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<b>State:</b>	Illinois	<b>Filing Company:</b>	UnitedHealthcare Insurance Company of Illinois
<b>TOI/Sub-TOI:</b>	H16G Group Health - Major Medical/H16G.003A Small Group Only - PPO		
<b>Product Name:</b>	IL UHICofIL SG TR 202601		
<b>Project Name/Number:</b>	/		

## Filing at a Glance

Company:	UnitedHealthcare Insurance Company of Illinois
Product Name:	IL UHICofIL SG TR 202601
State:	Illinois
TOI:	H16G Group Health - Major Medical
Sub-TOI:	H16G.003A Small Group Only - PPO
Filing Type:	Rate
Date Submitted:	09/29/2025
SERFF Tr Num:	UHLC-134684001
SERFF Status:	Pending State Action
State Tr Num:	
State Status:	Assigned to Reviewer
Co Tr Num:	
Effective	01/01/2026
Date Requested:	
Author(s):	Paul Knepp, Kevin Morris, Nadja Hibbert
Reviewer(s):	Christina Roy (primary), Beth Verticchio, Becky Sheppard, George Korean
Disposition Date:	
Disposition Status:	
Effective Date:	
State Filing Description:	

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<b>TOI/Sub-TOI:</b>	H16G Group Health - Major Medical/H16G.003A Small Group Only - PPO		
<b>Product Name:</b>	IL UHICofIL SG TR 202601		
<b>Project Name/Number:</b>	/		

## General Information

Project Name:	Status of Filing in Domicile:
Project Number:	Date Approved in Domicile:
Requested Filing Mode: Review & Approval	Domicile Status Comments:
Explanation for Combination/Other:	Market Type: Group
Submission Type: New Submission	Group Market Size: Small
Group Market Type: Employer	Overall Rate Impact: 8.8%
Filing Status Changed: 10/28/2025	
State Status Changed: 09/29/2025	Deemer Date:
Created By: Nadja Hibbert	Submitted By: Paul Knepp
Corresponding Filing Tracking Number:	
State TOI: H16G Group Health - Major Medical	State Sub-TOI: H16G.003A Small Group Only - PPO
PPACA: Not PPACA-Related	
PPACA Notes: null	
Include Exchange Intentions:	No

### Filing Description:

This filing is for the groups on the UHICofIL license that are not yet subject to the PPACA regulations for 1/1/26 and beyond. This filing changes pricing trend. There are no other changes to the filed rates. This filing is specific to Transitional Relief groups. A separate filing with the same rates was filed for the Grandfathered groups on this license.

## Company and Contact

### Filing Contact Information

Paul Knepp, Actuarial Consultant	Paul_J_Knepp@uhc.com
1300 River Drive, Suite 200	309-757-6399 [Phone]
Moline, IL 61265	309-736-4627 [FAX]

### Filing Company Information

UnitedHealthcare Insurance	CoCode: 60318	State of Domicile: Illinois
Company of Illinois	Group Code: -99	Company Type: Health
200 East Randolph Street	Group Name:	State ID Number:
Ste 5300	FEIN Number: 36-3800349	
Chicago, IL 60601		
(312) 803-5900 ext. [Phone]		

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State: Illinois

Filing Company: UnitedHealthcare Insurance Company of Illinois

TOI/Sub-TOI: H16G Group Health - Major Medical/H16G.003A Small Group Only - PPO

Product Name: IL UHICofIL SG TR 202601

Project Name/Number: /

## Filing Fees

### State Fees

Fee Required?No

Retaliatory?No

Fee Explanation:

SERFF Tracking #:	UHLC-134684001	State Tracking #:	Company Tracking #:
State:	Illinois	Filing Company:	UnitedHealthcare Insurance Company of Illinois
TOI/Sub-TOI:	H16G Group Health - Major Medical/H16G.003A Small Group Only - PPO		
Product Name:	IL UHICofIL SG TR 202601		
Project Name/Number:	/		

Rate Information

Rate data applies to filing.

Filing Method:	Review & Approval
Rate Change Type:	Increase
Overall Percentage of Last Rate Revision:	4.200%
Effective Date of Last Rate Revision:	01/01/2025
Filing Method of Last Filing:	Review & Approval
SERFF Tracking Number of Last Filing:	UHLC-134221272

Company Rate Information

Company Name:	Company Rate Change:	Overall % Indicated Change:	Overall % Rate Impact:	Written Premium Change for this Program:	Number of Policy Holders Affected for this Program:	Written Premium for this Program:	Maximum % Change (where req'd):	Minimum % Change (where req'd):
UnitedHealthcare Insurance Company of Illinois	Increase	8.800%	8.800%	\$2,899,582	198	\$32,949,796	8.800%	8.800%

**State:** Illinois **Filing Company:** UnitedHealthcare Insurance Company of Illinois  
**TOI/Sub-TOI:** H16G Group Health - Major Medical/H16G.003A Small Group Only - PPO  
**Product Name:** IL UHICofIL SG TR 202601  
**Project Name/Number:** /

## Rate Review Detail

### COMPANY:

Company Name: UnitedHealthcare Insurance Company of Illinois  
HHS Issuer Id: 92476

### PRODUCTS:

Product Name	HIOS Product ID	HIOS Submission ID	Number of Covered Lives
POS, PPO, IND			2461

Trend Factors:

### FORMS:

New Policy Forms:

Affected Forms:

Other Affected Forms: COC.I.11.IL, POL.I.11.IL

### REQUESTED RATE CHANGE INFORMATION:

Change Period: Other  
Member Months: 40,627  
Benefit Change: Increase  
Percent Change Requested: Min: 8.8 Max: 8.8 Avg: 8.8

### PRIOR RATE:

Total Earned Premium: 32,949,796.00  
Total Incurred Claims: 20,555,834.00  
Annual \$: Min: 130.81 Max: 14,219.39 Avg: 811.03

### REQUESTED RATE:

Projected Earned Premium: 24,076,742.46  
Projected Incurred Claims: 19,009,855.50  
Annual \$: Min: 142.32 Max: 15,470.70 Avg: 882.40

Rate/Rule Schedule

Item No.	Schedule Item Status	Document Name	Affected Form Numbers (Separated with commas)	Rate Action	Rate Action Information	Attachments
1		rate schedule		New		IL UHICofIL SG TR 202601- rate schedule.pdf,

## Illinois Small Employer Group (2-50) Rate Filing Rate Schedule

UnitedHealthcare Insurance Company of Illinois

Non-PPACA Transitional Relief Groups

Effective date: 1/1/26

## Base Rates

The purpose of the rate filing is to increase pricing trends from 8.8% to 10.1% annually as of 1/1/26. The revised trends match what was filed for the ACA compliant plans for 1/1/26.

Market	Market Description	Medical Products	Medical	Rx
472	Quad Cities - IL	POS	1,123.52	295.62
472	Quad Cities - IL	PPO	1,291.51	339.96
602	Peoria	POS	1,284.18	310.22
602	Peoria	PPO	1,284.18	310.22
508	East St. Louis	POS	1,488.65	398.51
508	East St. Louis	PPO	1,607.66	398.51
627	Southern Illinois	POS	1,741.61	466.38
627	Southern Illinois	PPO	1,881.00	466.38
471	Chicago	POS	1,759.37	292.57
471	Chicago	PPO	1,841.27	227.09

## Age Factors

UnitedHealthcare's age/gender factors are shown below.

Age Band	Employee		Spouse		Child
	Male	Female	Male	Female	
20 - 24	0.328	0.752	0.328	0.752	0.545
25 - 29	0.409	0.983	0.409	0.983	0.545
30 - 34	0.521	1.143	0.521	1.143	0.545
35 - 39	0.668	1.139	0.668	1.139	0.545
40 - 44	0.828	1.170	0.828	1.170	0.545
45 - 49	1.059	1.378	1.059	1.378	0.545
50 - 54	1.452	1.665	1.452	1.665	0.545
55 - 59	1.890	1.966	1.890	1.966	0.545
60 - 64	2.559	2.335	2.559	2.335	0.545
65 Group Primary	3.451	2.784	3.451	2.784	0.545
65 Medicare Primary	1.251	1.251	1.251	1.251	0.545

Note: Non-Chicago markets use a child factor of 0.524

No changes are being made to age/gender factors.

## Effective Date Adjustments

The current annual pricing trend is 8.8% in all areas. This filing requests that the annual pricing trend be increased to 10.1%.



Actuarial Memorandum in Support of Illinois Small Employer Group (2-50) Rate Filing  
UnitedHealthcare Insurance Company of Illinois

## Area Factors

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Each area or market has its own start rate.

County	Factor
ADAMS	1.0500
ALEXANDER	1.1520
BOND	0.9506
BROWN	1.4400
BUREAU	1.0000
CALHOUN	0.9506
CARROLL	0.9110
CASS	0.8544
CHAMPAIGN	0.8544
CHRISTIAN	1.4400
CLARK	1.3680
CLAY	1.2672
CLINTON	0.9506
COLES	1.3680
CRAWFORD	1.2672
CUMBERLAND	1.3680
DEWITT	0.8544
DOUGLAS	1.3680
EDGAR	1.3680
EDWARDS	1.1520
EFFINGHAM	1.2672
FAYETTE	1.4400
FORD	0.8544
FRANKLIN	1.0800
FULTON	1.0000
GALLATIN	1.1520
GREENE	0.9750
HAMILTON	1.2672
HANCOCK	1.0000
HARDIN	1.1520
HENDERSON	1.0000
HENRY	0.9110
JACKSON	1.0800
JASPER	1.2672
JEFFERSON	1.2672
JERSEY	0.9506
JO DAVIESS	0.9110
JOHNSON	1.0800
KNOX	1.0000
LAWRENCE	1.1520
LEE	1.0000
LIVINGSTON	1.0000
LOGAN	0.8544
MACON	0.8544

County	Factor
MACOUPIN	0.9750
MADISON	0.9506
MARION	1.0043
MARSHALL	1.0000
MASON	0.8544
MASSAC	1.1520
MCDONOUGH	1.0000
MCLEAN	1.0000
MENARD	0.8544
MERCER	0.9110
MONROE	0.9506
MONTGOMERY	0.9750
MORGAN	0.8544
MOULTRIE	1.4400
OGLE	1.0000
PEORIA	1.0000
PERRY	1.0800
PIATT	0.8544
PIKE	1.4400
POPE	1.1520
PULASKI	1.1520
PUTNAM	1.0000
RANDOLPH	0.9506
RICHLAND	1.2672
ROCK ISLAND	0.9110
SAINT CLAIR	0.9506
SALINE	1.0800
SANGAMON	0.8544
SCHUYLER	1.4400
SCOTT	0.9750
SHELBY	1.4400
STARK	1.0000
STEPHENSON	1.0000
TAZEWELL	1.0000
UNION	1.0800
VERMILION	0.8544
WABASH	1.1520
WARREN	1.0000
WASHINGTON	0.9360
WAYNE	1.2672
WHITE	1.1520
WHITESIDE	0.9110
WILLIAMSON	0.9750
WOODFORD	1.0000

Actuarial Memorandum in Support of Illinois Small Employer Group (2-50) Rate Filing  
UnitedHealthcare Insurance Company of Illinois

The chart below documents UnitedHealthcare's current area factors for the 471 market.

State	County	Zip Range	POS & PPO	IND
IL	BOONE	All	1.101	1.030
IL	COOK	60004-60019,60025-60029, 60053,60056-60062,60068-60070,60090,60095-60179,60193-60194,60196,60301-60402,60453-60456,60458- 60459,60499-60558,60638,60644,60666,60682,60701,60707,60714,60804	0.790	1.030
IL	COOK	60406-60452,60457,60461-60487,60608-60609,60615-60621,60623,60628-60629,60632-60633,60636-60637,60643,60649,60652-60653,60655,60803,60805-60827	0.802	1.030
IL	COOK	60055, 60067,60074,60078,60094,60192,60195	0.816	1.030
IL	COOK	60043,60076-60077,60082,60091-60093,60201-60290,60601-60607,60610-60614,60622,60624-60626,60630-60631,60634,60639-60642,60645-60647,60651,60654,60656-60664,60668-60681,60684-60699,60706,60712,	0.828	1.030
IL	COOK	60022, 60038,60065,60079,	0.866	1.030
IL	DEKALB	All	0.900	1.030
IL	DUPAGE	60101-60117,60126-60181,60188,60191-60399,60514-60517,60521-60532,60559-60561,60572	0.790	1.030
IL	DUPAGE	60122	0.816	1.030
IL	DUPAGE	60184-60187,60189-60190,	0.820	1.030
IL	DUPAGE	60502-60504,60519,60540-60555,60563-60567,60598	0.916	1.030
IL	GRUNDY	All	0.893	1.030
IL	IROQUOIS	All	0.900	1.030
IL	KANE	60568	0.790	1.030
IL	KANE	60109-60118,60120-60124,60136-60140,60170,60177,	0.816	1.030
IL	KANE	60119,60134,60144-60151,60174-60175,60183,60510,60539,	0.820	1.030
IL	KANE	60505-60507,60511,60542-60554	0.916	1.030
IL	KANKAKEE	All	0.820	1.030
IL	KENDALL	All	0.916	1.030
IL	LA SALLE	All	1.010	1.030
IL	LAKE	60015,60049,60089,	0.790	1.030
IL	LAKE	60010-60011,60020,60041-60042,60047,60073,60084,	0.816	1.030
IL	LAKE	60002,60030-60040,60044-60046,60048,60060-60069, 60075-60083,60085-60088,60092-60099	0.866	1.030
IL	MCHENRY	All	0.816	1.030
IL	WILL	60401,60417,60423,60448-60449,60468,60484,	0.802	1.030
IL	WILL	60403-60410,60421,60431-60436,60441-60446,60451,60481,60490-60544,60585-60586	0.833	1.030
IL	WILL	60440,60564,	0.916	1.030
IL	WINNEBAGO	All	0.935	1.030

No changes are being made to area factors.

## Size Factors

The chart below documents UnitedHealthcare's current size factors.

	472/602	508/627		471
1 - 3	1.130	1.220	1 - 2	1.300
4 - 5	1.070	0.940	3 - 4	1.000
6 - 9	1.000	0.900	5 - 10	0.930
10 - 25	1.000	0.860	11 - 15	0.870
26 - 50	0.942	0.800	16 - 50	0.900

No changes are being made to size factors.

## Plan Relativity Factors

The chart below displays a sample of UnitedHealthcare's plan codes with associated benefit plan relativity (or plan factor) for medical plans.

Market: 472/602		Market: 508/627		Market: 471	
Plan	Factor	Plan	Factor	Plan	Factor
IG1	0.6916	MHF	0.7453	IVD	0.8487
IJ1	0.7972	MHD	0.6959	IVE	0.8644
IJ2	0.7970	MHE	0.5876	IVF	0.8382
IJ3	0.7919	MHG	0.6500	IDL	0.7414
IJ4	0.9160	MHH	0.6227	IVJ	0.7345
IJ5	0.6842	MHK	0.6596	IVK	0.7426
IJ6	0.6413	MHI	0.6061	IVL	0.6925
IJ7	0.8625	MHJ	0.5747	IVM	0.609
IJ8	0.8352	MHN	0.5997	IVO	0.6594
IJ9	0.6427	MHL	0.5669	IVQ	0.6311
IJ5	0.9278	MHM	0.5404	IW1	0.7346
IJT	0.8152	MHQ	0.5595	IVS	0.5798
IJU	0.7694	MHO	0.5280	IVT	0.5515
IJV	0.8325	MHP	0.5073	IW2	0.6071
IJW	0.7691	MHS	0.5319	IVX	0.612
IJX	0.8783	MHR	0.4917	IVZ	0.5717
IJY	0.6662	MHU	0.4971	IV1	0.5061
IJZ	0.8239	MHT	0.4622	IC2	0.6337
ITY	0.8448	MHW	0.4778	IC3	0.6265
IUK	0.7413	MHV	0.4463	IC4	0.5093
IUL	0.7094	MHY	0.4504	ITX	0.7375
IUM	0.6999	MHX	0.4239	ITY	0.7813
IUN	0.6784	MH1	0.4287	IDF	0.6967
IUO	0.6536	MHZ	0.4054	IDG	0.6621
IUP	0.7891	MH3	0.3640	IDI	0.611
IUQ	0.7325	MH2	0.3511	IDJ	0.5793
IUR	0.7283	MM1	0.6105	IDM	0.7298
IUS	0.6987	MM2	0.5455	IT1	0.6377
IUT	0.8243	MM3	0.5697	IE1	0.6988
IUU	0.7727	MM2	0.5122	IE3	0.6004
IUV	0.7347	MM5	0.5419	IWI	0.6323
IWJ	0.6502	MM4	0.4897	IE4	0.6078
IWK	0.6145	MM7	0.4874	IVA	0.9628
IWL	0.6683	MM6	0.4507	IVH	0.8087
IWM	0.6235	MM9	0.4374	IVI	0.7681
IWN	0.6889	MM8	0.4094	IC1	0.6845
IWO	0.6613	MS1	0.4819	ITV	0.8452
IWP	0.5933	MS2	0.4574	IC5	0.7638
IWQ	0.6930	MS3	0.4477	IC6	0.749
IWR	0.6495	MH4	0.5189	IC8	0.8504
IWS	0.6178	MH5	0.4842	IC9	0.8043
IWT	0.5234	MH6	0.4656	IDE	0.858
IWU	0.6030	MH7	0.4423	IDH	0.7773
IWV	0.6698	MH8	0.4296	IDZ	0.7187
IWW	0.5438	MH9	0.4167	ID1	0.8784
IWX	0.5955	MMX	0.3674	IS3	0.727
IWY	0.6348	IMY	0.3493	IVR	0.611297

Actuarial Memorandum in Support of Illinois Small Employer Group (2-50) Rate Filing  
UnitedHealthcare Insurance Company of Illinois

Market: 508/627		Market: 471	
Plan	Factor	Plan	Factor
12A	0.5879	QC6	0.751966
MF1	0.5189	QCK	0.712106
MF3	0.5765	QCL	0.784453
MF2	0.5240	QCN	0.778486
MF7	0.5443	QCO	0.741358
MF6	0.4974	QCP	0.7266
1TP	0.4919	QCR	0.720714
MF8	0.4534	QCT	0.680384
MF5	0.4537	QCV	0.685834
MF4	0.4215	QCX	0.653895
		QCY	0.727776
		QE1	0.659396
		QE3	0.642645
		QE6	0.624198
		QE8	0.733079
		QEU	0.689064
		QEV	0.625401
		QEZ	0.614635
		QF2	0.599166
		QF7	0.642292
		QF8	0.621707
		QFJ	0.629496
		QFK	0.596076
		QFL	0.59491
		QHX	0.660496
		QHY	0.64259
		QFT	0.678655
		QFV	0.757997
		QFW	0.629937
		QFX	0.59622
		QFZ	0.707575
		QG5	0.67765

The chart below displays a sample of UnitedHealthcare's plan codes with associated benefit plan relativity (or plan factor) for Rx plans.

Market: 472/602		Market: 508/627		Market: 471	
Plan Code	Relativity	Plan Code	Relativity	Plan Code	Relativity
2V	0.7505	2V	0.5225	2V	0.6830
H9	0.8012	H9	0.5578	H9	0.7617
K5	0.8210	K5	0.5716	2VHSA	-
2VHSA	-	2VHSA	-	H9HSA	-
H9HSA	-	H9HSA	-	5S	0.6370
5S	0.7122	5S	0.4958	5U	0.6810
5U	0.7491	5U	0.5215	5V	0.5740
5V	0.6681	5V	0.4651		

With respect to benefit plan relativities (plan factors); plan factors for all plans are set at a consistent level based on benefit plan design differentials.

No changes are being made to plan relativity factors.

Actuarial Memorandum in Support of Illinois Small Employer Group (2-50) Rate Filing  
UnitedHealthcare Insurance Company of Illinois

## Industry Factors

The chart below displays UnitedHealthcare's Industry Factor table by Standard Industrial Classification (SIC) code.

Market: 508/627			Market: 472/602			Market: 472/602			Market: 472/602		
SIC CODE Range		Factor	SIC CODE Range		Factor	SIC CODE Range		Factor	SIC CODE Range		Factor
1 1499		1.100	1 740		1.000	4500	4811	1.000	8070	8070	1.000
1500 1520		1.000	741 742		0.900	4812	4822	0.950	8071	8099	1.150
1521 1542		0.950	743 750		1.000	4823	4951	1.000	8100	8110	1.000
1543 1710		1.000	751 752		0.900	4952	4959	1.100	8111	8111	1.100
1711 1799		0.950	753 760		1.000	4960	5510	1.000	8112	8230	1.000
1800 2710		1.000	761 783		1.050	5511	5521	1.100	8231	8231	0.950
2711 2796		0.950	784 910		1.000	5522	5540	1.000	8232	8321	1.000
2797 3999		1.000	911 971		1.100	5541	5599	1.100	8322	8399	1.100
4000 4219		1.100	972 1010		1.000	5600	5811	1.000	8400	8710	1.000
4220 4811		1.000	1011 1099		1.200	5812	5813	1.200	8711	8748	0.950
4812 4822		0.950	1100 1210		1.000	5814	5920	1.000	8749	8810	1.000
4823 5499		1.000	1211 1241		1.200	5921	5921	1.200	8811	8811	1.200
5500 5599		1.100	1242 1310		1.000	5922	5991	1.000	8812	9110	1.000
5600 5799		1.000	1311 1389		1.200	5992	5992	1.200	9111	9199	1.050
5800 5899		1.100	1390 1410		1.000	5993	6010	1.000	9200	9210	1.000
5900 6010		1.000	1411 1499		1.200	6011	6099	0.900	9211	9229	1.050
6011 6099		0.950	1500 1610		1.000	6100	6110	1.000	9230	9310	1.000
6100 6110		1.000	1611 1629		1.100	6111	6163	0.900	9311	9311	1.050
6111 6163		0.950	1630 2410		1.000	6164	6711	1.000	9312	9410	1.000
6164 6410		1.000	2411 2421		1.200	6712	6799	0.900	9411	9451	1.050
6411 6411		0.950	2422 2425		1.000	6800	7230	1.000	9452	9510	1.000
6412 6711		1.000	2426 2499		1.100	7231	7241	1.100	9511	9532	1.050
6712 6799		0.950	2500 2710		1.000	7242	7298	1.000	9533	9610	1.000
6800 6999		1.000	2711 2796		0.950	7299	7299	1.100	9611	9661	1.050
7000 7299		1.100	2797 3311		1.000	7300	7341	1.000	9662	9710	1.000
7300 7310		1.000	3312 3399		1.100	7342	7349	1.100	9711	9721	1.050
7311 7338		0.950	3400 3611		1.000	7350	7360	1.000	9722	9999	1.000
7339 7370		1.000	3612 3710		0.950	7361	7361	1.100			
7371 7399		0.950	3711 3811		1.000	7362	7362	1.000			
7400 8049		1.000	3812 3829		0.950	7363	7363	1.200			
8050 8069		1.100	3830 4010		1.000	7364	7370	1.000			
8070 8099		1.000	4011 4013		1.100	7371	7379	0.900			
8100 8111		1.100	4014 4110		1.000	7380	7380	1.000			
8112 8299		1.000	4111 4173		1.100	7381	7381	1.100			
8300 8399		1.100	4174 4200		1.000	7382	7910	1.000			
8400 8639		1.000	4201 4299		1.100	7911	7999	1.100			
8640 8699		1.100	4300 4411		1.000	8000	8010	1.000			
8700 8710		1.000	4412 4412		1.200	8011	8049	1.150			
8711 8748		0.950	4413 4423		1.000	8050	8050	1.000			
8749 9999		1.000	4424 4499		1.200	8051	8069	1.150			

Actuarial Memorandum in Support of Illinois Small Employer Group (2-50) Rate Filing  
UnitedHealthcare Insurance Company of Illinois

Market: 471			Market: 471			Market: 471		
SIC CODE	Range	Factor	SIC CODE	Range	Factor	SIC CODE	Range	Factor
1	740	1.000	4500	4811	1.000	8070	8070	1.000
741	742	0.900	4812	4822	0.950	8071	8099	1.150
743	750	1.000	4823	4951	1.000	8100	8110	1.000
751	752	0.900	4952	4959	1.100	8111	8111	1.100
753	760	1.000	4960	5510	1.000	8112	8230	1.000
761	783	1.050	5511	5521	1.100	8231	8231	0.950
784	910	1.000	5522	5540	1.000	8232	8321	1.000
911	971	1.100	5541	5599	1.100	8322	8399	1.100
972	1010	1.000	5600	5811	1.000	8400	8710	1.000
1011	1099	1.200	5812	5813	1.200	8711	8748	0.950
1100	1210	1.000	5814	5920	1.000	8749	8810	1.000
1211	1241	1.200	5921	5921	1.200	8811	8811	1.200
1242	1310	1.000	5922	5991	1.000	8812	9110	1.000
1311	1389	1.200	5992	5992	1.200	9111	9199	1.050
1390	1410	1.000	5993	6010	1.000	9200	9210	1.000
1411	1499	1.200	6011	6099	0.900	9211	9229	1.050
1500	1610	1.000	6100	6110	1.000	9230	9310	1.000
1611	1629	1.100	6111	6163	0.900	9311	9311	1.050
1630	2410	1.000	6164	6711	1.000	9312	9410	1.000
2411	2421	1.200	6712	6799	0.900	9411	9451	1.050
2422	2425	1.000	6800	7230	1.000	9452	9510	1.000
2426	2499	1.100	7231	7241	1.100	9511	9532	1.050
2500	2710	1.000	7242	7298	1.000	9533	9610	1.000
2711	2796	0.950	7299	7299	1.100	9611	9661	1.050
2797	3311	1.000	7300	7341	1.000	9662	9710	1.000
3312	3399	1.100	7342	7349	1.100	9711	9721	1.050
3400	3611	1.000	7350	7360	1.000	9722	9999	1.000
3612	3710	0.950	7361	7361	1.100			
3711	3811	1.000	7362	7362	1.000			
3812	3829	0.950	7363	7363	1.200			
3830	4010	1.000	7364	7370	1.000			
4011	4013	1.100	7371	7379	0.900			
4014	4110	1.000	7380	7380	1.000			
4111	4173	1.100	7381	7381	1.100			
4174	4200	1.000	7382	7910	1.000			
4201	4299	1.100	7911	7999	1.100			
4300	4411	1.000	8000	8010	1.000			
4412	4412	1.200	8011	8049	1.150			
4413	4423	1.000	8050	8050	1.000			
4424	4499	1.200	8051	8069	1.150			

No changes are being made to industry factors.

<b>State:</b>	Illinois	<b>Filing Company:</b>	UnitedHealthcare Insurance Company of Illinois
<b>TOI/Sub-TOI:</b>	H16G Group Health - Major Medical/H16G.003A Small Group Only - PPO		
<b>Product Name:</b>	IL UHICofIL SG TR 202601		
<b>Project Name/Number:</b>	/		

## Supporting Document Schedules

<b>Satisfied - Item:</b>	Review Requirement Checklist
<b>Comments:</b>	
<b>Attachment(s):</b>	ChecklistForRenewalsCB2014-04_IL SG UHICofIL TR 202601_v2.pdf
<b>Item Status:</b>	
<b>Status Date:</b>	

<b>Satisfied - Item:</b>	Cover Letter
<b>Comments:</b>	
<b>Attachment(s):</b>	IL UHICofIL SG TR 202601 - cover letter.pdf
<b>Item Status:</b>	
<b>Status Date:</b>	

<b>Satisfied - Item:</b>	Rate Schedule
<b>Comments:</b>	Moved to rate/rule schedule tab
<b>Attachment(s):</b>	IL UHICofIL SG TR 202601- rate schedule.pdf
<b>Item Status:</b>	
<b>Status Date:</b>	

<b>Satisfied - Item:</b>	Certificate of Compliance
<b>Comments:</b>	
<b>Attachment(s):</b>	Exhibit A-Cert of Compliance - UHICofIL TR 202601.pdf
<b>Item Status:</b>	
<b>Status Date:</b>	

<b>Satisfied - Item:</b>	Part II Memorandum
<b>Comments:</b>	
<b>Attachment(s):</b>	IL_UHICofIL_TR_PartII_2026.pdf
<b>Item Status:</b>	
<b>Status Date:</b>	

<b>Satisfied - Item:</b>	Actuarial memorandum - redacted
<b>Comments:</b>	
<b>Attachment(s):</b>	Illinois SG UHICofIL TR 202601 Memorandum_v2_Redacted.pdf
<b>Item Status:</b>	
<b>Status Date:</b>	

<b>SERFF Tracking #:</b>	UHLC-134684001	<b>State Tracking #:</b>	<b>Company Tracking #:</b>
<b>State:</b>	Illinois	<b>Filing Company:</b>	UnitedHealthcare Insurance Company of Illinois
<b>TOI/Sub-TOI:</b>	H16G Group Health - Major Medical/H16G.003A Small Group Only - PPO		
<b>Product Name:</b>	IL UHICofIL SG TR 202601		
<b>Project Name/Number:</b>	/		





# Illinois Department of Insurance

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PAT QUINN  
Governor

ANDREW BORON  
Director

## CHECKLIST FOR RENEWAL OF EXISTING POLICY PLANS

As referenced in Company Bulletin CB 2014-03, the following are additional guidelines for submitting rate filings:

- 1) Where a company chooses to continue using the last set of rates that were given a SERFF disposition of "Filed" by DOI, no further actuarial review by DOI will be required. These filings should be submitted to DOI no later than fifteen (15) days prior to the date the company intends to implement the rates.

**Updates to the manual rates already on file are as follows: Trends are being increased and extended to January 2026 and beyond.**

- 2) Where a company chooses to use rates that are different than the last set of rates that were given a SERFF disposition of "Filed" by DOI, then the following apply:
  - a) A rate filing changing trend only will result in an expedited DOI actuarial review with an estimated completion time of two (2) weeks.
  - b) A rate filing changing any other assumptions/factors other than trend will result in a full actuarial review.

**Updates to the manual rates already on file are as follows: Trends are being increased and extended to January 2026 and beyond.  
The cover letter indicates that 2a above applies to this filing.**

- 3) All rate filings should contain at a minimum the information set out in this paragraph. The failure to include such information, requiring a subsequent request to the company for same, will result in a commensurate delay in actuarial review times. The required information follows:
  - a) A cover letter indicating the following:
    - i) The rate filing option the company has chosen (either 1, 2a, or 2b above);
    - ii) The SERFF filing number for the last "Filed" rate filing;
    - iii) The trend used in the last "Filed" rate filing; and
    - iv) The intended implementation date of the rates.

**The cover letter is attached in SERFF.**

- b) An actuarial memorandum including:
  - i) Proposed effective date;
  - ii) Requested rate increase – from current rates and annual;
  - iii) Reason for rate increase (attribution analysis);

- iv) Historical rate increases;
- v) Target loss ratio for the rating and two preceding periods;
- vi) Historic loss ratios;
- vii) Benefit description including:
  - A) Type of Policy
  - B) Benefits
  - C) Renewability
  - D) General Marketing Method
  - E) Underwriting Method,
  - F) Premium Classifications
  - G) Age Basis and Issue Age
- viii) Market (individual or small group);
- ix) Average premium before and after rate increase;
- x) Historical financial experience (earned premiums, incurred claims, resulting loss ratios, policyholders, covered lives, member months, etc. by calendar year since inception of product);
- xi) Description and demonstration of the development of proposed base rate increase describing the source of each assumption used including trends, lapse rates, and interest rates;
- xii) Description and demonstration of all changes in rating factors;
- xiii) Base period experience including:
  - A) Base period from and through dates
  - B) Paid through date
  - C) Completion methodology and average factors and IBNR
  - D) Contract reserves
  - E) Allowed claims experience by service type
  - F) Paid claims experience by service type
  - G) Corresponding member months
  - H) Credibility analysis
  - I) Treatment of large claims and development of pooling charges and credits
- xiv) Treatment of reinsurance;
- xv) Projected policyholders, individuals and member months;
- xvi) Projection factors by type of service (inpatient, outpatient, professional, other and prescription drug), including:
  - A) Utilization
  - B) Cost
  - C) Service mix
- xvii) Experience adjustments:
  - A) Due to benefit changes
  - B) Due to demographic changes
- xviii) Historic trends should be provided, if not provided in prior filings;
- xix) Summary of changes in filing from previous filing (benefits, rating factors, administrative costs, gain/loss margins etc.);
- xx) Loss ratio with and without proposed rate increase;
- xxi) Cumulative, future and lifetime loss ratios;
- xxii) Company's State rebate MLR for this market with credibility adjustment;

- xxiii) Explanation when the future loss ratio is not consistent with the federal rebate MLR;
- xxiv) Administrative costs and load included in rates; and
- xxv) Rate filing disclosure form required for “unreasonable” rate increases.

**These items are addressed in the Actuarial Memorandum.**

If you have any questions regarding this checklist, please contact Susan Lamb at [susan.lamb@illinois.gov](mailto:susan.lamb@illinois.gov).

-2-

9/25/2025

25 September, 2025

Mr. Andrew Patton  
Illinois Department of Insurance  
320 West Washington Street  
Springfield, IL 62767

RE: UnitedHealthcare Insurance Company of Illinois – Transitional Relief (non-PPACA compliant plans)  
SERFF Filing UHLC-134684001

Mr. Patton,

The purpose of the rate filing is to extend the pricing trend to 1/1/26 and beyond. The current filed and approved pricing trend is 8.8% and this filing is requesting that be increased to 10.1%. No other rates are being revised with this filing. This is a new rate filing. Please refer to SERFF # UHLC-134221272 for our last filed rate filing.

This filing is subject to the review described in 2a on the “ChecklistForRenewalsCB2014-04\_IL SG UHICofIL TR 202601.doc “

The filing has a requested effective date of January 1, 2026. An actuarial memorandum and an experience spreadsheet are included within the filing.

The form numbers associated with this filing are:  
COC.I.11.IL, POL.I.11.IL

We request that you keep this information confidential to the extent allowed by your laws and regulations.

Please contact me if I may be of assistance during your review. I can be reached directly by e-mail at paul\_j\_knepp@uhc.com.

Respectfully,

A handwritten signature in black ink, appearing to read "Paul Knepp", is written over a light gray rectangular background.

Paul Knepp, FSA, MAAA

## Illinois Small Employer Group (2-50) Rate Filing Rate Schedule

UnitedHealthcare Insurance Company of Illinois

Non-PPACA Transitional Relief Groups

Effective date: 1/1/26

## Base Rates

The purpose of the rate filing is to increase pricing trends from 8.8% to 10.1% annually as of 1/1/26. The revised trends match what was filed for the ACA compliant plans for 1/1/26.

Market	Market Description	Medical Products	Medical	Rx
472	Quad Cities - IL	POS	1,123.52	295.62
472	Quad Cities - IL	PPO	1,291.51	339.96
602	Peoria	POS	1,284.18	310.22
602	Peoria	PPO	1,284.18	310.22
508	East St. Louis	POS	1,488.65	398.51
508	East St. Louis	PPO	1,607.66	398.51
627	Southern Illinois	POS	1,741.61	466.38
627	Southern Illinois	PPO	1,881.00	466.38
471	Chicago	POS	1,759.37	292.57
471	Chicago	PPO	1,841.27	227.09

## Age Factors

UnitedHealthcare's age/gender factors are shown below.

Age Band	Employee		Spouse		Child
	Male	Female	Male	Female	
20 - 24	0.328	0.752	0.328	0.752	0.545
25 - 29	0.409	0.983	0.409	0.983	0.545
30 - 34	0.521	1.143	0.521	1.143	0.545
35 - 39	0.668	1.139	0.668	1.139	0.545
40 - 44	0.828	1.170	0.828	1.170	0.545
45 - 49	1.059	1.378	1.059	1.378	0.545
50 - 54	1.452	1.665	1.452	1.665	0.545
55 - 59	1.890	1.966	1.890	1.966	0.545
60 - 64	2.559	2.335	2.559	2.335	0.545
65 Group Primary	3.451	2.784	3.451	2.784	0.545
65 Medicare Primary	1.251	1.251	1.251	1.251	0.545

Note: Non-Chicago markets use a child factor of 0.524

No changes are being made to age/gender factors.

## Effective Date Adjustments

The current annual pricing trend is 8.8% in all areas. This filing requests that the annual pricing trend be increased to 10.1%.

Actuarial Memorandum in Support of Illinois Small Employer Group (2-50) Rate Filing  
UnitedHealthcare Insurance Company of Illinois

## Area Factors

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Each area or market has its own start rate.

County	Factor
ADAMS	1.0500
ALEXANDER	1.1520
BOND	0.9506
BROWN	1.4400
BUREAU	1.0000
CALHOUN	0.9506
CARROLL	0.9110
CASS	0.8544
CHAMPAIGN	0.8544
CHRISTIAN	1.4400
CLARK	1.3680
CLAY	1.2672
CLINTON	0.9506
COLES	1.3680
CRAWFORD	1.2672
CUMBERLAND	1.3680
DEWITT	0.8544
DOUGLAS	1.3680
EDGAR	1.3680
EDWARDS	1.1520
EFFINGHAM	1.2672
FAYETTE	1.4400
FORD	0.8544
FRANKLIN	1.0800
FULTON	1.0000
GALLATIN	1.1520
GREENE	0.9750
HAMILTON	1.2672
HANCOCK	1.0000
HARDIN	1.1520
HENDERSON	1.0000
HENRY	0.9110
JACKSON	1.0800
JASPER	1.2672
JEFFERSON	1.2672
JERSEY	0.9506
JO DAVIESS	0.9110
JOHNSON	1.0800
KNOX	1.0000
LAWRENCE	1.1520
LEE	1.0000
LIVINGSTON	1.0000
LOGAN	0.8544
MACON	0.8544

County	Factor
MACOUPIN	0.9750
MADISON	0.9506
MARION	1.0043
MARSHALL	1.0000
MASON	0.8544
MASSAC	1.1520
MCDONOUGH	1.0000
MCLEAN	1.0000
MENARD	0.8544
MERCER	0.9110
MONROE	0.9506
MONTGOMERY	0.9750
MORGAN	0.8544
MOULTRIE	1.4400
OGLE	1.0000
PEORIA	1.0000
PERRY	1.0800
PIATT	0.8544
PIKE	1.4400
POPE	1.1520
PULASKI	1.1520
PUTNAM	1.0000
RANDOLPH	0.9506
RICHLAND	1.2672
ROCK ISLAND	0.9110
SAINT CLAIR	0.9506
SALINE	1.0800
SANGAMON	0.8544
SCHUYLER	1.4400
SCOTT	0.9750
SHELBY	1.4400
STARK	1.0000
STEPHENSON	1.0000
TAZEWELL	1.0000
UNION	1.0800
VERMILION	0.8544
WABASH	1.1520
WARREN	1.0000
WASHINGTON	0.9360
WAYNE	1.2672
WHITE	1.1520
WHITESIDE	0.9110
WILLIAMSON	0.9750
WOODFORD	1.0000

Actuarial Memorandum in Support of Illinois Small Employer Group (2-50) Rate Filing  
UnitedHealthcare Insurance Company of Illinois

The chart below documents UnitedHealthcare's current area factors for the 471 market.

State	County	Zip Range	POS & PPO	IND
IL	BOONE	All	1.101	1.030
IL	COOK	60004-60019,60025-60029, 60053,60056-60062,60068-60070,60090,60095-60179,60193-60194,60196,60301-60402,60453-60456,60458- 60459,60499-60558,60638,60644,60666,60682,60701,60707,60714,60804	0.790	1.030
IL	COOK	60406-60452,60457,60461-60487,60608-60609,60615-60621,60623,60628-60629,60632-60633,60636-60637,60643,60649,60652-60653,60655,60803,60805-60827	0.802	1.030
IL	COOK	60055, 60067,60074,60078,60094,60192,60195	0.816	1.030
IL	COOK	60043,60076-60077,60082,60091-60093,60201-60290,60601-60607,60610-60614,60622,60624-60626,60630-60631,60634,60639-60642,60645-60647,60651,60654,60656-60664,60668-60681,60684-60699,60706,60712,	0.828	1.030
IL	COOK	60022, 60038,60065,60079,	0.866	1.030
IL	DEKALB	All	0.900	1.030
IL	DUPAGE	60101-60117,60126-60181,60188,60191-60399,60514-60517,60521-60532,60559-60561,60572	0.790	1.030
IL	DUPAGE	60122	0.816	1.030
IL	DUPAGE	60184-60187,60189-60190,	0.820	1.030
IL	DUPAGE	60502-60504,60519,60540-60555,60563-60567,60598	0.916	1.030
IL	GRUNDY	All	0.893	1.030
IL	IROQUOIS	All	0.900	1.030
IL	KANE	60568	0.790	1.030
IL	KANE	60109-60118,60120-60124,60136-60140,60170,60177,	0.816	1.030
IL	KANE	60119,60134,60144-60151,60174-60175,60183,60510,60539,	0.820	1.030
IL	KANE	60505-60507,60511,60542-60554	0.916	1.030
IL	KANKAKEE	All	0.820	1.030
IL	KENDALL	All	0.916	1.030
IL	LA SALLE	All	1.010	1.030
IL	LAKE	60015,60049,60089,	0.790	1.030
IL	LAKE	60010-60011,60020,60041-60042,60047,60073,60084,	0.816	1.030
IL	LAKE	60002,60030-60040,60044-60046,60048,60060-60069, 60075-60083,60085-60088,60092-60099	0.866	1.030
IL	MCHENRY	All	0.816	1.030
IL	WILL	60401,60417,60423,60448-60449,60468,60484,	0.802	1.030
IL	WILL	60403-60410,60421,60431-60436,60441-60446,60451,60481,60490-60544,60585-60586	0.833	1.030
IL	WILL	60440,60564,	0.916	1.030
IL	WINNEBAGO	All	0.935	1.030

No changes are being made to area factors.

## Size Factors

The chart below documents UnitedHealthcare's current size factors.

	472/602	508/627		471
1 - 3	1.130	1.220	1 - 2	1.300
4 - 5	1.070	0.940	3 - 4	1.000
6 - 9	1.000	0.900	5 - 10	0.930
10 - 25	1.000	0.860	11 - 15	0.870
26 - 50	0.942	0.800	16 - 50	0.900

No changes are being made to size factors.



## Plan Relativity Factors

The chart below displays a sample of UnitedHealthcare's plan codes with associated benefit plan relativity (or plan factor) for medical plans.

Market: 472/602		Market: 508/627		Market: 471	
Plan	Factor	Plan	Factor	Plan	Factor
IG1	0.6916	MHF	0.7453	IVD	0.8487
IJ1	0.7972	MHD	0.6959	IVE	0.8644
IJ2	0.7970	MHE	0.5876	IVF	0.8382
IJ3	0.7919	MHG	0.6500	IDL	0.7414
IJ4	0.9160	MHH	0.6227	IVJ	0.7345
IJ5	0.6842	MHK	0.6596	IVK	0.7426
IJ6	0.6413	MHI	0.6061	IVL	0.6925
IJ7	0.8625	MHJ	0.5747	IVM	0.609
IJ8	0.8352	MHN	0.5997	IVO	0.6594
IJ9	0.6427	MHL	0.5669	IVQ	0.6311
IJ5	0.9278	MHM	0.5404	IW1	0.7346
IJT	0.8152	MHQ	0.5595	IVS	0.5798
IJU	0.7694	MHO	0.5280	IVT	0.5515
IJV	0.8325	MHP	0.5073	IW2	0.6071
IJW	0.7691	MHS	0.5319	IVX	0.612
IJX	0.8783	MHR	0.4917	IVZ	0.5717
IJY	0.6662	MHU	0.4971	IV1	0.5061
IJZ	0.8239	MHT	0.4622	IC2	0.6337
ITY	0.8448	MHW	0.4778	IC3	0.6265
IUK	0.7413	MHV	0.4463	IC4	0.5093
IUL	0.7094	MHY	0.4504	ITX	0.7375
IUM	0.6999	MHX	0.4239	ITY	0.7813
IUN	0.6784	MH1	0.4287	IDF	0.6967
IUO	0.6536	MHZ	0.4054	IDG	0.6621
IUP	0.7891	MH3	0.3640	IDI	0.611
IUQ	0.7325	MH2	0.3511	IDJ	0.5793
IUR	0.7283	MM1	0.6105	IDM	0.7298
IUS	0.6987	MM2	0.5455	IT1	0.6377
IUT	0.8243	MM3	0.5697	IE1	0.6988
IUU	0.7727	MM2	0.5122	IE3	0.6004
IUV	0.7347	MM5	0.5419	IWI	0.6323
IWJ	0.6502	MM4	0.4897	IE4	0.6078
IWK	0.6145	MM7	0.4874	IVA	0.9628
IWL	0.6683	MM6	0.4507	IVH	0.8087
IWM	0.6235	MM9	0.4374	IVI	0.7681
IWN	0.6889	MM8	0.4094	IC1	0.6845
IWO	0.6613	MS1	0.4819	ITV	0.8452
IWP	0.5933	MS2	0.4574	IC5	0.7638
IWQ	0.6930	MS3	0.4477	IC6	0.749
IWR	0.6495	MH4	0.5189	IC8	0.8504
IWS	0.6178	MH5	0.4842	IC9	0.8043
IWT	0.5234	MH6	0.4656	IDE	0.858
IWU	0.6030	MH7	0.4423	IDH	0.7773
IWV	0.6698	MH8	0.4296	IDZ	0.7187
IWW	0.5438	MH9	0.4167	ID1	0.8784
IWX	0.5955	MMX	0.3674	IS3	0.727
IWY	0.6348	IMY	0.3493	IVR	0.611297

Actuarial Memorandum in Support of Illinois Small Employer Group (2-50) Rate Filing  
UnitedHealthcare Insurance Company of Illinois

Market: 508/627		Market: 471	
Plan	Factor	Plan	Factor
12A	0.5879	QC6	0.751966
MF1	0.5189	QCK	0.712106
MF3	0.5765	QCL	0.784453
MF2	0.5240	QCN	0.778486
MF7	0.5443	QCO	0.741358
MF6	0.4974	QCP	0.7266
1TP	0.4919	QCR	0.720714
MF8	0.4534	QCT	0.680384
MF5	0.4537	QCV	0.685834
MF4	0.4215	QCX	0.653895
		QCY	0.727776
		QE1	0.659396
		QE3	0.642645
		QE6	0.624198
		QE8	0.733079
		QEU	0.689064
		QEV	0.625401
		QEZ	0.614635
		QF2	0.599166
		QF7	0.642292
		QF8	0.621707
		QFJ	0.629496
		QFK	0.596076
		QFL	0.59491
		QHX	0.660496
		QHY	0.64259
		QFT	0.678655
		QFV	0.757997
		QFW	0.629937
		QFX	0.59622
		QFZ	0.707575
		QG5	0.67765

The chart below displays a sample of UnitedHealthcare's plan codes with associated benefit plan relativity (or plan factor) for Rx plans.

Market: 472/602		Market: 508/627		Market: 471	
Plan Code	Relativity	Plan Code	Relativity	Plan Code	Relativity
2V	0.7505	2V	0.5225	2V	0.6830
H9	0.8012	H9	0.5578	H9	0.7617
K5	0.8210	K5	0.5716	2VHSA	-
2VHSA	-	2VHSA	-	H9HSA	-
H9HSA	-	H9HSA	-	5S	0.6370
5S	0.7122	5S	0.4958	5U	0.6810
5U	0.7491	5U	0.5215	5V	0.5740
5V	0.6681	5V	0.4651		

With respect to benefit plan relativities (plan factors); plan factors for all plans are set at a consistent level based on benefit plan design differentials.

No changes are being made to plan relativity factors.

Actuarial Memorandum in Support of Illinois Small Employer Group (2-50) Rate Filing  
UnitedHealthcare Insurance Company of Illinois

## Industry Factors

The chart below displays UnitedHealthcare's Industry Factor table by Standard Industrial Classification (SIC) code.

Market: 508/627			Market: 472/602			Market: 472/602			Market: 472/602		
SIC CODE Range	Factor		SIC CODE Range	Factor		SIC CODE Range	Factor		SIC CODE Range	Factor	
1 1499	1.100		1 740	1.000		4500	4811	1.000	8070	8070	1.000
1500 1520	1.000		741 742	0.900		4812	4822	0.950	8071	8099	1.150
1521 1542	0.950		743 750	1.000		4823	4951	1.000	8100	8110	1.000
1543 1710	1.000		751 752	0.900		4952	4959	1.100	8111	8111	1.100
1711 1799	0.950		753 760	1.000		4960	5510	1.000	8112	8230	1.000
1800 2710	1.000		761 783	1.050		5511	5521	1.100	8231	8231	0.950
2711 2796	0.950		784 910	1.000		5522	5540	1.000	8232	8321	1.000
2797 3999	1.000		911 971	1.100		5541	5599	1.100	8322	8399	1.100
4000 4219	1.100		972 1010	1.000		5600	5811	1.000	8400	8710	1.000
4220 4811	1.000		1011 1099	1.200		5812	5813	1.200	8711	8748	0.950
4812 4822	0.950		1100 1210	1.000		5814	5920	1.000	8749	8810	1.000
4823 5499	1.000		1211 1241	1.200		5921	5921	1.200	8811	8811	1.200
5500 5599	1.100		1242 1310	1.000		5922	5991	1.000	8812	9110	1.000
5600 5799	1.000		1311 1389	1.200		5992	5992	1.200	9111	9199	1.050
5800 5899	1.100		1390 1410	1.000		5993	6010	1.000	9200	9210	1.000
5900 6010	1.000		1411 1499	1.200		6011	6099	0.900	9211	9229	1.050
6011 6099	0.950		1500 1610	1.000		6100	6110	1.000	9230	9310	1.000
6100 6110	1.000		1611 1629	1.100		6111	6163	0.900	9311	9311	1.050
6111 6163	0.950		1630 2410	1.000		6164	6711	1.000	9312	9410	1.000
6164 6410	1.000		2411 2421	1.200		6712	6799	0.900	9411	9451	1.050
6411 6411	0.950		2422 2425	1.000		6800	7230	1.000	9452	9510	1.000
6412 6711	1.000		2426 2499	1.100		7231	7241	1.100	9511	9532	1.050
6712 6799	0.950		2500 2710	1.000		7242	7298	1.000	9533	9610	1.000
6800 6999	1.000		2711 2796	0.950		7299	7299	1.100	9611	9661	1.050
7000 7299	1.100		2797 3311	1.000		7300	7341	1.000	9662	9710	1.000
7300 7310	1.000		3312 3399	1.100		7342	7349	1.100	9711	9721	1.050
7311 7338	0.950		3400 3611	1.000		7350	7360	1.000	9722	9999	1.000
7339 7370	1.000		3612 3710	0.950		7361	7361	1.100			
7371 7399	0.950		3711 3811	1.000		7362	7362	1.000			
7400 8049	1.000		3812 3829	0.950		7363	7363	1.200			
8050 8069	1.100		3830 4010	1.000		7364	7370	1.000			
8070 8099	1.000		4011 4013	1.100		7371	7379	0.900			
8100 8111	1.100		4014 4110	1.000		7380	7380	1.000			
8112 8299	1.000		4111 4173	1.100		7381	7381	1.100			
8300 8399	1.100		4174 4200	1.000		7382	7910	1.000			
8400 8639	1.000		4201 4299	1.100		7911	7999	1.100			
8640 8699	1.100		4300 4411	1.000		8000	8010	1.000			
8700 8710	1.000		4412 4412	1.200		8011	8049	1.150			
8711 8748	0.950		4413 4423	1.000		8050	8050	1.000			
8749 9999	1.000		4424 4499	1.200		8051	8069	1.150			

Actuarial Memorandum in Support of Illinois Small Employer Group (2-50) Rate Filing  
UnitedHealthcare Insurance Company of Illinois

Market: 471			Market: 471			Market: 471		
SIC CODE	Range	Factor	SIC CODE	Range	Factor	SIC CODE	Range	Factor
1	740	1.000	4500	4811	1.000	8070	8070	1.000
741	742	0.900	4812	4822	0.950	8071	8099	1.150
743	750	1.000	4823	4951	1.000	8100	8110	1.000
751	752	0.900	4952	4959	1.100	8111	8111	1.100
753	760	1.000	4960	5510	1.000	8112	8230	1.000
761	783	1.050	5511	5521	1.100	8231	8231	0.950
784	910	1.000	5522	5540	1.000	8232	8321	1.000
911	971	1.100	5541	5599	1.100	8322	8399	1.100
972	1010	1.000	5600	5811	1.000	8400	8710	1.000
1011	1099	1.200	5812	5813	1.200	8711	8748	0.950
1100	1210	1.000	5814	5920	1.000	8749	8810	1.000
1211	1241	1.200	5921	5921	1.200	8811	8811	1.200
1242	1310	1.000	5922	5991	1.000	8812	9110	1.000
1311	1389	1.200	5992	5992	1.200	9111	9199	1.050
1390	1410	1.000	5993	6010	1.000	9200	9210	1.000
1411	1499	1.200	6011	6099	0.900	9211	9229	1.050
1500	1610	1.000	6100	6110	1.000	9230	9310	1.000
1611	1629	1.100	6111	6163	0.900	9311	9311	1.050
1630	2410	1.000	6164	6711	1.000	9312	9410	1.000
2411	2421	1.200	6712	6799	0.900	9411	9451	1.050
2422	2425	1.000	6800	7230	1.000	9452	9510	1.000
2426	2499	1.100	7231	7241	1.100	9511	9532	1.050
2500	2710	1.000	7242	7298	1.000	9533	9610	1.000
2711	2796	0.950	7299	7299	1.100	9611	9661	1.050
2797	3311	1.000	7300	7341	1.000	9662	9710	1.000
3312	3399	1.100	7342	7349	1.100	9711	9721	1.050
3400	3611	1.000	7350	7360	1.000	9722	9999	1.000
3612	3710	0.950	7361	7361	1.100			
3711	3811	1.000	7362	7362	1.000			
3812	3829	0.950	7363	7363	1.200			
3830	4010	1.000	7364	7370	1.000			
4011	4013	1.100	7371	7379	0.900			
4014	4110	1.000	7380	7380	1.000			
4111	4173	1.100	7381	7381	1.100			
4174	4200	1.000	7382	7910	1.000			
4201	4299	1.100	7911	7999	1.100			
4300	4411	1.000	8000	8010	1.000			
4412	4412	1.200	8011	8049	1.150			
4413	4423	1.000	8050	8050	1.000			
4424	4499	1.200	8051	8069	1.150			

No changes are being made to industry factors.

**Joint Committee on Administrative Rules**  
**ADMINISTRATIVE CODE**

**TITLE 50: INSURANCE**  
**CHAPTER I: DEPARTMENT OF INSURANCE**  
**SUBCHAPTER I: PROVISIONS APPLICABLE TO ALL COMPANIES**  
**PART 916 REQUIRED PROCEDURE FOR FILING AND SECURING APPROVAL OF**  
**POLICY FORMS**  
**SECTION 916.EXHIBIT A CERTIFICATE OF COMPLIANCE**

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**Section 916.EXHIBIT A Certificate of Compliance**

Each company shall submit a "Certificate of Compliance" in substantially this format:

CERTIFICATE OF COMPLIANCE  
UnitedHealthcare Insurance Company of Illinois

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(Company Name)

By: Paul Knepp Title: Senior Director Actuarial Services

certifies that the policy forms as identified by either the Departmental listing attached to this Certificate of Compliance, or those filed by the company during this fiscal year, do comply:

- a) with all provisions of the Illinois Insurance Code applicable to the policy forms; and
- b) with all provisions of 50 Ill. Adm. Code applicable to policy forms;

and does further certify to the best of our knowledge and belief that:

- 1) the forms do not contain any inconsistent, ambiguous or misleading clauses;
- 2) the forms do not contain specifications or conditions that unreasonably or deceptively affect the risk purported to be assumed in the general coverage of the policy forms;
- 3) the only variation from the usual provisions of the policy forms are clearly marked or otherwise indicated;
- 4) the language of the policy form, as submitted or approved, shall be exactly as it has been or will be offered for issuance or delivery in the State of Illinois as approved by the Director, except for hypothetical data and other appropriate variable material; and

- 5) the policy forms do not contain any provision or clause currently being disapproved by the Director.

In utilizing the procedure for policy form filing and approval set forth in 50 Ill. Adm. Code 916, UnitedHealthcare Insurance Company of Illinois hereby expressly agrees and consents to a review, by the

Director, to be made at any time, and further hereby expressly agrees and consents to the discontinuance by the company of future use of the approved policy forms, 30 days from the date of mailing an order of withdrawal issued by the Director pursuant to Section 143(1) of the Illinois Insurance Code. The order shall set forth the reasons why the previously approved policy forms are violative of or contrary to the provisions of the Illinois Insurance Code or all provisions of 50 Ill. Adm. Code applicable to policy forms. Each company shall have the right to request a hearing within that 30 day period. The request shall be made in writing to the Director. The order of withdrawal shall be stayed and the company shall be given a hearing under the provisions of Sections 143(1), 401(c), 401.1, 402(2), 426 and 429 of the Illinois Insurance Code [215 ILCS 5/143(1), 401(c), 401.1, 402(2), 426 and 429] and 50 Ill. Adm. Code 2402, as may be applicable, to determine:

- a) whether the policy form shall be disapproved; and
- b) whether further orders of the Director may be appropriate.

UnitedHealthcare Insurance Company of Illinois

(Company Name)

By:



(Signature)

Title: Senior Director Actuarial Services

Date: 9/25/25

(Source: Amended at 39 Ill. Reg. 2590, effective February 6, 2015)

**UnitedHealthcare Insurance Company of Illinois (UnitedHealthcare)**  
**Part II - Written Rate Justification for Consumers**

**(1) Scope and Range of the Rate Change**

The requested rate change for Small group health benefit plans sold in the state of Illinois to Transitional Relief Groups will be effective January 1, 2026 and impact 2,461 covered lives. The rate change experienced by members will vary depending on plan selection and geographic area. The average 2026 rate increase is 8.8%, with a maximum increase of 8.8% and a minimum increase of 8.8%. Additional premium changes may occur upon renewal due to changes in member age, changes in plan selection, and changes in geographic location.

The rates in this filing are based on the actual claims experience of Illinois Small groups in calendar year 2024. That experience has been projected forward to the contract period starting January 1<sup>st</sup>, 2026. The rate projection process used our estimates of the expected cost per service and the frequency that our member's use service.

**(2) Financial Experience of the Product**

The benefit care ratio (the relationship of incurred claims to received premiums) for this product during the 2024 calendar year is 62.4%. This ratio is the portion of premium that is needed to pay medical claims. The remaining 37.6% of the benefit care ratio is the portion of premium remaining for taxes and fees, administrative expenses, and profit. This is based on a small and shrinking population with limited credibility.

Historical benefit care ratios are:

Year	Benefit Cost Ratio
2022	55.6%
2023	62.6%
2024	62.4%

Note that benefit care ratio is not the same as Medical Loss Ratio, which is also projected to be over 80%.

**(3) Changes in Medical Service Costs**

There are many different healthcare cost trends that contribute to increases in the overall U.S. healthcare spending each year. These trend factors affect health insurance premiums, which can mean a premium rate increase to cover costs. Some of the key healthcare cost trends that have affected this year's rate actions include:

- Increasing cost of medical services: Annual increases in reimbursement rates to healthcare providers, such as hospitals, doctors, and pharmaceutical companies.
- Increased utilization: The number of office visits and other services continues to grow. In addition, total healthcare spending will vary by the intensity of care and use of different types of health services. The price of care can be affected by the use of expensive procedures such as surgery versus simply monitoring or providing medications.
- Higher costs from deductible leveraging: Healthcare costs continue to rise every year. Because deductibles and copayments remain the same on many plans, a higher percentage of healthcare costs need to be covered by health insurance premiums each year.
- Cost shifting from the public to the private sector: Reimbursements from the Centers for Medicare and Medicaid Services (CMS) to hospitals do not generally cover the cost of providing care to these patients. Hospitals typically make up this reimbursement shortfall by charging private health plans more.
- Impact of new technology: Improvements to medical technology and clinical practice often result in the use of more expensive services, leading to increased healthcare spending and utilization.

- Rates were not adjusted due to the effective repeal of the Affordable Care Act's so-called individual mandate to have health insurance coverage.

#### (4) Administrative Costs and Anticipated Margins

UnitedHealthcare works to control administrative expenses by adopting better processes and technology and developing programs and innovations that make healthcare more affordable. Taxes and fees imposed by the State and Federal government impact healthcare spending and have to be included in the administrative costs associated with the plans. Another component of premium is profit, which is set to address expected volatility and risk in the market. The resulting federally prescribed, single- year MLR is estimated to be greater than 80%.

The requested rate change is anticipated to be sufficient to cover the projected benefit and administrative costs for the 2026 plan year.



Illinois Small Employer Group (2-50) Rate Filing  
Actuarial Memorandum

UnitedHealthcare Insurance Company of Illinois

Non-PPACA – Transitional Relief Groups

Effective date: 1/1/26

Actuarial Memorandum in Support of Illinois Small Employer Group (2-50) Rate Filing  
UnitedHealthcare Insurance Company of Illinois TR

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### Scope and Purpose of Filing

The purpose of this memorandum is to provide relevant actuarial information regarding the development of premium rates for small employer group insurance sold by UnitedHealthcare Insurance Company of Illinois (UnitedHealthcare). Small group to UnitedHealthcare means groups with between 2 and 50 eligible employees (2-50); that is, employer groups that are subject to small employer group health insurance regulations as promulgated in Illinois Code (IC) 215 ILCS 93. The rates are applicable for medical (including drug) expense benefits. This rate filing is prepared according to the Illinois Department of Insurance – “Rate filing actuarial memorandum and justification review standards” document. This rate filing is specific to the rates for Transitional groups. A separate filing with the exact same rates will be submitted for Grandfathered groups. The rate filing for ACA groups was also filed separately.

This filing should not be used for any other purpose.

### Requested Rate Action

[REDACTED]

### Status

These rates are only open to groups with coverage prior to 2014. It is not open to new business.

### Description of Benefits

Group comprehensive medical and prescription drug benefit plans sold to 2-50 employer groups.

### Renewability Clause

Consistent with Illinois law at 215 ILCS 97/30, group policies issued to small employers are guaranteed to be renewable at the option of the employer. Issues that could result in termination of a guaranteed renewable policy are described in the statute and the policy and include: nonpayment of premium; failure to meet group participation or contribution requirements; fraud or misrepresentation of a material fact; the discontinuation of the particular type of policy issued to the group; or the insurer's decision to exit the group health insurance market in the state.

### Applicability

These rates do not apply to new business. It is only applicable to the existing block of business, established prior to 2014.

### Morbidity

The calendar year 2024 incurred claims were used. Those claims were paid through May 2025 and assumed to be 100% complete with no IBNR. There were no contract reserves. The allowed claims by service type are shown in the Rate Review Justification (RRJ). The RRJ included experience from groups subject to the Affordable Care Act (ACA) on this license to add credibility and those combined claims are

considered 100% credible. No adjustment was made for large claims. This is then trended forward to the midpoint of the future rating period. That adjusted, trended experience claim per member per month (PMPM) is compared to the current manual claim adjusted to reflect the experience base's case characteristics such as benefit plan, age/gender, industry, and area.

This data is based on UnitedHealthcare's own experience under this license for Small employers located in Illinois.

### Mortality

This product is offered on an annual contract basis. As such mortality assumptions are not used in the rating process and therefore are not applicable to this filing. Mortality assumptions (i.e. probabilities of death) more pertain to business that relates to the survival of policyholders such as life insurance. Group health insurance, however, does not use these assumptions in the development of anticipated health care costs (and resultant premiums). Group health insurance uses morbidity assumptions - estimates of the relative health risk of a population of individuals.

### Persistency

This product is offered on an annual contract basis. As such persistency assumptions are not used in the rating process and therefore are not applicable to this filing. Persistency, or more important, lapse assumptions more pertain to long term individual health products such as long term disability and long term care. These are so-called lapse-supported product lines. Group health insurance, however, does not use these assumptions in the development of anticipated health care costs (and resultant premiums). Group health insurance uses morbidity assumptions - estimates of the relative health risk of a population of individuals.

### Expenses

[REDACTED] This includes administration, commissions, premium tax, profit, and risk margin.

Please note that this expense calculation does not match the expense calculation used in the loss ratio calculation as defined by PPACA.

### Marketing Method

The market for this product is small employers with between 2 and 50 employees. The product is sold to employers usually via a broker.

### Underwriting

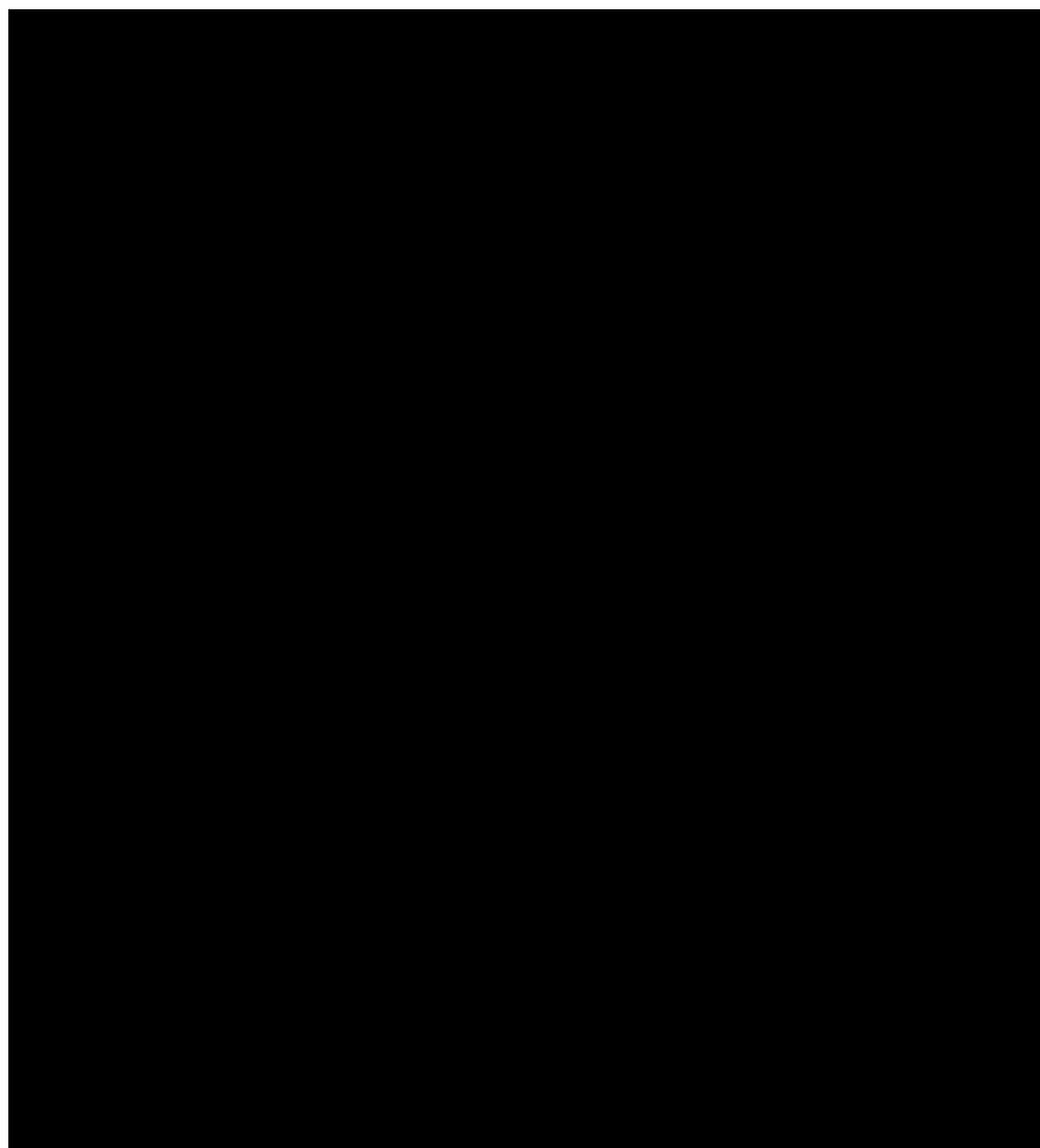
Underwriting considers many group case characteristics in their process; such as on going medical claims, demographics, and market considerations. These considerations are all subject to the specific requirements of Section 25 of the Small Employer Health Insurance Rating Act [215ILCS92/25].

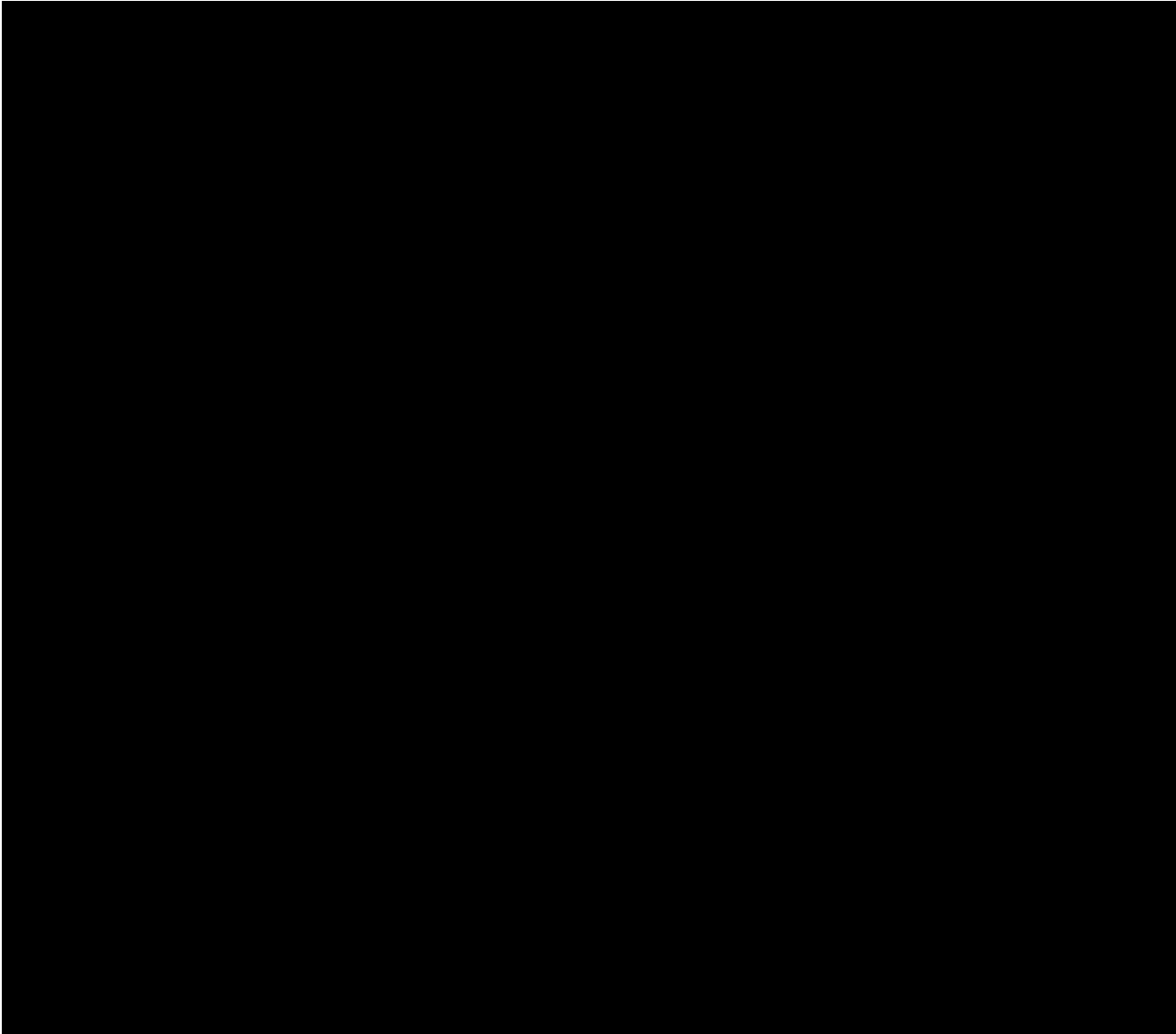
### Premium Classes

Manual rates vary by age, gender, effective date of coverage, geographic area, group size, benefit plan, and industry.

UnitedHealthcare's age/gender factors are shown below.

### Area Factors





#### Issue Age Range

Age factors used in the manual rate calculation are based on age of members as of the effective date of coverage. No age factors are being changed in this filing.

#### Average Annual Premium



These average annual premiums do not reflect the projected impact of pricing trends, demographic changes, nor benefit plan changes. These average annual premiums are based on the groups that are known to be transitional relief groups as of this filing.

### Premium Modalization Factors

Premiums are billed on a monthly basis and no modalization factors are used.

### Trend Assumptions – Medical and Insurance

UnitedHealthcare's Pricing Trend is determined by our Healthcare Economics (HCE) department using a sophisticated proprietary forecasting model which is updated / reevaluated periodically. This Pricing Trend model considers changes in unit cost, utilization, mix of services, leveraging, mandates, calendar workdays, and other important determinants of future health care costs.

At UHC, HCE is responsible for all trend management issues (i.e. study, forecast and recommendation). Due to how this task is assigned within UHC, I am not able to completely judge the reasonableness of the assumptions produced by HCE without performing substantial additional work beyond what is required to produce this rate filing.

### Minimum Required Loss Ratio for the Form

To the best of my knowledge, the state of IL does not have a minimum loss ratio requirement for group comprehensive medical and drug coverage for employers with 2-50 employees. PPACA does have a minimum loss ratio requirement of 80% for Small groups.

### Anticipated Loss Ratio


Please note that this expense calculation does not match the Federal Medical Loss Ratio calculation used in the loss ratio calculation as defined by PPACA.

### Distribution of Business

The distribution of the 2-50 transitional relief business in IL as of August 2025 on this license is:

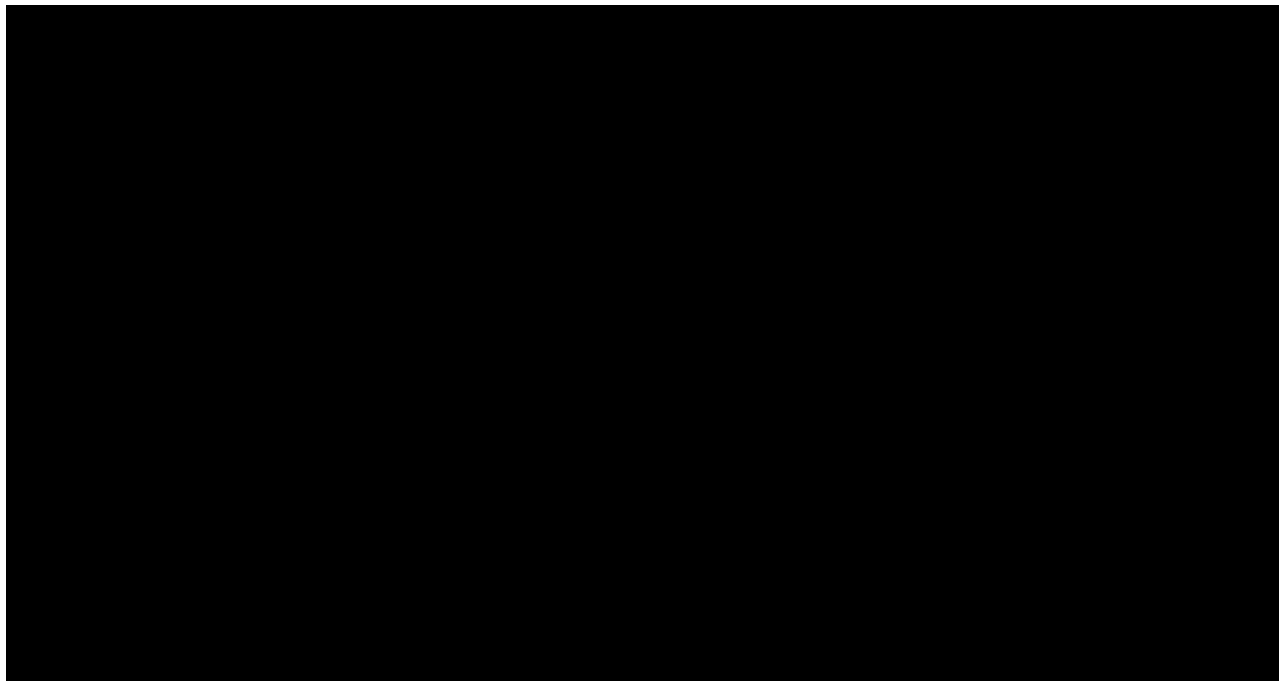


### Contingency and Risk Margins

 This includes administration, commissions, premium tax, profit, and risk margin.

Please note that this expense calculation does not match the expense calculation used in the loss ratio calculation as defined by PPACA.

### Experience on the Form



The projections above are based on the groups that are known to be transitional relief as of this filing. Actual results will vary depending on how many groups remain on non-PPACA plans.

Please note that this expense calculation does not match the Federal Medical Loss Ratio calculation used in the loss ratio calculation as defined by PPACA.



## Lifetime Loss Ratio

Not applicable. This is an annually rated product.

## History of Rate Adjustments

1. The first step in the process is to identify the problem or issue that needs to be addressed. This involves gathering information and understanding the context of the problem.

2. Once the problem is identified, the next step is to develop a plan of action. This plan should outline the steps that need to be taken to address the problem.

3. The third step is to implement the plan. This involves putting the plan into action and monitoring progress.

4. The final step is to evaluate the results. This involves assessing the effectiveness of the plan and making any necessary adjustments.

## Number of Policyholders

\_\_\_\_\_

Nationwide data is not readily available.

### Proposed Effective Date

The rates presented in this filing are for effective dates of coverage beginning 1/1/2026.

## Actuarial Qualifications

I, [REDACTED], am a Fellow of the Society of Actuaries and a Member of the American Academy of Actuaries. I satisfy the 2024 continuing professional development requirements of the Academy and Illinois Small Group Actuarial Memorandum for UHICofIL TR 202601  
10/28/2025 3:46:11 PM

therefore am qualified to issue this 2025 statement of actuarial opinion. I have reviewed applicable ASOPs during the preparation of this rate filing.

Other Actuarial Disclosures:

- This rate filing document is uniquely identified with date/time stamp and filename shown in the document footer
- The intended user of this rate filing is the Illinois Department of Insurance
- There are no cautions with regards to risk or uncertainty in the items discussed in the rate filing
- This rate filings should not be used for any other purpose than which is stated in the “Scope and Purpose of Filing” section. Within that context, there are no limitations or constrains on the use or applicability of the rating items discussed herein.
- There are no conflicts of interest with regards to my production of this rate filing
- I rely on the actuaries within our Healthcare Economics department (HCE) to produce pricing trend assumptions. At UnitedHealthcare HCE is responsible for all trend management issues (i.e. study, forecast, and recommendation). Due to how this task is assigned within UnitedHealthcare, I am not able to completely judge the reasonableness of the assumptions produced by HCE without performing substantial additional work beyond what’s required to produce this rate filing.

All information is current-to-date shown in the footer; no information or subsequent event with any material impacts has arisen since the production of this document.

**Actuarial Certification**

To the best of my knowledge, I certify that the entire rate filing is in compliance with the applicable laws and regulations of the state of Illinois, the applicable Federal statutes and regulations, and complies with all applicable Actuarial Standards of Practice.

**Final Comments**

The information in this filing is accurate to the best of my knowledge as of the date of this filing. This concludes UnitedHealthcare’s rate filing. Should you need additional information, please contact me as shown below.

