

Premium Withhold Revenue Projections

as of March 9, 2016

(projected additional and lapsed members based on effectuated enrollment)

Enrollment Year	Beginning Members	Additional Members	Lapsed Members	Lapse Rate	Ending Members	Member Months	Average Premium	Withhold Percent	Withhold Revenue
EY 2015 Jul-Dec15									3,118,883
EY 2016 Jan-Jun16 Jul-Dec16	47,417	26,455	(3,000)	0.5%	70,872	831,264 404,893 426,371	390.00 390.00 390.00	3.50% 3.50% 3.50%	11,346,750 5,526,790 5,819,960
EY 2017 Jan-Jun17 Jul-Dec17	70,872	15,000	(3,400)	0.5%	82,472	976,342 485,575 490,767	409.50 409.50 409.50	3.50% 3.50% 3.50%	13,993,417 6,959,499 7,033,918
EY 2018 Jan-Jun18 Jul-Dec18	82,472	15,000	(3,900)	0.5%	93,572	1,099,911 548,214 551,697	429.98 429.98 429.98	3.50% 3.50% 3.50%	16,552,891 8,250,236 8,302,656

Translation to Fiscal Year	Member Months	Average Premium	Withhold Percent	Withhold Revenue
FY 2016 Jul-Dec15 Jan-Jun16	717,310 312,417 404,893	303.00 390.00	3.50% 3.50%	8,645,673 3,118,883 5,526,790
FY 2017 Jul-Dec16 Jan-Jun17	911,945 426,371 485,575	390.00 409.50	3.50% 3.50%	12,779,459 5,819,960 6,959,499
FY 2018 Jul-Dec17 Jan-Jun18	1,038,981 490,767 548,214	409.50 429.98	3.50% 3.50%	15,284,154 7,033,918 8,250,236