

**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	
3. Legal Name	Golden Rule Insurance Company
4. DBA	UnitedHealthOne
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.

Health Plan ID
 Legal Name
 Golden Rule Insurance Company
 dBA
 UnitedHealthOne
 MLR Reporting Year
 2016

Federal Tax Exempt
 No

Part 1

Part 1 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 Total direct premium earned	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ 1,093,637	\$ 1,093,178	\$ -	\$ -	\$ -	\$ -
2. Claims												
2.1 Total incurred claims (MLR Form Part 2, Line 2.11)	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ 600,480	\$ 596,212	\$ -	\$ -	\$ -	\$ -
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							\$ 91,214	\$ 91,214				
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							\$ 67,956	\$ 67,956				
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	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ 169,689	\$ 169,689	\$ -	\$ -	\$ -	\$ -
4. Non-Claims Costs												
4.1 Direct sales salaries and benefits												
4.2 Agents and brokers fees and commissions							\$ 46,254	\$ 46,254				
4.3 Other taxes							\$ 15,662	\$ 15,662				
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							\$ 141,420	\$ 141,420				
4.5 Total non-claims costs	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ 203,336	\$ 203,336	\$ -	\$ -	\$ -	\$ -
5. Other Indicators or Information												
5.1 Number of covered lives							1,888	1,888				
5.2 Member months							20,632	20,632				
5.3 Number of life-years							1,719	1,719				
	Grand Total as of 12/31/2016 for ALL markets in col. 1-12.											
6. Net investment income and other gain / (loss)	\$ 9,603											
7. Other Federal income taxes (exclude taxes on Line 3.1a and 3.1b)	\$ 2,637											

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 Golden Rule Insurance Company
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 2016

Part 2

		Health Insurance Coverage						Health Insurance Coverage															
		DHMO Products						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									
1		2		3		4		5		6		7		8		9		10		11		12	
Part 2 NOTE: REFER TO MLR INSTRUCTIONS FOR IMPORTANT INFORMATION ABOUT COMPLETING EACH COLUMN AND ROW.																							
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	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	Contract benefit and lawsuit reserves																						
2.11	Total incurred claims	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	

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Health Plan ID

Legal Name

Golden Rule Insurance Company

dBA

UnitedHealthOne

MLR Reporting Year

2016

Part 3

Description of Expense Element (by Type)	NEW	Detailed Description of Expense Allocation Methods
1	2	3
1. Incurred Claims		
Paid Claims - Adjudicated claim activity for fee for service claims from source system.		Transactions are allocated to legal entity, state, product, and group size (where applicable) directly from policyholder/member information obtained during case installation.
Change in IBNR - Incurred but not reported claim activity (IBNR) for service claims not yet adjudicated for current and/or prior periods.		Reserves for IBNR are developed using historical fee for service claims development triangles at a legal entity, state, product, and group size (where applicable) level.
Capitation - Payments to dental care providers and clinical risk bearing entities (as defined in HHS Guidance) for patient services specifically known and identified in-network and out-of-network provider settlements and/or payable/expense due to extra-contractual.		Capitation payments recorded to legal entity, state, product, and group size based on actual membership counts within these aggregations with adjustments to those services. Settlement expense is allocated to legal entity, state, product, and group size in the following manner: Paid and known payables are based on membership, while the IBNR component is allocated based on paid claims, or there is a direct charge and no allocation is required.
State Assessments		Assessment is calculated and allocated to the legal entity, state, product, and group size for which the assessment applies. Allocation based on legal entity, state, product, and group size membership or fee for service claim experience, depending on assessment type.
2. Federal and State Taxes and Licensing or Regulatory Fees		
2.a Federal taxes and assessments		
Federal Income Tax		Federal income tax, excluding tax on investment income and the MLR rebate, is allocated across each state and column (line of business) based on the respective portion of pre-tax income or loss to the issuer's total pre-tax income or loss.
Other Federal Taxes (other than income tax) and assessments deductible from premium		These taxes are booked to the legal entity or are included in the management fees paid to the contract company. They are allocated within the legal entity to the various states and columns based on membership, revenue, or largest financial cross section depending on the legal entity.
2.b State insurance, premium and other taxes		
State income, excise, business, and other taxes		State income tax (where applicable), excluding tax on the MLR rebate, is allocated first to states that impose income tax and then to the columns (lines of business) based on the respective portion of pre-tax income or loss to the issuer's total pre-tax income or loss in that state.
State premium taxes		Premium tax (where applicable), excluding premium tax on the MLR rebate, is calculated based on member status and reconfigured to be reported based on employer status.
2.c Community benefit expenditures		
Community Benefits Expenditures		Not applicable.
2.d Regulatory authority licenses and fees		
Regulatory authority licenses and fees		Regulatory authority licenses and fees are direct charges incurred by the legal entity from various regulatory agencies. These expenses are recorded to the legal entity charged and then allocated within the legal entity to the various states and columns based on membership, revenue, or largest financial aggregation depending on the legal entity.
3. Non-Claims costs		
3.a Direct sales salaries and benefits		
Direct sales salaries and benefits		Direct sales salaries and benefits are part of the management fees paid to the contract company. Direct sales salaries and benefits were allocated to each state and column through multiple drivers which include programs, employees, revenue, selling, general, and administrative expenses, and nonmember.
3.b Agents and brokers fees and commissions		
Agents and brokers fees and commissions		Agents and brokers fees and commissions expenses are booked at the various states and columns based on policy level information and/or membership.
3.c Other taxes		
Other Taxes		Other taxes are direct charges incurred by the legal entity. These expenses are booked to the legal entity charged and then allocated within the legal entity to the various states and columns based on membership, revenue, or largest financial aggregation depending on the legal entity.
3.d Other general and administrative expenses		
Other general and administrative expenses		Other general and administrative expenses are part of vendor services paid either to the regulated entity contract company, UnitedHealth Group Incorporated (UnitedHealth Group) affiliates or non-affiliated external vendors. Management fee other general and administrative expenses were allocated to each state and column through multiple drivers which include claims volume, call volume, programs, employees, revenue, medical expense, selling, general, and administrative expenses, and membership. Any general and administrative expenses provided through direct arrangements with UnitedHealth Group affiliates or non-affiliates are based on the vendor provided percentage of overall spending purchased by the entity for each state and line of business.

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 UnitedHealthCare
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Part 4

Part 4 NOTE: REFER TO MLR INSTRUCTIONS FOR IMPORTANT INFORMATION ABOUT COMPLETING EACH COLUMN AND ROW	Health Insurance Coverage ERMD Products												Health Insurance Coverage BPPO & Indemnity Products															
	Individual						Large Group						Individual						Large Group									
	Small Group				Large Group				Small Group				Large Group				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)																											
1.3	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	Medical Loss Ratio Denominator																											
2.1	Premium earned (Part 1, Line 1.1)																											
2.2	Federal and State taxes and licensing 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)																											
4	MLR Calculation (for Health plans or health insurers with at least 1,000 life years in the Total column of Line 3.1)																											
4.1	MLR																											

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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

Legal Name

Golden Rule Insurance Company

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UnitedHealthOne

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

[Redacted]

Legal Name

Golden Rule Insurance Company

dBA

UnitedHealthOne

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.

Chief Executive Officer/President

Chief Financial Officer