

**Product Plan Data Collection**

Company Legal Name: **Calix Insurance Company**  
 HEDS Issue ID: **6404** State: **DE**  
 Effective Date of Rate Change(s): **1/1/2024** Market: **Individual**

To add a product to Worksheet 2 - Plan Product Info, select the Add Product button or Ctrl + Shift + P.  
 To validate, select the Validate button or Ctrl + Shift + V.  
 To finish, select the Finish button or Ctrl + Shift + F.

To remove a product, navigate to the corresponding Product Name/Product ID field and select the Remove Product button or Ctrl + Shift + Q.  
 To remove a plan, navigate to the corresponding Plan Name/Plan ID field and select the Remove Plan button or Ctrl + Shift + A.

**Product/Plan Level Calculations**

**Field 9 - Section I - General Product and Plan Information**

1.1 Product Name	Amberbet												Amberbet - Vision - Adult Dental											
1.2 Product ID	6400DE0009												6400DE0030											
1.3 Plan Name	Clear Gold	Complete Gold	Executive Gold	Standard Gold	Clear Silver	Executive Silver	Request Silver	Standard Silver	Elite Bronze	Executive Bronze	Premier Bronze	Standard Bronze	Clear Gold	Complete Gold	Executive Gold	Standard Gold	Clear Silver	Executive Silver	Request Silver	Standard Silver	Elite Bronze	Executive Bronze	Premier Bronze	Standard Bronze
1.4 Plan ID (Standard Component ID)	64004DE000011	64004DE000009	64004DE000010	64004DE000011	64004DE000009	64004DE000010	64004DE000011	64004DE000009	64004DE000010	64004DE000011	64004DE000009	64004DE000010	64004DE000011	64004DE000009	64004DE000010	64004DE000011	64004DE000009	64004DE000010	64004DE000011	64004DE000009	64004DE000010	64004DE000011	64004DE000009	64004DE000010
1.5 Metal	Gold	Gold	Gold	Gold	Silver	Silver	Silver	Silver	Bronze	Bronze	Bronze	Bronze	Gold	Gold	Gold	Gold	Silver	Silver	Silver	Silver	Bronze	Bronze	Bronze	Bronze
1.6 AN Model Value	0.787	0.783	0.783	0.783	0.783	0.783	0.783	0.783	0.849	0.847	0.848	0.848	0.787	0.783	0.783	0.783	0.783	0.783	0.783	0.783	0.849	0.847	0.848	0.848
1.7 Plan Category	New	New	New	New	New	New	New	New	New	New	New	New	New	New	New	New	New	New	New	New	New	New	New	New
1.8 Plan Type	IND	IND	IND	IND	IND	IND	IND	IND	IND	IND	IND	IND	IND	IND	IND	IND	IND	IND	IND	IND	IND	IND	IND	IND
1.9 Exchange Plan?	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes
1.10 Effective Date of Proposed Rates	1/1/2024	1/1/2024	1/1/2024	1/1/2024	1/1/2024	1/1/2024	1/1/2024	1/1/2024	1/1/2024	1/1/2024	1/1/2024	1/1/2024	1/1/2024	1/1/2024	1/1/2024	1/1/2024	1/1/2024	1/1/2024	1/1/2024	1/1/2024	1/1/2024	1/1/2024	1/1/2024	
1.11 Cumulative Rate Change % (Over 12 mos prior)	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	
1.12 Product Rate Increase %																								
1.13 Submission Level Rate Increase %																								

Worksheet 1 Totals	Section II - Experience Period and Current Plan Level Information																							
2.1 Allowed Claims	Total	64004DE000011	64004DE000009	64004DE000010	64004DE000011	64004DE000009	64004DE000010	64004DE000011	64004DE000009	64004DE000010	64004DE000011	64004DE000009	64004DE000010	64004DE000011	64004DE000009	64004DE000010	64004DE000011	64004DE000009	64004DE000010	64004DE000011	64004DE000009	64004DE000010	64004DE000011	64004DE000009
2.2 Reinsurance	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2.3 Member Cost Sharing	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2.4 Cost Sharing Reduction	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2.5 Indirect Credits	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2.6 Risk Adjustment Transfer Amount	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2.7 Premium	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2.8 Experience Period Member Months	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
2.9 Current Enrollment	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
2.10 Current Premium PMPA	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
2.10 Loss Ratio	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
Per Member Per Month																								
2.11 Allowed Claims	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
2.12 Reinsurance	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
2.13 Member Cost Sharing	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
2.14 Cost Sharing Reduction	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
2.15 Indirect Credits	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
2.16 Risk Adjustment Transfer Amount	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
2.17 Premium	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
2.18 Experience Period Member Months	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
2.19 Current Enrollment	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
2.20 Current Premium PMPA	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
2.20 Loss Ratio	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00

**Section III - Plan Adjustment Factors**

3.1 Plan ID (Standard Component ID)	64004DE000011	64004DE000009	64004DE000010	64004DE000011	64004DE000009	64004DE000010	64004DE000011	64004DE000009	64004DE000010	64004DE000011	64004DE000009	64004DE000010	64004DE000011	64004DE000009	64004DE000010	64004DE000011	64004DE000009	64004DE000010	64004DE000011	64004DE000009	64004DE000010	64004DE000011	64004DE000009	64004DE000010	
3.2 Market Adjusted Index Rate	0.9322	0.9315	0.9317	0.9322	0.9300	0.9300	0.9314	0.9304	0.9306	0.7292	0.7288	0.7288	0.9323	0.9315	0.9317	0.9322	0.9300	0.9300	0.9314	0.9306	0.7292	0.7288	0.7288	0.9323	0.9315
3.3 AN and Cost Sharing Design of Plan	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	
3.4 Provider Network Adjustment	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	
3.5 Benefits in Addition to EHI	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	
3.6 Administrative Costs	10.89%	10.89%	10.89%	10.89%	10.89%	10.89%	10.89%	10.89%	10.89%	10.89%	10.89%	10.89%	10.89%	10.89%	10.89%	10.89%	10.89%	10.89%	10.89%	10.89%	10.89%	10.89%	10.89%	10.89%	
3.7 Taxes and Fees	6.29%	6.29%	6.29%	6.29%	6.29%	6.29%	6.29%	6.29%	6.29%	6.29%	6.29%	6.29%	6.29%	6.29%	6.29%	6.29%	6.29%	6.29%	6.29%	6.29%	6.29%	6.29%	6.29%	6.29%	
3.8 Profit & Risk Load	3.61%	3.61%	3.61%	3.61%	3.61%	3.61%	3.61%	3.61%	3.61%	3.61%	3.61%	3.61%	3.61%	3.61%	3.61%	3.61%	3.61%	3.61%	3.61%	3.61%	3.61%	3.61%	3.61%	3.61%	
3.9 Catastrophe Adjustment	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	
3.10 Plan Adjusted Index Rate	\$787.78	\$819.79	\$796.74	\$800.54	\$714.86	\$713.86	\$728.06	\$714.86	\$715.44	\$623.33	\$623.24	\$614.78	\$614.78	\$614.78	\$614.78	\$614.78	\$623.33	\$623.24	\$614.78	\$614.78	\$614.78	\$614.78	\$614.78	\$614.78	
3.11 Age Calibration Factor	0.8379									0.8179							0.8179								
3.12 Geographic Calibration Factor	1.0000									1.0000							1.0000								
3.13 Tobacco Calibration Factor	0.9973									0.9973							0.9973								
3.14 Calendar Plan Adjusted Index Rate	\$481.49	\$513.00	\$493.03	\$493.35	\$440.53	\$451.64	\$448.68	\$441.83	\$440.93	\$384.26	\$384.09	\$378.87	\$378.87	\$378.87	\$378.87	\$378.87	\$384.26	\$384.09	\$3						