

Welcome to Weiss Ratings’ *Guide to Health Insurers*

Most people automatically assume their insurance company will survive, year after year. However, prudent consumers and professionals realize that in this world of shifting risks, the solvency of insurance companies can’t be taken for granted.

If you are looking for accurate, unbiased ratings and data to help you choose health insurance for yourself, your family, your company, or your clients, *Weiss Ratings Guide to Health Insurers* gives you precisely what you need.

In fact, it’s the only source that currently provides ratings and analyses on over 1,000 health insurers.

Weiss Ratings’ Mission Statement

Weiss Ratings’ mission is to empower consumers, professionals, and institutions with high quality advisory information for selecting or monitoring a financial services company or financial investment.

In doing so, Weiss Ratings will adhere to the highest ethical standards by maintaining our independent, unbiased outlook and approach to advising our customers.

Why rely on Weiss Ratings?

Weiss Ratings provides fair, objective ratings to help professionals and consumers alike make educated purchasing decisions.

At Weiss Ratings, integrity is number one. Weiss Ratings never takes a penny from insurance companies for its ratings. And, we publish Weiss Safety Ratings without regard for insurers’ preferences. However, other rating agencies like A.M. Best, Fitch, Moody’s, and Standard & Poor’s are paid by insurance companies for their ratings and may even suppress unfavorable ratings at an insurer’s request.

Our ratings are more frequently reviewed and updated than any other ratings. You can be sure that the information you receive is accurate and current – providing you with advance warning of financial vulnerability early enough to do something about it.

Other rating agencies focus primarily on a company’s current claims paying ability and consider only mild economic adversity. Weiss Ratings also considers these issues, but in addition, our analysis covers a company’s ability to deal with severe economic adversity and a sharp increase in claims.

Our use of more rigorous standards stems from the viewpoint that an insurance company’s obligations to its policyholders should not depend on favorable business conditions. An insurer must be able to honor its policy commitments in bad times as well as good.

Our rating scale, from A to F, is easy to understand. Only a few outstanding companies receive an A (Excellent) rating, although there are many to choose from within the B (Good) category. An even larger group falls into the broad average range which receives C (Fair) ratings. Companies that demonstrate marked vulnerabilities receive either D (Weak) or E (Very Weak) ratings.

| INSURANCE COMPANY NAME | DOM. STATE | RATING | DATA DATE | TOTAL ASSETS (\$MIL) | TOTAL PREMIUMS (\$MIL) | HEALTH PREMIUMS (\$MIL) | CAPITAL & SURPLUS (\$MIL) | RISK ADJUSTED CAPITAL RATIO 1 | RATIO 2 |
|--------------------------------------|------------|-----------|-----------|----------------------|------------------------|-------------------------|---------------------------|-------------------------------|---------|
| 21ST CENTURY CENTENNIAL INS CO | PA | B | 3q 2018 | 609.4 | 148.3 | 0.0 | 609.4 | 1.88 | 1.87 |
| 21ST CENTURY PREMIER INS CO | PA | B- | 3q 2018 | 293.4 | 6.1 | 0.2 | 293.5 | 4.62 | 4.55 |
| 4 EVER LIFE INS CO | IL | B | 3q 2018 | 190.1 | 215.4 | 208.3 | 84.8 | 6.56 | 4.32 |
| AAA LIFE INS CO | MI | B | 3q 2018 | 677.0 | 838.2 | 71.2 | 170.5 | 3.30 | 1.88 |
| ABILITY INS CO | NE | D | 3q 2018 | 1,320.8 | 70.1 | 69.7 | 17.9 | 0.39 | 0.22 |
| ▲ ABSOLUTE TOTAL CARE INC | SC | C | 3q 2018 | 141.9 | 529.3 | 529.3 | 70.3 | 2.56 | 2.13 |
| ACCENDO INS CO | UT | U | | -- | -- | -- | -- | -- | -- |
| ACCESS INS CO | TX | F | 3q 2017 | 214.1 | 311.3 | 0.0 | 30.6 | 0.90 | 0.78 |
| ACCESS SENIOR HEALTHCARE INC | CA | E- | 3q 2018 | 4.7 | 31.7 | 31.7 | 1.7 | 0.34 | 0.21 |
| ACE AMERICAN INS CO | PA | B- | 3q 2018 | 24,390.9 | 4,766.2 | 534.1 | 5,043.0 | 2.23 | 1.48 |
| ADVANCE INS CO OF KANSAS | KS | B+ | 3q 2018 | 61.6 | 11.7 | 3.9 | 50.9 | 3.90 | 2.54 |
| ADVENTIST HEALTH PLAN INC | CA | D | 3q 2018 | 8.8 | 28.1 | 28.1 | 3.7 | 1.20 | 0.76 |
| ADVICARE CORP | SC | U | | -- | -- | -- | -- | -- | -- |
| AEGIS SECURITY INS CO | PA | D+ | 3q 2018 | 170.2 | 163.3 | 11.0 | 58.9 | 0.48 | 0.35 |
| AETNA BETTER HEALTH (AN OHIO CORP) | OH | B | 3q 2017 | 391.2 | 858.2 | 858.2 | 172.2 | 4.14 | 3.45 |
| AETNA BETTER HEALTH INC | IL | B | 3q 2018 | 342.5 | 1,815.9 | 1,815.9 | 220.8 | 1.96 | 1.64 |
| AETNA BETTER HEALTH INC (A CT CORP) | CT | U | | -- | -- | -- | -- | -- | -- |
| AETNA BETTER HEALTH INC (A LA CORP) | LA | C+ | 3q 2017 | 213.6 | 421.9 | 421.9 | 90.8 | 3.92 | 3.27 |
| AETNA BETTER HEALTH INC (A NJ CORP) | NJ | B+ | 3q 2017 | 136.9 | 138.0 | 138.0 | 47.9 | 9.00 | 7.50 |
| AETNA BETTER HEALTH INC (A PA CORP) | PA | C | 3q 2018 | 470.7 | 936.5 | 936.5 | 114.2 | 2.84 | 2.37 |
| AETNA BETTER HEALTH OF CA INC | DE | U | | -- | -- | -- | -- | -- | -- |
| AETNA BETTER HEALTH OF KS INC | KS | U | | -- | -- | -- | -- | -- | -- |
| AETNA BETTER HEALTH OF MICHIGAN INC | MI | B | 3q 2018 | 131.9 | 349.5 | 349.5 | 50.8 | 2.97 | 2.48 |
| AETNA BETTER HEALTH OF MISSOURI LLC | MO | C | 3q 2018 | 43.6 | 258.9 | 258.9 | 40.9 | 3.99 | 3.33 |
| AETNA BETTER HEALTH OF NV INC | NV | D | 4q 2017 | 3.6 | 1.5 | 1.5 | 2.8 | 2.20 | 1.83 |
| AETNA BETTER HEALTH OF TEXAS INC | TX | B+ | 3q 2017 | 120.2 | 251.1 | 251.1 | 48.6 | 3.54 | 2.95 |
| AETNA BETTER HLTH OF KY INS CO | KY | B+ | 3q 2017 | 489.7 | 1,111.9 | 1,111.9 | 241.3 | 3.72 | 3.10 |
| AETNA BETTER HLTH OF WA INC | WA | U | | -- | -- | -- | -- | -- | -- |
| AETNA HEALTH & LIFE INS CO | CT | C | 3q 2018 | 175.2 | 287.9 | 287.9 | 106.0 | 9.72 | 5.45 |
| AETNA HEALTH INC (A CT CORP) | CT | C+ | 3q 2018 | 109.9 | 254.1 | 254.1 | 60.9 | 4.40 | 3.67 |
| AETNA HEALTH INC (A FLORIDA CORP) | FL | B- | 3q 2018 | 602.5 | 1,843.4 | 1,843.4 | 227.7 | 2.53 | 2.11 |
| ▲ AETNA HEALTH INC (A GEORGIA CORP) | GA | C+ | 3q 2018 | 199.8 | 317.8 | 317.8 | 64.7 | 3.95 | 3.29 |
| AETNA HEALTH INC (A MAINE CORP) | ME | B- | 3q 2018 | 38.4 | 77.8 | 77.8 | 21.4 | 4.45 | 3.71 |
| AETNA HEALTH INC (A NEW JERSEY CORP) | NJ | B | 3q 2017 | 315.9 | 887.0 | 887.0 | 188.0 | 3.87 | 3.23 |
| AETNA HEALTH INC (A NEW YORK CORP) | NY | C+ | 3q 2018 | 282.2 | 120.3 | 120.3 | 223.7 | 19.23 | 16.03 |
| AETNA HEALTH INC (A PA CORP) | PA | B- | 3q 2018 | 1,273.9 | 3,521.2 | 3,521.2 | 578.1 | 3.85 | 3.21 |
| ▲ AETNA HEALTH INC (A TEXAS CORP) | TX | C+ | 3q 2018 | 168.4 | 407.9 | 407.9 | 56.2 | 2.42 | 2.02 |
| AETNA HEALTH INC (LA) | LA | C+ | 3q 2018 | 36.9 | 102.0 | 102.0 | 23.7 | 4.30 | 3.59 |
| ▲ AETNA HEALTH INS CO | PA | C+ | 3q 2018 | 39.2 | 15.6 | 15.6 | 33.8 | 22.56 | 18.80 |
| AETNA HEALTH INS CO OF NY | NY | U | | -- | -- | -- | -- | -- | -- |
| AETNA HEALTH OF CALIFORNIA INC | CA | B | 3q 2018 | 369.0 | 1,580.2 | 1,580.2 | 153.4 | 1.53 | 1.02 |
| AETNA HEALTH OF IOWA INC | IA | C+ | 3q 2018 | 65.9 | 209.6 | 209.6 | 39.5 | 3.36 | 2.80 |
| AETNA HEALTH OF UTAH INC | UT | C+ | 3q 2018 | 88.9 | 257.6 | 257.6 | 36.2 | 4.24 | 3.53 |
| AETNA HEALTHASSURANCE PA INC | PA | D | 3q 2017 | 60.5 | 71.6 | 71.6 | 9.9 | 1.89 | 1.57 |
| AETNA LIFE INS CO | CT | B | 3q 2018 | 21,702.3 | 29,245.8 | 28,138.2 | 4,062.4 | 1.48 | 1.12 |
| AHF MCO OF GEORGIA INC | GA | U | | -- | -- | -- | -- | -- | -- |
| AIDS HEALTHCARE FOUNDATION MCO OF FL | FL | E | 3q 2018 | 44.5 | 135.9 | 135.9 | 7.6 | 0.51 | 0.43 |
| AIG SPECIALTY INS CO | IL | C+ | 3q 2018 | 125.8 | 620.4 | 1.2 | 83.1 | 17.87 | 16.08 |
| ALAMEDA ALLIANCE FOR HEALTH | CA | F | 3q 2018 | 560.6 | 885.4 | 885.4 | 187.3 | 2.98 | 1.82 |
| ALFA LIFE INS CORP | AL | B- | 3q 2018 | 1,479.5 | 159.4 | 0.6 | 272.2 | 2.72 | 1.53 |
| ALIGNMENT HEALTH PLAN | CA | E | 3q 2018 | 72.7 | 361.4 | 361.4 | 14.1 | 0.00 | 0.00 |
| ALIGNMENT HLTH PLAN OF IL INC | IL | U | | -- | -- | -- | -- | -- | -- |

| INSURANCE COMPANY NAME | DOM. STATE | RATING | DATA DATE | TOTAL ASSETS (\$MIL) | TOTAL PREMIUMS (\$MIL) | HEALTH PREMIUMS (\$MIL) | CAPITAL & SURPLUS (\$MIL) | RISK ADJUSTED CAPITAL RATIO 1 | RATIO 2 |
|--------------------------------------|------------|--------|-----------|----------------------|------------------------|-------------------------|---------------------------|-------------------------------|---------|
| ALL SAVERS INS CO | IN | ● C | 3q 2018 | 703.8 | 497.6 | 497.6 | 557.0 | 8.56 | 6.29 |
| ALLCARE HEALTH PLAN INC | OR | ● E | 3q 2018 | 11.3 | 35.8 | 35.8 | 6.3 | 0.89 | 0.75 |
| ▲ ALLEGIAN INS CO | TX | ● C- | 3q 2018 | 6.6 | 24.9 | 24.9 | 4.2 | 0.88 | 0.74 |
| ALLEGIANCE L&H INS CO | MT | ● C+ | 3q 2018 | 16.1 | 13.3 | 13.3 | 13.5 | 10.13 | 8.44 |
| ALLIANCE HEALTH & LIFE INS CO | MI | ● C | 3q 2018 | 137.7 | 367.8 | 367.8 | 47.4 | 1.54 | 1.28 |
| ALLIANT HEALTH PLANS INC | GA | ● D- | 3q 2018 | 136.0 | 253.2 | 253.2 | 60.6 | 2.51 | 2.09 |
| ALLIANZ GLOBAL RISKS US INS CO | IL | ● C | 3q 2018 | 7,913.6 | 1,144.7 | 14.5 | 1,684.6 | 0.76 | 0.57 |
| ALLIANZ LIFE INS CO OF NORTH AMERICA | MN | ● C | 3q 2018 | 147,319.7 | 10,657.6 | 178.6 | 6,683.6 | 2.20 | 1.23 |
| ALLIANZ LIFE INS CO OF NY | NY | B+ | 3q 2018 | 3,461.1 | 269.3 | 3.5 | 186.8 | 5.00 | 2.89 |
| ALLINA HLTH & AETNA INS CO | MN | U | | -- | -- | -- | -- | -- | -- |
| ALLSTATE LIFE INS CO | IL | B | 3q 2018 | 30,993.3 | 472.0 | 20.4 | 3,680.8 | 2.17 | 1.27 |
| ALLSTATE LIFE INS CO OF NEW YORK | NY | B- | 3q 2018 | 6,223.9 | 207.8 | 35.9 | 685.3 | 2.74 | 1.45 |
| ALOHACARE | HI | ● B- | 3q 2018 | 172.5 | 368.1 | 368.1 | 89.7 | 2.73 | 2.28 |
| AMALGAMATED CASUALTY INS CO | DC | ● C | 3q 2018 | 57.3 | 14.0 | 0.0 | 40.3 | 4.77 | 3.82 |
| AMALGAMATED LIFE & HEALTH INS CO | IL | ● C | 3q 2018 | 5.0 | 4.1 | 4.1 | 3.9 | 2.37 | 2.13 |
| AMALGAMATED LIFE INS CO | NY | ● A | 3q 2018 | 140.3 | 57.7 | 26.1 | 65.3 | 4.42 | 3.38 |
| AMBETTER OF MAGNOLIA INC | MS | ● C+ | 3q 2017 | 77.0 | 126.1 | 126.1 | 26.1 | 3.80 | 3.17 |
| AMBETTER OF NORTH CAROLINA INC | NC | U | | -- | -- | -- | -- | -- | -- |
| AMBETTER OF PEACH STATE INC | GA | ● C+ | 3q 2017 | 199.9 | 197.2 | 197.2 | 36.0 | 5.84 | 4.87 |
| AMERICAN ALTERNATIVE INS CORP | DE | ● C | 3q 2018 | 670.3 | 937.8 | 182.1 | 205.0 | 16.69 | 11.01 |
| AMERICAN BANKERS INS CO OF FL | FL | B | 3q 2018 | 2,342.9 | 4,130.3 | 156.6 | 567.7 | 2.71 | 2.01 |
| AMERICAN BANKERS LIFE ASR CO OF FL | FL | ● C+ | 3q 2018 | 334.1 | 295.9 | 138.1 | 56.1 | 5.45 | 3.05 |
| AMERICAN BENEFIT LIFE INS CO | OK | ● C | 3q 2018 | 158.3 | 5.6 | 0.0 | 23.4 | 2.46 | 1.54 |
| AMERICAN CASUALTY CO OF READING | PA | ● C | 3q 2018 | 145.1 | 522.0 | 0.0 | 145.1 | 2.20 | 2.14 |
| AMERICAN COMMERCE INS CO | OH | B- | 3q 2018 | 377.0 | 361.0 | 0.0 | 106.5 | 2.10 | 1.67 |
| AMERICAN CONTINENTAL INS CO | TN | ● C+ | 3q 2018 | 268.1 | 506.3 | 457.4 | 109.9 | 1.74 | 1.31 |
| AMERICAN FAMILY INS CO | WI | B | 3q 2018 | 418.0 | 1,363.1 | 0.4 | 24.6 | 2.11 | 1.90 |
| AMERICAN FAMILY LIFE ASR CO OF NY | NY | ● A- | 3q 2018 | 1,000.3 | 326.8 | 314.4 | 295.8 | 5.40 | 3.59 |
| AMERICAN FAMILY MUTL INS CO SI | WI | B | 3q 2018 | 17,984.8 | 4,951.0 | 29.6 | 6,376.5 | 1.94 | 1.53 |
| AMERICAN FEDERATED LIFE INS CO | MS | B | 3q 2018 | 31.6 | 14.9 | 7.4 | 15.0 | 3.21 | 2.88 |
| AMERICAN FIDELITY ASR CO | OK | ● B+ | 3q 2018 | 6,090.1 | 1,129.7 | 805.6 | 471.9 | 1.90 | 1.11 |
| AMERICAN FINANCIAL SECURITY L I C | MO | D | 3q 2018 | 14.3 | 2.6 | 2.6 | 6.8 | 2.49 | 1.93 |
| AMERICAN GENERAL LIFE INS CO | TX | B | 3q 2018 | 179,039.2 | 13,589.3 | 157.3 | 6,273.9 | 2.48 | 1.16 |
| AMERICAN HALLMARK INS CO OF TX | TX | B- | 3q 2018 | 415.4 | 161.8 | 0.3 | 145.0 | 1.78 | 1.47 |
| AMERICAN HEALTH & LIFE INS CO | TX | ● A- | 3q 2018 | 1,018.0 | 222.6 | 111.1 | 155.6 | 2.74 | 1.74 |
| AMERICAN HEALTH PLAN INC | TN | U | | -- | -- | -- | -- | -- | -- |
| AMERICAN HERITAGE LIFE INS CO | FL | ● B | 3q 2018 | 2,026.5 | 1,047.1 | 889.2 | 367.1 | 1.25 | 0.95 |
| AMERICAN HOME ASR CO | NY | ● C | 3q 2018 | 24,565.5 | 682.2 | 15.4 | 6,120.6 | 2.42 | 1.53 |
| AMERICAN HOME LIFE INS CO | KS | ● C- | 3q 2018 | 263.0 | 25.8 | 0.0 | 22.2 | 2.19 | 1.20 |
| AMERICAN INCOME LIFE INS CO | IN | B- | 3q 2018 | 4,094.0 | 1,053.5 | 82.5 | 307.6 | 1.49 | 0.87 |
| AMERICAN INTEGRITY LIFE INS CO | AR | ● C- | 2q 2018 | 1.4 | 0.3 | 0.0 | 1.0 | 1.98 | 1.78 |
| AMERICAN LABOR LIFE INS CO | AZ | D | 3q 2018 | 10.4 | 1.1 | 1.1 | 8.0 | 3.42 | 3.07 |
| ▼ AMERICAN LIFE & SECURITY CORP | NE | E- | 3q 2018 | 21.1 | 6.4 | 0.0 | 1.6 | 0.37 | 0.33 |
| AMERICAN LIFE INS CO | DE | ● C | 3q 2018 | 10,706.5 | 1,427.0 | 481.1 | 5,037.1 | 0.94 | 0.91 |
| AMERICAN MEMORIAL LIFE INS CO | SD | B- | 3q 2018 | 3,314.8 | 544.5 | 0.0 | 149.1 | 1.50 | 0.77 |
| AMERICAN MODERN HOME INS CO | OH | ● C+ | 3q 2018 | 1,028.6 | 536.0 | 1.7 | 356.6 | 1.81 | 1.54 |
| AMERICAN MODERN LIFE INS CO | OH | ● B | 3q 2018 | 38.3 | 1.8 | 0.6 | 32.9 | 2.57 | 2.48 |
| AMERICAN NATIONAL INS CO | TX | B | 3q 2018 | 20,831.3 | 2,227.5 | 40.8 | 3,294.7 | 1.16 | 0.95 |
| AMERICAN NATIONAL LIFE INS CO OF TX | TX | ● B- | 3q 2018 | 127.2 | 48.3 | 44.8 | 34.2 | 3.85 | 2.81 |
| AMERICAN PROGRESSIVE L&H I C OF NY | NY | ● C | 3q 2018 | 259.4 | 562.4 | 552.3 | 121.4 | 1.12 | 0.91 |
| AMERICAN PUBLIC LIFE INS CO | OK | ● B | 3q 2018 | 99.1 | 89.6 | 88.4 | 33.3 | 2.15 | 1.63 |
| AMERICAN REPUBLIC CORP INS CO | IA | ● C | 3q 2018 | 21.7 | 50.2 | 50.0 | 7.7 | 2.02 | 1.81 |

4 EVER LIFE INSURANCE COMPANY

B

Good

Major Rating Factors: Good overall results on stability tests (5.0 on a scale of 0 to 10). Stability strengths include good operational trends and excellent risk diversification. Good quality investment portfolio (6.6) despite mixed results such as: no exposure to mortgages and substantial holdings of BBB bonds but minimal holdings in junk bonds. Good profitability (5.0).

Other Rating Factors: Good liquidity (6.8). Strong capitalization (10.0) based on excellent risk adjusted capital (severe loss scenario).

Principal Business: Group health insurance (67%), reinsurance (31%), and group life insurance (2%).

Principal Investments: NonCMO investment grade bonds (46%), CMOs and structured securities (24%), cash (11%), common & preferred stock (6%), and noninv. grade bonds (4%).

Investments in Affiliates: None

Group Affiliation: BCS Financial Corp

Licensed in: All states, the District of Columbia and Puerto Rico

Commenced Business: November 1949

Address: 2 Mid America Plaza Suite 200, Oakbrook Terrace, IL 60181

Phone: (630) 472-7700 **Domicile State:** IL **NAIC Code:** 80985

| Data Date | Rating | RACR #1 | RACR #2 | Total Assets (\$mil) | Capital (\$mil) | Net Premium (\$mil) | Net Income (\$mil) |
|-----------|--------|---------|---------|----------------------|-----------------|---------------------|--------------------|
| 9-18 | B | 6.56 | 4.32 | 190.1 | 84.8 | 53.4 | 3.5 |
| 9-17 | B | 5.46 | 3.55 | 217.2 | 86.6 | 59.0 | 3.5 |
| 2017 | B | 5.81 | 3.83 | 212.5 | 85.0 | 76.8 | 5.1 |
| 2016 | B | 5.21 | 3.36 | 207.5 | 82.6 | 72.9 | 0.6 |
| 2015 | A | 5.63 | 3.67 | 200.0 | 93.1 | 86.9 | 5.5 |
| 2014 | A | 3.89 | 2.72 | 198.5 | 92.3 | 151.8 | 7.3 |
| 2013 | A | 3.92 | 2.79 | 186.9 | 89.9 | 148.4 | 6.4 |

Adverse Trends in Operations

Increase in policy surrenders from 2016 to 2017 (37%)
 Decrease in premium volume from 2015 to 2016 (16%)
 Decrease in capital during 2016 (11%)
 Decrease in premium volume from 2014 to 2015 (43%)

ABSOLUTE TOTAL CARE INC

C

Fair

Major Rating Factors: Weak profitability index (2.5 on a scale of 0 to 10). Good quality investment portfolio (6.2). Good liquidity (6.8) with sufficient resources (cash flows and marketable investments) to handle a spike in claims.

Other Rating Factors: Strong capitalization (8.5) based on excellent current risk-adjusted capital (severe loss scenario).

Principal Business: Medicaid (93%), Medicare (7%)

Mem Phys: 17: 9,301 16: 7,900 17 MLR 87.8% / 17 Admin Exp N/A

Enroll(000): Q3 18: 120 17: 121 16: 125 **Med Exp PMPM:** \$315

Principal Investments: Long-term bonds (73%), cash and equiv (27%), affiliate common stock (1%)

Provider Compensation (\$000): Contr fee (\$397,883), capitation (\$37,537), salary (\$31,684), bonus arrang (\$1,929)

Total Member Encounters: Phys (779,830), non-phys (585,216)

Group Affiliation: None

Licensed in: SC

Address: 1441 Main St Ste 900, Columbia, SC 29201

Phone: (314) 725-4477 **Dom State:** SC **Commenced Bus:** N/A

| Data Date | Rating | RACR #1 | RACR #2 | Total Assets (\$mil) | Capital (\$mil) | Net Premium (\$mil) | Net Income (\$mil) |
|-----------|--------|---------|---------|----------------------|-----------------|---------------------|--------------------|
| 9-18 | C | 2.56 | 2.13 | 141.9 | 70.3 | 408.6 | 2.0 |
| 9-17 | C- | 2.32 | 1.93 | 122.2 | 62.7 | 397.5 | 2.7 |
| 2017 | C- | 1.49 | 1.24 | 116.7 | 63.9 | 529.3 | 6.2 |
| 2016 | C- | 2.14 | 1.79 | 113.4 | 57.9 | 492.5 | -1.7 |
| 2015 | C- | 2.09 | 1.74 | 107.9 | 50.1 | 435.7 | -1.4 |
| 2014 | C- | 2.07 | 1.72 | 92.1 | 45.4 | 396.3 | -8.4 |
| 2013 | C- | 1.99 | 1.66 | 83.8 | 41.0 | 329.4 | -20.2 |

Rating Indexes



ACCESS SENIOR HEALTHCARE INC

E-

Very Weak

Major Rating Factors: Weak profitability index (0.9 on a scale of 0 to 10). Poor capitalization index (0.0) based on weak current risk-adjusted capital (severe loss scenario). Weak overall results on stability tests (0.6).

Other Rating Factors: Weak liquidity (0.0) as a spike in claims may stretch capacity.

Principal Business: Managed care (100%)

Mem Phys: 17: N/A 16: N/A 17 MLR 94.7% / 17 Admin Exp N/A

Enroll(000): Q3 18: 3 17: 3 16: N/A **Med Exp PMPM:** \$752

Principal Investments (\$000): Cash and equiv (\$5,105)

Provider Compensation (\$000): None

Total Member Encounters: N/A

Group Affiliation: None

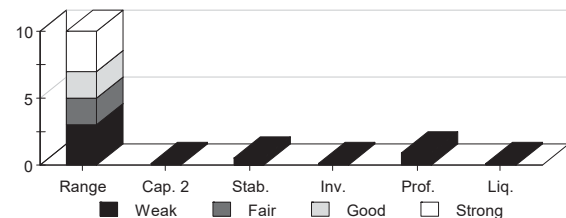
Licensed in: CA

Address: 21031 Ventura Blvd Suite 210, Woodland Hills, CA 91364

Phone: (818) 710-0315 **Dom State:** CA **Commenced Bus:** July 2013

| Data Date | Rating | RACR #1 | RACR #2 | Total Assets (\$mil) | Capital (\$mil) | Net Premium (\$mil) | Net Income (\$mil) |
|-----------|--------|---------|---------|----------------------|-----------------|---------------------|--------------------|
| 9-18 | E- | 0.34 | 0.21 | 4.7 | 1.7 | 21.8 | -1.0 |
| 9-17 | U | N/A | N/A | 7.5 | 3.4 | 24.1 | 1.0 |
| 2017 | D | 0.61 | 0.37 | 6.5 | 2.7 | 31.7 | 0.3 |
| 2016 | N/A | N/A | N/A | N/A | N/A | N/A | N/A |
| 2015 | U | 1.07 | 0.65 | 3.3 | 2.1 | 12.6 | 0.0 |
| 2014 | N/A | N/A | N/A | 2.1 | 2.1 | N/A | N/A |
| 2013 | N/A | N/A | N/A | N/A | N/A | N/A | N/A |

Rating Indexes



ADVANCE INSURANCE COMPANY OF KANSAS *

B+

Good

Major Rating Factors: Good overall results on stability tests (6.8 on a scale of 0 to 10). Stability strengths include excellent operational trends and excellent risk diversification. Fair quality investment portfolio (4.4). Strong capitalization (9.3) based on excellent risk adjusted capital (severe loss scenario). Moreover, capital levels have been consistently high over the last five years.

Other Rating Factors: Excellent profitability (8.4) with operating gains in each of the last five years. Excellent liquidity (7.0).

Principal Business: Group life insurance (54%), group health insurance (34%), and individual life insurance (12%).

Principal Investments: Common & preferred stock (32%), nonCMO investment grade bonds (32%), and CMOs and structured securities (32%).

Investments in Affiliates: 2%

Group Affiliation: Blue Cross Blue Shield Kansas

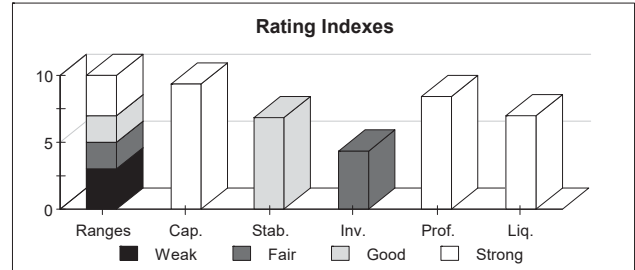
Licensed in: KS

Commenced Business: July 2004

Address: 1133 SW Topeka Blvd, Topeka, KS 66629-0001

Phone: (785) 273-9804 **Domicile State:** KS **NAIC Code:** 12143

| Data Date | Rating | RACR #1 | RACR #2 | Total Assets (\$mil) | Capital (\$mil) | Net Premium (\$mil) | Net Income (\$mil) |
|-----------|--------|---------|---------|----------------------|-----------------|---------------------|--------------------|
| 9-18 | B+ | 3.90 | 2.54 | 61.6 | 50.9 | 8.2 | 1.5 |
| 9-17 | B+ | 3.89 | 2.56 | 58.6 | 48.5 | 8.2 | 2.2 |
| 2017 | B+ | 3.95 | 2.59 | 59.7 | 49.7 | 10.9 | 2.7 |
| 2016 | B+ | 4.01 | 2.67 | 56.0 | 46.8 | 10.8 | 1.3 |
| 2015 | B+ | 3.91 | 2.59 | 54.0 | 45.3 | 10.6 | 2.2 |
| 2014 | B+ | 3.64 | 2.40 | 53.5 | 44.0 | 9.9 | 2.9 |
| 2013 | B+ | 3.51 | 2.32 | 51.4 | 41.5 | 9.6 | 1.6 |



ADVENTIST HEALTH PLAN INC

D

Weak

Major Rating Factors: Weak profitability index (0.8 on a scale of 0 to 10). Weak liquidity (0.7) as a spike in claims may stretch capacity. Fair overall results on stability tests (3.8).

Other Rating Factors: Strong capitalization index (7.1) based on good current risk-adjusted capital (moderate loss scenario).

Principal Business: Managed care (100%)

Mem Phys: 17: N/A 16: N/A 17 MLR 93.9% / 17 Admin Exp N/A

Enroll(000): Q3 18: 17 17: 18 16: 16 **Med Exp PMPM:** \$128

Principal Investments (\$000): Cash and equiv (\$3,240)

Provider Compensation (\$000): None

Total Member Encounters: N/A

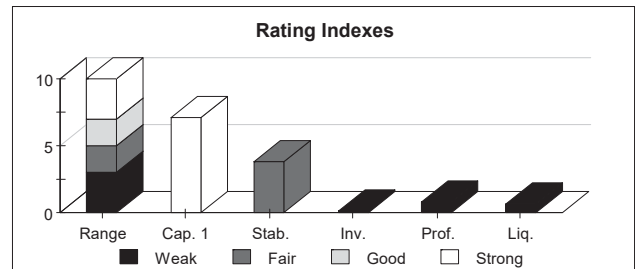
Group Affiliation: None

Licensed in: CA

Address: 2100 Douglas Blvd, Roseville, CA 95661

Phone: (916) 789-4252 **Dom State:** CA **Commenced Bus:** N/A

| Data Date | Rating | RACR #1 | RACR #2 | Total Assets (\$mil) | Capital (\$mil) | Net Premium (\$mil) | Net Income (\$mil) |
|-----------|--------|---------|---------|----------------------|-----------------|---------------------|--------------------|
| 9-18 | D | 1.20 | 0.76 | 8.8 | 3.7 | 22.6 | 1.1 |
| 9-17 | D | 0.85 | 0.54 | 4.4 | 2.5 | 20.7 | 0.7 |
| 2017 | D | 0.83 | 0.53 | 5.0 | 2.6 | 28.1 | 0.8 |
| 2016 | D | 0.61 | 0.39 | 3.3 | 1.8 | 26.2 | 0.7 |
| 2015 | E- | N/A | N/A | 1.5 | -1.9 | N/A | -1.7 |
| 2014 | N/A | N/A | N/A | 1.1 | -0.2 | N/A | -1.8 |
| 2013 | N/A | N/A | N/A | N/A | N/A | N/A | N/A |



AETNA BETTER HEALTH (AN OHIO CORP)

B

Good

Major Rating Factors: Good liquidity (6.3 on a scale of 0 to 10) with sufficient resources (cash flows and marketable investments) to handle a spike in claims. Fair profitability index (4.2). Strong capitalization (10.0) based on excellent current risk-adjusted capital (severe loss scenario).

Other Rating Factors: High quality investment portfolio (9.0).

Principal Business: Medicaid (68%), Medicare (32%)

Mem Phys: 16: 16,736 15: 15,666 16 MLR 80.0% / 16 Admin Exp N/A

Enroll(000): Q3 17: 23 16: 22 15: 20 **Med Exp PMPM:** \$2,756

Principal Investments: Long-term bonds (95%), cash and equiv (5%)

Provider Compensation (\$000): Contr fee (\$601,251), FFS (\$81,999), capitation (\$26,085)

Total Member Encounters: Phys (893,917), non-phys (2,928,237)

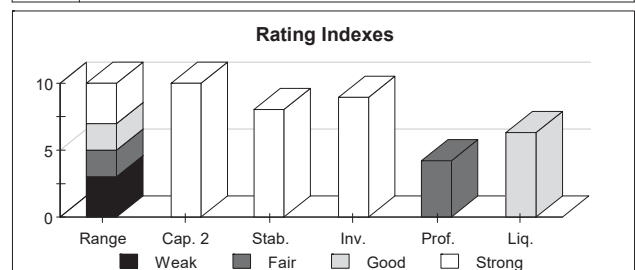
Group Affiliation: Aetna Inc

Licensed in: OH

Address: 7400 W CAMPUS Rd, NEW ALBANY, OH 43054

Phone: (800) 872-3862 **Dom State:** OH **Commenced Bus:** N/A

| Data Date | Rating | RACR #1 | RACR #2 | Total Assets (\$mil) | Capital (\$mil) | Net Premium (\$mil) | Net Income (\$mil) |
|-----------|--------|---------|---------|----------------------|-----------------|---------------------|--------------------|
| 9-17 | B | 4.14 | 3.45 | 391.2 | 172.2 | 698.8 | 48.3 |
| 9-16 | C+ | 3.83 | 3.19 | 334.5 | 154.7 | 633.0 | 25.4 |
| 2016 | C+ | 4.01 | 3.34 | 319.8 | 166.2 | 858.2 | 40.4 |
| 2015 | C+ | 2.86 | 2.38 | 310.5 | 107.4 | 783.0 | -10.1 |
| 2014 | U | 1.69 | 1.41 | 159.1 | 44.7 | 335.3 | -19.6 |
| 2013 | N/A | N/A | N/A | 3.0 | 3.0 | N/A | N/A |
| 2012 | N/A | N/A | N/A | 3.0 | 3.0 | N/A | N/A |



Alabama

| INSURANCE COMPANY NAME | DOM. STATE | TOTAL ASSETS (\$MIL) | INSURANCE COMPANY NAME | DOM. STATE | TOTAL ASSETS (\$MIL) |
|-------------------------------------|------------|----------------------|----------------------------------|------------|----------------------|
| Rating: A+ | | | | | |
| COUNTRY LIFE INS CO | IL | 9,673.9 | STANDARD INS CO | OR | 24,530.4 |
| PHYSICIANS MUTUAL INS CO | NE | 2,367.4 | TRUSTMARK INS CO | IL | 1,606.0 |
| TEACHERS INS & ANNUITY ASN OF AM | NY | 302,803.1 | TRUSTMARK LIFE INS CO | IL | 330.1 |
| Rating: A | | | | | |
| AMALGAMATED LIFE INS CO | NY | 140.3 | UNITED WORLD LIFE INS CO | NE | 119.5 |
| BERKLEY LIFE & HEALTH INS CO | IA | 325.8 | UTIC INS CO | AL | 102.4 |
| FEDERATED LIFE INS CO | MN | 1,969.7 | VOYA RETIREMENT INS & ANNUITY CO | CT | 108,678.3 |
| GARDEN STATE LIFE INS CO | TX | 135.5 | | | |
| GUARDIAN LIFE INS CO OF AMERICA | NY | 57,852.7 | | | |
| NATIONAL WESTERN LIFE INS CO | CO | 11,114.0 | | | |
| SENTRY LIFE INS CO | WI | 7,425.4 | | | |
| SOUTHERN FARM BUREAU LIFE INS CO | MS | 14,356.8 | | | |
| USAA LIFE INS CO | TX | 25,292.8 | | | |
| Rating: A- | | | | | |
| AMERICAN HEALTH & LIFE INS CO | TX | 1,018.0 | | | |
| CIGNA LIFE INS CO OF NEW YORK | NY | 407.5 | | | |
| MASSACHUSETTS MUTUAL LIFE INS CO | MA | 245,872.2 | | | |
| MUTUAL OF AMERICA LIFE INS CO | NY | 21,758.9 | | | |
| NEW YORK LIFE INS CO | NY | 178,706.9 | | | |
| NIPPON LIFE INS CO OF AMERICA | IA | 219.2 | | | |
| PHYSICIANS LIFE INS CO | NE | 1,664.1 | | | |
| SOUTHERN PIONEER LIFE INS CO | AR | 14.6 | | | |
| STANDARD LIFE & ACCIDENT INS CO | TX | 533.1 | | | |
| USABLE LIFE | AR | 541.5 | | | |
| Rating: B+ | | | | | |
| AMERICAN FIDELITY ASR CO | OK | 6,090.1 | | | |
| AMERICAN UNITED LIFE INS CO | IN | 29,575.8 | | | |
| AMFIRST INS CO | OK | 57.6 | | | |
| ASSURITY LIFE INS CO | NE | 2,729.5 | | | |
| AXA EQUITABLE LIFE INS CO | NY | 191,807.0 | | | |
| BEST LIFE & HEALTH INS CO | TX | 22.7 | | | |
| BLUE CROSS BLUE SHIELD OF ALABAMA | AL | 3,969.9 | | | |
| BLUEBONNET LIFE INS CO | MS | 64.3 | | | |
| BOSTON MUTUAL LIFE INS CO | MA | 1,461.7 | | | |
| CHESAPEAKE LIFE INS CO | OK | 195.4 | | | |
| CHRISTIAN FIDELITY LIFE INS CO | TX | 64.2 | | | |
| COMPANION LIFE INS CO | SC | 401.6 | | | |
| DEARBORN NATIONAL LIFE INS CO | IL | 1,737.6 | | | |
| DELAWARE AMERICAN LIFE INS CO | DE | 122.9 | | | |
| FAMILY HERITAGE LIFE INS CO OF AMER | OH | 1,444.8 | | | |
| FREEDOM LIFE INS CO OF AMERICA | TX | 213.2 | | | |
| GERBER LIFE INS CO | NY | 3,909.7 | | | |
| HUMANA BENEFIT PLAN OF ILLINOIS | IL | 628.3 | | | |
| MIDLAND NATIONAL LIFE INS CO | IA | 58,240.4 | | | |
| MINNESOTA LIFE INS CO | MN | 49,271.3 | | | |
| NATIONAL BENEFIT LIFE INS CO | NY | 564.7 | | | |
| NATIONAL CASUALTY CO | OH | 452.0 | | | |
| NATIONAL FOUNDATION LIFE INS CO | TX | 50.6 | | | |
| NORTH AMERICAN INS CO | WI | 19.2 | | | |
| NORTHWESTERN MUTUAL LIFE INS CO | WI | 273,304.0 | | | |
| OHIO NATIONAL LIFE ASR CORP | OH | 4,098.9 | | | |
| OXFORD LIFE INS CO | AZ | 2,192.1 | | | |
| PRINCIPAL LIFE INS CO | IA | 197,908.3 | | | |
| SB MUTL LIFE INS CO OF MA | MA | 3,104.8 | | | |

Alaska

| INSURANCE COMPANY NAME | DOM. STATE | TOTAL ASSETS (\$MIL) | INSURANCE COMPANY NAME | DOM. STATE | TOTAL ASSETS (\$MIL) |
|-------------------------------------|------------|----------------------|------------------------|------------|----------------------|
| Rating: A+ | | | | | |
| COUNTRY LIFE INS CO | IL | 9,673.9 | | | |
| PHYSICIANS MUTUAL INS CO | NE | 2,367.4 | | | |
| TEACHERS INS & ANNUITY ASN OF AM | NY | 302,803.1 | | | |
| Rating: A | | | | | |
| AMALGAMATED LIFE INS CO | NY | 140.3 | | | |
| BERKLEY LIFE & HEALTH INS CO | IA | 325.8 | | | |
| GARDEN STATE LIFE INS CO | TX | 135.5 | | | |
| GUARDIAN LIFE INS CO OF AMERICA | NY | 57,852.7 | | | |
| LIFEWISE ASR CO | WA | 193.1 | | | |
| NATIONAL WESTERN LIFE INS CO | CO | 11,114.0 | | | |
| SENTRY LIFE INS CO | WI | 7,425.4 | | | |
| USAA LIFE INS CO | TX | 25,292.8 | | | |
| Rating: A- | | | | | |
| AMERICAN HEALTH & LIFE INS CO | TX | 1,018.0 | | | |
| MASSACHUSETTS MUTUAL LIFE INS CO | MA | 245,872.2 | | | |
| MUTUAL OF AMERICA LIFE INS CO | NY | 21,758.9 | | | |
| NEW YORK LIFE INS CO | NY | 178,706.9 | | | |
| NIPPON LIFE INS CO OF AMERICA | IA | 219.2 | | | |
| PACIFIC GUARDIAN LIFE INS CO LTD | HI | 559.1 | | | |
| PHYSICIANS LIFE INS CO | NE | 1,664.1 | | | |
| STANDARD LIFE & ACCIDENT INS CO | TX | 533.1 | | | |
| USABLE LIFE | AR | 541.5 | | | |
| Rating: B+ | | | | | |
| AMERICAN FIDELITY ASR CO | OK | 6,090.1 | | | |
| AMERICAN UNITED LIFE INS CO | IN | 29,575.8 | | | |
| ASSURITY LIFE INS CO | NE | 2,729.5 | | | |
| AXA EQUITABLE LIFE INS CO | NY | 191,807.0 | | | |
| BEST LIFE & HEALTH INS CO | TX | 22.7 | | | |
| BOSTON MUTUAL LIFE INS CO | MA | 1,461.7 | | | |
| CHESAPEAKE LIFE INS CO | OK | 195.4 | | | |
| COMPANION LIFE INS CO | SC | 401.6 | | | |
| DEARBORN NATIONAL LIFE INS CO | IL | 1,737.6 | | | |
| DELAWARE AMERICAN LIFE INS CO | DE | 122.9 | | | |
| FAMILY HERITAGE LIFE INS CO OF AMER | OH | 1,444.8 | | | |
| GERBER LIFE INS CO | NY | 3,909.7 | | | |
| HUMANA BENEFIT PLAN OF ILLINOIS | IL | 628.3 | | | |
| MIDLAND NATIONAL LIFE INS CO | IA | 58,240.4 | | | |
| MINNESOTA LIFE INS CO | MN | 49,271.3 | | | |
| NATIONAL BENEFIT LIFE INS CO | NY | 564.7 | | | |
| NATIONAL CASUALTY CO | OH | 452.0 | | | |
| NATIONAL FOUNDATION LIFE INS CO | TX | 50.6 | | | |
| NORTHWESTERN MUTUAL LIFE INS CO | WI | 273,304.0 | | | |
| OHIO NATIONAL LIFE ASR CORP | OH | 4,098.9 | | | |
| OXFORD LIFE INS CO | AZ | 2,192.1 | | | |
| PRINCIPAL LIFE INS CO | IA | 197,908.3 | | | |
| SB MUTL LIFE INS CO OF MA | MA | 3,104.8 | | | |
| STANDARD INS CO | OR | 24,530.4 | | | |
| TRUSTMARK INS CO | IL | 1,606.0 | | | |
| TRUSTMARK LIFE INS CO | IL | 330.1 | | | |
| UNITED WORLD LIFE INS CO | NE | 119.5 | | | |
| VOYA RETIREMENT INS & ANNUITY CO | CT | 108,678.3 | | | |

What Does Medicare Cover?

Table 1
MEDICARE (PART A): HOSPITAL INSURANCE-COVERED SERVICES FOR 2019

| Service | Benefit | Medicare Pays | You Pay |
|---|---|---|--|
| HOSPITAL CARE (IN PATIENT CARE) | | | |
| Semi-private rooms, meals, general nursing, and drugs as part of your inpatient treatment, and other hospital services and supplies. Limited to 190 days in a lifetime, inpatient psychiatric care in a freestanding psychiatric hospital. | First 60 days | All but \$1,364 | \$1,364 |
| | 61st to 90th day | All but \$341 a day | \$341 a day |
| | 91st to 150th day* | All but \$682 a day | \$682 a day |
| | Beyond 150 days | Nothing | All costs |
| SKILLED NURSING FACILITY CARE | | | |
| You must have been in a hospital for at least 3 days, enter a Medicare-approved facility generally within 30 days after hospital discharge, and meet other program requirements. ** | First 20 days | 100% of approved amount | Nothing |
| | Additional 80 days | All but \$170.50 a day | Up to \$170.50 a day |
| | Beyond 100 days | Nothing | All costs |
| HOME HEALTH CARE | | | |
| Part-time or intermittent skilled care, home health services, physical and occupational therapy, durable medical equipment and supplies and other services | For as long as you meet Medicare requirements for home health care benefits | 100% of approved amount; 80% of approved amount for durable medical equipment | Nothing for services; 20% of approved amount for durable medical equipment |
| HOSPICE CARE | | | |
| Includes drugs for symptom control and pain relief, medical and support services from a Medicare-approved hospice, and other services not otherwise covered by Medicare. Hospice care is usually given in your home. | For as long as doctor certifies need | All but limited costs for outpatient drugs and inpatient respite care | Limited cost sharing for outpatient drugs and inpatient respite care |
| BLOOD | | | |
| When furnished by a hospital or a skilled nursing facility during a covered stay | Unlimited during a benefit period if medically necessary | 80% of the Medicare-approved after the first 3 pints per calendar year | *** 100% of the first 3 pints then 20% of the approved cost of additional pints. |

* 60 reserve days may be used only once.

** Neither Medicare nor Medicare supplement insurance will pay for most nursing home care.

*** To the extent the three pints of blood are paid for or replaced under one part of Medicare during the calendar year, they do not have to be paid for or replaced under the other part.

Table 2
MEDICARE (PART B): PREVENTIVE SERVICES FOR 2019

| Service | Benefit | Medicare Pays | You Pay |
|---|---|--------------------------------------|--|
| “WELCOME TO MEDICARE” PHYSICAL EXAM (ONE-TIME) | | | |
| | During the first 12 months that you have Part B, you can get a “Welcome to Medicare” preventive visit. | 100% if provider accepts assignment. | If health care provider performs additional test or services during the same visit, you may have to pay coinsurance, and Part B deductible may apply |
| YEARLY “WELLNESS” VISIT | | | |
| | This visit is covered once every 12 months. If you’ve had Part B for longer than 12 months, you can get a yearly “Wellness” visit. | 100% if provider accepts assignment. | If health care provider performs additional test or services during the same visit, you may have to pay coinsurance, and Part B deductible may apply |
| ABDOMINAL AORTIC ANEURYSM SCREENING | | | |
| | A one-time screening ultrasound for people at risk. You must get a referral for it as part of your one-time “Welcome to Medicare” preventive visit. | 100% if provider accepts assignment | Nothing for services |
| ALCOHOL MISUSE SCREENING AND COUNSELING | | | |
| | Once every 12 months for adults with Medicare (including pregnant women) who use alcohol, but don’t meet the medical criteria for alcohol dependency. | 100% if provider accepts assignment | Nothing for services |
| BONE MASS MEASUREMENT (BONE DENSITY) | | | |
| | Once every 24 months (more often if medically necessary) for people who have certain medical conditions or meet certain criteria. | 100% if provider accepts assignment | Nothing for services |
| BREAST CANCER SCREENING (MAMMOGRAMS) | | | |
| | Once every 12 months for all women with Medicare who are 40 and older. Medicare covers one baseline mammogram for women between 35 - 39. | 100% if provider accepts assignment | Nothing for services |
| CARDIOVASCULAR DISEASE (BEHAVIORAL THERAPY) | | | |
| | One visit per year with a primary care doctor in a primary care setting (like a doctor’s office) to help lower your risk | 100% if provider accepts assignment | Nothing for services |
| CARDIOVASCULAR DISEASE SCREENINGS | | | |
| | Once every 5 years to test your cholesterol, lipid, lipoprotein, and triglyceride levels. | 100% if provider accepts assignment | Nothing for services |

| RATING | INSURANCE COMPANY NAME | ADDRESS | CITY | STATE | ZIP | PHONE |
|--------|--------------------------------------|--------------------------------|----------------|-------|-------|----------------|
| C | AETNA HEALTH & LIFE INS CO | 151 FARMINGTON AVENUE | HARTFORD | CT | 6156 | (860) 273-0123 |
| B | AETNA LIFE INS CO | 151 FARMINGTON AVENUE | HARTFORD | CT | 6156 | (860) 273-0123 |
| C | ALLIANCE HEALTH & LIFE INS CO | 2850 WEST GRAND BOULEVARD | DETROIT | MI | 48202 | (313) 872-8100 |
| C | AMALGAMATED LIFE & HEALTH INS CO | 333 SOUTH ASHLAND AVENUE | CHICAGO | IL | 60607 | (914) 367-5000 |
| C+ | AMERICAN CONTINENTAL INS CO | 800 CRESENT CENTRE DR STE 200 | FRANKLIN | TN | 37067 | (800) 264-4000 |
| B | AMERICAN FAMILY MUTL INS CO SI | 6000 AMERICAN PARKWAY | MADISON | WI | 53783 | (608) 249-2111 |
| B- | AMERICAN NATIONAL LIFE INS CO OF TX | ONE MOODY PLAZA | GALVESTON | TX | 77550 | (409) 763-4661 |
| C | AMERICAN PROGRESSIVE L&H I C OF NY | 44 SOUTH BROADWAY SUITE 1200 | WHITE PLAINS | NY | 10601 | (813) 290-6200 |
| C | AMERICAN REPUBLIC CORP INS CO | 601 SIXTH AVE | DES MOINES | IA | 50309 | (866) 705-9100 |
| B- | AMERICAN REPUBLIC INS CO | 601 SIXTH AVENUE | DES MOINES | IA | 50309 | (800) 247-2190 |
| C+ | AMERICAN RETIREMENT LIFE INS CO | 1300 EAST NINTH STREET | CLEVELAND | OH | 44114 | (512) 451-2224 |
| B- | AMERICO FINANCIAL LIFE & ANNUITY INS | PO BOX 139061 | DALLAS | TX | 75313 | (816) 391-2000 |
| C- | AMERIHEALTH INSURANCE CO OF NJ | 259 PROSPECT PLAINS ROAD BUIL | CRANBURY | NJ | 08512 | (609) 662-2400 |
| B | ANTHEM HEALTH PLANS INC | 108 LEIGUS ROAD | WALLINGFORD | CT | 06492 | (203) 677-4000 |
| B | ANTHEM HEALTH PLANS OF KENTUCKY INC | 13550 TRITON PARK BLVD | LOUISVILLE | KY | 40223 | (800) 331-1476 |
| A- | ANTHEM HEALTH PLANS OF MAINE INC | 2 GANNETT DRIVE | SOUTH PORTLAND | ME | 04106 | (866) 583-6182 |
| B | ANTHEM HEALTH PLANS OF NEW | 1155 ELM STREET | MANCHESTER | NH | 3101 | (603) 541-2000 |
| B | ANTHEM HEALTH PLANS OF VIRGINIA | 2015 STAPLES MILL ROAD | RICHMOND | VA | 23230 | (804) 354-7000 |
| B- | ANTHEM INS COMPANIES INC | 120 MONUMENT CIRCLE | INDIANAPOLIS | IN | 46204 | (317) 488-6000 |
| B- | ASURIS NORTHWEST HEALTH | 1800 NINTH AVENUE | SEATTLE | WA | 98101 | (206) 464-3600 |
| B | AULTCARE INS CO | 2600 SIXTH STREET SW | CANTON | OH | 44710 | (330) 363-4057 |
| D+ | AVALON INS CO | 2500 ELMERTON AVENUE | HARRISBURG | PA | 17177 | (717) 541-7000 |
| B- | AVERA HEALTH PLANS INC | 3816 S ELMWOOD AVE SUITE 10 | SIOUX FALLS | SD | 57105 | (605) 322-4500 |
| D | BANKERS CONSECO LIFE INS CO | 350 JERICHO TURNPIKE SUITE 304 | JERICHO | NY | 11753 | (317) 817-6100 |
| C+ | BANKERS FIDELITY ASR CO | 4370 PEACHTREE RD NE | ATLANTA | GA | 30319 | (800) 241-1439 |
| C | BANKERS FIDELITY LIFE INS CO | 4370 PEACHTREE ROAD NE | ATLANTA | GA | 30319 | (800) 241-1439 |
| D+ | BANKERS LIFE & CAS CO | 111 EAST WACKER DRIVE STE 2100 | CHICAGO | IL | 60601 | (312) 396-6000 |
| B | BLUE CARE NETWORK OF MICHIGAN | 20500 CIVIC CENTER DRIVE | SOUTHFIELD | MI | 48076 | (248) 799-6400 |
| B+ | BLUE CROSS & BLUE SHIELD MA HMO BLUE | 101 HUNTINGTON AVENUE SUITE 1 | BOSTON | MA | 2199 | (617) 246-5000 |
| B- | BLUE CROSS & BLUE SHIELD OF FLORIDA | 4800 DEERWOOD CAMPUS | JACKSONVILLE | FL | 32246 | (904) 791-6111 |
| B+ | BLUE CROSS BLUE SHIELD OF ALABAMA | 450 RIVERCHASE PARKWAY EAST | BIRMINGHAM | AL | 35244 | (205) 220-2100 |
| A+ | BLUE CROSS BLUE SHIELD OF ARIZONA | 2444 W LAS PALMARITAS DRIVE | PHOENIX | AZ | 85021 | (602) 864-4100 |
| B- | BLUE CROSS BLUE SHIELD OF GEORGIA | 3350 PEACHTREE ROAD NE | ATLANTA | GA | 30326 | (404) 842-8000 |
| B | BLUE CROSS BLUE SHIELD OF KANSAS INC | 1133 SW TOPEKA BOULEVARD | TOPEKA | KS | 66629 | (785) 291-4180 |
| C+ | BLUE CROSS BLUE SHIELD OF KC | 2301 MAIN STREET | KANSAS CITY | MO | 64108 | (816) 395-2222 |
| C+ | BLUE CROSS BLUE SHIELD OF MA | 101 HUNTINGTON AVENUE SUITE 1 | BOSTON | MA | 2199 | (617) 246-5000 |
| B- | BLUE CROSS BLUE SHIELD OF MICHIGAN | 600 LAFAYETTE EAST | DETROIT | MI | 48226 | (313) 225-9000 |
| C | BLUE CROSS BLUE SHIELD OF MINNESOTA | 3535 BLUE CROSS ROAD | EAGAN | MN | 55122 | (651) 662-8000 |
| A- | BLUE CROSS BLUE SHIELD OF MS. MUTUAL | 3545 LAKELAND DRIVE | FLOWOOD | MS | 39232 | (601) 664-4590 |
| B | BLUE CROSS BLUE SHIELD OF NC | 4705 UNIVERSITY DRIVE BUILDIN | DURHAM | NC | 27707 | (919) 489-7431 |
| C | BLUE CROSS BLUE SHIELD OF NEBRASKA | 1919 AKSARBEN DRIVE | OMAHA | NE | 68180 | (402) 982-7000 |
| C | BLUE CROSS BLUE SHIELD OF RI | 500 EXCHANGE STREET | PROVIDENCE | RI | 2903 | (401) 459-5886 |
| B+ | BLUE CROSS BLUE SHIELD OF SC INC | 2501 FARAWAY DRIVE | COLUMBIA | SC | 29219 | (803) 788-3860 |
| B | BLUE CROSS BLUE SHIELD OF VERMONT | 445 INDUSTRIAL LANE | BERLIN | VT | 5602 | (802) 223-6131 |
| B- | BLUE CROSS BLUE SHIELD OF WISCONSIN | N17 W24340 RIVERWOOD DRIVE | WAUKESHA | WI | 53188 | (262) 523-4020 |
| B- | BLUE CROSS BLUE SHIELD OF WYOMING | 4000 HOUSE AVENUE | CHEYENNE | WY | 82001 | (307) 634-1393 |
| C | BLUE CROSS OF IDAHO CARE PLUS INC | 3000 E PINE AVE | MERIDIAN | ID | 83642 | (208) 345-4550 |
| B | BLUE CROSS OF IDAHO HEALTH SERVICE | 3000 E PINE AVE | MERIDIAN | ID | 83642 | (208) 345-4550 |
| B+ | BLUECROSS BLUESHIELD OF TENNESSEE | 1 CAMERON HILL CIRCLE | CHATTANOOGA | TN | 37402 | (423) 535-5600 |
| C | CAPITAL ADVANTAGE INS CO | 2500 ELMERTON AVENUE | HARRISBURG | PA | 17177 | (717) 541-7000 |
| B- | CAPITAL BLUE CROSS | 2500 ELMERTON AVENUE | HARRISBURG | PA | 17177 | (717) 541-7000 |
| C+ | CAREFIRST OF MARYLAND INC | 1501 SOUTH CLINTON STREET | BALTIMORE | MD | 21224 | (410) 581-3000 |

| RATING | INSURANCE COMPANY NAME | ADDRESS | CITY | STATE | ZIP | PHONE |
|--------|--------------------------------------|--------------------------------|----------------|-------|-------|----------------|
| B- | CDPHP UNIVERSAL BENEFITS INC | 500 PATROON CREEK BLVD | ALBANY | NY | 12206 | (518) 641-3000 |
| C+ | CELTIC INS CO | 200 EAST RANDOLPH STREET SUIT | CHICAGO | IL | 60601 | (800) 714-4658 |
| B | CENTRAL STATES H & L CO OF OMAHA | 1212 NORTH 96TH STREET | OMAHA | NE | 68114 | (402) 397-1111 |
| C+ | CENTRAL STATES INDEMNITY CO OF OMAHA | 1212 NORTH 96TH STREET | OMAHA | NE | 68114 | (402) 997-8000 |
| B+ | CHRISTIAN FIDELITY LIFE INS CO | 1999 BRYAN STREET SUITE 900 | DALLAS | TX | 75201 | (602) 263-6666 |
| B | CIGNA HEALTH & LIFE INS CO | 900 COTTAGE GROVE ROAD | BLOOMFIELD | CT | 6002 | (860) 226-6000 |
| B- | CIGNA NATIONAL HEALTH INS CO | 1300 EAST NINTH STREET | CLEVELAND | OH | 44114 | (512) 451-2224 |
| D+ | COLONIAL PENN LIFE INS CO | 399 MARKET STREET | PHILADELPHIA | PA | 19181 | (215) 928-8000 |
| B | COLUMBIAN MUTUAL LIFE INS CO | 4704 VESTAL PKWY E PO BOX 1381 | BINGHAMTON | NY | 13902 | (607) 724-2472 |
| B- | COMBINED INS CO OF AMERICA | 111 E WACKER DRIVE | CHICAGO | IL | 60601 | (800) 225-4500 |
| B- | COMMUNITY INS CO | 4361 IRWIN SIMPSON ROAD | MASON | OH | 45040 | (513) 872-8100 |
| B- | COMMUNITYCARE L&H INS CO | TWO WEST 2ND STREET SUITE 100 | TULSA | OK | 74103 | (918) 594-5200 |
| B+ | COMPANION LIFE INS CO | 2501 FARAWAY DRIVE | COLUMBIA | SC | 29219 | (803) 735-1251 |
| B- | CONNECTICUT GENERAL LIFE INS CO | 900 COTTAGE GROVE ROAD | BLOOMFIELD | CT | 6002 | (860) 226-6000 |
| D | CONSTITUTION LIFE INS CO | 4888 LOOP CENTRAL DR STE 700 | HOUSTON | TX | 77081 | (407) 547-3800 |
| C+ | CONTINENTAL GENERAL INS CO | 11001 LAKELINE BLVD STE 120 | AUSTIN | TX | 78717 | (866) 830-0607 |
| C+ | CONTINENTAL LIFE INS CO OF BRENTWOOD | 800 CRESCENT CENTRE DR STE 200 | FRANKLIN | TN | 37067 | (800) 264-4000 |
| A+ | COUNTRY LIFE INS CO | 1701 N TOWANDA AVENUE | BLOOMINGTON | IL | 61701 | (309) 821-3000 |
| B- | COVENTRY HEALTH & LIFE INS CO | 550 MARYVILLE CENTRE DRIVE SU | ST. LOUIS | MO | 63141 | (800) 843-7421 |
| B- | CSI LIFE INS CO | 1212 NORTH 96TH STREET | OMAHA | NE | 68114 | (402) 997-8000 |
| B+ | DEAN HEALTH PLAN INC | 1277 DEMING WAY | MADISON | WI | 53717 | (608) 836-1400 |
| A | EMI HEALTH | 5101 S COMMERCE DR | MURRAY | UT | 84107 | (801) 262-7476 |
| B- | EMPIRE HEALTHCHOICE ASSURANCE INC | 9 PINE STREET 14TH FLOOR | NEW YORK | NY | 10005 | (212) 563-5570 |
| C+ | EQUITABLE LIFE & CASUALTY INS CO | 299 S MAIN ST #1100 | SALT LAKE CITY | UT | 84111 | (801) 579-3400 |
| B- | EVEREST REINS CO | 1209 ORANGE STREET | WILMINGTON | DE | 19801 | (908) 604-3000 |
| B+ | EXCELLUS HEALTH PLAN INC | 165 COURT STREET | ROCHESTER | NY | 14647 | (585) 453-6325 |
| C | FALLON HEALTH & LIFE ASR CO | 10 CHESTNUT STREET | WORCESTER | MA | 01608 | (508) 799-2100 |
| C | FAMILY LIFE INS CO | 10777 NORTHWEST FREEWAY | HOUSTON | TX | 77092 | (713) 529-0045 |
| C+ | FIRST CARE INC | 1501 SOUTH CLINTON STREET | BALTIMORE | MD | 21224 | (410) 581-3000 |
| B | FIRST COMMUNITY HEALTH PLAN INC | 699 GALLATIN ST SW STE A2 | HUNTSVILLE | AL | 35801 | (256) 532-2780 |
| C+ | FIRST HEALTH LIFE & HEALTH INS CO | 3200 HIGHLAND AVENUE | DOWNERS GROVE | IL | 60515 | (630) 737-7900 |
| B | FORETHOUGHT LIFE INS CO | 10 W MARKET ST STE 2300 | INDIANAPOLIS | IN | 46204 | (317) 223-2700 |
| B- | GEISINGER INDEMNITY INS CO | 100 NORTH ACADEMY AVENUE MC 3 | DANVILLE | PA | 17822 | (570) 271-8777 |
| C- | GENWORTH LIFE & ANNUITY INS CO | 6610 WEST BROAD STREET | RICHMOND | VA | 23230 | (804) 662-2400 |
| C+ | GENWORTH LIFE INS CO | 251 LITTLE FALLS DR | WILMINGTON | DE | 19808 | (804) 662-2400 |
| B+ | GERBER LIFE INS CO | 1311 MAMARONECK AVENUE | WHITE PLAINS | NY | 10605 | (914) 272-4000 |
| C+ | GLOBE LIFE & ACCIDENT INS CO | 10306 REGENCY PARKWAY DRIVE | OMAHA | NE | 68114 | (972) 569-3744 |
| B | GLOBE LIFE INSURANCE CO OF NY | 301 PLAINFIELD RD STE 150 | SYRACUSE | NY | 13212 | (315) 451-2544 |
| B | GOLDEN RULE INS CO | 7440 WOODLAND DRIVE | INDIANAPOLIS | IN | 46278 | (317) 290-8100 |
| B | GOVERNMENT PERSONNEL MUTUAL L I C | 2211 NE LOOP 410 | SAN ANTONIO | TX | 78217 | (210) 357-2222 |
| B | GPM HEALTH & LIFE INS CO | 1124 W RIVERSIDE AVE STE 400 | SPOKANE | WA | 99201 | (210) 357-2222 |
| B- | GREAT AMERICAN LIFE INS CO | 301 EAST FOURTH STREET | CINCINNATI | OH | 45202 | (513) 357-3300 |
| D+ | GROUP HEALTH COOP OF S CENTRAL WI | 1265 JOHN Q HAMMONS DRIVE | MADISON | WI | 53717 | (608) 251-4156 |
| D+ | GROUP HEALTH INCORPORATED | 55 WATER STREET | NEW YORK | NY | 10041 | (646) 447-5000 |
| B | GROUP HOSP & MEDICAL SERVICES INC | 840 FIRST STREET NE | WASHINGTON | DC | 20065 | (410) 581-3000 |
| B | GUARANTEE TRUST LIFE INS CO | 1275 MILWAUKEE AVENUE | GLENVIEW | IL | 60025 | (847) 904-5536 |
| C- | GUNDERSSEN HEALTH PLAN INC | 1836 SOUTH AVENUE | LA CROSSE | WI | 54601 | (608) 643-2491 |
| C | HARTFORD LIFE & ACCIDENT INS CO | ONE HARTFORD PLAZA | HARTFORD | CT | 06155 | (860) 547-5000 |
| B- | HEALTH ALLIANCE MEDICAL PLANS | 3310 FIELDS SOUTH DRIVE | CHAMPAIGN | IL | 61822 | (800) 851-3379 |
| B | HEALTH CARE SVC CORP A MUT LEG RES | 300 EAST RANDOLPH STREET | CHICAGO | IL | 60601 | (312) 653-6000 |
| D | HEALTH NET HEALTH PLAN OF OREGON INC | 13221 SW 68TH PARKWAY SUITE 2 | TIGARD | OR | 97223 | (314) 724-4477 |
| C | HEALTH NET LIFE INS CO | 21281 BURBANK BOULEVARD B3 | WOODLAND HILLS | CA | 91367 | (314) 725-4477 |

Rating Upgrades

ABSOLUTE TOTAL CARE INC (SC) was upgraded to C from C- in March 2019 based on expansion in the profitability index and an increase in the capitalization index.

AETNA HEALTH INC (A GEORGIA CORP) (GA) was upgraded to C+ from C in March 2019 based on the overall strength of the index ratios

AETNA HEALTH INC (A TEXAS CORP) (TX) was upgraded to C+ from C in March 2019 based on expansion in the profitability index.

AETNA HEALTH INS CO (PA) was upgraded to C+ from C in March 2019 based on the overall strength of the index ratios

ALLEGIAN INS CO (TX) was upgraded to C- from D+ in March 2019 based on the overall strength of the index ratios

AMERIGROUP COMMUNITY CARE NM (NM) was upgraded to B from B- in March 2019 based on the overall strength of the index ratios

AMERIHEALTH HMO INC (PA) was upgraded to C+ from C in March 2019 based on the overall strength of the index ratios

ASPIRUS ARISE HEALTH PLAN OF WISCONS (WI) was upgraded to C from C- in March 2019 based on an increase in the capitalization index.

BRAVO HEALTH MID-ATLANTIC INC (MD) was upgraded to B- from C in March 2019 based on an increase in the capitalization index and progress in the liquidity index.

BRIDGESPAN HEALTH CO (UT) was upgraded to B from B- in March 2019 based on an increase in the capitalization index.

BROWN & TOLAND HEALTH SERVICES (CA) was upgraded to E from E- in March 2019 based on a substantial increase in the capitalization index.

CAREMORE HEALTH PLAN OF ARIZONA INC (AZ) was upgraded to B from B- in March 2019 based on expansion in the profitability index.

CAREMORE HEALTH PLAN OF NEVADA (NV) was upgraded to B from B- in March 2019 based on the overall strength of the index ratios

CHESAPEAKE LIFE INS CO was upgraded to B+ from B in January 2019 based on a higher capitalization index and a higher five-year profitability index.

CIGNA HEALTHCARE OF ARIZONA INC (AZ) was upgraded to C+ from C in March 2019 based on an increase in the capitalization index.

CIGNA HEALTHCARE OF COLORADO INC (CO) was upgraded to B- from C in March 2019 based on expansion in the profitability index.

CIGNA HEALTHCARE OF ILLINOIS INC (IL) was upgraded to B- from C in March 2019 based on the overall strength of the index ratios

CIGNA WORLDWIDE INS CO was upgraded to B- from C in January 2019 based on a greatly improved capitalization index, a greatly improved investment safety index, a higher five-year profitability index and a higher stability index.

CONNECTICARE OF MASSACHUSETTS INC (MA) was upgraded to C- from D+ in March 2019 based on an increase in the capitalization index and expansion in the profitability index.

CONTINENTAL LIFE INS CO was upgraded to C- from D+ in January 2019 based on a higher capitalization index, a markedly improved five-year profitability index and a higher stability index.

ENTERPRISE LIFE INS CO was upgraded to B+ from B in January 2019 based on a higher capitalization index and a markedly improved stability index. enhanced financial strength of affiliates in Credit Suisse Group.

FIRST MEDICAL HEALTH PLAN INC (PR) was upgraded to D- from E+ in March 2019 based on an increase in the capitalization index.

FREEDOM HEALTH INC (FL) was upgraded to B from B- in March 2019 based on expansion in the profitability index.

Rating Upgrades (Continued)

FRIDAY HEALTH PLANS OF CO INC (CO) was upgraded to E from E- in March 2019 based on expansion in the profitability index and an increase in the capitalization index.

GEISINGER QUALITY OPTIONS INC (PA) was upgraded to B from B- in March 2019 based on expansion in the profitability index and an increase in the capitalization index.

GUARANTY INCOME LIFE INS CO was upgraded to B from B- in January 2019 based on a higher investment safety index and a higher stability index.

HEALTH NEW ENGLAND INC (MA) was upgraded to C+ from C in March 2019 based on an increase in the capitalization index and expansion in the profitability index.

HMO MISSOURI INC (MO) was upgraded to B from B- in March 2019 based on expansion in the profitability index.

HUMANA MEDICAL PLAN OF UTAH INC (UT) was upgraded to B- from C+ in March 2019 based on the overall strength of the index ratios

HUMANA WISCONSIN HEALTH ORGANIZATION (WI) was upgraded to B- from C+ in March 2019 based on substantial development in the stability index, substantial expansion in the profitability index, and an increase in the capitalization index.

INDEPENDENCE BLUE CROSS (PA) was upgraded to C+ from C in March 2019 based on the overall strength of the index ratios

MD INDIVIDUAL PRACTICE ASSOC INC (MD) was upgraded to C+ from C in March 2019 based on expansion in the profitability index.

MEDAMERICA INS CO OF FL was upgraded to B from B- in January 2019 based on a higher capitalization index and a higher five-year profitability index. composite rating for affiliated Lifetime Healthcare Inc Group rose to B from B-.

MEDICA HEALTHCARE PLANS INC (FL) was upgraded to C+ from C in March 2019 based on expansion in the profitability index, an increase in the capitalization index, and progress in the liquidity index.

MICHIGAN COMPLETE HEALTH INC (MO) was upgraded to C from C- in March 2019 based on expansion in the profitability index.

MID-WEST NATIONAL LIFE INS CO OF TN was upgraded to C+ from C in January 2019 based on a higher five-year profitability index and an improved stability index. composite rating for affiliated Blackstone Investor Group rose to B from B-, notably the recent upgrade of affiliated company CHESAPEAKE LIFE INS CO to B+ from B.

MOLINA HEALTHCARE OF TEXAS INS CO was upgraded to C+ from C in January 2019 based on capitalization index. enhanced financial strength of affiliates in Molina Healthcare Inc Group.

MONARCH HEALTH PLAN (CA) was upgraded to E from E- in March 2019 based on an increase in the capitalization index.

NIPPON LIFE INS CO OF AMERICA was upgraded to A- from B in January 2019 based on a markedly improved five-year profitability index.

NORTH AMERICAN INS CO was upgraded to B+ from B in January 2019 based on a higher capitalization index, a markedly improved five-year profitability index and an improved stability index.

PREFERREDONE COMMUNITY HEALTH PLAN (MN) was upgraded to D+ from D in March 2019 based on the overall strength of the index ratios

PREMIER HEALTH PLAN SERVICES INC (CA) was upgraded to D from D- in March 2019 based on a substantial increase in the capitalization index and substantial development in the stability index.

PRIMECARE MEDICAL NETWORK INC (CA) was upgraded to B from B- in March 2019 based on expansion in the profitability index, development in the stability index, and an increase in the capitalization index.

QUALCHOICE L&H INS CO (AR) was upgraded to D+ from D in March 2019 based on an increase in the capitalization index and expansion in the profitability index.