

Company: UnitedHealthcare of Arkansas, Inc.
State: Arkansas
Size (Eligible Emps): 2-50
Effective Date: 1/1/2018
Rate Factor: Proposed Base Rates

	MED BASE RATE	RX BASE RATE
HMO	\$369.21	\$129.52
HMP	\$380.61	\$133.52

Company: UnitedHealthcare of Arkansas, Inc.
State: Arkansas
Size (Eligible Emps): 2-50
Effective Date: 1/1/2018
Rate Factor: Proposed Pricing Trend

	Medical	Pharmacy
Current	6.8%	6.8%
Proposed	7.2%	7.2%

Company: UnitedHealthcare of Arkansas, Inc.
State: Arkansas
Size (Eligible Emps): 2-50
Effective Date: 1/1/2018
Rate Factor: Current Rating Areas/Factors

Rating Area	Area Factor
Central	0.9052
Northeast	1.0570
Northwest	1.0314
South Central	0.9311
Southeast	1.2030
Southwest	1.3110
West Central	0.9784

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Exhibit IV

Company: UnitedHealthcare of Arkansas, Inc.
State: Arkansas
Size: 2-50
Effective Date: 1/1/2018
Rate Factor: New Age Factors

Age	Factor
0-14	0.765
15	0.833
16	0.859
17	0.885
18	0.913
19	0.941
20	0.970
21	1.000
22	1.000
23	1.000
24	1.000
25	1.004
26	1.024
27	1.048
28	1.087
29	1.119
30	1.135
31	1.159
32	1.183
33	1.198
34	1.214
35	1.222
36	1.230
37	1.238
38	1.246
39	1.262
40	1.278
41	1.302
42	1.325
43	1.357
44	1.397
45	1.444
46	1.500
47	1.563
48	1.635
49	1.706
50	1.786
51	1.865
52	1.952
53	2.040
54	2.135
55	2.230
56	2.333
57	2.437
58	2.548
59	2.603
60	2.714
61	2.810
62	2.873
63	2.952
64 and over	3.000

Company: UnitedHealthcare of Arkansas, Inc.
 State: Arkansas
 Size: 2-50
 Effective Date: 1/1/2018
 Rate Factor: New Medical Relativities

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 TRADE SECRET
 Exhibit V

Plan Code	Product	IN-NETWORK													OUT-OF-NETWORK			Med/Rx Ded. Type	Medical Ded. Type	Lifetime Max	HSA/HRA	Med/RX Integrated	Metallic Tier	Plan Relativity
		PCP Copay	Spec. Copay	Urgent Care Copay	ER Copay	ER POD	MRI CT & PET Copay	MRI CT & PET POD	OP Surg Copay	OP Surg POD	IP Copay	IP POD	Insurer INN Coins.	Ind. INN Ded.	Ind. INN OOPM	Insurer OON Coins.	Ind. OON Ded.							
AV-TD	HMP	100%	100%	100%	N/A	N/A POD	100%	N/A POD	100%	N/A POD	100%	N/A POD	100%	\$3,500	\$4,500	75%	\$10,000	\$20,000	Unlim	Y	Y	Silver	0.6811	
AV-TF	HMP	100%	100%	80%	N/A	\$250 POD	80%	\$250 POD	80%	\$250 POD	80%	\$250 POD	80%	\$1,000	\$5,000	55%	\$5,000	\$10,000	Unlim	N	N	Gold	0.6315	
AV-TG	HMP	100%	100%	80%	N/A	\$350 POD	80%	\$250 POD	80%	\$250 POD	80%	\$250 POD	80%	\$3,000	\$7,350	55%	\$5,000	\$10,000	Unlim	N	N	Silver	0.5105	
AV-TH	HMP	100%	100%	70%	N/A	\$250 POD	70%	\$250 POD	70%	\$250 POD	70%	\$250 POD	70%	\$4,000	\$6,000	50%	\$10,000	\$15,000	Unlim	N	N	Silver	0.5173	
AV-TI	HMP	\$30	\$70	\$50	\$250	N/A POD	\$400	N/A POD	\$1,250	N/A POD	\$1,250	N/A POD	100%	N/A	\$7,150	75%	\$5,000	\$10,000	Unlim	N	N	Gold	0.6793	
AV-TJ	HMP	100%	100%	100%	N/A	N/A POD	100%	N/A POD	100%	N/A POD	100%	N/A POD	100%	\$3,250	\$4,250	75%	\$10,000	\$20,000	Unlim	N	Y	Silver	0.7129	
AV-TK	HMP	100%	100%	100%	N/A	N/A POD	100%	N/A POD	100%	N/A POD	100%	N/A POD	100%	\$1,750	\$4,250	75%	\$5,000	\$10,000	Unlim	Y	Y	Gold	0.7577	
AV-TL	HMP	\$35	\$70	\$50	N/A	\$250 POD	100%	\$250 POD	100%	\$250 POD	100%	\$250 POD	100%	\$2,000	\$5,500	75%	\$5,000	\$15,000	Unlim	N	N	Gold	0.6567	
AV-TM	HMP	70%	70%	70%	N/A	N/A POD	70%	N/A POD	70%	N/A POD	70%	N/A POD	70%	\$2,000	\$5,000	50%	\$7,500	\$12,000	Unlim	Y	Y	Silver	0.6201	
AV-TN	HMP	\$35	\$70	\$50	\$350	N/A POD	\$350	N/A POD	100%	N/A POD	\$750	N/A POD	100%	\$2,500	\$6,500	75%	\$5,000	\$13,000	Unlim	Y	Y	Silver	0.5940	
AV-TO	HMP	100%	100%	100%	N/A	N/A POD	100%	N/A POD	100%	N/A POD	100%	N/A POD	100%	\$3,250	\$4,250	75%	\$10,000	\$20,000	Unlim	Y	Y	Silver	0.7076	
AV-TP	HMP	\$30	\$60	\$50	N/A	\$350 POD	80%	N/A POD	80%	N/A POD	80%	N/A POD	80%	\$5,000	\$7,000	55%	\$10,000	\$20,000	Unlim	N	N	Silver	0.4914	
AV-TQ	HMP	\$30	\$60	\$50	\$250	N/A POD	70%	N/A POD	70%	N/A POD	70%	N/A POD	70%	\$1,000	\$7,150	50%	\$5,000	\$10,000	Unlim	N	N	Gold	0.6575	
AV-TR	HMP	\$30	\$60	\$50	\$250	N/A POD	70%	N/A POD	70%	N/A POD	70%	N/A POD	70%	\$1,500	\$5,900	50%	\$5,000	\$10,000	Unlim	N	N	Gold	0.6564	
AV-TU	HMP	\$35	\$70	\$50	N/A	\$250 POD	100%	N/A POD	100%	N/A POD	100%	N/A POD	100%	\$2,750	\$7,350	75%	\$10,000	\$20,000	Unlim	N	N	Gold	0.6338	
AV-TV	HMP	\$35	\$70	\$50	N/A	\$250 POD	80%	N/A POD	80%	N/A POD	80%	N/A POD	80%	\$1,750	\$7,350	70%	\$10,000	\$20,000	Unlim	N	N	Gold	0.6422	
AV-TW	HMP	\$25	\$50	\$50	N/A	\$250 POD	80%	N/A POD	80%	N/A POD	80%	N/A POD	80%	\$1,500	\$7,350	60%	\$10,000	\$20,000	Unlim	N	N	Gold	0.6383	
AV-TY	HMP	\$35	\$75	\$50	N/A	\$250 POD	80%	N/A POD	80%	N/A POD	80%	N/A POD	80%	\$1,000	\$6,500	60%	\$2,000	\$10,000	Unlim	N	N	Gold	0.6542	
AV-TZ	HMP	\$20	\$50	\$50	N/A	\$250 POD	80%	N/A POD	80%	N/A POD	80%	N/A POD	80%	\$2,000	\$6,500	60%	\$4,000	\$12,000	Unlim	N	N	Gold	0.6314	
AV-T1	HMP	\$35	\$70	\$50	\$250	N/A POD	80%	N/A POD	80%	N/A POD	80%	N/A POD	80%	\$1,000	\$7,350	60%	\$2,000	\$12,000	Unlim	N	N	Gold	0.6753	
AV-T2	HMP	100%	100%	100%	N/A	N/A POD	100%	N/A POD	100%	N/A POD	100%	N/A POD	100%	\$2,250	\$2,250	75%	\$5,000	\$5,000	Unlim	Y	Y	Gold	0.8104	
AV-T3	HMP	\$30	\$60	\$50	\$350	N/A POD	\$550	N/A POD	70%	N/A POD	70%	N/A POD	70%	\$2,000	\$6,000	50%	\$5,000	\$15,000	Unlim	N	N	Gold	0.6475	
AV-T4	HMP	\$30	\$60	\$50	N/A	N/A POD	80%	N/A POD	80%	N/A POD	80%	N/A POD	80%	\$3,000	\$5,000	55%	\$9,000	\$16,000	Unlim	N	N	Gold	0.6185	
AV-T5	HMP	\$45	\$90	\$50	N/A	\$350 POD	90%	\$350 POD	90%	\$350 POD	90%	\$350 POD	90%	\$5,500	\$7,350	65%	\$10,000	\$20,000	Unlim	N	N	Silver	0.5218	
AV-T7	HMP	\$45	\$100	\$50	\$350	N/A POD	\$750	N/A POD	\$2,250	N/A POD	\$2,250	N/A POD	100%	N/A	\$6,500	75%	\$5,000	\$10,000	Unlim	N	N	Gold	0.6267	
AV-T8	HMP	\$35	\$70	\$50	N/A	\$350 POD	70%	N/A POD	70%	N/A POD	70%	\$350 POD	70%	\$3,500	\$7,350	50%	\$10,000	\$20,000	Unlim	N	N	Silver	0.4990	
AV-T9	HMP	100%	100%	80%	N/A	\$750 POD	80%	\$500 POD	80%	\$250 POD	80%	\$750 POD	80%	\$2,500	\$7,350	55%	\$5,000	\$10,000	Unlim	N	N	Silver	0.5190	
AV-UA	HMP	\$30	\$60	\$50	N/A	\$350 POD	80%	N/A POD	80%	N/A POD	80%	\$350 POD	80%	\$4,500	\$7,350	55%	\$10,000	\$20,000	Unlim	N	N	Silver	0.4936	
AV-UB	HMP	70%	70%	70%	N/A	N/A POD	70%	N/A POD	70%	N/A POD	70%	N/A POD	70%	\$1,750	\$6,550	50%	\$3,000	\$12,000	Unlim	Y	Y	Silver	0.5974	
AL-U7	HMP	100%	100%	100%	N/A	N/A POD	100%	N/A POD	100%	N/A POD	100%	N/A POD	100%	\$2,000	\$2,000	75%	\$4,000	\$4,000	Unlim	Y	Y	Gold	0.8414	
AL-JO	HMP	70%	70%	70%	N/A	N/A POD	70%	N/A POD	70%	N/A POD	70%	N/A POD	70%	\$5,250	\$6,550	50%	\$10,000	\$15,000	Unlim	Y	Y	Bronze	0.5102	
AL-KO	HMP	70%	70%	70%	N/A	N/A POD	70%	N/A POD	70%	N/A POD	70%	N/A POD	70%	\$4,500	\$7,150	50%	\$9,000	\$14,300	Unlim	N	Y	Bronze	0.5171	
AL-KE	HMP	80%	80%	80%	N/A	N/A POD	80%	N/A POD	80%	N/A POD	80%	N/A POD	80%	\$5,000	\$7,150	55%	\$10,000	\$14,300	Unlim	N	Y	Bronze	0.5066	
AL-KF	HMP	100%	100%	100%	N/A	N/A POD	100%	N/A POD	100%	N/A POD	100%	N/A POD	100%	\$7,000	\$7,000	75%	\$14,000	\$14,000	Unlim	N	Y	Bronze	0.4890	
AU-AM	HMP	\$25	\$50	\$50	\$350	N/A POD	70%	\$250 POD	70%	\$250 POD	70%	\$250 POD	70%	\$3,500	\$5,000	50%	\$15,000	\$25,000	Unlim	N	N	Gold	0.6193	
AL-KR	HMP	80%	80%	80%	N/A	N/A POD	80%	\$500 POD	60%	\$500 POD	60%	\$500 POD	60%	\$6,750	\$7,150	50%	\$15,000	\$25,000	Unlim	N	Y	Bronze	0.4783	
AL-KO	HMP	80%	80%	80%	N/A	N/A POD	80%	\$250 POD	80%	\$250 POD	80%	\$250 POD	80%	\$3,000	\$6,900	55%	\$15,000	\$25,000	Unlim	N	Y	Silver	0.5801	
AU-JR	HMP	100% PD	\$50 PD	\$50	80%	\$350 POD	80%	\$350 POD	80%	\$350 POD	80%	\$350 POD	80%	\$1,000	\$5,000	55%	\$3,000	\$10,000	Unlim	N	N	Gold	0.6389	
AU-JS	HMP	100% PD	\$50 PD	\$50	80%	\$350 POD	80%	\$350 POD	80%	\$350 POD	80%	\$350 POD	80%	\$1,500	\$5,000	55%	\$4,000	\$10,000	Unlim	N	N	Gold	0.6163	
AU-TT	HMP	100% PD	\$50 PD	\$50	80%	\$350 POD	80%	\$350 POD	80%	\$350 POD	80%	\$350 POD	80%	\$2,000	\$4,000	55%	\$5,000	\$10,000	Unlim	N	N	Gold	0.6226	
AU-ZU	HMP	100% PD	\$100 PD	\$50	80%	\$500 POD	80%	\$350 POD	80%	\$350 POD	80%	\$350 POD	80%	\$3,500	\$7,350	55%	\$7,000	\$15,000	Unlim	N	N	Silver	0.5149	
AV-UE	HMP	\$30 PD	\$60 PD	\$50	\$250	N/A POD	80%	\$500 POD	80%	\$500 POD	80%	\$500 POD	80%	\$1,000	\$5,000	60%	\$2,000	\$10,000	Unlim	N	N	Gold	0.6634	
AV-UF	HMP	\$30 PD	\$60 PD	\$50	\$250	N/A POD	80%	\$500 POD	80%	\$500 POD	80%	\$500 POD	80%	\$500	\$6,000	60%	\$1,000	\$10,000	Unlim	N	N	Gold	0.6723	
AV-UG	HMP	\$30 PD	\$60 PD	\$50	\$250	N/A POD	80%	\$500 POD	80%	\$500 POD	80%	\$500 POD	80%	\$2,500	\$5,000	60%	\$4,500	\$15,000	Unlim	N	N	Gold	0.6300	
AV-UH	HMP	\$30 PD	\$60 PD	\$50	\$250	N/A POD	70%	\$500 POD	70%	\$500 POD	70%	\$500 POD	70%	\$3,750	\$4,750	50%	\$7,500	\$15,000	Unlim	N	N	Gold	0.6280	
AV-UI	HMP	\$50 PD	\$100 PD	\$50	\$350	N/A POD	70%	\$500 POD	70%	\$500 POD	70%	\$500 POD	70%	\$5,000	\$7,350	50%	\$9,000	\$15,000	Unlim	N	N	Silver	0.4831	

PD refers to Premium Designated benefits.

Company: UnitedHealthcare of Arkansas, Inc.
State: Arkansas
Size: 2-50
Effective Date: 1/1/2018
Rate Factor: New Pharmacy Plans

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 Exhibit VI

NEW PRIME CODES	Individual Deductible	Family Deductible	Individual OOPM	Family OOPM	Retail Member Cost Sharing (Copay/Coins)				Mail Order Ratio	Plan Relativity
					Tier 1	Tier 2	Tier 3	Tier 4		
702	N/A	N/A	None	None	\$10	\$35	\$70	\$150	2.5	0.4350
A6	N/A	N/A	None	None	\$20	\$65	\$100	\$200	3.0	0.3303
H6	N/A	N/A	None	None	\$15	\$50	\$85	\$200	2.5	0.3535
702*	Same as Medical	Same as Medical	None	None	\$10	\$35	\$70	\$150	2.5	0.0000
708*	Same as Medical	Same as Medical	None	None	\$20	\$45	\$80	N/A	2.5	0.0000
AX*	Same as Medical	Same as Medical	None	None	30%	30%	30%	N/A	N/A	0.0000
HS*	Same as Medical	Same as Medical	None	None	20%	20%	20%	N/A	N/A	0.0000
422*	Same as Medical	Same as Medical	None	None	No Copay	No Copay	No Copay	No Copay	No Copay	0.0000
667**	Same as Medical	Same as Medical	None	None	\$15	\$75	\$175	\$300	3	0.2533
693**	N/A	N/A	None	None	\$5	\$50	\$150	\$300	3	0.3088
694**	Same as Medical	Same as Medical	None	None	\$8	\$60	\$160	\$300	3	0.2877
418***	N/A	N/A	None	None	\$10	\$40	\$140	\$300	3	0.0000
669***	N/A	N/A	None	None	40%	40%	40%	40%	N/A	0.0000

* These Pharmacy plans are integrated with a Medical Plan

** These Pharmacy plans are on the Essential PDL

Company: UnitedHealthcare of Arkansas, Inc.
State: Arkansas
Size: 2-50
Effective Date: 1/1/2018
Rate Factor: Terminating Medical Plans

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TRADE SECRET
Exhibit VII

SCID	Plan Code
65817AR0010037	AL-JV
65817AR0010110	AL-JM
65817AR0010120	AE-II
65817AR0010129	AL-JS
65817AR0010133	AL-JT
65817AR0010137	AL-KN
65817AR0010139	AD-4A
65817AR0010140	AD-4B
65817AR0010142	AL-KM
65817AR0010145	AL-KT
65817AR0010153	AL-J6
65817AR0010156	AL-J9
65817AR0010165	AL-KO
65817AR0010166	AL-KP
65817AR0010171	AL-KW
65817AR0050001	AL-Z6
65817AR0050002	AL-Z7
65817AR0050003	AL-Z8