

**Department of Managed Health Care/Department of Insurance
Medical Loss Ratio Reporting Form
Dental Coverage**

1. MLR Reporting Year	2016
2. Enter DMHC Health Plan ID. Insurers may leave this field blank	n/a
3. Legal Name	Standard Insurance Company
4. DBA	n/a
5. Federal Tax Exempt Status? Please enter Yes or No	No

Cell Key:

Blank cells require input from Health plan or Health insurer

Version 4.22.15

Revised Version 5.26.15

Revised Version 4.15.16 corrected dates for Cycle Year
(CY)2015-2016 on TABs Parts 1, 2 and 4.

Revised Version 5.10.17 12/31 and 3/31 Columns years to be
auto populated on TABs Parts 1 and 2.

Revised Version 8.15.2017 updated formula for MLR on TAB
Part 4 to calculate MLR to 1 decimal place.

Health Plan ID
 N/A
 Legal Name
 Standard Insurance Company
 d/b/a
 N/A
 MLR Reporting Year
 2016

Federal Tax Exempt
 No

Part 1

	Health Insurance Coverage DHMO Products						Health Insurance Coverage DPPD & Indemnity Products					
	Individual		Small Group		Large Group		Individual		Small Group		Large Group	
	Total as of 12/31/2016	Total as of 3/31/2017	Total as of 12/31/2016	Total as of 3/31/2017	Total as of 12/31/2016	Total as of 3/31/2017	Total as of 12/31/2016	Total as of 3/31/2017	Total as of 12/31/2016	Total as of 3/31/2017	Total as of 12/31/2016	Total as of 3/31/2017
Part 1	1	2	3	4	5	6	7	8	9	10	11	12
NOTE: REFER TO MLR INSTRUCTIONS FOR IMPORTANT INFORMATION ABOUT COMPLETING EACH COLUMN AND ROW.												
1. Premium												
1.1 Total direct premium earned	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ 5,077,773	\$ 5,160,552	\$ 10,731,477	\$ 10,906,425
2. Claims												
2.1 Total incurred claims (MLR Form Part 2, Line 2.11)	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ 3,060,440	\$ 3,113,557	\$ 7,035,442	\$ 7,013,249
3. Federal and State Taxes and Licenses or Regulatory Fees												
3.1 Federal taxes and assessments incurred by the reporting health plan or health insurer during the MLR reporting year												
3.1 a Federal income taxes deductible from premium in MLR calculations												
3.1 b Other Federal Taxes (other than income tax) and assessments deductible from premium												
3.2 State insurance, premium and other taxes incurred by the reporting health plan or health insurer during the MLR reporting year (deductible from premium in MLR calculation)												
3.2 a State income, excise, business, and other taxes									\$ 130,768	\$ 133,383	\$ 247,303	\$ 252,249
3.2 b State premium taxes												
3.2 c Community benefit expenditures												
3.3 Regulatory authority licenses and fees												
3.4 Total Federal and State Taxes and fees to be excluded from premium	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ 130,768	\$ 133,383	\$ 247,303	\$ 252,249
4. Non-Claims Costs												
4.1 Direct sales salaries and benefits												
4.2 Agents and brokers fees and commissions									\$ 439,897	\$ 448,694	\$ 475,537	\$ 485,047
4.3 Other taxes												
4.3a Taxes and assessments (exclude amounts reported in Section 3 or Line 10)												
4.3b Fines and penalties of regulatory authorities (exclude amounts reported in Line 3.3)												
4.4 Other general and administrative expenses									\$ 1,219,824	\$ 1,244,220	\$ 2,151,142	\$ 2,194,164
4.5 Total non-claims costs	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ 1,659,721	\$ 1,692,914	\$ 2,626,679	\$ 2,679,211
5. Other Indicators or information												
5.1 Number of covered lives									11,645	11,645	25,173	25,173
5.2 Member months									135,705	135,705	270,153	270,153
5.3 Number of life-years									11,909	11,909	22,513	22,513
	Grand Total as of 12/31/2016 for ALL markets in col. 1-12.											
6. Net investment income and other gain / (loss)												
7. Other Federal income taxes (exclude taxes on Line 3.1a and 3.1b)												

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 N/A
 Legal Name
 Standard Insurance Company
 dBA
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 MLR Reporting Year
 2016

Part 2

Part 2 NOTE: REFER TO MLR INSTRUCTIONS FOR IMPORTANT INFORMATION ABOUT COMPLETING EACH COLUMN AND ROW.		Health Insurance Coverage DHMO Products						Health Insurance Coverage DPPD & Indemnity Products					
		Individual		Small Group		Large Group		Individual		Small Group		Large Group	
		Total as of 12/31/2016	Total as of 3/31/2017	Total as of 12/31/2016	Total as of 3/31/2017	Total as of 12/31/2016	Total as of 3/31/2017	Total as of 12/31/2016	Total as of 3/31/2017	Total as of 12/31/2016	Total as of 3/31/2017	Total as of 12/31/2016	Total as of 3/31/2017
		1	2	3	4	5	6	7	8	9	10	11	12
1.	Premium:												
1.1	Direct premium written												
1.2	Unearned premium prior year												
1.3	Unearned premium MLR Reporting year												
1.4	Premium balances written off												
2.	Claims:												
2.1	Claims Paid												
2.1a	Claims paid during the MLR reporting year regardless of incurred date												
2.1b	Claims incurred only during the MLR reporting year, paid through 3/31 of the following year												
2.2	Direct claim liability												
2.2a	Liability as of 12/31 of MLR reporting year for all claims regardless of incurred date												
2.2b	Liability for claims incurred only during the MLR reporting year, calculated as of 3/31 of the following year												
2.3	Direct claim liability prior year												
2.4	Direct claim reserves												
2.4a	Reserves as of 12/31 of MLR reporting year for all claims regardless of incurred date												
2.4b	Reserves for claims incurred only during the MLR reporting year, calculated as of 3/31 of the following year												
2.5	Direct claim reserves prior year												
2.6	Experience rating refunds (rate credits) paid												
2.6a	Experience rating refunds, with all incurred dates, paid in the MLR reporting year												
2.6b	Experience rating refunds associated with premium earned only in the reporting year and paid through 3/31 of the following year												
2.7	Reserve for experience rating refunds (rate credits)												
2.7a	Reserve in MLR reporting year regardless of incurred date												
2.7b	Reserve specific to the MLR reporting year through 3/31 of the following year												
2.8	Reserve for experience rating refunds (rate credits) prior year												
2.9	Incurred dental incentive pool and bonuses												
2.9a	Paid dental incentive pools and bonuses MLR Reporting year												
2.9b	Accrued dental incentive pools and bonuses MLR Reporting year												
2.9c	Accrued dental incentive pools and bonuses prior year												
2.10	Contract benefit and lawsuit reserves												
2.11	Total incurred claims	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ 3,060,440	\$ 3,113,557	\$ 7,035,442	\$ 7,013,249

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 n/a
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Part 3

Description of Expense Element (by Type)	NEW	Detailed Description of Expense Allocation Methods
1	2	3
1. Incurred Claims		
Small/Large group claims		The portion of claims from small or large group is estimated based on the average loss ratio for each category measured based on existing definitions for internal metrics.
2. Federal and State Taxes and Licensing or Regulatory Fees		
2.a Federal taxes and assessments		
all categories		Premium taxes were apportioned based on premium. The state average was applied to all categories.
2.b State insurance, premium and other taxes		
all categories		Premium taxes were apportioned based on premium. The state average was applied to all categories.
2.c Community benefit expenditures		
2.d Regulatory authority licenses and fees		
3. Non-Claims costs		
3.a Direct sales salaries and benefits		
all categories		These expenses are included under 3.d.
3.b Agents and brokers fees and commissions		
all categories		Commission splits for small versus large were estimated based on the average ratio of small to large commission dollars for CA groups.
3.c Other taxes		
3.d Other general and administrative expenses		
all categories		General expenses splits for small versus large were estimated based on the average ratio of small to large non-commissioned tax expenses for CA groups.

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 NA _____
 Legal Name _____
 Standard Insurance Company _____
 dBA _____
 NA _____
 MLR Reporting Year _____
 2016

Part 4

Part 4 <small>NOTE: REFER TO MLR INSTRUCTIONS FOR IMPORTANT INFORMATION ABOUT COMPLETING EACH COLUMN AND ROW.</small>	Health Insurance Coverage ERISA Products												Health Insurance Coverage ERISA & Non-ERISA Products											
	Individual				Small Group				Large Group				Individual				Small Group				Large Group			
	PY2	PY1	CY	Total	PY2	PY1	CY	Total	PY2	PY1	CY	Total	PY2	PY1	CY	Total	PY2	PY1	CY	Total	PY2	PY1	CY	Total
	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	21	22	23	24
1.1	Medical Loss Ratio Numerator				Adjusted incurred claims as reported on MLR Form for prior year(s)				\$ - \$ -				\$ - \$ -				\$ - \$ -				\$ - \$ -			
1.2	Adjusted incurred claims as of 3/31 of the year following the MLR reporting year (Part 1, Line 2.1)				\$ - \$ -				\$ - \$ -				\$ - \$ -				\$ - \$ -				\$ - \$ -			
1.3	MLR numerator (Line 1.2)				\$ - \$ -				\$ - \$ -				\$ - \$ -				\$ - \$ -				\$ - \$ -			
2.1	Medical Loss Ratio Denominator				Premium earned (Part 1, Line 1.1)				\$ - \$ -				\$ - \$ -				\$ - \$ -				\$ - \$ -			
2.2	Federal and State taxes and license or regulatory fees (Part 1, Line 3.4)				\$ - \$ -				\$ - \$ -				\$ - \$ -				\$ - \$ -				\$ - \$ -			
2.3	MLR Denominator (Line 2.1 + Line 2.2)				\$ - \$ -				\$ - \$ -				\$ - \$ -				\$ - \$ -				\$ - \$ -			
3.1	Life-years (Part 1, Line 5.3)				0				0				0				0				0			
4.1	MLR Calculation (for Health plans or health insurers with at least 1,000 life years in the Total column of Line 3.1)				Not Required to Calculate				Not Required to Calculate				Not Required to Calculate				Not Required to Calculate				61.9%			
4.1	MLR				Not Required to Calculate				Not Required to Calculate				Not Required to Calculate				Not Required to Calculate				65.8%			

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Department of Managed Health Care/Department of Insurance
 Medical Loss Ratio Reporting Form: Dental Coverage
 Part 5 - Additional Responses

Health Plan ID

n/a

Legal Name

Standard Insurance Company

dBA

n/a

MLR Reporting Year

2016

Part 5

		Tax Rate
1. If a health plan or health insurer uses the highest premium tax rate in the State, the health plan or health insurer must report applicable highest State health premium tax		
2. If the health plan or health insurer included deferred experience for prior year and excluded deferred experience for current year, provide the total direct written premium and total incurred claims for the deferred experience by market.		
Deferred experience for prior year		
Deferred experience for current year		
3. If the health plan or health insurer novated any business in the MLR reporting year effective during the reporting year provide the name of the entity to whom the business was sold or transferred and the date of the sale or transfer.		
Name of Entity to whom business was sold or transferred	Effective date of sale or transfer	

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**Department of Managed Health Care
Medical Loss Ratio Reporting Form: Dental Coverage
Attestation**

Health Plan ID

n/a

Legal Name

Standard Insurance Company

dBA

n/a

MLR Reporting Year

2016

Attestation

Attestation Statement

The officers of this reporting Health plan being duly sworn, each attest that he/she is the described officer of the reporting Health plan, and that this MLR Reporting Form, the Company/Health plan Associations, and any supplemental submission that the Health plan includes are full and true statements of all the elements included therein for the MLR reporting year stated above, and that the MLR Reporting Form has been completed in accordance with the Department of Managed Health Care's guidance and reporting instructions, according to the best of his/her information, knowledge and belief. Furthermore, the scope of this attestation by the described officer includes any related electronic filings and postings for the MLR reporting year stated above and which are required by Department of Managed Health Care.

Per CDI - this tab does not apply to us.
Chief Executive Officer/President

Per CDI - this tab does not apply to us.
Chief Financial Officer