

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

1. MLR Reporting Year	2015
2. Enter DMHC Health Plan ID. Insurers may leave this field blank	
3. Legal Name	Cigna Health and Life Insurance C
4. DBA	
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.

Health Plan ID
 0
 Legal Name
 Cigna Health and Life Insurance Company
 dBA
 0
 MLR Reporting Year
 2015

Part 2

Part 2 NOTE: REFER TO MLR INSTRUCTIONS FOR IMPORTANT INFORMATION ABOUT	Health Insurance Coverage						Health Insurance Coverage					
	Dental Products						Dental Products					
	Individual		Small Group		Large Group		Individual		Small Group		Large Group	
	Total as of 12/31/15	Total as of 3/31/16	Total as of 12/31/15	Total as of 3/31/16	Total as of 12/31/15	Total as of 3/31/16	Total as of 12/31/15	Total as of 3/31/16	Total as of 12/31/15	Total as of 3/31/16	Total as of 12/31/15	Total as of 3/31/16
1	2	3	4	5	6	7	8	9	10	11	12	
1. Premium:												
1.1 Direct premium written						\$ 11,841,419	\$ 11,455,755	\$ 2,450,846	\$ 2,395,654	\$ 185,805,562	\$ 185,170,796	
1.2 Unearned premium prior year						\$ 231,418	\$ 231,418	\$ 32,217	\$ 32,217	\$ 1,002,859	\$ 1,002,859	
1.3 Unearned premium MLR Reporting year						\$ 377,186	\$ -	\$ 57,840	\$ -	\$ 621,308	\$ -	
1.4 Premium balances written off						\$ 5,166	\$ 4,993	\$ 295	\$ 0	\$ 545,513	\$ 500,008	
2. Claims:												
2.1 Claims Paid:												
2.1a Claims paid during the MLR reporting year regardless of incurred date						\$ 6,246,600	\$ 6,488,421	\$ 1,866,687	\$ 1,870,327	\$ 153,313,655	\$ 147,986,083	
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						\$ 682,796	\$ -	\$ 141,631	\$ -	\$ 10,914,276	\$ -	
2.2b Liability for claims incurred only during the MLR reporting year, calculated as of 3/31 of the following year							\$ 154,746	\$ -	\$ 32,099	\$ 2,355,842	\$ -	
2.3 Direct claim liability prior year						\$ 121,551	\$ -	\$ 101,050	\$ -	\$ 9,843,374	\$ -	
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						\$ -	\$ -	\$ -	\$ -	\$ 37,569	\$ -	
2.6b Experience rating refunds associated with premium earned only in the reporting year and paid through 3/31 of the following year						\$ -	\$ -	\$ -	\$ -	\$ -	\$ 37,569	
2.7 Reserve for experience rating refunds (rate credits):												
2.7a Reserved in MLR reporting year regardless of incurred date						\$ -	\$ -	\$ -	\$ -	\$ 794,347	\$ -	
2.7b Reserves specific to the MLR reporting year through 3/31 of the following year											\$ (1,689,397)	
2.8 Reserve for experience rating refunds (rate credits) prior year						\$ -	\$ -	\$ -	\$ -	\$ 2,555,078	\$ -	
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 Contingent benefit and lawsuit reserves												
2.11 Total incurred claims	\$ -	\$ -	\$ -	\$ -	\$ -	\$ 6,807,845	\$ 6,643,167	\$ 1,907,268	\$ 1,902,426	\$ 152,661,395	\$ 148,790,097	

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Part 3

Description of Expense Element (by Type)	NEW	Detailed Description of Expense Allocation Methods
1. Incurred Claims		
Allocation		Paid claims are assigned to the contract situs state with the exception of claims with respect to individual market business sold through an association which are reported in the resident state of the insured at the time the certificate of coverage was issued. Claim liabilities are allocated to the contract situs state based on premium except for minimum premium accounts which were specifically assigned to situs states.
Description		Includes claims paid or payable to physicians and non-clinical providers for services and supplies covered by the policy, including estimates of losses incurred, but not yet reported.
2. Federal and State Taxes and Licensing or Regulatory Fees		
2 a Federal taxes and assessments		
Allocation		Federal income taxes, excluding federal income taxes on net investment income, capital gains and the medical loss rebate liability, were allocated by state and by segment (i.e., individual, small group, large group) based on their pro rata share of pre-federal tax income excluding net investment income, capital gains, medical loss rebate liability, and HIF Fee.
Allocation		Federal payroll tax is aligned to a product and then allocated on a pro rata basis to the proper segment (i.e., individual, small group, large group) within a state based on membership associated with contracts in each contract situated in each state.
Description		Includes all federal taxes and assessments allocated to health insurance coverage reported under Section 2718 of the Public Health Service Act and excludes federal income taxes on investment income, capital gains and the medical loss rebate liability, fines and penalties of regulatory authorities, and fees for examinations by any Federal departments other than as specified in 45 CFR §158.162(a) as other non-claims costs, that are not included as an adjustment to premium revenue.
2 b State insurance, premium and other taxes		
Allocation		State income taxes are allocated to the state to which the tax was paid and then allocated to segments (i.e., individual, small group, large group) based on their pro rata share of pre-tax income, excluding net investment income, capital gains, medical loss rebate liability, and HIF Fee.
Allocation		Premium earned by segment by contract situs state is used to allocate state and municipal premium taxes.
Allocation		Property taxes are allocated pro rata based on membership associated with contracts in each segment (i.e., individual, small group, large group) situated in each state.
Allocation		Premium earned by segment (i.e., individual, small group, large group) by contract situs state is used to allocate property land assessments.
Description		Includes State income, excise, business, and other taxes that may be excluded from earned premium under 45 CFR §158.162(b)(1), also includes State premium taxes, and Community Benefit Expenditures.
2 c Community benefit expenditures		
Description		N/A
2 d Regulatory authority licenses and fees		
Allocation		Assessments were allocated by state based on actual payment detail.
Allocation		Assessments were further allocated to segments (i.e., individual, small group, large group) pro rata based on the proportion of membership associated with contracts in each segment situated in a state.
Description		Includes statutory assessments to defray operating expenses of any State or Federal regulatory department, and examination fees in lieu of premium taxes as specified by State law, and excludes fines and penalties of regulatory authorities, and any fees for examinations by any State or Federal regulatory departments other than as specifically included for this line.
3. Non-Claims costs		
3 a Direct sales salaries and benefits		
Allocation		Expenses are allocated pro rata based on the proportion of enrollee months associated with contracts in each segment (i.e., individual, small group, large group) that are situated in a state. For minimum premium contracts, enrollee member months are split between the insured and administrative portion of the contract.
Description		Includes compensation (including but not limited to salary and benefits) to employees engaged in soliciting and generating sales to policyholders for the issuer.
3 b Agents and brokers fees and commissions		
Allocation		Expenses are allocated pro rata based on the proportion of enrollee months associated with contracts in the small and large group segment that are situated in a state. For minimum premium contracts, enrollee member months are split between the insured and administrative portion of the contract.
Description		All expenses incurred by the issuer payable to a licensed agent, broker, or producer who is not an employee of the issuer in relation to the sale and solicitation of policies for the company.
3 c Other taxes		
Allocation		Other taxes are specifically identified by state, if specific identification was not possible, remaining taxes were allocated based on a ratio of total specifically identified state tax payments.
Allocation		Expenses are allocated pro rata based on the proportion of enrollee months associated with contracts in each segment (i.e., individual, small group, large group) that are situated in a state. For minimum premium contracts, enrollee member months are split between the insured and administrative portion of the contract.
Description		Includes other taxes, fines and penalties of regulatory authorities, and fees for examinations by any State or Federal departments not already included in other lines.
3 d Other general and administrative expenses		
Allocation		Expenses are allocated pro rata based on the proportion of enrollee months associated with contracts in each segment (i.e., individual, small group, large group) that are situated in a state. For minimum premium contracts, enrollee member months are split between the insured and administrative portion of the contract.
Description		General and Administrative Expenses not already included in other lines.

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 Local Name
 Cigna Health and Life Insurance Company
 DBA
 0
 MLR Reporting Year
 2015

Part 4

Part 4 NOTE: REFER TO MLR INSTRUCTIONS FOR IMPORTANT INFORMATION ABOUT COMPLETING EACH COLUMN AND ROW.		Health Insurance Coverage DENTAL PRODUCTS												Health Insurance Coverage DENTAL & DENTAL 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	1.1	Medical Loss Ratio Numerator																							
	1.2	Adjusted incurred claims as reported on MLR Form for prior year(s) (Part 1 Line 2.1)																							
	1.3	MLR numerator (Line 1.2)																							
2	2.1	Medical Loss Ratio Denominator																							
	2.2	Premium earned (Part 1 Line 1.1)																							
	2.3	Federal and State taxes and licensing or regulatory fees (Part 1 Line 3.4)																							
	2.3	MLR Denominator (Line 2.1 - Line 2.3)																							
3	3.1	Life-years (Part 1 Line 5.3)																							
4	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)																							

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

Health Plan ID

0

Legal Name

Cigna Health and Life Insurance Company

dBA

0

MLR Reporting Year

2015

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.

Steve Crooke

Chief Executive Officer/President

Scott Lambert

Chief Financial Officer