00% \$74.741.818	0.00%	0.00% \$3.921.844	0.00% \$3,425.847	0.00% \$2.035.352	0.00% \$326.524	#DIV/0!	#DIV/0!	#DIV/01	#DIV/0!	#DIV/01	#DIV/0!	0.00%	0.00% \$20.171.489	0.00% \$41 668 712	0.00% \$3.220.776	0.00% \$46,325	0.00% \$723,238	0.00%	0.00% \$754.020
Total Incurred claims, payable with issuer funds	\$439,833,267	\$85,558,057	\$106,632,939	\$74,741,818	\$11,866,481	\$3,921,844	\$3,425,847	\$2,035,352	\$326,524	ŞU	30	ŞU	30	\$0	\$0	\$3,860,554	\$20,171,489	\$41,668,712	\$3,220,776	\$46,325	\$723,238	\$976,664	\$754,020
Net Amt of Rein	\$0.00																						
Net Amt of Risk Adi	\$0.00																						
NEL AITH OF RISK AU	\$0.00																						
Incurred Claims PMPM	\$417.07	\$666.73	\$429.99	\$330.26	\$213.95	\$598.66	\$367.78	\$361.01	\$112.75	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	\$279.67	\$388.37	\$506.83	\$724.26	\$114.67	\$427.45	\$345.84	\$1,176.32
Allowed Claims PMPM	\$552.59	\$883.39	\$569.71	\$437.58	\$283.47	\$793.20	\$487.29	\$478.31	\$149.39	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	\$370.55	\$514.57	\$671.52	\$959.60	\$151.93	\$566.34	\$458.23	\$1,558.56
EHB portion of Allowed Claims, PMPM	\$552.47	\$883.39	\$569.71	\$437.58	\$283.47	\$793.20	\$487.29	\$478.31	\$149.39	#DIV/01	#DIV/0!	#DIV/01	#DIV/01	#DIV/01	#DIV/0!	\$370.55	\$514.57	\$671.52	\$959.60	\$151.93	\$566.34	\$458.23	\$1.558.56

## Section IV: Projected (12 months following effective date)

Plan ID (Standard Component ID):	Total	99110CA0180001	99110CA0180002	99110CA0180003	99110CA0180004	99110CA0180009 9	9110CA0180010 9	99110CA0180011 99	9110CA0180012 99	9110CA0180013 9	9110CA0180014 99:	110CA0180015	99110CA0180016 9	9110CA0180017	99110CA0180018	99110CA0250001	99110CA0250002	99110CA0250003	99110CA0250004	99110CA0250005	99110CA0250006	99110CA0250007 99	9110CA025000
Plan Adjusted Index Rate	\$608.55	\$762.05	\$620.74	\$554.17	\$440.78	\$764.68	\$622.06	\$567.34	\$446.75	\$436.56	\$454.31	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.
Member Months	1,038,540	150,108	353,748	284,472	75,828	16,776	39,084	24,624	5,556	4,068		12	12	12	12		-	-	-				
Total Premium (TP)	\$632,002,687	\$114,389,052	\$219,584,726	\$157,644,788	\$33,423,283	\$12,828,277	\$24,312,619	\$13,970,253	\$2,482,135	\$1,775,927	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	
EHB Percent of TP, [see instructions]	99.97%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.0
state mandated benefits portion of TP that are other than FHR	0.03%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.0
Other benefits portion of TP	0.00%		0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.0
Total Allowed Claims (TAC)	\$696,943,382	\$100.734.471	\$237,393,194	\$190,903,458	\$50.886.651	\$11.258.037	\$26,228,489	\$16.524.673	\$3,728,520	\$2,729,953	SO.	\$8.053	\$8.053	\$8.053	\$8,053	\$0	SO.	\$0	SO.	\$0	\$0	\$0	
EHB Percent of TAC, [see instructions]	99.97%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00
state mandated benefits portion of TAC that are other than EHB	0.03%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00
Other benefits portion of TAC	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.0
Allowed Claims which are not the issuer's obligation	\$156,154,583	\$22,570,197	\$53,189,450	\$42,773,130	\$11,401,477	\$2,522,435	\$5,876,659	\$3,702,458	\$835,399	\$611,663	\$0	\$1,804	\$1,804	\$1,804	\$1,804	\$0	\$0	\$0	\$0	\$0	\$0	\$0	
Portion of above payable by HHS's funds on behalf of insured person, in dollars	\$0																						
Portion of above payable by HHS on behalf of insured person, as %	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	#DIV/0!	0.00%	0.00%	0.00%	0.00%	#DIV/0!	#DIV/01	#DIV/0!	#DIV/01	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!
Total Incurred claims, payable with issuer funds	\$540,788,799	\$78,164,274	\$184,203,744	\$148,130,328	\$39,485,174	\$8,735,603	\$20,351,830	\$12,822,215	\$2,893,122	\$2,118,290	\$0	\$6,249	\$6,249	\$6,249	\$6,249	\$0	\$0	\$0	\$0	\$0	\$0	\$0	
Net Amt of Rein	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	
Net Amt of Risk Adj	\$151,454	\$21,891	\$51,588	\$41,486	\$11,058	\$2,447	\$5,700	\$3,591	\$810	\$593	\$0	\$2	\$2	\$2	\$2	\$0	\$0	\$0	\$0	\$0	\$0	\$0	
		,									<del></del> ,												
Incurred Claims PMPM	\$520.72		\$520.72	\$520.72	\$520.72	\$520.72	\$520.72	\$520.72	\$520.72	\$520.72	#DIV/0!	\$520.72	\$520.72	\$520.72	\$520.72	#DIV/0!	#DIV/0!						
Allowed Claims PMPM	\$671.08		\$671.08	\$671.08	\$671.08	\$671.08	\$671.08	\$671.08	\$671.08	\$671.08	#DIV/0!	\$671.08	\$671.08	\$671.08	\$671.08	#DIV/0!	#DIV/0!						
HR portion of Allowed Claims PMPM	\$670.96	\$671.09	\$671.08	\$671.08	\$671.08	\$671.08	\$671.09	\$671.09	\$671.09	\$671.09	#DIIV/01	\$671.09	\$671.09	\$671.09	\$671.08	#DIV/01	#DIV/01	#DIV/01	#DIV/01	#DIV/01	#DIM/ADI	#DIV/01	#DIV/OI

			PPO P 991100																						
Platinum 0.897 1.161	Gold 0.809 0.973	0.716 0.830	0.619 0.661	Platinum 0.897 1.161	Gold 0.809 0.973	0.716 0.830	Bronze 0.619 0.661	Gold 0.797 0.879	Gold 0.797 0.879																
Renewing PPO	Renewing PPO	Renewing PPO	Renewing PPO	Renewing PPO	Renewing PPO	Renewing PPO	Renewing PPO	Renewing EPO	Renewing EPO																
Health Net Platinum 90 PPO 0/15	Health Net Gold 80 PPO 0/30	Health Net Silver 70 PPO 2000/45	Health Net Bronze	Health Net Platinum 90 PPO 0/15 + Infertility	Health Net Gold 80 PPO 0/30 + Infertility	Health Net Silver 70 PPO 2000/45 + Infertility	Health Net Bronze 60 PPO 6300/75 + Infertility	Health Net Gold 80 EPO 1400/15 Alternate	80 EPO 1400/15 Alternate + Infertility																
99110CA0300001 Yes	99110CA0300002 Yes	99110CA0300003 Yes	99110CA0300004 Yes		99110CA0300010 Yes	99110CA0300011 Yes	99110CA0300012 Yes				99110CA0360185 Yes		99110CA0360187 Yes			99110CA0360190 Yes					99110CA0360195 Yes				
			0.00 11.6 10.3																						
1/1/2017	3.58%	3.75%	1/1/2017 4.40%	1/1/2017 6.66%	1/1/2017 4.14%	0.50%	1/1/2017	1/1/2017	15.64%	1/1/2017 5.37%	3.91%	1/1/2017 1.35%	1/1/2017	1/1/2017 -2.61%	1/1/2017 -0.99%	15.59%	2.94%	1/1/2017 3.74%	1/1/2017 -1.67%	1/1/2017	0.60%	1/1/2017	1/1/2017 7.27%	1/1/2017 -2.13%	1/1/2017 3.40%
21.14% 36.57%	19.13% 39.60%	12.08% 39.20%	7.47% 28.99% 15.9	23.59% #DIV/01	19.46% #DIV/01	8.45% #DIV/01	3.31% #DIV/0!	14.32% #DIV/0!	27.82% #DIV/01	16.47% #DIV/0!	14.84% #DIV/0!	12.02% #DIV/01	13.83% #DIV/0!	7.64% #DIV/01	9.44% #DIV/0!	27.76% #DIV/01	13.78% #DIV/0!	14.66% #DIV/01	8.68% #DIV/01	11.24% #DIV/0!	11.19% #DIV/0!	11.62% #DIV/0!	18.55% #DIV/01	8.17% #DIV/0!	14.18% #DIV/0!
			13.5	776																					
99110CA0300001 \$4.68			99110CA0300004 9	99110CA0300009 \$7.40	99110CA0300010 \$2.61		99110CA0300012 \$0.31	99110CA0360182 \$3.64		99110CA0360184 \$5.00			99110CA0360187 \$2.75	99110CA0360188 -\$2.63	99110CA0360189 -\$1.02			99110CA0360192 \$2.79	99110CA0360193 -\$1.31	99110CA0360194 \$0.49		99110CA0360196 \$0.75	99110CA0360197 \$5.33	99110CA0360198 -\$1.70	99110CA0360200 \$3.26
\$3.36 \$8.28	\$2.40 \$5.91	\$2.23 \$5.49	\$2.19 \$5.40	\$5.32 \$13.10	\$1.88 \$4.62	\$0.37 \$0.90	\$0.22 \$0.55	\$2.61 \$6.44	\$6.36 \$15.65	\$3.59 \$8.85	\$2.56 \$6.30	\$0.91 \$2.24	\$1.98 \$4.87	-\$1.89 -\$4.66	-\$0.73 -\$1.80	\$10.48 \$25.81	\$1.07 \$2.63	\$2.00 \$4.93	-\$0.94 -\$2.31	\$0.35 \$0.87	\$0.29 \$0.70	\$0.54 \$1.33	\$3.83 \$9.43	-\$1.22 -\$3.00	\$2.34 \$5.76
\$0.35 \$0.00 \$3.02	\$0.00		\$0.00	\$0.55 \$0.00 \$4.78	\$0.19 \$0.00 \$1.69	\$0.04 \$0.00 \$0.33	\$0.02 \$0.00 \$0.20	\$0.27 \$0.00 \$2.35	\$0.65 \$0.00 \$5.72	\$0.37 \$0.00 \$3.23	\$0.00	\$0.00	\$0.20 \$0.00 \$1.78	-\$0.19 \$0.00 -\$1.70	-\$0.08 \$0.00 -\$0.66	\$1.08 \$0.00 \$9.43	\$0.11 \$0.00 \$0.96	\$0.21 \$0.00 \$1.80	-\$0.10 \$0.00 -\$0.84	\$0.04 \$0.00 \$0.32	\$0.00	\$0.06 \$0.00 \$0.49	\$0.39 \$0.00 \$3.44	-\$0.13 \$0.00 -\$1.09	\$0.24 \$0.00 \$2.10
\$11.11 \$0.00	\$7.93 \$0.00	\$7.37 \$0.00	\$7.25 \$0.00	\$17.58 \$0.00	\$6.20 \$0.00	\$1.21 \$0.00	\$0.74 \$0.00	\$8.64 \$0.00	\$21.00 \$0.00	\$11.88 \$0.00	\$8.45 \$0.00	\$3.00 \$0.00	\$6.53 \$0.00	-\$6.25 \$0.00	-\$2.42 \$0.00	\$34.64 \$0.00	\$3.52 \$0.00	\$6.62 \$0.00	-\$3.10 \$0.00	\$1.17 \$0.00	\$0.94 \$0.00	\$1.79 \$0.00	\$12.65 \$0.00	-\$4.02 \$0.00	\$7.73 \$0.00
\$0.36 \$31.16 \$14.63	\$22.23	\$20.66	\$20.34	\$0.58 \$49.30 \$14.63	\$0.20 \$17.39 \$14.63	\$0.04 \$3.39 \$14.63	\$0.02 \$2.08 \$14.63	\$0.28 \$24.23 \$14.63	\$0.69 \$58.92 \$14.63	\$0.39 \$33.32 \$14.63	\$23.71	\$8.43	\$0.21 \$18.32 \$14.63	-\$0.20 -\$17.53 \$14.63	-\$0.08 -\$6.79 \$14.63	\$97.17	\$9.89	\$0.22 \$18.56 \$14.63	-\$0.10 -\$8.70 \$14.63	\$0.04 \$3.27 \$14.63	\$2.64	\$0.06 \$5.02 \$14.63	\$0.41 \$35.48 \$14.63	-\$0.13 -\$11.29 \$14.63	\$0.25 \$21.70 \$14.63
\$711.85 11,856	\$620.84 29,676	\$550.78 34,416	\$461.91 6,912	\$740.29 0	\$419.95 108	\$682.60 108	\$441.76 48	\$705.45 84	\$376.64 12	\$620.01 0	\$607.19 0	\$622.47 0	\$612.70 0	\$670.85 0	\$688.68 0	\$623.10 36	\$336.01 12	\$496.10 0	\$520.24 0	\$508.27 0	\$438.26 72	\$506.52 0	\$488.25 0	\$529.78 0	\$637.27 0
99110CA0300001	99110CA0300002	99110CA0300003	99110CA0300004	99110CA0300009	99110CA0300010	99110CA0300011	99110CA0300012	99110CA0360182	99110CA0360183	99110CA0360184	99110CA0360185	99110CA0360186	99110CA0360187	99110CA0360188	99110CA0360189	99110CA0360190	99110CA0360191	99110CA0360192	99110CA0360193	99110CA0360194	99110CA0360195	99110CA0360196	99110CA0360197	99110CA0360198	99110CA0360200
\$544.04 10,219	\$460.67 20,408	\$410.53 24,281	\$373.87 5,520	\$0.00 0	\$0.00 0	\$0.00 0	\$0.00 0	\$0.00 0	\$0.00 0	\$0.00 0	\$0.00 0	\$0.00 0	\$0.00	\$0.00 0		\$0.00 0	\$0.00 0	\$0.00 0	\$0.00						
\$5,559,519 99.60%	\$9,401,292	\$9,968,021	\$2,063,773 99.60%	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	SO
0.40%	0.40%	0.40%	0.40%																						
0.00% \$8,561,250	0.00% \$11,119,353	0.00% \$11,854,624	0.00% \$792,667	#VALUE! SO	#VALUE! \$0	#VALUE! \$0	#VALUE! \$0	#VALUE! \$0	#VALUE! \$0	#VALUE!	#VALUE! \$0	#VALUE!	#VALUE! \$0	#VALUE! \$0	#VALUE! \$0	#VALUE! \$0	#VALUE! \$0	#VALUE! \$0	#VALUE! \$0	#VALUE! \$0	#VALUE! \$0	#VALUE! \$0	#VALUE!	#VALUE! \$0	#VALUE! \$0
99.60%	99.60%	99.60%	99.60%																						
0.40%		0.40%		#VALUE!	#VALUE!	#VALUE!	#VALUE!	#VALUE!	#VALUE!	#VALUE!	#VALUE!	#VALUE!	#VALUE!	#VALUE!	#VALUE!	#VALUE!	#VALUE!	#VALUE!	#VALUE!	#VALUE!	#VALUE!	#VALUE!	#VALUE!	#VALUE!	#VALUE!
\$2,099,671	\$2,727,053	\$2,907,381	\$194,404	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
0.00% \$6.461.579	0.00% \$8.392.299	0.00% \$8.947.243	0.00% \$598.263	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/01	#DIV/01	#DIV/0!	#DIV/0!	#DIV/0!								
30,401,373	\$0,53£,£33	30,347,243	3330,203	50	50	Ç.	30	30	70	50	30	30	~	50	~	30	~	<b>J</b> 0	~	30	~~	30	50	50	
\$632.31	\$411.23	\$368.49	\$108.38	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/01	#DIV/0!	#DIV/01	#DIV/0!	#DIV/01	#DIV/0!	#DIV/0!	#DIV/01	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!
\$837.78 \$834.43	\$544.85 \$542.67	\$488.23 \$486.27	\$143.60	#DIV/0! #DIV/0!	#DIV/0!	#DIV/0! #DIV/0!	#DIV/0!	#DIV/0! #DIV/0!	#DIV/0! #DIV/0!	#DIV/0! #DIV/0!	#DIV/0! #DIV/0!	#DIV/0! #DIV/0!	#DIV/01 #DIV/01	#DIV/01 #DIV/01	#DIV/0! #DIV/0!	#DIV/0! #DIV/0!	#DIV/0! #DIV/0!	#DIV/01 #DIV/01	#DIV/0! #DIV/0!	#DIV/0!	#DIV/0! #DIV/0!	#DIV/01 #DIV/01	#DIV/0!	#DIV/0!	#DIV/0!
99110CA0300001 \$743.01	99110CA0300002 \$643.07		99110CA0300004 9 \$482.25	99110CA0300009 \$789.59	99110CA0300010 \$437.35	99110CA0300011 \$685.99	99110CA0300012 \$443.84	99110CA0360182 \$729.68		99110CA0360184 \$653.33	99110CA0360185 \$630.90	99110CA0360186 \$630.90	99110CA0360187 \$631.02	99110CA0360188 \$653.33	99110CA0360189 \$681.90	99110CA0360190 \$720.26		99110CA0360192 \$514.66	99110CA0360193 \$511.54	99110CA0360194 \$511.54	99110CA0360195 \$440.90	99110CA0360196 \$511.54	99110CA0360197 \$523.73	99110CA0360198 \$518.49	99110CA0360200 \$658.97
11,856 \$8,809,125	29,676	34,416	6,912	\$0	\$437.35 108 \$47,233	108	\$443.84 48 \$21,304	\$729.68 84 \$61,293	\$435.56 12 \$5,227	\$653.33 - \$0	\$030.90	\$030.90	\$031.02 - \$0	\$0.33.33	\$681.90 - \$0	36 \$25,929	12	- \$0	\$0	\$0	72 \$31,745	\$0	\$0	\$0	\$0
99.60%		99.60%	99.60%	99.60%	99.60%	99.60%	99.60%	99.60%	99.60%	99.60%	99.60%	99.60%	99.60%	99.60%	99.60%	99.60%	99.60%	99.60%	99.60%	99.60%		99.60%	99.60%	99.60%	99.60%
0.40%	0.40%	0.40%	0.40%	0.40%	0.40%	0.40%	0.40%	0.40%	0.40% 0.00%	0.40%	0.40%	0.40%	0.40%	0.40%	0.40%	0.40%	0.40% 0.00%	0.40% 0.00%	0.40% 0.00%	0.40%	0.40%	0.40% 0.00%	0.40%	0.40%	0.40%
\$7,956,324				\$0	\$72,477		\$32,212	\$56,371	\$8,053	\$0	\$0	\$0	\$0	\$0	\$0	\$24,159	\$8,053	\$0	\$0	\$0	¥ 10,020	\$0	\$0	\$0	\$0
99.60%	99.60%	99.60%	99.60%	99.60%	99.60%	99.60%	99.60%	99.60%	99.60%	99.60%	99.60%	99.60%	99.60%	99.60%	99.60%	99.60%	99.60%	99.60%	99.60%	99.60%	99.60%	99.60%	99.60%	99.60%	99.60%
0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%		0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
\$1,782,665	\$4,462,075	\$5,174,780	\$1,039,286	\$0	\$16,239	\$16,239	\$7,217	\$12,630	\$1,804	\$0	\$0	\$0	\$0	\$0	\$0	\$5,413	\$1,804	\$0	\$0	\$0	\$10,826	\$0	\$0	\$0	\$0
0.00%	0.00%	0.00%	0.00%	#DIV/01	0.00%	0.00%	0.00%	0.00%	0.00%	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/01	#DIV/0!	#DIV/0!	0.00%	0.00%	#DIV/01	#DIV/0!	#DIV/0!	0.00%	#DIV/01	#DIV/0!	#DIV/0!	#DIV/01
\$6,173,659	\$15,452,894	\$17,921,108	\$3,599,218	\$0	\$56,238	\$56,238	\$24,995	\$43,741	\$6,249	\$0	\$0	\$0	\$0	\$0	\$0	\$18,746	\$6,249	\$0	\$0	\$0	\$37,492	\$0	\$0	\$0	\$0
\$0 \$1,729	\$0 \$4,328	\$0 \$5,019	\$0 \$1,008	\$0 \$0	\$0 \$16	\$0 \$16	\$0 \$7	\$0 \$12	\$0 \$2	\$0 \$0	\$0 \$0	\$0 \$0	\$0 \$0	\$0 \$0	\$0 \$0	\$0 \$5	\$0 \$2	\$0 \$0	\$0 \$0	\$0 \$0	\$0 \$11	\$0 \$0	\$0 \$0	\$0 \$0	\$0 \$0
\$520.72	\$520.72	\$520.72		#DIV/0!	\$520.72	\$520.72	\$520.72	\$520.72	\$520.72	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/01	#DIV/0!	\$520.72	\$520.72		#DIV/0!	#DIV/0!	\$520.72		#DIV/01	#DIV/0!	#DIV/0!
\$671.08 \$668.40		\$671.08 \$668.40		#DIV/0! #DIV/0!	\$671.08 \$668.40	\$671.08 \$668.40	\$671.08 \$668.40	\$671.08 \$668.40	\$671.08 \$668.40	#DIV/0! #DIV/0!	#DIV/0! #DIV/0!	#DIV/0!	#DIV/0! #DIV/0!	#DIV/0!	#DIV/0! #DIV/0!	\$671.08 \$668.40	\$671.08 \$668.40		#DIV/0! #DIV/0!	#DIV/0!	\$671.08 \$668.40	#DIV/0! #DIV/0!	#DIV/0!	#DIV/0! #DIV/0!	#DIV/0! #DIV/0!

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	Alternate + Infertility	Gold 0.797 0.879 Renewing EPO 80 EPO 1400/15 Alternate + Infertility	Gold 0.797 0.879 Renewing EPO 80 EPO 1400/15 Alternate + Infertility	Alternate + Infertility	Gold 0.797 0.879 Renewing EPO 80 EPO 1400/15 Alternate + Infertility 99110CA0360206	Gold 0.797 0.879 Renewing EPO 80 EPO 1400/15 Alternate + Infertility	Gold 0.797 0.879 Renewing EPO 80 EPO 1400/15 Alternate + Infertility 99110C40360208	Gold 0.797 0.879 Renewing EPO 80 EPO 1400/15 Alternate + Infertility	Gold 0.797 0.879 Renewing EPO 80 EPO 1400/15 Alternate + Infertility	Gold 0.797 0.879 Renewing EPO 80 EPO 1400/15 Alternate + Infertility	Gold 0.797 0.879 Renewing EPO 80 EPO 1400/15 Alternate + Infertility	Gold 0.797 0.879 Renewing EPO 80 EPO 1400/15 Alternate + Infertility 99110/20/260213	Alternate + Infertility	Gold 0.797 0.879 Renewing EPO 80 EPO 1400/15 Alternate + Infertility	Gold 0.797 0.879 Renewing EPO 80 EPO 1400/15 Alternate + Infertility	Gold 0.797 0.879 Renewing EPO Health Net Gold 80 EPO 1400/15 Alternate	Gold 0.797 0.879 Renewing EPO 80 EPO 1400/15 Alternate + Infertility	Silver 0.713 0.758 Renewing EPO Health Net Silver 70 EPO 1900/20 Alternate 99110CA0360221	Silver 0.713 0.758 Renewing EPO Health Net Silver 70 EPO 1900/20 Alternate	0.713 0.758 Renewing EPO Health Net Silver 70 EPO 1900/20 Alternate	Silver 0.713 0.758 Renewing EPO Health Net Silver 70 EPO 1900/20 Alternate	0.713 0.758 Renewing EPO Health Net Silver 70 EPO 1900/20 Alternate 99110CA0360225	Alternate	Silver 0.713 0.758 Renewing EPO Health Net Silver 70 EPO 1900/20 Alternate	0.713 0.758 Renewing EPO Health Net Silver 70 EPO 1900/20 Alternate
Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes 0.0	Yes 0%	Yes	Yes	Yes	Yes	Yes
1/1/2017 15.48% 27.50% #DIV/01	1/1/2017 5.33% 16.30% #DIV/0!	1/1/2017 3.87% 14.69% #DIV/0!	1/1/2017 1.34% 11.90% #DIV/01	1/1/2017 2.96% 13.69% #DIV/0!	1/1/2017 -2.59% 7.57% #DIV/01	1/1/2017 -0.98% 9.35% #DIV/0I	1/1/2017 15.45% 27.47% #DIV/01	1/1/2017 2.91% 13.60% #DIV/0!	1/1/2017 3.70% 14.48% #DIV/01	1/1/2017 -1.65% 8.58% #DIV/0!	0.64%	1/1/2017 0.60% 11.07% #DIV/0!	1/1/2017 0.98% 11.48% #DIV/0!	1/1/2017 7.18% 18.32% #DIV/01	1/1/2017 -2.11% 8.08% #DIV/0I	1/1/2017 15.63% 27.80% #DIV/01	1/1/2017 15.46% 27.48% #DIV/01	1/1/2017 19.02% 25.75% #DIV/01	8.4 1/1/2017 6.47% 12.49% #DIV/01	7% 1/1/2017 19.04% 25.76% #DIV/0!	8.47%	1/1/2017 6.95% 13.00% #DIV/0!	1/1/2017 4.33% 10.23% #DIV/01	1/1/2017 6.01% 12.00% #DIV/01	1/1/2017 0.24% 5.91% #DIV/0!
99110CA0360201 991 10CA0360201 991 10CA03602 991 10C	10CA0360202 \$5.00 \$3.59 \$8.85 \$0.37 \$0.00 \$3.23 \$11.88 \$0.00 \$0.39 \$3.33 \$11.86	99110CA0360203 \$3.56 \$2.56 \$6.30 \$0.26 \$0.00 \$2.30 \$8.45 \$0.00 \$0.28 \$2.371 \$14.63	\$1.27 \$0.91 \$2.24 \$0.09 \$0.00 \$0.82 \$3.00 \$0.00 \$0.10	99110CA0360205 \$ \$2.75 \$ \$1.98 \$4.87 \$0.20 \$ \$0.00 \$51.78 \$6.53 \$ \$0.00 \$51.21 \$ \$18.32 \$14.63	99110CA0360206 -\$2.63 -\$1.89 -\$4.66 -\$0.19 -\$0.00 -\$1.70 -\$6.25 -\$0.00 -\$1.75 -\$0.20 -\$17.53		99110CA0360208 \$13.83 \$9.94 \$24.47 \$1.02 \$0.00 \$8.93 \$32.83 \$0.00 \$1.08 \$92.10	99110CA0360209 \$2.11 \$1.51 \$3.73 \$0.16 \$0.00 \$1.36 \$5.00 \$0.00 \$0.16 \$14.03 \$14.63	\$2.79 \$2.00 \$4.93 \$0.21 \$0.00 \$1.80 \$6.62 \$0.00 \$0.22 \$18.56	99110CA0360211 -\$1.31 -\$0.94 -\$2.31 -\$0.00 -\$0.00 -\$0.84 -\$3.10 -\$0.00 -\$0.84 -\$3.10 -\$0.00 -\$0.84 -\$3.10 -\$0.10 -\$8.70 -\$14.63	\$0.49 \$0.35 \$0.87 \$0.04 \$0.00 \$0.32 \$1.17 \$0.00 \$0.04 \$3.27	\$0.52 \$0.37 \$0.92 \$0.04 \$0.00 \$0.34 \$1.24 \$0.00	99110CA0360214 9 50.75 50.54 51.33 50.66 50.00 50.49 51.79 50.00 50.65 55.02 \$14.63	9110CA0360215 \$5.33 \$3.83 \$9.43 \$0.39 \$0.00 \$3.44 \$12.65 \$0.00 \$0.41 \$35.48 \$14.63	99110CA0360216 -\$1.70 -\$1.22 -\$3.00 -\$0.13 50.00 -\$1.09 -\$4.02 50.00 -\$0.13 -\$1.29 \$14.63		99110CA0360220 \$12.23 \$8.78 \$21.63 \$0.90 \$7.90 \$29.03 \$0.00 \$0.00 \$0.00 \$1.43 \$0.95	\$12.47 \$8.96 \$22.06 \$0.92 \$0.00 \$8.06 \$29.60 \$0.00 \$0.97 \$83.03	99110CA0360222 \$5.14 \$3.69 \$9.10 \$0.38 \$0.00 \$3.32 \$12.21 \$0.00 \$0.40 \$34.24 \$14.63	99110CA0360223 \$12.80 \$9.19 \$22.64 \$0.94 \$0.00 \$8.27 \$30.38 \$0.00 \$1.00 \$85.22	\$6.61 \$4.75 \$11.68 \$0.49 \$0.00 \$4.27 \$15.68 \$0.00 \$0.51	\$5.31	99110CA0360226 9 93.39 \$3.39 \$2.44 \$6.00 \$0.25 \$0.00 \$52.19 \$8.05 \$0.00 \$52.25 \$1.00 \$52.25 \$1.00 \$1.0	9110CA0360227 \$4.63 \$3.33 \$9.20 \$0.34 \$0.00 \$2.99 \$11.00 \$0.00 \$0.36 \$30.85 \$14.63	99110CA0360228 \$0.21 \$0.15 \$0.36 \$0.02 \$0.00 \$0.13 \$0.49 \$0.00 \$0.02 \$1.37 \$14.63
\$539.94 0	\$625.65 0	\$612.83 0	\$628.11 0	\$618.34 0	\$676.49 0	\$694.32 0	\$596.22 0	\$482.30 0	\$501.74 0	\$525.88 0	\$513.91 0	\$581.20 0	\$512.16 0	\$493.89 0	\$535.42 0	\$520.94 0	\$526.58 0	\$436.48 0	\$529.23 0	\$447.67 0	\$519.48 0	\$508.76 0	\$521.55 0	\$513.37 0	\$562.10 0
#VALUE!   SO   SO   SO   SO   SO   SO   SO   S	#VALUE! \$0  #VALUE! \$0  #VALUE! \$0  #DIV/0! #DIV/0! #DIV/0!	#VALUE! #VALUE! #VALUE! #OV/O! 50  #POV/O! #OV/O! 50	99110CA03A020A	99110CA016020S   S0 600   S0 6	#VALUE! #VALUE! #VALUE! #ON/O! 50  #PON/O! #PON/O! 50  #PON/O! #ON/O! #O	99110CA0360307 \$0.000 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	99110CA0360208 \$0000 90 90 90 90 90 90 90 90 90 90 90 90	99110A0360200 \$0.0000 \$0.0000 \$0.0000 \$0.0000 \$0.0000 \$0.0000 \$0.0000	99110CA030210 90.000 90.000 90.000 90.000 90.000 90.000 90.000 90.000 90.000 90.000 90.000 90.000 90.000 90.000 90.000 90.000	99110CA03607111 \$0.000 0 50 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0	99110CA01607112 90.000 90 90 90 90 90 90 90 90 90 90 90 90	99110A0340213 S0.000 S0.000 S0.000 S0.000 S0.000 S0.000 S0.000 S0.0000 S0.00000 S0.0000 S0.0000 S0.0000 S0.0000 S0.0000 S0.0000 S0.0000 S0.00000 S0.0000 S0.00	99110CA0160214   SQ 000   SQ 0	#VALUE! #VALUE	99110CA01402155 \$0.000 9.00 9.00 9.00 9.00 9.00 9.00 9.	99110CA03G0119 \$0.000 \$0.000 \$0.00 \$	99110CA0340220 S0000 S00	99110CA0360221 \$0.00	99110CA0360222 \$0.00 0 0 90 9VALUE1 8VALUE1 8VALUE1 8DIV/0	99110CA0360223  \$0000 0 5000 \$0000 \$0000 \$00000 \$000000 \$000000 \$000000	991 (OCAD)6023A1  SD 000 00  9	99110CA0360223 SQ 000 S	#01/0/ A0360224	9110CA0360227 \$0.000 0 \$0 \$0 \$0 \$0 \$0 \$0 \$PVALUE1 \$VALUE1 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0	99110CA0360228 \$0.000 \$0.000 \$0.000 \$0.000 \$0.000 \$0.000 \$0.000 \$0.000 \$0.000 \$0.000 \$0.000 \$0.000 \$0.000 \$0.000 \$0.000 \$0.000 \$0.000
99110CA0360201 991 \$623.52			99110CA0360204						99110CA0360210		99110CA0360212							99110CA0360221			99110CA0360224				
\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
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0.713 0.758	0.713 0.758	Silver 0.713 0.758	0.713 0.758	0.713 0.758	Silver 0.713 0.758	0.713 0.758	0.713 0.758	0.713 0.758	0.713 0.758	0.713 0.758	0.713 0.758	0.713 0.758	0.713 0.758	Silver 0.713 0.758	0.713 0.758	0.713 0.758	0.713 0.758	0.713 0.758	Silver 0.713 0.758	0.713 0.758	0.713 0.758	0.713 0.758	0.713 0.758	Silver 0.713 0.758	0.713 0.758
Renewing EPO Health Net Silver 70 EPO 1900/20	Renewing EPO 70 EPO 1900/20 Alternate +	Renewing EPO 70 EPO 1900/20	Renewing EPO 10 EPO 1900/20 Alternate +	Renewing EPO 70 EPO 1900/20 Alternate +																					
Alternate	Alternate	Alternate	Alternate 99110CA0360232	Alternate	Alternate	Alternate	Alternate	Alternate	Alternate	Infertility	Infertility 99110CA0360251 Yes	Infertility	Infertility	Infertility											
		- 17																							
1/1/2017 1.92% 7.68%	18.99% 25.71%	5.96% 11.95%	6.79% 12.82%	1/1/2017 1.21% 6.93%	1/1/2017 3.60% 9.45%	3.55% 9.41%	3.95% 9.83%	10.41% 16.65%	1/1/2017 0.74% 6.44%	1/1/2017 18.78% 25.41%	6.40% 12.35%	18.80% 25.42%	1/1/2017 8.38% 14.43%	1/1/2017 6.88% 12.85%	1/1/2017 4.28% 10.11%	5.94% 11.87%	0.24% 5.85%	1.90% 7.60%	1/1/2017 18.77% 25.41%	1/1/2017 5.88% 11.78%	6.69%	1.20% 6.84%	1/1/2017 3.53% 9.27%	3.51% 9.29%	1/1/2017 3.90% 9.69%
#DIV/01	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/01	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/01	#DIV/0!	#DIV/01	#DIV/0!	#DIV/01	#DIV/01	#DIV/0!	#DIV/01	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/01	#DIV/0!	#DIV/01
99110CA0360229 \$1.53	99110CA0360230 \$14.11			99110CA0360233 9 \$0.79	99110CA0360234 \$1.60	99110CA0360235 \$2.57	99110CA0360236 \$2.06	99110CA0360237 \$7.77	99110CA0360238 \$	99110CA0360239 \$12.47			99110CA0360242 9	99110CA0360243 \$5.31	99110CA0360244 \$3.39	99110CA0360245 \$4.63			99110CA0360248 \$14.11	99110CA0360249 \$3.58		99110CA0360251 9	9110CA0360252 9 \$1.58	9110CA0360253 \$2.57	99110CA0360254 \$2.52
\$1.10 \$2.70 \$0.11	\$10.14 \$24.96 \$1.04	\$2.57 \$6.33	\$2.47 \$6.08	\$0.75 \$0.57 \$1.41 \$0.06	\$1.60 \$1.15 \$2.82 \$0.12	\$1.85 \$4.55 \$0.19	\$1.48 \$3.64 \$0.15	\$5.58 \$13.75 \$0.57	\$0.28 \$0.69 \$0.03	\$8.96 \$22.06 \$0.92	\$3.69 \$9.10	\$9.19 \$22.64	\$4.75 \$11.68 \$0.49	\$3.82 \$9.40 \$0.39	\$2.44 \$6.00 \$0.25	\$3.33 \$8.20 \$0.34	\$0.15 \$0.36	\$1.19 \$2.94 \$0.12	\$10.14 \$24.96 \$1.04	\$2.57 \$6.33 \$0.26	\$3.04 \$7.49	\$0.57 \$1.41	\$1.14 \$2.80 \$0.12	\$1.85 \$4.55 \$0.19	\$1.81 \$4.46 \$0.19
\$0.00 \$0.99 \$3.63	\$0.00 \$9.11 \$33.49	\$0.00	\$0.00 \$2.22	\$0.00 \$0.51 \$1.89	\$0.00 \$1.03 \$3.79	\$0.00 \$1.66 \$6.11	\$0.00 \$1.33 \$4.89	\$0.00 \$5.02 \$18.45	\$0.00 \$0.25 \$0.92	\$0.00 \$8.06 \$29.60	\$0.00	\$0.00	\$0.00 \$4.27 \$15.68	\$0.00 \$3.43 \$12.61	\$0.00 \$2.19 \$8.05	\$0.00 \$2.99	\$0.00	\$0.00	\$0.00 \$9.11 \$33.49	\$0.00 \$2.31 \$8.49	\$0.00 \$2.74	\$0.00	\$0.00 \$1.02 \$3.76	\$0.00 \$1.66 \$6.11	\$0.00 \$1.63 \$5.98
\$0.00 \$0.12 \$10.18	\$0.00 \$1.10 \$93.95	\$0.00 \$0.28 \$23.82	\$0.00 \$0.27 \$22.89	\$0.00 \$0.06 \$5.29	\$0.00 \$0.12 \$10.63	\$0.00 \$0.20 \$17.13	\$0.00 \$0.16 \$13.71	\$0.00 \$0.60 \$51.75	\$0.00 \$0.03 \$2.59	\$0.00 \$0.97 \$83.03	\$0.00 \$0.40 \$34.24	\$0.00 \$1.00 \$85.22	\$0.00 \$0.51 \$43.98	\$0.00 \$0.41 \$35.37	\$0.00 \$0.26 \$22.58	\$0.00 \$0.36 \$30.85	\$0.00 \$0.02 \$1.37	\$0.00 \$0.13 \$11.07	\$0.00 \$1.10 \$93.95	\$0.00 \$0.28 \$23.82	\$0.00 \$0.33 \$28.20	\$0.00 \$0.06 \$5.29	\$0.00 \$0.12 \$10.54	\$0.00 \$0.20 \$17.13	\$0.00 \$0.20 \$16.78
\$14.63	\$14.63	\$14.63	\$14.63	\$14.63	\$14.63	\$14.63	\$14.63	\$14.63	\$14.63	\$14.63	\$14.63	\$14.63	\$14.63	\$14.63	\$14.63	\$14.63	\$14.63	\$14.63	\$14.63	\$14.63	\$14.63	\$14.63	\$14.63	\$14.63	\$14.63
\$530.53 156	\$494.83 0		\$337.38 36	\$435.89 0	\$295.42 48	\$482.25 0	\$346.73 60	\$497.07 24	\$348.75 24	\$442.12 0	\$534.87 0	\$453.31 0	\$525.12 0	\$514.40 0	\$527.19 0	\$519.01 0	\$567.74 0	\$582.68 0	\$500.47 0	\$405.02 0	\$421.31 0	\$441.53 0	\$298.67 24	\$487.89	\$430.04 0
99110CA0360229 \$0.00	99110CA0360230 \$0.00	99110CA0360231 \$0.00	99110CA0360232 \$0.00	99110CA0360233 9 \$0.00	99110CA0360234 \$0.00	99110CA0360235 \$0.00	99110CA0360236 \$0.00	99110CA0360237 \$0.00	99110CA0360238 \$0.00	99110CA0360239 \$0.00	99110CA0360240 \$0.00	99110CA0360241 \$0.00	99110CA0360242 \$0.00	99110CA0360243 \$0.00	99110CA0360244 \$0.00	99110CA0360245 \$0.00	99110CA0360246 \$0.00	99110CA0360247 \$0.00	99110CA0360248 \$0.00	99110CA0360249 \$0.00	99110CA0360250 \$0.00	99110CA0360251 9 \$0.00	9110CA0360252 9 \$0.00	9110CA0360253 \$0.00	99110CA0360254 \$0.00
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\$540.71	99110CA0360230 \$588.78		\$360.27	99110CA0360233 9 \$441.18	\$306.05	99110CA0360235 \$499.39	\$360.44	\$548.82	\$351.34	99110CA0360239 \$525.15			99110CA0360242 9 \$569.11	99110CA0360243 \$549.76	99110CA0360244 \$549.76				99110CA0360248 \$594.42	99110CA0360249 \$428.83		99110CA0360251 S \$446.82	\$309.21	9110CA0360253 9 \$505.03	99110CA0360254 \$446.82
156 \$84,350 99,60%	\$0	\$0	36 \$12,970 99.60%	99.60%	48 \$14,690 99,60%	\$0 99.60%	99.60%	24 \$13,172 99.60%	24 \$8,432 99.60%	99,60%	\$0	\$0 99,60%	\$0 99.60%	\$0 99,60%	\$0 99.60%	\$0	\$0	\$0 99.60%	\$0 99.60%	\$0	\$0	\$0 99,60%	24 \$7,421 99.60%	\$0 99.60%	99.60%
99.60% 0.40% 0.00%	99.60% 0.40% 0.00%	99.60% 0.40% 0.00%	0.40%	0.40%	0.40%	0.40%	99.60% 0.40% 0.00%	99.60% 0.40% 0.00%	0.40%	99.60% 0.40% 0.00%	0.40%	99.60% 0.40% 0.00%	0.40%	0.40% 0.00%	0.40%	0.40%	99.60% 0.40% 0.00%								
\$104,688 99.60%	99.60%	99.60%	\$24,159	99.60%	\$32,212 99.60%	99.60%	\$40,265 99.60%	\$16,106	\$16,106 99.60%	99.60%	\$0	99.60%	99.60%	99.60%	99.60%	99,60%	99.60%	99.60%	99.60%	99.60%	\$0	99.60%	\$16,106 99.60%	99.60%	99.60%
0.40%	0.40%	0.40%	0.40%	0.40%	0.40%	0.40%	0.40%	0.40%	0.40%	0.40%	0.40%	0.40%	0.40%	0.40%	0.40%	0.40%	0.40%	0.40%	0.40%	0.40%	0.40%	0.40%	0.40%	0.40%	0.40%
\$23,456	\$0	\$0	\$5,413	\$0	\$7,217	\$0	\$9,022	\$3,609	\$3,609	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$3,609	\$0	\$0
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\$81,232	\$0	\$0	\$18,746	\$0	\$24,995	\$0	\$31,243	\$12,497	\$12,497	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$12,497	\$0	\$0
\$0 \$23	\$0 \$0	\$0 \$0	\$0 \$5	\$0 \$0	\$0 \$7	\$0 \$0	\$0 \$9	\$0 \$4	\$0 \$4	\$0 \$0	\$0 \$4	\$0 \$0	\$0 \$0												
\$520.72 \$671.08 \$668.40	#DIV/0! #DIV/0! #DIV/0!	#DIV/0! #DIV/0! #DIV/0!	\$520.72 \$671.08 \$668.40	#DIV/0! #DIV/0! #DIV/0!	\$520.72 \$671.08 \$668.40	#DIV/0!	\$520.72 \$671.08 \$668.40	\$520.72 \$671.08 \$668.40	\$520.72 \$671.08 \$668.40	#DIV/0! #DIV/0! #DIV/0!	#DIV/0! #DIV/0! #DIV/0!	#DIV/0! #DIV/0! #DIV/0!	#DIV/0! #DIV/0! #DIV/0!	#DIV/01 #DIV/01	#DIV/0! #DIV/0! #DIV/0!	#DIV/0! #DIV/0! #DIV/0!	#DIV/0! #DIV/0! #DIV/0!	#DIV/0! #DIV/0!	#DIV/0! #DIV/0! #DIV/0!	#DIV/0! #DIV/0!	#DIV/0! #DIV/0!	#DIV/0! #DIV/0!	\$520.72 \$671.08 \$668.40	#DIV/0! #DIV/0!	#DIV/0! #DIV/0!

0.758 Renewing Ro EPO 70 EPO 1900/20 70 EP Alternate + Alternate + Infertility Ir 99110CA0360255 99110	Iternate + Infertility	Silver 0.686 0.741 Terminated EPO silver 70 HSA EPO Alternate + Infertility 19110CA0360163 Yes	Gold 0.812 0.919 Terminated EPO Gold 80 EPO Alternate + Infertility 99110CA0360199 Yes	Silver 0.686 0.741 Terminated EPO Silver 70 HSA EPO Alternate 19110CA0360145 Yes	Gold 0.812 0.919 Terminated EPO Gold 80 EPO Alternate 99110CA0360181 Yes	Gold 0.797 0.882 Renewing EPO Health Net Gold 80 EPO 1400/15 Alternate 99110CA0370182 No	Gold 0.797 0.882 Renewing EPO Health Net Gold 80 EPO 1400/15 Alternate 99110CA0370183 No	Gold 0.797 0.882 Renewing EPO Health Net Gold 80 EPO 1400/15 Alternate 99110CA0370184 No	Gold 0.797 0.882 Renewing EPO Health Net Gold 80 EPO 1400/15 Alternate 99110CA0370185 No	Gold 0.797 0.882 Renewing EPO Health Net Gold 80 EPO 1400/15 Alternate 99110CA0370186 No	Gold 0.797 0.882 Renewing EPO Health Net Gold 80 EPO 1400/15 Alternate 99110CA0370187 No	Gold 0.797 0.882 Renewing EPO Health Net Gold 80 EPO 1400/15 Alternate 99110CA0370188 No	Alternate	Gold 0.797 0.882 Renewing EPO Health Net Gold 80 EPO 1400/15 Alternate 19110CA0370190 No	Gold 0.797 0.882 Renewing EPO Health Net Gold 80 EPO 1400/15 Alternate 99110CA0370191 No	Gold 0.797 0.882 Renewing EPO Health Net Gold 80 EPO 1400/15 Alternate 99110CA0370192 No	Gold 0.797 0.882 Renewing EPO Health Net Gold 80 EPO 1400/15 Alternate 99110CA0370193 No	Alternate	Alternate	Gold 0.797 0.882 Renewing EPO Health Net Gold 80 EPO 1400/15 Alternate 99110CA0370196 No	Gold 0.797 0.882 Renewing EPO Health Net Gold 80 EPO 1400/15 Alternate 99110CA0370197 No	80 EPO 1400/15 Alternate	Gold 0.797 0.882 Renewing EPO 80 EPO 1400/15 Alternate + Infertility 19110CA0370200 No	Gold 0.797 0.882 Renewing EPO 80 EPO 1400/15 Alternate + Infertility 99110CA0370201	Gold 0.797 0.882 Renewing EPO 80 EPO 1400/15 Alternate + Infertility 99110CA0370202 No
1/1/2017 1 10.27% 16.41% #DIV/01	1/1/2017 0.73% 6.35% #DIV/01	1/1/2017 0.00% 0.00% #DIV/0!	1/1/2017 0.00% 0.00% #DIV/0I	1/1/2017 0.00% 0.00% -100.00%	1/1/2017 0.00% 0.00% -100.00%	1/1/2017 3.30% 13.56% #DIV/0I	1/1/2017 15.54% 27.01% #DIV/01	1/1/2017 5.24% 15.68% #DIV/0!	1/1/2017 3.79% 14.09% #DIV/01	1/1/2017 1.24% 11.28% #DIV/0!	2.87%	1/1/2017 -2.74% 6.91% #DIV/01	1/1/2017 -1.13% 8.66% #DIV/0I	1/1/2017 15.44% 26.90% #DIV/01	1/1/2017 2.95% 13.17% #DIV/0I	3.72%	1/1/2017 -1.69% 8.06% #DIV/01	1/1/2017 0.63% 10.61% #DIV/0I	1/1/2017 0.52% 10.51% #DIV/01	1/1/2017 0.97% 10.99% #DIV/0!	7.25%	1/1/2017 -2.16% 7.55% #DIV/0I	1/1/2017 3.28% 13.43% #DIV/0!	1/1/2017 15.38% 26.70% #DIV/0I	1/1/2017 5.20% 15.53% #DIV/01
99110CA0360255 99116 \$6.40 \$4.59 \$11.31 \$0.47 \$0.00 \$4.13 \$15.18 \$0.00 \$4.25 \$0.50 \$4.25 \$1.60 \$4.60 \$4.60	0CA0360256 S S0.49 S0.36 S0.88 S0.04 S0.00 S0.32 S1.17 S0.00 S0.04 S0.32 S1.47 S0.00 S0.04	9110CA0360163 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00	99110CA0360199 \$ 50.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00	9110CA0360145 9 50.00 50.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00	9110CA0360181 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00	\$3.16 \$2.27 \$5.59 \$0.23 \$0.00 \$2.04 \$7.50 \$0.00 \$0.25 \$21.04	99110CA0370183 \$12.57 \$9.03 \$22.23 \$0.93 \$0.00 \$8.12 \$29.84 \$0.00 \$0.98 \$3.70 \$14.63	99110CA0370184 \$4.92 \$3.54 \$8.71 \$0.36 \$0.00 \$3.18 \$11.68 \$0.00 \$0.38 \$32.78		99110CA0370186 \$1.17 \$0.84 \$2.06 \$0.09 \$0.00 \$0.75 \$2.77 \$0.00 \$0.90 \$1.75	\$2.66 \$1.91 \$4.71 \$0.20 \$0.00	-\$2.79 -\$2.00 -\$4.93 -\$0.21 \$0.00	99110CA0370189 9 -\$0.75 -\$0.54 -\$1.33 -\$0.06 -\$0.00 -\$0.49 -\$1.79 -\$0.00 -\$0.60 -\$0.00 -\$0.60	9110CA0370190 \$13.81 \$9.92 \$24.43 \$1.02 \$0.00 \$8.92 \$32.78 \$0.00 \$1.07 \$91.94	99110CA0370191 \$2.13 \$1.53 \$3.77 \$0.16 \$0.00 \$1.38 \$5.05 \$0.00 \$0.17 \$14.18 \$14.63	\$2.28 \$1.64 \$4.04 \$0.17 \$0.00 \$1.47 \$5.42 \$0.00 \$0.18 \$15.20	99110CA0370193 -\$1.33 -\$0.96 -\$2.36 -\$0.10 -\$0.00 -\$0.86 -\$3.16 -\$0.10 -\$0.00 -\$0.86 -\$0.10 -\$0.10 -\$4.87 -\$14.63	99110CA0370194 \$ 50.48 \$0.35 \$0.35 \$0.05 \$0.00 \$0.31 \$1.14 \$0.00 \$0.04 \$3.20 \$14.63	99110CA0370195   50.65   50.47   51.15   50.05   50.00   50.00   50.42   51.54   50.00   50.05   54.33   514.63	99110CA0370196 \$0.43 \$1.07 \$0.04 \$0.00 \$0.39 \$1.43 \$0.00 \$0.39 \$1.43 \$0.00 \$0.05 \$4.02 \$14.63	\$6.22 \$4.47 \$11.00 \$0.46 \$0.00 \$4.02 \$14.77 \$0.00 \$0.48 \$41.42	99110CA0370198 9 51.56 51.12 52.76 50.12 50.00 51.01 53.71 50.00 50.12 510.40 514.63	9110CA0370200   53.16   52.27   55.59   50.23   50.00   52.04   57.50   50.00   50.25   51.04   514.63	99110CA0370201 \$ \$12.57 \$9.03 \$22.23 \$0.93 \$0.00 \$8.12 \$29.84 \$0.00 \$0.98 \$33.70 \$14.63	99110CA0370202 \$4.92 \$3.54 \$8.71 \$0.36 \$0.00 \$3.18 \$11.68 \$0.00 \$0.38 \$32.78 \$14.63
\$414.74 0	\$449.52 0		99110CA0360199	\$0.00 0	\$0.00 0 9110CA0360181	99110CA0370182		99110CA0370184	99110CA0370185	\$627.57 0	99110CA0370187	99110CA0370188	\$443.39 60 99110CA0370189 9	\$595.38 0	\$480.38 0	168 99110CA0370192	99110CA0370193	99110CA0370194	\$825.27 48		99110CA0370197	24 99110CA0370198 9			\$630.72 0
\$0.00 0 \$0 \$0	\$0.00 0 \$0 \$0 #VALUE!	\$0.00 0 \$0	\$0.00 0 \$0 #VALUE!	\$324.19 642 \$208,129 99.60% 0.40% 0.00% \$79,166	\$376.06 98 \$36,854 99.60% 0.40% 0.00% \$7,568	0 \$0	\$0.00 0 \$0 #VALUE1	\$0.00 0 \$0 #VALUE!	\$0.00 0 \$0 #VALUE!	\$0.00 0 \$0 #VALUE1	\$0.00 0 \$0 #VALUE!	\$0.00 0 \$0 #VALUE1	\$0.00 0 \$0 #VALUE!	\$0.00 0 \$0 #VALUE!	\$0.00 0 \$0 #VALUE!	\$0.00 0 \$0 #VALUE!	\$0.00 0 \$0 #VALUEI	\$0.00 0 \$0 #VALUE!	\$0.00 0 \$0 #VALUE!	\$0.00 0 \$0 #VALUE!	\$0.00 0 \$0 #VALUE!	\$0.00 0 \$0 #VALUE!	\$0.00 0 \$0 \$0	\$0.00 0 \$0 #VALUE!	\$0.00 0 \$0 #VALUE!
\$0	#VALUE! \$0 #DIV/0!	#VALUE! \$0	#VALUE! \$0	99.60% 0.40% 0.00% \$19,416	99.60% 0.40% 0.00% \$1,856	#VALUE! \$0	#VALUE! \$0	#VALUE! \$0	#VALUE! \$0 #DIV/01	#VALUE! \$0	#VALUE! \$0	#VALUE! \$0	#VALUE! \$0	#VALUE! \$0	#VALUE! \$0	#VALUE! \$0	#VALUE! \$0	#VALUE! \$0	#VALUE! \$0	#VALUE! \$0.	#VALUE! \$0	#VALUE! \$0	#VALUE! \$0	#VALUE! \$0	#VALUE! \$0 #DIV/O!
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99110CA0360255 99110 \$457.33 \$0 99.60%	0CA0360256 S \$452.82 S 99.60%	9110CA0360163 \$0.00 - \$0 99.60%	99110CA0360199 \$ \$0.00 - \$0 99.60%	9110CA0360145 9 \$0.00 \$0 99.60%	9110CA0360181 \$0.00 \$0 99.60%	99110CA0370182 \$657.86 \$0	99110CA0370183 \$622.27 \$0 100.00%	99110CA0370184 \$657.86 \$0 100.00%		99110CA0370186 \$635.34 \$0	99110CA0370187 \$635.46 \$0 100.00%	99110CA0370188 \$657.86 - \$0	99110CA0370189 9 \$438.37 60 \$26,302	9110CA0370190 \$687.33 - \$0 100.00%	99110CA0370191 \$494.55 \$0 100.00%	99110CA0370192 \$423.53 168 \$71,153	99110CA0370193 \$515.50 - \$0 100.00%	99110CA0370194 9 \$515.50 \$0	99110CA0370195 9 \$829.60 48 \$39,821	99110CA0370196 \$416.95 24 \$10,007	\$612.87 144	99110CA0370198 9 \$471.76 24 \$11,322 100.00%	9110CA0370200 9 \$663.50 9 50 100.00%	99110CA0370201   \$627.91   \$0   \$0	99110CA0370202 \$663.50 - - \$0
0.40% 0.00% \$0 99.60% 0.40% 0.00%	0.40% 0.00% \$0 99.60% 0.40% 0.00%	0.40% 0.00% \$0 99.60% 0.40% 0.00%	0.40% 0.00% \$0 99.60% 0.40% 0.00%	0.40% 0.00% \$0 99.60% 0.40% 0.00%	0.40% 0.00% \$0 99.60% 0.40% 0.00%	0.00% 0.00% \$0 100.00% 0.00%	0.00% 0.00% \$0 100.00% 0.00%	0.00% 0.00% \$0 100.00% 0.00%	0.00% 0.00% \$0 100.00% 0.00%	0.00% 0.00% \$0 100.00% 0.00%	0.00% 0.00% \$0 100.00% 0.00%	0.00% 0.00% \$0 100.00% 0.00%	0.00% 0.00% \$40,265 100.00% 0.00%	0.00% 0.00% \$0 100.00% 0.00%	0.00% 0.00% \$0 100.00% 0.00%	0.00% 0.00% \$112,741 100.00% 0.00%	0.00% 0.00% \$0 100.00% 0.00%	0.00% 0.00% \$0 100.00% 0.00%	0.00% 0.00% \$32,212 100.00% 0.00%	0.00% 0.00% \$16,106 100.00% 0.00%	0.00% 0.00% \$96,636 100.00% 0.00%	0.00% 0.00% \$16,106 100.00% 0.00%	0.00% 0.00% \$0 100.00% 0.00%	0.00% 0.00% \$0 100.00% 0.00%	0.00% 0.00% \$0 100.00% 0.00%
\$0	\$0 #DIV/01	\$0 #DIV/0!	\$0 #DIV/0!	\$0 #DIV/0!	\$0 #DIV/0!	\$0 #DIV/01	\$0 #DIV/01	\$0 #DIV/0!	\$0 #DIV/01	\$0 #DIV/0!	\$0 #DIV/01	\$0 #DIV/0!	\$9,022 0.00% \$31,243	\$0 #DIV/0!	\$0 #Div/01	\$25,260 0.00% \$87,481	\$0 #DIV/01	\$0 #DIV/0!	\$7,217 0.00% \$24,995	\$3,609 0.00% \$12,497	\$21,652 0.00% \$74,984	\$3,609 0.00% \$12,497	\$0 #DIV/0!	\$0 #DIV/0!	\$0. #DIV/0!
#DIV/01	\$0 \$0 #DIV/0! #DIV/0!	#DIV/0! #DIV/0!	#DIV/0! #DIV/0!	#DIV/0! #DIV/0!	#DIV/0! #DIV/0!	#DIV/0! #DIV/0!	\$0 \$0 #DIV/0! #DIV/0!	#DIV/01 #DIV/01	\$0 \$0 #DIV/0! #DIV/0!	#DIV/0! #DIV/0!	\$0 \$0 #DIV/0! #DIV/0!	\$0 \$0 #DIV/0! #DIV/0!	\$0 \$9 \$520.72 \$671.08 \$671.08	#DIV/01 #DIV/01 #DIV/01	\$0 \$0 #DIV/0! #DIV/0!	\$0 \$25 \$520.72 \$671.08 \$671.08	\$0 \$0 #DIV/0! #DIV/0!	#DIV/01 #DIV/01 #DIV/01	\$0 \$7 \$520.72 \$671.08 \$671.08	\$0 \$4 \$520.72 \$671.08 \$671.08		\$0 \$4 \$520.72 \$671.08 \$671.08	\$0 \$0 #DIV/0! #DIV/0!	#DIV/0!	\$0 \$0 #DIV/01 #DIV/01 #DIV/01

																	EPO 99110								
Gold 0.797 0.882 Renewing EPO 80 EPO 1400/15 Alternate + Infertility 99110CA0370203 9	Gold 0.797 0.882 Renewing EPO 80 EPO 1400/15 Alternate + Infertility	Gold 0.797 0.882 Renewing EPO 80 EPO 1400/15 Alternate + Infertility	Gold 0.797 0.882 Renewing EPO 80 EPO 1400/15 Alternate + Infertility	Alternate + Infertility	Gold 0.797 0.882 Renewing EPO 80 EPO 1400/15 Alternate + Infertility 99110CA0370208	0.797 0.882 Renewing EPO 80 EPO 1400/15 Alternate + Infection 100/100/100/100/100/100/100/100/100/100	Gold 0.797 0.882 Renewing EPO 80 EPO 1400/15 Alternate + Infection 200200	Gold 0.797 0.882 Renewing EPO 80 EPO 1400/15 Alternate + Infernate (1901)	Gold 0.797 0.882 Renewing EPO 80 EPO 1400/15 Alternate + Infertility	Gold 0.797 0.882 Renewing EPO 80 EPO 1400/15 Alternate + Infertility	Gold 0.797 0.882 Renewing EPO 80 EPO 1400/15 Alternate + Infertility	Gold 0.797 0.882 Renewing EPO 80 EPO 1400/15 Alternate + Inferility	Infertility	Gold 0.797 0.882 Renewing EPO Health Net Gold 80 EPO 1400/15 Alternate	Gold 0.797 0.882 Renewing EPO 80 EPO 1400/15 Alternate + Infertility	Silver 0.713 0.761 Renewing EPO Health Net Silver 70 EPO 1900/20 Alternation	Silver 0.713 0.761 Renewing EPO Health Net Silver 70 EPO 1900/20 Alternate	0.713 0.761 Renewing EPO Health Net Silver 70 EPO 1900/20 Alternate	0.713 0.761 Renewing EPO Health Net Silver 70 EPO 1900/20 Allermate	Silver 0.713 0.761 Renewing EPO Health Net Silver 70 EPO 1900/20 Alternate	0.713 0.761 Renewing EPO Health Net Silver 70 EPO 1900/20 Alternation	0.713 0.761 Renewing EPO Health Net Silver 70 EPO 1900/20 Alternate 99110CA0370227	Alternate	Silver 0.713 0.761 Renewing EPO Health Net Silver 70 EPO 1900/20 Alternate	0.713 0.761 Renewing EPO Health Net Silver 70 EPO 1900/20 Alternate
No No	No No	No No	No No	No No	No No	No No	No No	No No	No No	No No	No No	No No	No No	No No	No No	No No	No 0.0	No 0%	99110CA0370224 No	No No	No No	No No	No No	No No	No No
1/1/2017 3.75% 13.95% #DIV/01	1/1/2017 1.23% 11.18% #DIV/0!	1/1/2017 2.85% 12.95% #DIV/01	1/1/2017 -2.72% 6.84% #DIV/0!	1/1/2017 -1.12% 8.60% #DIV/0!	1/1/2017 15.30% 26.63% #DIV/01	1/1/2017 2.92% 13.00% #DIV/0!	1/1/2017 3.68% 13.85% #DIV/01	1/1/2017 -1.67% 7.97% #DIV/0!	1/1/2017 0.62% 10.49% #DIV/0!	1/1/2017 0.52% 10.39% #DIV/0!	0.96%	1/1/2017 7.16% 17.67% #DIV/0!	1/1/2017 -2.14% 7.47% #DIV/0!	1/1/2017 15.54% 27.01% #DIV/01	1/1/2017 15.38% 26.70% #DIV/0!	1/1/2017 19.03% 25.10% #DIV/01	0.0 12: 1/1/2017 6.41% 11.83% #DIV/01 13.	1/1/2017 19.02% 25.09% #DIV/01	1/1/2017 8.41% 13.93% #DIV/0!	1/1/2017 6.91% 12.36% #DIV/01	1/1/2017 4.28% 9.60% #DIV/0!	1/1/2017 5.97% 11.37% #DIV/0!	1/1/2017 0.18% 5.28% #DIV/0!	1/1/2017 1.83% 7.02% #DIV/0!	1/1/2017 18.91% 24.97% #DIV/0!
99110CA0370203 99 \$3.48 \$2.50 \$6.16 \$0.26 \$0.00 \$2.25 \$8.27 \$0.00 \$0.27 \$2.319	9110CA0370204 \$1.17 \$0.84 \$2.06 \$0.09 \$0.00 \$0.75 \$2.77 \$0.00 \$0.09 \$7.77 \$14.63	99110CA0370205 \$2.66 \$1.91 \$4.71 \$0.20 \$0.00 \$1.72 \$6.32 \$0.00 \$0.21 \$17.74	-\$2.79 -\$2.00 -\$4.93 -\$0.21 -\$0.00 -\$1.80 -\$6.62 -\$0.00 -\$0.22 -\$18.57	99110CA0370207 9 -51.18 -50.85 -52.09 -50.09 -50.76 -52.81 -50.09 -50.76 -52.81 -50.09 -57.87 -514.63	99110CA0370208 \$13.81 \$9.92 \$24.43 \$1.02 \$0.00 \$8.92 \$32.78 \$0.00 \$1.07 \$91.94	99110CA0370209 \$2.13 \$1.53 \$3.77 \$0.16 \$0.00 \$5.38 \$5.05 \$0.00 \$0.17 \$14.18 \$14.63	99110CA0370210 \$2.80 \$2.01 \$4.95 \$0.21 \$0.00 \$1.81 \$6.64 \$0.00 \$0.22 \$18.63 \$14.63	99110CA0370211 \$1.33 -\$0.96 \$2.36 \$0.10 \$0.00 -\$0.86 \$3.16 \$0.00 -\$0.10 -\$8.87 \$14.63	99110CA0370212 \$0.48 \$0.35 \$0.85 \$0.04 \$0.00 \$0.31 \$1.14 \$0.00 \$0.04 \$0.00 \$0.04	99110CA0370213 \$0.46 \$0.33 \$0.91 \$0.00	\$0.75 \$0.54 \$1.32 \$0.06 \$0.00 \$0.48 \$1.77 \$0.00 \$0.06 \$4.97	\$5.35 \$3.85 \$9.47 \$0.40 \$0.00 \$3.46 \$12.71 \$0.00	99110CA0370216 S -\$1.73 -\$1.24 -\$3.06 -\$0.13 -\$0.00 -\$1.12 -\$4.11 -\$0.00 -\$0.13 -\$1.15 -\$1.15 -\$1.15	9110CA0370219 \$12.26 \$8.81 \$21.68 \$0.90 \$0.90 \$7.92 \$29.10 \$0.00 \$0.95 \$81.62 \$14.63	99110CA0370220 \$12.26 \$8.81 \$21.68 \$0.90 \$0.90 \$0.90 \$0.90 \$0.90 \$0.95 \$29.10 \$0.00 \$0.95 \$1.62 \$1.63	99110CA0370221 \$12.57 \$9.03 \$22.23 \$0.93 \$0.00 \$8.12 \$29.83 \$0.00 \$0.98 \$33.69 \$33.69	\$5.13 \$3.69 \$9.08 \$0.38 \$0.00 \$3.32 \$12.19 \$0.00 \$0.40 \$34.19	\$12.89 \$9.26 \$22.80 \$0.95 \$0.00 \$8.33 \$30.59 \$0.00 \$1.00 \$85.81	99110CA0370224 \$6.61 \$4.75 \$11.69 \$0.49 \$0.00 \$4.27 \$15.69 \$0.00 \$0.51 \$44.02 \$14.63	99110CA0370225 \$5.32 \$3.82 \$9.41 \$0.39 \$0.00 \$3.44 \$12.63 \$0.00 \$0.41 \$35.43 \$14.63	\$3.38 \$2.43 \$5.98 \$0.25 \$0.00 \$2.18 \$8.03 \$0.00 \$0.26 \$22.52	\$4.64	9110CA0370228 9 50.15 50.11 50.27 50.01 50.00 50.00 50.10 50.36 50.00 50.00 51.00 514.63	9110CA0370229 \$1.60 \$1.15 \$2.83 \$0.12 \$0.00 \$1.03 \$3.80 \$0.00 \$0.00 \$0.12 \$10.66 \$14.63	99110CA0370230 \$14.17 \$10.18 \$25.06 \$1.05 \$0.00 \$9.15 \$33.63 \$0.00 \$1.10 \$4.33 \$14.63
\$617.79	\$633.21 0	\$623.36 0	\$682.06	\$700.05	\$601.02	\$486.02	\$505.64	\$530.01 0	\$517.93 0	\$585.86 0	\$516.17 0	\$497.72 0	\$539.64 0	\$525.07 0	\$530.71 0	\$439.81 0	\$533.44 0	\$451.12 0	\$523.62 0	\$512.78 0	\$525.69 0	\$517.43 0	\$566.63	\$581.71 0	\$498.72
99110CA0370203 99	9110CA0370204 \$0.00	99110CA0370205	99110CA0370206 S	99110CA0370207 9	99110CA0370208 \$0.00	99110CA0370209	99110CA0370210	99110CA0370211	99110CA0370212	99110CA0370213 \$0.00	99110CA0370214	99110CA0370215	99110CA0370216 S	9110CA0370219	99110CA0370220 \$0.00	99110CA0370221	99110CA0370222	99110CA0370223 9	99110CA0370224	99110CA0370225 \$0.00	99110CA0370226	99110CA0370227 9	9110CA0370228 9 S0 00	9110CA0370229	99110CA0370230 \$0.00
SO SO	\$0 \$0 #VALUE!	0 \$0	#VALUE!	0 \$0	0 \$0	0 SO	0 \$0	SO SVALUE!	0 \$0 #VALUE!	0 \$0	\$0 \$0	SO SVALUE!	0 \$0	\$0 \$0 #VALUE!	0 \$0	\$0 \$0 #VALUE!	SO SVALUE!	0 \$0	0 \$0 #VALUE!	0 \$0	\$0 \$0	SO SO	0 \$0	0 \$0	0 \$0
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99110CA0370203 99 \$640.98	9110CA0370204 \$640.98	99110CA0370205 \$641.10		99110CA0370207 9 \$692.18	99110CA0370208 \$692.97	99110CA0370209 \$500.19	99110CA0370210 \$524.27	99110CA0370211 \$521.14	99110CA0370212 \$521.14	99110CA0370213 \$588.90		99110CA0370215 \$533.37	99110CA0370216 9 \$528.12	9110CA0370219 \$606.69	99110CA0370220 \$612.33 - \$0	99110CA0370221 \$523.50	99110CA0370222 \$567.63		99110CA0370224 \$567.63	99110CA0370225 \$548.21		99110CA0370227 S \$548.31	9110CA0370228 9 \$567.63	9110CA0370229 \$592.37	99110CA0370230 \$593.05
100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%
0.00% 0.00% \$0	0.00% 0.00% \$0	0.00% 0.00% \$0	0.00% 0.00% \$0	0.00% 0.00% \$0	0.00% 0.00% \$0	0.00% 0.00% \$0	0.00% 0.00% \$0	0.00% 0.00% \$0	0.00% 0.00% \$0	0.00% 0.00% \$0	0.00% 0.00% \$0	0.00% 0.00% \$0	0.00% 0.00% \$0	0.00% 0.00% \$0	0.00% 0.00% \$0	0.00% 0.00% \$0	0.00% 0.00% \$0	0.00% 0.00% \$0	0.00% 0.00% \$0	0.00% 0.00% \$0	0.00% 0.00% \$0	0.00% 0.00% \$0	0.00% 0.00% \$0	0.00% 0.00% \$0	0.00% 0.00% \$0
100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%
0.00% 0.00% \$0	0.00%	0.00% 0.00% \$0	0.00%	0.00%	0.00%	0.00% 0.00% \$0	0.00%	0.00% 0.00% \$0	0.00% 0.00% \$0	0.00% 0.00% \$0	0.00% 0.00% \$0	0.00% 0.00% \$0	0.00% 0.00% \$0	0.00%	0.00% 0.00% \$0	0.00%	0.00% 0.00% \$0	0.00% 0.00% \$0	0.00% 0.00% \$0	0.00%	0.00%	0.00% 0.00% \$0	0.00%	0.00% 0.00% \$0	0.00% 0.00% \$0
#DIV/01	#DIV/0!	#DIV/01	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/01	#DIV/0!	#DIV/01	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/01	#DIV/0!	#DIV/01	#DIV/0!	#DIV/01	#DIV/01	#DIV/0!	#DIV/01
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0.713 0.761	Silver 0.713 0.761	0.713 0.761	0.713 0.761	Silver 0.713 0.761	0.713 0.761	Silver 0.713 0.761	0.713 0.761	0.713 0.761	0.713 0.761	0.713 0.761	0.713 0.761	0.713 0.761	Silver 0.713 0.761	0.713 0.761	Silver 0.713 0.761	0.713 0.761	Silver 0.713 0.761	0.713 0.761	Silver 0.713 0.761	Silver 0.713 0.761	0.713 0.761	0.713 0.761	0.713 0.761	Silver 0.713 0.761	0.713 0.761
Renewing EPO Health Net Silver H 70 EPO 1900/20 7	Renewing EPO Health Net Silver 70 EPO 1900/20	Renewing EPO 70 EPO 1900/20 Alternate +																							
Alternate 99110CA0370231 99 No	Alternate 9110CA0370232 No	Alternate 99110CA0370233 No	Alternate 99110CA0370234 No	Alternate 99110CA0370235 No	Alternate 99110CA0370236 No	Alternate 99110CA0370237 No	Alternate 99110CA0370238 No	Infertility 99110CA0370239 No	Infertility 99110CA0370240 No	Infertility 99110CA0370241 No	Infertility 99110CA0370242 No	Infertility 99110CA0370243 No	Infertility 99110CA0370244 No	Infertility 99110CA0370245 No	Infertility 99110CA0370246 No	Infertility 99110CA0370247 No	Infertility 99110CA0370248 No	Infertility 99110CA0370249 No	Infertility 99110CA0370250 No	Infertility 99110CA0370251 No	Infertility 99110CA0370252 No	Infertility 99110CA0370253 No	Infertility 99110CA0370254 No	Infertility 99110CA0370255 No	Infertility 99110CA0370256 No
1/1/2017	1/1/2017	1/1/2017	1/1/2017	1/1/2017	1/1/2017	1/1/2017	1/1/2017	1/1/2017	1/1/2017	1/1/2017	1/1/2017	1/1/2017	1/1/2017	1/1/2017	1/1/2017	1/1/2017	1/1/2017	1/1/2017	1/1/2017	1/1/2017	1/1/2017	1/1/2017	1/1/2017	1/1/2017	1/1/2017
6.07% 11.48% #DIV/0!	6.86% 12.31% #DIV/0!	1.28% 6.44% #DIV/0!	3.67%	3.55% 8.82% #DIV/0!	4.03% 9.33% #DIV/0!	10.49% 16.12% #DIV/0!	0.80% 5.94% #DIV/0!	18.79% 24.76% #DIV/0!	6.34% 11.70% #DIV/0!	18.79% 24.77% #DIV/0!	8.32%	6.84%	4.24% 9.49% #DIV/0!	5.90% 11.24% #DIV/0!	0.18% 5.23% #DIV/0!	1.82% 6.95% #DIV/0!	18.70%	5.98% 11.31% #DIV/0!	6.77% 12.14% #DIV/0!	1.26% 6.36% #DIV/0!	3.62%	3.51% 8.73% #DIV/0!	3.97% 9.20% #DIV/0!	10.34% 15.90% #DIV/0!	0.79% 5.86% #DIV/01
99110CA0370231 99 \$3.67 \$2.63	9110CA0370232 \$4.32 \$3.10	99110CA0370233 \$0.84 \$0.61	\$2.36	99110CA0370235 9 \$1.96 \$1.41	99110CA0370236 \$2.59 \$1.86		99110CA0370238 \$0.54 \$0.38	99110CA0370239 \$12.57 \$9.03	99110CA0370240 \$5.13 \$3.69	99110CA0370241 \$12.89 \$9.26	\$6.61	\$5.32	99110CA0370244 \$3.38 \$2.43	99110CA0370245 \$4.64 \$3.33	99110CA0370246 \$0.15 \$0.11	99110CA0370247 \$1.60 \$1.15	99110CA0370248 \$14.17 \$10.18	99110CA0370249 9 \$3.67 \$2.63	99110CA0370250 \$4.32 \$3.10	99110CA0370251 \$0.84 \$0.61	\$2.36	99110CA0370253 9 \$2.59 \$1.86	9110CA0370254 9 \$2.59 \$1.86	9110CA0370255 \$6.49 \$4.66	99110CA0370256 \$0.54 \$0.38
\$6.49 \$0.27 \$0.00	\$7.64 \$0.32 \$0.00	\$1.49 \$0.06 \$0.00	\$4.18 \$0.17 \$0.00	\$3.46 \$0.14 \$0.00	\$4.57 \$0.19 \$0.00	\$11.48 \$0.48 \$0.00	\$0.95 \$0.04 \$0.00	\$22.23 \$0.93 \$0.00	\$9.08 \$0.38 \$0.00	\$22.80 \$0.95 \$0.00	\$11.69 \$0.49 \$0.00	\$9.41 \$0.39 \$0.00	\$5.98 \$0.25 \$0.00	\$8.20 \$0.34 \$0.00	\$0.27 \$0.01 \$0.00	\$2.83	\$25.06	\$6.49 \$0.27 \$0.00	\$7.64 \$0.32 \$0.00	\$1.49 \$0.06 \$0.00	\$4.18 \$0.17 \$0.00	\$4.59 \$0.19 \$0.00	\$4.57 \$0.19 \$0.00	\$11.48 \$0.48 \$0.00	\$0.95 \$0.04 \$0.00
\$2.37 \$8.70 \$0.00	\$2.79 \$10.25 \$0.00	\$0.55 \$2.00 \$0.00	\$5.61 \$0.00	\$1.26 \$4.65 \$0.00	\$1.67 \$6.14 \$0.00	\$15.41 \$0.00	\$0.35 \$1.27 \$0.00	\$8.12 \$29.83 \$0.00	\$12.19 \$0.00	\$8.33 \$30.59 \$0.00	\$15.69 \$0.00	\$12.63 \$0.00	\$2.18 \$8.03 \$0.00	\$3.00 \$11.01 \$0.00	\$0.10 \$0.36 \$0.00	\$0.00	\$33.63 \$0.00	\$2.37 \$8.70 \$0.00	\$2.79 \$10.25 \$0.00	\$0.55 \$2.00 \$0.00	\$5.61 \$0.00	\$1.67 \$6.15 \$0.00	\$1.67 \$6.14 \$0.00	\$4.19 \$15.41 \$0.00	\$0.35 \$1.27 \$0.00 \$0.04
\$0.29 \$24.42 \$14.63	\$0.34 \$28.75 \$14.63	\$5.62	\$15.74	\$0.15 \$13.04 \$14.63	\$0.20 \$17.22 \$14.63	\$0.51 \$43.22 \$14.63	\$0.04 \$3.57 \$14.63	\$0.98 \$83.69 \$14.63	\$0.40 \$34.19 \$14.63	\$1.00 \$85.81 \$14.63	\$44.02	\$35.43	\$0.26 \$22.52 \$14.63	\$0.36 \$30.88 \$14.63	\$0.01 \$1.00 \$14.63	\$10.66	\$94.33	\$24.42	\$0.34 \$28.75 \$14.63	\$0.07 \$5.62 \$14.63	\$15.74	\$17.26	\$0.20 \$17.22 \$14.63	\$0.51 \$43.22 \$14.63	\$3.57 \$14.63
\$402.37 0	\$418.80 0	\$439.23 0	\$429.12 0	\$367.48 48	\$427.63 0	\$412.18 0	\$447.30 0	\$445.45 0	\$539.08 0	\$456.76 0	\$529.26 0	\$518.42 0	\$531.33 0	\$523.07 0	\$572.27 0	\$587.35 0	\$504.36 0	\$408.01 0	\$424.44 0	\$444.87 0	\$434.76 0	\$491.67 0	\$433.27 0	\$417.82 0	\$452.94 0
99110CA0370231 99 \$0.00	9110CA0370232 \$0.00	99110CA0370233 \$0.00	99110CA0370234 S	99110CA0370235 9 \$0.00	99110CA0370236 \$0.00	99110CA0370237 \$0.00	99110CA0370238 \$0.00	99110CA0370239 \$0.00	99110CA0370240 \$0.00	99110CA0370241 \$0.00	99110CA0370242 \$0.00	99110CA0370243 \$0.00	99110CA0370244 \$0.00	99110CA0370245 \$0.00	99110CA0370246 \$0.00	99110CA0370247 \$0.00	99110CA0370248 \$0.00	99110CA0370249 9	99110CA0370250 \$0.00	99110CA0370251 \$0.00	99110CA0370252 \$0.00	99110CA0370253 9	9110CA0370254 9 \$0.00	9110CA0370255 \$0.00	99110CA0370256 \$0.00
0 \$0	0 \$0	0 \$0	0 \$0	0 \$0	\$0	0 \$0	0 \$0	0 \$0	0 \$0	0 \$0	\$0	0 \$0	0 \$0	0 \$0	0 \$0	\$0	0 \$0	0 \$0	0 \$0	<b>0</b> \$0	\$0	\$0	0 \$0	0 \$0	0 \$0
#VALUE!	#VALUE!	#VALUE!	#VALUE!	#VALUE!	#VALUE!	#VALUE!	#VALUE!	#VALUE!	#VALUE!	#VALUE!	#VALUE!	#VALUE!	#VALUE!	#VALUE!	#VALUE!	#VALUE!	#VALUE!	#VALUE!	#VALUE!	#VALUE!	#VALUE!	#VALUE!	#VALUE!	#VALUE!	#VALUE!
SO SO	\$0	#VALUE!	\$0	SO SO	\$0	\$0	\$0	\$0	#VALUE!	#VALUE!	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	#VALUE! \$0	\$0	#VALUE!	\$0	#VALUE!	\$0	#VALUE!
#VALUE!	#VALUE!	#VALUE!	#VALUE!	#VALUE!	#VALUE!	#VALUE!	#VALUE!	#VALUE!	#VALUE!	#VALUE!	#VALUE!	#VALUE!	#VALUE!	#VALUE!	#VALUE!	#VALUE!	#VALUE!	#VALUE!	#VALUE!	#VALUE!	#VALUE!	#VALUE!	#VALUE!	#VALUE!	#VALUE!
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#DIV/01 \$0	#DIV/0! \$0	#DIV/0!	#DIV/0! \$0	#DIV/0! \$0	#DIV/0! \$0	#DIV/0! \$0	#DIV/0! \$0	#DIV/0! \$0	#DIV/01 \$0	#DIV/0!	#DIV/01 \$0	#DIV/0! \$0	#DIV/0! \$0	#DIV/01 \$0	#DIV/0! \$0	#DIV/0! \$0	#DIV/0! \$0	#DIV/01 \$0	#DIV/0! \$0	#DIV/0!	#DIV/0! \$0	#DIV/0! \$0	#DIV/01 \$0	#DIV/0! \$0	#DIV/0! \$0
#DIV/0! #DIV/0! #DIV/0!	#DIV/01 #DIV/01 #DIV/01	#DIV/0! #DIV/0! #DIV/0!	#DIV/0! #DIV/0! #DIV/0!	#DIV/0! #DIV/0! #DIV/0!	#DIV/01 #DIV/01	#DIV/0! #DIV/0! #DIV/0!	#DIV/0! #DIV/0! #DIV/0!	#DIV/0! #DIV/0! #DIV/0!	#DIV/0! #DIV/0!	#DIV/0! #DIV/0! #DIV/0!	#DIV/0! #DIV/0!	#DIV/0! #DIV/0! #DIV/0!	#DIV/0! #DIV/0!	#DIV/01 #DIV/01 #DIV/01	#DIV/0! #DIV/0! #DIV/0!	#DIV/01 #DIV/01 #DIV/01	#DIV/0! #DIV/0! #DIV/0!	#DIV/0! #DIV/0! #DIV/0!	#DIV/0! #DIV/0! #DIV/0!	#DIV/01 #DIV/01 #DIV/01	#DIV/0! #DIV/0! #DIV/0!	#DIV/0! #DIV/0!	#DIV/0! #DIV/0! #DIV/0!	#DIV/0! #DIV/0! #DIV/0!	#DIV/0! #DIV/0!
99110CA0370231 99 \$426.79	9110CA0370232 \$447.55	99110CA0370233 \$444.85		99110CA0370235 9 \$380.51 48 \$18,264	99110CA0370236 \$444.85 - \$0		99110CA0370238 \$450.87	99110CA0370239 \$529.14	99110CA0370240 \$573.27	99110CA0370241 \$542.58 -			99110CA0370244 9 \$553.85 -	99110CA0370245 \$553.95 -	99110CA0370246 \$573.27		99110CA0370248 \$598.69		99110CA0370250 \$453.19	99110CA0370251 \$450.49		99110CA0370253 9 \$508.93	9110CA0370254 9 \$450.49	9110CA0370255 \$461.05	99110CA0370256 \$456.51
100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%
0.00% 0.00% \$0	0.00% 0.00% \$0	0.00% 0.00% \$0	0.00% 0.00% \$0	0.00% 0.00% \$32,212	0.00% 0.00% \$0	0.00% 0.00% \$0	0.00% 0.00% \$0	0.00% 0.00% \$0	0.00% 0.00% \$0	0.00% 0.00% \$0	0.00% 0.00% \$0	0.00% 0.00% \$0	0.00% 0.00% \$0	0.00% 0.00% \$0	0.00% 0.00% \$0	0.00% 0.00% \$0	0.00% 0.00% \$0	0.00% 0.00% \$0	0.00% 0.00% \$0	0.00% 0.00% \$0	0.00% 0.00% \$0	0.00% 0.00% \$0	0.00% 0.00% \$0	0.00% 0.00% \$0	0.00% 0.00% \$0
100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%
0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
\$0	\$0	\$0	\$0	\$7,217	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
#DIV/0!	#DIV/0!	#DIV/01	#DIV/0! \$0	0.00% \$24,995	#DIV/0! \$0	#DIV/01 \$0	#DIV/0! \$0	#DIV/0!	#DIV/0! \$0	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/01 \$0	#DIV/0! \$0	#DIV/0! \$0	#DIV/0!	#DIV/0! \$0	#DIV/01 \$0	#DIV/0! \$0	#DIV/0!	#DIV/0!	#DIV/01 \$0	#DIV/0!	#DIV/0! \$0	#DIV/0!
\$0 \$0	\$0 \$0	\$0 \$0	\$0 \$0	\$0 \$7	\$0 \$0	\$0 \$0	\$0 \$0	\$0 \$0	\$0 \$0	\$0	\$0 \$0	\$0	\$0 \$0	\$0 \$0	\$0 \$0	\$0 \$0	\$0 \$0								
#DIV/0! #DIV/0!	#DIV/0! #DIV/0!	#DIV/0! #DIV/0!	#DIV/0! #DIV/0! #DIV/0!	\$520.72 \$671.08 \$671.08	#DIV/0! #DIV/0!	#DIV/0! #DIV/0! #DIV/0!	#DIV/0!	#DIV/0! #DIV/0!	#DIV/0!	#DIV/0! #DIV/0!	#DIV/0! #DIV/0!	#DIV/0! #DIV/0!	#DIV/0! #DIV/0!	#DIV/0!	#DIV/0! #DIV/0!	#DIV/01 #DIV/01 #DIV/01	#DIV/0! #DIV/0!	#DIV/0! #DIV/0! #DIV/0!	#DIV/0! #DIV/0!	#DIV/0!	#DIV/0! #DIV/0! #DIV/0!	#DIV/0! #DIV/0!	#DIV/0! #DIV/0!	#DIV/0! #DIV/0!	#DIV/0! #DIV/0!

				Non-ACA Plans
				99110CA000
Gold	Silver	Silver	Gold	Not Applicable
0.812	0.686	0.686	0.812	0.000
0.933	0.752	0.752	0.933	0.000
Terminated	Terminated	Terminated	Terminated	Terminated
EPO	EPO	EPO	EPO	PPO
Gold 80 EPO		Silver 70 HSA EPO		Non-
Alternate +	Silver 70 HSA EPO	Alternate +	Gold 80 EPO	Grandfathered,
Infertility	Alternate	Infertility	Alternate	Non-ACA Plans
99110CA0370199	99110CA0370145	99110CA0370163	99110CA0370181	99110CA0000000
No	No	No	No	No
				0.00%
				0.00%
				0.00%
1/1/2017	1/1/2017	1/1/2017	1/1/2017	1/1/2017
0.00%	0.00%	0.00%	0.00%	0.00%
0.00%	0.00%	0.00%	0.00%	0.00%
#DIV/0!	-100.00%	-100.00%	-100.00%	-100.00%
				0.00%

99110CA0370199	99110CA0370145	99110CA0370163	99110CA0370181	99110CA0000000
\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
\$0.00	\$0.00	\$0.00	\$0.00	\$0.00

\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
0	0	0	0	0

99110CA0370199	99110CA0370145	99110CA0370163	99110CA0370181	99110CA0000000
\$0.00	\$335.10	\$307.87	\$429.01	\$443.44
0	818	199	176	151,770
\$0	\$274,114	\$61,266	\$75,506	\$67,300,839
	100.00%	100.00%	100.00%	100.00%
	0.00%	0.00%	0.00%	0.00%
#VALUE!	0.00%	0.00%	0.00%	0.00%
\$0	\$29,221	\$6,817	\$52,544	\$73,363,545
	100.00%	100.00%	100.00%	100.00%
	0.00%	0.00%	0.00%	0.00%
#VALUE!	0.00%	0.00%	0.00%	0.009
\$0	\$7,166	\$1,672	\$12,886	\$17,992,622
#DIV/0!	0.00%	0.00%	0.00%	0.009
\$0	\$22,054	\$5,145	\$39,657	\$55,370,923
#DIV/0!	\$26.96	\$25.85	\$225.33	\$364.83
#DIV/0!	\$35.72	\$34.25	\$298.54	\$483.39
#DIV/0!	\$35.72	\$34.25	\$298.54	\$483.39

99110CA0000000	99110CA0370181	99110CA0370163	99110CA0370145	99110CA0370199
\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
\$0	\$0	\$0	\$0	\$0
100.00%	100.00%	100.00%	100.00%	100.00%
0.00%	0.00%	0.00%	0.00%	0.00%
0.00%	0.00%	0.00%	0.00%	0.00%
\$0	\$0	\$0	\$0	\$0
100.00%	100.00%	100.00%	100.00%	100.00%
0.00%	0.00%	0.00%	0.00%	0.00%
0.00%	0.00%	0.00%	0.00%	0.00%
\$C	\$0	\$0	\$0	\$0
#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/01
şc	\$0	\$0	\$0	\$0
\$C	\$0	\$0	\$0	SO.
\$C	\$0	\$0	\$0	\$0
#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!
#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!
#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!

# **DEPARTMENT OF INSURANCE**

**Legal Division** 45 Fremont Street, 24<sup>th</sup> Floor San Francisco CA 94105



# California Plain-Language

Rate Filing Description
[for Web site posting, Health & Safety
Code 1385.07(d), Insurance Code 10181.7(d)]

Company Name:
Health Net Life Insurance Company
SERFF Tracking Number
HNLI-130583376
Department File Number: (will be completed by Department)
TBD

(Include all information as to why the rate increase is justified. Attach supporting documentation to this PDF file.)	

# 2) Overall annual medical trend factor assumptions for all benefits

9.0%			

# 3) Actual Costs by Aggregate Benefit Category

Hospital Inpatient	Dollar Cost:
	\$114.3 Million
	VIIIIOII
	Cost as Percentage of Medicare:
	N/A
	14/7
Hospital Outpatient	Dollar Cost:
(including ER)	\$71.5 Million
	V 1.0 Willion
	Cost as Percentage of Medicare:
	N/A
	IVA
Dlay is is in a father a	Dollar Cost:
Physician/other professional services	
professional services	\$153.9 Million
	Cost as Percentage of Medicare:
	N/A
Prescription Drug	Dollar Cost:
	\$61.1 Million
	Cost as Percentage of Average Wholesale Price:
	N/A
Laboratory (other	Dollar Cost:
than inpatient)	\$11.5 Million
	Ψ11.0 ΙΨΙΙΙΙΙΟΙΙ
	Cost as Percentage of Medicare:
	N/A
	IN/A

Radiology (other than inpatient)	Dollar Cost: \$9.7 Million  Cost as Percentage of Medicare: N/A
Other (describe)	Dollar Cost and Description: Ancillary Providers and costs where we are unable to calculate as a cost as a percentage of Medicare, such as, anesthesiology claims where time units were not available \$19.4 Million

# 4) Amount of Projected Trend, by Aggregate Benefit Category, Attributable to Use of Services, Price Inflation, Fees and Risk

Hospital Inpatient	Trend attributable to use of services: 4.3%  Trend attributable to price inflation: 4.7%  Trend attributable to fees and risk:
Hospital Outpatient (including ER)	Trend attributable to use of services: 4.3%  Trend attributable to price inflation: 4.8%  Trend attributable to fees and risk: 0.0%

Physician/other professional	Trend attributable to use of services:
services	4.3%
	Trend attributable to price inflation:
	3.6%
	Trend attributable to fees and risk:
	0.0%
	0.070
Prescription Drug	Trend attributable to use of services:
	1.0%
	Trend attributable to price inflation:
	10.0%
	Trend attributable to fees and risk:
	0.0%
	0.070
Laboratory (other than	Trend attributable to use of services:
inpatient)	4.3%
	Trend attributable to price inflation:
	3.1%
	Trend attributable to fees and risk:
	0.0%
Radiology (other than	Trend attributable to use of services:
inpatient)	4.3%
	Trend attributable to price inflation:
	3.1%
	Trend attributable to fees and risk:
	0.0%
Other (describe)	Ancillary Providers (e.g., Ambulance, DME, Dialysis)
	Use of Services: 4.3%
	Price Inflation: 3.1% Fees and Risk: 0.0%

5) Other Information
Complete and submit the CA Plain Language Spreadsheet.

#630302v7

# CA PLAIN LANGUAGE SPREADSHEET v. 1

Company Name: Health Net Life Insurance Company Company ID number for this filing: SERFF ID number for this filing: HNLI-130583376

For the expense period on which the rates are based, premium attributed to:

Policy Form Numbers Marketing Names
A20601, A24401, A21601 Small Group PPO, EPO

Medical Costs prior to	Medical Costs after	Administrative costs	Administrative costs	Profit/margin projected	Profit/margin projected	
rate increase <sup>(1)</sup>	rate increase <sup>(2)</sup>	prior to rate increase <sup>(3)</sup>	after rate increase	prior to rate increase	after rate increase	Comments
80.2%	85.0%	17.0%	15.0%	2.8%	0.0%	

- (1) "Prior to rate increase" refers to the projected experience period for 2016 Q2 filed rates
- (2) "After rate increase" refers to the projected experience period for renewal months in 2016 Q3
- (3) Included in the Administrative costs are the following taxes and fees:

Taxes and Fees	Prior to rate increase	After rate increase
Exchange Fee	0.2%	0.4%
Risk Adjustment Fee	0.0%	0.0%
Reinsurer's Fee	0.1%	0.0%
Premium Tax	0.0%	0.0%
Insurer's Fee	0.8%	0.0%
Income Tax	2.0%	0.0%
PCORI / Risk Adj	0.0%	0.0%
Total	3.2%	0.5%

# DEPARTMENT OF INSURANCE

**Legal Division**45 Fremont Street, 24<sup>th</sup> Floor
San Francisco CA 94105



# **California Rate Filing Form**

For Individual and Small Group Health Insurance Rate Filings for Existing Products, Version 2

(do not use this form for initial filings for new product rates)

The rate filing submission should include	nclude	ind	buld	sho	ssion	subm	filina	rate	The
---	--------	-----	------	-----	-------	------	--------	------	-----

- 1) This form
- 2) A California Rate Filing Spreadsheet
- 3) An actuarial certification
- 4) A spreadsheet with rate information responsive to Questions 10 & 15, below
- 5) A California Plain-Language Filing Form
- 6) A California Plain-Language Spreadsheet
- 1) Company Name:

		Health Net Life Insurance Company
2)	Νι	ımber of policy forms covered by the filing: 3
3)	Po	olicy form numbers covered by the filing: List all of the policy form numbers covered by this filing in column "A" of the "California Rate Filing Spreadsheet". List all product names associated with each policy form number in column "B."

4) Product types covered by the filing. Selected from the following:

0	HMO (Health Maintenance Organization)
0	PPO (Preferred Provider Organization)
0	EPO (Exclusive Provider Organization)
0	POS (Point of Service)
0	FFS (Fee for Service)
0	Other (describe) PPO and EPO

	•	Small Group (2-50 employees)	
	0	Individual	
6)	Note: Large Group, Small Group, and Individual filings should not be combined we single filing.  Plan/Insurer Type. One of the following: for-profit company, not-for-profit company.		
	0	For-profit company  Not-for-profit company	
7)	form number.  For each policy form number, indicate in column "C" of the California Rate F		
Spreadsheet		eadsheet whether the products are open or closed.	
		If all policy forms listed are open, check here:	
		If all products listed are closed, check here:	
		If only some policy forms listed are closed, check here:	
8)	Enrollment:		
	inclu	lumn "D" of the California Rate Filing Spreadsheet, state the number of lives, ding dependents, covered by each product as of the end of the latest month for h the data has been compiled.	
9) Insured months in each policy form			
	mem	lumn "E" of the California Rate Filing Spreadsheet, state the number of insured (or liber) months for the experience period on which the rates were based. (Does not y to rates for new products.)	
10)	Annua	Annual Rate	
		separate spreadsheet, for each product included in the filing, show the current and osed annual premium rates for each rating cell.	
11)	For ea In co wh In co ar In co	earned premium ach policy form list: lumn "F" of the California Rate Filing Spreadsheet, state the experience period on nich rates are based, lumn "G" of the California Rate Filing Spreadsheet, state the period for which rates e to be effective, lumn "H" of the California Rate Filing Spreadsheet, state the total premium earned be experience period on which the rates are based.	

5) Segment type. One of the following:

12) In column "I" of the California Rate Filing Spreadsheet, state the total dollar amount of incurred claims in each policy form for the experience period on which the rates are based.

If helpful to understanding the basis for the filed rate increases, the insurer may, but is not required to, disaggregate incurred claim data into the aggregate benefit categories listed in item 18 below.

13) In column "J" of the CA Rate Filing Spreadsheet, state the average rate increase initially requested

The weighted average of the proposed rate increases included in the filing, weighting the increases by the number of covered lives for each product (per item 8, above). Rates for new products are not included in this calculation, as they have a weight of zero. (Does not apply to rates for new products.)

14) Review category: One of the following:

0	Initial Filing for New Product
0	Filing for Existing Product
0	Resubmission

Resubmissions should be submitted through SERFF under the same state filing number and SERFF tracking number assigned to the original submission of this filing. Do not submit resubmissions as a new filing.

15) Average rate of increase

In those instances in which there is a revision to the rates requested after initial submission, the revision should be submitted as an amendment to the original submission of this filing under the rate/rule form tab. Submit a revised California Rate Filing Form, a revised spreadsheet responsive to Question 10, and a revised California Rate Filing Spreadsheet, completing columns A, B, and J. Also, in the case of a resubmission, update the information under the "company rate information" field under the "Rate/Rule Schedule" tab in SERFF. The average rate of increase is a weighted average, calculated as in item 13, above.

16)	Effective date of rate increase:	January 1, 2017

The earliest anticipated date that the proposed rate increase, or new product rate, will take effect for a policyholder.

17) Number of policyholders or insureds affected by each policy form

This information was provided in item 8, above, and need not be repeated.

18) Overall medical trend factor and trend factors by aggregate benefit category:

#### **Overall Medical Trend Factor**

"Overall" means the weighted average of trend factors used to determine rate increases included in the filing, weighting the factor for each aggregate benefit category by the amount of projected medical costs attributable to that category.

9.0%			

### **Medical Trend Factor by Aggregate Benefit Category**

The aggregate benefit categories are each of the following – hospital inpatient, hospital outpatient (including emergency room), physician and other professional services, prescription drugs from pharmacies, laboratory services (other than hospital inpatient), radiology services (other than hospital inpatient), other (describe).

Hospital Inpatient	9.2%
Hospital Outpatient (including ER)	9.3%
Physician/other professional services	8.1%
Prescription Drug	11.1%
Laboratory (other than inpatient)	7.6%
Radiology (other than inpatient)	7.6%
Other (describe)	7.6%

# Optional Medical Trend Factor by Aggregate Benefit Category by Geographic Region

The insurer may, but is not required to, aggregate additional data in major geographic regions of the state. If the insurer chooses to so aggregate, the major geographic regions of the state are: Northern California (consisting of Monterey, Kings, Tulare, and Inyo counties, and all counties to the north), and Southern California (consisting of San Luis Obispo, Kern, and San Bernardino counties, and all counties to the south).

	North	South
Hospital Inpatient		
Hospital Outpatient (including ER)		
Physician/other professional services		
Prescription Drug		
Laboratory (other than inpatient)		
Radiology (other than inpatient)		
Other (describe)		

## 19) Projected medical trend

Use the same aggregate benefit categories used in item 18 –hospital inpatient, hospital outpatient (including emergency room), physician and other professional services, prescription drugs from pharmacies, laboratory services (other than hospital inpatient), radiology services (other than Hospital inpatient), other (describe). Furthermore, within each aggregate category quantify the sources of trend, i.e. use of services, price inflation, and fees and risk.

## **Projected Medical Trend by Aggregate Benefit Category**

Hospital Inpatient	Trend attributable to use of services: 4.3%  Trend attributable to price inflation: 4.7%  Trend attributable to fees and risk: 0.0%
Hospital Outpatient (including ER)	Trend attributable to use of services: 4.3%  Trend attributable to price inflation: 4.8%  Trend attributable to fees and risk: 0.0%
Physician/other professional services	Trend attributable to use of services: 4.3%  Trend attributable to price inflation: 3.6%  Trend attributable to fees and risk: 0.0%

Prescription Drug	Trend attributable to use of services:
1 rescription brug	
	1.0%
	Trend attributable to price inflation:
	10.0%
	10.070
	Trend attributable to fees and risk:
	0.0%
	0.076
Laboratam (athorithe)	Translattiikutahla ta usa af asa isaa
Laboratory (other than inpatient)	Trend attributable to use of services:
inpatient)	4.3%
	Trend attributable to price inflation:
	3.1%
	3.170
	Trend attributable to fees and risk:
	0.0%
Radiology (other than	Trend attributable to use of services:
inpatient)	4.3%
	Trend attributable to price inflation:
	·
	3.1%
	Trend attributable to fees and risk:
	0.0%
Other (describe)	H ( O i 4 00/
, ,	Use of Service: 4.3%
	Price Inflation: 3.1%
	Fees and Risk: 0.0%

20	) Com	parison	of cl	aims	cost	and	rate of	chang	es over	time
20	,	parisori	OI OI	anno	OOSI	and	rate or	Criarig		CILLI

For each proposed rate increase, provide the projected annualized incurred claims cost per insured for the period covered by the proposed rate, the historical incurred claims cost per insured for the most recent 12 months of the experience period on which the rates were based, and the historical incurred claims cost per insured for the next two most recent 12 month periods. Also, compare the rate of change of claims costs over all of the projected and historical periods for which information is provided. Show all claim costs according to aggregate benefit category.

See Appendix A	

21)	as ch ea	escribe any changes in enrollee/insured cost-sharing, compared to the prior year, sociated with the submitted rate filing, including both the absolute amount of the lange, and the percentage change, and quantify the impact of each change on each of the rates included in the filing. Also describe any changes in benefits tempted from cost-sharing, as well as any newly-imposed cost-sharing.
		Plans are the 2017 standard plans designed by Covered CA. We relied on their AV calculations as a component of plan pricing.

Plans are the 2017 standard plans designed by Covered CA. We relie
on their AV calculations as a component of plan pricing.

#### 24) Changes in administrative costs

Administrative costs are the costs defined in Sections 158.150, 158.151, 158.160, and 158.161 of 45 Code of Federal Regulations Subtitle A, Subchapter B, in the interim final rule issued by the Department of Health and Human Services on December 1, 2010 at 75 Federal Register 74924-74926. Using those definitions, describe the administrative costs for the policy forms included in this filing for the year prior to the requested rate increase, then also describe any changes in administrative costs, compared to the prior year, associated with the submitted rate filing, and quantify the impact of each change on each of the rates included in the filing. Changes should be shown separately for the costs defined by each of the sections of Code of Federal Regulations listed above in this item. (Does not apply to rates for new products.)

Administrative Fees		nt Filing of Revenue	July 20	016 Filing of Revenue
Administrative Expenses	\$34.60	5.7%	\$36.45	6.2%
Commissions		8.8%	\$44.59	7.6%
Total Administrative Cost			\$81.04	13.8%

Comments. Place any i	S 11616.	

#632743v16

## Appendix A

#### Number 20

				12-month health			12-month health		12-month health	
			Projected health	Ann. Rate of	care costs ending	Ann. Rate	care costs ending	Ann. Rate	care costs ending	
Policy Form Number	Marketing Name	Aggregate Benefit Category	care costs	Change	Dec'15	of Change	Dec'14	of Change	Dec'13	
A20601, A24401, A21601	Small Group PPO, EPO	Hospital Inpatient	\$135	11.5%	\$108	10.1%	\$98		N/A	
A20601, A24401, A21601	Small Group PPO, EPO	Hospital Outpatient (including ER)	\$85	11.6%	\$68	7.4%	\$63		N/A	
A20601, A24401, A21601	Small Group PPO, EPO	Physician/other prof services	\$178	10.3%	\$145	10.1%	\$132		N/A	
A20601, A24401, A21601	Small Group PPO, EPO	Prescription Drug	\$75	13.4%	\$58	30.0%	\$44		N/A	
A20601, A24401, A21601	Small Group PPO, EPO	Laboratory (other than inpatient)	\$13	9.8%	\$11	-3.9%	\$11		N/A	
A20601, A24401, A21601	Small Group PPO, EPO	Radiology (other than inpatient)	\$11	9.8%	\$9	1.5%	\$9		N/A	
A20601, A24401, A21601	Small Group PPO, EPO	Other (describe)	\$22	9.8%	\$18	26.1%	\$15		N/A	

California Rate Filing Spreadsheet, v. 1

Company Name: Health Net Life Insurance Company

Company ID number:

SERFF ID number for this filing: HNLI-130583376

								earned during the	claims incurred during	Average rate	Average rat	e
						<b>Experience Period</b>	Period for which	experience period	the experience period	increase (weighted	increase (we	eighted
	Policy Form				Insured months in	on Which Rates	rates are to be	on which the rates	on which the rates are	based on covered	based on	
	Number	Product Name	Open or closed?	Enrollment	each policy form	are Based	effective	are based	based	lives)	premium)	Comments
A20601	A24401 A21601	Small Group PPO, EPO	Open	86.541	1.058.522	Jan'15 - Dec'15	Jan'17 - Dec'17	\$474,561,099	\$441.681.697	4.8%	,	15.0%

**Total premium** 

Total dollar amount of

 SERFF Tracking #:
 HNLI-130583376
 State Tracking #:
 HAO-2016-0167
 Company Tracking #:
 1/2017 SBG PPO AND EPO - ON AND OFF EXCH...

State: California Filing Company: Health Net Life Insurance Company

TOI/Sub-TOI: H16G Group Health - Major Medical/H16G.003G Small Group Only - Other

**Product Name:** SBG EPO and PPO rates Effective January 1, 2017

Project Name/Number: /

## **Superseded Schedule Items**

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

	Schedule Item			Replacement	
Creation Date	Status	Schedule	Schedule Item Name	<b>Creation Date</b>	Attached Document(s)
05/23/2016		Rate	A20601, A24401, A21601 Rates		2017_CA_SBG_EPO_PPO_Rate_T able_2016-06-01.xls (Superceded)

 SERFF Tracking #:
 HNLI-130583376
 State Tracking #:
 HAO-2016-0167
 Company Tracking #:
 1/2017 SBG PPO AND EPO - ON AND OFF EXCH...

State: California Filing Company: Health Net Life Insurance Company

**TOI/Sub-TOI:** H16G Group Health - Major Medical/H16G.003G Small Group Only - Other

**Product Name:** SBG EPO and PPO rates Effective January 1, 2017

Project Name/Number:

Attachment 2017\_CA\_SBG\_EPO\_PPO\_Rate\_Table\_2016-06-01.xls is not a PDF document and cannot be reproduced here.