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Exhibit I

Company: UnitedHealthcare Insurance Company of the River Valley
State: Arkansas
Size (Eligible Emps): 2-50
Effective Date: 1/1/2018
Rate Factor: New Base Rates

INSURANCE LICENSE - MEDICAL & RX	Medical Base Rate	RX Base Rate
POS	\$373.61	\$131.05

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Exhibit II

Company: UnitedHealthcare Insurance Company of the River Valley
State: Arkansas
Size (Eligible Emps): 2-50
Effective Date: 1/1/2018
Rate Factor: New Pricing Trend

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

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Exhibit III

Company: UnitedHealthcare Insurance Company of the River Valley
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 Insurance Company of the River Valley
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 Insurance Company of the River Valley
 State: Arkansas
 Size: 2-50
 Effective Date: 1/1/2018
 Rate Factor: New Medical Relativities

IN-NETWORK												OUT-OF-NETWORK									
Plan Code	Product	PCP Copay	Spec. Copay	Urgent Care Copay	ER Copay	MRI, CT & PET Copay	OP Surg Copay	IP Copay	Insurer INN Coins.	Ind. INN Ded.	Ind. INN OOPM	Insurer OON Coins.	Ind. OON Ded.	Ind. OON OOPM	Med/Rx Ded. Type	Medical Ded. Type	Lifetime Max	HSA/HRA	Med/RX Integrated	Metallic Tier	Plan Relativity
AV-PT	POS	100%	100%	100%	N/A	100%	100%	100%	100%	\$4,500	\$4,500	75%	\$9,000	\$9,000	Comb	Emb	Unlim	Y	Y	Silver	0.6182
AV-PU	POS	\$50	\$100	\$50	N/A	60%	60%	60%	60%	\$6,500	\$7,350	50%	\$13,000	\$14,700	Comb	Emb	Unlim	N	Y	Bronze	0.5449
AV-PV	POS	\$50	\$100	\$50	N/A	100%	50%	100%	50%	\$6,700	\$7,000	50%	\$13,400	\$13,600	Comb	Emb	Unlim	N	Y	Bronze	0.5525
AV-PW	POS	\$50	\$90	\$50	N/A	50%	50%	50%	50%	\$5,500	\$7,350	50%	\$11,000	\$14,700	Sep	Emb	Unlim	N	N	Silver	0.5174
AV-PX	POS	\$30	\$60	\$50	\$250	80%	100%	80%	80%	\$1,000	\$7,350	60%	\$5,000	\$10,000	Comb	Emb	Unlim	N	Y	Gold	0.7662
AV-PY	POS	100%	100%	100%	\$500	100%	100%	100%	100%	\$5,000	\$6,650	75%	\$10,000	\$20,000	Comb	Emb	Unlim	Y	Y	Bronze	0.5360
AV-PZ	POS	100%	100%	100%	N/A	100%	100%	100%	100%	\$6,650	\$6,650	75%	\$13,300	\$26,600	Comb	Emb	Unlim	Y	Y	Bronze	0.4983
AV-P1	POS	100%	100%	100%	\$350	100%	100%	100%	100%	\$4,000	\$5,000	75%	\$8,000	\$16,000	Comb	Emb	Unlim	Y	Y	Silver	0.6215
AV-P2	POS	50%	50%	50%	N/A	50%	50%	50%	50%	\$3,000	\$4,500	50%	\$6,000	\$8,000	Comb	Emb	Unlim	Y	Y	Gold	0.6349
AV-P3	POS	60%	60%	60%	N/A	60%	60%	60%	60%	\$3,000	\$6,550	50%	\$6,000	\$9,000	Comb	Emb	Unlim	Y	Y	Gold	0.5684
AV-P4	POS	\$30	\$60	\$50	\$250	100%	100%	100%	100%	\$5,000	\$6,000	75%	\$10,000	\$12,000	Comb	Emb	Unlim	Y	Y	Gold	0.5742
AV-P5	POS	\$15	\$30	\$50	\$250	80%	80%	80%	80%	\$500	\$2,000	60%	\$2,000	\$5,000	Sep	Emb	Unlim	N	N	Platinum	0.8094
AV-P6	POS	\$15	\$30	\$50	\$250	90%	90%	90%	90%	\$250	\$1,500	70%	\$500	\$3,000	Sep	Emb	Unlim	N	N	Platinum	0.8648
AV-P7	POS	100%	100%	100%	N/A	100%	100%	100%	100%	\$1,750	\$4,000	75%	\$5,000	\$10,000	Comb	Ded NonEmb/OOPM Emb	Unlim	Y	Y	Gold	0.8296
AV-P8	POS	\$30	\$60	\$50	\$250	70%	70%	70%	70%	\$1,500	\$5,900	50%	\$5,000	\$10,000	Sep	Emb	Unlim	N	N	Gold	0.6595
AV-P9	POS	80%	80%	80%	N/A	80%	80%	80%	80%	\$5,000	\$7,150	55%	\$10,000	\$14,300	Comb	Emb	Unlim	N	Y	Bronze	0.5120
AV-QA	POS	100%	100%	100%	N/A	100%	100%	100%	100%	\$7,000	\$7,000	75%	\$14,000	\$14,000	Comb	Emb	Unlim	N	Y	Bronze	0.4925
AV-QB	POS	100%	100%	100%	N/A	100%	100%	100%	100%	\$2,000	\$2,000	75%	\$4,000	\$4,000	Comb	Ded NonEmb/OOPM Emb	Unlim	Y	Y	Gold	0.8668
AV-QC	POS	100%	100%	100%	N/A	100%	100%	100%	100%	\$3,750	\$6,550	75%	\$7,500	\$10,000	Comb	Emb	Unlim	Y	Y	Silver	0.6767
AV-QD	POS	\$45	\$90	\$50	\$250	100%	100%	100%	100%	\$2,500	\$7,350	75%	\$10,000	\$20,000	Sep	Emb	Unlim	N	N	Gold	0.6639
AV-QE	POS	\$30	\$60	\$50	\$250	80%	80%	80%	80%	\$1,500	\$7,350	60%	\$3,000	\$7,500	Sep	Emb	Unlim	N	N	Gold	0.6655
AV-QF	POS	\$45	\$90	\$50	\$250	90%	90%	90%	90%	\$1,500	\$7,350	70%	\$3,000	\$12,000	Sep	Emb	Unlim	N	N	Gold	0.6707
AV-QG	POS	\$35	\$70	\$50	\$250	80%	80%	80%	80%	\$1,250	\$7,350	60%	\$2,000	\$15,000	Sep	Emb	Unlim	N	N	Gold	0.6662
AV-QH	POS	80%	80%	80%	N/A	80%	80%	80%	80%	\$2,700	\$6,350	60%	\$7,500	\$15,000	Comb	Ded NonEmb/OOPM Emb	Unlim	Y	Y	Gold	0.6052
AV-QI	POS	\$25	\$50	\$50	\$250	80%	80%	80%	80%	\$1,500	\$7,350	60%	\$3,000	\$10,000	Sep	Emb	Unlim	N	N	Gold	0.6719
AV-QJ	POS	\$40	\$80	\$50	\$250	80%	80%	80%	80%	\$1,000	\$6,250	60%	\$2,000	\$10,000	Sep	Emb	Unlim	N	N	Gold	0.6767
AV-QK	POS	\$30	\$60	\$50	\$250	80%	80%	80%	80%	\$2,000	\$5,750	60%	\$4,000	\$8,000	Sep	Emb	Unlim	N	N	Gold	0.6633
AV-QL	POS	\$25	\$55	\$50	\$250	80%	80%	80%	80%	\$2,000	\$6,250	60%	\$4,000	\$12,000	Sep	Emb	Unlim	N	N	Gold	0.6624
AV-QM	POS	\$35	\$70	\$50	\$250	80%	80%	80%	80%	\$1,000	\$7,350	60%	\$2,000	\$12,000	Sep	Emb	Unlim	N	N	Gold	0.6758
AV-QN	POS	\$50	\$100	\$50	\$350	100%	100%	100%	100%	\$2,000	\$6,250	75%	\$5,000	\$10,000	Sep	Emb	Unlim	N	N	Gold	0.6739
AV-QO	POS	100%	100%	100%	N/A	100%	100%	100%	100%	\$2,250	\$2,250	75%	\$4,500	\$4,500	Comb	Ded NonEmb/OOPM Emb	Unlim	Y	Y	Gold	0.8364
AV-QP	POS	\$40	\$80	\$50	N/A	80%	80%	80%	80%	\$2,500	\$4,500	60%	\$6,000	\$15,000	Sep	Emb	Unlim	N	N	Gold	0.6267
AV-QQ	POS	\$30	\$60	80%	N/A	80%	80%	80%	80%	\$3,500	\$4,500	55%	\$10,000	\$20,000	Sep	Emb	Unlim	N	N	Gold	0.6213
AV-QR	POS	\$25	\$50	\$50	N/A	70%	70%	70%	70%	\$3,500	\$4,500	50%	\$10,000	\$20,000	Sep	Emb	Unlim	N	N	Gold	0.6293
AV-QS	POS	\$45	\$90	\$50	\$250	80%	80%	80%	80%	\$3,000	\$5,000	55%	\$10,000	\$20,000	Sep	Emb	Unlim	N	N	Gold	0.6354
AV-QT	POS	\$35	\$100	\$50	N/A	80%	80%	80%	80%	\$5,000	\$7,350	55%	\$10,000	\$20,000	Sep	Emb	Unlim	N	N	Silver	0.5273
AV-QU	POS	80%	80%	80%	N/A	80%	80%	80%	80%	\$2,000	\$6,650	60%	\$7,500	\$10,000	Comb	Ded NonEmb/OOPM Emb	Unlim	Y	Y	Silver	0.6542
AV-QV	POS	70%	70%	70%	N/A	70%	70%	70%	70%	\$2,000	\$5,250	50%	\$7,500	\$15,000	Comb	Ded NonEmb/OOPM Emb	Unlim	Y	Y	Silver	0.6439
AV-84	POS	\$50	\$125	\$50	N/A	80%	80%	80%	80%	\$3,250	\$7,350	55%	\$6,000	\$14,700	Sep	Emb	Unlim	N	N	Silver	0.4833
AV-85	POS	\$50	\$125	\$50	N/A	80%	80%	80%	80%	\$4,000	\$7,350	55%	\$8,000	\$14,700	Sep	Emb	Unlim	N	N	Silver	0.4728
AV-86	POS	\$45	\$100	\$50	N/A	100%	100%	100%	100%	\$4,000	\$7,000	75%	\$8,000	\$14,000	Sep	Emb	Unlim	N	N	Gold	0.5711
AV-87	POS	\$50	\$100	\$50	N/A	100%	100%	100%	100%	\$3,000	\$7,350	75%	\$6,000	\$14,700	Sep	Emb	Unlim	N	N	Gold	0.5865
AV-88	POS	\$50	\$150	\$50	N/A	100%	100%	100%	100%	\$6,000	\$6,550	75%	\$12,000	\$13,100	Comb	Emb	Unlim	Y	Y	Bronze	0.5029
AM-IF	POS	70%	70%	70%	N/A	70%	70%	70%	70%	\$2,000	\$6,800	50%	\$6,000	\$12,000	Sep	Emb	Unlim	N	N	Silver	0.5199
AM-IU	POS	70%	70%	70%	N/A	70%	70%	70%	70%	\$5,300	\$6,500	50%	\$10,000	\$15,000	Comb	Emb	Unlim	Y	Y	Bronze	0.5103
AM-IV	POS	70%	70%	70%	N/A	70%	70%	70%	70%	\$5,250	\$6,500	50%	\$10,000	\$15,000	Comb	Emb	Unlim	Y	Y	Bronze	0.5108
AM-IW	POS	70%	70%	70%	N/A	70%	70%	70%	70%	\$4,500	\$7,050	50%	\$9,000	\$15,000	Comb	Emb	Unlim	N	Y	Bronze	0.5220
AM-IS	POS	100%	100%	100%	N/A	100%	100%	100%	100%	\$3,250	\$4,250	75%	\$10,000	\$20,000	Comb	Emb	Unlim	N	Y	Silver	0.7133
AM-IY	POS	85%	85%	85%	N/A	85%	85%	85%	85%	\$2,250	\$7,150	60%	\$4,000	\$15,000	Comb	Emb	Unlim	N	Y	Silver	0.6742
AM-JL	POS	80%	80%	80%	N/A	80%	80%	80%	80%	\$3,200	\$5,050	60%	\$7,500	\$15,000	Comb	Emb	Unlim	Y	Y	Silver	0.6301
AM-QW	POS	\$25	\$50	\$50	\$500	\$500	\$500	\$750	100%	\$1,200	\$4,250	75%	\$5,000	\$10,000	Sep	Emb	Unlim	N	N	Gold	0.6313
AV-QX	POS	\$30	\$60	\$50	\$500	\$500	\$500	\$750	100%	\$1,500	\$4,000	75%	\$5,000	\$10,000	Sep	Emb	Unlim	N	N	Gold	0.6016
AV-QY	POS	\$50	\$100	\$50	\$500	\$500	\$500	\$1,000	100%	\$2,250	\$7,350	75%	\$4,500	\$14,700	Sep	Emb	Unlim	N	N	Silver	0.5078
AV-QZ	POS	\$35	\$75	\$50	\$500	\$500	\$500	\$1,750	100%	\$5,500	\$6,000	75%	\$11,000	\$16,000	Sep	Emb	Unlim	N	N	Silver	0.4838
AV-Q1	POS	\$40	\$80	\$50	\$500	\$500	\$500	\$1,000	100%	\$3,000	\$7,350	75%	\$10,000	\$15,000	Sep	Emb	Unlim	N	N	Silver	0.4890

Notes:
 All Copays apply towards the OOPM
 Lifetime benefit maximums are unlimited

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Exhibit VI

Company: UnitedHealthcare Insurance Company of the River Valley
State: Arkansas
Size: 2-50
Effective Date: 1/1/2018
Rate Factor: New Pharmacy Plans

NEW PRIME CODES	Individual Deductible	Family Deductible	Retail Member Cost Sharing (Copay/Coins)				Mail Order Ratio	Plan Relativity
			Tier 1	Tier 2	Tier 3	Tier 4		
283A	\$0	\$0	\$10	\$35	\$70	\$150	2.5	0.4404
303A	\$0	\$0	\$15	\$50	\$85	\$150	2.5	0.3702
248A	\$0	\$0	\$20	\$65	\$100	\$200	3	0.3350
283A*	Same as Medical	Same as Medical	\$10	\$35	\$70	\$150	2.5	0.000
278A*	Same as Medical	Same as Medical	0%	0%	0%	0%	N/A	0.000
241A*	Same as Medical	Same as Medical	15%	15%	15%	15%	2.5	0.000
240A*	Same as Medical	Same as Medical	20%	20%	20%	20%	2.5	0.000
239A*	Same as Medical	Same as Medical	30%	30%	30%	30%	2.5	0.000
297E***	Same as Medical	Same as Medical	\$15	\$75	\$175	\$300	3	0.000
297E**	N/A	N/A	\$15	\$75	\$175	\$300	3	0.2534
310E**	N/A	N/A	\$10	\$40	\$140	\$300	3	0.2964
290E**	N/A	N/A	\$8	\$60	\$160	\$300	3	0.2876

* These Pharmacy plans are integrated with a Medical Plan

** Essential PDL

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Exhibit VII

Company: UnitedHealthcare Insurance Company of the River Valley
State: Arkansas
Size: 2-50
Effective Date: 1/1/2018
Rate Factor: Terminating Medical Plans

SCID	Plan Code
22732AR0010135	AM-IG
22732AR0010138	AM-IH
22732AR0010031	AM-IP
22732AR0010113	AM-IX
22732AR0010105	AM-IZ
22732AR0010104	AM-I2
22732AR0010112	AM-I3
22732AR0010121	AM-I6
22732AR0010122	AM-I7
22732AR0010141	AM-I8
22732AR0010144	AM-JB
22732AR0010150	AM-JH
22732AR0010152	AM-JJ
22732AR0010153	AM-JK
22732AR0010033	AC-UQ
22732AR0010016	EO-X
22732AR0010043	EQ-L
22732AR0010011	EN-7
22732AR0010014	EO-D
22732AR0010017	EO-Y
22732AR0010002	EN-X
22732AR0010042	EQ-K
22732AR0010003	EN-Y
22732AR0010004	EN-Z
22732AR0010125	AM-JM
22732AR0010127	AM-JO
22732AR0010089	AC-U7