



HEALTH ANNUAL STATEMENT
FOR THE YEAR ENDED DECEMBER 31, 2024
OF THE CONDITION AND AFFAIRS OF THE
UnitedHealthcare of the Midlands, Inc.

NAIC Group Code 0707 (Current) 0707 (Prior) NAIC Company Code 95591 Employer's ID Number 47-0676824
Organized under the Laws of Nebraska, State of Domicile or Port of Entry NE
Country of Domicile United States of America
Licensed as business type: Health Maintenance Organization
Is HMO Federally Qualified? Yes [] No [X]
Incorporated/Organized 04/16/1984 Commenced Business 10/01/1984
Statutory Home Office 2717 North 118th Street; Suite 300 Omaha, NE, US 68164-9672
Main Administrative Office 2717 North 118th Street; Suite 300 Omaha, NE, US 68164-9672
Mail Address 2717 North 118th Street; Suite 300 Omaha, NE, US 68164-9672
Primary Location of Books and Records 9800 Health Care Lane, MN006-W500 Minnetonka, MN, US 55343
Internet Website Address www.uhc.com
Statutory Statement Contact Andrew J Heitzman 952-931-4352
andrew_heitzman@uhc.com 952-931-4651

OFFICERS

Chief Executive Officer, President, and Chair James Michael Parnell # Treasurer Marilyn Victoria Hirsch #
Secretary Alexander McCarthy Miskella Chief Financial Officer and Vice President James Stevenson Elliston

OTHER

Robert Andersen Broomfield, President, Commercial Nyle Brent Cottingham, Vice President Heather Anastasia Lang, Assistant Secretary
Meeta Prafulchandra Shah M.D. #, Medical Director

DIRECTORS OR TRUSTEES

Robert Andersen Broomfield Daniel Malcolm Parietti # James Michael Parnell #
Gloria Margaret Sargent

State of County of State of Mississippi County of Madison State of 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 there from 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.

Nyle Brent Cottingham Vice President
James Michael Parnell Chief Executive Officer, President and Chair
Alexander McCarthy Miskella Secretary
Subscribed and sworn to before me this day of
17th day of February 2025



- a. Is this an original filing? Yes [X] No []
b. If no,
1. State the amendment number
2. Date filed
3. Number of pages attached



HEALTH ANNUAL STATEMENT
 FOR THE YEAR ENDED DECEMBER 31, 2024
 OF THE CONDITION AND AFFAIRS OF THE
UnitedHealthcare of the Midlands, Inc.

NAIC Group Code 0707 0707 NAIC Company Code 95591 Employer's ID Number 47-0676824
(Current) (Prior)

Organized under the Laws of Nebraska, State of Domicile or Port of Entry NE

Country of Domicile United States of America

Licensed as business type: Health Maintenance Organization

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

Incorporated/Organized 04/16/1984 Commenced Business 10/01/1984

Statutory Home Office 2717 North 118th Street, Suite 300 Omaha, NE, US 68164-9672
(Street and Number) (City or Town, State, Country and Zip Code)

Main Administrative Office 2717 North 118th Street, Suite 300
(Street and Number)
Omaha, NE, US 68164-9672 402-445-5000
(City or Town, State, Country and Zip Code) (Area Code) (Telephone Number)

Mail Address 2717 North 118th Street, Suite 300 Omaha, NE, US 68164-9672
(Street and Number or P.O. Box) (City or Town, State, Country and Zip Code)

Primary Location of Books and Records 9800 Health Care Lane, MN006-W500
(Street and Number)
Minnetonka, MN, US 55343 952-202-8230
(City or Town, State, Country and Zip Code) (Area Code) (Telephone Number)

Internet Website Address www.uhc.com

Statutory Statement Contact Andrew J Heitzman 952-931-4352
(Name) (Area Code) (Telephone Number)
andrew_heitzman@uhc.com 952-931-4651
(E-mail Address) (FAX Number)

OFFICERS

Chief Executive Officer, President, and Chair James Michael Parnell # Treasurer Marilyn Victoria Hirsch #
 Secretary Alexander McCarthy Miskella Chief Financial Officer and Vice President James Stevenson Elliston

OTHER

Robert Andersen Broomfield, President, Commercial Nyle Brent Cottingham, Vice President Heather Anastasia Lang, Assistant Secretary
Meeta Prafulchandra Shah M.D. #, Medical Director

DIRECTORS OR TRUSTEES

Robert Andersen Broomfield Daniel Malcolm Parietti # James Michael Parnell #
Gloria Margaret Sargent

State of MN State of _____ State of _____
 County of Dennison County of _____ 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 there from 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.

Nyle Brent Cottingham James Michael Parnell Alexander McCarthy Miskella
 Vice President Chief Executive Officer, President and Chair Secretary

Subscribed and sworn to before me this 16 day of January, 2025
James Kuhlenbeck Subscribed and sworn to before me this _____ day of _____
 Subscribed and sworn to before me this _____ day of _____



- a. Is this an original filing?..... Yes [X] No []
 b. If no,
 1. State the amendment number.....
 2. Date filed.....
 3. Number of pages attached.....



HEALTH ANNUAL STATEMENT
 FOR THE YEAR ENDED DECEMBER 31, 2024
 OF THE CONDITION AND AFFAIRS OF THE
UnitedHealthcare of the Midlands, Inc.

NAIC Group Code 0707 0707 NAIC Company Code 95591 Employer's ID Number 47-0676824
(Current) (Prior)

Organized under the Laws of Nebraska, State of Domicile or Port of Entry NE

Country of Domicile United States of America

Licensed as business type: Health Maintenance Organization

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

Incorporated/Organized 04/16/1984 Commenced Business 10/01/1984

Statutory Home Office 2717 North 118th Street, Suite 300, Omaha, NE, US 68164-9672
(Street and Number) (City or Town, State, Country and Zip Code)

Main Administrative Office 2717 North 118th Street, Suite 300
(Street and Number)
Omaha, NE, US 68164-9672 402-445-5000
(City or Town, State, Country and Zip Code) (Area Code) (Telephone Number)

Mail Address 2717 North 118th Street, Suite 300, Omaha, NE, US 68164-9672
(Street and Number or P.O. Box) (City or Town, State, Country and Zip Code)

Primary Location of Books and Records 9800 Health Care Lane, MN006-W500
(Street and Number)
Minnetonka, MN, US 55343 952-202-8230
(City or Town, State, Country and Zip Code) (Area Code) (Telephone Number)

Internet Website Address www.uhc.com

Statutory Statement Contact Andrew J Heitzman, 952-931-4352
(Name) (Area Code) (Telephone Number)
andrew_heitzman@uhc.com 952-931-4651
(E-mail Address) (FAX Number)

OFFICERS

Chief Executive Officer, President, and Chair James Michael Parnell # Treasurer Marilyn Victoria Hirsch #
 Secretary Alexander McCarthy Miskella Chief Financial Officer and Vice President James Stevenson Elliston

OTHER

Robert Andersen Broomfield, President, Commercial Nyle Brent Cottingham, Vice President Heather Anastasia Lang, Assistant Secretary
Meeta Prafulchandra Shah M.D. #, Medical Director

DIRECTORS OR TRUSTEES

Robert Andersen Broomfield Daniel Malcolm Parietti # James Michael Parnell #
Gloria Margaret Sargent

State of _____ State of _____ State of Wisconsin
 County of _____ County of _____ County of Brown

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 there from 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.

 Nyle Brent Cottingham
 Vice President

 James Michael Parnell
 Chief Executive Officer, President and Chair

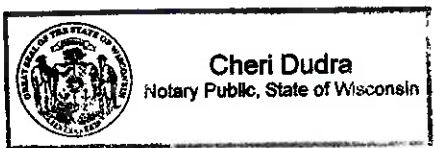
 Alexander McCarthy Miskella
 Secretary

Subscribed and sworn to before me this _____ day of _____

Subscribed and sworn to before me this _____ day of _____

Subscribed and sworn to before me this 29th day of January, 2025
Cheri Dudra

- a. Is this an original filing?..... Yes [X] No []
- b. If no,
1. State the amendment number.....
 2. Date filed.....
 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)	958,827,764	0	958,827,764	910,194,073
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 (\$377,922, Schedule E - Part 1), cash equivalents (\$153,702,150, Schedule E - Part 2) and short-term investments (\$0, Schedule DA)	154,080,072	0	154,080,072	243,972,613
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)	1,978,486	0	1,978,486	1,793,269
9. Receivables for securities	0	0	0	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)	1,114,886,322	0	1,114,886,322	1,155,959,955
13. Title plants less \$0 charged off (for Title insurers only)	0	0	0	0
14. Investment income due and accrued	7,647,467	0	7,647,467	7,124,595
15. Premiums and considerations:				
15.1 Uncollected premiums and agents' balances in the course of collection	30,073,657	726,048	29,347,609	25,137,279
15.2 Deferred premiums, 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 (\$2,107,028) and contracts subject to redetermination (\$253,673,882)	255,780,910	0	255,780,910	274,451,337
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	51,281,729	90,884	51,190,845	45,346,208
18.1 Current federal and foreign income tax recoverable and interest thereon	24,771,150	0	24,771,150	9,012,656
18.2 Net deferred tax asset	7,532,183	0	7,532,183	6,856,946
19. Guaranty funds receivable or on deposit	0	0	0	0
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	23,752,292
24. Health care (\$191,991,462) and other amounts receivable	219,312,248	27,320,786	191,991,462	186,353,369
25. Aggregate write-ins for other-than-invested assets	513	513	0	555,394
26. Total assets excluding Separate Accounts, Segregated Accounts and Protected Cell Accounts (Lines 12 to 25)	1,711,286,179	28,138,231	1,683,147,948	1,734,550,031
27. From Separate Accounts, Segregated Accounts and Protected Cell Accounts	0	0	0	0
28. Total (Lines 26 and 27)	1,711,286,179	28,138,231	1,683,147,948	1,734,550,031
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 through 1103 plus 1198)(Line 11 above)	0	0	0	0
2501. Miscellaneous receivables	479	479	0	0
2502. Prepaid commissions	34	34	0	0
2503. State income tax recoverable	0	0	0	555,394
2598. Summary of remaining write-ins for Line 25 from overflow page	0	0	0	0
2599. Totals (Lines 2501 through 2503 plus 2598)(Line 25 above)	513	513	0	555,394

LIABILITIES, CAPITAL AND SURPLUS

	Current Year			Prior Year
	1	2	3	4
	Covered	Uncovered	Total	Total
1. Claims unpaid (less \$0 reinsurance ceded)	514,838,779	0	514,838,779	561,154,893
2. Accrued medical incentive pool and bonus amounts	75,591,719	0	75,591,719	75,681,256
3. Unpaid claims adjustment expenses.....	4,221,309	0	4,221,309	4,326,038
4. Aggregate health policy reserves, including the liability of \$ 11,261,619 for medical loss ratio rebate per the Public Health Service Act	74,929,965	0	74,929,965	192,918,683
5. Aggregate life policy reserves.....	0	0	0	0
6. Property/casualty unearned premium reserves.....	0	0	0	0
7. Aggregate health claim reserves.....	1,623,757	0	1,623,757	1,523,366
8. Premiums received in advance.....	442,422	0	442,422	12,425,401
9. General expenses due or accrued.....	37,407,804	0	37,407,804	15,081,464
10.1 Current federal and foreign income tax payable and interest thereon (including \$0 on realized capital gains (losses))	0	0	0	0
10.2 Net deferred tax liability.....	0	0	0	0
11. Ceded reinsurance premiums payable.....	1,927,441	0	1,927,441	2,121,459
12. Amounts withheld or retained for the account of others.....	0	0	0	0
13. Remittances and items not allocated.....	140,970	0	140,970	97,127
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.....	276,724,970	0	276,724,970	0
16. Derivatives.....	0	0	0	0
17. Payable for securities.....	1,866,000	0	1,866,000	8,316,929
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.....	46,127,234	0	46,127,234	107,335,006
23. Aggregate write-ins for other liabilities (including \$621 current).....	621	0	621	2,422
24. Total liabilities (Lines 1 to 23).....	1,035,842,991	0	1,035,842,991	980,984,044
25. Aggregate write-ins for special surplus funds.....	XXX	XXX	0	0
26. Common capital stock.....	XXX	XXX	100,000	100,000
27. Preferred capital stock.....	XXX	XXX	0	0
28. Gross paid in and contributed surplus.....	XXX	XXX	61,100,000	61,100,000
29. Surplus notes.....	XXX	XXX	0	0
30. Aggregate write-ins for other-than-special surplus funds.....	XXX	XXX	0	0
31. Unassigned funds (surplus).....	XXX	XXX	586,104,957	692,365,987
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	647,304,957	753,565,987
34. Total liabilities, capital and surplus (Lines 24 and 33)	XXX	XXX	1,683,147,948	1,734,550,031
DETAILS OF WRITE-INS				
2301. Unclaimed property	621	0	621	2,422
2302.				
2303.				
2398. Summary of remaining write-ins for Line 23 from overflow page	0	0	0	0
2399. Totals (Lines 2301 through 2303 plus 2398)(Line 23 above)	621	0	621	2,422
2501.	XXX	XXX		
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 through 2503 plus 2598)(Line 25 above)	XXX	XXX	0	0
3001.	XXX	XXX		
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 through 3003 plus 3098)(Line 30 above)	XXX	XXX	0	0

STATEMENT OF REVENUE AND EXPENSES

	Current Year		Prior Year
	1 Uncovered	2 Total	3 Total
1. Member Months.....	XXX	5,707,247	6,062,233
2. Net premium income (including \$0 non-health premium income)	XXX	6,218,395,636	6,542,016,519
3. Change in unearned premium reserves and reserve for rate credits	XXX	118,318,366	(27,486,012)
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	0
7. Aggregate write-ins for other non-health revenues	XXX	0	0
8. Total revenues (Lines 2 to 7)	XXX	6,336,714,002	6,514,530,507
Hospital and Medical:			
9. Hospital/medical benefits	0	4,684,658,202	4,751,307,884
10. Other professional services	0	135,138,256	126,481,511
11. Outside referrals	0	0	0
12. Emergency room and out-of-area	0	0	0
13. Prescription drugs	0	554,221,171	457,401,263
14. Aggregate write-ins for other hospital and medical.....	0	0	0
15. Incentive pool, withhold adjustments and bonus amounts	0	95,806,272	113,757,702
16. Subtotal (Lines 9 to 15)	0	5,469,823,901	5,448,948,360
Less:			
17. Net reinsurance recoveries	0	0	0
18. Total hospital and medical (Lines 16 minus 17)	0	5,469,823,901	5,448,948,360
19. Non-health claims (net)	0	0	0
20. Claims adjustment expenses, including \$144,667,828 cost containment expenses	0	192,836,188	191,734,614
21. General administrative expenses	0	410,579,030	436,875,506
22. Increase in reserves for life and accident and health contracts (including \$0 increase in reserves for life only)	0	0	0
23. Total underwriting deductions (Lines 18 through 22).....	0	6,073,239,119	6,077,558,480
24. Net underwriting gain or (loss) (Lines 8 minus 23)	XXX	263,474,883	436,972,027
25. Net investment income earned (Exhibit of Net Investment Income, Line 17)	0	53,368,823	56,288,631
26. Net realized capital gains (losses) less capital gains tax of \$1,480,915	0	5,571,061	3,071,418
27. Net investment gains (losses) (Lines 25 plus 26)	0	58,939,884	59,360,049
28. Net gain or (loss) from agents' or premium balances charged off [(amount recovered \$250,760) (amount charged off \$ (1,203,335))]	0	(952,575)	(821,345)
29. Aggregate write-ins for other income or expenses	0	(14,199)	0
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	321,447,993	495,510,731
31. Federal and foreign income taxes incurred	XXX	64,108,936	103,332,891
32. Net income (loss) (Lines 30 minus 31)	XXX	257,339,057	392,177,840
DETAILS OF WRITE-INS			
0601.	XXX		
0602.	XXX		
0603.	XXX		
0698. Summary of remaining write-ins for Line 6 from overflow page	XXX	0	0
0699. Totals (Lines 0601 through 0603 plus 0698)(Line 6 above)	XXX	0	0
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 through 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 through 1403 plus 1498)(Line 14 above)	0	0	0
2901. Fines and Penalties	0	(14,199)	0
2902.			
2903.			
2998. Summary of remaining write-ins for Line 29 from overflow page	0	0	0
2999. Totals (Lines 2901 through 2903 plus 2998)(Line 29 above)	0	(14,199)	0

STATEMENT OF REVENUE AND EXPENSES (Continued)

	1 Current Year	2 Prior Year
CAPITAL AND SURPLUS ACCOUNT		
33. Capital and surplus prior reporting year.....	753,565,987	570,485,524
34. Net income or (loss) from Line 32	257,339,057	392,177,840
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	675,237	1,820,497
39. Change in nonadmitted assets	(5,275,324)	(5,917,874)
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	(359,000,000)	(205,000,000)
47. Aggregate write-ins for gains or (losses) in surplus	0	0
48. Net change in capital and surplus (Lines 34 to 47)	(106,261,030)	183,080,463
49. Capital and surplus end of reporting period (Line 33 plus 48)	647,304,957	753,565,987
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 through 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	6,220,959,860	6,517,222,844
2. Net investment income	55,912,659	57,217,379
3. Miscellaneous income	0	0
4. Total (Lines 1 through 3)	6,276,872,519	6,574,440,223
5. Benefit and loss related payments	5,526,952,743	5,442,918,277
6. Net transfers to Separate Accounts, Segregated Accounts and Protected Cell Accounts	0	0
7. Commissions, expenses paid and aggregate write-ins for deductions	648,542,109	639,122,843
8. Dividends paid to policyholders	0	0
9. Federal and foreign income taxes paid (recovered) net of \$0 tax on capital gains (losses)	81,348,345	99,663,821
10. Total (Lines 5 through 9)	6,256,843,197	6,181,704,941
11. Net cash from operations (Line 4 minus Line 10)	20,029,322	392,735,282
Cash from Investments		
12. Proceeds from investments sold, matured or repaid:		
12.1 Bonds	393,324,918	208,966,529
12.2 Stocks	0	0
12.3 Mortgage loans	0	0
12.4 Real estate	0	0
12.5 Other invested assets	0	0
12.6 Net gains or (losses) on cash, cash equivalents and short-term investments	4,590	2,284
12.7 Miscellaneous proceeds	0	5,966,565
12.8 Total investment proceeds (Lines 12.1 to 12.7)	393,329,508	214,935,378
13. Cost of investments acquired (long-term only):		
13.1 Bonds	437,132,678	426,170,185
13.2 Stocks	0	0
13.3 Mortgage loans	0	0
13.4 Real estate	0	0
13.5 Other invested assets	1,185,652	2,034,861
13.6 Miscellaneous applications	6,450,929	0
13.7 Total investments acquired (Lines 13.1 to 13.6)	444,769,259	428,205,046
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)	(51,439,751)	(213,269,668)
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	359,000,000	205,000,000
16.6 Other cash provided (applied)	300,517,888	(27,472,225)
17. Net cash from financing and miscellaneous sources (Lines 16.1 to 16.4 minus Line 16.5 plus Line 16.6)	(58,482,112)	(232,472,225)
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)	(89,892,541)	(53,006,611)
19. Cash, cash equivalents and short-term investments:		
19.1 Beginning of year	243,972,613	296,979,224
19.2 End of year (Line 18 plus Line 19.1)	154,080,072	243,972,613

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

--	--	--

ANNUAL STATEMENT FOR THE YEAR 2024 OF THE UnitedHealthcare of the Midlands, Inc.

ANALYSIS OF OPERATIONS BY LINES OF BUSINESS

	1 Total	Comprehensive (Hospital & Medical)		4 Medicare Supplement	5 Vision Only	6 Dental Only	7 Federal Employees Health Benefits Plan	8 Title XVIII Medicare	9 Title XIX Medicaid	10 Credit A&H	11 Disability Income	12 Long-Term Care	13 Other Health	14 Other Non-Health
		2 Individual	3 Group											
1. Net premium income	6,218,395,636	40,037,033	4,540,133	0	0	0	0	5,411,572,410	762,246,060	0	0	0	0	0
2. Change in unearned premium reserves and reserve for rate credit	118,318,366	4,193,778	(544,766)	0	0	0	0	17,444,415	97,224,939	0	0	0	0	0
3. Fee-for-service (net of \$ medical expenses)	0	0	0	0	0	0	0	0	0	0	0	0	0	XXX
4. Risk revenue	0	0	0	0	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	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	XXX	XXX	XXX	XXX	0
7. Total revenues (Lines 1 to 6)	6,336,714,002	44,230,811	3,995,367	0	0	0	0	5,429,016,825	859,470,999	0	0	0	0	0
8. Hospital/medical benefits	4,684,658,202	26,521,586	2,508,124	0	0	0	0	4,076,099,753	579,528,739	0	0	0	0	XXX
9. Other professional services	135,138,256	4,955,073	246	0	0	0	0	101,393,125	28,789,812	0	0	0	0	XXX
10. Outside referrals	0	0	0	0	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	0	0	0	0	XXX
12. Prescription drugs	554,221,171	6,414,814	213,064	0	0	0	0	353,175,221	194,418,072	0	0	0	0	XXX
13. Aggregate write-ins for other hospital and medical incentive pool, withhold adjustments and bonus amounts	95,806,272	0	(6,999)	0	0	0	0	95,080,937	732,334	0	0	0	0	XXX
15. Subtotal (Lines 8 to 14)	5,469,823,901	37,891,473	2,714,435	0	0	0	0	4,625,749,036	803,468,957	0	0	0	0	XXX
16. Net reinsurance recoveries	0	0	0	0	0	0	0	0	0	0	0	0	0	XXX
17. Total medical and hospital (Lines 15 minus 16)	5,469,823,901	37,891,473	2,714,435	0	0	0	0	4,625,749,036	803,468,957	0	0	0	0	XXX
18. Non-health claims (net)	0	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0
19. Claims adjustment expenses including \$ 144,667,828 cost containment expenses	192,836,188	1,241,572	140,792	0	0	0	0	167,816,115	23,637,709	0	0	0	0	0
20. General administrative expenses	410,579,030	2,643,506	299,769	0	0	0	0	357,307,300	50,328,455	0	0	0	0	0
21. Increase in reserves for accident and health contracts	0	0	0	0	0	0	0	0	0	0	0	0	0	XXX
22. Increase in reserves for life contracts	0	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0
23. Total underwriting deductions (Lines 17 to 22)	6,073,239,119	41,776,551	3,154,996	0	0	0	0	5,150,872,451	877,435,121	0	0	0	0	0
24. Net underwriting gain or (loss) (Line 7 minus Line 23)	263,474,883	2,454,260	840,371	0	0	0	0	278,144,374	(17,964,122)	0	0	0	0	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	0	0	0	0	XXX
0599. Totals (Lines 0501 through 0503 plus 0598) (Line 5 above)	0	0	0	0	0	0	0	0	0	0	0	0	0	XXX
0601.		XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
0602.		XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
0603.		XXX	XXX	XXX	XXX	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	XXX	XXX	XXX	XXX	0
0699. Totals (Lines 0601 through 0603 plus 0698) (Line 6 above)	0	XXX	XXX	XXX	XXX	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	0	0	0	0	XXX
1399. Totals (Lines 1301 through 1303 plus 1398) (Line 13 above)	0	0	0	0	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) individual	40,214,648	0	177,617	40,037,031
2. Comprehensive (hospital and medical) group	4,558,229	0	18,094	4,540,135
3. Medicare Supplement	0	0	0	0
4. Vision only	0	0	0	0
5. Dental only	0	0	0	0
6. Federal Employees Health Benefits Plan	0	0	0	0
7. Title XVIII - Medicare	5,433,437,408	0	21,864,998	5,411,572,410
8. Title XIX - Medicaid	765,697,365	0	3,451,305	762,246,060
9. Credit A&H	0	0	0	0
10. Disability Income	0	0	0	0
11. Long-Term Care	0	0	0	0
12. Other health	0	0	0	0
13. Health subtotal (Lines 1 through 12)	6,243,907,650	0	25,512,014	6,218,395,636
14. Life	0	0	0	0
15. Property/casualty	0	0	0	0
16. Totals (Lines 13 to 15)	6,243,907,650	0	25,512,014	6,218,395,636

ANNUAL STATEMENT FOR THE YEAR 2024 OF THE UnitedHealthcare of the Midlands, Inc.

UNDERWRITING AND INVESTMENT EXHIBIT

PART 2 - CLAIMS INCURRED DURING THE YEAR

	1 Total	Comprehensive (Hospital & Medical)		4 Medicare Supplement	5 Vision Only	6 Dental Only	7 Federal Employees Health Benefits Plan	8 Title XVIII Medicare	9 Title XIX Medicaid	10 Credit A&H	11 Disability Income	12 Long-Term Care	13 Other Health	14 Other Non-Health
		2 Individual	3 Group											
1. Payments during the year:														
1.1 Direct	5,431,056,934	37,048,145	2,724,663	0	0	0	0	4,587,030,433	804,253,693	0	0	0	0	0
1.2 Reinsurance assumed	0	0	0	0	0	0	0	0	0	0	0	0	0	0
1.3 Reinsurance ceded	0	0	0	0	0	0	0	0	0	0	0	0	0	0
1.4 Net	5,431,056,934	37,048,145	2,724,663	0	0	0	0	4,587,030,433	804,253,693	0	0	0	0	0
2. Paid medical incentive pools and bonuses	95,895,809	0	780	0	0	0	0	90,324,687	5,570,342	0	0	0	0	0
3. Claim liability December 31, current year from Part 2A:														
3.1 Direct	514,838,779	2,297,506	409,732	0	0	0	0	440,279,523	71,852,018	0	0	0	0	0
3.2 Reinsurance assumed	0	0	0	0	0	0	0	0	0	0	0	0	0	0
3.3 Reinsurance ceded	0	0	0	0	0	0	0	0	0	0	0	0	0	0
3.4 Net	514,838,779	2,297,506	409,732	0	0	0	0	440,279,523	71,852,018	0	0	0	0	0
4. Claim reserve December 31, current year from Part 2D:														
4.1 Direct	1,623,757	16,568	0	0	0	0	0	960,894	646,295	0	0	0	0	0
4.2 Reinsurance assumed	0	0	0	0	0	0	0	0	0	0	0	0	0	0
4.3 Reinsurance ceded	0	0	0	0	0	0	0	0	0	0	0	0	0	0
4.4 Net	1,623,757	16,568	0	0	0	0	0	960,894	646,295	0	0	0	0	0
5. Accrued medical incentive pools and bonuses, current year	75,591,719	0	837	0	0	0	0	69,276,331	6,314,551	0	0	0	0	0
6. Net health care receivables (a)	10,823,581	10,387	(22,931)	0	0	0	0	10,524,443	311,682	0	0	0	0	0
7. Amounts recoverable from reinsurers December 31, current year	0	0	0	0	0	0	0	0	0	0	0	0	0	0
8. Claim liability December 31, prior year from Part 2A:														
8.1 Direct	561,154,893	1,449,816	435,893	0	0	0	0	486,189,207	73,079,977	0	0	0	0	0
8.2 Reinsurance assumed	0	0	0	0	0	0	0	0	0	0	0	0	0	0
8.3 Reinsurance ceded	0	0	0	0	0	0	0	0	0	0	0	0	0	0
8.4 Net	561,154,893	1,449,816	435,893	0	0	0	0	486,189,207	73,079,977	0	0	0	0	0
9. Claim reserve December 31, prior year from Part 2D:														
9.1 Direct	1,523,366	10,543	0	0	0	0	0	889,099	623,724	0	0	0	0	0
9.2 Reinsurance assumed	0	0	0	0	0	0	0	0	0	0	0	0	0	0
9.3 Reinsurance ceded	0	0	0	0	0	0	0	0	0	0	0	0	0	0
9.4 Net	1,523,366	10,543	0	0	0	0	0	889,099	623,724	0	0	0	0	0
10. Accrued medical incentive pools and bonuses, prior year	75,681,256	0	8,616	0	0	0	0	64,520,082	11,152,558	0	0	0	0	0
11. Amounts recoverable from reinsurers December 31, prior year	0	0	0	0	0	0	0	0	0	0	0	0	0	0
12. Incurred Benefits:														
12.1 Direct	5,374,017,630	37,891,473	2,721,433	0	0	0	0	4,530,668,101	802,736,623	0	0	0	0	0
12.2 Reinsurance assumed	0	0	0	0	0	0	0	0	0	0	0	0	0	0
12.3 Reinsurance ceded	0	0	0	0	0	0	0	0	0	0	0	0	0	0
12.4 Net	5,374,017,630	37,891,473	2,721,433	0	0	0	0	4,530,668,101	802,736,623	0	0	0	0	0
13. Incurred medical incentive pools and bonuses	95,806,272	0	(6,999)	0	0	0	0	95,080,936	732,335	0	0	0	0	0

(a) Excludes \$ 3,393 loans or advances to providers not yet expensed.

ANNUAL STATEMENT FOR THE YEAR 2024 OF THE UnitedHealthcare of the Midlands, Inc.

UNDERWRITING AND INVESTMENT EXHIBIT

PART 2A - CLAIMS LIABILITY END OF CURRENT YEAR

	1	Comprehensive (Hospital & Medical)		4	5	6	7	8	9	10	11	12	13	14
	Total	2 Individual	3 Group	Medicare Supplement	Vision Only	Dental Only	Federal Employees Health Benefits Plan	Title XVIII Medicare	Title XIX Medicaid	Credit A&H	Disability Income	Long-Term Care	Other Health	Other Non-Health
1. Reported in Process of Adjustment:														
1.1 Direct	268,523,251	384,019	106,711	0	0	0	0	258,976,181	9,056,340	0	0	0	0	0
1.2 Reinsurance assumed	0	0	0	0	0	0	0	0	0	0	0	0	0	0
1.3 Reinsurance ceded	0	0	0	0	0	0	0	0	0	0	0	0	0	0
1.4 Net	268,523,251	384,019	106,711	0	0	0	0	258,976,181	9,056,340	0	0	0	0	0
2. Incurred but Unreported:														
2.1 Direct	246,314,802	1,913,487	303,021	0	0	0	0	181,302,616	62,795,678	0	0	0	0	0
2.2 Reinsurance assumed	0	0	0	0	0	0	0	0	0	0	0	0	0	0
2.3 Reinsurance ceded	0	0	0	0	0	0	0	0	0	0	0	0	0	0
2.4 Net	246,314,802	1,913,487	303,021	0	0	0	0	181,302,616	62,795,678	0	0	0	0	0
3. Amounts Withheld from Paid Claims and Capitations:														
3.1 Direct	726	0	0	0	0	0	0	726	0	0	0	0	0	0
3.2 Reinsurance assumed	0	0	0	0	0	0	0	0	0	0	0	0	0	0
3.3 Reinsurance ceded	0	0	0	0	0	0	0	0	0	0	0	0	0	0
3.4 Net	726	0	0	0	0	0	0	726	0	0	0	0	0	0
4. TOTALS:														
4.1 Direct	514,838,779	2,297,506	409,732	0	0	0	0	440,279,523	71,852,018	0	0	0	0	0
4.2 Reinsurance assumed	0	0	0	0	0	0	0	0	0	0	0	0	0	0
4.3 Reinsurance ceded	0	0	0	0	0	0	0	0	0	0	0	0	0	0
4.4 Net	514,838,779	2,297,506	409,732	0	0	0	0	440,279,523	71,852,018	0	0	0	0	0

ANNUAL STATEMENT FOR THE YEAR 2024 OF THE UnitedHealthcare of the Midlands, 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) individual	1,134,470	35,913,676	174,417	2,139,656	1,308,887	1,460,359
2. Comprehensive (hospital and medical) group	81,191	2,643,472	1,395	408,337	82,586	435,893
3. Medicare Supplement	0	0	0	0	0	0
4. Vision Only	0	0	0	0	0	0
5. Dental Only	0	0	0	0	0	0
6. Federal Employees Health Benefits Plan	0	0	0	0	0	0
7. Title XVIII - Medicare	257,430,178	4,329,600,255	5,820,202	435,420,215	263,250,380	487,078,307
8. Title XIX - Medicaid	53,977,359	750,276,334	9,483,895	63,014,417	63,461,254	73,703,701
9. Credit A&H	0	0	0	0	0	0
10. Disability Income	0	0	0	0	0	0
11. Long-Term Care	0	0	0	0	0	0
12. Other health	0	0	0	0	0	0
13. Health subtotal (Lines 1 to 12)	312,623,198	5,118,433,737	15,479,909	500,982,625	328,103,107	562,678,260
14. Health care receivables (a)	15,623,654	185,729,704	0	17,955,497	15,623,654	208,485,273
15. Other non-health	0	0	0	0	0	0
16. Medical incentive pools and bonus amounts	61,067,252	34,828,557	9,282,345	66,309,374	70,349,597	75,681,256
17. Totals (Lines 13 - 14 + 15 + 16)	358,066,796	4,967,532,590	24,762,254	549,336,502	382,829,050	429,874,243

(a) Excludes \$ 3,393 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 2020	2 2021	3 2022	4 2023	5 2024
1. Prior	366	364	355	351	338
2. 2020	8,548	8,567	8,573	8,580	8,580
3. 2021	XXX	5,609	6,697	6,723	6,721
4. 2022	XXX	XXX	3,549	5,170	5,170
5. 2023	XXX	XXX	XXX	31,481	32,709
6. 2024	XXX	XXX	XXX	XXX	38,559

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 2020	2 2021	3 2022	4 2023	5 2024
1. Prior	408	364	355	351	338
2. 2020	9,765	8,621	8,573	8,580	8,580
3. 2021	XXX	6,852	6,764	6,723	6,721
4. 2022	XXX	XXX	4,222	5,226	5,170
5. 2023	XXX	XXX	XXX	33,330	32,885
6. 2024	XXX	XXX	XXX	XXX	41,108

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	2	3	4	5	6	7	8	9	10
	Premiums Earned	Claims Payment	Claim Adjustment Expense Payments	(Col. 3/2) Percent	Claim and Claim Adjustment Expense Payments (Col. 2 + 3)	(Col. 5/1) Percent	Claims Unpaid	Unpaid Claims Adjustment Expenses	Total Claims and Claims Adjustment Expense Incurred (Col. 5+7+8)	(Col. 9/1) Percent
1. 2020	17,601	8,580	339	4.0	8,919	50.7	0	0	8,919	50.7
2. 2021	8,036	6,721	289	4.3	7,010	87.2	0	0	7,010	87.2
3. 2022	5,982	5,170	280	5.4	5,450	91.1	0	0	5,450	91.1
4. 2023	38,104	32,709	1,122	3.4	33,831	88.8	176	2	34,009	89.3
5. 2024	48,226	38,559	1,213	3.1	39,772	82.5	2,549	30	42,351	87.8

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 2020	2 2021	3 2022	4 2023	5 2024
1.	Prior	235,532	233,094	231,627	231,150	230,979
2.	2020	2,188,206	2,444,473	2,443,891	2,443,428	2,443,264
3.	2021	XXX	2,321,680	2,525,720	2,528,768	2,528,465
4.	2022	XXX	XXX	3,573,076	3,896,816	3,896,842
5.	2023	XXX	XXX	XXX	4,300,973	4,614,934
6.	2024	XXX	XXX	XXX	XXX	4,364,007

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 2020	2 2021	3 2022	4 2023	5 2024
1.	Prior	244,619	233,094	231,627	231,150	230,979
2.	2020	2,556,612	2,446,915	2,443,891	2,443,428	2,443,264
3.	2021	XXX	2,634,620	2,532,608	2,528,768	2,528,465
4.	2022	XXX	XXX	4,073,078	3,904,637	3,896,842
5.	2023	XXX	XXX	XXX	4,844,750	4,625,442
6.	2024	XXX	XXX	XXX	XXX	4,864,016

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. 2020	3,033,765	2,443,264	106,394	4.4	2,549,658	84.0	0	0	2,549,658	84.0
2. 2021	3,074,522	2,528,465	105,046	4.2	2,633,511	85.7	0	0	2,633,511	85.7
3. 2022	4,803,256	3,896,842	156,553	4.0	4,053,395	84.4	0	0	4,053,395	84.4
4. 2023	5,637,331	4,614,934	165,579	3.6	4,780,513	84.8	10,507	75	4,791,095	85.0
5. 2024	5,429,017	4,364,007	146,660	3.4	4,510,667	83.1	500,009	3,565	5,014,241	92.4

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 2020	2 2021	3 2022	4 2023	5 2024
1.	Prior	28,737	31,500	33,947	33,284	33,150
2.	2020	383,254	420,333	424,161	425,788	425,526
3.	2021	XXX	555,430	599,357	602,572	602,017
4.	2022	XXX	XXX	687,771	747,802	750,660
5.	2023	XXX	XXX	XXX	718,759	775,979
6.	2024	XXX	XXX	XXX	XXX	750,696

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 2020	2 2021	3 2022	4 2023	5 2024
1.	Prior	32,286	31,500	33,947	33,284	33,150
2.	2020	431,098	428,846	424,161	425,788	425,526
3.	2021	XXX	607,116	606,503	602,572	602,017
4.	2022	XXX	XXX	760,907	759,222	750,660
5.	2023	XXX	XXX	XXX	792,195	790,058
6.	2024	XXX	XXX	XXX	XXX	815,430

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. 2020	489,792	425,526	23,771	5.6	449,297	91.7	0	0	449,297	91.7
2. 2021	689,789	602,017	34,227	5.7	636,244	92.2	0	0	636,244	92.2
3. 2022	799,595	750,660	29,012	3.9	779,672	97.5	0	0	779,672	97.5
4. 2023	839,096	775,979	24,638	3.2	800,617	95.4	14,079	98	814,794	97.1
5. 2024	859,471	750,696	20,548	2.7	771,244	89.7	64,734	451	836,429	97.3

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 2020	2 2021	3 2022	4 2023	5 2024
1. Prior		264,635	264,958	265,929	264,785	264,467
2. 2020		2,580,008	2,873,373	2,876,625	2,877,796	2,877,370
3. 2021		XXX	2,882,719	3,131,774	3,138,063	3,137,203
4. 2022		XXX	XXX	4,264,396	4,649,788	4,652,672
5. 2023		XXX	XXX	XXX	5,051,213	5,423,622
6. 2024		XXX	XXX	XXX	XXX	5,153,262

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 2020	2 2021	3 2022	4 2023	5 2024
1. Prior		277,313	264,958	265,929	264,785	264,467
2. 2020		2,997,475	2,884,382	2,876,625	2,877,796	2,877,370
3. 2021		XXX	3,248,588	3,145,875	3,138,063	3,137,203
4. 2022		XXX	XXX	4,838,207	4,669,085	4,652,672
5. 2023		XXX	XXX	XXX	5,670,275	5,448,385
6. 2024		XXX	XXX	XXX	XXX	5,720,554

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. 2020	3,541,158	2,877,370	130,504	4.5	3,007,874	84.9	0	0	3,007,874	84.9
2. 2021	3,772,347	3,137,203	139,562	4.4	3,276,765	86.9	0	0	3,276,765	86.9
3. 2022	5,608,833	4,652,672	185,845	4.0	4,838,517	86.3	0	0	4,838,517	86.3
4. 2023	6,514,531	5,423,622	191,339	3.5	5,614,961	86.2	24,762	175	5,639,898	86.6
5. 2024	6,336,714	5,153,262	168,421	3.3	5,321,683	84.0	567,292	4,046	5,893,021	93.0

12.GT

UNDERWRITING AND INVESTMENT EXHIBIT

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

	1 Total	Comprehensive (Hospital & Medical)		4 Medicare Supplement	5 Vision Only	6 Dental Only	7 Federal Employees Health Benefits Plan	8 Title XVIII Medicare	9 Title XIX Medicaid	10 Credit A&H	11 Disability Income	12 Long-Term Care	13 Other
		2 Individual	3 Group										
1. Unearned premium reserves	0	0	0	0	0	0	0	0	0	0	0	0	0
2. Additional policy reserves (a)	0	0	0	0	0	0	0	0	0	0	0	0	0
3. Reserve for future contingent benefits	0	0	0	0	0	0	0	0	0	0	0	0	0
4. Reserve for rate credits or experience rating refunds (including \$0 for investment income) ..	69,452,032	(4,281)	607,740	0	0	0	0	10,653,880	58,194,693	0	0	0	0
5. Aggregate write-ins for other policy reserves	5,477,933	118,529	5,012	0	0	0	0	304,921	5,049,471	0	0	0	0
6. Totals (gross)	74,929,965	114,248	612,752	0	0	0	0	10,958,801	63,244,164	0	0	0	0
7. Reinsurance ceded	0	0	0	0	0	0	0	0	0	0	0	0	0
8. Totals (Net)(Page 3, Line 4)	74,929,965	114,248	612,752	0	0	0	0	10,958,801	63,244,164	0	0	0	0
9. Present value of amounts not yet due on claims	0	0	0	0	0	0	0	0	0	0	0	0	0
10. Reserve for future contingent benefits	1,623,757	16,568	0	0	0	0	0	960,894	646,295	0	0	0	0
11. Aggregate write-ins for other claim reserves	0	0	0	0	0	0	0	0	0	0	0	0	0
12. Totals (gross)	1,623,757	16,568	0	0	0	0	0	960,894	646,295	0	0	0	0
13. Reinsurance ceded	0	0	0	0	0	0	0	0	0	0	0	0	0
14. Totals (Net)(Page 3, Line 7)	1,623,757	16,568	0	0	0	0	0	960,894	646,295	0	0	0	0
DETAILS OF WRITE-INS													
0501. Redetermination contract payable	5,168,000	118,529	0	0	0	0	0	0	5,049,471	0	0	0	0
0502. Medicare Part D risk adjustment factor payable	304,921	0	0	0	0	0	0	304,921	0	0	0	0	0
0503. ACA risk adjustment payable	5,012	0	5,012	0	0	0	0	0	0	0	0	0	0
0598. Summary of remaining write-ins for Line 5 from overflow page.....	0	0	0	0	0	0	0	0	0	0	0	0	0
0599. Totals (Lines 0501 through 0503 plus 0598) (Line 5 above)	5,477,933	118,529	5,012	0	0	0	0	304,921	5,049,471	0	0	0	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	0	0	0	0
1199. Totals (Lines 1101 through 1103 plus 1198) (Line 11 above)	0	0	0	0	0	0	0	0	0	0	0	0	0

(a) Includes \$0 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)	4,009,923	1,305,128	7,681,169	0	12,996,220
2. Salary, wages and other benefits	77,381,422	25,185,690	148,227,219	0	250,794,331
3. Commissions (less \$0 ceded plus \$0 assumed)	0	0	134,325,472	0	134,325,472
4. Legal fees and expenses	1,041,682	339,041	1,804,203	0	3,184,926
5. Certifications and accreditation fees	0	0	0	0	0
6. Auditing, actuarial and other consulting services ...	9,743,336	3,164,983	24,470,637	0	37,378,956
7. Traveling expenses	1,300,623	423,320	2,491,396	0	4,215,339
8. Marketing and advertising	3,604,924	1,173,311	6,905,376	0	11,683,611
9. Postage, express and telephone	2,835,609	922,919	5,431,722	0	9,190,250
10. Printing and office supplies	5,440,227	1,770,656	10,421,427	0	17,632,310
11. Occupancy, depreciation and amortization	1,459,301	474,966	2,795,350	0	4,729,617
12. Equipment	656,368	213,631	1,257,300	0	2,127,299
13. Cost or depreciation of EDP equipment and software	8,574,626	2,790,824	16,425,043	0	27,790,493
14. Outsourced services including EDP, claims, and other services	5,476,362	5,854,393	8,820,916	0	20,151,671
15. Boards, bureaus and association fees	105,572	34,361	202,227	0	342,160
16. Insurance, except on real estate	1,871,731	609,201	3,585,377	0	6,066,309
17. Collection and bank service charges	471,118	153,337	902,446	0	1,526,901
18. Group service and administration fees	1,292,911	420,810	3,261,426	0	4,975,147
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	93,778	50,456	276,867	0	421,101
23. Taxes, licenses and fees:					
23.1 State and local insurance taxes	0	0	11,392,993	0	11,392,993
23.2 State premium taxes	0	0	8,786	0	8,786
23.3 Regulatory authority licenses and fees	0	0	143,021	0	143,021
23.4 Payroll taxes	2,176,818	1,216,595	7,146,524	0	10,539,937
23.5 Other (excluding federal income and real estate taxes)	0	0	0	0	0
24. Investment expenses not included elsewhere	0	0	0	570,723	570,723
25. Aggregate write-ins for expenses	17,131,497	2,064,738	12,602,133	0	31,798,368
26. Total expenses incurred (Lines 1 to 25)	144,667,828	48,168,360	410,579,030	570,723	(a) 603,985,941
27. Less expenses unpaid December 31, current year	3,166,872	1,054,436	37,253,182	154,622	41,629,112
28. Add expenses unpaid December 31, prior year	3,242,220	1,083,818	14,771,657	309,807	19,407,502
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)	144,743,176	48,197,742	388,097,505	725,908	581,764,331
DETAILS OF WRITE-INS					
2501. Miscellaneous expenses	17,131,497	2,064,738	12,602,133	0	31,798,368
2502.					
2503.					
2598. Summary of remaining write-ins for Line 25 from overflow page	0	0	0	0	0
2599. Totals (Lines 2501 through 2503 plus 2598)(Line 25 above)	17,131,497	2,064,738	12,602,133	0	31,798,368

(a) Includes management fees of \$ 281,144,551 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) .....3,716,686	..... 3,919,952
1.1 Bonds exempt from U.S. tax	(a) 0	..... 0
1.2 Other bonds (unaffiliated)	(a) 28,697,706	..... 29,155,469
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) 21,864,560	..... 21,864,560
7. Derivative instruments	(f) 0	..... 0
8. Other invested assets .....	..... (1,000,435)	..... (1,000,435)
9. Aggregate write-ins for investment income .....	..... 0	..... 0
10. Total gross investment income	53,278,517	53,939,546
11. Investment expenses		(g) 570,723
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) .....		.....570,723
17. Net investment income (Line 10 minus Line 16)		53,368,823
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 through 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 through 1503 plus 1598) (Line 15, above)		0

- (a) Includes \$ 1,605,151 accrual of discount less \$3,826,609 amortization of premium and less \$ 2,292,056 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 \$ 223,647 accrual of discount less \$ 0 amortization of premium and less \$ 173,395 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	555,957	0	555,957	0	0
1.1 Bonds exempt from U.S. tax	0	0	0	0	0
1.2 Other bonds (unaffiliated)	6,491,429	0	6,491,429	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	4,590	0	4,590	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)	7,051,976	0	7,051,976	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 through 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	726,048	677,524	(48,524)
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	90,884	50,690	(40,194)
18.1 Current federal and foreign income tax recoverable and interest thereon	0	0	0
18.2 Net deferred tax asset	0	0	0
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	27,320,786	22,133,884	(5,186,902)
25. Aggregate write-ins for other-than-invested assets	513	809	296
26. Total assets excluding Separate Accounts, Segregated Accounts and Protected Cell Accounts (Lines 12 to 25)	28,138,231	22,862,907	(5,275,324)
27. From Separate Accounts, Segregated Accounts and Protected Cell Accounts	0	0	0
28. Total (Lines 26 and 27)	28,138,231	22,862,907	(5,275,324)
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 through 1103 plus 1198)(Line 11 above)	0	0	0
2501. Miscellaneous receivables	479	805	326
2502. Prepaid commissions	34	4	(30)
2503.			
2598. Summary of remaining write-ins for Line 25 from overflow page	0	0	0
2599. Totals (Lines 2501 through 2503 plus 2598)(Line 25 above)	513	809	296

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	499,661	479,043	470,467	467,360	467,428	5,707,247
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	499,661	479,043	470,467	467,360	467,428	5,707,247
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 through 0603 plus 0698) (Line 6 above)	0	0	0	0	0	0

UNITEDHEALTHCARE OF THE MIDLANDS, INC.

**NOTES TO STATUTORY BASIS FINANCIAL STATEMENTS
AS OF AND FOR THE YEARS ENDED DECEMBER 31, 2024 AND 2023**

1. SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES AND GOING CONCERN

Organization and Operation

UnitedHealthcare of the Midlands, Inc. (the “Company”), licensed as a health maintenance organization, 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, Inc. UnitedHealthcare, Inc. is a wholly owned subsidiary of United HealthCare Services, Inc., a management corporation that provides services to the Company under the terms of a management agreement. United HealthCare Services, Inc. is a wholly owned subsidiary of UnitedHealth Group Incorporated. UnitedHealth Group Incorporated is a publicly held company trading on the New York Stock Exchange.

The Company was incorporated on April 16, 1984, as a health maintenance organization and operations commenced in August 1984. The Company is licensed as a health maintenance organization in 8 states. 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 offers comprehensive commercial products to employer groups. Each contract outlines the coverage provided and renewal provisions. The Company serves as a plan sponsor offering Medicare Plans under a contracts with the Centers for Medicare and Medicaid Services. The Company has a contract with the State of Nebraska Department of Health and Human Services, Division of Medicaid and Long Term Care, to provide health care services to Medicaid eligible beneficiaries, which include eligible beneficiaries under the Children’s Health Insurance Program, in Nebraska. The company entered into a new contract on January 1, 2024 which is effective through December 31, 2029, and includes an option for two (2) one-year extensions thereafter.

A. Accounting Practices

The statutory basis financial statements (herein referred to as “financial statements”) are presented on the basis of accounting practices prescribed or permitted by the Nebraska Department of Insurance.

The Nebraska Department of Insurance recognizes only statutory accounting practices, prescribed or permitted by the state of Nebraska, for determining and reporting the financial condition and results of operations of a health maintenance organization, for determining its solvency under Nebraska Insurance Law. The state of Nebraska prescribes the use of the National Association of Insurance Commissioners’ Accounting Practices and Procedures manual in effect for the accounting periods covered in the financial statements.

No significant differences exist between the practices prescribed or permitted by the state of Nebraska and the National Association of Insurance Commissioners’ Accounting Practices and Procedures manual, also known as NAIC SAP, which materially affect the statutory basis net income (loss) and capital and surplus, as illustrated in the table below:

Net Income (Loss)	SSAP #	F/S Page #	F/S Line #	2024	2023
(1) Company state basis (Page 4, Line 32, Columns 2 & 3)	XXX	XXX	XXX	\$ 257,339,057	\$ 392,177,840
(2) State prescribed practices that are an increase/(decrease) from NAIC SAP: Not Applicable				—	—
(3) State permitted practices that are an increase/(decrease) from NAIC SAP: Not Applicable				—	—
(4) NAIC SAP (1 - 2 - 3 = 4)	XXX	XXX	XXX	<u>\$ 257,339,057</u>	<u>\$ 392,177,840</u>
Capital and Surplus					
(5) Company state basis (Page 3, Line 33, Columns 3 & 4)	XXX	XXX	XXX	\$ 647,304,957	\$ 753,565,987
(6) State prescribed practices that are an increase/(decrease) from NAIC SAP: Not Applicable				—	—
(7) State permitted practices that are an increase/(decrease) from NAIC SAP: Not Applicable				—	—
(8) NAIC SAP (5 - 6 - 7 = 8)	XXX	XXX	XXX	<u>\$ 647,304,957</u>	<u>\$ 753,565,987</u>

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

The preparation of these financial statements in conformity with the National Association of Insurance Commissioners' Annual Statement Instructions and the National Association of Insurance Commissioners' Accounting Practices and Procedures manual 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, aggregate health policy reserves (including medical loss ratio rebates), aggregate health claim reserves, risk corridor, 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 (loss) in the period in which the estimate is adjusted.

C. Accounting Policy

Basis of Presentation — The Company prepares its financial statements on the basis of accounting practices prescribed or permitted by the Nebraska Department of Insurance. These statutory practices differ from generally accepted accounting principles in the United States of America.

The Company has deemed the following to be significant differences between statutory practices and generally accepted accounting principles:

- Certain debt investments categorized as available-for-sale or held-to-maturity under generally accepted accounting principles are presented at the lower of book/adjusted carrying value or fair value in accordance with the National Association of Insurance Commissioners' designations in the financial statements, whereas under generally accepted accounting principles, these investments are shown at fair value or book/adjusted carrying value, respectively.
- Cash, cash equivalents, and short-term investments in the financial statements represent cash balances and investments with original maturities of one year or less from the time of acquisition, whereas under generally accepted accounting principles, 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. The Company reported \$0 short-term investments as of December 31, 2024 and 2023, respectively.
- Outstanding checks are required to be netted against cash balances in the financial statements, whereas under generally accepted accounting principles, outstanding checks are presented as other liabilities.
- The statutory basis statements of cash flows reconcile the corresponding captions of cash, cash equivalents, and short-term investments, which can include restricted cash reserves, with original maturities of one year or less from the time of acquisition, whereas under generally accepted accounting principles, the statements of cash flows reconcile the corresponding captions of cash, cash equivalents, and restricted cash 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 generally accepted accounting principles cash flows. In addition, there are classification differences within the presentation of the cash flow categories between generally accepted accounting principles and National Association of Insurance Commissioners' Accounting Practices and Procedures manual. The statutory basis statements of cash flows are prepared in accordance with the National Association of Insurance Commissioners' Annual Statement Instructions.
- The National Association of Insurance Commissioners' Accounting Practices and Procedures manual provides for an amount to be recorded for deferred taxes on temporary differences between the financial reporting and tax basis of assets, subject to a valuation allowance and admissibility limitations on deferred tax assets, and tax basis of liabilities (see Note 9). In addition, under the National Association of Insurance Commissioners' Accounting Practices and Procedures manual, the net change in deferred tax assets and/or liabilities is recorded directly to unassigned funds (surplus) in the financial statements, whereas under generally accepted accounting principles, the net change in deferred tax assets and/or liabilities 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 the National Association of Insurance Commissioners' Accounting Practices and Procedures manual, any deferred tax assets determined to be nonadmitted are charged directly to surplus and excluded from the financial statements, whereas under generally accepted accounting principles, such assets are included in the balance sheet.
- Reserves ceded to reinsurers for claims unpaid and aggregate health claim reserves have been reported as reductions of the related reserves rather than as assets, which would be required under generally accepted accounting principles.
- Certain assets, including certain aged premium receivables, certain health care and other amounts receivable, prepaid expenses and certain amounts receivable relating to uninsured plans, are considered nonadmitted assets under the National Association of Insurance Commissioners' Accounting Practices and Procedures manual and are excluded from the financial statements and charged directly to unassigned funds (surplus).
- The change in unearned premium from year to year is reflected as a change in unearned premium reserves and reserve for rate credits in the financial statements, whereas under generally accepted accounting principles, the change in unearned premium from year to year is reported through premium income.
- Comprehensive income and its components are not separately presented in the financial statements, whereas under generally accepted accounting principles, it is a requirement to present comprehensive income and its components in the financial statements.

Accounting policy disclosures that are required by the National Association of Insurance Commissioners' Annual Statement instructions are as follows:

- (1–2) Bonds are stated at book/adjusted carrying value if they meet National Association of Insurance Commissioners' designation of one or two and stated at the lower of book/adjusted carrying value or fair value if they meet National Association of Insurance Commissioners' designation of three or higher. The Company does not have any mandatory convertible securities or Securities Valuation Office of the National Association of Insurance Commissioners' identified funds (i.e.: exchange traded funds or bond mutual funds) in its bond portfolio. Amortization of bond premium or accretion of discount is calculated using the constant yield interest method. Bonds are valued and reported using market prices published by the Securities Valuation Office in accordance with the National Association of Insurance Commissioners' Valuation of Securities manual prepared by the Securities Valuation Office 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 book/adjusted carrying value, commonly referred to as 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, 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 financial statements. 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, claims adjustment expenses and direct administration costs are considered. The data and assumptions underlying such estimates and the resulting reserves are periodically updated, and any adjustments are reflected as an increase in aggregate reserves for life and accident and health contracts in the financial statements in the period in which the change in estimate is identified. The Company does not anticipate investment income as a factor in the premium deficiency reserves calculation (see Note 30);
- (11) Claims adjustment expenses 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 management agreement (see Note 10), the Company pays a management fee to its affiliate, United HealthCare Services, Inc., in exchange for administrative and management services. A detailed review of the administrative expenses of the Company and United HealthCare Services, Inc. is performed to determine the allocation between claims adjustment expenses and general administrative expenses to be reported in the financial statements. It is the responsibility of United HealthCare Services, Inc. to pay claims adjustment expenses 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 financial statements. Management believes the amount of the liability for unpaid claims adjustment expenses as of December 31, 2024 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 in the financial statements;
- (13) Health care and other amounts receivable 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 affiliated pharmaceutical benefit manager, OptumRx, Inc. Health care and other amounts receivable also include receivables for capitation arrangements, amounts due to the Company for provider advances and claim overpayments to providers, hospitals and other health care organizations. Health care and other amounts receivable are considered nonadmitted assets under the National Association of Insurance Commissioners' Accounting Practices and Procedures manual if they do not meet admissibility requirements. Accordingly, the Company has excluded receivables that do not meet the admissibility criteria from the financial statements (see Note 28).

The Company has also deemed the following to be significant accounting policies:

ASSETS

Cash and Invested Assets

- Bonds include securities with a maturity of greater than one year at the time of purchase;
- Cash equivalents include securities that have original maturity dates of three months or less from the date of acquisition. Cash equivalents also consist of the Company's share of a qualified cash pool sponsored and administered by United HealthCare Services, Inc. The investment pool is recorded at cost or book/adjusted carrying value depending on the composition of the underlying securities. Interest income from the pool accrues daily to participating members based upon ownership percentage. Cash equivalents, excluding money-market funds, are reported at cost or book/adjusted carrying value depending on the nature of the underlying security, which approximates fair value. Money-market funds are reported at fair value or net asset value as a practical expedient;
- 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 (losses) less capital gains tax in the financial statement;
- 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 (losses) less capital gain tax, in the financial statements. 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 (see Note 5);
- **Other Invested Assets** — Other invested assets include low-income housing tax credit investments which are stated at book/adjusted carrying value, which approximates fair value in the financial statements.

Other Assets

- **Premiums and Considerations** — The Company reports uncollected premium balances from its insured members, groups, the Centers for Medicare and Medicaid Services, and state Medicaid agencies as premiums and considerations in the financial statements. 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 amounts for commercial risk adjustment receivables as defined in Section 1343 of the Affordable Care Act, the Centers for Medicare and Medicaid Services risk corridor receivables, the Centers for Medicare and Medicaid Services risk adjustment receivables for the Medicare Plans, pay for performance receivables, and high cost drug pool receivables.

Premium adjustments for the high cost drug pool are accounted for as premium adjustments subject to retrospectively rated features (see Note 24). Premium adjustments for the commercial Affordable Care Act Section 1343 risk adjustment, the Centers for Medicare and Medicaid Services risk adjustment, pay for performance programs are accounted for as premium adjustments subject to redetermination (see Note 24).

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 2024 and 2023. 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, 2024; 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 provider groups that provide for the establishment of a pool which includes monthly premiums payable and the disbursement of funds for medical services. Any surplus in the pool is shared by the Company and the provider group based upon a predetermined risk-sharing percentage and the liability is included in accrued medical incentive pool and bonus amounts in the financial statements. The Company also 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 financial statements.
- **Aggregate Health Policy Reserves** — The Company establishes a liability, net of ceded reinsurance, 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 includes commercial risk adjustment payables as defined in Section 1343 of the Affordable Care Act, Centers for Medicare and Medicaid Services risk corridor payables, Centers for Medicare and Medicaid Services risk adjustment payables for the Medicare Plans, and estimated medical loss ratio rebates payable on the comprehensive commercial, Medicaid and Medicare Plans. Additionally, the Company has recorded an estimated provider quality performance payable based on various quality measures. Heritage Health is a health care delivery system that combines physical health, behavioral health, and pharmacy programs into a single comprehensive and coordinated system for Nebraska's Medicaid and CHIP members. Further, pursuant to the Medicaid Managed Care Rule, based on the State of Nebraska's election and state contractual minimum loss ratio requirements, the Company is required to maintain specific minimum loss ratio on its Heritage Health Plan and Heritage Health populations.

Premium adjustments for the Centers for Medicare and Medicaid Services risk corridor and estimated medical loss ratio rebates programs are accounted for as premium adjustments subject to retrospectively rated features (see Note 24). Premium adjustments for the commercial Affordable Care Act Section 1343 risk adjustment, Centers for Medicare and Medicaid Services risk adjustment, and a portion of provider quality performance payables are accounted for as premium adjustments subject to redetermination (see Note 24).

- **Amounts due to Parent, Subsidiaries, and Affiliates** — 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.
- **Liability for Amounts Held Under Uninsured Plans** — Liability for amounts held under uninsured plans represents amounts due from the Company to the Centers for Medicare and Medicaid Services, state Medicaid agencies, and groups for the administrative activities it performs for which it has no insurance risk (see Note 18). Liability for amounts held under uninsured plans includes costs incurred that are less than the cost reimbursement under the Medicare Plans for the catastrophic reinsurance and the low-income member cost-sharing, a liability for the amounts subject to recoupment under the Affordable Care Act coverage gap discount program and cost reimbursement for the cost-sharing reduction components of the Affordable Care Act.

CAPITAL AND SURPLUS AND MINIMUM STATUTORY REQUIREMENTS

- **Restricted Cash Reserves** — The Company is in compliance with the various states regulatory deposit requirements as of December 31, 2024 and 2023, respectively, for qualification purposes as a domestic insurer. These restricted cash reserves are stated at book/adjusted carrying value, which approximates fair value. These restricted deposits are included in bonds in the financial statements. Interest earned on these deposits accrues to the Company (see Note 5).
- **Minimum Capital and Surplus** — Under the laws of the state of Nebraska, the Company's domiciliary state, the Nebraska Department of Insurance requires the Company to maintain a minimum capital and surplus equal to \$63,683,956.

Risk-based capital is a regulatory tool for measuring the minimum amount of capital appropriate for a health maintenance organization to support its overall business operations in consideration of its size and risk profile. The Nebraska Department of Insurance requires the Company to maintain minimum capital and surplus equal to the greater of the state statute as outlined above, or the company action level as calculated by the risk-based capital formula, or the level needed to avoid action pursuant to the trend test in the risk-based capital formula.

The Company is also subject to minimum capital and surplus requirements in other states where it is licensed to do business.

The Company is in compliance with the minimum required capital and surplus amounts where it is licensed to do business, as of December 31, 2024 and 2023.

STATEMENTS OF OPERATIONS

- **Net Premium Income and Change in Unearned Premium Reserves 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 financial statements.

Comprehensive commercial health plans with medical loss ratios on fully insured products, as calculated under the definitions in the Affordable Care Act and implementing regulations, that fall below certain targets are required to rebate ratable portions of premiums annually. The Company classifies changes to the estimated rebates and retrospective premium adjustments as change in unearned premium reserves and reserves for rate credits in the financial statements (see Note 24). In addition, pursuant to Section 1343 of the Affordable Care Act, the

Company records premium adjustments for changes to the commercial risk adjustment balances which are reflected in premiums for life and accident and health contracts in the financial statements (see Note 24).

Medicare Plans with medical loss ratios on fully insured products, as calculated under the definitions in the Affordable Care Act and implementing regulations, that fall below certain targets are required to rebate ratable portions of premiums annually. In addition, the Company records premium adjustments for changes to the Centers for Medicare and Medicaid Services Medicare Plans risk corridor program. Changes to these estimates are reflected in change in unearned premium reserves and reserve for rate credits in the financial statements (see Note 24). Net premium income also includes premiums under the Medicare Plans which includes the Centers for Medicare and Medicaid Services premiums, including amounts pursuant to the Centers for Medicare and Medicaid Services risk adjustment program (see Note 24), and member premiums, and the Centers for Medicare and Medicaid Services low-income premium subsidy for the Company's insurance risk coverage.

The Medicaid plan is subject to experience rated rebates, including medical loss ratios and risk corridor programs and risk adjustment program based on various utilization measures. The Company records premium adjustments for the changes to the estimates for experience rated rebates and risk corridor programs which are reflected in change in unearned premium reserves and reserve for rate credits and for risk adjustment program which are reflected in net premium income in the financial statements (see Note 24). Net premium income also includes amounts paid by state and federal governments on a per member basis in exchange for the provision and administration of medical benefits under the Medicaid and Children's Health Insurance Program, home nursing risk-sharing payments, high-dollar risk pool payments, and maternity payments. Premiums are contractual and are recognized in the coverage period in which members are entitled to receive services, except in the case of maternity payments. Maternity income is billed on contractual rates and recognized as income as each birth case is identified by the Company.

- **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 providers. 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 financial statements.

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 providers. 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 financial statements.

- **General Administrative Expenses** — General expenses that have been paid 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 administrative expenses. Pursuant to the terms of the management agreement (see Note 10), the Company pays a management fee to United HealthCare Services, Inc. in exchange for administrative and management services. State income taxes are also a component of general administrative expenses. Costs for items not included within the scope of the management agreement are directly expensed as incurred. A detailed review of the administrative expenses of the Company and United HealthCare Services, Inc. is performed to determine the allocation between claims adjustment expenses and general administrative expenses to be reported in the financial statements.
- **Federal Income Taxes Incurred** — The provision for federal income taxes incurred is calculated based on applying the statutory federal income tax rate of 21% to net income before federal income taxes (see Note 9).

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 business is subject to normal claims fluctuations and environmental issues.

The Company has no commercial customers that individually exceed 10% of total direct premiums for life and accident and health contracts for the years ended December 31, 2024 and 2023, respectively.

The Company contracts with the Centers for Medicare and Medicaid Services to serve Medicare members across the states it is licensed in, which represents 88% and 86% of total direct premiums for life and accident and health contracts as of December 31, 2024 and 2023, respectively.

The Company has Medicaid contracts with the states of Nebraska and Alabama to serve the Medicaid populations, which represents 12% and 12% of total direct premiums for life and accident and health contracts as of December 31, 2024 and 2023, respectively.

Recently Issued Accounting Standards

In May 2024, the National Association of Insurance Commissioners revised Statement of Statutory Accounting Principles No. 107, *Risk-Sharing Provisions of the Affordable Care Act* to remove the federal Affordable Care Act disclosure on the transitional reinsurance program and the risk corridor program (see Note 24), effective for annual 2024. The Company chose to early adopt the revision during quarter 2 of 2024.

The Company reviewed all other recently issued guidance in 2024 and 2023 that has been adopted for 2024 or subsequent years' implementation and has determined that none of the items would have a significant impact to the 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 CORRECTIONS OF ERRORS

No changes in accounting principles or corrections of errors have been recorded during the years ended December 31, 2024 and 2023.

3. BUSINESS COMBINATIONS AND GOODWILL

A–E. The Company was not party to a business combination during the years ended December 31, 2024 and 2023, and does not carry goodwill in its financial statements.

4. DISCONTINUED OPERATIONS

A. Discontinued Operation Disposed of or Classified as Held for Sale

(1–4) The Company did not have any discontinued operations disposed of or classified as held for sale during 2024 and 2023.

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

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 \$7,248,315 and \$136,156 respectively, for 2024 and \$4,099,494 and \$60,843 respectively, for 2023. There were no gross realized gains and losses on sales of short-term investments for 2024 and 2023. The net realized gains and losses are included in net realized capital gains (losses) less capital gains tax in the financial statements. Total proceeds on the sale of long-term investments were \$305,567,151 and \$139,487,343 for 2024 and 2023, respectively and there were no sales of short-term investments in 2024 and 2023.

As of December 31, 2024 and 2023, the book/adjusted carrying value, fair value, and gross unrecognized unrealized gains and losses of the Company's investments, excluding cash and cash equivalents of \$154,080,072 and \$243,972,613 respectively, are disclosed in the table below:

	2024				
	Book/Adjusted Carrying Value	Gross Unrecognized Unrealized Gains	Gross Unrecognized Unrealized Losses < 1 Year	Gross Unrecognized Unrealized Losses > 1 Year	Fair Value
U.S. government and agency securities	\$ 311,790,837	\$ 50,669	\$ 4,700,742	\$ 13,542,010	\$ 293,598,754
State and agency municipal securities	85,547,518	—	948,412	2,040,634	82,558,472
City and county municipal securities	99,729,831	67	1,082,919	2,640,125	96,006,854
Corporate debt securities	461,759,578	124,517	5,577,139	19,733,816	436,573,140
Other invested assets	1,978,486	—	—	—	1,978,486
Total bonds and other invested assets	\$ 960,806,250	\$ 175,253	\$ 12,309,212	\$ 37,956,585	\$ 910,715,706

	2024				
	Book/Adjusted Carrying Value	Gross Unrecognized Unrealized Gains	Gross Unrecognized Unrealized Losses < 1 Year	Gross Unrecognized Unrealized Losses > 1 Year	Fair Value
Less than one year	\$ 40,716,888	\$ 5,039	\$ 3,901	\$ 316,031	\$ 40,401,995
One to five years	260,211,400	71,275	591,933	8,558,278	251,132,464
Five to ten years	323,679,326	52,306	5,836,905	14,506,502	303,388,225
Over ten years	336,198,636	46,633	5,876,473	14,575,774	315,793,022
Total bonds and other invested assets	\$ 960,806,250	\$ 175,253	\$ 12,309,212	\$ 37,956,585	\$ 910,715,706

	2023				
	Book/Adjusted Carrying Value	Gross Unrecognized Unrealized Gains	Gross Unrecognized Unrealized Losses < 1 Year	Gross Unrecognized Unrealized Losses > 1 Year	Fair Value
U.S. government and agency securities	\$ 265,941,319	\$ 646,264	\$ 884,678	\$ 9,726,169	\$ 255,976,736
State and agency municipal securities	90,695,262	448,394	132,909	1,875,056	89,135,691
City and county municipal securities	101,228,403	868,971	24,803	2,387,838	99,684,733
Corporate debt securities	452,329,089	1,590,703	458,305	24,135,456	429,326,031
Other invested assets	1,793,269	—	—	—	1,793,269
Total bonds and other invested assets	\$ 911,987,342	\$ 3,554,332	\$ 1,500,695	\$ 38,124,519	\$ 875,916,460

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 a book/adjusted carrying value of \$293,318,857 and fair value of \$276,434,453.

The following table illustrates the fair value and gross unrecognized unrealized losses, aggregated by investment category and length of time that the individual securities have been in a continuous unrecognized unrealized loss position as of December 31, 2024 and 2023:

	2024					
	< 1 Year		> 1 Year		Total	
	Fair Value	Gross Unrecognized Unrealized Losses	Fair Value	Gross Unrecognized Unrealized Losses	Fair Value	Gross Unrecognized Unrealized Losses
U.S. government and agency securities	\$ 125,761,907	\$ 4,700,742	\$ 140,480,821	\$ 13,542,010	\$ 266,242,728	\$ 18,242,752
State and agency municipal securities	43,120,308	948,412	39,138,164	2,040,634	82,258,472	2,989,046
City and county municipal securities	62,845,719	1,082,919	33,111,068	2,640,125	95,956,787	3,723,044
Corporate debt securities	155,678,727	5,577,139	234,784,771	19,733,816	390,463,498	25,310,955
Total bonds	<u>\$ 387,406,661</u>	<u>\$ 12,309,212</u>	<u>\$ 447,514,824</u>	<u>\$ 37,956,585</u>	<u>\$ 834,921,485</u>	<u>\$ 50,265,797</u>

	2023					
	< 1 Year		> 1 Year		Total	
	Fair Value	Gross Unrecognized Unrealized Losses	Fair Value	Gross Unrecognized Unrealized Losses	Fair Value	Gross Unrecognized Unrealized Losses
U.S. government and agency securities	\$ 47,519,910	\$ 884,678	\$ 131,966,292	\$ 9,726,169	\$ 179,486,202	\$ 10,610,847
State and agency municipal securities	17,795,227	132,909	36,980,288	1,875,056	54,775,515	2,007,965
City and county municipal securities	2,940,904	24,803	37,681,223	2,387,838	40,622,127	2,412,641
Corporate debt securities	25,756,481	458,305	284,110,336	24,135,456	309,866,817	24,593,761
Total bonds	<u>\$ 94,012,522</u>	<u>\$ 1,500,695</u>	<u>\$ 490,738,139</u>	<u>\$ 38,124,519</u>	<u>\$ 584,750,661</u>	<u>\$ 39,625,214</u>

The unrecognized 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, 2024 and 2023, were mainly caused by interest rate fluctuations 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 book/adjusted carrying value. 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 assessed the credit quality of the state and agency municipal securities, city and county municipal securities and corporate debt securities, noting whether a significant deterioration since purchase or other factors that may indicate an other-than-temporary impairment, 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 this review, no other-than-temporary impairments were recorded by the Company as of December 31, 2024 and 2023.

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 (mortgage-backed securities and asset-backed securities), which are valued using the retrospective adjustment methodology. Prepayment assumptions for the determination of the book/adjusted carrying value, commonly referred to as 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 other-than-temporary impairments on loan-backed securities as of December 31, 2024.
- (3) The Company did not have any loan-backed securities with other-than-temporary impairments to report by CUSIP as of December 31, 2024 or 2023.

- (4) The following table illustrates the fair value, gross unrecognized unrealized losses, and length of time that the loan-backed securities have been in a continuous unrecognized unrealized loss position as of December 31, 2024 and 2023:

	2024
The aggregate amount of unrealized losses:	
1. Less than 12 months	\$ 3,869,350
2. 12 months or longer	13,129,573
The aggregate related fair value of securities with unrealized losses:	
1. Less than 12 months	122,279,994
2. 12 months or longer	117,889,584
	2023
The aggregate amount of unrealized losses:	
1. Less than 12 months	\$ 313,638
2. 12 months or longer	11,748,623
The aggregate related fair value of securities with unrealized losses:	
1. Less than 12 months	36,472,201
2. 12 months or longer	140,836,803

- (5) The Company believes that it will continue to collect timely the principal and interest due on its loan-backed securities that have an amortized cost in excess of fair value. The unrealized losses were primarily caused by interest rate changes and not by unfavorable changes in the credit quality associated with these securities that impacted the assessment on collectability of principal and interest. At each reporting period, the Company evaluates available-for-sale debt securities for any credit-related impairment when the fair value of the investment is less than its amortized cost. The Company evaluated the expected cash flows and the underlying credit quality and credit ratings of the issuers, noting no significant credit deterioration since purchase. As of December 31, 2024, the unrealized loss on any security that the Company classified as available-for-sale was not material to the Company's investment portfolio. Any other securities in an unrealized loss position as of December 31, 2024, the Company considers to be temporary.

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

F. Repurchase Agreements Transactions Accounted for as Secured Borrowing — Not applicable.

G. Reverse Repurchase Agreements Transactions Accounted for as Secured Borrowing — Not applicable.

H. Repurchase Agreements Transactions Accounted for as a Sale — Not applicable.

I. Reverse Repurchase Agreements Transactions Accounted for as a Sale — Not applicable.

J. Real Estate — Not applicable.

K. Low-Income Housing Tax Credits

- (1–7) Low-income housing tax credit investments of \$1,978,486 and \$1,793,269 as of December 31, 2024 and 2023, respectively, are included in other invested assets in the financial statements. The Company also has a corresponding commitment for additional investment of \$9,458,638 and \$10,644,290 as of December 31, 2024 and 2023, respectively (see Note 14). The number of remaining years of unexpired tax credits is 10 years and the required holding period for the low-income housing tax credit investments is 14 years. The Company did not recognize any impairment losses, write-downs, or reclassifications during 2024 or 2023.

L. Restricted Assets

(1) Restricted assets, including pledged securities as of December 31, 2024 and 2023, are presented below:

	1	2	3	4	5	6	7
Restricted Asset Category	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	\$ —	\$ —	\$ —	\$ —	\$ —	—%	—%
b. Collateral held under security lending agreements	—	—	—	—	—	—%	—%
c. Subject to repurchase agreements	—	—	—	—	—	—%	—%
d. Subject to reverse repurchase agreements	—	—	—	—	—	—%	—%
e. Subject to dollar repurchase agreements	—	—	—	—	—	—%	—%
f. Subject to dollar reverse repurchase agreements	—	—	—	—	—	—%	—%
g. Placed under option contracts	—	—	—	—	—	—%	—%
h. Letter stock or securities restricted as to sale—excluding FHLB capital stock	—	—	—	—	—	—%	—%
i. FHLB capital stock	—	—	—	—	—	—%	—%
j. On deposit with states	952,135	964,175	(12,040)	—	952,135	<1%	<1%
k. On deposit with other regulatory bodies	—	—	—	—	—	—%	—%
l. Pledged as collateral to FHLB (including assets backing funding agreements)	—	—	—	—	—	—%	—%
m. Pledged as collateral not captured in other categories	—	—	—	—	—	—%	—%
n. Other restricted assets	—	—	—	—	—	—%	—%
o. Total restricted assets	\$ 952,135	\$ 964,175	\$ (12,040)	\$ —	\$ 952,135	<1%	<1%

(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, 2024 or 2023.

M. Working Capital Finance Investments — Not applicable.

N. 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.

O. 5GI Securities

The Company does not have any investments with an National Association of Insurance Commissioners' designation of 5GI as of December 31, 2024 and 2023.

P. Short Sales — Not applicable.

Q. Prepayment Penalty and Acceleration Fees

The following table illustrates prepayment penalty and acceleration fees as of December 31, 2024:

	General Account
1. Number of CUSIPs	1
2. Aggregate Amount of Investment Income	\$ 97,340

R. Reporting Entity's Share of Cash Pool by Asset Type

The Company's investment in the qualified cash pool is reported in cash equivalents. The Company's investment in the qualified cash pool is \$56,246,899 and 148,628,526 as of December 31, 2024 and 2023, respectively. The following table presents the percent share distribution by underlying asset type of the total qualified cash pool balance as of December 31, 2024:

Asset Type	Percent Share
(1) Cash	3%
(2) Cash Equivalents	51%
(3) Short-Term Investments	46%
(4) Total	100%

S. Aggregate Collateral Loans by Qualifying Investment Collateral — Not applicable.

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 financial statements.

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

C. The following table illustrates the gross interest income due and accrued, nonadmitted interest income due and accrued, and admitted interest income due and accrued amounts as of December 31, 2024 and 2023:

		2024
Interest Income Due And Accrued:		
1. Gross	\$	7,647,467
2. Nonadmitted		—
3. Admitted		7,647,467

		2023
Interest Income Due And Accrued:		
1. Gross	\$	7,124,595
2. Nonadmitted		—
3. Admitted		7,124,595

D. The Company has no aggregated deferred interest as of December 31, 2024 or 2023.

E. The Company has no paid-in-kind interest as of December 31, 2024 or 2023.

8. DERIVATIVE INSTRUMENTS

A–B. The Company has no derivative instruments.

9. INCOME TAXES

The corporate alternative minimum tax is calculated as 15% of adjusted financial statement income and applies only to corporations with average annual adjusted financial statement income in excess of \$1 billion for three prior taxable years. The applicability of the corporate alternative minimum tax is determined on a tax-controlled group basis.

The Company is included in the consolidated federal income tax return with its ultimate parent, UnitedHealth Group Incorporated which constitutes a controlled group. The controlled group's expected federal income tax will exceed the corporate alternative minimum tax and therefore the Company does not expect to be subject to the minimum tax.

The controlled group has not made any material modifications to the methodology used to project the corporate alternative minimum tax.

A. Deferred Tax Asset/Liability

(1) The components of the net deferred tax asset at December 31, 2024 and 2023 are as follows:

	2024			2023			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	\$ 7,717,596	\$ —	\$ 7,717,596	\$ 7,252,222	\$ —	\$ 7,252,222	\$ 465,374	\$ —	\$ 465,374
(b) Statutory valuation allowance adjustments	—	—	—	—	—	—	—	—	—
(c) Adjusted gross deferred tax assets (1a - 1b)	7,717,596	—	7,717,596	7,252,222	—	7,252,222	465,374	—	465,374
(d) Deferred tax assets nonadmitted	—	—	—	—	—	—	—	—	—
(e) Subtotal net admitted deferred tax asset (1c - 1d)	7,717,596	—	7,717,596	7,252,222	—	7,252,222	465,374	—	465,374
(f) Deferred tax liabilities	185,413	—	185,413	395,276	—	395,276	(209,863)	—	(209,863)
(g) Net admitted deferred tax asset/(net deferred tax liability) (1e - 1f)	<u>\$ 7,532,183</u>	<u>\$ —</u>	<u>\$ 7,532,183</u>	<u>\$ 6,856,946</u>	<u>\$ —</u>	<u>\$ 6,856,946</u>	<u>\$ 675,237</u>	<u>\$ —</u>	<u>\$ 675,237</u>

(2) The components of the adjusted gross deferred tax assets admissibility calculation under Statement of Statutory Accounting Principles No. 101, *Income Taxes*, are as follows:

	2024			2023			Change		
	1	2	3	4	5	6	7	8	9
Admission Calculation Components SSAP No. 101	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	\$ 7,717,596	\$ —	\$ 7,717,596	\$ 7,252,222	\$ —	\$ 7,252,222	\$ 465,374	\$ —	\$ 465,374
(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)	—	—	—	—	—	—	—	—	—
1. Adjusted gross deferred tax assets expected to be realized following the balance sheet date	—	—	—	—	—	—	—	—	—
2. Adjusted gross deferred tax assets allowed per limitation threshold	XXX	XXX	95,965,916	XXX	XXX	112,006,356	XXX	XXX	(16,040,440)
(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	—	—	—	—	—	—	—	—	—
(d) Deferred tax assets admitted as the result of application of SSAP No. 101 Total (2(a) + 2(b) + 2(c))	<u>\$ 7,717,596</u>	<u>\$ —</u>	<u>\$ 7,717,596</u>	<u>\$ 7,252,222</u>	<u>\$ —</u>	<u>\$ 7,252,222</u>	<u>\$ 465,374</u>	<u>\$ —</u>	<u>\$ 465,374</u>

(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:

	2024	2023
(a) Ratio percentage used to determine recovery period and threshold limitation amount	>300%	>300%
(b) Amount of adjusted capital and surplus used to determine recovery period and threshold limitation in 2(b)(2) above	\$ 639,772,774	\$ 746,709,041

(4) The impact to the gross deferred tax assets balances as a result of tax-planning strategies as of December 31, 2024 and 2023 is presented below:

	2024		2023		Change	
	1	2	3	4	5	6
Impact of Tax-Planning Strategies	Ordinary	Capital	Ordinary	Capital	(Col 1 - 3) Ordinary	(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)	\$ 7,717,596	\$ —	\$ 7,252,222	\$ —	\$ 465,374	\$ —
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)	\$ 7,717,596	\$ —	\$ 7,252,222	\$ —	\$ 465,374	\$ —
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	X

B. Unrecognized Deferred Tax Liabilities

(1-4) There are no unrecognized deferred tax liabilities for the years ended December 31, 2024 and 2023.

C. Significant Components of Income Taxes

(1) The current federal income taxes incurred for the years ended December 31, 2024 and 2023 are as follows:

	1	2	3
	2024	2023	(Col 1 - 2) Change
1. Current income tax			
(a) Federal	\$ 64,108,936	\$ 103,332,891	\$ (39,223,955)
(b) Foreign	—	—	—
(c) Subtotal (1a+1b)	64,108,936	103,332,891	(39,223,955)
(d) Federal income tax on net capital gains (losses)	1,480,915	816,453	664,462
(e) Utilization of capital loss carryforwards	—	—	—
(f) Other	—	—	—
(g) Total federal and foreign income taxes incurred (1c+1d+1e+1f)	<u>\$ 65,589,851</u>	<u>\$ 104,149,344</u>	<u>\$ (38,559,493)</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, 2024 and 2023, are as follows:

	1	2	3
	2024	2023	(Col 1 - 2) Change
2. Deferred tax assets:			
(a) Ordinary:			
(1) Discounting of unpaid losses	\$ 1,789,739	\$ 1,929,040	\$ (139,301)
(2) Unearned premium reserve	18,582	521,867	(503,285)
(3) Policyholder reserves	—	—	—
(4) Investments	—	—	—
(5) Deferred acquisition costs	—	—	—
(6) Policyholder dividends accrual	—	—	—
(7) Fixed assets	—	—	—
(8) Compensation and benefits accrual	—	—	—
(9) Pension accrual	—	—	—
(10) Receivables — nonadmitted	5,909,021	4,801,210	1,107,811
(11) Net operating loss carryforward	—	—	—
(12) Tax credit carryforward	—	—	—
(13) Other	254	105	149
(99) Subtotal (sum of 2a1 through 2a13)	<u>7,717,596</u>	<u>7,252,222</u>	<u>465,374</u>
(b) Statutory valuation allowance adjustment	—	—	—
(c) Nonadmitted	—	—	—
(d) Admitted ordinary deferred tax assets (2a99 - 2b - 2c)	<u>7,717,596</u>	<u>7,252,222</u>	<u>465,374</u>
(e) Capital:			
(1) Investments	—	—	—
(2) Net capital loss carryforward	—	—	—
(3) Real estate	—	—	—
(4) Other	—	—	—
(99) Subtotal (2e1+2e2+2e3+2e4)	—	—	—
(f) Statutory valuation allowance adjustment	—	—	—
(g) Nonadmitted	—	—	—
(h) Admitted capital deferred tax assets (2e99 - 2f - 2g)	—	—	—
(i) Admitted deferred tax assets (2d + 2h)	<u>7,717,596</u>	<u>7,252,222</u>	<u>465,374</u>
3. Deferred tax liabilities:			
(a) Ordinary:			
(1) Investments	—	—	—
(2) Fixed assets	—	—	—
(3) Deferred and uncollected premium	—	—	—
(4) Policyholder reserves	—	—	—
(5) Other	185,413	395,276	(209,863)
(99) Subtotal (3a1+3a2+3a3+3a4+3a5)	<u>185,413</u>	<u>395,276</u>	<u>(209,863)</u>
(b) Capital:			
(1) Investments	—	—	—
(2) Real estate	—	—	—
(3) Other	—	—	—
(99) Subtotal (3b1+3b2+3b3)	—	—	—
(c) Deferred tax liabilities (3a99 + 3b99)	<u>185,413</u>	<u>395,276</u>	<u>(209,863)</u>
4. Net deferred tax assets/liabilities (2i - 3c)	<u><u>\$ 7,532,183</u></u>	<u><u>\$ 6,856,946</u></u>	<u><u>\$ 675,237</u></u>

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, 2024 and 2023.

- 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 21% to net income or (loss) before federal income taxes. A summarization of the significant items causing this difference as of December 31, 2024 and 2023 is as follows:

	2024		2023	
	Amount	Effective Tax Rate	Amount	Effective Tax Rate
Tax provision at the federal statutory rate	\$ 67,815,071	20 %	\$ 104,228,709	21 %
Tax-exempt interest	(676,946)	—	(657,108)	—
Current year tax credit	(1,115,693)	—	—	—
Tax effect of nonadmitted assets	(1,107,818)	—	(1,242,754)	—
Total statutory income taxes	<u>\$ 64,914,614</u>	<u>20 %</u>	<u>\$ 102,328,847</u>	<u>21 %</u>
Federal income taxes incurred	\$ 64,108,936	20 %	\$ 103,332,891	21 %
Capital gains tax	1,480,915	—	816,453	—
Change in net deferred income tax	(675,237)	—	(1,820,497)	—
Total statutory income taxes	<u>\$ 64,914,614</u>	<u>20 %</u>	<u>\$ 102,328,847</u>	<u>21 %</u>

- E. At December 31, 2024, the Company had no net operating loss carryforwards.

Current federal income taxes recoverable of \$24,771,150 and \$9,012,656 as of December 31, 2024 and 2023, respectively, are included in the financial statements. Federal income taxes paid, net of refunds, were \$81,348,345 and \$99,663,821 in 2024 and 2023, respectively.

Federal income taxes incurred of \$65,589,851 and \$104,149,344 for 2024 and 2023, 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 Code.

- F. The Company is included in the consolidated federal income tax return with its ultimate parent, UnitedHealth Group Incorporated which constitutes a controlled group. The entities included within the consolidated return are included in the National Association of Insurance Commissioners' 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 Incorporated 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 return of UnitedHealth Group Incorporated. UnitedHealth Group Incorporated currently files income tax returns in the U.S. federal jurisdiction, various states, and foreign jurisdictions. The U.S. Internal Revenue Service has completed exams on UnitedHealth Group Incorporated's consolidated income tax returns for fiscal years 2016 and prior. UnitedHealth Group Incorporated's 2017 through 2020 tax returns are under review by the Internal Revenue Service under its Compliance Assurance Program. UnitedHealth Group Incorporated is no longer subject to income tax examinations prior to the 2015 tax year. In general, the Company is subject to examination in non-U.S. jurisdictions for years 2015 and forward.
- G. **Tax Contingencies** — Not applicable.
- H. **Repatriation Transition Tax** — Not applicable.
- I. **Alternative Minimum Tax Credit** — Not applicable.

10. INFORMATION CONCERNING PARENT, SUBSIDIARIES, AND AFFILIATES

- A–B. In the ordinary course of business, the Company contracts with several affiliates to provide a wide variety of services to the Company's members. These agreements are filed with and approved by the Nebraska Department of Insurance according to Management's understanding of the current requirements and standards. Within the confines of the applicable filed and approved agreements (including subsequent amendments thereto), the amount and types of services provided by these affiliated entities can change year over year.

United HealthCare Services, Inc. maintains a private short-term investment pool in which affiliated companies may participate (see Note 1). At December 31, 2024 and 2023, the Company's portion was \$56,246,899 and \$148,628,526, respectively and is included in cash equivalents in the financial statements.

The Company has a tax-sharing agreement with UnitedHealth Group Incorporated (see Note 9).

The Company paid dividends of \$359,000,000 and \$205,000,000 in 2024 and 2023, respectively, to its parent (see Note 13).

The Company holds a \$250,000,000 subordinated credit agreement with United HealthCare Services, Inc. at an interest rate of Fed Funds Target rate - Upper Bound plus 50 basis points. This credit agreement is subordinate to the claims of non-affiliated creditors and loans from non-affiliated lenders of the borrowers. This credit agreement is revolving, unless terminated by either party. No amounts were outstanding under the line of credit as of December 31, 2024 and December 31, 2023. There was no interest paid or accrued on all borrowings throughout the year as of December 31, 2024 and December 31, 2023, respectively.

- C. The Company has no material related party transactions that meet the disclosure requirements pursuant to Statement of Statutory Accounting Principles No. 25, *Affiliates and Other Related Parties* that are not included in National Association of Insurance Commissioner Statutory Statement Schedule Y—Part 2 Summary Of Insurer’s Transactions With Any Affiliates.
- D. The Company had receivables from parent, subsidiaries and affiliates of \$0 and \$23,752,292 and amounts due to parent, subsidiaries and affiliates of \$276,724,970 and \$0 as of December 31, 2024 and 2023, respectively, which are included in the financial statements. 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
- E. The administrative services, access fees, and cost of care services provided by affiliates are calculated using one or more of the following methods: (1) a percentage of premiums; (2) use of assets; (3) direct pass-through of charges; (4) per member per month; (5) per employee per month; (6) per claim; or (7) a combination thereof consistent with the provisions contained in each contract. These amounts are included in general administrative expenses, claims adjustment expenses, and hospital and medical expenses in the financial statements. The following table identifies the amounts reported for the administrative services, access fees, and cost of care services provided by related parties for the years ended December 31, 2024 and 2023, which meet the disclosure requirements pursuant to Statement of Statutory Accounting Principles No. 25, *Affiliates and Other Related Parties*, regardless of the effective date of the contract:

	2024		2023
Optum Health Networks, Inc.	\$ 759,073,491	\$	67,808,669
OptumRx, Inc.	635,423,993		540,387,380
United HealthCare Services, Inc.	364,452,262		441,410,566
United Behavioral Health	180,878,777		194,892,440
naviHealth, Inc.	159,995,472		179,704,604
Optum Care Network of Indiana, LLC	157,316,248		156,717,356
XLHome, P.C.	46,799,721		63,754,541
OptumInsight, Inc.	13,205,646		15,817,530
Ear Professionals International Corporation	3,282,928		10,925,731
Landmark MSO, LLC	(8,859,129)		881,035

Optum Health Networks, Inc. provides services that may include, but are not limited to, care management services to eligible members and/or arranging for the delivery of clinical services to the Company’s enrollees.

Optum Rx, Inc. provides services that may include, but are not limited to, administrative services related to pharmacy management and pharmacy claims processing for enrollees, manufacturer rebate administration, pharmacy incentive services, specialty drug pharmacy services, durable medical equipment services including orthotics and prosthetics and personal health products catalogues showing the healthcare products and benefit credits enrollees needed to redeem the respective products.

United HealthCare Services, Inc. provides, or arranges for the provision of, management, administrative, and other services deemed necessary or appropriate for United HealthCare Services, Inc. to provide management and operational support to the Company. The services can include, but are not limited to, the categories of management and operational services outlined in the management agreement, such as human resources, legal, facilities, general administration, treasury and investment functions, claims adjudication and payment, benefit administration, disease management, health care decision support, medical management, credentialing, preventative health services, utilization management reporting and expenses incurred for new business that will be effective in the subsequent year.

United Behavioral Health provides services related to mental health and substance abuse treatment.

naviHealth, Inc. provides comprehensive post-acute services and care delivery.

Optum Care Network of Indiana, LLC provides medical services to the Company’s members.

XLHome, P.C. provides house call services to the Company’s members.

OptumInsight, Inc. provides services that may include, but are not limited to, coordination of benefits and data mining, Retrospective Fraud and Waste Abuse, subrogation and audit services. All recoveries are returned to the Company by OptumInsight, Inc. on a monthly basis.

Ear Professionals International Corporation provides hearing support services.

Landmark MSO, LLC provides delivery of home-based medical care to improve the health and quality of care for chronically ill and frail individual.

- F. The Company has not extended any guarantees or undertakings for the benefit of an affiliate or related party.
- G. The Company is part of an insurance holding company system with UnitedHealth Group Incorporated as the ultimate parent. Management believes that the Company's 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.
- H. 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.
- I. The Company does not have any investments in a subsidiary, controlled, or affiliated entity that exceeds 10% of admitted assets.
- J. The Company does not have any investments in impaired subsidiaries, controlled, or affiliated entities.
- K. The Company does not have any investments in foreign insurance subsidiaries.
- L. The Company does not hold any investments in a downstream noninsurance holding company.
- M. The Company does not have any investments in noninsurance subsidiaries, controlled, or affiliated entities.
- N. The Company does not have any investments in insurance subsidiaries, controlled, or affiliated entities.
- O. The Company does not have any investments in subsidiary, controlled, or affiliated entities or joint ventures, partnerships, and limited liability companies in which the Company's share of losses exceeds the investment.

11. DEBT

- A–B. The Company had no outstanding debt with third-parties or outstanding Federal Home Loan Bank agreements during 2024 and 2023.

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 United HealthCare Services, Inc., which provides services to the Company under the terms of the management agreement (see Note 10).

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

- A–B. The Company has 100,000 shares authorized and 100,000 shares issued and outstanding of \$1 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, UnitedHealthcare, Inc.
- C. Dividend payment requirements are outlined in the domiciliary state statutes and may be further restricted by the Nebraska Department of Insurance.
- D. The Company paid ordinary cash dividends of \$159,000,000 and \$200,000,000 on September 12, 2024 and on June 17, 2024, respectively, to UnitedHealthcare, Inc., which complied with the provisions set forth in the statutes of Nebraska and required no approval. The dividends were recorded as a reduction to unassigned funds (surplus) in the financial statements.

The Company paid ordinary cash dividends of \$75,000,000, \$50,000,000, \$50,000,000 and \$30,000,000 on March 21, 2023, June 20, 2023, September 6, 2023 and December 29, 2023, respectively, to UnitedHealthcare, Inc., which complied with the provisions set forth in the statutes of Nebraska and required no approval. The dividends were recorded as a reduction to unassigned funds (surplus) in the financial statements.
- E. The amount of ordinary dividends that may be paid out during any given period is subject to certain restrictions as specified by state statute.
- F. There are no restrictions placed on the Company's unassigned funds (surplus).
- G. The Company is not a mutual reciprocal or a similarly organized entity and does not have advances to surplus not repaid.
- H. 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.
- I. The Company does not have any special surplus funds.

J. The portion of unassigned funds (surplus), excluding the net income (loss), and dividends, represented (or reduced) by each item below is as follows:

	2024	2023
Net deferred income taxes	\$ 7,532,183	\$ 6,856,946
Nonadmitted assets	<u>(28,138,231)</u>	<u>(22,862,907)</u>
Total	<u>\$ (20,606,048)</u>	<u>\$ (16,005,961)</u>

K–M. 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 given National Affordable Housing Trust Timbercreek Apartments low-income housing tax credit a commitment for an additional investment in the form of an equity contribution that will be required as long as the assets are performing based on the agreed upon contractual terms. The Company has the ability to sell its interest in the low-income housing tax credit investment prior to the additional contribution being required. The current amount of the commitment for additional investment is not to exceed \$9,458,638 in the aggregate as of December 31, 2024.

B. Assessments

The Company is not aware of any guaranty 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 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 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 Centers for Medicare and Medicaid Services, state insurance and health and welfare departments and other governmental authorities. 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.

On February 14, 2017, the Department of Justice announced its decision to pursue certain claims within a lawsuit initially asserted against the Company and filed under seal by a whistleblower in 2011. The whistleblower's complaint, which was unsealed on February 15, 2017, alleges that the Company made improper risk adjustment submissions and violated the False Claims Act. On February 12, 2018, the court granted in part and denied in part the Company's motion to dismiss. In May 2018, the Department of Justice moved to dismiss the Company's counterclaims, which were filed in March 2018, and moved for partial summary judgment. In March 2019, the court denied the government's motion for partial summary judgment and dismissed the Company's counterclaims without prejudice. The Company cannot reasonably estimate the outcome that may result from this matter given its procedural status.

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 financial statements of the Company.

The Company routinely evaluates the collectability of all receivable amounts included in the financial statements. 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, 2024 and 2023, except as disclosed in Note 5.

15. LEASES

A–B. According to the management agreement between the Company and United HealthCare Services, Inc. (see Note 10), United HealthCare Services, Inc. is responsible for operating leases for the rental of office facilities and equipment. 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–B. The Company has no operations from Administrative Services Only Contracts or Administrative Services Contracts in 2024 and 2023.

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 \$6,979,796 and \$0 and also a payable of \$0 and \$52,624,138 at December 31, 2024 and 2023, respectively, for cost reimbursement under the Medicare Part D program for the catastrophic reinsurance and low-income member cost-sharing subsidies. The Company also recorded a receivable of \$38,788,664 and \$40,367,477 and also a payable of \$46,127,234 and \$54,710,868 at December 31, 2024 and 2023, respectively, for the Medicare Part D coverage gap discount program. The receivables and payables are recorded in amounts receivable relating to uninsured plans and liability for amounts held under uninsured plans, respectively, in the financial statements.

The Inflation Reduction Act was signed into law in 2022 and created a one-year subsidy for 2023 labeled as the Inflation Reduction Act Subsidy Amounts. The Company recorded a receivable of \$5,422,385 at December 31, 2024 for the temporary retrospective subsidy be paid to Part D plans for the reduction in cost sharing and elimination of the deductible for ACIP-recommended vaccines and covered insulin products during the 2023 plan year related to Inflation Reduction Act Subsidy Amounts. The Inflation Reduction Act Subsidy was only available for 2023.

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 2024 and 2023.

20. FAIR VALUE MEASUREMENTS

The National Association of Insurance Commissioner Practices and Procedures manual 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 cash equivalents (collectively "investment holdings") 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) Fair Value Measurements at Reporting Date

The following tables present information about the Company's financial assets that are measured and reported at fair value at December 31, 2024 and 2023, in the financial statements according to the valuation techniques the Company used to determine their fair values:

Description for Each Class of Asset or Liability	2024			Net Asset Value (NAV)	Total
	(Level 1)	(Level 2)	(Level 3)		
a. Assets at fair value:					
Perpetual preferred stock:					
Industrial and misc	\$ —	\$ —	\$ —	\$ —	\$ —
Parent, subsidiaries, and affiliates	—	—	—	—	—
Total perpetual preferred stocks	—	—	—	—	—
Bonds:					
U.S. governments			—	—	—
Industrial and misc	—	—	—	—	—
Hybrid securities	—	—	—	—	—
Parent, subsidiaries, and affiliates	—	—	—	—	—
Total bonds	—	—	—	—	—
Common stock:					
Industrial and misc	—	—	—	—	—
Parent, subsidiaries, and affiliates	—	—	—	—	—
Total common stock	—	—	—	—	—
Derivative assets:					
Interest rate contracts	—	—	—	—	—
Foreign exchange contracts	—	—	—	—	—
Credit contracts	—	—	—	—	—
Commodity futures contracts	—	—	—	—	—
Commodity forward contracts	—	—	—	—	—
Total derivatives	—	—	—	—	—
Money-market funds	85,458,081	—	—	—	85,458,081
Qualified cash pool	56,246,899	—	—	—	56,246,899
Separate account assets	—	—	—	—	—
Total assets at fair value/NAV	<u>\$ 141,704,980</u>	<u>\$ —</u>	<u>\$ —</u>	<u>\$ —</u>	<u>\$ 141,704,980</u>
b. Liabilities at fair value:					
Derivative liabilities	\$ —	\$ —	\$ —	\$ —	\$ —
Total liabilities at fair value	<u>\$ —</u>	<u>\$ —</u>	<u>\$ —</u>	<u>\$ —</u>	<u>\$ —</u>

Description for Each Class of Asset or Liability	2023				Total
	(Level 1)	(Level 2)	(Level 3)	Net Asset Value (NAV)	
a. Assets at fair value:					
Perpetual preferred stock:					
Industrial and misc	\$ —	\$ —	\$ —	\$ —	\$ —
Parent, subsidiaries, and affiliates	—	—	—	—	—
Total perpetual preferred stocks	—	—	—	—	—
Bonds:					
U.S. governments	—	—	—	—	—
Industrial and misc	—	—	—	—	—
Hybrid securities	—	—	—	—	—
Parent, subsidiaries, and affiliates	—	—	—	—	—
Total bonds	—	—	—	—	—
Common stock:					
Industrial and misc	—	—	—	—	—
Parent, subsidiaries, and affiliates	—	—	—	—	—
Total common stock	—	—	—	—	—
Derivative assets:					
Interest rate contracts	—	—	—	—	—
Foreign exchange contracts	—	—	—	—	—
Credit contracts	—	—	—	—	—
Commodity futures contracts	—	—	—	—	—
Commodity forward contracts	—	—	—	—	—
Total derivatives	—	—	—	—	—
Money-market funds	87,090,717	—	—	—	87,090,717
Qualified cash pool	148,628,526	—	—	—	148,628,526
Separate account assets	—	—	—	—	—
Total assets at fair value/NAV	<u>\$ 235,719,243</u>	<u>\$ —</u>	<u>\$ —</u>	<u>\$ —</u>	<u>\$ 235,719,243</u>
b. Liabilities at fair value:					
Derivative liabilities	\$ —	\$ —	\$ —	\$ —	\$ —
Total liabilities at fair value	<u>\$ —</u>	<u>\$ —</u>	<u>\$ —</u>	<u>\$ —</u>	<u>\$ —</u>

(2) The Company does not have any financial assets with a fair value hierarchy of Level 3 that were measured and reported at fair value.

(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, 2024 or 2023.

(4) The framework the Company has established for determining the fair value of the investment holdings is outlined below.

Low-Income Housing Tax Credit Investments — The Company considers its investments in low-income housing tax credits as a Level 3 investment even though no market valuation adjustment was required as of December 31, 2024 and 2023. As a result, these investments are excluded from being presented as a level 3 security in the financial hierarchy tables above. As there is no readily available market, these securities are recorded and reported at book/adjusted carrying value and considered held to maturity as they will not be sold. As a result, these investments are recorded and reported at book value of \$1,978,486 and \$1,793,269 as of December 31, 2024 and 2023, respectively. 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, 2024, 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, 2024 and 2023 is presented in the table below:

Type of Financial Instrument	2024						Net Asset Value (NAV)	Not Practicable (Carrying Value)
	Aggregate Fair Value	Admitted Assets	(Level 1)	(Level 2)	(Level 3)			
U.S. government and agency securities	\$ 293,598,754	\$ 311,790,837	\$ 105,970,676	\$ 187,628,078	\$ —	\$ —	\$ —	
State and agency municipal securities	82,558,472	85,547,518	—	82,558,472	—	—	—	
City and county municipal securities	96,006,854	99,729,831	—	96,006,854	—	—	—	
Corporate debt securities	436,573,140	461,759,578	—	436,573,140	—	—	—	
Cash equivalents	153,702,150	153,702,150	153,702,150	—	—	—	—	
Other invested assets	1,978,486	1,978,486	—	—	1,978,486	—	—	
Total bonds, cash equivalents and other invested assets	\$ 1,064,417,856	\$ 1,114,508,400	\$ 259,672,826	\$ 802,766,544	\$ 1,978,486	\$ —	\$ —	

Type of Financial Instrument	2023						Net Asset Value (NAV)	Not Practicable (Carrying Value)
	Aggregate Fair Value	Admitted Assets	(Level 1)	(Level 2)	(Level 3)			
U.S. government and agency securities	\$ 255,976,736	\$ 265,941,319	\$ 70,871,718	\$ 185,105,018	\$ —	\$ —	\$ —	
State and agency municipal securities	89,135,691	90,695,262	—	89,135,691	—	—	—	
City and county municipal securities	99,684,733	101,228,403	—	99,684,733	—	—	—	
Corporate debt securities	429,326,031	452,329,089	—	429,326,031	—	—	—	
Cash equivalents	243,607,779	243,607,779	243,607,779	—	—	—	—	
Other invested assets	1,793,269	1,793,269	—	—	1,793,269	—	—	
Total bonds, cash equivalents and other invested assets	\$ 1,119,524,239	\$ 1,155,595,121	\$ 314,479,497	\$ 803,251,473	\$ 1,793,269	\$ —	\$ —	

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

E. Investments Measured Using the NAV Practical Expedient — Not applicable.

21. OTHER ITEMS**A. Unusual or Infrequent Items**

The Company did not encounter any unusual or infrequent items for the years ended December 31, 2024 and 2023.

B. Troubled Debt Restructuring: Debtors

The Company has no troubled debt restructurings as of December 31, 2024 and 2023.

C. Other Disclosures

The Company does not have any amounts not recorded in the 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. Business Interruption Insurance Recoveries

The Company has not received any business interruption insurance recoveries during 2024 and 2023.

E. State Transferable and Non-transferable Tax Credits

The Company has no transferable or non-transferable state tax credits.

F. Sub-Prime Mortgage-Related Risk Exposure

(1–4) The investment policy for the Company limits investments in loan-backed securities, which can include 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 Company does not have any sub-prime mortgage-related risk exposure as of December 31, 2024 and 2023.

G. Retained Assets

The Company does not have any retained asset accounts for beneficiaries.

H. Insurance-Linked Securities Contracts

As of December 31, 2024, the Company is not aware of any possible proceeds of insurance-linked securities.

I. The Amount That Could Be Realized on Life Insurance Where the Reporting Entity is Owner and Beneficiary or Has Otherwise Obtained Rights to Control the Policy — Not applicable.

22. EVENTS SUBSEQUENT

Subsequent events have been evaluated through February 28, 2025 which is the date these financial statements were available for issuance.

TYPE I — Recognized Subsequent Events

Any material Type I events subsequent to December 31, 2024, have been recognized in the financial statements and corresponding disclosures.

TYPE II — Non-Recognized Subsequent Events

There are no material non-recognized Type II events that require disclosure.

23. REINSURANCE

Reinsurance Agreements — In the normal course of business, the Company seeks to reduce potential losses that may arise from catastrophic events that cause unfavorable underwriting results by reinsuring certain levels of such risk with affiliated reinsurers. The Company remains primarily liable as the direct insurer on all risks reinsured.

The Company has an insolvency only reinsurance agreement with UnitedHealthcare Insurance Company, an affiliate of the Company, to provide insolvency protection for its enrollees. The Company remains primarily liable as the direct insurer on all risks reinsured.

The Company does not have any unaffiliated reinsurance agreements in place as of December 31, 2024 or 2023.

The effect of internal reinsurance agreements outlined above on net premium income, hospital and medical expenses, general administrative expenses, claims adjustment expenses, and change in reserve for life and accident and health contracts is presented below:

	2024	2023
Premiums:		
Direct	\$ 6,243,907,650	\$ 6,568,149,570
Ceded	<u>25,512,014</u>	<u>26,133,051</u>
Net premium income	<u>\$ 6,218,395,636</u>	<u>\$ 6,542,016,519</u>
Hospital and medical expenses:		
Direct	<u>\$ 5,469,823,901</u>	<u>\$ 5,448,948,360</u>
Net hospital and medical expenses	<u>\$ 5,469,823,901</u>	<u>\$ 5,448,948,360</u>

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, 2024.

- (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 2024 and 2023, there were no uncollectible reinsurance recoverables.

C. Commutation of Ceded Reinsurance — There was no commutation of reinsurance in 2024 or 2023.

D. Certified Reinsurer Rating Downgraded or Status Subject to Revocation — Not applicable.

E. Reinsurance Credit

- (1) The Company has no ceding reinsurance contracts subject to APPENDIX A-791 – *Life and Health Reinsurance Agreements* (“A-791”) that includes a provision which limits the reinsurer’s assumption of significant risk.
- (2) The Company has no ceding reinsurance contracts not subject to A-791, for which reinsurance accounting was applied and which includes provisions that limits the reinsurer’s assumption of risk.
- (3) The Company’s reinsurance contracts do not contain features which result in delays in payment in form or in fact.
- (4) The Company has not reflected a reinsurance accounting credit for any assumption reinsurance contracts not subject to APPENDIX A-791 and not yearly renewable term, which meet the risk transfer requirements of Statement of Statutory Accounting Principles No. 61R, *Life, Deposit-Type, and Accident and Health Reinsurance*.
- (5) The Company did not cede any risk which is not subject to A-791 and not yearly renewable term reinsurance, under any reinsurance contract during the period covered by these financial statements, for which the statutory accounting treatment and generally accepted accounting principles accounting treatment were not the same.
- (6) The Company’s ceded reinsurance contract which are not subject to A-791 and not yearly renewable term reinsurance, is treated the same for generally accepted accounting principles and statutory accounting principles.

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 financial statements and as an adjustment to change in unearned premium reserves and reserve for rate credits in the financial statements.
- C.** Pursuant to the Affordable Care Act, the Company’s commercial and Medicare business is subject to retrospectively rated features based on the actual medical loss ratio experienced on the commercial and Medicare lines of business and redetermination features for premium adjustments for changes to each member’s health scores based on guidelines determined by the Affordable Care Act. The total amount of direct premiums for life and accident and health contracts for which a portion is subject to the retrospectively rated and redetermination are \$44,772,877 and \$38,189,190 for commercial, and \$5,433,437,408 and \$5,677,554,451 for Medicare, representing <1% and <1% for commercial, and 88% and 86% for Medicare of total direct premiums written as of December 31, 2024 and 2023 respectively.

The Company has Medicare Part D risk-corridor amounts from the Centers for Medicare and Medicaid Services which are subject to a retrospectively rated feature. The Company has estimated accrued retrospective premiums related to certain Part D premiums based on guidelines determined by the Centers for Medicare and Medicaid Services. The formula is tiered and based on the bid medical loss ratio. The amount of Medicare Part D direct premiums subject to the retrospectively rated feature was \$304,412,039 and \$182,288,152, representing 5% and 3% of total direct premiums written as of December 31, 2024 and 2023, respectively.

Effective January 1, 2019, the Company’s Nebraska Medicaid line of business is subject to retrospectively rated features based on the actual high cost drug experience for the Company and all other Nebraska managed care organizations. The program was designed to eliminate any disproportionate share of high cost drug experience for any of the managed care organizations. The total amount of direct premiums written from the Medicaid contract for which a portion is subject to the retrospectively rated feature was \$765,697,365 and \$802,989,313, which represents 12% and 12% of total direct premiums written as of December 31, 2024 and December 31, 2023, respectively.

Pursuant to the regulation of the Medicaid Managed Care Rule regulations, premiums associated with the Company's Medicaid line of business is subject to retrospectively rated features based on the actual medical loss ratio experienced on this product. The calculation is pursuant to the Medicaid Managed Care guidance. In addition, the Company's Medicaid contract, with the state of Nebraska, is subject to redetermination features for which a portion of direct premiums written is at risk and can be returned to the Company based on various utilization measures, and for which a stated percentage of the direct premiums written can be eligible for a performance guarantee payment based on various quality measures. The total amount of direct premium written for the Medicaid line of business for which a portion is subject to the retrospectively rated and redetermination features was \$765,697,365 and \$802,989,313, representing 12% and 12% of total direct premiums for life and accident and health contracts as of December 31, 2024 and December 31, 2023, respectively.

- D.** The Company is required to maintain specific minimum medical loss ratios on the comprehensive commercial and Medicare lines of business.

The following table discloses the minimum medical loss ratio rebate liability for the Medicare line of business which is included in aggregate health policy reserves in the financial statements for the years ended December 31, 2024 and 2023:

	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	\$ —	\$ —	\$ 62,974	\$ 11,745,849	\$ 11,808,823
(2) Medical loss ratio rebates paid	—	—	—	—	—
(3) Medical loss rebates unpaid	—	—	62,974	19,210,680	19,273,654
(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	19,273,654
Current reporting year-to-date					
(7) Medical loss ratio rebates incurred	—	—	685,730	2,232,036	2,917,766
(8) Medical loss ratio rebates paid	—	—	140,964	10,788,837	10,929,801
(9) Medical loss rebates unpaid	—	—	607,740	10,653,879	11,261,619
(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	11,261,619

Pursuant to the Medicaid Managed Care Rule, based on the Nebraska election and state contractual minimum medical loss ratio requirements, the Company is required to maintain specific minimum loss ratios on its Heritage Health plan and Heritage Health populations. The Company has estimated \$58,290,691 and \$161,038,114 in estimated Medicaid Managed Care Rule and state medical loss ratio rebates on its Heritage Health plan and Heritage Health populations as of December 31, 2024 and December 31, 2023. The Company has no amounts accrued for Medicaid medical loss ratio rebates as of December 31, 2024 and December 31, 2023, respectively, which is included in aggregate health policy reserves in the financial statements.

E. Risk-Sharing Provisions of the Affordable Care Act

- (1) The Company has accident and health insurance premiums in 2024 and 2023 subject to the Affordable Care Act risk-sharing provisions for the permanent risk adjustment program.

The risk adjustment program is a permanent program designed to mitigate the potential impact of adverse selection that generally applies to non-grandfathered individual and small group plans inside and outside of exchanges. The program helps to stabilize market premiums by transferring funds from plans with relatively low-risk enrollees to plans with relatively high-risk enrollees. The data used by the Centers for Medicare and Medicaid Services to determine the risk adjustment transfer amount is subject to audits along with the true-up to the final Centers for Medicare and Medicaid Services report, which may result in a material change to arrive at the final risk adjustment amount from the initial risk adjustment estimate recorded. Premium adjustments pursuant to the risk adjustment program are accounted for as premium subject to redetermination and user fees are accounted for as assessments.

(2) The following table presents the current year impact for the permanent risk adjustment program regarding the risk-sharing provisions of the Affordable Care Act on assets, liabilities, and operations:

a. Permanent ACA Risk Adjustment Program	2024
<u>Assets</u>	
1. Premium adjustments receivable due to ACA Risk Adjustment (including high risk pool payments)	\$ 270,972
<u>Liabilities</u>	
2. Risk adjustment user fees payable for ACA Risk Adjustment	240
3. Premium adjustments payable due to ACA Risk Adjustment (including high risk pool premium)	5,011
<u>Operations (Revenue & Expense)</u>	
4. Reported as revenue in premium for accident and health contracts (written/collected) due to ACA Risk Adjustment	175,732
5. Reported in expenses as ACA risk adjustment user fees (incurred/paid)	240

(3) The following table is a roll forward of the prior year Affordable Care Act risk-sharing provisions for the permanent risk adjustment program 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	5	6	7	8	9	10	
	Receivable	(Payable)	Receivable	(Payable)	Receivable	(Payable)	Receivable	(Payable)	Ref	Receivable	(Payable)
a. Permanent ACA Risk Adjustment Program											
1. Premium adjustment receivable (including high risk pool payments)	\$ 28,849	\$ —	\$ 176	\$ —	\$ 28,673	\$ —	\$ (27,919)	\$ —	A	\$ 754	\$ —
2. Premium adjustment (payable) (including high risk pool premium)	—	(5,968)	—	(67,522)	—	61,554	—	(61,554)	B	—	—
3. Total ACA Permanent Risk Adjustment Program	28,849	(5,968)	176	(67,522)	28,673	61,554	(27,919)	(61,554)		754	—
<u>Explanation of Adjustments</u>											

The risk adjustment receivable as of December 31, 2023 utilized paid claims through October 31, 2023. As of the Reporting Date, the risk adjustment receivable related to prior periods was adjusted based on CMS' Summary Report on Individual and Small Group Market Risk Transfers for the 2023 Benefit Year. The risk adjustment receivable was further adjusted based on CMS' Summary Report of 2022 Benefit Year Risk Adjustment Data Validation (HHS-RADV) Adjustments to Risk Adjustment State Transfers.

The risk adjustment payable as of December 31, 2023 utilized paid claims through October 31, 2023. As of the Reporting Date, the risk adjustment payable related to prior periods was adjusted based on CMS' Summary Report on Individual and Small Group Market Risk Transfers for the 2023 Benefit Year. The risk adjustment payable was further adjusted based on CMS' Summary Report of 2022 Benefit Year Risk Adjustment Data Validation (HHS-RADV) Adjustments to Risk Adjustment State Transfers.

25. CHANGE IN INCURRED CLAIMS AND CLAIMS ADJUSTMENT EXPENSES

- A. Changes in estimates related to the prior year incurred claims are included in total hospital and medical expenses in the current year in the financial statements. The following tables disclose paid claims, incurred claims, and the balance in claims unpaid, accrued medical incentive pool and bonus amounts, aggregate health claim reserves, health care and other amounts receivable (excluding provider loans and advances not yet expensed) for the years ended December 31, 2024 and 2023:

	2024		
	Current Year Incurred Claims	Prior Years Incurred Claims	Total
Beginning of year claim reserve	\$ —	\$ (638,359,515)	\$ (638,359,515)
Paid claims — net of health care receivables*	5,153,262,292	373,690,451	5,526,952,743
End of year claim reserve	<u>567,292,001</u>	<u>24,762,254</u>	<u>592,054,255</u>
Incurred claims excluding the change in health care receivables*	5,720,554,293	(239,906,810)	5,480,647,483
Beginning of year health care receivables*	—	208,485,273	208,485,273
End of year health care receivables*	<u>(203,685,201)</u>	<u>(15,623,654)</u>	<u>(219,308,855)</u>
Total incurred claims	<u>\$ 5,516,869,092</u>	<u>\$ (47,045,191)</u>	<u>\$ 5,469,823,901</u>

*Health care receivables excludes provider loans and advances not yet expensed of \$3,393 and \$1,980 for 2024 and 2023, respectively.

	2023		
	Current Year Incurred Claims	Prior Years Incurred Claims	Total
Beginning of year claim reserve	\$ —	\$ (587,912,777)	\$ (587,912,777)
Paid claims — net of health care receivables*	5,051,211,795	391,706,482	5,442,918,277
End of year claim reserve	<u>619,062,871</u>	<u>19,296,644</u>	<u>638,359,515</u>
Incurred claims excluding the change in health care receivables*	5,670,274,666	(176,909,651)	5,493,365,015
Beginning of year health care receivables*	—	164,068,618	164,068,618
End of year health care receivables*	<u>(202,642,442)</u>	<u>(5,842,831)</u>	<u>(208,485,273)</u>
Total incurred claims	<u>\$ 5,467,632,224</u>	<u>\$ (18,683,864)</u>	<u>\$ 5,448,948,360</u>

*Health care receivables excludes provider loans and advances not yet expensed of \$1,980 and \$0 for 2023 and 2022, respectively.

The liability for claims unpaid, accrued medical incentive pool and bonus amounts, aggregate health claim reserves, net of health care and other amounts receivable (excluding provider loans and advances not yet expensed), as of, December 31, 2023 was \$429,874,242. As of December 31, 2024, \$373,690,451 has been paid for incurred claims attributable to insured events of prior years. Reserves remaining for prior years, health care and other amounts receivable (excluding provider loans and advances not yet expensed) are now \$9,138,600, as a result of re-estimation of unpaid claims. Therefore, there has been \$47,045,191 favorable prior year development since December 31, 2023 to December 31, 2024. The primary drivers consist of favorable development of \$18,215,769 in retroactivity for inpatient, outpatient, physician, and pharmacy claims, favorable development of \$15,647,367 as a result of change in the provision for adverse deviations in experience and a favorable development of \$3,680,698 in capitation.

At December 31, 2023, the Company recorded 18,683,864 of favorable development. The primary drivers consist of favorable development as a result of a change in the provision for adverse deviations in experience of \$18,089,389 offset by unfavorable development of \$690,744 in retroactivity for inpatient, outpatient, physician, and pharmacy claims. Original estimates are increased or decreased as additional information becomes known regarding individual claims, which could have an impact to the accruals for medical loss ratio rebates and retrospectively rated contracts. 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 unearned premium reserves and reserve for rate credits in the financial statements.

The Company incurred claims adjustment expenses of \$192,836,188 and \$191,734,614 in 2024 and 2023, respectively. These costs are included in the management service fees paid by the Company to United HealthCare Services, Inc. as a part of the management agreement (see Note 10). The following table discloses paid claims adjustment expenses, incurred claims adjustment expenses, and the balance in unpaid claims adjustment expenses reserve for 2024 and 2023:

	2024	2023
Total claims adjustment expenses	\$ 192,836,188	\$ 191,734,614
Less: current year unpaid claims adjustment expenses	(4,221,309)	(4,326,038)
Add: prior year unpaid claims adjustment expenses	4,326,038	4,126,162
	<u>192,940,917</u>	<u>191,534,738</u>
Total claims adjustment expenses paid	<u>\$ 192,940,917</u>	<u>\$ 191,534,738</u>

- B.** The Company did not make any significant changes in methodologies and assumptions used in the calculation of the liability for claims unpaid and unpaid claims adjustment expenses in 2024.

26. INTERCOMPANY POOLING ARRANGEMENTS

- A–G.** The Company did not have any intercompany pooling arrangements in 2024 or 2023.

27. STRUCTURED SETTLEMENTS

- A–B.** The Company did not have structured settlements in 2024 or 2023.

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 Statement of Statutory Accounting Principles No. 84, *Health Care and Government Insured Plan Receivables* from the financial statements.

For each pharmaceutical management agreement for which a portion of the total pharmacy rebates receivable can be admitted based on the admissibility criteria of Statement of Statutory Accounting Principles No. 84, *Health Care and Government Insured Plan Receivables*, 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
12/31/2024	\$ 138,158,145	\$ 48,825,735	\$ —	\$ —	\$ —
9/30/2024	142,018,333	144,524,058	88,534,770	—	—
6/30/2024	134,936,250	137,979,805	101,809,862	30,015,009	—
3/31/2024	132,962,582	137,511,708	107,566,643	24,040,080	1,676,009
12/31/2023	137,640,570	139,556,701	119,533,744	16,104,246	1,768,430
9/30/2023	138,812,714	139,133,298	123,791,197	11,509,645	2,554,738
6/30/2023	137,215,171	136,617,951	120,539,753	12,987,728	2,624,974
3/31/2023	130,677,603	131,457,621	112,049,503	17,521,976	1,675,711
12/31/2022	110,452,774	109,267,596	97,434,233	9,635,723	2,201,915
9/30/2022	108,230,765	109,406,704	99,837,445	7,222,173	2,346,477
6/30/2022	106,884,024	108,679,315	92,257,132	12,490,415	3,922,433
3/31/2022	103,341,415	105,262,912	89,022,732	12,204,590	4,035,674

Of the amount reported as health care and other amounts receivable, \$190,341,077 and \$185,577,464 relate to pharmacy rebates receivable as of December 31, 2024 and 2023, respectively. This change is primarily due to change in membership along with the change in generic/name brand mix.

- B.** The Company has nonadmitted all risk-sharing receivables from the financial statements.

The Company also admitted \$1,349,686 and \$394,301 resulting from capitation arrangement receivables and \$300,699 and \$368,864 of claim overpayment receivables as of December 31, 2024 and December 31, 2023, respectively, which are included in health care and other amounts receivable in the financial statements.

29. PARTICIPATING POLICIES

The Company did not have any participating contracts in 2024 or 2023.

30. PREMIUM DEFICIENCY RESERVES

The Company has not recorded any premium deficiency reserves as of December 31, 2024 or 2023. The analysis of premium deficiency reserves was completed as of December 31, 2024 and 2023. The Company did consider anticipated investment income when calculating the premium deficiency reserves.

The following table summarizes the Company’s premium deficiency reserves as of December 31, 2024 and 2023:

	2024
1. Liability carried for premium deficiency reserves	\$ —
2. Date of the most recent evaluation of this liability	<u>12/31/2024</u>
3. Was anticipated investment income utilized in this calculation?	Yes <input checked="" type="checkbox"/> No <input type="checkbox"/>
	2023
1. Liability carried for premium deficiency reserves	\$ —
2. Date of the most recent evaluation of this liability	<u>12/31/2023</u>
3. Was anticipated investment income utilized in this calculation?	Yes <input checked="" type="checkbox"/> No <input type="checkbox"/>

31. ANTICIPATED SALVAGE AND SUBROGATION

Due to the type of business being written, the Company has no salvage. As of December 31, 2024 and 2023, 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 No
If yes, complete Schedule Y, Parts 1, 1A, 2 and 3.
- 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 No N/A
- 1.3 State Regulating? Nebraska
- 1.4 Is the reporting entity publicly traded or a member of a publicly traded group? Yes No
- 1.5 If the response to 1.4 is yes, provide the CIK (Central Index Key) code issued by the SEC for the entity/group. 0000731766
- 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
- 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. 12/31/2023
- 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. 12/31/2018
- 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). 06/27/2020
- 3.4 By what department or departments?
Nebraska 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
- 3.6 Have all of the recommendations within the latest financial examination report been complied with? Yes No N/A
- 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
4.12 renewals? Yes No
- 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
4.22 renewals? Yes No
- 5.1 Has the reporting entity been a party to a merger or consolidation during the period covered by this statement? Yes No
If yes, complete and file the merger history data file with the NAIC.
- 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

- 6.1 Has the reporting entity had any Certificates of Authority, licenses or registrations (including corporate registration, if applicable) suspended or revoked by any governmental entity during the reporting period? Yes No
- 6.2 If yes, give full information
.....
- 7.1 Does any foreign (non-United States) person or entity directly or indirectly control 10% or more of the reporting entity? Yes No
- 7.2 If yes,
7.21 State the percentage of foreign control 0.0 %
7.22 State the nationality(s) of the foreign person(s) or entity(s); or if the entity is a mutual or reciprocal, the nationality of its manager or attorney-in-fact and identify the type of entity(s) (e.g., individual, corporation, government, manager or attorney-in-fact).

1 Nationality	2 Type of Entity

GENERAL INTERROGATORIES

- 8.1 Is the company a subsidiary of a depository institution holding company (DIHC) or a DIHC itself, regulated by the Federal Reserve Board? Yes [] No [X]
- 8.2 If the response to 8.1 is yes, please identify the name of the DIHC.
.....
- 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 locations (city and state of the main office) of any affiliates regulated by a federal financial 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

- 8.5 Is the reporting entity a depository institution holding company with significant insurance operations as defined by the Board of Governors of Federal Reserve System or a subsidiary of the depository institution holding company? Yes [] No [X]
- 8.6 If response to 8.5 is no, is the reporting entity a company or subsidiary of a company that has otherwise been made subject to the Federal Reserve Board's capital rule? Yes [] No [X] N/A []
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 United HealthCare Services Inc., an affiliate of UnitedHealthcare of the Midlands, Inc., 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 or is likely to 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 \$ 663
 - 22.22 Amount paid as expenses\$ 244
 - 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
- 24.1 Does the insurer utilize third parties to pay agent commissions in which the amounts advanced by the third parties are not settled in full within 90 days? Yes [] No [X]
- 24.2 If the response to 24.1 is yes, identify the third-party that pays the agents and whether they are a related party.

Name of Third-Party	Is the Third-Party Agent a Related Party (Yes/No)

INVESTMENT

- 25.01 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 25.03)..... Yes [X] No []

GENERAL INTERROGATORIES

- 25.02 If no, give full and complete information, relating thereto
.....
- 25.03 For securities 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)
.....
- 25.04 For the reporting entity's securities lending program, report amount of collateral for conforming programs as outlined in the Risk-Based Capital Instructions. \$0
- 25.05 For the reporting entity's securities lending program, report amount of collateral for other programs. \$0
- 25.06 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]
- 25.07 Does the reporting entity non-admit when the collateral received from the counterparty falls below 100%? Yes [] No [] N/A [X]
- 25.08 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]
- 25.09 For the reporting entity's securities lending program state the amount of the following as of December 31 of the current year:
- 25.091 Total fair value of reinvested collateral assets reported on Schedule DL, Parts 1 and 2 \$0
- 25.092 Total book/adjusted carrying value of reinvested collateral assets reported on Schedule DL, Parts 1 and 2 \$0
- 25.093 Total payable for securities lending reported on the liability page \$0

- 26.1 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 25.03). Yes [X] No []
- 26.2 If yes, state the amount thereof at December 31 of the current year:
- 26.21 Subject to repurchase agreements \$0
- 26.22 Subject to reverse repurchase agreements \$0
- 26.23 Subject to dollar repurchase agreements \$0
- 26.24 Subject to reverse dollar repurchase agreements \$0
- 26.25 Placed under option agreements \$0
- 26.26 Letter stock or securities restricted as to sale -
excluding FHLB Capital Stock \$0
- 26.27 FHLB Capital Stock \$0
- 26.28 On deposit with states \$ 952, 135
- 26.29 On deposit with other regulatory bodies \$0
- 26.30 Pledged as collateral - excluding collateral pledged to
an FHLB \$0
- 26.31 Pledged as collateral to FHLB - including assets
backing funding agreements \$0
- 26.32 Other \$0

26.3 For category (26.26) provide the following:

1 Nature of Restriction	2 Description	3 Amount
.....

- 27.1 Does the reporting entity have any hedging transactions reported on Schedule DB? Yes [] No [X]
- 27.2 If yes, has a comprehensive description of the hedging program been made available to the domiciliary state? Yes [] No [] N/A [X]
If no, attach a description with this statement.

LINES 27.3 through 27.5: FOR LIFE/FRATERNAL REPORTING ENTITIES ONLY:

- 27.3 Does the reporting entity utilize derivatives to hedge variable annuity guarantees subject to fluctuations as a result of interest rate sensitivity? Yes [] No []
- 27.4 If the response to 27.3 is YES, does the reporting entity utilize:
- 27.41 Special accounting provision of SSAP No. 108 Yes [] No []
- 27.42 Permitted accounting practice Yes [] No []
- 27.43 Other accounting guidance Yes [] No []
- 27.5 By responding YES to 27.41 regarding utilizing the special accounting provisions of SSAP No. 108, the reporting entity attests to the following: Yes [] No []
- The reporting entity has obtained explicit approval from the domiciliary state.
 - Hedging strategy subject to the special accounting provisions is consistent with the requirements of VM-21.
 - Actuarial certification has been obtained which indicates that the hedging strategy is incorporated within the establishment of VM-21 reserves and provides the impact of the hedging strategy within the Actuarial Guideline Conditional Tail Expectation Amount.
 - Financial Officer Certification has been obtained which indicates that the hedging strategy meets the definition of a Clearly Defined Hedging Strategy within VM-21 and that the Clearly Defined Hedging Strategy is the hedging strategy being used by the company in its actual day-to-day risk mitigation efforts.
- 28.1 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]
- 28.2 If yes, state the amount thereof at December 31 of the current year. \$0
29. 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 []

29.01 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

GENERAL INTERROGATORIES

29.02 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)

29.03 Have there been any changes, including name changes, in the custodian(s) identified in 29.01 during the current year?..... Yes [] No [X]

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

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

29.05 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. This includes both primary and sub-advisors. 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.....
BlackRock Financial Management, Inc	U.....
DWS Investment Management Americas Inc.	U.....

29.0597 For those firms/individuals listed in the table for Question 29.05, do any firms/individuals unaffiliated with the reporting entity (i.e., designated with a "U") manage more than 10% of the reporting entity's invested assets?..... Yes [X] No []

29.0598 For firms/individuals unaffiliated with the reporting entity (i.e., designated with a "U") listed in the table for Question 29.05, does the total assets under management aggregate to more than 50% of the reporting entity's invested assets?..... Yes [X] No []

29.06 For those firms or individuals listed in the table for 29.05 with an affiliation code of "A" (affiliated) or "U" (unaffiliated), provide the information for the table below.

1	2	3	4	5
Central Registration Depository Number	Name of Firm or Individual	Legal Entity Identifier (LEI)	Registered With	Investment Management Agreement (IMA) Filed
107105	BlackRock Financial Management, Inc	549300LVXY1VJKE13M84	SEC	NO.....
104518	DWS Investment Management Americas Inc.	CZ83K4EEEEX8QVCT3B128	SEC	NO.....

30.1 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]

30.2 If yes, complete the following schedule:

1 CUSIP #	2 Name of Mutual Fund	3 Book/Adjusted Carrying Value
30.2999 - Total		0

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

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

GENERAL INTERROGATORIES

31. 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	2	3
	Statement (Admitted) Value	Fair Value	Excess of Statement over Fair Value (-), or Fair Value over Statement (+)
31.1 Bonds	970,824,934	920,734,391	(50,090,543)
31.2 Preferred stocks	0	0	0
31.3 Totals	970,824,934	920,734,391	(50,090,543)

31.4 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.

32.1 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]

32.2 If the answer to 32.1 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 []

32.3 If the answer to 32.2 is no, describe the reporting entity's process for determining a reliable pricing source for purposes of disclosure of fair value for Schedule D:
N/A

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

33.2 If no, list exceptions:
.....

34. By self-designating 5GI securities, the reporting entity is certifying the following elements of each self-designated 5GI security:

- a. Documentation necessary to permit a full credit analysis of the security does not exist or an NAIC CRP credit rating for an FE or PL security is not available.
- b. Issuer or obligor is current on all contracted interest and principal payments.
- c. The insurer has an actual expectation of ultimate payment of all contracted interest and principal.

Has the reporting entity self-designated 5GI securities? Yes [] No [X]

35. By self-designating PLGI securities, the reporting entity is certifying its compliance with the requirements as specified in the Purposes and Procedures Manual of the NAIC Investment Analysis Office (P&P Manual) for private letter rating (PLR) securities and the following elements of each self-designated PLGI security:

- a. The security was either:
 - i. issued prior to January 1, 2018 (which is exempt from PLR filing requirements pursuant to the P&P Manual), or
 - ii. issued from January 1, 2018 to December 31, 2021 and subject to a confidentiality agreement executed prior to January 1, 2022 which confidentiality agreement remains in force, for which an insurance company cannot provide a copy of a private letter rating rationale report to the SVO due to confidentiality or other contractual reasons ("waived submission PLR securities").
- b. The reporting entity is holding capital commensurate with the NAIC Designation and NAIC Designation Category reported for the security.
- c. The NAIC Designation and NAIC Designation Category were derived from the credit rating assigned by an NAIC CRP in its legal capacity as a NRSRO which is shown on a current private letter rating, dated during the financial statement year, held by the insurer and available for examination by state insurance regulators.
- d. Other than for waived submission PLR securities, defined above, on or after January 1, 2024 for any PLR securities issued on or after January 1, 2022, if the reporting entity is not permitted to share this private credit rating or the private rating letter rationale report of the PL security with the SVO, it certifies that it is reporting it as an NAIC 5.B GI and may not assign any other self-designation.

Has the reporting entity self-designated PLGI to securities, all of which meet the above requirement and as specified in the P&P Manual? Yes [] No [X]

36. By assigning FE to a Schedule BA non-registered private fund, the reporting entity is certifying the following elements of each self-designated FE fund:

- a. The shares were purchased prior to January 1, 2019.
- b. The reporting entity is holding capital commensurate with the NAIC Designation reported for the security.
- c. The security had a public credit rating(s) with annual surveillance assigned by an NAIC CRP in its legal capacity as an NRSRO prior to January 1, 2019.
- d. The fund only or predominantly holds bonds in its portfolio.
- e. The current reported NAIC Designation was derived from the public credit rating(s) with annual surveillance assigned by an NAIC CRP in its legal capacity as an NRSRO.
- f. The public credit rating(s) with annual surveillance assigned by an NAIC CRP has not lapsed.

Has the reporting entity assigned FE to Schedule BA non-registered private funds that complied with the above criteria? Yes [] No [X]

37. By rolling/renewing short-term or cash equivalent investments with continued reporting on Schedule DA, Part 1 or Schedule E Part 2 (identified through a code (%) in those investment schedules), the reporting entity is certifying to the following:

- a. The investment is a liquid asset that can be terminated by the reporting entity on the current maturity date.
- b. If the investment is with a nonrelated party or nonaffiliate, then it reflects an arms-length transaction with renewal completed at the discretion of all involved parties.
- c. If the investment is with a related party or affiliate, then the reporting entity has completed robust re-underwriting of the transaction for which documentation is available for regulator review.
- d. Short-term and cash equivalent investments that have been renewed/rolled from the prior period that do not meet the criteria in 37.a - 37.c are reported as long-term investments.

Has the reporting entity rolled/renewed short-term or cash equivalent investments in accordance with these criteria? Yes [] No [] N/A [X]

GENERAL INTERROGATORIES

38.1 Does the reporting entity directly hold cryptocurrencies? Yes [] No [X]

38.2 If the response to 38.1 is yes, on what schedule are they reported?

39.1 Does the reporting entity directly or indirectly accept cryptocurrencies as payments for premiums on policies? Yes [] No [X]

39.2 If the response to 39.1 is yes, are the cryptocurrencies held directly or are they immediately converted to U.S. dollars?
 39.21 Held directly Yes [] No []
 39.22 Immediately converted to U.S. dollars Yes [] No []

39.3 If the response to 38.1 or 39.1 is yes, list all cryptocurrencies accepted for payments of premiums or that are held directly.

1 Name of Cryptocurrency	2 Immediately Converted to USD, Directly Held, or Both	3 Accepted for Payment of Premiums

OTHER

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

40.2 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

41.1 Amount of payments for legal expenses, if any? \$ 193,590

41.2 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

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

42.2 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	2	
		Current Year	Prior Year	
2.1	Premium Numerator	6,336,714,002	6,514,530,507	
2.2	Premium Denominator	6,336,714,002	6,514,530,507	
2.3	Premium Ratio (2.1/2.2)	1.000	1.000	
2.4	Reserve Numerator	666,984,220	831,278,198	
2.5	Reserve Denominator	666,984,220	831,278,198	
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 of the Midlands, Inc. is not required to have stop loss reinsurance.

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 162,787

8.2 Number of providers at end of reporting year 154,705

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 No

10.2 If yes:

10.21 Maximum amount payable bonuses.....	\$	75,591,719
10.22 Amount actually paid for year bonuses.....	\$	97,028,082
10.23 Maximum amount payable withholds.....	\$	726
10.24 Amount actually paid for year withholds.....	\$	4,158,847

11.1 Is the reporting entity organized as:

11.12 A Medical Group/Staff Model,	Yes <input type="checkbox"/>	No <input checked="" type="checkbox"/>
11.13 An Individual Practice Association (IPA), or,	Yes <input type="checkbox"/>	No <input checked="" type="checkbox"/>
11.14 A Mixed Model (combination of above)?	Yes <input type="checkbox"/>	No <input checked="" type="checkbox"/>

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

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

11.4 If yes, show the amount required. \$ 63,683,956

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

11.6 If the amount is calculated, show the calculation

Nebraska Statutes Title 44 Chapter 32 Subsection 138	Premium Revenue \$6,218,395,636	
Premiums < \$150,000,000 at 2% \$3,000,000	Premiums > \$150,000,000 at 1% \$60,683,956	Total
\$63,683,956		

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

1 Name of Service Area
State of Alabama: Autauga, Baldwin, Barbour, Bibb, Blount, Bullock, Butler, Calhoun, Chambers, Cherokee, Chilton, Choctaw, Clarke, Clay, Cleburne, Coffee, Colbert, Conecuh, Coosa, Covington, Crenshaw, Cullman, Dale, Dallas, DeKalb, Elmore, Escambia, Etowah, Fayette, Franklin, Geneva, Greene, Hale, Henry, Houston, Jackson, Jefferson, Lamar, Lauderdale, Lawrence, Lee, Limestone, Lowndes, Macon, Madison, Marengo, Marion, Marshall, Mobile, Monroe, Montgomery, Morgan, Perry, Pickens, Pike, Randolph, Russell, Shelby, St.Clair, Sumter, Talladega, Tallapoosa, Tuscaloosa, Walker, Washington, Wilcox, Winston.
State of Arkansas: Ashley, Baxter, Benton, Boone, Bradley, Calhoun, Carroll, Chicot, Clark, Clay, Cleburne, Cleveland, Columbia, Conway, Craighead, Crawford, Crittenden, Cross, Dallas, Desha, Drew, Faulkner, Franklin, Fulton, Garland, Grant, Greene, Hempstead, Hot Spring, HotSpring, Howard, Independence, Izard, Jackson, Jefferson, Johnson, Lafayette, Lawrence, Lee, Lincoln, Little River, LittleRiver, Logan, Lonoke, Madison, Marion, Miller, Mississippi, Monroe, Montgomery, Nevada, Newton, Ouachita, Perry, Phillips, Pike, Poinsett, Polk, Pope, Prairie, Pulaski, Randolph, Saline, Scott, Searcy, Sebastian, Sevier, Sharp, St. Francis, St.Francis, Stone, Union, Van Buren, VanBuren, Washington, White, Woodruff, Yell.
State of Iowa: Adair, Adams, Appanoose, Audubon, Benton, BlackHawk, Boone, Bremer, State of Iowa: Buchanan, BuenaVista, Butler, Calhoun, Carroll, Cass, Cedar, CerroGordo, Chickasaw, Clarke, Clayton, Clinton, Crawford, Dallas, Davis, Decatur, Delaware, Dodge, Douglas, Dubuque, Fayette, Floyd, Franklin, Fremont, Gage, Greene, Grundy, Guthrie, Hamilton, Hancock, Hardin, Harrison, Howard, Iowa, Jackson, Jasper, Jefferson, Johnson, Jones, Keokuk, Kossuth, Lancaster, Linn, Lucas, Madison, Mahaska, Marion, Marshall, Mills, Mitchell, Monona, Monroe, Montgomery, Muscatine, Oteo, Page, Pocahontas, Polk, Pottawattamie, Poweshiek, Sarpy, Saunders, Scott, Seward, Shelby, Story, Tama, Union, Wapello, Warren, Washington., Wayne, Webster, Winnebago, Woodbury, Worth, Wright.
State of Illinois: Adams, Alexander, Bond, Boone, Bureau, Calhoun, Carroll, Clinton, Cook, DeKalb, Dupage, Fayette, Ford, Greene, Grundy, Henry, Iroquois, Jackson, Jersey, JoDaviess, Kane, Kankakee, Kendall, Lake, LaSalle, Lee, Livingston, Macoupin, Madison, Marion, McHenry, Monroe, Montgomery, Ogle, Perry, Pike, Randolph, St.Clair, Stephenson, Union, Washington, Will, Winnebago.
State of Indiana: Adams, Allen, Bartholomew, Benton, Blackford, Boone, Brown, Carroll, Cass, Clark, Clay, Clinton, Crawford, Daviess, Dearborn, Decatur, DeKalb, Delaware, Dubois, Elkhart, Fayette, Floyd, Fountain, Franklin, Fulton, Gibson, Grant, Greene, Hamilton, Hancock, Harrison, Hendricks, Henry, Howard, Huntington, Jackson, Jasper, Jay, Jefferson, Jennings, Johnson, Knox, Kosciusko, La Porte, Lagrange, Lake, Lawrence, Madison, Marion, Marshall, Martin, Miami, Monroe, Montgomery, Morgan, Newton, Noble, Ohio, Orange, Owen, Parke, Perry, Pike, Porter, Posey, Pulaski, Putnam, Randolph, Ripley, Rush, Scott, Shelby, Spencer, St. Joseph, Starke, Steuben, Sullivan, Switzerland, Tippecanoe, Tipton, Union, Vanderburgh, Vermillion, Vigo, Wabash, Warren, Warrick, Washington, Wayne, Wells, White, Whitley.

ANNUAL STATEMENT FOR THE YEAR 2024 OF THE UnitedHealthcare of the Midlands, Inc.

1 Name of Service Area
State of Kansas: Allen, Anderson, Atchison, Barber, Bourbon, Brown, Butler, Chase, Chautauqua, Cherokee, Clay, Cloud, Coffey, Cowley, Crawford, Dickinson, Doniphan, Douglas, Edwards, Elk, Ellsworth, Franklin, Geary, Greenwood, Harper, Harvey, Jackson, Jefferson, Jewell, Johnson, Kingman, Kiowa, Labette, Leavenworth, Lincoln, Linn, Lyon, Marion, Marshall, McPherson, Miami, Mitchell, Montgomery, Morris, Nemaha, Neosho, Osage, Osborne, Ottawa, Pawnee, Phillips, Pottawatomie, Pratt, Reno, Republic, Rice, Rooks, Rush, Russell, Saline, Sedgwick, Shawnee, Smith, Stafford, Sumner, Wabaunsee, Washington, Wilson, Woodson, Wyandotte.
State of Missouri: Adair, Andrew, Atchison, Audrain, Barry, Barton, Bates, Benton, Bollinger, Boone, Buchanan, Butler, Caldwell, Callaway, Camden, CapeGirardeau, Carroll, Carter, Cass, Cedar, Chariton, Christian, Clark, Clay, Clinton, Cole, Cooper, Crawford, Dade, Dallas, Daviess, DeKalb, Dent, Douglas, Dunklin, Franklin, Gasconade, Gentry, Greene, Grundy, Harrison, Henry, Hickory, Holt, Howard, Howell, Iron, Jackson, Jasper, Jefferson, Johnson, Knox, Laclede, Lafayette, Lawrence, Lewis, Lincoln, Linn, Livingston, Macon, Madison, Maries, Marion, McDonald, Mercer, Miller, Mississippi, Moniteau, Monroe, Montgomery, Morgan, NewMadrid, Newton, Nodaway, Oregon, Osage, Ozark, Pemiscot, Perry, Pettis, Phelps, Pike, Platte, POLK, Pulaski, Putnam, Ralls, Randolph, Ray, Reynolds, Ripley, Saline, Schuyler, Scotland, Scott, Shannon, Shelby, St.Charles, St.Clair, St.Francois, St.Louis, St.LouisCity, Ste.Genevieve, Stoddard, Stone, Sullivan, Taney, Texas, Vernon, Warren, Washington, Wayne, Webster, Worth, Wright.
State of Nebraska: State-wide.

- 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)

- 16. Is the reporting entity licensed or chartered, registered, qualified, eligible or writing business in at least two states? Yes [X] No []
- 16.1 If no, does the reporting entity assume reinsurance business that covers risks residing in at least one state other than the state of domicile of the reporting entity? Yes [] No []

FIVE-YEAR HISTORICAL DATA

	1 2024	2 2023	3 2022	4 2021	5 2020
Balance Sheet (Pages 2 and 3)					
1. Total admitted assets (Page 2, Line 28)	1,683,147,948	1,734,550,031	1,465,681,054	973,082,849	908,437,100
2. Total liabilities (Page 3, Line 24)	1,035,842,991	980,984,044	895,195,530	514,309,358	498,445,708
3. Statutory minimum capital and surplus requirement	63,683,956	66,920,165	58,655,717	39,513,994	37,132,408
4. Total capital and surplus (Page 3, Line 33)	647,304,957	753,565,987	570,485,524	458,773,491	409,991,392
Income Statement (Page 4)					
5. Total revenues (Line 8)	6,336,714,002	6,514,530,507	5,608,832,552	3,772,346,554	3,541,157,862
6. Total medical and hospital expenses (Line 18)	5,469,823,901	5,448,948,360	4,653,245,535	3,123,163,841	2,869,588,757
7. Claims adjustment expenses (Line 20)	192,836,188	191,734,614	185,153,696	135,468,770	129,513,786
8. Total administrative expenses (Line 21)	410,579,030	436,875,506	401,922,570	279,891,520	343,356,949
9. Net underwriting gain (loss) (Line 24)	263,474,883	436,972,027	368,510,751	233,822,423	198,698,370
10. Net investment gain (loss) (Line 27)	58,939,884	59,360,049	27,029,610	13,914,270	13,519,887
11. Total other income (Lines 28 plus 29)	(966,774)	(821,345)	(673,488)	(632,507)	(918,773)
12. Net income or (loss) (Line 32)	257,339,057	392,177,840	312,004,078	196,031,492	152,968,900
Cash Flow (Page 6)					
13. Net cash from operations (Line 11)	20,029,322	392,735,282	526,670,747	205,980,044	185,976,577
Risk-Based Capital Analysis					
14. Total adjusted capital	647,304,957	753,565,987	570,485,524	458,773,491	409,991,392
15. Authorized control level risk-based capital	168,398,209	150,783,689	142,602,468	101,731,904	105,484,835
Enrollment (Exhibit 1)					
16. Total members at end of period (Column 5, Line 7)	467,428	499,661	476,788	362,741	354,026
17. Total members months (Column 6, Line 7)	5,707,247	6,062,233	5,595,473	4,274,125	4,088,017
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)	86.3	83.6	83.0	82.8	81.0
20. Cost containment expenses	2.3	2.2	2.5	2.7	2.8
21. Other claims adjustment expenses	0.8	0.7	0.8	0.9	0.8
22. Total underwriting deductions (Line 23)	95.8	93.3	93.4	93.8	94.4
23. Total underwriting gain (loss) (Line 24)	4.2	6.7	6.6	6.2	5.6
Unpaid Claims Analysis (U&I Exhibit, Part 2B)					
24. Total claims incurred for prior years (Line 17, Col. 5)	382,829,050	405,160,295	262,260,006	298,600,605	272,934,953
25. Estimated liability of unpaid claims-[prior year (Line 17, Col. 6)]	429,874,243	423,844,159	288,274,317	341,517,575	316,569,423
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:

SCHEDULE T PREMIUMS AND OTHER CONSIDERATIONS

Allocated by States and Territories

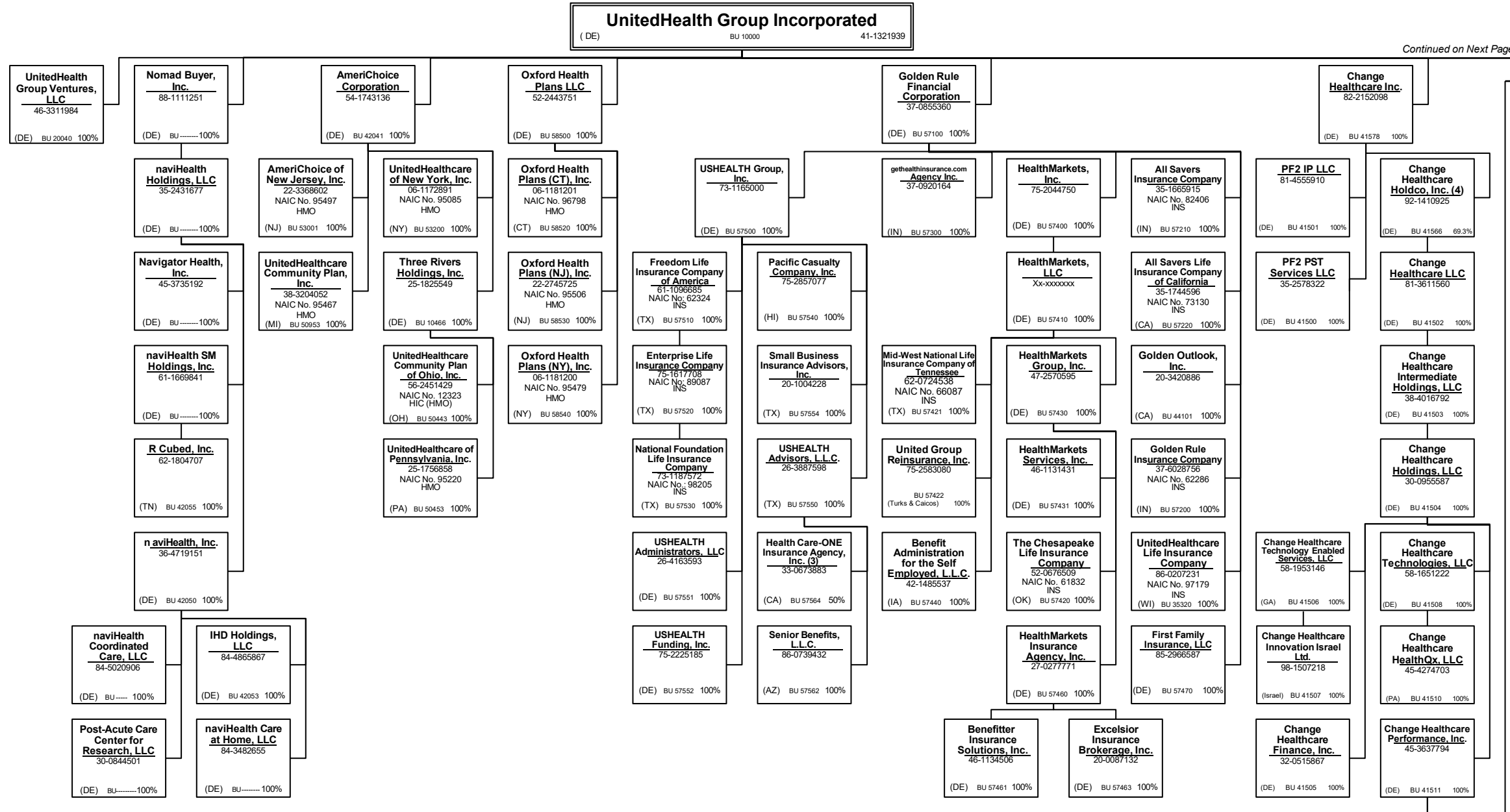
		Direct Business Only									
1		2	3	4	5	6	7	8	9	10	
States, etc.	Active Status (a)	Accident and Health Premiums	Medicare Title XVIII	Medicaid Title XIX	CHIP Title XXI	Federal Employees Health Benefits Program Premiums	Life and Annuity Premiums & Other Considerations	Property/Casualty Premiums	Total Columns 2 Through 8	Deposit-Type Contracts	
1. Alabama	AL	L	2,142,844,240	29,278,720	0	0	0	0	2,172,122,960	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	L	219,214,092	0	0	0	0	0	219,214,092	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	541,956,637	0	0	0	0	0	541,956,637	0	
15. Indiana	IN	L	732,939,119	0	0	0	0	0	732,939,119	0	
16. Iowa	IA	L	36,193,700	0	0	0	0	0	36,193,700	0	
17. Kansas	KS	L	122,585,077	0	0	0	0	0	122,585,077	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	L	1,228,895,958	0	0	0	0	0	1,228,895,958	0	
27. Montana	MT	N	0	0	0	0	0	0	0	0	
28. Nebraska	NE	L	4,558,227	408,808,585	736,418,645	40,214,650	0	0	1,190,000,107	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	N	0	0	0	0	0	0	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	N	0	0	0	0	0	0	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 Aliens	OT	XXX	0	0	0	0	0	0	0	0	
59. Subtotal	XXX	4,558,227	5,433,437,408	765,697,365	40,214,650	0	0	0	6,243,907,650	0	
60. Reporting Entity Contributions for Employee Benefit Plans	XXX	0	0	0	0	0	0	0	0	0	
61. Totals (Direct Business)	XXX	4,558,227	5,433,437,408	765,697,365	40,214,650	0	0	0	6,243,907,650	0	
DETAILS OF WRITE-INS											
58001.	XXX	0	0	0	0	0	0	0	0	0	
58002.	XXX	0	0	0	0	0	0	0	0	0	
58003.	XXX	0	0	0	0	0	0	0	0	0	
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	

(a) Active Status Counts:

- 1. L - Licensed or Chartered - Licensed insurance carrier or domiciled RRG..... 8
- 2. R - Registered - Non-domiciled RRGs..... 0
- 3. E - Eligible - Reporting entities eligible or approved to write surplus lines in the state..... 0
- 4. Q - Qualified - Qualified or accredited reinsurer..... 0
- 5. N - None of the above - Not allowed to write business in the state..... 49

(b) Explanation of basis of allocation by states, premiums by state, etc.
 Premiums allocated by state based upon Geographic Market.

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



Continued on Next Page

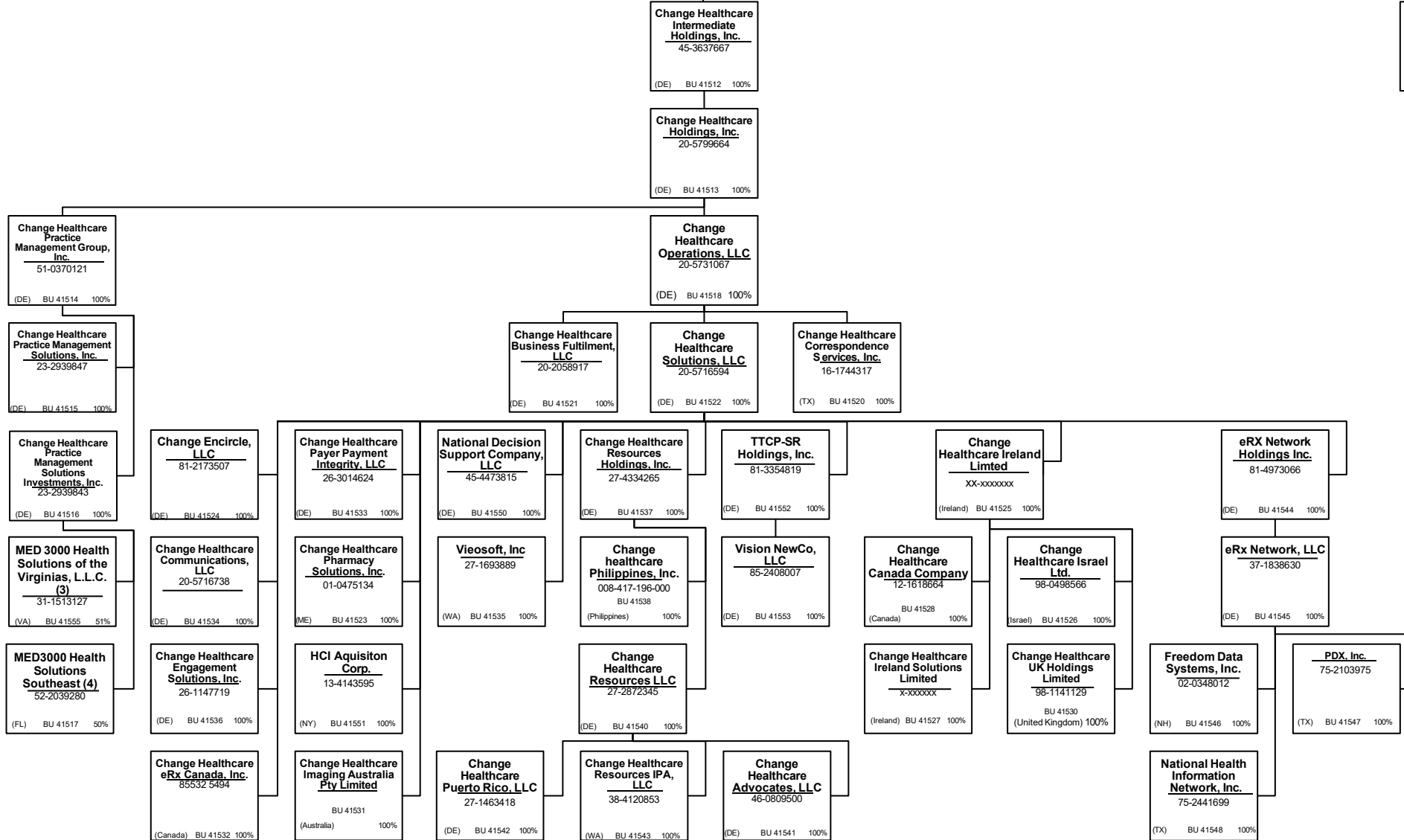
SCHEDULE Y – INFORMATION CONCERNING ACTIVITIES OF INSURER MEMBERS OF A HOLDING COMPANY GROUP
PART 1 - ORGANIZATIONAL CHART

UnitedHealth Group Incorporated
 (DE) 41-1321939

LHC Group, Inc.
 71-0918189
 (DE) BU----- 100%

Continued from Previous Page

Continued on Next Page



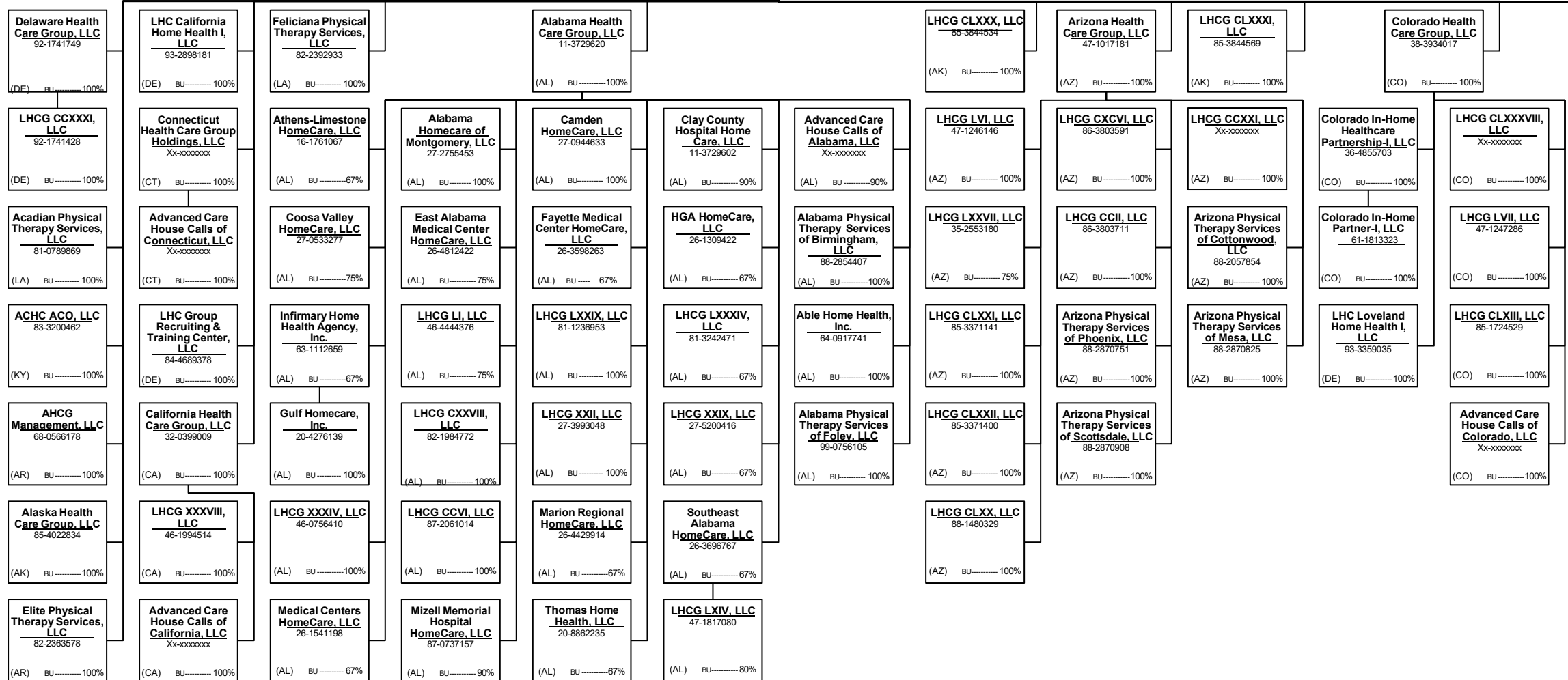
SCHEDULE Y – INFORMATION CONCERNING ACTIVITIES OF INSURER MEMBERS OF A HOLDING COMPANY GROUP
PART 1 - ORGANIZATIONAL CHART

UnitedHealth Group Incorporated
 (DE) 41-1321939

Continued from Previous Page

Continued on Next Page

LHC Group, Inc.
 71-0918189
 (DE) BU 42060 100%



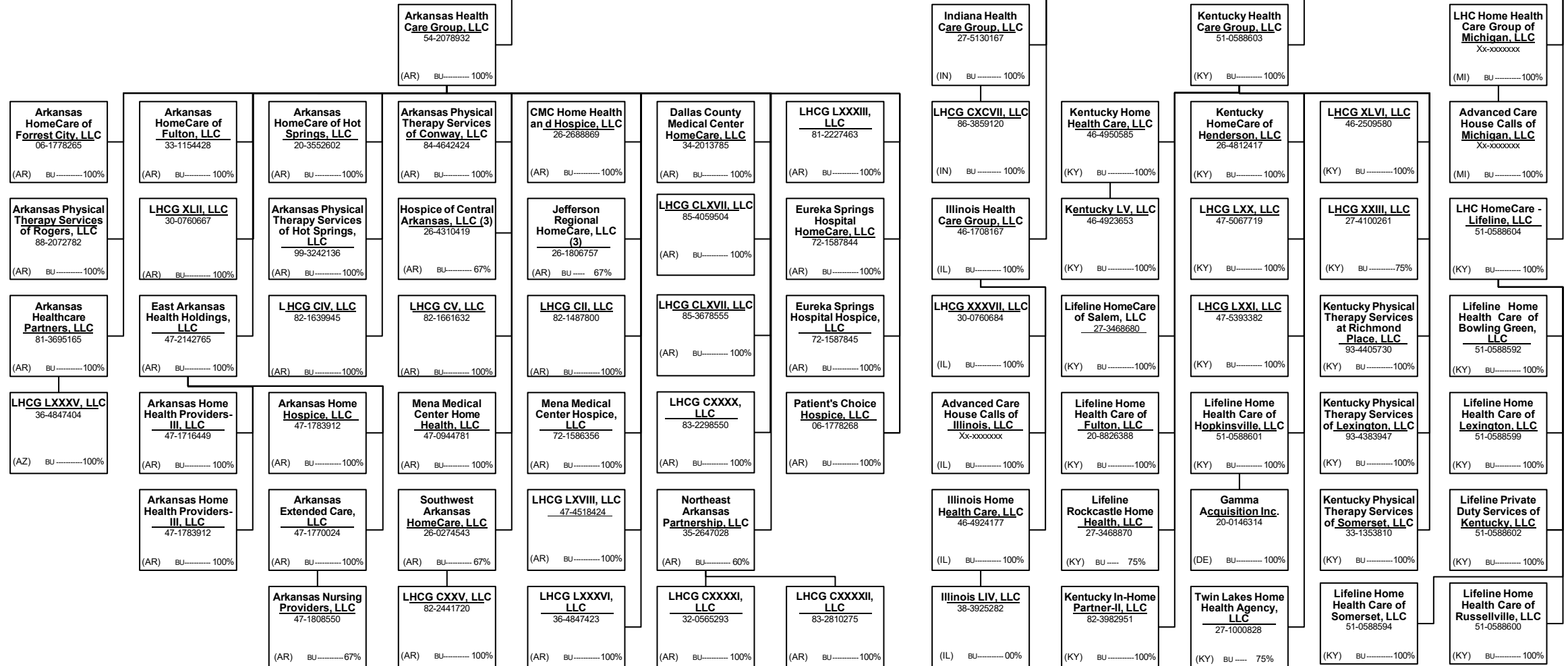
SCHEDULE Y – INFORMATION CONCERNING ACTIVITIES OF INSURER MEMBERS OF A HOLDING COMPANY GROUP
PART 1 - ORGANIZATIONAL CHART

UnitedHealth Group Incorporated
 (DE) 41-1321939

Continued from Previous Page

Continued on Next Page

LHC Group, Inc.
 71-0918189
 (DE) BU 42060 100%



40.3

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

UnitedHealth Group Incorporated
 (DE) 41-1321939

LHC Group, Inc.
 71-0918189
 (DE) BU 42060 100%

Georgia Health Care Group, LLC
 04-3826206
 (GA) BU 100%

LHC Health Care Group of Florida, LLC
 20-3840328
 (FL) BU 100%

LHCG CCXXVII, LLC
 88-3285752
 (GA) BU 100%

Georgia HomeCare of Harris, LLC
 38-3749123
 (GA) BU 100%

LHCG LXXIV, LLC
 81-1105754
 (GA) BU 100%

LHCG XL, LLC
 46-2509518
 (GA) BU 100%

Northwest Georgia Home Health, LLC
 27-1803583
 (GA) BU 75%

LHCG CCXXVI, LLC
 88-3281766
 (GA) BU 100%

Advanced Care House Calls of Florida, LLC
 30-1111990
 (FL) BU 100%

Florida Physical Therapy Services of Miramar, LLC
 85-2890611
 (FL) BU 100%

Florida Physical Therapy Services of Panama City, LLC
 85-2890874
 (FL) BU 100%

LHCG XIX, LLC
 27-3529253
 (FL) BU 75%

Munroe Regional HomeCare, LLC
 77-0670885
 (FL) BU 51%

Florida Physical Therapy Services of Orlando, LLC
 87-2819939
 (FL) BU 100%

Atlantic Homecare, Inc.
 58-1811794
 (GA) BU 100%

Eastern Georgia Partnership, LLC
 85-2462743
 (GA) BU 75%

LHCG CLVIII, LLC
 84-4811662
 (GA) BU 100%

Halcyon Healthcare, LLC
 27-4237248
 (DE) BU 100%

Advanced Care House Calls of Georgia, LLC
 Xx-xxxxxx
 (GA) BU 100%

Floyd HomeCare, LLC
 37-1533134
 (GA) BU 75%

Central Florida Partnership, LLC
 84-4741808
 (FL) BU 60%

Florida Physical Therapy Services of Sarasota II, LLC
 85-4184074
 (FL) BU 100%

LHCG CCX, LLC
 87-2695298
 (FL) BU 100%

Florida Physical Therapy Services of Pensacola, LLC
 38-4077716
 (FL) BU 100%

Lifeline Home Health Care of Lady Lake, LLC
 314-1975227
 (FL) BU 100%

Florida Physical Therapy Services of Sun City, LLC
 88-2870661
 (FL) BU 100%

Atlantic Homeaid, Inc.
 58-1863635
 (GA) BU 100%

Augusta Home Care Services LLC
 26-3389004
 (DE) BU 100%

LHCG LXXV, LLC
 Xx-xxxxxx
 (GA) BU 100%

Altus Hospice of Georgia, LLC
 45-3437288
 (DE) BU 100%

Community Hospice, LLC
 20-0896023
 (MS) BU 100%

LHCG CCXXVIII, LLC
 88-3303273
 (GA) BU 100%

Bayfront HMA Home Health LLC
 46-1642468
 (FL) BU 100%

Florida Physical Therapy Services of Orange City, LLC
 99-4674628
 (FL) BU 100%

Florida Physical Therapy Services of Ormond Beach, LLC
 87-2820055
 (FL) BU 100%

LHCG LXXXII, LLC
 61-1788793
 (FL) BU 75%

Florida Physical Therapy Services of Fort Myers, LLC
 86-3177130
 (FL) BU 100%

Florida Physical Therapy Services of Ocala, LLC
 88-2854101
 (FL) BU 75%

Ware Visiting Nurse Services, Inc.
 58-1811796
 (GA) BU 100%

LHCG CLXIV, LLC
 85-2474241
 (GA) BU 100%

Northeast Georgia Home Health II, LLC
 88-4214089
 (GA) BU 100%

Cornerstone Palliative and Hospice, LLC
 45-4845966
 (MS) BU 67%

Covenant Palliative and Hospice, LLC
 45-4845621
 (MS) BU 100%

ACF Group, Inc.
 99-4163615
 (DE) BU 100%

LHCG CLIV, LLC
 84-4776384
 (FL) BU 100%

LHCG CLIII, LLC
 84-4776234
 (FL) BU 100%

Florida Physical Therapy Services of Sarasota, LLC
 85-3733455
 (FL) BU 100%

Suncoast Healthcare Partnership, LLC
 Xx-xxxxxx
 (FL) BU 60%

Florida Physical Therapy Services of Gainesville, LLC
 86-1936043
 (FL) BU 100%

Lifeline Home Health Care of Lakeland, LLC
 14-1975232
 (FL) BU 51%

Chesterfield Visiting Nurses Services, Inc.
 57-0876493
 (SC) BU 100%

LHCG CLXV, LLC
 85-2474342
 (GA) BU 100%

Southern Georgia Partnership, LLC
 88-0998884
 (GA) BU 75%

Compassionate Hospice of Georgia, Inc.
 45-3245661
 (DE) BU 100%

Grace Hospice, LLC
 20-3301932
 (GA) BU 100%

LHCG CLVI, LLC
 84-4829979
 (FL) BU 100%

LHCG CLV, LLC
 84-4829877
 (FL) BU 100%

Suncoast Partnership-I, LLC
 Xx-xxxxxx
 (FL) BU 100%

Suncoast Partnership-II, LLC
 Xx-xxxxxx
 (FL) BU 100%

Suncoast Partnership-III, LLC
 Xx-xxxxxx
 (FL) BU 60%

Lifeline Home Health Care of Marathon, LLC
 14-1975234
 (FL) BU 100%

Florence Visiting Nurses Services, Inc.
 57-0876491
 (SC) BU 100%

LHCG CLXVI, LLC
 85-2501394
 (SC) BU 100%

LHCG CCXXII, LLC
 88-0998942
 (GA) BU 100%

Compassionate Healthcare Management Group, Inc.
 20-4591877
 (GA) BU 100%

Halcyon Hospice of Aiken, LLC
 27-0380864
 (FL) BU 100%

LHCG CLX, LLC
 85-0792455
 (FL) BU 100%

LHCG CLVII, LLC
 85-0778549
 (FL) BU 100%

Suncoast Partnership-I, LLC
 Xx-xxxxxx
 (FL) BU 100%

Suncoast Partnership-II, LLC
 Xx-xxxxxx
 (FL) BU 100%

Suncoast Partnership-III, LLC
 Xx-xxxxxx
 (FL) BU 100%

Lifeline Home Health Care of Port Charlotte, LLC
 14-1975231
 (FL) BU 100%

40.4

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

UnitedHealth Group Incorporated
 (DE) 41-1321939

Continued from Previous Page

Continued on Next Page

LHC Group, Inc.
 71-0918189
 (DE) BU 42060 100%

Maryland Health Care Group, LLC
 26-3598092
 (MD) BU 100%

Mississippi Health Care Group, LLC
 68-0490418
 (MS) BU 100%

LHC Group Pharmaceutical Services II, LLC
 81-2871053
 (LA) BU 100%

LHC Physician Services, LLC
 47-5289323
 (LA) BU 100%

Minnesota Health Care Group, LLC
 46-2511957
 (MN) BU 100%

Nebraska Health Care Group, LLC
 46-5008635
 (NE) BU 100%

LHCG Partner, LLC
 81-4453882
 (DE) BU 100%

HomeCall, LLC
 52-0998217
 (MD) BU 100%

Maryland Healthcare Partnership, LLC (3)
 88-3736162
 (MD) BU 80%

Able Home Health, Inc.
 64-0917990
 (MS) BU 100%

Advanced Care House Calls of Mississippi, LLC
 84-4014730
 (MS) BU 100%

LHC Group Pharmaceutical Services III, LLC
 81-5023883
 (LA) BU 100%

LHC Real Estate I, LLC
 20-8308248
 (LA) BU 100%

LHCG XLVIII, LLC
 61-1710815
 (MN) BU 100%

In-Home Healthcare Partnership, LLC
 38-4019518
 (DE) BU 80%

LHCG CL, LLC
 84-2121644
 (MD) BU 100%

Maryland Intermediary-I, LLC
 88-4115077
 (MD) BU 100%

Maryland Intermediary-III, LLC
 88-4115305
 (MD) BU 100%

Leaf River Home Health Care, LLC
 20-1257620
 (MS) BU 100%

LHCG CXCV, LLC
 86-3319565
 (MS) BU 100%

Primary Care at Home of Louisiana, LLC
 81-3720899
 (LA) BU 100%

LHC Real Estate II, LLC
 47-4185991
 (LA) BU 100%

Integrity Clinical Partners, LLC
 Xx-xxxxxxx
 (MN) BU 100%

Arkansas In-Home Healthcare Partnership-I, LLC
 84-2216080
 (AR) BU 100%

Arizona In-Home Healthcare Partnership-III, LLC
 84-2209152
 (AZ) BU 100%

Ohio In-Home Healthcare Partnership-I, LLC
 84-2230289
 (OH) BU 100%

Pennsylvania In-Home Healthcare Partnership-III, LLC
 32-0515193
 (PA) BU 100%

Maryland Physical Therapy Services of Frederick, LLC
 85-2244241
 (MD) BU 100%

LHCG CCXXIV, LLC
 88-3537696
 (MD) BU 100%

LHCG CCXXV, LLC
 88-3537979
 (MD) BU 100%

Mississippi HomeCare of Jackson II, LLC
 26-0784038
 (MS) BU 100%

Mississippi HomeCare, LLC
 01-0689757
 (MS) BU 100%

Primary Care at Home of Louisiana II, LLC
 82-1032626
 (LA) BU 100%

LHCG New York Holdings, LLC
 84-3090589
 (DE) BU 100%

Arkansas In-Home Partner-I, LLC
 84-2301559
 (AR) BU 100%

Arizona In-Home Partner-III, LLC
 84-2275631
 (AZ) BU 100%

Idaho In-Home Healthcare Partnership-I, LLC
 84-2230243
 (ID) BU 100%

Pennsylvania In-Home Partner-III, LLC
 82-3662886
 (PA) BU 100%

Maryland Intermediary-II, LLC
 88-4115213
 (MD) BU 100%

Maryland Intermediary-IV, LLC
 88-4115420
 (MD) BU 100%

Mississippi Physical Therapy Services of Biloxi, LLC
 85-1606644
 (MS) BU 100%

Picayune HomeCare, LLC
 64-0938601
 (MS) BU 100%

Primary Care at Home of Louisiana III, LLC
 82-2405320
 (LA) BU 100%

Willcare Consumer Directed, Inc.
 Xx-xxxxxxx
 (NY) BU 100%

Arizona In-Home Healthcare Partnership-I, LLC
 81-40603540
 (AZ) BU 100%

Arkansas In-Home Healthcare Partnership-II, LLC
 84-2221004
 (AR) BU 100%

Virginia In-Home Healthcare Partnership-III, LLC
 32-0513440
 (VA) BU 100%

Arizona In-Home Healthcare Partnership-II, LLC
 35-2581228
 (AZ) BU 100%

Virginia In-Home Healthcare Partnership-I, LLC
 38-4021697
 (VA) BU 100%

LHCG CXLIX, LLC
 84-2108475
 (MD) BU 100%

Chester River Home Care & Hospice, LLC
 52-2008916
 (MD) BU 100%

South Mississippi Home Health, Inc.
 64-0736426
 (MS) BU 100%

LHCG XXVI, LLC
 Xx-xxxxxxx
 (MS) BU 100%

Primary Care at Home of Louisiana IV, LLC
 82-3253877
 (LA) BU 100%

Arizona In-Home Partner-I, LLC
 38-4023101
 (AZ) BU 100%

Arkansas In-Home Partner-II, LLC
 84-2311081
 (AR) BU 100%

Virginia In-Home Partner-III, LLC
 81-4888094
 (VA) BU 100%

Arizona In-Home Partner-II, LLC
 81-5027397
 (AZ) BU 100%

Virginia In-Home Partner-I, LLC
 81-4811317
 (VA) BU 100%

South Mississippi Home Health, Inc. - Region II
 64-0736424
 (MS) BU 100%

South Mississippi Home Health, Inc. - Region I
 64-0736425
 (MS) BU 100%

South Mississippi Home Health, Inc. - Region III
 64-0935599
 (MS) BU 100%

40.5

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

UnitedHealth Group Incorporated
 (DE) 41-1321939

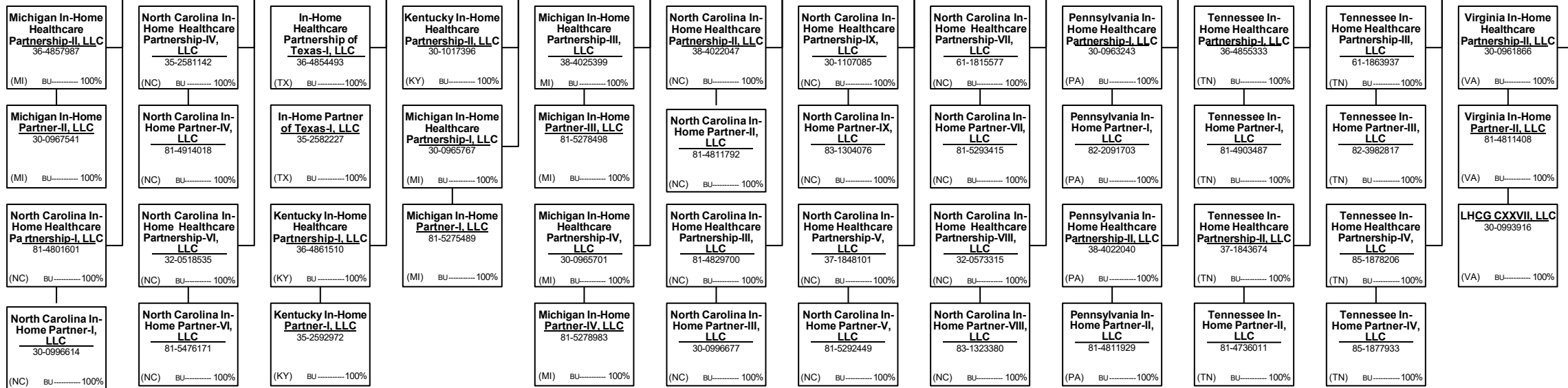
Continued from Previous Page

Continued on Next Page

LHC Group, Inc.
 71-0918189
 (DE) BU-----100%

LHCG Partner, LLC
 81-4453882
 (DE) BU-----100%

In-Home Healthcare Partnership, LLC
 38-4019518
 (DE) BU-----80%



40.6

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

UnitedHealth Group Incorporated
 (DE) 41-1321939

Continued from Previous Page

Continued on Next Page

LHC Group, Inc.
 71-0918189
 (DE) BU-----100%

LHCG Partner, LLC
 81-4453882
 (DE) BU-----100%

In-Home Healthcare Partnership, LLC
 38-4019518
 (DE) BU-----80%

LHCG Partner II, LLC
 82-1485228
 (TX) BU-----100%

Southwest Post-Acute Care Partnership, LLC
 61-1846018
 (TX) BU-----60%

Virginia In-Home Healthcare Partnership-IX, LLC
 32-0516972
 (VA) BU-----100%

Virginia In-Home Healthcare Partnership-VII, LLC
 37-1844686
 (VA) BU-----100%

Virginia In-Home Healthcare Partnership-XI, LLC
 36-4908131
 (VA) BU-----100%

Louisiana In-Home Healthcare Partnership-II, LLC
 36-4886826
 (LA) BU-----100%

Virginia In-Home Healthcare Partnership-VI, LLC
 37-1843673
 (VA) BU-----100%

Virginia In-Home Healthcare Partnership-IV, LLC
 61-1810641
 (VA) BU-----100%

GSHS Home Health, LLC
 16-1727633
 (TX) BU-----100%

LHCG CXIII, LLC
 87-3155545
 (LA) BU-----100%

LHCG CIX, LLC
 82-2084222
 (LA) BU-----100%

LHCG CLI, LLC
 85-1221268
 (TX) BU-----100%

LHCG CVI, LLC
 82-2020284
 (LA) BU-----100%

LHCG CVII, LLC
 82-2044952
 (LA) BU-----100%

Virginia In-Home Partner-IX, LLC
 81-5294732
 (VA) BU-----100%

Virginia In-Home Partner-VII, LLC
 81-4888210
 (VA) BU-----100%

Virginia In-Home Partner-XI, LLC
 83-2040583
 (VA) BU-----100%

Louisiana In-Home Partner-II, LLC
 35-2616195
 (LA) BU-----100%

Virginia In-Home Partner-VI, LLC
 81-4737281
 (VA) BU-----100%

Virginia In-Home Partner-IV, LLC
 32-0516324
 (VA) BU-----100%

LHCG CXII, LLC
 82-2146037
 (TX) BU-----100%

LHCG CXIII, LLC
 82-2159030
 (TX) BU-----100%

LHCG CXIV, LLC
 82-2174970
 (TX) BU-----100%

LHCG CXXIII, LLC
 82-2301047
 (GA) BU-----100%

LHCG CX, LLC
 82-2098229
 (LA) BU-----100%

LHCG CXXVI, LLC
 88-0582397
 (LA) BU-----100%

Virginia In-Home Healthcare Partnership-V, LLC
 38-4020777
 (VA) BU-----100%

Virginia In-Home Healthcare Partnership-VIII, LLC
 61-1814029
 (VA) BU-----100%

Virginia In-Home Healthcare Partnership-XII, LLC
 86-2505437
 (VA) BU-----100%

Louisiana In-Home Healthcare Partnership-III, LLC
 35-2614777
 (LA) BU-----100%

Virginia In-Home Healthcare Partnership-X, LLC
 32-0580044
 (VA) BU-----100%

LHCG CXV, LLC
 82-2187727
 (TX) BU-----100%

LHCG CXVI, LLC
 82-2206275
 (TX) BU-----100%

LHCG CXVII, LLC
 82-2217874
 (TX) BU-----100%

Texas Health Care Group of Texarkana, LLC
 41-2076211
 (TX) BU-----100%

LHCG CCIII, LLC
 87-0969466
 (LA) BU-----100%

LHCG CXI, LLC
 82-2140184
 (TX) BU-----100%

Virginia In-Home Partner-V, LLC
 81-4737123
 (VA) BU-----100%

Virginia In-Home Partner-VIII, LLC
 81-5294131
 (VA) BU-----100%

Virginia In-Home Partner-XII, LLC
 86-2445798
 (VA) BU-----100%

Louisiana In-Home Partner-III, LLC
 82-4146470
 (LA) BU-----100%

Virginia In-Home Partner-X, LLC
 83-2555935
 (VA) BU-----100%

LHCG CXXIV, LLC
 82-2261569
 (TX) BU-----100%

LHCG CXXX, LLC
 82-2276690
 (TX) BU-----100%

LHCG CXXXI, LLC
 82-2469676
 (TX) BU-----100%

Marshall HomeCare, LLC
 02-0732705
 (TX) BU-----100%

LHCG CXXXIII, LLC
 32-0540219
 (TX) BU-----100%

LHCG CVIII, LLC
 82-1666299
 (LA) BU-----100%

LHC Lufkin Home Health I, LLC
 99-2735771
 (TX) BU-----100%

LHC Onalaska Home Health I, LLC
 99-2735959
 (TX) BU-----100%

LHCG CCXXXII, LLC
 82-2244399
 (TX) BU-----100%

40.7

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

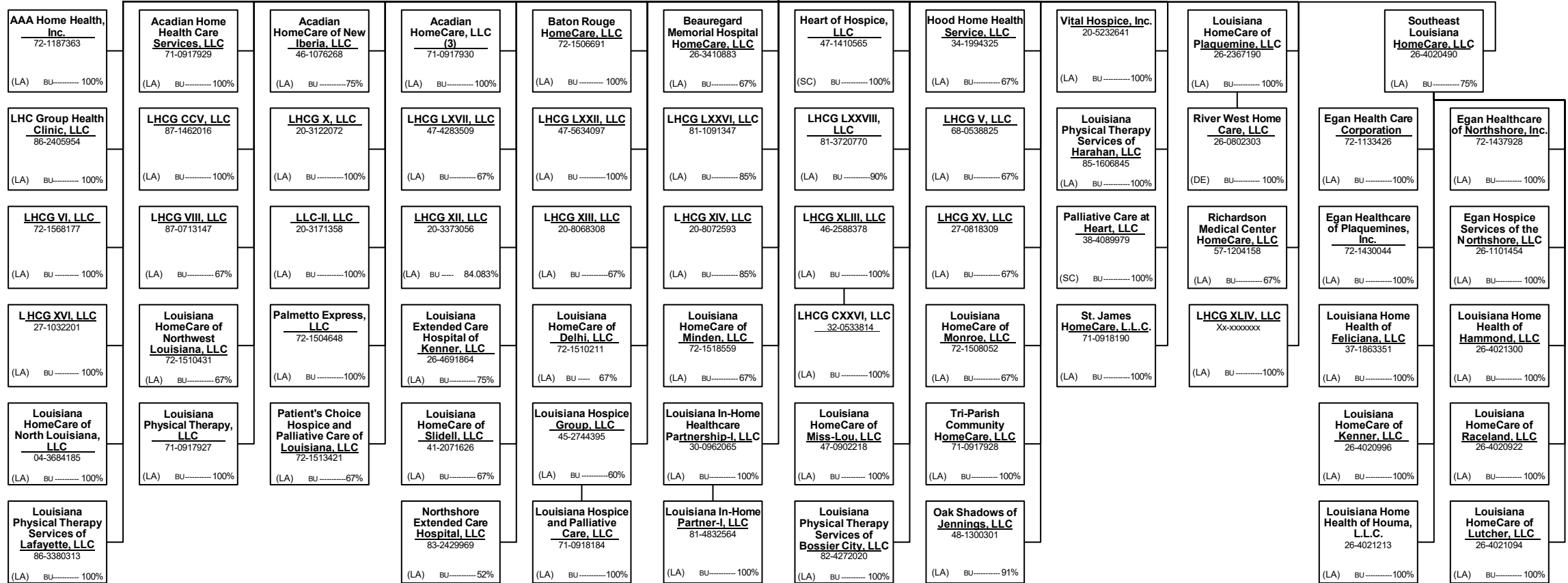
UnitedHealth Group Incorporated
 (DE) 41-1321939

Continued from Previous Page

Continued on Next Page

LHC Group, Inc.
 71-0918189
 (DE) BU 42060 100%

Louisiana Health Care Group, LLC
 71-0917926
 (LA) BU 100%



40.8

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

UnitedHealth Group Incorporated
 (DE) 41-1321939

Continued from Previous Page

Continued on Next Page

LHC Group, Inc.
 71-0918189
 (DE) BU 42060 100%

Texas Health Care Group, LLC
 62-1850044
 (TX) BU 100%

Virginia Health Care Group, LLC
 06-1762010
 (VA) BU 100%

Washington Health Care Group, LLC
 26-3811771
 (WA) BU 100%

West Virginia Health Care Group, LLC
 87-0748651
 (WV) BU 100%

Idaho Health Care Group, LLC
 27-2498964
 (ID) BU 100%

Massachusetts Health Care Group, LLC
 38-3932998
 (MA) BU 100%

LHC CXCI, LLC
 86-2900948
 (TX) BU 100%

Red River HomeCare, LLC
 81-0627339
 (TX) BU 100%

LHCG CCI, LLC
 87-1012762
 (VA) BU 100%

Virginia HomeCare, LLC
 06-1762015
 (VA) BU 100%

Assured Capital Partners, Inc.
 88-0369557
 (NV) BU 100%

Washington HomeCare and Hospice of Central Basin, LLC
 26-4568497
 (WA) BU 100%

Preston Memorial HomeCare, LLC
 27-1446056
 (WV) BU 100%

LHCG LXXXVII, LLC
 37-1847660
 (WV) BU 90%

Grant Memorial HomeCare and Hospice, LLC
 26-2578433
 (WV) BU 67%

Boone Memorial HomeCare, LLC
 20-8826558
 (WV) BU 100%

LHCG XVII, LLC
 27-2544602
 (ID) BU 100%

LHCG CXCI, LLC
 86-2900948
 (MA) BU 100%

LHC CXCV, LLC
 86-2947633
 (TX) BU 100%

Texas Health Care Group of The Golden Triangle, LLC
 27-0075424
 (TX) BU 81.25%

LHCG CCIV, LLC
 87-2102125
 (VA) BU 100%

Advanced Care House Calls of Virginia, LLC
 Xx-xxxxxx
 (VA) BU 100%

Northwest Healthcare Alliance, Inc.
 91-1738970
 (WA) BU 100%

Advanced Care House Calls of Washington, LLC
 Xx-xxxxxx
 (WA) BU 100%

St. Mary's Medical Center Health Services, LLC
 26-0730248
 (WV) BU 67%

LHCG LXXXIX, LLC
 81-5300843
 (WV) BU 100%

Housecalls Home Health and Hospice, LLC
 37-1533130
 (WV) BU 100%

Home Care Plus, Inc.
 55-0668235
 (WV) BU 100%

LHCG XXI, LLC
 27-3529180
 (ID) BU 100%

Massachusetts Physical Therapy Services of Framingham, LLC
 88-2854292
 (MA) BU 100%

Rivercrest Home Health Care, Inc.
 46-0504059
 (TX) BU 100%

LHCG CLIX, LLC
 Xx-xxxxxx
 (TX) BU 100%

LHCG CXCI, LLC
 87-0821919
 (VA) BU 100%

LHCG LXXX, LLC
 Xx-xxxxxx
 (VA) BU 100%

LHCG LXIII, LLC
 61-1739528
 (WA) BU 100%

LHCG CLXXXV, LLC
 85-3845250
 (WA) BU 100%

Wetzel County HomeCare, LLC
 26-0274385
 (WV) BU 100%

LHCG XCI, LLC
 81-5322329
 (OH) BU 100%

West Virginia HomeCare, LLC
 26-3043290
 (WV) BU 83.3%

LHCG LII, LLC
 46-4704340
 (WV) BU 100%

Advanced Care House Calls of Idaho, LLC
 Xx-xxxxxx
 (ID) BU 100%

Massachusetts Physical Therapy Services of Quincy Bay, LLC
 88-2058110
 (MA) BU 100%

Texas Physical Therapy Services of Burleson, LLC
 88-2072971
 (TX) BU 100%

Home Care Connections, Inc.
 33-1025322
 (TX) BU 100%

Texas Physical Therapy Services of Tyler, LLC
 99-2611865
 (TX) BU 100%

LHCG CXCVIII, LLC
 87-0821493
 (VA) BU 100%

Northeast Washington Home Health, Inc.
 27-0555075
 (WA) BU 100%

LHCG CLXXXVI, LLC
 85-3864696
 (WA) BU 100%

LHC HomeCare of West Virginia LLC
 26-3042468
 (WV) BU 100%

LHCG XC, LLC
 81-5306967
 (WV) BU 100%

West Virginia Physical Therapy Services of Charleston, LLC
 83-3393205
 (WV) BU 100%

Princeton Community HomeCare, LLC
 83-0474005
 (WV) BU 67%

Idaho In-Home Partner-I, LLC
 84-2311184
 (ID) BU 100%

LHCG LVIII, LLC
 47-1271229
 (MA) BU 100%

Texas Physical Therapy Services of Baytown, LLC
 86-3380429
 (TX) BU 100%

LHCG CCXXXIV, LLC
 92-3832140
 (TX) BU 100%

LHCG XXXIII, LLC
 45-4894023
 (TX) BU 70%

Washington Physical Therapy Services of Mill Creek, LLC
 33-2103763
 (WA) BU 100%

LHCG CLXXXVII, LLC
 85-3864696
 (WA) BU 100%

Jackson County Home Health, LLC
 26-3042590
 (WV) BU 100%

LHCG XCII, LLC
 81-5344998
 (OH) BU 100%

Roane HomeCare, LLC
 41-2219637
 (WV) BU 100%

Kambros, LLC
 84-4763920
 (ID) BU 100%

HNH Birdie One, LLC
 85-2016675
 (ID) BU 100%

Heart 'n Home Hospice and Palliative Care, LLC
 52-2440817
 (ID) BU 100%

Advanced Care House Calls of Texas, LLC
 Xx-xxxxxx
 (TX) BU 100%

LHCG CCXXXV, LLC
 92-3828235
 (TX) BU 100%

LHCG CXXXVII, LLC
 38-4052246
 (TX) BU 100%

Mountaineer HomeCare, LLC
 26-3042733
 (WV) BU 100%

40.10

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

UnitedHealth Group Incorporated
 (DE) 41-1321939

Continued from Previous Page

Continued on Next Page

LHC Group, Inc.
 71-0918189
 (DE) BU 42060 100%

Tennessee Health Care Group, LLC
 20-3427231
 (TN) BU 100%

LHC HomeCare of Tennessee, LLC
 26-2678253
 (TN) BU 100%

LHCG LXII, LLC
 32-0442009
 (TN) BU 100%

LHCG LXXXVIII, LLC
 30-0965267
 (TN) BU 67%

Tennessee Physical Therapy Services of Kingsport, LLC
 83-2129924
 (TN) BU 100%

Advanced Care House Calls of Tennessee, LLC
 Xx-xxxxxxx
 (TN) BU 100%

Tennessee Physical Therapy Services of Knoxville, LLC
 83-2743288
 (TN) BU 100%

Innovative Senior Care Home Health of Rhode Island, LLC
 45-2502463
 (DE) BU 100%

Health at Home Holdings, LLC
 87-0934507
 (DE) BU 100%

Elk Valley Professional Affiliates, Inc.
 62-1193858
 (TN) BU 100%

Lifeline Home Health Care of Springfield, LLC
 20-8826801
 (TN) BU 100%

Arkansas Home Health Providers-IV, LLC
 47-1754828
 (AR) BU 100%

LHCG C, LLC
 82-1229536
 (MS) BU 100%

Tennessee Physical Therapy Services of Mt. Juliet, LLC
 86-2321464
 (TN) BU 100%

Tennessee Physical Therapy Services of Memphis, LLC
 87-2087086
 (TN) BU 100%

West Tennessee HomeCare, LLC
 26-2947894
 (TN) BU 67%

Health at Home Holdings - Charlotte, LLC
 87-1136405
 (DE) BU 100%

Health at Home Holdings - Alabama, LLC
 87-1045915
 (DE) BU 100%

Health at Home Holdings - Albuquerque, LLC
 87-1045845
 (DE) BU 100%

Health at Home Holdings - Arizona, LLC
 87-1284003
 (DE) BU 100%

Health at Home Holdings - Boston, LLC
 87-1166127
 (DE) BU 100%

Cedar Creek Home Health Care Agency, LLC
 62-1358032
 (TN) BU 100%

LHCG CXXXIV, LLC
 35-2605467
 (TN) BU 75%

LHCG CLXII, LLC
 85-2210023
 (TN) BU 100%

LHCG XCIII, LLC
 81-5266120
 (TN) BU 100%

University of TN Medical Center HomeCare Services, LLC
 20-8912707
 (TN) BU 67%

Woods Home Health, LLC
 27-1260681
 (TN) BU 100%

Lifeline Home Health Care of Union City, LLC
 06-1793261
 (TN) BU 100%

Innovative Senior Care Home Health of Charlotte, LLC
 27-4318872
 (DE) BU 100%

Innovative Senior Care Home Health of Alabama, LLC
 30-0781533
 (DE) BU 100%

Innovative Senior Care Home Health of Albuquerque, LLC
 27-2065054
 (DE) BU 100%

Nurse on Call of Arizona, LLC
 38-3904633
 (DE) BU 100%

Innovative Senior Care Home Health of Boston, LLC
 26-3445981
 (DE) BU 100%

Elk Valley Health Services, LLC
 62-1204869
 (TN) BU 100%

LHCG CXXXV, LLC
 38-4049207
 (TN) BU 100%

LHCG XCIV, LLC
 81-5274714
 (TN) BU 100%

LHCG XCIX, LLC
 81-5377954
 (MS) BU 100%

LHCG CXXXII, LLC
 37-1866838
 (TN) BU 100%

HMC Home Health, LLC
 27-1362827
 (TN) BU 75%

Lifeline of West Tennessee, LLC
 26-0609961
 (TN) BU 100%

Health at Home Holdings - Detroit, LLC
 87-1107918
 (DE) BU 100%

Health at Home Holdings - Durham, LLC
 87-1166046
 (DE) BU 100%

Health at Home Holdings - Edmond, LLC
 87-1136266
 (DE) BU 100%

Health at Home Holdings - High Point, LLC
 87-1165951
 (DE) BU 100%

Gericare, LLC
 62-1160679
 (TN) BU 100%

LHCG CXXXVI, LLC
 38-4049205
 (TN) BU 100%

LHCG XCV, LLC
 81-5297025
 (TN) BU 100%

LHCG XCVI, LLC
 81-5306890
 (TN) BU 100%

LHCG CXXXIII, LLC
 32-0540219
 (TN) BU 100%

Innovative Senior Care Home Health of Hartford, LLC
 45-2502527
 (DE) BU 100%

Medical Center Home Health, LLC
 26-2947990
 (TN) BU 100%

Innovative Senior Care Home Health of Detroit, LLC
 26-2611755
 (DE) BU 100%

Innovative Senior Care Home Health of Durham, LLC
 27-2620181
 (DE) BU 100%

Innovative Senior Care Home Health of Edmond, LLC
 27-2619513
 (DE) BU 100%

Innovative Senior Care Home Health of High Point, LLC
 45-2952600
 (DE) BU 100%

Elk Valley Home Health Care Agency, LLC
 62-1193854
 (TN) BU 100%

LHCG CXI, LLC
 86-1394064
 (TN) BU 100%

LHCG XCVII, LLC
 81-5322529
 (TN) BU 100%

LHCG XCVIII, LLC
 81-5345526
 (MS) BU 100%

Morristown-Hamblen HomeCare and Hospice, LLC
 26-2792774
 (TN) BU 100%

LHCG CXXIV, LLC
 87-3076026
 (RI) BU 100%

LHCG CCXXX, LLC
 92-0578697
 (TN) BU 100%

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

UnitedHealth Group Incorporated
 (DE) 41-1321939

LHC Group, Inc.
 71-0918189
 (DE) BU 42060 100%

Tennessee Health Care Group, LLC
 20-3427231
 (TN) BU 100%

Missouri Health Care Group, LLC
 61-1495255
 (MO) BU 100%

New Mexico Health Care Group, LLC
 Xx-xxxxxx
 (NM) BU 100%

New Jersey Health Care Group, LLC
 87-3033261
 (NJ) BU 100%

Nevada Health Care Group, LLC
 35-2465420
 (NV) BU 100%

Health at Home Holdings, LLC
 87-0934507
 (TN) BU 100%

Access Hospice, LLC
 27-1366872
 (MO) BU 100%

Missouri Physical Therapy Services of Creve Coeur, LLC
 88-3684122
 (MO) BU 100%

Advanced Care House Calls of New Mexico, LLC
 Xx-xxxxxx
 (NM) BU 100%

LHCG CCIX, LLC
 88-3216389
 (NJ) BU 100%

LHCG CLII, LLC
 84-3325549
 (NV) BU 100%

40.12

Health at Home Hospice - Indianapolis, LLC
 87-0862398
 (DE) BU 100%

Health at Home Hospice - Columbus, LLC
 87-0999298
 (DE) BU 100%

Health at Home Hospice - Sacramento, LLC
 86-4005194
 (DE) BU 100%

Patient Care Hospice - Chicago, LLC
 46-2849765
 (DE) BU 100%

Health at Home Hospice - Chicago, LLC
 87-0835646
 (DE) BU 100%

Health at Home Hospice - Cleveland, LLC
 87-0999405
 (DE) BU 100%

Health at Home Therapy - New Jersey, LLC
 87-0934773
 (DE) BU 100%

LHCG LXV, LLC
 47-2557600
 (MO) BU 70%

LHCG CXXXIII, LLC
 83-0681232
 (MO) BU 80%

New Mexico Physical Therapy Services of Albuquerque, LLC
 88-2854505
 (NM) BU 100%

LHCG CCXV, LLC
 87-4106973
 (NJ) BU 100%

LHCG XXXIX, LLC
 37-1711510
 (NV) BU 100%

Health at Home Holdings - Portland, LLC
 87-1108061
 (DE) BU 100%

Health at Home Holdings - Seattle Metro, LLC
 87-1043804
 (DE) BU 100%

Health at Home Holdings - Sonoma, LLC
 87-0915049
 (DE) BU 100%

Health at Home Holdings - St. Louis, LLC
 87-0915245
 (DE) BU 100%

Health at Home Hospice - Dayton, LLC
 87-0967261
 (DE) BU 100%

Health at Home Hospice - Detroit, LLC
 86-4005353
 (DE) BU 100%

Health at Home Holdings - Ohio, LLC
 87-1189068
 (DE) BU 100%

LHCG LXIX, LLC
 47-5422639
 (MO) BU 90%

LHCG CXLVIII, LLC
 83-4482875
 (MO) BU 80%

LHCG CCXVII, LLC
 88-2549028
 (NJ) BU 100%

LHCG CXXXIX, LLC
 82-5174891
 (NV) BU 75%

Innovative Senior Care Home Health of Portland, LLC
 26-2863172
 (DE) BU 100%

Health at Home - Seattle Metro, LLC
 87-0862570
 (DE) BU 100%

Health at Home - Sonoma, LLC
 86-4004991
 (DE) BU 100%

Innovative Senior Care Home Health of St. Louis, LLC
 26-3445898
 (DE) BU 100%

Health at Home Hospice - Minnesota, LLC
 87-0835290
 (DE) BU 100%

Health at Home Hospice - Phoenix, LLC
 87-0862211
 (DE) BU 100%

Innovative Senior Care Home Health of Ohio, LLC
 26-1736377
 (DE) BU 100%

LHCG XXV, LLC
 27-4604406
 (MO) BU 100%

LHCG CXCI, LLC
 86-2876981
 (MO) BU 100%

LHCG CCXI, LLC
 87-3086258
 (NJ) BU 75%

LHCG CXXXVIII, LLC
 82-4394415
 (NV) BU 100%

Health at Home Holdings - Indianapolis, LLC
 87-1108127
 (DE) BU 100%

Health at Home Holdings - Philadelphia, LLC
 87-1108256
 (DE) BU 100%

Health at Home Holdings - Chicago, LLC
 87-1095513
 (DE) BU 100%

Health at Home Hospice - Portland, LLC
 87-0835486
 (DE) BU 100%

ISCHH of Minneapolis Holdings, LLC
 87-0915370
 (DE) BU 100%

Health at Home Therapy - Atlanta, LLC
 87-1080305
 (DE) BU 100%

Health at Home Holdings - Tulsa, LLC
 87-1136169
 (DE) BU 100%

Southwest Missouri HomeCare, LLC
 26-1496237
 (MO) BU 100%

LHCG CXLVI, LLC
 83-4387481
 (MO) BU 100%

LHCG CXLV, LLC
 83-3452180
 (NJ) BU 100%

LHCG CCXII, LLC
 Xx-xxxxxx
 (NJ) BU 100%

LHCG CXXXIV, LLC
 38-4085343
 (NV) BU 100%

Innovative Senior Care Home Health of Indianapolis, LLC
 26-3285980
 (DE) BU 100%

Innovative Senior Care Home Health of Philadelphia, LLC
 27-2399264
 (DE) BU 100%

Innovative Senior Care Home Health of Chicago, LLC
 27-0329830
 (DE) BU 100%

Health at Home Therapy - Greenville, LLC
 87-0999492
 (DE) BU 100%

Innovative Senior Care Home Health of Minneapolis, LLC
 26-3445808
 (DE) BU 100%

Health at Home Therapy - Knoxville, LLC
 87-0967144
 (DE) BU 100%

Innovative Senior Care Home Health of Tulsa, LLC
 27-4586855
 (DE) BU 100%

LHCG CXLVII, LLC
 83-4414219
 (MO) BU 100%

LHCG CXLIV, LLC
 83-3472384
 (NJ) BU 100%

LHCG CCXVIII, LLC
 88-4310496
 (NJ) BU 100%

Continued from Previous Page

Continued on Next Page

Continued from Previous Page

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

UnitedHealth Group Incorporated
 (DE) 41-1321939

Continued from Previous Page

Continued on Next Page

LHC Group, Inc.
 71-0918189
 (DE) BU 42060 100%

Almost Family, Inc.
 06-1153720
 (DE) BU 100%

AFAM Acquisition, LLC
 26-2866404
 (KY) BU 100%

Adult Day Care of America, Inc.
 06-1207175
 (DE) BU 100%

Imperium Health Management, LLC
 45-2788800
 (KY) BU 100%

Ingenios Health Holdings, Inc.
 46-0896098
 (DE) BU 100%

National Health Industries, Inc.
 61-0997496
 (KY) BU 90%

Patient Care, Inc.
 22-2088938
 (DE) BU 100%

AFAM Sub I, LLC
 83-3778263
 (DE) BU 100%

ACO Clinical Partners, LLC
 47-4049515
 (KY) BU 100%

Advanced Clinical Partners, LLC
 86-3179032
 (KY) BU 100%

Apex Clinical Partners, LLC
 86-3255577
 (KY) BU 100%

Ingenios Health Co
 22-3980674
 (DE) BU 90%

AFAM Holding Co II, LLC (4)
 85-3047540
 (DE) BU 80%

AF-CH-HH, LLC
 26-3287805
 (DE) BU 80%

Patient Care Medical Services, Inc.
 22-2170708
 (NJ) BU 10%

Priority Care, Inc.
 06-1482496
 (CT) BU 100%

Bluegrass Accountable Care, LLC
 47-4035861
 (KY) BU 100%

Colorado Clinical Partners, LLC
 47-4049624
 (CO) BU 100%

Commonwealth Clinical Partners, LLC
 46-5758603
 (KY) BU 100%

Emporia Home Care Services, LLC
 26-3388740
 (DE) BU 100%

Clarksville Home Care Services LLC
 80-0278168
 (DE) BU 100%

Kirkville Home Care Services, LLC
 30-0961579
 (MO) BU 100%

Gadsden Home Care Services LLC
 26-3375349
 (DE) BU 100%

Birmingham Home Care Services, LLC
 32-0408624
 (DE) BU 100%

Valparaiso Home Care Services LLC
 61-1761960
 (DE) BU 100%

Patient Care Pennsylvania, Inc.
 37-1459396
 (DE) BU 100%

Patient Care Connecticut, LLC
 27-0726569
 (CT) BU 100%

Imperium Clinical Partners, LLC
 86-3255691
 (KY) BU 100%

Imperium Clinical Partners II, LLC
 86-3297432
 (KY) BU 100%

Imperium Clinical Partners III, LLC
 86-3297600
 (KY) BU 100%

Franklin Home Care Services, LLC
 26-3388787
 (DE) BU 100%

Hattiesburg Home Care Services LLC
 26-3376723
 (DE) BU 100%

North Okaloosa Home Health LLC
 20-1574246
 (FL) BU 100%

La Porte Home Care Services, LLC
 81-0704452
 (DE) BU 100%

Key West HHA, LLC
 37-1862951
 (FL) BU 100%

Venice Home Care Services LLC
 32-0449695
 (DE) BU 100%

Patient Care New Jersey, Inc.
 20-1574433
 (DE) BU 100%

Patient Care HHA, LLC
 61-1792273
 (CT) BU 100%

Integrity Clinical Partners, LLC
 47-4074288
 (MN) BU 100%

Kentuckiana Clinical Partners, LLC
 47-4074341
 (KY) BU 100%

Kentucky Accountable Care, LLC
 47-4035777
 (KY) BU 100%

Petersburg Home Care Services, LLC
 26-3388826
 (DE) BU 100%

Louisa Home Care Holdings, LLC
 81-3825304
 (DE) BU 100%

Tucson Home Care Services, LLC
 30-0838429
 (DE) BU 100%

Victoria Texas Home Care Services, LLC
 26-3404003
 (DE) BU 100%

Deming Home Care Services, LLC
 26-3376957
 (DE) BU 100%

Western Arizona Regional Home Health and Hospice, LLC
 20-2014700
 (AZ) BU 100%

Patient Care of Hudson County, LLC
 47-5126154
 (NJ) BU 100%

Kentucky Clinical Partners, LLC
 47-4005600
 (KY) BU 100%

Physicians Accountable Care, LLC
 47-4024935
 (KY) BU 100%

Physicians Accountable Care of Kentucky, LLC
 47-4035828
 (KY) BU 100%

SJ Home Care LLC
 26-2817959
 (DE) BU 100%

Shelbyville Home Care Services, LLC
 26-3388550
 (DE) BU 100%

Jackson Home Care Services, LLC
 26-3375646
 (DE) BU 100%

SWF Home Care Services, LLC
 82-3283507
 (FL) BU 100%

Key West PD, LLC
 32-0536495
 (FL) BU 100%

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

UnitedHealth Group Incorporated
 (DE) 41-1321939

Continued from Previous Page

Continued on Next Page

LHC Group, Inc.
 71-0918189
 (DE) BU 42060 100%

Almost Family, Inc.
 06-1153720
 (DE) BU100%

National Health Industries, Inc.
 61-0997496
 (KY) BU 90%

BRACOR, Inc.
 16-1270177
 (NY) BU100%

AFAM Holding Co, LLC (4)
 83-3778238
 (DE) BU80%

AFAM Holding Co VI, LLC (4)
 99-1645529
 (NC) BU80%

Patient's Choice Homecare, LLC
 55-0832250
 (CT) BU 100%

Connecticut Home Health Care, Incorporated
 06-1254084
 (CT) BU 100%

Scranton Quincy Home Care Services LLC
 38-3857848
 (DE) BU100%

Fulton Home Care Services LLC
 26-3385091
 (DE) BU 99%

Blue Island Home Care Services LLC
 38-3859193
 (DE) BU99%

Brevard HMA Home Health LLC
 27-3142265
 (FL) BU100%

Brevard HMA Hospice LLC
 27-3142339
 (FL) BU 100%

Centre Home Care LLC
 20-4408565
 (AL) BU 100%

Crossroads Home Care Services, LLC
 26-3376835
 (DE) BU 99%

Tomball Texas Home Care Services, LLC
 45-2856177
 (DE) BU 99%

Youngstown Home Care Services LLC
 27-5284765
 (DE) BU100%

Mooresville Home Care Services, LLC
 36-4794488
 (DE) BU100%

Western Region Health Corporation
 16-1365147
 (NY) BU100%

Willcare, Inc.
 16-1202250
 (NY) BU 100%

Wilkes-Barre Home Care Services LLC
 26-3594822
 (DE) BU100%

Weatherford Home Care Services, LLC
 26-3376582
 (DE) BU 100%

Florence Home Care Services, LLC
 26-3376655
 (DE) BU100%

Fort Payne Home Care LLC
 20-4408510
 (AL) BU 100%

Fort Smith HMA Home Health, LLC
 27-1014059
 (AR) BU 100%

Galesburg Home Care LLC
 20-4828017
 (DE) BU 99%

Granite City Home Care Services LLC
 26-3376889
 (DE) BU99%

Waukegan Hospice LLC
 20-4885028
 (DE) BU 99%

York Home Care Services LLC
 30-0708462
 (DE) BU100%

AFAM Holding Co VII, LLC (4)
 99-4147356
 (DE) BU80%

Litson Certified Care, Inc.
 13-3792263
 (NY) BU100%

Litson Health Care, Inc.
 14-1630316
 (NY) BU 100%

Mayes County HMA Home Health LLC
 45-4406785
 (OK) BU 100%

Helena Home Care Services LLC
 26-3384769
 (DE) BU 100%

Jourdanton Home Care Services, LLC
 26-3388719
 (DE) BU 100%

Lancaster Home Care Services, LLC
 26-3376587
 (DE) BU100%

Louisa Home Care Services LLC
 26-3385143
 (DE) BU 100%

Northampton Home Care LLC
 26-1266166
 (DE) BU100%

West Grove Home Care, LLC
 26-1266308
 (DE) BU 100%

Cleveland Home Care Services, LLC
 26-3388524
 (DE) BU100%

Knoxville Home Care Services LLC
 38-3940574
 (DE) BU100%

Wichita Falls Texas Home Care, LLC
 20-5280925
 (TX) BU 100%

Oklahoma City Home Care Services LLC
 26-3388890
 (DE) BU100%

Pottstown Home Care Services, LLC
 26-3385581
 (DE) BU 100%

Red Bud Home Care Services, LLC
 26-3385035
 (DE) BU 99%

Sharon Home Care Services LLC
 37-1745728
 (DE) BU 100%

Spokane Home Care Services LLC
 27-3788721
 (DE) BU100%

Lakeland Home Care Services LLC
 27-3073250
 (DE) BU100%

AFAM Holding Co VIII, LLC (4)
 99-4712866
 (DE) BU80%

40.14

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

UnitedHealth Group Incorporated
 (DE) 41-1321939

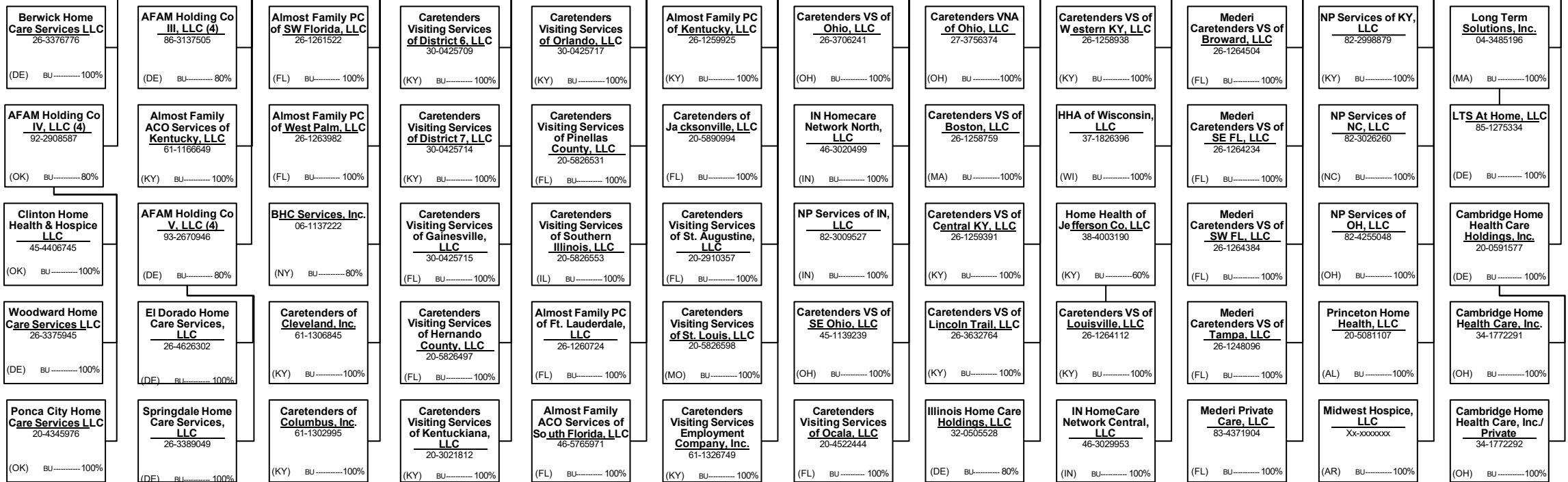
Continued from Previous Page

Continued on Next Page

LHC Group, Inc.
 71-0918189
 (DE) BU 42060 100%

Almost Family, Inc.
 06-1153720
 (DE) BU100%

National Health Industries, Inc.
 61-0997496
 (KY) BU90%



40.15

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

UnitedHealth Group Incorporated
 (DE) 41-1321939

Continued from Previous Page

Continued on Next Page

LHC Group, Inc.
 71-0918189
 (DE) BU 42060 100%

Almost Family, Inc.
 06-1153720
 (DE) BU100%

National Health Industries, Inc.
 61-0997496
 (KY) BU 90%

Black Stone Operations, LLC
 90-1028083
 (OH) BU 100%

OMNI Home Health Holdings, Inc.
 45-2638400
 (DE) BU 100%

Black Stone of Northeast Ohio, LLC
 47-2166181
 (OH) BU 100%

Blackstone Group, LLC
 20-1902460
 (OH) BU100%

Black Stone of Cincinnati, LLC
 27-4109221
 (OH) BU100%

Blackstone Health Care, LLC
 31-1462432
 (OH) BU 100%

Black Stone of Dayton, LLC
 27-4109305
 (OH) BU100%

OMNI Home Health Services, LLC
 26-2010556
 (DE) BU 100%

Black Stone of Northwest Ohio, LLC
 90-1020734
 (OH) BU 100%

Black Stone of Central Ohio, LLC
 27-1746397
 (OH) BU100%

Assisted Care by Black Stone of Cincinnati, LLC
 27-4109484
 (OH) BU 100%

Home Health Care by Black Stone of Cincinnati, LLC
 27-4109403
 (OH) BU100%

Advanced Geriatric Education & Consulting, LLC
 26-1666243
 (OH) BU 100%

Assisted Care by Black Stone of Dayton, LLC
 27-4109638
 (OH) BU100%

OMNI Home Health- District 4, LLC
 20-1657488
 (FL) BU100%

Home Health Agency- Central Pennsylvania, LLC
 20-1497787
 (FL) BU 100%

Home Health Agency- Collier, LLC
 20-0832146
 (FL) BU100%

Home Health Agency- Hillsborough, LLC
 59-3757325
 (FL) BU 100%

OMNI Home Health- Jacksonville, LLC
 59-3754764
 (FL) BU100%

Assisted Care by Black Stone of Northwest Ohio, LLC
 47-3253280
 (OH) BU 100%

Assisted Care by Black Stone of Central Ohio, LLC
 27-1755138
 (OH) BU100%

Care Advisors by Black Stone, LLC
 27-0564326
 (OH) BU 100%

MJ Nursing at Black Stone, LLC
 26-3831640
 (OH) BU100%

S&B Health Care, LLC
 31-1487353
 (OH) BU 100%

Home Health Care by Black Stone of Dayton, LLC
 27-4109553
 (OH) BU100%

Home Health Agency- Pennsylvania, LLC
 59-3757322
 (FL) BU100%

Home Health Agency- Indiana, LLC
 20-1408322
 (FL) BU 100%

Home Health Agency- Pinellas, LLC
 59-3757320
 (FL) BU100%

OMNI Home Health- District 1, LLC
 20-0527436
 (FL) BU 100%

OMNI Home Health- District 2, LLC
 20-0527566
 (FL) BU100%

Home Health Care by Black Stone of Northwest Ohio, LLC
 34-1708719
 (OH) BU 100%

Home Health Care by Black Stone of Central Ohio, LLC
 27-1755342
 (OH) BU100%

OMNI Home Health- Hernando, LLC
 59-3741300
 (FL) BU100%

OMNI Health Management, LLC
 04-3630085
 (FL) BU 100%

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

UnitedHealth Group Incorporated
 (DE) 41-1321939

Continued from Previous Page

Continued on Next Page

LHC Group, Inc.
 71-0918189
 (DE) BU 42060 100%

Almost Family, Inc.
 06-1153720
 (DE) BU100%

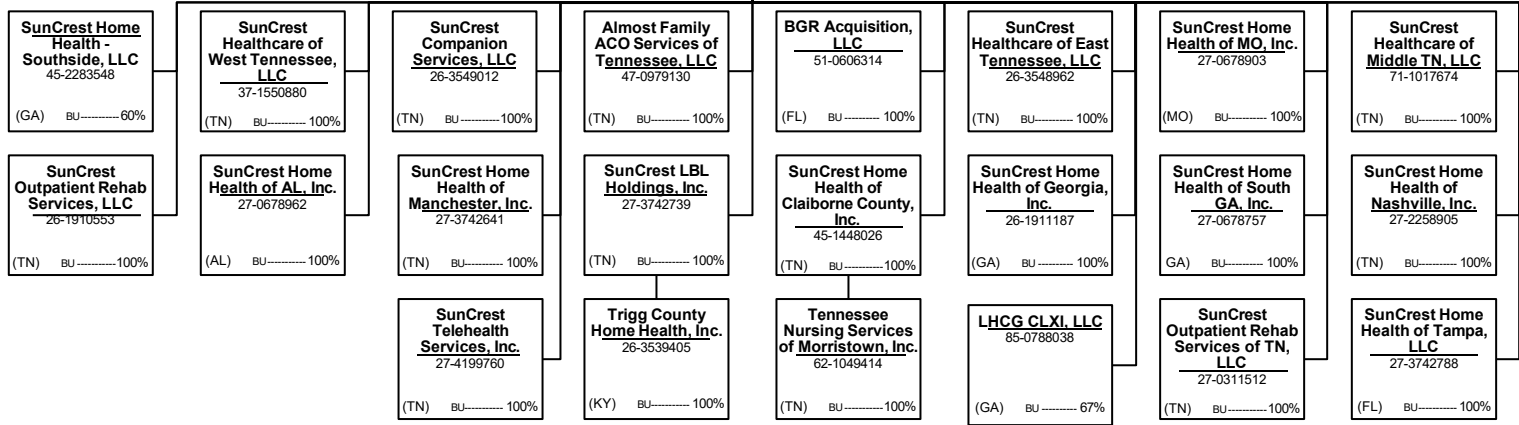
National Health Industries, Inc.
 61-0997496
 (KY) BU90%

OMNI Home Health Holdings, Inc.
 45-2638400
 (DE) BU100%

SunCrest Healthcare, Inc.
 20-3701127
 (GA) BU100%

Substantively Controlled LHC Group Entities

HH Health System-Jackson, LLC
 87-2027148
 (AL) BU ----



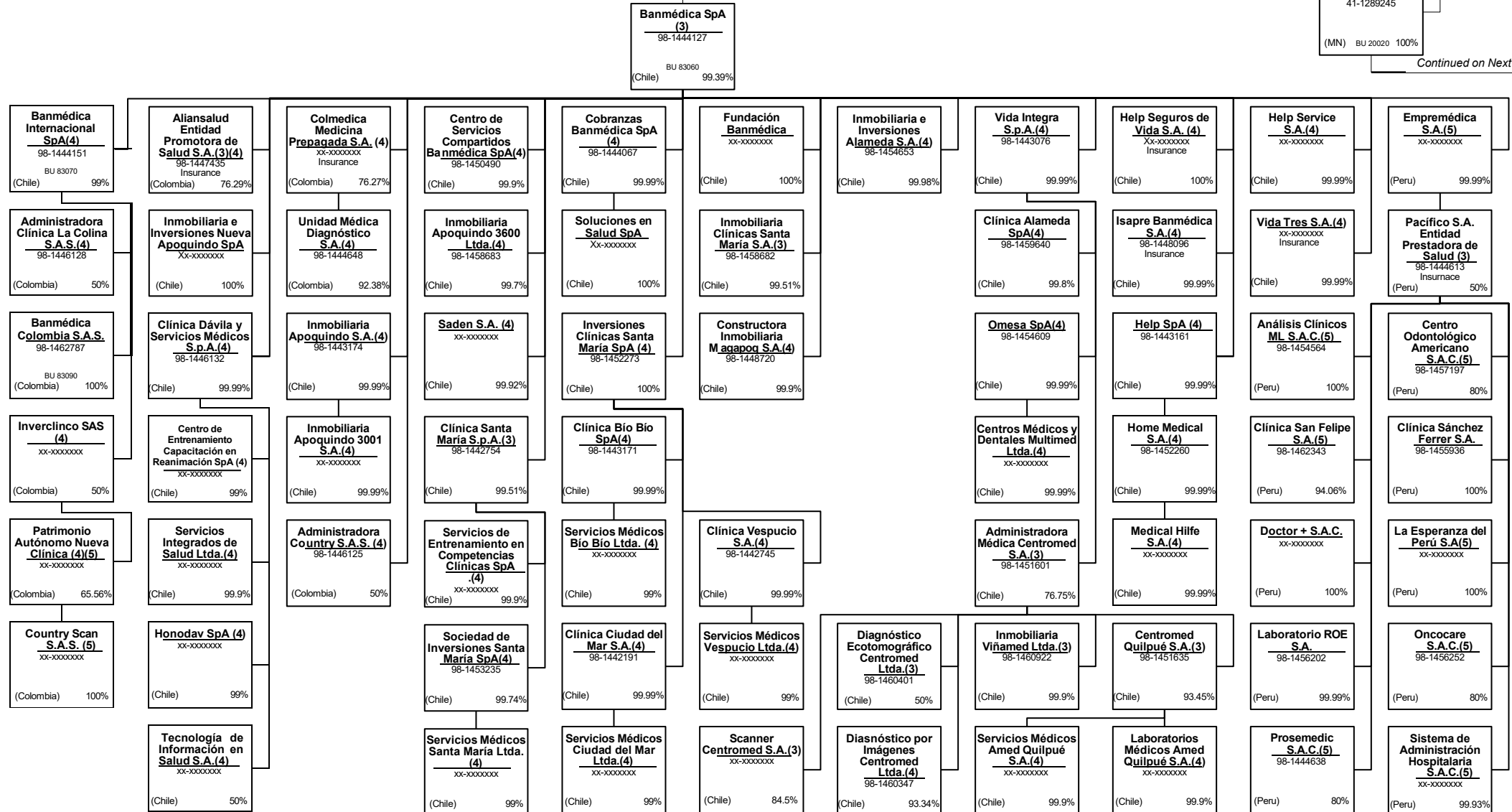
SCHEDULE Y – INFORMATION CONCERNING ACTIVITIES OF INSURER MEMBERS OF A HOLDING COMPANY GROUP
PART 1 - ORGANIZATIONAL CHART

UnitedHealth Group Incorporated
 (DE) 41-1321939

Continued from Previous Page

United HealthCare Services, Inc.
 41-1289245
 (MN) BU 20020 100%

Continued on Next Page

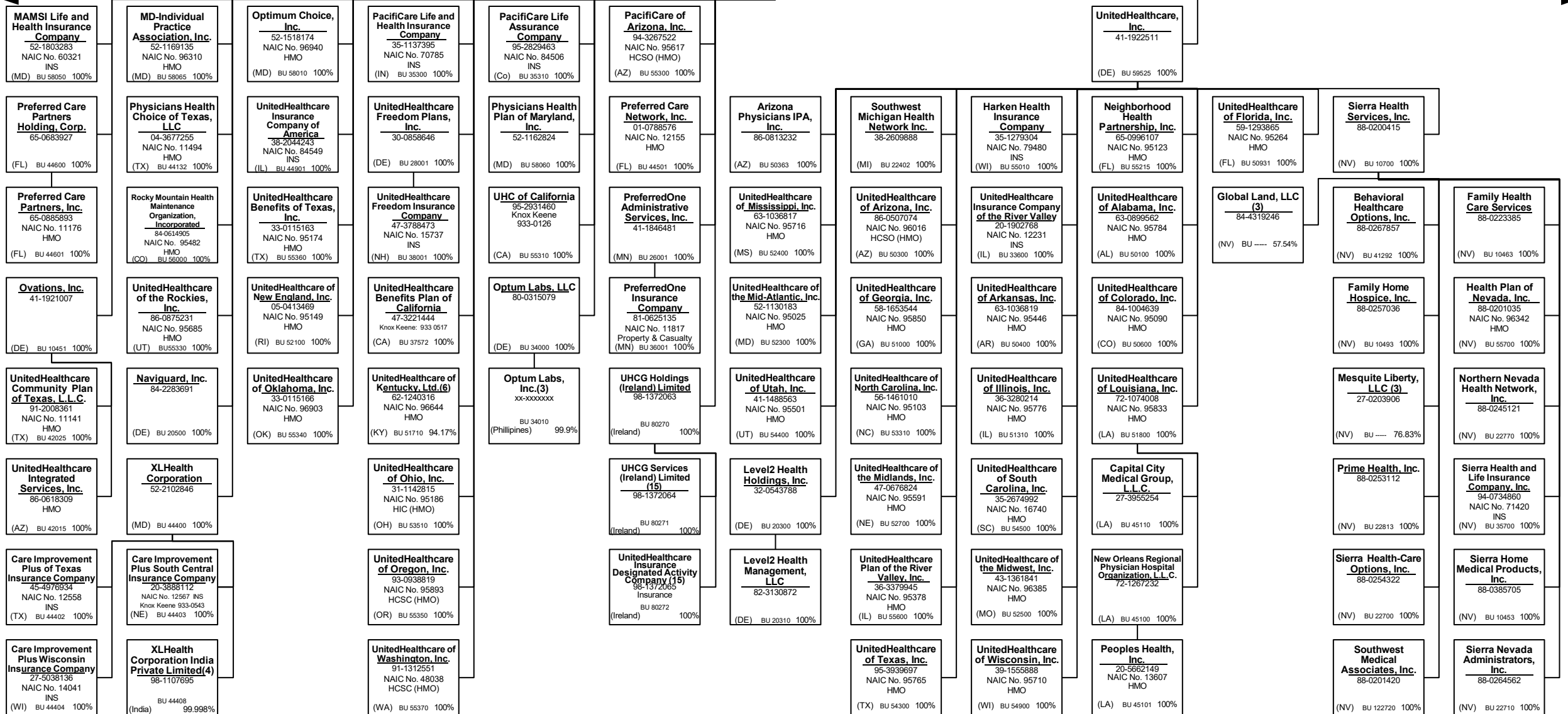


SCHEDULE Y – INFORMATION CONCERNING ACTIVITIES OF INSURER MEMBERS OF A HOLDING COMPANY GROUP
PART 1 - ORGANIZATIONAL CHART

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

Continued from Previous Page

Continued on Next Page



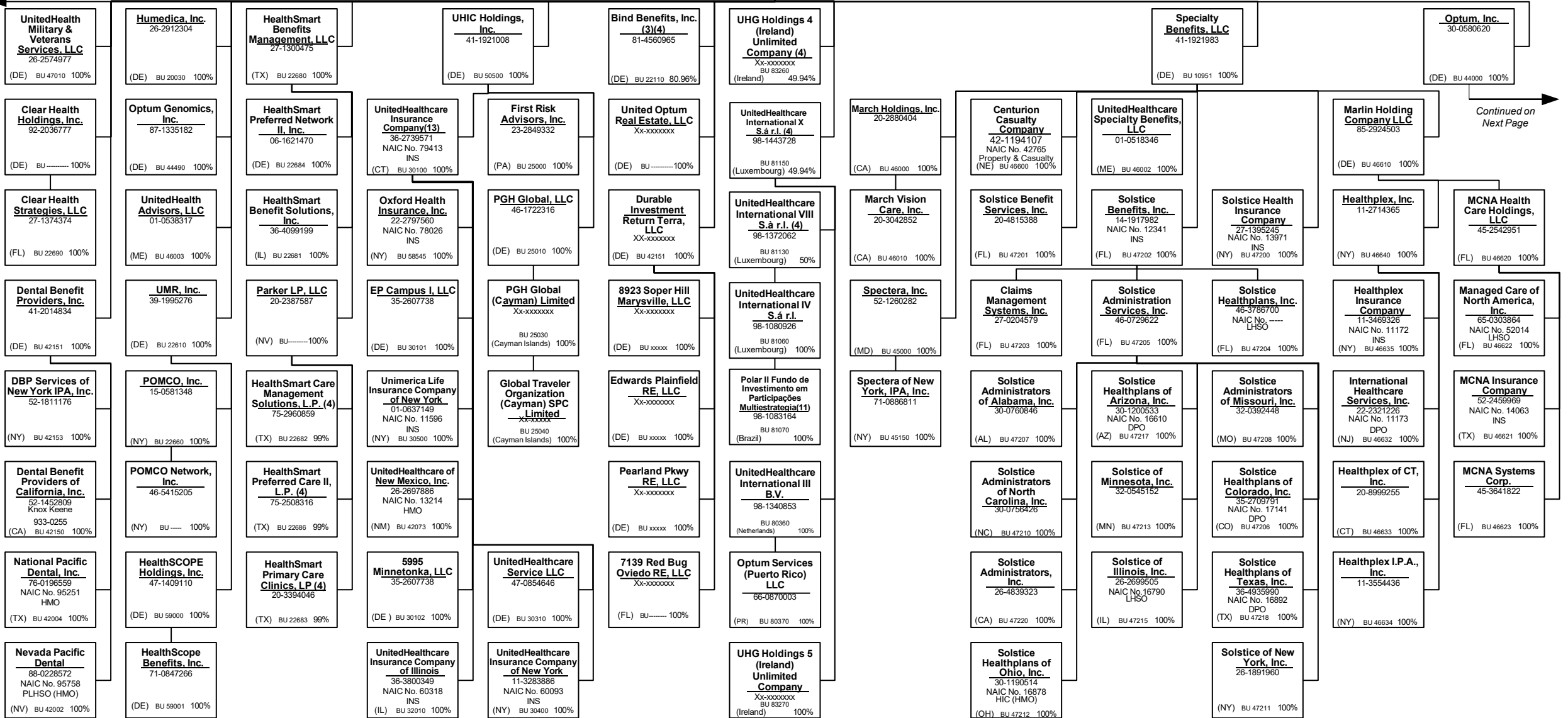
40.20

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

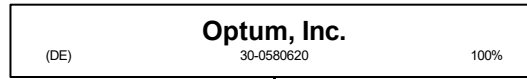
UnitedHealthCare Services, Inc.
 (MN) 41-1289245 100%

Continued from Previous Page

Continued on Next Page

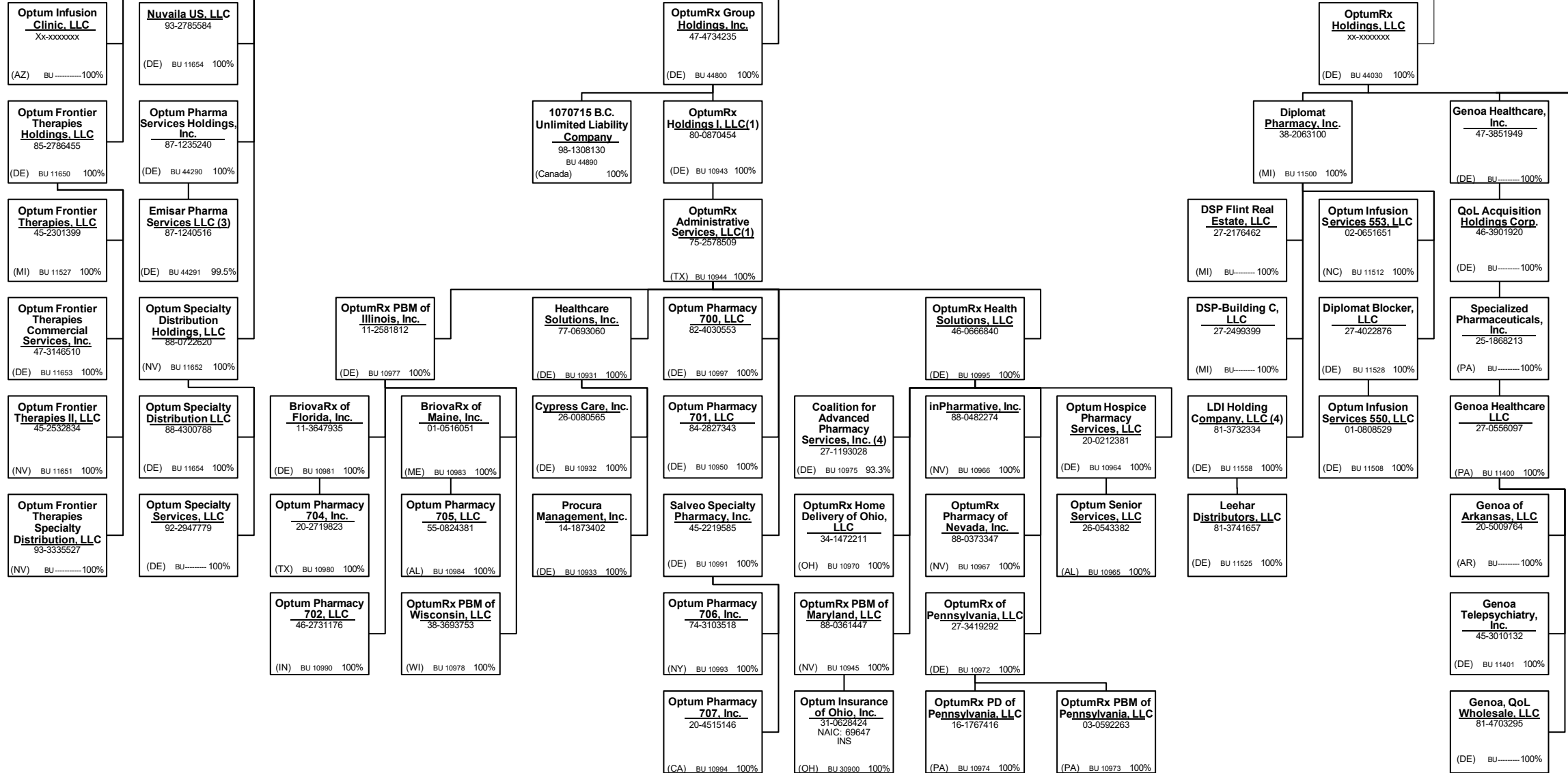


SCHEDULE Y – INFORMATION CONCERNING ACTIVITIES OF INSURER MEMBERS OF A HOLDING COMPANY GROUP
PART 1 - ORGANIZATIONAL CHART

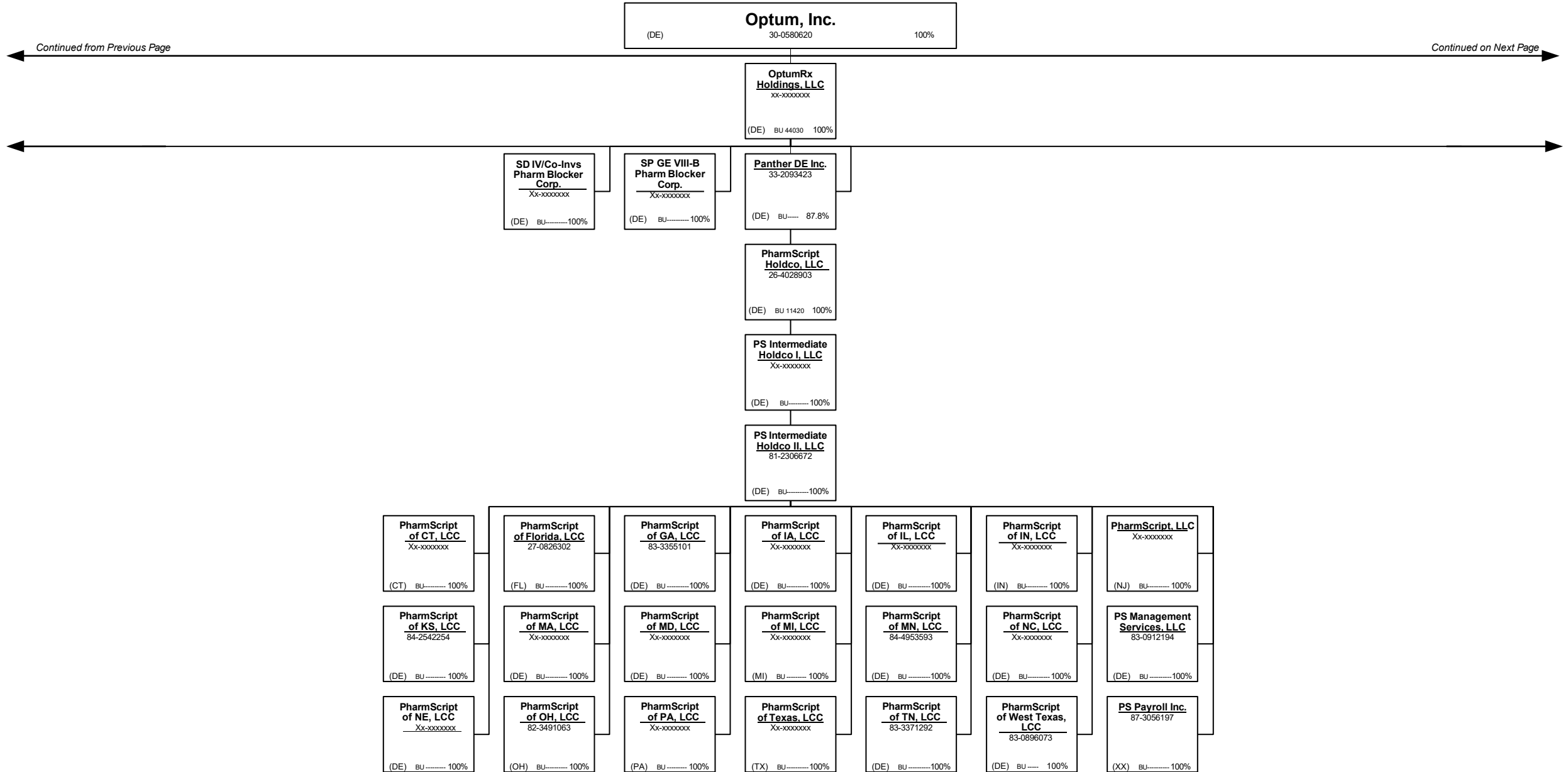


Continued from Previous Page

Continued on Next Page



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

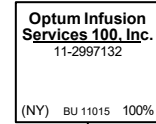
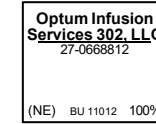
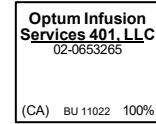
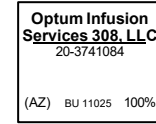
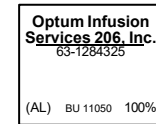
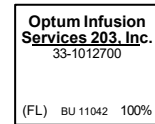
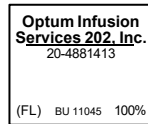
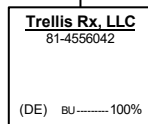
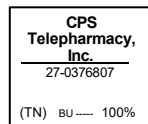
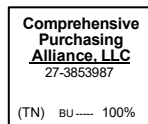
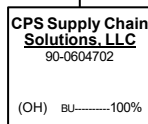
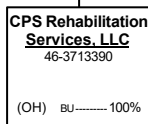
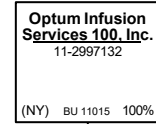
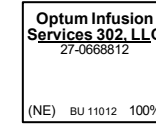
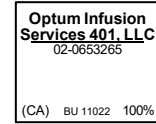
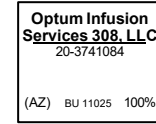
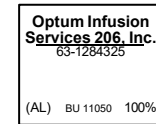
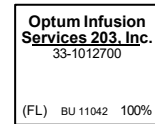
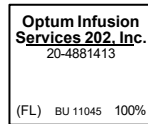
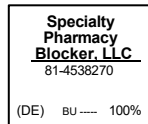
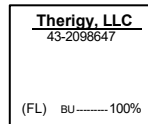
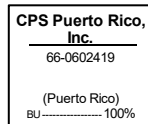
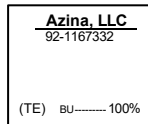
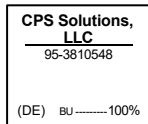
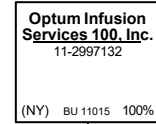
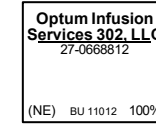
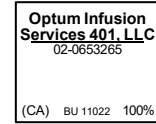
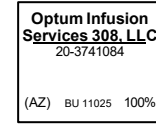
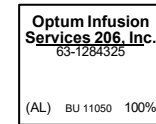
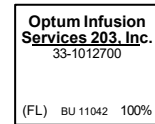
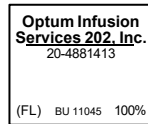
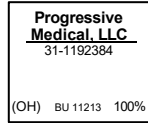
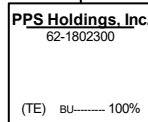
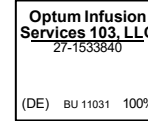
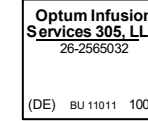
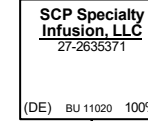
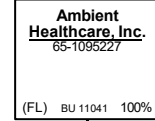
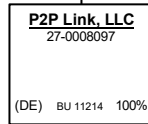
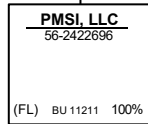
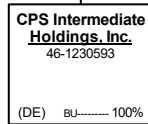
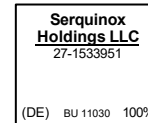
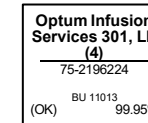
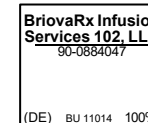
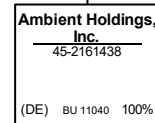
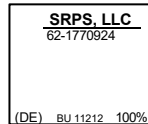
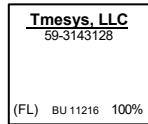
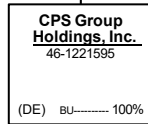
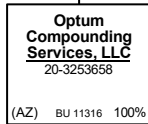
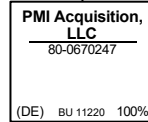
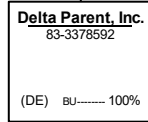
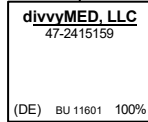
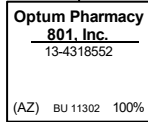
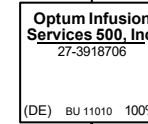
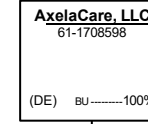
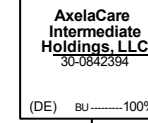
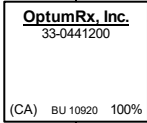
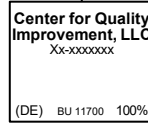
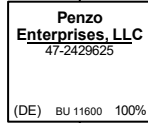
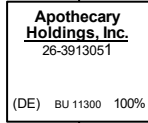
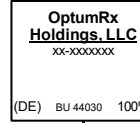
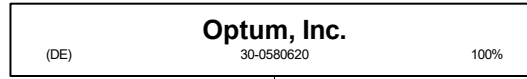


40.23

Continued from Previous Page

Continued on Next Page

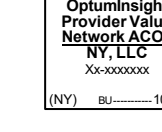
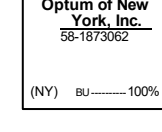
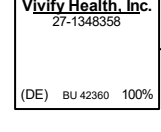
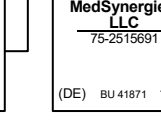
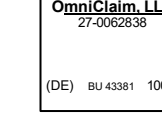
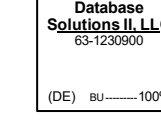
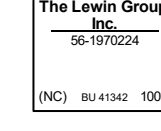
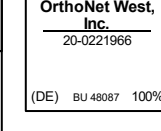
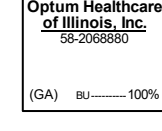
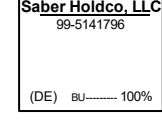
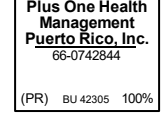
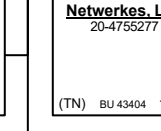
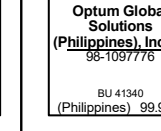
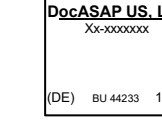
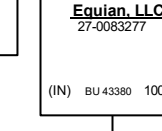
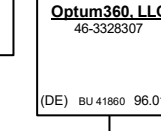
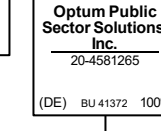
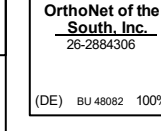
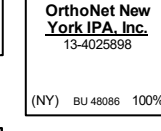
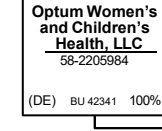
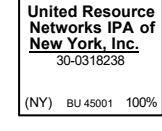
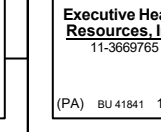
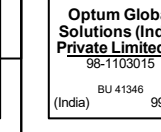
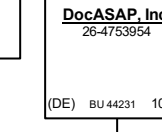
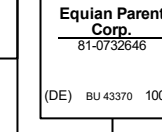
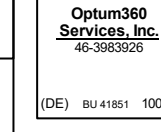
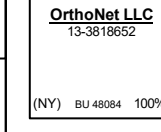
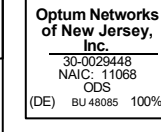
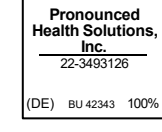
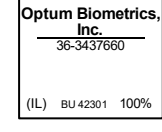
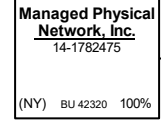
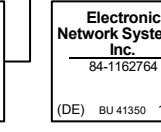
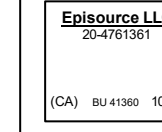
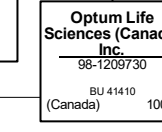
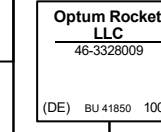
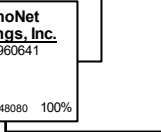
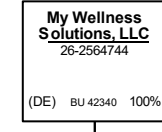
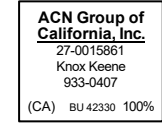
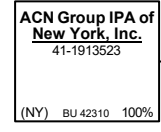
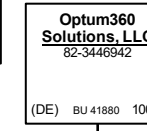
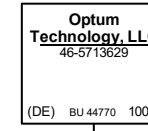
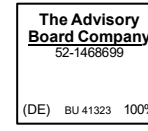
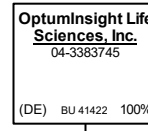
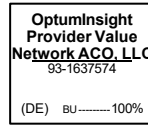
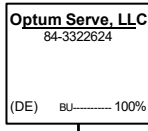
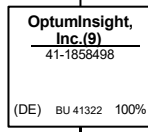
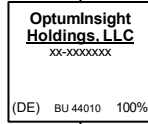
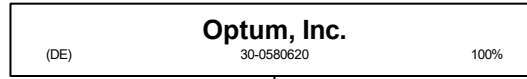
SCHEDULE Y – INFORMATION CONCERNING ACTIVITIES OF INSURER MEMBERS OF A HOLDING COMPANY GROUP
PART 1 - ORGANIZATIONAL CHART



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

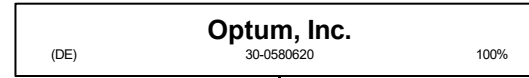


40.25

Continued from Previous Page

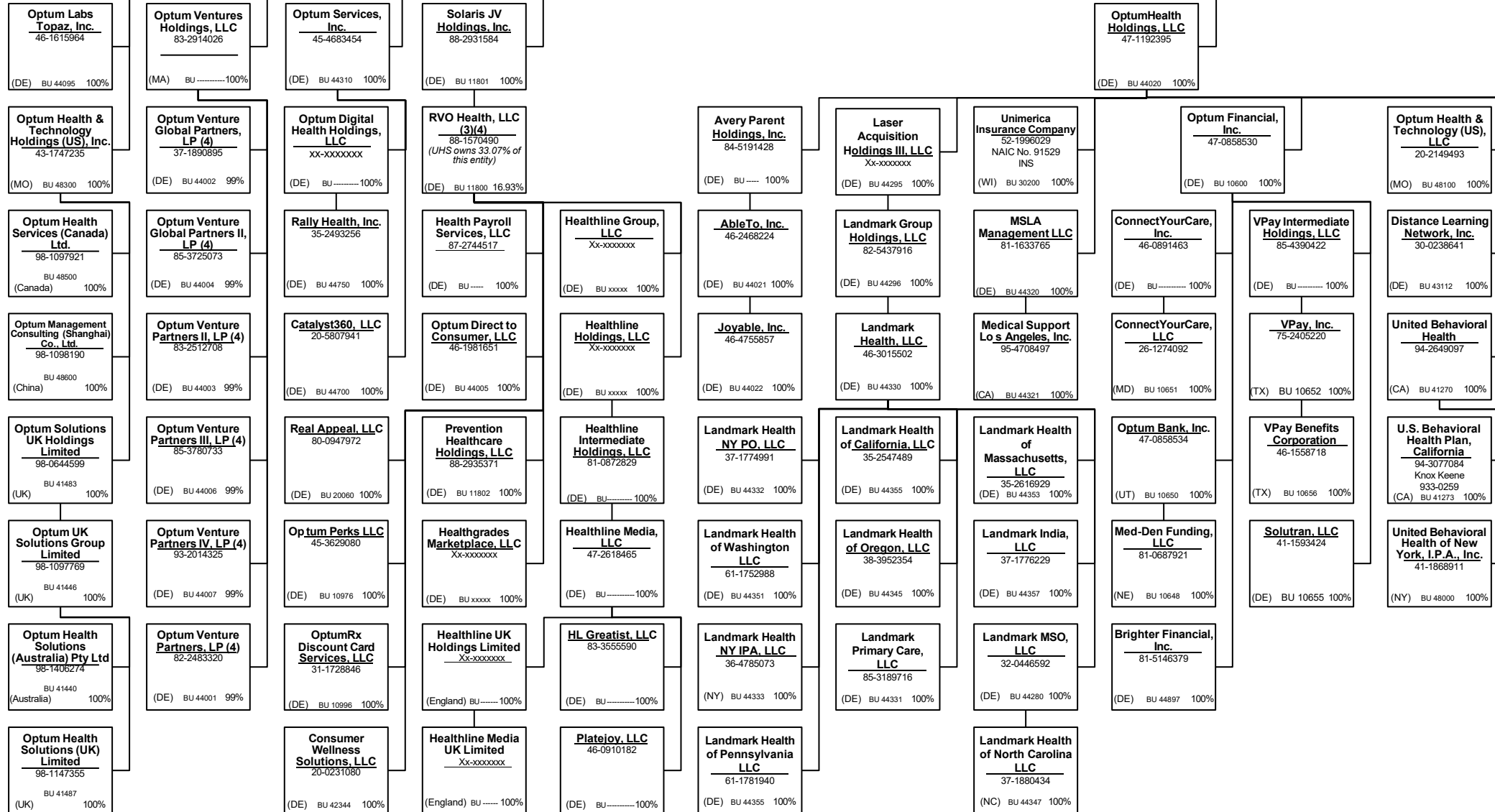
Continued on Next Page

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

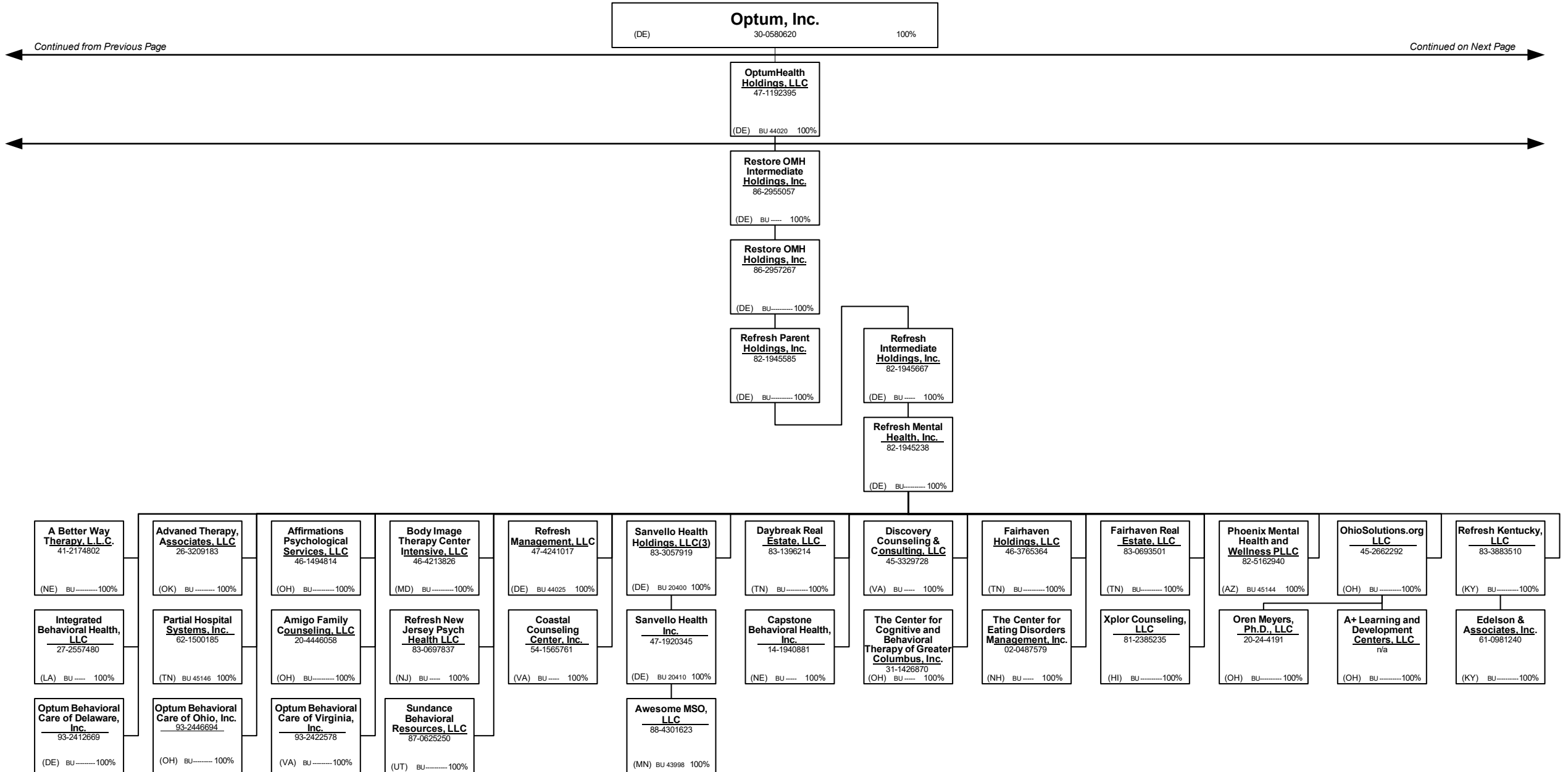


Continued from Previous Page

Continued on Next Page



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

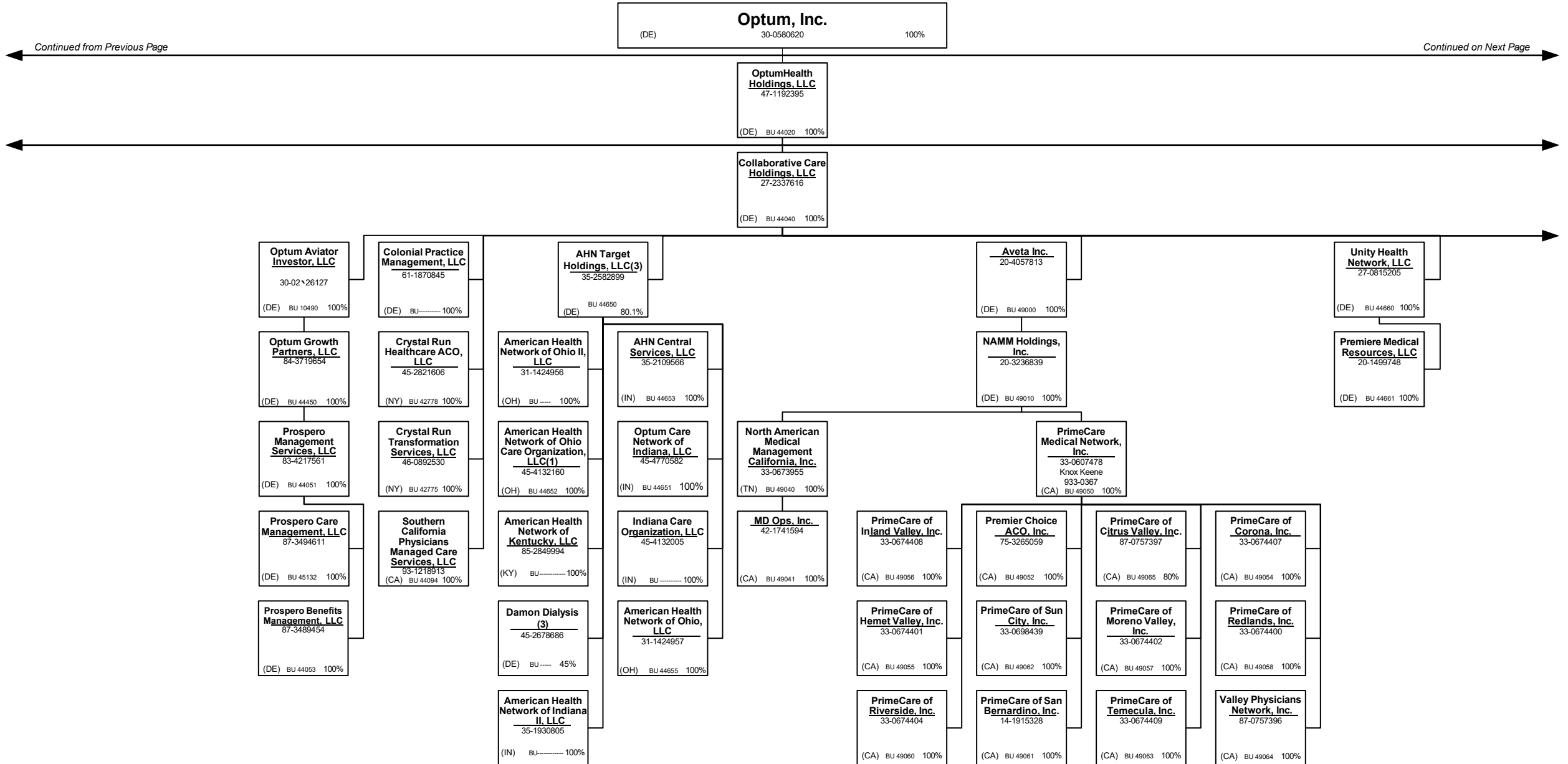


40.27

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



40.28

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

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

OptumHealth Holdings, LLC
 47-1192395
 (DE) BU 44020 100%

Collaborative Care Holdings, LLC
 27-2337616
 (DE) BU 44040 100%

WellMed Medical Management, Inc. (3)
 74-2786364
 (TX) BU 44110 91%

OptumCare Holdings, LLC(1)
 56-2592163
 (CA) BU 42600 100%

The Polyclinic MSO, LLC
 83-1192367
 (DE) BU 41950 100%

Collaborative Care Services, Inc.
 27-2337487
 (DE) BU 44070 100%

ProHEALTH Medical Management, LLC
 47-1049961
 (DE) BU 49080 100%

HCAT Acquisition Inc.
 81-2378903
 (DE) BU-----100%

Comfort Care Transportation, LLC
 11-3647007
 (TX) BU 44112 100%

USMD Holdings, Inc.
 27-2866866
 (DE) BU 44350 100%

WellMed Medical Management of Florida, Inc.
 74-2797745
 (FL) BU 44111 100%

OptumCare Clinical Trials, LLC
 47-1422097
 (DE) BU 42603 100%

HealthCare Partners RE, LLC
 81-1080535
 (DE) BU 42602 100%

OptumCare Management, LLC
 95-4509662
 (CA) BU 42610 100%

Optum Health Plan of California
 46-2385459
 Knox Keene Restricted
 933-0498
 (DE) BU 42601 100%

First Hill Surgery Center, LLC (3)
 47-2066485
 (WA) BU 41955 55%

Optum Select Management, Inc.
 99-0801979
 (DE) BU-----100%

Day-Op Surgery Consulting Company, LLC
 75-2790863
 (DE) BU 49094 100%

Healthcare Associates of Texas LLC
 81-0760425
 (DE) BU 44116 100%

Impel Management Services, L.L.C.
 75-2574317
 (TX) BU 44360 100%

USMD Inc.
 20-8050318
 (TX) BU 44370 100%

OptumCare Florida, LLC
 87-0408859
 (DE) BU 42710 100%

HealthCare Partners ASC-LB, LLC(4)
 95-4628842
 (CA) BU 42613 99%

HCP ACO California, LLC
 45-3007213
 (CA) BU 42614 100%

Excel MSO, LLC
 77-0560460
 (CA) BU 44276 100%

OptumCare Colorado, LLC
 47-2196783
 (CO) BU 42680 100%

Jordan Ridge Family Medicine, LLC
 68-0624157
 (DE) BU 44078 100%

Riverside Medical Management, LLC
 32-0600242
 (DE) BU 49083 100%

Impel Consulting Experts, L.L.C.
 20-4351923
 (TX) BU 44361 100%

USMD Administrative Services, L.L.C.
 20-8048861
 (TX) BU 44374 100%

USMD PPM, LLC
 35-2446102
 (TX) BU 44373 100%

OptumCare Florida CI, LLC
 82-2227280
 (DE) BU 42711 100%

HealthCare Partners Management Services California, LLC
 47-5274363
 (DE) BU 42616 100%

OptumCare New Mexico, LLC
 20-4043287
 (DE) BU 42670 100%

Clinical Partners of Colorado Springs, LLC
 46-2879718
 (CO) BU-----50%

OptumCare Holdings Colorado, LLC(3)
 30-0999065
 (CO) BU 42690 85%

New West Physicians, Inc.
 84-1250135
 (CO) BU 44510 100%

Optum Care, Inc.
 83-1959511
 (DE) BU 44610 100%

ProHealth Proton Center Management, LLC
 32-0455430
 (DE) BU 40982 100%

USMD Affiliated Services
 27-2956222
 (TX) BU 44380 100%

Everett MSO, Inc.
 81-1070402
 (WA) BU 42720 100%

OptumCare ACO New Mexico, LLC
 30-0940296
 (DE) BU 42672 100%

Colorado Innovative Physician Solutions, Inc.
 37-1636677
 (CO) BU 42681 100%

OptumCare Colorado Medical Group, LLC
 47-2218380
 (CO) BU 42691 100%

Physician Alliance of the Rockies, LLC(1)
 81-2902954
 (CO) BU 44511 100%

AMG Health, LLC
 92-0712514
 (DE) BU-----100%

Healthcare Associates of Irving PLLC
 75-2674367
 (TX) BU 44117 100%

Medical Clinic of North Texas PLLC
 75-2566987
 (TX) BU 44381 100%

North Puget Sound Oncology Equipment Leasing Company, LLC
 20-2564137
 (WA) BU 42721 72.25%

OptumCare Endoscopy Center New Mexico, LLC
 26-1508741
 (NM) BU 42671 100%

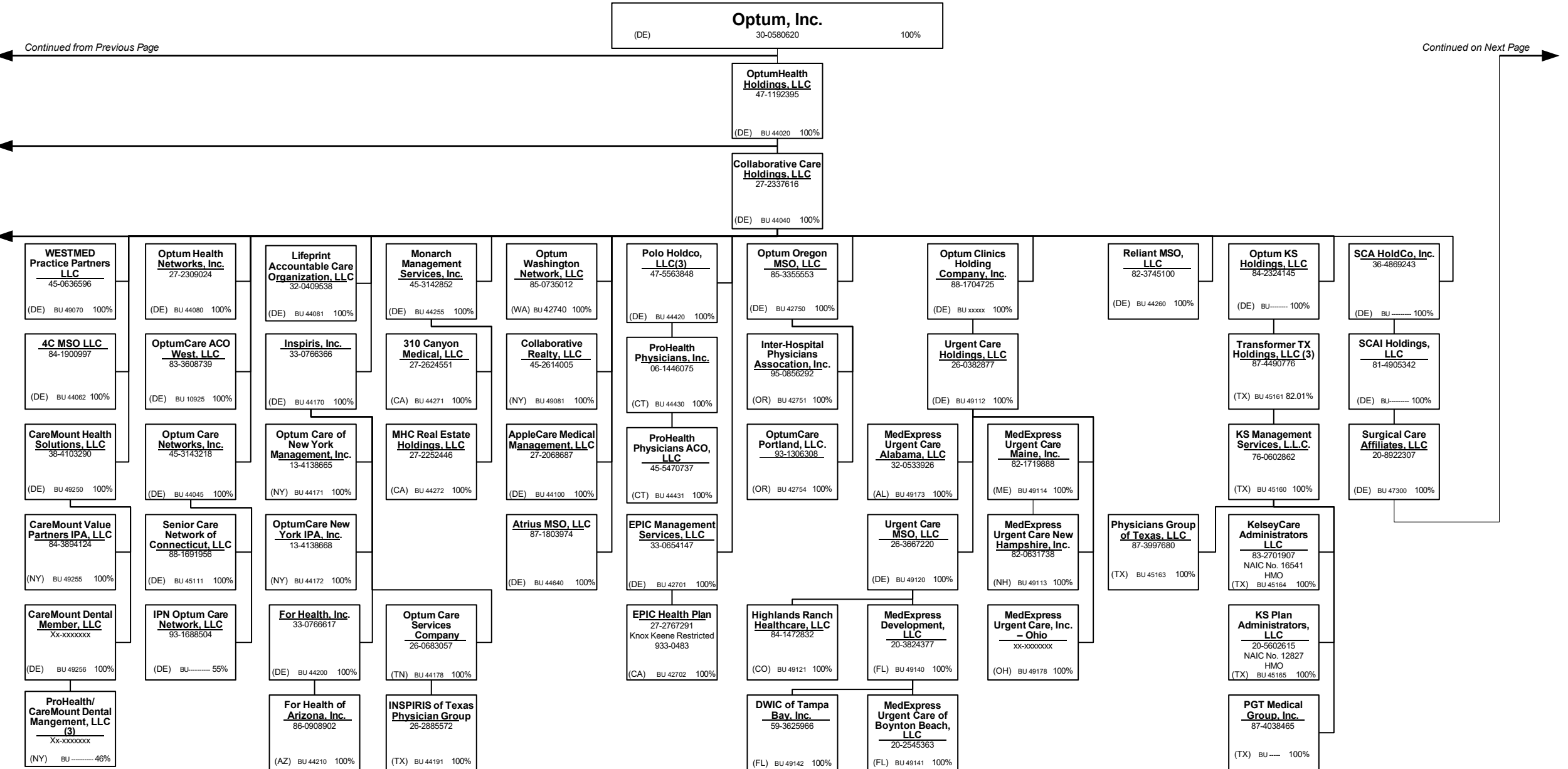
OptumCare Colorado ASC, LLC
 35-2597463
 (CO) BU 42691 100%

40.29

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



40.30

Continued from Previous Page

Continued on Next Page

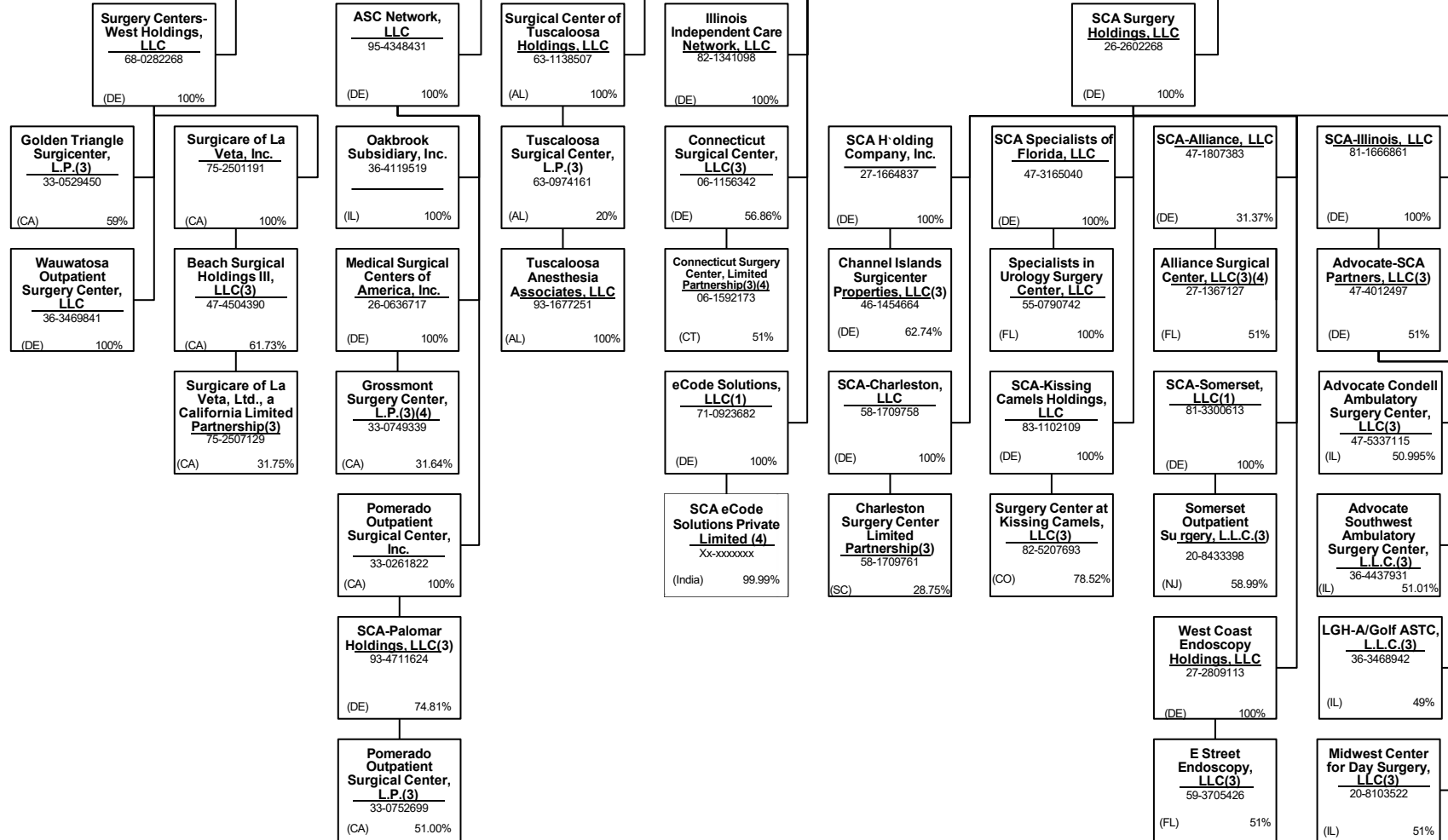
SCHEDULE Y – INFORMATION CONCERNING ACTIVITIES OF INSURER MEMBERS OF A HOLDING COMPANY GROUP

PART 1 - ORGANIZATIONAL CHART



Continued from Previous Page

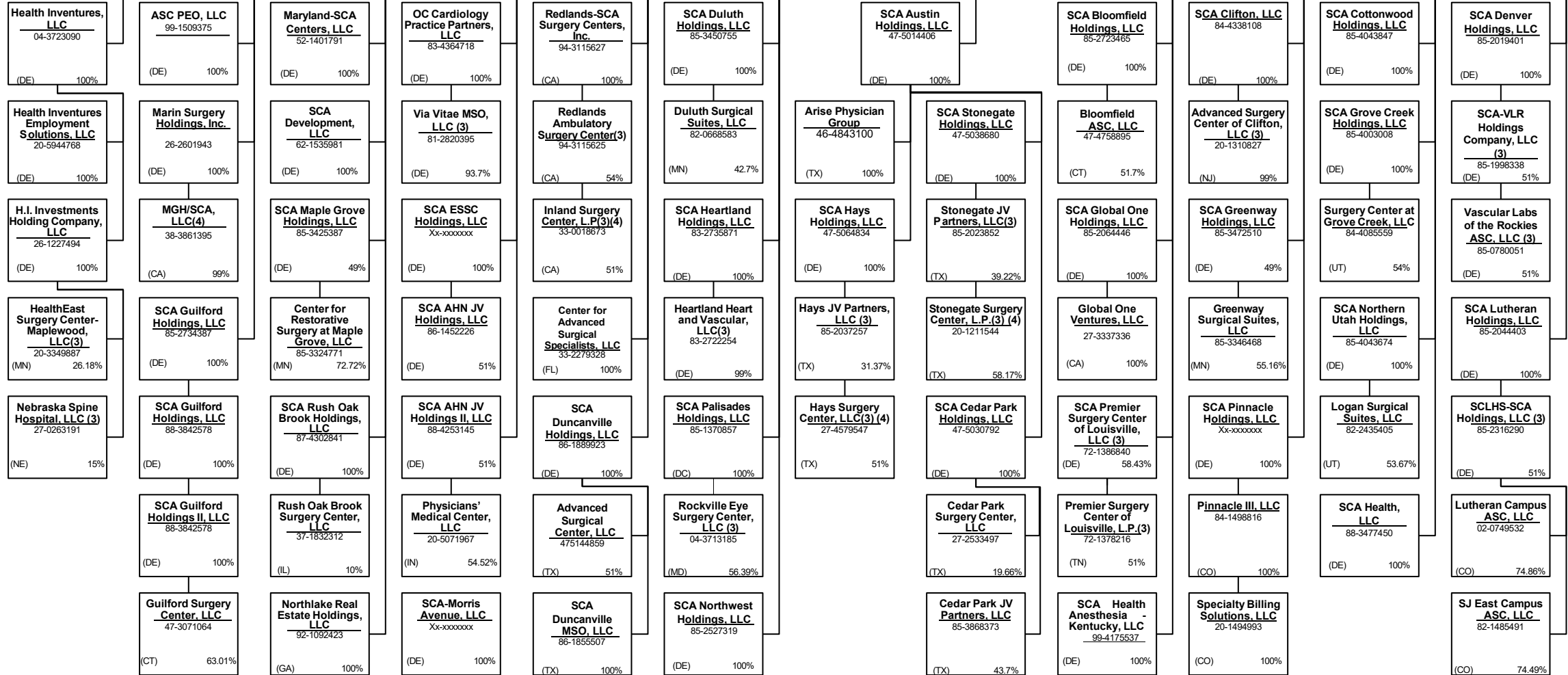
Continued on Next Page



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

Surgical Care Affiliates, LLC
 (DE) 20-8922307 100%

SC Affiliates, LLC
 62-1149229
 (DE) 100%



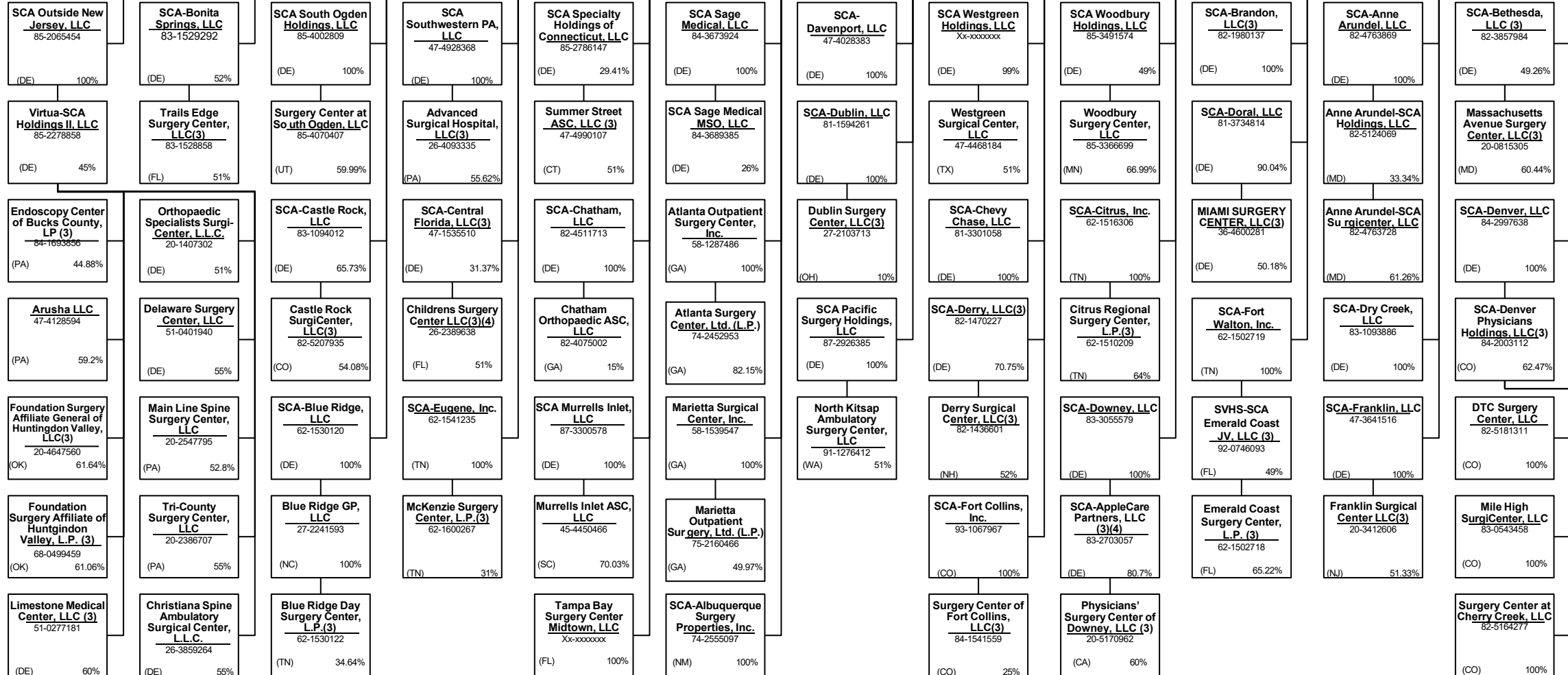
Continued from Previous Page

Continued on Next Page

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

Surgical Care Affiliates, LLC
 (DE) 20-8922307 100%

SC Affiliates, LLC
 62-1149229
 (DE) 100%

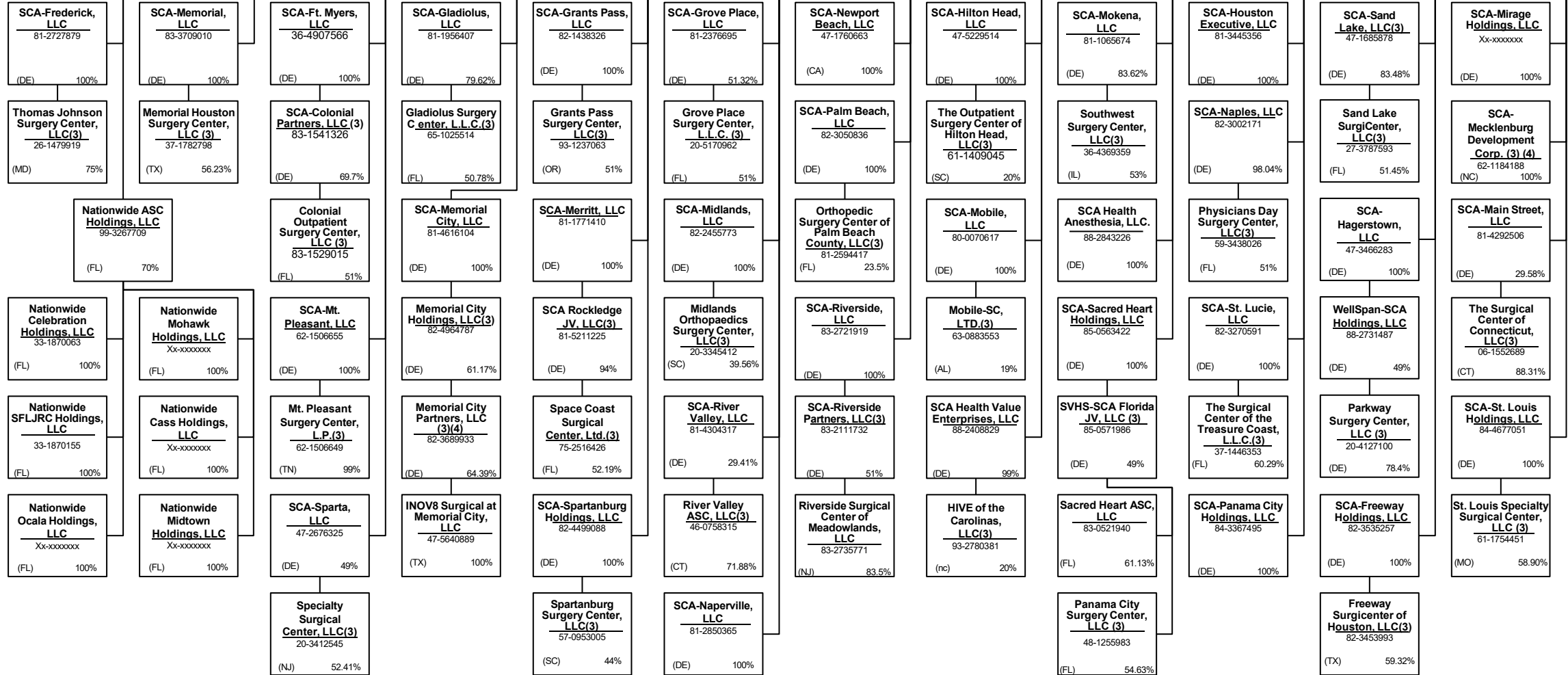
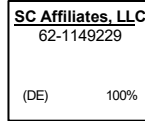


Continued from Previous Page

Continued on Next Page

40.35

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



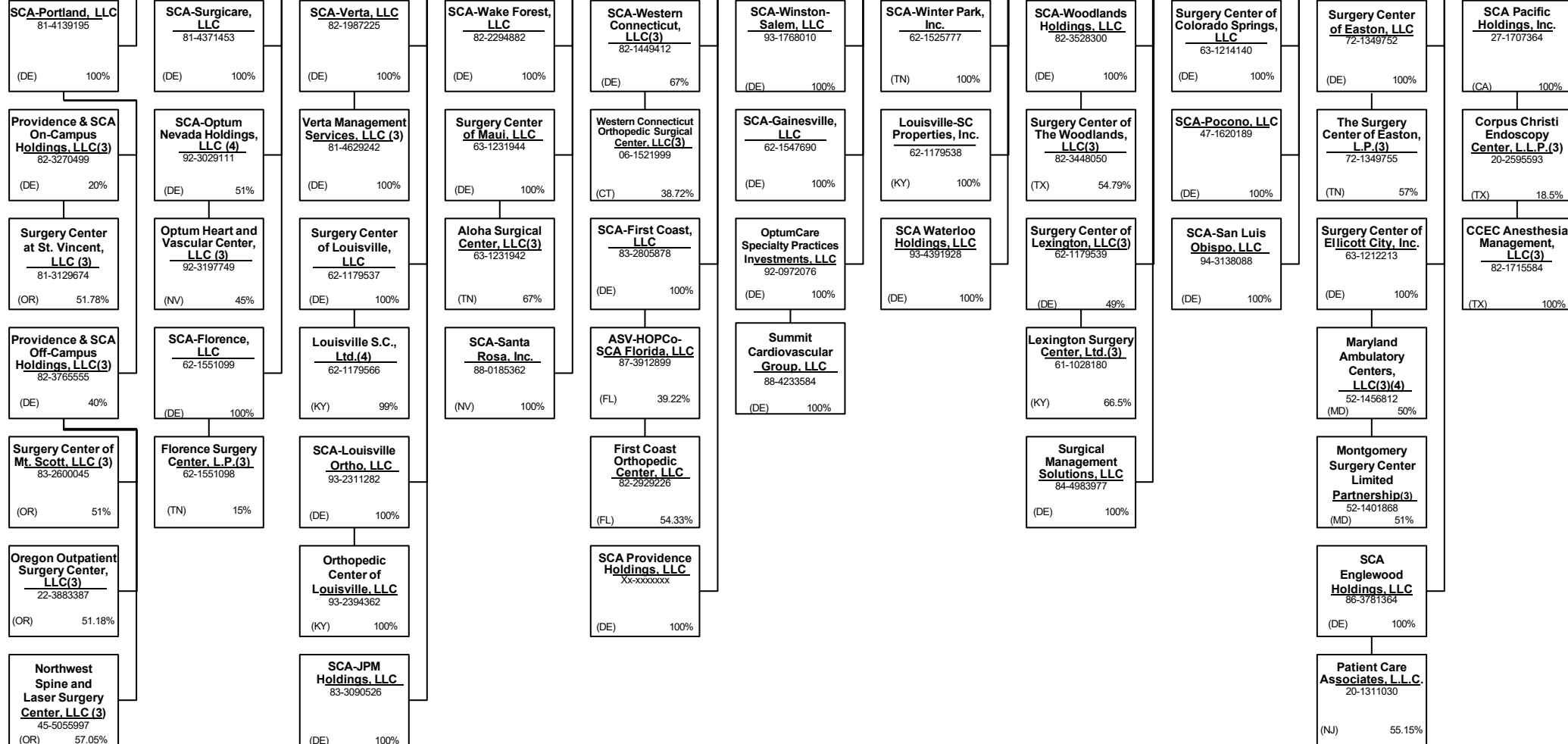
Continued from Previous Page

Continued on Next Page

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

Surgical Care Affiliates, LLC
 (DE) 20-8922307 100%

SC Affiliates, LLC
 62-1149229
 (DE) 100%



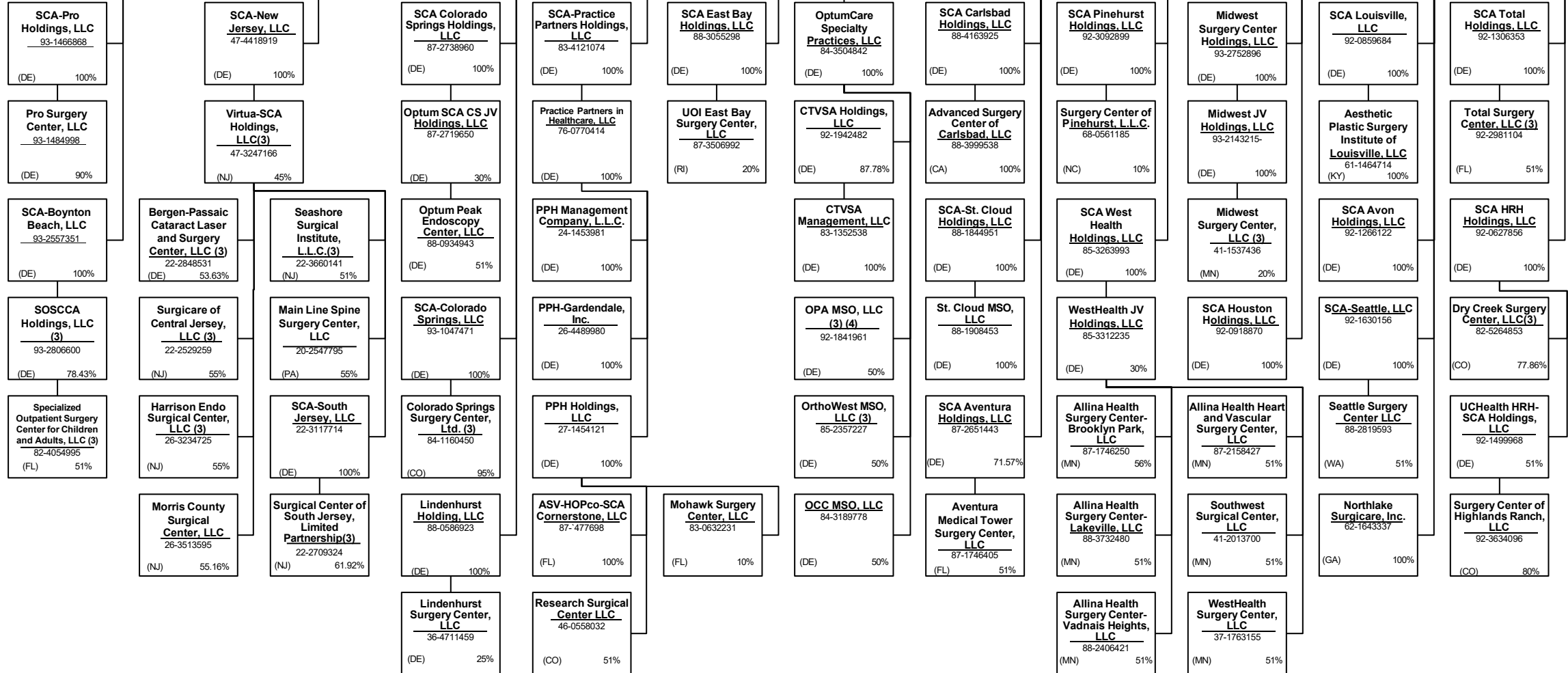
Continued from Previous Page

Continued on Next Page

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

Surgical Care Affiliates, LLC
 (DE) 20-8922307 100%

SC Affiliates, LLC
 62-1149229
 (DE) 100%

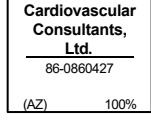
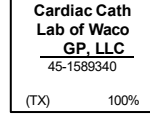
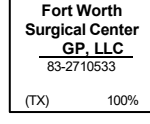
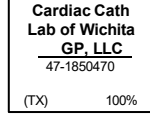
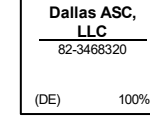
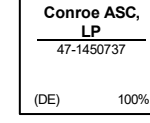
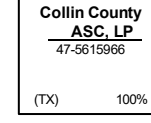
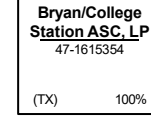
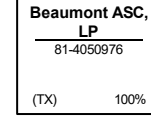
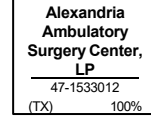
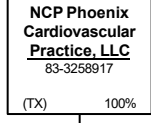
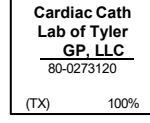
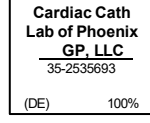
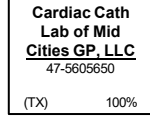
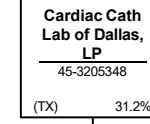
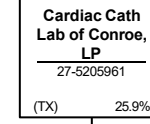
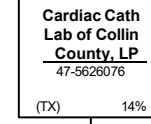
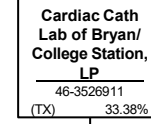
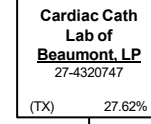
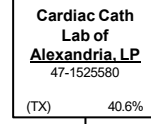
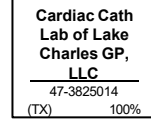
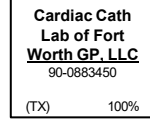
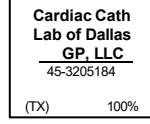
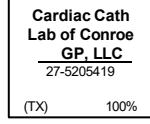
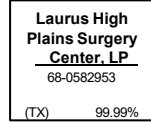
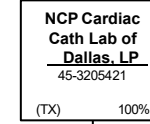
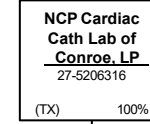
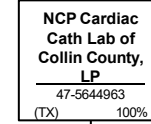
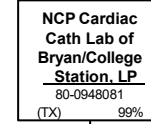
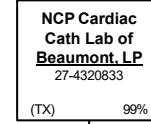
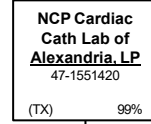
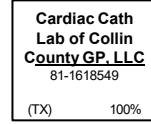
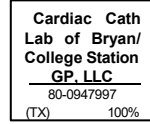
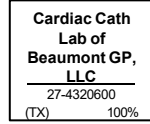
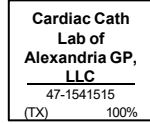
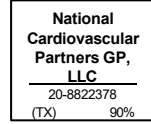
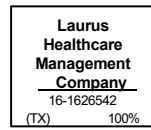
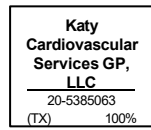
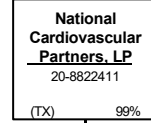
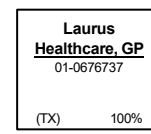
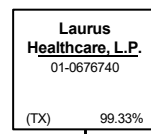
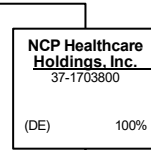
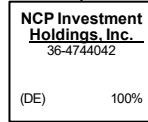
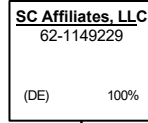


Continued from Previous Page

Continued on Next Page

40.38

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

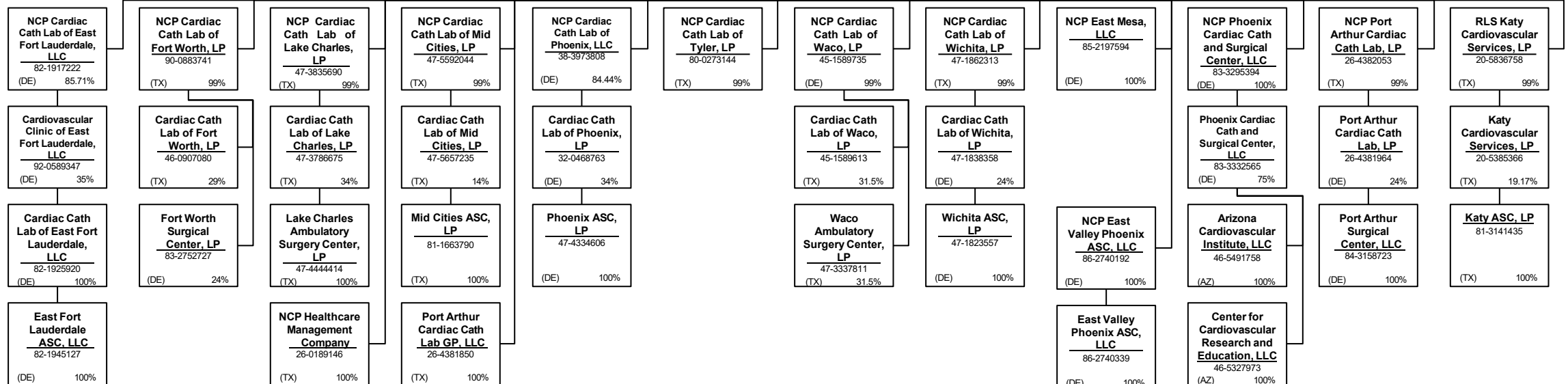
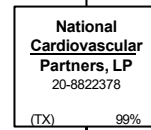
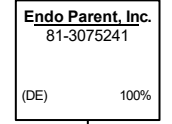
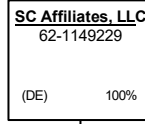


40.39

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



40.40

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

Surgical Care Affiliates, LLC
 (DE) 20-8922307 100%

Continued from Previous Page

Continued on Next Page

Physicians Endoscopy Intermediate Holdco, Inc.
 26-2239018
 (DE) 100%

Physicians Endoscopy, L.L.C.
 91-1882702
 (DE) 100%

The Endoscopy Center of West Central Ohio, LLC
 26-0251730
 (OH) 51%

The Endoscopy Center of West Central Ohio, LLC
 26-0251730
 (OH) 51%

Chalfont HoldCo, LLC
 82-2038975
 (PA) 100%

SBE Holdings, LLC (3)
 46-5454822
 (FL) 47.05%

Central Jersey Ambulatory Surgical Center, L.L.C.
 22-3669777
 (NJ) 60%

Frontier Healthcare Billing Services, LLC
 45-1476594
 (NY) 100%

Frontier Healthcare Management Services, LLC
 27-4101347
 (NY) 100%

PE New Jersey Holdco, LLC
 81-4315098
 (NJ) 100%

PGC Acquisition Holdings, LLC
 47-2582247
 (PA) 100%

SCA Jacksonville Holdings, LLC
 92-3754586
 (DE) 100%

Ambulatory Center for Endoscopy, L.L.C.
 20-0064962
 (NJ) 67.56%

Williamsville Consulting, L.L.C. (3)
 36-4440488
 (NY) 39.07%

Williamsville Consulting, L.L.C. (3)
 36-4440488
 (NY) 39.07%

The Eastside Endoscopy Center, LLC (3)
 26-3006590
 (WA) 25.23%

South Broward Endoscopy, L.L.C.
 11-3685842
 (FL) 64.19%

ECBC General Partner, LLC
 46-1730656
 (PA) 51%

Endoscopy Center of Bucks County, LP (3)(4)
 20-8205206
 (PA) 44.88%

Elgin Gastroenterology Endoscopy Center, L.L.C. (3)
 20-0916460
 (IL) 30%

Access Holding Company, LLC (3)
 85-0718804
 (NJ) 40.36%

PGC Endoscopy Center for Excellence, LLC
 47-2638657
 (PA) 49%

Jacksonville Ambulatory Surgery Center, LLC (3)
 93-1467301
 (FL) 10%

Carson Endoscopy Center, LLC(3)
 86-0872916
 (NV) 35%

Carson Endoscopy Center, LLC(3)
 86-0872916
 (NV) 35%

Laredo Digestive Health Center, L.L.C. (3)
 26-1286495
 (TX) 33.3%

Virtua-SCA Holdings III, LLC
 99-1174240
 (DE) 19.61%

PE Gastro MSO Holdings, LLC
 84-2444910
 (DE) 100%

PMC-SCA Holdings, LLC (3)
 93-4588165
 (DE) 51%

Atlantic Gastro Surgicenter, LLC
 22-3645443
 (NJ) 54.5%

Burlington County Endoscopy Center, LLC (3)
 20-8205206
 (NJ) 51%

PE Gastro Management, LLC (3)
 84-2396811
 (DE) 60.8%

Princeton Endoscopy Center, LLC (3)
 20-0445094
 (DE) 51%

PrairieLand Outpatient Diagnostic Center, LLC (3)
 05-0540368
 (IL) 54.24%

40.41

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

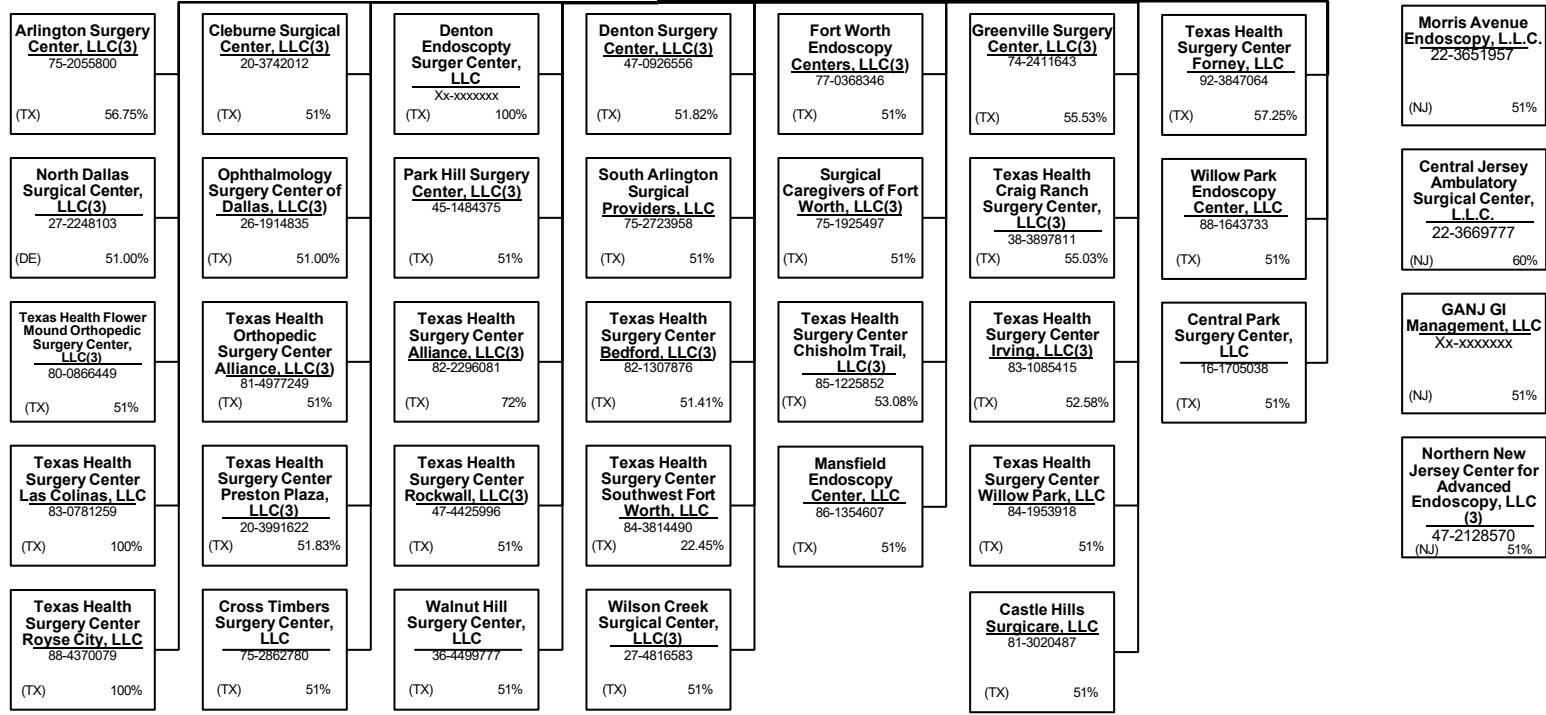
Surgical Care Affiliates, LLC
 (DE) 20-8922307 100%

Substantively Controlled Surgical Care Affiliate Entities

Texas Health Resources
 Non-Affiliated
 100%

THR-SCA Holdings, LLC (3)(17)
 46-1096461
 (TX) 100%

Pacific Cardiovascular Associates Medical Group, Inc. (3)(17)
 33-0704734
 (CA) 100%



40.42

Continued from Previous Page

SCHEDULE Y – INFORMATION CONCERNING ACTIVITIES OF INSURER MEMBERS OF A HOLDING COMPANY GROUP**PART 1 - ORGANIZATIONAL CHART****Beneficially Owned Legal Entities**

Entity Name	Juris.	Federal Tax ID	Entity Name	Juris.	Federal Tax ID
4C Medical Group, PLC	AZ	45-2402948	Christopher Stalberg, M.D., PLLC	AZ	26-4651320
A.G. Dikengil, Inc.	NJ	22-3149900	Cielo House, Inc.	CA	27-1655973
AbleTo Behavioral Health Services of Michigan, P.C.	MI	85-4328419	Cognitive-Behavioral Therapy Center of Western North Carolina, P.A.	NC	20-3056794
AbleTo Behavioral Health Services of New Jersey, P.C.	NJ	85-4306375	Colonial Family Practice, L.L.C.	SC	02-0626080
AbleTo Behavioral Health Services, PC	CT	47-5519672	Columbia Counseling Center P.A.	MD	52-2052733
AbleTo Licensed Clinical Social Worker Services, P.C.	CA	85-0739865	Connect Medical, P.C.	NY	32-0551188
AbleTo Psychiatry Health Services, P.C.	MA	88-2290313	Crystal Run Healthcare Physicians LLP	NY	13-3843560
AHN Accountable Care Organization, LLC	IN	45-4171713	David C. Anderholm, M.D., P.A.	MN	41-1879063
AHN Surgery Center Holdings, LLC	IN	82-5224188	David Moen, M.D. P.C.	NY	81-5101448
Aleph Psychological Services, Inc.	CA	46-3477124	David R. Ferrell, M.D., P.C.	NV	45-2380022
Ambulatory Partner Holdings, LLC	NY	88-2464526	DBT and EMDR Specialists, P.A.	MN	47-3322541
American Health Network of Indiana, LLC	IN	35-2108729	Digestive Diseases Diagnostic & Treatment Center, LLC	NY	26-1319443
Angie Coil FNP, PLLC	AZ	81-2112951	Doc Martins, PLLC	AZ	20-0419099
AppleCare Hospitalists Medical Group, Inc.	CA	14-1890491	Durable Medical Equipment, Inc.	MA	04-3106404
AppleCare Medical Group St. Francis, Inc.	CA	33-0845269	East Side Endoscopy, L.L.C.	NY	91-1665997
AppleCare Medical Group, Inc.	CA	33-0898174	Elite Focus Clinic, Inc., a Professional Corporation	CA	47-3861802
ARTA Western California, Inc.	CA	33-0658815	Empire Physicians' Medical Group, Inc.	CA	33-0181426
Astra Medical Clinic, PLLC	AZ	86-0882561	Endoscopy Center of Western New York, L.L.C.	NY	36-4427974
Atrius Health Ambulatory Surgery Center, LLC	MA	--	Eugene Center for Anxiety and Stress, LLC	OR	83-2740282
Atrius Health, Inc.	MA	04-3397450	Eugene Therapy, LLC	OR	90-0624377
Beaver Medical Group, P.C.	CA	33-0645967	Everett Physicians, Inc. P.S.	WA	81-1625636
Behavioral Solutions, P.C.	MA	04-3316367	Evolve, LLC	WI	61-1752488
Bexar Imaging Center, LLC	TX	22-3858211	Family Counseling Associates of Salem Andover LLC	NH	27-0820363
California Spring Holdings, PC	CA	81-0881243	Ferrell Physician Services, P.C.	NY	87-4007730
Carbondale Counseling Associates, PLLC	IL	47-1130641	First Step Services, PLLC	NC	51-0484581
Cardiothoracic & Vascular Surgical Associates, P.A.	FL	59-3338654	Five Rivers South L.L.C.	MN	92-0459013
CARE Clinics LLC	MN	46-4814778	Flagstaff Family Physicians, PLLC	AZ	86-0959327
CARE Free Counseling LLC	MN	88-0822778	Good Samaritan Medical Practice Association, Inc., A Medical Group	CA	95-3969271
CareMount Health Solutions ACO, LLC	NY	n/a	Great South Bay Endoscopy Center, LLC	NY	46-3055867
Carnegie Hill Endoscopy, LLC	NY	27-0385539	Greater Phoenix Collaborative Care, P.C.	AZ	27-2337725
Carolina Behavioral Care, P.A.	NC	56-1780933	Gunn Behavioral Care of California, P.C.	CA	27-3237563
Carroll Counseling Center LLC	MD	52-2072546	Gunn Behavioral Holdco, P.C.	CA	92-3292446
Centers for Family Medicine, GP	CA	33-0483510	HealthCare Partners Affiliates Medical Group	CA	95-4526112

SCHEDULE Y – INFORMATION CONCERNING ACTIVITIES OF INSURER MEMBERS OF A HOLDING COMPANY GROUP**PART 1 - ORGANIZATIONAL CHART****Beneficially Owned Legal Entities**

Entity Name	Juris.	Federal Tax ID	Entity Name	Juris.	Federal Tax ID
HealthCare Partners ASC-HB, LLC	CA	26-4247365	Landmark Medical of Ohio, Professional Corporation	OH	82-4864947
HealthCare Partners Associates Medical Group, P.C.	CA	45-5273760	Landmark Medical of Oregon, P.C.	OR	47-2926188
HealthCare Partners Medical Group, P.C.	CA	95-4340584	Landmark Medical of Pennsylvania, PC	PA	81-1605378
Heron Ridge Assoc., P.L.C.	MI	80-0020865	Landmark Medical of Rhode Island, PC	RI	84-2830065
Homecare Dimensions of Florida, Inc.	TX	81-0884465	Landmark Medical of Tennessee, PC	TN	30-1288593
Homecare Dimensions, Inc.	TX	74-2758644	Landmark Medical of Texas, PA	TX	83-2296389
IN Style OPTICAL, LLC	MA	27-3296953	Landmark Medical of Utah, PC	UT	84-2660339
Inland Faculty Medical Group, Inc.	CA	33-0618077	Landmark Medical of Virginia, P.C.	VA	85-0839774
Inspiris Medical Services of New Jersey, P.C.	NJ	45-2563134	Landmark Medical of Washington, PC	WA	47-3028655
INSPIRIS of Michigan Medical Services, P.C.	MI	27-1561674	Landmark Medical, P.C.	NY	47-1588943
INSPIRIS of New York Medical Services, P.C.	NY	13-4168739	Level2 Medical Services, P.A.	DE	84-5003916
INSPIRIS of Pennsylvania Medical Services, P.C.	PA	26-2895670	Level2 Medical Services, P.A. New Jersey	NJ	87-2684015
Jonathan E. Goldberg, Ph.D., Inc.	MA	26-3013277	Level2 Medical Services, P.C. Alaska	AK	87-2600511
Joyce Marter & Associates, P.C.	IL	26-3478896	Level2 Medical Services, P.C. California	CA	92-1153396
K.P. Counseling, Ltd.	IL	30-0089259	Level2 Medical Services, P.C. Utah	UT	87-0989804
Kelsey-Seybold Medical Group, PLLC	TX	76-0386391	Liberty Endoscopy Center, LLC	NY	46-4588779
Keys Counseling, Inc.	IN	30-0358493	Life Strategies Counseling, Inc.	AR	20-0468524
KS Pharm, LLC	TX	84-2355006	LifeSolutions Counseling Associates, P.C.	IN	26-3292877
KS SC, LLC	TX	84-2241460	Long Island Digestive Endoscopy Center, LLC	NY	45-4714972
Landmark Medical of Arkansas, P.A.	AR	85-0997438	Manhattan Endoscopy Center, LLC	NY	27-1510596
Landmark Medical of California, PC	CA	47-4553619	March Vision Care Group, Incorporated	CA	95-4874334
Landmark Medical of Connecticut, PC	CT	83-2295301	March Vision Care IPA, Inc.	NY	27-3115058
Landmark Medical of Florida, P.A.	FL	85-0838149	March Vision Care of Texas, Inc.	TX	45-4227915
Landmark Medical of Idaho, PC	ID	92-0496439	MAT-RX DEVELOPMENT, L.L.C.	TX	43-1967820
Landmark Medical of Kansas, P.A.	KS	82-4633545	Mat-Rx Fort Worth GP, L.L.C.	TX	35-2262695
Landmark Medical of Kentucky, P.S.C.	KY	82-4881602	ME Urgent Care Nebraska, Inc.	NE	81-0936574
Landmark Medical of Louisiana, a Professional Corporation	LA	82-4881732	MedExpress Employed Services, Inc.	DE	81-1265129
Landmark Medical of Massachusetts, PLLC	MA	81-5364097	MedExpress Primary Care Arizona, P.C.	AZ	81-4550969
Landmark Medical of Michigan, P.C.	MI	86-3599871	MedExpress Primary Care Arkansas, P.A.	AR	84-4234388
Landmark Medical of Mississippi, P.C.	MS	82-5084178	MedExpress Primary Care Kansas, P.A.	KS	81-4605885
Landmark Medical of Missouri, P.C.	MO	82-4857713	MedExpress Primary Care Maryland, P.C.	MD	82-3384324
Landmark Medical of New Hampshire, P.C.	NH	85-1174070	MedExpress Primary Care Massachusetts, P.C.	MA	82-1096099
Landmark Medical of North Carolina, P.C.	NC	82-4256752	MedExpress Primary Care Minnesota P.C.	MN	81-4396738

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

Beneficially Owned Legal Entities

<u>Entity Name</u>	<u>Juris.</u>	<u>Federal Tax ID</u>	<u>Entity Name</u>	<u>Juris.</u>	<u>Federal Tax ID</u>
MedExpress Primary Care Oklahoma, P.C.	OK	83-1077265	MedExpress, Inc. – Delaware	DE	45-5436856
MedExpress Primary Care South Carolina, P.C.	SC	83-0764858	Mental Health Resources, PLLC	TN	62-1396317
MedExpress Primary Care Texas, P.A.	TX	84-2500750	MH Physician Three Holdco, a Medical Corporation	CA	27-4691544
MedExpress Primary Care Virginia, P.C.	VA	82-3395792	MHCH, Inc.	CA	80-0507474
MedExpress Primary Care West Virginia, Inc.	WV	82-4401181	MHIPA Physician Two Holdco, a Medical Corporation	CA	27-4691508
MedExpress Primary Care Wisconsin, S.C.	WI	81-4563448	Midtown Medical, L.P.	CA	83-2873776
MedExpress Urgent Care – New Jersey, P.C.	NJ	45-5388778	Mindscapes Counseling, PLLC	CT	47-2117693
MedExpress Urgent Care - Northern New Jersey PC	NJ	83-2089623	Mobile Medical Services of New Jersey, PC	NJ	81-2977678
MedExpress Urgent Care Arizona, P.C.	AZ	81-4030280	Mobile Medical Services, P.C.	NY	30-0445773
MedExpress Urgent Care Arkansas, P.A.	AR	46-4348120	Monarch Health Plan, Inc.	CA	22-3935634
MedExpress Urgent Care California, P.C.	CA	82-0930142	Monarch HealthCare, A Medical Group, Inc.	CA	33-0587660
MedExpress Urgent Care Connecticut, P.C.	CT	81-1956812	NAMM Medical Group Holdings, Inc.	CA	56-2627070
MedExpress Urgent Care Idaho, P.C.	ID	82-1135336	NC Center For Resiliency, PLLC	NC	47-2693055
MedExpress Urgent Care Illinois, P.C.	IL	47-4308614	New Perspectives Center for Counseling & Therapy, L.L.C.	OR	93-1173779
MedExpress Urgent Care Iowa, P.C.	IA	81-5353472	New York Licensed Clinical Social Work, P.C.	NY	86-3891057
MedExpress Urgent Care Kansas, P.A.	KS	47-1919283	Northern California Physicians Network, Inc., a Professional Corporation	CA	81-1573604
MedExpress Urgent Care Minnesota P.C.	MN	81-1125396	Northlight Counseling Associates, Inc.	AZ	86-0646417
MedExpress Urgent Care Missouri P.C.	MO	47-3132625	Northwest Medical Group Alliance, LLC	WA	91-1699944
MedExpress Urgent Care North Carolina, P.C.	NC	81-5138747	NPN IPA Washington, PLLC	WA	61-1855159
MedExpress Urgent Care Oregon, P.C.	OR	82-1919436	Oakland Psychological Clinic, P.C.	MI	38-2481929
MedExpress Urgent Care Rhode Island, P.C.	RI	81-5362765	OHR Physician Group, P.C.	OR	93-0979031
MedExpress Urgent Care South Carolina, P.C.	SC	81-5380706	Optum Behavioral Care of California, P.C.	CA	84-4887072
MedExpress Urgent Care Texas, P.A.	TX	47-5147441	Optum Behavioral Care of Colorado, P.C.	CO	93-2952612
MedExpress Urgent Care Washington, P.C.	WA	82-2443118	Optum Behavioral Care of Connecticut, P.C.	CT	93-2339326
MedExpress Urgent Care Wisconsin, S.C.	WI	81-4281678	Optum Behavioral Care of Kansas, P.A.	KS	93-3404672
MedExpress Urgent Care, P.C. – Georgia	GA	47-1804667	Optum Behavioral Care of New Jersey, P.C.	NJ	85-0666386
MedExpress Urgent Care, P.C. – Indiana	IN	90-0929572	Optum Behavioral Care of North Carolina, P.C.	NC	85-1959641
MedExpress Urgent Care, P.C. – Maryland	MD	45-3461101	Optum Behavioral Care of Texas, P.A.	TX	84-3152209
MedExpress Urgent Care, P.C. – Massachusetts	MA	47-1857908	Optum Behavioral Care Therapy Services of Illinois, P.C.	IL	99-4597708
MedExpress Urgent Care, P.C. – Michigan	MI	46-4793937	Optum Care Washington, PLLC	WA	91-0214500
MedExpress Urgent Care, P.C. – Oklahoma	OK	47-1824365	Optum Clinic, P.A.	TX	75-2778455
MedExpress Urgent Care, P.C. – Tennessee	TN	45-4973138	Optum Everycare, P.C.	PR	66-1026448
MedExpress Urgent Care, P.S.C. - Kentucky	KY	83-1565124	Optum Medical Care of New Jersey, P.C.	NJ	22-3624559

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

Beneficially Owned Legal Entities					
Entity Name	Juris.	Federal Tax ID	Entity Name	Juris.	Federal Tax ID
Optum Medical Care, P.C.	NY	13-3544120	Prospero Medical Services New Jersey, P.C.	NJ	84-3844362
Optum Medical Group (Rhodes), P.C.	NV	88-0310956	Prospero Medical Services, P.A.	FL	87-2406404
Optum Medical Group II (Rhodes), P.C.	NV	86-0857176	Psychiatry Services of New York, P.C.	NY	85-0921665
Optum Medical Group, P.A.	KS	46-2662506	Psychiatry Specialists, S.C.	IL	27-3409538
Optum Medical Services of California, P.C.	CA	30-0826311	Psychological Healthcare, PLLC	NY	16-1484552
Optum Medical Services of Colorado, P.C.	CO	45-5424191	Queens Endoscopy ASC, LLC	NY	27-4189294
Optum Medical Services, P.C.	NC	45-3866363	Red Oak Counseling, Ltd.	WI	20-0785644
Optum Urgent Care, PLLC	NY	46-1883579	Redlands Family Practice Medical Group, Inc.	CA	56-2627067
OptumCare Portland, LLC	OR	93-1306308	Refresh Canopy Cove, Inc.	FL	82-3603285
Oregon Healthcare Resources, LLC	OR	27-3674492	Refresh Connecticut, PLLC	CT	84-2663780
Ortho Physician Partners, P.C.	WA	93-3367856	Refresh Evolve, LLC	WI	83-4507157
OW Physician Partners, P.C.	CA	85-4386308	Refresh In-Home Counseling LLC	IL	82-5351068
Pacific Cardiovascular Associates Medical Group, Inc.	CA	33-0704734	Refresh Pennsylvania, LLC	PA	84-1756547
PE Healthcare Associates, LLC	NY	27-4496894	Reliant Medical Group The Endoscopy Center, LLC	MA	20-5251393
Peninsula Psychological Center, Inc., P.S.	WA	91-1885912	Reliant Medical Group, Inc.	MA	04-2472266
Perspectives of Troy, P.C.	MI	38-2592367	RICBT, Inc.	RI	33-0999953
Physician United PLLC	AZ	84-3476733	Riverside Community Healthplan Medical Group, Inc.	CA	33-0055097
Physicians Medical Group of San Jose, Inc.	CA	94-2722082	Riverside Electronic Healthcare Resources, Inc.	CA	20-3420379
Physicians Medical Holdings	CA	86-2631012	Saad A. Shakir, M.D., Inc.	CA	77-0398259
Pilot Holdings, P.C.	CA	87-3931756	Saddleback Medical Group, Inc.	CA	33-0571462
Pinnacle Medical Group, Inc.	CA	33-0795271	San Bernardino Medical Group, Inc.	CA	95-3088615
Polyclinic Holdings, P.C.	WA	83-3042027	San Diego Physicians Medical Group, Inc.	CA	33-0457134
POLYCLINIC MANAGEMENT SERVICES COMPANY, LLC	WA	46-0508606	Sanvello Behavioral Health Services, P.A.	DE	84-1754732
Primary Care Associated Medical Group, Inc.	CA	33-0527335	Saris Counseling, LLC	WI	n/a
ProHEALTH Care Associates of New Jersey LLP	NJ	47-5656253	Seattle Psychology, P.L.L.C.	WA	46-3238571
ProHEALTH Care Associates, L.L.P.	NY	11-3355604	Sequoia Physician Holdings, P.C.	CA	99-2070439
ProHEALTH Medical NY, P.C.	NY	47-1388406	Serenity Family and Psychological Counseling Center, P.C.	CA	45-3802527
ProHealth Physicians, P.C.	CT	06-1469068	Shark Holdings, P.C.	CA	87-3142148
ProHEALTH Urgent Care Medicine of New Jersey LLP	NJ	47-5661535	Sherman Counseling Management, S.C.	WI	47-5082677
Prospero Health Partners Florida, Inc.	FL	85-0775386	Silicon Valley TMS of Monterey Bay, GP	CA	81-3200297
Prospero Health Partners New York, P.C.	NY	82-2400620	Southwest Internal Medicine Group, Roberto Ruiz, M.D., PLLC	AZ	86-0516447
Prospero Health Partners North Carolina, P.C.	NC	84-4569314	Spring Behavioral Health of New Jersey, LLC	NJ	82-3087236
Prospero Health Partners, P.C.	MN	84-3234753	Springfield Psychological, P.C.	PA	23-2833266

SCHEDULE Y – INFORMATION CONCERNING ACTIVITIES OF INSURER MEMBERS OF A HOLDING COMPANY GROUP**PART 1 - ORGANIZATIONAL CHART****Beneficially Owned Legal Entities**

Entity Name	Juris.	Federal Tax ID
St. Vincent IPA Medical, L.P.	CA	95-4729595
Surgical Eye Experts, LLC	MA	65-1321064
Surprise Health Center, PLLC	AZ	86-1047772
Susan Albright P.L.C.	AZ	20-5176158
Talbert Medical Group, P.C.	CA	93-1172065
The Corvallis Clinic, P.C.	OR	93-1221257
The Polyclinic, PLLC	WA	91-0369070
The Potter's House Family & Children Treatment Center, LLC	GA	20-8357849
The Salveo Center, PLLC	WA	80-0281838
The Tabor Therapy Group, Inc.	IL	46-5461304
Triangle Counseling Agency, Inc.	NC	26-2552129
USMD Diagnostic Services, LLC	TX	27-2803133
USMD of Arlington GP, L.L.C.	TX	73-1662757
Warner Family Practice, P.C.	AZ	86-0462952
WellMed Florida Medicare ACO, LLC	TX	84-2233329
WellMed Florida Services, PLLC	TX	45-2158334
WellMed Foundation Medicare ACO, LLC	TX	84-2193803
WellMed Medical Group, P.A.	TX	74-2574229
WellMed MSSP ACO, LLC	TX	84-2178104
WellMed Network Medicare ACO, LLC	TX	84-2204650
WellMed Network of Florida, Inc.	TX	35-2314192
WellMed Networks, Inc.	TX	74-2889447
WellMed of Las Cruces, Inc.	TX	92-0183013
WellMed Texas Medicare ACO, LLC	TX	84-2219968
XLHome Michigan, P.C.	MI	46-3537245
XLHome Northeast, P.C.	NJ	45-5530241
XLHome Oklahoma, Inc.	OK	46-2931689
XLHome, P.C.	MD	27-3543997
Yorktown ASO LLC	DE	99-1074356
Yorkville Endoscopy, LLC	NY	46-0857425

SCHEDULE Y – INFORMATION CONCERNING ACTIVITIES OF INSURER MEMBERS OF A HOLDING COMPANY GROUP

PART 1 - ORGANIZATIONAL CHART

Organizational Chart Footnotes

- (1) Entity is owned in full or in part by a UnitedHealth Group Incorporated friendly physician.
- (2) Control of the Foundation is based on sole membership, not the ownership of voting securities.
- (3) The remaining percentage is owned either by a non-affiliated entity, outside investor(s), current/former company officer(s), or third party shareholder(s).
- (4) The minority percentage is owned by one or more affiliated UnitedHealth Group Incorporated subsidiaries. Voting rights do vary.
- (5) No information of the other shareholder(s) has been provided
- (6) 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%.
- (7) Branch offices in Iraq and Uganda.
- (8) H&W Indemnity (SPC), Ltd. is an exempted segregated portfolio company organized under the laws of the Cayman Islands and holds a Cayman insurance license.
- (9) Registered as a foreign shareholder in Brazil.
- (10) Open
- (11) Polar II Fundo de Investimento em Participações is a Brazilian private equity investment fund incorporated in the form of a closed-end condominium.
- (12) N/A
- (13) Entity has a representative office in Beijing, China.
- (14) Open
- (15) Registered branch in the United Kingdom.
- (16) Open
- (17) Entity is not directly owned by the parent. However, the parent does have a viable economic interest as well as control over the entity through contractual agreements.

OVERFLOW PAGE FOR WRITE-INS

NONE