

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

| | | |
|-----------|---|---|
| 1. | MLR Reporting Year | 2014 |
| 2. | Enter DMHC Health Plan ID. Insurers may leave this field blank | |
| 3. | Legal Name | Standard Life and Accident Insurance Company |
| 4. | DBA | Standard Life and Accident Insurance Company |
| 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

Health Plan ID
 0
 Legal Name
 Standard Life and Accident Insurance Company
 dBA
 Standard Life and Accident Insurance Company
 MLR Reporting Year
 2014

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 12/31/14 | Total as of 3/31/15 | Total as of 12/31/14 | Total as of 3/31/15 | Total as of 12/31/14 | Total as of 3/31/15 | Total as of 12/31/14 | Total as of 3/31/15 | Total as of 12/31/14 | Total as of 3/31/15 | Total as of 12/31/14 | Total as of 3/31/15 |
| | 1 | 2 | 3 | 4 | 5 | 6 | 7 | 8 | 9 | 10 | 11 | 12 |
| 1. Premium: | | | | | | | | | | | | |
| 1.1 Direct premium written | | | | | | | \$ 1,172,743 | \$ 1,172,743 | \$ 13,837 | \$ 13,837 | | |
| 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 | | | | | | | \$ 117,652 | \$ 1,388 | \$ - | \$ - | | |
| 2.1b Claims incurred only during the MLR reporting year, paid through 3/31 of the following year | | | | | | | \$ - | \$ 168,424 | \$ 1,661 | \$ - | | |
| 2.2 Direct claim liability: | | | | | | | | | | | | |
| 2.2a Liability as of 12/31 of MLR reporting year for all claims regardless of incurred date | | | | | | | \$ 224,826 | \$ 2,653 | \$ - | \$ - | | |
| 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 | | | | | | | \$ 260,968 | \$ 3,079 | \$ - | \$ - | | |
| 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 Reserved in MLR reporting year regardless of incurred date | | | | | | | \$ - | \$ - | \$ - | \$ - | | |
| 2.7b Reserves 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 Contingent benefit and lawsuit reserves | | | | | | | \$ - | \$ - | \$ - | \$ - | | |
| 2.11 Total incurred claims | \$ - | \$ - | \$ - | \$ - | \$ - | \$ - | \$ 81,510 | \$ 168,424 | \$ 962 | \$ 1,661 | \$ - | \$ - |

Cell Keys:
 Blank cells require input from Health plan or Health insurer
 Green cells require no data input
 Pink cells require no data input - locked down
 Blue cells: computed cell (formula cell)

Health Plan ID _____
 Local Name _____
 Standard Life and Accident Insurance Company
 dBA _____
 Standard Life and Accident Insurance Company
 MLR Reporting Year _____
 2014

Part 3

| Description of Expense Element (by Type) | NEW | Detailed Description of Expense Allocation Methods |
|--|-----|--|
| 1 | 2 | 3 |
| 1. Incurred Claims | | |
| Claim Liability | | Allocated based on paid claims and/or earned premium |
| Paid Claims | | Not Allocated |
| | | |
| | | |
| | | |
| | | |
| 2. Federal and State Taxes and Licensing or Regulatory Fees | | |
| 2.a Federal taxes and assessments | | |
| Federal Taxes and Assessments | | Allocated by state and spread to columns using direct premium earned |
| | | |
| | | |
| | | |
| | | |
| 2.b State insurance, premium and other taxes | | |
| State insurance, premium and other taxes | | Allocated by state and spread to columns using direct premium earned |
| | | |
| | | |
| | | |
| | | |
| 2.c Community benefit expenditures | | |
| N/A | | N/A |
| | | |
| | | |
| | | |
| 2.d Regulatory authority licenses and fees | | |
| Regulatory Authority licenses and fees | | Allocated by state and spread to columns using direct premium earned |
| | | |
| | | |
| | | |
| | | |
| 3. Non-Claims costs | | |
| 3.a Direct sales salaries and benefits | | |
| N/A | | N/A |
| | | |
| | | |
| | | |
| 3.b Agents and brokers fees and commissions | | |
| Commissions and fees | | Not Allocated |
| | | |
| | | |
| | | |
| 3.c Other taxes | | |
| Federal Income Taxes | | Allocated by underwriting gain/loss plus net investment income |
| | | |
| | | |
| | | |
| 3.d Other general and administrative expenses | | |
| Other general/admin expenses | | Allocated by direct earned premium |
| | | |
| | | |
| | | |
| | | |

Cell Keys:
 Blank cells require input from Health plan or Health insurer
 Grey cells require no data input
 Pink cells require no data input - locked down
 Blue cells: computed cell (formula cell)

Health Plan ID
 0
 Local Name
 Standard Life and Accident Insurance Company
 DBA
 Standard Life and Accident Insurance Company
 MLR Reporting Year
 2014

Part 4

| Part 4 NOTE: REFER TO MLR INSTRUCTIONS FOR IMPORTANT INFORMATION ABOUT COMPLETING EACH COLUMN AND ROW. | | Health Insurance Coverage 2014 Products | | | | | | | | | | | | Health Insurance Coverage 2015 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 | Medical Loss Ratio Numerator | | | | | | | | | | | | | | | | | | | | | | | | |
| 1.2 | Adjusted incurred claims as reported on MLR Form for prior year(s) (Part 1 Line 2.1) | | | \$ - | \$ - | | | \$ - | \$ - | | | \$ - | \$ - | | | \$ 168,424 | \$ 168,424 | | | \$ 1,661 | \$ 1,661 | | | \$ - | \$ - |
| 1.3 | MLR numerator (Line 1.2) | | | \$ - | \$ - | | | \$ - | \$ - | | | \$ - | \$ - | | | \$ 168,424 | \$ 168,424 | | | \$ 1,661 | \$ 1,661 | | | \$ - | \$ - |
| 2.1 | Medical Loss Ratio Denominator | | | \$ - | \$ - | | | \$ - | \$ - | | | \$ - | \$ - | | | \$ 1,172,743 | \$ 1,172,743 | | | \$ 13,837 | \$ 13,837 | | | \$ - | \$ - |
| 2.2 | Premium earned (Part 1 Line 1.1) | | | \$ - | \$ - | | | \$ - | \$ - | | | \$ - | \$ - | | | \$ 28,667 | \$ 28,667 | | | \$ 339 | \$ 339 | | | \$ - | \$ - |
| 2.3 | Federal and State taxes and licensing or regulatory fees (Part 1 Line 3.4) | | | \$ - | \$ - | | | \$ - | \$ - | | | \$ - | \$ - | | | \$ 1,144,076 | \$ 1,144,076 | | | \$ 13,498 | \$ 13,498 | | | \$ - | \$ - |
| 2.3 | MLR Denominator (Line 2.1 - Line 2.3) | | | \$ - | \$ - | | | \$ - | \$ - | | | \$ - | \$ - | | | \$ 1,144,076 | \$ 1,144,076 | | | \$ 13,498 | \$ 13,498 | | | \$ - | \$ - |
| 3.1 | Life-years (Part 1 Line 5.3) | | | 0 | 0 | | | 0 | 0 | | | 0 | 0 | | | 1,796 | 1,796 | | | 21 | 21 | | | 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) | | | | | | | | | | | | | | | | 14.72% | | | | | | | | |

Cell Keys:
 Blank cells require input from Health plan or Health Insurer
 Gray cells require no data input
 Pink cells require no data input - locked down
 Blue cells: computed cell (formula cell)

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

Health Plan ID

0

Legal Name

Standard Life and Accident Insurance Company

dBA

Standard Life and Accident Insurance Company

MLR Reporting Year

2014

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.

Chief Executive Officer/President

Chief Financial Officer