

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

MLR Reporting Year	2015
Enter DMHC Health Plan ID. Insurers may leave this field blank	
Legal Name	The Lincoln National Life Insurance
DBA	Lincoln Financial Group
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
 Legal Name
 The Union National Life Insurance Company
 d/b/a
 Lincoln Financial Group
 MLR Reporting Year
 2015

Part 2

NOTE: REFER TO MLR INSTRUCTIONS FOR IMPORTANT INFORMATION ABOUT	Health Insurance Coverage EMPLOYEES					Health Insurance Coverage SPOUSE & DEPENDENT MEMBERS					
	Individual		Small Group		Large Group	Individual		Small Group		Large Group	
	Total as of 9/30/15	Count as of 9/30/15	Total as of 9/30/15	Count as of 9/30/15	Total as of 9/30/15	Total as of 9/30/15	Count as of 9/30/15	Total as of 9/30/15	Count as of 9/30/15	Total as of 9/30/15	
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Health Plan ID
 0
 Legal Name
 The Lincoln National Life Insurance Company
 dBA
 Lincoln Financial Group
 MLR Reporting Year
 2015

Part 3

Description of Expense Element (by Type)	NEW	Detailed Description of Expense Allocation Methods
1	2	3
1. Incurred Claims		
		Expenses are allocated on a cost center-level basis using one of three metrics: paid claims, sales, or in force premium. Allocations are not automatically available at a state level. However, CA premium is tracked on an independent database. For survey, manually calculated the CA ratio of expenses using the total CA premium reported for the survey divided by the total premium for all states.
		3/31 Estimate: - Paid Claims: Our statutory state report had paid claims based on provider location, so the dental claims database was queried to find paid claims (regardless of incurred period) for groups situated in CA. 3/31 Estimate: - Incurred and paid claims: For groups situated in CA, the dental claims database was queried to find paid claims for all 2015 incurred months that were paid through 3/31/2016. - BNR Reserve: Completion factors as of 3/31/2015 (using nationwide experience) were applied to each of the 2014 incurred and paid claim months to project the ultimate incurred claims and the
2. Federal and State Taxes and Licensing or Regulatory Fees		
2.a Federal taxes and assessments		
3.1a FIT		Expenses are allocated on a cost center-level basis using one of three metrics: paid claims, sales, or in force premium. Allocations are not automatically available at a state level. However, CA premium is tracked on an independent database. For survey, manually calculated the CA ratio of expenses using the total CA premium reported for the survey divided by the total premium for all states.
3.1b ACA Fees		
2.b State insurance, premium and other taxes		
3.2a State Insurance Dept licenses and fees		Expenses are allocated on a cost center-level basis using one of three metrics: paid claims, sales, or in force premium. Allocations are not automatically available at a state level. However, CA premium is tracked on an independent database. For survey, manually calculated the CA ratio of expenses using the total CA premium reported for the survey divided by the total premium for all states.
3.2b State premium taxes		
2.c Community benefit expenditures		
		Expenses are allocated on a cost center-level basis using one of three metrics: paid claims, sales, or in force premium. Allocations are not automatically available at a state level. However, CA premium is tracked on an independent database. For survey, manually calculated the CA ratio of expenses using the total CA premium reported for the survey divided by the total premium for all states.
2.d Regulatory authority licenses and fees		
		Expenses are allocated on a cost center-level basis using one of three metrics: paid claims, sales, or in force premium. Allocations are not automatically available at a state level. However, CA premium is tracked on an independent database. For survey, manually calculated the CA ratio of expenses using the total CA premium reported for the survey divided by the total premium for all states.
3. Non-Claims costs		
3.a Direct sales salaries and benefits Variable and base compensation (salaries, benefits, and related) for sales-oriented individuals are centralized in specific grouping of cost centers.		Expenses are allocated on a cost center-level basis using one of three metrics: paid claims, sales, or in force premium. Allocations are not automatically available at a state level. However, CA premium is tracked on an independent database. For survey, manually calculated the CA ratio of expenses using the total CA premium reported for the survey divided by the total premium for all states.
3.b Agents and brokers fees and commissions Agents and broker fees and commissions are booked in cost centers exclusively for these expenses. The dental-allocated commission and fee expenses are not deferred due to the short term nature of the contracts.		Expenses are allocated on a cost center-level basis using one of three metrics: paid claims, sales, or in force premium. Allocations are not automatically available at a state level. However, CA premium is tracked on an independent database. For survey, manually calculated the CA ratio of expenses using the total CA premium reported for the survey divided by the total premium for all states.
3.c Other taxes N/A		Expenses are allocated on a cost center-level basis using one of three metrics: paid claims, sales, or in force premium. Allocations are not automatically available at a state level. However, CA premium is tracked on an independent database. For survey, manually calculated the CA ratio of expenses using the total CA premium reported for the survey divided by the total premium for all states.
3.d Other general and administrative expenses Contains all other expenses (travel, non-direct, TLSP, commissions, etc.) which are allocated to CA (per ratio) but are not captured in other fields within the survey.		Expenses are allocated on a cost center-level basis using one of three metrics: paid claims, sales, or in force premium. Allocations are not automatically available at a state level. However, CA premium is tracked on an independent database. For survey, manually calculated the CA ratio of expenses using the total CA premium reported for the survey divided by the total premium for all states.

Cell Key:
 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
 Local Name
 The Lincoln National Life Insurance Company
 dBA
 License/Fiscal Group
 MLR Reporting Year
 2018

Part 4

Part 4 NOTE: REFER TO MLR INSTRUCTIONS FOR IMPORTANT INFORMATION ABOUT COMPLETING EACH COLUMN AND ROW.		Health Insurance Coverage Group Products												Health Insurance Coverage Group A Individually Purchased 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	Medical Loss Ratio Numerator																																
1.1	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 - Line 2.2)		\$	-	\$	-	\$	-	\$	-	\$	-	\$	-	\$	-	\$	-	\$	-	\$	-	\$	-	\$	-	\$	-					
1.3	MLR Numerator (1 - 1.2)		\$	-	\$	-	\$	-	\$	-	\$	-	\$	-	\$	-	\$	-	\$	-	\$	-	\$	-	\$	-	\$	-					
2	Medical Loss Ratio Denominator																																
2.1	Premium earned (Part 1 Line 1.1)		\$	-	\$	-	\$	-	\$	-	\$	-	\$	-	\$	-	\$	-	\$	-	\$	-	\$	-	\$	-	\$	-					
2.2	Facilities and Other Fees and Expenses or Regulatory Fees (Part 1 Line 3.4)		\$	-	\$	-	\$	-	\$	-	\$	-	\$	-	\$	-	\$	-	\$	-	\$	-	\$	-	\$	-	\$	-					
2.3	MLR Denominator (Line 2.1 - Line 2.2)		\$	-	\$	-	\$	-	\$	-	\$	-	\$	-	\$	-	\$	-	\$	-	\$	-	\$	-	\$	-	\$	-					
3	Lifetime (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)																																
4.1	MLR																																

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 Gray cells require no data input
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 Blue cells: compiled cell (formula cell)

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

Health Plan ID

0

Legal Name

The Lincoln National Life Insurance Company

dBA

Lincoln Financial Group

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.

Chief Executive Officer/President

Chief Financial Officer