

ANNUAL STATEMENT

OF THE

UnitedHealthcare Plan of the River Valley, Inc.

TO THE

Insurance Department

OF THE

STATE OF

Illinois

FOR THE YEAR ENDED
DECEMBER 31, 2016

HEALTH

2016

ANNUAL STATEMENT

OF THE

UnitedHealthcare Plan of the River Valley, Inc.

TO THE

Insurance Department

OF THE

STATE OF

Iowa

FOR THE YEAR ENDED
DECEMBER 31, 2016

HEALTH

2016

ANNUAL STATEMENT

OF THE

UnitedHealthcare Plan of the River Valley, Inc.

TO THE

Insurance Department

OF THE

STATE OF

Tennessee

FOR THE YEAR ENDED
DECEMBER 31, 2016

HEALTH

2016

ANNUAL STATEMENT

OF THE

UnitedHealthcare Plan of the River Valley, Inc.

TO THE

Insurance Department

OF THE

STATE OF

Virginia

FOR THE YEAR ENDED
DECEMBER 31, 2016

HEALTH

2016



HEALTH ANNUAL STATEMENT

FOR THE YEAR ENDED DECEMBER 31, 2016
OF THE CONDITION AND AFFAIRS OF THE

UnitedHealthcare Plan of the River Valley, Inc.

NAIC Group Code 0707 0707 NAIC Company Code 95378 Employer's ID Number 36-3379945
(Current) (Prior)

Organized under the Laws of Illinois, State of Domicile or Port of Entry IL

Country of Domicile United States of America

Licensed as business type: Health Maintenance Organization

Is HMO Federally Qualified? Yes [] No [X]

Incorporated/Organized 08/05/1985 Commenced Business 12/19/1985

Statutory Home Office 1300 River Drive, Suite 200, Moline, IL, US 61265
(Street and Number) (City or Town, State, Country and Zip Code)

Main Administrative Office 1300 River Drive, Suite 200
(Street and Number)
Moline, IL, US 61265, 309-736-4600
(City or Town, State, Country and Zip Code) (Area Code) (Telephone Number)

Mail Address 9700 Health Care Lane, MN017-E900, Minnetonka, MN, US 55343
(Street and Number or P.O. Box) (City or Town, State, Country and Zip Code)

Primary Location of Books and Records 1300 River Drive, Suite 200
(Street and Number)
Moline, IL, US 61265, 309-736-4600
(City or Town, State, Country and Zip Code) (Area Code) (Telephone Number)

Internet Website Address UHCRiverValley.com

Statutory Statement Contact Micah Forrest Wenck, 952-979-6175
(Name) (Area Code) (Telephone Number)
micah_1_wenck@uhc.com, 952-979-7825
(E-mail Address) (FAX Number)

OFFICERS

Secretary Christina Regina Palme-Krizak Chief Financial Officer James Wesley Kelly
 Treasurer Robert Worth Oberender

OTHER

Nyle Brent Cottingham, Vice President Charles David Ettelson, Chief Medical Officer Rita Faye Johnson-Mills, President, Medicaid Division
Patrick Gerard Quinn #, President, Commercial

DIRECTORS OR TRUSTEES

William Kenneth Appelgate Ph.D. Charles David Ettelson James Edward Hecker
Rita Faye Johnson-Mills James Wesley Kelly Patrick Gerard Quinn #
Cathie Sue Whiteside Scott Edward Williams

State of Missouri State of Minnesota State of _____
 County of ST LOUIS County of Hennepin County of _____

The officers of this reporting entity being duly sworn, each depose and say that they are the described officers of said reporting entity, and that on the reporting period stated above, all of the herein described assets were the absolute property of the said reporting entity, free and clear from any liens or claims thereon, except as herein stated, and that this statement, together with related exhibits, schedules and explanations therein contained, annexed or referred to, is a full and true statement of all the assets and liabilities and of the condition and affairs of the said reporting entity as of the reporting period stated above, and of its income and deductions therefrom for the period ended, and have been completed in accordance with the NAIC Annual Statement Instructions and Accounting Practices and Procedures manual except to the extent that: (1) state law may differ; or, (2) that state rules or regulations require differences in reporting not related to accounting practices and procedures, according to the best of their information, knowledge and belief, respectively. Furthermore, the scope of this attestation by the described officers also includes the related corresponding electronic filing with the NAIC, when required, that is an exact copy (except for formatting differences due to electronic filing) of the enclosed statement. The electronic filing may be requested by various regulators in lieu of or in addition to the enclosed statement.

Patrick Gerard Quinn
 Patrick Gerard Quinn
 President, Commercial

Christina Regina Palme-Krizak
 Christina Regina Palme-Krizak
 Secretary

Subscribed and sworn to before me this
25 day of January 2017
Cynthia L Dalpiaz

Subscribed and sworn to before me this
24 day of January 2017
Julie Ann Polk-Rausch

Subscribed and sworn to before me this
 _____ day of _____



CYNTHIA L. DALPIAZ
 My Commission Expires
 May 12, 2019
 St. Louis County
 Commission #15389126



TERRYLEE ANN POLK-RAUSCH
 Notary Public
 State of Minnesota
 My Commission Expires
 January 31, 2020

Yes [X] No []

3. Number of pages attached.....

ASSETS

	Current Year			Prior Year
	1 Assets	2 Nonadmitted Assets	3 Net Admitted Assets (Cols. 1 - 2)	4 Net Admitted Assets
1. Bonds (Schedule D)	622,912,801	0	622,912,801	617,059,033
2. Stocks (Schedule D):				
2.1 Preferred stocks	0	0	0	0
2.2 Common stocks	0	0	0	0
3. Mortgage loans on real estate (Schedule B):				
3.1 First liens	0	0	0	0
3.2 Other than first liens	0	0	0	0
4. Real estate (Schedule A):				
4.1 Properties occupied by the company (less \$0 encumbrances)	0	0	0	0
4.2 Properties held for the production of income (less \$0 encumbrances)	0	0	0	0
4.3 Properties held for sale (less \$0 encumbrances)	0	0	0	0
5. Cash (\$13,833,961 , Schedule E - Part 1), cash equivalents (\$7,924,332 , Schedule E - Part 2) and short-term investments (\$72,588,794 , Schedule DA)	94,347,087	0	94,347,087	264,965,505
6. Contract loans, (including \$0 premium notes)	0	0	0	0
7. Derivatives (Schedule DB)	0	0	0	0
8. Other invested assets (Schedule BA)	15,752,782	0	15,752,782	17,777,164
9. Receivables for securities	5,873,349	0	5,873,349	0
10. Securities lending reinvested collateral assets (Schedule DL)	0	0	0	0
11. Aggregate write-ins for invested assets	0	0	0	0
12. Subtotals, cash and invested assets (Lines 1 to 11)	738,886,019	0	738,886,019	899,801,702
13. Title plants less \$0 charged off (for Title insurers only)	0	0	0	0
14. Investment income due and accrued	5,543,108	0	5,543,108	5,666,717
15. Premiums and considerations:				
15.1 Uncollected premiums and agents' balances in the course of collection	54,463,816	55,355	54,408,461	12,241,115
15.2 Deferred premiums and agents' balances and installments booked but deferred and not yet due (including \$0 earned but unbilled premiums)	0	0	0	0
15.3 Accrued retrospective premiums (\$41,418,629) and contracts subject to redetermination (\$128,832,490)	170,251,119	0	170,251,119	56,563,829
16. Reinsurance:				
16.1 Amounts recoverable from reinsurers	0	0	0	0
16.2 Funds held by or deposited with reinsured companies	0	0	0	0
16.3 Other amounts receivable under reinsurance contracts	0	0	0	0
17. Amounts receivable relating to uninsured plans	19,629,893	6,983	19,622,910	23,613,941
18.1 Current federal and foreign income tax recoverable and interest thereon	0	0	0	28,928,472
18.2 Net deferred tax asset	44,335,517	5,039,555	39,295,962	59,386,743
19. Guaranty funds receivable or on deposit	1,080,390	0	1,080,390	1,337,710
20. Electronic data processing equipment and software	0	0	0	0
21. Furniture and equipment, including health care delivery assets (\$0)	0	0	0	0
22. Net adjustment in assets and liabilities due to foreign exchange rates	0	0	0	0
23. Receivables from parent, subsidiaries and affiliates	0	0	0	0
24. Health care (\$32,485,651) and other amounts receivable	64,972,402	32,486,751	32,485,651	42,909,636
25. Aggregate write-ins for other than invested assets	1,520,453	38,844	1,481,609	620,850
26. Total assets excluding Separate Accounts, Segregated Accounts and Protected Cell Accounts (Lines 12 to 25)	1,100,682,717	37,627,488	1,063,055,229	1,131,070,715
27. From Separate Accounts, Segregated Accounts and Protected Cell Accounts	0	0	0	0
28. Total (Lines 26 and 27)	1,100,682,717	37,627,488	1,063,055,229	1,131,070,715
DETAILS OF WRITE-INS				
1101.				
1102.				
1103.				
1198. Summary of remaining write-ins for Line 11 from overflow page	0	0	0	0
1199. Totals (Lines 1101 thru 1103 plus 1198)(Line 11 above)	0	0	0	0
2501. Liquidated Damages Receivable	1,100,000	13,000	1,087,000	0
2502. Premium Tax Receivable	273,631	0	273,631	356,850
2503. State Taxes Receivable	120,978	0	120,978	0
2598. Summary of remaining write-ins for Line 25 from overflow page	25,844	25,844	0	264,000
2599. Totals (Lines 2501 thru 2503 plus 2598)(Line 25 above)	1,520,453	38,844	1,481,609	620,850

LIABILITIES, CAPITAL AND SURPLUS

	Current Year			Prior Year
	1 Covered	2 Uncovered	3 Total	4 Total
1. Claims unpaid (less \$0 reinsurance ceded).....	346,839,496	0	346,839,496	295,742,897
2. Accrued medical incentive pool and bonus amounts.....	5,905,646	0	5,905,646	7,292,291
3. Unpaid claims adjustment expenses.....	4,881,947	0	4,881,947	4,141,511
4. Aggregate health policy reserves, including the liability of \$10,705,104 for medical loss ratio rebate per the Public Health Service Act.....	107,379,386	0	107,379,386	109,658,463
5. Aggregate life policy reserves.....	0	0	0	0
6. Property/casualty unearned premium reserves.....	0	0	0	0
7. Aggregate health claim reserves.....	1,318,923	0	1,318,923	164,176
8. Premiums received in advance.....	2,825,537	0	2,825,537	161,370,127
9. General expenses due or accrued.....	43,106,891	0	43,106,891	55,040,542
10.1 Current federal and foreign income tax payable and interest thereon (including \$0 on realized capital gains (losses)).....	19,389,288	0	19,389,288	0
10.2 Net deferred tax liability.....	0	0	0	0
11. Ceded reinsurance premiums payable.....	376,146	0	376,146	283,157
12. Amounts withheld or retained for the account of others.....	170,139	0	170,139	0
13. Remittances and items not allocated.....	246,923	0	246,923	12,765
14. Borrowed money (including \$0 current) and interest thereon \$0 (including \$0 current).....	0	0	0	0
15. Amounts due to parent, subsidiaries and affiliates.....	86,634,572	0	86,634,572	64,118,089
16. Derivatives.....	0	0	0	0
17. Payable for securities.....	1,051,101	0	1,051,101	1,175,748
18. Payable for securities lending.....	0	0	0	0
19. Funds held under reinsurance treaties (with \$0 authorized reinsurers, \$0 unauthorized reinsurers and \$0 certified reinsurers).....	0	0	0	0
20. Reinsurance in unauthorized and certified (\$0) companies.....	0	0	0	0
21. Net adjustments in assets and liabilities due to foreign exchange rates.....	0	0	0	0
22. Liability for amounts held under uninsured plans.....	8,180,388	0	8,180,388	8,176,603
23. Aggregate write-ins for other liabilities (including \$439,778 current).....	439,778	0	439,778	588,810
24. Total liabilities (Lines 1 to 23).....	628,746,161	0	628,746,161	707,765,179
25. Aggregate write-ins for special surplus funds.....	XXX	XXX	0	41,171,375
26. Common capital stock.....	XXX	XXX	610,000	610,000
27. Preferred capital stock.....	XXX	XXX	0	0
28. Gross paid in and contributed surplus.....	XXX	XXX	44,977,137	44,977,137
29. Surplus notes.....	XXX	XXX	0	0
30. Aggregate write-ins for other than special surplus funds.....	XXX	XXX	1,500,000	1,500,000
31. Unassigned funds (surplus).....	XXX	XXX	387,221,931	335,047,024
32. Less treasury stock, at cost:				
32.1 .....0 shares common (value included in Line 26 \$0).....	XXX	XXX	0	0
32.2 .....0 shares preferred (value included in Line 27 \$0).....	XXX	XXX	0	0
33. Total capital and surplus (Lines 25 to 31 minus Line 32).....	XXX	XXX	434,309,068	423,305,536
34. Total liabilities, capital and surplus (Lines 24 and 33).....	XXX	XXX	1,063,055,229	1,131,070,715
DETAILS OF WRITE-INS				
2301. Accrued Fines and Penalties.....	432,481	0	432,481	581,513
2302. Unclaimed Property.....	7,297	0	7,297	7,297
2303.				
2398. Summary of remaining write-ins for Line 23 from overflow page.....	0	0	0	0
2399. Totals (Lines 2301 thru 2303 plus 2398)(Line 23 above).....	439,778	0	439,778	588,810
2501. Section 9010 ACA Subsequent Fee Year Assessment.....	XXX	XXX	0	41,171,375
2502.	XXX	XXX		
2503.	XXX	XXX		
2598. Summary of remaining write-ins for Line 25 from overflow page.....	XXX	XXX	0	0
2599. Totals (Lines 2501 thru 2503 plus 2598)(Line 25 above).....	XXX	XXX	0	41,171,375
3001. Statutory Fund.....	XXX	XXX	1,500,000	1,500,000
3002.	XXX	XXX		
3003.	XXX	XXX		
3098. Summary of remaining write-ins for Line 30 from overflow page.....	XXX	XXX	0	0
3099. Totals (Lines 3001 thru 3003 plus 3098)(Line 30 above).....	XXX	XXX	1,500,000	1,500,000

STATEMENT OF REVENUE AND EXPENSES

	Current Year		Prior Year
	1 Uncovered	2 Total	3 Total
1. Member Months.....	XXX	8,628,554	7,423,212
2. Net premium income (including \$0 non-health premium income).....	XXX	3,555,937,859	3,417,804,569
3. Change in unearned premium reserves and reserve for rate credits.....	XXX	35,431,303	(14,339,221)
4. Fee-for-service (net of \$0 medical expenses).....	XXX	0	0
5. Risk revenue.....	XXX	0	0
6. Aggregate write-ins for other health care related revenues.....	XXX	0	658,000
7. Aggregate write-ins for other non-health revenues.....	XXX	0	0
8. Total revenues (Lines 2 to 7).....	XXX	3,591,369,162	3,404,123,348
Hospital and Medical:			
9. Hospital/medical benefits.....	0	2,711,284,175	2,544,521,557
10. Other professional services.....	0	20,723,071	14,912,946
11. Outside referrals.....	0	0	0
12. Emergency room and out-of-area.....	0	0	0
13. Prescription drugs.....	0	170,837,345	76,863,128
14. Aggregate write-ins for other hospital and medical.....	0	0	0
15. Incentive pool, withhold adjustments and bonus amounts.....	0	10,103,508	9,229,986
16. Subtotal (Lines 9 to 15).....	0	2,912,948,099	2,645,527,617
Less:			
17. Net reinsurance recoveries.....	0	0	0
18. Total hospital and medical (Lines 16 minus 17).....	0	2,912,948,099	2,645,527,617
19. Non-health claims (net).....	0	0	0
20. Claims adjustment expenses, including \$118,736,270 cost containment expenses.....	0	177,953,618	168,138,242
21. General administrative expenses.....	0	380,589,931	365,781,295
22. Increase in reserves for life and accident and health contracts (including \$0 increase in reserves for life only).....	0	(38,464,000)	77,366,000
23. Total underwriting deductions (Lines 18 through 22).....	0	3,433,027,648	3,256,813,154
24. Net underwriting gain or (loss) (Lines 8 minus 23).....	XXX	158,341,514	147,310,194
25. Net investment income earned (Exhibit of Net Investment Income, Line 17).....	0	10,122,102	11,062,191
26. Net realized capital gains (losses) less capital gains tax of \$1,329,908.....	0	2,390,467	3,163,717
27. Net investment gains (losses) (Lines 25 plus 26).....	0	12,512,569	14,225,908
28. Net gain or (loss) from agents' or premium balances charged off [(amount recovered \$116,494) (amount charged off \$(332,173))].....	0	(215,679)	(403,237)
29. Aggregate write-ins for other income or expenses.....	0	(477,467)	(1,916,013)
30. Net income or (loss) after capital gains tax and before all other federal income taxes (Lines 24 plus 27 plus 28 plus 29).....	XXX	170,160,937	159,216,852
31. Federal and foreign income taxes incurred.....	XXX	44,162,380	96,763,215
32. Net income (loss) (Lines 30 minus 31).....	XXX	125,998,557	62,453,637
DETAILS OF WRITE-INS			
0601. TennCare Incentives.....	XXX	0	658,000
0602.	XXX		
0603.	XXX		
0698. Summary of remaining write-ins for Line 6 from overflow page.....	XXX	0	0
0699. Totals (Lines 0601 thru 0603 plus 0698)(Line 6 above).....	XXX	0	658,000
0701.	XXX		
0702.	XXX		
0703.	XXX		
0798. Summary of remaining write-ins for Line 7 from overflow page.....	XXX	0	0
0799. Totals (Lines 0701 thru 0703 plus 0798)(Line 7 above).....	XXX	0	0
1401.			
1402.			
1403.			
1498. Summary of remaining write-ins for Line 14 from overflow page.....	0	0	0
1499. Totals (Lines 1401 thru 1403 plus 1498)(Line 14 above).....	0	0	0
2901. Fines & Penalties - Paid and Accrued.....	0	(477,467)	(1,919,574)
2902. Investment Settlement Proceeds.....	0	0	3,561
2903.			
2998. Summary of remaining write-ins for Line 29 from overflow page.....	0	0	0
2999. Totals (Lines 2901 thru 2903 plus 2998)(Line 29 above).....	0	(477,467)	(1,916,013)

STATEMENT OF REVENUE AND EXPENSES (Continued)

	1 Current Year	2 Prior Year
CAPITAL AND SURPLUS ACCOUNT		
33. Capital and surplus prior reporting year.....	423,305,536	600,328,649
34. Net income or (loss) from Line 32.....	125,998,557	62,453,637
35. Change in valuation basis of aggregate policy and claim reserves.....	0	0
36. Change in net unrealized capital gains (losses) less capital gains tax of \$ 0.....	0	0
37. Change in net unrealized foreign exchange capital gain or (loss).....	0	0
38. Change in net deferred income tax.....	(21,841,931)	17,225,581
39. Change in nonadmitted assets.....	(9,153,094)	18,297,669
40. Change in unauthorized and certified reinsurance.....	0	0
41. Change in treasury stock.....	0	0
42. Change in surplus notes.....	0	0
43. Cumulative effect of changes in accounting principles.....	0	0
44. Capital Changes:		
44.1 Paid in.....	0	0
44.2 Transferred from surplus (Stock Dividend).....	0	0
44.3 Transferred to surplus.....	0	0
45. Surplus adjustments:		
45.1 Paid in.....	0	0
45.2 Transferred to capital (Stock Dividend).....	0	0
45.3 Transferred from capital.....	0	0
46. Dividends to stockholders.....	(84,000,000)	(275,000,000)
47. Aggregate write-ins for gains or (losses) in surplus.....	0	0
48. Net change in capital and surplus (Lines 34 to 47).....	11,003,532	(177,023,113)
49. Capital and surplus end of reporting period (Line 33 plus 48)	434,309,068	423,305,536
DETAILS OF WRITE-INS		
4701.		
4702.		
4703.		
4798. Summary of remaining write-ins for Line 47 from overflow page.....	0	0
4799. Totals (Lines 4701 thru 4703 plus 4798)(Line 47 above)	0	0

CASH FLOW

	1	2
	Current Year	Prior Year
Cash from Operations		
1. Premiums collected net of reinsurance	3,313,876,576	3,376,068,592
2. Net investment income	21,368,453	24,106,616
3. Miscellaneous income	264,000	394,000
4. Total (Lines 1 through 3)	3,335,509,029	3,400,569,208
5. Benefit and loss related payments	2,863,700,335	2,712,397,999
6. Net transfers to Separate Accounts, Segregated Accounts and Protected Cell Accounts	0	0
7. Commissions, expenses paid and aggregate write-ins for deductions	567,434,470	530,921,055
8. Dividends paid to policyholders	0	0
9. Federal and foreign income taxes paid (recovered) net of \$0 tax on capital gains (losses)	(2,825,473)	154,169,597
10. Total (Lines 5 through 9)	3,428,309,332	3,397,488,651
11. Net cash from operations (Line 4 minus Line 10)	(92,800,303)	3,080,557
Cash from Investments		
12. Proceeds from investments sold, matured or repaid:		
12.1 Bonds	275,192,866	360,952,842
12.2 Stocks	0	0
12.3 Mortgage loans	0	0
12.4 Real estate	0	0
12.5 Other invested assets	97,151	26,889
12.6 Net gains or (losses) on cash, cash equivalents and short-term investments	2,843	0
12.7 Miscellaneous proceeds	0	0
12.8 Total investment proceeds (Lines 12.1 to 12.7)	275,292,860	360,979,731
13. Cost of investments acquired (long-term only):		
13.1 Bonds	286,515,204	210,976,645
13.2 Stocks	0	0
13.3 Mortgage loans	0	0
13.4 Real estate	0	0
13.5 Other invested assets	9,387	0
13.6 Miscellaneous applications	5,997,996	2,501,214
13.7 Total investments acquired (Lines 13.1 to 13.6)	292,522,587	213,477,859
14. Net increase (decrease) in contract loans and premium notes	0	0
15. Net cash from investments (Line 12.8 minus Line 13.7 minus Line 14)	(17,229,727)	147,501,872
Cash from Financing and Miscellaneous Sources		
16. Cash provided (applied):		
16.1 Surplus notes, capital notes	0	0
16.2 Capital and paid in surplus, less treasury stock	0	0
16.3 Borrowed funds	0	0
16.4 Net deposits on deposit-type contracts and other insurance liabilities	0	0
16.5 Dividends to stockholders	84,000,000	275,000,000
16.6 Other cash provided (applied)	23,411,612	14,369,815
17. Net cash from financing and miscellaneous sources (Lines 16.1 to 16.4 minus Line 16.5 plus Line 16.6)	(60,588,388)	(260,630,185)
RECONCILIATION OF CASH, CASH EQUIVALENTS AND SHORT-TERM INVESTMENTS		
18. Net change in cash, cash equivalents and short-term investments (Line 11, plus Lines 15 and 17)	(170,618,418)	(110,047,756)
19. Cash, cash equivalents and short-term investments:		
19.1 Beginning of year	264,965,505	375,013,261
19.2 End of year (Line 18 plus Line 19.1)	94,347,087	264,965,505

Note: Supplemental disclosures of cash flow information for non-cash transactions:

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ANNUAL STATEMENT FOR THE YEAR 2016 OF THE UnitedHealthcare Plan of the River Valley, Inc.

ANALYSIS OF OPERATIONS BY LINES OF BUSINESS

	1	2	3	4	5	6	7	8	9	10
	Total	Comprehensive (Hospital & Medical)	Medicare Supplement	Dental Only	Vision Only	Federal Employees Health Benefits Plan	Title XVIII Medicare	Title XIX Medicaid	Other Health	Other Non-Health
1. Net premium income	3,555,937,859	200,421,220	0	0	0	18,611,912	655,274,078	2,681,630,649	0	0
2. Change in unearned premium reserves and reserve for rate credit	35,431,303	182,289	0	0	0	0	(6,228,651)	41,477,665	0	0
3. Fee-for-service (net of \$ medical expenses)	0	0	0	0	0	0	0	0	0	XXX
4. Risk revenue	0	0	0	0	0	0	0	0	0	XXX
5. Aggregate write-ins for other health care related revenues	0	0	0	0	0	0	0	0	0	XXX
6. Aggregate write-ins for other non-health care related revenues	0	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0
7. Total revenues (Lines 1 to 6)	3,591,369,162	200,603,509	0	0	0	18,611,912	649,045,427	2,723,108,314	0	0
8. Hospital/medical benefits	2,711,284,175	125,410,720	0	0	0	13,206,040	433,327,706	2,139,339,709	0	XXX
9. Other professional services	20,723,071	696,942	0	0	0	18,240	6,318,222	13,689,667	0	XXX
10. Outside referrals	0	0	0	0	0	0	0	0	0	XXX
11. Emergency room and out-of-area	0	0	0	0	0	0	0	0	0	XXX
12. Prescription drugs	170,837,345	26,934,012	0	0	0	2,689,628	30,584,044	110,629,661	0	XXX
13. Aggregate write-ins for other hospital and medical	0	0	0	0	0	0	0	0	0	XXX
14. Incentive pool, withhold adjustments and bonus amounts	10,103,508	134,709	0	0	0	0	5,253,933	4,714,866	0	XXX
15. Subtotal (Lines 8 to 14)	2,912,948,099	153,176,383	0	0	0	15,913,908	475,483,905	2,268,373,903	0	XXX
16. Net reinsurance recoveries	0	0	0	0	0	0	0	0	0	XXX
17. Total medical and hospital (Lines 15 minus 16)	2,912,948,099	153,176,383	0	0	0	15,913,908	475,483,905	2,268,373,903	0	XXX
18. Non-health claims (net)	0	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0
19. Claims adjustment expenses including \$ 118,736,270 cost containment expenses	177,953,618	7,977,460	0	0	0	410,427	28,373,492	141,192,239	0	0
20. General administrative expenses	380,589,931	22,263,972	0	0	0	1,701,153	35,799,624	320,825,887	(705)	0
21. Increase in reserves for accident and health contracts	(38,464,000)	0	0	0	0	0	0	(38,464,000)	0	XXX
22. Increase in reserves for life contracts	0	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0
23. Total underwriting deductions (Lines 17 to 22)	3,433,027,648	183,417,815	0	0	0	18,025,488	539,657,021	2,691,928,029	(705)	0
24. Total underwriting gain or (loss) (Line 7 minus Line 23)	158,341,514	17,185,694	0	0	0	586,424	109,388,406	31,180,285	705	0
DETAILS OF WRITE-INS										
0501.										XXX
0502.										XXX
0503.										XXX
0598. Summary of remaining write-ins for Line 5 from overflow page	0	0	0	0	0	0	0	0	0	XXX
0599. Totals (Lines 0501 thru 0503 plus 0598) (Line 5 above)	0	0	0	0	0	0	0	0	0	XXX
0601.		XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
0602.		XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
0603.		XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
0698. Summary of remaining write-ins for Line 6 from overflow page	0	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0
0699. Totals (Lines 0601 thru 0603 plus 0698) (Line 6 above)	0	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0
1301.										XXX
1302.										XXX
1303.										XXX
1398. Summary of remaining write-ins for Line 13 from overflow page	0	0	0	0	0	0	0	0	0	XXX
1399. Totals (Lines 1301 thru 1303 plus 1398) (Line 13 above)	0	0	0	0	0	0	0	0	0	XXX

UNDERWRITING AND INVESTMENT EXHIBIT

PART 1 - PREMIUMS

	1	2	3	4
Line of Business	Direct Business	Reinsurance Assumed	Reinsurance Ceded	Net Premium Income (Cols. 1 + 2 - 3)
1. Comprehensive (hospital and medical)	200,623,122	0	201,901	200,421,221
2. Medicare Supplement	0	0	0	0
3. Dental only	0	0	0	0
4. Vision only	0	0	0	0
5. Federal Employees Health Benefits Plan	18,630,542	0	18,631	18,611,911
6. Title XVIII - Medicare	655,933,906	0	659,828	655,274,078
7. Title XIX - Medicaid	2,684,342,623	0	2,711,974	2,681,630,649
8. Other health	0	0	0	0
9. Health subtotal (Lines 1 through 8)	3,559,530,193	0	3,592,334	3,555,937,859
10. Life	0	0	0	0
11. Property/casualty	0	0	0	0
12. Totals (Lines 9 to 11)	3,559,530,193	0	3,592,334	3,555,937,859

ANNUAL STATEMENT FOR THE YEAR 2016 OF THE UnitedHealthcare Plan of the River Valley, Inc.

UNDERWRITING AND INVESTMENT EXHIBIT

PART 2 - CLAIMS INCURRED DURING THE YEAR

	1	2	3	4	5	6	7	8	9	10
	Total	Comprehensive (Hospital & Medical)	Medicare Supplement	Dental Only	Vision Only	Federal Employees Health Benefits Plan	Title XVIII Medicare	Title XIX Medicaid	Other Health	Other Non-Health
1. Payments during the year:										
1.1 Direct	2,852,210,183	150,896,092	0	0	0	15,634,143	510,097,111	2,175,582,837	0	0
1.2 Reinsurance assumed	0	0	0	0	0	0	0	0	0	0
1.3 Reinsurance ceded	0	0	0	0	0	0	0	0	0	0
1.4 Net	2,852,210,183	150,896,092	0	0	0	15,634,143	510,097,111	2,175,582,837	0	0
2. Paid medical incentive pools and bonuses	11,490,153	343,749	0	0	0	0	8,999,436	2,146,968	0	0
3. Claim liability December 31, current year from Part 2A:										
3.1 Direct	346,839,496	15,555,536	0	0	0	2,550,936	59,222,456	269,510,568	0	0
3.2 Reinsurance assumed	0	0	0	0	0	0	0	0	0	0
3.3 Reinsurance ceded	0	0	0	0	0	0	0	0	0	0
3.4 Net	346,839,496	15,555,536	0	0	0	2,550,936	59,222,456	269,510,568	0	0
4. Claim reserve December 31, current year from Part 2D:										
4.1 Direct	1,318,923	158,076	0	0	0	19,411	34,402	1,107,034	0	0
4.2 Reinsurance assumed	0	0	0	0	0	0	0	0	0	0
4.3 Reinsurance ceded	0	0	0	0	0	0	0	0	0	0
4.4 Net	1,318,923	158,076	0	0	0	19,411	34,402	1,107,034	0	0
5. Accrued medical incentive pools and bonuses, current year	5,905,646	83,511	0	0	0	0	2,303,165	3,518,970	0	0
6. Net healthcare receivables (a)	1,616,937	222,153	0	0	0	(120,469)	(11,782,666)	13,297,919	0	0
7. Amounts recoverable from reinsurers December 31, current year	0	0	0	0	0	0	0	0	0	0
8. Claim liability December 31, prior year from Part 2A:										
8.1 Direct	295,742,898	13,345,876	0	0	0	2,411,052	110,805,616	169,180,354	0	0
8.2 Reinsurance assumed	0	0	0	0	0	0	0	0	0	0
8.3 Reinsurance ceded	0	0	0	0	0	0	0	0	0	0
8.4 Net	295,742,898	13,345,876	0	0	0	2,411,052	110,805,616	169,180,354	0	0
9. Claim reserve December 31, prior year from Part 2D:										
9.1 Direct	164,176	0	0	0	0	0	101,049	63,127	0	0
9.2 Reinsurance assumed	0	0	0	0	0	0	0	0	0	0
9.3 Reinsurance ceded	0	0	0	0	0	0	0	0	0	0
9.4 Net	164,176	0	0	0	0	0	101,049	63,127	0	0
10. Accrued medical incentive pools and bonuses, prior year	7,292,291	292,551	0	0	0	0	6,048,668	951,072	0	0
11. Amounts recoverable from reinsurers December 31, prior year	0	0	0	0	0	0	0	0	0	0
12. Incurred Benefits:										
12.1 Direct	2,902,844,591	153,041,675	0	0	0	15,913,907	470,229,970	2,263,659,039	0	0
12.2 Reinsurance assumed	0	0	0	0	0	0	0	0	0	0
12.3 Reinsurance ceded	0	0	0	0	0	0	0	0	0	0
12.4 Net	2,902,844,591	153,041,675	0	0	0	15,913,907	470,229,970	2,263,659,039	0	0
13. Incurred medical incentive pools and bonuses	10,103,508	134,709	0	0	0	0	5,253,933	4,714,866	0	0

(a) Excludes \$ 87,816 loans or advances to providers not yet expensed.

UNDERWRITING AND INVESTMENT EXHIBIT

PART 2A - CLAIMS LIABILITY END OF CURRENT YEAR

	1	2	3	4	5	6	7	8	9	10
	Total	Comprehensive (Hospital & Medical)	Medicare Supplement	Dental Only	Vision Only	Federal Employees Health Benefits Plan	Title XVIII Medicare	Title XIX Medicaid	Other Health	Other Non-Health
1. Reported in Process of Adjustment:										
1.1 Direct	44,832,998	2,011,172	.0	.0	.0	595,837	13,586,375	28,639,614	.0	.0
1.2 Reinsurance assumed .....	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
1.3 Reinsurance ceded .....	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
1.4 Net	44,832,998	2,011,172	.0	.0	.0	595,837	13,586,375	28,639,614	.0	.0
2. Incurred but Unreported:										
2.1 Direct	301,493,616	13,544,364	.0	.0	.0	1,955,099	45,123,199	240,870,954	.0	.0
2.2 Reinsurance assumed .....	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
2.3 Reinsurance ceded .....	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
2.4 Net	301,493,616	13,544,364	.0	.0	.0	1,955,099	45,123,199	240,870,954	.0	.0
3. Amounts Withheld from Paid Claims and Capitations:										
3.1 Direct	512,882	.0	.0	.0	.0	.0	512,882	.0	.0	.0
3.2 Reinsurance assumed .....	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
3.3 Reinsurance ceded .....	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
3.4 Net	512,882	.0	.0	.0	.0	.0	512,882	.0	.0	.0
4. TOTALS:										
4.1 Direct	346,839,496	15,555,536	.0	.0	.0	2,550,936	59,222,456	269,510,568	.0	.0
4.2 Reinsurance assumed .....	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
4.3 Reinsurance ceded .....	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
4.4 Net	346,839,496	15,555,536	.0	.0	.0	2,550,936	59,222,456	269,510,568	.0	.0

ANNUAL STATEMENT FOR THE YEAR 2016 OF THE UnitedHealthcare Plan of the River Valley, Inc.

UNDERWRITING AND INVESTMENT EXHIBIT

PART 2B - ANALYSIS OF CLAIMS UNPAID - PRIOR YEAR - NET OF REINSURANCE

Line of Business	Claims Paid During the Year		Claim Reserve and Claim Liability December 31 of Current Year		5 Claims Incurred In Prior Years (Columns 1 + 3)	6 Estimated Claim Reserve and Claim Liability December 31 of Prior Year
	1	2	3	4		
	On Claims Incurred Prior to January 1 of Current Year	On Claims Incurred During the Year	On Claims Unpaid December 31 of Prior Year	On Claims Incurred During the Year		
1. Comprehensive (hospital and medical)	9,389,134	141,506,957	258,243	15,455,368	9,647,377	13,345,876
2. Medicare Supplement	0	0	0	0	0	0
3. Dental Only	0	0	0	0	0	0
4. Vision Only	0	0	0	0	0	0
5. Federal Employees Health Benefits Plan	1,716,804	13,917,339	14,299	2,556,049	1,731,103	2,411,051
6. Title XVIII - Medicare	56,234,520	453,862,591	2,665,430	56,591,429	58,899,950	110,906,664
7. Title XIX - Medicaid	147,978,393	2,027,604,444	13,151,442	257,466,159	161,129,835	169,243,482
8. Other health	0	0	0	0	0	0
9. Health subtotal (Lines 1 to 8)	215,318,851	2,636,891,331	16,089,414	332,069,005	231,408,265	295,907,073
10. Healthcare receivables (a)	13,249,944	47,947,351	0	3,687,291	13,249,944	63,267,649
11. Other non-health	0	0	0	0	0	0
12. Medical incentive pools and bonus amounts	10,705,495	784,658	661,037	5,244,609	11,366,532	7,292,291
13. Totals (Lines 9 - 10 + 11 + 12)	212,774,402	2,589,728,638	16,750,451	333,626,323	229,524,853	239,931,715

(a) Excludes \$87,816 loans or advances to providers not yet expensed.

UNDERWRITING AND INVESTMENT EXHIBIT

**PART 2C - DEVELOPMENT OF PAID AND INCURRED HEALTH CLAIMS
(000 Omitted)**

Section A - Paid Health Claims - Comprehensive (Hospital & Medical)

Year in Which Losses Were Incurred		Cumulative Net Amounts Paid				
		1 2012	2 2013	3 2014	4 2015	5 2016
1.	Prior	34,278	34,928	34,581	34,357	34,310
2.	2012	287,915	313,850	314,032	314,309	314,276
3.	2013	XXX	218,135	235,636	235,518	235,438
4.	2014	XXX	XXX	163,833	176,157	175,998
5.	2015	XXX	XXX	XXX	126,065	136,116
6.	2016	XXX	XXX	XXX	XXX	141,507

Section B - Incurred Health Claims - Comprehensive (Hospital & Medical)

Year in Which Losses Were Incurred		Sum of Cumulative Net Amount Paid and Claim Liability, Claim Reserve and Medical Incentive Pool and Bonuses Outstanding at End of Year				
		1 2012	2 2013	3 2014	4 2015	5 2016
1.	Prior	39,211	34,928	34,581	34,357	34,310
2.	2012	317,586	313,925	314,032	314,309	314,276
3.	2013	XXX	241,990	236,143	235,518	235,438
4.	2014	XXX	XXX	182,634	176,554	175,998
5.	2015	XXX	XXX	XXX	139,306	136,374
6.	2016	XXX	XXX	XXX	XXX	157,046

Section C - Incurred Year Health Claims and Claims Adjustment Expense Ratio - Comprehensive (Hospital & Medical)

Years in which Premiums were Earned and Claims were Incurred	1 Premiums Earned	2 Claims Payment	3 Claim Adjustment Expense Payments	4 (Col. 3/2) Percent	5 Claim and Claim Adjustment Expense Payments (Col. 2 + 3)	6 (Col. 5/1) Percent	7 Claims Unpaid	8 Unpaid Claims Adjustment Expenses	9 Total Claims and Claims Adjustment Expense Incurred (Col. 5+7+8)	10 (Col. 9/1) Percent
1. 2012	395,233	314,276	9,553	3.0	323,829	81.9	0	0	323,829	81.9
2. 2013	305,959	235,438	9,220	3.9	244,658	80.0	0	0	244,658	80.0
3. 2014	224,654	175,998	8,871	5.0	184,869	82.3	0	0	184,869	82.3
4. 2015	184,686	136,116	6,076	4.5	142,192	77.0	258	3	142,453	77.1
5. 2016	200,604	141,507	6,947	4.9	148,454	74.0	15,539	180	164,173	81.8

UNDERWRITING AND INVESTMENT EXHIBIT

PART 2C - DEVELOPMENT OF PAID AND INCURRED HEALTH CLAIMS

(000 Omitted)

Section A - Paid Health Claims - Federal Employees Health Benefits Plan Premium

Year in Which Losses Were Incurred		Cumulative Net Amounts Paid				
		1 2012	2 2013	3 2014	4 2015	5 2016
1.	Prior	3,044	3,232	3,193	3,190	3,190
2.	2012	14,663	20,701	20,717	20,693	20,691
3.	2013	XXX	13,499	16,787	16,798	16,786
4.	2014	XXX	XXX	16,382	17,913	17,901
5.	2015	XXX	XXX	XXX	15,919	17,661
6.	2016	XXX	XXX	XXX	XXX	13,917

Section B - Incurred Health Claims - Federal Employees Health Benefits Plan Premium

Year in Which Losses Were Incurred		Sum of Cumulative Net Amount Paid and Claim Liability, Claim Reserve and Medical Incentive Pool and Bonuses Outstanding at End of Year				
		1 2012	2 2013	3 2014	4 2015	5 2016
1.	Prior	3,060	3,232	3,193	3,190	3,190
2.	2012	17,365	20,798	20,717	20,693	20,691
3.	2013	XXX	17,143	17,392	16,798	16,786
4.	2014	XXX	XXX	18,125	18,038	17,901
5.	2015	XXX	XXX	XXX	18,205	17,675
6.	2016	XXX	XXX	XXX	XXX	16,473

Section C - Incurred Year Health Claims and Claims Adjustment Expense Ratio - Federal Employees Health Benefits Plan Premium

Years in which Premiums were Earned and Claims were Incurred	1 Premiums Earned	2 Claims Payment	3 Claim Adjustment Expense Payments	4 (Col. 3/2) Percent	5 Claim and Claim Adjustment Expense Payments (Col. 2 + 3)	6 (Col. 5/1) Percent	7 Claims Unpaid	8 Unpaid Claims Adjustment Expenses	9 Total Claims and Claims Adjustment Expense Incurred (Col. 5+7+8)	10 (Col. 9/1) Percent
1. 2012	17,592	20,691	136	0.7	20,827	118.4	0	0	20,827	118.4
2. 2013	17,415	16,786	135	0.8	16,921	97.2	0	0	16,921	97.2
3. 2014	19,631	17,901	21	0.1	17,922	91.3	0	0	17,922	91.3
4. 2015	21,757	17,661	65	0.4	17,726	81.5	14	0	17,740	81.5
5. 2016	18,612	13,917	349	2.5	14,266	76.6	2,556	14	16,836	90.5

UNDERWRITING AND INVESTMENT EXHIBIT

**PART 2C - DEVELOPMENT OF PAID AND INCURRED HEALTH CLAIMS
(000 Omitted)**

Section A - Paid Health Claims - Title XVIII

Year in Which Losses Were Incurred		Cumulative Net Amounts Paid				
		1 2012	2 2013	3 2014	4 2015	5 2016
1.	Prior	72,943	73,550	72,777	72,545	72,437
2.	2012	784,207	870,611	869,507	869,061	868,926
3.	2013	XXX	875,172	952,402	951,164	950,921
4.	2014	XXX	XXX	914,182	985,852	984,996
5.	2015	XXX	XXX	XXX	864,615	930,877
6.	2016	XXX	XXX	XXX	XXX	454,176

Section B - Incurred Health Claims - Title XVIII

Year in Which Losses Were Incurred		Sum of Cumulative Net Amount Paid and Claim Liability, Claim Reserve and Medical Incentive Pool and Bonuses Outstanding at End of Year				
		1 2012	2 2013	3 2014	4 2015	5 2016
1.	Prior	78,962	73,550	72,777	72,545	72,437
2.	2012	886,986	873,340	869,507	869,061	868,926
3.	2013	XXX	993,675	955,450	951,164	950,921
4.	2014	XXX	XXX	1,021,832	988,724	984,996
5.	2015	XXX	XXX	XXX	978,699	934,023
6.	2016	XXX	XXX	XXX	XXX	512,591

Section C - Incurred Year Health Claims and Claims Adjustment Expense Ratio - Title XVIII

Years in which Premiums were Earned and Claims were Incurred	1 Premiums Earned	2 Claims Payment	3 Claim Adjustment Expense Payments	4 (Col. 3/2) Percent	5 Claim and Claim Adjustment Expense Payments (Col. 2 + 3)	6 (Col. 5/1) Percent	7 Claims Unpaid	8 Unpaid Claims Adjustment Expenses	9 Total Claims and Claims Adjustment Expense Incurred (Col. 5+7+8)	10 (Col. 9/1) Percent
1. 2012	1,070,605	868,926	25,561	2.9	894,487	83.5	0	0	894,487	83.5
2. 2013	1,183,107	950,921	56,848	6.0	1,007,769	85.2	0	0	1,007,769	85.2
3. 2014	1,247,990	984,996	49,315	5.0	1,034,311	82.9	0	0	1,034,311	82.9
4. 2015	1,196,827	930,877	31,337	3.4	962,214	80.4	3,145	45	965,404	80.7
5. 2016	649,045	454,176	24,678	5.4	478,854	73.8	58,415	832	538,101	82.9

UNDERWRITING AND INVESTMENT EXHIBIT

PART 2C - DEVELOPMENT OF PAID AND INCURRED HEALTH CLAIMS
(000 Omitted)

Section A - Paid Health Claims - Title XIX

Year in Which Losses Were Incurred	Cumulative Net Amounts Paid				
	1 2012	2 2013	3 2014	4 2015	5 2016
1. Prior	207,215	21,075	208,206	205,650	205,204
2. 2012	1,848,367	2,063,699	2,061,835	2,059,447	2,058,982
3. 2013	XXX	1,920,476	2,111,111	2,109,693	2,109,571
4. 2014	XXX	XXX	1,962,256	2,153,016	2,154,107
5. 2015	XXX	XXX	XXX	1,438,156	1,587,753
6. 2016	XXX	XXX	XXX	XXX	2,028,075

Section B - Incurred Health Claims - Title XIX

Year in Which Losses Were Incurred	Sum of Cumulative Net Amount Paid and Claim Liability, Claim Reserve and Medical Incentive Pool and Bonuses Outstanding at End of Year				
	1 2012	2 2013	3 2014	4 2015	5 2016
1. Prior	214,156	210,754	208,206	205,650	205,204
2. 2012	2,083,066	2,074,361	2,061,835	2,059,447	2,058,982
3. 2013	XXX	2,162,590	2,124,898	2,109,693	2,109,571
4. 2014	XXX	XXX	2,189,917	2,163,593	2,154,107
5. 2015	XXX	XXX	XXX	1,597,773	1,601,086
6. 2016	XXX	XXX	XXX	XXX	2,288,879

Section C - Incurred Year Health Claims and Claims Adjustment Expense Ratio - Title XIX

Years in which Premiums were Earned and Claims were Incurred	1 Premiums Earned	2 Claims Payment	3 Claim Adjustment Expense Payments	4 (Col. 3/2) Percent	5 Claim and Claim Adjustment Expense Payments (Col. 2 + 3)	6 (Col. 5/1) Percent	7 Claims Unpaid	8 Unpaid Claims Adjustment Expenses	9 Total Claims and Claims Adjustment Expense Incurred (Col. 5+7+8)	10 (Col. 9/1) Percent
1. 2012	2,531,491	2,058,983	105,249	5.1	2,164,232	85.5	0	0	2,164,232	85.5
2. 2013	2,567,778	2,109,570	125,362	5.9	2,234,932	87.0	0	0	2,234,932	87.0
3. 2014	2,752,071	2,154,107	116,243	5.4	2,270,350	82.5	0	0	2,270,350	82.5
4. 2015	2,000,408	1,587,753	130,757	8.2	1,718,510	85.9	13,333	183	1,732,026	86.6
5. 2016	2,723,108	2,028,076	121,884	6.0	2,149,960	79.0	260,804	3,625	2,414,389	88.7

UNDERWRITING AND INVESTMENT EXHIBIT

PART 2C - DEVELOPMENT OF PAID AND INCURRED HEALTH CLAIMS

(000 Omitted)

Section A - Paid Health Claims - Other

Year in Which Losses Were Incurred		Cumulative Net Amounts Paid				
		1 2012	2 2013	3 2014	4 2015	5 2016
1.	Prior	0	0	0	0	0
2.	2012	0	0	0	0	0
3.	2013	XXX	0	0	0	0
4.	2014	XXX	XXX	259	(21)	(21)
5.	2015	XXX	XXX	XXX	0	0
6.	2016	XXX	XXX	XXX	XXX	0

Section B - Incurred Health Claims - Other

Year in Which Losses Were Incurred		Sum of Cumulative Net Amount Paid and Claim Liability, Claim Reserve and Medical Incentive Pool and Bonuses Outstanding at End of Year				
		1 2012	2 2013	3 2014	4 2015	5 2016
1.	Prior	0	0	0	0	0
2.	2012	0	0	0	0	0
3.	2013	XXX	0	0	0	0
4.	2014	XXX	XXX	270	(21)	(21)
5.	2015	XXX	XXX	XXX	0	0
6.	2016	XXX	XXX	XXX	XXX	0

Section C - Incurred Year Health Claims and Claims Adjustment Expense Ratio - Other

Years in which Premiums were Earned and Claims were Incurred	1 Premiums Earned	2 Claims Payment	3 Claim Adjustment Expense Payments	4 (Col. 3/2) Percent	5 Claim and Claim Adjustment Expense Payments (Col. 2 + 3)	6 (Col. 5/1) Percent	7 Claims Unpaid	8 Unpaid Claims Adjustment Expenses	9 Total Claims and Claims Adjustment Expense Incurred (Col. 5+7+8)	10 (Col. 9/1) Percent
1. 2012	0	0	0	0.0	0	0.0	0	0	0	0.0
2. 2013	0	0	0	0.0	0	0.0	0	0	0	0.0
3. 2014	213	(21)	0	0.0	(21)	(9.9)	0	0	(21)	(9.9)
4. 2015	(213)	0	0	0.0	0	0.0	0	0	0	0.0
5. 2016	0	0	0	0.0	0	0.0	0	0	0	0.0

12.0T

UNDERWRITING AND INVESTMENT EXHIBIT

**PART 2C - DEVELOPMENT OF PAID AND INCURRED HEALTH CLAIMS
(000 Omitted)**

Section A - Paid Health Claims - Grand Total

Year in Which Losses Were Incurred		Cumulative Net Amounts Paid				
		1 2012	2 2013	3 2014	4 2015	5 2016
1.	Prior	317,480	132,785	318,757	315,742	315,141
2.	2012	2,935,152	3,268,861	3,266,091	3,263,510	3,262,875
3.	2013	XXX	3,027,282	3,315,936	3,313,173	3,312,716
4.	2014	XXX	XXX	3,056,912	3,332,917	3,332,981
5.	2015	XXX	XXX	XXX	2,444,755	2,672,407
6.	2016	XXX	XXX	XXX	XXX	2,637,675

Section B - Incurred Health Claims - Grand Total

Year in Which Losses Were Incurred		Sum of Cumulative Net Amount Paid and Claim Liability, Claim Reserve and Medical Incentive Pool and Bonuses Outstanding at End of Year				
		1 2012	2 2013	3 2014	4 2015	5 2016
1.	Prior	335,389	322,464	318,757	315,742	315,141
2.	2012	3,305,003	3,282,424	3,266,091	3,263,510	3,262,875
3.	2013	XXX	3,415,398	3,333,883	3,313,173	3,312,716
4.	2014	XXX	XXX	3,412,778	3,346,888	3,332,981
5.	2015	XXX	XXX	XXX	2,733,983	2,689,158
6.	2016	XXX	XXX	XXX	XXX	2,974,989

Section C - Incurred Year Health Claims and Claims Adjustment Expense Ratio - Grand Total

Years in which Premiums were Earned and Claims were Incurred	1 Premiums Earned	2 Claims Payment	3 Claim Adjustment Expense Payments	4 (Col. 3/2) Percent	5 Claim and Claim Adjustment Expense Payments (Col. 2 + 3)	6 (Col. 5/1) Percent	7 Claims Unpaid	8 Unpaid Claims Adjustment Expenses	9 Total Claims and Claims Adjustment Expense Incurred (Col. 5+7+8)	10 (Col. 9/1) Percent
1. 2012	4,014,921	3,262,876	140,499	4.3	3,403,375	84.8	0	0	3,403,375	84.8
2. 2013	4,074,259	3,312,715	191,565	5.8	3,504,280	86.0	0	0	3,504,280	86.0
3. 2014	4,244,559	3,332,981	174,450	5.2	3,507,431	82.6	0	0	3,507,431	82.6
4. 2015	3,403,465	2,672,407	168,235	6.3	2,840,642	83.5	16,750	231	2,857,623	84.0
5. 2016	3,591,369	2,637,676	153,858	5.8	2,791,534	77.7	337,314	4,651	3,133,499	87.3

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UNDERWRITING AND INVESTMENT EXHIBIT

PART 2D - AGGREGATE RESERVE FOR ACCIDENT AND HEALTH CONTRACTS ONLY

	1	2	3	4	5	6	7	8	9
	Total	Comprehensive (Hospital & Medical)	Medicare Supplement	Dental Only	Vision Only	Federal Employees Health Benefits Plan	Title XVIII Medicare	Title XIX Medicaid	Other
1. Unearned premium reserves	0	0	0	0	0	0	0	0	0
2. Additional policy reserves (a)	38,902,000	0	0	0	0	0	0	38,902,000	0
3. Reserve for future contingent benefits	0	0	0	0	0	0	0	0	0
4. Reserve for rate credits or experience rating refunds (including \$0) for investment income	36,848,266	3,434,493	0	0	0	0	19,307,130	14,106,643	0
5. Aggregate write-ins for other policy reserves	31,629,120	740,651	0	0	0	0	0	30,888,469	0
6. Totals (gross)	107,379,386	4,175,144	0	0	0	0	19,307,130	83,897,112	0
7. Reinsurance ceded	0	0	0	0	0	0	0	0	0
8. Totals (Net)(Page 3, Line 4)	107,379,386	4,175,144	0	0	0	0	19,307,130	83,897,112	0
9. Present value of amounts not yet due on claims	0	0	0	0	0	0	0	0	0
10. Reserve for future contingent benefits	1,318,923	158,076	0	0	0	19,411	34,402	1,107,034	0
11. Aggregate write-ins for other claim reserves	0	0	0	0	0	0	0	0	0
12. Totals (gross)	1,318,923	158,076	0	0	0	19,411	34,402	1,107,034	0
13. Reinsurance ceded	0	0	0	0	0	0	0	0	0
14. Totals (Net)(Page 3, Line 7)	1,318,923	158,076	0	0	0	19,411	34,402	1,107,034	0
DETAILS OF WRITE-INS									
0501. Risk Adjustment Payable	31,629,120	740,651	0	0	0	0	0	30,888,469	0
0502.									
0503.									
0598. Summary of remaining write-ins for Line 5 from overflow page.....	0	0	0	0	0	0	0	0	0
0599. Totals (Lines 0501 thru 0503 plus 0598) (Line 5 above)	31,629,120	740,651	0	0	0	0	0	30,888,469	0
1101.									
1102.									
1103.									
1198. Summary of remaining write-ins for Line 11 from overflow page	0	0	0	0	0	0	0	0	0
1199. Totals (Lines 1101 thru 1103 plus 1198) (Line 11 above)	0	0	0	0	0	0	0	0	0

(a) Includes \$38,902,000 premium deficiency reserve.

UNDERWRITING AND INVESTMENT EXHIBIT

PART 3 - ANALYSIS OF EXPENSES

	Claim Adjustment Expenses		3 General Administrative Expenses	4 Investment Expenses	5 Total
	1 Cost Containment Expenses	2 Other Claim Adjustment Expenses			
1. Rent (\$0 for occupancy of own building)	3,554,788	1,795,341	6,217,250	0	11,567,379
2. Salary, wages and other benefits	64,593,385	32,622,814	112,972,492	0	210,188,691
3. Commissions (less \$0 ceded plus \$0 assumed)	0	0	13,280,268	0	13,280,268
4. Legal fees and expenses	618,047	312,144	1,080,951	0	2,011,142
5. Certifications and accreditation fees	0	0	0	0	0
6. Auditing, actuarial and other consulting services	7,524,766	3,800,375	13,160,661	0	24,485,802
7. Traveling expenses	2,150,821	1,086,270	3,761,741	0	6,998,832
8. Marketing and advertising	4,241,623	2,142,227	9,159,456	0	15,543,306
9. Postage, express and telephone	4,188,113	2,115,201	7,324,922	0	13,628,236
10. Printing and office supplies	1,226,697	619,542	2,145,467	0	3,991,706
11. Occupancy, depreciation and amortization	1,376,950	695,427	2,408,258	0	4,480,635
12. Equipment	249,024	125,769	435,537	0	810,330
13. Cost or depreciation of EDP equipment and software	7,989,751	4,035,214	13,973,909	0	25,998,874
14. Outsourced services including EDP, claims, and other services	9,310,678	4,703,184	15,467,197	0	29,481,059
15. Boards, bureaus and association fees	112,208	56,670	196,249	0	365,127
16. Insurance, except on real estate	1,072,639	541,735	1,876,023	0	3,490,397
17. Collection and bank service charges	420,337	212,291	735,160	0	1,367,788
18. Group service and administration fees	1,790,099	904,087	3,088,496	0	5,782,682
19. Reimbursements by uninsured plans	0	0	0	0	0
20. Reimbursements from fiscal intermediaries	0	0	0	0	0
21. Real estate expenses	0	0	0	0	0
22. Real estate taxes	210,256	69,839	390,858	0	670,953
23. Taxes, licenses and fees:					
23.1 State and local insurance taxes	0	0	63,494	0	63,494
23.2 State premium taxes	0	0	118,458,222	0	118,458,222
23.3 Regulatory authority licenses and fees	0	0	41,430,282	0	41,430,282
23.4 Payroll taxes	0	0	0	0	0
23.5 Other (excluding federal income and real estate taxes)	0	0	0	0	0
24. Investment expenses not included elsewhere	0	0	0	353,523	353,523
25. Aggregate write-ins for expenses	8,106,088	3,379,218	12,963,038	0	24,448,344
26. Total expenses incurred (Lines 1 to 25)	118,736,270	59,217,348	380,589,931	353,523	(a) 558,897,072
27. Less expenses unpaid December 31, current year	3,257,389	1,624,558	43,005,484	101,407	47,988,838
28. Add expenses unpaid December 31, prior year	2,489,518	1,651,993	54,939,158	101,384	59,182,053
29. Amounts receivable relating to uninsured plans, prior year	0	0	0	0	0
30. Amounts receivable relating to uninsured plans, current year	0	0	0	0	0
31. Total expenses paid (Lines 26 minus 27 plus 28 minus 29 plus 30)	117,968,399	59,244,783	392,523,605	353,500	570,090,287
DETAILS OF WRITE-INS					
2501. Information Technology	733,223	370,313	1,372,409	0	2,475,945
2502. Interest	31,260	15,788	817,825	0	864,873
2503. Managed Care & Network Access	1,465,536	25,414	192,568	0	1,683,518
2598. Summary of remaining write-ins for Line 25 from overflow page	5,876,069	2,967,703	10,580,236	0	19,424,008
2599. Totals (Lines 2501 thru 2503 plus 2598)(Line 25 above)	8,106,088	3,379,218	12,963,038	0	24,448,344

(a) Includes management fees of \$279,790,275 to affiliates and \$0 to non-affiliates.

EXHIBIT OF NET INVESTMENT INCOME

	1 Collected During Year	2 Earned During Year
1. U.S. government bonds	(a) 1,083,264	1,053,085
1.1 Bonds exempt from U.S. tax	(a) 0	0
1.2 Other bonds (unaffiliated)	(a) 10,568,250	10,586,732
1.3 Bonds of affiliates	(a) 0	0
2.1 Preferred stocks (unaffiliated)	(b) 0	0
2.11 Preferred stocks of affiliates	(b) 0	0
2.2 Common stocks (unaffiliated)	0	0
2.21 Common stocks of affiliates	0	0
3. Mortgage loans	(c) 0	0
4. Real estate	(d) 0	0
5. Contract Loans	0	0
6. Cash, cash equivalents and short-term investments	(e) 959,876	772,426
7. Derivative instruments	(f) 0	0
8. Other invested assets	(1,936,618)	(1,936,618)
9. Aggregate write-ins for investment income	0	0
10. Total gross investment income	10,674,772	10,475,625
11. Investment expenses		(g) 353,523
12. Investment taxes, licenses and fees, excluding federal income taxes		(g) 0
13. Interest expense		(h) 0
14. Depreciation on real estate and other invested assets		(i) 0
15. Aggregate write-ins for deductions from investment income		0
16. Total deductions (Lines 11 through 15)		353,523
17. Net investment income (Line 10 minus Line 16)		10,122,102
DETAILS OF WRITE-INS		
0901.		
0902.		
0903.		
0998. Summary of remaining write-ins for Line 9 from overflow page	0	0
0999. Totals (Lines 0901 thru 0903 plus 0998) (Line 9, above)	0	0
1501.		
1502.		
1503.		
1598. Summary of remaining write-ins for Line 15 from overflow page		0
1599. Totals (Lines 1501 thru 1503 plus 1598) (Line 15, above)		0

- (a) Includes \$ 99,332 accrual of discount less \$ 9,285,433 amortization of premium and less \$ 721,461 paid for accrued interest on purchases.
- (b) Includes \$ 0 accrual of discount less \$ 0 amortization of premium and less \$ 0 paid for accrued dividends on purchases.
- (c) Includes \$ 0 accrual of discount less \$ 0 amortization of premium and less \$ 0 paid for accrued interest on purchases.
- (d) Includes \$ 0 for company's occupancy of its own buildings; and excludes \$ 0 interest on encumbrances.
- (e) Includes \$ 26,153 accrual of discount less \$ 283,278 amortization of premium and less \$ 81,277 paid for accrued interest on purchases.
- (f) Includes \$ 0 accrual of discount less \$ 0 amortization of premium.
- (g) Includes \$ 0 investment expenses and \$ 0 investment taxes, licenses and fees, excluding federal income taxes, attributable to segregated and Separate Accounts.
- (h) Includes \$ 0 interest on surplus notes and \$ 0 interest on capital notes.
- (i) Includes \$ 0 depreciation on real estate and \$ 0 depreciation on other invested assets.

EXHIBIT OF CAPITAL GAINS (LOSSES)

	1	2	3	4	5
	Realized Gain (Loss) On Sales or Maturity	Other Realized Adjustments	Total Realized Capital Gain (Loss) (Columns 1 + 2)	Change in Unrealized Capital Gain (Loss)	Change in Unrealized Foreign Exchange Capital Gain (Loss)
1. U.S. Government bonds	615,341	0	615,341	0	0
1.1 Bonds exempt from U.S. tax	0	0	0	0	0
1.2 Other bonds (unaffiliated)	3,354,233	(252,042)	3,102,191	0	0
1.3 Bonds of affiliates	0	0	0	0	0
2.1 Preferred stocks (unaffiliated)	0	0	0	0	0
2.11 Preferred stocks of affiliates	0	0	0	0	0
2.2 Common stocks (unaffiliated)	0	0	0	0	0
2.21 Common stocks of affiliates	0	0	0	0	0
3. Mortgage loans	0	0	0	0	0
4. Real estate	0	0	0	0	0
5. Contract loans	0	0	0	0	0
6. Cash, cash equivalents and short-term investments	2,843	0	2,843	0	0
7. Derivative instruments	0	0	0	0	0
8. Other invested assets	0	0	0	0	0
9. Aggregate write-ins for capital gains (losses)	0	0	0	0	0
10. Total capital gains (losses)	3,972,417	(252,042)	3,720,375	0	0
DETAILS OF WRITE-INS					
0901.					
0902.					
0903.					
0998. Summary of remaining write-ins for Line 9 from overflow page	0	0	0	0	0
0999. Totals (Lines 0901 thru 0903 plus 0998) (Line 9, above)	0	0	0	0	0

EXHIBIT OF NON-ADMITTED ASSETS

	1	2	3
	Current Year Total Nonadmitted Assets	Prior Year Total Nonadmitted Assets	Change in Total Nonadmitted Assets (Col. 2 - Col. 1)
1. Bonds (Schedule D)	0	0	0
2. Stocks (Schedule D):			
2.1 Preferred stocks	0	0	0
2.2 Common stocks	0	0	0
3. Mortgage loans on real estate (Schedule B):			
3.1 First liens	0	0	0
3.2 Other than first liens	0	0	0
4. Real estate (Schedule A):			
4.1 Properties occupied by the company	0	0	0
4.2 Properties held for the production of income	0	0	0
4.3 Properties held for sale	0	0	0
5. Cash (Schedule E - Part 1), cash equivalents (Schedule E - Part 2) and short-term investments (Schedule DA)	0	0	0
6. Contract loans	0	0	0
7. Derivatives (Schedule DB)	0	0	0
8. Other invested assets (Schedule BA)	0	0	0
9. Receivables for securities	0	0	0
10. Securities lending reinvested collateral assets (Schedule DL)	0	0	0
11. Aggregate write-ins for invested assets	0	0	0
12. Subtotals, cash and invested assets (Lines 1 to 11)	0	0	0
13. Title plants (for Title insurers only)	0	0	0
14. Investment income due and accrued	0	0	0
15. Premiums and considerations:			
15.1 Uncollected premiums and agents' balances in the course of collection	55,355	684,083	628,728
15.2 Deferred premiums, agents' balances and installments booked but deferred and not yet due	0	0	0
15.3 Accrued retrospective premiums and contracts subject to redetermination	0	0	0
16. Reinsurance:			
16.1 Amounts recoverable from reinsurers	0	0	0
16.2 Funds held by or deposited with reinsured companies	0	0	0
16.3 Other amounts receivable under reinsurance contracts	0	0	0
17. Amounts receivable relating to uninsured plans	6,983	38,263	31,280
18.1 Current federal and foreign income tax recoverable and interest thereon	0	0	0
18.2 Net deferred tax asset	5,039,555	6,790,706	1,751,151
19. Guaranty funds receivable or on deposit	0	0	0
20. Electronic data processing equipment and software	0	0	0
21. Furniture and equipment, including health care delivery assets	0	0	0
22. Net adjustment in assets and liabilities due to foreign exchange rates	0	0	0
23. Receivable from parent, subsidiaries and affiliates	0	0	0
24. Health care and other amounts receivable	32,486,751	20,947,013	(11,539,738)
25. Aggregate write-ins for other than invested assets	38,844	14,329	(24,515)
26. Total assets excluding Separate Accounts, Segregated Accounts and Protected Cell Accounts (Lines 12 to 25)	37,627,488	28,474,394	(9,153,094)
27. From Separate Accounts, Segregated Accounts and Protected Cell Accounts	0	0	0
28. Total (Lines 26 and 27)	37,627,488	28,474,394	(9,153,094)
DETAILS OF WRITE-INS			
1101.			
1102.			
1103.			
1198. Summary of remaining write-ins for Line 11 from overflow page	0	0	0
1199. Totals (Lines 1101 thru 1103 plus 1198)(Line 11 above)	0	0	0
2501. Service Fee Receivable	24,682	14,329	(10,353)
2502. Liquidated Damages Receivable	13,000	0	(13,000)
2503. Interest Receivable	1,122	0	(1,122)
2598. Summary of remaining write-ins for Line 25 from overflow page	40	0	(40)
2599. Totals (Lines 2501 thru 2503 plus 2598)(Line 25 above)	38,844	14,329	(24,515)

EXHIBIT 1 - ENROLLMENT BY PRODUCT TYPE FOR HEALTH BUSINESS ONLY

Source of Enrollment	Total Members at End of					6 Current Year Member Months
	1 Prior Year	2 First Quarter	3 Second Quarter	4 Third Quarter	5 Current Year	
1. Health Maintenance Organizations	626,339	595,687	755,951	749,316	749,280	8,628,554
2. Provider Service Organizations	0	0	0	0	0	0
3. Preferred Provider Organizations	0	0	0	0	0	0
4. Point of Service	0	0	0	0	0	0
5. Indemnity Only	0	0	0	0	0	0
6. Aggregate write-ins for other lines of business	0	0	0	0	0	0
7. Total	626,339	595,687	755,951	749,316	749,280	8,628,554
DETAILS OF WRITE-INS						
0601.						
0602.						
0603.						
0698. Summary of remaining write-ins for Line 6 from overflow page	0	0	0	0	0	0
0699. Totals (Lines 0601 thru 0603 plus 0698) (Line 6 above)	0	0	0	0	0	0

EXHIBIT 2 - ACCIDENT AND HEALTH PREMIUMS DUE AND UNPAID

1 Name of Debtor	2 1 - 30 Days	3 31 - 60 Days	4 61 - 90 Days	5 Over 90 Days	6 Nonadmitted	7 Admitted
0199999 Total individuals.....	0	0	0	0	0	0
Group Subscribers:						
Federal Employees.....	481,155	0	0	0	0	481,155
0299997. Group subscriber subtotal	481,155	0	0	0	0	481,155
0299998. Premiums due and unpaid not individually listed	1,774,002	31,432	0	53,288	55,355	1,803,367
0299999. Total group	2,255,157	31,432	0	53,288	55,355	2,284,522
0399999. Premiums due and unpaid from Medicare entities	0	0	0	2,051,166	0	2,051,166
0499999. Premiums due and unpaid from Medicaid entities	37,566,122	6,214,033	3,537,374	2,755,244	0	50,072,773
0599999 Accident and health premiums due and unpaid (Page 2, Line 15)	39,821,279	6,245,465	3,537,374	4,859,698	55,355	54,408,461

EXHIBIT 3A - ANALYSIS OF HEALTH CARE RECEIVABLES COLLECTED AND ACCRUED

Type of Health Care Receivable	Health Care Receivables Collected During the Year		Health Care Receivables Accrued as of December 31 of Current Year		5 Health Care Receivables in Prior Years (Columns 1 + 3)	6 Estimated Health Care Receivables Accrued as of December 31 of Prior Year
	1 On Amounts Accrued Prior to January 1 of Current Year	2 On Amounts Accrued During the Year	3 On Amounts Accrued December 31 of Prior Year	4 On Amounts Accrued During the Year		
1. Pharmaceutical rebate receivables	39,743,430	52,638,639	445,296	33,660,687	40,188,726	45,632,881
2. Claim overpayment receivables	8,132,514	123,772,582	12,612,594	17,973,955	20,745,108	17,634,768
3. Loans and advances to providers	540,206	2,198,977	48,794	39,022	589,000	589,000
4. Capitation arrangement receivables	0	0	0	0	0	0
5. Risk sharing receivables	14,882	0	192,054	0	206,936	0
6. Other health care receivables.....	0	0	0	0	0	0
7. Totals (Lines 1 through 6)	48,431,032	178,610,198	13,298,738	51,673,664	61,729,770	63,856,649

Note that the accrued amounts in Columns 3, 4, and 6 are the total health care receivables, not just the admitted portion.

EXHIBIT 4 - CLAIMS UNPAID AND INCENTIVE POOL, WITHHOLD AND BONUS (Reported and Unreported)

Aging Analysis of Unpaid Claims

1 Account	2 1 - 30 Days	3 31 - 60 Days	4 61 - 90 Days	5 91 - 120 Days	6 Over 120 Days	7 Total
Claims Unpaid (Reported)						
0199999. Individually listed claims unpaid	0	0	0	0	0	0
0299999. Aggregate accounts not individually listed- uncovered	0	0	0	0	0	0
0399999. Aggregate accounts not individually listed-covered	38,675,974	1,922,444	454,285	482,464	3,297,832	44,832,999
0499999. Subtotals	38,675,974	1,922,444	454,285	482,464	3,297,832	44,832,999
0599999. Unreported claims and other claim reserves						301,493,615
0699999. Total amounts withheld						512,882
0799999. Total claims unpaid						346,839,496
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0899999 Accrued medical incentive pool and bonus amounts						5,905,646

EXHIBIT 5 - AMOUNTS DUE FROM PARENT, SUBSIDIARIES AND AFFILIATES

1 Name of Affiliate	2 1 - 30 Days	3 31 - 60 Days	4 61 - 90 Days	5 Over 90 Days	6 Nonadmitted	Admitted	
						7 Current	8 Non-Current
United HealthCare Services, Inc.	9,823,779	0	0	0	0	9,823,779	0
0199999. Individually listed receivables	9,823,779	0	0	0	0	9,823,779	0
0299999. Receivables not individually listed	0	0	0	0	0	0	0
0399999 Total gross amounts receivable	9,823,779	0	0	0	0	9,823,779	0

EXHIBIT 7 PART 1- SUMMARY OF TRANSACTIONS WITH PROVIDERS

Payment Method	1 Direct Medical Expense Payment	2 Column 1 as a % of Total Payments	3 Total Members Covered	4 Column 3 as a % of Total Members	5 Column 1 Expenses Paid to Affiliated Providers	6 Column 1 Expenses Paid to Non-Affiliated Providers
Capitation Payments:						
1. Medical groups	0	0.0	749,280	100.0	0	0
2. Intermediaries	33,935,631	1.2	749,280	100.0	19,750,688	14,184,943
3. All other providers	7,725,176	0.3	749,280	100.0	607,925	7,117,251
4. Total capitation payments	41,660,807	1.5	749,280	100.0	20,358,613	21,302,194
Other Payments:						
5. Fee-for-service	150,967,992	5.3	XXX	XXX	0	150,967,992
6. Contractual fee payments	2,659,348,892	92.9	XXX	XXX	7,459,583	2,651,889,309
7. Bonus/withhold arrangements - fee-for-service	0	0.0	XXX	XXX	0	0
8. Bonus/withhold arrangements - contractual fee payments	11,722,644	0.4	XXX	XXX	0	11,722,644
9. Non-contingent salaries	0	0.0	XXX	XXX	0	0
10. Aggregate cost arrangements	0	0.0	XXX	XXX	0	0
11. All other payments	0	0.0	XXX	XXX	0	0
12. Total other payments	2,822,039,528	98.5	XXX	XXX	7,459,583	2,814,579,945
13. TOTAL (Line 4 plus Line 12)	2,863,700,335	100%	XXX	XXX	27,818,196	2,835,882,139

EXHIBIT 7 - PART 2 - SUMMARY OF TRANSACTIONS WITH INTERMEDIARIES

1 NAIC Code	2 Name of Intermediary	3 Capitation Paid	4 Average Monthly Capitation	5 Intermediary's Total Adjusted Capital	6 Intermediary's Authorized Control Level RBC
	OptumHealth Care Solutions, Inc.	760,063	63,339	0	0
	United Behavioral Health, Inc.	6,301,017	525,085	0	0
	OptumRx, Inc.	12,689,607	1,057,467	0	0
	Block Vision	4,543,497	378,625	0	0
	Medical Transportation Management	4,196,625	349,719	0	0
	Lifecare Family Services	2,804,783	233,732	0	0
	Tennessee Carriers	2,194,397	182,866	0	0
	EPIC Hearing Aid	445,642	37,137	0	0
9999999 Totals		33,935,631	XXX	XXX	XXX

EXHIBIT 8 - FURNITURE, EQUIPMENT AND SUPPLIES OWNED

Description	1 Cost	2 Improvements	3 Accumulated Depreciation	4 Book Value Less Encumbrances	5 Assets Not Admitted	6 Net Admitted Assets
1. Administrative furniture and equipment	NONE					
2. Medical furniture, equipment and fixtures						
3. Pharmaceuticals and surgical supplies						
4. Durable medical equipment						
5. Other property and equipment						
6. Total						

UNITEDHEALTHCARE PLAN OF THE RIVER VALLEY, INC.

**NOTES TO STATUTORY BASIS FINANCIAL STATEMENTS
AS OF AND FOR THE YEARS ENDED DECEMBER 31, 2016 AND 2015**

1. SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES AND GOING CONCERN

Organization and Operation

UnitedHealthcare Plan of the River Valley, Inc. (the "Company"), licensed as a health maintenance organization ("HMO"), offers its enrollees a variety of managed care programs and products through contractual arrangements with health care providers. The Company is a wholly owned subsidiary of UnitedHealthcare Services Company of the River Valley, Inc. ("UHS-RV"). UHS-RV is a wholly owned subsidiary of UnitedHealthCare, Inc. ("UHC"). UHC is a wholly owned subsidiary of United HealthCare Services, Inc. ("UHS"), an HMO management corporation that provides services to the Company under the terms of a management agreement (the "Agreement"). UHS is a wholly owned subsidiary of UnitedHealth Group Incorporated ("UnitedHealth Group"). UnitedHealth Group is a publicly held company trading on the New York Stock Exchange.

The Company was incorporated on August 5, 1985, as an HMO and operations commenced in December 1985. The Company is certified as an HMO by the Illinois Department of Insurance ("IDOI"). The Company has entered into contracts with physicians, hospitals, and other health care provider organizations to deliver health care services for all enrollees. The Company is licensed in four states.

The Company offers comprehensive commercial products to employer groups. Each contract outlines the coverage provided and renewal provisions.

The Company has a contract with the Office of Personnel Management ("OPM") to provide healthcare services to employees of the Federal government under the Federal Employee Health Benefit Plan ("FEHBP"). The contract has been renewed through December 31, 2017 and is subject to annual renewal provisions thereafter (see Note 24).

Effective January 1, 2016, the Company novated its CMS contracts to affiliate, UnitedHealthcare of Wisconsin, Inc. ("UHCWI"). The novation agreements resulted in full control of the contracts being transferred to UHCWI at \$0 net book value for dates of service on or after January 1, 2016. Approval for this novation was received from CMS and the IDOI. There was no transfer of assets or surplus as a result of the novation (see Note 4). Prior to 2016, the Company served as a plan sponsor offering Medicare Advantage and Medicare Part D prescription drug insurance coverage (collectively "Medicare program") under a contract with the Centers for Medicare and Medicaid Services ("CMS"). Under the Medicare program, there are seven separate elements of payment received by the Company either during the year or at settlement in the subsequent year. These payment elements are CMS premium, member premium, CMS low-income premium subsidy, CMS catastrophic reinsurance subsidy, CMS low-income member cost-sharing subsidy, CMS risk share, and the CMS coverage gap discount program ("CGDP"). Each component of the Medicare program is further defined throughout Note 1. The only remaining CMS contract in place is for the Special Needs Program ("SNP") offered to the dual-eligible population in the State of Tennessee.

The Company participates state-wide as a contracted managed care organization ("MCO") in the State of Tennessee Bureau of TennCare ("TennCare") program. TennCare is a project authorized through a conditional waiver by CMS that replaced the State of Tennessee's Medicaid program on January 1, 1994. Uninsured individuals and Medicaid eligible individuals who enroll in the TennCare program receive prepaid health care through participating MCO's. The Company has risk arrangements with TennCare servicing individuals in the Middle Grand Region Tennessee, the West Grand Region Tennessee, and the East Grand Region Tennessee. The contract for all three Grand regions is effective through December 31, 2017 and subject to renewal provisions as outlined in the contract.

The Company offers the CHOICES Program for individuals in the Middle Grand Region Tennessee, the West Grand Region Tennessee, and the East Grand Region Tennessee which provides long-term care benefits to the uninsured individuals and Medicaid eligible individuals who are enrolled in the TennCare program and qualify for this benefit. The Company also offers the CHOICES 3 program for individuals who qualify for CHOICES but are considered at-risk for nursing facility care.

The Company has a contract with the State of Iowa, Department of Human Services ("IA DHS"), to deliver high quality health care services for the Iowa Health Link, which includes Hawk-i (a program for uninsured children) eligible beneficiaries in Iowa. The current contract is effective through March 31, 2019 and is subject to renewal provisions as outlined in the contract.

A. Accounting Practices

The statutory basis financial statements of the Company are presented on the basis of accounting practices prescribed and permitted by the IDOI.

The IDOI recognizes only statutory accounting practices, prescribed and permitted by the State of Illinois, for determining and reporting the financial condition and results of operations of an HMO, for determining its solvency under Illinois Insurance Law. The state prescribes the use of the National Association of Insurance Commissioners' ("NAIC") Accounting Practices and Procedures manual ("NAIC SAP") in effect for the accounting periods covered in the statutory basis financial statements.

No significant differences exist between the practices prescribed and permitted by the State of Illinois and those prescribed and permitted by the NAIC SAP which materially affect the statutory basis net income and capital and surplus, as illustrated in the table below:

	SSAP #	F/S Page #	F/S Line #	2016	2015
Net Income					
(1) Company state basis (Page 4, Line 35, Columns 1 & 2)	XXX	XXX	XXX	\$ 125,998,557	\$ 62,453,637
(2) State prescribed practices that increase/(decrease) NAIC SAP: None				-	-
(3) State permitted practices that increase/(decrease) NAIC SAP: None				-	-
(4) NAIC SAP (1 - 2 - 3 = 4)	XXX	XXX	XXX	\$ 125,998,557	\$ 62,453,637
Capital and Surplus					
(5) Company state basis (Page 3, Line 38, Columns 1 & 2)	XXX	XXX	XXX	\$ 434,309,068	\$ 423,305,536
(6) State prescribed practices that increase/(decrease) NAIC SAP: None				-	-
(7) State permitted practices that increase/(decrease) NAIC SAP: None				-	-
(8) NAIC SAP (5 - 6 - 7 = 8)	XXX	XXX	XXX	\$ 434,309,068	\$ 423,305,536

B. Use of Estimates in the Preparation of the Statutory Basis Financial Statements

The preparation of these statutory basis financial statements in conformity with the NAIC Annual Statement Instructions and the NAIC SAP include certain amounts that are based on the Company's estimates and judgments. These estimates require the Company to apply complex assumptions and judgments, often because the Company must make estimates about the effects of matters that are inherently uncertain and will change in subsequent periods. The most significant estimates relate to hospital and medical benefits, claims unpaid, premiums received in advance (see Note 21), aggregate health policy reserves (including medical loss ratio rebates and premium deficiency reserve, see Note 24 and Note 30), aggregate health claim reserves, and risk adjustment estimates. The Company adjusts these estimates each period as more current information becomes available. The impact of any changes in estimates is included in the determination of net income in the period in which the estimate is adjusted.

C. Accounting Policy

Basis of Presentation — The Company prepares its statutory basis financial statements on the basis of accounting practices prescribed and permitted by the IDOI. These statutory practices differ from accounting principles generally accepted in the United States of America ("GAAP").

Accounting policy disclosures that are required by the NAIC Annual Statement instructions are as follows:

- (1–2) Bonds and short-term investments are stated at amortized cost if they meet NAIC designation of one or two and stated at the lower of amortized cost or fair value if they meet an NAIC designation of three or higher. Amortization of bond premium or accretion of discount is calculated using the constant-yield interest method. Bonds and short-term investments are valued and reported using market prices published by the Securities Valuation Office of the NAIC ("SVO") in accordance with the NAIC Valuations of Securities manual prepared by the SVO or an external pricing service;
- (3–4) The Company holds no common or preferred stock;
- (5) The Company holds no mortgage loans on real estate;
- (6) U.S. government and agency securities and corporate debt securities include loan-backed securities (mortgage-backed securities and asset-backed securities), which are valued using the retrospective adjustment methodology. Prepayment assumptions for the determination of the amortized cost of loan-backed securities are based on a three-month constant prepayment rate history obtained from external data source vendors. The

Company's investment policy limits investments in nonagency residential mortgage-backed securities, including home equity and sub-prime mortgages, to 10% of total cash and invested assets. Total combined investments in mortgage-backed securities and asset-backed securities cannot exceed more than 30% of total cash and invested assets;

- (7) The Company holds no investments in subsidiaries, controlled, or affiliated entities;
- (8) The Company has no investment interests with respect to joint ventures, partnerships, or limited liability companies;
- (9) The Company holds no derivatives;
- (10) Premium deficiency reserves and the related expenses are recognized when it is probable that expected future health care expenses, claims adjustment expenses ("CAE"), direct administration costs, and an allocation of indirect administration costs under a group of existing contracts will exceed anticipated future premiums and reinsurance recoveries considered over the remaining lives of the contracts, and are recorded as aggregate health policy reserves in the statutory basis statements of admitted assets, liabilities, and capital and surplus. Indirect administration costs arise from activities that are not specifically identifiable to a specific group of existing contracts, and therefore, those costs are fully allocated among the various contract groupings. The allocation of indirect administration costs to each contract grouping is made proportionately to the expected margins remaining in the premiums after future health care expenses, CAE, and direct administration costs are considered. The methods for making such estimates and for establishing the resulting reserves are periodically reviewed and updated, and any adjustments are reflected as a (decrease)/increase in reserves for accident and health contracts in the statutory basis statements of operations in the period in which the change in estimate is identified. The Company anticipates investment income as a factor in the premium deficiency calculation (see Note 30);
- (11) CAE are those costs expected to be incurred in connection with the adjustment and recording of accident and health claims. Pursuant to the terms of the Agreement (see Note 10), the Company pays a management fee to its affiliate, UHS, in exchange for administrative and management services. A detailed review of the administrative expenses of the Company and UHS is performed to determine the allocation between CAE and general administrative expenses to be reported in the statutory basis statement of operations. It is the responsibility of UHS to pay CAE in the event the Company ceases operations. The Company has recorded an estimate of unpaid claims adjustment expenses associated with incurred but unpaid claims, which is included in unpaid claims adjustment expenses in the statutory basis statements of admitted assets, liabilities, and capital and surplus. Management believes the amount of the liability for unpaid claims adjustment expenses as of December 31, 2016 is adequate to cover the Company's cost for the adjustment and recording of unpaid claims; however, actual expenses may differ from those established estimates. Adjustments to the estimates for unpaid claims adjustment expenses are reflected in operating results in the period in which the change in estimate is identified;
- (12) The Company does not carry any fixed assets on the statutory basis financial statements;
- (13) Health care receivables consist of pharmacy rebates receivable estimated based on the most currently available data from the Company's claims processing systems and from data provided by the Company's unaffiliated pharmaceutical benefit manager and affiliated pharmaceutical benefit manager, OptumRx, Inc. ("OptumRx"). Health care receivables also include amounts due to the Company for provider advances and claim overpayments to providers, hospitals, and other health care organizations. Health care receivables are considered nonadmitted assets under NAIC SAP if they do not meet admissibility requirements. Accordingly, the Company has excluded receivables that do not meet the admissibility criteria from the statutory basis statements of admitted assets, liabilities, and capital and surplus (see Note 28).

The Company has also deemed the following to be significant accounting policies and/or differences between statutory practices and GAAP:

ASSETS

Cash and Invested Assets

- Bonds include U.S. government and agency securities, state and agency municipal securities, city and county municipal securities, and corporate debt securities, with a maturity of greater than one year at the time of purchase;
- Certain debt investments categorized as available-for-sale or held-to-maturity under GAAP are presented at the lower of amortized cost or fair value in accordance with the NAIC

designations in the statutory basis financial statements, whereas under GAAP, these investments are shown at fair value or amortized cost, respectively;

- Cash, cash equivalents, and short-term investments in the statutory basis financial statements represent cash balances and investments with original maturities of one year or less from the time of acquisition, whereas under GAAP, the corresponding caption of cash, cash equivalents, and short-term investments includes cash balances and investments that will mature in one year or less from the balance sheet date;
- Cash represents cash held by the Company in operating accounts;
- Cash equivalents represent U.S. treasury bills and agency discount notes. Cash equivalents have original maturity dates of three months or less from the date of acquisition and are reported at cost or amortized cost depending on the nature of the underlying security, which approximates fair value;
- Short-term investments represent money market funds, corporate debt securities, and U.S. government and agency securities, with a maturity of greater than three months but less than one year at the time of purchase. Short-term investments also consist of the Company's share of an investment pool sponsored and administered by UHS. The investment pool consists principally of investments with original maturities of less than one year, with the average life of the individual investments being less than 60 days. The Company's share of the pool represents an undivided ownership interest in the pool and is immediately convertible to cash at no cost or penalty. The participants within the pool have an individual fund number to track those investments owned by the Company. In addition, the Company is listed as a participant in the executed custodial agreement between UHS and the custodian whereby the Company's share in the investment pool is segregated and separately maintained. The pool is primarily invested in government obligations, commercial paper, certificates of deposit, and short-term agency notes and is recorded at cost or amortized cost depending on the composition of the underlying securities. Interest income from the pool accrues daily to participating members based upon ownership percentage;
- Realized capital gains and losses on sales of investments are calculated based upon specific identification of the investments sold. These gains and losses are reported as net realized capital gains less capital gains tax in the statutory basis statements of operations;
- The Company continually monitors the difference between amortized cost and estimated fair value of its investments. If any of the Company's investments experience a decline in value that the Company has determined is other-than-temporary, or if the Company has determined it will sell a security that is in an impaired status, the Company will record a realized loss in net realized capital gains less capital gains tax in the statutory basis statements of operations. The new cost basis is not changed for subsequent recoveries in fair value. The prospective adjustment method is utilized for loan-backed securities for periods subsequent to the loss recognition. The Company recognized an other-than-temporary impairment ("OTTI") of \$252,042 for the year ended December 31, 2016. The Company did not record any OTTI for the year ended December 31, 2015;
- The statutory basis statements of cash flows reconcile cash, cash equivalents, and short-term investments with original maturities of one year or less from the time of acquisition; whereas under GAAP, the statements of cash flows reconcile the corresponding captions of cash and cash equivalents with maturities of three months or less. Short-term investments with a final maturity of one year or less from the balance sheet date are not included in the reconciliation of GAAP cash flows. In addition, there are classification differences within the presentation of the cash flow categories between GAAP and statutory reporting. The statutory basis statements of cash flows are prepared in accordance with the NAIC Annual Statement Instructions.
- **Other Invested Assets** — Other invested assets include low income housing tax credit investments which are stated at amortized cost, which approximates fair value in the statutory basis statements of admitted assets, liabilities and capital and surplus.
- **Receivables for Securities** — The Company reports receivables for securities when investments are sold at the end of an accounting period and proceeds are received in a subsequent month in the statutory basis statements of admitted assets, liabilities, and capital and surplus. Any receivables for securities not received within 15 days from the settlement date are nonadmitted.

Other Assets

- **Investment Income Due and Accrued** — Investment income earned and due as of the reporting date, in addition to investment income earned but not paid or collected until subsequent periods, is reported as investment income due and accrued in the statutory basis statements of admitted assets, liabilities, and capital and surplus. The Company

evaluates the collectability of the amounts due and accrued and amounts determined to be uncollectible are written off in the period in which the determination is made. In addition, the remaining balance is assessed for admissibility and any balance greater than 90 days past due is considered a nonadmitted asset.

- **Premiums and Considerations** — The Company reports uncollected premium balances from its insured members as premiums and considerations in the statutory basis statements of admitted assets, liabilities, and capital and surplus. Uncollected premium balances that are over 90 days past due, with the exception of amounts due from government insured plans, are considered nonadmitted assets. In addition to those balances, current balances are also considered nonadmitted if the corresponding balance greater than 90 days past due is deemed more than inconsequential. Premiums and considerations also include the following:

a) Risk adjustment receivables as defined in Section 1343 of the The Patient Protection and Affordable Care Act and its related legislation (“ACA”). Premium adjustments are based upon the risk scores (health status) of enrollees participating in risk adjustment covered plans, rather than the actual loss experience of the insured. A risk adjustment receivable is recorded when the Company estimates its average actuarial risk score for policies included in this program is greater than the average actuarial risk scores in that market and state risk pool;

b) CMS risk adjustment receivables. The risk adjustment model apportions premiums paid to all health plans according to the health severity and certain demographic factors of its enrollees. The CMS risk adjustment model pays more for members whose medical history indicates they have certain medical conditions. Under this risk adjustment methodology, CMS calculates the risk-adjusted premium payment using diagnosis data from hospital inpatient, hospital outpatient, and physician treatment settings. The Company and health care providers collect, capture, and submit the necessary and available diagnosis data to CMS within prescribed deadlines. The Company estimates risk adjustment revenues based upon the diagnosis data submitted and expected to be submitted to CMS. The Company recognizes such changes when the amounts become determinable and supportable and collectability is reasonably assured;

c) Risk adjustment receivables from IA DHS which represents adjustments to revenue that are based on a calculation performed by IA DHS consultants for each MCO participating in the program;

d) premium withhold receivables from IA DHS which are calculated as a percentage of the capitation rate based on Company’s estimate of performance metrics that have been met as of the financial statement date; and

e) Risk corridor receivables from IA DHS for which adjustments are based on whether the Company’s actual loss ratios are in excess of the minimum loss ratio requirements of 89.5% for the products subject to the corridor. The IA DHS risk corridor is currently only applicable to the first contract year.

Premium adjustments for the IA DHS risk corridor program are accounted for as premium adjustments subject to retrospectively rated features (see Note 24). Premium adjustments for the ACA Section 1343 risk adjustment, CMS risk adjustment, and IA DHS risk adjustment and premium withhold programs are accounted for as premium adjustments subject to redetermination (see Note 24).

- **Amounts Receivable Relating to Uninsured Plans** — Receivables for amounts held under uninsured plans represent the costs incurred in excess of the cost reimbursement under the Medicare program for the catastrophic reinsurance subsidy and the low-income member cost-sharing subsidy for the individual members. The Company is fully reimbursed by CMS for costs incurred for these contract elements, and accordingly, there is no insurance risk to the Company. Amounts received for these subsidies are received monthly and are not reflected as net premium income, but rather are accounted for as deposits. If the Company incurs costs in excess of these subsidies, a corresponding receivable is recorded in amounts receivable relating to uninsured plans in the statutory basis statements of admitted assets, liabilities, and capital and surplus. Related cash flows are presented within operating expenses paid within net cash (used in) provided by operations in the statutory basis statements of cash flows. The ACA mandates consumer discounts of 50% on brand name prescription drugs for Part D plan participants in the coverage gap. As part of the CGDP, the Company records a receivable from the pharmaceutical manufacturers for reimbursement of the discounts which is included in amounts receivable relating to uninsured plans in the statutory basis statements of admitted assets, liabilities, and capital and surplus. Related cash flows are presented within operating expenses paid within net cash (used in) provided by operations in the statutory basis statements of cash flows. The Company solely administers the application of these funds and has no insurance risk.

In addition, the Company records a receivable related to the administration of TennCare's pharmaceutical benefit program ("PBM") (see Note 18). The PBM submits weekly invoices to the Company that reflects the total payment amount to be made to the TennCare Pharmacy Providers. When the invoice is received, the Company records a PBM receivable in amounts receivable relating to uninsured plans. The Company will then receive a reimbursement for the invoice from TennCare and remits the amount received to the PBM. The Company records a premium tax receivable for any amounts due from TennCare that remains unremitted at month end, which is included in amounts receivable relating to uninsured plans in the statutory basis statements of admitted assets, liabilities, and capital and surplus. The Company has no financial or member risk as a result of this relationship. The Company is acting in a pass through capacity only.

- **Net Deferred Tax Asset** — NAIC SAP provides for an amount to be recorded for deferred taxes on temporary differences between the financial reporting and tax bases of assets, subject to a valuation allowance and admissibility limitations on deferred tax assets (see Note 9). In addition, under NAIC SAP, the change in deferred tax assets is recorded directly to unassigned surplus in the statutory basis financial statements, whereas under GAAP, the change in deferred tax assets is recorded as a component of the income tax provision within the income statement and is based on the ultimate recoverability of the deferred tax assets. Based on the admissibility criteria under NAIC SAP, any deferred tax assets determined to be nonadmitted are charged directly to surplus and excluded from the statutory basis financial statements, whereas under GAAP, such assets are included in the balance sheet.
- **Current Federal Income Tax Recoverable** — The Company is included in the consolidated federal income tax return with its ultimate parent, UnitedHealth Group under which taxes approximate the amount that would have been computed on a separate company basis, with the exception of net operating losses and capital losses. For these losses, the Company receives a benefit at the federal rate in the current year for current taxable losses incurred in that year to the extent losses can be utilized in the consolidated federal income tax return of UnitedHealth Group. A current federal income tax recoverable is recognized when the Company's allocated intercompany estimated payments are more than its actual calculated obligation based on the Company's stand-alone federal income tax return (see Note 9).
- **State Income Tax Recoverable** — State income tax recoverable represents amounts that are expected to be recovered as a result of an overpayment of estimated tax carrybacks, or items for which the reporting entity has authority to recover under a statute regulation or statute.

LIABILITIES

- **Claims Unpaid and Aggregate Health Claim Reserves** — Claims unpaid and aggregate health claim reserves include claims processed but not yet paid, estimates for claims received but not yet processed, estimates for the costs of health care services enrollees have received but for which claims have not yet been submitted, and payments and liabilities for physician, hospital, and other medical costs disputes.

The estimates for incurred but not yet reported claims are developed using an actuarial process that is consistently applied, centrally controlled, and automated. The actuarial models consider factors such as historical submission and payment data, cost trends, customer and product mix, seasonality, utilization of health care services, contracted service rates, and other relevant factors. The Company estimates such liabilities for physician, hospital, and other medical cost disputes based upon an analysis of potential outcomes, assuming a combination of litigation and settlement strategies. These estimates may change as actuarial methods change or as underlying facts upon which estimates are based change. The Company did not change actuarial methods during 2016 and 2015. Management believes the amount of claims unpaid and aggregate health claim reserves is a best estimate of the Company's liability for unpaid claims and aggregate health claim reserves as of December 31, 2016; however, actual payments may differ from those established estimates.

The Company contracts with hospitals, physicians, and other providers of health care under capitated or discounted fee for service arrangements, including a hospital per diem to provide medical care services to enrollees. Some of these contracts are with related parties (see Note 10). Capitated providers are at risk for the cost of medical care services provided to the Company's enrollees; however, the Company is ultimately responsible for the provision of services to its enrollees should the capitated provider be unable to provide the contracted services.

- **Accrued Medical Incentive Pool and Bonus Amounts** — The Company has agreements with certain independent physicians and physician network organizations that provide for the establishment of a fund into which the Company places monthly premiums payable for members assigned to the physician. The Company manages the disbursement

of funds from this account as well as reviews the utilization of nonprimary care medical services of members assigned to the physicians. Any surpluses in the fund are shared by the Company and the physician based upon predetermined risk-sharing percentage and the liability is included in accrued medical incentive pool and bonus amounts in the statutory basis statements of admitted assets, liabilities, and capital and surplus. The Company has incentive and bonus arrangements with providers that are based on quality, utilization, and/or various health outcome measures. The estimated amount due to providers that meet the established metrics is included in accrued medical incentive pool and bonus amounts in the statutory basis statements of admitted assets, liabilities, and capital and surplus.

- **Aggregate Health Policy Reserves** — The Company establishes a liability for estimated accrued retrospective and redetermination premiums due from the Company based on the actuarial method and assumptions for each respective contract. Aggregate health policy reserves also includes:
 - a) Risk adjustment payables as defined in Section 1343 of the ACA. Premium adjustments are based upon the risk scores (health status) of enrollees participating in risk adjustment covered plans, rather than the actual loss experience of the insured. A risk adjustment payable is recorded when the Company estimates its average actuarial risk score for policies included in this program is less than the average actuarial risk scores in that market and state risk pool (see Note 24);
 - b) CMS risk corridor payables for which adjustments are based on whether the ultimate per member per month (“PMPM”) benefit costs of any Medicare program plan varies more than 5% below the level estimated in the original bid submitted by the Company and approved by CMS (see Note 24);
 - c) CMS risk adjustment payables. The risk adjustment model apportions premiums paid to all health plans according to the health severity and certain demographic factors of its enrollees. The CMS risk adjustment model pays more for members whose medical history indicates they have certain medical conditions. Under this risk adjustment methodology, CMS calculates the risk-adjusted premium payment using diagnosis data from hospital inpatient, hospital outpatient, and physician treatment settings. The Company and health care providers collect, capture, and submit the necessary and available diagnosis data to CMS within prescribed deadlines. The Company estimates risk adjustment revenues based upon the diagnosis data submitted and expected to be submitted to CMS. The Company recognizes such changes when the amounts become determinable and supportable (see Note 24);
 - d) The Company holds an estimated reserve for recoupment for the rate differential between the TennCare rate and the CHOICES 3 rate for TennCare Medicaid members that the state has identified at-risk for nursing facility care that have not received home and community based services or nursing facility services within any 30 day period in which a member was enrolled in the CHOICES 3 program;
 - e) TennCare Medicaid estimated risk adjustment payables. The base capitation rates are adjusted annually by the State based on each MCO’s health risk assessment scores. Health plan risk assessment scores are calibrated annually for the purpose of monitoring shifts in enrollment. If there is a significant change in health plan risk assessment scores, TennCare may adjust the original base capitation rates and redistribute across participating MCOs;
 - f) Commercial retrospectively rated payables. The Company has a contract with Ankeny Community School District that includes a retrospectively rated premium feature. The Company is subject to premium adjustments based on a medical target;
 - g) estimated rebates payable on the comprehensive commercial and Medicare products, if the medical loss ratios on these fully insured products, as calculated under the definitions of the ACA (see Note 14) and implementing regulations, fall below certain targets. The Company is required to rebate the ratable portions of the premiums annually (see Note 24); and
 - h) The estimated amount for premium deficiency reserves (see Note 30).
- **Premiums Received in Advance** — Premiums received in full during the current period that are not due until future periods are recorded as premiums received in advance in the statutory basis statements of admitted assets, liabilities, and capital and surplus.
- **General Expenses Due or Accrued** — General expenses that are due as of the reporting date in addition to general expenses that have been incurred but are not due until a subsequent period are reported as general expenses due or accrued in the statutory basis statements of admitted assets, liabilities, and capital and surplus. General expenses due or accrued also include the amounts for unpaid assessments, premium taxes, state income

taxes, and the unpaid portion of the contributions required under the ACA risk adjustment and reinsurance programs (see Note 24).

The Company also has a liability related to the administration of TennCare's PBM for premium taxes payable for amounts received from TennCare that remains unremitted at month end. This amount is included in general expenses due or accrued in the statutory basis statements of admitted assets, liabilities, and capital and surplus. The Company will have no financial or member risk as a result of this relationship. The Company is acting in a pass through capacity only.

- **Current Federal Income Taxes** — The Company is included in the consolidated federal income tax return with its ultimate parent, UnitedHealth Group under which taxes approximate the amount that would have been computed on a separate company basis, with the exception of net operating losses and capital losses. For these losses, the Company receives a benefit at the federal rate in the current year for current taxable losses incurred in that year to the extent losses can be utilized in the consolidated federal income tax return of UnitedHealth Group. A liability for federal income taxes payable is recognized when its allocated intercompany estimated payments are less its actual calculated obligation based on the Company's stand-alone federal income tax return (see Note 9).
- **Remittances and Items Not Allocated** — Remittances and items not allocated generally represent monies received from policyholders for monthly premium billings or providers that have not been specifically identified or applied prior to year-end. The majority is from monies received in the lockbox account on the last day of the year.
- **Amounts Due to Parent, Subsidiaries, and Affiliates, Net** — In the normal course of business, the Company has various transactions with related parties (see Note 10). The Company reports any unsettled amounts owed as amounts due to parent, subsidiaries, and affiliates, net, in the statutory basis statements of admitted assets, liabilities, and capital and surplus.
- **Payable for Securities** — The Company reports payable for securities when investments are traded at the end of an accounting period for which the settlement does not occur until the following month in the statutory basis statements of admitted assets, liabilities, and capital and surplus.
- **Liability for Amounts Held Under Uninsured Plans** — The ACA mandates consumer discounts of 50% on brand name prescription drugs for Part D plan participants in the coverage gap. These discounts are pre-funded for the members by CMS and a liability for the amount subject to recoupment is recorded in liability for amounts held under uninsured plans in the statutory basis statements of admitted assets, liabilities, and capital and surplus. Related cash flows are presented within operating expenses paid within net cash (used in) provided by operations in the statutory basis statements of cash flows. The Company solely administers the application of these funds and has no insurance risk.

CAPITAL AND SURPLUS AND MINIMUM STATUTORY REQUIREMENTS

- **Nonadmitted Assets** — Certain assets, including certain aged premium receivables, certain health care receivables, certain deferred tax assets, prepaid expenses, and certain amounts receivable relating to uninsured plans, are considered nonadmitted assets under NAIC SAP and are excluded from the statutory basis statements of admitted assets, liabilities, and capital and surplus and charged directly to unassigned surplus. Under GAAP, such assets are included in the balance sheet.
- **Restricted Cash Reserves** — The Company held regulatory deposits in the amount of \$51,754,091 and \$52,993,134 as of December 31, 2016 and 2015, respectively, in compliance with the various state requirements for qualification purposes as a domestic and foreign insurer. These restricted cash reserves consist principally of government obligations and are stated at amortized cost, which approximates fair value. These restricted deposits are included in bonds and short-term investments in the statutory basis statements of admitted assets, liabilities, and capital and surplus. Interest earned on these deposits accrues to the Company.
- **Minimum Capital and Surplus** — Under the laws of the State of Illinois, the IDOI requires the Company to maintain net worth of \$300,000 and a special contingency reserve of 5% of its net earned subscription revenue for health care services through December 31st of the year in which certified. In subsequent years, the organization must accumulate additions to the reserve in an amount equal to 2% of its net earned subscription revenue for each calendar year. Additional accumulations will no longer be required when the total special contingency reserve reaches \$1,500,000. The Company's accumulated reserve reached \$1,500,000 during 1989.

The Company has reported the IDOI minimum capital and surplus requirement of \$1,500,000 calculated pursuant to state statutes governing HMOs as contingency reserve

in the statutory basis statements of admitted assets, liabilities, and capital and surplus, whereas under GAAP, such reserves are included in retained earnings. The Company has \$434,309,068 and \$423,305,536 in total statutory basis capital and surplus as of December 31, 2016 and 2015, respectively, which is in compliance with the required amount.

Risk-based capital ("RBC") is a regulatory tool for measuring the minimum amount of capital appropriate for a managed care organization to support its overall business operations in consideration of its size and risk profile. The IDOI requires the Company to maintain minimum capital and surplus equal to the greater of the state statute as outlined above, or the level needed to avoid action pursuant to the trend test in the RBC formula. The Company is in compliance with the required amount.

- **Section 9010 ACA Subsequent Fee Year Assessment** — In 2016 and 2015, the Company is subject to the Section 9010 ACA Health Insurer Fee ("HIF"). In accordance with the 2017 HIF moratorium, no HIF will be payable in 2017 and therefore the 2016 statutory basis statements of admitted assets, liabilities, and capital and surplus will have no amounts apportioned out of unassigned funds representing an estimate of the 2017 HIF. In 2015, under NAIC SAP, an amount equal to the estimated subsequent year fee was apportioned out of unassigned surplus and reported as Section 9010 ACA Subsequent Fee Year Assessment in the statutory basis statements of admitted assets, liabilities, and capital and surplus, whereas under GAAP, no such special surplus designation is required.

STATEMENTS OF OPERATIONS

- **Net Premium Income and Reserve for Rate Credits** — Revenues consist of net premium income that is recognized in the period in which enrollees are entitled to receive health care services. Net premium income is shown net of reinsurance premiums paid and reinsurance premiums incurred but not paid in the statutory basis statements of operations.

Comprehensive commercial health plans with medical loss ratios on fully insured products, as calculated under the definitions in the ACA (see Note 14) and implementing regulations, that fall below certain targets are required to rebate ratable portions of premiums annually. The Company classifies its estimated rebates as change in reserve for rate credits in the statutory basis statements of operations.

Pursuant to Section 1343 of the ACA, the Company records premium adjustments for changes to the risk adjustment balances which are reflected in net premium income in the statutory basis statements of operations.

The Company has a contract with Ankeny Community School District that includes a retrospectively rated premium feature. The Company is subject to premium adjustments based on a medical target and records premium adjustments as a change in reserve for rate credits in the statutory basis statements of operations.

Net premium income includes premium under the Medicare Advantage program, which includes CMS premium and member premium. It also includes premium under the Medicare program, which includes CMS premium, member premium, and CMS low-income premium subsidy for the Company's insurance risk coverage. Net premium income is recognized ratably over the period in which eligible individuals are entitled to receive health care services and prescription drug benefits.

Net premium income also includes amounts pursuant to the CMS risk adjustment program. The Company recognized \$5,648,461 and \$1,634,567 for changes in prior year Medicare risk factor estimates during the years ended December 31, 2016 and 2015, respectively, which is recorded as net premium income in the statutory basis statements of operations.

The Company also records estimates related to the CMS risk corridor program. Changes to these estimates are reflected as change in reserve for rate credits in the statutory basis statements of operations.

Medicare Advantage plans and Part D prescription drug plans are subject to medical loss ratio requirements under the ACA. Plans with medical loss ratios that fall below certain targets are required to rebate ratable portions of premiums annually. The Company classifies its estimated rebates as change in reserve for rate credits in the statutory basis statements of operations.

Net premium income also includes amounts paid by TennCare for the membership enrolled under the at-risk agreement. Premiums are contractual and are recognized in the coverage period in which members are entitled to receive services. The majority of net premium income recorded is based on capitated rates, which are monthly premiums paid for each member enrolled.

Net premium income also includes amounts received from the State of Iowa for membership enrolled in the Iowa Health Link program. Premiums are contractual and are recognized in the coverage period in which members are entitled to receive services.

The Company also records estimates related to IA Medicaid risk corridor provision. Changes to these estimates are reflected as a change in reserve for rate credits in the statutory basis statements of operations.

The Company also records withholds receivable in addition to risk adjustment receivables from IA DHS. The risk adjustment receivables are based on a calculation performed by IA DHS consultants for each MCO. Changes to these receivable calculations are reflected as net premium income in the statutory basis statements of operations.

The Company also records withholds receivable in addition to risk adjustment receivables from TennCare. The changes to the risk adjustment receivable are driven by the estimated impact to the capitation rates initially received as a result of TennCare recalibrating the rates annually for participating MCOs in the Medicaid program. Changes to the estimated amounts recorded as a result of further refined information are reflected as net premium income in the statutory basis statements of operations;

- **Other Health Care Related Revenues** — In 2015, other health care related revenues consist of TennCare incentives related to certain performance metrics or other measures the Company met. In 2016, the Company has reported the TennCare incentive amounts as a contract subject to redetermination as a component of net premium income in the statutory basis statements of operations.
- **Total Hospital and Medical Expenses** — Total hospital and medical expenses include claims paid, claims processed but not yet paid, estimates for claims received but not yet processed, estimates for the costs of health care services enrollees have received but for which claims have not yet been submitted, and payments and liabilities for physician, hospital, and other medical costs disputes.

Total hospital and medical expenses also include amounts incurred for incentive pool, withhold adjustments, and bonus amounts that are based on the underlying contractual provisions with the respective provider. In addition, adjustments to claims unpaid estimates and aggregate health claim reserves are reflected in the period once the change in estimate is identified and included in total hospital and medical expenses in the statutory basis statements of operations.

- **General Administrative Expenses** — Pursuant to the terms of the Agreement (see Note 10), the Company pays a management fee to UHS in exchange for administrative and management services. Costs for items not included within the scope of the Agreement are directly expensed as incurred. State income taxes are also a component of general administrative expenses. A detailed review of the administrative expenses of the Company and UHS is performed to determine the allocation between claims adjustment expenses and general administrative expenses to be reported in the statutory basis statements of operations.

The Company is subject to an annual fee under Section 9010 of the ACA. A health insurance entity's annual fee becomes payable once the entity provides health insurance for any U.S. health risk during the calendar year, which is nondeductible for tax purposes. Under NAIC SAP, the entire amount of the estimated annual fee expense is recognized on January 1 of the fee year in general administrative expenses in the statutory basis statements of operations, whereas under GAAP, a deferred asset is created on January 1 of the fee year which is amortized to expense on a straight-line basis throughout the year.

- **Net Investment Income Earned** — Net investment income earned includes investment income collected during the period, as well as the change in investment income due and accrued on the Company's holdings. Amortization of premium or discount on bonds and certain external investment management costs are also included in net investment income earned (see Note 7).
- **Federal Income Taxes Incurred** — The provision for federal income taxes incurred is calculated based on applying the statutory federal income tax rate of 35% to net gain from operations before federal income taxes and net realized capital gains subject to certain adjustments (see Note 9).
- **Comprehensive Income** — Comprehensive income and its components are not separately presented in the statutory basis financial statements, whereas under GAAP, it is a requirement to present comprehensive income and its components in the financial statements.

REINSURANCE

- **Reinsurance Ceded** — In the normal course of business, the Company seeks to limit its exposure to loss on any single insured and to recover a portion of benefits paid by ceding premium to other insurance enterprises or reinsurers under excess coverage contracts. The Company remains primarily liable as the direct insurer on the risks reinsured. Reinsurance premiums paid and reinsurance premiums incurred but not paid are deducted from net premium income in the statutory basis statements of operations (see Note 10).

The Company has an excess loss reinsurance agreement on its point of service product with UHIC, whereby \$0.32 per member per month is ceded to UHIC to cover certain hospital claims in excess of defined limits.

The Company also has an insolvency-only reinsurance agreement with UnitedHealthcare Insurance Company (“UHIC”), an affiliate whereby 0.1% of net premium income is ceded to UHIC.

- **Ceded Reinsurance Premiums Payable** —The ceded reinsurance premiums payable balance represents amounts due to the reinsurer for specified coverage which will be paid based on the contract terms.

OTHER

- **Vulnerability Due to Certain Concentrations** — The Company is subject to substantial federal and state government regulation, including licensing and other requirements relating to the offering of the Company’s existing products in new markets and offerings of new products, both of which may restrict the Company’s ability to expand its business.

The Company has no commercial customers that individually exceed 10% of total direct premiums written and uncollected premiums, including receivables for contracts subject to redetermination, for the years ended December 31, 2016 and 2015.

Direct premiums written and uncollected premiums, including receivables for contracts subject to redetermination, from members and CMS related to Medicare Advantage and the Medicare Part D program and SNP as a percentage of total direct premiums written and total uncollected premiums, including receivables for contracts subject to redetermination, are 18% and 14% as of December 31, 2016 and 35% and 45% as of December 31, 2015, respectively.

Direct premiums written and uncollected premiums, including receivables for contracts subject to redetermination, from the State of Tennessee, TennCare program as a percentage of total direct premiums written and total uncollected premiums, including receivables for contracts subject to redetermination, are 55% and 37% as of December 31, 2016 and 59% and 52% as of December 31, 2015, respectively.

Direct premiums written and uncollected premiums, including receivables for contracts subject to redetermination, from the IA DHS as a percentage of total direct premiums written and total uncollected premiums, including receivables for contracts subject to redetermination, are 22% and 31% as of December 31, 2016.

- **Recently Issued Accounting Standards** – The Company has reviewed all recently issued guidance in 2016 and 2015 that has been adopted for 2016 or subsequent years’ implementation and has determined that none of the items would have a significant impact to the statutory basis financial statements.

D. Going Concern

The Company has the ability and will continue to operate for a period of time sufficient to carry out its commitments, obligations and business objectives.

2. ACCOUNTING CHANGES AND CORRECTION OF ERRORS

No changes in accounting principles or correction of errors have been recorded during the years ended December 31, 2016 and 2015.

3. BUSINESS COMBINATIONS AND GOODWILL

A–D. The Company was not party to a business combination during the years ended December 31, 2016 and 2015, and does not carry goodwill in its statutory basis statements of admitted assets, liabilities, and capital and surplus.

4. DISCONTINUED OPERATIONS**A. Discontinued Operation Disposed of or Classified as Held for Sale**

(1–4) The Company did not discontinue any operations during 2016 and 2015; however, the Company did make the decision to discontinue offering the Medicare product. Effective January 1, 2016, the Company novated its CMS contracts to affiliate UHCWI. The Medicare revenue associated with this novation represented approximately 18% of total direct written premium as of December 31, 2015. The novation agreements resulted in full control of the contracts being transferred to UHCWI at \$0 net book value for dates of service on or after January 1, 2016. Approval for this novation was received from CMS and the IDOI. There was no transfer of assets or surplus as a result of the novation.

B. Change in Plan of Sale of Discontinued Operation — Not applicable.

C. Nature of any Significant Continuing Involvement with Discontinued Operations after Disposal — Not applicable.

D. Equity Interest Retained in the Discontinued Operation after Disposal — Not applicable.

5. INVESTMENTS AND OTHER INVESTED ASSETS

For purposes of calculating gross realized gains and losses on sales of investments, the amortized cost of each investment sold is used. The gross realized gains and losses on sales of long-term investments were \$4,207,443 and \$237,868, respectively, for 2016 and \$5,630,782 and \$752,159, respectively, for 2015. The gross realized gains and losses on sales of short-term investments were \$2,843 and \$0, respectively, for 2016. There were no gross realized gains and losses on sales of short-term investments 2015. The net realized gain is included in net realized capital gains less capital gains tax in the statutory basis statements of operations. Total proceeds on the sale of long-term investments were \$184,902,640 and \$245,460,794 and for short-term investments were \$6,675,072,135 and \$6,428,201,881 in 2016 and 2015, respectively.

As of December 31, 2016 and 2015, the amortized cost, fair value, and gross unrealized holding gains and losses of the Company's investments, excluding cash and cash equivalents of \$21,758,293 and \$21,073,375, respectively, are as follows:

	2016				
	Amortized Cost	Gross Unrealized Holding Gains	Gross Unrealized Holding Losses < 1 Year	Gross Unrealized Holding Losses > 1 Year	Fair Value
U.S. government and agency securities	\$ 191,905,348	\$ 127,288	\$ 2,382,262	\$ 346,250	\$ 189,304,124
State and agency municipal securities	152,368,597	501,537	1,414,378	-	151,455,756
City and county municipal securities	103,959,091	390,837	997,998	-	103,351,930
Corporate debt securities (includes commercial paper)	194,348,543	562,459	1,137,371	9,476	193,764,155
Money-market funds	52,920,016	-	-	-	52,920,016
Other invested assets	<u>15,752,782</u>	<u>-</u>	<u>-</u>	<u>-</u>	<u>15,752,782</u>
Total bonds, short-term investments, and other invested assets	<u>\$ 711,254,377</u>	<u>\$ 1,582,121</u>	<u>\$ 5,932,009</u>	<u>\$ 355,726</u>	<u>\$ 706,548,763</u>

	2016				
	Amortized Cost	Gross Unrealized Holding Gains	Gross Unrealized Holding Losses < 1 Year	Gross Unrealized Holding Losses > 1 Year	Fair Value
Less than one year	\$ 162,155,403	\$ 36,825	\$ 69,712	\$ 265	\$ 162,122,251
One to five years	327,212,492	828,971	2,230,716	10,976	325,799,771
Five to ten years	127,454,463	670,007	2,203,580	-	125,920,890
Over ten years	<u>94,432,019</u>	<u>46,318</u>	<u>1,428,001</u>	<u>344,485</u>	<u>92,705,851</u>
Total bonds, short-term investments, and other invested assets	<u>\$ 711,254,377</u>	<u>\$ 1,582,121</u>	<u>\$ 5,932,009</u>	<u>\$ 355,726</u>	<u>\$ 706,548,763</u>

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	2015				
	Amortized Cost	Gross Unrealized Holding Gains	Gross Unrealized Holding Losses < 1 Year	Gross Unrealized Holding Losses > 1 Year	Fair Value
U.S. government and agency securities	\$ 189,170,715	\$ 219,967	\$ 930,084	\$ 388,933	\$ 188,071,665
State and agency municipal securities	145,089,444	2,513,496	58,807	-	147,544,133
City and county municipal securities	100,198,755	2,369,265	2,344	-	102,565,676
Corporate debt securities (includes commercial paper)	218,403,893	340,675	2,454,320	467,581	215,822,667
Money-market funds	208,088,356	-	-	-	208,088,356
Other invested assets	17,777,164	-	-	-	17,777,164
Total bonds, short-term investments, and other invested assets	<u>\$ 878,728,327</u>	<u>\$ 5,443,403</u>	<u>\$ 3,445,555</u>	<u>\$ 856,514</u>	<u>\$ 879,869,661</u>

Included in U.S. government and agency securities and corporate debt securities in the tables above are mortgage-related loan-backed securities, which do not have a single maturity date. For the years to maturity table above, these securities have been presented in the maturity group based on the securities' final maturity date and at an amortized cost of \$82,206,200 and fair value of \$80,839,335.

The following table illustrates the fair value and gross unrealized holding losses, aggregated by investment category and length of time that the individual securities have been in a continuous unrealized loss position as of December 31, 2016 and 2015:

	2016					
	< 1 Year		> 1 Year		Total	
	Fair Value	Gross Unrealized Holding Losses	Fair Value	Gross Unrealized Holding Losses	Fair Value	Gross Unrealized Holding Losses
U.S. government and agency securities	\$ 140,532,437	\$ 2,382,262	\$ 8,999,528	\$ 346,250	\$ 149,531,965	\$ 2,728,512
State and agency municipal securities	103,327,335	1,414,378	-	-	103,327,335	1,414,378
City and county municipal securities	63,299,192	997,998	-	-	63,299,192	997,998
Corporate debt securities (includes commercial paper)	<u>88,032,899</u>	<u>1,137,371</u>	<u>1,123,227</u>	<u>9,476</u>	<u>89,156,126</u>	<u>1,146,847</u>
Total bonds and short-term investments	<u>\$ 395,191,863</u>	<u>\$ 5,932,009</u>	<u>\$ 10,122,755</u>	<u>\$ 355,726</u>	<u>\$ 405,314,618</u>	<u>\$ 6,287,735</u>

	2015					
	< 1 Year		> 1 Year		Total	
	Fair Value	Gross Unrealized Holding Losses	Fair Value	Gross Unrealized Holding Losses	Fair Value	Gross Unrealized Holding Losses
U.S. government and agency securities	\$ 157,906,197	\$ 930,084	\$ 10,177,377	\$ 388,933	\$ 168,083,574	\$ 1,319,017
State and agency municipal securities	20,562,220	58,807	-	-	20,562,220	58,807
City and county municipal securities	3,509,091	2,344	-	-	3,509,091	2,344
Corporate debt securities (includes commercial paper)	<u>158,614,459</u>	<u>2,454,320</u>	<u>12,519,132</u>	<u>467,581</u>	<u>171,133,591</u>	<u>2,921,901</u>
Total bonds and short-term investments	<u>\$ 340,591,967</u>	<u>\$ 3,445,555</u>	<u>\$ 22,696,509</u>	<u>\$ 856,514</u>	<u>\$ 363,288,476</u>	<u>\$ 4,302,069</u>

The unrealized losses on investments in U.S. government and agency securities, state and agency municipal securities, city and county municipal securities, and corporate debt securities at December 31, 2016 and 2015, were mainly caused by interest rate increases and not by unfavorable changes in the credit ratings associated with these securities. The Company evaluates impairment at each reporting period for each of the securities whereby the fair value of the investment is less than its amortized cost. The contractual cash flows of the U.S. government and agency securities are guaranteed either by the U.S. government or an agency of the U.S. government. It is expected that the securities would not be settled at a price less than the cost of the investment, and the Company does not intend to sell the investment until the unrealized loss is fully recovered. The Company evaluated the credit ratings of the municipal, local agency and corporate debt securities, noting whether a significant deterioration since purchase or other factors that may indicate an OTTI, such as the length of time and extent to which fair value has been less than cost, the financial condition, and near-term prospects of the issuer as well as specific events or circumstances that may influence the operations of the issuer and the Company's intent to sell the investment. Additionally, the Company evaluated its intent and ability to retain loan-backed securities for a period of time sufficient to recover the amortized cost. As a result of these reviews, the Company recorded an OTTI of \$252,042 and \$0 as of December 31, 2016 and 2015, respectively, which are included in net realized capital gains less capital gains tax in the statutory basis statements of operations.

A-C. The Company has no mortgage loans, real estate loans, restructured debt, or reverse mortgages. The Company also has no real estate property occupied by the Company, real estate property held for the production of income, or real estate property held for sale.

D. Loan-Backed Securities

- (1) U.S. government and agency securities and corporate debt securities include loan-backed securities, which are valued using the retrospective adjustment methodology. Prepayment assumptions for the determination of the amortized cost of loan-backed securities are based on a three-month constant prepayment rate history obtained from external data source vendors.
- (2) The Company did not recognize any OTTI on loan-backed securities as of December 31, 2016 and 2015.
- (3) The Company did not have any loan-backed securities with an OTTI to report by CUSIP as of December 31, 2016 or 2015.
- (4) The following table illustrates the fair value, gross unrealized losses, and length of time that the loan-backed securities have been in a continuous unrealized loss position as of December 31, 2016 and 2015:

	2016
The aggregate amount of unrealized losses:	
1. Less than 12 months	\$ 1,199,996
2. 12 months or longer	346,250
The aggregate related fair value of securities with unrealized losses:	
1. Less than 12 months	68,724,385
2. 12 months or longer	8,999,528
	2015
The aggregate amount of unrealized losses:	
1. Less than 12 months	\$ 584,899
2. 12 months or longer	410,345
The aggregate related fair value of securities with unrealized losses:	
1. Less than 12 months	83,111,485
2. 12 months or longer	13,642,069

- (5) The Company believes that it will collect all principal and interest due on all investments that have an amortized cost in excess of fair value. The unrealized losses as of December 31, 2016 and 2015 were primarily caused by interest rate increases and not by unfavorable changes in the credit ratings associated with these securities.

E. Repurchase Agreements and/or Securities Lending Transactions — Not applicable.

F. Real Estate — Not applicable.

G. Low-Income Housing Tax Credits

- (1–7) Low-income housing investments of \$15,752,782 and \$17,777,164 as of December 31, 2016 and 2015, respectively, are included in other invested assets in the statutory basis statements of admitted assets, liabilities, and capital and surplus. The Company does not have a corresponding liability as of December 31, 2016 and 2015, respectively. The number of remaining years of unexpired tax credits is eight and the required holding period for the low-income housing investments is thirteen years. The low-income housing investments are not currently subject to any regulatory reviews. The Company did not recognize any impairment losses, write-downs, or reclassifications during 2016 or 2015.

H. Restricted Assets

(1) Restricted assets, including pledged securities as of December 31, 2016 and 2015, are presented below:

Restricted Asset Category	1	2	3	4	5	6	7
	Total Gross (Admitted & Nonadmitted) Restricted From Current Year	Total Gross (Admitted & Nonadmitted) Restricted From Prior Year	Increase/ (Decrease) (1 Minus 2)	Total Current Year Nonadmitted Restricted	Total Current Year Admitted Restricted (1 minus 4)	Gross (Admitted & Nonadmitted) Restricted to Total Assets (a)	Admitted Restricted to Total Admitted Assets (b)
a. Subject to contractual obligation for which liability is not shown	\$ -	\$ -	\$ -	\$ -	\$ -	0 %	0 %
b. Collateral held under security lending agreements	-	-	-	-	-	0 %	0 %
c. Subject to repurchase agreements	-	-	-	-	-	0 %	0 %
d. Subject to reverse repurchase agreements	-	-	-	-	-	0 %	0 %
e. Subject to dollar repurchase agreements	-	-	-	-	-	0 %	0 %
f. Subject to dollar reverse repurchase agreements	-	-	-	-	-	0 %	0 %
g. Placed under option contracts	-	-	-	-	-	0 %	0 %
h. Letter stock or securities restricted as to sale—excluding FHLB capital stock	-	-	-	-	-	0 %	0 %
i. FHLB capital stock	-	-	-	-	-	0 %	0 %
j. On deposit with states	51,754,091	52,993,134	(1,239,043)	-	51,754,091	5 %	5 %
k. On deposit with other regulatory bodies	-	-	-	-	-	0 %	0 %
l. Pledged as collateral to FHLB (including assets backing funding agreements)	-	-	-	-	-	0 %	0 %
m. Pledged as collateral not captured in other categories	-	-	-	-	-	0 %	0 %
n. Other restricted assets	-	-	-	-	-	0 %	0 %
o. Total restricted assets	<u>\$ 51,754,091</u>	<u>\$ 52,993,134</u>	<u>\$ (1,239,043)</u>	<u>\$ -</u>	<u>\$ 51,754,091</u>	<u>5 %</u>	<u>5 %</u>

(a) Column 1 divided by Asset Page, Column 1, Line 28
 (b) Column 5 divided by Asset Page, Column 3, Line 28

(2-4) The Company has no assets pledged as collateral not captured in other categories and no other restricted assets as of December 31, 2016 or 2015.

I. Working Capital Finance Investments — Not applicable.

J. Offsetting and Netting of Assets and Liabilities

The Company does not have any offsetting or netting of assets and liabilities as it relates to derivatives, repurchase and reverse repurchase agreements, and securities borrowing and securities lending activities.

K. Structured Notes

The Company does not have any structured notes.

L. 5* Securities

The Company does not have any investments with an NAIC designation of 5* as of December 31, 2016 and 2015.

6. JOINT VENTURES, PARTNERSHIPS, AND LIMITED LIABILITY COMPANIES

A-B. The Company has no investments in joint ventures, partnerships, or limited liability companies that exceed 10% of admitted assets and did not recognize any impairment write-down for its investments in joint ventures, partnerships, and limited liability companies during the statement periods.

7. INVESTMENT INCOME

A. The Company excludes all investment income due and accrued amounts that are over 90 days past due from the statutory basis statements of admitted assets, liabilities, and capital and surplus.

B. There were no investment income amounts excluded from the statutory basis financial statements.

8. DERIVATIVE INSTRUMENTS

A-F. The Company has no derivative instruments.

9. INCOME TAXES

A. Deferred Tax Asset/Liability

(1) The components of the net deferred tax asset at December 31, 2016 and 2015, are as follows:

	2016			2015			Change		
	1	2	3	4	5	6	7	8	9
	Ordinary	Capital	(Col 1 + 2) Total	Ordinary	Capital	(Col 4 + 5) Total	(Col 1 - 4) Ordinary	(Col 2 - 5) Capital	(Col 7 + 8) Total
(a) Gross deferred tax assets	\$ 44,439,063	\$ -	\$ 44,439,063	\$ 68,497,333	\$ -	\$ 68,497,333	\$ (24,058,270)	\$ -	\$ (24,058,270)
(b) Statutory valuation allowance adjustments	-	-	-	-	-	-	-	-	-
(c) Adjusted gross deferred tax assets (1a - 1b)	44,439,063	-	44,439,063	68,497,333	-	68,497,333	(24,058,270)	-	(24,058,270)
(d) Deferred tax assets nonadmitted	5,039,556	-	5,039,556	6,790,706	-	6,790,706	(1,751,150)	-	(1,751,150)
(e) Subtotal net admitted deferred tax asset (1c - 1d)	39,399,507	-	39,399,507	61,706,627	-	61,706,627	(22,307,120)	-	(22,307,120)
(f) Deferred tax liabilities	76,779	26,766	103,545	2,313,456	6,428	2,319,884	(2,236,677)	20,338	(2,216,339)
(g) Net admitted deferred tax asset/(net deferred tax liability) (1e - 1f)	\$ 39,322,728	\$ (26,766)	\$ 39,295,962	\$ 59,393,171	\$ (6,428)	\$ 59,386,743	\$ (20,070,443)	\$ (20,338)	\$ (20,090,781)

(2) The components of the adjusted gross deferred tax assets admissibility calculation under the Statements of Statutory Accounting Principles ("SSAP") No. 101, *Income Taxes—A Replacement of SSAP No. 10R and SSAP No. 10*, are as follows:

Admission Calculation Components SSAP No. 101	2016			2015			Change		
	1	2	3	4	5	6	7	8	9
	Ordinary	Capital	(Col 1 + 2) Total	Ordinary	Capital	(Col 4 + 5) Total	(Col 1 - 4) Ordinary	(Col 2 - 5) Capital	(Col 7 + 8) Total
(a) Federal income taxes paid in prior years recoverable through loss carrybacks	\$ 35,173,039	\$ -	\$ 35,173,039	\$ 55,263,821	\$ -	\$ 55,263,821	\$ (20,090,782)	\$ -	\$ (20,090,782)
(b) Adjusted gross deferred tax assets expected to be realized (excluding the amount of deferred tax assets from 2(a) above) after application of the threshold limitation. (The lesser of 2(b)1 and 2(b)2 below)	4,122,922	-	4,122,922	4,122,922	-	4,122,922	-	-	-
1. Adjusted gross deferred tax assets expected to be realized following the balance sheet date	4,122,922	-	4,122,922	4,122,922	-	4,122,922	-	-	-
2. Adjusted gross deferred tax assets allowed per limitation threshold	XXX	XXX	59,251,966	XXX	XXX	54,587,819	XXX	XXX	4,664,147
(c) Adjusted gross deferred tax assets (excluding the amount of deferred tax assets from 2(a) and 2(b) above) offset by gross deferred tax liabilities	103,546	-	103,546	2,319,884	-	2,319,884	(2,216,338)	-	(2,216,338)
(d) Deferred tax assets admitted as the result of application of SSAP No. 101 Total (2(a) + 2(b) + 2(c))	\$ 39,399,507	\$ -	\$ 39,399,507	\$ 61,706,627	\$ -	\$ 61,706,627	\$ (22,307,120)	\$ -	\$ (22,307,120)

(3) The ratio percentage and adjusted capital and surplus used to determine the recovery period and threshold limitations for the admissibility calculation are presented below:

	2016	2015
(a) Ratio percentage used to determine recovery period and threshold limitation amount	384 %	384 %
(b) Amount of adjusted capital and surplus used to determine recovery period and threshold limitation in 2(b)(2) above	\$ 395,013,106	\$ 363,918,793

- (4) The impact to the gross deferred tax assets balances as a result of tax-planning strategies as of December 31, 2016 and 2015, is presented below:

Impact of Tax-Planning Strategies	2016		2015		Change	
	1 Ordinary	2 Capital	3 Ordinary	4 Capital	5 (Col 1 - 3) Ordinary	6 (Col 2 - 4) Capital
(a) Determination of adjusted gross deferred tax assets and net admitted deferred tax assets by tax character as a percentage.						
1. Adjusted gross DTAs amount from Note 9A1(c)	\$ 44,439,063	\$ -	\$ 68,497,333	\$ -	\$ (24,058,270)	\$ -
2. Percentage of adjusted gross DTAs by tax character attributable to the impact of tax-planning strategies	- %	- %	- %	- %	- %	- %
3. Net admitted adjusted gross DTAs amount from Note 9A1(e)	\$ 39,399,507	\$ -	\$ 61,706,627	\$ -	\$ (22,307,120)	\$ -
4. Percentage of net admitted adjusted gross DTAs by tax character admitted because of the impact of tax-planning strategies	- %	- %	- %	- %	- %	- %
(b) Does the Company's tax-planning strategies include the use of reinsurance?				Yes _____		No <u>X</u>

B. Unrecognized Deferred Tax Liabilities

- (1-4) There are no unrecognized deferred tax liabilities for the years ended December 31, 2016 and 2015.

C. Significant Components of Income Taxes

- (1) The current federal and foreign income taxes incurred for the years ended December 31, 2016 and 2015 are as follows:

	1 2016	2 2015	3 (Col 1 - 2) Change
1. Current income tax			
(a) Federal	\$ 44,162,380	\$ 96,763,215	\$ (52,600,835)
(b) Foreign	-	-	-
(c) Subtotal	44,162,380	96,763,215	(52,600,835)
(d) Federal income tax on net capital gains	1,329,908	1,714,906	(384,998)
(e) Utilization of capital loss carryforwards	-	-	-
(f) Other	-	-	-
(g) Total federal and foreign income taxes incurred	<u>\$ 45,492,288</u>	<u>\$ 98,478,121</u>	<u>\$ (52,985,833)</u>

(2-4) The tax effects of temporary differences that give rise to significant portions of the deferred tax assets and liabilities as of December 31, 2016 and 2015, are as follows:

	1	2	3
	2016	2015	(Col 1 - 2) Change
2 Deferred tax assets:			
(a) Ordinary:			
(1) Discounting of unpaid losses	\$ 968,616	\$ 892,395	\$ 76,221
(2) Unearned premium reserve	197,788	11,295,909	(11,098,121)
(3) Policyholder reserves	13,615,700	27,078,100	(13,462,400)
(4) Investments	-	-	-
(5) Deferred acquisition costs	-	-	-
(6) Policyholder dividends accrual	-	-	-
(7) Fixed assets	-	-	-
(8) Compensation and benefits accrual	-	-	-
(9) Pension accrual	-	-	-
(10) Receivables—nonadmitted	11,397,196	7,589,291	3,807,905
(11) Net operating loss carryforward	-	-	-
(12) Tax credit carry forward	-	-	-
(13) Other (including items <5% of total ordinary tax assets)	<u>18,259,763</u>	<u>21,641,638</u>	<u>(3,381,875)</u>
(99) Subtotal	44,439,063	68,497,333	(24,058,270)
(b) Statutory valuation allowance adjustment	-	-	-
(c) Nonadmitted	<u>5,039,556</u>	<u>6,790,706</u>	<u>(1,751,150)</u>
(d) Admitted ordinary deferred tax assets (2a99 - 2b - 2c)	<u>39,399,507</u>	<u>61,706,627</u>	<u>(22,307,120)</u>
(e) Capital:			
(1) Investments	-	-	-
(2) Net capital loss carryforward	-	-	-
(3) Real estate	-	-	-
(4) Other (including items <5% of total capital tax assets)	<u>-</u>	<u>-</u>	<u>-</u>
(99) Subtotal	-	-	-
(f) Statutory valuation allowance adjustment	-	-	-
(g) Nonadmitted	<u>-</u>	<u>-</u>	<u>-</u>
(h) Admitted capital deferred tax assets (2e99 - 2f - 2g)	<u>-</u>	<u>-</u>	<u>-</u>
(i) Admitted deferred tax assets (2d + 2h)	<u>39,399,507</u>	<u>61,706,627</u>	<u>(22,307,120)</u>
3 Deferred tax liabilities:			
(a) Ordinary:			
(1) Investments	40,166	33,606	6,560
(2) Fixed assets	-	-	-
(3) Deferred and uncollected premium	-	-	-
(4) Policyholder reserves	-	-	-
(5) Other (including items <5% of total ordinary tax liabilities)	<u>36,613</u>	<u>2,279,850</u>	<u>(2,243,237)</u>
(99) Subtotal	<u>76,779</u>	<u>2,313,456</u>	<u>(2,236,677)</u>
(b) Capital:			
(1) Investments	26,766	6,428	20,338
(2) Real estate	-	-	-
(3) Other (including items <5% of total capital tax liabilities)	<u>-</u>	<u>-</u>	<u>-</u>
(99) Subtotal	<u>26,766</u>	<u>6,428</u>	<u>20,338</u>
(c) Deferred tax liabilities (3a99 + 3b99)	<u>103,545</u>	<u>2,319,884</u>	<u>(2,216,339)</u>
4 Net deferred tax assets/liabilities (2i - 3c)	<u>\$ 39,295,962</u>	<u>\$ 59,386,743</u>	<u>\$(20,090,781)</u>

The other ordinary deferred tax asset of \$18,259,762 for 2016 consists of intangibles of \$17,112,778, bad debt of \$670,097, other items of \$435,873, general expenses of \$69,233, and prepaid expenses of \$8,556. The other ordinary deferred tax asset of \$21,641,638 for 2015 consists of intangibles of \$21,235,696, other items of \$243,659, general expenses of \$161,505, and bad debt of \$778. The other ordinary deferred tax liability of \$36,613 for 2016 consists of premium acquisition expense.

The Company assessed the potential realization of the gross deferred tax asset and as a result no statutory valuation allowance was required and no allowance was established as of December 31, 2016 and 2015.

- D. The provision for federal income taxes incurred is different from that which would be obtained by applying the statutory federal income tax rate of 35% to net income before federal income taxes

incurred, plus capital gains tax. A summarization of the significant items causing this difference as of December 31, 2016 and 2015 is as follows:

	2016		2015	
	Amount	Effective Tax Rate	Amount	Effective Tax Rate
Tax provision at the federal statutory rate	\$ 60,021,793	35%	\$ 56,326,116	35%
Tax-exempt interest	(1,342,419)	-1%	(1,656,326)	-1%
Current year tax credit	(1,999,753)	-1%	(1,538,324)	-1%
Health insurer fee	14,471,084	8%	23,890,183	15%
Tax effect of nonadmitted assets	(3,816,486)	0%	4,233,833	3%
Prior year true-up	-	-2%	-	0%
Deferred corrections	-	0%	21,593	0%
Change in statutory valuation allowance	-	0%	(24,535)	0%
Other	-	0%	-	0%
Total statutory income taxes	\$ 67,334,219	39%	\$ 81,252,540	50%
Federal income taxes incurred	\$ 44,162,380	26%	\$ 96,763,215	60%
Capital gains tax	1,329,908	1%	1,714,906	1%
Change in net deferred tax asset	21,841,931	13%	(17,225,581)	-11%
Total statutory income taxes	\$ 67,334,219	39%	\$ 81,252,540	50%

E. At December 31, 2016, the Company had no net operating loss carryforwards.

Current federal income taxes payable (recoverable) of \$19,389,288 and \$(28,928,472) as of December 31, 2016 and 2015, respectively, are included in the statutory basis statements of admitted assets, liabilities, and capital and surplus. Federal income taxes recovered (paid), net of payments were \$2,825,473 and \$(154,169,597) in 2016 and 2015, respectively.

Federal income taxes incurred of \$45,492,288 and \$98,456,528 for 2016 and 2015, respectively, are available for recoupment in the event of future net losses.

The Company has not admitted any aggregate amounts of deposits that are included within Section 6603 ("Deposits made to suspend running of interest on potential underpayments, etc.") of the Internal Revenue Service ("IRS") Code.

F. The Company is included in the consolidated federal income tax return with its ultimate parent, UnitedHealth Group. The entities included within the consolidated return are included in NAIC Statutory Statement Schedule Y—Information Concerning Activities of Insurer Members Of A Holding Company Group. Federal income taxes are paid to or refunded by UnitedHealth Group pursuant to the terms of a tax-sharing agreement, approved by the Board of Directors, under which taxes approximate the amount that would have been computed on a separate company basis, with the exception of net operating losses and capital losses. For these losses, the Company receives a benefit at the federal rate in the current year for current taxable losses incurred in that year to the extent losses can be utilized in the consolidated federal income tax return of UnitedHealth Group. UnitedHealth Group currently files income tax returns in the U.S. federal jurisdiction, various states, and foreign jurisdictions. The IRS has completed exams on UnitedHealth Group's consolidated income tax returns for fiscal years 2015 and prior. UnitedHealth Group's 2016 tax return is under advance review by the IRS under its Compliance Assurance Program. With the exception of a few states, UnitedHealth Group is no longer subject to income tax examinations prior to 2010 in major state and foreign jurisdictions. The Company does not believe any adjustments that may result from these examinations will be material to the Company.

G. Tax Contingencies — Not applicable.

10. INFORMATION CONCERNING PARENT, SUBSIDIARIES, AND AFFILIATES

A–N. Material Related Party Transactions

Pursuant to the terms of the Agreement, UHS will provide management services to the Company under a fee structure, which is based on a percentage of premium charges representing UHS' expenses for services or use of assets provided to the Company. In addition, UHS provides or arranges for services on behalf of the Company using a pass-through of charges incurred by UHS on a PMPM basis (where the charges incurred by UHS is on a PMPM basis) or using another allocation methodology consistent with the Agreement. These services may include, but are not limited to, integrated personal health management solutions, such as disease management, treatment decision support, and wellness services, including a 24-hour call-in service, access to a network of transplant providers, and discount program services. The amount and types of services provided pursuant to the pass-through provision of the Agreement can change year over year as UHS becomes the contracting entity for services provided to the Company's members. Total administrative services, capitation, and access fees under this arrangement totaled

\$314,347,904 and \$272,124,249 in 2016 and 2015, respectively, and are included in total hospital and medical expenses, general administrative expenses, and claims adjustment expenses in the statutory basis statements of operations. Direct expenses not covered under the Agreement, such as broker commissions, IDOI exam fees, ACA assessments, and premium taxes, are paid by UHS on behalf of the Company. UHS is reimbursed by the Company for these direct expenses.

The Company also directly contracts with related parties to provide services to its members. The Company expensed as hospital and medical expenses, general administrative expenses, and claims adjustment expenses \$32,740,565 and \$26,370,199 in capitation expenses, administrative services, and access fees paid to related parties during 2016 and 2015, respectively. United Behavioral Health provides mental health and substance abuse services. Spectera, Inc. provides administrative services related to vision benefit management and claims processing. OptumHealth Care Solutions, Inc. provides chiropractic, physical therapy and complex medical conditions services. Dental Benefit Providers, Inc. provides dental care assistance. The capitation expenses, administrative services, and access fees paid to related parties that are included as hospital and medical expenses, general administrative expenses, and claims adjustment expenses in the statutory basis statements of operations for the years ended December 31, 2016 and 2015, are shown below:

	2016	2015
United Behavioral Health	\$ 29,311,854	\$ 24,881,004
Spectera, Inc.	1,565,074	117,668
OptumHealth Care Solutions, Inc.	1,392,149	801,279
Dental Benefit Providers, Inc.	<u>471,488</u>	<u>570,248</u>
Total	<u>\$ 32,740,565</u>	<u>\$ 26,370,199</u>

Management believes that its transactions with affiliates are fair and reasonable; however, operations of the Company may not be indicative of those that would have occurred if it had operated as an independent company.

The Company contracts with affiliates (UHS and OptumRx) to provide administrative services related to pharmacy management and pharmacy claims processing for its enrollees. Fees related to these agreements, which are calculated on a per-claim basis, of \$15,806,717 and \$10,496,786 in 2016 and 2015, respectively, are included in general administrative expenses and claims adjustment expenses in the statutory basis statements of operations.

The Company contracts with OptumRx to provide personal health products catalogues showing the healthcare products and benefit credits needed to redeem the respective products. OptumRx will mail the appropriate personal health products catalogues to the Company's members and manage the personal health products credit balance. OptumRx also distributes personal health products to individual members based upon the terms of the agreement. Fees related to these agreements in 2016 and 2015, which are calculated on a PMPM or per-claim basis of \$12,689,607 and \$13,935,326, respectively, are included in hospital and medical expenses in the statutory basis statements of operations.

The Company has agreements with OptumInsight, Inc., an affiliate of the Company, for claim analytics, recovery of medical expense (benefit) overpayments, retroactive fraud, waste and abuse, subrogation and premium audit services. All recoveries are returned to the Company by OptumInsight, Inc. on a monthly basis and a capitated service fee is charged to the Company as a PMPM. Service fees of \$9,669,117 and \$12,247,859 are included in hospital and medical expenses, claims adjustment expenses, and general administrative expenses in the statutory basis statements of operations for the years ended December 31, 2016 and 2015, respectively.

The Company has premium payments that are received and claim payments that are processed by an affiliated UnitedHealth Group entity. Both premiums and claims applicable to the Company are settled at regular intervals throughout the month via the intercompany settlement process and any amounts outstanding are reflected in amounts due to parent, subsidiaries, and affiliates, net in the statutory basis statements of admitted assets, liabilities, and capital and surplus.

The Company has an insolvency-only reinsurance agreement with UHIC, an affiliate of the Company, to provide insolvency protection for its enrollees. Reinsurance premiums, which are calculated on a percentage of member premium income, of \$3,591,784 and \$3,407,955 in 2016 and 2015, respectively, are netted against net premium income in the statutory basis statement of operations.

The Company also contracts with UHIC to cover in-network point-of-service ("POS") claims in excess of a set percentage of in-network POS premiums. Reinsurance premiums paid, which are calculated based on a PMPM basis, of \$550 and \$878 in 2016 and 2015, respectively, are netted against net premium income in the statutory basis statements of operations. There were no reinsurance recoveries or reinsurance recoverables recorded as of December 31, 2016 and

2015. Reinsurance contracts do not relieve the Company from its obligations to policyholders. Failure of reinsurers to honor their obligations could result in losses to the Company.

The Company holds a \$200,000,000 subordinated revolving credit agreement with UnitedHealth Group at an interest rate of London InterBank Offered Rate both plus a margin of 0.50%. This credit agreement is subordinate to the extent it does not conflict with any credit facility held by either party. The agreement shall continue until terminated pursuant to the terms of this agreement which require either party to give a 60 day written notice to the other party. No amounts were outstanding under the line of credit as of December 31, 2016 and 2015.

At December 31, 2016 and 2015, the Company reported \$86,634,572 and \$64,118,089, respectively, as amounts due to parent, subsidiaries, and affiliates, net which are included in the statutory basis statements of admitted assets, liabilities, and capital and surplus. These balances are generally settled within 90 days from the incurred date. Any balances due to the Company that are not settled within 90 days are considered nonadmitted assets.

In addition to the agreements above, UHS maintains a private short-term money market investment pool in which affiliated companies may participate (see Note 1). At December 31, 2016 and 2015, the Company's portion was \$736,710 and \$11,352,441, respectively, and is included in cash, cash equivalents, and short-term investments in the statutory basis statements of admitted assets, liabilities, and capital and surplus.

The Company has entered into a Tax Sharing Agreement with UnitedHealth Group (see Note 9).

The Company paid dividends of \$84,000,000 and \$275,000,000 in 2016 and 2015, respectively, to its parent (see Note 13).

The Company does not have any amount deducted from the value of an upstream intermediate entity or ultimate parent owned, either directly or indirectly, via a downstream subsidiary, controlled, or affiliated entity.

The Company does not have any investments in a subsidiary, controlled, or affiliated entity that exceeds 10% of admitted assets.

The Company does not have any investments in impaired subsidiaries, controlled, or affiliated entities.

The Company does not have any investments in foreign insurance subsidiaries.

The Company does not hold any investments in a downstream noninsurance holding company.

The Company does not have any investments in non-insurance subsidiaries, controlled, or affiliated entities.

The Company does not have any investments in insurance subsidiaries, controlled, or affiliated entities.

The Company has not extended any guarantees or undertakings for the benefit of an affiliate or related party.

11. DEBT

A–B. The Company had no outstanding debt with third-parties or outstanding Federal Home Loan Bank agreements during 2016 and 2015.

12. RETIREMENT PLANS, DEFERRED COMPENSATION, POSTEMPLOYMENT BENEFITS AND COMPENSATED ABSENCES, AND OTHER POSTRETIREMENT BENEFIT PLANS

A–I. The Company has no defined benefit plans, defined contribution plans, multiemployer plans, consolidated/holding company plans, postemployment benefits, or compensated absences plans and is not impacted by the Medicare Modernization Act on postretirement benefits, since all personnel are employees of UHS, which provides services to the Company under the terms of the Agreement (see Note 10).

13. CAPITAL AND SURPLUS, SHAREHOLDERS' DIVIDEND RESTRICTIONS, AND QUASI-REORGANIZATIONS

(1–2) The Company has 1,000 shares authorized and 10 shares issued and outstanding of no par value common stock. The Company has no preferred stock outstanding. All issued and outstanding shares of common stock are held by the Company's parent, UHS-RV.

(3) Payment of dividends may be restricted by the IDOI, which generally requires that dividends be paid out of unassigned surplus.

- (4) The Company paid ordinary cash dividends to UHS-RV of \$59,000,000 and \$75,000,000 on June 27, 2016 and March 16, 2015, respectively, which required no approval. The Company paid extraordinary cash dividends to UHS-RV of \$25,000,000 and \$200,000,000 on December 23, 2016 and June 24, 2015, respectively. The extraordinary dividends were approved by the IDOI. The dividends were recorded as a reduction to unassigned surplus in the statutory basis statements of admitted assets, liabilities, and capital and surplus. The dividends complied with the provisions set forth in the statutes of Illinois and Tennessee.
- (5) The amount of ordinary dividends that may be paid out during any given period is subject to certain restrictions as specified by state statute.
- (6) There are no restrictions placed on the Company's unassigned surplus.
- (7) The Company is not a mutual reciprocal or a similarly organized entity and does not have advances to surplus not repaid.
- (8) The Company does not hold any stock, including stock of affiliated companies for special purposes, such as conversion of preferred stock, employee stock options, or stock purchase warrants.
- (9) As discussed in Note 1, in 2016 no amount is required to be apportioned out of unassigned surplus for the Section 9010 ACA Subsequent Fee Year Assessment. For the year ended December 31, 2015, the amount of the estimated Section 9010 ACA Subsequent Fee Year Assessment apportioned out of unassigned surplus was \$41,171,375.
- (10) The portion of unassigned surplus, excluding the apportionment of estimated Section 9010 ACA Subsequent Fee Year Assessment, net income, and dividends, represented (or reduced) by each item below is as follows:

	2016	2015	Change
Net deferred income taxes	\$ 44,335,518	\$ 66,177,449	\$ (21,841,931)
Nonadmitted assets	<u>(37,627,486)</u>	<u>(28,474,392)</u>	<u>(9,153,094)</u>
Total	<u>\$ 6,708,032</u>	<u>\$ 37,703,057</u>	<u>\$ (30,995,025)</u>

- (11–13) The Company does not have any outstanding surplus notes and has never been a party to a quasi-reorganization.

14. LIABILITIES, CONTINGENCIES AND ASSESSMENTS

A. Contingent Commitments

The Company has no contingent commitments.

B. Assessments

The Company is not aware of any guarantee fund assessments or premium tax offsets, potential or accrued, that could have a material financial effect on the operations of the entity.

C. Gain Contingencies

The Company is not aware of any gain contingencies that should be disclosed in the statutory basis financial statements.

D. Claims Related Extra Contractual Obligation and Bad Faith Losses Stemming from Lawsuits — Not applicable.

E. Joint and Several Liabilities — Not applicable.

F. All Other Contingencies

The Company's business is regulated at the federal, state, and local levels. The laws and rules governing the Company's business and interpretations of those laws and rules are subject to frequent change. Broad latitude is given to the agencies administering those regulations. Further, the Company must obtain and maintain regulatory approvals to market and sell many of its products.

The ACA and the related federal and state regulations will continue to impact how the Company does business and could restrict revenue and enrollment growth in certain products and market segments, restrict premium growth rates for certain products and market segments, increase the Company's medical and administrative costs, expose the Company to an increased risk of liability (including increasing the Company's liability in federal and state courts for coverage

determinations and contract interpretation), or put the Company at risk for loss of business. In addition, the Company's statutory basis results of operations, financial condition, and cash flows could be materially adversely affected by such changes. The ACA may create new or expand existing opportunities for business growth, but due to its complexity, the long term impact of the ACA remains difficult to predict and is not yet fully known.

The Company has been, or is currently involved, in various governmental investigations, audits and reviews. These include routine, regular and special investigations, audits and reviews by CMS, state insurance and health and welfare departments and other governmental authorities. Certain of the Company's businesses have been reviewed or are currently under review, for reasons including compliance with coding and other requirements under the Medicare risk-adjustment model.

In February 2017, the United States Department of Justice decided to pursue, in part, a *qui tam* lawsuit that previously had been under seal challenging compliance with coding and other requirements under the Medicare risk-adjustment model (the "Poehling matter"). The Department of Justice and the *qui tam* plaintiff may file amended complaints in the coming months. The Company cannot reasonably estimate the range of loss, if any, that may result from the Poehling matter.

Risk Adjustment Data Validation ("RADV") Audit — CMS adjusts capitation payments to Medicare Advantage plans and Medicare Part D plans according to the predicted health status of each beneficiary as supported by data from health care providers. The Company collects claim and encounter data from providers who the Company generally relies on to appropriately code their claim submissions and document their medical records. CMS then determines the risk score and payment amount for each enrolled member based on the health care data submitted and member demographic information.

CMS and the Office of Inspector General for Health and Human Services periodically perform RADV audits of selected Medicare health plans to validate the coding practices and supporting documentation maintained by health care providers. Such audits have in the past resulted in, and in the future could result in, retrospective adjustments to payments made to the Company, fines, corrective action plans or other adverse action by CMS.

In February 2012, CMS announced a final RADV and payment adjustment methodology audit. It will conduct the RADV audits beginning with the 2011 payment year. These audits involve a review of medical records maintained by care providers and may result in retrospective adjustments to payments made to health plans. CMS has not communicated how the final payment adjustment under its methodology will be implemented.

In September 2015, CMS informed the Company that it had been selected for a RADV audit for 2011 dates of service (2012 payment year). This audit closed in May 2016 and no information has been received from CMS regarding results or when to expect results. The Company cannot reasonably estimate the range of loss, if any, that may result from any material government investigations, audits and reviews in which it is currently involved given the inherent difficulty in predicting regulatory action, fines and penalties, if any, and the various remedies and levels of judicial review available to the Company in the event of an adverse finding.

Because of the nature of its businesses, the Company is frequently made party to a variety of legal actions and regulatory inquiries, including class actions and suits brought by members, care providers, consumer advocacy organizations, customers and regulators, relating to the Company's businesses, including management and administration of health benefit plans and other services.

The Company records liabilities for its estimates of probable costs resulting from these matters where appropriate. Estimates of costs resulting from legal and regulatory matters involving the Company are inherently difficult to predict, particularly where the matters: involve indeterminate claims for monetary damages or may involve fines, penalties or punitive damages; present novel legal theories or represent a shift in regulatory policy; involve a large number of claimants or regulatory bodies; are in the early stages of the proceedings; or could result in a change in business practices. Accordingly, the Company is often unable to estimate the losses or ranges of losses for those matters where there is a reasonable possibility or it is probable that a loss may be incurred. Although the outcomes of any such legal actions cannot be predicted, in the opinion of management, the resolution of any currently pending or threatened actions will not have a material adverse effect on the statutory basis statements of admitted assets, liabilities, and capital and surplus or statutory basis statements of operations of the Company.

The Company routinely evaluates the collectability of all receivable amounts included in the statutory basis statements of admitted assets, liabilities, and capital and surplus. Impairment reserves are established for those amounts where collectability is uncertain. Based on the Company's past experience, exposure related to uncollectible balances and the potential of loss for those balances not currently reserved for is not material to the Company's statutory basis financial condition.

There are no assets that the Company considers to be impaired at December 31, 2016 and 2015, except as disclosed in Note 5 and Note 20.

15. LEASES

A–B. According to the Agreement between the Company and UHS (see Note 10), operating leases for the rental of office facilities and equipment are the responsibility of UHS. Fees associated with the lease agreements are included as a component of the Company's management fee.

16. INFORMATION ABOUT FINANCIAL INSTRUMENTS WITH OFF-BALANCE-SHEET RISK AND FINANCIAL INSTRUMENTS WITH CONCENTRATIONS OF CREDIT RISK

(1–4) The Company does not hold any financial instruments with off-balance-sheet risk or have any concentrations of credit risk.

17. SALE, TRANSFER, AND SERVICING OF FINANCIAL ASSETS AND EXTINGUISHMENTS OF LIABILITIES

A–C. The Company did not participate in any transfer of receivables, financial assets, or wash sales.

18. GAIN OR LOSS TO THE REPORTING ENTITY FROM UNINSURED PLANS AND THE UNINSURED PORTION OF PARTIALLY INSURED PLANS

A. ASO Plans

Prior to January 1, 2009, the Company had an ASO contract in eastern Tennessee for the TennCare product, for which the State of Tennessee retains all health care service risk, while the Company assumes administrative risk. Related to this ASO contract claims run-out activity, the Company recorded a payable of \$0 and \$738 included in liability for amounts held under uninsured plans in the accompanying statutory basis statements of admitted assets, liabilities, and capital and surplus at December 31, 2016 and December 31, 2015, respectively.

The Company did not report any gains from operations of the uninsured portion of ASO plans and the uninsured portion of partially insured plans at December 31, 2016 and 2015.

B. The Company has no operations from Administrative Services Contracts.

C. Medicare or Other Similarly Structured Cost Based Reimbursement Contract

The Medicare Part D program is a partially insured plan. The Company recorded a receivable of \$14,295,344 and \$16,250,998 at December 31, 2016 and 2015, respectively, for cost reimbursements under the Medicare Part D program for the catastrophic reinsurance and low-income member cost-sharing subsidies as described in Note 1, *Amounts Receivable Relating to Uninsured Plans* and *Liability for Amounts Held Under Uninsured Plans*. The Company also recorded a receivable of \$0 and \$1,832,535 and also a payable of \$8,180,388 and \$8,175,865 at December 31, 2016 and 2015, respectively, for the Medicare Part D CGDP as described in Note 1, *Amounts Receivable Relating to Uninsured Plans* and *Liability for Amounts Held Under Uninsured Plans*.

The Company participates in administering the payments for TennCare's PBM. There is no risk to the Company as a result of these transactions. The Company recorded a premium tax receivable from TennCare of \$5,327,566 and \$5,530,408 and a corresponding premium tax payable of \$5,327,566 and \$5,530,408 as of December 31, 2016 and 2015, respectively, which is included in amounts receivable relating to uninsured plans and general expenses due or accrued, respectively, in the statutory basis statements of admitted assets, liabilities, and capital and surplus.

19. DIRECT PREMIUM WRITTEN/PRODUCED BY MANAGING GENERAL AGENTS/THIRD-PARTY ADMINISTRATORS

The Company did not have any direct premiums written or produced by managing general agents or third-party administrators in 2016 and 2015.

20. FAIR VALUE MEASUREMENT

The NAIC SAP defines fair value, establishes a framework for measuring fair value, and outlines the disclosure requirements related to fair value measurements. The fair value hierarchy is as follows:

Level 1—Quoted (unadjusted) prices for identical assets in active markets.

Level 2—Other observable inputs, either directly or indirectly, including:

- Quoted prices for similar assets in active markets;

- Quoted prices for identical or similar assets in nonactive markets (few transactions, limited information, noncurrent prices, high variability over time, etc.);
- Inputs other than quoted prices that are observable for the asset (interest rates, yield curves, volatilities, default rates, etc.);
- Inputs that are derived principally from or corroborated by other observable market data.

Level 3—Unobservable inputs that cannot be corroborated by observable market data.

The estimated fair values of bonds and short-term investments are based on quoted market prices, where available. The Company obtains one price for each security primarily from a third-party pricing service (“pricing service”), which generally uses quoted prices or other observable inputs for the determination of fair value. The pricing service normally derives the security prices through recently reported trades for identical or similar securities, making adjustments through the reporting date based upon available observable market information. For securities not actively traded, the pricing service may use quoted market prices of comparable instruments or discounted cash flow analyses, incorporating inputs that are currently observable in the markets for similar securities. Inputs that are often used in the valuation methodologies include, but are not limited to, non-binding broker quotes, benchmark yields, credit spreads, default rates, and prepayment speeds. As the Company is responsible for the determination of fair value, it performs quarterly analyses on the prices received from the pricing service to determine whether the prices are reasonable estimates of fair value. Specifically, the Company compares the prices received from the pricing service to a secondary pricing source, prices reported by its custodian, its investment consultant, and third-party investment advisors. Additionally, the Company compares changes in the reported market values and returns to relevant market indices to test the reasonableness of the reported prices. The Company’s internal price verification procedures and review of fair value methodology documentation provided by independent pricing services have not historically resulted in an adjustment in the prices obtained from the pricing service.

In instances in which the inputs used to measure fair value fall into different levels of the fair value hierarchy, the fair value measurement has been determined based on the lowest-level input that is significant to the fair value measurement in its entirety. The Company’s assessment of the significance of a particular item to the fair value measurement in its entirety requires judgment, including the consideration of inputs specific to the asset or liability.

A. Fair Value

- (1) The Company does not have any financial assets that are measured and reported at fair value in the statutory basis statements of admitted assets, liabilities, and capital and surplus at December 31, 2016 and 2015.
- (2) The Company’s financial assets with fair value hierarchy of level 3 represents investments in low-income housing tax credit investments. These investments are recorded and reported at cost of \$15,752,782 and \$17,777,164 at December 31, 2016 and 2015, respectively, which approximates fair value, as there is no readily available market.
- (3) Transfers between fair value hierarchy levels, if any, are recorded as of the beginning of the reporting period in which the transfer occurs. There were no transfers between Levels 1, 2 or 3 of any financial assets or liabilities during the years ended December 31, 2016 or 2015.
- (4) **Investments** — Fair values of debt securities are based on quoted market prices, where available. The Company obtains one price for each security primarily from a pricing service, which generally uses quoted prices or other observable inputs for the determination of fair value. The pricing service normally derives the security prices through recently reported trades for identical or similar securities, and, if necessary, makes adjustments through the reporting date based upon available observable market information. For securities not actively traded, the pricing service may use quoted market prices of comparable instruments or discounted cash flow analyses, incorporating inputs that are currently observable in the markets for similar securities. Inputs that are often used in the valuation methodologies include, but are not limited to, benchmark yields, credit spreads, default rates, prepayment speeds and non-binding broker quotes. As the Company is responsible for the determination of fair value, it performs quarterly analyses on the prices received from the pricing service to determine whether the prices are reasonable estimates of fair value. Specifically, the Company compares the prices received from the pricing service to prices reported by a secondary pricing source, such as its custodian, its investment consultant and third-party investment advisors. Additionally, the Company compares changes in the reported market values and returns to relevant market indices to test the reasonableness of the reported prices. The Company’s internal price verification procedures and reviews of fair value methodology documentation provided by independent pricing services have not historically resulted in adjustment in the prices obtained from the pricing service.

Low-Income Housing Tax Credit Investments — The fair values of Level 3 investments in Low Income Housing tax credit securities are deemed held-to-maturity as there is no active market and they will not be sold. Because of this, these securities are held at amortized cost. Should any contractual breakage occur that jeopardizes the ability to receive the tax credits associated with these securities, impairments will be recognized. As of December 31, 2016, all of these investments are performing in accordance with their original contract terms.

(5) The Company has no derivative assets and liabilities to disclose.

B. Fair Value Combination — Not applicable.

C. Aggregate Fair Value Hierarchy

The aggregate fair value by hierarchy of all financial instruments as of December 31, 2016 and 2015 is presented in the table below:

Types of Financial Investment	2016					Not Practicable (Carrying Value)
	Aggregate Fair Value	Admitted Assets	(Level 1)	(Level 2)	(Level 3)	
U.S. government and agency securities	\$ 189,304,124	\$ 191,905,348	\$ 115,452,060	\$ 73,852,064	\$ -	\$ -
State and agency municipal securities	151,455,756	152,368,597	-	151,455,756	-	-
City and county municipal securities	103,351,930	103,959,091	-	103,351,930	-	-
Corporate debt securities (includes commercial paper)	193,764,155	194,348,543	-	193,764,155	-	-
Money-market funds	52,920,016	52,920,016	52,920,016	-	-	-
Other invested assets	15,752,782	15,752,782	-	-	15,752,782	-
Total bonds, short-term investments, and other invested assets	<u>\$ 706,548,763</u>	<u>\$ 711,254,377</u>	<u>\$ 168,372,076</u>	<u>\$ 522,423,905</u>	<u>\$ 15,752,782</u>	<u>\$ -</u>
Types of Financial Investment	2015					Not Practicable (Carrying Value)
	Aggregate Fair Value	Admitted Assets	(Level 1)	(Level 2)	(Level 3)	
U.S. government and agency securities	\$ 188,071,665	\$ 189,170,715	\$ 104,113,135	\$ 83,958,530	\$ -	\$ -
State and agency municipal securities	147,544,133	145,089,444	-	147,544,133	-	-
City and county municipal securities	102,565,676	100,198,755	-	102,565,676	-	-
Corporate debt securities (includes commercial paper)	215,822,667	218,403,893	-	215,822,667	-	-
Money-market funds	208,088,356	208,088,356	208,088,356	-	-	-
Other invested assets	17,777,164	17,777,164	-	-	17,777,164	-
Total bonds, short-term investments, and other invested assets	<u>\$ 879,869,661</u>	<u>\$ 878,728,327</u>	<u>\$ 312,201,491</u>	<u>\$ 549,891,006</u>	<u>\$ 17,777,164</u>	<u>\$ -</u>

Included as Level 1 in U.S. government and agency securities in the fair value hierarchy tables above are U.S. Treasury securities of \$115,452,060 and \$104,113,135 as of December 31, 2016 and December 31, 2015, respectively.

Included as Level 2 in corporate debt securities in the fair value hierarchy tables above are commercial paper investments of \$3,436,925 and \$996,886 as of December 31, 2016 and December 31, 2015, respectively. The commercial paper investments reflected in the tables above are included in short-term investments in the statutory basis statements of admitted assets, liabilities, and capital and surplus.

D. Not Practicable to Estimate Fair Value — Not applicable.

21. OTHER ITEMS

The Company recorded receivables related to retroactive policies and estimated withholds of \$2,714,242 and \$324,942 as of December 31, 2015 for the State of Tennessee Bureau of TennCare Medicaid and CHOICES, respectively. As of December 31, 2016, the Company has collected \$5,422,797 and \$180,525 related to retroactive policies and estimated withholds related to these prior year balances for Medicaid and CHOICES, respectively. Currently, there are no accruals for TennCare retroactive receivables and estimated withholds for Medicaid and CHOICES remaining for the prior year. These amounts are included in premiums and considerations in the statutory basis financial statements as of December 31, 2016 and December 31, 2015, respectively.

The Company has recorded payables for estimated recoupments of \$25,547,760 for TennCare Medicaid and CHOICES, net as of December 31, 2015. As of December 31, 2016, \$5,735,053 has been recouped related to these prior year balances related to Medicaid and CHOICES, net. Currently, there is \$11,292,730 estimated recoupments for Medicaid and CHOICES, net, remaining for the prior year. These amounts are included in aggregate health policy reserves and premiums received in advance in the statutory basis financial statements as of December 31, 2016 and December 31, 2015, respectively.

The Company continues to refine the estimated recoupments on the CHOICES product. The impact of further refining the estimates due to updated information and additional history with the CHOICES product could result in adjustments to the amounts previously reported as net premium income. However, the Company is unable to accurately estimate the financial impact of the change at this time and any change would be reflected in operating results in the period in which the change in the estimate is identified.

- A. The Company did not encounter any unusual or infrequent items for the years ended December 31, 2016 and 2015.
- B. The Company has no troubled debt restructurings as of December 31, 2016 and 2015.
- C. The Company does not have any amounts not recorded in the statutory basis financial statements that represent segregated funds held for others. The Company also does not have any exposures related to forward commitments that are not derivative instruments.
- D. The Company has not received any business interruption insurance recoveries during 2016 and 2015.
- E. The Company has no transferable or non-transferable state tax credits.
- F. **Sub-Prime Mortgage-Related Risk Exposure**
 - (1) The investment policy for the Company limits investments in loan-backed securities, which includes sub-prime issuers. Further, the policy limits investments in private-issuer mortgage securities to 10% of the portfolio, which also includes sub-prime issuers. The exposure to unrealized losses on sub-prime issuers is due to changes in market prices. There are no realized losses due to not receiving anticipated cash flows. The investments covered are NAIC rating of 1 or 2.
 - (2) The Company has no direct exposure through investments in sub-prime mortgage loans.
 - (3) The Company has no direct exposure through other investments.
 - (4) The Company has no underwriting exposure to sub-prime mortgage risk through mortgage guaranty or financial guaranty insurance coverage.
- G. The Company does not have any retained asset accounts for beneficiaries.
- H. As of December 31, 2016, the Company is not aware of any possible proceeds of insurance-linked securities.

22. EVENTS SUBSEQUENT

Subsequent events have been evaluated through February 28, 2017, which is the date these statutory basis financial statements were available for issuance.

TYPE I — Recognized Subsequent Events

There are no events subsequent to December 31, 2016, that require recognition and disclosure.

TYPE II — Non-Recognized Subsequent Events

The Company is subject to the annual fee under Section 9010 of the ACA. The fee is allocated to individual health insurers based on the ratio of the amount of the entity's net premiums written during the preceding calendar year to the amount of the health insurance for any U.S. health risk that is written during the preceding calendar year. A health insurance entity's portion of the annual fee becomes payable once the entity provides health insurance for any U.S. health risk for each calendar year beginning on or after January 1, of the year the fee is due. Pursuant to the 2017 HIF moratorium (see Note 1), no HIF will be payable in 2017 and therefore there will be no amounts apportioned out of unassigned funds in 2016 representing an estimate of the 2017 HIF.

The table below presents information regarding the annual fee under Section 9010 of the ACA as of December 31, 2016 and 2015:

	Current Year	Prior Year
A. Did the reporting entity write accident and health insurance premium that is subject to Section 9010 of the Federal Affordable Care Act (YES/NO)?	<u>YES</u>	
B. ACA fee assessment payable for the upcoming year	\$ -	\$ 41,171,375
C. ACA fee assessment paid	41,345,953	68,257,666
D. Premium written subject to ACA 9010 assessment	-	2,315,255,371
E. Total Adjusted Capital before surplus adjustment (Five-Year Historical Line 14)	434,309,068	
F. Total Adjusted Capital after surplus adjustment (Five-Year Historical Line 14 minus 22B above)	-	
G. Authorized Control Level (Five-Year Historical Line 15)	102,740,134	
H. Would reporting the ACA assessment as of December 31, 2016, have triggered an RBC action level (YES/NO)?	<u>NO</u>	

There are no other events subsequent to December 31, 2016 that require disclosure.

23. REINSURANCE

The Company does not have any unaffiliated reinsurance agreements in place as of December 31, 2016 or 2015.

A. Ceded Reinsurance Report

Section 1 — General Interrogatories

- (1) Are any of the reinsurers, listed in Schedule S as non-affiliated, owned in excess of 10% or controlled, either directly or indirectly, by the Company or by any representative, officer, trustee, or director of the Company?

Yes () No (X)

- (2) Have any policies issued by the Company been reinsured with a company chartered in a country other than the United States (excluding U.S. branches of such companies) that is owned in excess of 10% or controlled directly or indirectly by an insured, a beneficiary, a creditor, or any other person not primarily engaged in the insurance business?

Yes () No (X)

Section 2 — Ceded Reinsurance Report — Part A

- (1) Does the Company have any reinsurance agreements in effect under which the reinsurer may unilaterally cancel any reinsurance for reasons other than for nonpayment of premium or other similar credit?

Yes () No (X)

- (2) Does the reporting entity have any reinsurance agreements in effect that the amount of losses paid or accrued through the statement date may result in a payment to the reinsurer of amounts that, in aggregate and allowing for offset of mutual credits from other reinsurance agreements with the same reinsurer, exceed the total direct premium collected under the reinsured policies?

Yes () No (X)

Section 3 — Ceded Reinsurance Report — Part B

- (1) What is the estimated amount of the aggregate reduction in surplus (for agreements other than those under which the reinsurer may unilaterally cancel for reasons other than for nonpayment of premium or other similar credits that are reflected in Section 2 above) of termination of all reinsurance agreements, by either party, as of the date of this statement? Where necessary, the Company may consider the current or anticipated experience of the business reinsured in making this estimate.

The Company estimates there should be no aggregate reduction in surplus for termination of all reinsurance agreements as of December 31, 2016.

- (2) Have any new agreements been executed or existing agreements amended, since January 1 of the year of this statement, to include policies or contracts that were in force or which had existing reserves established by the Company as of the effective date of the agreement?

Yes () No (X)

- B. Uncollectible Reinsurance** — During 2016 and 2015, there were no uncollectible reinsurance recoverables.
- C. Commutation of Ceded Reinsurance** — There was no commutation of reinsurance in 2016 or 2015.
- D. Certified Reinsurer Rating Downgraded or Status Subject to Revocation** — Not applicable.

24. RETROSPECTIVELY RATED CONTRACTS AND CONTRACTS SUBJECT TO REDETERMINATION

- A.** The Company estimates accrued retrospective premium adjustments for its group health insurance business based on mathematical calculations in accordance with contractual terms.
- B.** Estimated accrued retrospective premiums due to (from) the Company are recorded in premiums and considerations and aggregate health policy reserves in the statutory basis statements of admitted assets, liabilities, and capital and surplus and as an adjustment to reserve for rate credits in the statutory basis statements of operations.
- C.** The Company has Medicare Part D risk-corridor amounts from CMS which are subject to a retrospectively rated feature related to Part D premiums. The Company has estimated accrued retrospective premiums related to certain Part D premiums based on guidelines determined by CMS. The formula is tiered and based on the bid medical loss ratio. The amount of Medicare Part D direct premiums written subject to this retrospectively rated feature was \$48,843,750 and \$104,275,150 representing, 1.4% and 3.0% of total direct premiums written for 2016 and 2015, respectively.

The Company has risk-adjustment amounts from CMS which are subject to a redetermination feature related to Medicare premiums. The Company has estimated premium adjustments for changes to each member's health scores based on guidelines determined by CMS. The total amount of Medicare direct premiums written for which a portion is subject to redetermination features was \$655,933,906 and \$1,209,704,911 representing, 18.4% and 35% of total direct premiums written for 2016 and 2015, respectively.

During 2016 and 2015, the Company contracted with the federal government through the Office of Personnel Management to administer the FEHBP. The Company is subject to rate adjustments through audits by the Office of Personnel Management. The amount of direct premiums written subject to redetermination was \$18,630,542 and \$21,778,618, representing 0.5% and 0.6% of total direct premiums written as of December 31, 2016 and 2015, respectively.

The Company has a contract with Ankeny Community School District that includes a retrospective premium feature. The Company is subject to premium adjustments based on a medical target. The amount of direct premiums written subject to retrospective rating was \$10,028,731 and \$9,074,941 representing 0.3% and 0.3% of total direct premiums written as of December 31, 2016 and 2015, respectively.

The Company record risk adjusted rates related to TennCare risk and withhold adjustments. The amount of earned premiums related to these redetermination features was \$1,966,484,912 and \$2,004,805,436 representing 55.2% and 58.6% of total direct premiums written as of December 31, 2016 and 2015, respectively.

The Company records risk adjusted rates related to IA Medicaid risk and withhold adjustments. The amount of earned premiums related to these redetermination features was \$717,857,711 representing 20.2% of total direct premiums written as of December 31, 2016.

The Company records revenue adjustments related to the IA Medicaid risk corridor program. The amount of earned premiums related to this retrospectively rated feature was \$717,857,711 representing 20.2% of total direct premiums written as of December 31, 2016.

- D. The Company is required to maintain specific minimum loss ratios on the comprehensive commercial and Medicare lines of business. The following table discloses the minimum medical loss ratio rebate liability which is included in aggregate health policy reserves in the statutory basis statements of admitted assets, liabilities, and capital and surplus for the years ended December 31, 2016 and 2015:

	1	2	3	4	5
	Individual	Small Group Employer	Large Group Employer	Other Categories with Rebates	Total
Prior reporting year					
(1) Medical loss ratio rebates incurred	\$ -	\$ 202,751	\$ 402,669	\$ -	\$ 605,420
(2) Medical loss ratio rebates paid	-	-	177,934	-	177,934
(3) Medical loss rebates unpaid	-	\$ 202,751	237,943	-	440,694
(4) Plus reinsurance assumed amounts	XXX	XXX	XXX	XXX	-
(5) Less reinsurance ceded amounts	XXX	XXX	XXX	XXX	-
(6) Rebates unpaid net of reinsurance	XXX	XXX	XXX	XXX	440,694
Current reporting year-to-date					
(7) Medical loss ratio rebates incurred	-	(202,751)	107,150	10,592,311	10,496,710
(8) Medical loss ratio rebates paid	-	-	232,300	-	232,300
(9) Medical loss rebates unpaid	-	-	112,793	10,592,311	10,705,104
(10) Plus reinsurance assumed amounts	XXX	XXX	XXX	XXX	-
(11) Less reinsurance ceded amounts	XXX	XXX	XXX	XXX	-
(12) Rebates unpaid net of reinsurance	XXX	XXX	XXX	XXX	10,705,104

E. Risk-Sharing Provisions of the Affordable Care Act

- (1) The Company has accident and health insurance premiums in 2016 and 2015 subject to the risk-sharing provisions of the ACA.

The ACA imposes fees and premium stabilization provisions on health insurance issuers offering comprehensive commercial health insurance. The three premium stabilization programs are commonly referred to as the 3Rs — risk adjustment, reinsurance, and risk corridors.

Risk Adjustment — The permanent risk adjustment program, designed to mitigate the potential impact of adverse selection and provide stability for health insurance issuers, applies to all non-grandfathered plans not subject to transitional relief in the individual and small group markets both inside and outside of the insurance exchanges. Premium adjustments pursuant to the risk adjustment program are accounted for as premium subject to redetermination and user fees are accounted for as assessments.

Reinsurance — The transitional reinsurance program was designed to protect issuers in the individual market from an expected increase in large claims due to the elimination of preexisting condition limitations. The transitional reinsurance program is effective from 2014 through 2016 and applies to all issuers of major medical commercial products and third-party administrators. Contributions attributable to enrollees in the ACA compliant individual plans, including program administrative costs, are accounted for as ceded premium and payments received are accounted for as ceded benefit recoveries. The portion of the individual contributions earmarked for the U.S. Treasury is accounted for as an assessment. Contributions made for enrollees in fully insured plans other than the ACA compliant individual plans, including program administrative costs and payments to the U.S. Treasury, are treated as assessments.

Risk Corridors — The temporary risk corridors program, designed to provide some aggregate protection against variability for issuers in the individual and small group markets during the period 2014 through 2016, applies to Qualified Health Plans in the individual and small group markets both inside and outside of the insurance exchanges. Premium adjustments pursuant to the risk corridors program are accounted for as premium adjustments for retrospectively rated contracts.

- (2) The following table presents the current year impact of risk-sharing provisions of the ACA on assets, liabilities and operations:

a. Permanent ACA Risk Adjustment Program	December 31, 2016
Assets	
1. Premium adjustments receivable due to ACA Risk Adjustment	\$ 831,995
Liabilities	
2. Risk adjustment user fees payable for ACA Risk Adjustment	6,241
3. Premium adjustments payable due to ACA Risk Adjustment	740,651
Operations (revenue & expense)	
4. Reported as revenue in premium for accident and health contracts (written/collected) due to ACA Risk Adjustment	(642,079)
5. Reported in expenses as ACA risk adjustment user fees (incurred/paid)	6,494
b. Transitional ACA Reinsurance Program	
Assets	
1. Amounts recoverable for claims paid due to ACA Reinsurance	\$ -
2. Amounts recoverable for claims unpaid due to ACA Reinsurance (Contra Liab)	-
3. Amounts receivable relating to uninsured plans for contributions for ACA Reinsurance	-
Liabilities	
4. Liabilities for contributions payable due to ACA Reinsurance—not reported as ceded premium	908,172
5. Ceded reinsurance premiums payable due to ACA Reinsurance	-
6. Liability for amounts held under uninsured plans contributions for ACA Reinsurance	-
Operations (revenue & expense)	
7. Ceded reinsurance premiums due to ACA Reinsurance	-
8. Reinsurance recoveries (income statement) due to ACA reinsurance payments or expected payments	-
9. ACA Reinsurance contributions—not reported as ceded premium	908,172
c. Temporary ACA Risk Corridors Program	
Assets	
1. Accrued retrospective premium due to ACA Risk Corridors	\$ -
Liabilities	
2. Reserve for rate credits or policy experience rating refunds due to ACA Risk Corridors	-
Operations (revenue & expense)	
3. Effect of ACA Risk Corridors on net premium income (paid/received)	-
4. Effect of ACA Risk Corridors on change in reserves for rate credits	-

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(3) The following table is a rollforward of the prior year ACA risk-sharing provisions for asset and liability balances, along with reasons for adjustments to prior year balances:

	Accrued During the Prior Year on Business Written before December 31 of the Prior Year		Received or Paid as of the Current Year on Business Written before December 31 of the Prior Year		Differences		Adjustments		Unsettled Balances as of the Reporting Date		
	1	2	3	4	Prior Year Accrued Less Payments (Col 1 - 3)	Prior Year Accrued Less Payments (Col 2 - 4)	To Prior Year Balances	To Prior Year Balances	Cumulative Balance from Prior Years (Col 1 - 3 + 7)	Cumulative Balance from Prior Years (Col 2 - 4 + 8)	
	Receivable	(Payable)	Receivable	(Payable)	5	6	7	8	9	10	
a. Permanent ACA Risk Adjustment Program											
1. Premium Adjustment Receivable	\$ 1,574,619	\$ -	\$ 534,819	\$ -	\$ 1,039,800	\$ -	\$ (1,039,800)	\$ -	A	\$ -	\$ -
2. Premium Adjustment (Payable)	-	(1,431,523)	-	(1,125,146)	-	(306,377)	-	306,377	B	-	-
3. Subtotal ACA Permanent Risk Adjustment Program	1,574,619	(1,431,523)	534,819	(1,125,146)	1,039,800	(306,377)	(1,039,800)	306,377		-	-
b. Transitional ACA Reinsurance Program											
1. Amounts recoverable for claims paid	-	-	-	-	-	-	-	-	C	-	-
2. Amounts recoverable for claims unpaid (contra liability)	-	-	-	-	-	-	-	-	D	-	-
3. Amounts receivable relating to uninsured plans	-	-	-	-	-	-	-	-	E	-	-
4. Liabilities for contributions payable due to ACA Reinsurance—not reported as ceded premium	-	(1,759,560)	-	(1,759,560)	-	-	-	-	F	-	-
5. Ceded reinsurance premiums payable	-	-	-	-	-	-	-	-	G	-	-
6. Liability for amounts held under uninsured plans	-	-	-	-	-	-	-	-	H	-	-
7. Subtotal ACA Transitional Reinsurance Program	-	(1,759,560)	-	(1,759,560)	-	-	-	-		-	-
c. Temporary ACA Risk Corridors Program											
1. Accrued retrospective premium	-	-	-	-	-	-	-	-	I	-	-
2. Reserve for rate credits or policy experience rating refunds	-	-	-	-	-	-	-	-	J	-	-
3. Subtotal ACA Risk Corridors Program	-	-	-	-	-	-	-	-		-	-
d. Total for ACA Risk-Sharing Provisions	\$ 1,574,619	\$ (3,191,083)	\$ 534,819	\$ (2,884,706)	\$ 1,039,800	\$ (306,377)	\$ (1,039,800)	\$ 306,377		\$ -	\$ -

Explanation of Adjustments

A. The 2015 December risk adjustment factor receivable was reported based on estimated state risk transfer factors for each state and risk pool utilizing paid claims data through October 31, 2015. The adjustments as of 12/31/2016 reflect true-ups based on the final CMS Summary Report on Transitional Reinsurance Payments and the Permanent Risk Adjustment Transfers for the 2015 Program Year and reflect the balance in accordance with the CMS cash settlement process at the state and market level. Additionally, the published risk adjustment receivable was reduced by the estimated impact of the funds CMS is not expected to collect due to an insolvent carrier in accordance with the CMS published Frequently Asked Questions ("FAQ") on August 14, 2015. Within the FAQ CMS communicated that benefit year risk adjustment payables within a risk pool will be adjusted in a pro rata basis to the extent that CMS is unable to fully collect risk adjustment funds from all carriers.

B. The 2015 December risk adjustment factor payable was reported based on estimated state risk transfer factors for each state and risk pool utilizing paid claims data through October 31, 2015. The adjustments as of 12/31/2016 reflect true-ups based on the Final CMS Summary Report on Transitional Reinsurance Payments and the Permanent Risk Adjustment Transfers for the 2015 Program Year and reflect the balance in accordance with the CMS cash settlement process at the state and market level.

- C. N/A
- D. N/A
- E. N/A
- F. N/A
- G. N/A
- H. N/A
- I. N/A
- J. N/A

(4) The Company does not have any risk corridor receivables or payables to present in the table below.

Risk Corridors Program Year:	Accrued During the Prior Year on Business Written Before December 31 of the Prior Year		Received or Paid as of the Current Year on Business Written Before December 31 of the Prior Year		Differences		Adjustments		Unsettled Balances as of the Reporting Date		
	1	2	3	4	Prior Year Accrued Less Payments (Col 1-3)	Prior Year Accrued Less Payments (Col 2-4)	To Prior Year Balances	To Prior Year Balances	Cumulative Balance from Prior Years (Col 1-3+7)	Cumulative Balance from Prior Years (Col 2-4+8)	
	Receivable	(Payable)	Receivable	(Payable)	Receivable	(Payable)	Receivable	(Payable)	Ref	Receivable	(Payable)
a. 2014											
1. Accrued retrospective premium	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	A	\$ -	\$ -
2. Reserve for rate credits or policy experience rating refunds	-	-	-	-	-	-	-	-	B	-	-
b. 2015											
1. Accrued retrospective premium	-	-	-	-	-	-	-	-	C	-	-
2. Reserve for rate credits or policy experience rating refunds	-	-	-	-	-	-	-	-	D	-	-
c. 2016											
1. Accrued retrospective premium	-	-	-	-	-	-	-	-	E	-	-
2. Reserve for rate credits or policy experience rating refunds	-	-	-	-	-	-	-	-	F	-	-
d. Total for Risk Corridors	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -		\$ -	\$ -

Explanation of Adjustments

- A. N/A
- B. N/A
- C. N/A
- D. N/A
- E. N/A
- F. N/A

(5) The Company does not have any risk corridor receivables to present in the table below.

Risk Corridors Program Year:	1	2	3	4	5	6
	Estimated Amount to be Filed or Final Amount Filed with CMS	Non-Accrued Amounts for Impairment or Other Reasons	Amounts received from CMS	Asset Balance (Gross of Non-admissions) (1-2-3)	Non-admitted Amount	Net Admitted Asset (4-5)
a. 2014	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
b. 2015	-	-	-	-	-	-
c. 2016	-	-	-	-	-	-
d. Total (a+b+c)	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -

25. CHANGE IN INCURRED CLAIMS AND CLAIMS ADJUSTMENT EXPENSES

Changes in estimates related to the prior year incurred claims are included in total hospital and medical expenses in the current year in the statutory basis statements of operations. The following tables disclose paid claims, incurred claims, and the balance in the claims unpaid, accrued medical incentive pool and bonus amounts, aggregate health claim reserves, and health care receivable (excluding provider loans and advances not yet expensed) for the years ended December 31, 2016 and 2015:

	2016		
	Current Year Incurred Claims	Prior Years Incurred Claims	Total
Beginning of year claim reserve	\$ -	\$ (303,199,364)	\$ (303,199,364)
Paid claims—net of health care receivable*	2,637,675,989	226,024,346	2,863,700,335
End of year claim reserve	<u>337,313,614</u>	<u>16,750,451</u>	<u>354,064,065</u>
Incurred claims excluding the change in health care receivable	2,974,989,603	(60,424,567)	2,914,565,036
Beginning of year health care receivable*	-	63,267,649	63,267,649
End of year health care receivable*	<u>(51,634,642)</u>	<u>(13,249,944)</u>	<u>(64,884,586)</u>
Total incurred claims	<u>\$ 2,923,354,961</u>	<u>\$ (10,406,862)</u>	<u>\$ 2,912,948,099</u>

*Health care receivable excludes provider loans and advances not yet expensed of \$87,816 and \$589,000 for 2016 and 2015, respectively.

	2015		
	Current Year Incurred Claims	Prior Years Incurred Claims	Total
Beginning of year claim reserve	\$ -	\$ (373,813,462)	\$ (373,813,462)
Paid claims—net of health care receivable*	2,444,755,232	267,642,767	2,712,397,999
End of year claim reserve	<u>289,228,546</u>	<u>13,970,818</u>	<u>303,199,364</u>
Incurred claims excluding the change in health care receivable	2,733,983,778	(92,199,877)	2,641,783,901
Beginning of year health care receivable	-	67,011,365	67,011,365
End of year health care receivable*	<u>(56,068,134)</u>	<u>(7,199,515)</u>	<u>(63,267,649)</u>
Total incurred claims	<u>\$ 2,677,915,644</u>	<u>\$ (32,388,027)</u>	<u>\$ 2,645,527,617</u>

*Health care receivable excludes provider loans and advances not yet expensed of \$589,000 and \$0 for 2015 and 2014, respectively.

The liability for claims unpaid, accrued medical incentive pool and bonus amounts, and aggregate health claim reserves, net of health care receivable (excluding provider loans and advances not yet expensed) as of December 31, 2015 was \$239,931,715. As of December 31, 2016 \$226,024,346 has been paid for incurred claims attributable to insured events of prior years. Reserves remaining for prior years, net of health care receivable (excluding provider loans and advances not yet expensed) are now \$3,500,507, as a result of re-estimation of unpaid claims. Therefore, there has been \$10,406,862 favorable prior year development since December 31, 2015 to December 31, 2016. The primary drivers consist of favorable development as a result of a change in the provision for adverse deviations in experience of \$12,280,537, favorable development of \$6,757,142 in provider settlements, and favorable development of \$3,417,548 in retroactivity for inpatient, outpatient, physician, and pharmacy claims, partially offset by unfavorable development of \$5,092,572 in capitation, \$3,850,191 in risk share activity, and \$1,958,193 in other claims related payments, net. At December 31, 2015, the Company recorded \$32,388,027 of favorable development comprised of \$17,169,926 in retroactivity for inpatient, outpatient, physician, and pharmacy claims and favorable development of \$15,560,534 as a result of a change in the provision for adverse deviations in experience. Original estimates are increased or decreased, as additional information becomes known regarding individual claims, including the medical loss ratio rebate accrual. Included in this development is the impact related to retrospectively rated policies, which also has a corresponding impact on medical loss ratio rebates. As a result of the prior year effects, on a regular basis, the Company adjusts revenue and the corresponding liability and/or receivable related to retrospectively rated policies and the impact of the change is included as a component of change in reserve for rate credits in the statutory basis statements of operations.

The Company incurred claims adjustment expenses of \$177,953,618 and \$168,138,242 in 2016 and 2015, respectively. These costs are included in the management service fees paid by the Company to UHS as a part of the Agreement (see Note 10). The following table discloses paid CAE, incurred CAE, and the balance in the unpaid claims adjustment expenses reserve for 2016 and 2015:

	2016	2015
Total claims adjustment expenses	\$ 177,953,618	\$ 168,138,242
Less current year unpaid claims adjustment expenses	(4,881,947)	(4,141,511)
Add prior year unpaid claims adjustment expenses	<u>4,141,511</u>	<u>5,159,859</u>
Total claims adjustment expenses paid	<u>\$ 177,213,182</u>	<u>\$ 169,156,590</u>

26. INTERCOMPANY POOLING ARRANGEMENTS

A–G. The Company did not have any intercompany pooling arrangements in 2016 or 2015.

27. STRUCTURED SETTLEMENTS

A–B. The Company did not have structured settlements in 2016 or 2015.

28. HEALTH CARE AND OTHER AMOUNTS RECEIVABLE

A. Pharmacy rebates receivable are recorded when reasonably estimated or billed by the affiliated pharmaceutical benefit manager in accordance with pharmaceutical rebate contract provisions. Information used to support rebates billed to the manufacturer is based on utilization information gathered by the pharmaceutical benefit manager and adjusted for significant changes in pharmaceutical contract provisions.

The Company evaluates admissibility of all pharmacy rebates receivable based on the administration of each underlying pharmaceutical benefit management agreement. The Company has nonadmitted and excluded all pharmacy rebates receivable that do not meet the admissibility criteria of SSAP No. 84, *Certain Health Care Receivables and Receivables under Government Insured Plans* (“SSAP No. 84”) from the statutory basis statements of admitted assets, liabilities, and capital and surplus.

For each pharmaceutical management agreement for which a portion of the total pharmacy rebates receivable can be admitted based on the admissibility criteria of SSAP No. 84, the pharmacy rebate transaction history is summarized as follows:

Quarter	Estimated Pharmacy Rebates as Reported on Financial Statements	Pharmacy Rebates as Billed or Otherwise Confirmed	Actual Rebates Received within 90 Days of Billing	Actual Rebates Received within 91 to 180 Days of Billing	Actual Rebates Received More than 180 Days after Billing
12/31/2016	\$ 23,034,509	\$ -	\$ -	\$ -	\$ -
9/30/2016	22,920,004	22,623,334	12,899,112	-	-
6/30/2016	22,719,099	22,268,052	17,797,082	3,711,720	-
3/31/2016	20,749,065	20,586,885	15,888,877	4,142,836	307,274
12/31/2015	31,541,036	31,585,045	27,280,096	3,977,261	103,934
9/30/2015	31,024,670	30,840,217	25,980,021	2,117,584	2,641,493
6/30/2015	28,470,991	28,512,629	23,346,598	3,846,386	1,248,736
3/31/2015	25,604,082	25,081,791	19,404,499	4,280,847	1,439,461
12/31/2014	23,452,508	23,844,747	18,533,141	4,195,358	978,783
9/30/2014	21,552,754	21,868,306	16,485,039	4,499,416	891,723
6/30/2014	19,502,895	19,750,437	15,009,763	3,381,198	1,342,329
3/31/2014	17,808,381	18,191,520	13,664,127	3,380,354	1,048,702

Of the amount reported as health care receivable, \$31,887,352 and \$42,147,079 relates to pharmacy rebates receivable as of December 31, 2016 and 2015, respectively. This decrease is primarily due to the decrease in Medicare membership as a result of the Medicare Advantage contract novation to affiliate UHCWI (see Note 1). The Company also reported \$598,299 and \$762,557 of claim overpayments due from providers at December 31, 2016 and 2015, respectively, that were determined admissible.

B. The Company does not have any risk-sharing receivables.

29. PARTICIPATING POLICIES

The Company did not have any participating contracts in 2016 or 2015.

30. PREMIUM DEFICIENCY RESERVES

The following table summarizes the Company’s premium deficiency reserves as of December 31, 2016 and 2015:

	2016
1. Liability carried for premium deficiency reserves	\$ 38,902,000
2. Date of the most recent evaluation of this liability	<u>12/31/2016</u>
3. Was anticipated investment income utilized in this calculation?	Yes <input checked="" type="checkbox"/> No <input type="checkbox"/>
	2015
1. Liability carried for premium deficiency reserves	\$ 77,366,000
2. Date of the most recent evaluation of this liability	<u>12/31/2015</u>
3. Was anticipated investment income utilized in this calculation?	Yes <input checked="" type="checkbox"/> No <input type="checkbox"/>

Premium deficiency reserves are included in aggregate health policy reserves (see Note 1—*Basis of Presentation*) in the statutory basis statements of admitted assets, liabilities, and capital and surplus.

31. ANTICIPATED SALVAGE AND SUBROGATION

Due to the type of business being written, the Company has no salvage. As of December 31, 2016 and 2015, the Company had no specific accruals established for outstanding subrogation, as it is considered a component of the actuarial calculations used to develop the estimates of claims unpaid and aggregate health claim reserves.

GENERAL INTERROGATORIES

PART 1 - COMMON INTERROGATORIES GENERAL

- 1.1 Is the reporting entity a member of an Insurance Holding Company System consisting of two or more affiliated persons, one or more of which is an insurer? Yes [X] No []
If yes, complete Schedule Y, Parts 1, 1A and 2
- 1.2 If yes, did the reporting entity register and file with its domiciliary State Insurance Commissioner, Director or Superintendent, or with such regulatory official of the state of domicile of the principal insurer in the Holding Company System, a registration statement providing disclosure substantially similar to the standards adopted by the National Association of Insurance Commissioners (NAIC) in its Model Insurance Holding Company System Regulatory Act and model regulations pertaining thereto, or is the reporting entity subject to standards and disclosure requirements substantially similar to those required by such Act and regulations? Yes [X] No [] N/A []
- 1.3 State Regulating? Illinois
- 2.1 Has any change been made during the year of this statement in the charter, by-laws, articles of incorporation, or deed of settlement of the reporting entity? Yes [] No [X]
- 2.2 If yes, date of change:
- 3.1 State as of what date the latest financial examination of the reporting entity was made or is being made. 12/31/2016
- 3.2 State the as of date that the latest financial examination report became available from either the state of domicile or the reporting entity. This date should be the date of the examined balance sheet and not the date the report was completed or released. 12/31/2011
- 3.3 State as of what date the latest financial examination report became available to other states or the public from either the state of domicile or the reporting entity. This is the release date or completion date of the examination report and not the date of the examination (balance sheet date). 09/23/2013
- 3.4 By what department or departments?
Illinois Department of Insurance
- 3.5 Have all financial statement adjustments within the latest financial examination report been accounted for in a subsequent financial statement filed with Departments? Yes [] No [] N/A [X]
- 3.6 Have all of the recommendations within the latest financial examination report been complied with? Yes [] No [] N/A [X]
- 4.1 During the period covered by this statement, did any agent, broker, sales representative, non-affiliated sales/service organization or any combination thereof under common control (other than salaried employees of the reporting entity), receive credit or commissions for or control a substantial part (more than 20 percent of any major line of business measured on direct premiums) of:
4.11 sales of new business? Yes [] No [X]
4.12 renewals? Yes [] No [X]
- 4.2 During the period covered by this statement, did any sales/service organization owned in whole or in part by the reporting entity or an affiliate, receive credit or commissions for or control a substantial part (more than 20 percent of any major line of business measured on direct premiums) of:
4.21 sales of new business? Yes [] No [X]
4.22 renewals? Yes [] No [X]
- 5.1 Has the reporting entity been a party to a merger or consolidation during the period covered by this statement? Yes [] No [X]
- 5.2 If yes, provide the name of the entity, NAIC Company Code, and state of domicile (use two letter state abbreviation) for any entity that has ceased to exist as a result of the merger or consolidation.

1 Name of Entity	2 NAIC Company Code	3 State of Domicile

1 Nationality	2 Type of Entity

GENERAL INTERROGATORIES

- 8.1 Is the company a subsidiary of a bank holding company regulated by the Federal Reserve Board? Yes [] No [X]
- 8.2 If response to 8.1 is yes, please identify the name of the bank holding company.
.....
- 8.3 Is the company affiliated with one or more banks, thrifts or securities firms? Yes [X] No []
- 8.4 If response to 8.3 is yes, please provide below the names and location (city and state of the main office) of any affiliates regulated by a federal regulatory services agency [i.e. the Federal Reserve Board (FRB), the Office of the Comptroller of the Currency (OCC), the Federal Deposit Insurance Corporation (FDIC) and the Securities Exchange Commission (SEC)] and identify the affiliate's primary federal regulator.

1 Affiliate Name	2 Location (City, State)	3 FRB	4 OCC	5 FDIC	6 SEC
Optum Bank, Inc.	Salt Lake City, UT	NO	NO	YES	NO

- 9. What is the name and address of the independent certified public accountant or accounting firm retained to conduct the annual audit?
Deloitte & Touche LLP, Minneapolis, MN
- 10.1 Has the insurer been granted any exemptions to the prohibited non-audit services provided by the certified independent public accountant requirements as allowed in Section 7H of the Annual Financial Reporting Model Regulation (Model Audit Rule), or substantially similar state law or regulation? Yes [] No [X]
- 10.2 If the response to 10.1 is yes, provide information related to this exemption:
.....
- 10.3 Has the insurer been granted any exemptions related to the other requirements of the Annual Financial Reporting Model Regulation as allowed for in Section 18A of the Model Regulation, or substantially similar state law or regulation? Yes [] No [X]
- 10.4 If the response to 10.3 is yes, provide information related to this exemption:
.....
- 10.5 Has the reporting entity established an Audit Committee in compliance with the domiciliary state insurance laws? Yes [X] No [] N/A []
- 10.6 If the response to 10.5 is no or n/a, please explain
.....
- 11. What is the name, address and affiliation (officer/employee of the reporting entity or actuary/consultant associated with an actuarial consulting firm) of the individual providing the statement of actuarial opinion/certification?
Gary A. Iannone, Vice President of Actuarial Services of UnitedHealthcare Services Inc., an affiliate of UnitedHealthcare Plan of the River Valley, Inc., Mail Route CT 039-004A, 185 Asylum Street, Hartford, CT 06103
- 12.1 Does the reporting entity own any securities of a real estate holding company or otherwise hold real estate indirectly? Yes [] No [X]
 - 12.11 Name of real estate holding company
 - 12.12 Number of parcels involved 0
 - 12.13 Total book/adjusted carrying value \$ 0
- 12.2 If, yes provide explanation:
.....
- 13. **FOR UNITED STATES BRANCHES OF ALIEN REPORTING ENTITIES ONLY:**
- 13.1 What changes have been made during the year in the United States manager or the United States trustees of the reporting entity?
.....
- 13.2 Does this statement contain all business transacted for the reporting entity through its United States Branch on risks wherever located? Yes [] No []
- 13.3 Have there been any changes made to any of the trust indentures during the year? Yes [] No []
- 13.4 If answer to (13.3) is yes, has the domiciliary or entry state approved the changes? Yes [] No [] N/A []
- 14.1 Are the senior officers (principal executive officer, principal financial officer, principal accounting officer or controller, or persons performing similar functions) of the reporting entity subject to a code of ethics, which includes the following standards? Yes [X] No []
 - (a) Honest and ethical conduct, including the ethical handling of actual or apparent conflicts of interest between personal and professional relationships;
 - (b) Full, fair, accurate, timely and understandable disclosure in the periodic reports required to be filed by the reporting entity;
 - (c) Compliance with applicable governmental laws, rules and regulations;
 - (d) The prompt internal reporting of violations to an appropriate person or persons identified in the code; and
 - (e) Accountability for adherence to the code.
- 14.11 If the response to 14.1 is No, please explain:
.....
- 14.2 Has the code of ethics for senior managers been amended? Yes [] No [X]
- 14.21 If the response to 14.2 is yes, provide information related to amendment(s).
.....
- 14.3 Have any provisions of the code of ethics been waived for any of the specified officers? Yes [] No [X]
- 14.31 If the response to 14.3 is yes, provide the nature of any waiver(s).
.....

GENERAL INTERROGATORIES

- 15.1 Is the reporting entity the beneficiary of a Letter of Credit that is unrelated to reinsurance where the issuing or confirming bank is not on the SVO Bank List? Yes [] No [X]
- 15.2 If the response to 15.1 is yes, indicate the American Bankers Association (ABA) Routing Number and the name of the issuing or confirming bank of the Letter of Credit and describe the circumstances in which the Letter of Credit is triggered.

1 American Bankers Association (ABA) Routing Number	2 Issuing or Confirming Bank Name	3 Circumstances That Can Trigger the Letter of Credit	4 Amount

BOARD OF DIRECTORS

16. Is the purchase or sale of all investments of the reporting entity passed upon either by the board of directors or a subordinate committee thereof? Yes [X] No []
17. Does the reporting entity keep a complete permanent record of the proceedings of its board of directors and all subordinate committees thereof? Yes [X] No []
18. Has the reporting entity an established procedure for disclosure to its board of directors or trustees of any material interest or affiliation on the part of any of its officers, directors, trustees or responsible employees that is in conflict with the official duties of such person? Yes [X] No []

FINANCIAL

19. Has this statement been prepared using a basis of accounting other than Statutory Accounting Principles (e.g., Generally Accepted Accounting Principles)? Yes [] No [X]
- 20.1 Total amount loaned during the year (inclusive of Separate Accounts, exclusive of policy loans):
- 20.11 To directors or other officers \$ 0
 - 20.12 To stockholders not officers \$ 0
 - 20.13 Trustees, supreme or grand (Fraternal Only) \$ 0
- 20.2 Total amount of loans outstanding at the end of year (inclusive of Separate Accounts, exclusive of policy loans):
- 20.21 To directors or other officers \$ 0
 - 20.22 To stockholders not officers \$ 0
 - 20.23 Trustees, supreme or grand (Fraternal Only) \$ 0
- 21.1 Were any assets reported in this statement subject to a contractual obligation to transfer to another party without the liability for such obligation being reported in the statement? Yes [] No [X]
- 21.2 If yes, state the amount thereof at December 31 of the current year:
- 21.21 Rented from others \$ 0
 - 21.22 Borrowed from others \$ 0
 - 21.23 Leased from others \$ 0
 - 21.24 Other \$ 0
- 22.1 Does this statement include payments for assessments as described in the Annual Statement Instructions other than guaranty fund or guaranty association assessments? Yes [X] No []
- 22.2 If answer is yes:
- 22.21 Amount paid as losses or risk adjustment \$ 0
 - 22.22 Amount paid as expenses \$ 41,313,747
 - 22.23 Other amounts paid \$ 0
- 23.1 Does the reporting entity report any amounts due from parent, subsidiaries or affiliates on Page 2 of this statement? Yes [] No [X]
- 23.2 If yes, indicate any amounts receivable from parent included in the Page 2 amount: \$ 0

INVESTMENT

- 24.01 Were all the stocks, bonds and other securities owned December 31 of current year, over which the reporting entity has exclusive control, in the actual possession of the reporting entity on said date? (other than securities lending programs addressed in 24.03) Yes [X] No []
- 24.02 If no, give full and complete information relating thereto
- 24.03 For security lending programs, provide a description of the program including value for collateral and amount of loaned securities, and whether collateral is carried on or off-balance sheet. (an alternative is to reference Note 17 where this information is also provided) Not Applicable
- 24.04 Does the Company's security lending program meet the requirements for a conforming program as outlined in the Risk-Based Capital Instructions? Yes [] No [] N/A [X]
- 24.05 If answer to 24.04 is yes, report amount of collateral for conforming programs. \$ 0
- 24.06 If answer to 24.04 is no, report amount of collateral for other programs. \$ 0
- 24.07 Does your securities lending program require 102% (domestic securities) and 105% (foreign securities) from the counterparty at the outset of the contract? Yes [] No [] N/A [X]
- 24.08 Does the reporting entity non-admit when the collateral received from the counterparty falls below 100%? Yes [] No [] N/A [X]
- 24.09 Does the reporting entity or the reporting entity's securities lending agent utilize the Master Securities lending Agreement (MSLA) to conduct securities lending? Yes [] No [] N/A [X]

GENERAL INTERROGATORIES

24.10 For the reporting entity's security lending program state the amount of the following as December 31 of the current year:

24.101 Total fair value of reinvested collateral assets reported on Schedule DL, Parts 1 and 2	\$	0
24.102 Total book adjusted/carrying value of reinvested collateral assets reported on Schedule DL, Parts 1 and 2	\$	0
24.103 Total payable for securities lending reported on the liability page	\$	0

25.1 Were any of the stocks, bonds or other assets of the reporting entity owned at December 31 of the current year not exclusively under the control of the reporting entity, or has the reporting entity sold or transferred any assets subject to a put option contract that is currently in force? (Exclude securities subject to Interrogatory 21.1 and 24.03)..... Yes [X] No []

25.2 If yes, state the amount thereof at December 31 of the current year:

25.21 Subject to repurchase agreements	\$	0
25.22 Subject to reverse repurchase agreements	\$	0
25.23 Subject to dollar repurchase agreements	\$	0
25.24 Subject to reverse dollar repurchase agreements	\$	0
25.25 Placed under option agreements	\$	0
25.26 Letter stock or securities restricted as to sale - excluding FHLB Capital Stock	\$	0
25.27 FHLB Capital Stock	\$	0
25.28 On deposit with states	\$	51,754,091
25.29 On deposit with other regulatory bodies	\$	0
25.30 Pledged as collateral - excluding collateral pledged to an FHLB	\$	0
25.31 Pledged as collateral to FHLB - including assets backing funding agreements	\$	0
25.32 Other	\$	0

25.3 For category (25.26) provide the following:

1 Nature of Restriction	2 Description	3 Amount

26.1 Does the reporting entity have any hedging transactions reported on Schedule DB?..... Yes [] No [X]

26.2 If yes, has a comprehensive description of the hedging program been made available to the domiciliary state?..... Yes [] No [] N/A []
If no, attach a description with this statement.

27.1 Were any preferred stocks or bonds owned as of December 31 of the current year mandatorily convertible into equity, or, at the option of the issuer, convertible into equity?..... Yes [] No [X]

27.2 If yes, state the amount thereof at December 31 of the current year..... \$

28. Excluding items in Schedule E - Part 3 - Special Deposits, real estate, mortgage loans and investments held physically in the reporting entity's offices, vaults or safety deposit boxes, were all stocks, bonds and other securities, owned throughout the current year held pursuant to a custodial agreement with a qualified bank or trust company in accordance with Section 1, III - General Examination Considerations, F. Outsourcing of Critical Functions, Custodial or Safekeeping Agreements of the NAIC Financial Condition Examiners Handbook?..... Yes [X] No []

28.01 For agreements that comply with the requirements of the NAIC Financial Condition Examiners Handbook, complete the following:

1 Name of Custodian(s)	2 Custodian's Address
Bank of New York Mellon	Global Liquidity Services, 1 Wall St, 14th Floor, New York, NY 10286
Northern Trust	50 S. LaSalle, Chicago, IL 60675

28.02 For all agreements that do not comply with the requirements of the NAIC Financial Condition Examiners Handbook, provide the name, location and a complete explanation:

1 Name(s)	2 Location(s)	3 Complete Explanation(s)

28.03 Have there been any changes, including name changes, in the custodian(s) identified in 28.01 during the current year?..... Yes [] No [X]

28.04 If yes, give full and complete information relating thereto:

1 Old Custodian	2 New Custodian	3 Date of Change	4 Reason

GENERAL INTERROGATORIES

28.05 Investment management – Identify all investment advisors, investment managers, broker/dealers, including individuals that have the authority to make investment decisions on behalf of the reporting entity. For assets that are managed internally by employees of the reporting entity, note as such. ["...that have access to the investment accounts"; "...handle securities"]

1 Name of Firm or Individual	2 Affiliation
Internally Managed	I.....
JPMorgan Investment Management Inc.	U.....
Standish Mellon Asset Management Company	U.....

28.0597 For those firms/individuals listed in the table for Question 28.05, do any firms/individuals unaffiliated with the reporting entity (i.e. designated with a "U") manage more than 10% of the reporting entity's assets?..... Yes [X] No []

28.0598 For firms/individuals unaffiliated with the reporting entity (i.e. designated with a "U") listed in the table for Question 28.05, does the total assets under management aggregate to more than 50% of the reporting entity's assets?..... Yes [] No [X]

28.06 For those firms or individuals listed in the table for 28.05 with an affiliation code of "A" (affiliated) or "U" (unaffiliated), provide the information for the table below.

1 Central Registration Depository Number	2 Name of Firm or Individual	3 Legal Entity Identifier (LEI)	4 Registered With	5 Investment Management Agreement (IMA) Filed
107038	JPMorgan Investment Management Inc.	NA	SEC	NO.....
113972	Standish Mellon Asset Management Company	NA	SEC	NO.....

29.1 Does the reporting entity have any diversified mutual funds reported in Schedule D, Part 2 (diversified according to the Securities and Exchange Commission (SEC) in the Investment Company Act of 1940 [Section 5(b)(1)])? Yes [] No [X]

29.2 If yes, complete the following schedule:

1 CUSIP #	2 Name of Mutual Fund	3 Book/Adjusted Carrying Value
29.2999 - Total		0

29.3 For each mutual fund listed in the table above, complete the following schedule:

1 Name of Mutual Fund (from above table)	2 Name of Significant Holding of the Mutual Fund	3 Amount of Mutual Fund's Book/Adjusted Carrying Value Attributable to the Holding	4 Date of Valuation

30. Provide the following information for all short-term and long-term bonds and all preferred stocks. Do not substitute amortized value or statement value for fair value.

	1 Statement (Admitted) Value	2 Fair Value	3 Excess of Statement over Fair Value (-), or Fair Value over Statement (+)
30.1 Bonds	703,425,927	698,720,312	(4,705,615)
30.2 Preferred stocks	0	0	0
30.3 Totals	703,425,927	698,720,312	(4,705,615)

30.4 Describe the sources or methods utilized in determining the fair values:

For those securities that had prices in the NAIC SVO ISIS database, those prices were used; for those securities that did not have prices in the NAIC SVO ISIS database, pricing was obtained from Hub which is an external data sources vendor. Hub utilizes various pricing sources.

31.1 Was the rate used to calculate fair value determined by a broker or custodian for any of the securities in Schedule D? Yes [] No [X]

31.2 If the answer to 31.1 is yes, does the reporting entity have a copy of the broker's or custodian's pricing policy (hard copy or electronic copy) for all brokers or custodians used as a pricing source? Yes [] No []

31.3 If the answer to 31.2 is no, describe the reporting entity's process for determining a reliable pricing source for purposes of disclosure of fair value for Schedule D:

32.1 Have all the filing requirements of the Purposes and Procedures Manual of the NAIC Investment Analysis Office been followed? Yes [X] No []

32.2 If no, list exceptions:

GENERAL INTERROGATORIES

OTHER

33.1 Amount of payments to trade associations, service organizations and statistical or rating bureaus, if any?\$0

33.2 List the name of the organization and the amount paid if any such payment represented 25% or more of the total payments to trade associations, service organizations and statistical or rating bureaus during the period covered by this statement.

1 Name	2 Amount Paid

34.1 Amount of payments for legal expenses, if any?\$0

34.2 List the name of the firm and the amount paid if any such payment represented 25% or more of the total payments for legal expenses during the period covered by this statement.

1 Name	2 Amount Paid

35.1 Amount of payments for expenditures in connection with matters before legislative bodies, officers or departments of government, if any?\$0

35.2 List the name of the firm and the amount paid if any such payment represented 25% or more of the total payment expenditures in connection with matters before legislative bodies, officers or departments of government during the period covered by this statement.

1 Name	2 Amount Paid

GENERAL INTERROGATORIES

PART 2 - HEALTH INTERROGATORIES

1.1 Does the reporting entity have any direct Medicare Supplement Insurance in force? Yes [] No [X]

1.2 If yes, indicate premium earned on U.S. business only. \$ 0

1.3 What portion of Item (1.2) is not reported on the Medicare Supplement Insurance Experience Exhibit? \$ 0

1.31 Reason for excluding

1.4 Indicate amount of earned premium attributable to Canadian and/or Other Alien not included in Item (1.2) above \$ 0

1.5 Indicate total incurred claims on all Medicare Supplement Insurance. \$ 0

1.6 Individual policies:

Most current three years:

1.61 Total premium earned \$ 0

1.62 Total incurred claims \$ 0

1.63 Number of covered lives 0

All years prior to most current three years:

1.64 Total premium earned \$ 0

1.65 Total incurred claims \$ 0

1.66 Number of covered lives 0

1.7 Group policies:

Most current three years:

1.71 Total premium earned \$ 0

1.72 Total incurred claims \$ 0

1.73 Number of covered lives 0

All years prior to most current three years:

1.74 Total premium earned \$ 0

1.75 Total incurred claims \$ 0

1.76 Number of covered lives 0

2. Health Test:

	1 Current Year	2 Prior Year
2.1 Premium Numerator	3,555,937,859	3,417,804,569
2.2 Premium Denominator	3,555,937,859	3,417,804,569
2.3 Premium Ratio (2.1/2.2)	1.000	1.000
2.4 Reserve Numerator	461,443,451	412,857,827
2.5 Reserve Denominator	461,443,451	412,857,827
2.6 Reserve Ratio (2.4/2.5)	1.000	1.000

3.1 Has the reporting entity received any endowment or gift from contracting hospitals, physicians, dentists, or others that is agreed will be returned when, as and if the earnings of the reporting entity permits? Yes [] No [X]

3.2 If yes, give particulars:

4.1 Have copies of all agreements stating the period and nature of hospitals', physicians', and dentists' care offered to subscribers and dependents been filed with the appropriate regulatory agency? Yes [X] No []

4.2 If not previously filed, furnish herewith a copy(ies) of such agreement(s). Do these agreements include additional benefits offered? Yes [] No []

5.1 Does the reporting entity have stop-loss reinsurance? Yes [] No [X]

5.2 If no, explain:
 UnitedHealthcare Plan of the River Valley, Inc. has no active stop-loss reinsurance agreements. UnitedHealthcare Plan of the River Valley, Inc. only has an insolvency only and excess loss reinsurance agreement.

5.3 Maximum retained risk (see instructions)

5.31 Comprehensive Medical \$ 0

5.32 Medical Only \$ 0

5.33 Medicare Supplement \$ 0

5.34 Dental & Vision \$ 0

5.35 Other Limited Benefit Plan \$ 0

5.36 Other \$ 0

6. Describe arrangement which the reporting entity may have to protect subscribers and their dependents against the risk of insolvency including hold harmless provisions, conversion privileges with other carriers, agreements with providers to continue rendering services, and any other agreements:
 Hold harmless clauses in provider agreements and continuation of coverage endorsements in reinsurance agreements.

7.1 Does the reporting entity set up its claim liability for provider services on a service date basis? Yes [X] No []

7.2 If no, give details

8. Provide the following information regarding participating providers:

8.1 Number of providers at start of reporting year 96,584

8.2 Number of providers at end of reporting year 104,855

9.1 Does the reporting entity have business subject to premium rate guarantees? Yes [] No [X]

9.2 If yes, direct premium earned:

9.21 Business with rate guarantees between 15-36 months. \$ 0

9.22 Business with rate guarantees over 36 months \$ 0

GENERAL INTERROGATORIES

10.1 Does the reporting entity have Incentive Pool, Withhold or Bonus Arrangements in its provider contracts? Yes [X] No []

10.2 If yes:

10.21 Maximum amount payable bonuses.....	\$	5,905,646
10.22 Amount actually paid for year bonuses.....	\$	11,490,153
10.23 Maximum amount payable withholds.....	\$	512,882
10.24 Amount actually paid for year withholds.....	\$	232,491

11.1 Is the reporting entity organized as:

11.12 A Medical Group/Staff Model,	Yes []	No [X]
11.13 An Individual Practice Association (IPA), or,	Yes []	No [X]
11.14 A Mixed Model (combination of above)?	Yes [X]	No []

11.2 Is the reporting entity subject to Statutory Minimum Capital and Surplus Requirements? Yes [X] No []

11.3 If yes, show the name of the state requiring such minimum capital and surplus. Illinois

11.4 If yes, show the amount required. \$ 1,800,000

11.5 Is this amount included as part of a contingency reserve in stockholder's equity? Yes [] No [X]

11.6 If the amount is calculated, show the calculation
IL State Statute 215 ILCS 5/13

12. List service areas in which reporting entity is licensed to operate:

1 Name of Service Area
Illinois Counties in Service Area: Bureau, Carroll, Dewitt, Fulton, Henderson, Henry, Jo Daviess, Knox, La Salle, Lee, Livingston, Marshall, Mclean, Mercer, Peoria, Putnam, Rock Island, Tazewell, Warren, Whiteside, Woodford
Iowa Counties in Service Area: Statewide
Tennessee Counties in Service Area: Statewide
Virginia Counties in Service Area: Bedford, Bland, Botetourt, Buchanan, Carroll, Craig, Dickenson, Floyd, Franklin, Giles, Grayson, Lee, Montgomery, Patrick, Rockbridge, Russell, Scott, Smyth, Tazewell, Washington, Wise, Wythe, Norton City, Henry

13.1 Do you act as a custodian for health savings accounts? Yes [] No [X]

13.2 If yes, please provide the amount of custodial funds held as of the reporting date. \$ 0

13.3 Do you act as an administrator for health savings accounts? Yes [] No [X]

13.4 If yes, please provide the balance of funds administered as of the reporting date. \$ 0

14.1 Are any of the captive affiliates reported on Schedule S, Part 3, authorized reinsurers? Yes [] No [] N/A [X]

14.2 If the answer to 14.1 is yes, please provide the following:

1 Company Name	2 NAIC Company Code	3 Domiciliary Jurisdiction	4 Reserve Credit	Assets Supporting Reserve Credit		
				5 Letters of Credit	6 Trust Agreements	7 Other

15. Provide the following for individual ordinary life insurance* policies (U.S. business only) for the current year (prior to reinsurance assumed or ceded):

15.1 Direct Premium Written	\$	0
15.2 Total Incurred Claims	\$	0
15.3 Number of Covered Lives		0

*Ordinary Life Insurance Includes
Term(whether full underwriting, limited underwriting, jet issue, "short form app")
Whole Life (whether full underwriting, limited underwriting, jet issue, "short form app")
Variable Life (with or without secondary gurarantee)
Universal Life (with or without secondary gurarantee)
Variable Universal Life (with or without secondary gurarantee)

FIVE-YEAR HISTORICAL DATA

	1 2016	2 2015	3 2014	4 2013	5 2012
Balance Sheet (Pages 2 and 3)					
1. Total admitted assets (Page 2, Line 28)	1,063,055,229	1,131,070,715	1,342,922,260	1,093,654,951	1,017,358,614
2. Total liabilities (Page 3, Line 24)	628,746,161	707,765,179	742,593,611	580,253,821	576,136,838
3. Statutory minimum capital and surplus requirement	1,800,000	189,545,450	366,147,981	383,043,978	373,299,168
4. Total capital and surplus (Page 3, Line 33)	434,309,068	423,305,536	600,328,649	513,401,130	441,221,776
Income Statement (Page 4)					
5. Total revenues (Line 8)	3,591,369,162	3,404,123,348	4,245,828,044	4,071,610,367	4,011,352,746
6. Total medical and hospital expenses (Line 18)	2,912,948,099	2,645,527,617	3,288,916,210	3,366,782,424	3,219,162,456
7. Claims adjustment expenses (Line 20)	177,953,618	168,138,242	171,150,494	168,220,056	140,798,914
8. Total administrative expenses (Line 21)	380,589,931	365,781,295	409,387,812	334,124,351	417,524,328
9. Net underwriting gain (loss) (Line 24)	158,341,514	147,310,194	376,373,528	202,483,536	233,867,048
10. Net investment gain (loss) (Line 27)	12,512,569	14,225,908	16,509,198	18,971,246	18,060,841
11. Total other income (Lines 28 plus 29)	(693,146)	(2,319,250)	(1,412,720)	(887,329)	(650,032)
12. Net income or (loss) (Line 32)	125,998,557	62,453,637	236,985,815	152,048,836	169,953,894
Cash Flow (Page 6)					
13. Net cash from operations (Line 11)	(92,800,303)	3,080,557	392,973,796	137,396,038	149,953,765
Risk-Based Capital Analysis					
14. Total adjusted capital	434,309,068	423,305,536	600,328,649	513,401,130	441,221,776
15. Authorized control level risk-based capital	102,740,134	94,772,725	122,049,327	127,681,326	124,433,056
Enrollment (Exhibit 1)					
16. Total members at end of period (Column 5, Line 7)	749,280	626,339	813,770	760,431	781,421
17. Total members months (Column 6, Line 7)	8,628,554	7,423,212	9,397,189	9,187,464	9,410,333
Operating Percentage (Page 4) (Item divided by Page 4, sum of Lines 2, 3 and 5) x 100.0					
18. Premiums earned plus risk revenue (Line 2 plus Lines 3 and 5)	100.0	100.0	100.0	100.0	100.0
19. Total hospital and medical plus other non-health (Lines 18 plus Line 19)	81.1	77.7	77.5	82.7	80.3
20. Cost containment expenses	3.3	3.0	2.4	2.5	2.3
21. Other claims adjustment expenses	1.6	2.0	1.6	1.7	1.2
22. Total underwriting deductions (Line 23)	95.6	95.7	91.2	95.1	94.2
23. Total underwriting gain (loss) (Line 24)	4.4	4.3	8.9	5.0	5.8
Unpaid Claims Analysis (U&I Exhibit, Part 2B)					
24. Total claims incurred for prior years (Line 13, Col. 5)	229,524,853	274,414,071	295,858,486	343,512,445	320,686,830
25. Estimated liability of unpaid claims-[prior year (Line 13, Col. 6)]	239,931,715	306,802,097	356,974,965	352,849,625	377,732,578
Investments In Parent, Subsidiaries and Affiliates					
26. Affiliated bonds (Sch. D Summary, Line 12, Col. 1)	0	0	0	0	0
27. Affiliated preferred stocks (Sch. D Summary, Line 18, Col. 1)	0	0	0	0	0
28. Affiliated common stocks (Sch. D Summary, Line 24, Col. 1)	0	0	0	0	0
29. Affiliated short-term investments (subtotal included in Schedule DA Verification, Col. 5, Line 10)	0	0	0	0	0
30. Affiliated mortgage loans on real estate	0	0	0	0	0
31. All other affiliated	0	0	0	0	0
32. Total of above Lines 26 to 31	0	0	0	0	0
33. Total investment in parent included in Lines 26 to 31 above	0	0	0	0	0

NOTE: If a party to a merger, have the two most recent years of this exhibit been restated due to a merger in compliance with the disclosure requirements of SSAP No. 3, Accounting Changes and Correction of Errors? Yes [] No []
 If no, please explain:



ANNUAL STATEMENT FOR THE YEAR 2016 OF THE UnitedHealthcare Plan of the River Valley, Inc.

EXHIBIT OF PREMIUMS, ENROLLMENT AND UTILIZATION (a)

REPORT FOR: 1. CORPORATION

UnitedHealthcare Plan of the River Valley, Inc.

2. Moline, IL

NAIC Group Code	0707	BUSINESS IN THE STATE OF	Illinois		DURING THE YEAR					(LOCATION)	
			Comprehensive (Hospital & Medical)		4	5	6	7	8	9	10
			2	3								2016	NAIC Company Code	95378
	Total	Individual	Group	Medicare Supplement	Vision Only	Dental Only	Federal Employees Health Benefit Plan	Title XVIII Medicare	Title XIX Medicaid	Other	
Total Members at end of:											
1. Prior Year	9,262	0	1,504	0	0	0	0	7,758	0	0	
2. First Quarter	1,479	0	1,479	0	0	0	0	0	0	0	
3. Second Quarter	1,987	0	1,987	0	0	0	0	0	0	0	
4. Third Quarter	2,036	0	2,036	0	0	0	0	0	0	0	
5. Current Year	2,383	0	2,383	0	0	0	0	0	0	0	
6. Current Year Member Months	22,592	0	22,592	0	0	0	0	0	0	0	
Total Member Ambulatory Encounters for Year:											
7. Physician	9,747	0	9,747	0	0	0	0	0	0	0	
8. Non-Physician	1,673	0	1,673	0	0	0	0	0	0	0	
9. Total	11,420	0	11,420	0	0	0	0	0	0	0	
10. Hospital Patient Days Incurred	386	0	386	0	0	0	0	0	0	0	
11. Number of Inpatient Admissions	101	0	101	0	0	0	0	0	0	0	
12. Health Premiums Written (b)	8,491,146	0	8,423,411	0	0	0	0	67,735	0	0	
13. Life Premiums Direct	0	0	0	0	0	0	0	0	0	0	
14. Property/Casualty Premiums Written	0	0	0	0	0	0	0	0	0	0	
15. Health Premiums Earned	4,422,589	0	8,548,560	0	0	0	0	(4,125,971)	0	0	
16. Property/Casualty Premiums Earned	0	0	0	0	0	0	0	0	0	0	
17. Amount Paid for Provision of Health Care Services	12,622,295	0	6,540,628	0	0	0	0	6,081,667	0	0	
18. Amount Incurred for Provision of Health Care Services	8,918,183	0	7,030,859	0	0	0	0	1,887,324	0	0	

(a) For health business: number of persons insured under PPO managed care products0 and number of persons insured under indemnity only products0 .

(b) For health premiums written: amount of Medicare Title XVIII exempt from state taxes or fees \$67,735

30.LL



ANNUAL STATEMENT FOR THE YEAR 2016 OF THE UnitedHealthcare Plan of the River Valley, Inc.

EXHIBIT OF PREMIUMS, ENROLLMENT AND UTILIZATION (a)

REPORT FOR: 1. CORPORATION

UnitedHealthcare Plan of the River Valley, Inc.

2. Moline, IL

NAIC Group Code	0707	BUSINESS IN THE STATE OF		DURING THE YEAR							(LOCATION)	
		Iowa		2016							NAIC Company Code	
		1	Comprehensive (Hospital & Medical)		4	5	6	7	8	9	10	
	Total	Individual	Group	Medicare Supplement	Vision Only	Dental Only	Federal Employees Health Benefit Plan	Title XVIII Medicare	Title XIX Medicaid	Other		
Total Members at end of:												
1. Prior Year	55,638	9,687	28,330	0	0	0	3,365	14,256	0	0		
2. First Quarter	66,334	36,955	26,764	0	0	0	2,615	0	0	0		
3. Second Quarter	219,952	22,117	26,030	0	0	0	2,607	0	169,198	0		
4. Third Quarter	217,746	22,183	24,997	0	0	0	2,577	0	167,989	0		
5. Current Year	215,259	21,743	24,408	0	0	0	2,498	0	166,610	0		
6. Current Year Member Months	2,243,380	341,883	307,658	0	0	0	30,262	0	1,563,577	0		
Total Member Ambulatory Encounters for Year:												
7. Physician	1,734,244	163,667	146,643	0	0	0	22,553	0	1,401,381	0		
8. Non-Physician	617,088	51,979	40,578	0	0	0	4,461	0	520,070	0		
9. Total	2,351,331	215,646	187,221	0	0	0	27,014	0	1,921,450	0		
10. Hospital Patient Days Incurred	855,088	2,027	5,422	0	0	0	1,175	0	846,464	0		
11. Number of Inpatient Admissions	40,831	396	1,199	0	0	0	238	0	38,998	0		
12. Health Premiums Written (b)	913,059,610	58,958,875	116,407,467	0	0	0	18,630,542	1,205,015	717,857,711	0		
13. Life Premiums Direct	0	0	0	0	0	0	0	0	0	0		
14. Property/Casualty Premiums Written	0	0	0	0	0	0	0	0	0	0		
15. Health Premiums Earned	953,676,959	58,958,875	116,464,607	0	0	0	18,630,542	346,594	759,276,341	0		
16. Property/Casualty Premiums Earned	0	0	0	0	0	0	0	0	0	0		
17. Amount Paid for Provision of Health Care Services	826,593,161	42,441,365	87,175,503	0	0	0	15,634,143	12,383,917	668,958,233	0		
18. Amount Incurred for Provision of Health Care Services	913,708,215	42,889,977	88,991,026	0	0	0	15,913,908	3,471,016	762,442,288	0		

(a) For health business: number of persons insured under PPO managed care products0 and number of persons insured under indemnity only products0 .

(b) For health premiums written: amount of Medicare Title XVIII exempt from state taxes or fees \$1,205,015

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ANNUAL STATEMENT FOR THE YEAR 2016 OF THE UnitedHealthcare Plan of the River Valley, Inc.

EXHIBIT OF PREMIUMS, ENROLLMENT AND UTILIZATION (a)

REPORT FOR: 1. CORPORATION

UnitedHealthcare Plan of the River Valley, Inc.

2. Moline, IL

NAIC Group Code	0707	BUSINESS IN THE STATE OF		DURING THE YEAR							(LOCATION)	
		Tennessee		2016							NAIC Company Code	
		1	Comprehensive (Hospital & Medical)		4	5	6	7	8	9	10	
	Total	2	3	Medicare Supplement	Vision Only	Dental Only	Federal Employees Health Benefit Plan	Title XVIII Medicare	Title XIX Medicaid	Other		
Total Members at end of:												
1. Prior Year	548,704	0	824	0	0	0	0	70,765	477,115	0		
2. First Quarter	524,618	0	728	0	0	0	0	43,639	480,251	0		
3. Second Quarter	530,686	0	716	0	0	0	0	44,331	485,639	0		
4. Third Quarter	527,641	0	645	0	0	0	0	45,011	481,985	0		
5. Current Year	529,563	0	552	0	0	0	0	45,725	483,286	0		
6. Current Year Member Months	6,332,188	0	8,159	0	0	0	0	532,860	5,791,169	0		
Total Member Ambulatory Encounters for Year:												
7. Physician	4,949,556	0	5,147	0	0	0	0	1,131,490	3,812,919	0		
8. Non-Physician	3,768,420	0	943	0	0	0	0	717,451	3,050,026	0		
9. Total	8,717,976	0	6,090	0	0	0	0	1,848,941	6,862,945	0		
10. Hospital Patient Days Incurred	2,423,807	0	195	0	0	0	0	151,110	2,272,502	0		
11. Number of Inpatient Admissions	174,572	0	34	0	0	0	0	21,124	153,414	0		
12. Health Premiums Written (b)	2,624,071,385	0	3,189,910	0	0	0	0	654,396,563	1,966,484,912	0		
13. Life Premiums Direct	0	0	0	0	0	0	0	0	0	0		
14. Property/Casualty Premiums Written	0	0	0	0	0	0	0	0	0	0		
15. Health Premiums Earned	2,622,953,896	0	3,189,910	0	0	0	0	653,220,039	1,966,543,947	0		
16. Property/Casualty Premiums Earned	0	0	0	0	0	0	0	0	0	0		
17. Amount Paid for Provision of Health Care Services	2,009,188,656	0	2,301,081	0	0	0	0	498,116,002	1,508,771,573	0		
18. Amount Incurred for Provision of Health Care Services	1,980,763,425	0	2,307,979	0	0	0	0	472,523,832	1,505,931,614	0		

(a) For health business: number of persons insured under PPO managed care products0 and number of persons insured under indemnity only products0 .

(b) For health premiums written: amount of Medicare Title XVIII exempt from state taxes or fees \$654,396,563

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ANNUAL STATEMENT FOR THE YEAR 2016 OF THE UnitedHealthcare Plan of the River Valley, Inc.

EXHIBIT OF PREMIUMS, ENROLLMENT AND UTILIZATION (a)

REPORT FOR: 1. CORPORATION

UnitedHealthcare Plan of the River Valley, Inc.

2. Moline, IL

NAIC Group Code	0707	BUSINESS IN THE STATE OF		DURING THE YEAR							(LOCATION)	
		Virginia		2016							NAIC Company Code	
		1	Comprehensive (Hospital & Medical)		4	5	6	7	8	9	10	
	Total	2	3	Medicare Supplement	Vision Only	Dental Only	Federal Employees Health Benefit Plan	Title XVIII Medicare	Title XIX Medicaid	Other		
Total Members at end of:												
1. Prior Year	12,735	0	3,761	0	0	0	0	8,974	0	0		
2. First Quarter	3,256	0	3,256	0	0	0	0	0	0	0		
3. Second Quarter	3,326	0	3,326	0	0	0	0	0	0	0		
4. Third Quarter	1,893	0	1,893	0	0	0	0	0	0	0		
5. Current Year	2,075	0	2,075	0	0	0	0	0	0	0		
6. Current Year Member Months	30,394	0	30,394	0	0	0	0	0	0	0		
Total Member Ambulatory Encounters for Year:												
7. Physician	21,723	0	21,723	0	0	0	0	0	0	0		
8. Non-Physician	2,834	0	2,834	0	0	0	0	0	0	0		
9. Total	24,557	0	24,557	0	0	0	0	0	0	0		
10. Hospital Patient Days Incurred	817	0	817	0	0	0	0	0	0	0		
11. Number of Inpatient Admissions	135	0	135	0	0	0	0	0	0	0		
12. Health Premiums Written (b)	13,908,052	0	13,643,459	0	0	0	0	264,593	0	0		
13. Life Premiums Direct	0	0	0	0	0	0	0	0	0	0		
14. Property/Casualty Premiums Written	0	0	0	0	0	0	0	0	0	0		
15. Health Premiums Earned	13,908,052	0	13,643,459	0	0	0	0	264,593	0	0		
16. Property/Casualty Premiums Earned	0	0	0	0	0	0	0	0	0	0		
17. Amount Paid for Provision of Health Care Services.....	15,296,223	0	12,781,262	0	0	0	0	2,514,961	0	0		
18. Amount Incurred for Provision of Health Care Services	9,558,276	0	11,956,542	0	0	0	0	(2,398,266)	0	0		

(a) For health business: number of persons insured under PPO managed care products0 and number of persons insured under indemnity only products0 .

(b) For health premiums written: amount of Medicare Title XVIII exempt from state taxes or fees \$264,593

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ANNUAL STATEMENT FOR THE YEAR 2016 OF THE UnitedHealthcare Plan of the River Valley, Inc.

EXHIBIT OF PREMIUMS, ENROLLMENT AND UTILIZATION (a)

REPORT FOR: 1. CORPORATION

UnitedHealthcare Plan of the River Valley, Inc.

2. Moline, IL

NAIC Group Code	0707	BUSINESS IN THE STATE OF	(LOCATION)									
			Grand Total		DURING THE YEAR				2016		NAIC Company Code	95378
			1	Comprehensive (Hospital & Medical)		4	5	6	7	8	9	10
Total	2	3	Medicare Supplement	Vision Only	Dental Only	Federal Employees Health Benefit Plan	Title XVIII Medicare	Title XIX Medicaid	Other			
Total Members at end of:												
1. Prior Year	626,339	9,687	34,419	0	0	0	3,365	101,753	477,115	0		
2. First Quarter	595,687	36,955	32,227	0	0	0	2,615	43,639	480,251	0		
3. Second Quarter	755,951	22,117	32,059	0	0	0	2,607	44,331	654,837	0		
4. Third Quarter	749,316	22,183	29,571	0	0	0	2,577	45,011	649,974	0		
5. Current Year	749,280	21,743	29,418	0	0	0	2,498	45,725	649,896	0		
6. Current Year Member Months	8,628,554	341,883	368,803	0	0	0	30,262	532,860	7,354,746	0		
Total Member Ambulatory Encounters for Year:												
7. Physician	6,715,270	163,667	183,260	0	0	0	22,553	1,131,490	5,214,300	0		
8. Non-Physician	4,390,015	51,979	46,028	0	0	0	4,461	717,451	3,570,096	0		
9. Total	11,105,284	215,646	229,288	0	0	0	27,014	1,848,941	8,784,395	0		
10. Hospital Patient Days Incurred	3,280,098	2,027	6,820	0	0	0	1,175	151,110	3,118,966	0		
11. Number of Inpatient Admissions	215,639	396	1,469	0	0	0	238	21,124	192,412	0		
12. Health Premiums Written (b)	3,559,530,193	58,958,875	141,664,247	0	0	0	18,630,542	655,933,906	2,684,342,623	0		
13. Life Premiums Direct	0	0	0	0	0	0	0	0	0	0		
14. Property/Casualty Premiums Written	0	0	0	0	0	0	0	0	0	0		
15. Health Premiums Earned	3,594,961,496	58,958,875	141,846,536	0	0	0	18,630,542	649,705,255	2,725,820,288	0		
16. Property/Casualty Premiums Earned	0	0	0	0	0	0	0	0	0	0		
17. Amount Paid for Provision of Health Care Services	2,863,700,335	42,441,365	108,798,474	0	0	0	15,634,143	519,096,547	2,177,729,806	0		
18. Amount Incurred for Provision of Health Care Services	2,912,948,099	42,889,977	110,286,406	0	0	0	15,913,908	475,483,906	2,268,373,902	0		

(a) For health business: number of persons insured under PPO managed care products0 and number of persons insured under indemnity only products0 .

(b) For health premiums written: amount of Medicare Title XVIII exempt from state taxes or fees \$655,933,906

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Schedule S - Part 1 - Section 2

NONE

Schedule S - Part 2

NONE

ANNUAL STATEMENT FOR THE YEAR 2016 OF THE UnitedHealthcare Plan of the River Valley, Inc.

SCHEDULE S - PART 3 - SECTION 2

Reinsurance Ceded Accident and Health Insurance Listed by Reinsuring Company as of December 31, Current Year

1 NAIC Company Code	2 ID Number	3 Effective Date	4 Name of Company	5 Domi- ciliary Juris- diction	6 Type of Reinsurance Ceded	7 Type of Business Ceded	8 Premiums	9 Unearned Premiums (Estimated)	10 Reserve Credit Taken Other than for Unearned Premiums	Outstanding Surplus Relief		13 Modified Coinsurance Reserve	14 Funds Withheld Under Coinsurance
										11 Current Year	12 Prior Year		
79413	36-2739571	07/01/2008	UnitedHealthcare Insurance Company	CT	OTH/L/G	CMM, FEHBP, MR, OH	3,591,784	0	0	0	0	0	0
79413	36-2739571	07/01/2008	UnitedHealthcare Insurance Company	CT	SSL/L/G	CMM, FEHBP	550	0	0	0	0	0	0
0299999. General Account - Authorized U.S. Affiliates - Other							3,592,334	0	0	0	0	0	0
0399999. Total General Account - Authorized U.S. Affiliates							3,592,334	0	0	0	0	0	0
0699999. Total General Account - Authorized Non-U.S. Affiliates							0	0	0	0	0	0	0
0799999. Total General Account - Authorized Affiliates							3,592,334	0	0	0	0	0	0
1099999. Total General Account - Authorized Non-Affiliates							0	0	0	0	0	0	0
1199999. Total General Account Authorized							3,592,334	0	0	0	0	0	0
1499999. Total General Account - Unauthorized U.S. Affiliates							0	0	0	0	0	0	0
1799999. Total General Account - Unauthorized Non-U.S. Affiliates							0	0	0	0	0	0	0
1899999. Total General Account - Unauthorized Affiliates							0	0	0	0	0	0	0
2199999. Total General Account - Unauthorized Non-Affiliates							0	0	0	0	0	0	0
2299999. Total General Account Unauthorized							0	0	0	0	0	0	0
2599999. Total General Account - Certified U.S. Affiliates							0	0	0	0	0	0	0
2899999. Total General Account - Certified Non-U.S. Affiliates							0	0	0	0	0	0	0
2999999. Total General Account - Certified Affiliates							0	0	0	0	0	0	0
3299999. Total General Account - Certified Non-Affiliates							0	0	0	0	0	0	0
3399999. Total General Account Certified							0	0	0	0	0	0	0
3499999. Total General Account Authorized, Unauthorized and Certified							3,592,334	0	0	0	0	0	0
3799999. Total Separate Accounts - Authorized U.S. Affiliates							0	0	0	0	0	0	0
4099999. Total Separate Accounts - Authorized Non-U.S. Affiliates							0	0	0	0	0	0	0
4199999. Total Separate Accounts - Authorized Affiliates							0	0	0	0	0	0	0
4499999. Total Separate Accounts - Authorized Non-Affiliates							0	0	0	0	0	0	0
4599999. Total Separate Accounts Authorized							0	0	0	0	0	0	0
4899999. Total Separate Accounts - Unauthorized U.S. Affiliates							0	0	0	0	0	0	0
5199999. Total Separate Accounts - Unauthorized Non-U.S. Affiliates							0	0	0	0	0	0	0
5299999. Total Separate Accounts - Unauthorized Affiliates							0	0	0	0	0	0	0
5599999. Total Separate Accounts - Unauthorized Non-Affiliates							0	0	0	0	0	0	0
5699999. Total Separate Accounts Unauthorized							0	0	0	0	0	0	0
5999999. Total Separate Accounts - Certified U.S. Affiliates							0	0	0	0	0	0	0
6299999. Total Separate Accounts - Certified Non-U.S. Affiliates							0	0	0	0	0	0	0
6399999. Total Separate Accounts - Certified Affiliates							0	0	0	0	0	0	0
6699999. Total Separate Accounts - Certified Non-Affiliates							0	0	0	0	0	0	0
6799999. Total Separate Accounts Certified							0	0	0	0	0	0	0
6899999. Total Separate Accounts Authorized, Unauthorized and Certified							0	0	0	0	0	0	0
6999999. Total U.S. (Sum of 0399999, 0899999, 1499999, 1999999, 2599999, 3099999, 3799999, 4299999, 4899999, 5399999, 5999999 and 6499999)							3,592,334	0	0	0	0	0	0
7099999. Total Non-U.S. (Sum of 0699999, 0999999, 1799999, 2099999, 2899999, 3199999, 4099999, 4399999, 5199999, 5499999, 6299999 and 6599999)							0	0	0	0	0	0	0
9999999 - Totals							3,592,334	0	0	0	0	0	0

Schedule S - Part 4

NONE

Schedule S - Part 4 - Bank Footnote

NONE

Schedule S - Part 5

NONE

Schedule S - Part 5 - Bank Footnote

NONE

SCHEDULE S - PART 6

Five Year Exhibit of Reinsurance Ceded Business (000 Omitted)

	1 2016	2 2015	3 2014	4 2013	5 2012
A. OPERATIONS ITEMS					
1. Premiums	220	209	247	332	429
2. Title XVIII - Medicare	660	1,198	1,249	1,183	1,071
3. Title XIX - Medicaid	2,712	2,002	2,759	2,569	2,532
4. Commissions and reinsurance expense allowance	0	0	0	0	0
5. Total hospital and medical expenses	0	0	0	0	0
B. BALANCE SHEET ITEMS					
6. Premiums receivable	376	283	0	0	0
7. Claims payable	0	0	0	0	0
8. Reinsurance recoverable on paid losses	0	0	0	0	0
9. Experience rating refunds due or unpaid	0	0	0	0	0
10. Commissions and reinsurance expense allowances due	0	0	0	0	0
11. Unauthorized reinsurance offset	0	0	0	0	0
12. Offset for reinsurance with Certified Reinsurers	0	0	0	0	0
C. UNAUTHORIZED REINSURANCE (DEPOSITS BY AND FUNDS WITHHELD FROM)					
13. Funds deposited by and withheld from (F)	0	0	0	0	0
14. Letters of credit (L)	0	0	0	0	0
15. Trust agreements (T)	0	0	0	0	0
16. Other (O)	0	0	0	0	0
D. REINSURANCE WITH CERTIFIED REINSURERS (DEPOSITS BY AND FUNDS WITHHELD FROM)					
17. Multiple Beneficiary Trust	0	0	0	0	0
18. Funds deposited by and withheld from (F)	0	0	0	0	0
19. Letters of credit (L)	0	0	0	0	0
20. Trust agreements (T)	0	0	0	0	0
21. Other (O)	0	0	0	0	0

SCHEDULE S - PART 7

Restatement of Balance Sheet to Identify Net Credit For Ceded Reinsurance

	1 As Reported (net of ceded)	2 Restatement Adjustments	3 Restated (gross of ceded)
ASSETS (Page 2, Col. 3)			
1. Cash and invested assets (Line 12)	738,886,019	0	738,886,019
2. Accident and health premiums due and unpaid (Line 15)	224,659,580	0	224,659,580
3. Amounts recoverable from reinsurers (Line 16.1)	0	0	0
4. Net credit for ceded reinsurance	XXX	(376,146)	(376,146)
5. All other admitted assets (Balance)	99,509,630	0	99,509,630
6. Total assets (Line 28)	1,063,055,229	(376,146)	1,062,679,083
LIABILITIES, CAPITAL AND SURPLUS (Page 3)			
7. Claims unpaid (Line 1)	346,839,496	0	346,839,496
8. Accrued medical incentive pool and bonus payments (Line 2)	5,905,646	0	5,905,646
9. Premiums received in advance (Line 8)	2,825,537	0	2,825,537
10. Funds held under reinsurance treaties with authorized and unauthorized reinsurers (Line 19 first inset amount plus second inset amount)	0	0	0
11. Reinsurance in unauthorized companies (Line 20 minus inset amount)	0	0	0
12. Reinsurance with Certified Reinsurers (Line 20 inset amount)	0	0	0
13. Funds held under reinsurance treaties with Certified Reinsurers (Line 19 third inset amount)	0	0	0
14. All other liabilities (Balance)	273,175,482	(376,146)	272,799,336
15. Total liabilities (Line 24)	628,746,161	(376,146)	628,370,015
16. Total capital and surplus (Line 33)	434,309,068	XXX	434,309,068
17. Total liabilities, capital and surplus (Line 34)	1,063,055,229	(376,146)	1,062,679,083
NET CREDIT FOR CEDED REINSURANCE			
18. Claims unpaid	0		
19. Accrued medical incentive pool	0		
20. Premiums received in advance	0		
21. Reinsurance recoverable on paid losses	0		
22. Other ceded reinsurance recoverables	0		
23. Total ceded reinsurance recoverables	0		
24. Premiums receivable	0		
25. Funds held under reinsurance treaties with authorized and unauthorized reinsurers	0		
26. Unauthorized reinsurance	0		
27. Reinsurance with Certified Reinsurers	0		
28. Funds held under reinsurance treaties with Certified Reinsurers	0		
29. Other ceded reinsurance payables/offsets	376,146		
30. Total ceded reinsurance payables/offsets	376,146		
31. Total net credit for ceded reinsurance	(376,146)		

SCHEDULE T PREMIUMS AND OTHER CONSIDERATIONS

Allocated by States and Territories

States, etc.	1 Active Status	Direct Business Only								
		2 Accident & Health Premiums	3 Medicare Title XVIII	4 Medicaid Title XIX	5 Federal Employees Health Benefits Plan Premiums	6 Life & Annuity Premiums & Other Considerations	7 Property/Casualty Premiums	8 Total Columns 2 Through 7	9 Deposit-Type Contracts	
1. Alabama	AL	N	0	0	0	0	0	0	0	0
2. Alaska	AK	N	0	0	0	0	0	0	0	0
3. Arizona	AZ	N	0	0	0	0	0	0	0	0
4. Arkansas	AR	N	0	0	0	0	0	0	0	0
5. California	CA	N	0	0	0	0	0	0	0	0
6. Colorado	CO	N	0	0	0	0	0	0	0	0
7. Connecticut	CT	N	0	0	0	0	0	0	0	0
8. Delaware	DE	N	0	0	0	0	0	0	0	0
9. District of Columbia	DC	N	0	0	0	0	0	0	0	0
10. Florida	FL	N	0	0	0	0	0	0	0	0
11. Georgia	GA	N	0	0	0	0	0	0	0	0
12. Hawaii	HI	N	0	0	0	0	0	0	0	0
13. Idaho	ID	N	0	0	0	0	0	0	0	0
14. Illinois	IL	L	8,423,411	67,735	0	0	0	8,491,146	0	0
15. Indiana	IN	N	0	0	0	0	0	0	0	0
16. Iowa	IA	L	175,366,342	1,205,015	717,857,711	18,630,542	0	913,059,610	0	0
17. Kansas	KS	N	0	0	0	0	0	0	0	0
18. Kentucky	KY	N	0	0	0	0	0	0	0	0
19. Louisiana	LA	N	0	0	0	0	0	0	0	0
20. Maine	ME	N	0	0	0	0	0	0	0	0
21. Maryland	MD	N	0	0	0	0	0	0	0	0
22. Massachusetts	MA	N	0	0	0	0	0	0	0	0
23. Michigan	MI	N	0	0	0	0	0	0	0	0
24. Minnesota	MN	N	0	0	0	0	0	0	0	0
25. Mississippi	MS	N	0	0	0	0	0	0	0	0
26. Missouri	MO	N	0	0	0	0	0	0	0	0
27. Montana	MT	N	0	0	0	0	0	0	0	0
28. Nebraska	NE	N	0	0	0	0	0	0	0	0
29. Nevada	NV	N	0	0	0	0	0	0	0	0
30. New Hampshire	NH	N	0	0	0	0	0	0	0	0
31. New Jersey	NJ	N	0	0	0	0	0	0	0	0
32. New Mexico	NM	N	0	0	0	0	0	0	0	0
33. New York	NY	N	0	0	0	0	0	0	0	0
34. North Carolina	NC	N	0	0	0	0	0	0	0	0
35. North Dakota	ND	N	0	0	0	0	0	0	0	0
36. Ohio	OH	N	0	0	0	0	0	0	0	0
37. Oklahoma	OK	N	0	0	0	0	0	0	0	0
38. Oregon	OR	N	0	0	0	0	0	0	0	0
39. Pennsylvania	PA	N	0	0	0	0	0	0	0	0
40. Rhode Island	RI	N	0	0	0	0	0	0	0	0
41. South Carolina	SC	N	0	0	0	0	0	0	0	0
42. South Dakota	SD	N	0	0	0	0	0	0	0	0
43. Tennessee	TN	L	3,189,910	654,396,563	1,966,484,912	0	0	2,624,071,385	0	0
44. Texas	TX	N	0	0	0	0	0	0	0	0
45. Utah	UT	N	0	0	0	0	0	0	0	0
46. Vermont	VT	N	0	0	0	0	0	0	0	0
47. Virginia	VA	L	13,643,459	264,593	0	0	0	13,908,052	0	0
48. Washington	WA	N	0	0	0	0	0	0	0	0
49. West Virginia	WV	N	0	0	0	0	0	0	0	0
50. Wisconsin	WI	N	0	0	0	0	0	0	0	0
51. Wyoming	WY	N	0	0	0	0	0	0	0	0
52. American Samoa	AS	N	0	0	0	0	0	0	0	0
53. Guam	GU	N	0	0	0	0	0	0	0	0
54. Puerto Rico	PR	N	0	0	0	0	0	0	0	0
55. U.S. Virgin Islands	VI	N	0	0	0	0	0	0	0	0
56. Northern Mariana Islands	MP	N	0	0	0	0	0	0	0	0
57. Canada	CAN	N	0	0	0	0	0	0	0	0
58. Aggregate other alien	OT	XXX	0	0	0	0	0	0	0	0
59. Subtotal	XXX	200,623,122	655,933,906	2,684,342,623	18,630,542	0	0	3,559,530,193	0	0
60. Reporting entity contributions for Employee Benefit Plans	XXX	0	0	0	0	0	0	0	0	0
61. Total (Direct Business)	(a) 4	200,623,122	655,933,906	2,684,342,623	18,630,542	0	0	3,559,530,193	0	0
DETAILS OF WRITE-INS										
58001.	XXX									
58002.	XXX									
58003.	XXX									
58998. Summary of remaining write-ins for Line 58 from overflow page	XXX	0	0	0	0	0	0	0	0	0
58999. Totals (Lines 58001 through 58003 plus 58998)(Line 58 above)	XXX	0	0	0	0	0	0	0	0	0

(L) Licensed or Chartered - Licensed Insurance Carrier or Domiciled RRG; (R) Registered - Non-domiciled RRGs; (Q) Qualified - Qualified or Accredited Reinsurer; (E) Eligible - Reporting Entities eligible or approved to write Surplus Lines in the state; (N) None of the above - Not allowed to write business in the state.

Explanation of basis of allocation by states, premiums by state, etc.

All premiums are allocated based upon geographic market.

(a) Insert the number of L responses except for Canada and Other Alien.

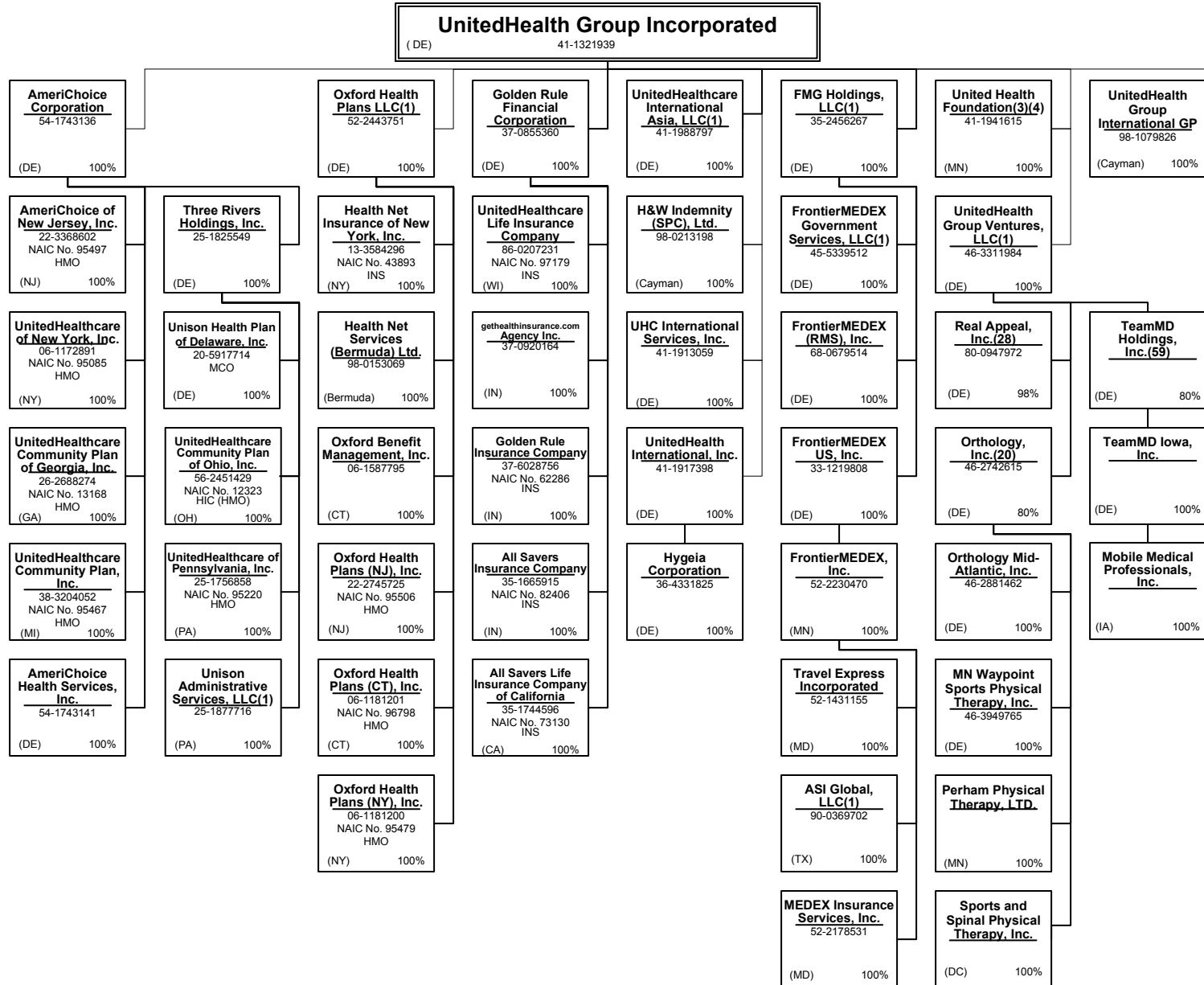
**SCHEDULE T - PART 2
INTERSTATE COMPACT - EXHIBIT OF PREMIUMS WRITTEN**

Allocated by States and Territories

States, Etc.	Direct Business Only					Totals
	1 Life (Group and Individual)	2 Annuities (Group and Individual)	3 Disability Income (Group and Individual)	4 Long-Term Care (Group and Individual)	5 Deposit-Type Contracts	
1. Alabama	AL					
2. Alaska	AK					
3. Arizona	AZ					
4. Arkansas	AR					
5. California	CA					
6. Colorado	CO					
7. Connecticut	CT					
8. Delaware	DE					
9. District of Columbia	DC					
10. Florida	FL					
11. Georgia	GA					
12. Hawaii	HI					
13. Idaho	ID					
14. Illinois	IL					
15. Indiana	IN					
16. Iowa	IA					
17. Kansas	KS					
18. Kentucky	KY					
19. Louisiana	LA					
20. Maine	ME					
21. Maryland	MD					
22. Massachusetts	MA					
23. Michigan	MI					
24. Minnesota	MN					
25. Mississippi	MS					
26. Missouri	MO					
27. Montana	MT					
28. Nebraska	NE					
29. Nevada	NV					
30. New Hampshire	NH					
31. New Jersey	NJ					
32. New Mexico	NM					
33. New York	NY					
34. North Carolina	NC					
35. North Dakota	ND					
36. Ohio	OH					
37. Oklahoma	OK					
38. Oregon	OR					
39. Pennsylvania	PA					
40. Rhode Island	RI					
41. South Carolina	SC					
42. South Dakota	SD					
43. Tennessee	TN					
44. Texas	TX					
45. Utah	UT					
46. Vermont	VT					
47. Virginia	VA					
48. Washington	WA					
49. West Virginia	WV					
50. Wisconsin	WI					
51. Wyoming	WY					
52. American Samoa	AS					
53. Guam	GU					
54. Puerto Rico	PR					
55. U.S. Virgin Islands	VI					
56. Northern Mariana Islands	MP					
57. Canada	CAN					
58. Aggregate Other Alien	OT					
59. Total						

NONE

SCHEDULE Y – INFORMATION CONCERNING ACTIVITIES OF INSURER MEMBERS OF A HOLDING COMPANY GROUP
PART 1 – ORGANIZATIONAL CHART



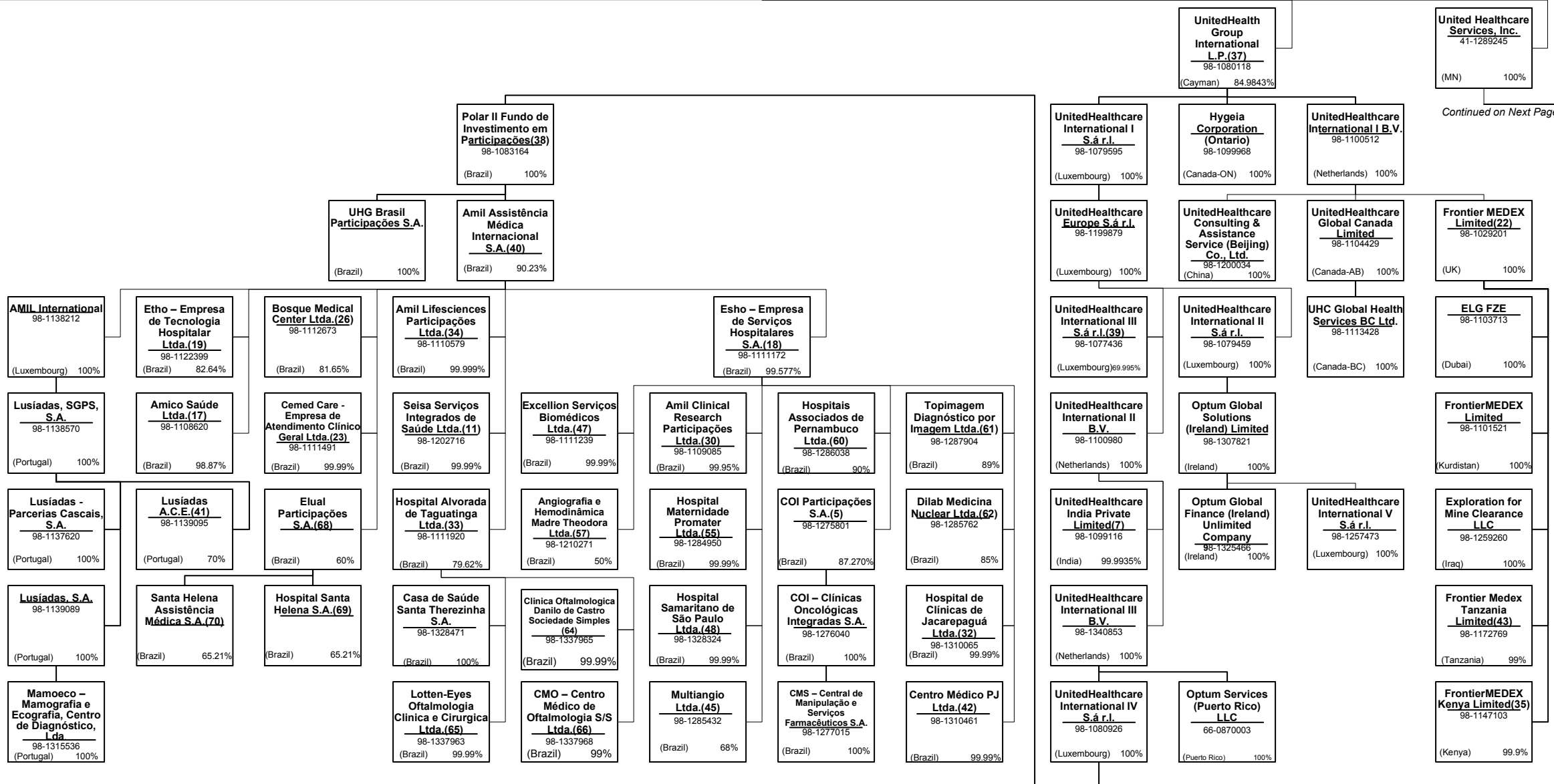
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SCHEDULE Y – INFORMATION CONCERNING ACTIVITIES OF INSURER MEMBERS OF A HOLDING COMPANY GROUP
PART 1 – ORGANIZATIONAL CHART

UnitedHealth Group Incorporated
 (DE) 41-1321939

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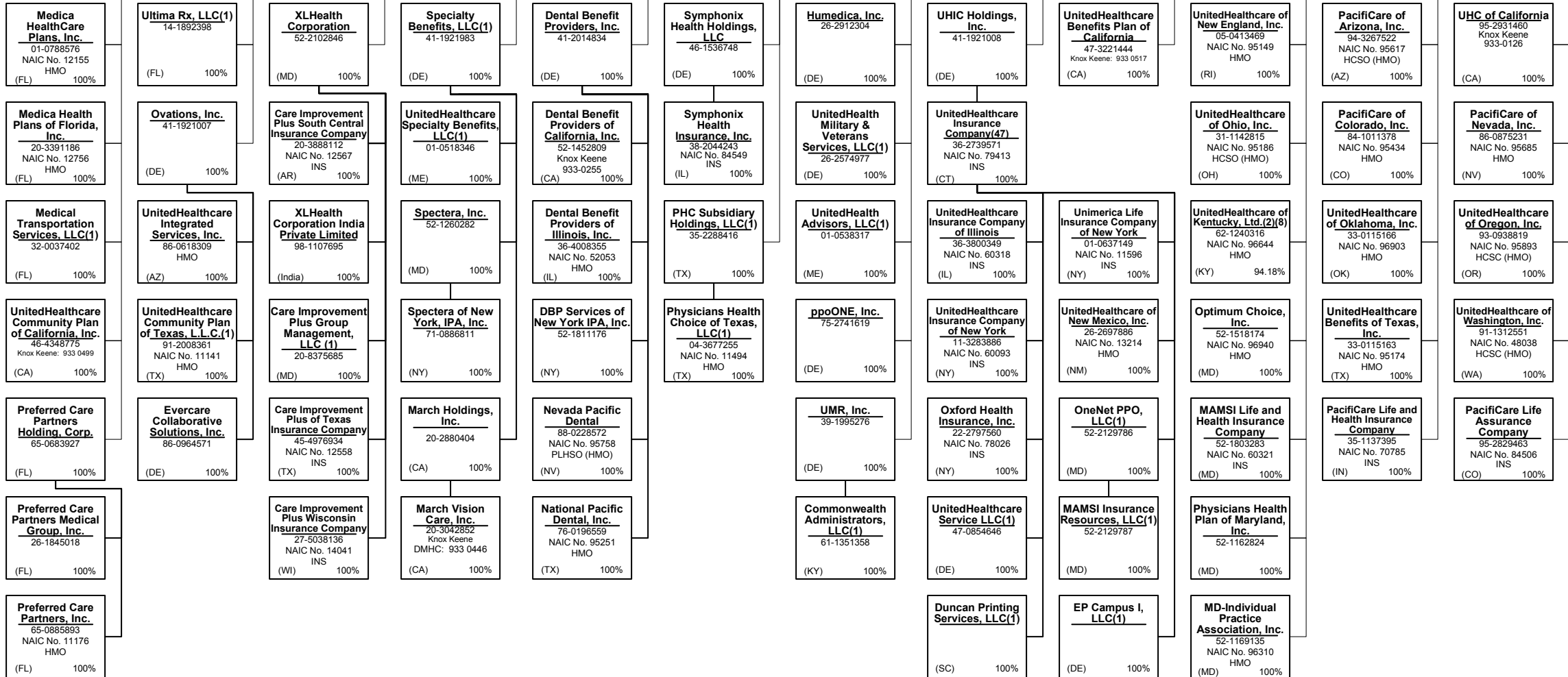
40.1

SCHEDULE Y – INFORMATION CONCERNING ACTIVITIES OF INSURER MEMBERS OF A HOLDING COMPANY GROUP
PART 1 – ORGANIZATIONAL CHART

United HealthCare Services, Inc.
 (MN) 41-1289245 100%

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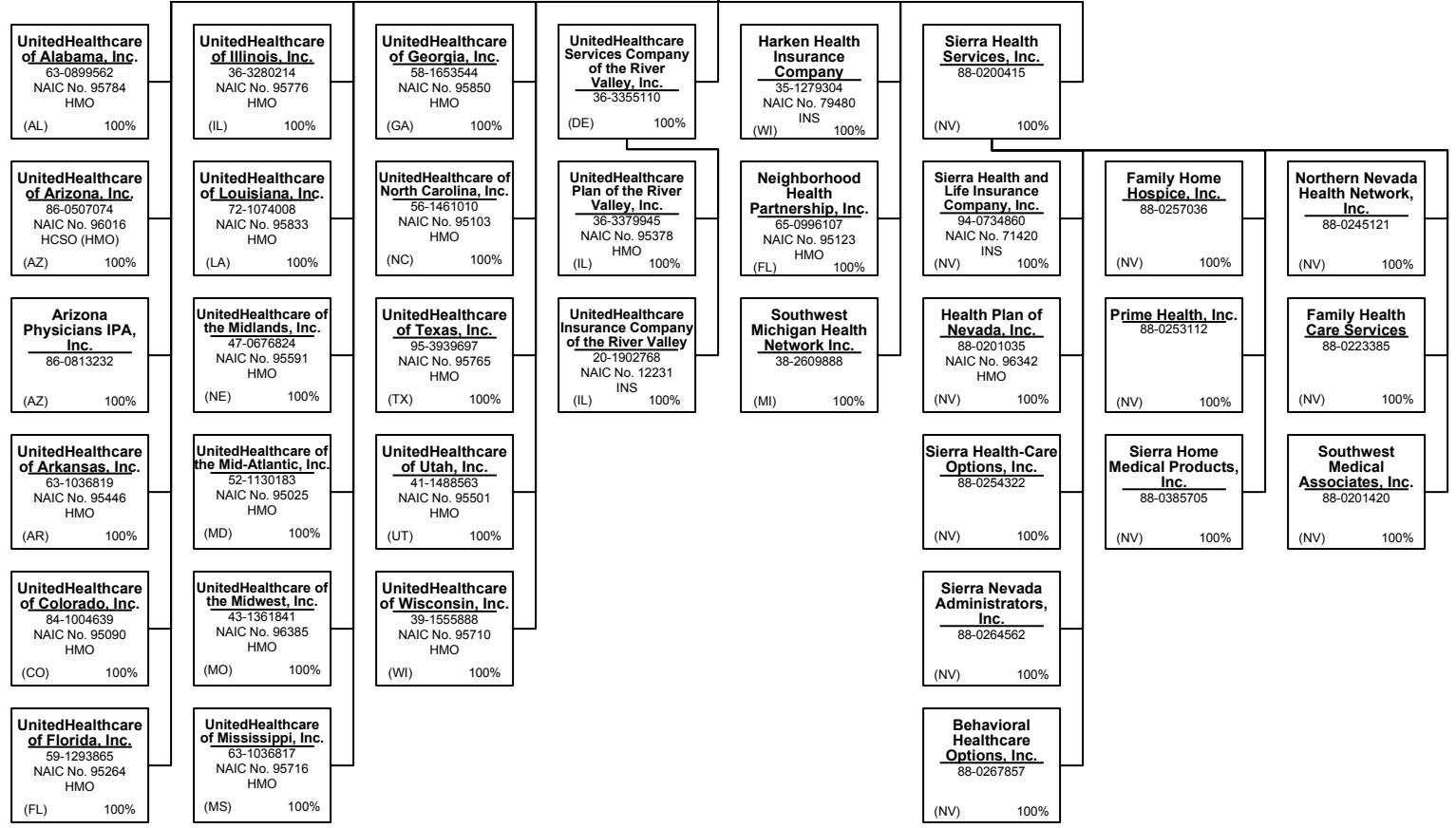


40.2

SCHEDULE Y – INFORMATION CONCERNING ACTIVITIES OF INSURER MEMBERS OF A HOLDING COMPANY GROUP
PART 1 – ORGANIZATIONAL CHART

United HealthCare Services, Inc.
 (MN) 41-1289245 100%

UnitedHealthcare, Inc.
 41-1922511
 (DE) 100%



Continued from Previous Page

Continued on Next Page

SCHEDULE Y – INFORMATION CONCERNING ACTIVITIES OF INSURER MEMBERS OF A HOLDING COMPANY GROUP
PART 1 – ORGANIZATIONAL CHART

United HealthCare Services, Inc.
 (MN) 41-1289245 100%

Continued from Previous Page

Continued on Next Page

Optum, Inc.
 30-0580620
 (DE) 100%

OptumHealth Holdings, LLC(1)
 47-1192395
 (DE) 100%

Collaborative Care Holdings, LLC(1)
 27-2337616
 (DE) 100%

LifePrint Health, Inc.
 27-2309024
 (DE) 100%

Lifeprint East, Inc.
 45-3143218
 (DE) 100%

Lifeprint Accountable Care Organization, LLC(1)
 32-0409538
 (DE) 100%

Optum Nevada Accountable Care Organization LLC (1)
 90-1001805
 (DE) 100%

Optum Palliative and Hospice Care, Inc.
 30-0226127
 (DE) 100%

Collaborative Realty, LLC(1)
 45-2614005
 (NY) 100%

Optum Clinical Services, Inc.
 45-3142512
 (DE) 100%

Collaborative Care Services, Inc.
 27-2337487
 (DE) 100%

Collaborative Care Solutions, LLC(1)
 27-3470466
 (DE) 100%

Nevada Medical Services LLC(1)
 46-3584152
 (NV) 100%

WESTMED Practice Partners LLC(1)(52)
 45-0636596
 (DE) 86.15%

Monarch Management Services, Inc.
 45-3142852
 (DE) 100%

MHC Real Estate Holdings, LLC(1)
 27-2252446
 (CA) 100%

310 Canyon Medical, LLC(1)
 27-2624551
 (CA) 100%

ProHEALTH Medical Management, LLC(1)(53)
 47-1049961
 (DE) 80%

ProHEALTH Fitness of Lake Success, LLC(1)(54)
 32-0229091
 (NY) 82.62%

ProHealth Proton Center Management, LLC (1)
 32-0455430
 (DE) 100%

Day-Op Surgery Consulting Company, LLC (1)
 (DE) 100%

Riverside Medical Management, LLC
 (DE) 100%

Optum Clinics Holdings, Inc. (15)
 37-1782217
 (DE) 97.2%

Optum Clinics Intermediate Holdings, Inc.
 38-3969193
 (DE) 100%

Urgent Care Holdings, Inc.
 26-0382877
 (DE) 100%

Urgent Care MSO, LLC(1)
 28-3867220
 (DE) 100%

MedExpress Development, LLC(1)
 20-3824377
 (FL) 100%

MedExpress Urgent Care, Inc. - Ohio
 (OH) 100%

Highlands Ranch Healthcare, LLC (1)
 84-1472832
 (CO) 100%

DWIC of Tampa Bay, Inc.
 59-3625966
 (FL) 100%

AppleCare Medical Management, LLC(1)
 27-2068687
 (DE) 100%

Golden Outlook, Inc.
 20-3420886
 (CA) 100%

INSPIRIS of New York Management, Inc.
 13-4138665
 (NY) 100%

Inspiris of Tennessee, Inc.
 20-5355196
 (TN) 100%

FOR HEALTH OF ARIZONA, INC.
 86-0908902
 (AZ) 100%

Inspiris, Inc.
 33-0766366
 (DE) 100%

INSPIRIS of New York IPA, Inc.
 13-4138668
 (NY) 100%

Inspiris Services Company
 26-0683057
 (TN) 100%

INSPIRIS of Texas Physician Group(13)
 26-2885572
 (TX) 100%

FOR HEALTH OF ARIZONA, INC.
 86-0908902
 (AZ) 100%

INSPIRIS of New York Management, Inc.
 13-4138665
 (NY) 100%

INSPIRIS of New York IPA, Inc.
 13-4138668
 (NY) 100%

Inspiris Services Company
 26-0683057
 (TN) 100%

INSPIRIS of Texas Physician Group(13)
 26-2885572
 (TX) 100%

FOR HEALTH OF ARIZONA, INC.
 86-0908902
 (AZ) 100%

INSPIRIS of New York Management, Inc.
 13-4138665
 (NY) 100%

INSPIRIS of New York IPA, Inc.
 13-4138668
 (NY) 100%

Inspiris Services Company
 26-0683057
 (TN) 100%

INSPIRIS of Texas Physician Group(13)
 26-2885572
 (TX) 100%

FOR HEALTH OF ARIZONA, INC.
 86-0908902
 (AZ) 100%

Polo Holdco, LLC(1)(46)
 47-5663848
 (DE) 80.1%

Hospice Inspiris Holdings, Inc.
 20-8910978
 (TN) 100%

Optum Palliative and Hospice Care of Texas, Inc.
 20-8911303
 (TN) 100%

Optum Palliative and Hospice Care of Pennsylvania, Inc.
 20-8911466
 (TN) 100%

ProHealth Physicians, Inc.
 06-1446075
 (CT) 100%

ProHealth Physicians ACO, LLC
 45-5470737
 (CT) 100%

40.4

SCHEDULE Y – INFORMATION CONCERNING ACTIVITIES OF INSURER MEMBERS OF A HOLDING COMPANY GROUP
PART 1 – ORGANIZATIONAL CHART

United HealthCare Services, Inc.
 (MN) 41-1289245 100%

Optum, Inc.
 30-0580620
 (DE) 100%

OptumHealth Holdings, LLC(1)
 47-1192395
 (DE) 100%

Collaborative Care Holdings, LLC(1)
 27-2337616
 (DE) 100%

WellMed Medical Management, Inc.(10)
 74-2786364
 (TX) 80%

USMD Holdings, Inc.
 27-2866866
 (DE) 100%

WellMed Medical Management of Florida, Inc.
 74-2797745
 (FL) 100%

Comfort Care Transportation, LLC(1)
 11-3647007
 (TX) 100%

R&H Family Fitness Unlimited LLC(1)
 26-3168754
 (TX) 100%

Medical Preparatory School of Allied Health, LLC(1)
 26-4808018
 (TX) 100%

Impel Management Services, L.L.C.(1)
 75-2574317
 (TX) 100%

Impel Consulting Experts, L.L.C.(1)
 75-2574317
 (TX) 100%

USMD Cancer Treatment Centers, L.L.C.
 26-2245431
 (TX) 100%

WellMed Networks - DFW, Inc.(63)
 41-2250215
 (TX) 50%

USMD Affiliated Services(3)
 27-2956222
 (TX) 100%

USMD Diagnostic Services, LLC(1)
 27-2803133
 (TX) 100%

USMD Administrative Services, L.L.C.(1)
 20-8048861
 (TX) 100%

Mat-Rx Development, L.L.C.(1)
 43-1967823
 (TX) 100%

Metro I Stone Management, Ltd.
 (TX) 60%

USMD Cancer Treatment Centers GP, L.L.C.(1)
 (TX) 100%

USMD CT (Mo), LLC(1)
 (MO) 100%

MXMD Centros De Cancer, S. De R.L. De C.V.
 (MX) 50%

Medical Clinic of North Texas PLLC(1)
 75-2566987
 (TX) 100%

Urology Associates of North Texas, P.L.L.C.(1)
 (TX) 100%

USMD PPM, LLC(1)
 35-2446102
 (TX) 100%

USMD of Arlington GP, L.L.C.(1)
 (TX) 100%

Mat-Rx Fort Worth GP, L.L.C.(1)
 (TX) 100%

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SCHEDULE Y – INFORMATION CONCERNING ACTIVITIES OF INSURER MEMBERS OF A HOLDING COMPANY GROUP
PART 1 – ORGANIZATIONAL CHART

United HealthCare Services, Inc.
 (MN) 41-1289245 100%

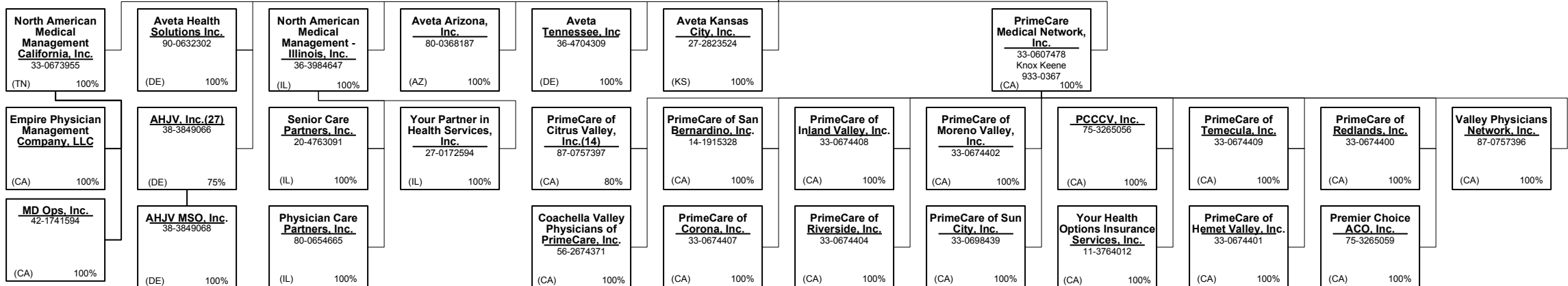
Optum, Inc.
 30-0580620
 (DE) 100%

OptumHealth Holdings, LLC(1)
 47-1192395
 (DE) 100%

Collaborative Care Holdings, LLC(1)
 27-2337616
 (DE) 100%

Aveta Inc.
 20-4057813
 (DE) 100%

NAMM Holdings, Inc.
 20-3236839
 (DE) 100%



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SCHEDULE Y – INFORMATION CONCERNING ACTIVITIES OF INSURER MEMBERS OF A HOLDING COMPANY GROUP
PART 1 – ORGANIZATIONAL CHART

United HealthCare Services, Inc.
 (MN) 41-1289245 100%

Optum, Inc.
 30-0580620
 (DE) 100%

OptumHealth Holdings, LLC(1)
 47-1192395
 (DE) 100%

Optum Services, Inc.
 45-4683454
 (DE) 100%

OptumHealth International B.V.
 98-1106868
 (Netherlands) 100%

Optum Health & Technology Holdings (US), LLC(1)
 43-1747235
 (MO) 100%

OptumHealth Care Solutions, Inc.
 41-1591944
 (MN) 100%

Catalyst360, LLC(1)
 20-5807941
 (DE) 100%

Optum Health & Technology (India) Private Limited(12)
 98-1095799
 (India) 99.996%

Optum Health Services (Canada) Ltd.
 98-1097921
 (Canada-BC) 100%

Optum Management Consulting (Shanghai) Co., Ltd.
 98-1098190
 (China) 100%

United Behavioral Health
 94-2649097
 (CA) 100%

Unimerica Insurance Company
 52-1996029
 NAIC No. 91529
 INS
 (WI) 100%

Logistics Health, Inc.
 39-1974851
 (WI) 100%

U.S. Behavioral Health Plan, California
 94-3077084
 Knox Keene
 933-0259
 (CA) 100%

HealthAllies, Inc.
 95-4763349
 (DE) 100%

MSLA Management LLC(1)
 (DE) 100%

Managed Physical Network, Inc.
 14-1782475
 (NY) 100%

OrthoNet Holdings, Inc.
 13-3960641
 (DE) 100%

Optum Biometrics, Inc.
 36-3437660
 (IL) 100%

United Resource Networks IPA of New York, Inc.
 30-0318238
 (NY) 100%

Alere Health, LLC (1)
 26-2564744
 (DE) 100%

Rally Health, Inc.
 35-2493256
 (DE) 100%

Optum Health & Technology (Singapore) Pte. Ltd.
 (Singapore) 100%

Optum Solutions UK Holdings Limited
 98-0644599
 (UK) 100%

United Behavioral Health of New York, I.P.A., Inc.
 41-1868911
 (NY) 100%

Distance Learning Network, Inc.
 30-0238641
 (DE) 100%

OptumHealth Financial Services, Inc.
 47-0858530
 (DE) 100%

ACN Group IPA of New York, Inc.
 41-1913523
 (NY) 100%

OrthoNet LLC(1)
 13-3818652
 (NY) 100%

OrthoNet Services, Inc.
 46-1581769
 (DE) 100%

Optum Women's and Children's Health, LLC (1)
 58-2205984
 (DE) 100%

Alere Health Improvement Company
 22-3493126
 (DE) 100%

Audax Health Solutions, LLC(1)
 47-0990056
 (DE) 100%

Optum UK Solutions Group Limited
 98-1097769
 (UK) 100%

UnitedHealth UK Limited
 98-0559902
 (UK) 100%

Optum Health & Technology (US), LLC(1)
 20-2149493
 (MO) 100%

Connexions, Inc.
 59-3684411
 (FL) 100%

Optum Bank, Inc.
 47-0858534
 (UT) 100%

ACN Group of California, Inc.
 27-0015861
 Knox Keene
 933-0407
 (CA) 100%

OrthoNet of the Mid-Atlantic, Inc.
 30-0029448
 NAIC: 11068
 (DE) 100%

OrthoNet of the South, Inc.
 26-2884306
 (DE) 100%

Alere of New York, Inc.
 58-1873062
 (NY) 100%

Alere Wellbeing, Inc.
 20-0231080
 (DE) 100%

Spotlite, Inc.
 46-5587702
 (DE) 100%

Optum Health & Technology (UK) Limited
 98-1095879
 (UK) 100%

Optum Health Solutions (UK) Limited
 98-1147355
 (UK) 100%

Connexions HCI, LLC(1)
 20-1825933
 (FL) 100%

Plus One Holdings, Inc.
 13-3613705
 (DE) 100%

OrthoNet New York IPA, Inc.
 13-4025898
 (NY) 100%

Cardio Management, Inc.
 46-1981651
 (DE) 100%

Optum Healthcare of Illinois, Inc.
 58-2068880
 (GA) 100%

Alere Wellology, Inc.
 54-1776557
 (DE) 100%

Optum Health & Technology (Australia) Pty Ltd(49)
 ACN:134 449 059
 (Australia) 100%

ScriptSwitch Limited
 (UK) 100%

Plus One Health Management Puerto Rico, Inc.
 (PR) 100%

OrthoNet West, Inc.
 20-0221966
 (DE) 100%

International Psychological Services Pty Limited
 98-1097022
 ACN: 061-008-517
 (Australia) 100%

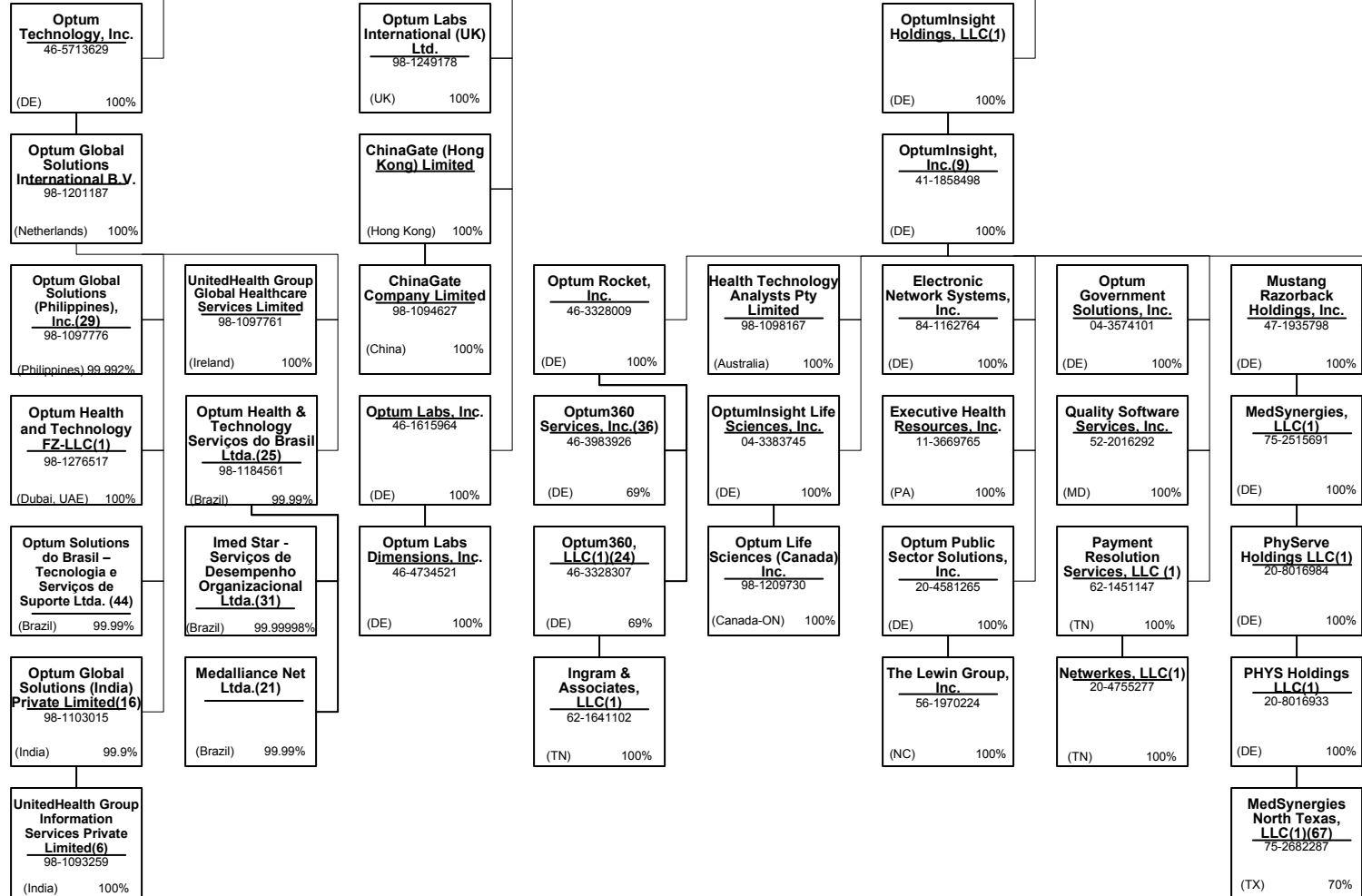
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SCHEDULE Y – INFORMATION CONCERNING ACTIVITIES OF INSURER MEMBERS OF A HOLDING COMPANY GROUP
PART 1 – ORGANIZATIONAL CHART

United HealthCare Services, Inc.
 (MN) 41-1289245 100%

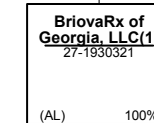
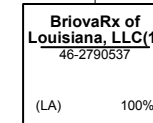
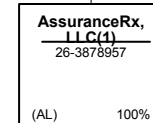
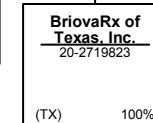
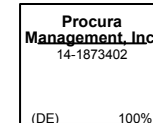
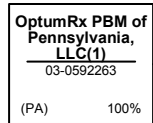
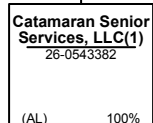
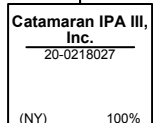
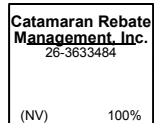
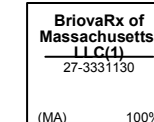
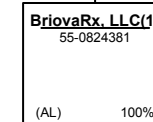
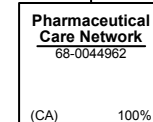
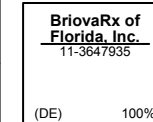
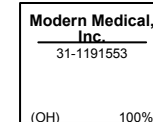
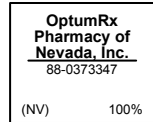
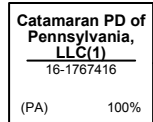
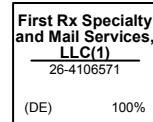
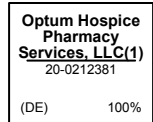
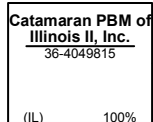
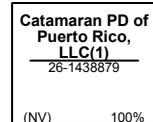
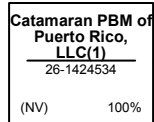
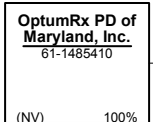
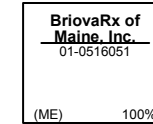
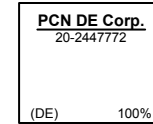
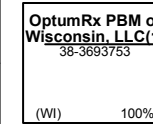
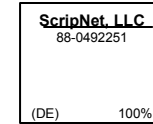
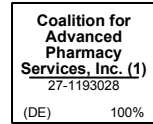
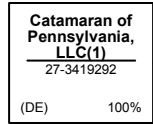
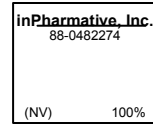
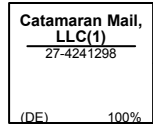
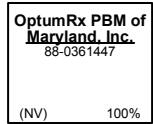
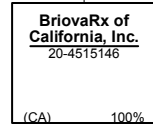
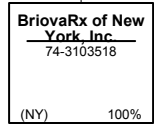
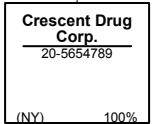
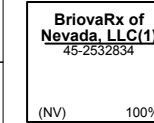
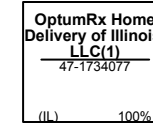
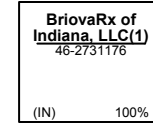
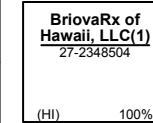
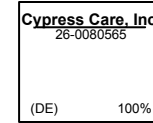
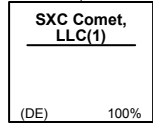
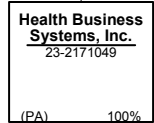
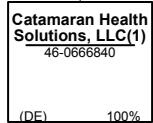
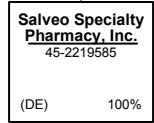
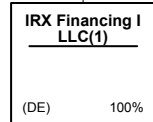
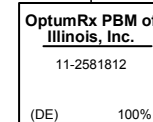
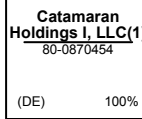
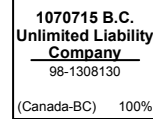
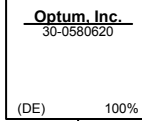
Optum, Inc.
 30-0580620
 (DE) 100%



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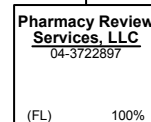
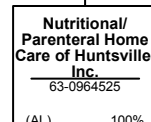
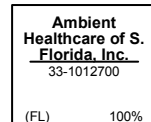
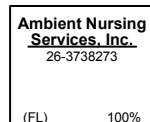
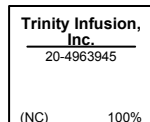
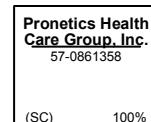
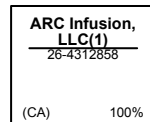
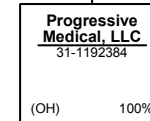
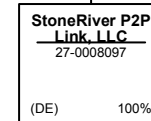
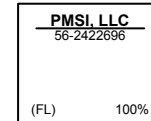
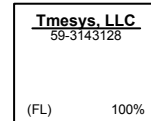
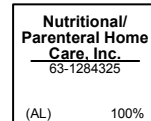
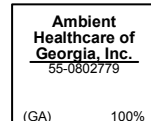
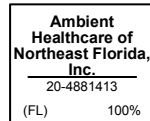
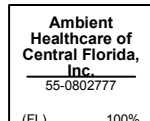
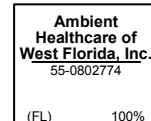
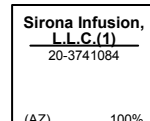
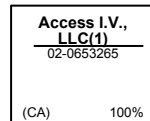
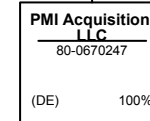
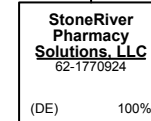
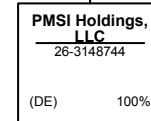
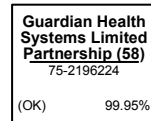
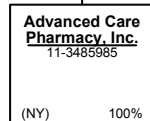
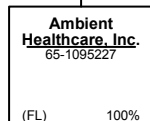
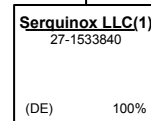
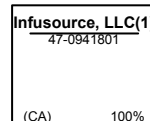
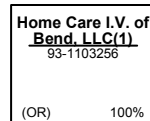
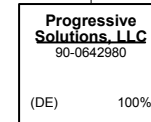
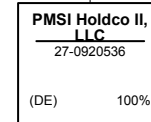
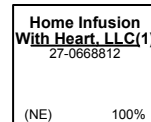
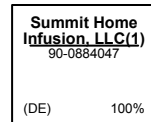
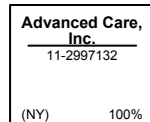
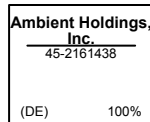
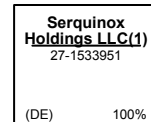
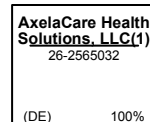
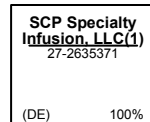
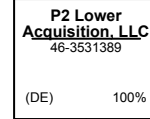
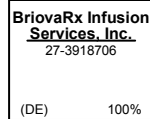
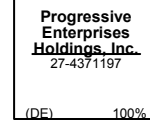
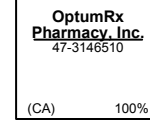
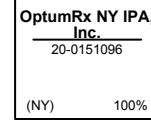
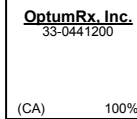
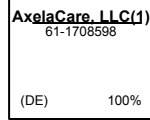
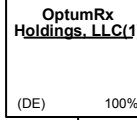
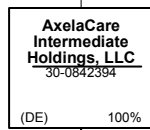
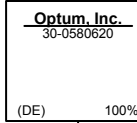
SCHEDULE Y – INFORMATION CONCERNING ACTIVITIES OF INSURER MEMBERS OF A HOLDING COMPANY GROUP
PART 1 – ORGANIZATIONAL CHART



Continued from Previous Page

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SCHEDULE Y – INFORMATION CONCERNING ACTIVITIES OF INSURER MEMBERS OF A HOLDING COMPANY GROUP
PART 1 – ORGANIZATIONAL CHART



40.10

Continued from Previous Page

SCHEDULE Y – INFORMATION CONCERNING ACTIVITIES OF INSURER MEMBERS OF A HOLDING COMPANY GROUP**PART 1 – ORGANIZATIONAL CHART****Notes**

All legal entities on the Organization Chart are Corporations unless otherwise indicated.

- (1) Entity is a Limited Liability Company
(2) Entity is a Partnership
(3) Entity is a Non-Profit Corporation
(4) Control of the Foundation is based on sole membership, not the ownership of voting securities
(5) COI Participações S.A. is 87.270% owned by Esho – Empresa de Serviços Hospitalares S.A. and 12.729% owned by COIPAR Participações S.A.
(6) UnitedHealth Group Information Services Private Limited is 100% owned by Optum Global Solutions (India) Private Limited. UnitedHealth International, Inc. holds 10 shares as a nominee shareholder.
(7) UnitedHealthcare India Private Limited is 99.9935% owned by UnitedHealthcare International II B.V. and 0.0065% owned by UnitedHealth International, Inc.
(8) General partnership interests are held by United HealthCare Services, Inc. (89.77%) and by UnitedHealthcare, Inc. (10.23%). United HealthCare Services, Inc. also holds 100% of the limited partnership interests. When combining general and limited partner interests, United HealthCare Services, Inc. owns 94.18% and UnitedHealthcare, Inc. owns 5.83%.
(9) Branch office located in Abu Dhabi, UAE.
(10) WellMed Medical Management, Inc. is 80% owned by Collaborative Care Holdings, LLC and 20% owned by WMG Healthcare Partners, L.P.
(11) Seisa Serviços Integrados de Saúde Ltda is 99.99% owned by Amil Assistência Médica Internacional S.A. and 0.000007% owned by Cemed Care – Empresa de Atendimento Clínico Geral Ltda.
(12) Optum Health & Technology (India) Private Limited is 99.996% owned by OptumHealth International B.V. and 0.004 % owned by United Behavioral Health.
(13) INSPIRIS of Texas Physician Group is a Texas non-profit (taxable) whose sole member is Inspiris Services Company.
(14) PrimeCare of Citrus Valley, Inc. is 80% owned by PrimeCare Medical Network, Inc. and 20% owned by Citrus Valley Medical Associates, Inc.
(15) Optum Clinics Holdings, Inc. is 97.2% owned by Collaborative Care Holdings, LLC and 2.8% is owned by external shareholders.
(16) Optum Global Solutions (India) Private Limited is 99.9% owned by Optum Global Solutions International B.V. and 0.1% owned by UnitedHealth International, Inc.
(17) Amico Saúde Ltda. is 98.87947% owned by Amil Assistência Médica Internacional S.A. and 1.12053% owned by Cemed Care – Empresa de Atendimento Clínico Geral Ltda.
(18) Esho – Empresa de Serviços Hospitalares S.A. is 99.577% owned by Amil Assistência Médica Internacional S.A. and 0.0185976% owned by Treasury Shares and .4044814% owned by external shareholders.
(19) Etho – Empresa de Tecnologia Hospitalar Ltda. 82.64% owned by Amil Assistência Médica Internacional S.A. and 17.357% owned by an external shareholder.
(20) Orthology, Inc. is 80% owned by UnitedHealth Group Ventures, LLC and 20% owned by external shareholders.
(21) Medalliance Net Ltda. is owned 99.999985% by Optum Health & Technology Serviços do Brasil Ltda. and 0.000015% by UHG Brasil Participações S.A.
(22) Branch offices in Iraq and Uganda.
(23) Cemed Care Empresa de Atendimento Clínico Geral Ltda. Is 99.9999995% owned by Amil Assistência Médica Internacional S.A. and 0.000005% owned by Amico Saúde Ltda.
(24) Optum 360, LLC is 69% owned by Optum Rocket, Inc; the remaining 31% is owned by external holders.
(25) Optum Health & Technology Serviços do Brasil Ltda. is 99.9964% owned by Optum Global Solutions International B.V. and .0036% owned by OptumInsight, Inc.
- (26) Bosque Medical Center Ltda. is 81.65320% owned by Amil Assistência Médica Internacional S.A. and 18.34680% owned by Esho – Empresa de Serviços Hospitalares S.A.
(27) AHJV, Inc. is 75% owned by NMM Holdings, Inc. and 25% owned by Humana, Inc.
(28) Real Appeal, Inc. is majority-owned by UHG or one of its affiliates and the remaining 2% is owned by Real Appeal Management.
(29) Optum Global Solutions (Philippines), Inc. is 99.992% owned by Optum Global Solutions International B.V., and the remaining 0.008% is held by the company's directors.
(30) Amil Clinical Research Participações Ltda. is 99.95% owned by Amil Lifesciences Participações Ltda. and 0.05% owned by Cemed Care – Empresa de Atendimento Clínico Geral Ltda.
(31) Imed Star Serviços de Desempenho Organizacional Ltda. is 99.99998% owned by Optum Health & Technology Serviços do Brasil Ltda and 0.00002% owned by UHG Brasil Participações S.A.
(32) Hospital de Clínicas de Jacarepaguá Ltda. is 99.999996% owned by Esho – Empresa de Serviços Hospitalares S.A. and 0.000004% is owned by Cemed Care – Empresa de Atendimento Clínico Geral Ltda.
(33) Hospital Alvorada Taguatinga Ltda. is 79.62822% owned by Amil Assistência Médica Internacional S.A. 20.37178% by Bosque Medical Center Ltda.
(34) Amil Lifesciences Participações Ltda. Is 99.999685% owned by Amil Assistência Médica Internacional S.A. and 0.000315% owned by Cemed Care Empresa de Atendimento Clínico Geral Ltda.
(35) FrontierMEDEX Kenya Limited is 99.9% owned by Frontier MEDEX Limited and 0.1% owned by UnitedHealthcare International I B.V.
(36) Optum360 Services, Inc. is 69% owned by Optum Rocket, Inc. and 31% owned by two external interest holders.
(37) The limited partners of UnitedHealth Group International, L.P. include FMG Holdings, LLC (14.8145%), Hygeia Corporation (DE) (0.2012%) and UnitedHealth Group Incorporated (84.9843%). UnitedHealth Group International GP is the general partner of UnitedHealth Group International, L.P.
(38) Polar II Fundo de Investimento em Participações is a Brazilian private equity investment fund incorporated in the form of a closed-end condominium.
(39) UnitedHealthcare International III S.á r.l. is 69.995% owned by UnitedHealthcare Europe S.á r.l. and 30.005% owned by UnitedHealthcare International II S.á r.l.
(40) Amil Assistência Médica Internacional S.A. is 90.23% owned by Polar II Fundo de Investimento em Participações and the remaining 9.77% is owned by the former controlling shareholders of Amil Assistência Médica Internacional S.A.
(41) Lusiadas A.C.E. is 70% owned by Lusiadas, SGPS, S.A., 10% owned by Lusiadas – Parcerias Cascais, S.A., and 20% owned by Lusiadas, S.A.
(42) Centro Médico PJ Ltda. is 99.99% owned by Esho – Empresa de Serviços Hospitalares S.A. and 0.01% is owned by Cemed Care – Empresa de Atendimento Clínico Geral Ltda.
(43) Frontier Medex Tanzania Limited is 99% owned by Frontier MEDEX Limited. The remaining 1% is owned by a former officer of Frontier MEDEX Limited and is being transferred to UnitedHealthcare International I BV.
(44) Optum Solutions do Brasil – Tecnologia e Serviços de Suporte Ltda., is 99.999998% owned by Optum Global Solutions International B.V. and 0.00002% owned by OptumHealth International B.V.
(45) Multiangio Ltda. is 68% owned by Esho – Empresa de Serviços Hospitalares S.A. and the remaining 32% is owned by external shareholders.
(46) Polo Holdco, LLC is 80.1% owned by Collaborative Care Holdings, LLC and the remaining 19.9% being owned by an outside third party.
(47) Excellion Serviços Biomédicos Ltda is 99.999997% owned by Esho – Empresa de Serviços Hospitalares S.A. and 0.000003% is owned by Cemed Care - Empresa de Atendimento Clínico Geral Ltda.
- (48) Hospital Samaritano de São Paulo Ltda. is 99.9999998% owned by Esho – Empresa de Serviços Hospitalares S.A. and the remaining 0.0000002% is owned by Hospital Alvorada Taguatinga Ltda.
(49) Branch office located in Hong Kong.
(50) Dental Center Serviços Odontológicos Ltda. is 100% owned by Seisa Serviços Integrados de Saúde Ltda.
(51) TBD
(52) WESTMED Practice Partners LLC is 86.15% owned by Collaborative Care Holdings, LLC and 13.85% owned by external shareholders.
(53) ProHEALTH Medical Management, LLC is 80% owned by Collaborative Care Holdings, LLC and 20% owned by an external shareholder.
(54) ProHEALTH Fitness of Lake Success, LLC is 82.62% owned by ProHEALTH Medical Management, LLC and 17.38% by an external shareholder.
(55) Hospital Maternidade Promater Ltda is 99.99% owned by Esho – Empresa de Serviços Hospitalares S.A. and 0.00006% owned by Cemed Care Empresa de Atendimento Clínico Geral Ltda.
(56) Hospital Geral e Maternidade Madre Maria Theodora Ltda. is 99.9999% owned by Esho – Empresa de Serviços Hospitalares S.A. and 0.00001% owned by Cemed Care Empresa de Atendimento Clínico Geral Ltda.
(57) Angiografia e Hemodinâmica Madre Theodora Ltda. is 50% owned by Hospital Geral e Maternidade Madre Maria Theodora Ltda. and 50% owned by 28 individual partners.
(58) Guardian Health Systems Limited Partnership is 99.95% owned by AxelaCare Holdings, Inc. with the remaining 0.05% interest as a limited partner being held by AxelaCare Health Solutions, LLC.
(59) TeamMD Holdings, Inc., a Delaware corporation, was formed as an 80% owned subsidiary of UnitedHealth Group Ventures, LLC, a Delaware limited liability company. The remaining 20% is owned by external shareholders.
(60) Hospitais Associados de Pernambuco Ltda. is 90% owned by Esho – Empresa de Serviços Hospitalares S.A. and 10% is owned by an external shareholder
(61) Topimagem Diagnóstico por Imagem Ltda. is 89% owned by Esho – Empresa de Serviços Hospitalares S.A., and the remaining 11% interest is owned by external shareholders.
(62) Dilab – Medicina Nuclear Ltda is 85% owned by Esho – Empresa de Serviços Hospitalares S.A. and the remaining 15% is owned by external shareholders.
(63) WellMed Networks – DFW, Inc. is 50% owned by WellMed Networks, Inc. and 50% owned by USMD Inc. WellMed Medical Management, Inc. controls 100% of WellMed Networks - DFW.
(64) Clinica Oftalmologica Danilo de Castro Sociedade Simples is 99.99% owned by Hospital Alvorada de Taguatinga Ltda. and the remaining 0.333333% is owned by Lotten-Eyes Oftalmologia Clinica e Cirurgica Ltda.
(65) Lotten-Eyes Oftalmologia Clinica e Cirurgica Ltda. is 99.99% owned by Hospital Alvorada de Taguatinga Ltda. and the remaining 0.000012% is owned by Esho – Empresa de Serviços Hospitalares S.A.
(66) CMO – Centro Médico de Oftalmologia S/S Ltda. is 99% owned by Hospital Alvorada de Taguatinga Ltda. and the remaining is owned by Lotten-Eyes Oftalmologia Clinica e Cirurgica Ltda.
(67) MedSynergies North Texas, LLC. is 70% owned by PHYS Holding LLC. and the remaining 30% is owned by PhyServe Holdings, LLC.
(68) Elual Participações S.A. is 60% owned by Amil Assistência Médica Internacional S.A. and 40% by Esho – Empresa de Serviços Hospitalares S.A.
(69) Hospital Santa Helena S.A. is 65.21% owned by Elual Participações S.A. and 34.79% owned by Esho – Empresa de Serviços Hospitalares S.A.
(70) Santa Helena Assistência Médica S.A. is 65.21% owned by Elual Participações S.A. and 34.79% owned by Amil Assistência Médica Internacional S.A.

ANNUAL STATEMENT FOR THE YEAR 2016 OF THE UnitedHealthcare Plan of the River Valley, Inc.

SCHEDULE Y
PART 1A - DETAIL OF INSURANCE HOLDING COMPANY SYSTEM

1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16
Group Code	Group Name	NAIC Company Code	ID Number	Federal RSSD	CIK	Name of Securities Exchange if Publicly Traded (U.S. or International)	Names of Parent, Subsidiaries Or Affiliates	Domiciliary Location	Relationship to Reporting Entity	Directly Controlled by (Name of Entity/Person)	Type of Control (Ownership, Board, Management, Attorney-in-Fact, Influence, Other)	If Control is Ownership Provide Percentage	Ultimate Controlling Entity(ies)/Person(s)	Is an SCA Filing Required? (Y/N)	*
		.0000	98-1308130		0001363851		1070715 B.C. Unlimited Liability Company	CA	NIA	OptumRx Group Holdings, Inc.	Ownership	100.000	UnitedHealth Group Incorporated		
		.0000	27-2624551				310 Canyon Medical, LLC	CA	NIA	Monarch Management Services, Inc.	Ownership	100.000	UnitedHealth Group Incorporated		
		.0000	02-0653265				Access I.V., LLC	CA	NIA	SCP Specialty Infusion, LLC	Ownership	100.000	UnitedHealth Group Incorporated		
		.0000	41-1913523				ACN Group IPA of New York, Inc.	NY	NIA	OptumHealth Care Solutions, Inc.	Ownership	100.000	UnitedHealth Group Incorporated		
		.0000	27-0015861				ACN Group of California, Inc.	CA	IA	OptumHealth Care Solutions, Inc.	Ownership	100.000	UnitedHealth Group Incorporated		
		.0000	11-3485985				Advanced Care Pharmacy, Inc.	NY	NIA	Advanced Care, Inc.	Ownership	100.000	UnitedHealth Group Incorporated		
		.0000	11-2997132				Advanced Care, Inc.	NY	NIA	BriovaRx Infusion Services, Inc.	Ownership	100.000	UnitedHealth Group Incorporated		
		.0000	38-3849068				AHJV MSO, Inc.	DE	NIA	AHJV, Inc.	Ownership	100.000	UnitedHealth Group Incorporated		
		.0000	38-3849066				AHJV, Inc.	DE	NIA	NAMM Holdings, Inc.	Ownership	100.000	UnitedHealth Group Incorporated		
		.0000	22-3493126		0001461390		Alere Health Improvement Company	DE	NIA	Alere Health, LLC	Ownership	100.000	UnitedHealth Group Incorporated		
		.0000	26-2564744		0001460933		Alere Health, LLC	DE	NIA	OptumHealth Care Solutions, Inc.	Ownership	100.000	UnitedHealth Group Incorporated		
		.0000	58-1873062		0001156286		Alere of New York, Inc.	NY	NIA	Optum Women's and Children's Health, LLC	Ownership	100.000	UnitedHealth Group Incorporated		
		.0000	20-0231080		0001355945		Alere Wellbeing, Inc.	DE	NIA	Alere Health, LLC	Ownership	100.000	UnitedHealth Group Incorporated		
		.0000	54-1776557		0001460931		Alere Wellbeing, Inc.	DE	NIA	Alere Health, LLC	Ownership	100.000	UnitedHealth Group Incorporated		
.0707	UnitedHealth Group Incorporated	82406	35-1665915				All Savers Insurance Company	IN	IA	Golden Rule Financial Corporation	Ownership	100.000	UnitedHealth Group Incorporated		
							All Savers Life Insurance Company of California	CA	IA	Golden Rule Financial Corporation	Ownership	100.000	UnitedHealth Group Incorporated		
.0707	UnitedHealth Group Incorporated	73130	35-1744596				Ambient Healthcare of Central Florida, Inc.	FL	NIA	Ambient Healthcare, Inc.	Ownership	100.000	UnitedHealth Group Incorporated		
		.0000	55-0802777				Ambient Healthcare of Georgia, Inc.	GA	NIA	Ambient Healthcare, Inc.	Ownership	100.000	UnitedHealth Group Incorporated		
		.0000	55-0802779				Ambient Healthcare of Northeast Florida, Inc.	FL	NIA	Ambient Healthcare, Inc.	Ownership	100.000	UnitedHealth Group Incorporated		
		.0000	20-4881413				Ambient Healthcare of S. Florida, Inc.	FL	NIA	Ambient Healthcare, Inc.	Ownership	100.000	UnitedHealth Group Incorporated		
		.0000	33-1012700				Ambient Healthcare of West Florida, Inc.	FL	NIA	Ambient Healthcare, Inc.	Ownership	100.000	UnitedHealth Group Incorporated		
		.0000	55-0802774				Ambient Healthcare, Inc.	FL	NIA	Ambient Holdings, Inc.	Ownership	100.000	UnitedHealth Group Incorporated		
		.0000	65-1095227				Ambient Holdings, Inc.	DE	NIA	BriovaRx Infusion Services, Inc.	Ownership	100.000	UnitedHealth Group Incorporated		
		.0000	45-2161438				Ambient Nursing Services, Inc.	FL	NIA	Ambient Healthcare, Inc.	Ownership	100.000	UnitedHealth Group Incorporated		
		.0000	26-3738273				AmeriChoice Corporation	DE	NIA	UnitedHealth Group Incorporated	Ownership	100.000	UnitedHealth Group Incorporated		
		.0000	54-1743136		0001122263		AmeriChoice Health Services, Inc.	DE	NIA	AmeriChoice Corporation	Ownership	100.000	UnitedHealth Group Incorporated		
.0707	UnitedHealth Group Incorporated	95497	54-1743141				AmeriChoice of New Jersey, Inc.	NJ	IA	AmeriChoice Corporation	Ownership	100.000	UnitedHealth Group Incorporated		
		.0000	98-1108620				Amil Assistência Médica Internacional S.A.	BRA	NIA	Amil Assistência Médica Internacional S.A.	Ownership	98.879	UnitedHealth Group Incorporated		
		.0000	98-1108620				Amico Saúde Ltda.	BRA	NIA	Cemed Care - Empresa de Atendimento Clínico Geral Ltda.	Ownership	1.121	UnitedHealth Group Incorporated		
		.0000			0001447698		Amil Assistência Médica Internacional S.A.	BRA	NIA	Polar II Fundo de Investimento em Participações	Ownership	90.230	UnitedHealth Group Incorporated		1
		.0000	98-1109085				Amil Clinical Research Participações Ltda.	BRA	NIA	Esho - Empresa de Serviços Hospitalares S.A.	Ownership	99.950	UnitedHealth Group Incorporated		
		.0000	98-1109085				Amil Clinical Research Participações Ltda.	BRA	NIA	Cemed Care - Empresa de Atendimento Clínico Geral Ltda.	Ownership	0.050	UnitedHealth Group Incorporated		
		.0000	98-1138212				AMIL International	LUX	NIA	Amil Assistência Médica Internacional S.A.	Ownership	100.000	UnitedHealth Group Incorporated		
		.0000	98-1110579				Amil Lifesciences Participações Ltda.	BRA	NIA	Amil Assistência Médica Internacional S.A.	Ownership	100.000	UnitedHealth Group Incorporated		
		.0000	98-1110579				Amil Lifesciences Participações Ltda.	BRA	NIA	Cemed Care - Empresa de Atendimento Clínico Geral Ltda.	Ownership	0.000	UnitedHealth Group Incorporated		
		.0000	98-1210271				Angiografia e Hemodinâmica Madre Theodora Ltda.	BRA	NIA	Esho - Empresa de Serviços Hospitalares S.A.	Ownership	0.000	UnitedHealth Group Incorporated		
		.0000	27-2068687				AppleCare Medical Management, LLC	DE	NIA	Collaborative Care Holdings, LLC	Ownership	100.000	UnitedHealth Group Incorporated		
		.0000	26-4312858				ARC Infusion, LLC	CA	NIA	SCP Specialty Infusion, LLC	Ownership	100.000	UnitedHealth Group Incorporated		
		.0000	86-0813232				Arizona Physicians IPA, Inc.	AZ	IA	UnitedHealthcare, Inc.	Ownership	100.000	UnitedHealth Group Incorporated		
		.0000	90-0369702				ASI Global, LLC	TX	NIA	FrontierMEDEX, Inc.	Ownership	100.000	UnitedHealth Group Incorporated		
		.0000	26-3878957				AssuranceRx, LLC	AL	NIA	BriovaRx, LLC	Ownership	100.000	UnitedHealth Group Incorporated		
		.0000	47-0990056		0001529111		Audax Health Solutions, LLC	DE	NIA	Rally Health, Inc.	Ownership	100.000	UnitedHealth Group Incorporated		
		.0000	80-0368187				Aveta Arizona, Inc.	AZ	NIA	NAMM Holdings, Inc.	Ownership	100.000	UnitedHealth Group Incorporated		

SCHEDULE Y
PART 1A - DETAIL OF INSURANCE HOLDING COMPANY SYSTEM

1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16
Group Code	Group Name	NAIC Company Code	ID Number	Federal RSSD	CIK	Name of Securities Exchange if Publicly Traded (U.S. or International)	Names of Parent, Subsidiaries Or Affiliates	Domiciliary Location	Relationship to Reporting Entity	Directly Controlled by (Name of Entity/Person)	Type of Control (Ownership, Board, Management, Attorney-in-Fact, Influence, Other)	If Control is Ownership Provide Percentage	Ultimate Controlling Entity(ies)/Person(s)	Is an SCA Filing Required? (Y/N)	*
		.0000	90-0632302				Aveta Health Solutions Inc.	DE	NIA	NAIM Holdings, Inc.	Ownership	100.000	UnitedHealth Group Incorporated		
		.0000	20-4057813		0001355487		Aveta Inc.	DE	NIA	Collaborative Care Holdings, LLC	Ownership	100.000	UnitedHealth Group Incorporated		
		.0000	27-2823524				Aveta Kansas City, Inc.	KS	NIA	NAIM Holdings, Inc.	Ownership	100.000	UnitedHealth Group Incorporated		
		.0000	36-4704309				Aveta Tennessee, Inc.	DE	NIA	NAIM Holdings, Inc.	Ownership	100.000	UnitedHealth Group Incorporated		
		.0000	26-2565032				AxelaCare Health Solutions, LLC	DE	NIA	BriovaRx Infusion Services, Inc.	Ownership	100.000	UnitedHealth Group Incorporated		
		.0000	30-0842394				AxelaCare Intermediate Holdings, LLC	DE	NIA	OptumRx, Inc.	Ownership	100.000	UnitedHealth Group Incorporated		
		.0000	61-1708598				AxelaCare, LLC	DE	NIA	AxelaCare Intermediate Holdings, LLC	Ownership	100.000	UnitedHealth Group Incorporated		
		.0000	88-0267857				Behavioral Healthcare Options, Inc.	NV	NIA	Sierra Health Services, Inc.	Ownership	100.000	UnitedHealth Group Incorporated		
		.0000	98-1112673				Bosque Medical Center Ltda.	BRA	NIA	Amil Assistência Médica Internacional S.A.	Ownership	81.653	UnitedHealth Group Incorporated		
		.0000	98-1112673				Bosque Medical Center Ltda.	BRA	NIA	Esho – Empresa de Serviços Hospitalares S.A.	Ownership	18.347	UnitedHealth Group Incorporated		
		.0000	27-3918706		0001507772		BriovaRx Infusion Services, Inc.	DE	NIA	AxelaCare, LLC	Ownership	100.000	UnitedHealth Group Incorporated		
		.0000	20-4515146				BriovaRx of California, Inc.	CA	NIA	Salveo Specialty Pharmacy, Inc.	Ownership	100.000	UnitedHealth Group Incorporated		
		.0000	11-3647935				BriovaRx of Florida, Inc.	DE	NIA	OptumRx PBM of Illinois, Inc.	Ownership	100.000	UnitedHealth Group Incorporated		
		.0000	27-1930321				BriovaRx of Georgia, LLC	GA	NIA	BriovaRx, LLC	Ownership	100.000	UnitedHealth Group Incorporated		
		.0000	27-2348504				BriovaRx of Hawaii, LLC	HI	NIA	OptumRx PBM of Illinois, Inc.	Ownership	100.000	UnitedHealth Group Incorporated		
		.0000	46-2731176				BriovaRx of Indiana, LLC	IN	NIA	OptumRx PBM of Illinois, Inc.	Ownership	100.000	UnitedHealth Group Incorporated		
		.0000	46-2790537				BriovaRx of Louisiana, LLC	LA	NIA	BriovaRx, LLC	Ownership	100.000	UnitedHealth Group Incorporated		
		.0000	01-0516051		0001601630		BriovaRx of Maine, Inc.	ME	NIA	OptumRx PBM of Illinois, Inc.	Ownership	100.000	UnitedHealth Group Incorporated		
		.0000	27-3331130				BriovaRx of Massachusetts, LLC	MA	NIA	OptumRx PBM of Illinois, Inc.	Ownership	100.000	UnitedHealth Group Incorporated		
		.0000	45-2532834				BriovaRx of Nevada, LLC	NV	NIA	OptumRx PBM of Illinois, Inc.	Ownership	100.000	UnitedHealth Group Incorporated		
		.0000	74-3103518				BriovaRx of New York, Inc.	NY	NIA	Salveo Specialty Pharmacy, Inc.	Ownership	100.000	UnitedHealth Group Incorporated		
		.0000	20-2719823				BriovaRx of Texas, Inc.	TX	NIA	BriovaRx of Florida, Inc.	Ownership	100.000	UnitedHealth Group Incorporated		
		.0000	55-0824381		0001601629		BriovaRx, LLC	AL	NIA	BriovaRx of Maine, Inc.	Ownership	100.000	UnitedHealth Group Incorporated		
		.0000	46-1981651				Cardio Management, Inc.	DE	NIA	OrthoNet Holdings, Inc.	Ownership	100.000	UnitedHealth Group Incorporated		
		.0000	20-8375685				Care Improvement Plus Group Management, LLC	MD	NIA	XLHealth Corporation	Ownership	100.000	UnitedHealth Group Incorporated		
.0707	UnitedHealth Group Incorporated	.12558	45-4976934				Care Improvement Plus of Texas Insurance Company	TX	IA	XLHealth Corporation	Ownership	100.000	UnitedHealth Group Incorporated		
.0707	UnitedHealth Group Incorporated	.12567	20-3888112				Care Improvement Plus South Central Insurance Company	AR	IA	XLHealth Corporation	Ownership	100.000	UnitedHealth Group Incorporated		
.0707	UnitedHealth Group Incorporated	.14041	27-5038136				Care Improvement Plus Wisconsin Insurance Company	WI	IA	XLHealth Corporation	Ownership	100.000	UnitedHealth Group Incorporated		
		.0000	98-1328471				Casa de Saúde Santa Teresinha S.A.	BRA	NIA	Hospital Alvorada de Taguatinga Ltda.	Ownership	100.000	UnitedHealth Group Incorporated		
		.0000	20-5807941				Catalyst360, LLC	DE	NIA	Optum Services, Inc.	Ownership	100.000	UnitedHealth Group Incorporated		
		.0000	46-0666840		0001600768		Catamaran Health Solutions, LLC	DE	NIA	OptumRx Administrative Services, LLC	Ownership	100.000	UnitedHealth Group Incorporated		
		.0000	80-0870454		0001600637		Catamaran Holdings I, LLC	DE	NIA	OptumRx Group Holdings, Inc.	Ownership	100.000	UnitedHealth Group Incorporated		
		.0000	20-0218027				Catamaran IPA III, Inc.	NY	NIA	Catamaran PBM of Illinois II, Inc.	Ownership	100.000	UnitedHealth Group Incorporated		
		.0000	27-4241298				Catamaran Mail, LLC	DE	NIA	Catamaran Health Solutions, LLC	Ownership	100.000	UnitedHealth Group Incorporated		
		.0000	27-3419292				Catamaran of Pennsylvania, LLC	DE	NIA	Catamaran Health Solutions, LLC	Ownership	100.000	UnitedHealth Group Incorporated		
		.0000	36-4049815		0001600742		Catamaran PBM of Illinois II, Inc.	IL	NIA	OptumRx PBM of Maryland, Inc.	Ownership	100.000	UnitedHealth Group Incorporated		
		.0000	26-1424534				Catamaran PBM of Puerto Rico, LLC	NV	NIA	OptumRx PBM of Maryland, Inc.	Ownership	100.000	UnitedHealth Group Incorporated		
		.0000	16-1767416				Catamaran PD of Pennsylvania, LLC	PA	NIA	Catamaran of Pennsylvania, LLC	Ownership	100.000	UnitedHealth Group Incorporated		
		.0000	26-1438879				Catamaran PD of Puerto Rico, LLC	NV	NIA	OptumRx PBM of Maryland, Inc.	Ownership	100.000	UnitedHealth Group Incorporated		
		.0000	26-3633484		0001601643		Catamaran Rebate Management, Inc.	NV	NIA	OptumRx PBM of Maryland, Inc.	Ownership	100.000	UnitedHealth Group Incorporated		
		.0000	98-1069737				Catamaran S.á r.l.	LUX	NIA	OptumRx Group Holdings, Inc.	Ownership	100.000	UnitedHealth Group Incorporated		
		.0000	26-0543382				Catamaran Senior Services, LLC	AL	NIA	Optum Hospice Pharmacy Services, LLC	Ownership	100.000	UnitedHealth Group Incorporated		
		.0000	98-1111491				Cemed Care – Empresa de Atendimento Clínico Geral Ltda.	BRA	NIA	Amil Assistência Médica Internacional S.A.	Ownership	100.000	UnitedHealth Group Incorporated		
		.0000	98-1111491				Cemed Care – Empresa de Atendimento Clínico Geral Ltda.	BRA	NIA	Amico Saúde Ltda.	Ownership	0.000	UnitedHealth Group Incorporated		
		.0000	98-1310461				Centro Médico PJ Ltda.	BRA	NIA	Esho – Empresa de Serviços Hospitalares S.A.	Ownership	99.990	UnitedHealth Group Incorporated		

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ANNUAL STATEMENT FOR THE YEAR 2016 OF THE UnitedHealthcare Plan of the River Valley, Inc.

SCHEDULE Y
PART 1A - DETAIL OF INSURANCE HOLDING COMPANY SYSTEM

1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16
Group Code	Group Name	NAIC Company Code	ID Number	Federal RSSD	CIK	Name of Securities Exchange if Publicly Traded (U.S. or International)	Names of Parent, Subsidiaries Or Affiliates	Domi-ciliary Location	Relation-ship to Reporting Entity	Directly Controlled by (Name of Entity/Person)	Type of Control (Ownership, Board, Management, Attorney-in-Fact, Influence, Other)	If Control is Ownership Provide Percentage	Ultimate Controlling Entity(ies)/Person(s)	Is an SCA Filing Re-quired? (Y/N)	*
		.0000	98-1310461				Centro Médico PJ Ltda.	.BRA	NIA	Cemed Care - Empresa de Atendimento Clínico Geral Ltda.	Ownership	0.010	UnitedHealth Group Incorporated		
		.0000	98-1093539				ChinaGate (Hong Kong) Limited	.HKG	NIA	Optum, Inc.	Ownership	100.000	UnitedHealth Group Incorporated		
		.0000	98-1094627				ChinaGate Company Limited	.CHN	NIA	ChinaGate (Hong Kong) Limited	Ownership	100.000	UnitedHealth Group Incorporated		
		.0000	98-1337965				Clinica Oftalmologica Danilo de Castro Sociedade Simples	.BRA	NIA	Hospital Alvorada de Taguatinga Ltda.	Ownership	99.667	UnitedHealth Group Incorporated		
		.0000	98-1337965				Clinica Oftalmologica Danilo de Castro Sociedade Simples	.BRA	NIA	Lotten-Eyes Oftalmologia Clinica e Cirurgica Ltda.	Ownership	0.333	UnitedHealth Group Incorporated		
		.0000	98-1337968				CMO - Centro Médico de Oftalmologia S/S Ltda.	.BRA	NIA	Hospital Alvorada de Taguatinga Ltda.	Ownership	99.000	UnitedHealth Group Incorporated		
		.0000	98-1337968				CMO - Centro Médico de Oftalmologia S/S Ltda.	.BRA	NIA	Lotten-Eyes Oftalmologia Clinica e Cirurgica Ltda.	Ownership	1.000	UnitedHealth Group Incorporated		
		.0000	98-1277015				CMS - Central de Manipulação e Serviços Farmacêuticos S.A.	.BRA	NIA	COI - Clínicas Oncológicas Integradas S.A.	Ownership	100.000	UnitedHealth Group Incorporated		
		.0000	56-2674371				Coachella Valley Physicians of PrimeCare, Inc.	.CA	NIA	PrimeCare Medical Network, Inc.	Ownership	100.000	UnitedHealth Group Incorporated		
		.0000	27-1193028				Coalition for Advanced Pharmacy Services, Inc.	.DE	NIA	Catamaran Health Solutions, LLC	Ownership	100.000	UnitedHealth Group Incorporated		
		.0000	98-1276040				COI - Clínicas Oncológicas Integradas S.A.	.BRA	NIA	COI Participações S.A.	Ownership	100.000	UnitedHealth Group Incorporated		
		.0000	98-1275801				COI Participações S.A.	.BRA	NIA	Esho - Empresa de Serviços Hospitalares S.A.	Ownership	87.270	UnitedHealth Group Incorporated		2
		.0000	27-2337616				Collaborative Care Holdings, LLC	.DE	NIA	OptumHealth Holdings, LLC	Ownership	100.000	UnitedHealth Group Incorporated		
		.0000	27-2337487				Collaborative Care Services, Inc.	.DE	NIA	Collaborative Care Holdings, LLC	Ownership	100.000	UnitedHealth Group Incorporated		
		.0000	27-3470466				Collaborative Care Solutions, LLC	.DE	NIA	Collaborative Care Services, Inc.	Ownership	100.000	UnitedHealth Group Incorporated		
		.0000	45-2614005				Collaborative Realty, LLC	.NY	NIA	Collaborative Care Holdings, LLC	Ownership	100.000	UnitedHealth Group Incorporated		
		.0000	11-3647007				Comfort Care Transportation, LLC	.TX	NIA	WellMed Medical Management, Inc.	Ownership	100.000	UnitedHealth Group Incorporated		
		.0000	61-1351358				Commonwealth Administrators, LLC	.KY	NIA	UMR, Inc.	Ownership	100.000	UnitedHealth Group Incorporated		
		.0000	20-1825933				Connexions HCl, LLC	.FL	NIA	Connexions, Inc.	Ownership	100.000	UnitedHealth Group Incorporated		
		.0000	59-3684411				Connexions, Inc.	.FL	NIA	OptumHealth Holdings, LLC	Ownership	100.000	UnitedHealth Group Incorporated		
		.0000	20-5654789				Crescent Drug Corp.	.NY	NIA	Salveo Specialty Pharmacy, Inc.	Ownership	100.000	UnitedHealth Group Incorporated		
		.0000	26-0080565				Cypress Care, Inc.	.DE	NIA	Healthcare Solutions, Inc.	Ownership	100.000	UnitedHealth Group Incorporated		
		.0000	52-1811176				Day-Op Surgery Consulting Company, LLC	.DE	NIA	ProHEALTH Medical Management, LLC	Ownership	100.000	UnitedHealth Group Incorporated		
		.0000	52-1811176				DBP Services of New York IPA, Inc.	.NY	NIA	Dental Benefit Providers, Inc.	Ownership	100.000	UnitedHealth Group Incorporated		
		.0000	52-1452809				Dental Benefit Providers of California, Inc.	.CA	IA	Dental Benefit Providers, Inc.	Ownership	100.000	UnitedHealth Group Incorporated		
.0707	UnitedHealth Group Incorporated	.52053	36-4008355				Dental Benefit Providers of Illinois, Inc.	.IL	IA	Dental Benefit Providers, Inc.	Ownership	100.000	UnitedHealth Group Incorporated		
		.0000	41-2014834				Dental Benefit Providers, Inc.	.DE	NIA	United HealthCare Services, Inc.	Ownership	100.000	UnitedHealth Group Incorporated		
		.0000	98-1285762				Dilab Medicina Nuclear Ltda.	.BRA	NIA	Esho - Empresa de Serviços Hospitalares S.A.	Ownership	85.000	UnitedHealth Group Incorporated		1
		.0000	30-0238641				Distance Learning Network, Inc.	.DE	NIA	OptumHealth Holdings, LLC	Ownership	100.000	UnitedHealth Group Incorporated		
		.0000	59-3625966				Duncan Printing Services, LLC	.SC	NIA	UnitedHealthcare Insurance Company	Ownership	100.000	UnitedHealth Group Incorporated		
		.0000	84-1162764				DWIC of Tampa Bay, Inc.	.FL	NIA	MedExpress Development, LLC	Ownership	100.000	UnitedHealth Group Incorporated		
		.0000	98-1103713				Electronic Network Systems, Inc.	.DE	NIA	OptumInsight, Inc.	Ownership	100.000	UnitedHealth Group Incorporated		
		.0000	98-1339173				ELG FZE	.ARE	NIA	Frontier MEDEX Limited	Ownership	100.000	UnitedHealth Group Incorporated		
		.0000	98-1339173				Elual Participações S.A.	.BRA	NIA	Amil Assistência Médica Internacional S.A.	Ownership	60.000	UnitedHealth Group Incorporated		
		.0000	98-1339173				Elual Participações S.A.	.BRA	NIA	Esho - Empresa de Serviços Hospitalares S.A.	Ownership	40.000	UnitedHealth Group Incorporated		
		.0000	98-1339173				Empire Physician Management Company, LLC	.CA	NIA	North American Medical Management California, Inc.	Ownership	100.000	UnitedHealth Group Incorporated		
		.0000	98-1339173				EP Campus I, LLC	.DE	NIA	UnitedHealthcare Insurance Company	Ownership	100.000	UnitedHealth Group Incorporated		
		.0000	98-1111172				Esho - Empresa de Serviços Hospitalares S.A.	.BRA	NIA	Amil Assistência Médica Internacional S.A.	Ownership	99.225	UnitedHealth Group Incorporated		3

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ANNUAL STATEMENT FOR THE YEAR 2016 OF THE UnitedHealthcare Plan of the River Valley, Inc.

SCHEDULE Y
PART 1A - DETAIL OF INSURANCE HOLDING COMPANY SYSTEM

1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16
Group Code	Group Name	NAIC Company Code	ID Number	Federal RSSD	CIK	Name of Securities Exchange if Publicly Traded (U.S. or International)	Names of Parent, Subsidiaries Or Affiliates	Domi-ciliary Location	Relation-ship to Reporting Entity	Directly Controlled by (Name of Entity/Person)	Type of Control (Ownership, Board, Management, Attorney-in-Fact, Influence, Other)	If Control is Ownership Provide Percentage	Ultimate Controlling Entity(ies)/Person(s)	Is an SCA Filing Re-quired? (Y/N)	*
		.0000	98-1122399				Etho - Empresa de Tecnologia Hospitalar Ltda.	.BRA	.NIA	Anil Assistência Médica Internacional S.A.	Ownership	71.920	UnitedHealth Group Incorporated		.1
		.0000	86-0964571				Evercare Collaborative Solutions, Inc.	.DE	.NIA	Ovations, Inc.	Ownership	100.000	UnitedHealth Group Incorporated		
		.0000	98-1111239				Excellion Serviços Biomédicos Ltda.	.BRA	.NIA	Esho - Empresa de Serviços Hospitalares S.A.	Ownership	100.000	UnitedHealth Group Incorporated		
		.0000	98-1111239				Excellion Serviços Biomédicos Ltda.	.BRA	.NIA	Cemed Care - Empresa de Atendimento Clínico Geral Ltda.	Ownership	0.000	UnitedHealth Group Incorporated		
		.0000	11-3669765				Executive Health Resources, Inc.	.PA	.NIA	OptumInsight, Inc.	Ownership	100.000	UnitedHealth Group Incorporated		
		.0000	98-1259260				Exploration for Mine Clearance LLC	.IRQ	.NIA	Frontier MEDEX Limited	Ownership	100.000	UnitedHealth Group Incorporated		
		.0000	88-0223385				Family Health Care Services	.NV	.NIA	Sierra Health Services, Inc.	Ownership	100.000	UnitedHealth Group Incorporated		
		.0000	88-0257036				Family Home Hospice, Inc.	.NV	.NIA	Sierra Health Services, Inc.	Ownership	100.000	UnitedHealth Group Incorporated		
		.0000	26-4106571				First Rx Specialty and Mail Services, LLC	.DE	.NIA	Catamaran Health Solutions, LLC	Ownership	100.000	UnitedHealth Group Incorporated		
		.0000	35-2456267				FMG Holdings, LLC	.DE	.NIA	UnitedHealth Group Incorporated	Ownership	100.000	UnitedHealth Group Incorporated		
		.0000	86-0908902				For Health of Arizona, Inc.	.AZ	.NIA	For Health, Inc.	Ownership	100.000	UnitedHealth Group Incorporated		
		.0000	33-0766617				For Health, Inc.	.DE	.NIA	Inspiris, Inc.	Ownership	100.000	UnitedHealth Group Incorporated		
		.0000	98-1029201				Frontier MEDEX Limited	.GBR	.NIA	UnitedHealthcare International I B.V.	Ownership	100.000	UnitedHealth Group Incorporated		
		.0000	98-1172769				Frontier Medex Tanzania Limited	.TZA	.NIA	Frontier MEDEX Limited	Ownership	99.000	UnitedHealth Group Incorporated		
		.0000	98-1172769				Frontier Medex Tanzania Limited	.TZA	.NIA	FrontierMEDEX Limited	Ownership	1.000	UnitedHealth Group Incorporated		
		.0000	88-0679514				FrontierMEDEX (RMS), Inc.	.DE	.NIA	FMG Holdings, LLC	Ownership	100.000	UnitedHealth Group Incorporated		
		.0000	45-5339512				FrontierMEDEX Government Services, LLC	.DE	.NIA	FMG Holdings, LLC	Ownership	100.000	UnitedHealth Group Incorporated		
		.0000	98-1147103				FrontierMEDEX Kenya Limited	.KEN	.NIA	Frontier MEDEX Limited	Ownership	99.900	UnitedHealth Group Incorporated		
		.0000	98-1147103				FrontierMEDEX Kenya Limited	.KEN	.NIA	UnitedHealthcare International I B.V.	Ownership	0.100	UnitedHealth Group Incorporated		
		.0000	98-1101521				FrontierMEDEX Limited	.IRQ	.NIA	Frontier MEDEX Limited	Ownership	100.000	UnitedHealth Group Incorporated		
		.0000	33-1219808				FrontierMEDEX US, Inc.	.DE	.NIA	FMG Holdings, LLC	Ownership	100.000	UnitedHealth Group Incorporated		
		.0000	52-2230470				FrontierMEDEX, Inc.	.MN	.NIA	FrontierMEDEX US, Inc.	Ownership	100.000	UnitedHealth Group Incorporated		
		.0000	37-0920164				gethealthinsurance.com Agency Inc.	.IN	.NIA	Golden Rule Financial Corporation	Ownership	100.000	UnitedHealth Group Incorporated		
		.0000	20-3420886				Golden Outlook, Inc.	.CA	.NIA	Collaborative Care Holdings, LLC	Ownership	100.000	UnitedHealth Group Incorporated		
		.0000	37-0855360				Golden Rule Financial Corporation	.DE	.NIA	UnitedHealth Group Incorporated	Ownership	100.000	UnitedHealth Group Incorporated		
.0707	UnitedHealth Group Incorporated	.62286	37-6028756	3057283			Golden Rule Insurance Company	.IN	.IA	Golden Rule Financial Corporation	Ownership	100.000	UnitedHealth Group Incorporated		
		.0000	75-2196224				Guardian Health Systems Limited Partnership	.OK	.NIA	BriovaRx Infusion Services, Inc.	Ownership	99.950	UnitedHealth Group Incorporated		
		.0000	75-2196224				Guardian Health Systems Limited Partnership	.OK	.NIA	AxelaCare Health Solutions, LLC	Ownership	0.050	UnitedHealth Group Incorporated		
		.0000	98-0213198				H&W Indemnity (SPC), Ltd.	.CYM	.NIA	UnitedHealth Group Incorporated	Ownership	100.000	UnitedHealth Group Incorporated		
.0707	UnitedHealth Group Incorporated	.79480	35-1279304				Harken Health Insurance Company	.WI	.IA	UnitedHealthcare, Inc.	Ownership	100.000	UnitedHealth Group Incorporated		
		.0000	23-2171049				Health Business Systems, Inc.	.PA	.NIA	OptumRx Administrative Services, LLC	Ownership	100.000	UnitedHealth Group Incorporated		
.0707	UnitedHealth Group Incorporated	.43893	13-3584296				Health Net Insurance of New York, Inc.	.NY	.IA	Oxford Health Plans LLC	Ownership	100.000	UnitedHealth Group Incorporated		
		.0000	98-0153069				Health Net Services (Bermuda) Ltd.	.BMU	.NIA	Oxford Health Plans LLC	Ownership	100.000	UnitedHealth Group Incorporated		
.0707	UnitedHealth Group Incorporated	.96342	88-0201035				Health Plan of Nevada, Inc.	.NV	.IA	Sierra Health Services, Inc.	Ownership	100.000	UnitedHealth Group Incorporated		
		.0000	98-1098167				Health Technology Analysts Pty Limited	.AUS	.NIA	OptumInsight, Inc.	Ownership	100.000	UnitedHealth Group Incorporated		
		.0000	95-4763349				HealthAllies, Inc.	.DE	.NIA	OptumHealth Holdings, LLC	Ownership	100.000	UnitedHealth Group Incorporated		
		.0000	77-0693060				Healthcare Solutions, Inc.	.DE	.NIA	OptumRx Administrative Services, LLC	Ownership	100.000	UnitedHealth Group Incorporated		
		.0000	84-1472832				Highlands Ranch Healthcare, LLC	.CO	.NIA	Urgent Care MSO, LLC	Ownership	100.000	UnitedHealth Group Incorporated		
		.0000	93-1103256				Home Care I.V. of Bend, LLC	.OR	.NIA	SCP Specialty Infusion, LLC	Ownership	100.000	UnitedHealth Group Incorporated		
		.0000	27-0668812				Home Infusion With Heart, LLC	.NE	.NIA	BriovaRx Infusion Services, Inc.	Ownership	100.000	UnitedHealth Group Incorporated		
		.0000	20-8910978				Hospice Inspiris Holdings, Inc.	.TN	.NIA	Inspiris, Inc.	Ownership	100.000	UnitedHealth Group Incorporated		
		.0000	98-1286038				Hospitais Associados de Pernambuco Ltda.	.BRA	.NIA	Esho - Empresa de Serviços Hospitalares S.A.	Ownership	90.000	UnitedHealth Group Incorporated		.1
		.0000	98-1111920				Hospital Alvorada de Taguatinga Ltda.	.BRA	.NIA	Anil Assistência Médica Internacional S.A.	Ownership	79.628	UnitedHealth Group Incorporated		
		.0000	98-1111920				Hospital Alvorada de Taguatinga Ltda.	.BRA	.NIA	Bosque Medical Center Ltda.	Ownership	20.372	UnitedHealth Group Incorporated		
		.0000	98-1310065				Hospital de Clínicas de Jacarepaguá Ltda.	.BRA	.NIA	Esho - Empresa de Serviços Hospitalares S.A.	Ownership	100.000	UnitedHealth Group Incorporated		
		.0000	98-1310065				Hospital de Clínicas de Jacarepaguá Ltda.	.BRA	.NIA	Cemed Care - Empresa de Atendimento Clínico Geral Ltda.	Ownership	0.000	UnitedHealth Group Incorporated		

ANNUAL STATEMENT FOR THE YEAR 2016 OF THE UnitedHealthcare Plan of the River Valley, Inc.

SCHEDULE Y
PART 1A - DETAIL OF INSURANCE HOLDING COMPANY SYSTEM

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Group Code	Group Name	NAIC Company Code	ID Number	Federal RSSD	CIK	Name of Securities Exchange if Publicly Traded (U.S. or International)	Names of Parent, Subsidiaries Or Affiliates	Domiciliary Location	Relationship to Reporting Entity	Directly Controlled by (Name of Entity/Person)	Type of Control (Ownership, Board, Management, Attorney-in-Fact, Influence, Other)	If Control is Ownership Provide Percentage	Ultimate Controlling Entity(ies)/Person(s)	Is an SCA Filing Required? (Y/N)	*
		.0000	98-1284950				Hospital Maternidade Promater Ltda.	BRA	NIA	Esho - Empresa de Serviços Hospitalares S.A.	Ownership	100.000	UnitedHealth Group Incorporated		
		.0000	98-1284950				Hospital Maternidade Promater Ltda.	BRA	NIA	Seisa Serviços Integrados de Saúde Ltda.	Ownership	0.000	UnitedHealth Group Incorporated		
		.0000	98-1328324				Hospital Samaritano de São Paulo Ltda.	BRA	NIA	Esho - Empresa de Serviços Hospitalares S.A.	Ownership	100.000	UnitedHealth Group Incorporated		
		.0000	98-1328324				Hospital Samaritano de São Paulo Ltda.	BRA	NIA	Hospital Alvorada de Taguatinga Ltda.	Ownership	0.000	UnitedHealth Group Incorporated		
		.0000	98-1332673				Hospital Santa Helena S.A.	BRA	NIA	Elual Participações S.A.	Ownership	65.210	UnitedHealth Group Incorporated		
		.0000	98-1332673				Hospital Santa Helena S.A.	BRA	NIA	Esho - Empresa de Serviços Hospitalares S.A.	Ownership	34.790	UnitedHealth Group Incorporated		
		.0000	26-2912304		0001441730		Humedica, Inc.	DE	NIA	United HealthCare Services, Inc.	Ownership	100.000	UnitedHealth Group Incorporated		
		.0000	36-4331825				Hygeia Corporation	DE	NIA	UnitedHealth International, Inc.	Ownership	100.000	UnitedHealth Group Incorporated		
		.0000	98-1099668				Hygeia Corporation	CAN	NIA	UnitedHealth Group International L.P.	Ownership	100.000	UnitedHealth Group Incorporated		
		.0000					Imed Star - Serviços de Desempenho Organizacional Ltda.	BRA	NIA	Optum Health & Technology Serviços do Brasil Ltda.	Ownership	100.000	UnitedHealth Group Incorporated		
		.0000					Imed Star - Serviços de Desempenho Organizacional Ltda.	BRA	NIA	UHG Brasil Participações S.A.	Ownership	0.000	UnitedHealth Group Incorporated		
		.0000	75-2574317				Impel Consulting Experts, L.L.C.	TX	NIA	Impel Management Services, L.L.C.	Ownership	100.000	UnitedHealth Group Incorporated		
		.0000	75-2574317				Impel Management Services, L.L.C.	TX	NIA	USMD Holdings, Inc.	Ownership	100.000	UnitedHealth Group Incorporated		
		.0000	47-0941801				Infusource, LLC	CA	NIA	SCP Specialty Infusion, LLC	Ownership	100.000	UnitedHealth Group Incorporated		
		.0000	62-1641102				Ingram & Associates, LLC	TN	NIA	Optum360, LLC	Ownership	100.000	UnitedHealth Group Incorporated		
		.0000	98-0482274				inPharmative, Inc.	NV	NIA	Catamaran Health Solutions, LLC	Ownership	100.000	UnitedHealth Group Incorporated		
		.0000	13-4138668				INSPIRIS of New York IPA, Inc.	NY	NIA	Inspiris, Inc.	Ownership	100.000	UnitedHealth Group Incorporated		
		.0000	13-4138665				INSPIRIS of New York Management, Inc.	NY	NIA	Inspiris, Inc.	Ownership	100.000	UnitedHealth Group Incorporated		
		.0000	20-5355196				Inspiris of Tennessee, Inc.	TN	NIA	Inspiris, Inc.	Ownership	100.000	UnitedHealth Group Incorporated		
		.0000	26-2885572				INSPIRIS of Texas Physician Group	TX	NIA	Inspiris Services Company	Ownership	100.000	UnitedHealth Group Incorporated		
		.0000	26-0683057				Inspiris Services Company	TN	NIA	Inspiris, Inc.	Ownership	100.000	UnitedHealth Group Incorporated		
		.0000	33-0766366				Inspiris, Inc.	DE	NIA	Collaborative Care Holdings, LLC	Ownership	100.000	UnitedHealth Group Incorporated		
		.0000	98-1097022				International Psychological Services Pty Limited	AUS	NIA	Optum Health & Technology (Australia) Pty Ltd	Ownership	100.000	UnitedHealth Group Incorporated		
		.0000					IRX Financing I LLC	DE	NIA	OptumRx Administrative Services, LLC	Ownership	100.000	UnitedHealth Group Incorporated		
		.0000	32-0409538				Lifeprint Accountable Care Organization, LLC	DE	NIA	Collaborative Care Holdings, LLC	Ownership	100.000	UnitedHealth Group Incorporated		
		.0000	45-3143218				Lifeprint East, Inc.	DE	NIA	Collaborative Care Holdings, LLC	Ownership	100.000	UnitedHealth Group Incorporated		
		.0000	27-2309024				LifePrint Health, Inc.	DE	NIA	Collaborative Care Holdings, LLC	Ownership	100.000	UnitedHealth Group Incorporated		
		.0000	39-1974851				Logistics Health, Inc.	WI	NIA	OptumHealth Holdings, LLC	Ownership	100.000	UnitedHealth Group Incorporated		
		.0000	98-1337963				Lotten-Eyes Oftalmologia Clinica e Cirurgica Ltda.	BRA	NIA	Hospital Alvorada de Taguatinga Ltda.	Ownership	100.000	UnitedHealth Group Incorporated		
		.0000	98-1337963				Lotten-Eyes Oftalmologia Clinica e Cirurgica Ltda.	BRA	NIA	Esho - Empresa de Serviços Hospitalares S.A.	Ownership	0.000	UnitedHealth Group Incorporated		
		.0000	98-1137620				Lusiadas - Parcerias Cascais, S.A.	PRT	NIA	Lusiadas, SGPS, S.A.	Ownership	100.000	UnitedHealth Group Incorporated		
		.0000	98-1139095				Lusiadas A.C.E.	PRT	NIA	Lusiadas, SGPS, S.A.	Ownership	70.000	UnitedHealth Group Incorporated		
		.0000	98-1139095				Lusiadas A.C.E.	PRT	NIA	Lusiadas, S.A.	Ownership	20.000	UnitedHealth Group Incorporated		
		.0000	98-1139095				Lusiadas A.C.E.	PRT	NIA	Lusiadas - Parcerias Cascais, S.A.	Ownership	10.000	UnitedHealth Group Incorporated		
		.0000	98-1139089				Lusiadas, S.A.	PRT	NIA	Lusiadas, SGPS, S.A.	Ownership	100.000	UnitedHealth Group Incorporated		
		.0000	98-1138570				Lusiadas, SGPS, S.A.	PRT	NIA	Amil International	Ownership	100.000	UnitedHealth Group Incorporated		
		.0000	98-1315536				Mamoeco - Mamografia e Ecografia, Centro de Diagnóstico, Lda.	PRT	NIA	Lusiadas, S.A.	Ownership	100.000	UnitedHealth Group Incorporated		
		.0000	52-2129787				MANSI Insurance Resources, LLC	MD	NIA	OneNet PPO, LLC	Ownership	100.000	UnitedHealth Group Incorporated		
.0707	UnitedHealth Group Incorporated	.60321	52-1803283				MANSI Life and Health Insurance Company	MD	IA	United HealthCare Services, Inc.	Ownership	100.000	UnitedHealth Group Incorporated		
		.0000	14-1782475				Managed Physical Network, Inc.	NY	NIA	OptumHealth Care Solutions, Inc.	Ownership	100.000	UnitedHealth Group Incorporated		
		.0000	20-2880404				March Holdings, Inc.	CA	NIA	Specialty Benefits, LLC	Ownership	100.000	UnitedHealth Group Incorporated		
		.0000	20-3042852				March Vision Care, Inc.	CA	IA	March Holdings, Inc.	Ownership	100.000	UnitedHealth Group Incorporated		
		.0000	43-1967820				Mat-Rx Development, L.L.C.	TX	NIA	USMD Inc.	Ownership	100.000	UnitedHealth Group Incorporated		
		.0000					Mat-Rx Fort Worth GP, L.L.C.	TX	NIA	Mat-Rx Development, L.L.C.	Ownership	100.000	UnitedHealth Group Incorporated		

ANNUAL STATEMENT FOR THE YEAR 2016 OF THE UnitedHealthcare Plan of the River Valley, Inc.

SCHEDULE Y
PART 1A - DETAIL OF INSURANCE HOLDING COMPANY SYSTEM

1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16
Group Code	Group Name	NAIC Company Code	ID Number	Federal RSSD	CIK	Name of Securities Exchange if Publicly Traded (U.S. or International)	Names of Parent, Subsidiaries Or Affiliates	Domi-ciliary Location	Relation-ship to Reporting Entity	Directly Controlled by (Name of Entity/Person)	Type of Control (Ownership, Board, Management, Attorney-in-Fact, Influence, Other)	If Control is Ownership Provide Percentage	Ultimate Controlling Entity(ies)/Person(s)	Is an SCA Filing Re-quired? (Y/N)	*
.0707	UnitedHealth Group Incorporated	.00000	42-1741594				MD Ops, Inc.	CA	NIA	North American Medical Management California, Inc.	Ownership	100.000	UnitedHealth Group Incorporated		
		.96310	52-1169135				MD-Individual Practice Association, Inc.	MD	IA	United HealthCare Services, Inc.	Ownership	100.000	UnitedHealth Group Incorporated		
		.00000					Medalliance Net Ltda.	BRA	NIA	Optum Health & Technology Serviços do Brasil Ltda.	Ownership	100.000	UnitedHealth Group Incorporated		
		.00000					Medalliance Net Ltda.	BRA	NIA	UHG Brasil Participações S.A.	Ownership	0.000	UnitedHealth Group Incorporated		
		.00000	52-2178531				MEDEX Insurance Services, Inc.	MD	NIA	FrontierMEDEX, Inc.	Ownership	100.000	UnitedHealth Group Incorporated		
		.00000	20-3824377				MedExpress Development, LLC	FL	NIA	Urgent Care MSO, LLC	Ownership	100.000	UnitedHealth Group Incorporated		
		.00000	20-2545363				MedExpress Urgent Care of Boynton Beach, LLC	FL	NIA	MedExpress Development, LLC	Ownership	100.000	UnitedHealth Group Incorporated		
		.00000					MedExpress Urgent Care, Inc. - Ohio	OH	NIA	Urgent Care Holdings, Inc.	Ownership	100.000	UnitedHealth Group Incorporated		
.0707	UnitedHealth Group Incorporated	.12756	20-3391186				Medica Health Plans of Florida, Inc.	FL	IA	United HealthCare Services, Inc.	Ownership	100.000	UnitedHealth Group Incorporated		
.0707	UnitedHealth Group Incorporated	.12155	01-0788576				Medica HealthCare Plans, Inc.	FL	IA	United HealthCare Services, Inc.	Ownership	100.000	UnitedHealth Group Incorporated		
		.00000	75-2566987				Medical Clinic of North Texas PLLC	TX	NIA	USMD Affiliated Services	Ownership	100.000	UnitedHealth Group Incorporated		
		.00000	26-4808018				Medical Preparatory School of Allied Health, LLC	TX	NIA	WellMed Medical Management, Inc.	Ownership	100.000	UnitedHealth Group Incorporated		
		.00000	32-0037402				Medical Transportation Services, LLC	FL	NIA	United HealthCare Services, Inc.	Ownership	100.000	UnitedHealth Group Incorporated		
		.00000	75-2682287				MedSynergies North Texas, LLC	TX	NIA	PHYS Holdings LLC	Ownership	70.000	UnitedHealth Group Incorporated		
		.00000	75-2682287				MedSynergies North Texas, LLC	TX	NIA	PhysServe Holdings LLC	Ownership	30.000	UnitedHealth Group Incorporated		
		.00000	75-2515691				MedSynergies, LLC	DE	NIA	Mustang Razorback Holdings, Inc.	Ownership	100.000	UnitedHealth Group Incorporated		
		.00000	59-3392313				Metro 1 Stone Management, Ltd.	TX	NIA	USMD Inc.	Ownership	60.000	UnitedHealth Group Incorporated		4
		.00000	27-2252446				MHC Real Estate Holdings, LLC	CA	NIA	Monarch Management Services, Inc.	Ownership	100.000	UnitedHealth Group Incorporated		
		.00000	46-3949765				MN Waypoint Sports Physical Therapy, Inc.	DE	NIA	Orthology, Inc.	Ownership	100.000	UnitedHealth Group Incorporated		
		.00000					Mobile Medical Professionals, Inc.	IA	NIA	TeamMD Iowa, Inc.	Ownership	100.000	UnitedHealth Group Incorporated		
		.00000	31-1191553				Modern Medical, Inc.	OH	NIA	Healthcare Solutions, Inc.	Ownership	100.000	UnitedHealth Group Incorporated		
		.00000	45-3142852				Monarch Management Services, Inc.	DE	NIA	Collaborative Care Holdings, LLC	Ownership	100.000	UnitedHealth Group Incorporated		
		.00000					MSLA Management LLC	DE	NIA	Logistics Health, Inc.	Ownership	100.000	UnitedHealth Group Incorporated		
		.00000	98-1285432				Mutianguio Ltda.	BRA	NIA	Esho - Empresa de Serviços Hospitalares S.A.	Ownership	68.000	UnitedHealth Group Incorporated		1
		.00000	47-1935798				Mustang Razorback Holdings, Inc.	DE	NIA	OptumInsight, Inc.	Ownership	100.000	UnitedHealth Group Incorporated		
		.00000					MXMD Centros De Cancer, S. De R.L. De C.V.		NIA	USMD Cancer Treatment Centers, L.L.C.	Ownership	50.000	UnitedHealth Group Incorporated		4
		.00000	20-3236839				NAIM Holdings, Inc.	DE	NIA	Aveta Inc.	Ownership	100.000	UnitedHealth Group Incorporated		
.0707	UnitedHealth Group Incorporated	.95251	76-0196559				National Pacific Dental, Inc.	TX	IA	Dental Benefit Providers, Inc.	Ownership	100.000	UnitedHealth Group Incorporated		
.0707	UnitedHealth Group Incorporated	.95123	65-0996107				Neighborhood Health Partnership, Inc.	FL	IA	UnitedHealthcare, Inc.	Ownership	100.000	UnitedHealth Group Incorporated		
		.00000	20-4755277				Netwerkes, LLC	TN	NIA	Payment Resolution Services, LLC	Ownership	100.000	UnitedHealth Group Incorporated		
		.00000	46-3584152				Nevada Medical Services LLC	NV	NIA	Collaborative Care Services, Inc.	Ownership	100.000	UnitedHealth Group Incorporated		
.0707	UnitedHealth Group Incorporated	.95758	88-0228572				Nevada Pacific Dental	NV	IA	Dental Benefit Providers, Inc.	Ownership	100.000	UnitedHealth Group Incorporated		
		.00000	36-3984647				North American Medical Management - Illinois, Inc.	IL	NIA	NAIM Holdings, Inc.	Ownership	100.000	UnitedHealth Group Incorporated		
		.00000	33-0673955				North American Medical Management California, Inc.	TN	NIA	NAIM Holdings, Inc.	Ownership	100.000	UnitedHealth Group Incorporated		
		.00000	88-0245121				Northern Nevada Health Network, Inc.	NV	NIA	Sierra Health Services, Inc.	Ownership	100.000	UnitedHealth Group Incorporated		
		.00000	63-0964525				Nutritional/Parenteral Home Care of Huntsville, Inc.	AL	NIA	Nutritional/Parenteral Home Care, Inc.	Ownership	100.000	UnitedHealth Group Incorporated		
		.00000	63-1284325				Nutritional/Parenteral Home Care, Inc.	AL	NIA	Ambient Healthcare, Inc.	Ownership	100.000	UnitedHealth Group Incorporated		
		.00000	52-2129786				OneNet PPO, LLC	MD	NIA	UnitedHealthcare Insurance Company	Ownership	100.000	UnitedHealth Group Incorporated		
.0707	UnitedHealth Group Incorporated	.96940	52-1518174				Optimum Choice, Inc.	MD	IA	United HealthCare Services, Inc.	Ownership	100.000	UnitedHealth Group Incorporated		
		.00000	47-0858534	3202702			Optum Bank, Inc.	UT	NIA	OptumHealth Financial Services, Inc.	Ownership	100.000	UnitedHealth Group Incorporated		
		.00000	36-3437660				Optum Biometrics, Inc.	IL	NIA	OptumHealth Care Solutions, Inc.	Ownership	100.000	UnitedHealth Group Incorporated		
		.00000	45-3142512				Optum Clinical Services, Inc.	IL	NIA	Collaborative Care Holdings, LLC	Ownership	100.000	UnitedHealth Group Incorporated		
		.00000	37-1782217		0001641013		Optum Clinics Holdings, Inc.	DE	NIA	Collaborative Care Holdings, LLC	Ownership	97.200	UnitedHealth Group Incorporated		1
		.00000	38-3969193				Optum Clinics Intermediate Holdings, Inc.	DE	NIA	Optum Clinics Holdings, Inc.	Ownership	100.000	UnitedHealth Group Incorporated		
		.00000	98-1325466				Optum Global Finance (Ireland) Unlimited Company	IRL	NIA	Optum Global Solutions (Ireland) Limited	Ownership	100.000	UnitedHealth Group Incorporated		

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ANNUAL STATEMENT FOR THE YEAR 2016 OF THE UnitedHealthcare Plan of the River Valley, Inc.

SCHEDULE Y
PART 1A - DETAIL OF INSURANCE HOLDING COMPANY SYSTEM

1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16
Group Code	Group Name	NAIC Company Code	ID Number	Federal RSSD	CIK	Name of Securities Exchange if Publicly Traded (U.S. or International)	Names of Parent, Subsidiaries Or Affiliates	Domiciliary Location	Relationship to Reporting Entity	Directly Controlled by (Name of Entity/Person)	Type of Control (Ownership, Board, Management, Attorney-in-Fact, Influence, Other)	If Control is Ownership Provide Percentage	Ultimate Controlling Entity(ies)/Person(s)	Is an SCA Filing Required? (Y/N)	*
		.00000	98-1103015				Optum Global Solutions (India) Private Limited	.IND	NIA	Optum Global Solutions International B.V. / UnitedHealthcare International II S.á r.l.	Ownership	99.900	UnitedHealth Group Incorporated		5
		.00000	98-1307821				Optum Global Solutions (Ireland) Limited	.IRL	NIA		Ownership	100.000	UnitedHealth Group Incorporated		
		.00000	98-1097776				Optum Global Solutions (Philippines), Inc.	.PHL	NIA	Optum Global Solutions International B.V.	Ownership	99.992	UnitedHealth Group Incorporated		6
		.00000	98-1201187				Optum Global Solutions International B.V.	.NLD	NIA	Optum Technology, Inc.	Ownership	100.000	UnitedHealth Group Incorporated		
		.00000	04-3574101				Optum Government Solutions, Inc.	.DE	NIA	OptumInsight, Inc.	Ownership	100.000	UnitedHealth Group Incorporated		
		.00000	98-1185943				Optum Health & Technology (Australia) Pty Ltd	.AUS	NIA	Optum UK Solutions Group Limited	Ownership	100.000	UnitedHealth Group Incorporated		
		.00000	98-1095799				Optum Health & Technology (India) Private Limited	.IND	NIA	OptumHealth International B.V.	Ownership	99.996	UnitedHealth Group Incorporated		
		.00000	98-1095799				Optum Health & Technology (India) Private Limited	.IND	NIA	United Behavioral Health	Ownership	0.004	UnitedHealth Group Incorporated		
		.00000	98-1097886				Optum Health & Technology (Singapore) Pte. Ltd.	.SGP	NIA	OptumHealth International B.V.	Ownership	100.000	UnitedHealth Group Incorporated		
		.00000	98-1095879				Optum Health & Technology (UK) Limited	.GBR	NIA	Optum UK Solutions Group Limited	Ownership	100.000	UnitedHealth Group Incorporated		
		.00000	20-2149493				Optum Health & Technology (US), LLC	.MO	NIA	United Behavioral Health	Ownership	100.000	UnitedHealth Group Incorporated		
		.00000	43-1747235				Optum Health & Technology Holdings (US), LLC	.MO	NIA	Optum, Inc.	Ownership	100.000	UnitedHealth Group Incorporated		
		.00000	98-1184561				Optum Health & Technology Serviços do Brasil Ltda.	.BRA	NIA	Optum Global Solutions International B.V.	Ownership	99.996	UnitedHealth Group Incorporated		
		.00000	98-1184561				Optum Health & Technology Serviços do Brasil Ltda.	.BRA	NIA	OptumInsight, Inc.	Ownership	0.004	UnitedHealth Group Incorporated		
		.00000	98-1276517				Optum Health and Technology FZ-LLC	.ARE	NIA	Optum Global Solutions International B.V. / Optum Health & Technology Holdings (US), LLC	Ownership	100.000	UnitedHealth Group Incorporated		
		.00000	98-1097921				Optum Health Services (Canada) Ltd.	.CAN	NIA		Ownership	100.000	UnitedHealth Group Incorporated		
		.00000	98-1147355		0001460656		Optum Health Solutions (UK) Limited	.GBR	NIA	Optum UK Solutions Group Limited	Ownership	100.000	UnitedHealth Group Incorporated		
		.00000	58-2068880				Optum Healthcare of Illinois, Inc.	.GA	NIA	Optum Women's and Children's Health, LLC	Ownership	100.000	UnitedHealth Group Incorporated		
		.00000	20-0212381				Optum Hospice Pharmacy Services, LLC	.DE	NIA	Catamaran Health Solutions, LLC	Ownership	100.000	UnitedHealth Group Incorporated		
.0707	UnitedHealth Group Incorporated	.69647	31-0628424				Optum Insurance of Ohio, Inc.	.OH	IA	OptumRx PBM of Maryland, Inc.	Ownership	100.000	UnitedHealth Group Incorporated		
		.00000	46-4734521				Optum Labs Dimensions, Inc.	.DE	NIA	Optum Labs, Inc.	Ownership	100.000	UnitedHealth Group Incorporated		
		.00000	98-1249178				Optum Labs International (UK) Ltd.	.GBR	NIA	Optum, Inc.	Ownership	100.000	UnitedHealth Group Incorporated		
		.00000	46-1615964				Optum Labs, Inc.	.DE	NIA	Optum, Inc.	Ownership	100.000	UnitedHealth Group Incorporated		
		.00000	98-1209730				Optum Life Sciences (Canada) Inc.	.CAN	NIA	OptumInsight Life Sciences, Inc.	Ownership	100.000	UnitedHealth Group Incorporated		
		.00000	98-1098190				Optum Management Consulting (Shanghai) Co., Ltd.	.CHN	NIA	Optum Health & Technology Holdings (US), LLC	Ownership	100.000	UnitedHealth Group Incorporated		
		.00000	90-1001805				Optum Nevada Accountable Care Organization LLC	.DE	NIA	Collaborative Care Holdings, LLC	Ownership	100.000	UnitedHealth Group Incorporated		
		.00000	20-8911466				Optum Palliative and Hospice Care of Pennsylvania, Inc.	.TN	NIA	Hospice Inspiris Holdings, Inc.	Ownership	100.000	UnitedHealth Group Incorporated		
		.00000	20-8911303				Optum Palliative and Hospice Care of Texas, Inc.	.TN	NIA	Hospice Inspiris Holdings, Inc.	Ownership	100.000	UnitedHealth Group Incorporated		
		.00000	30-0226127				Optum Palliative and Hospice Care, Inc.	.DE	NIA	Collaborative Care Holdings, LLC	Ownership	100.000	UnitedHealth Group Incorporated		
		.00000	20-4581265				Optum Public Sector Solutions, Inc.	.DE	NIA	OptumInsight, Inc.	Ownership	100.000	UnitedHealth Group Incorporated		
		.00000	46-3328009				Optum Rocket, Inc.	.DE	NIA	OptumInsight, Inc.	Ownership	100.000	UnitedHealth Group Incorporated		
		.00000	66-0870003				Optum Services (Puerto Rico) LLC	.DE	NIA	UnitedHealthcare International III B.V.	Ownership	100.000	UnitedHealth Group Incorporated		
		.00000	45-4683454				Optum Services, Inc.	.DE	NIA	Optum, Inc.	Ownership	100.000	UnitedHealth Group Incorporated		
		.00000					Optum Solutions do Brasil – Tecnologia e Serviços de Suporte Ltda.	.BRA	NIA	Optum Global Solutions International B.V.	Ownership	100.000	UnitedHealth Group Incorporated		
		.00000					Optum Solutions do Brasil – Tecnologia e Serviços de Suporte Ltda.	.BRA	NIA	OptumHealth International B.V.	Ownership	0.000	UnitedHealth Group Incorporated		
		.00000	98-0644599				Optum Solutions UK Holdings Limited	.GBR	NIA	Optum Health & Technology Holdings (US), LLC	Ownership	100.000	UnitedHealth Group Incorporated		
		.00000	46-5713629				Optum Technology, Inc.	.DE	NIA	Optum, Inc.	Ownership	100.000	UnitedHealth Group Incorporated		

ANNUAL STATEMENT FOR THE YEAR 2016 OF THE UnitedHealthcare Plan of the River Valley, Inc.

SCHEDULE Y
PART 1A - DETAIL OF INSURANCE HOLDING COMPANY SYSTEM

1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16
Group Code	Group Name	NAIC Company Code	ID Number	Federal RSSD	CIK	Name of Securities Exchange if Publicly Traded (U.S. or International)	Names of Parent, Subsidiaries Or Affiliates	Domiciliary Location	Relationship to Reporting Entity	Directly Controlled by (Name of Entity/Person)	Type of Control (Ownership, Board, Management, Attorney-in-Fact, Influence, Other)	If Control is Ownership Provide Percentage	Ultimate Controlling Entity(ies)/Person(s)	Is an SCA Filing Required? (Y/N)	*
		.0000	68-0044962				Pharmaceutical Care Network	CA	NIA	PCN DE Corp.	Ownership	100.000	UnitedHealth Group Incorporated		
		.0000	04-3722897				Pharmacy Review Services, LLC	FL	NIA	Tmesys, LLC	Ownership	100.000	UnitedHealth Group Incorporated		
		.0000	35-2288416				PHC Subsidiary Holdings, LLC	TX	NIA	United HealthCare Services, Inc.	Ownership	100.000	UnitedHealth Group Incorporated		
		.0000	20-8016933				PHYS Holdings LLC	DE	NIA	PhyServe Holdings LLC	Ownership	100.000	UnitedHealth Group Incorporated		
		.0000	20-8016984				PhyServe Holdings LLC	DE	NIA	MedSynergies, LLC	Ownership	100.000	UnitedHealth Group Incorporated		
		.0000	80-0654665				Physician Care Partners, Inc.	IL	NIA	North American Medical Management - Illinois, Inc.	Ownership	100.000	UnitedHealth Group Incorporated		
.0707	UnitedHealth Group Incorporated	.11494	04-3677255				Physicians Health Choice of Texas, LLC	TX	IA	PHC Subsidiary Holdings, LLC	Ownership	100.000	UnitedHealth Group Incorporated		
		.0000	52-1162824				Physicians Health Plan of Maryland, Inc.	MD	NIA	United HealthCare Services, Inc.	Ownership	100.000	UnitedHealth Group Incorporated		
		.0000	66-0742844				Plus One Health Management Puerto Rico, Inc.	PR	NIA	Plus One Holdings, Inc.	Ownership	100.000	UnitedHealth Group Incorporated		
		.0000	13-3613705				Plus One Holdings, Inc.	DE	NIA	OptumHealth Care Solutions, Inc.	Ownership	100.000	UnitedHealth Group Incorporated		
		.0000	80-0670247				PMI Acquisition, LLC	DE	NIA	Progressive Solutions, LLC	Ownership	100.000	UnitedHealth Group Incorporated		
		.0000	27-0920536				PMSI Holdco II, LLC	DE	NIA	P2 Lower Acquisition, LLC	Ownership	100.000	UnitedHealth Group Incorporated		
		.0000	26-3148744				PMSI Holdings, LLC	DE	NIA	PMSI Holdco II, LLC	Ownership	100.000	UnitedHealth Group Incorporated		
		.0000	59-3166848				PMSI Settlement Solutions, LLC	FL	NIA	PMSI Holdings, LLC	Ownership	100.000	UnitedHealth Group Incorporated		
		.0000	56-2422696				PMSI, LLC	FL	NIA	PMSI Holdings, LLC	Ownership	100.000	UnitedHealth Group Incorporated		
		.0000	98-1083164				Polar II Fundo de Investimento em Participações	BRA	NIA	UnitedHealthcare International IV S.á r.l.	Ownership	100.000	UnitedHealth Group Incorporated		
		.0000	47-5563948				Polo Holdco, LLC	DE	NIA	Collaborative Care Holdings, LLC	Ownership	80.100	UnitedHealth Group Incorporated		4
		.0000	75-2741619				ppoONE, Inc.	DE	NIA	United HealthCare Services, Inc.	Ownership	100.000	UnitedHealth Group Incorporated		
		.0000	65-0683927				Preferred Care Partners Holding, Corp.	FL	NIA	United HealthCare Services, Inc.	Ownership	100.000	UnitedHealth Group Incorporated		
		.0000	26-1845018				Preferred Care Partners Medical Group, Inc.	FL	NIA	Preferred Care Partners Holding, Corp.	Ownership	100.000	UnitedHealth Group Incorporated		
.0707	UnitedHealth Group Incorporated	.11176	65-0885893				Preferred Care Partners, Inc.	FL	IA	Preferred Care Partners Holding, Corp.	Ownership	100.000	UnitedHealth Group Incorporated		
		.0000	75-3265059				Premier Choice ACO, Inc.	CA	NIA	PrimeCare Medical Network, Inc.	Ownership	100.000	UnitedHealth Group Incorporated		
		.0000	88-0253112				Prime Health, Inc.	NV	NIA	Sierra Health Services, Inc.	Ownership	100.000	UnitedHealth Group Incorporated		
		.0000	33-0607478				PrimeCare Medical Network, Inc.	CA	IA	NAMI Holdings, Inc.	Ownership	100.000	UnitedHealth Group Incorporated		
		.0000	87-0757397				PrimeCare of Citrus Valley, Inc.	CA	NIA	PrimeCare Medical Network, Inc.	Ownership	80.000	UnitedHealth Group Incorporated		2
		.0000	33-0674407				PrimeCare of Corona, Inc.	CA	NIA	PrimeCare Medical Network, Inc.	Ownership	100.000	UnitedHealth Group Incorporated		
		.0000	33-0674401				PrimeCare of Hemet Valley, Inc.	CA	NIA	PrimeCare Medical Network, Inc.	Ownership	100.000	UnitedHealth Group Incorporated		
		.0000	33-0674408				PrimeCare of Inland Valley, Inc.	CA	NIA	PrimeCare Medical Network, Inc.	Ownership	100.000	UnitedHealth Group Incorporated		
		.0000	33-0674402				PrimeCare of Moreno Valley, Inc.	CA	NIA	PrimeCare Medical Network, Inc.	Ownership	100.000	UnitedHealth Group Incorporated		
		.0000	33-0674400				PrimeCare of Redlands, Inc.	CA	NIA	PrimeCare Medical Network, Inc.	Ownership	100.000	UnitedHealth Group Incorporated		
		.0000	33-0674404				PrimeCare of Riverside, Inc.	CA	NIA	PrimeCare Medical Network, Inc.	Ownership	100.000	UnitedHealth Group Incorporated		
		.0000	14-1915328				PrimeCare of San Bernardino, Inc.	CA	NIA	PrimeCare Medical Network, Inc.	Ownership	100.000	UnitedHealth Group Incorporated		
		.0000	33-0698439				PrimeCare of Sun City, Inc.	CA	NIA	PrimeCare Medical Network, Inc.	Ownership	100.000	UnitedHealth Group Incorporated		
		.0000	33-0674409				PrimeCare of Temecula, Inc.	CA	NIA	PrimeCare Medical Network, Inc.	Ownership	100.000	UnitedHealth Group Incorporated		
		.0000	14-1873402				Procura Management, Inc.	DE	NIA	Healthcare Solutions, Inc.	Ownership	100.000	UnitedHealth Group Incorporated		
		.0000	27-4371197				Progressive Enterprises Holdings, Inc.	DE	NIA	OptumRx, Inc.	Ownership	100.000	UnitedHealth Group Incorporated		
		.0000	31-1192384				Progressive Medical, LLC	OH	NIA	PMI Acquisition, LLC	Ownership	100.000	UnitedHealth Group Incorporated		
		.0000	90-0642980				Progressive Solutions, LLC	DE	NIA	P2 Lower Acquisition, LLC	Ownership	100.000	UnitedHealth Group Incorporated		
		.0000	32-0229091				ProHEALTH Fitness of Lake Success, LLC	NY	NIA	ProHEALTH Medical Management, LLC	Ownership	82.620	UnitedHealth Group Incorporated		4
		.0000	47-1049961				ProHEALTH Medical Management, LLC	DE	NIA	Collaborative Care Holdings, LLC	Ownership	80.000	UnitedHealth Group Incorporated		2
		.0000	45-5470737				ProHealth Physicians ACO, LLC	CT	NIA	ProHealth Physicians, Inc.	Ownership	100.000	UnitedHealth Group Incorporated		
		.0000	06-1446075				ProHealth Physicians, Inc.	CT	NIA	Polo Holdco, LLC	Ownership	100.000	UnitedHealth Group Incorporated		
		.0000	32-0455430				ProHealth Proton Center Management, LLC	DE	NIA	ProHEALTH Medical Management, LLC	Ownership	100.000	UnitedHealth Group Incorporated		
		.0000	57-0861358				Pronetics Health Care Group, Inc.	SC	NIA	Ambient Healthcare, Inc.	Ownership	100.000	UnitedHealth Group Incorporated		
		.0000	52-2016292				Quality Software Services, Inc.	MD	NIA	OptumInsight, Inc.	Ownership	100.000	UnitedHealth Group Incorporated		
		.0000	26-3168754				R&H Family Fitness Unlimited LLC	TX	NIA	WellMed Medical Management, Inc.	Ownership	100.000	UnitedHealth Group Incorporated		
		.0000	35-2493256				Rally Health, Inc.	DE	NIA	Optum Services, Inc.	Ownership	100.000	UnitedHealth Group Incorporated		
		.0000	80-0947972				Real Appeal, Inc.	DE	NIA	UnitedHealth Group Ventures, LLC	Ownership	98.000	UnitedHealth Group Incorporated		6
		.0000					Riverside Medical Management, LLC	DE	NIA	ProHEALTH Medical Management, LLC	Ownership	100.000	UnitedHealth Group Incorporated		
		.0000	45-2219585		0001522802		Salveo Specialty Pharmacy, Inc.	DE	NIA	OptumRx Administrative Services, LLC	Ownership	100.000	UnitedHealth Group Incorporated		
		.0000					Santa Helena Assistência Médica S.A.	BRA	NIA	Elual Participações S.A.	Ownership	65.210	UnitedHealth Group Incorporated		

ANNUAL STATEMENT FOR THE YEAR 2016 OF THE UnitedHealthcare Plan of the River Valley, Inc.

SCHEDULE Y
PART 1A - DETAIL OF INSURANCE HOLDING COMPANY SYSTEM

1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16
Group Code	Group Name	NAIC Company Code	ID Number	Federal RSSD	CIK	Name of Securities Exchange if Publicly Traded (U.S. or International)	Names of Parent, Subsidiaries Or Affiliates	Domi-ciliary Location	Relation-ship to Reporting Entity	Directly Controlled by (Name of Entity/Person)	Type of Control (Ownership, Board, Management, Attorney-in-Fact, Influence, Other)	If Control is Ownership Provide Percentage	Ultimate Controlling Entity(ies)/Person(s)	Is an SCA Filing Re-quired? (Y/N)	*
		.0000					Santa Helena Assistência Médica S.A.	.BRA	.NIA	Anil Assistência Médica Internacional S.A.	Ownership	34.790	UnitedHealth Group Incorporated		
		.0000	27-2635371				SCP Specialty Infusion, LLC	.DE	.NIA	BriovaRx Infusion Services, Inc.	Ownership	100.000	UnitedHealth Group Incorporated		
		.0000	88-0492251				ScriptNet, LLC	.DE	.NIA	Healthcare Solutions, Inc.	Ownership	100.000	UnitedHealth Group Incorporated		
		.0000	98-1097822				ScriptSwitch Limited	.GBR	.NIA	Optum UK Solutions Group Limited	Ownership	100.000	UnitedHealth Group Incorporated		
		.0000	98-1202716				Seisa Serviços Integrados de Saúde Ltda.	.BRA	.NIA	Anil Assistência Médica Internacional S.A.	Ownership	100.000	UnitedHealth Group Incorporated		
		.0000	98-1202716				Seisa Serviços Integrados de Saúde Ltda.	.BRA	.NIA	Cemed Care - Empresa de Atendimento Clínico Geral Ltda.	Ownership	0.000	UnitedHealth Group Incorporated		
		.0000	20-4763091				Senior Care Partners, Inc.	.IL	.NIA	North American Medical Management - Illinois, Inc.	Ownership	100.000	UnitedHealth Group Incorporated		
		.0000	27-1533951		0001487203		Serquinox Holdings LLC	.DE	.NIA	BriovaRx Infusion Services, Inc.	Ownership	100.000	UnitedHealth Group Incorporated		
		.0000	27-1533840				Serquinox LLC	.DE	.NIA	Serquinox Holdings LLC	Ownership	100.000	UnitedHealth Group Incorporated		
.0707	UnitedHealth Group Incorporated	.71420	94-0734860				Sierra Health and Life Insurance Company, Inc.	.NV	.IA	Sierra Health Services, Inc.	Ownership	100.000	UnitedHealth Group Incorporated		
		.00000	88-0200415		0000754009		Sierra Health Services, Inc.	.NV	.NIA	UnitedHealthcare, Inc.	Ownership	100.000	UnitedHealth Group Incorporated		
		.00000	88-0254322				Sierra Health-Care Options, Inc.	.NV	.NIA	Sierra Health Services, Inc.	Ownership	100.000	UnitedHealth Group Incorporated		
		.00000	88-0385705				Sierra Home Medical Products, Inc.	.NV	.NIA	Sierra Health Services, Inc.	Ownership	100.000	UnitedHealth Group Incorporated		
		.00000	88-0264562				Sierra Nevada Administrators, Inc.	.NV	.NIA	Sierra Health Services, Inc.	Ownership	100.000	UnitedHealth Group Incorporated		
		.00000	20-3741084				Sirona Infusion, L.L.C.	.AZ	.NIA	SCP Specialty Infusion, LLC	Ownership	100.000	UnitedHealth Group Incorporated		
		.00000	88-0201420				Southwest Medical Associates, Inc.	.NV	.NIA	Sierra Health Services, Inc.	Ownership	100.000	UnitedHealth Group Incorporated		
		.00000	38-2609888				Southwest Michigan Health Network Inc.	.MI	.NIA	UnitedHealthcare, Inc.	Ownership	100.000	UnitedHealth Group Incorporated		
		.00000	41-1921983				Specialty Benefits, LLC	.DE	.NIA	United HealthCare Services, Inc.	Ownership	100.000	UnitedHealth Group Incorporated		
		.00000	71-0886811				Spectera of New York, IPA, Inc.	.NY	.NIA	Spectera, Inc.	Ownership	100.000	UnitedHealth Group Incorporated		
		.00000	52-1260282				Spectera, Inc.	.MD	.NIA	Specialty Benefits, LLC	Ownership	100.000	UnitedHealth Group Incorporated		
		.00000	46-5587702				Sports and Spinal Physical Therapy, Inc.	.DC	.NIA	Orthology, Inc.	Ownership	100.000	UnitedHealth Group Incorporated		
		.00000	27-0008097				Spotlite, Inc.	.DE	.NIA	Rally Health, Inc.	Ownership	100.000	UnitedHealth Group Incorporated		
		.00000	62-1770924				StoneRiver P2P Link, LLC	.DE	.NIA	StoneRiver Pharmacy Solutions, LLC	Ownership	100.000	UnitedHealth Group Incorporated		
		.00000	90-0884047				StoneRiver Pharmacy Solutions, LLC	.DE	.NIA	Progressive Solutions, LLC	Ownership	100.000	UnitedHealth Group Incorporated		
		.00000	46-1536748				Summit Home Infusion, LLC	.DE	.NIA	BriovaRx Infusion Services, Inc.	Ownership	100.000	UnitedHealth Group Incorporated		
		.00000	38-2044243				SXC Comet, LLC	.DE	.NIA	OptumRx Administrative Services, LLC	Ownership	100.000	UnitedHealth Group Incorporated		
.0707	UnitedHealth Group Incorporated	.84549	38-2044243				Symphonix Health Holdings, LLC	.DE	.NIA	United HealthCare Services, Inc.	Ownership	100.000	UnitedHealth Group Incorporated		
		.00000	56-1970224		0001284028		Symphonix Health Insurance, Inc.	.IL	.IA	Symphonix Health Holdings, LLC	Ownership	100.000	UnitedHealth Group Incorporated		
		.00000	25-1825549				TeamMD Holdings, Inc.	.DE	.NIA	UnitedHealth Group Ventures, LLC	Ownership	80.000	UnitedHealth Group Incorporated		1
		.00000	59-3143128				TeamMD Iowa, Inc.	.DE	.NIA	TeamMD Holdings, Inc.	Ownership	100.000	UnitedHealth Group Incorporated		
		.00000	98-1287904				The Lewin Group, Inc.	.NC	.NIA	Optum Public Sector Solutions, Inc.	Ownership	100.000	UnitedHealth Group Incorporated		
		.00000	52-1431155				Three Rivers Holdings, Inc.	.DE	.NIA	AmeriChoice Corporation	Ownership	100.000	UnitedHealth Group Incorporated		
		.00000	20-4963945				Tmesys, LLC	.FL	.NIA	PMSI Holdings, LLC	Ownership	100.000	UnitedHealth Group Incorporated		
		.00000	94-3077084				Topimagem Diagnóstico por Imagem Ltda.	.BRA	.NIA	S.A.	Ownership	89.000	UnitedHealth Group Incorporated		1
		.00000	98-1113428				Travel Express Incorporated	.MD	.NIA	FrontierMEDX, Inc.	Ownership	100.000	UnitedHealth Group Incorporated		
		.00000	41-1913059				Trinity Infusion, Inc.	.NC	.NIA	Ambient Healthcare, Inc.	Ownership	100.000	UnitedHealth Group Incorporated		
		.00000	95-2931460		0001225831		U.S. Behavioral Health Plan, California	.CA	.IA	United Behavioral Health	Ownership	100.000	UnitedHealth Group Incorporated		
		.00000	98-1122490				UHC Global Health Services BC Ltd.	.CAN	.NIA	UnitedHealthcare Global Canada Limited	Ownership	100.000	UnitedHealth Group Incorporated		
		.00000	41-1913059				UHC International Services, Inc.	.DE	.NIA	UnitedHealth Group Incorporated	Ownership	100.000	UnitedHealth Group Incorporated		
		.00000	14-1892398				UHC of California	.CA	.IA	United HealthCare Services, Inc.	Ownership	100.000	UnitedHealth Group Incorporated		
		.00000	39-1995276				UHG Brasil Participações S.A.	.BRA	.NIA	Polar II Fundo de Investimento em Participações	Ownership	100.000	UnitedHealth Group Incorporated		
		.00000	52-1996029				UHC Holdings, Inc.	.DE	.NIA	United HealthCare Services, Inc.	Ownership	100.000	UnitedHealth Group Incorporated		
.0707	UnitedHealth Group Incorporated	.91529	52-1996029				Ultima Rx, LLC	.FL	.NIA	United HealthCare Services, Inc.	Ownership	100.000	UnitedHealth Group Incorporated		
		.00000	98-1122490				UMR, Inc.	.DE	.NIA	United HealthCare Services, Inc.	Ownership	100.000	UnitedHealth Group Incorporated		
		.00000	01-0637149				Unimerica Insurance Company	.WI	.IA	OptumHealth Holdings, LLC	Ownership	100.000	UnitedHealth Group Incorporated		
.0707	UnitedHealth Group Incorporated	.11596	01-0637149				Unimerica Life Insurance Company of New York	.NY	.IA	UnitedHealthcare Insurance Company	Ownership	100.000	UnitedHealth Group Incorporated		

ANNUAL STATEMENT FOR THE YEAR 2016 OF THE UnitedHealthcare Plan of the River Valley, Inc.

SCHEDULE Y
PART 1A - DETAIL OF INSURANCE HOLDING COMPANY SYSTEM

1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16
Group Code	Group Name	NAIC Company Code	ID Number	Federal RSSD	CIK	Name of Securities Exchange if Publicly Traded (U.S. or International)	Names of Parent, Subsidiaries Or Affiliates	Domi-ciliary Location	Relation-ship to Reporting Entity	Directly Controlled by (Name of Entity/Person)	Type of Control (Ownership, Board, Management, Attorney-in-Fact, Influence, Other)	If Control is Ownership Provide Percentage	Ultimate Controlling Entity(ies)/Person(s)	Is an SCA Filing Re-quired? (Y/N)	*
		.0000	25-187716				Unison Administrative Services, LLC	PA	NIA	Three Rivers Holdings, Inc.	Ownership	100.000	UnitedHealth Group Incorporated		
		.0000	20-5917714				Unison Health Plan of Delaware, Inc.	DE	IA	Three Rivers Holdings, Inc.	Ownership	100.000	UnitedHealth Group Incorporated		
		.0000	94-2649097				United Behavioral Health	CA	NIA	OptumHealth Holdings, LLC	Ownership	100.000	UnitedHealth Group Incorporated		
		.0000	41-1868911				United Behavioral Health of New York, I.P.A., Inc.	NY	NIA	United Behavioral Health	Ownership	100.000	UnitedHealth Group Incorporated		
		.0000	41-1941615				United Health Foundation	MN	NIA	UnitedHealth Group Incorporated	Ownership	100.000	UnitedHealth Group Incorporated		
		.0000	41-1289245	3410132	0001310133		United HealthCare Services, Inc.	MN	UIP	UnitedHealth Group Incorporated	Ownership	100.000	UnitedHealth Group Incorporated		
		.0000	30-0318238				United Resource Networks IPA of New York, Inc.	NY	NIA	OptumHealth Care Solutions, Inc.	Ownership	100.000	UnitedHealth Group Incorporated		
		.0000	01-0538317				UnitedHealth Advisors, LLC	ME	NIA	United HealthCare Services, Inc.	Ownership	100.000	UnitedHealth Group Incorporated		
		.0000	98-1097761				UnitedHealth Group Global Healthcare Services Limited	JRL	NIA	Optum Global Solutions International B.V.	Ownership	100.000	UnitedHealth Group Incorporated		
		.0000	41-1321939	4665014	0000731766	New York Stock Exchange	UnitedHealth Group Incorporated	DE	UIP	Optum Global Solutions (India) Private Limited	Ownership	0.000			
		.0000	98-1093259				UnitedHealth Group Information Services Private Limited	IND	NIA	UnitedHealth Group Incorporated	Ownership	100.000	UnitedHealth Group Incorporated		
		.0000	98-1079826				UnitedHealth Group International GP	CYM	NIA	UnitedHealth Group Incorporated	Ownership	100.000	UnitedHealth Group Incorporated		
		.0000	98-1080118				UnitedHealth Group International L.P.	CYM	NIA	UnitedHealth Group International GP	Ownership	84.984	UnitedHealth Group Incorporated		B
		.0000	98-1080118				UnitedHealth Group International L.P.	CYM	NIA	FMG Holdings, LLC	Ownership	14.815	UnitedHealth Group Incorporated		B
		.0000	98-1080118				UnitedHealth Group International L.P.	CYM	NIA	Hygeia Corporation	Ownership	0.201	UnitedHealth Group Incorporated		B
		.0000	46-3311984				UnitedHealth Group Ventures, LLC	DE	NIA	UnitedHealth Group Incorporated	Ownership	100.000	UnitedHealth Group Incorporated		
		.0000	41-1917398				UnitedHealth International, Inc.	DE	NIA	UnitedHealth Group Incorporated	Ownership	100.000	UnitedHealth Group Incorporated		
		.0000	26-2574977				UnitedHealth Military & Veterans Services, LLC	DE	NIA	United HealthCare Services, Inc.	Ownership	100.000	UnitedHealth Group Incorporated		
		.0000	98-0559902				UnitedHealth UK Limited	GBR	NIA	Optum Solutions UK Holdings Limited	Ownership	100.000	UnitedHealth Group Incorporated		
.0707	UnitedHealth Group Incorporated	.95174	33-0115163		0001225840		UnitedHealthcare Benefits of Texas, Inc.	TX	IA	United HealthCare Services, Inc.	Ownership	100.000	UnitedHealth Group Incorporated		
		.0000	47-3221444				UnitedHealthcare Benefits Plan of California	CA	IA	United HealthCare Services, Inc.	Ownership	100.000	UnitedHealth Group Incorporated		
		.0000	46-4348775				UnitedHealthcare Community Plan of California, Inc.	CA	IA	United HealthCare Services, Inc.	Ownership	100.000	UnitedHealth Group Incorporated		
.0707	UnitedHealth Group Incorporated	.13168	26-2688274				UnitedHealthcare Community Plan of Georgia, Inc.	GA	IA	AmeriChoice Corporation	Ownership	100.000	UnitedHealth Group Incorporated		
.0707	UnitedHealth Group Incorporated	.12323	56-2451429				UnitedHealthcare Community Plan of Ohio, Inc.	OH	IA	Three Rivers Holdings, Inc.	Ownership	100.000	UnitedHealth Group Incorporated		
.0707	UnitedHealth Group Incorporated	.11141	91-2008361				UnitedHealthcare Community Plan of Texas, L.L.C.	TX	IA	Ovations, Inc.	Ownership	100.000	UnitedHealth Group Incorporated		
.0707	UnitedHealth Group Incorporated	.95467	38-3204052				UnitedHealthcare Community Plan, Inc.	MI	IA	AmeriChoice Corporation	Ownership	100.000	UnitedHealth Group Incorporated		
		.0000	98-1200034				UnitedHealthcare Consulting & Assistance Service (Beijing) Co., Ltd.	CHN	NIA	UnitedHealthcare International I B.V.	Ownership	100.000	UnitedHealth Group Incorporated		
		.0000	98-1199879				UnitedHealthcare Europe S.á r.l.	LUX	NIA	UnitedHealthcare International I S.á r.l.	Ownership	100.000	UnitedHealth Group Incorporated		
		.0000	98-1104429				UnitedHealthcare Global Canada Limited	CAN	NIA	UnitedHealthcare International I B.V.	Ownership	100.000	UnitedHealth Group Incorporated		
		.0000	98-1099116				UnitedHealthcare India Private Limited	IND	NIA	UnitedHealthcare International II B.V.	Ownership	99.994	UnitedHealth Group Incorporated		
		.0000	98-1099116				UnitedHealthcare India Private Limited	IND	NIA	UnitedHealth International, Inc.	Ownership	0.007	UnitedHealth Group Incorporated		
.0707	UnitedHealth Group Incorporated	.79413	36-2739571				UnitedHealthcare Insurance Company	CT	IA	UHC Holdings, Inc.	Ownership	100.000	UnitedHealth Group Incorporated		
.0707	UnitedHealth Group Incorporated	.60318	36-3800349				UnitedHealthcare Insurance Company of Illinois	IL	IA	UnitedHealthcare Insurance Company	Ownership	100.000	UnitedHealth Group Incorporated		
.0707	UnitedHealth Group Incorporated	.60093	11-3283886				UnitedHealthcare Insurance Company of New York	NY	IA	UnitedHealthcare Insurance Company	Ownership	100.000	UnitedHealth Group Incorporated		
.0707	UnitedHealth Group Incorporated	.12231	20-1902768				UnitedHealthcare Insurance Company of the River Valley	IL	IA	UnitedHealthcare Services Company of the River Valley, Inc.	Ownership	100.000	UnitedHealth Group Incorporated		
		.0000	86-0618309				UnitedHealthcare Integrated Services, Inc.	AZ	NIA	Ovations, Inc.	Ownership	100.000	UnitedHealth Group Incorporated		
		.0000	41-1988797				UnitedHealthcare International Asia, LLC	DE	NIA	UnitedHealth Group Incorporated	Ownership	100.000	UnitedHealth Group Incorporated		
		.0000	98-1100512				UnitedHealthcare International I B.V.	NLD	NIA	UnitedHealth Group International L.P.	Ownership	100.000	UnitedHealth Group Incorporated		
		.0000	98-1079595				UnitedHealthcare International I S.á r.l.	LUX	NIA	UnitedHealth Group International L.P.	Ownership	100.000	UnitedHealth Group Incorporated		
		.0000	98-1100980				UnitedHealthcare International II B.V.	NLD	NIA	UnitedHealthcare Europe S.á r.l.	Ownership	100.000	UnitedHealth Group Incorporated		

ANNUAL STATEMENT FOR THE YEAR 2016 OF THE UnitedHealthcare Plan of the River Valley, Inc.

SCHEDULE Y

PART 1A - DETAIL OF INSURANCE HOLDING COMPANY SYSTEM

1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16
Group Code	Group Name	NAIC Company Code	ID Number	Federal RSSD	CIK	Name of Securities Exchange if Publicly Traded (U.S. or International)	Names of Parent, Subsidiaries Or Affiliates	Domi-ciliary Location	Relation-ship to Reporting Entity	Directly Controlled by (Name of Entity/Person)	Type of Control (Ownership, Board, Management, Attorney-in-Fact, Influence, Other)	If Control is Ownership Provide Percentage	Ultimate Controlling Entity(ies)/Person(s)	Is an SCA Filing Re-quired? (Y/N)	*
		.00000	98-1079459				UnitedHealthcare International II S.á r.l.	LUX	NIA	UnitedHealthcare Europe S.á r.l.	Ownership	100.000	UnitedHealth Group Incorporated		
		.00000	98-1340853				UnitedHealthcare International III B.V.	NLD	NIA	UnitedHealthcare International II B.V.	Ownership	100.000	UnitedHealth Group Incorporated		
		.00000	98-1077436				UnitedHealthcare International III S.á r.l.	LUX	NIA	UnitedHealthcare Europe S.á r.l.	Ownership	69.999	UnitedHealth Group Incorporated		
		.00000	98-1077436				UnitedHealthcare International III S.á r.l.	LUX	NIA	UnitedHealthcare International II S.á r.l.	Ownership	30.001	UnitedHealth Group Incorporated		
		.00000	98-1080926				UnitedHealthcare International IV S.á r.l.	LUX	NIA	UnitedHealthcare International III B.V.	Ownership	100.000	UnitedHealth Group Incorporated		
		.00000	98-1257473				UnitedHealthcare International V S.á r.l.	LUX	NIA	Optum Global Solutions (Ireland) Limited	Ownership	100.000	UnitedHealth Group Incorporated		
.0707	UnitedHealth Group Incorporated	.97179	86-0207231				UnitedHealthcare Life Insurance Company	WI	IA	Golden Rule Financial Corporation	Ownership	100.000	UnitedHealth Group Incorporated		
.0707	UnitedHealth Group Incorporated	.95784	63-0899562				UnitedHealthcare of Alabama, Inc.	AL	IA	UnitedHealthcare, Inc.	Ownership	100.000	UnitedHealth Group Incorporated		
.0707	UnitedHealth Group Incorporated	.96016	86-0507074				UnitedHealthcare of Arizona, Inc.	AZ	IA	UnitedHealthcare, Inc.	Ownership	100.000	UnitedHealth Group Incorporated		
.0707	UnitedHealth Group Incorporated	.95446	63-1036819				UnitedHealthcare of Arkansas, Inc.	AR	IA	UnitedHealthcare, Inc.	Ownership	100.000	UnitedHealth Group Incorporated		
.0707	UnitedHealth Group Incorporated	.95090	84-1004639				UnitedHealthcare of Colorado, Inc.	CO	IA	UnitedHealthcare, Inc.	Ownership	100.000	UnitedHealth Group Incorporated		
.0707	UnitedHealth Group Incorporated	.95264	59-1293865				UnitedHealthcare of Florida, Inc.	FL	IA	UnitedHealthcare, Inc.	Ownership	100.000	UnitedHealth Group Incorporated		
.0707	UnitedHealth Group Incorporated	.95850	58-1653544				UnitedHealthcare of Georgia, Inc.	GA	IA	UnitedHealthcare, Inc.	Ownership	100.000	UnitedHealth Group Incorporated		
.0707	UnitedHealth Group Incorporated	.95776	36-3280214				UnitedHealthcare of Illinois, Inc.	IL	IA	UnitedHealthcare, Inc.	Ownership	100.000	UnitedHealth Group Incorporated		
.0707	UnitedHealth Group Incorporated	.96644	62-1240316				UnitedHealthcare of Kentucky, Ltd.	KY	IA	UnitedHealthcare, Inc.	Ownership	5.820	UnitedHealth Group Incorporated		.9
.0707	UnitedHealth Group Incorporated	.96644	62-1240316				UnitedHealthcare of Kentucky, Ltd.	KY	IA	United HealthCare Services, Inc.	Ownership	94.180	UnitedHealth Group Incorporated		.9
.0707	UnitedHealth Group Incorporated	.95833	72-1074008				UnitedHealthcare of Louisiana, Inc.	LA	IA	UnitedHealthcare, Inc.	Ownership	100.000	UnitedHealth Group Incorporated		
.0707	UnitedHealth Group Incorporated	.95716	63-1036817				UnitedHealthcare of Mississippi, Inc.	MS	IA	UnitedHealthcare, Inc.	Ownership	100.000	UnitedHealth Group Incorporated		
.0707	UnitedHealth Group Incorporated	.95149	05-0413469				UnitedHealthcare of New England, Inc.	RI	IA	United HealthCare Services, Inc.	Ownership	100.000	UnitedHealth Group Incorporated		
.0707	UnitedHealth Group Incorporated	.13214	26-2697886				UnitedHealthcare of New Mexico, Inc.	NM	IA	UnitedHealthcare Insurance Company	Ownership	100.000	UnitedHealth Group Incorporated		
.0707	UnitedHealth Group Incorporated	.95085	06-1172891				UnitedHealthcare of New York, Inc.	NY	IA	AmeriChoice Corporation	Ownership	100.000	UnitedHealth Group Incorporated		
.0707	UnitedHealth Group Incorporated	.95103	56-1461010				UnitedHealthcare of North Carolina, Inc.	NC	IA	UnitedHealthcare, Inc.	Ownership	100.000	UnitedHealth Group Incorporated		
.0707	UnitedHealth Group Incorporated	.95186	31-1142815				UnitedHealthcare of Ohio, Inc.	OH	IA	United HealthCare Services, Inc.	Ownership	100.000	UnitedHealth Group Incorporated		
.0707	UnitedHealth Group Incorporated	.96903	33-0115166				UnitedHealthcare of Oklahoma, Inc.	OK	IA	United HealthCare Services, Inc.	Ownership	100.000	UnitedHealth Group Incorporated		
.0707	UnitedHealth Group Incorporated	.95893	93-0938819		0001225824		UnitedHealthcare of Oregon, Inc.	OR	IA	United HealthCare Services, Inc.	Ownership	100.000	UnitedHealth Group Incorporated		
.0707	UnitedHealth Group Incorporated	.95220	25-1756858				UnitedHealthcare of Pennsylvania, Inc.	PA	IA	Three Rivers Holdings, Inc.	Ownership	100.000	UnitedHealth Group Incorporated		
.0707	UnitedHealth Group Incorporated	.95785	95-3939697				UnitedHealthcare of Texas, Inc.	TX	IA	UnitedHealthcare, Inc.	Ownership	100.000	UnitedHealth Group Incorporated		
.0707	UnitedHealth Group Incorporated	.95025	52-1130183				UnitedHealthcare of the Mid-Atlantic, Inc.	MD	IA	UnitedHealthcare, Inc.	Ownership	100.000	UnitedHealth Group Incorporated		
.0707	UnitedHealth Group Incorporated	.95591	47-0676824				UnitedHealthcare of the Midlands, Inc.	NE	IA	UnitedHealthcare, Inc.	Ownership	100.000	UnitedHealth Group Incorporated		
.0707	UnitedHealth Group Incorporated	.96385	43-1361841				UnitedHealthcare of the Midwest, Inc.	MO	IA	UnitedHealthcare, Inc.	Ownership	100.000	UnitedHealth Group Incorporated		
.0707	UnitedHealth Group Incorporated	.95501	41-1488563				UnitedHealthcare of Utah, Inc.	UT	IA	UnitedHealthcare, Inc.	Ownership	100.000	UnitedHealth Group Incorporated		
.0707	UnitedHealth Group Incorporated	.48038	91-1312551		0001225843		UnitedHealthcare of Washington, Inc.	WA	IA	United HealthCare Services, Inc.	Ownership	100.000	UnitedHealth Group Incorporated		
.0707	UnitedHealth Group Incorporated	.95710	39-1555888				UnitedHealthcare of Wisconsin, Inc.	WI	IA	UnitedHealthcare, Inc.	Ownership	100.000	UnitedHealth Group Incorporated		
.0707	UnitedHealth Group Incorporated	.95378	36-3379945				UnitedHealthcare Plan of the River Valley, Inc.	IL	RE	UnitedHealthcare Services Company of the River Valley, Inc.	Ownership	100.000	UnitedHealth Group Incorporated		
		.00000	47-0854646				UnitedHealthcare Service LLC	DE	NIA	UnitedHealthcare Insurance Company	Ownership	100.000	UnitedHealth Group Incorporated		
		.00000	36-3355110				UnitedHealthcare Services Company of the River Valley, Inc.	DE	LDP	UnitedHealthcare, Inc.	Ownership	100.000	UnitedHealth Group Incorporated		
		.00000	01-0518346				UnitedHealthcare Specialty Benefits, LLC	ME	NIA	Specialty Benefits, LLC	Ownership	100.000	UnitedHealth Group Incorporated		
		.00000	41-1922511				UnitedHealthcare, Inc.	DE	LJP	United HealthCare Services, Inc.	Ownership	100.000	UnitedHealth Group Incorporated		
		.00000	26-0382877		0001453198		Urgent Care Holdings, Inc.	DE	NIA	Optum Clinics Intermediate Holdings, Inc.	Ownership	100.000	UnitedHealth Group Incorporated		
		.00000	26-3667220				Urgent Care MSO, LLC	DE	NIA	Urgent Care Holdings, Inc.	Ownership	100.000	UnitedHealth Group Incorporated		
		.00000	27-2956222				Urology Associates of North Texas, P.L.L.C.	TX	NIA	USMD Affiliated Services	Ownership	100.000	UnitedHealth Group Incorporated		
		.00000	20-8048861				USMD Administrative Services, L.L.C.	TX	NIA	USMD Inc.	Ownership	100.000	UnitedHealth Group Incorporated		
		.00000	27-2956222				USMD Affiliated Services	TX	NIA	USMD Inc.	Ownership	100.000	UnitedHealth Group Incorporated		
		.00000					USMD Cancer Treatment Centers GP, L.L.C.	TX	NIA	USMD Cancer Treatment Centers, L.L.C.	Ownership	100.000	UnitedHealth Group Incorporated		
		.00000	26-2245431				USMD Cancer Treatment Centers, L.L.C.	TX	NIA	USMD Inc.	Ownership	100.000	UnitedHealth Group Incorporated		
		.00000					USMD CT (Mo), LLC	MO	NIA	USMD Cancer Treatment Centers, L.L.C.	Ownership	100.000	UnitedHealth Group Incorporated		
		.00000	27-2803133				USMD Diagnostic Services, LLC	TX	NIA	USMD Inc.	Ownership	100.000	UnitedHealth Group Incorporated		
		.00000	27-2866866		0001507881		USMD Holdings, Inc.	DE	NIA	WellMed Medical Management, Inc.	Ownership	100.000	UnitedHealth Group Incorporated		
		.00000	20-8050318		0001404693		USMD Inc.	TX	NIA	USMD Holdings, Inc.	Ownership	100.000	UnitedHealth Group Incorporated		
		.00000	73-1662757				USMD of Arlington GP, L.L.C.	TX	NIA	Mat-Rx Development, L.L.C.	Ownership	100.000	UnitedHealth Group Incorporated		
		.00000	35-2446102				USMD PPM, LLC	TX	NIA	USMD Inc.	Ownership	100.000	UnitedHealth Group Incorporated		

ANNUAL STATEMENT FOR THE YEAR 2016 OF THE UnitedHealthcare Plan of the River Valley, Inc.

SCHEDULE Y

PART 1A - DETAIL OF INSURANCE HOLDING COMPANY SYSTEM

1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16
Group Code	Group Name	NAIC Company Code	ID Number	Federal RSSD	CIK	Name of Securities Exchange if Publicly Traded (U.S. or International)	Names of Parent, Subsidiaries Or Affiliates	Domiciliary Location	Relationship to Reporting Entity	Directly Controlled by (Name of Entity/Person)	Type of Control (Ownership, Board, Management, Attorney-in-Fact, Influence, Other)	If Control is Ownership Provide Percentage	Ultimate Controlling Entity(ies)/Person(s)	Is an SCA Filing Required? (Y/N)	*
		.00000	87-0757396				Valley Physicians Network, Inc.	CA	NIA	PrimeCare Medical Network, Inc.	Ownership	100.000	UnitedHealth Group Incorporated		
		.00000	74-2797745				WellMed Medical Management of Florida, Inc.	FL	NIA	WellMed Medical Management, Inc.	Ownership	100.000	UnitedHealth Group Incorporated		
		.00000	74-2786364				WellMed Medical Management, Inc.	TX	NIA	Collaborative Care Holdings, LLC	Ownership	80.000	UnitedHealth Group Incorporated		2
		.00000	41-2250215				WellMed Networks - DFW, Inc.	TX	NIA	USMD Inc.	Ownership	50.000	UnitedHealth Group Incorporated		2
		.00000	45-0636596				WESTMED Practice Partners LLC	DE	NIA	Collaborative Care Holdings, LLC	Ownership	86.150	UnitedHealth Group Incorporated		2
		.00000	52-2102846		0001314524		XLHealth Corporation	MD	NIA	United HealthCare Services, Inc.	Ownership	100.000	UnitedHealth Group Incorporated		
		.00000	98-1107695				XLHealth Corporation India Private Limited	IND	NIA	XLHealth Corporation	Ownership	100.000	UnitedHealth Group Incorporated		
		.00000	11-3764012				Your Health Options Insurance Services, Inc.	CA	NIA	PrimeCare Medical Network, Inc.	Ownership	100.000	UnitedHealth Group Incorporated		
		.00000	27-0172594				Your Partner in Health Services, Inc.	IL	NIA	North American Medical Management - Illinois, Inc.	Ownership	100.000	UnitedHealth Group Incorporated		

Asterisk	Explanation
1	The remaining percentage is owned by former controlling or external shareholders.
2	The remaining percentage is owned by a non-affiliated entity.
3	The remaining 0.7409758% owned by external shareholders and 0.0340693% owned by Treasury Shares.
4	The remaining percentage is owned by external parties or investors.
5	UnitedHealth International, Inc. holds 10 shares as a nominee shareholder.
6	The remaining percentage are held by the entity's or by the controlling entity's officers or directors.
7	The remaining 20% is owned by external shareholders. Corporate secretarial services for this entity are the responsibility of the portfolio company.
8	UnitedHealth Group International GP is the general partner of UnitedHealth Group International, L.P.
9	The general partnership interest of 89.77% is held by United HealthCare Services, Inc. (UHS) and 10.23% is held by UnitedHealthcare, Inc. (UHC). UHS also holds 100% of the limited partnership interests. When combining general and limited partner interests, UHS owns 94.18% and UHC owns 5.82%.

SCHEDULE Y

PART 2 - SUMMARY OF INSURER'S TRANSACTIONS WITH ANY AFFILIATES

1	2	3	4	5	6	7	8	9	10	11	12	13
NAIC Company Code	ID Number	Names of Insurers and Parent, Subsidiaries or Affiliates	Shareholder Dividends	Capital Contributions	Purchases, Sales or Exchanges of Loans, Securities, Real Estate, Mortgage Loans or Other Investments	Income/ (Disbursements) Incurred in Connection with Guarantees or Undertakings for the Benefit of any Affiliate(s)	Management Agreements and Service Contracts	Income/ (Disbursements) Incurred Under Reinsurance Agreements	*	Any Other Material Activity Not in the Ordinary Course of the Insurer's Business	Totals	Reinsurance Recoverable/ (Payable) on Losses and/or Reserve Credit Taken/(Liability)
	41-1913523	ACN Group IPA of New York, Inc.	0	0	0	0	4,080,638	0		0	4,080,638	0
	27-0015861	ACN Group of California, Inc.	(1,500,000)	0	0	0	8,780,531	0		0	7,280,531	0
82406	35-1665915	All Savers Insurance Company	0	571,000,000	0	0	(54,236,659)	5,084,397		0	521,847,738	17,801,114
73130	35-1744596	All Savers Life Insurance Company of California	0	0	0	0	156,818	0		0	156,818	0
	54-1743136	AmeriChoice Corporation	106,000,000	0	0	0	0	0		0	106,000,000	0
95497	22-3368602	AmeriChoice of New Jersey, Inc.	(70,000,000)	0	0	0	(271,365,048)	0		0	(341,365,048)	0
	86-0813232	APIPA	0	0	0	0	(354,000,579)	0		0	(354,000,579)	0
	88-0267857	Behavioral Healthcare Options, Inc.	0	0	0	0	5,143,560	0		0	5,143,560	0
12558	45-4976934	Care Improvement Plus of Texas Insurance Company	(73,900,000)	0	0	0	(153,551,008)	0		0	(227,451,008)	0
12567	20-3888112	Care Improvement Plus South Central Insurance Company	(150,000,000)	0	0	0	(589,053,624)	204,324		0	(738,849,300)	131,499
14041	27-5038136	Care Improvement Plus Wisconsin Insurance Company	0	0	0	0	(10,284,945)	0		0	(10,284,945)	0
	52-1811176	DBP Services of New York IPA, Inc.	0	0	0	0	6,450,021	0		0	6,450,021	0
	52-1452809	Dental Benefit Providers of California, Inc.	(3,000,000)	0	0	0	(3,926,754)	0		0	(6,926,754)	0
52053	36-4008355	Dental Benefit Providers of Illinois, Inc.	0	0	0	0	(426,618)	0		0	(426,618)	0
	41-2014834	Dental Benefit Providers, Inc.	0	0	0	0	123,686,984	0		0	123,686,984	0
	88-0223385	Family Health Care Services	0	0	0	0	6,677,657	0		0	6,677,657	0
	88-0257036	Family Home Hospice, Inc.	0	0	0	0	895,248	0		0	895,248	0
	37-0855360	Golden Rule Financial Corporation	156,800,000	(611,000,000)	0	0	0	0		0	(454,200,000)	0
62286	37-6028756	Golden Rule Insurance Company	(156,800,000)	0	0	0	(169,889,305)	0		0	(326,689,305)	0
	98-0213198	H&W Indemnity (SPC), Ltd.	0	0	0	0	0	(3,091,421)		0	(3,091,421)	27,512,818
79480	35-1279304	Harken Health Insurance Company	0	95,000,000	0	0	6,489,182	0		0	101,489,182	0
43893	13-3584296	Health Net Insurance of New York, Inc.	0	0	0	0	41,638	0		0	41,638	0
95968	06-1084283	Health Net of Connecticut, Inc.	0	0	0	0	0	2		0	2	0
96342	88-0201035	Health Plan of Nevada	(90,000,000)	0	0	0	(855,107,250)	(681,226)		0	(945,788,476)	143,369
	13-4138668	INSPIRIS of New York IPA, Inc.	0	0	0	0	287,173,634	0		0	287,173,634	0
	45-3143218	Lifepoint East, Inc.	0	0	0	0	68,465,522	0		0	68,465,522	0
	27-2309024	Lifepoint Health, Inc.	0	0	0	0	1,725,990,312	0		0	1,725,990,312	0
60321	52-1803283	MAMSI Life and Health Insurance Company	(7,000,000)	0	0	0	(9,001,428)	(397,808)		0	(16,399,236)	181,708
96310	52-1169135	MD-Individual Practice Association, Inc.	(16,000,000)	0	0	0	(31,266,195)	(726,671)		0	(47,992,866)	578,164
12756	20-3391186	Medica Health Plans of Florida, Inc.	(3,500,000)	0	0	0	9,798	0		0	(3,490,202)	0
12155	01-0788576	Medica HealthCare Plans, Inc.	(25,000,000)	0	0	0	(58,886,924)	0		0	(83,886,924)	0
95251	76-0196559	National Pacific Dental, Inc.	0	(2,700,000)	0	0	(2,228,333)	0		0	(4,928,333)	0
95123	65-0996107	Neighborhood Health Partnership, Inc.	(25,000,000)	0	0	0	(77,554,084)	0		0	(102,554,084)	0
95758	88-0228572	Nevada Pacific Dental	(2,000,000)	0	0	0	(367,345)	0		0	(2,367,345)	0
96940	52-1518174	Optimum Choice, Inc.	(18,000,000)	0	0	0	(29,349,448)	(310,677)		0	(47,660,125)	12,188
	41-1591944	OptumHealth Care Solutions, Inc.	0	0	0	0	151,278,761	0		0	151,278,761	0
	41-1858498	OptumInsight, Inc.	0	0	0	0	266,141,254	0		0	266,141,254	0
	33-0441200	OptumRx, Inc.	0	0	0	0	1,037,856,935	0		0	1,037,856,935	0

SCHEDULE Y

PART 2 - SUMMARY OF INSURER'S TRANSACTIONS WITH ANY AFFILIATES

1	2	3	4	5	6	7	8	9	10	11	12	13
NAIC Company Code	ID Number	Names of Insurers and Parent, Subsidiaries or Affiliates	Shareholder Dividends	Capital Contributions	Purchases, Sales or Exchanges of Loans, Securities, Real Estate, Mortgage Loans or Other Investments	Income/ (Disbursements) Incurred in Connection with Guarantees or Undertakings for the Benefit of any Affiliate(s)	Management Agreements and Service Contracts	Income/ (Disbursements) Incurred Under Reinsurance Agreements	*	Any Other Material Activity Not in the Ordinary Course of the Insurer's Business	Totals	Reinsurance Recoverable/ (Payable) on Losses and/or Reserve Credit Taken/(Liability)
	13-3818652	OrthoNet LLC	0	0	0	0	5,941,383	0		0	5,941,383	0
	30-0029448	OrthoNet of the Mid-Atlantic, Inc.	0	0	0	0	(1,070,155)	0		0	(1,070,155)	0
78026	22-2797560	Oxford Health Insurance, Inc.	(430,000,000)	0	0	0	(823,530,563)	(4,160,469)		0	(1,257,691,032)	22,272,029
96798	06-1181201	Oxford Health Plans (CT), Inc.	0	0	0	0	(62,638,523)	(726,772)		0	(63,365,295)	194,243
95506	22-2745725	Oxford Health Plans (NJ), Inc.	(50,000,000)	0	0	0	(164,723,417)	3,533,389		0	(211,190,028)	5,410,891
95479	06-1181200	Oxford Health Plans (NY), Inc.	(215,000,000)	0	0	0	(171,934,573)	0		0	(386,934,573)	0
	52-2443751	Oxford Health Plans LLC	265,000,000	0	0	0	0	0		0	265,000,000	0
70785	35-1137395	PacifiCare Life and Health Insurance Company	(19,700,000)	0	0	0	(1,519,392)	277		0	(21,219,115)	12,445
84506	95-2829463	PacifiCare Life Assurance Company	0	0	0	0	123,599	0		0	123,599	0
95617	94-3267522	PacifiCare of Arizona, Inc.	(25,000,000)	0	0	0	44,626	8,885		0	(24,946,489)	0
95434	84-1011378	PacifiCare of Colorado, Inc.	0	0	0	0	(731,380,364)	(3,215,446)		0	(734,595,810)	120
95685	86-0875231	PacifiCare of Nevada, Inc.	0	(8,000,000)	0	0	420,245	1,332		0	(7,578,423)	0
11494	04-3677255	Physicians Health Choice of Texas, LLC	0	0	0	0	(33,582,825)	240,397		0	(33,342,428)	641,989
11176	65-0885893	Preferred Care Partners, Inc.	0	5,000,000	0	0	(161,923,909)	0		0	(156,923,909)	0
	33-0607478	PrimeCare Medical Network, Inc.	0	0	0	0	249,708,122	0		0	249,708,122	0
71420	94-0734860	Sierra Health and Life Insurance Company	(23,000,000)	0	0	0	(1,189,636,368)	25,069		0	(1,212,611,299)	(132,869)
	88-0385705	Sierra Home Medical Products, Inc.	0	0	0	0	30,596,406	0		0	30,596,406	0
	88-0201420	Southwest Medical Associates, Inc.	0	0	0	0	733,385,255	0		0	733,385,255	0
	71-0886811	Spectera of New York, IPA, Inc.	0	0	0	0	2,289,271	0		0	2,289,271	0
	52-1260282	Spectera, Inc.	0	0	0	0	37,770,274	0		0	37,770,274	0
	46-1536748	Symphonix Health Holdings, LLC	0	(78,000,000)	0	0	0	0		0	(78,000,000)	0
84549	38-2044243	Symphonix Health Insurance	0	78,000,000	0	0	(55,285,771)	0		0	22,714,229	0
	94-3077084	U.S. Behavioral Health Plan, California	(4,000,000)	0	0	0	50,504,266	0		0	46,504,266	0
	95-2931460	UHC of California	(130,000,000)	0	0	0	(923,903,267)	0		0	(1,053,903,267)	0
91529	52-1996029	Unimerica Insurance Company	(30,000,000)	0	0	0	(34,215,798)	(16,782,233)		0	(80,998,031)	(135,744,974)
11596	01-0637149	Unimerica Life Insurance Company of New York	0	0	0	0	(2,208,682)	0		0	(2,208,682)	0
	20-5917714	Unison Health Plan of Delaware, Inc.	0	0	0	0	(95,488,038)	(1,022,419)		0	(96,510,457)	3,243,827
13032	26-0651931	Unison Health Plan of the Capital Area, Inc.	0	0	0	0	0	0		0	0	0
	94-2649097	United Behavioral Health	0	0	0	0	1,133,280,950	0		0	1,133,280,950	0
	41-1868911	United Behavioral Health of New York, I.P.A., Inc.	0	0	0	0	14,009,835	0		0	14,009,835	0
	41-1289245	United HealthCare Services, Inc.	3,284,400,000	(179,000,000)	0	0	10,214,692,678	0		0	13,320,092,678	0
	41-1321939	UnitedHealth Group Incorporated	0	0	0	0	2,747,534,327	0		0	2,747,534,327	0
95174	33-0115163	UnitedHealthcare Benefits of Texas, Inc.	(50,000,000)	0	0	0	(268,314,968)	(1,088,086)		0	(319,403,054)	4,845,598
	47-3221444	UnitedHealthcare Benefits Plan of Claifornia	0	0	0	0	552,512	0		0	552,512	0
12323	56-2451429	UnitedHealthcare Community Plan of Ohio, Inc.	(30,000,000)	0	0	0	(276,974,207)	4,774,078		0	(302,200,129)	11,393,608
11141	91-2008361	UnitedHealthcare Community Plan of Texas, L.L.C.	(35,000,000)	0	0	0	(253,172,784)	(657,998)		0	(288,830,782)	12,184,143
95467	38-3204052	UnitedHealthcare Community Plan, Inc.	0	0	0	0	(126,941,923)	(242,586)		0	(127,184,509)	610,184

42.1

SCHEDULE Y

PART 2 - SUMMARY OF INSURER'S TRANSACTIONS WITH ANY AFFILIATES

1	2	3	4	5	6	7	8	9	10	11	12	13
NAIC Company Code	ID Number	Names of Insurers and Parent, Subsidiaries or Affiliates	Shareholder Dividends	Capital Contributions	Purchases, Sales or Exchanges of Loans, Securities, Real Estate, Mortgage Loans or Other Investments	Income/ (Disbursements) Incurred in Connection with Guarantees or Undertakings for the Benefit of any Affiliate(s)	Management Agreements and Service Contracts	Income/ (Disbursements) Incurred Under Reinsurance Agreements	*	Any Other Material Activity Not in the Ordinary Course of the Insurer's Business	Totals	Reinsurance Recoverable/ (Payable) on Losses and/or Reserve Credit Taken/(Liability)
79413	36-2739571	UnitedHealthcare Insurance Company	(1,520,800,000)	0	0	0	(5,664,071,496)	136,710,186		0	(7,048,161,310)	(481,790,942)
60318	36-3800349	UnitedHealthcare Insurance Company of Illinois	(50,000,000)	0	0	0	(140,453,343)	(791,738)		0	(191,245,081)	4,824,402
60093	11-3283886	UnitedHealthcare Insurance Company of New York	(90,000,000)	0	0	0	(359,438,662)	(95,673,635)		0	(545,112,297)	377,306,601
12231	20-1902768	UnitedHealthcare Insurance Company of the River Valley	0	0	0	0	(91,084,616)	(406,538)		0	(91,491,154)	1,578,819
	86-0618309	UnitedHealthcare Integrated Services, Inc.	0	0	0	0	2,206	0		0	2,206	0
97179	86-0207231	UnitedHealthcare Life insurance Company	0	40,000,000	0	0	(26,607,313)	3,125		0	13,395,812	1,135
95784	63-0899562	UnitedHealthcare of Alabama, Inc.	(5,000,000)	0	0	0	(83,967,000)	(579,475)		0	(89,546,475)	0
96016	86-0507074	UnitedHealthcare of Arizona, Inc.	(16,000,000)	0	0	0	(9,621,872)	(117,934)		0	(25,739,806)	0
95446	63-1036819	UnitedHealthcare of Arkansas, Inc.	0	12,000,000	0	0	(1,821,161)	(46,882)		0	10,131,957	0
95090	84-1004639	UnitedHealthcare of Colorado, Inc.	0	5,000,000	0	0	(12,054,003)	(89,542)		0	(7,143,545)	0
95264	59-1293865	UnitedHealthcare of Florida, Inc.	(50,000,000)	0	0	0	(342,092,391)	(2,908,774)		0	(395,001,165)	0
95850	58-1653544	UnitedHealthcare of Georgia, Inc.	0	0	0	0	(26,802,812)	(262,330)		0	(27,065,142)	0
95776	36-3280214	UnitedHealthcare of Illinois, Inc.	(8,000,000)	0	0	0	(19,079,421)	(189,743)		0	(27,269,164)	11,322
96644	62-1240316	UnitedHealthcare of Kentucky, Ltd.	(1,400,000)	0	0	0	(10,017,447)	(106,480)		0	(11,523,927)	0
95833	72-1074008	UnitedHealthcare of Louisiana, Inc.	0	0	0	0	(171,239,032)	23,283,691		0	(147,955,341)	29,275,487
95716	63-1036817	UnitedHealthcare of Mississippi, Inc.	0	30,000,000	0	0	(100,709,515)	377,665		0	(70,331,850)	11,928,913
95149	05-0413469	UnitedHealthcare of New England, Inc.	(64,700,000)	0	0	0	(188,085,707)	951,338		0	(251,834,369)	3,108,826
13214	26-2697886	UnitedHealthcare of New Mexico	(24,200,000)	0	0	0	(100,322,348)	1,631,215		0	(122,891,133)	314,834
95085	06-1172891	UnitedHealthcare of New York, Inc.	0	0	0	0	(727,339,929)	0		0	(727,339,929)	0
95103	56-1461010	UnitedHealthcare of North Carolina, Inc.	0	0	0	0	(103,225,575)	(1,059,782)		0	(104,285,357)	0
95186	31-1142815	UnitedHealthcare of Ohio, Inc.	(20,000,000)	0	0	0	(7,028,307)	(79,213)		0	(27,107,520)	0
96903	33-0115166	UnitedHealthcare of Oklahoma, Inc.	(4,000,000)	0	0	0	(47,006,955)	0		0	(51,006,955)	0
95893	93-0938819	UnitedHealthcare of Oregon, Inc.	0	15,000,000	0	0	(122,544,533)	0		0	(107,544,533)	0
95220	25-1756858	UnitedHealthcare of Pennsylvania, Inc.	0	0	0	0	(147,893,367)	(1,247,113)		0	(149,140,480)	0
95765	95-3939697	UnitedHealthcare of Texas, Inc.	0	0	0	0	(10,428,202)	(1,009,570)		0	(11,437,772)	229,152
95025	52-1130183	UnitedHealthcare of the Mid-Atlantic, Inc.	(6,000,000)	0	0	0	(114,776,182)	(951,631)		0	(121,727,813)	12,825
95591	47-0676824	UnitedHealthcare of the Midlands, Inc.	0	60,000,000	0	0	(68,768,729)	(2,310,813)		0	(11,079,542)	0
96385	43-1361841	UnitedHealthcare of the Midwest, Inc.	(20,000,000)	0	0	0	(328,307,203)	(25,311,439)		0	(373,618,642)	81,504,826
95501	41-1488563	UnitedHealthcare of Utah, Inc.	0	(10,000,000)	0	0	(439,005,052)	(515,791)		0	(449,520,843)	0
48038	91-1312551	UnitedHealthcare of Washington, Inc.	(75,000,000)	(25,000,000)	0	0	(112,116,458)	0		0	(212,116,458)	0
95710	39-1555888	UnitedHealthcare of Wisconsin, Inc.	(27,000,000)	0	0	0	(865,797,811)	(6,474,801)		0	(899,272,612)	401,706
95378	36-3379945	UnitedHealthcare Plan of the River Valley, Inc.	(84,000,000)	0	0	0	(430,746,198)	(3,592,334)		0	(518,338,532)	0
	47-0854646	UnitedHealthcare Service LLC	(60,000,000)	0	0	0	1,208,507	0		0	(58,791,493)	0
	01-0518346	UnitedHealthcare Specialty Benefits, LLC	0	0	0	0	10,759	0		0	10,759	0
9999999	Control Totals		0	0	0	0	0	0	XXX	0	0	0

42.2

SUPPLEMENTAL EXHIBITS AND SCHEDULES INTERROGATORIES

The following supplemental reports are required to be filed as part of your statement filing unless specifically waived by the domiciliary state. However, in the event that your domiciliary state waives the filing requirement, your response of WAIVED to the specific interrogatory will be accepted in lieu of filing a "NONE" report and a bar code will be printed below. If the supplement is required of your company but is not being filed for whatever reason enter SEE EXPLANATION and provide an explanation following the interrogatory questions.

	Responses
MARCH FILING	
1. Will the Supplemental Compensation Exhibit be filed with the state of domicile by March 1?	YES
2. Will an actuarial opinion be filed by March 1?	YES
3. Will the confidential Risk-based Capital Report be filed with the NAIC by March 1?.....	YES
4. Will the confidential Risk-based Capital Report be filed with the state of domicile, if required, by March 1?.....	YES
APRIL FILING	
5. Will Management's Discussion and Analysis be filed by April 1?	YES
6. Will the Supplemental Investment Risks Interrogatories be filed by April 1?	YES
7. Will the Accident and Health Policy Experience Exhibit be filed by April 1?	YES
JUNE FILING	
8. Will an audited financial report be filed by June 1?	YES
9. Will Accountant's Letter of Qualifications be filed with the state of domicile and electronically with the NAIC by June 1?	YES
AUGUST FILING	
10. Will the regulator-only (non-public) Communication of Internal Control Related Matters Noted in Audit be filed with the state of domicile and electronically with the NAIC (as a regulator-only non-public document) by August 1?	YES









The following supplemental reports are required to be filed as part of your annual statement filing. However, in the event that your company does not transact the type of business for which the special report must be filed, your response of NO to the specific interrogatory will be accepted in lieu of filing a "NONE" report and a bar code will be printed below. If the supplement is required of your company but is not being filed for whatever reason enter SEE EXPLANATION and provide an explanation following the interrogatory questions.

MARCH FILING	
11. Will the Medicare Supplement Insurance Experience Exhibit be filed with the state of domicile and the NAIC by March 1?	NO
12. Will the Supplemental Life data due March 1 be filed with the state of domicile and the NAIC?	NO
13. Will the Supplemental Property/Casualty data due March 1 be filed with the state of domicile and the NAIC?.....	NO
14. Will Schedule SIS (Stockholder Information Supplement) be filed with the state of domicile by March 1?.....	NO
15. Will the actuarial opinion on participating and non-participating policies as required in Interrogatories 1 and 2 on Exhibit 5 to Life Supplement be filed with the state of domicile and electronically with the NAIC by March 1?.....	NO
16. Will the actuarial opinion on non-guaranteed elements as required in Interrogatory 3 to Exhibit 5 to Life Supplement be filed with the state of domicile and electronically with the NAIC by March 1?.....	NO
17. Will the Medicare Part D Coverage Supplement be filed with the state of domicile and the NAIC by March 1?.....	NO
18. Will an approval from the reporting entity's state of domicile for relief related to the five-year rotation requirement for lead audit partner be filed electronically with the NAIC by March 1?	NO
19. Will an approval from the reporting entity's state of domicile for relief related to the one-year cooling off period for independent CPA be filed electronically with the NAIC by March 1?	NO
20. Will an approval from the reporting entity's state of domicile for relief related to the Requirements for Audit Committees be filed electronically with the NAIC by March 1?.....	NO
APRIL FILING	
21. Will the Long-Term Care Experience Reporting Forms be filed with the state of domicile and the NAIC by April 1?	NO
22. Will the Supplemental Life data due April 1 be filed with the state of domicile and the NAIC?	NO
23. Will the Supplemental Property/Casualty Insurance Expense Exhibit due April 1 be filed with any state that requires it, and, if so, the NAIC?	NO
24. Will the Supplemental Health Care Exhibit (Parts 1, 2 and 3) be filed with the state of domicile and the NAIC by April 1?	YES
25. Will the regulator only (non-public) Supplemental Health Care Exhibit's Expense Allocation Report be filed with the state of domicile and the NAIC by April 1?	YES
AUGUST FILING	
26. Will Management's Report of Internal Control Over Financial Reporting be filed with the state of domicile by August 1?	YES

Explanations:

- 11.
- 12.
- 13.
- 14.
- 15.
- 16.
- 17.
- 18.
- 19.
- 20.
- 21.
- 22.
- 23.

Bar Codes:

11. Medicare Supplement Insurance Experience Exhibit [Document Identifier 360]	
12. Life Supplement [Document Identifier 205]	
13. Property/Casualty Supplement [Document Identifier 207]	
14. SIS Stockholder Information Supplement [Document Identifier 420]	
15. Participating Opinion for Exhibit 5 [Document Identifier 371]	
16. Non-Guaranteed Opinion for Exhibit 5 [Document Identifier 370]	
17. Medicare Part D Coverage Supplement [Document Identifier 365]	
18. Relief from the five-year rotation requirement for lead audit partner [Document Identifier 224]	

SUPPLEMENTAL EXHIBITS AND SCHEDULES INTERROGATORIES

19. Relief from the one-year cooling off period for independent CPA
[Document Identifier 225]



20. Relief from the Requirements for Audit Committees [Document Identifier 226]



21. Long-Term Care Experience Reporting Forms [Document Identifier 306]



22. Life Supplement [Document Identifier 211]



23. Property/Casualty Supplement Insurance Expense Exhibit
[Document Identifier 213]



OVERFLOW PAGE FOR WRITE-INS

Additional Write-ins for Assets Line 25

	Current Year			Prior Year
	1 Assets	2 Nonadmitted Assets	3 Net Admitted Assets (Cols. 1 - 2)	4 Net Admitted Assets
2504. Service Fee Billing	24,682	24,682	0	0
2505. Provider Overpayments Interest Receivable	1,122	1,122	0	0
2506. Prepaid Commissions	40	40	0	0
2507. TennCare Incentive Receivable	0	0	0	264,000
2597. Summary of remaining write-ins for Line 25 from overflow page	25,844	25,844	0	264,000

Additional Write-ins for Underwriting and Investment Exhibit Part 3 Line 25

	Claim Adjustment Expenses		3	4	5
	1 Cost Containment Expenses	2 Other Claim Adjustment Expenses	General Administrative Expenses	Investment Expenses	Total
2504. Miscellaneous Losses	6,409	3,237	24,253	0	33,899
2505. Professional Fees\Consulting	812,731	410,469	1,421,450	0	2,644,650
2506. Sundry General Expenses	5,056,929	2,553,997	9,134,533	0	16,745,459
2597. Summary of remaining write-ins for Line 25 from overflow page	5,876,069	2,967,703	10,580,236	0	19,424,008

Additional Write-ins for Exhibit of Nonadmitted Assets Line 25

	1	2	3
	Current Year Total Nonadmitted Assets	Prior Year Total Nonadmitted Assets	Change in Total Nonadmitted Assets (Col. 2 - Col. 1)
2504. Prepaid Commissions	40	0	(40)
2597. Summary of remaining write-ins for Line 25 from overflow page	40	0	(40)

SUMMARY INVESTMENT SCHEDULE

Investment Categories	Gross Investment Holdings		Admitted Assets as Reported in the Annual Statement			
	1 Amount	2 Percentage	3 Amount	4 Securities Lending Reinvested Collateral Amount	5 Total (Col. 3 + 4) Amount	6 Percentage
1. Bonds:						
1.1 U.S. treasury securities	110,124,395	14.904	110,124,395	0	110,124,395	14.904
1.2 U.S. government agency obligations (excluding mortgage-backed securities):						
1.21 Issued by U.S. government agencies	0	0.000	0	0	0	0.000
1.22 Issued by U.S. government sponsored agencies	7,491,466	1.014	7,491,466	0	7,491,466	1.014
1.3 Non-U.S. government (including Canada, excluding mortgaged-backed securities)	0	0.000	0	0	0	0.000
1.4 Securities issued by states, territories, and possessions and political subdivisions in the U.S. :						
1.41 States, territories and possessions general obligations	49,904,968	6.754	49,904,968	0	49,904,968	6.754
1.42 Political subdivisions of states, territories and possessions and political subdivisions general obligations	41,836,020	5.662	41,836,020	0	41,836,020	5.662
1.43 Revenue and assessment obligations	164,586,699	22.275	164,586,699	0	164,586,699	22.275
1.44 Industrial development and similar obligations	0	0.000	0	0	0	0.000
1.5 Mortgage-backed securities (includes residential and commercial MBS):						
1.51 Pass-through securities:						
1.511 Issued or guaranteed by GNMA	819	0.000	819	0	819	0.000
1.512 Issued or guaranteed by FNMA and FHLMC	64,944,533	8.790	64,944,533	0	64,944,533	8.790
1.513 All other	0	0.000	0	0	0	0.000
1.52 CMOs and REMICs:						
1.521 Issued or guaranteed by GNMA, FNMA, FHLMC or VA	2,942,523	0.398	2,942,523	0	2,942,523	0.398
1.522 Issued by non-U.S. Government issuers and collateralized by mortgage-backed securities issued or guaranteed by agencies shown in Line 1.521	14,318,326	1.938	14,318,326	0	14,318,326	1.938
1.523 All other	0	0.000	0	0	0	0.000
2. Other debt and other fixed income securities (excluding short-term):						
2.1 Unaffiliated domestic securities (includes credit tenant loans and hybrid securities)	152,065,572	20.580	152,065,572	0	152,065,572	20.580
2.2 Unaffiliated non-U.S. securities (including Canada)	14,697,480	1.989	14,697,480	0	14,697,480	1.989
2.3 Affiliated securities	0	0.000	0	0	0	0.000
3. Equity interests:						
3.1 Investments in mutual funds	0	0.000	0	0	0	0.000
3.2 Preferred stocks:						
3.21 Affiliated	0	0.000	0	0	0	0.000
3.22 Unaffiliated	0	0.000	0	0	0	0.000
3.3 Publicly traded equity securities (excluding preferred stocks):						
3.31 Affiliated	0	0.000	0	0	0	0.000
3.32 Unaffiliated	0	0.000	0	0	0	0.000
3.4 Other equity securities:						
3.41 Affiliated	0	0.000	0	0	0	0.000
3.42 Unaffiliated	0	0.000	0	0	0	0.000
3.5 Other equity interests including tangible personal property under lease:						
3.51 Affiliated	0	0.000	0	0	0	0.000
3.52 Unaffiliated	0	0.000	0	0	0	0.000
4. Mortgage loans:						
4.1 Construction and land development	0	0.000	0	0	0	0.000
4.2 Agricultural	0	0.000	0	0	0	0.000
4.3 Single family residential properties	0	0.000	0	0	0	0.000
4.4 Multifamily residential properties	0	0.000	0	0	0	0.000
4.5 Commercial loans	0	0.000	0	0	0	0.000
4.6 Mezzanine real estate loans	0	0.000	0	0	0	0.000
5. Real estate investments:						
5.1 Property occupied by company	0	0.000	0	0	0	0.000
5.2 Property held for production of income (including \$ 0 of property acquired in satisfaction of debt)	0	0.000	0	0	0	0.000
5.3 Property held for sale (including \$ 0 property acquired in satisfaction of debt)	0	0.000	0	0	0	0.000
6. Contract loans	0	0.000	0	0	0	0.000
7. Derivatives	0	0.000	0	0	0	0.000
8. Receivables for securities	5,873,349	0.795	5,873,349	0	5,873,349	0.795
9. Securities Lending (Line 10, Asset Page reinvested collateral)	0	0.000	0	XXX	XXX	XXX
10. Cash, cash equivalents and short-term investments	94,347,087	12.769	94,347,087	0	94,347,087	12.769
11. Other invested assets	15,752,782	2.132	15,752,782	0	15,752,782	2.132
12. Total invested assets	738,886,019	100.000	738,886,019	0	738,886,019	100.000

Schedule A - Verification - Real Estate

N O N E

Schedule B - Verification - Mortgage Loans

N O N E

SCHEDULE BA - VERIFICATION BETWEEN YEARS

Other Long-Term Invested Assets

1.	Book/adjusted carrying value, December 31 of prior year	17,777,164
2.	Cost of acquired:	
2.1	Actual cost at time of acquisition (Part 2, Column 8)	9,387
2.2	Additional investment made after acquisition (Part 2, Column 9)	0
		9,387
3.	Capitalized deferred interest and other:	
3.1	Totals, Part 1, Column 16	0
3.2	Totals, Part 3, Column 12	0
		0
4.	Accrual of discount	0
5.	Unrealized valuation increase (decrease):	
5.1	Totals, Part 1, Column 13	0
5.2	Totals, Part 3, Column 9	0
		0
6.	Total gain (loss) on disposals, Part 3, Column 19	0
7.	Deduct amounts received on disposals, Part 3, Column 16	97,151
8.	Deduct amortization of premium and depreciation	1,936,618
9.	Total foreign exchange change in book/adjusted carrying value:	
9.1	Totals, Part 1, Column 17	0
9.2	Totals, Part 3, Column 14	0
		0
10.	Deduct current year's other than temporary impairment recognized:	
10.1	Totals, Part 1, Column 15	0
10.2	Totals, Part 3, Column 11	0
		0
11.	Book/adjusted carrying value at end of current period (Lines 1+2+3+4+5+6-7-8+9-10)	15,752,782
12.	Deduct total nonadmitted amounts	0
13.	Statement value at end of current period (Line 11 minus Line 12)	15,752,782

SCHEDULE D - VERIFICATION BETWEEN YEARS

Bonds and Stocks

1.	Book/adjusted carrying value, December 31 of prior year	617,059,033
2.	Cost of bonds and stocks acquired, Part 3, Column 7	286,515,204
3.	Accrual of discount	99,332
4.	Unrealized valuation increase (decrease):	
4.1	Part 1, Column 12	0
4.2	Part 2, Section 1, Column 15	0
4.3	Part 2, Section 2, Column 13	0
4.4	Part 4, Column 11	0
		0
5.	Total gain (loss) on disposals, Part 4, Column 19	3,969,574
6.	Deduction consideration for bonds and stocks disposed of, Part 4, Column 7	275,192,866
7.	Deduct amortization of premium	9,285,433
8.	Total foreign exchange change in book/adjusted carrying value:	
8.1	Part 1, Column 15	0
8.2	Part 2, Section 1, Column 19	0
8.3	Part 2, Section 2, Column 16	0
8.4	Part 4, Column 15	0
		0
9.	Deduct current year's other than temporary impairment recognized:	
9.1	Part 1, Column 14	0
9.2	Part 2, Section 1, Column 17	0
9.3	Part 2, Section 2, Column 14	0
9.4	Part 4, Column 13	252,042
		252,042
10.	Book/adjusted carrying value at end of current period (Lines 1+2+3+4+5-6-7+8-9)	622,912,802
11.	Deduct total nonadmitted amounts	0
12.	Statement value at end of current period (Line 10 minus Line 11)	622,912,802

SCHEDULE D - SUMMARY BY COUNTRY

Long-Term Bonds and Stocks OWNED December 31 of Current Year

Description		1 Book/Adjusted Carrying Value	2 Fair Value	3 Actual Cost	4 Par Value of Bonds
BONDS					
Governments (Including all obligations guaranteed by governments)	1. United States	110,125,218	109,044,744	114,888,019	108,440,820
	2. Canada	0	0	0	0
	3. Other Countries	0	0	0	0
	4. Totals	110,125,218	109,044,744	114,888,019	108,440,820
U.S. States, Territories and Possessions (Direct and guaranteed)	5. Totals	49,904,969	49,488,730	53,098,377	44,515,000
U.S. Political Subdivisions of States, Territories and Possessions (Direct and guaranteed)	6. Totals	41,836,019	41,395,925	44,000,051	36,910,000
U.S. Special Revenue and Special Assessment Obligations and all Non- Guaranteed Obligations of Agencies and Authorities of Governments and their Political Subdivisions	7. Totals	239,965,225	238,224,158	250,448,314	219,886,507
Industrial and Miscellaneous, SVO Identified Funds and Hybrid Securities (unaffiliated)	8. United States	166,383,890	165,750,281	167,769,213	165,066,559
	9. Canada	8,289,452	8,260,653	8,372,410	8,215,000
	10. Other Countries	6,408,028	6,414,420	6,384,221	6,410,000
	11. Totals	181,081,370	180,425,354	182,525,844	179,691,559
Parent, Subsidiaries and Affiliates	12. Totals	0	0	0	0
	13. Total Bonds	622,912,801	618,578,911	644,960,605	589,443,886
PREFERRED STOCKS					
Industrial and Miscellaneous (unaffiliated)	14. United States	0	0	0	0
	15. Canada	0	0	0	0
	16. Other Countries	0	0	0	0
	17. Totals	0	0	0	0
Parent, Subsidiaries and Affiliates	18. Totals	0	0	0	0
	19. Total Preferred Stocks	0	0	0	0
COMMON STOCKS					
Industrial and Miscellaneous (unaffiliated)	20. United States	0	0	0	0
	21. Canada	0	0	0	0
	22. Other Countries	0	0	0	0
	23. Totals	0	0	0	0
Parent, Subsidiaries and Affiliates	24. Totals	0	0	0	0
	25. Total Common Stocks	0	0	0	0
	26. Total Stocks	0	0	0	0
	27. Total Bonds and Stocks	622,912,801	618,578,911	644,960,605	

ANNUAL STATEMENT FOR THE YEAR 2016 OF THE UnitedHealthcare Plan of the River Valley, Inc.

SCHEDULE D - PART 1A - SECTION 1

Quality and Maturity Distribution of All Bonds Owned December 31, at Book/Adjusted Carrying Values by Major Types of Issues and NAIC Designations

NAIC Designation	1 1 Year or Less	2 Over 1 Year Through 5 Years	3 Over 5 Years Through 10 Years	4 Over 10 Years Through 20 Years	5 Over 20 Years	6 No Maturity Date	7 Total Current Year	8 Col. 7 as a % of Line 10.7	9 Total from Col. 6 Prior Year	10 % From Col. 7 Prior Year	11 Total Publicly Traded	12 Total Privately Placed (a)
1. U.S. Governments												
1.1 NAIC 1	90,076,139	86,558,328	0	0	0	XXX	176,634,467	25.1	119,034,128	13.7	176,634,467	0
1.2 NAIC 2	0	0	0	0	0	XXX	0	0.0	0	0.0	0	0
1.3 NAIC 3	0	0	0	0	0	XXX	0	0.0	0	0.0	0	0
1.4 NAIC 4	0	0	0	0	0	XXX	0	0.0	0	0.0	0	0
1.5 NAIC 5	0	0	0	0	0	XXX	0	0.0	0	0.0	0	0
1.6 NAIC 6	0	0	0	0	0	XXX	0	0.0	0	0.0	0	0
1.7 Totals	90,076,139	86,558,328	0	0	0	XXX	176,634,467	25.1	119,034,128	13.7	176,634,467	0
2. All Other Governments												
2.1 NAIC 1	0	0	0	0	0	XXX	0	0.0	0	0.0	0	0
2.2 NAIC 2	0	0	0	0	0	XXX	0	0.0	0	0.0	0	0
2.3 NAIC 3	0	0	0	0	0	XXX	0	0.0	0	0.0	0	0
2.4 NAIC 4	0	0	0	0	0	XXX	0	0.0	0	0.0	0	0
2.5 NAIC 5	0	0	0	0	0	XXX	0	0.0	0	0.0	0	0
2.6 NAIC 6	0	0	0	0	0	XXX	0	0.0	0	0.0	0	0
2.7 Totals	0	0	0	0	0	XXX	0	0.0	0	0.0	0	0
3. U.S. States, Territories and Possessions etc., Guaranteed												
3.1 NAIC 1	9,113,756	26,542,416	14,248,796	0	0	XXX	49,904,968	7.1	43,617,927	5.0	49,904,968	0
3.2 NAIC 2	0	0	0	0	0	XXX	0	0.0	0	0.0	0	0
3.3 NAIC 3	0	0	0	0	0	XXX	0	0.0	0	0.0	0	0
3.4 NAIC 4	0	0	0	0	0	XXX	0	0.0	0	0.0	0	0
3.5 NAIC 5	0	0	0	0	0	XXX	0	0.0	0	0.0	0	0
3.6 NAIC 6	0	0	0	0	0	XXX	0	0.0	0	0.0	0	0
3.7 Totals	9,113,756	26,542,416	14,248,796	0	0	XXX	49,904,968	7.1	43,617,927	5.0	49,904,968	0
4. U.S. Political Subdivisions of States, Territories and Possessions, Guaranteed												
4.1 NAIC 1	6,133,358	18,031,490	17,671,172	0	0	XXX	41,836,020	5.9	40,419,829	4.6	41,836,020	0
4.2 NAIC 2	0	0	0	0	0	XXX	0	0.0	0	0.0	0	0
4.3 NAIC 3	0	0	0	0	0	XXX	0	0.0	0	0.0	0	0
4.4 NAIC 4	0	0	0	0	0	XXX	0	0.0	0	0.0	0	0
4.5 NAIC 5	0	0	0	0	0	XXX	0	0.0	0	0.0	0	0
4.6 NAIC 6	0	0	0	0	0	XXX	0	0.0	0	0.0	0	0
4.7 Totals	6,133,358	18,031,490	17,671,172	0	0	XXX	41,836,020	5.9	40,419,829	4.6	41,836,020	0
5. U.S. Special Revenue & Special Assessment Obligations, etc., Non-Guaranteed												
5.1 NAIC 1	25,630,315	130,468,593	64,500,221	14,980,320	4,385,772	XXX	239,965,221	34.1	243,475,132	28.0	239,965,221	0
5.2 NAIC 2	0	0	0	0	0	XXX	0	0.0	0	0.0	0	0
5.3 NAIC 3	0	0	0	0	0	XXX	0	0.0	0	0.0	0	0
5.4 NAIC 4	0	0	0	0	0	XXX	0	0.0	0	0.0	0	0
5.5 NAIC 5	0	0	0	0	0	XXX	0	0.0	0	0.0	0	0
5.6 NAIC 6	0	0	0	0	0	XXX	0	0.0	0	0.0	0	0
5.7 Totals	25,630,315	130,468,593	64,500,221	14,980,320	4,385,772	XXX	239,965,221	34.1	243,475,132	28.0	239,965,221	0

ANNUAL STATEMENT FOR THE YEAR 2016 OF THE UnitedHealthcare Plan of the River Valley, Inc.

SCHEDULE D - PART 1A - SECTION 1 (Continued)

Quality and Maturity Distribution of All Bonds Owned December 31, at Book/Adjusted Carrying Values by Major Types of Issues and NAIC Designations

NAIC Designation	1 1 Year or Less	2 Over 1 Year Through 5 Years	3 Over 5 Years Through 10 Years	4 Over 10 Years Through 20 Years	5 Over 20 Years	6 No Maturity Date	7 Total Current Year	8 Col. 7 as a % of Line 10.7	9 Total from Col. 6 Prior Year	10 % From Col. 7 Prior Year	11 Total Publicly Traded	12 Total Privately Placed (a)
6. Industrial & Miscellaneous (Unaffiliated)												
6.1 NAIC 1	53,637,169	59,071,375	15,594,575	0	0	XXX	128,303,119	18.2	342,234,062	39.3	100,139,421	28,163,698
6.2 NAIC 2	8,673,049	36,857,633	20,753,047	498,399	0	XXX	66,782,128	9.5	80,972,185	9.3	60,601,347	6,180,781
6.3 NAIC 3	0	0	0	0	0	XXX	0	0.0	0	0.0	0	0
6.4 NAIC 4	0	0	0	0	0	XXX	0	0.0	0	0.0	0	0
6.5 NAIC 5	0	0	0	0	0	XXX	0	0.0	0	0.0	0	0
6.6 NAIC 6	0	0	0	0	0	XXX	0	0.0	0	0.0	0	0
6.7 Totals	62,310,218	95,929,008	36,347,622	498,399	0	XXX	195,085,247	27.7	423,206,247	48.7	160,740,768	34,344,479
7. Hybrid Securities												
7.1 NAIC 1	0	0	0	0	0	XXX	0	0.0	0	0.0	0	0
7.2 NAIC 2	0	0	0	0	0	XXX	0	0.0	0	0.0	0	0
7.3 NAIC 3	0	0	0	0	0	XXX	0	0.0	0	0.0	0	0
7.4 NAIC 4	0	0	0	0	0	XXX	0	0.0	0	0.0	0	0
7.5 NAIC 5	0	0	0	0	0	XXX	0	0.0	0	0.0	0	0
7.6 NAIC 6	0	0	0	0	0	XXX	0	0.0	0	0.0	0	0
7.7 Totals	0	0	0	0	0	XXX	0	0.0	0	0.0	0	0
8. Parent, Subsidiaries and Affiliates												
8.1 NAIC 1	0	0	0	0	0	XXX	0	0.0	0	0.0	0	0
8.2 NAIC 2	0	0	0	0	0	XXX	0	0.0	0	0.0	0	0
8.3 NAIC 3	0	0	0	0	0	XXX	0	0.0	0	0.0	0	0
8.4 NAIC 4	0	0	0	0	0	XXX	0	0.0	0	0.0	0	0
8.5 NAIC 5	0	0	0	0	0	XXX	0	0.0	0	0.0	0	0
8.6 NAIC 6	0	0	0	0	0	XXX	0	0.0	0	0.0	0	0
8.7 Totals	0	0	0	0	0	XXX	0	0.0	0	0.0	0	0
9. SVO Identified Funds												
9.1 NAIC 1	XXX	XXX	XXX	XXX	XXX	0	0	0.0	XXX	XXX	0	0
9.2 NAIC 2	XXX	XXX	XXX	XXX	XXX	0	0	0.0	XXX	XXX	0	0
9.3 NAIC 3	XXX	XXX	XXX	XXX	XXX	0	0	0.0	XXX	XXX	0	0
9.4 NAIC 4	XXX	XXX	XXX	XXX	XXX	0	0	0.0	XXX	XXX	0	0
9.5 NAIC 5	XXX	XXX	XXX	XXX	XXX	0	0	0.0	XXX	XXX	0	0
9.6 NAIC 6	XXX	XXX	XXX	XXX	XXX	0	0	0.0	XXX	XXX	0	0
9.7 Totals	XXX	XXX	XXX	XXX	XXX	0	0	0.0	XXX	XXX	0	0

ANNUAL STATEMENT FOR THE YEAR 2016 OF THE UnitedHealthcare Plan of the River Valley, Inc.

SCHEDULE D - PART 1A - SECTION 1 (Continued)

Quality and Maturity Distribution of All Bonds Owned December 31, at Book/Adjusted Carrying Values by Major Types of Issues and NAIC Designations

NAIC Designation	1 1 Year or Less	2 Over 1 Year Through 5 Years	3 Over 5 Years Through 10 Years	4 Over 10 Years Through 20 Years	5 Over 20 Years	6 No Maturity Date	7 Total Current Year	8 Col. 7 as a % of Line 10.7	9 Total from Col. 6 Prior Year	10 % From Col. 7 Prior Year	11 Total Publicly Traded	12 Total Privately Placed (a)
10. Total Bonds Current Year												
10.1 NAIC 1	(d) 184,590,737	320,672,202	112,014,764	14,980,320	4,385,772	0	636,643,795	90.5	XXX	XXX	608,480,097	28,163,698
10.2 NAIC 2	(d) 8,673,049	36,857,633	20,753,047	498,399	0	0	66,782,128	9.5	XXX	XXX	60,601,347	6,180,781
10.3 NAIC 3	(d) 0	0	0	0	0	0	0	0.0	XXX	XXX	0	0
10.4 NAIC 4	(d) 0	0	0	0	0	0	0	0.0	XXX	XXX	0	0
10.5 NAIC 5	(d) 0	0	0	0	0	0	0	0.0	XXX	XXX	0	0
10.6 NAIC 6	(d) 0	0	0	0	0	0	0	0.0	XXX	XXX	0	0
10.7 Totals	193,263,786	357,529,835	132,767,811	15,478,719	4,385,772	0	(b) 703,425,923	100.0	XXX	XXX	669,081,444	34,344,479
10.8 Line 10.7 as a % of Col. 7	27.5	50.8	18.9	2.2	0.6	0.0	100.0	XXX	XXX	XXX	95.1	4.9
11. Total Bonds Prior Year												
11.1 NAIC 1	315,364,301	290,528,034	156,777,794	16,571,611	9,539,338	XXX	XXX	XXX	788,781,078	90.7	758,219,363	30,561,715
11.2 NAIC 2	12,037,439	40,840,990	25,411,470	2,682,286	0	XXX	XXX	XXX	80,972,185	9.3	73,851,760	7,120,425
11.3 NAIC 3	0	0	0	0	0	XXX	XXX	XXX	0	0.0	0	0
11.4 NAIC 4	0	0	0	0	0	XXX	XXX	XXX	0	0.0	0	0
11.5 NAIC 5	0	0	0	0	0	XXX	XXX	XXX	0	0.0	0	0
11.6 NAIC 6	0	0	0	0	0	XXX	XXX	XXX	(c) 0	0.0	0	0
11.7 Totals	327,401,740	331,369,024	182,189,264	19,253,897	9,539,338	XXX	XXX	XXX	(b) 869,753,263	100.0	832,071,123	37,682,140
11.8 Line 11.7 as a % of Col. 9	37.6	38.1	20.9	2.2	1.1	XXX	XXX	XXX	100.0	XXX	95.7	4.3
12. Total Publicly Traded Bonds												
12.1 NAIC 1	177,697,165	302,186,405	109,230,438	14,980,320	4,385,772	0	608,480,100	86.5	758,219,363	87.2	608,480,100	XXX
12.2 NAIC 2	7,273,086	33,378,040	19,451,823	498,399	0	0	60,601,348	8.6	73,851,760	8.5	60,601,348	XXX
12.3 NAIC 3	0	0	0	0	0	0	0	0.0	0	0.0	0	XXX
12.4 NAIC 4	0	0	0	0	0	0	0	0.0	0	0.0	0	XXX
12.5 NAIC 5	0	0	0	0	0	0	0	0.0	0	0.0	0	XXX
12.6 NAIC 6	0	0	0	0	0	0	0	0.0	0	0.0	0	XXX
12.7 Totals	184,970,251	335,564,445	128,682,261	15,478,719	4,385,772	0	669,081,448	95.1	832,071,123	95.7	669,081,448	XXX
12.8 Line 12.7 as a % of Col. 7	27.6	50.2	19.2	2.3	0.7	0.0	100.0	XXX	XXX	XXX	100.0	XXX
12.9 Line 12.7 as a % of Line 10.7, Col. 7, Section 10	26.3	47.7	18.3	2.2	0.6	0.0	95.1	XXX	XXX	XXX	95.1	XXX
13. Total Privately Placed Bonds												
13.1 NAIC 1	6,893,572	18,485,797	2,784,326	0	0	0	28,163,695	4.0	30,561,715	3.5	XXX	28,163,695
13.2 NAIC 2	1,399,963	3,479,593	1,301,224	0	0	0	6,180,780	0.9	7,120,425	0.8	XXX	6,180,780
13.3 NAIC 3	0	0	0	0	0	0	0	0.0	0	0.0	XXX	0
13.4 NAIC 4	0	0	0	0	0	0	0	0.0	0	0.0	XXX	0
13.5 NAIC 5	0	0	0	0	0	0	0	0.0	0	0.0	XXX	0
13.6 NAIC 6	0	0	0	0	0	0	0	0.0	0	0.0	XXX	0
13.7 Totals	8,293,535	21,965,390	4,085,550	0	0	0	34,344,475	4.9	37,682,140	4.3	XXX	34,344,475
13.8 Line 13.7 as a % of Col. 7	24.1	64.0	11.9	0.0	0.0	0.0	100.0	XXX	XXX	XXX	XXX	100.0
13.9 Line 13.7 as a % of Line 10.7, Col. 7, Section 10	1.2	3.1	0.6	0.0	0.0	0.0	4.9	XXX	XXX	XXX	XXX	4.9

(a) Includes \$ 0 freely tradable under SEC Rule 144 or qualified for resale under SEC Rule 144A.
 (b) Includes \$ 0 current year, \$ 0 prior year of bonds with Z designations and \$ 0, current year \$ 0 prior year of bonds with Z* designations. The letter "Z" means the NAIC designation was not assigned by the Securities Valuation Office (SVO) at the date of the statement. "Z*" means the SVO could not evaluate the obligation because valuation procedures for the security class are under regulatory review.
 (c) Includes \$ 0 current year, \$ 0 prior year of bonds with 5* designations and \$ 0, current year \$ 0 prior year of bonds with 6* designations. "5*" means the NAIC designation was assigned by the (SVO) in reliance on the insurer's certification that the issuer is current in all principal and interest payments. "6*" means the NAIC designation was assigned by the SVO due to inadequate certification of principal and interest payments.
 (d) Includes the following amount of short-term and cash equivalent bonds by NAIC designation: NAIC 1 \$ 78,112,753 ; NAIC 2 \$ 2,400,373 ; NAIC 3 \$ 0 ; NAIC 4 \$ 0 ; NAIC 5 \$ 0 ; NAIC 6 \$ 0

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ANNUAL STATEMENT FOR THE YEAR 2016 OF THE UnitedHealthcare Plan of the River Valley, Inc.

SCHEDULE D - PART 1A - SECTION 2

Maturity Distribution of All Bonds Owned December 31, at Book/Adjusted Carrying Values by Major Type and Subtype of Issues

Distribution by Type	1 1 Year or Less	2 Over 1 Year Through 5 Years	3 Over 5 Years Through 10 Years	4 Over 10 Years Through 20 Years	5 Over 20 Years	6 No Maturity Date	7 Total Current Year	8 Col. 7 as a % of Line 10.6	9 Total from Col. 6 Prior Year	10 % From Col. 7 Prior Year	11 Total Publicly Traded	12 Total Privately Placed
1. U.S. Governments												
1.1 Issuer Obligations	90,075,804	86,557,844	0	0	0	XXX	176,633,648	25.1	116,550,543	13.4	176,633,648	0
1.2 Residential Mortgage-Backed Securities	335	483	0	0	0	XXX	818	0.0	2,483,584	0.3	818	0
1.3 Commercial Mortgage-Backed Securities	0	0	0	0	0	XXX	0	0.0	0	0.0	0	0
1.4 Other Loan-Backed and Structured Securities	0	0	0	0	0	XXX	0	0.0	0	0.0	0	0
1.5 Totals	90,076,139	86,558,327	0	0	0	XXX	176,634,466	25.1	119,034,127	13.7	176,634,466	0
2. All Other Governments												
2.1 Issuer Obligations	0	0	0	0	0	XXX	0	0.0	0	0.0	0	0
2.2 Residential Mortgage-Backed Securities	0	0	0	0	0	XXX	0	0.0	0	0.0	0	0
2.3 Commercial Mortgage-Backed Securities	0	0	0	0	0	XXX	0	0.0	0	0.0	0	0
2.4 Other Loan-Backed and Structured Securities	0	0	0	0	0	XXX	0	0.0	0	0.0	0	0
2.5 Totals	0	0	0	0	0	XXX	0	0.0	0	0.0	0	0
3. U.S. States, Territories and Possessions, Guaranteed												
3.1 Issuer Obligations	9,113,756	26,542,416	14,248,796	0	0	XXX	49,904,968	7.1	43,617,927	5.0	49,904,968	0
3.2 Residential Mortgage-Backed Securities	0	0	0	0	0	XXX	0	0.0	0	0.0	0	0
3.3 Commercial Mortgage-Backed Securities	0	0	0	0	0	XXX	0	0.0	0	0.0	0	0
3.4 Other Loan-Backed and Structured Securities	0	0	0	0	0	XXX	0	0.0	0	0.0	0	0
3.5 Totals	9,113,756	26,542,416	14,248,796	0	0	XXX	49,904,968	7.1	43,617,927	5.0	49,904,968	0
4. U.S. Political Subdivisions of States, Territories and Possessions, Guaranteed												
4.1 Issuer Obligations	6,133,358	18,031,490	17,671,172	0	0	XXX	41,836,020	5.9	40,419,829	4.6	41,836,020	0
4.2 Residential Mortgage-Backed Securities	0	0	0	0	0	XXX	0	0.0	0	0.0	0	0
4.3 Commercial Mortgage-Backed Securities	0	0	0	0	0	XXX	0	0.0	0	0.0	0	0
4.4 Other Loan-Backed and Structured Securities	0	0	0	0	0	XXX	0	0.0	0	0.0	0	0
4.5 Totals	6,133,358	18,031,490	17,671,172	0	0	XXX	41,836,020	5.9	40,419,829	4.6	41,836,020	0
5. U.S. Special Revenue & Special Assessment Obligations etc., Non-Guaranteed												
5.1 Issuer Obligations	14,699,213	103,375,721	49,257,205	4,746,027	0	XXX	172,078,166	24.5	173,780,770	20.0	172,078,166	0
5.2 Residential Mortgage-Backed Securities	10,857,179	26,761,768	14,736,434	9,816,865	4,385,772	XXX	66,558,018	9.5	69,694,362	8.0	66,558,018	0
5.3 Commercial Mortgage-Backed Securities	73,923	331,105	506,583	417,428	0	XXX	1,329,039	0.2	0	0.0	1,329,039	0
5.4 Other Loan-Backed and Structured Securities	0	0	0	0	0	XXX	0	0.0	0	0.0	0	0
5.5 Totals	25,630,315	130,468,594	64,500,222	14,980,320	4,385,772	XXX	239,965,223	34.1	243,475,132	28.0	239,965,223	0
6. Industrial and Miscellaneous												
6.1 Issuer Obligations	49,971,823	67,566,057	36,347,622	498,399	0	XXX	154,383,901	21.9	383,274,197	44.1	131,784,644	22,599,257
6.2 Residential Mortgage-Backed Securities	0	0	0	0	0	XXX	0	0.0	0	0.0	0	0
6.3 Commercial Mortgage-Backed Securities	2,677,428	11,640,897	0	0	0	XXX	14,318,325	2.0	18,552,081	2.1	13,167,206	1,151,119
6.4 Other Loan-Backed and Structured Securities	9,660,968	16,722,053	0	0	0	XXX	26,383,021	3.8	21,379,966	2.5	15,788,919	10,594,102
6.5 Totals	62,310,219	95,929,007	36,347,622	498,399	0	XXX	195,085,247	27.7	423,206,244	48.7	160,740,769	34,344,478
7. Hybrid Securities												
7.1 Issuer Obligations	0	0	0	0	0	XXX	0	0.0	0	0.0	0	0
7.2 Residential Mortgage-Backed Securities	0	0	0	0	0	XXX	0	0.0	0	0.0	0	0
7.3 Commercial Mortgage-Backed Securities	0	0	0	0	0	XXX	0	0.0	0	0.0	0	0
7.4 Other Loan-Backed and Structured Securities	0	0	0	0	0	XXX	0	0.0	0	0.0	0	0
7.5 Totals	0	0	0	0	0	XXX	0	0.0	0	0.0	0	0
8. Parent, Subsidiaries and Affiliates												
8.1 Issuer Obligations	0	0	0	0	0	XXX	0	0.0	0	0.0	0	0
8.2 Residential Mortgage-Backed Securities	0	0	0	0	0	XXX	0	0.0	0	0.0	0	0
8.3 Commercial Mortgage-Backed Securities	0	0	0	0	0	XXX	0	0.0	0	0.0	0	0
8.4 Other Loan-Backed and Structured Securities	0	0	0	0	0	XXX	0	0.0	0	0.0	0	0
8.5 Totals	0	0	0	0	0	XXX	0	0.0	0	0.0	0	0

ANNUAL STATEMENT FOR THE YEAR 2016 OF THE UnitedHealthcare Plan of the River Valley, Inc.

SCHEDULE D - PART 1A - SECTION 2 (Continued)

Maturity Distribution of All Bonds Owned December 31, at Book/Adjusted Carrying Values by Major Type and Subtype of Issues

Distribution by Type	1 1 Year or Less	2 Over 1 Year Through 5 Years	3 Over 5 Years Through 10 Years	4 Over 10 Years Through 20 Years	5 Over 20 Years	6 No Maturity Date	7 Total Current Year	8 Col. 7 as a % of Line 10.6	9 Total from Col. 6 Prior Year	10 % From Col. 7 Prior Year	11 Total Publicly Traded	12 Total Privately Placed
9. SVO Identified Funds												
9.1 Exchange Traded Funds Identified by the SVO	XXX	XXX	XXX	XXX	XXX	0	0	0.0	XXX	XXX	0	0
9.2 Bond Mutual Funds Identified by the SVO	XXX	XXX	XXX	XXX	XXX	0	0	0.0	XXX	XXX	0	0
9.3 Totals	XXX	XXX	XXX	XXX	XXX	0	0	0.0	XXX	XXX	0	0
10. Total Bonds Current Year												
10.1 Issuer Obligations	169,993,954	302,073,528	117,524,795	5,244,426	0	XXX	594,836,703	84.6	XXX	XXX	572,237,446	22,599,257
10.2 Residential Mortgage-Backed Securities	10,857,514	26,762,251	14,736,434	9,816,865	4,385,772	XXX	66,558,836	9.5	XXX	XXX	66,558,836	0
10.3 Commercial Mortgage-Backed Securities	2,751,351	11,972,002	506,583	417,428	0	XXX	15,647,364	2.2	XXX	XXX	14,496,245	1,151,119
10.4 Other Loan-Backed and Structured Securities	9,660,968	16,722,053	0	0	0	XXX	26,383,021	3.8	XXX	XXX	15,788,919	10,594,102
10.5 SVO Identified Funds	XXX	XXX	XXX	XXX	XXX	0	0	0.0	XXX	XXX	0	0
10.6 Totals	193,263,787	357,529,834	132,767,812	15,478,719	4,385,772	0	703,425,924	100.0	XXX	XXX	669,081,446	34,344,478
10.7 Line 10.6 as a % of Col. 7	27.5	50.8	18.9	2.2	0.6	0.0	100.0	XXX	XXX	XXX	95.1	4.9
11. Total Bonds Prior Year												
11.1 Issuer Obligations	309,194,958	281,477,977	164,288,045	2,682,286	0	XXX	XXX	XXX	757,643,266	87.1	728,502,501	29,140,765
11.2 Residential Mortgage-Backed Securities	8,368,092	22,362,735	15,336,170	16,571,611	9,539,338	XXX	XXX	XXX	72,177,946	8.3	72,177,946	0
11.3 Commercial Mortgage-Backed Securities	2,620,709	13,366,326	2,565,046	0	0	XXX	XXX	XXX	18,552,081	2.1	18,552,081	0
11.4 Other Loan-Backed and Structured Securities	7,217,981	14,161,985	0	0	0	XXX	XXX	XXX	21,379,966	2.5	12,838,592	8,541,374
11.5 SVO Identified Funds	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
11.6 Totals	327,401,740	331,369,023	182,189,261	19,253,897	9,539,338	XXX	XXX	XXX	869,753,259	100.0	832,071,120	37,682,139
11.7 Line 11.6 as a % of Col. 9	37.6	38.1	20.9	2.2	1.1	XXX	XXX	XXX	100.0	XXX	95.7	4.3
12. Total Publicly Traded Bonds												
12.1 Issuer Obligations	165,083,929	288,469,849	113,439,244	5,244,426	0	XXX	572,237,448	81.4	728,502,501	83.8	572,237,448	XXX
12.2 Residential Mortgage-Backed Securities	10,857,514	26,762,251	14,736,434	9,816,865	4,385,772	XXX	66,558,836	9.5	72,177,946	8.3	66,558,836	XXX
12.3 Commercial Mortgage-Backed Securities	2,751,351	10,820,882	506,583	417,428	0	XXX	14,496,244	2.1	18,552,081	2.1	14,496,244	XXX
12.4 Commercial Mortgage-Backed Securities	6,277,457	9,511,462	0	0	0	XXX	15,788,919	2.2	12,838,592	1.5	15,788,919	XXX
12.5 SVO Identified Funds	XXX	XXX	XXX	XXX	XXX	0	0	0.0	XXX	XXX	0	XXX
12.6 Totals	184,970,251	335,564,444	128,682,261	15,478,719	4,385,772	0	669,081,447	95.1	832,071,120	95.7	669,081,447	XXX
12.7 Line 12.6 as a % of Col. 7	27.6	50.2	19.2	2.3	0.7	0.0	100.0	XXX	XXX	XXX	100.0	XXX
12.8 Line 12.6 as a % of Line 10.6, Col. 7, Section 10	26.3	47.7	18.3	2.2	0.6	0.0	95.1	XXX	XXX	XXX	95.1	XXX
13. Total Privately Placed Bonds												
13.1 Issuer Obligations	4,910,025	13,603,679	4,085,551	0	0	XXX	22,599,255	3.2	29,140,765	3.4	XXX	22,599,255
13.2 Residential Mortgage-Backed Securities	0	0	0	0	0	XXX	0	0.0	0	0.0	XXX	0
13.3 Commercial Mortgage-Backed Securities	0	1,151,120	0	0	0	XXX	1,151,120	0.2	0	0.0	XXX	1,151,120
13.4 Commercial Mortgage-Backed Securities	3,383,511	7,210,591	0	0	0	XXX	10,594,102	1.5	8,541,374	1.0	XXX	10,594,102
13.5 SVO Identified Funds	XXX	XXX	XXX	XXX	XXX	0	0	0.0	XXX	XXX	XXX	0
13.6 Totals	8,293,536	21,965,390	4,085,551	0	0	0	34,344,477	4.9	37,682,139	4.3	XXX	34,344,477
13.7 Line 13.6 as a % of Col. 7	24.1	64.0	11.9	0.0	0.0	0.0	100.0	XXX	XXX	XXX	XXX	100.0
13.8 Line 13.6 as a % of Line 10.6, Col. 7, Section 10	1.2	3.1	0.6	0.0	0.0	0.0	4.9	XXX	XXX	XXX	XXX	4.9

SCHEDULE DA - VERIFICATION BETWEEN YEARS

Short-Term Investments

	1	2	3	4	5
	Total	Bonds	Mortgage Loans	Other Short-term Investment Assets (a)	Investments in Parent, Subsidiaries and Affiliates
1. Book/adjusted carrying value, December 31 of prior year	243,892,130	243,892,130	0	0	0
2. Cost of short-term investments acquired	6,566,254,229	6,566,254,229	0	0	0
3. Accrual of discount	23,888	23,888	0	0	0
4. Unrealized valuation increase (decrease)	0	0	0	0	0
5. Total gain (loss) on disposals	2,843	2,843	0	0	0
6. Deduct consideration received on disposals	6,737,305,759	6,737,305,759	0	0	0
7. Deduct amortization of premium	278,537	278,537	0	0	0
8. Total foreign exchange change in book/adjusted carrying value	0	0	0	0	0
9. Deduct current year's other than temporary impairment recognized	0	0	0	0	0
10. Book adjusted carrying value at end of current period (Lines 1+2+3+4+5-6-7+8-9)	72,588,794	72,588,794	0	0	0
11. Deduct total nonadmitted amounts	0	0	0	0	0
12. Statement value at end of current period (Line 10 minus Line 11)	72,588,794	72,588,794	0	0	0

(a) Indicate the category of such assets, for example, joint ventures, transportation equipment:

Schedule DB - Part A - Verification - Options, Caps, Floors, Collars, Swaps and Forwards

N O N E

Schedule DB - Part B - Verification - Futures Contracts

N O N E

Schedule DB - Part C - Section 1 - Replication (Synthetic Asset) Transactions (RSATs) Open

N O N E

Schedule DB-Part C-Section 2-Reconciliation of Replication (Synthetic Asset) Transactions Open

N O N E

Schedule DB - Verification - Book/Adjusted Carrying Value, Fair Value and Potential Exposure of
Derivatives

N O N E

SCHEDULE E - VERIFICATION BETWEEN YEARS

(Cash Equivalents)

	1	2	3
	Total	Bonds	Other (a)
1. Book/adjusted carrying value, December 31 of prior year	8,802,099	8,802,099	0
2. Cost of cash equivalents acquired	11,379,709	11,379,709	0
3. Accrual of discount	2,265	2,265	0
4. Unrealized valuation increase (decrease)	0	0	0
5. Total gain (loss) on disposals	0	0	0
6. Deduct consideration received on disposals	12,255,000	12,255,000	0
7. Deduct amortization of premium	4,741	4,741	0
8. Total foreign exchange change in book/adjusted carrying value	0	0	0
9. Deduct current year's other than temporary impairment recognized	0	0	0
10. Book/adjusted carrying value at end of current period (Lines 1+2+3+4+5-6-7+8-9)	7,924,332	7,924,332	0
11. Deduct total nonadmitted amounts	0	0	0
12. Statement value at end of current period (Line 10 minus Line 11)	7,924,332	7,924,332	0

(a) Indicate the category of such assets, for example, joint ventures, transportation equipment:

Schedule A - Part 1 - Real Estate Owned

NONE

Schedule A - Part 2 - Real Estate Acquired and Additions Made

NONE

Schedule A - Part 3 - Real Estate Disposed

NONE

Schedule B - Part 1 - Mortgage Loans Owned

NONE

Schedule B - Part 2 - Mortgage Loans Acquired and Additions Made

NONE

Schedule B - Part 3 - Mortgage Loans Disposed, Transferred or Repaid

NONE

ANNUAL STATEMENT FOR THE YEAR 2016 OF THE UnitedHealthcare Plan of the River Valley, Inc.

SCHEDULE BA - PART 1

Showing Other Long-Term Invested Assets OWNED December 31 of Current Year

1 CUSIP Identifi- cation	2 Name or Description	3 Code	4 Location		6 Name of Vendor or General Partner	7 NAIC Designation	8 Date Originally Acquired	9 Type and Strategy	10 Actual Cost	11 Fair Value	12 Book/ Adjusted Carrying Value Less Encum- brances	Change in Book/Adjusted Carrying Value					18 Invest- ment Income	19 Commit- ment for Additional Invest- ment	20 Percen- tage of Own- ership	
			4 City	5 State								13 Unrealized Valuation Increase (Decrease)	14 Current Year's (Depre- ciation) or (Amorti- zation)/ Accretion	15 Current Year's Other- Than- Tempo- rary Impair- ment Recogn- ized	16 Capital- ized Deferred Interest and Other	17 Total Foreign Exchange Change in Book/ Adjusted Carrying Value				
	US Bancorp Guar Fed LIHTC Fd 2012-5 Prv P			MO	US Bank	.12	07/02/2012		5,937,344	5,937,344	5,937,344	0	0	0	0	0	0	0	0	0.000
3199999	Guaranteed Federal Low Income Housing Tax Credit - Unaffiliated								5,937,344	5,937,344	5,937,344	0	0	0	0	0	0	0	0	XXX
	Enterprise N Guar Fed LIHTC PrvPlc CS			US	Enterprise	.12	08/27/2013		9,815,438	9,815,438	9,815,438	0	0	0	0	0	0	0	0	0.000
3399999	Non-Guaranteed Federal Low Income Housing Tax Credit - Unaffiliated								9,815,438	9,815,438	9,815,438	0	0	0	0	0	0	0	0	XXX
4499999	Total - Unaffiliated								15,752,782	15,752,782	15,752,782	0	0	0	0	0	0	0	0	XXX
4599999	Total - Affiliated								0	0	0	0	0	0	0	0	0	0	0	XXX
4699999	Totals								15,752,782	15,752,782	15,752,782	0	0	0	0	0	0	0	0	XXX

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ANNUAL STATEMENT FOR THE YEAR 2016 OF THE UnitedHealthcare Plan of the River Valley, Inc.

SCHEDULE BA - PART 2

Showing Other Long-Term Invested Assets ACQUIRED AND ADDITIONS MADE December 31 of Current Year

1 CUSIP Identification	2 Name or Description	Location		5 Name of Vendor or General Partner	6 Date Originally Acquired	7 Type and Strategy	8 Actual Cost at Time of Acquisition	9 Additional Investment Made After Acquisition	10 Amount of Encumbrances	11 Percentage of Ownership
		3 City	4 State							
Enterprise N Guar Fed LIHTC PrvPic OS			US	Enterprise	08/27/2013		9,387	0	0	0.000
3399999. Non-Guaranteed Federal Low Income Housing Tax Credit - Unaffiliated							9,387	0	0	XXX
4499999. Total - Unaffiliated							9,387	0	0	XXX
4599999. Total - Affiliated							0	0	0	XXX
4699999 - Totals							9,387	0	0	XXX

ANNUAL STATEMENT FOR THE YEAR 2016 OF THE UnitedHealthcare Plan of the River Valley, Inc.

SCHEDULE BA - PART 3

Showing Other Long-Term Invested Assets DISPOSED, Transferred or Repaid During the Current Year

1 CUSIP Identification	2 Name or Description	Location		5 Name of Purchaser or Nature of Disposal	6 Date Originally Acquired	7 Disposal Date	8 Book/ Adjusted Carrying Value Less Encum- brances, Prior Year	Change in Book/Adjusted Carrying Value						15 Book/ Adjusted Carrying Value Less Encum- brances on Disposal	16 Consid- eration	17 Foreign Exchange Gain (Loss) on Disposal	18 Realized Gain (Loss) on Disposal	19 Total Gain (Loss) on Disposal	20 Invest- ment Income
		3 City	4 State					9 Unrealized Valuation Increase (De- crease)	10 Current Year's (Depre- ciation) or (Amorti- zation)/ Accretion	11 Current Year's Other- Than- Tempor- ary Impair- ment Recogn- ized	12 Capital- ized Deferred Interest and Other	13 Total Change in Book/ Adjusted Carrying Value (9+10- 11+12)	14 Total Foreign Exchange Change in Book/ Adjusted Carrying Value						
	US Bancorp Guar Fed LIHTC Fd 2012-5 Prv P		MO	Paydown	07/02/2012		718,176	0	(718,176)	0	0	(718,176)	0	718,176	0	0	0	0	0
3199999	Guaranteed Federal Low Income Housing Tax Credit - Unaffiliated						718,176	0	(718,176)	0	0	(718,176)	0	718,176	0	0	0	0	0
	Enterprise N Guar Fed LIHTC PrvPlc CS		US	Paydown	08/27/2013		1,218,442	0	(1,218,442)	0	0	(1,218,442)	0	1,218,442	97,151	0	0	0	0
3399999	Non-Guaranteed Federal Low Income Housing Tax Credit - Unaffiliated						1,218,442	0	(1,218,442)	0	0	(1,218,442)	0	1,218,442	97,151	0	0	0	0
4499999	Total - Unaffiliated						1,936,618	0	(1,936,618)	0	0	(1,936,618)	0	1,936,618	97,151	0	0	0	0
4599999	Total - Affiliated						0	0	0	0	0	0	0	0	0	0	0	0	0
4699999	Totals						1,936,618	0	(1,936,618)	0	0	(1,936,618)	0	1,936,618	97,151	0	0	0	0

ANNUAL STATEMENT FOR THE YEAR 2016 OF THE UnitedHealthcare Plan of the River Valley, Inc.

SCHEDULE D - PART 1

Showing All Long-Term BONDS Owned December 31 of Current Year

1	2	Codes			6	7	Fair Value		10	11	Change in Book/Adjusted Carrying Value				Interest					Dates	
		3	4	5			8	9			12	13	14	15	16	17	18	19	20	21	22
CUSIP Identification	Description	C o d e	F o r e i g n	Bond Char	NAIC Des.	Actual Cost	Rate Used to Obtain Fair Value	Fair Value	Par Value	Book/ Adjusted Carrying Value	Unrealized Valuation Increase/ (Decrease)	Current Year's (Amor-tization) Accretion	Current Year's Other-Than-Temporary Impairment Recognized	Total Foreign Exchange Change in Book/ Adjusted Carrying Value	Rate of	Effective Rate of	When Paid	Admitted Amount Due and Accrued	Amount Received During Year	Acquired	Stated Contractual Maturity Date
4899999. Total - Hybrid Securities						0	XXX	0	0	0	0	0	0	0	XXX	XXX	XXX	0	0	XXX	XXX
5599999. Total - Parent, Subsidiaries and Affiliates Bonds						0	XXX	0	0	0	0	0	0	0	XXX	XXX	XXX	0	0	XXX	XXX
6099999. Subtotal - SVO Identified Funds						0	XXX	0	0	0	0	0	0	0	XXX	XXX	XXX	0	0	XXX	XXX
7799999. Total - Issuer Obligations						536,085,369	XXX	511,328,476	484,417,000	514,323,585	0	(7,525,294)	0	0	XXX	XXX	XXX	5,122,959	13,592,005	XXX	XXX
7899999. Total - Residential Mortgage-Backed Securities						66,716,507	XXX	65,256,736	63,183,050	66,558,838	0	(22,072)	0	0	XXX	XXX	XXX	190,425	1,990,206	XXX	XXX
7999999. Total - Commercial Mortgage-Backed Securities						15,759,438	XXX	15,568,861	15,486,413	15,647,364	0	(48,238)	0	0	XXX	XXX	XXX	29,067	310,336	XXX	XXX
8099999. Total - Other Loan-Backed and Structured Securities						26,399,291	XXX	26,424,838	26,357,422	26,383,014	0	(15,476)	0	0	XXX	XXX	XXX	27,571	386,435	XXX	XXX
8199999. Total - SVO Identified Funds						0	XXX	0	0	0	0	0	0	0	XXX	XXX	XXX	0	0	XXX	XXX
8399999 - Total Bonds						644,960,605	XXX	618,578,911	589,443,885	622,912,801	0	(7,611,080)	0	0	XXX	XXX	XXX	5,370,022	16,278,982	XXX	XXX

Schedule D - Part 2 - Section 1 - Preferred Stocks Owned

N O N E

Schedule D - Part 2 - Section 2 - Common Stocks Owned

N O N E

ANNUAL STATEMENT FOR THE YEAR 2016 OF THE UnitedHealthcare Plan of the River Valley, Inc.

SCHEDULE D - PART 3

Showing All Long-Term Bonds and Stocks ACQUIRED During Current Year

1	2	3	4	5	6	7	8	9
CUSIP Identification	Description	Foreign	Date Acquired	Name of Vendor	Number of Shares of Stock	Actual Cost	Par Value	Paid for Accrued Interest and Dividends
756109-AS-3	REALTY INCOME Corp Note Call MW 3.000% 01/15/27		10/04/2016	CitiGroup		498,289	505,000	.0
80285C-AG-6	Santander Drive SDART 2016-2 B ABS 2.080% 02/16/21		05/03/2016	JP Morgan Chase		1,344,873	1,345,000	.0
857477-AW-3	STATE STREET CORP Note Non Call 2.650% 05/19/26		05/16/2016	Merrill Lynch		998,600	1,000,000	.0
86765B-AR-0	SUNOCO LOGISTICS Corp Note Call MW 4.400% 04/01/21		11/30/2016	Mitsubishi Bank LTD		527,355	500,000	3,911
86765B-AT-6	SUNOCO LOGISTICS Corp Note Call MW 3.900% 07/15/26		07/07/2016	Mizuho Investor Sec Co		319,027	320,000	.0
887317-BA-2	TIME WARNER INC Corp Note Call MW 2.950% 07/15/26		08/05/2016	Wachovia Bank		713,342	700,000	5,163
90131H-CA-1	21ST CENTURY FOX Corp Note Call MW Prv Plc 3.375% 11/15/26		11/15/2016	JP Morgan Chase		563,910	565,000	.0
90331H-MH-3	US BANK NA OHIO Corp Note Call 1.375% 09/11/17		04/18/2016	Cantor Fitzgerald		902,133	900,000	1,375
91159H-HN-3	US BANCORP Corp Note Call 2.375% 07/22/26		07/19/2016	US Bank		1,310,335	1,320,000	.0
913017-BU-2	UNITED TECH CORP Corp Note MW 15BP 1.800% 06/01/17		05/20/2016	Market Axess		755,873	750,000	6,525
92277G-AG-2	VENTAS REALTY LP Corp Note Call MW 4.125% 01/15/26		07/28/2016	Merrill Lynch		545,546	505,000	984
92343V-AL-8	VERIZON COMM INC Corp Note MW 30BP 5.500% 02/15/18		07/06/2016	Mizuho Investor Sec Co		373,916	350,000	7,807
92976W-BH-8	WACHOVIA CORP Corp Note Non Call 5.750% 02/01/18		08/05/2016	Merrill Lynch		958,869	900,000	1,294
949746-RS-2	WELLS FARGO CO Corp Note Non Call 2.500% 03/04/21		02/26/2016	Wachovia Bank		764,824	765,000	.0
89114Q-BN-7	TORONTO DOM BANK Corp Note Non Call 1.450% 09/06/18	A	08/29/2016	Toronto Dominion Sec		1,339,759	1,340,000	.0
2027A0-HV-4	COM BK AUSTRALIA Corp Note Non Call Prv Plc 1.375% 09/06/18	D	08/29/2016	Goldman Sachs		1,143,202	1,145,000	.0
88167A-AD-3	TEVA PHARMACEUCL Corp Note MW 2.800% 07/21/23	D	07/18/2016	Barclays Group Inc		373,748	375,000	.0
3899999	Subtotal - Bonds - Industrial and Miscellaneous (Unaffiliated)					77,273,814	76,660,890	196,187
8399997	Total - Bonds - Part 3					232,275,313	218,265,668	534,498
8399998	Total - Bonds - Part 5					54,239,891	53,298,979	186,963
8399999	Total - Bonds					286,515,204	271,564,647	721,461
8999997	Total - Preferred Stocks - Part 3					0	XXX	0
8999998	Total - Preferred Stocks - Part 5					0	XXX	0
8999999	Total - Preferred Stocks					0	XXX	0
9799997	Total - Common Stocks - Part 3					0	XXX	0
9799998	Total - Common Stocks - Part 5					0	XXX	0
9799999	Total - Common Stocks					0	XXX	0
9899999	Total - Preferred and Common Stocks					0	XXX	0
9999999	Totals					286,515,204	XXX	721,461

SCHEDULE D - PART 4

Showing All Long-Term Bonds and Stocks SOLD, REDEEMED or Otherwise DISPOSED OF During Current Year

1	2	3	4	5	6	7	8	9	10	Change In Book/Adjusted Carrying Value					16	17	18	19	20	21
										11	12	13	14	15						
CUSIP Identification	Description	For- eign	Disposal Date	Name of Purchaser	Number of Shares of Stock	Con- sideration	Par Value	Actual Cost	Prior Year Book/ Adjusted Carrying Value	Unrealized Valuation Increase/ Decrease	Current Year's (Amor- tization)/ Accretion	Current Year's Other- Than- Temporary Impairment Recognized	Total Change in Book/ Adjusted Carrying Value (11+12-13)	Total Foreign Exchange Change in Book/ Adjusted Carrying Value	Book/ Adjusted Carrying Value at Disposal Date	Foreign Exchange Gain (Loss) on Disposal	Realized Gain (Loss) on Disposal	Total Gain (Loss) on Disposal	Bond Interest/ Stock Dividends Received During Year	Stated Con- tractual Maturity Date
574204-TR-4	MARYLAND ST DEPT Rev Bond Non Call 5.000% 02/15/16		02/15/2016	Maturity		2,000,000	2,000,000	2,177,040	2,003,363	0	(3,363)	0	(3,363)	0	2,000,000	0	0	0	50,000	02/15/2016
575579-DT-1	MASSACHUSETTS ST Rev Bond Non Call 5.250% 07/01/21		01/08/2016	Scott & Stringfellow		1,213,130	1,000,000	1,202,860	1,144,360	0	(814)	0	(814)	0	1,143,546	0	69,584	69,584	28,000	07/01/2021
575579-XK-8	MASSACHUSETTS ST Rev Bond Non Call 5.500% 07/01/16		07/01/2016	Maturity		960,000	960,000	1,015,863	966,111	0	(6,111)	0	(6,111)	0	960,000	0	0	0	52,800	07/01/2016
59259Y-F8-7	MET TRANSPRTN AU Rev Bond Non Call 5.000% 11/15/23		11/17/2016	Jefferys and Company		1,414,608	1,200,000	1,371,840	1,335,900	0	(13,640)	0	(13,640)	0	1,322,259	0	92,349	92,349	61,167	11/15/2023
60636M-DJ-3	MISSOURI ST REGL Rev Bond Non Call 5.000% 08/15/19		01/22/2016	Jefferys and Company		2,428,319	2,155,000	2,511,394	2,375,802	0	(4,139)	0	(4,139)	0	2,371,663	0	56,656	56,656	48,488	08/15/2019
60636M-DL-8	MISSOURI ST REGL Rev Bond Non Call 5.000% 08/15/21		01/22/2016	Jefferys and Company		2,259,110	1,910,000	2,208,820	2,127,146	0	(2,512)	0	(2,512)	0	2,124,634	0	134,476	134,476	42,975	08/15/2021
812643-G0-1	SEATTLE WA MUNI Rev Bond Non Call 5.000% 06/01/22		12/14/2016	Sun Trust		3,466,860	3,000,000	3,487,830	3,366,337	0	(50,857)	0	(50,857)	0	3,315,480	0	151,380	151,380	157,500	06/01/2022
89602N-ZF-4	TRIBOROUGH NY BR Rev Bond Cont Call 5.000% 11/15/24		06/08/2016	Jefferys and Company		2,443,460	2,000,000	2,281,240	2,215,241	0	(12,675)	0	(12,675)	0	2,202,565	0	240,895	240,895	57,778	11/15/2024
3199999	Subtotal - Bonds - U.S. Special Revenues					48,332,682	45,317,148	49,026,749	47,956,252	0	(757,036)	0	(757,036)	0	47,199,215	0	1,133,467	1,133,467	1,254,327	XXX
00038A-AA-1	ABB TREASURY USA Corp Note MW Prv Plc 2.500% 06/15/16		06/15/2016	Maturity		1,100,000	1,100,000	1,130,503	1,108,567	0	(8,567)	0	(8,567)	0	1,100,000	0	0	0	13,750	06/15/2016
02006Y-AB-1	ALLY AUTO RECEIV ALLYA 2015-1 A2 ABS 0.920% 02/15/18		12/15/2016	Paydown		1,789,224	1,789,224	1,789,201	1,789,219	0	5	0	5	0	1,789,224	0	0	0	9,984	02/15/2018
0258M0-DC-0	AMERICAN EXPRESS Corp Note Non Call 2.800% 09/19/16		09/19/2016	Maturity		250,000	250,000	254,365	253,096	0	(3,096)	0	(3,096)	0	250,000	0	0	0	7,000	09/19/2016
0258M0-DH-9	AMERICAN EXPRESS Corp Note Non Call 1.262% 07/29/16		07/29/2016	Maturity		700,000	700,000	701,802	700,927	0	(927)	0	(927)	0	700,000	0	0	0	5,520	07/29/2016
031162-B6-4	AMGEN INC Corp Note Call MW 20BP 4.100% 06/15/21		05/11/2016	RBC Capital Markets		1,313,137	1,205,000	1,299,785	1,260,997	0	(3,706)	0	(3,706)	0	1,257,291	0	55,846	55,846	20,723	06/15/2021
032511-BJ-5	ANADARKO PETRO Corp Note Call MW 3.450% 07/15/24		07/26/2016	Wachovia Bank		1,297,096	1,330,000	1,302,760	1,303,837	0	1,519	0	1,519	0	1,305,357	0	(8,261)	(8,261)	47,669	07/15/2024
037833-AK-6	APPLE INC Corp Note MW 15BP 2.400% 05/03/23		06/02/2016	Morgan Stanley		804,276	805,000	780,713	781,109	0	1,278	0	1,278	0	782,387	0	21,888	21,888	11,485	05/03/2023
05531F-AG-8	BB&T CORPORATION Corp Note Call 3.200% 02/16/16		02/16/2016	Maturity		750,000	750,000	777,920	752,349	0	(2,349)	0	(2,349)	0	750,000	0	0	0	10,067	02/16/2016
06050T-LS-9	BANK OF AMERICA Corp Note Non Call 1.372% 11/14/16		11/14/2016	Maturity		500,000	500,000	499,736	499,806	0	194	0	194	0	500,000	0	0	0	5,435	11/14/2016
07274E-AA-1	BAYER US FINANCE Corp Note Non Call Prv Plc 1.118% 10/07/16		10/07/2016	Maturity		1,000,000	1,000,000	1,000,576	1,000,236	0	(236)	0	(236)	0	1,000,000	0	0	0	8,191	10/07/2016
07330N-AF-2	BBT-CALL09/16 Corp Note Call 1.361% 12/01/16		11/01/2016	Call	100,0000	500,000	500,000	502,180	500,935	0	(935)	0	(935)	0	500,000	0	0	0	4,915	12/01/2016
097023-B6-9	BOEING CO Corp Note MW 2.350% 10/30/21 COMM MORTGAGE TR COMM 2014 CR16 A1 CMBS		06/21/2016	Merrill Lynch		1,064,248	1,030,000	1,016,868	1,018,909	0	850	0	850	0	1,019,758	0	44,489	44,489	15,733	10/30/2021
12591V-AA-9	1.445% 02/10/19 COMM MORTGAGE TR COMM 2014-CR17 A1 CMBS		12/01/2016	Paydown		633,011	633,011	632,996	632,889	0	122	0	122	0	633,011	0	0	0	5,101	02/10/2019
12631D-AW-3	1.275% 05/10/47 COMM MORTGAGE TR COMM 2015-LC23 A3 CMBS		12/01/2016	Paydown		297,694	297,694	297,690	297,641	0	52	0	52	0	297,694	0	0	0	2,176	05/10/2047
12636F-BH-5	3.521% 10/10/53 Capital Auto Rec AFIN 2015-3 A1A ABS Prv Plc		05/05/2016	Cantor Fitzgerald		2,716,808	2,540,000	2,565,340	2,565,046	0	(863)	0	(863)	0	2,564,183	0	152,625	152,625	39,500	10/10/2053
13974H-AA-5	1.390% 02/20/18 CAPITAL ONE BANK Corp Note Call 1.150%		12/20/2016	Paydown		1,459,460	1,459,460	1,456,381	1,456,500	0	2,960	0	2,960	0	1,459,460	0	0	0	17,595	02/20/2018
140420-ND-8	CATERPILLAR FINL Corp Note Non Call 11/21/16		11/21/2016	Maturity		950,000	950,000	949,972	949,991	0	9	0	9	0	950,000	0	0	0	10,925	11/21/2016
14912L-6A-4	0.736% 05/20/16 CHEVRON CORP Corp Note Non Call 0.987%		05/20/2016	Maturity		750,000	750,000	750,000	750,000	0	0	0	0	0	750,000	0	0	0	2,236	05/20/2016
166764-AJ-9	CITIGROUP INC Corp Note Non Call 1.250% 11/09/16		11/09/2016	Maturity		1,500,000	1,500,000	1,500,000	1,500,000	0	0	0	0	0	1,500,000	0	0	0	10,626	11/09/2016
172967-G0-0	01/15/16		01/15/2016	Maturity		1,630,000	1,630,000	1,625,876	1,629,947	0	53	0	53	0	1,630,000	0	0	0	10,188	01/15/2016

ANNUAL STATEMENT FOR THE YEAR 2016 OF THE UnitedHealthcare Plan of the River Valley, Inc.

SCHEDULE D - PART 4

Showing All Long-Term Bonds and Stocks SOLD, REDEEMED or Otherwise DISPOSED OF During Current Year

1	2	3	4	5	6	7	8	9	10	Change In Book/Adjusted Carrying Value					16	17	18	19	20	21
										11	12	13	14	15						
CUSIP Identification	Description	Foreign	Disposal Date	Name of Purchaser	Number of Shares of Stock	Consideration	Par Value	Actual Cost	Prior Year Book/ Adjusted Carrying Value	Unrealized Valuation Increase/ Decrease	Current Year's (Amortization)/ Accretion	Current Year's Other-Than-Temporary Impairment Recognized	Total Change in Book/ Adjusted Carrying Value (11+12-13)	Total Foreign Exchange Change in Book/ Adjusted Carrying Value	Book/ Adjusted Carrying Value at Disposal Date	Foreign Exchange Gain (Loss) on Disposal	Realized Gain (Loss) on Disposal	Total Gain (Loss) on Disposal	Bond Interest/ Stock Dividends Received During Year	Stated Contractual Maturity Date
17322M-AS-5	Citigroup Commercial Mtge Tr CGMT 2014-GC21 A1 CMBS 1.242% 05/10/47		12/01/2016	Paydown		508,088	508,088	508,076	508,003	.0	.85	.0	.85	.0	508,088	.0	.0	.0	3,496	.05/10/2047
20030N-BN-0	COMCAST CORP Corp Note Call MW 3.375% 08/15/25		02/03/2016	Merrill Lynch		795,406	775,000	784,494	784,402	.0	(77)	.0	(77)	.0	784,325	.0	11,081	11,081	12,570	.08/15/2025
22003B-AH-9	CORP OFF PROP LP Corp Note Call MW 5.250% 02/15/24		02/03/2016	Wachovia Bank		1,113,210	1,085,000	1,071,796	1,074,065	.0	110	.0	110	.0	1,074,175	.0	39,035	39,035	27,374	.02/15/2024
233851-BK-9	DAIMLER FINANCE Corp Note Non Call Prv Plc 1.234% 03/02/17		12/21/2016	Wells Fargo		950,147	950,000	950,000	950,000	.0	.0	.0	.0	.0	950,000	.0	147	147	9,929	.03/02/2017
24422E-SJ-9	JOHN DEERE CAP Corp Note Non Call 0.729% 02/25/16		02/25/2016	Maturity		300,000	300,000	300,000	300,000	.0	.0	.0	.0	.0	300,000	.0	.0	.0	378	.02/25/2016
25179M-AT-0	DEVON ENERGY Corp Note Call MW 2.250% 12/15/18		08/19/2016	Redemption		1,809,719	1,775,000	1,775,178	1,775,146	.0	(30)	.0	(30)	.0	1,775,115	.0	34,604	34,604	27,069	.12/15/2018
25459H-BH-7	DIRECTV HLDGS/FN Corp Note MW 20BP 1.750% 01/15/18		03/17/2016	Taxable Exchange		1,314,984	1,320,000	1,318,601	1,319,023	.0	.98	.0	.98	.0	1,319,121	.0	(4,137)	(4,137)	15,528	.01/15/2018
25470D-AC-3	DISCOVERY COMMUN Corp Note MW 30BP 5.050% 06/01/20		06/15/2016	Jefferys and Company		1,204,225	1,100,000	1,224,069	1,187,019	.0	(8,654)	.0	(8,654)	.0	1,178,366	.0	25,859	25,859	30,707	.06/01/2020
260543-CJ-0	DOW CHEMICAL CO Corp Note Call MW 3.500% 10/01/24		05/05/2016	Deutsche Bank		1,458,982	1,400,000	1,382,220	1,384,183	.0	549	.0	549	.0	1,384,732	.0	74,250	74,250	29,808	.10/01/2024
26207U-AE-9	Drive Auto Recei DRIVE 2015-BA B ABS Prv Plc 2.120% 06/17/19		12/15/2016	Paydown		1,596,395	1,596,395	1,594,399	1,594,471	.0	1,924	.0	1,924	.0	1,596,395	.0	.0	.0	28,873	.06/17/2019
26207V-AE-7	DRIVE AUTO RECEI DRIVE 2015-CA B ABS Prv Plc 2.230% 09/16/19		12/15/2016	Paydown		889,161	889,161	889,083	889,092	.0	.69	.0	.69	.0	889,161	.0	.0	.0	17,994	.09/16/2019
26441Y-AV-9	DUKE REALTY Corp Note Call MW 45BP 4.375% 06/15/22		11/23/2016	Wachovia Bank		1,367,859	1,280,000	1,369,570	1,342,516	.0	(8,344)	.0	(8,344)	.0	1,334,171	.0	33,688	33,688	53,511	.06/15/2022
26884L-AB-5	EQT CORP Corp Note MW 45BP 4.875% 11/15/21		11/23/2016	Barclays Group Inc.		712,900	.670,000	.663,870	.666,055	.0	.539	.0	.539	.0	.666,594	.0	46,307	46,307	33,933	.11/15/2021
29379V-BH-5	ENTERPRISE PRODU Corp Note Call MW 3.700% 02/15/26		05/05/2016	Goldman Sachs		1,699,793	1,670,000	1,663,905	1,664,141	.0	.171	.0	.171	.0	1,664,312	.0	35,481	35,481	45,484	.02/15/2026
31428X-BC-9	FEDEX CORP Corp Note MW 3.200% 02/01/25		08/03/2016	Barclays Group Inc.		810,048	770,000	743,766	744,102	.0	1,479	.0	1,479	.0	745,581	.0	64,467	64,467	25,119	.02/01/2025
316770-AW-9	FIFTH THIRD BANK Corp Note Call 1.045% 02/26/16		02/26/2016	Maturity		550,000	550,000	551,432	550,055	.0	(55)	.0	(55)	.0	550,000	.0	.0	.0	1,135	.02/26/2016
345397-WW-9	FORD MOTOR CRED Corp Note Non Call 3.664% 09/08/24		11/07/2016	Calyon Securities		541,345	535,000	525,381	525,774	.0	780	.0	780	.0	526,554	.0	14,791	14,791	22,978	.09/08/2024
345397-WX-7	FORD MOTOR CRED Corp Note Non Call 1.806% 11/04/19		11/07/2016	Wachovia Bank		1,002,707	1,000,000	1,000,000	1,000,000	.0	.0	.0	.0	.0	1,000,000	.0	2,707	2,707	15,748	.11/04/2019
345397-XF-5	FORD MOTOR CRED Corp Note Non Call 2.459% 03/27/20		11/04/2016	US Bank		558,158	555,000	555,000	555,000	.0	.0	.0	.0	.0	555,000	.0	3,158	3,158	15,240	.03/27/2020
370334-BS-2	GENERAL MILLS IN Corp Note Non Call 0.821% 01/28/16		01/28/2016	Maturity		200,000	200,000	200,000	200,000	.0	.0	.0	.0	.0	200,000	.0	.0	.0	267	.01/28/2016
377372-AG-2	Glaxo SmithKline Cap Inc Corp Note MW 5BP 0.700% 03/18/16		03/18/2016	Maturity		1,052,000	1,052,000	1,053,975	1,052,287	.0	(287)	.0	(287)	.0	1,052,000	.0	.0	.0	3,682	.03/18/2016
378272-AK-4	GLENCORE FDG LLC Corp Note MW Prv Plc 2.875% 04/16/20		12/16/2016	Redemption 100.1150		1,767,030	1,765,000	1,763,288	1,763,517	.0	315	.0	315	.0	1,763,832	.0	3,198	3,198	59,201	.04/16/2020
38141G-VR-2	GOLDMAN SACHS GP Corp Note Non Call 4.250% 10/21/25		08/04/2016	JP Morgan Chase		569,246	540,000	536,220	536,280	.0	187	.0	187	.0	536,467	.0	32,779	32,779	18,360	.10/21/2025
421915-EG-0	HCP-CALL 11/16 Corp Note MW 6.300% 09/15/16		09/15/2016	Maturity		201,000	201,000	210,403	207,624	.0	(6,624)	.0	(6,624)	.0	201,000	.0	.0	.0	12,663	.09/15/2016
421915-EJ-4	HCP-CALL 11/16 Corp Note Cont Call 6.000% 01/30/17		11/30/2016	Call 100.9009		580,180	575,000	648,341	600,567	.0	(20,387)	.0	(20,387)	.0	580,180	.0	.0	.0	46,000	.01/30/2017
446438-RF-2	HUNTINGTON NATL Corp Note Call 1.300% 11/20/16		11/01/2016	Call 100.0000		350,000	350,000	350,452	350,379	.0	(379)	.0	(379)	.0	350,000	.0	.0	.0	4,310	.11/20/2016
46641W-AS-6	JPMBB COMMERCIAL JPMBB 2014-C19 A1 CMBS 1.266% 04/15/47		12/01/2016	Paydown		896,706	896,706	896,706	896,706	.0	.0	.0	.0	.0	896,706	.0	.0	.0	7,412	.04/15/2047
493288-BY-1	Keycorp Student Loan Tr KSLT 2004-A 2A2 ABS 1.186% 10/28/41		10/27/2016	Paydown		50,758	50,758	50,225	50,579	.0	.179	.0	.179	.0	50,758	.0	.0	.0	254	.10/28/2041
49327M-2E-3	KEY BANK NA Corp Note Call 1.420% 11/25/16		11/25/2016	Maturity		380,000	380,000	381,680	380,721	.0	(721)	.0	(721)	.0	380,000	.0	.0	.0	4,317	.11/25/2016

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ANNUAL STATEMENT FOR THE YEAR 2016 OF THE UnitedHealthcare Plan of the River Valley, Inc.

SCHEDULE D - PART 4

Showing All Long-Term Bonds and Stocks SOLD, REDEEMED or Otherwise DISPOSED OF During Current Year

1	2	3	4	5	6	7	8	9	10	Change In Book/Adjusted Carrying Value					16	17	18	19	20	21
										11	12	13	14	15						
CUSIP Identification	Description	Foreign	Disposal Date	Name of Purchaser	Number of Shares of Stock	Consideration	Par Value	Actual Cost	Prior Year Book/ Adjusted Carrying Value	Unrealized Valuation Increase/ Decrease	Current Year's (Amortization)/ Accretion	Current Year's Other-Than-Temporary Impairment Recognized	Total Change in Book/ Adjusted Carrying Value (11+12-13)	Total Foreign Exchange Change in Book/ Adjusted Carrying Value	Book/ Adjusted Carrying Value at Disposal Date	Foreign Exchange Gain (Loss) on Disposal	Realized Gain (Loss) on Disposal	Total Gain (Loss) on Disposal	Bond Interest/ Stock Dividends Received During Year	Stated Contractual Maturity Date
494368-BM-4	KIMBERLY-CLARK Corp Note Non Call 0.675%		05/19/2016	Maturity		500,000	500,000	500,000	500,000	0	0	0	0	0	500,000	0	0	0	1,370	05/19/2016
501044-CW-9	KROGER CO Corp Note Call MW 2.300%		01/15/19	Pershing		791,528	780,000	782,777	782,664	0	(721)	0	(721)	0	781,943	0	9,585	9,585	22,525	01/15/2019
539830-AY-5	LOCKHEED MARTIN Corp Note MW 3.350%		09/15/21	Merrill Lynch		1,044,710	1,000,000	1,024,360	1,019,114	0	(2,770)	0	(2,770)	0	1,016,344	0	28,366	28,366	39,642	09/15/2021
55279H-AB-6	MANUF & TRADERS Corp Note Non Call 0.936%		03/07/16	Maturity		1,120,000	1,120,000	1,119,787	1,119,965	0	35	0	35	0	1,120,000	0	0	0	2,129	03/07/2016
55315C-AB-3	MIAF EQUIPMENT F MIAF 2014-AA A2 ABS Prv Plc 0.520%		04/10/17	Paydown		1,455,048	1,455,048	1,454,926	1,455,004	0	43	0	43	0	1,455,048	0	0	0	1,980	04/10/2017
57629W-BX-7	MASSMUTUAL GLBL Corp Note Non Call Prv Plc 1.171%		12/09/16	Maturity		822,000	822,000	822,000	822,000	0	0	0	0	0	822,000	0	0	0	7,281	12/09/2016
58933Y-AD-7	MERCK & CO INC Corp Note MW 0.700%		05/18/16	Maturity		900,000	900,000	902,295	900,828	0	(828)	0	(828)	0	900,000	0	0	0	3,150	05/18/2016
59217G-BE-8	MET LIFE GLOB Corp Note Non Call Prv Plc 1.256%		04/10/17	CitiGroup		1,292,119	1,291,000	1,292,312	1,292,128	0	(874)	0	(874)	0	1,291,254	0	865	865	15,721	04/10/2017
61763K-AW-4	MORGAN STANLEY BAML TRUST MSBAM 2014-C15 A1 CMB 1.313%		04/15/47	Paydown		440,169	440,169	440,158	440,047	0	122	0	122	0	440,169	0	0	0	3,193	04/15/2047
628530-BE-6	MYLAN INC Corp Note MW 1.350%		11/29/16	Maturity		1,050,000	1,050,000	1,049,381	1,049,810	0	190	0	190	0	1,050,000	0	0	0	14,175	11/29/2016
64952W-BM-4	NEW YORK LIFE GL Corp Note Non Call Prv Plc 0.800%		02/12/16	Maturity		2,730,000	2,730,000	2,728,226	2,729,932	0	68	0	68	0	2,730,000	0	0	0	10,920	02/12/2016
654740-AE-9	NISSAN MOTOR ACC Corp Note Non Call Prv Plc 1.557%		09/26/16	Maturity		388,000	388,000	389,958	389,110	0	(1,110)	0	(1,110)	0	388,000	0	0	0	3,882	09/26/2016
674599-BZ-7	OCCIDENTAL PETE Corp Note MW 2.500%		02/01/16	Maturity		600,000	600,000	619,812	601,003	0	(1,003)	0	(1,003)	0	600,000	0	0	0	7,500	02/01/2016
69349L-AJ-7	PNC BANK NA Corp Note Non Call 0.931%		01/28/16	Maturity		600,000	600,000	601,326	600,050	0	(50)	0	(50)	0	600,000	0	0	0	971	01/28/2016
69371R-L3-8	PACCAR FINL CORP Corp Note Non Call 0.890%		02/08/16	Maturity		500,000	500,000	501,380	500,082	0	(82)	0	(82)	0	500,000	0	0	0	776	02/08/2016
69371R-L6-1	PACCAR FINL CORP Corp Note Non Call 1.150%		08/16/16	Maturity		400,000	400,000	402,500	401,106	0	(1,106)	0	(1,106)	0	400,000	0	0	0	4,600	08/16/2016
72650R-AZ-5	PLAINS ALL AMER Corp Note Call 3.650%		06/01/22	JP Morgan Chase		1,017,312	1,010,000	1,020,393	1,018,448	0	(710)	0	(710)	0	1,017,738	0	(425)	(425)	24,372	06/01/2022
74005P-BE-3	PRAXAIR INC Corp Note MW 0.750%		02/21/16	Maturity		1,100,000	1,100,000	1,103,020	1,100,266	0	(266)	0	(266)	0	1,100,000	0	0	0	4,125	02/21/2016
74153W-CC-1	PRICCA GLOB FUND Corp Note Non Call Prv Plc 0.776%		05/16/16	Maturity		850,000	850,000	850,014	850,003	0	(3)	0	(3)	0	850,000	0	0	0	2,744	05/16/2016
74256L-AT-6	PRINCIPAL LFE II Corp Note Non Call Prv Plc 1.431%		12/01/17	Deutsche Bank		1,003,973	1,000,000	1,000,000	1,000,000	0	0	0	0	0	1,000,000	0	3,973	3,973	12,577	12/01/2017
742718-EF-2	PROCTER & GAMBLE Corp Note Non Call 0.956%		11/04/16	Maturity		500,000	500,000	500,000	500,000	0	0	0	0	0	500,000	0	0	0	3,402	11/04/2016
80283W-AE-9	SANTANDER DRIVE SDART 2014-2 B ABS 1.620%		02/15/19	Paydown		1,921,411	1,921,411	1,921,111	1,921,378	0	33	0	33	0	1,921,411	0	0	0	21,262	02/15/2019
816851-AW-9	SEMPRA ENERGY Corp Note Call MW 2.400%		03/15/20	Deutsche Bank		1,004,919	1,030,000	1,029,135	1,029,267	0	14	0	14	0	1,029,281	0	(24,362)	(24,362)	9,305	03/15/2020
828807-BV-8	SIMON PROP GP LP Corp Note Call MW 5.875%		03/01/17	Call	100.0000	404,000	404,000	422,713	421,083	0	(17,083)	0	(17,083)	0	404,000	0	0	0	29,669	03/01/2017
828807-CV-7	SIMON PROP GP LP Corp Note Call MW 3.500%		09/01/25	Various		628,173	615,000	615,824	615,824	0	0	0	0	0	615,824	0	12,349	12,349	10,224	09/01/2025
845467-AE-9	SOUTHWESTERN ENE Corp Note MW 7.500%		02/01/18	RBC Capital Markets		997,500	1,000,000	837,500	1,101,403	0	(305)	252,042	(252,347)	0	849,055	0	148,445	148,445	61,250	02/01/2018
857477-AH-6	STATE STREET COR Corp Note Non Call 2.875%		03/07/16	Maturity		1,400,000	1,400,000	1,443,922	1,405,925	0	(5,925)	0	(5,925)	0	1,400,000	0	0	0	20,125	03/07/2016
89236T-BU-8	TOYOTA MTR CRED Corp Note Non Call 0.963%		09/23/16	Maturity		800,000	800,000	799,980	799,993	0	7	0	7	0	800,000	0	0	0	4,400	09/23/2016
89236T-CC-7	TOYOTA MTR CRED Corp Note Non Call 1.101%		02/16/17	Toronto Dominion Sec		1,000,210	1,000,000	1,000,000	1,000,000	0	0	0	0	0	1,000,000	0	210	210	9,344	02/16/2017

ANNUAL STATEMENT FOR THE YEAR 2016 OF THE UnitedHealthcare Plan of the River Valley, Inc.

SCHEDULE D - PART 4

Showing All Long-Term Bonds and Stocks SOLD, REDEEMED or Otherwise DISPOSED OF During Current Year

1	2	3	4	5	6	7	8	9	10	Change In Book/Adjusted Carrying Value					16	17	18	19	20	21	
										11	12	13	14	15							
CUSIP Identifi- cation	Description	For- eign	Disposal Date	Name of Purchaser	Number of Shares of Stock	Con- sideration	Par Value	Actual Cost	Prior Year Book/ Adjusted Carrying Value	Unrealized Valuation Increase/ Decrease	Current Year's (Amor- tization)/ Accretion	Current Year's Other- Than- Temporary Impairment Recognized	Total Change in Book/ Adjusted Carrying Value (11+12-13)	Total Foreign Exchange Change in Book/ Adjusted Carrying Value	Book/ Adjusted Carrying Value at Disposal Date	Foreign Exchange Gain (Loss) on Disposal	Realized Gain (Loss) on Disposal	Total Gain (Loss) on Disposal	Bond Interest/ Stock Dividends Received During Year	Stated Con- tractual Maturity Date	
90131H-AA-3	21ST CENTURY FOX Corp Note MW 4.000% 10/01/23		02/04/2016	Robert Baird & Co		272,971	260,000	258,473	258,743	0	15	0	15	0	258,758	0	14,213	14,213	3,698	10/01/2023	
90327Q-CN-7	USAA CAP CORP Corp Note Non Call Prv Plc 2.250% 12/13/16		12/13/2016	Maturity		878,000	878,000	892,452	889,105	0	(11,105)	0	(11,105)	0	878,000	0	0	0	23,761	12/13/2016	
90331H-MD-2	US BANK NA OHIO Corp Note Call 1.117% 01/30/17		12/21/2016	Wells Fargo		1,000,093	1,000,000	999,897	999,913	0	80	0	80	0	999,992	0	101	101	10,066	01/30/2017	
90331H-MF-7	US BANK NA OHIO Corp Note Call 0.755% 04/22/16		03/22/2016	Call 100.0000		950,000	950,000	950,210	950,031	0	(31)	0	(31)	0	950,000	0	0	0	2,243	04/22/2016	
92277G-AG-2	VENTAS REALTY LP Corp Note Call MW 4.125% 01/15/26		02/03/2016	Wachovia Bank		1,045,811	1,030,000	1,017,980	1,018,145	0	110	0	110	0	1,018,256	0	27,555	27,555	23,840	01/15/2026	
92343V-BD-5	VERIZON COMM INC Corp Note MW 20BP 2.000% 11/01/16		04/04/2016	Redemption		503,600	500,000	509,335	503,929	0	(1,215)	0	(1,215)	0	502,714	0	886	886	4,250	11/01/2016	
92343V-CE-2	VERIZON COMM INC Corp Note MW 1.350% 06/09/17		12/05/2016	Call 100.3210		1,053,371	1,050,000	1,049,475	1,049,745	0	3,625	0	3,625	0	1,053,371	0	0	0	14,018	06/09/2017	
929903-CH-3	WACHOVIA CORP Corp Note Non Call 5.625% 10/15/16		10/15/2016	Maturity		570,000	570,000	642,840	590,251	0	(20,251)	0	(20,251)	0	570,000	0	0	0	32,063	10/15/2016	
931427-AG-3	WALGREENS BOOTS Corp Note Non Call 1.076% 05/18/16		05/18/2016	Maturity		400,000	400,000	400,000	400,000	0	0	0	0	0	400,000	0	0	0	1,900	05/18/2016	
94974B-FM-7	WELLS FARGO CO Corp Note Non Call 1.226% 07/20/16		07/20/2016	Maturity		1,450,000	1,450,000	1,457,086	1,452,252	0	(2,252)	0	(2,252)	0	1,450,000	0	0	0	11,636	07/20/2016	
94974B-GH-7	WELLS FARGO CO Corp Note Non Call 3.000% 02/19/25		02/03/2016	Wachovia Bank		1,080,038	1,105,000	1,053,993	1,055,945	0	468	0	468	0	1,056,413	0	23,625	23,625	15,562	02/19/2025	
94988J-2K-2	WELLS FARGO BANK Corp Note Non Call 0.836% 06/02/16		06/02/2016	Maturity		450,000	450,000	450,081	450,029	0	(29)	0	(29)	0	450,000	0	0	0	1,545	06/02/2016	
87425E-AL-7	TALISMAN ENERGY Corp Note MW 7.750% 06/01/19	A	03/22/2016	SumRidge Partners		370,279	375,000	464,970	439,165	0	(4,298)	0	(4,298)	0	434,867	0	(64,588)	(64,588)	9,445	06/01/2019	
000800-AE-5	ABN AMRO BANK NV Corp Note Non Call Prv Plc 1.090% 06/06/16	D	06/06/2016	Maturity		1,000,000	1,000,000	1,000,000	1,000,000	0	0	0	0	0	1,000,000	0	0	0	4,822	06/06/2016	
002799-AQ-7	ABBEEY NATL TREAS Corp Note Non Call 2.350% 09/10/19	D	02/19/2016	Various		2,067,896	2,075,000	2,066,638	2,068,734	0	238	0	238	0	2,068,972	0	(1,076)	(1,076)	22,134	09/10/2019	
034863-AL-4	ANGLO AMERICAN Corp Note Non Call Prv Plc 1.578% 04/15/16	D	04/15/2016	Maturity		730,000	730,000	730,000	730,000	0	0	0	0	0	730,000	0	0	0	5,271	04/15/2016	
055451-AU-2	BHP FINANCE USA Corp Note MW 125BP 3.850% 09/30/23	D	11/16/2016	Goldman Sachs		1,066,940	1,000,000	1,045,750	1,039,597	0	(4,053)	0	(4,053)	0	1,035,544	0	31,396	31,396	43,954	09/30/2023	
404280-AN-9	HSBC HOLDINGS Corp Note Non Call 4.000% 03/30/22	D	03/04/2016	Various		1,021,281	980,000	1,044,631	1,033,878	0	(1,229)	0	(1,229)	0	1,032,650	0	(11,368)	(11,368)	16,036	03/30/2022	
53944V-AC-3	LLOYDS BANK PLC Corp Note Non Call 1.750% 03/16/18	D	02/17/2016	Merrill Lynch		1,703,297	1,710,000	1,707,709	1,708,302	0	108	0	108	0	1,708,409	0	(5,113)	(5,113)	12,968	03/16/2018	
767201-AS-5	RIO TINTO FINANC Corp Note Call MW 3.750% 06/15/25	D	05/05/2016	JP Morgan Chase		541,072	535,000	519,560	519,754	0	474	0	474	0	520,227	0	20,842	20,842	8,081	06/15/2025	
3899999	Subtotal - Bonds - Industrial and Miscellaneous (Unaffiliated)					91,650,722	90,713,125	91,232,684	91,127,659	0	(124,379)	252,042	(376,421)	0	90,751,238	0	899,481	899,481	1,452,066	XXX	
8399997	Total - Bonds - Part 4					220,473,047	210,388,939	221,644,111	218,810,463	0	(1,504,145)	252,042	(1,756,187)	0	217,054,274	0	3,418,770	3,418,770	4,859,070	XXX	
8399998	Total - Bonds - Part 5					54,719,819	53,298,979	54,239,891	54,239,891	0	(70,877)	0	(70,877)	0	54,169,017	0	550,804	550,804	421,037	XXX	
8399999	Total - Bonds					275,192,866	263,687,918	275,884,002	218,810,463	0	(1,575,022)	252,042	(1,827,064)	0	271,223,291	0	3,969,574	3,969,574	5,280,107	XXX	
8999997	Total - Preferred Stocks - Part 4					0	XXX	0	0	0	0	0	0	0	0	0	0	0	0	0	XXX
8999998	Total - Preferred Stocks - Part 5					0	XXX	0	0	0	0	0	0	0	0	0	0	0	0	0	XXX
8999999	Total - Preferred Stocks					0	XXX	0	0	0	0	0	0	0	0	0	0	0	0	0	XXX
9799997	Total - Common Stocks - Part 4					0	XXX	0	0	0	0	0	0	0	0	0	0	0	0	0	XXX
9799998	Total - Common Stocks - Part 5					0	XXX	0	0	0	0	0	0	0	0	0	0	0	0	0	XXX
9799999	Total - Common Stocks					0	XXX	0	0	0	0	0	0	0	0	0	0	0	0	0	XXX
9899999	Total - Preferred and Common Stocks					0	XXX	0	0	0	0	0	0	0	0	0	0	0	0	0	XXX
9999999	Totals					275,192,866	XXX	275,884,002	218,810,463	0	(1,575,022)	252,042	(1,827,064)	0	271,223,291	0	3,969,574	3,969,574	5,280,107	XXX	

ANNUAL STATEMENT FOR THE YEAR 2016 OF THE UnitedHealthcare Plan of the River Valley, Inc.

SCHEDULE D - PART 5

Showing All Long-Term Bonds and Stocks ACQUIRED During Year and Fully DISPOSED OF During Current Year

1 CUSIP Identification	2 Description	3 Foreign	4 Date Acquired	5 Name of Vendor	6 Disposal Date	7 Name of Purchaser	8 Par Value (Bonds) or Number of Shares (Stock)	9 Actual Cost	10 Consideration	11 Book/Adjusted Carrying Value at Disposal	Change in Book/Adjusted Carrying Value					17 Foreign Exchange Gain (Loss) on Disposal	18 Realized Gain (Loss) on Disposal	19 Total Gain (Loss) on Disposal	20 Interest and Dividends Received During Year	21 Paid for Accrued Interest and Dividends
											12	13	14	15	16					
											Unrealized Valuation Increase/(Decrease)	Current Year's (Amortization)/Accretion	Current Year's Other-Than-Temporary Impairment Recognized	Total Change in Book/Adjusted Carrying Valu (12 + 13 - 14)	Total Foreign Exchange Change in Book/Adjusted Carrying Value					
912828-C3-2	US Treasury Note 0.750% 03/15/17		03/04/2016	Wells Fargo	12/21/2016	Wells Fargo	900,000	900,387	900,492	900,087	0	(300)	0	(300)	0	405	405	8,577	3,227	
912828-G7-9	US Treasury Note 1.000% 12/15/17		10/17/2016	Deutsche Bank	12/21/2016	Harris Nesbitt Corp	1,500,000	1,504,512	1,501,465	1,503,825	0	(687)	0	(687)	0	(2,360)	(2,360)	7,788	5,123	
912828-N4-8	US Treasury Note 1.750% 12/31/20		01/26/2016	JP Morgan Chase	02/11/2016	Merrill Lynch	10,355,000	10,502,640	10,678,189	10,501,343	0	(1,297)	0	(1,297)	0	176,847	176,847	21,407	13,442	
912828-P8-7	US Treasury Note 1.125% 02/28/21		02/25/2016	Wachovia Bank	08/03/2016	Barclays Group Inc.	5,300,000	5,284,473	5,321,324	5,285,763	0	1,290	0	1,290	0	35,562	35,562	25,438	0	
912828-SM-3	US Treasury Note 1.000% 03/31/17		03/15/2016	Various	12/21/2016	Deutsche Bank	1,850,000	1,854,984	1,852,313	1,851,302	0	(3,683)	0	(3,683)	0	1,011	1,011	22,718	8,440	
912828-SS-0	US Treasury Note 0.875% 04/30/17		03/15/2016	CitiGroup	12/21/2016	UBS Financial Services	900,000	901,090	900,949	900,347	0	(743)	0	(743)	0	602	602	9,006	2,964	
0599999. Subtotal - Bonds - U.S. Governments							20,805,000	20,948,086	21,154,732	20,942,667	0	(5,420)	0	(5,420)	0	212,067	212,067	94,934	33,196	
313200-TV-4	FHLMC Pool Q34163 MBS 3.500% 06/01/45		03/23/2016	Merrill Lynch	12/01/2016	Paydown	144,983	151,960	144,983	144,983	0	(6,977)	0	(6,977)	0	0	0	2,526	395	
3135G0-K3-6	FNMA Note Non Call 2.125% 04/24/26		05/06/2016	Barclays Group Inc.	08/03/2016	CitiGroup	2,660,000	2,676,227	2,726,422	2,675,881	0	(346)	0	(346)	0	50,541	50,541	15,387	2,041	
3135G0-ZR-7	FNMA Note Non Call 2.625% 09/06/24		06/01/2016	Various	08/03/2016	Various	15,160,000	15,874,137	16,113,675	15,866,921	0	(7,215)	0	(7,215)	0	246,753	246,753	179,006	143,480	
3137BP-WM-8	FHLMC FHMS K152 A1 CMBS 2.830% 05/25/30		06/01/2016	Credit Suisse	12/01/2016	Paydown	10,723	10,937	10,723	10,723	0	(214)	0	(214)	0	0	0	90	13	
3138EN-LE-7	FNMA Pool AL5724 MBS 4.500% 10/01/44		01/14/2016	Credit Suisse	12/01/2016	Paydown	286,815	312,001	286,815	286,815	0	(25,186)	0	(25,186)	0	0	0	6,421	502	
3138EQ-K8-4	FNMA Pool AL7518 MBS 3.500% 10/01/45		07/21/2016	Merrill Lynch	12/01/2016	Paydown	54,745	58,406	54,745	54,745	0	(3,661)	0	(3,661)	0	0	0	515	133	
3138ER-FX-3	FNMA Pool AL9181 MBS 3.000% 10/01/46		11/04/2016	Merrill Lynch	12/01/2016	Paydown	10,629	11,012	10,629	10,629	0	(384)	0	(384)	0	0	0	27	5	
3138WG-YP-3	FNMA Pool AS7017 MBS 3.500% 04/01/46		05/02/2016	Morgan Stanley	12/01/2016	Paydown	45,923	48,463	45,923	45,923	0	(2,540)	0	(2,540)	0	0	0	621	18	
3138Y7-D8-0	FNMA Pool BC1811 MBS 3.000% 04/01/46		06/17/2016	Nomura Securities	12/01/2016	Paydown	23,737	25,269	23,737	23,737	0	(1,532)	0	(1,532)	0	0	0	356	48	
3140EII-AM-7	FNMA Pool BC5092 MBS 3.500% 11/01/43		06/16/2016	JP Morgan Chase	12/01/2016	Paydown	56,780	58,918	56,780	56,780	0	(2,138)	0	(2,138)	0	0	0	561	95	
3140FO-US-1	FNMA Pool BC6111 MBS 3.500% 06/01/46		06/17/2016	JP Morgan Chase	12/01/2016	Paydown	134,698	143,417	134,698	134,698	0	(8,719)	0	(8,719)	0	0	0	1,449	275	
3140F1-YH-9	FNMA Pool BC9113 MBS 3.500% 05/01/46		08/15/2016	Merrill Lynch	12/01/2016	Paydown	13,445	14,438	13,445	13,445	0	(994)	0	(994)	0	0	0	98	22	
3140F5-DT-7	FNMA Pool BD2301 MBS 3.000% 06/01/46		08/12/2016	Merrill Lynch	12/01/2016	Paydown	51,601	55,245	51,601	51,601	0	(3,644)	0	(3,644)	0	0	0	584	70	
3140F9-RX-5	FNMA Pool BD2301 MBS 3.000% 06/01/46		08/05/2016	Nomura Securities	12/01/2016	Paydown	12,790	13,335	12,790	12,790	0	(546)	0	(546)	0	0	0	80	7	
341271-AB-0	FLORIDA ST BRD 0 Rev Bond MW 2.638% 07/01/21		02/23/2016	JP Morgan Chase	12/13/2016	FTN Financial Services	2,660,000	2,660,000	2,679,179	2,660,000	0	0	0	0	0	19,179	19,179	53,993	0	
3199999. Subtotal - Bonds - U.S. Special Revenues							21,326,869	22,113,765	22,366,145	22,049,671	0	(64,096)	0	(64,096)	0	316,473	316,473	261,714	147,104	
00287Y-AJ-8	ABBVIE INC Corp Note MW 1.750% 11/06/17		05/13/2016	Merrill Lynch	12/17/2016	Call	100,6260	500,000	503,130	503,130	0	1,325	0	1,325	0	0	0	5,372	292	
02665W-BB-6	AMERICAN HONDA F Corp Note Non Call 1.741% 02/22/19		02/18/2016	CitiGroup	11/23/2016	Deutsche Bank	1,455,000	1,455,000	1,472,441	1,455,000	0	0	0	0	0	17,441	17,441	17,265	0	
03065V-AC-1	AmeriCredit Auto AMCAR 2016-1 A2B ABS 1.399% 06/10/19		01/12/2016	Deutsche Bank	12/08/2016	Paydown	579,110	579,110	579,110	579,110	0	0	0	0	0	0	0	5,097	0	
12594B-AA-0	Drive Auto Recei DRIVE 2016-AA A1 ABS 0.670% 03/10/17		02/10/2016	CitiGroup	10/17/2016	Paydown	2,570,000	2,570,000	2,570,000	2,570,000	0	0	0	0	0	0	0	7,873	0	
26207Y-AA-9	Prv Plc 0.800% 06/17/19		01/21/2016	JP Morgan Chase	05/15/2016	Call	100,0000	174,917	174,917	174,917	0	0	0	0	0	0	0	424	0	
26207Y-AA-9	Drive Auto Recei DRIVE 2016-AA A1 ABS Prv Plc 0.800% 06/17/19		01/21/2016	JP Morgan Chase	04/15/2016	Paydown	1,430,083	1,430,083	1,430,083	1,430,083	0	0	0	0	0	0	0	1,653	0	
30219G-AD-0	EXPRESS SCRIPTS Corp Note MW 35BP 2.650% 02/15/17		02/10/2016	Market Axess	07/07/2016	Redemption	101,1300	450,000	454,455	455,085	0	(1,772)	0	(1,772)	0	2,402	2,402	10,666	5,830	
36250U-AA-2	GM Financial Aut GIALT 2016-1 A1 ABS 0.670% 02/21/17		02/18/2016	JP Morgan Chase	09/20/2016	Paydown	2,670,000	2,670,000	2,670,000	2,670,000	0	0	0	0	0	0	0	4,624	0	
63946C-AB-4	NBCUNIVERSAL ENT Corp Note Non Call Prv Plc 1.565% 04/15/18		07/28/2016	Wells Fargo	12/21/2016	Market Axess	848,000	853,361	853,911	852,084	0	(1,277)	0	(1,277)	0	1,828	1,828	5,576	480	
74256L-AM-1	PRINCIPAL LFE II Corp Note Non Call Prv Plc 1.500% 09/11/17		03/09/2016	Scott & Stringfellow	12/21/2016	Scott & Stringfellow	490,000	489,309	490,265	489,672	0	363	0	363	0	593	593	5,839	61	
3899999. Subtotal - Bonds - Industrial and Miscellaneous (Unaffiliated)							11,167,110	11,178,040	11,198,942	11,176,679	0	(1,361)	0	(1,361)	0	22,264	22,264	64,389	6,663	

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ANNUAL STATEMENT FOR THE YEAR 2016 OF THE UnitedHealthcare Plan of the River Valley, Inc.

SCHEDULE D - PART 5

Showing All Long-Term Bonds and Stocks ACQUIRED During Year and Fully DISPOSED OF During Current Year

1 CUSIP Identi- fication	2 Description	3 For- eign	4 Date Acquired	5 Name of Vendor	6 Disposal Date	7 Name of Purchaser	8 Par Value (Bonds) or Number of Shares (Stock)	9 Actual Cost	10 Consid- eration	11 Book/ Adjusted Carrying Value at Disposal	Change in Book/Adjusted Carrying Value					17 Foreign Exchange Gain (Loss) on Disposal	18 Realized Gain (Loss) on Disposal	19 Total Gain (Loss) on Disposal	20 Interest and Dividends Received During Year	21 Paid for Accrued Interest and Dividends
											12 Unrealized Valuation Increase/ (Decrease)	13 Current Year's (Amort- ization)/ Accretion	14 Current Year's Other- Than- Temporary Impairment Recognized	15 Total Change in Book/ Adjusted Carrying Valu (12 + 13 - 14)	16 Total Foreign Exchange Change in Book/ Adjusted Carrying Value					
8399998. Total - Bonds							53,298,979	54,239,891	54,719,819	54,169,017	0	(70,877)	0	(70,877)	0	0	550,804	550,804	421,037	186,963
8999998. Total - Preferred Stocks							0	0	0	0	0	0	0	0	0	0	0	0	0	0
9799998. Total - Common Stocks							0	0	0	0	0	0	0	0	0	0	0	0	0	0
9899999. Total - Preferred and Common Stocks							0	0	0	0	0	0	0	0	0	0	0	0	0	0
9999999 - Totals							54,239,891	54,719,819	54,169,017	0	(70,877)	0	(70,877)	0	0	550,804	550,804	421,037	186,963	

Schedule D-Part 6-Section 1-Valuation of Shares of Subsidiary, Controlled or Affiliated Companies

N O N E

Schedule D - Part 6 - Section 2

N O N E

ANNUAL STATEMENT FOR THE YEAR 2016 OF THE UnitedHealthcare Plan of the River Valley, Inc.

SCHEDULE DA - PART 1

Showing All SHORT-TERM INVESTMENTS Owned December 31 of Current Year

1	2	3 Codes		5	6	7	8	9-12 Change in Book/Adjusted Carrying Value				13	14	17-20 Interest					21			
		3	4					9	10	11	12			15	16	17	18	19		20		
CUSIP Identification	Description	Code	For-ign	Date Acquired	Name of Vendor	Maturity Date	Book/ Adjusted Carrying Value	Unrealized Valuation Increase/ (Decrease)	Current Year's (Amor- tization)/ Accretion	Current Year's Other- Than- Temporary Impairment Recognized	Total Foreign Exchange Change in Book/ Adjusted Carrying Value	Par Value	Actual Cost	Amount Due and Accrued Dec. 31 of Current Year on Bonds not in Default	Non- Admitted Due and Accrued	Rate of	Effective Rate of	When Paid	Amount Received During Year	Paid for Accrued Interest		
	US Treasury Note			09/16/2016	Deutsche Bank	01/15/2017	2,000,287	.0	(2,135)	.0	.0	2,000,000	2,002,422	6,929	.0	0.750	0.371	JJ	.0	2,690		
	US Treasury Note			08/31/2016	Various	02/15/2017	2,200,173	.0	(444)	.0	.0	2,200,000	2,200,617	5,194	.0	0.625	0.560	FA	3,750	577		
	US Treasury Note			12/15/2016	Deutsche Bank	11/30/2017	498,565	.0	498,569	.0	.0	500,000	498,496	.275	.0	0.625	0.942	MN	.0	137		
	US Treasury Note			08/15/2016	SG Coven and Company	07/15/2017	1,702,586	.0	(1,797)	.0	.0	1,700,000	1,704,383	6,872	.0	0.875	0.591	JJ	.0	1,293		
	0199999. Subtotal - Bonds - U.S. Governments - Issuer Obligations							6,401,611	0	(4,307)	0	0	6,400,000	6,405,918	19,270	0	XXX	XXX	XXX	3,750	4,697	
	0599999. Total - U.S. Government Bonds							6,401,611	0	(4,307)	0	0	6,400,000	6,405,918	19,270	0	XXX	XXX	XXX	3,750	4,697	
	1099999. Total - All Other Government Bonds							0	0	0	0	0	0	0	0	0	0	XXX	XXX	XXX	0	0
	1799999. Total - U.S. States, Territories and Possessions Bonds							0	0	0	0	0	0	0	0	0	0	XXX	XXX	XXX	0	0
	2499999. Total - U.S. Political Subdivisions Bonds							0	0	0	0	0	0	0	0	0	0	XXX	XXX	XXX	0	0
	3199999. Total - U.S. Special Revenues Bonds							0	0	0	0	0	0	0	0	0	0	XXX	XXX	XXX	0	0
	AIG GLOBAL FUNDI Corp Note Non Call Prv Plc			12/20/2016	Mizuho Investor Sec Co	12/15/2017	300,623	.0	(16)	.0	.0	300,000	300,639	.220	.0	1.650	1.430	JD	.0	110		
	AT&T INC Corp Note MW			04/12/2016	CitiGroup	03/15/2017	701,705	.0	(6,023)	.0	.0	700,000	707,728	4,947	.0	2.400	1.185	MS	8,400	1,400		
	American Express Financial Disc Comm Paper			11/29/2016	Merrill Lynch	04/26/2017	967,969	.0	562	.0	.0	500,000	497,407	.0	.0	1.270	1.294	MIAT	.0	.0		
	CARGILL INC Corp Note MW 20BP Prv Plc			05/04/2016	Wells Fargo	03/01/2017	840,458	.0	(5,783)	.0	.0	839,000	846,241	5,314	.0	1.900	0.830	MS	7,971	3,011		
	CHEVRON CORP Corp Note MW			12/15/2016	Barclays Group Inc.	11/15/2017	749,986	.0	.1	.0	.0	750,000	749,985	1,289	.0	1.345	1.347	MN	.0	981		
	Coca Cola Company Disc Comm Paper			05/18/2016	Goldman Sachs	03/21/2017	399,163	.0	2,393	.0	.0	400,000	396,770	.0	.0	0.950	0.969	MIAT	.0	.0		
	Costco Wholesale Corp Note MW 15BP PPut			05/17/2016	Merrill Lynch	03/15/2017	367,475	.0	(10,623)	.0	.0	364,000	378,098	5,895	.0	5.500	0.749	MS	10,010	3,615		
	WALT DISNEY CO Corp Note MW 10BP			02/24/2016	Market Axess	02/15/2017	706,298	.0	(2,039)	.0	.0	706,000	708,337	3,001	.0	1.125	0.779	FA	3,971	309		
	DOLLAR GENERAL Corp Note MW 50BP			08/04/2016	Cantor Fitzgerald	07/15/2017	132,020	.0	(1,475)	.0	.0	130,000	133,495	2,473	.0	4.125	1.218	JJ	.0	358		
	Dominion Res Inc VA Disc Comm Paper			10/24/2016	Mizuho Investor Sec Co	04/20/2017	747,223	.0	1,722	.0	.0	750,000	745,501	.0	.0	1.220	1.244	MIAT	.0	.0		
	HSBC USA INC Corp Note Non Call			12/06/2016	Cantor Fitzgerald	11/13/2017	655,012	.0	(1)	.0	.0	655,000	655,013	1,310	.0	1.500	1.497	MN	.0	710		
	MASSMUTUAL GLOBL Corp Note Non Call Prv Plc			08/04/2016	Scott & Stringfellow	04/05/2017	901,635	.0	(4,045)	.0	.0	899,000	905,680	4,295	.0	2.000	0.860	AO	8,990	6,193		
	Microsoft Disc Comm Paper			11/08/2016	Castleak Securities	05/03/2017	996,912	.0	1,336	.0	.0	1,000,000	995,576	.0	.0	0.910	0.927	MIAT	.0	.0		
	Murray Street Tr Corp Note Non Call			04/15/2016	Robert Baird & Co	03/09/2017	437,610	.0	(9,736)	.0	.0	435,000	447,345	1,685	.0	4.647	1.413	JD	20,214	7,805		
	NEXTERA ENERGY Corp Note Non Call			10/27/2016	Market Axess	09/01/2017	321,455	.0	(369)	.0	.0	320,000	321,824	2,193	.0	2.056	1.365	MS	.0	1,097		
	NSTAR ELECTRIC Corp Note MW			12/13/2016	Keybank Capital Markets	11/15/2017	259,236	.0	(467)	.0	.0	250,000	259,703	1,797	.0	5.625	1.337	MN	.0	1,211		
	PNC BANK NA Corp Note Call			02/22/2016	Toronto Dominion Sec	01/27/2017	1,039,000	.0	.0	.0	.0	1,039,000	1,039,000	5,000	.0	1.125	1.125	JJ	5,844	909		
	PFIZER INC Corp Note MW			06/09/2016	Various	01/15/2017	460,016	.0	(225)	.0	.0	460,000	460,241	1,909	.0	0.900	0.810	JJ	2,070	1,714		
	PRICOA GLOB FUND Corp Note Non Call Prv Plc			09/06/2016	Market Axess	08/18/2017	400,349	.0	(171)	.0	.0	400,000	400,520	1,995	.0	1.350	1.211	FA	.0	315		
	STATE STREET COR Corp Note Non Call			05/17/2016	Stifel Nicolaus & Co.	04/30/2017	352,131	.0	(9,707)	.0	.0	347,000	361,838	3,160	.0	5.375	0.833	AO	9,326	984		
	Toyota Motor Cr Disc Comm Paper			09/14/2016	Castleak Securities	06/12/2017	795,528	.0	2,968	.0	.0	800,000	792,560	.0	.0	1.240	1.266	MIAT	.0	.0		
	UNION BANK NA Corp Note MW 30BP			11/10/2016	Mitsubishi Bank LTD	06/16/2017	1,205,363	.0	(1,489)	.0	.0	1,200,000	1,206,852	1,063	.0	2.125	1.139	JD	12,750	10,625		
	UHC Liquidity Pool Pro Rata Share Portion			12/30/2016	Various	06/16/2017	736,710	.0	.0	.0	.0	0	736,710	4,290	.0	0.000	0.000		.0	.0		
	3299999. Subtotal - Bonds - Industrial and Miscellaneous (Unaffiliated) - Issuer Obligations							14,003,877	0	(43,187)	0	0	13,244,000	14,047,063	47,546	0	XXX	XXX	XXX	93,836	41,347	
	3899999. Total - Industrial and Miscellaneous (Unaffiliated) Bonds							14,003,877	0	(43,187)	0	0	13,244,000	14,047,063	47,546	0	XXX	XXX	XXX	93,836	41,347	
	4899999. Total - Hybrid Securities							0	0	0	0	0	0	0	0	0	0	XXX	XXX	XXX	0	0
	5599999. Total - Parent, Subsidiaries and Affiliates Bonds							0	0	0	0	0	0	0	0	0	0	XXX	XXX	XXX	0	0
	6099999. Subtotal - SVO Identified Funds							0	0	0	0	0	0	0	0	0	0	XXX	XXX	XXX	0	0
	7799999. Total - Issuer Obligations							20,405,488	0	(47,494)	0	0	19,644,000	20,452,981	66,816	0	XXX	XXX	XXX	97,586	46,044	
	7899999. Total - Residential Mortgage-Backed Securities							0	0	0	0	0	0	0	0	0	0	XXX	XXX	XXX	0	0
	7999999. Total - Commercial Mortgage-Backed Securities							0	0	0	0	0	0	0	0	0	0	XXX	XXX	XXX	0	0
	8099999. Total - Other Loan-Backed and Structured Securities							0	0	0	0	0	0	0	0	0	0	XXX	XXX	XXX	0	0
	8199999. Total - SVO Identified Funds							0	0	0	0	0	0	0	0	0	0	XXX	XXX	XXX	0	0
	8399999. Total Bonds							20,405,488	0	(47,494)	0	0	19,644,000	20,452,981	66,816	0	XXX	XXX	XXX	97,586	46,044	
	8699999. Total - Parent, Subsidiaries and Affiliates							0	0	0	0	0	XXX	0	0	0	0	XXX	XXX	XXX	0	0
	09248U-71-8			12/09/2016	BlackRock Liquidity Funds T-Fund Port	XXX	107,713	.0	.0	.0	.0	.0	107,713	.0	.0	0.000	0.000		4,281	.0		
	26200X-20-9			12/02/2016	Dreyfus Inst Pred Govt MMF-Hamilton	XXX	188,985	.0	.0	.0	.0	.0	188,985	.0	.0	0.000	0.000		2,550	.0		
	38141W-27-3			12/29/2016	Goldman Sachs Government Fund	XXX	48,268,280	.0	.0	.0	.0	.0	48,268,280	.0	.0	0.000	0.000		20,536	.0		
	61747C-58-2			12/02/2016	Morgan Stanley Institutional Liquidity Fund Treasury Port	XXX	34,427	.0	.0	.0	.0	.0	34,427	.0	.0	0.000	0.000		.67	.0		
	61747C-70-7			12/16/2016	Morgan Stanley Institutional Liquidity Fund Government Port	XXX	7,082	.0	.0	.0	.0	.0	7,082	.0	.0	0.000	0.000		8,814	.0		

ANNUAL STATEMENT FOR THE YEAR 2016 OF THE UnitedHealthcare Plan of the River Valley, Inc.

SCHEDULE DA - PART 1

Showing All SHORT-TERM INVESTMENTS Owned December 31 of Current Year

1 CUSIP Identi- fication	2 Description	Codes		5 Date Acquired	6 Name of Vendor	7 Maturity Date	8 Book/ Adjusted Carrying Value	Change in Book/Adjusted Carrying Value				13 Par Value	14 Actual Cost	Interest					21 Paid for Accrued Interest		
		3 Code	4 For- eign					9 Unrealized Valuation Increase/ (Decrease)	10 Current Year's (Amor- tization)/ Accretion	11 Current Year's Other- Than- Temporary Impairment Recognized	12 Total Foreign Exchange Change in Book/ Adjusted Carrying Value			15 Amount Due and Accrued Dec. 31 of Current Year on Bonds not in Default	16 Non- Admitted Due and Accrued	17 Rate of	18 Effective Rate of	19 When Paid		20 Amount Received During Year	
665278-70-1	Northern Inst Govt Select Port			12/29/2016	Various	XXX	3,320,221	0	0	0	0	0	3,320,221	0	0	0.000	0.000		7,192	0	
94975P-40-5	Wells Fargo Government MMKT Fund-Inst Cls			12/02/2016	Various	XXX	129,784	0	0	0	0	0	129,784	0	0	0.000	0.000		7,968	0	
25160K-20-7	DEUTSCHE GOV MMKT SERIES-INS MMKT Gov Series Ins Shares			12/29/2016	Various	XXX	126,814	0	0	0	0	0	126,814	0	0	0.000	0.000		5,312	0	
8899999	Subtotal - Exempt Money Market Mutual Funds - as Identified by the SVO							52,183,306	0	0	0	0	XXX	52,183,306	0	0	XXX	XXX	XXX	56,720	0
9199999	Totals							72,588,794	0	(47,494)	0	0	XXX	72,636,287	66,816	0	XXX	XXX	XXX	154,306	46,044

Schedule DB - Part A - Section 1 - Options, Caps, Floors, Collars, Swaps and Forwards Open

NONE

Schedule DB - Part A - Section 2 - Options, Caps, Floors, Collars, Swaps and Forwards Terminated

NONE

Schedule DB - Part B - Section 1 - Futures Contracts Open

NONE

Schedule DB - Part B - Section 1B - Brokers with whom cash deposits have been made

NONE

Schedule DB - Part B - Section 2 - Futures Contracts Terminated

NONE

Schedule DB - Part D - Section 1 - Counterparty Exposure for Derivative Instruments Open

NONE

Schedule DB - Part D-Section 2 - Collateral for Derivative Instruments Open - Pledged By

NONE

Schedule DB - Part D-Section 2 - Collateral for Derivative Instruments Open - Pledged To

NONE

Schedule DL - Part 1 - Reinvested Collateral Assets Owned

NONE

Schedule DL - Part 2 - Reinvested Collateral Assets Owned

NONE

SCHEDULE E - PART 1 - CASH

1	2	3	4	5	6	7
Depository	Code	Rate of Interest	Amount of Interest Received During Year	Amount of Interest Accrued December 31 of Current Year	Balance	*
JP Morgan Chase New York City, New York		0.000	0	0	13,833,961	XXX
0199998 Deposits in ... 0 depositories which do not exceed the allowable limit in any one depository (See instructions) - open depositories	XXX	XXX	0	0	0	XXX
0199999. Totals - Open Depositories	XXX	XXX	0	0	13,833,961	XXX
0299998 Deposits in ... 0 depositories which do not exceed the allowable limit in any one depository (See instructions) - suspended depositories	XXX	XXX	0	0	0	XXX
0299999. Totals - Suspended Depositories	XXX	XXX	0	0	0	XXX
0399999. Total Cash on Deposit	XXX	XXX	0	0	13,833,961	XXX
0499999. Cash in Company's Office	XXX	XXX	XXX	XXX	0	XXX
0599999 Total - Cash	XXX	XXX	0	0	13,833,961	XXX

TOTALS OF DEPOSITORY BALANCES ON THE LAST DAY OF EACH MONTH DURING THE CURRENT YEAR

1. January.....	17,807,854	4. April.....	15,479,659	7. July.....	28,282,323	10. October.....	8,638,189
2. February.....	19,269,963	5. May.....	22,857,991	8. August.....	36,614,113	11. November....	11,168,838
3. March.....	17,220,188	6. June.....	23,487,611	9. September.....	9,917,836	12. December.....	13,833,961

SCHEDULE E - PART 3 - SPECIAL DEPOSITS

States, Etc.	1 Type of Deposit	2 Purpose of Deposit	Deposits For the Benefit of All Policyholders		All Other Special Deposits	
			3 Book/Adjusted Carrying Value	4 Fair Value	5 Book/Adjusted Carrying Value	6 Fair Value
1. Alabama	AL		0	0	0	0
2. Alaska	AK		0	0	0	0
3. Arizona	AZ		0	0	0	0
4. Arkansas	AR		0	0	0	0
5. California	CA		0	0	0	0
6. Colorado	CO		0	0	0	0
7. Connecticut	CT		0	0	0	0
8. Delaware	DE		0	0	0	0
9. District of Columbia	DC		0	0	0	0
10. Florida	FL		0	0	0	0
11. Georgia	GA		0	0	0	0
12. Hawaii	HI		0	0	0	0
13. Idaho	ID		0	0	0	0
14. Illinois	IL	B Illinois Insurance Code 215 ILCS 5-26	6,118,924	6,092,974	0	0
15. Indiana	IN		0	0	0	0
16. Iowa	IA		0	0	0	0
17. Kansas	KS		0	0	0	0
18. Kentucky	KY		0	0	0	0
19. Louisiana	LA		0	0	0	0
20. Maine	ME		0	0	0	0
21. Maryland	MD		0	0	0	0
22. Massachusetts	MA		0	0	0	0
23. Michigan	MI		0	0	0	0
24. Minnesota	MN		0	0	0	0
25. Mississippi	MS		0	0	0	0
26. Missouri	MO		0	0	0	0
27. Montana	MT		0	0	0	0
28. Nebraska	NE		0	0	0	0
29. Nevada	NV		0	0	0	0
30. New Hampshire	NH		0	0	0	0
31. New Jersey	NJ		0	0	0	0
32. New Mexico	NM		0	0	0	0
33. New York	NY		0	0	0	0
34. North Carolina	NC		0	0	0	0
35. North Dakota	ND		0	0	0	0
36. Ohio	OH		0	0	0	0
37. Oklahoma	OK		0	0	0	0
38. Oregon	OR		0	0	0	0
39. Pennsylvania	PA		0	0	0	0
40. Rhode Island	RI		0	0	0	0
41. South Carolina	SC		0	0	0	0
42. South Dakota	SD		0	0	0	0
43. Tennessee	TN	B TennCare Medicaid Program Contract	0	0	45,321,251	45,308,270
44. Texas	TX		0	0	0	0
45. Utah	UT		0	0	0	0
46. Vermont	VT		0	0	0	0
47. Virginia	VA	B Va Ins Code Stat 38.2-4310.1	0	0	313,916	314,383
48. Washington	WA		0	0	0	0
49. West Virginia	WV		0	0	0	0
50. Wisconsin	WI		0	0	0	0
51. Wyoming	WY		0	0	0	0
52. American Samoa	AS		0	0	0	0
53. Guam	GU		0	0	0	0
54. Puerto Rico	PR		0	0	0	0
55. U.S. Virgin Islands	VI		0	0	0	0
56. Northern Mariana Islands	MP		0	0	0	0
57. Canada	CAN		0	0	0	0
58. Aggregate Alien and Other	OT	XXX	0	0	0	0
59. Subtotal	XXX	XXX	6,118,924	6,092,974	45,635,167	45,622,653
DETAILS OF WRITE-INS						
5801.						
5802.						
5803.						
5898. Summary of remaining write-ins for Line 58 from overflow page	XXX	XXX	0	0	0	0
5899. Totals (Lines 5801 thru 5803 plus 5898)(Line 58 above)	XXX	XXX	0	0	0	0

Americhoice - Tennessee
Report 2A - TennCare Income Statement
 CRA 2.30.14.3.3 and 2.30.14.3.4

Member Months	East	Middle	West	Total TN
	2,010,003	2,084,993	1,696,174	5,791,170
Revenues:				
TennCare Capitation	664,004,576	718,899,654	526,108,093	1,909,012,323
Other Revenue - TennCare Bonuses	182,259	60,880	151,636	394,774
Other Revenue - Estimated TennCare Health Insurer Reimbursement Fee	15,099,579	16,985,330	11,973,253	44,058,162
STAT Adjustments	3,685,402	800,952	8,533,298	13,019,652
Total Revenues	682,971,815	736,746,816	546,766,280	1,966,484,911
Estimated Expenses:				
Hospital and Medical (w/o Mental Health)				
Capitated Physician Services	-	-	-	-
Fee-for Service Physician Services	105,719,276	117,044,983	70,012,134	292,776,392
Inpatient Hospital Services	86,429,723	118,142,911	75,961,507	280,534,140
Outpatient Hospital Services	58,956,834	67,069,109	45,059,312	171,085,255
Emergency Room Services	51,408,216	41,535,717	28,450,747	121,394,680
Dental Services	-	-	-	-
Vision Services	2,317,209	5,328,359	1,673,709	9,319,278
Pharmacy Services	-	-	-	-
Home Health Services	5,579,299	2,860,179	1,828,660	10,268,138
Chiropractic Services	-	-	-	-
Radiology Services	7,728,290	9,294,431	4,408,379	21,431,101
Laboratory Services	7,967,070	10,110,055	6,316,956	24,394,082
Durable Medical Equipment Services	9,215,777	9,395,212	6,867,538	25,478,528
Transportation Services	9,185,386	10,673,025	8,534,376	28,392,787
Outside Referrals	-	-	-	-
Medical Incentive Pool and Withhold Adj	-	-	-	-
Occupancy, Depreciation and Amortization	-	-	-	-
Nursing Facility Care	101,959,817	84,472,090	80,222,834	266,654,742
HCBS Services	30,954,084	31,164,406	32,612,609	94,731,099
Other Medical and Hospital Services - Write-Ins	10,856,869	15,375,190	11,244,748	37,476,807
Subtotal Medical and Hospital	488,277,852	522,465,667	373,193,510	1,383,937,029
Mental Health and Substance Abuse Services				
Inpatient Psychiatric Facility Services	7,553,101	7,822,664	9,013,779	24,389,544
Inpatient Substance Abuse Treatment and Detox	1,116,407	1,962,608	590,790	3,669,805
Outpatient Mental Health Services	4,030,229	8,013,202	1,756,438	13,799,869
Outpatient Substance Abuse Treatment and Detox	1,220,678	1,363,026	512,673	3,096,377
Housing/Residential Treatment	3,895,236	4,082,630	3,446,150	11,424,016
Specialized Crisis Services	299,763	25,637	48,413	373,813
Psychiatric Rehab and Support Services	4,311,970	7,241,653	7,564,452	19,118,074
Case Management	8,725,162	12,880,949	5,994,619	27,600,730
Forensics	-	-	-	-
Other Judicial	-	-	-	-
Pharmacy	-	-	-	-
Lab Services	-	-	-	-
Transportation	24,321	20,524	27,126	71,971
Medical Incentive Pool and Withhold Adjustments	-	-	-	-
Occupancy, Depreciation and Amortization	-	-	-	-
Other Mental Health and Substance Abuse Services	3,584,650	611,299	215,720	4,411,668
PCP and Specialist Services	-	-	-	-
Other Mental Health Services - Write-Ins	6,608,704	4,830,661	2,599,355	14,038,720
Subtotal MH&SAS	41,370,220	48,854,852	31,769,515	121,994,587
Subtotal Hospital, Medical, MH&SAS, CHOICES	529,648,072	571,320,520	404,963,025	1,505,931,616
LESS:				
Net Reinsurance Recoveries Incurred	-	-	-	-
Copayments	-	-	-	-
Subrogation and Coordination of Benefits	-	-	-	-
Subtotal Reinsurance, Copay, Subrogation	-	-	-	-
Total Hospital, Medical, MHS&S	529,648,072	571,320,520	404,963,025	1,505,931,616
Administration:				
Compensation	-	-	-	-
Direct and Allocated Admin expenses	-	-	-	-
Marketing	-	-	-	-
Interest Expense	-	-	-	-
Premium Tax Expense	47,015,913	47,772,423	35,434,635	130,222,971
Occupancy, Depreciation, and Amortization	-	-	-	-
Insurer Fee	9,225,843	10,378,036	7,315,657	26,919,537
Other Administration - Write-Ins	72,553,385	79,840,231	58,080,588	210,474,205
Fines and Penalties - Other Write-Ins	100,802	224,127	149,888	474,817
Total Administration Expenses	128,895,943	138,214,817	100,980,769	368,091,529
Total Expenses	658,544,015	709,535,337	505,943,793	1,874,023,145
Extraordinary Item	-	-	-	-
Provision for Income Tax	11,778,775	13,156,330	16,848,350	41,783,456
Net Income (Loss)	12,649,025	14,055,148	23,974,136	50,678,310
Write-Ins for Other Revenues:				
Total Other Revenues	-	-	-	-
Write-Ins for Other Medical and Hospital:				
Other Miscellaneous	10,851,612	15,369,779	11,243,736	37,465,127
Other Capitated Services	5,257	5,411	1,012	11,680
Total Other Medical and Hospital	10,856,869	15,375,190	11,244,748	37,476,807
Detail of Other MH and SAS:				
Total Other MH and SAS	-	-	-	-
Write-Ins for Other Administration:				
Administrative Services Fees	56,616,770	61,171,151	44,785,357	162,573,278
Behavioral Healthcare Services	5,732,744	6,390,070	4,840,487	16,963,301
Spectera Administration Fees	-	-	-	-
Other Miscellaneous	10,203,871	12,279,011	8,454,744	30,937,626
Total Other Administration	72,553,385	79,840,231	58,080,588	210,474,205

1. The statutory quarterly filing Statement of Revenue and Expenses and the 2A includes TennCare incentives which are presented as Other Revenue per the direction of the TDCI. As these incentives are not considered written premiums or earned premiums per the NAIC guidelines these amounts have been excluded from the statutory quarterly filing Exhibit of Premiums, Enrollment, and Utilization.

2. The provision for federal income taxes incurred is different from that which would be obtained by applying the statutory federal income tax rate of 35% to net income before federal income taxes, plus capital gains tax primarily as a result of the new annual health insurer fee under section 9010 of the ACA that requires the Company to expense 100% of the estimated annual fee on January 1, 2016 which is nondeductible for tax purposes. The Company estimates its health insurer fee on the Medicaid product line to be \$26,919,537 in 2016 YTD, which will be payable in December 2016 and is included in Other Administration - Write-Ins in the Report 2A.

UnitedHealthcare Community Plan - East Tennessee
Report 2A - TennCare Income Statement
 CRA 2.30.14.3.3 and 2.30.14.3.4

Member Months	Current Qtr YTD	YTD Total as of	Prior Year as of
	Total as of 12/31/2016	12/31/2016	12/31/2015
	500,950	2,010,003	2,004,086
Revenues:			
TennCare Capitation	166,722,543	664,004,576	677,170,642
Other Revenue - TennCare Bonuses	182,259	182,259	-
Other Revenue - Estimated TennCare Health Insurer Reimbursement Fee	3,774,627	15,099,579	22,139,640
STAT Adjustments	1,111,536	3,685,402	(914,270)
Total Revenues	171,790,964	682,971,815	698,396,012
Estimated Expenses:			
Hospital and Medical (w/o Mental Health)			
Capitated Physician Services	-	-	-
Fee-for Service Physician Services	27,748,327	105,719,276	112,547,776
Inpatient Hospital Services	17,671,030	86,429,723	102,424,871
Outpatient Hospital Services	14,070,989	58,956,834	58,011,277
Emergency Room Services	13,117,055	51,408,216	53,572,319
Dental Services	-	-	-
Vision Services	208,986	2,317,209	3,340,670
Pharmacy Services	-	-	-
Home Health Services	1,727,977	5,579,299	4,402,439
Chiropractic Services	-	-	-
Radiology Services	2,079,321	7,728,290	8,023,866
Laboratory Services	2,086,827	7,967,070	14,508,051
Durable Medical Equipment Services	2,410,291	9,215,777	10,057,288
Transportation Services	2,495,491	9,185,386	9,339,470
Outside Referrals	-	-	-
Medical Incentive Pool and Withhold Adj	-	-	-
Occupancy, Depreciation and Amortization	-	-	-
Nursing Facility Care	24,555,088	101,959,817	116,761,647
HCBS Services	6,993,986	30,954,084	28,821,448
Other Medical and Hospital Services - Write-Ins	8,205,277	10,856,869	(8,101,704)
Subtotal Medical and Hospital	123,370,644	488,277,852	513,709,418
Mental Health and Substance Abuse Services			
Inpatient Psychiatric Facility Services	2,286,558	7,553,101	7,705,178
Inpatient Substance Abuse Treatment and Detox	422,207	1,116,407	959,741
Outpatient Mental Health Services	1,324,992	4,030,229	4,071,444
Outpatient Substance Abuse Treatment and Detox	436,277	1,220,678	826,830
Housing/Residential Treatment	1,180,828	3,895,236	4,706,275
Specialized Crisis Services	258,261	299,763	383,059
Psychiatric Rehab and Support Services	1,410,471	4,311,970	5,614,095
Case Management	2,536,335	8,725,162	9,174,878
Forensics	-	-	-
Other Judicial	-	-	-
Pharmacy	-	-	-
Lab Services	-	-	-
Transportation	7,426	24,321	24,141
Medical Incentive Pool and Withhold Adjustments	-	-	-
Occupancy, Depreciation and Amortization	-	-	-
Other Mental Health and Substance Abuse Services	1,206,153	3,584,650	3,738,943
PCP and Specialist Services	-	-	-
Other Mental Health Services - Write-Ins	179,744	6,608,704	6,244,886
Subtotal MH&SAS	11,249,251	41,370,220	43,449,469
Subtotal Hospital, Medical, MH&SAS, CHOICES	134,619,896	529,648,072	557,158,886
LESS:			
Net Reinsurance Recoveries Incurred	-	-	-
Copayments	-	-	-
Subrogation and Coordination of Benefits	-	-	-
Subtotal Reinsurance, Copay, Subrogation	-	-	-
Total Hospital, Medical, MHS&S	134,619,896	529,648,072	557,158,886
Administration:			
Compensation	-	-	-
Direct and Allocated Admin expenses	-	-	-
Marketing	-	-	-
Interest Expense	-	-	-
Premium Tax Expense	13,086,355	47,015,913	48,730,989
Occupancy, Depreciation, and Amortization	-	-	-
Insurer Fee	0	9,225,843	13,475,069
Other Administration - Write-Ins	21,588,937	72,553,385	65,828,243
Fines and Penalties - Other Write-Ins	29,825	100,802	785,543
Total Administration Expenses	34,705,117	128,895,943	128,819,843
Total Expenses	169,325,012	658,544,015	685,978,730
Extraordinary Item	-	-	-
Provision for Income Tax	863,083	11,778,775	9,062,323
Net Income (Loss)	1,602,869	12,649,025	3,354,959
Write-Ins for Other Revenues:			
Total Other Revenues	-	-	-
Write-Ins for Other Medical and Hospital:			
Other Miscellaneous	8,203,604	10,851,612	(1,858,518)
Other Capitated Services	1,673	5,257	1,700
Total Other Medical and Hospital	8,205,277	10,856,869	(1,856,818)
Detail of Other MH and SAS:			
Other Miscellaneous	179,744	6,608,704	6,244,886
Total Other MH and SAS	179,744	6,608,704	6,244,886
Write-Ins for Other Administration:			
Administrative Services Fee	17,525,190	56,616,770	49,158,746
Behavioral Healthcare Services	1,418,792	5,732,744	5,283,779
Spectera Administration Fees	-	-	-
Other Miscellaneous	2,644,955	10,203,871	11,385,717
Total Other Administration	21,588,937	72,553,385	65,828,243

UnitedHealthcare Community Plan - Middle Tennessee
Report 2A - TennCare Income Statement
 CRA 2.30.14.3.3 and 2.30.14.3.4

Member Months	Current Qtr YTD	YTD Total as of	Prior Year as of
	Total as of 12/31/2016	12/31/2016	12/31/2015
	527,488	2,084,993	1,961,151
Revenues:			
TennCare Capitation	181,397,156	718,899,654	716,809,774
Other Revenue - TennCare Bonuses	60,880	60,880	-
Other Revenue - Estimated TennCare Health Insurer Reimbursement Fee	4,246,031	16,985,330	23,732,492
STAT Adjustments	557,736	800,952	1,251,661
Total Revenues	186,261,802	736,746,816	741,793,927
Estimated Expenses:			
Hospital and Medical (w/o Mental Health)			
Capitated Physician Services	-	-	-
Fee-for Service Physician Services	30,618,775	117,044,983	118,556,573
Inpatient Hospital Services	21,884,767	118,142,911	108,390,034
Outpatient Hospital Services	16,491,761	67,069,109	64,646,069
Emergency Room Services	10,321,055	41,535,717	33,991,607
Dental Services	-	-	-
Vision Services	1,884,213	5,328,359	2,772,808
Pharmacy Services	-	-	-
Home Health Services	753,362	2,860,179	2,170,298
Chiropractic Services	-	-	-
Radiology Services	2,407,057	9,294,431	8,852,254
Laboratory Services	2,566,542	10,110,055	15,271,041
Durable Medical Equipment Services	2,306,313	9,395,212	9,613,311
Transportation Services	2,710,935	10,673,025	10,711,782
Outside Referrals	-	-	-
Medical Incentive Pool and Withhold Adj	-	-	-
Occupancy, Depreciation and Amortization	-	-	-
Nursing Facility Care	22,035,405	84,472,090	98,745,260
HCBS Services	7,336,863	31,164,406	31,107,695
Other Medical and Hospital Services - Write-Ins	7,928,494	15,375,190	10,662,476
Subtotal Medical and Hospital	129,245,541	522,465,667	515,491,206
Mental Health and Substance Abuse Services			
Inpatient Psychiatric Facility Services	2,265,164	7,822,664	6,815,535
Inpatient Substance Abuse Treatment and Detox	652,661	1,962,608	1,423,676
Outpatient Mental Health Services	2,582,655	8,013,202	7,286,465
Outpatient Substance Abuse Treatment and Detox	323,160	1,363,026	932,684
Housing/Residential Treatment	1,401,335	4,082,630	3,732,345
Specialized Crisis Services	149	25,637	75,829
Psychiatric Rehab and Support Services	1,764,199	7,241,653	7,376,347
Case Management	3,674,377	12,880,949	13,181,532
Forensics	-	-	-
Other Judicial	-	-	-
Pharmacy	-	-	-
Lab Services	-	-	-
Transportation	5,215	20,524	13,415
Medical Incentive Pool and Withhold Adjustments	-	-	-
Occupancy, Depreciation and Amortization	-	-	-
Other Mental Health and Substance Abuse Services	215,591	611,299	531,836
PCP and Specialist Services	-	-	-
Other Mental Health Services - Write-Ins	(554,771)	4,830,661	5,865,041
Subtotal MH&SAS	12,329,735	48,854,852	47,234,705
Subtotal Hospital, Medical, MH&SAS, CHOICES	141,575,277	571,320,520	562,725,911
LESS:			
Net Reinsurance Recoveries Incurred	-	-	-
Copayments	-	-	-
Subrogation and Coordination of Benefits	-	-	-
Subtotal Reinsurance, Copay, Subrogation	-	-	-
Total Hospital, Medical, MH&SAS	141,575,277	571,320,520	562,725,911
Administration:			
Compensation	-	-	-
Direct and Allocated Admin expenses	-	-	-
Marketing	-	-	-
Interest Expense	-	-	-
Premium Tax Expense	13,439,182	47,772,423	50,345,743
Occupancy, Depreciation, and Amortization	-	-	-
Insurer Fee	-	10,378,036	15,133,140
Other Administration - Write-Ins	23,834,892	79,840,231	68,089,184
Fines and Penalties - Other Write-Ins	9,667	224,127	620,407
Total Administration Expenses	37,283,740	138,214,817	134,188,474
Total Expenses	178,859,017	709,535,337	696,914,385
Extraordinary Item	-	-	-
Provision for Income Tax	2,590,975	13,156,330	21,004,439
Net Income (Loss)	4,811,810	14,055,148	23,875,103
Write-Ins for Other Revenues:			
Total Other Revenues	-	-	-
Write-Ins for Other Medical and Hospital:			
Other Miscellaneous	7,927,310	15,369,779	16,504,164
Other Capitated Services	1,184	5,411	23,353
Total Other Medical and Hospital	7,928,494	15,375,190	16,527,516
Detail of Other MH and SAS:			
Other Miscellaneous	(554,771)	4,830,661	5,865,041
Total Other MH and SAS	(554,771)	4,830,661	5,865,041
Write-Ins for Other Administration:			
Administrative Services Fee	19,058,622	61,171,151	52,216,027
Behavioral Healthcare Services	1,620,644	6,390,070	5,872,291
Spectera Administration Fees	-	-	-
Other Miscellaneous	3,155,626	12,279,011	10,000,866
Total Other Administration	23,834,892	79,840,231	68,089,184

UnitedHealthcare Community Plan - West Tennessee
Report 2A - TennCare Income Statement
 West Tennessee CRA 2.30.14.3.3 and 2.30.14.3.4

Member Months	Current Qtr YTD	YTD Total as of	Prior Year as of
	Total as of 12/31/2016	12/31/2016	12/31/2015
	424,103	1,696,174	1,653,287
Revenues:			
TennCare Capitation	132,042,557	526,108,093	545,530,131
Other Revenue - TennCare Bonuses	151,636	151,636	-
Other Revenue - Estimated TennCare Health Insurer Reimbursement Fee	2,993,100	11,973,253	18,990,537
STAT Adjustments	7,545,918	8,533,298	94,828
Total Revenues	142,733,212	546,766,280	564,615,497
Estimated Expenses:			
Hospital and Medical (w/o Mental Health)			
Capitated Physician Services	-	-	-
Fee-for Service Physician Services	18,700,221	70,012,134	75,005,408
Inpatient Hospital Services	15,617,106	75,961,507	90,611,955
Outpatient Hospital Services	10,830,483	45,059,312	49,935,203
Emergency Room Services	7,140,564	28,450,747	29,075,579
Dental Services	-	-	-
Vision Services	140,230	1,673,709	3,038,676
Pharmacy Services	-	-	-
Home Health Services	494,575	1,828,660	1,744,014
Chiropractic Services	-	-	-
Radiology Services	1,171,137	4,408,379	4,893,650
Laboratory Services	1,622,589	6,316,956	7,921,775
Durable Medical Equipment Services	1,737,996	6,867,538	6,987,024
Transportation Services	2,162,763	8,534,376	9,568,252
Outside Referrals	-	-	-
Medical Incentive Pool and Withhold Adj	-	-	-
Occupancy, Depreciation and Amortization	-	-	-
Nursing Facility Care	19,127,419	80,222,834	94,399,646
HCBS Services	7,712,976	32,612,609	30,912,947
Other Medical and Hospital Services - Write-Ins	5,762,743	11,244,748	3,864,335
Subtotal Medical and Hospital	92,220,803	373,193,510	407,958,464
Mental Health and Substance Abuse Services			
Inpatient Psychiatric Facility Services	2,821,596	9,013,779	9,632,394
Inpatient Substance Abuse Treatment and Detox	205,209	590,790	602,085
Outpatient Mental Health Services	500,616	1,756,438	1,622,162
Outpatient Substance Abuse Treatment and Detox	149,480	512,673	498,372
Housing/Residential Treatment	1,110,974	3,446,150	4,505,295
Specialized Crisis Services	14,840	48,413	66,354
Psychiatric Rehab and Support Services	2,012,644	7,564,452	8,582,324
Case Management	1,679,654	5,994,619	6,685,460
Forensics	-	-	-
Other Judicial	-	-	-
Pharmacy	-	-	-
Lab Services	-	-	-
Transportation	4,676	27,126	59,289
Medical Incentive Pool and Withhold Adjustments	-	-	-
Occupancy, Depreciation and Amortization	-	-	-
Other Mental Health and Substance Abuse Services	74,987	215,720	1,195,693
PCP and Specialist Services	-	-	-
Other Mental Health Services - Write-Ins	(233,044)	2,599,355	3,314,672
Subtotal MH&SAS	8,341,631	31,769,515	36,764,099
Subtotal Hospital, Medical, MH&SAS, CHOICES	100,562,434	404,963,025	444,722,563
LESS:			
Net Reinsurance Recoveries Incurred	-	-	-
Copayments	-	-	-
Subrogation and Coordination of Benefits	-	-	-
Subtotal Reinsurance, Copay, Subrogation	-	-	-
Total Hospital, Medical, MHS&S	100,562,434	404,963,025	444,722,563
Administration:			
Compensation	-	-	-
Direct and Allocated Admin expenses	-	-	-
Marketing	-	-	-
Interest Expense	-	-	-
Premium Tax Expense	10,005,462	35,434,635	37,266,242
Occupancy, Depreciation, and Amortization	-	-	-
Insurer Fee	(0)	7,315,657	10,998,544
Other Administration - Write-Ins	17,345,710	58,080,588	51,183,677
Fines and Penalties - Other Write-Ins	53,240	149,888	513,625
Total Administration Expenses	27,404,412	100,980,769	99,962,088
Total Expenses	127,966,845	505,943,793	544,684,651
Extraordinary Item	-	-	-
Provision for Income Tax	5,168,228	16,848,350	10,825,286
Net Income (Loss)	9,598,138	23,974,136	9,105,559
Write-Ins for Other Revenues:			
Total Other Revenues	-	-	-
Write-Ins for Other Medical and Hospital:			
Other Miscellaneous	5,762,630	11,243,736	7,179,007
Other Capitated Services	113	1,012	-
Total Other Medical and Hospital	5,762,743	11,244,748	7,179,007
Detail of Other MH and SAS:			
Other Miscellaneous	(233,044)	2,599,355	3,314,672
Total Other MH and SAS	(233,044)	2,599,355	3,314,672
Write-Ins for Other Administration:			
Administrative Services Fee	13,881,612	44,785,357	39,752,763
Behavioral Healthcare Services	1,208,304	4,840,487	3,836,444
Spectera Administration Fees	-	-	-
Other Miscellaneous	2,255,794	8,454,744	7,594,470
Total Other Administration	17,345,710	58,080,588	51,183,677

ANNUAL STATEMENT FOR THE YEAR 2016
UNITEDHEALTHCARE PLAN OF THE RIVER VALLEY, INC.
STATEMENT OF ACTUARIAL OPINION

Table of Key Indicators.

This Opinion is: Unqualified Qualified Adverse Inconclusive

IDENTIFICATION SECTION:

Prescribed Wording Only Prescribed Wording with Additional Wording Revised Wording

SCOPE SECTION:

Prescribed Wording Only Prescribed Wording with Additional Wording Revised Wording

RELIANCE SECTION:

Prescribed Wording Only Prescribed Wording with Additional Wording Revised Wording

OPINION SECTION:

Prescribed Wording Only Prescribed Wording with Additional Wording Revised Wording

RELEVANT COMMENTS:

Revised Wording

The Actuarial Memorandum includes "Deviation from Standard" wording regarding conformity with an Actuarial Standard of Practice.

Identification.

I, Gary Iannone, am Vice President, Corporate Actuarial Services, of United HealthCare Services, Inc., of which UnitedHealthcare Plan of the River Valley, Inc. is an affiliate. I am a member of the American Academy of Actuaries. I was appointed on December 30, 2016 in accordance with the requirements of the annual statement instructions. I meet the Academy qualification standards for rendering the opinion.

Scope.

I have examined the assumptions and methods used in determining loss reserves, actuarial liabilities, and related items listed below, as shown in the annual statement of the organization as prepared for filing with state regulatory officials, as of December 31, 2016.

A. Claims unpaid (Page 3, Line 1)	\$346,839,496
B. Accrued medical incentive pool and bonus payments (Page 3, Line 2)	\$5,905,646
C. Unpaid claims adjustment expenses (Page 3, Line 3)	\$4,881,947
D. Aggregate health policy reserves (Page 3, Line 4) including unearned premium reserves, premium deficiency reserves, and additional policy reserves from the Underwriting and Investment Exhibit – Part 2D	\$107,379,386
E. Aggregate life policy reserves (Page 3, Line 5)	\$0

**ANNUAL STATEMENT FOR THE YEAR 2016
UNITEDHEALTHCARE PLAN OF THE RIVER VALLEY, INC.
STATEMENT OF ACTUARIAL OPINION**

F. Property/casualty unearned premium reserves (Page 3, Line 6)	\$0
G. Aggregate health claim reserves (Page 3, Line 7)	\$1,318,923
H. Any other loss reserves, actuarial liabilities, or related items presented as liabilities in the annual statement:	
1. Reserve for claim interest (Page 3, Line 9, in part)	\$583,977
I. Specified actuarial items presented as assets in the annual statement:	
1. Medicare risk adjustment receivable (Page 2, Line 15.3, Col. 1, in part)	\$47,228,781
2. Accrued retrospective premiums (Page 2, Line 15.3, Col. 1, in part)	\$41,418,629
3. Affordable Care Act permanent risk adjustment program – premium receivable (Page 2, Line 15.3, Col. 1, in part)	\$831,995
4. Health care and other amounts receivable (Page 2, Line 24, Col. 1)	\$64,972,402

Reliance.

In forming my opinion on the items identified above, I relied upon data prepared by Nyle Brent Cottingham, Vice President and Regulatory Controller for United HealthCare Services, Inc.; and on Daniel J. Herr, Director of Accounting for UnitedHealthcare; and on Brian St. Martin, VP, Controller for UnitedHealthcare Medicare & Retirement; and on Eric R. Lewis, Controller for UnitedHealthcare Community & State; and on Julie Steinweg, Controller for OptumHealth Consumer Solutions Group; and on Paul E. Stordahl, Vice President, Actuarial Pricing for UnitedHealthcare, as certified in the attached statements. I evaluated that data for reasonableness and consistency. I also reconciled that data to the Underwriting and Investment Exhibit – Part 2B of the company's current annual statement. In other respects, my examination included review of the actuarial assumptions and actuarial methods used and tests of the calculations I considered necessary.

Opinion.

In my opinion, the amounts carried in the balance sheet on account of the items identified above:

- A. Are in accordance with accepted actuarial standards consistently applied and are fairly stated in accordance with sound actuarial principles;
- B. Are based on actuarial assumptions relevant to contract provisions and appropriate to the purpose for which the statement was prepared;
- C. Meet the requirements of the Insurance Laws and regulations of the state of Illinois, and are at least as great as the minimum aggregate amounts required by any state;
- D. Make a good and sufficient provision for all unpaid claims and other actuarial liabilities of the organization under the terms of its contracts and agreements;
- E. Are computed on the basis of assumptions and methods consistent with those used in computing the corresponding items in the annual statement of the preceding year-end; and
- F. Include appropriate provision for all actuarial items that ought to be established.

The Underwriting and Investment Exhibit – Part 2B was reviewed for reasonableness and consistency with the applicable Actuarial Standards of Practice.

ANNUAL STATEMENT FOR THE YEAR 2016
UNITEDHEALTHCARE PLAN OF THE RIVER VALLEY, INC.
STATEMENT OF ACTUARIAL OPINION

Actuarial methods, considerations, and analyses used in forming my opinion conform to the relevant Standards of Practice as promulgated from time to time by the Actuarial Standards Board, which standards form the basis of this statement of opinion.



Gary Iannone, A.S.A., M.A.A.A.

Mail Route CT039-004A
UnitedHealth Group
185 Asylum Street
Hartford, CT 06103

Telephone: (860) 702-5767

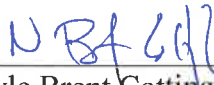
February 22, 2017



Nyle Brent Cottingham
Vice President & Regulatory Controller
MN017-E900
9700 Health Care Lane
Minnetonka, MN 55343
952-979-6133 phone
952-979-7825 fax

February 9, 2017

I, Nyle Brent Cottingham, am employed by United HealthCare Services, Inc. as Vice President and Regulatory Controller. Listings and summaries reconciling the annual statement as of December 31, 2016, for UnitedHealthcare Plan of the River Valley, Inc., to the company's general ledger were prepared under my direction and submitted to Gary Iannone in support of his statement of actuarial opinion for that company as of December 31, 2016. I hereby affirm that those listings and summaries, to the best of my knowledge and belief, are substantially accurate and complete and are the same as, or derived from, the records and other data that form the basis for the company's annual statement for the year ended December 31, 2016.



Nyle Brent Cottingham
United HealthCare Services, Inc.



February 9, 2017

I, Daniel J. Herr, am employed by UnitedHealthcare as Director of Accounting. Listings, summaries, and analyses of claim and exposure data and of balances in the general ledger of UnitedHealthcare Plan of the River Valley, Inc., all relating specifically to the UnitedHealthcare Employer & Individual business of that organization, were prepared under my direction and submitted to Gary Iannone in support of his actuarial opinion for that organization as of December 31, 2016. I hereby affirm that those listings, summaries, and analyses are, to the best of my knowledge and belief, substantially accurate and complete and the same as, or derived from, the records and other data which form the basis of the annual statement of the organization for the year ended December 31, 2016.

A handwritten signature in blue ink, appearing to read 'Daniel J. Herr', written over a horizontal line.

Daniel J. Herr
9700 Health Care Lane
MN017-W900
Minnetonka, MN 55343
952-979-6244



UnitedHealthcare Medicare & Retirement
9800 Health Care Lane
MNO06-W010
Minnetonka, MN 55343

February 9, 2017

I, Brian St. Martin, am employed by UnitedHealthcare Medicare & Retirement as VP, Controller. Listings, summaries, and analyses of claim and exposure data and of balances in the general ledger of UnitedHealthcare Plan of the River Valley, Inc., all relating specifically to the UnitedHealthcare Medicare & Retirement business of that organization, were prepared under my direction and submitted to Gary Iannone in support of his actuarial opinion for that organization as of December 31, 2016. I hereby affirm that those listings, summaries, and analyses are, to the best of my knowledge and belief, substantially accurate and complete and the same as, or derived from, the records and other data which form the basis of the annual statement of the organization for the year ended December 31, 2016.

A handwritten signature in blue ink, appearing to read 'BSM', written over a horizontal line.

Brian St. Martin
Tel. #952-931-4279



February 9, 2017

I, Eric R. Lewis, am employed by UnitedHealthcare Community & State as Controller. Listings, summaries, and analyses of claim and exposure data and of balances in the general ledger of UnitedHealthcare Plan of the River Valley, Inc., all relating specifically to the UnitedHealthcare Community & State business of that organization, were prepared under my direction and submitted to Gary Iannone in support of his actuarial opinion for that organization as of December 31, 2016. I hereby affirm that those listings, summaries, and analyses are, to the best of my knowledge and belief, substantially accurate and complete and the same as, or derived from, the records and other data which form the basis of the annual statement of the organization for the year ended December 31, 2016.

A handwritten signature in blue ink, reading 'Eric R. Lewis', written over a horizontal line.

Eric R. Lewis
9800 Health Care Lane
Minnetonka, MN 55343
952-931-5953



February 9, 2017

I, Julie Steinweg, am employed by OptumHealth Consumer Solutions Group as Controller. Listings, summaries, and analyses of claim and exposure data and of balances in the general ledger of UnitedHealthcare Plan of the River Valley, Inc., all relating specifically to the OptumHealth Consumer Solutions Group business of that organization, were prepared under my direction and submitted to Gary Iannone in support of his actuarial opinion for that organization as of December 31, 2016. I hereby affirm that those listings, summaries, and analyses are, to the best of my knowledge and belief, substantially accurate and complete and the same as, or derived from, the records and other data which form the basis of the annual statement of the organization for the year ended December 31, 2016.

A handwritten signature in blue ink that reads "Julie L. Steinweg".

Julie L. Steinweg
11000 Optum Circle, Eden Prairie, MN 55344
952-205-6633

February 9, 2017

I, Paul E. Stordahl, am employed by Unitedhealthcare as Vice President Actuarial Pricing. Listings, summaries, and analyses relating to the permanent risk adjustment program of the Affordable Care Act with regard to UnitedHealthcare Plan of the River Valley, Inc., were prepared under my direction and submitted to Gary Iannone in support of his statement of actuarial opinion for that company as of December 31, 2016. I hereby affirm that those listings and summaries, to the best of my knowledge and belief, are substantially accurate and complete.



Paul E. Stordahl
Vice President Actuarial Pricing
952.979.5644



STATE OF TENNESSEE
DEPARTMENT OF COMMERCE AND INSURANCE

CERTIFICATE OF COMPLIANCE COVERING ADVERTISEMENT
OF ACCIDENT AND HEALTH POLICIES

This is to certify that to the best of my knowledge, information and belief, the advertisements which were disseminated by United Healthcare Plan of the River Valley, Inc. during the preceding statement year, complied with or were made to comply in all respects with the provisions of the Insurance Laws and Rules of Tennessee as prescribed in Tenn. Comp. R & Regs., Department of Commerce Insurance, ch. 0780-1-8.17 and the ruling issued thereunder by the State Commissioner of Commerce and Insurance of the State of Tennessee.

N. B. Collier
Authorized Officer

1/17/17
Date

Vice President
Officers Title

Subscribed and sworn to before me this January 17, 2017
(date)

My Commission Expires January 31, 2020
(date)

Michelle R. Snyder
Notary Signature:





January 10, 2017

STATEMENT OF ACTUARIAL OPINION

Statutory Quarterly Statement of United Healthcare Plan of the River Valley, Inc.

Medicaid Risk Business in Eastern Tennessee, Long Term Care

As of and for the Period Ended December 31, 2016

I, Kevin Francis, am a Member of the American Academy of Actuaries (Academy) and Vice President of Actuarial Services for United Healthcare Plan of the River Valley, Inc.'s Medicaid plans. I meet the Academy qualification standards for rendering this statement of actuarial opinion.

This statement is for United Healthcare Plan of the River Valley, Inc.'s Medicaid Long Term Care risk business in Eastern Tennessee, which had approximately 3,600 members in December 2016. This business became effective August 1, 2010.

I have examined the actuarial assumptions and methods used in determining the loss reserves listed below, as prepared for filing with regulatory officials as of December 31, 2016.

I have determined that the appropriate level for claims liability for this block of business is \$12,719,274.

Note that in the annual statement, both Medicaid and non-Medicaid businesses are combined.

My examination included such review of the actuarial assumptions and actuarial methods and of the underlying basic liability records and such tests of the actuarial calculations as I considered necessary.

In my opinion the amounts carried in the balance sheet on account of the actuarial items identified above:

- a) Are computed in accordance with presently accepted actuarial standards consistently applied and are fairly stated in accordance with sound actuarial principles;
- b) Are based on actuarial assumptions which are in accordance with or stronger than those called for in related contract provisions and are appropriate for the purpose for which the statement was prepared;
- c) Meet the requirements of the laws of the State of Tennessee;

- d) Make good and sufficient provision for all unpaid claims and other actuarial liabilities of the organization guaranteed under the terms of its contracts and agreements;
- e) Are computed on the basis of actuarial assumptions and methods consistent in all material respects with those used in computing the corresponding items in the annual statement of the preceding year-end; and
- f) Include provision, in the aggregate, for all actuarial reserves and related statement items which ought to be established.

The actuarial methods, considerations and analyses used in forming my opinion conform to the appropriate Standards of Practice as promulgated from time to time by the Actuarial Standards Board, whose standards form the basis of this statement of opinion.

This statement has been prepared for inclusion with United Healthcare Plan of the River Valley, Inc.'s statutory quarterly statement for filing with regulatory authorities of the State of Tennessee and is intended for no other purpose.

January 10, 2017



Kevin Francis, FSA, MAAA

Vice President of Actuarial Services

United HealthCare Community and State

9800 Health Care Lane,

Minnetonka, MN 55343

(952) 931-4690

E-mail: kevin.francis@uhc.com



January 10, 2017

STATEMENT OF ACTUARIAL OPINION

Statutory Quarterly Statement of United Healthcare Plan of the River Valley, Inc.

Medicaid Risk Business in Eastern Tennessee, Excluding Long Term Care

As of and for the Period Ended December 31, 2016

I, Kevin Francis, am a Member of the American Academy of Actuaries (Academy) and Vice President of Actuarial Services for United Healthcare Plan of the River Valley, Inc.'s Medicaid plans. I meet the Academy qualification standards for rendering this statement of actuarial opinion.

This statement is for United Healthcare Plan of the River Valley, Inc.'s Medicaid risk business in Eastern Tennessee, which had approximately 162,300 members in December 2016. This business became effective July 1, 2009.

I have examined the actuarial assumptions and methods used in determining the loss reserves listed below, as prepared for filing with regulatory officials as of December 31, 2016.

I have determined that the appropriate level for claims liability for this block of business is \$45,548,464.

Note that in the annual statement, both Medicaid and non-Medicaid businesses are combined.

My examination included such review of the actuarial assumptions and actuarial methods and of the underlying basic liability records and such tests of the actuarial calculations as I considered necessary.

In my opinion the amounts carried in the balance sheet on account of the actuarial items identified above:

- a) Are computed in accordance with presently accepted actuarial standards consistently applied and are fairly stated in accordance with sound actuarial principles;
- b) Are based on actuarial assumptions which are in accordance with or stronger than those called for in related contract provisions and are appropriate for the purpose for which the statement was prepared;
- c) Meet the requirements of the laws of the State of Tennessee;
- d) Make good and sufficient provision for all unpaid claims and other actuarial liabilities of the organization guaranteed under the terms of its contracts and agreements;

- e) Are computed on the basis of actuarial assumptions and methods consistent in all material respects with those used in computing the corresponding items in the annual statement of the preceding year-end; and
- f) Include provision, in the aggregate, for all actuarial reserves and related statement items which ought to be established.

The actuarial methods, considerations and analyses used in forming my opinion conform to the appropriate Standards of Practice as promulgated from time to time by the Actuarial Standards Board, whose standards form the basis of this statement of opinion.

This statement has been prepared for inclusion with United Healthcare Plan of the River Valley, Inc.'s statutory quarterly statement for filing with regulatory authorities of the State of Tennessee and is intended for no other purpose.

January 10, 2017



Kevin Francis, FSA, MAAA

Vice President of Actuarial Services

United HealthCare Community and State

9800 Health Care Lane,

Minnetonka, MN 55343

(952) 931-4690

E-mail: kevin.francis@uhc.com



January 10, 2017

STATEMENT OF ACTUARIAL OPINION

Statutory Quarterly Statement of United Healthcare Plan of the River Valley, Inc.

Medicaid Risk Business in Middle Tennessee, Long Term Care

As of and for the Period Ended December 31, 2016

I, Kevin Francis, am a Member of the American Academy of Actuaries (Academy) and Vice President of Actuarial Services for United Healthcare Plan of the River Valley, Inc.'s Medicaid plans. I meet the Academy qualification standards for rendering this statement of actuarial opinion.

This statement is for United Healthcare Plan of the River Valley, Inc.'s Medicaid Long Term Care risk business in Middle Tennessee, which had approximately 3,200 members in December 2016. This business became effective March 1, 2010.

I have examined the actuarial assumptions and methods used in determining the loss reserves listed below, as prepared for filing with regulatory officials as of December 31, 2016.

I have determined that the appropriate level for claims liability for this block of business is \$12,314,484.

Note that in the annual statement, both Medicaid and non-Medicaid businesses are combined.

My examination included such review of the actuarial assumptions and actuarial methods and of the underlying basic liability records and such tests of the actuarial calculations as I considered necessary.

In my opinion the amounts carried in the balance sheet on account of the actuarial items identified above:

- a) Are computed in accordance with presently accepted actuarial standards consistently applied and are fairly stated in accordance with sound actuarial principles;
- b) Are based on actuarial assumptions which are in accordance with or stronger than those called for in related contract provisions and are appropriate for the purpose for which the statement was prepared;
- c) Meet the requirements of the laws of the State of Tennessee;
- d) Make good and sufficient provision for all unpaid claims and other actuarial liabilities of the organization guaranteed under the terms of its contracts and agreements;

- e) Are computed on the basis of actuarial assumptions and methods consistent in all material respects with those used in computing the corresponding items in the annual statement of the preceding year-end; and
- f) Include provision, in the aggregate, for all actuarial reserves and related statement items which ought to be established.

The actuarial methods, considerations and analyses used in forming my opinion conform to the appropriate Standards of Practice as promulgated from time to time by the Actuarial Standards Board, whose standards form the basis of this statement of opinion.

This statement has been prepared for inclusion with United Healthcare Plan of the River Valley, Inc.'s statutory quarterly statement for filing with regulatory authorities of the State of Tennessee and is intended for no other purpose.

January 10, 2017



Kevin Francis, FSA, MAAA

Vice President of Actuarial Services

United HealthCare Community and State

9800 Health Care Lane,

Minnetonka, MN 55343

(952) 931-4690

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January 10, 2017

STATEMENT OF ACTUARIAL OPINION

Statutory Quarterly Statement of United Healthcare Plan of the River Valley, Inc.

Medicaid Risk Business in Middle Tennessee, Excluding Long Term Care

As of and for the Period Ended December 31, 2016

I, Kevin Francis, am a Member of the American Academy of Actuaries (Academy) and Vice President of Actuarial Services for United Healthcare Plan of the River Valley, Inc.'s Medicaid plans. I meet the Academy qualification standards for rendering this statement of actuarial opinion.

This statement is for United Healthcare Plan of the River Valley, Inc.'s Medicaid risk business in Middle Tennessee, which had approximately 173,100 members in December 2016. This business became effective April 1, 2007.

I have examined the actuarial assumptions and methods used in determining the loss reserves listed below, as prepared for filing with regulatory officials as of December 31, 2016.

I have determined that the appropriate level for claims liability for this block of business is \$54,204,226.

Note that in the annual statement, both Medicaid and non-Medicaid businesses are combined.

My examination included such review of the actuarial assumptions and actuarial methods and of the underlying basic liability records and such tests of the actuarial calculations as I considered necessary.

In my opinion the amounts carried in the balance sheet on account of the actuarial items identified above:

- a) Are computed in accordance with presently accepted actuarial standards consistently applied and are fairly stated in accordance with sound actuarial principles;
- b) Are based on actuarial assumptions which are in accordance with or stronger than those called for in related contract provisions and are appropriate for the purpose for which the statement was prepared;
- c) Meet the requirements of the laws of the State of Tennessee;
- d) Make good and sufficient provision for all unpaid claims and other actuarial liabilities of the organization guaranteed under the terms of its contracts and agreements;

- e) Are computed on the basis of actuarial assumptions and methods consistent in all material respects with those used in computing the corresponding items in the annual statement of the preceding year-end; and
- f) Include provision, in the aggregate, for all actuarial reserves and related statement items which ought to be established.

The actuarial methods, considerations and analyses used in forming my opinion conform to the appropriate Standards of Practice as promulgated from time to time by the Actuarial Standards Board, whose standards form the basis of this statement of opinion.

This statement has been prepared for inclusion with United Healthcare Plan of the River Valley, Inc.'s statutory quarterly statement for filing with regulatory authorities of the State of Tennessee and is intended for no other purpose.

January 10, 2017



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January 10, 2017

STATEMENT OF ACTUARIAL OPINION

Statutory Quarterly Statement of United Healthcare Plan of the River Valley, Inc.

Medicaid Risk Business in Western Tennessee, Long Term Care

As of and for the Period Ended December 31, 2016

I, Kevin Francis, am a Member of the American Academy of Actuaries (Academy) and Vice President of Actuarial Services for United Healthcare Plan of the River Valley, Inc.'s Medicaid plans. I meet the Academy qualification standards for rendering this statement of actuarial opinion.

This statement is for United Healthcare Plan of the River Valley, Inc.'s Medicaid Long Term Care risk business in Western Tennessee, which had approximately 3,100 members in December 2016. This business became effective August 1, 2010.

I have examined the actuarial assumptions and methods used in determining the loss reserves listed below, as prepared for filing with regulatory officials as of December 31, 2016.

I have determined that the appropriate level for claims liability for this block of business is \$11,561,421.

Note that in the annual statement, both Medicaid and non-Medicaid businesses are combined.

My examination included such review of the actuarial assumptions and actuarial methods and of the underlying basic liability records and such tests of the actuarial calculations as I considered necessary.

In my opinion the amounts carried in the balance sheet on account of the actuarial items identified above:

- a) Are computed in accordance with presently accepted actuarial standards consistently applied and are fairly stated in accordance with sound actuarial principles;
- b) Are based on actuarial assumptions which are in accordance with or stronger than those called for in related contract provisions and are appropriate for the purpose for which the statement was prepared;
- c) Meet the requirements of the laws of the State of Tennessee;
- d) Make good and sufficient provision for all unpaid claims and other actuarial liabilities of the organization guaranteed under the terms of its contracts and agreements;

- e) Are computed on the basis of actuarial assumptions and methods consistent in all material respects with those used in computing the corresponding items in the annual statement of the preceding year-end; and
- f) Include provision, in the aggregate, for all actuarial reserves and related statement items which ought to be established.

The actuarial methods, considerations and analyses used in forming my opinion conform to the appropriate Standards of Practice as promulgated from time to time by the Actuarial Standards Board, whose standards form the basis of this statement of opinion.

This statement has been prepared for inclusion with United Healthcare Plan of the River Valley, Inc.'s statutory quarterly statement for filing with regulatory authorities of the State of Tennessee and is intended for no other purpose.

January 10, 2017



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January 10, 2017

STATEMENT OF ACTUARIAL OPINION

Statutory Quarterly Statement of United Healthcare Plan of the River Valley, Inc.

Medicaid Risk Business in Western Tennessee, Excluding Long Term Care

As of and for the Period Ended December 31, 2016

I, Kevin Francis, am a Member of the American Academy of Actuaries (Academy) and Vice President of Actuarial Services for United Healthcare Plan of the River Valley, Inc.'s Medicaid plans. I meet the Academy qualification standards for rendering this statement of actuarial opinion.

This statement is for United Healthcare Plan of the River Valley, Inc.'s Medicaid risk business in Western Tennessee, which had approximately 138,000 members in December 2016. This business became effective November 1, 2008.

I have examined the actuarial assumptions and methods used in determining the loss reserves listed below, as prepared for filing with regulatory officials as of December 31, 2016.

I have determined that the appropriate level for claims liability for this block of business is \$33,689,487.

Note that in the annual statement, both Medicaid and non-Medicaid businesses are combined.

My examination included such review of the actuarial assumptions and actuarial methods and of the underlying basic liability records and such tests of the actuarial calculations as I considered necessary.

In my opinion the amounts carried in the balance sheet on account of the actuarial items identified above:

- a) Are computed in accordance with presently accepted actuarial standards consistently applied and are fairly stated in accordance with sound actuarial principles;
- b) Are based on actuarial assumptions which are in accordance with or stronger than those called for in related contract provisions and are appropriate for the purpose for which the statement was prepared;
- c) Meet the requirements of the laws of the State of Tennessee;
- d) Make good and sufficient provision for all unpaid claims and other actuarial liabilities of the organization guaranteed under the terms of its contracts and agreements;

- e) Are computed on the basis of actuarial assumptions and methods consistent in all material respects with those used in computing the corresponding items in the annual statement of the preceding year-end; and
- f) Include provision, in the aggregate, for all actuarial reserves and related statement items which ought to be established.

The actuarial methods, considerations and analyses used in forming my opinion conform to the appropriate Standards of Practice as promulgated from time to time by the Actuarial Standards Board, whose standards form the basis of this statement of opinion.

This statement has been prepared for inclusion with United Healthcare Plan of the River Valley, Inc.'s statutory quarterly statement for filing with regulatory authorities of the State of Tennessee and is intended for no other purpose.

January 10, 2017



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Actuarial Certification

Carrier: UnitedHealthcare Plan of the River Valley, Inc.
Date: January 10, 2017
Valuation Date: December 2016
Subject: TennCare Claim Reserve Estimate (IBNR) as of December 2016 – Risk Business – Eastern Tennessee – Excluding Long Term Care

I, Kevin Francis, am Vice President of Actuarial Services for United HealthCare Community and State. I am a member of the American Academy of Actuaries and am qualified to render the actuarial opinion contained herein.

In my opinion, the claim reserve estimate (IBNR) of \$45,548,464 provides good and sufficient provision for all unpaid claim liabilities and was computed in accordance with currently accepted actuarial standards.

Note that, as of December 2016, this block of business had approximately 162,300 members.

A handwritten signature in cursive script, appearing to read 'Kevin Francis', written over a horizontal line.

Kevin Francis, FSA, MAAA
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Actuarial Certification

Carrier: UnitedHealthcare Plan of the River Valley, Inc.
Date: January 10, 2017
Valuation Date: December 2016
Subject: TennCare Claim Reserve Estimate (IBNR) as of December 2016 – Risk Business – Eastern Tennessee – Long Term Care

I, Kevin Francis, am Vice President of Actuarial Services for United HealthCare Community and State. I am a member of the American Academy of Actuaries and am qualified to render the actuarial opinion contained herein.

In my opinion, the claim reserve estimate (IBNR) of \$12,719,274 provides good and sufficient provision for all unpaid claim liabilities and was computed in accordance with currently accepted actuarial standards.

Note that, as of December 2016, this block of business had approximately 3,600 members.

A handwritten signature in cursive script, appearing to read 'K. Francis', written over a horizontal line.

Kevin Francis, FSA, MAAA

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Actuarial Certification

Carrier: UnitedHealthcare Plan of the River Valley, Inc.
Date: January 10, 2017
Valuation Date: December 2016
Subject: TennCare Claim Reserve Estimate (IBNR) as of December 2016 – Risk Business – Middle Tennessee – Excluding Long Term Care

I, Kevin Francis, am Vice President of Actuarial Services for United HealthCare Community and State. I am a member of the American Academy of Actuaries and am qualified to render the actuarial opinion contained herein.

In my opinion, the claim reserve estimate (IBNR) of \$54,204,226 provides good and sufficient provision for all unpaid claim liabilities and was computed in accordance with currently accepted actuarial standards.

Note that, as of December 2016, this block of business had approximately 173,100 members.

A handwritten signature in black ink, appearing to read 'K. Francis', written over a horizontal line.

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Actuarial Certification

Carrier: UnitedHealthcare Plan of the River Valley, Inc.
Date: January 10, 2017
Valuation Date: December 2016
Subject: TennCare Claim Reserve Estimate (IBNR) as of December 2016 – Risk Business – Middle Tennessee – Long Term Care

I, Kevin Francis, am Vice President of Actuarial Services for United HealthCare Community and State. I am a member of the American Academy of Actuaries and am qualified to render the actuarial opinion contained herein.

In my opinion, the claim reserve estimate (IBNR) of \$12,314,484 provides good and sufficient provision for all unpaid claim liabilities and was computed in accordance with currently accepted actuarial standards.

Note that, as of December 2016, this block of business had approximately 3,200 members.

A handwritten signature in cursive script, appearing to read 'Kevin Francis', written over a horizontal line.

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Actuarial Certification

Carrier: UnitedHealthcare Plan of the River Valley, Inc.
Date: January 10, 2017
Valuation Date: December 2016
Subject: TennCare Claim Reserve Estimate (IBNR) as of December 2016 – Risk Business – Western Tennessee – Excluding Long Term Care

I, Kevin Francis, am Vice President of Actuarial Services for United HealthCare Community and State. I am a member of the American Academy of Actuaries and am qualified to render the actuarial opinion contained herein.

In my opinion, the claim reserve estimate (IBNR) of \$33,689,487 provides good and sufficient provision for all unpaid claim liabilities and was computed in accordance with currently accepted actuarial standards.

Note that, as of December 2016, this block of business had approximately 138,000 members.

A handwritten signature in black ink, appearing to read 'Kevin Francis', written over a horizontal line.

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Actuarial Certification

Carrier: UnitedHealthcare Plan of the River Valley, Inc.
Date: January 10, 2017
Valuation Date: December 2016
Subject: TennCare Claim Reserve Estimate (IBNR) as of December 2016 – Risk Business – Western Tennessee – Long Term Care

I, Kevin Francis, am Vice President of Actuarial Services for United HealthCare Community and State. I am a member of the American Academy of Actuaries and am qualified to render the actuarial opinion contained herein.

In my opinion, the claim reserve estimate (IBNR) of \$11,561,421 provides good and sufficient provision for all unpaid claim liabilities and was computed in accordance with currently accepted actuarial standards.

Note that, as of December 2016, this block of business had approximately 3,100 members.

A handwritten signature in black ink, appearing to read 'K. Francis', written over a horizontal line.

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United Healthcare C & S - Tennessee
Retroactive Revenue Accrual Summary
 December-16

Total												
IDB	Mid TN - TANF		Mid TN - LTC		West TN - TANF		West TN - LTC		East TN - TANF		East TN - LTC	
	Mbrs	Rev	Mbrs	Rev	Mbrs	Rev	Mbrs	Rev	Mbrs	Rev	Mbrs	Rev
Jul-16	118	106,829.14	2	9,522.00	55	61,153.87	1	5,666.66	57	58,753.47	1	5,712.11
Aug-16	264	233,517.51	4	25,023.31	120	136,314.41	2	12,095.39	132	127,282.66	3	15,890.87
Sep-16	455	386,321.61	10	55,919.04	202	223,695.75	0	9,070.21	223	207,477.06	7	40,843.95
Oct-16	735	579,197.46	16	106,288.72	293	322,166.82	(4)	3,887.35	317	294,563.96	9	67,148.00
Nov-16	1,303	896,164.72	17	148,201.63	520	476,871.59	(8)	14,637.81	534	444,116.03	1	64,775.26
Dec-16	2,805	1,557,505.73	23	216,329.51	1,139	777,474.37	2	99,587.76	995	754,821.83	7	128,923.26
Total	5,679	3,759,536.17	71	561,284.21	2,330	1,997,676.81	(7)	144,945.18	2,258	1,887,015.01	28	323,293.45

Prior Month	5,379	3,679,264.38	26	349,055.79	1,925	1,867,746.38	(49)	(89,842.21)	1,197	1,356,031.02	4	209,686.96
Change from Prior Month	300	80,271.79	45	212,228.42	405	129,930.43	43	234,787.39	1,061	530,983.99	24	113,606.49

	Prior Month		Current Month		Inc/(Decr) in Accrual	
	Mbrs	Revenue	Mbrs	Revenue	Mbrs	Revenue
TANF	8,502	6,903,041.78	10,267	7,644,227.99	1,766	741,186.21
LTC	(19)	468,900.54	93	1,029,522.84	112	560,622.30
TOTALS	8,482	7,371,942.32	10,360	8,673,750.83	1,878	1,301,808.51

Comments:

**UHC Plan of the River Valley
Reconciliation of Cash to Accrual Basis Accounting
As of December 31, 2016**

	<u>Middle</u>	<u>East</u>	<u>West</u>	<u>Consolidated</u>	<u>Key</u>
Cash received per premium tax reconciliation	660,628,366	640,290,442	505,800,875	1,806,719,683	
Change in accruals	37,662,642	(389,760)	1,915,542	39,188,424	a
Change in withhold	(2,782,593)	(2,865,929)	(2,216,625)	(7,865,146)	b
Cash Received Money Follow the Person Bonus	(64,000)	(98,500)	(102,000)	(264,500)	c
Cash Received 12/31/2015 for January Capitation payment:	57,494,594	57,452,808	44,784,060	159,731,462	d
2015 STAT Entry - Future Accrual January impact to 2015	1,381,983	2,907,955	1,472,719	5,762,657	e
2015 STAT Entry - 820 Cash Receipts Received 12/31/16	(1,138,767)	(334,090)	(485,339)	(1,958,196)	f
Region Reclass	1,409,132	(594,928)	(825,222)	(11,018)	g
Cash Received for Rescinded Liquidated Damages	(8,173)	-	28,653	20,480	h
Quality Bonus Revenue	60,880	182,259	151,636	394,774	
Accrual basis	754,644,063	696,550,258	550,524,300	2,001,718,621	
				-	
2A Reported premiums	753,234,931	697,145,186	551,349,522	2,001,729,639	
Difference	1,409,132	(594,928)	(825,222)	(11,018)	

Key

- (a) Consistent with NAIC guidelines, UPRV records premiums on an accrual basis of accounting. The increase in Accruals is driven by Health Insurer Fee Accrual (HIF) of \$33M and a decrease in Members without services (MWOS) liability of \$9.7M due to recovery from the state for 3 quarters and reset of the estimate. This was offset by a decrease in the future retro accrual of (\$3.1M) and an increase in the Risk Adjusted Rate liability of (\$7.9M)
- (b) This item is created due to receipt of December withhold. September withhold was received on 9/30/2016.
- (c) Amount is the TennCare bonus payment for the "Money Follows the Person" accrual
- (d) This amount is adding in the January 2016 Capitation payment that is not included in premium tax calculation due to prepayment of receipt 12/31/2015.
- (e) Amount is a reversal of a 2015 revenue STAT adjustment to the GAAP accrual for future retroactivity recorded in January.
- (f) Amount is a reversal of a 2015 revenue STAT adjustment due to retro cash received 12/30/ but details were not received until Jan 2016.
- (g) Region Reclass needed to tie revenue to HIF Cash Receipts
- (h) Amount is Cash received for rescinded Liquidated Damages.

Accrual change is calculated as follows:	<u>Middle</u>	<u>East</u>	<u>West</u>	<u>Consolidated</u>
Reversal of Dec 2015 future retro accrual	(2,874,946)	(3,634,008)	(2,292,887)	(8,801,840)
Reversal of Dec 2015 MWOS recoupment accrual	7,840,547	9,954,764	7,752,448	25,547,760
December 2016 future retro accrual	4,320,820	2,210,308	2,142,622	8,673,751
December 2016 members without services revenue accrual	(5,914,043)	(6,583,945)	(4,789,210)	(17,287,198)
December 2016 Risk Adj Rate Accl	17,573,908	(16,267,586)	(11,768,058)	(10,461,737)
December 2016 HIF accrual	16,275,085	15,398,328	12,384,749	44,058,162
Region Reclass	1,409,132	(594,928)	(825,222)	(11,018)
December Premium Tax Rate Variance accrual	(967,862)	(872,694)	(688,900)	(2,529,457)
Total change in accrual	37,662,642	(389,760)	1,915,542	39,188,424

12/31/2015 AR balance by component

	Medicaid	LTC	Medicaid	LTC	Medicaid	LTC
	Accrual for LTC members not receiving services (held in account 56800-03000-24589 on 12/31/2015)	members not receiving services (held in account 55600-03000-24589 on 12/31/2015)	(A) Accrual for Future retro premium	(A) Accrual for Future retro premium		
Tenncare Medicaid withhold						
Tenncare LTC withhold						
Tenncare withhold						
GL Accrual for future retroactive premium						
GL Accrual for LTC members not receiving LTC services	1,917,242	(77,466,000)	2,714,242	324,942	3,039,183	(25,547,760)
GL balance 12/31/2015	1,917,242	(77,466,000)	2,714,242	324,942	(27,508,576)	

2016 Cash receipts related to 2015 service dates

	Prior Medicaid withhold paid	Prior LTC withhold paid	Current Medicaid withhold on 2015 service dates	Current LTC withhold on 2015 service dates		Premium to record sent in 820 remittance	Premium to record sent in 820 remittance	Total deposits related to 2015		
Jan-15			221,014	(25,134)		190,820		221,014	(25,194)	195,820
Feb-15	(221,014)		146,910	(40,225)		(1,469,067)	422,249	(1,129,963)	(1,543,201)	414,218
Mar-15	(146,910)		43,225	(7,998)		(879,983)	17,641	(879,792)	(938,894)	59,102
Apr-15	(87,998)		1,756	82,266		(602,096)	(195,201)	(803,756)	(809,849)	(173,917)
May-15	(82,266)		(18,220)	87,665		(878,048)	(28,214)	(912,650)	(868,647)	(45,003)
Jun-15	(87,665)		(2,031)	62,005	247	(620,554)	(2,473)	(5,351,960)	(646,104)	(5,067)
Jul-15	(62,005)		(247)	23,306	228	(328,107)	(8,732)	(642,819)	(665,777)	(8,771)
Aug-15	(23,306)		(238)	18,283	1,202	(286,431)	(10,024)	(302,652)	(262,533)	(11,060)
Sep-15	(18,283)		(1,202)	-	-	(158,522)	(22,800)	(201,807)	(177,809)	(23,802)
Oct-15	-		-	-	-	-	-	-	-	-
Nov-15	-		-	-	-	-	-	-	-	-
Dec-15	-		-	-	-	-	-	-	-	-
Total 2016 cash deposits for 2015 retro cash					6,003,120	(288,067)		(5,422,797)	180,525	492,781

**UnitedHealthcare Community Plan - Tennessee
Reconciliation Between 2A and MLR Report
As of December 31, 2016**

<u>Capitation Revenue</u>	<u>Revenue</u>
Revenue reported per MLR report	1,904,623,176
STAT Adjustment/Other Revenue	57,472,588
	<u>1,962,095,764</u>
TennCare Capitation per 2A	1,966,484,911
Less: Restated revenue for prior months	(4,389,147)
	<u>1,962,095,764</u>
Difference	<u>0</u>
<u>Claims & Reserve</u>	<u>Claims</u>
Total 2A Paid Claims and Change in Reserves	1,505,931,616
	<u>1,505,931,616</u>
Incurred Claims per the MLR for the reporting period	1,516,935,385
Restated prior year incurred claims	(11,003,769)
Adjusted MLR	<u>1,505,931,616</u>
Difference (rounding)	<u>0</u>

**UnitedHealthcare Community Plan - East Tennessee
Reconciliation Between 2A and MLR Report
As of December 31, 2016**

<u>Capitation Revenue</u>	<u>Revenue</u>
Revenue reported per MLR report	663,781,243
STAT Adjustment/Other Revenue	18,967,239
	<u>682,748,482</u>
TennCare Capitation per 2A	682,971,815
Less: Restated revenue for prior months	(223,333)
	<u>682,748,482</u>
Difference	<u>0</u>
<u>Claims & Reserve</u>	<u>Claims</u>
Total 2A Paid Claims and Change in Reserves	<u>529,648,072</u>
Incurred Claims per the MLR for the reporting period	532,893,998
Restated prior year incurred claims	(3,245,927)
Adjusted MLR	<u>529,648,072</u>
Difference (rounding)	<u>0</u>

**UnitedHealthcare Community Plan - Middle Tennessee
Reconciliation Between 2A and MLR Report
As of December 31, 2016**

<u>Capitation Revenue</u>	<u>Revenue</u>
Revenue reported per MLR report	716,709,154
STAT Adjustment/Other Revenue	17,847,161
	734,556,315
TennCare Capitation per 2A	736,746,816
Less: Restated revenue for prior months	(2,190,500)
	734,556,315
Difference	0
<u>Claims & Reserve</u>	<u>Claims</u>
Total 2A Paid Claims and Change in Reserves	571,320,520
	571,320,520
Incurred Claims per the MLR for the reporting period	568,901,250
Restated prior year incurred claims	2,419,270
Adjusted MLR	571,320,520
Difference (rounding)	0

**UnitedHealthcare Community Plan - West Tennessee
 Reconciliation Between 2A and MLR Report
 As of December 31, 2016**

<u>Capitation Revenue</u>	<u>Revenue</u>
Revenue reported per MLR report	524,132,779
STAT Adjustment/Other Revenue	20,658,187
	<u>544,790,966</u>
TennCare Capitation per 2A	546,766,280
Less: Restated revenue for prior months	(1,975,314)
	<u>544,790,966</u>
Difference	<u>0</u>
<u>Claims & Reserve</u>	<u>Claims</u>
Total 2A Paid Claims and Change in Reserves	404,963,025
Incurred Claims per the MLR for the reporting period	415,140,136
Restated prior year incurred claims	(10,177,112)
Adjusted MLR	<u>404,963,025</u>
Difference (rounding)	<u>0</u>



SUPPLEMENT FOR THE YEAR 2016 OF THE UnitedHealthcare Plan of the River Valley, Inc.

SUPPLEMENTAL COMPENSATION EXHIBIT

For the Year Ended December 31, 2016
(To be filed by March 1)

PART 1 - INTERROGATORIES

- Is the reporting insurer a member of a group of insurers or other holding company system? Yes [X] No []
If yes, do the amounts below represent 1) total gross compensation earned for each individual by or on behalf of all companies which are part of the group: Yes []; or 2) allocation to each insurer: Yes [X].
- Did any person while an officer, director, or trustee of the reporting entity receive directly or indirectly, during the period covered by this statement any commission on the business transactions of the reporting entity? Yes [] No [X]
- Except for retirement plans generally applicable to its staff employees, has the reporting entity any agreement with any person, other than contracts with its agents for the payment of commissions whereby it agrees that for any service rendered or to be rendered, that he/she shall receive directly or indirectly, any salary, compensation or emolument that will extend beyond the period of 12 months from the date of the agreement? Yes [] No [X]

PART 2 - OFFICERS AND EMPLOYEES COMPENSATION

1 Name and Principal Position	2 Year	3 Salary	4 Bonus	5 Stock Awards	6 Option Awards	7 Sign-on Payments	8 Severance Payments	9 All Other Compensation	10 Totals
Current:									
1. Rita Faye Johnson-Mills (TN) President, Medicaid Division and Director	2016	385,000	116,500	181,430	191,405	0	0	5,108	879,443
	2015	133,269	56,667	119,607	58,176	0	0	4,972	372,691
	2014	165,000	42,857	179,233	61,828	0	0	19,342	468,260
Current:									
2. James Wesley Kelly (TN) Chief Financial Officer and Director	2016	162,704	30,600	0	0	0	0	343	193,647
	2015	154,871	42,000	0	0	0	0	279	197,150
	2014	0	0	0	0	0	0	0	0
3. Steven Craig Walli (MO) Former President, Commercial and Former Director	2016	65,000	31,000	102,461	415,500	0	0	1,138	615,099
	2015	73,291	33,333	131,670	581,600	0	0	1,303	821,197
	2014	63,333	27,778	287,865	541,278	0	0	1,349	921,603
4. Patrick Gerard Quinn (MO) President, Commercial and Director	2016	33,477	41,342	1,358	0	0	0	152	76,329
	2015	0	0	0	0	0	0	0	0
	2014	0	0	0	0	0	0	0	0
5.	2016	0	0	0	0	0	0	0	0
	2015	0	0	0	0	0	0	0	0
	2014	0	0	0	0	0	0	0	0
6.	2016	0	0	0	0	0	0	0	0
	2015	0	0	0	0	0	0	0	0
	2014	0	0	0	0	0	0	0	0
7.	2016	0	0	0	0	0	0	0	0
	2015	0	0	0	0	0	0	0	0
	2014	0	0	0	0	0	0	0	0
8.	2016	0	0	0	0	0	0	0	0
	2015	0	0	0	0	0	0	0	0
	2014	0	0	0	0	0	0	0	0
9.	2016	0	0	0	0	0	0	0	0
	2015	0	0	0	0	0	0	0	0
	2014	0	0	0	0	0	0	0	0
10.	2016	0	0	0	0	0	0	0	0
	2015	0	0	0	0	0	0	0	0
	2014	0	0	0	0	0	0	0	0

PART 3 - DIRECTOR COMPENSATION

1 Name and Principal Position or Occupation and Company (if Outside Director)	Paid or Deferred for Services as Director				6 All Other Compensation Paid or Deferred	7 Totals
	2 Direct Compensation	3 Stock Awards	4 Option Awards	5 Other		
Cathie Sue Whiteside - Consumer Director (IL)	3,000	0	0	0	0	3,000
Charles David Ettelson, MD - Director (MO)	71,335	0	0	0	12,799	84,134
James Edward Hecker - Consumer Director (IL)	3,000	0	0	0	0	3,000
William Kenneth Appelgate Ph.D. - Consumer Director (IL)	3,000	0	0	0	0	3,000
Scott Edward Williams - Director (IL)	75,519	3,395	0	0	69,332	148,246

SUPPLEMENT FOR THE YEAR 2016 OF THE UnitedHealthcare Plan of the River Valley, Inc.

PART 4 - NARRATIVE DESCRIPTION OF MATERIAL FACTORS

Provide a narrative description of any material factors necessary to gain an understanding of the information disclosed in the tables.

N/A
