

Annual Report of Self-Insured Accounts as of December 2015 - Membership Data

	Hospital/Medical Insurance Carrier Affiliated TPAs	# of Self-Insured Accounts	# of Subscribers	# of Subscribers & Dependents	Average # of Subscriber Members Per Account	Average # of Subscriber & Dependent Members Per Account
1	Aetna Life Insurance Company	18	39,183	63,113	2,177	3,506
2	Blue Cross and Blue Shield of Massachusetts, Inc.	228	530,629	1,161,813	2,327	5,096
3	Cigna Health and Life Insurance Company	89	128,593	268,737	1,445	3,020
4	Fallon Health & Life Assurance Company, Inc.	12	10,713	26,549	893	2,212
5	Harvard Pilgrim Health Care, Inc.	61	123,214	291,133	2,020	4,773
6	Health New England, Inc.	16	13,701	30,642	856	1,915
7	Health Plans, Inc. (Affiliated with Harvard Pilgrim)	89	32,781	66,339	368	745
8	HPHC Insurance Company, Inc.	41	22,302	36,748	544	896
9	Massachusetts Benefit Administrators, LLC (Affiliated with BCBSMA)	49	9,663	20,928	197	427
10	Total Health Plan, Inc. (Affiliated with Tufts Health Plan)	119	89,473	201,327	752	1,692
11	Tufts Benefit Administrators, Inc. (Affiliated with Tufts Health Plan)	58	20,133	42,183	347	727
12	UltraBenefits, Inc. (Affiliated with Fallon Community Health Plan)	12	868	1,730	72	144
13	UMR, Inc. (Affiliated with United Healthcare)	3	22,115	23,439	7,372	7,813
14	UniCare Life & Health Insurance Company	3	90,660	185,466	30,220	61,822
15	United HealthCare Services, Inc. (Affiliated with United Healthcare)	40	185,485	437,542	4,637	10,939
	SUBTOTAL	838	1,319,513	2,857,689	1,575	3,410

	Hospital/Medical Non-Insurance	# of Self-Insured Accounts	# of Subscribers	# of Subscribers & Dependents	Average # of Subscriber Members Per Account	Average # of Subscriber & Dependent Members
1	Chesterfield Resources, Inc.	1	269	552	269	552
2	Consolidated Health Plans, Inc.	4	306	658	77	165
3	Discovery Benefits, Inc. ³	28	937	1,913	33	68
4	Diversified Administration Corporation	15	348	669	23	45
5	Gowrie Claim Services	41	2,460	2,460	60	60
6	Group Insurance Service Center, Inc.	29	1,392	2,661	48	92
7	Infinisource, Inc. ¹	30	868	N/A	29	N/A
8	Key Benefit Administrators, Inc.	1	110	249	110	249
9	Meritain Health, Inc.	8	880	2,113	110	264
	SUBTOTAL	157	7,570	11,275	48	72

	Ancillary and Limited Health TPA	# of Self-Insured Accounts	# of Subscribers	# of Subscribers & Dependents	Average # of Subscriber Members Per Account	Average # of Subscriber & Dependent Members
1	Beacon Health Strategies, LLC (Behavioral Health)	1	152,895	267,904	152,895	267,904
2	Caremark PCS Health, LLC (Pharmacy)	27	219,750	219,750	8,139	8,139
3	Caremark PhC, LLC ² (Pharmacy)	1	138,394	138,394	138,394	138,394
4	Cigna Behavioral Health, Inc. (Behavioral Health)	1,375	69,113	152,348	50	111
5	Envision Pharmaceutical Service, Inc. (Pharmacy)	1	1,458	4,057	1,458	4,057
6	MaxorPlus, Ltd. (Pharmacy)	13	5,895	14,789	453	1,138
7	OptumHealth Care Solutions, Inc. (Behavioral Health)	1	45,937	96,467	45,937	96,467
8	OptumRx, Inc. (Pharmacy)	11	25,420	58,467	2,311	5,315
9	PBM Plus, Inc. (Pharmacy)	11	195	378	18	34
10	United Behavioral Health (Behavioral Health)	1	23,685	68,236	23,685	68,236
11	United Concordia Insurance Company (Dental/Vision)	1	343	337	343	337
12	U.S. Imaging Network, LLC (Radiology)	69	2,766	5,256	40	76
	SUBTOTAL	1,512	662,166	958,147	438	634

¹Infinisource, Inc. was unable to provide information regarding dependent members.

²Caremark PhC, LLC. Tracking systems do not differentiate between Subscriber and Dependent Members. Number is same as above 138,394.

³Discovery Benefits, Inc. The lives reported are COBRA continuation lives only, so the total lives are smaller than what a typical self-funded employer would report for all of their employees. Because it's COBRA, Discovery only has a "subscriber" when somebody retires or leaves the company and goes on COBRA continuation health coverage, which is a small number of people relative to all of the employees in a company.

Annual Report of Self-Insured Accounts as of December 2015 - Financial Data

	Hospital/Medical Insurance Carrier Affiliated TPAs	Direct Premiums Earned	Reimbursement for Medical Cost Incurred that has been Paid	Reimbursement for Medical Cost Incurred and Yet to be Paid	Total Reimbursement for Medical Cost Incurred	Accumulated Surplus	Accumulated Reserves	Administrative Service Fees Earned	Administrative Expenses Incurred	Net Income
1	Aetna Life Insurance Company	\$0	\$215,505,932	\$0	\$215,505,932	N/A	N/A	\$13,975,986	\$9,542,526	\$4,433,459
2	Blue Cross and Blue Shield of Massachusetts, Inc.	\$0	\$7,367,141,871	\$0	\$7,367,141,871	N/A	\$308,692,935	\$387,782,372	\$411,313,446	(\$23,531,074)
3	Cigna Health and Life Insurance Company	\$0	\$0	\$0	\$1,025,767,563	N/A	N/A	\$81,152,720	\$69,338,390	\$11,814,330
4	Fallon Health & Life Assurance Company, Inc.	\$0	\$112,789,704	\$0	\$112,789,704	N/A	N/A	\$7,947,494	\$8,207,350	(\$259,856)
5	Harvard Pilgrim Health Care, Inc.	\$0	\$1,180,248,948	\$0	\$1,180,248,948	N/A	N/A	\$74,425,302	\$90,152,607	(\$15,727,305)
6	Health New England, Inc.	\$0	\$119,440,053	\$119,560	\$119,559,613	N/A	N/A	\$7,323,754	\$7,323,754	\$0
7	Health Plans, Inc.	\$0	\$247,976,203	\$3,195,104	\$251,171,307	N/A	N/A	\$7,730,768	\$15,502,553	(\$7,771,785)
8	HPHC Insurance Company, Inc.	\$0	\$319,093,620	\$0	\$319,093,620	N/A	N/A	\$32,706,527	\$29,228,174	\$3,478,353
9	Massachusetts Benefit Administrators, LLC	\$0	\$93,255,678	\$0	\$93,255,678	\$8,439,066	\$7,874,917	\$5,028,260	\$4,900,020	\$128,240
10	Total Health Plan, Inc.	\$0	\$835,712,949	\$0	\$835,712,949	(\$3,775,973)	\$623,560	\$39,289,277	\$56,003,586	(\$16,714,309)
11	Tufts Benefit Administrators, Inc.	\$0	\$484,056,598	\$0	\$484,056,598	(\$248,571)	\$60,151	\$23,576,414	\$43,825,812	(\$20,249,398)
12	UltraBenefits, Inc.	\$0	\$8,274,392	\$0	\$8,274,392	N/A	N/A	\$624,239	\$591,779	\$32,460
13	UMR, Inc.	\$0	\$26,723,666	\$8,581	\$26,732,247	N/A	N/A	\$3,427,134	\$3,706,252	(\$279,118)
14	UniCare Life & Health Insurance Company	\$0	\$705,153,476	\$0	\$705,153,476	N/A	\$42,136	\$63,475,074	\$45,591,988	\$17,883,086
15	United HealthCare Services, Inc.	\$0	\$793,108,267	\$0	\$793,108,267	N/A	N/A	\$181,891,369	\$109,239,208	\$72,652,161
	SUBTOTAL	\$0	\$12,508,481,357	\$3,323,245	\$13,537,572,165	\$4,414,522	\$317,293,699	\$930,356,690	\$904,467,445	\$25,889,245

	Hospital/Medical Non-Insurance	Direct Premiums Earned	Reimbursement for Medical Cost Incurred that has been Paid	Reimbursement for Medical Cost Incurred and Yet to be Paid	Total Reimbursement for Medical Cost Incurred	Accumulated Surplus	Accumulated Reserves	Administrative Service Fees Earned	Administrative Expenses Incurred	Net Income
1	Chesterfield Resources, Inc.	\$0	\$3,967,447	\$398,863	\$4,366,310	N/A	N/A	\$50,157	\$45,645	\$4,512
2	Consolidated Health Plans, Inc.	\$0	\$2,114,714	\$720,796	\$2,835,510	N/A	N/A	\$102,819	\$138,738	(\$35,919)
3	Discovery Benefits, Inc.	\$0	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
4	Diversified Administration Corporation	\$0	\$387,871	N/A	\$387,871	N/A	N/A	\$336,644	\$296,247	\$40,397
5	Gowrie Claim Services	\$0	\$2,850,426	\$108,840	\$2,959,267	N/A	N/A	N/A	N/A	N/A
6	Group Insurance Service Center, Inc.	\$0	\$7,049,794	\$1,003,115	\$8,052,909	N/A	N/A	\$3,078,173	\$3,217,798	(\$139,625)
7	Infinisource, Inc.	\$0	\$460,175	N/A	\$460,175	N/A	N/A	\$61,168	\$0	\$61,168
8	Key Benefit Administrators, Inc.	\$0	\$58,247	\$68,942	\$127,189	N/A	N/A	\$35,400	\$31,058	\$4,342
9	Meritain Health, Inc.	\$0	N/A	N/A	N/A	N/A	N/A	\$689,832	\$276,803	\$413,029
	SUBTOTAL	\$0	\$16,888,674	\$2,300,556	\$19,189,231	\$0	\$0	\$4,354,194	\$4,006,289	\$347,905

	Ancillary and Limited Health TPA	Direct Premiums Earned	Reimbursement for Medical Cost Incurred that has been Paid	Reimbursement for Medical Cost Incurred and Yet to be Paid	Total Reimbursement for Medical Cost Incurred	Accumulated Surplus	Accumulated Reserves	Administrative Service Fees Earned	Administrative Expenses Incurred	Net Income
1	Beacon Health Strategies, LLC	\$0	\$39,947,288	\$11,915,498	\$51,862,786	N/A	N/A	\$4,694,696	\$4,459,961	\$234,735
2	Caremark PCS Health, LLC	\$0	\$217,024,678	N/A	\$217,024,678	N/A	N/A	\$1,229,901	\$1,229,901	\$0
3	Caremark PhC, LLC	\$0	\$191,019,642	N/A	\$191,019,642	N/A	N/A	\$907,108	\$907,108	\$0
4	Cigna Behavioral Health, Inc.	\$0	\$6,480,926	N/A	\$6,480,926	N/A	N/A	\$195,490	\$156,393	\$39,097
5	Envision Pharmaceutical Service, Inc.	\$0	N/A	N/A	\$3,044,386	N/A	N/A	\$58,096	\$17,934	\$40,162
6	MaxorPlus, Ltd.	\$0	\$11,554,770	N/A	\$11,554,770	N/A	N/A	\$667,641	\$630,797	\$36,844
7	OptumHealth Care Solutions	\$0	\$590,376	\$33,650	\$624,026	N/A	\$56,596	\$64,952	\$2,349	\$62,603
8	OptumRx, Inc.	\$0	\$59,214,195	\$2,377,325	\$61,591,520	N/A	N/A	\$1,095,741	\$28,494	\$1,067,247
9	PBM Plus, Inc.	\$0	N/A	N/A	\$1,875,167	N/A	N/A	\$43,189	\$0	\$43,189
10	United Behavioral Health	\$0	11,134,653	968,231	\$12,102,884	N/A	N/A	1,621,414	1,057,418	\$563,996
11	United Concordia Companies, Inc.	\$0	\$425,027	N/A	\$425,027	N/A	\$12,500	\$35,350	\$31,462	\$3,888
12	U.S. Imaging Network, LLC	\$0	\$59,172	\$1,592	\$60,763	N/A	N/A	\$85,923	\$25,159	\$60,763
	SUBTOTAL	\$0	\$526,316,074	\$14,328,065	\$557,666,575	\$0	\$69,096	\$9,078,087	\$7,489,558	\$2,152,525

		Direct Premiums Earned	Reimbursement for Medical Cost Incurred that has been Paid	Reimbursement for Medical Cost Incurred and Yet to be Paid	Total Reimbursement for Medical Cost Incurred	Accumulated Surplus	Accumulated Reserves	Administrative Service Fees Earned	Administrative Expenses Incurred	Net Income
	Total	\$0	\$13,051,686,106	\$19,951,866	\$14,114,427,971	\$4,414,522	\$317,362,795	\$943,788,970	\$915,963,292	\$28,389,674

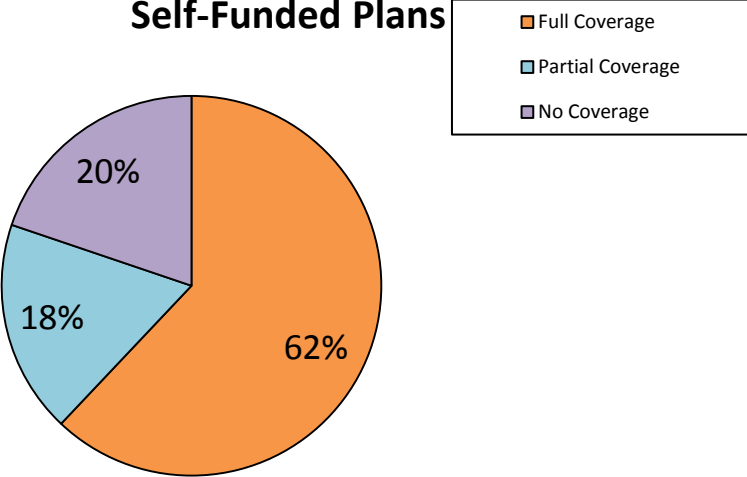
Proportion of Self-Insured Plan Members who Have Coverage for Massachusetts Mandated Benefits as of December 31, 2015

Mandated Benefits	Total number with coverage	Number with Full coverage	Percentage with Full Coverage	Number with Partial coverage	Percentage with Partial Coverage	Number with No Coverage	Percentage with No Coverage
Autism Spectrum Disorder Treatment	3,356,071	2,082,416	62%	609,108	18%	664,547	20%
Bone Marrow Transplants for the Treatment of Breast Cancer	2,868,648	2,658,147	93%	100,603	4%	109,898	4%
Cardiac Rehabilitation	2,868,648	2,766,927	96%	84,592	3%	17,129	1%
Cleft Palate and Cleft Lip	2,868,648	2,051,975	72%	525,790	18%	290,883	10%
Clinical Trials to Treat Cancer	2,868,648	2,657,943	93%	5,169	0%	205,536	7%
Contraceptive Services	2,941,904	2,679,752	91%	104,020	4%	158,132	5%
Cytologic Screening (Pap Smear)	2,868,648	2,826,709	99%	22,860	1%	19,079	1%
Diabetes-Related Services and Supplies	2,927,115	2,724,222	93%	81,775	3%	121,118	4%
Early Intervention Services	2,864,591	1,802,415	63%	536,919	19%	525,278	18%
Hearing Aids - 1 hearing aid per ear every 36 months	2,868,648	1,956,099	68%	272,471	9%	640,078	22%
Hearing Screening for Newborns	2,868,648	2,708,277	94%	110,446	4%	49,924	2%
Home Health Care	2,868,648	2,562,226	89%	300,232	10%	6,190	0%
Hormone Replacement Therapy	2,927,115	2,609,809	89%	55,513	2%	261,793	9%
Hospice Care	2,868,648	2,807,529	98%	17,017	1%	44,102	2%
Human Leukocyte Antigen Testing	2,868,648	2,841,318	99%	0	0%	27,330	1%
Hypodermic Syringes or Needles	2,927,115	2,517,599	86%	2,059	0%	407,457	14%
Infertility Treatment	2,941,904	2,129,260	72%	359,644	12%	453,000	15%
Lead Poisoning Screening	2,868,648	2,798,222	98%	43,754	2%	26,672	1%
Low Protein Food Products for Inherited Amino Acid and Organic Acid Diseases (PKU)	2,927,115	2,038,364	70%	238,989	8%	649,762	22%
Mammography	2,868,648	2,834,502	99%	17,764	1%	16,382	1%
Maternity Health Care (including minimum maternity stay)	2,868,648	2,687,254	94%	98,654	3%	82,740	3%
Mental Health Care (according to Massachusetts parity provisions)	3,356,071	3,036,292	90%	299,886	9%	19,892	1%
Nonprescription Enteral Formulas	2,927,115	2,435,156	83%	25,826	1%	466,133	16%
Off-label Uses of Prescription Drugs to Treat AIDS	2,927,115	2,811,036	96%	29,603	1%	86,476	3%
Off-label Uses of Prescription Drugs to Treat Cancer	2,927,115	2,721,380	93%	27,128	1%	178,607	6%
Oral Cancer Therapy	2,927,115	2,852,114	97%	2,190	0%	72,811	2%
Preventive Care for Children up to Age 6 (including specific newborn testing)	2,868,648	2,811,036	98%	55,499	2%	2,113	0%
Prosthetic Devices	2,868,648	2,775,841	97%	42,135	1%	50,672	2%
Scalp hair Prostheses for Cancer Patients	2,868,648	2,472,630	86%	150,136	5%	245,882	9%
Speech, Hearing, and Language Disorders	2,868,648	2,628,091	92%	226,796	8%	13,762	0%

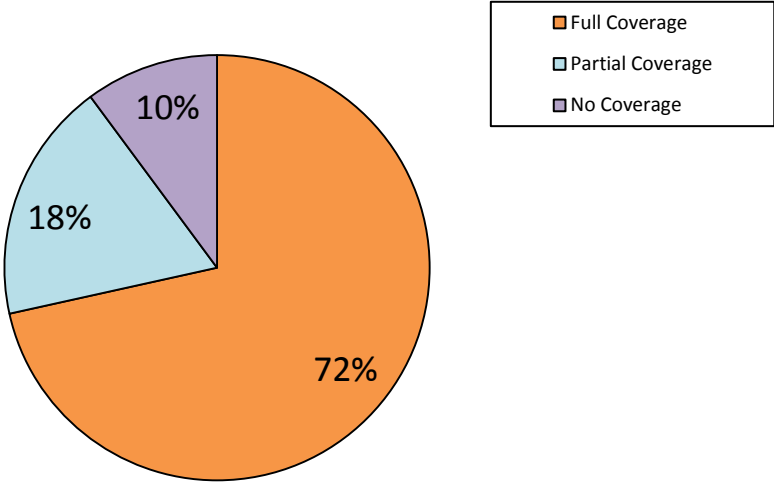
Disclaimer: Total Percentages may not add up to 100% due to rounding.

Mandated Benefits for which more than 10% of Self-Insured Accounts provided "No Coverage" for the mandate¹

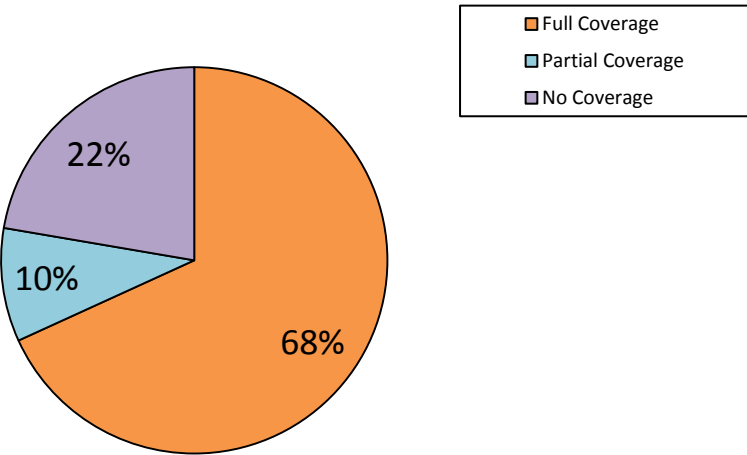
Autism Spectrum Disorder Treatment in Self-Funded Plans



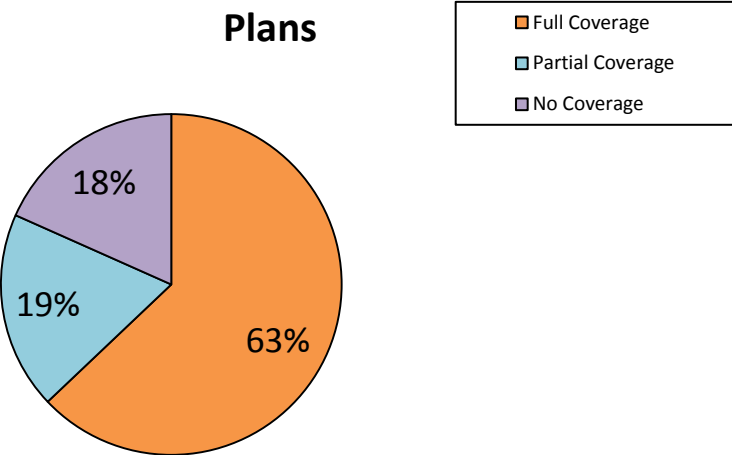
Cleft Palate and Cleft Lip



Hearing Aids

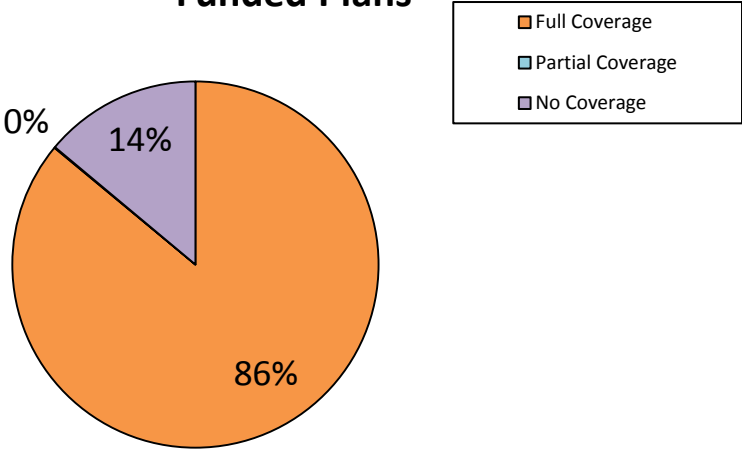


Early Intervention Services in Self-Funded Plans

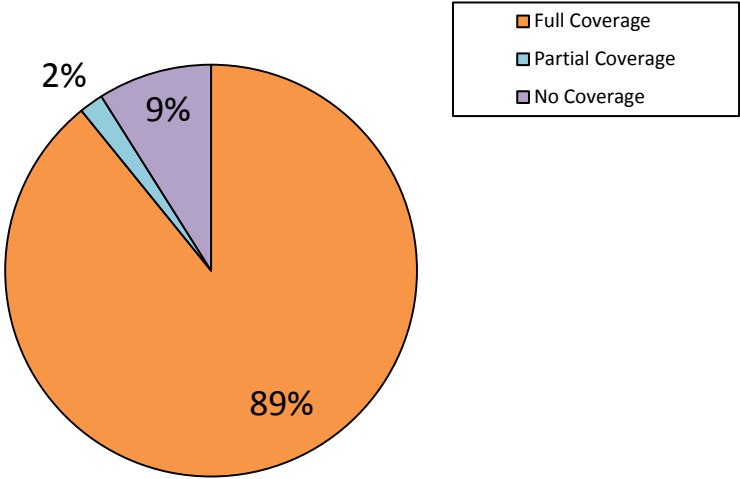


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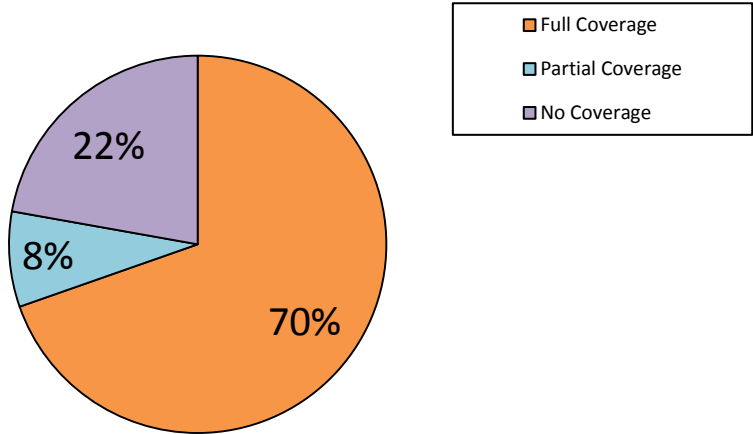
Hypodermic Syringes or Needles in Self-Funded Plans



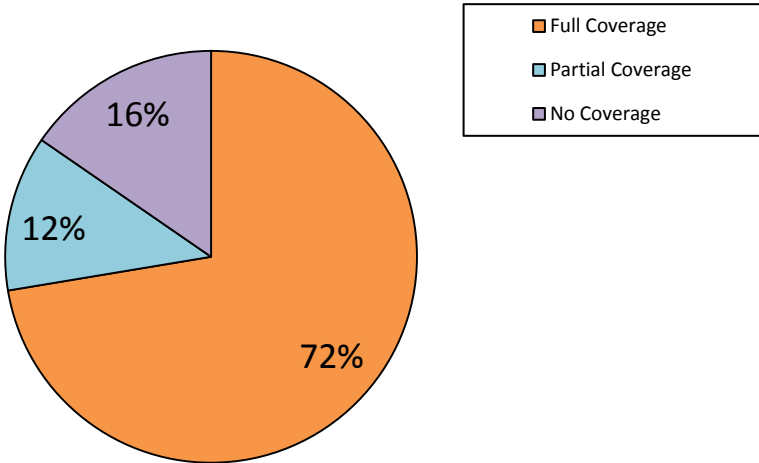
Hormone Replacement Therapy



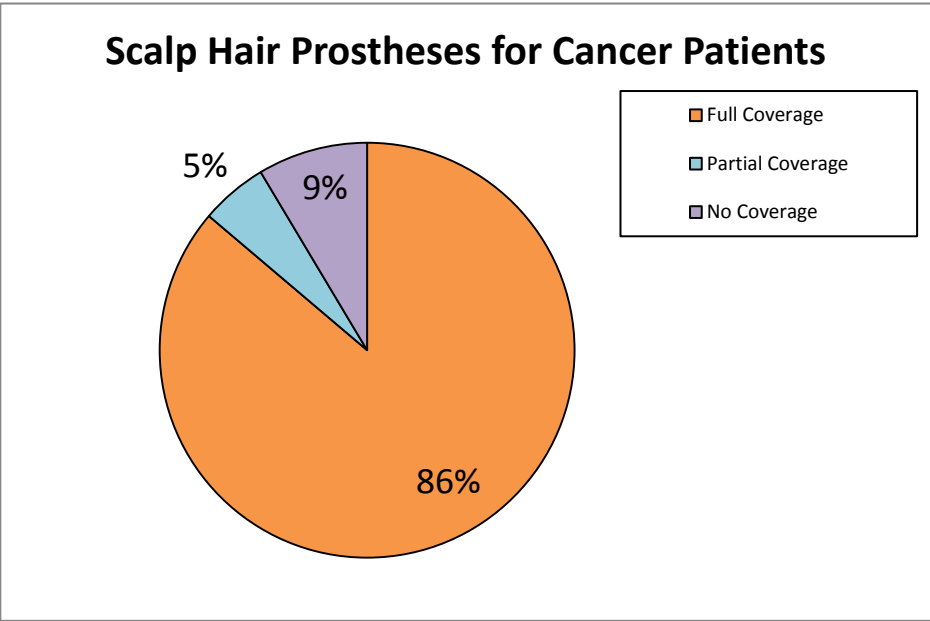
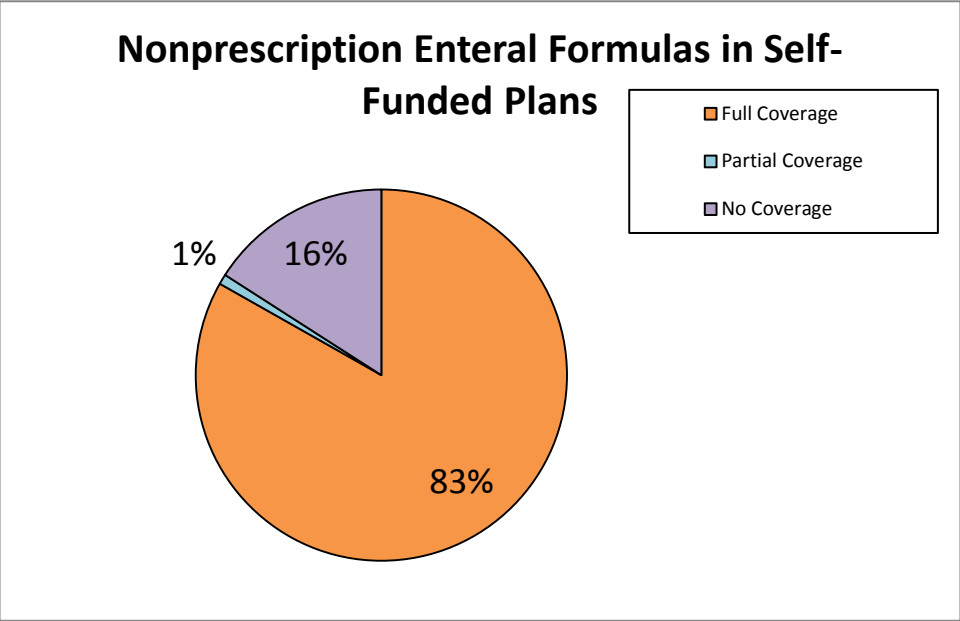
Low Protein Food Products for Inherited Amino Acid and Organic Acid Diseases (PKU)



Infertility Treatment in Self-Funded Plans



Annual Report of Self-Insured Accounts as of December 31, 2015 - Mandated Benefits Data



¹ Charts were not created for other mandated benefits because they were fully or partially covered in more than 90% of the reported self-insured accounts.