

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

<b>1. MLR Reporting Year</b>	<b>2017</b>
<b>2. Enter DMHC Health Plan ID. Insurers may leave this field blank</b>	<b>n/a</b>
<b>3. Legal Name</b>	<b>Standard Insurance Company</b>
<b>4. DBA</b>	<b>n/a</b>
<b>5. Federal Tax Exempt Status? Please enter Yes or No</b>	<b>No</b>

**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  
 dBA  
 n/a  
 MLR Reporting Year  
 2017

Federal Tax Exempt  
 No

# Part 1

		Health Insurance Coverage							
		DHMO Products							
		Individual		Small Group		Large Group		Individual	
		Total as of 12/31/2017	Total as of 3/31/2018	Total as of 12/31/2017	Total as of 3/31/2018	Total as of 12/31/2017	Total as of 3/31/2018	Total as of 12/31/2017	Total as of 3/31/2018
		1	2	3	4	5	6	7	8
<b>Part 1</b> <b>NOTE: REFER TO MLR INSTRUCTIONS FOR IMPORTANT INFORMATION ABOUT COMPLETING EACH COLUMN AND ROW.</b>									
1.	Premium								
1.1	Total direct premium earned	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
2.	Claims								
2.1	Total incurred claims (MLR Form Part 2, Line 2.11)	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
3.	Federal and State Taxes and Licensing 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								
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	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
4.	Non-Claims Costs								
4.1	Direct sales salaries and benefits								
4.2	Agents and brokers fees and commissions								
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								
4.5	Total non-claims costs	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
5.	Other Indicators or information								
5.1	Number of covered lives								
5.2	Member months								
5.3	Number of life-years								
		Grand Total as of 12/31/2017 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)								

**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)

Department of Managed Health Care/Department of Insurance  
 Medical Loss Ratio Reporting Form: Dental Coverage  
 Part 1 - Summary of Data

Health Plan ID  
 n/a  
 Legal Name  
 Standard Insurance Company  
 dBA  
 n/a  
 MLR Reporting Year  
 2017

Part 1		Health Insurance Coverage			
		DPPO & Indemnity Products			
		Small Group		Large Group	
		Total as of 12/31/2017	Total as of 3/31/2018	Total as of 12/31/2017	Total as of 3/31/2018
		9	10	11	12
<b>NOTE: REFER TO MLR INSTRUCTIONS FOR IMPORTANT INFORMATION ABOUT COMPLETING EACH COLUMN AND ROW.</b>					
1.	Premium				
1.1	Total direct premium earned	\$ 5,522,172	\$ 5,664,499	\$ 10,902,952	\$ 11,183,960
2.	Claims				
2.1	Total incurred claims (MLR Form Part 2, Line 2.11)	\$ 3,033,454	\$ 3,120,239	\$ 7,329,934	\$ 7,347,867
3.	Federal and State Taxes and Licensing 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				
3.2 b	State premium taxes	\$ 129,771	\$ 133,116	\$ 256,219	\$ 262,823
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	\$ 129,771	\$ 133,116	\$ 256,219	\$ 262,823
4.	Non-Claims Costs				
4.1	Direct sales salaries and benefits				
4.2	Agents and brokers fees and commissions	\$ 460,283	\$ 470,153	\$ 431,867	\$ 447,358
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	\$ 1,664,116	\$ 1,705,014	\$ 2,666,972	\$ 2,740,070
4.5	Total non-claims costs	\$ 2,124,399	\$ 2,175,167	\$ 3,098,839	\$ 3,187,428
5.	Other Indicators or information				
5.1	Number of covered lives	10,137	10,137	22,829	22,829
5.2	Member months	116,739	116,739	257,153	257,153
5.3	Number of life-years	9,728	9,728	21,429	21,429
6.	Net investment income and other gain / (loss)				
7.	Other Federal income taxes (exclude taxes on Line 3.1a and 3.1b)				

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  
 n/a  
 Legal Name  
 Standard Insurance Company  
 dBA  
 n/a  
 MLR Reporting Year  
 2017

# Part 2

		Health Insurance Coverage						Health Insurance Coverage		
		DHMO Products						DPPO & Indemnity		
		Individual		Small Group		Large Group		Individual		Small
		Total as of 12/31/2017	Total as of 3/31/2018	Total as of 12/31/2017	Total as of 3/31/2018	Total as of 12/31/2017	Total as of 3/31/2018	Total as of 12/31/2017	Total as of 3/31/2018	Total as of 12/31/2017
		1	2	3	4	5	6	7	8	9
<b>Part 2</b>		<b>NOTE: REFER TO MLR INSTRUCTIONS FOR IMPORTANT INFORMATION ABOUT COMPLETING EACH COLUMN AND ROW.</b>								
1.	Premium:									
1.1	Direct premium written									\$ 5,522,172
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									\$ 3,099,485
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									\$ 179,935
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									\$ 245,966
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	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ 3,033,454

**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)

Department of Managed Health Care/Department of Insurance  
 Medical Loss Ratio Reporting Form: Dental Coverage  
 Part 2 - Premium and Claims

Health Plan ID  
 n/a  
 Legal Name  
 Standard Insurance Company  
 dBA  
 n/a  
 MLR Reporting Year  
 2017

		Dental Coverage		
		Individual Products		
		Group	Large Group	
		Total as of 3/31/2018	Total as of 12/31/2017	Total as of 3/31/2018
		10	11	12
<b>Part 2</b>				
<b>NOTE: REFER TO MLR INSTRUCTIONS FOR IMPORTANT INFORMATION ABOUT COMPLETING EACH COLUMN AND ROW.</b>				
1.	Premium:			
1.1	Direct premium written	\$ 5,664,499	\$ 10,902,952	\$ 11,183,960
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		\$ 7,298,992	
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	\$ 3,103,520		\$ 7,308,495
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		\$ 423,730	
2.4b	Reserves for claims incurred only during the MLR reporting year, calculated as of 3/31 of the following year	\$ 16,719		\$ 39,372
2.5	Direct claim reserves prior year		\$ 423,423	
2.6	Experience rating refunds (rate credits) paid			
2.6a	Experience rating refunds, with all incurred dates, paid in the MLR reporting year		\$ 6,680	
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		\$ 23,955	
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	\$ 3,120,239	\$ 7,329,934	\$ 7,347,867

**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  
 n/a  
 Local Name  
 Standard Insurance Company  
 dBA  
 n/a  
 MLR Reporting Year  
 2017

### Part 3

Description of Expense Element (by Type)	NEW	Detailed Description of Expense Allocation Methods
1	2	3
<b>1. Incurred Claims</b>		
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.
<b>2. Federal and State Taxes and Licensing or Regulatory Fees</b>		
2.a Federal taxes and assessments		
all categories		Federal taxes were apportioned based on premium. The nationwide 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		
<b>3. Non-Claims costs</b>		
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.
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.

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)

Department of Managed Health Care/Department of Insurance  
 Medical Loss Ratio Reporting Form: Dental Coverage  
 Part 4 - MLR Calculation

Health Plan ID  
 n/a  
 Legal Name  
 Standard Insurance Company  
 dBA  
 n/a  
 MLR Reporting Year  
 2017

# Part 4

Part 4 NOTE: REFER TO MLR INSTRUCTIONS FOR IMPORTANT INFORMATION ABOUT COMPLETING EACH COLUMN AND ROW.		Health Insurance Coverage						
		Individual				DHMO Products		
						Small Group		
		PY2	PY1	CY	Total	PY2	PY1	CY
1	2	3	4	5	6	7		
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)		\$ -	\$ -			\$ -	
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.	3.1 Life-years (Part 1 Line 5.3)		0	0			0	
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				Not Required to Calculate			

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)

Department of Managed Health Care/Department of Insurance  
 Medical Loss Ratio Reporting Form: Dental Coverage  
 Part 4 - MLR Calculation

Health Plan ID  
 n/a  
 Legal Name  
 Standard Insurance Company  
 dBA  
 n/a  
 MLR Reporting Year  
 2017

		Large Group					Inc	
		Total	PY2	PY1	CY	Total	PY2	PY1
		8	9	10	11	12	13	14
<b>Part 4</b>								
<b>NOTE: REFER TO MLR INSTRUCTIONS FOR IMPORTANT INFORMATION ABOUT COMPLETING EACH COLUMN AND ROW.</b>								
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)	\$ -			\$ -	\$ -		
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.	3.1 Life-years (Part 1 Line 5.3)	0			0	0		
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	Not Required to Calculate			Not Required to Calculate			

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)



Department of Managed Health Care/Department of Insurance  
 Medical Loss Ratio Reporting Form: Dental Coverage  
 Part 4 - MLR Calculation

Health Plan ID  
 n/a  
 Legal Name  
 Standard Insurance Company  
 dBA  
 n/a  
 MLR Reporting Year  
 2017

		Health Insurance Coverage						
		DPPO & Indemnity Products						
		Individual	Small Group					
		CY	Total	PY2	PY1	CY	Total	PY2
		15	16	17	18	19	20	21
<b>Part 4</b>								
<b>NOTE: REFER TO MLR INSTRUCTIONS FOR IMPORTANT INFORMATION ABOUT COMPLETING EACH COLUMN AND ROW.</b>								
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)	\$ -	\$ -	\$ 2,941,783	\$ 3,113,557	\$ 3,120,239	\$ 9,175,579	\$ 6,553,499
1.3	MLR numerator (Line 1.2)	\$ -	\$ -	\$ 2,941,783	\$ 3,113,557	\$ 3,120,239	\$ 9,175,579	\$ 6,553,499
2.	Medical Loss Ratio Denominator							
2.1	Premium earned (Part 1 Line 1.1)	\$ -	\$ -	\$ 4,878,861	\$ 5,160,552	\$ 5,664,499	\$ 15,703,912	\$ 8,888,456
2.2	Federal and State taxes and licensing or regulatory fees ( Part 1 Line 3.4)	\$ -	\$ -	\$ 179,335	\$ 133,383	\$ 133,116	\$ 445,834	\$ 324,207
2.3	MLR Denominator (Line 2.1 - Line 2.2)	\$ -	\$ -	\$ 4,699,526	\$ 5,027,169	\$ 5,531,383	\$ 15,258,078	\$ 8,564,249
3.	3.1 Life-years (Part 1 Line 5.3)	0	0	7,851	11,309	9,728	28,888	16,785
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			Not Required to Calculate			60.1%	

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)





**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**

2017

## 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