



HEALTH ANNUAL STATEMENT

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

Oxford Health Plans (NJ), Inc.

NAIC Group Code 0707 0707 NAIC Company Code 95506 Employer's ID Number 22-2745725
(Current) (Prior)

Organized under the Laws of New Jersey, State of Domicile or Port of Entry NJ

Country of Domicile United States of America

Licensed as business type: Health Maintenance Organization

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

Incorporated/Organized 04/17/1985 Commenced Business 09/12/1985

Statutory Home Office 170 Wood Avenue, Floor 3 Iselin, NJ, US 08830
(Street and Number) (City or Town, State, Country and Zip Code)

Main Administrative Office 4 Research Drive, 5th Floor
(Street and Number) Shelton, CT, US 06484 203-447-4500
(City or Town, State, Country and Zip Code) (Area Code) (Telephone Number)

Mail Address 4 Research Drive, 5th Floor Shelton, CT, US 06484
(Street and Number or P.O. Box) (City or Town, State, Country and Zip Code)

Primary Location of Books and Records 4 Research Drive, 5th Floor
(Street and Number) Shelton, CT, US 06484 203-447-4500
(City or Town, State, Country and Zip Code) (Area Code) (Telephone Number)

Internet Website Address www.oxfordhealth.com

Statutory Statement Contact Joseph James Dewey 203-447-4444
(Name) (Area Code) (Telephone Number)
joseph_j_dewey@uhc.com 203-447-4451
(E-mail Address) (FAX Number)

OFFICERS

President Paul Owen Marden Treasurer Robert Worth Oberrender
Secretary Carmel Colica Chief Financial Officer Timothy Callahan Archer #

OTHER

Sanford Paul Cohen, M.D., Chief Medical Officer Nyle Brent Cottingham, Vice President William John Golden, Chair
Heather Anastasia Lang Jacobsen #, Assistant Secretary

DIRECTORS OR TRUSTEES

William John Golden Paul Owen Marden Sandra Denise Bruce Nichols M.D.
Dennis Patrick O'Brien Randall Harrison Weinstock

State of New Jersey SS:
County of Middlesex

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

Paul Owen Marden
President

Carmel Colica
Secretary

Subscribed and sworn to before me this
10 day of February 2017

- 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.....

Christine Bannon-Izzo
Notary Public
July 28, 2018

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)	168,834,818		168,834,818	166,425,271
2. Stocks (Schedule D):				
2.1 Preferred stocks			0	0
2.2 Common stocks			0	0
3. Mortgage loans on real estate (Schedule B):				
3.1 First liens			0	0
3.2 Other than first liens			0	0
4. Real estate (Schedule A):				
4.1 Properties occupied by the company (less \$ encumbrances)			0	0
4.2 Properties held for the production of income (less \$ encumbrances)			0	0
4.3 Properties held for sale (less \$ encumbrances)			0	0
5. Cash (\$(6,348,822) , Schedule E - Part 1), cash equivalents (\$, Schedule E - Part 2) and short-term investments (\$26,627,730 , Schedule DA)	20,278,908		20,278,908	22,514,882
6. Contract loans, (including \$ premium notes)			0	0
7. Derivatives (Schedule DB)			0	0
8. Other invested assets (Schedule BA)			0	0
9. Receivables for securities	15,000,000		15,000,000	0
10. Securities lending reinvested collateral assets (Schedule DL)			0	0
11. Aggregate write-ins for invested assets	0	0	0	0
12. Subtotals, cash and invested assets (Lines 1 to 11)	204,113,726	0	204,113,726	188,940,153
13. Title plants less \$ charged off (for Title insurers only)			0	0
14. Investment income due and accrued	1,054,131		1,054,131	883,214
15. Premiums and considerations:				
15.1 Uncollected premiums and agents' balances in the course of collection	1,891,004	724,324	1,166,680	1,543,826
15.2 Deferred premiums and agents' balances and installments booked but deferred and not yet due (including \$ earned but unbilled premiums)			0	0
15.3 Accrued retrospective premiums (\$) and contracts subject to redetermination (\$47,240,143)	47,240,143		47,240,143	48,872,013
16. Reinsurance:				
16.1 Amounts recoverable from reinsurers	5,759,173		5,759,173	9,606,629
16.2 Funds held by or deposited with reinsured companies			0	0
16.3 Other amounts receivable under reinsurance contracts			0	0
17. Amounts receivable relating to uninsured plans	3,358,825	83,381	3,275,444	2,646,964
18.1 Current federal and foreign income tax recoverable and interest thereon	2,207,873		2,207,873	1,164,291
18.2 Net deferred tax asset	6,279,206	1,287,562	4,991,644	7,477,232
19. Guaranty funds receivable or on deposit			0	0
20. Electronic data processing equipment and software			0	0
21. Furniture and equipment, including health care delivery assets (\$)			0	0
22. Net adjustment in assets and liabilities due to foreign exchange rates			0	0
23. Receivables from parent, subsidiaries and affiliates			0	0
24. Health care (\$32,950,107) and other amounts receivable	39,164,009	6,213,902	32,950,107	28,405,378
25. Aggregate write-ins for other than invested assets	198,111	198,111	0	0
26. Total assets excluding Separate Accounts, Segregated Accounts and Protected Cell Accounts (Lines 12 to 25)	311,266,201	8,507,280	302,758,921	289,539,700
27. From Separate Accounts, Segregated Accounts and Protected Cell Accounts			0	0
28. Total (Lines 26 and 27)	311,266,201	8,507,280	302,758,921	289,539,700
DETAILS OF WRITE-INS				
1101.				
1102.				
1103.				
1198. Summary of remaining write-ins for Line 11 from overflow page	0	0	0	0
1199. Totals (Lines 1101 thru 1103 plus 1198)(Line 11 above)	0	0	0	0
2501. Prepaid Expense	198,111	198,111	0	0
2502.				
2503.				
2598. Summary of remaining write-ins for Line 25 from overflow page	0	0	0	0
2599. Totals (Lines 2501 thru 2503 plus 2598)(Line 25 above)	198,111	198,111	0	0

LIABILITIES, CAPITAL AND SURPLUS

	Current Year			Prior Year
	1 Covered	2 Uncovered	3 Total	4 Total
1. Claims unpaid (less \$ 3,267,839 reinsurance ceded)	132,206,585		132,206,585	117,324,582
2. Accrued medical incentive pool and bonus amounts	7,851,904		7,851,904	5,138,020
3. Unpaid claims adjustment expenses	1,485,547		1,485,547	1,283,184
4. Aggregate health policy reserves, including the liability of \$ 0 for medical loss ratio rebate per the Public Health Service Act	6,243,691		6,243,691	18,006,712
5. Aggregate life policy reserves			0	0
6. Property/casualty unearned premium reserves			0	0
7. Aggregate health claim reserves	603,248		603,248	369,688
8. Premiums received in advance	1,910,881		1,910,881	4,107,656
9. General expenses due or accrued	6,410,100		6,410,100	8,055,212
10.1 Current federal and foreign income tax payable and interest thereon (including \$ 0 on realized capital gains (losses))			0	0
10.2 Net deferred tax liability			0	0
11. Ceded reinsurance premiums payable	1,161,822		1,161,822	1,727,937
12. Amounts withheld or retained for the account of others			0	17
13. Remittances and items not allocated	46,373		46,373	91,072
14. Borrowed money (including \$ current) and interest thereon \$ (including current)			0	0
15. Amounts due to parent, subsidiaries and affiliates	16,804,160		16,804,160	6,756,779
16. Derivatives			0	0
17. Payable for securities			0	0
18. Payable for securities lending			0	0
19. Funds held under reinsurance treaties (with \$ authorized reinsurers, \$ 0 unauthorized reinsurers and \$ 0 certified reinsurers)			0	0
20. Reinsurance in unauthorized and certified (\$) companies			0	0
21. Net adjustments in assets and liabilities due to foreign exchange rates			0	0
22. Liability for amounts held under uninsured plans	10,741,183		10,741,183	5,521,155
23. Aggregate write-ins for other liabilities (including \$ 110,729 current)	110,729	0	110,729	173,326
24. Total liabilities (Lines 1 to 23)	185,576,223	0	185,576,223	168,555,340
25. Aggregate write-ins for special surplus funds	XXX	XXX	0	17,810,079
26. Common capital stock	XXX	XXX	50	50
27. Preferred capital stock	XXX	XXX		
28. Gross paid in and contributed surplus	XXX	XXX	13,889,075	13,889,075
29. Surplus notes	XXX	XXX		
30. Aggregate write-ins for other than special surplus funds	XXX	XXX	0	0
31. Unassigned funds (surplus)	XXX	XXX	103,293,573	89,285,156
32. Less treasury stock, at cost:				
32.1 shares common (value included in Line 26 \$)	XXX	XXX		
32.2 shares preferred (value included in Line 27 \$)	XXX	XXX		
33. Total capital and surplus (Lines 25 to 31 minus Line 32)	XXX	XXX	117,182,698	120,984,360
34. Total liabilities, capital and surplus (Lines 24 and 33)	XXX	XXX	302,758,921	289,539,700
DETAILS OF WRITE-INS				
2301. Escheatments	110,729		110,729	173,326
2302.				
2303.				
2398. Summary of remaining write-ins for Line 23 from overflow page	0	0	0	0
2399. Totals (Lines 2301 thru 2303 plus 2398)(Line 23 above)	110,729	0	110,729	173,326
2501. Section 9010 ACA Subsequent Fee Year Assessment	XXX	XXX	0	17,810,079
2502.	XXX	XXX		
2503.	XXX	XXX		
2598. Summary of remaining write-ins for Line 25 from overflow page	XXX	XXX	0	0
2599. Totals (Lines 2501 thru 2503 plus 2598)(Line 25 above)	XXX	XXX	0	17,810,079
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 thru 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	1,277,979	1,341,946
2. Net premium income (including \$ non-health premium income).....	XXX	1,051,944,659	975,741,399
3. Change in unearned premium reserves and reserve for rate credits.....	XXX	5,068,675	(5,653,491)
4. Fee-for-service (net of \$ medical expenses).....	XXX	0	
5. Risk revenue.....	XXX	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	1,057,013,334	970,087,908
Hospital and Medical:			
9. Hospital/medical benefits.....		729,085,225	681,844,462
10. Other professional services.....		4,540,310	4,562,544
11. Outside referrals.....		0	
12. Emergency room and out-of-area.....		36,965,817	45,735,949
13. Prescription drugs.....		60,961,408	70,558,043
14. Aggregate write-ins for other hospital and medical.....	0	0	0
15. Incentive pool, withhold adjustments and bonus amounts.....		9,348,309	6,262,275
16. Subtotal (Lines 9 to 15).....	0	840,901,069	808,963,273
Less:			
17. Net reinsurance recoveries.....		22,498,352	36,683,616
18. Total hospital and medical (Lines 16 minus 17).....	0	818,402,717	772,279,657
19. Non-health claims (net).....			
20. Claims adjustment expenses, including \$46,536,373 cost containment expenses.....		67,003,706	55,320,407
21. General administrative expenses.....		101,432,101	104,606,508
22. Increase in reserves for life and accident and health contracts (including \$ increase in reserves for life only).....		(6,784,000)	6,784,000
23. Total underwriting deductions (Lines 18 through 22).....	0	980,054,524	938,990,572
24. Net underwriting gain or (loss) (Lines 8 minus 23).....	XXX	76,958,810	31,097,336
25. Net investment income earned (Exhibit of Net Investment Income, Line 17).....		3,030,042	3,389,658
26. Net realized capital gains (losses) less capital gains tax of \$171,724.....		279,583	1,047,173
27. Net investment gains (losses) (Lines 25 plus 26).....	0	3,309,625	4,436,831
28. Net gain or (loss) from agents' or premium balances charged off [(amount recovered \$129,975) (amount charged off \$806,356)].....		(676,381)	(340,730)
29. Aggregate write-ins for other income or expenses.....	0	0	(368)
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	79,592,054	35,193,069
31. Federal and foreign income taxes incurred.....	XXX	30,662,404	20,548,945
32. Net income (loss) (Lines 30 minus 31).....	XXX	48,929,650	14,644,124
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 thru 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 thru 0703 plus 0798)(Line 7 above).....	XXX	0	0
1401.			
1402.			
1403.			
1498. Summary of remaining write-ins for Line 14 from overflow page.....	0	0	0
1499. Totals (Lines 1401 thru 1403 plus 1498)(Line 14 above).....	0	0	0
2901. Fines and Penalties.....			(368)
2902.			
2903.			
2998. Summary of remaining write-ins for Line 29 from overflow page.....	0	0	0
2999. Totals (Lines 2901 thru 2903 plus 2998)(Line 29 above).....	0	0	(368)

STATEMENT OF REVENUE AND EXPENSES (Continued)

	1 Current Year	2 Prior Year
CAPITAL AND SURPLUS ACCOUNT		
33. Capital and surplus prior reporting year.....	120,984,360	126,561,597
34. Net income or (loss) from Line 32.....	48,929,650	14,644,124
35. Change in valuation basis of aggregate policy and claim reserves.....		
36. Change in net unrealized capital gains (losses) less capital gains tax of \$.....		
37. Change in net unrealized foreign exchange capital gain or (loss).....		
38. Change in net deferred income tax.....	(3,055,478)	1,931,280
39. Change in nonadmitted assets.....	324,166	347,360
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.....		
44. Capital Changes:		
44.1 Paid in.....	0	0
44.2 Transferred from surplus (Stock Dividend).....	0	0
44.3 Transferred to surplus.....		
45. Surplus adjustments:		
45.1 Paid in.....	0	0
45.2 Transferred to capital (Stock Dividend).....		
45.3 Transferred from capital.....		
46. Dividends to stockholders.....	(50,000,000)	(22,500,000)
47. Aggregate write-ins for gains or (losses) in surplus.....	0	0
48. Net change in capital and surplus (Lines 34 to 47).....	(3,801,662)	(5,577,236)
49. Capital and surplus end of reporting period (Line 33 plus 48)	117,182,698	120,984,360
DETAILS OF WRITE-INS		
4701.		
4702.		
4703.		
4798. Summary of remaining write-ins for Line 47 from overflow page.....	0	0
4799. Totals (Lines 4701 thru 4703 plus 4798)(Line 47 above)	0	0

CASH FLOW

	1	2
	Current Year	Prior Year
Cash from Operations		
1. Premiums collected net of reinsurance	1,051,206,097	943,619,746
2. Net investment income	3,982,547	4,908,933
3. Miscellaneous income	0	0
4. Total (Lines 1 through 3)	1,055,188,644	948,528,679
5. Benefit and loss related payments	801,586,461	774,794,059
6. Net transfers to Separate Accounts, Segregated Accounts and Protected Cell Accounts		
7. Commissions, expenses paid and aggregate write-ins for deductions	166,002,098	153,951,390
8. Dividends paid to policyholders		
9. Federal and foreign income taxes paid (recovered) net of \$0 tax on capital gains (losses)	31,877,711	12,788,810
10. Total (Lines 5 through 9)	999,466,270	941,534,259
11. Net cash from operations (Line 4 minus Line 10)	55,722,374	6,994,420
Cash from Investments		
12. Proceeds from investments sold, matured or repaid:		
12.1 Bonds	66,450,086	77,847,274
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	0	0
12.7 Miscellaneous proceeds	0	0
12.8 Total investment proceeds (Lines 12.1 to 12.7)	66,450,086	77,847,274
13. Cost of investments acquired (long-term only):		
13.1 Bonds	69,521,596	91,700,592
13.2 Stocks	0	0
13.3 Mortgage loans	0	0
13.4 Real estate	0	0
13.5 Other invested assets	0	0
13.6 Miscellaneous applications	15,000,000	0
13.7 Total investments acquired (Lines 13.1 to 13.6)	84,521,596	91,700,592
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)	(18,071,510)	(13,853,318)
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	50,000,000	22,500,000
16.6 Other cash provided (applied)	10,113,162	(11,502,976)
17. Net cash from financing and miscellaneous sources (Lines 16.1 to 16.4 minus Line 16.5 plus Line 16.6)	(39,886,838)	(34,002,976)
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)	(2,235,974)	(40,861,873)
19. Cash, cash equivalents and short-term investments:		
19.1 Beginning of year	22,514,882	63,376,756
19.2 End of year (Line 18 plus Line 19.1)	20,278,908	22,514,882

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

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ANNUAL STATEMENT FOR THE YEAR 2016 OF THE Oxford Health Plans (NJ), Inc.

ANALYSIS OF OPERATIONS BY LINES OF BUSINESS

	1	2	3	4	5	6	7	8	9	10
	Total	Comprehensive (Hospital & Medical)	Medicare Supplement	Dental Only	Vision Only	Federal Employees Health Benefits Plan	Title XVIII Medicare	Title XIX Medicaid	Other Health	Other Non-Health
1. Net premium income	1,051,944,659	93,642,444					958,302,215			
2. Change in unearned premium reserves and reserve for rate credit	5,068,675						5,068,675			
3. Fee-for-service (net of \$ medical expenses)	0									XXX
4. Risk revenue	0									XXX
5. Aggregate write-ins for other health care related revenues	0	0	0	0	0	0	0	0	0	XXX
6. Aggregate write-ins for other non-health care related revenues	0	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0
7. Total revenues (Lines 1 to 6)	1,057,013,334	93,642,444	0	0	0	0	963,370,890	0	0	0
8. Hospital/medical benefits	729,085,225	64,487,211					664,598,014			XXX
9. Other professional services	4,540,310	2,323,095					2,217,215			XXX
10. Outside referrals	0									XXX
11. Emergency room and out of area	36,965,817	6,497,537					30,468,280			XXX
12. Prescription drugs	60,961,408	15,458,492					45,502,916			XXX
13. Aggregate write-ins for other hospital and medical	0	0	0	0	0	0	0	0	0	XXX
14. Incentive pool, withhold adjustments and bonus amounts	9,348,309	114,257					9,234,052			XXX
15. Subtotal (Lines 8 to 14)	840,901,069	88,880,592	0	0	0	0	752,020,477	0	0	XXX
16. Net reinsurance recoveries	22,498,352	13,967,064					8,531,288			XXX
17. Total medical and hospital (Lines 15 minus 16)	818,402,717	74,913,528	0	0	0	0	743,489,189	0	0	XXX
18. Non-health claims (net)	0	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	
19. Claims adjustment expenses including \$ 46,536,373 cost containment expenses	67,003,705	3,322,927					63,680,778			
20. General administrative expenses	101,432,102	17,019,866					84,412,236			
21. Increase in reserves for accident and health contracts	(6,784,000)	(6,784,000)								XXX
22. Increase in reserves for life contracts	0	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	
23. Total underwriting deductions (Lines 17 to 22)	980,054,524	88,472,321	0	0	0	0	891,582,203	0	0	0
24. Total underwriting gain or (loss) (Line 7 minus Line 23)	76,958,810	5,170,123	0	0	0	0	71,788,687	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	XXX
0599. Totals (Lines 0501 thru 0503 plus 0598) (Line 5 above)	0	0	0	0	0	0	0	0	0	XXX
0601.		XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
0602.		XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
0603.		XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
0698. Summary of remaining write-ins for Line 6 from overflow page	0	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0
0699. Totals (Lines 0601 thru 0603 plus 0698) (Line 6 above)	0	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0
1301.										XXX
1302.										XXX
1303.										XXX
1398. Summary of remaining write-ins for Line 13 from overflow page	0	0	0	0	0	0	0	0	0	XXX
1399. Totals (Lines 1301 thru 1303 plus 1398) (Line 13 above)	0	0	0	0	0	0	0	0	0	XXX

ANNUAL STATEMENT FOR THE YEAR 2016 OF THE Oxford Health Plans (NJ), Inc.

UNDERWRITING AND INVESTMENT EXHIBIT

PART 1 - PREMIUMS

Line of Business	1 Direct Business	2 Reinsurance Assumed	3 Reinsurance Ceded	4 Net Premium Income (Cols. 1 + 2 - 3)
1. Comprehensive (hospital and medical)	99,533,510		5,891,067	93,642,443
2. Medicare Supplement				0
3. Dental only				0
4. Vision only				0
5. Federal Employees Health Benefits Plan	0			0
6. Title XVIII - Medicare	966,562,659		8,260,444	958,302,215
7. Title XIX - Medicaid	0			0
8. Other health				0
9. Health subtotal (Lines 1 through 8)	1,066,096,169	0	14,151,511	1,051,944,658
10. Life	0			0
11. Property/casualty	0			0
12. Totals (Lines 9 to 11)	1,066,096,169	0	14,151,511	1,051,944,658

ANNUAL STATEMENT FOR THE YEAR 2016 OF THE Oxford Health Plans (NJ), Inc.

UNDERWRITING AND INVESTMENT EXHIBIT

PART 2 - CLAIMS INCURRED DURING THE YEAR

	1	2	3	4	5	6	7	8	9	10
	Total	Comprehensive (Hospital & Medical)	Medicare Supplement	Dental Only	Vision Only	Federal Employees Health Benefits Plan	Title XVIII Medicare	Title XIX Medicaid	Other Health	Other Non-Health
1. Payments during the year:										
1.1 Direct	823,598,312	97,179,734					726,418,578			
1.2 Reinsurance assumed	0									
1.3 Reinsurance ceded	28,646,276	21,447,188					7,199,088			
1.4 Net	794,952,036	75,732,546	0	0	0	0	719,219,490	0	0	0
2. Paid medical incentive pools and bonuses	6,634,426	677,135					5,957,291			
3. Claim liability December 31, current year from Part 2A:										
3.1 Direct	135,474,425	12,358,941	0	0	0	0	123,115,484	0	0	0
3.2 Reinsurance assumed	0	0	0	0	0	0	0	0	0	0
3.3 Reinsurance ceded	3,267,839	1,672,142	0	0	0	0	1,595,697	0	0	0
3.4 Net	132,206,586	10,686,799	0	0	0	0	121,519,787	0	0	0
4. Claim reserve December 31, current year from Part 2D:										
4.1 Direct	614,661	93,971					520,690			
4.2 Reinsurance assumed	0									
4.3 Reinsurance ceded	11,412	3,403					8,009			
4.4 Net	603,249	90,568	0	0	0	0	512,681	0	0	0
5. Accrued medical incentive pools and bonuses, current year	7,851,904	992,951					6,858,953			
6. Net healthcare receivables (a)	4,860,648	(1,998,532)					6,859,180			
7. Amounts recoverable from reinsurers December 31, current year	5,759,173	4,114,187					1,644,986			
8. Claim liability December 31, prior year from Part 2A:										
8.1 Direct	122,890,370	22,725,928	0	0	0	0	100,164,442	0	0	0
8.2 Reinsurance assumed	0	0	0	0	0	0	0	0	0	0
8.3 Reinsurance ceded	5,565,788	4,359,715	0	0	0	0	1,206,073	0	0	0
8.4 Net	117,324,582	18,366,213	0	0	0	0	98,958,369	0	0	0
9. Claim reserve December 31, prior year from Part 2D:										
9.1 Direct	383,620	138,915					244,705			
9.2 Reinsurance assumed	0									
9.3 Reinsurance ceded	13,932	6,731					7,201			
9.4 Net	369,688	132,184	0	0	0	0	237,504	0	0	0
10. Accrued medical incentive pools and bonuses, prior year	5,138,020	1,555,829					3,582,191			
11. Amounts recoverable from reinsurers December 31, prior year	9,606,629	8,903,409					703,220			
12. Incurred Benefits:										
12.1 Direct	831,552,760	88,766,335	0	0	0	0	742,786,425	0	0	0
12.2 Reinsurance assumed	0	0	0	0	0	0	0	0	0	0
12.3 Reinsurance ceded	22,498,351	13,967,065	0	0	0	0	8,531,286	0	0	0
12.4 Net	809,054,409	74,799,270	0	0	0	0	734,255,139	0	0	0
13. Incurred medical incentive pools and bonuses	9,348,310	114,257	0	0	0	0	9,234,053	0	0	0

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

ANNUAL STATEMENT FOR THE YEAR 2016 OF THE Oxford Health Plans (NJ), Inc.

UNDERWRITING AND INVESTMENT EXHIBIT

PART 2A - CLAIMS LIABILITY END OF CURRENT YEAR

	1	2	3	4	5	6	7	8	9	10
	Total	Comprehensive (Hospital & Medical)	Medicare Supplement	Dental Only	Vision Only	Federal Employees Health Benefits Plan	Title XVIII Medicare	Title XIX Medicaid	Other Health	Other Non-Health
1. Reported in Process of Adjustment:										
1.1 Direct	57,526,053	5,909,374					51,616,679			
1.2 Reinsurance assumed	0									
1.3 Reinsurance ceded	155,134						155,134			
1.4 Net	57,370,919	5,909,374	0	0	0	0	51,461,545	0	0	0
2. Incurred but Unreported:										
2.1 Direct	77,392,119	6,449,426					70,942,693			
2.2 Reinsurance assumed	0									
2.3 Reinsurance ceded	3,112,705	1,672,142					1,440,563			
2.4 Net	74,279,414	4,777,284	0	0	0	0	69,502,130	0	0	0
3. Amounts Withheld from Paid Claims and Capitations:										
3.1 Direct	556,253	141					556,112			
3.2 Reinsurance assumed	0									
3.3 Reinsurance ceded	0									
3.4 Net	556,253	141	0	0	0	0	556,112	0	0	0
4. TOTALS:										
4.1 Direct	135,474,425	12,358,941	0	0	0	0	123,115,484	0	0	0
4.2 Reinsurance assumed	0	0	0	0	0	0	0	0	0	0
4.3 Reinsurance ceded	3,267,839	1,672,142	0	0	0	0	1,595,697	0	0	0
4.4 Net	132,206,586	10,686,799	0	0	0	0	121,519,787	0	0	0

ANNUAL STATEMENT FOR THE YEAR 2016 OF THE Oxford Health Plans (NJ), 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)	10,215,601	70,306,167	447,819	10,329,547	10,663,420	18,498,397
2. Medicare Supplement					0	0
3. Dental Only					0	0
4. Vision Only					0	0
5. Federal Employees Health Benefits Plan					0	0
6. Title XVIII - Medicare	60,042,546	658,235,178	2,730,993	119,301,474	62,773,539	99,195,874
7. Title XIX - Medicaid					0	0
8. Other health					0	0
9. Health subtotal (Lines 1 to 8)	70,258,147	728,541,345	3,178,812	129,631,021	73,436,959	117,694,271
10. Healthcare receivables (a)	3,373,433	32,743,281		3,047,295	3,373,433	34,303,362
11. Other non-health					0	0
12. Medical incentive pools and bonus amounts	5,291,796	1,342,629	408,834	7,443,069	5,700,630	5,138,020
13. Totals (Lines 9 - 10 + 11 + 12)	72,176,510	697,140,693	3,587,646	134,026,795	75,764,156	88,528,929

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

UNDERWRITING AND INVESTMENT EXHIBIT

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

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

Year in Which Losses Were Incurred		Cumulative Net Amounts Paid				
		1 2012	2 2013	3 2014	4 2015	5 2016
1.	Prior	(212,451)	(211,980)	(212,216)	(212,238)	(212,250)
2.	2012	429,754	477,253	477,528	477,552	477,553
3.	2013	XXX	404,293	449,784	450,041	450,038
4.	2014	XXX	XXX	234,240	239,172	239,241
5.	2015	XXX	XXX	XXX	140,925	144,112
6.	2016	XXX	XXX	XXX	XXX	73,166

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

Year in Which Losses Were Incurred		Sum of Cumulative Net Amount Paid and Claim Liability, Claim Reserve and Medical Incentive Pool and Bonuses Outstanding at End of Year				
		1 2012	2 2013	3 2014	4 2015	5 2016
1.	Prior	(211,028)	(211,981)	(212,216)	(212,238)	(212,250)
2.	2012	491,359	480,434	477,528	477,552	477,553
3.	2013	XXX	456,858	450,525	450,041	450,038
4.	2014	XXX	XXX	258,245	239,824	239,241
5.	2015	XXX	XXX	XXX	160,327	144,862
6.	2016	XXX	XXX	XXX	XXX	84,186

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

Years in which Premiums were Earned and Claims were Incurred	1 Premiums Earned	2 Claims Payment	3 Claim Adjustment Expense Payments	4 (Col. 3/2) Percent	5 Claim and Claim Adjustment Expense Payments (Col. 2 + 3)	6 (Col. 5/1) Percent	7 Claims Unpaid	8 Unpaid Claims Adjustment Expenses	9 Total Claims and Claims Adjustment Expense Incurred (Col. 5+7+8)	10 (Col. 9/1) Percent
1. 2012	614,075	477,553	2,768	0.6	480,321	78.2			480,321	78.2
2. 2013	583,265	450,038	10,549	2.3	460,587	79.0			460,587	79.0
3. 2014	303,387	239,241	8,870	3.7	248,111	81.8			248,111	81.8
4. 2015	179,741	144,112	6,543	4.5	150,655	83.8	750	6	151,411	84.2
5. 2016	93,642	73,166	3,013	4.1	76,179	81.4	11,020	86	87,285	93.2

UNDERWRITING AND INVESTMENT EXHIBIT

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

Section A - Paid Health Claims - Title XVIII

Year in Which Losses Were Incurred		Cumulative Net Amounts Paid				
		1 2012	2 2013	3 2014	4 2015	5 2016
1.	Prior	33,288	32,532	31,885	31,825	31,756
2.	2012	340,611	396,342	395,824	399,209	399,140
3.	2013	XXX	433,425	505,941	505,607	505,218
4.	2014	XXX	XXX	503,408	561,397	561,432
5.	2015	XXX	XXX	XXX	567,982	632,683
6.	2016	XXX	XXX	XXX	XXX	660,968

Section B - Incurred Health Claims - Title XVIII

Year in Which Losses Were Incurred		Sum of Cumulative Net Amount Paid and Claim Liability, Claim Reserve and Medical Incentive Pool and Bonuses Outstanding at End of Year				
		1 2012	2 2013	3 2014	4 2015	5 2016
1.	Prior	33,714	32,532	31,885	31,825	31,756
2.	2012	414,154	401,380	395,824	399,209	399,140
3.	2013	XXX	524,844	508,594	505,607	505,218
4.	2014	XXX	XXX	586,767	564,073	561,432
5.	2015	XXX	XXX	XXX	668,084	635,521
6.	2016	XXX	XXX	XXX	XXX	787,022

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

Years in which Premiums were Earned and Claims were Incurred	1 Premiums Earned	2 Claims Payment	3 Claim Adjustment Expense Payments	4 (Col. 3/2) Percent	5 Claim and Claim Adjustment Expense Payments (Col. 2 + 3)	6 (Col. 5/1) Percent	7 Claims Unpaid	8 Unpaid Claims Adjustment Expenses	9 Total Claims and Claims Adjustment Expense Incurred (Col. 5+7+8)	10 (Col. 9/1) Percent
1. 2012	504,542	399,140	5,011	1.3	404,151	80.1			404,151	80.1
2. 2013	592,248	505,218	20,554	4.1	525,772	88.8			525,772	88.8
3. 2014	715,265	561,432	37,632	6.7	599,064	83.8			599,064	83.8
4. 2015	790,534	632,683	50,007	7.9	682,690	86.4	2,838	31	685,559	86.7
5. 2016	963,371	660,968	54,843	8.3	715,811	74.3	126,054	1,363	843,228	87.5

UNDERWRITING AND INVESTMENT EXHIBIT

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

Section A - Paid Health Claims - Other

Year in Which Losses Were Incurred		Cumulative Net Amounts Paid				
		1 2012	2 2013	3 2014	4 2015	5 2016
1.	Prior	0	0	0	0	
2.	2012					
3.	2013	XXX				
4.	2014	XXX	XXX	283		
5.	2015	XXX	XXX	XXX		
6.	2016	XXX	XXX	XXX	XXX	

Section B - Incurred Health Claims - Other

Year in Which Losses Were Incurred		Sum of Cumulative Net Amount Paid and Claim Liability, Claim Reserve and Medical Incentive Pool and Bonuses Outstanding at End of Year				
		1 2012	2 2013	3 2014	4 2015	5 2016
1.	Prior	0	0	0	0	
2.	2012					
3.	2013	XXX				
4.	2014	XXX	XXX	292		
5.	2015	XXX	XXX	XXX		
6.	2016	XXX	XXX	XXX	XXX	

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

Years in which Premiums were Earned and Claims were Incurred	1 Premiums Earned	2 Claims Payment	3 Claim Adjustment Expense Payments	4 (Col. 3/2) Percent	5 Claim and Claim Adjustment Expense Payments (Col. 2 + 3)	6 (Col. 5/1) Percent	7 Claims Unpaid	8 Unpaid Claims Adjustment Expenses	9 Total Claims and Claims Adjustment Expense Incurred (Col. 5+7+8)	10 (Col. 9/1) Percent
1.	2012			0.0	0	0.0			0	0.0
2.	2013			0.0	0	0.0			0	0.0
3.	2014	187		0.0	0	0.0			0	0.0
4.	2015	(187)		0.0	0	0.0			0	0.0
5.	2016			0.0	0	0.0			0	0.0

UNDERWRITING AND INVESTMENT EXHIBIT

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

Section A - Paid Health Claims - Grand Total

Year in Which Losses Were Incurred		Cumulative Net Amounts Paid				
		1 2012	2 2013	3 2014	4 2015	5 2016
1.	Prior	(179,163)	(179,448)	(180,331)	(180,413)	(180,494)
2.	2012	770,365	873,595	873,352	876,761	876,693
3.	2013	XXX	837,718	955,725	955,648	955,256
4.	2014	XXX	XXX	737,931	800,569	800,673
5.	2015	XXX	XXX	XXX	708,907	776,795
6.	2016	XXX	XXX	XXX	XXX	734,134

Section B - Incurred Health Claims - Grand Total

Year in Which Losses Were Incurred		Sum of Cumulative Net Amount Paid and Claim Liability, Claim Reserve and Medical Incentive Pool and Bonuses Outstanding at End of Year				
		1 2012	2 2013	3 2014	4 2015	5 2016
1.	Prior	(177,314)	(179,449)	(180,331)	(180,413)	(180,494)
2.	2012	905,513	881,814	873,352	876,761	876,693
3.	2013	XXX	981,702	959,119	955,648	955,256
4.	2014	XXX	XXX	845,304	803,897	800,673
5.	2015	XXX	XXX	XXX	828,411	780,383
6.	2016	XXX	XXX	XXX	XXX	871,208

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

Years in which Premiums were Earned and Claims were Incurred	1 Premiums Earned	2 Claims Payment	3 Claim Adjustment Expense Payments	4 (Col. 3/2) Percent	5 Claim and Claim Adjustment Expense Payments (Col. 2 + 3)	6 (Col. 5/1) Percent	7 Claims Unpaid	8 Unpaid Claims Adjustment Expenses	9 Total Claims and Claims Adjustment Expense Incurred (Col. 5+7+8)	10 (Col. 9/1) Percent
1. 2012	1,118,617	876,693	7,779	0.9	884,472	79.1	0	0	884,472	79.1
2. 2013	1,175,513	955,256	31,103	3.3	986,359	83.9	0	0	986,359	83.9
3. 2014	1,018,839	800,673	46,502	5.8	847,175	83.2	0	0	847,175	83.2
4. 2015	970,088	776,795	56,550	7.3	833,345	85.9	3,588	37	836,970	86.3
5. 2016	1,057,013	734,134	57,856	7.9	791,990	74.9	137,074	1,449	930,512	88.0

UNDERWRITING AND INVESTMENT EXHIBIT

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

	1	2	3	4	5	6	7	8	9
	Total	Comprehensive (Hospital & Medical)	Medicare Supplement	Dental Only	Vision Only	Federal Employees Health Benefits Plan	Title XVIII Medicare	Title XIX Medicaid	Other
1. Unearned premium reserves	0								
2. Additional policy reserves (a)	0								
3. Reserve for future contingent benefits	0								
4. Reserve for rate credits or experience rating refunds (including \$) for investment income	5,836,083						5,836,083		
5. Aggregate write-ins for other policy reserves	407,608	214,471	0	0	0	0	193,137	0	0
6. Totals (gross)	6,243,691	214,471	0	0	0	0	6,029,220	0	0
7. Reinsurance ceded	0								
8. Totals (Net)(Page 3, Line 4)	6,243,691	214,471	0	0	0	0	6,029,220	0	0
9. Present value of amounts not yet due on claims	0								
10. Reserve for future contingent benefits	614,661	93,971					520,690		
11. Aggregate write-ins for other claim reserves	0	0	0	0	0	0	0	0	0
12. Totals (gross)	614,661	93,971	0	0	0	0	520,690	0	0
13. Reinsurance ceded	11,412	3,403					8,009		
14. Totals (Net)(Page 3, Line 7)	603,249	90,568	0	0	0	0	512,681	0	0
DETAILS OF WRITE-INS									
0501. Risk Adjustments Payable	214,471	214,471							
0502. Part D RAF Payable	193,137						193,137		
0503.									
0598. Summary of remaining write-ins for Line 5 from overflow page.....	0	0	0	0	0	0	0	0	0
0599. Totals (Lines 0501 thru 0503 plus 0598) (Line 5 above)	407,608	214,471	0	0	0	0	193,137	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
1199. Totals (Lines 1101 thru 1103 plus 1198) (Line 11 above)	0	0	0	0	0	0	0	0	0

(a) Includes \$ 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 (\$ for occupancy of own building).....	1,314,111	582,847	1,598,200		3,495,158
2. Salary, wages and other benefits	23,878,470	10,590,804	29,040,598		63,509,872
3. Commissions (less \$ ceded plus \$ assumed)	0	0	17,472,685		17,472,685
4. Legal fees and expenses	228,476	101,336	277,868		607,680
5. Certifications and accreditation fees					0
6. Auditing, actuarial and other consulting services	2,781,708	1,233,769	3,383,066		7,398,543
7. Traveling expenses	795,102	352,651	966,989		2,114,742
8. Marketing and advertising	1,568,016	695,461	1,906,995		4,170,472
9. Postage, express and telephone	1,548,235	686,688	1,882,937		4,117,860
10. Printing and office supplies	453,477	201,131	551,512		1,206,120
11. Occupancy, depreciation and amortization	509,022	225,766	619,064		1,353,852
12. Equipment	92,058	40,830	111,959		244,847
13. Cost or depreciation of EDP equipment and software	2,953,600	1,310,009	3,592,119		7,855,728
14. Outsourced services including EDP, claims, and other services	6,365,019	2,771,177	3,762,866		12,899,062
15. Boards, bureaus and association fees	41,480	18,398	50,448		110,326
16. Insurance, except on real estate	396,526	175,871	482,248		1,054,645
17. Collection and bank service charges	155,387	68,919	340,519		564,825
18. Group service and administration fees	661,752	293,507	940,486		1,895,745
19. Reimbursements by uninsured plans					0
20. Reimbursements from fiscal intermediaries					0
21. Real estate expenses					0
22. Real estate taxes	55,480	21,126	118,492		195,098
23. Taxes, licenses and fees:					
23.1 State and local insurance taxes	0	0	8,795,101		8,795,101
23.2 State premium taxes					0
23.3 Regulatory authority licenses and fees	0	0	21,906,285		21,906,285
23.4 Payroll taxes					0
23.5 Other (excluding federal income and real estate taxes)					0
24. Investment expenses not included elsewhere				118,642	118,642
25. Aggregate write-ins for expenses	2,738,454	1,097,043	3,631,664	0	7,467,161
26. Total expenses incurred (Lines 1 to 25)	46,536,373	20,467,333	101,432,101	118,642	(a) 168,554,449
27. Less expenses unpaid December 31, current year	1,031,763	453,784	6,410,100		7,895,647
28. Add expenses unpaid December 31, prior year	709,310	573,874	8,055,211		9,338,395
29. Amounts receivable relating to uninsured plans, prior year			2,646,964		2,646,964
30. Amounts receivable relating to uninsured plans, current year			3,275,444		3,275,444
31. Total expenses paid (Lines 26 minus 27 plus 28 minus 29 plus 30)	46,213,920	20,587,423	103,705,692	118,642	170,625,677
DETAILS OF WRITE-INS					
2501. Information Technology	271,053	120,220	329,650		720,923
2502. Interest	11,556	5,125	86,793		103,474
2503. Managed Care & Network Access	283,617	8,251	22,623		314,491
2598. Summary of remaining write-ins for Line 25 from overflow page	2,172,228	963,447	3,192,598	0	6,328,273
2599. Totals (Lines 2501 thru 2503 plus 2598)(Line 25 above)	2,738,454	1,097,043	3,631,664	0	7,467,161

(a) Includes management fees of \$ 80,472,638 to affiliates and \$ to non-affiliates.

EXHIBIT OF NET INVESTMENT INCOME

	1 Collected During Year	2 Earned During Year
1. U.S. government bonds	(a) 1,032,493	1,025,115
1.1 Bonds exempt from U.S. tax	(a)	
1.2 Other bonds (unaffiliated)	(a) 1,604,938	1,705,484
1.3 Bonds of affiliates	(a)	
2.1 Preferred stocks (unaffiliated)	(b)	
2.11 Preferred stocks of affiliates	(b)	
2.2 Common stocks (unaffiliated)		
2.21 Common stocks of affiliates		
3. Mortgage loans	(c)	
4. Real estate	(d)	
5. Contract Loans		
6. Cash, cash equivalents and short-term investments	(e) 418,085	418,085
7. Derivative instruments	(f)	
8. Other invested assets		
9. Aggregate write-ins for investment income	0	0
10. Total gross investment income	3,055,516	3,148,684
11. Investment expenses		(g) 118,642
12. Investment taxes, licenses and fees, excluding federal income taxes		(g) 0
13. Interest expense		(h)
14. Depreciation on real estate and other invested assets		(i)
15. Aggregate write-ins for deductions from investment income		0
16. Total deductions (Lines 11 through 15)		118,642
17. Net investment income (Line 10 minus Line 16)		3,030,042
DETAILS OF WRITE-INS		
0901.		
0902.		
0903.		
0998. Summary of remaining write-ins for Line 9 from overflow page	0	0
0999. Totals (Lines 0901 thru 0903 plus 0998) (Line 9, above)	0	0
1501.		
1502.		
1503.		
1598. Summary of remaining write-ins for Line 15 from overflow page		0
1599. Totals (Lines 1501 thru 1503 plus 1598) (Line 15, above)		0

- (a) Includes \$ 61,585 accrual of discount less \$ 1,174,852 amortization of premium and less \$ 164,412 paid for accrued interest on purchases.
- (b) Includes \$ accrual of discount less \$ amortization of premium and less \$ paid for accrued dividends on purchases.
- (c) Includes \$ accrual of discount less \$ amortization of premium and less \$ paid for accrued interest on purchases.
- (d) Includes \$ for company's occupancy of its own buildings; and excludes \$ interest on encumbrances.
- (e) Includes \$ 2,983 accrual of discount less \$ amortization of premium and less \$ paid for accrued interest on purchases.
- (f) Includes \$ accrual of discount less \$ amortization of premium.
- (g) Includes \$ investment expenses and \$ investment taxes, licenses and fees, excluding federal income taxes, attributable to segregated and Separate Accounts.
- (h) Includes \$ interest on surplus notes and \$ interest on capital notes.
- (i) Includes \$ depreciation on real estate and \$ depreciation on other invested assets.

EXHIBIT OF CAPITAL GAINS (LOSSES)

	1 Realized Gain (Loss) On Sales or Maturity	2 Other Realized Adjustments	3 Total Realized Capital Gain (Loss) (Columns 1 + 2)	4 Change in Unrealized Capital Gain (Loss)	5 Change in Unrealized Foreign Exchange Capital Gain (Loss)
1. U.S. Government bonds	187,917	0	187,917	0	0
1.1 Bonds exempt from U.S. tax			0		
1.2 Other bonds (unaffiliated)	263,394	0	263,394	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		
4. Real estate			0		
5. Contract loans			0		
6. Cash, cash equivalents and short-term investments			0		
7. Derivative instruments			0		
8. Other invested assets		0	0	0	0
9. Aggregate write-ins for capital gains (losses)	0	0	0	0	0
10. Total capital gains (losses)	451,311	0	451,311	0	0
DETAILS OF WRITE-INS					
0901.					
0902.					
0903.					
0998. Summary of remaining write-ins for Line 9 from overflow page	0	0	0	0	0
0999. Totals (Lines 0901 thru 0903 plus 0998) (Line 9, above)	0	0	0	0	0

EXHIBIT OF NON-ADMITTED ASSETS

	1	2	3
	Current Year Total Nonadmitted Assets	Prior Year Total Nonadmitted Assets	Change in Total Nonadmitted Assets (Col. 2 - Col. 1)
1. Bonds (Schedule D).....			0
2. Stocks (Schedule D):			
2.1 Preferred stocks.....			0
2.2 Common stocks.....			0
3. Mortgage loans on real estate (Schedule B):			
3.1 First liens.....			0
3.2 Other than first liens.....			0
4. Real estate (Schedule A):			
4.1 Properties occupied by the company.....			0
4.2 Properties held for the production of income.....			0
4.3 Properties held for sale.....			0
5. Cash (Schedule E - Part 1), cash equivalents (Schedule E - Part 2) and short-term investments (Schedule DA).....			0
6. Contract loans.....			0
7. Derivatives (Schedule DB).....			0
8. Other invested assets (Schedule BA).....			0
9. Receivables for securities.....			0
10. Securities lending reinvested collateral assets (Schedule DL).....			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
14. Investment income due and accrued.....			0
15. Premiums and considerations:			
15.1 Uncollected premiums and agents' balances in the course of collection.....	724,324	649,976	(74,348)
15.2 Deferred premiums, agents' balances and installments booked but deferred and not yet due.....			0
15.3 Accrued retrospective premiums and contracts subject to redetermination.....			0
16. Reinsurance:			
16.1 Amounts recoverable from reinsurers.....			0
16.2 Funds held by or deposited with reinsured companies.....			0
16.3 Other amounts receivable under reinsurance contracts.....			0
17. Amounts receivable relating to uninsured plans.....	83,381	54,829	(28,552)
18.1 Current federal and foreign income tax recoverable and interest thereon.....		0	0
18.2 Net deferred tax asset.....	1,287,562	1,857,451	569,889
19. Guaranty funds receivable or on deposit.....			0
20. Electronic data processing equipment and software.....			0
21. Furniture and equipment, including health care delivery assets.....			0
22. Net adjustment in assets and liabilities due to foreign exchange rates.....			0
23. Receivable from parent, subsidiaries and affiliates.....			0
24. Health care and other amounts receivable.....	6,213,902	5,897,984	(315,918)
25. Aggregate write-ins for other than invested assets.....	198,111	371,205	173,094
26. Total assets excluding Separate Accounts, Segregated Accounts and Protected Cell Accounts (Lines 12 to 25).....	8,507,280	8,831,445	324,165
27. From Separate Accounts, Segregated Accounts and Protected Cell Accounts.....			0
28. Total (Lines 26 and 27).....	8,507,280	8,831,445	324,165
DETAILS OF WRITE-INS			
1101.			
1102.			
1103.			
1198. Summary of remaining write-ins for Line 11 from overflow page.....	0	0	0
1199. Totals (Lines 1101 thru 1103 plus 1198)(Line 11 above).....	0	0	0
2501. Prepaid Expense.....	198,111	371,205	173,094
2502.			
2503.			
2598. Summary of remaining write-ins for Line 25 from overflow page.....	0	0	0
2599. Totals (Lines 2501 thru 2503 plus 2598)(Line 25 above).....	198,111	371,205	173,094

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	20,002	15,672	14,547	13,554	12,468	164,441
2. Provider Service Organizations						
3. Preferred Provider Organizations						
4. Point of Service	4,768	3,333	3,016	2,761	2,472	35,795
5. Indemnity Only						
6. Aggregate write-ins for other lines of business	84,393	87,621	89,753	91,349	92,545	1,077,743
7. Total	109,163	106,626	107,316	107,664	107,485	1,277,979
DETAILS OF WRITE-INS						
0601. Medicare	84,393	87,621	89,753	91,349	92,545	1,077,743
0602.						
0603.						
0698. Summary of remaining write-ins for Line 6 from overflow page	0	0	0	0	0	0
0699. Totals (Lines 0601 thru 0603 plus 0698) (Line 6 above)	84,393	87,621	89,753	91,349	92,545	1,077,743

OXFORD HEALTH PLANS (NJ), INC.

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

1. SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES AND GOING CONCERN

Organization and Operation

Oxford Health Plans (NJ), Inc. (the "Company"), licensed as a health maintenance organization ("HMO"), offers its enrollees a variety of managed care programs and products through contractual arrangements with health care providers. The Company is a wholly owned subsidiary of Oxford Health Plans, LLC. ("Oxford"). Oxford is a wholly owned subsidiary of UnitedHealth Group Incorporated ("UnitedHealth Group"). UnitedHealth Group is a publicly held company trading on the New York Stock Exchange.

The Company was incorporated on April 17, 1985, as an HMO and operations commenced in September 1985. The Company is certified as an HMO by the State of New Jersey Department of Banking and Insurance (the "Department"), Oregon Insurance Division, Missouri Department of Insurance, Pennsylvania Insurance Department, Delaware Department of Insurance and Rhode Island Department of Business Regulation. 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 individual and employer groups. Each contract outlines the coverage provided and renewal provisions. The Company also participates in the individual exchange business in New Jersey.

The Company serves as a plan sponsor offering Medicare Advantage and Medicare Part D prescription drug insurance coverage ("Medicare program") under a contract with the Centers for Medicare and Medicaid Services ("CMS"). Under the Medicare program, there are seven separate elements of payment received by the Company either during the year or at settlement in the subsequent year. These payment elements are CMS premium, member premium, CMS low-income premium subsidy, CMS catastrophic reinsurance subsidy, CMS low-income member cost-sharing subsidy, CMS risk share, and the CMS coverage gap discount program ("CGDP"). Each component of the Medicare program is further defined throughout Note 1.

A. Accounting Practices

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

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

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

	SSAP #	F/S Page #	F/S Line #	2016	2015
Net Income					
(1) Company state basis (Page 4, Line 32, Columns 1 & 2)	XXX	XXX	XXX	\$ 48,929,650	\$ 14,644,124
(2) State prescribed practices that increase/(decrease) NAIC SAP:					
Not Applicable	-	-	-	-	-
(3) State permitted practices that increase/(decrease) NAIC SAP:					
Not Applicable	-	-	-	-	-
(4) NAIC SAP (1 - 2 - 3 = 4)	XXX	XXX	XXX	\$ 48,929,650	\$ 14,644,124
Capital and Surplus					
(5) Company state basis (Page 3, Line 33, Columns 1 & 2)	XXX	XXX	XXX	\$ 117,182,698	\$ 120,984,360
(6) State prescribed practices that increase/(decrease) NAIC SAP:					
Not Applicable	-	-	-	-	-
(7) State permitted practices that increase/(decrease) NAIC SAP:					
Not Applicable	-	-	-	-	-
(8) NAIC SAP (5 - 6 - 7 = 8)	XXX	XXX	XXX	\$ 117,182,698	\$ 120,984,360

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

The preparation of these statutory basis financial statements in conformity with the NAIC Annual Statement Instructions and the NAIC SAP includes 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, and aggregate health policy reserves (including medical loss ratio rebates), aggregate health claim reserves and risk adjustment estimates. The Company adjusts these estimates each period as more current information becomes available. The impact of any changes in estimates is included in the determination of net income in the period in which the estimate is adjusted.

C. Accounting Policy

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

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

- (1–2) Bonds and short-term investments are stated at amortized cost if they meet NAIC designation of one or two and stated at the lower of amortized cost or fair value if they meet an NAIC designation of three or higher. Amortization of bond premium or accretion of discount is calculated using the constant-yield interest method. Bonds and short-term investments are valued and reported using market prices published by the Securities Valuation Office of the NAIC (“SVO”) in accordance with the NAIC Valuations of Securities manual prepared by the SVO or an external pricing service;
- (3–4) The Company holds no common or preferred stock;
- (5) The Company holds no mortgage loans on real estate;
- (6) U.S. government and agency securities and corporate debt securities include loan-backed securities (mortgage-backed securities and asset-backed securities), which are valued using the retrospective adjustment methodology. Prepayment assumptions for the determination of the amortized cost of loan-backed securities are based on a three-month constant prepayment rate history obtained from external data source vendors. The Company’s investment policy limits investments in nonagency residential mortgage-backed securities, including home equity and sub-prime mortgages, to 10% of total cash and invested assets. Total combined investments in mortgage-backed securities and asset-backed securities cannot exceed more than 30% of total cash and invested assets;
- (7) The Company holds no investments in subsidiaries, controlled, or affiliated entities;
- (8) The Company has no investment interests with respect to joint ventures, partnerships, or limited liability companies;

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

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

ASSETS

Cash and Invested Assets

- Bonds include U.S. government and agency securities, state and agency municipal securities, city and county municipal securities, and corporate debt securities, with a maturity of greater than one year at the time of purchase;
- Certain debt investments categorized as available-for-sale or held-to-maturity under GAAP are presented at the lower of amortized cost or fair value in accordance with the NAIC designations in the statutory basis financial statements, whereas under GAAP, these investments are shown at fair value or amortized cost, respectively;
- Cash overdrafts and short-term investments in the statutory basis financial statements represent cash balances and investments with original maturities of one year or less from the time of acquisition, whereas under GAAP, the corresponding caption of cash, and short-term investments includes cash balances and investments that will mature in one year or less from the balance sheet date;

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

Other Assets

- **Investment Income Due and Accrued** — Investment income earned and due as of the reporting date, in addition to investment income earned but not paid or collected until subsequent periods, is reported as investment income due and accrued in the statutory basis statements of admitted assets, liabilities, and capital and surplus. The Company evaluates the collectability of the amounts due and accrued and amounts determined to be uncollectible are written off in the period in which the determination is made. In addition, the remaining balance is assessed for admissibility and any balance greater than 90 days past due is considered a nonadmitted asset.
- **Uncollected Premiums** — The Company reports uncollected premium balances from its insured members as uncollected premiums in the statutory basis statements of admitted assets, liabilities, and capital and surplus. Uncollected premium balances that are over 90 days past due, with the exception of amounts due from government insured plans, are considered nonadmitted assets. In addition to those balances, current balances are also considered nonadmitted if the corresponding balance greater than 90 days past due is

deemed more than inconsequential. Premiums and considerations also include the following:

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

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

Premium adjustments for the ACA Section 1343 risk adjustment and CMS risk adjustment programs are accounted for as premium adjustments subject to redetermination (see Note 24).

- **Amounts Receivable Relating to Uninsured Plans** —The ACA mandates consumer discounts of 50% on brand name prescription drugs for Part D plan participants in the coverage gap. As part of the CGDP, the Company records a receivable from the pharmaceutical manufacturers for reimbursement of the discounts which is included in amounts receivable relating to uninsured plans in the statutory basis statements of admitted assets, liabilities, and capital and surplus. Related cash flows are presented within operating expenses paid within net cash provided by operations in the statutory basis statements of cash flows. The Company solely administers the application of these funds and has no insurance risk.
- **Current Federal Income Tax Recoverable** — The Company is included in the consolidated federal income tax return with its ultimate parent, UnitedHealth Group under which taxes approximate the amount that would have been computed on a separate company basis, with the exception of net operating losses and capital losses. For these losses, the Company receives a benefit at the federal rate in the current year for current taxable losses incurred in that year to the extent losses can be utilized in the consolidated federal income tax return of UnitedHealth Group. A current federal income tax recoverable is recognized when the Company’s allocated intercompany estimated payments are more than its actual calculated obligation based on the Company’s stand-alone federal income tax return (see Note 9).
- **Net Deferred Tax Asset** — NAIC SAP provides for an amount to be recorded for deferred taxes on temporary differences between the financial reporting and tax bases of assets, subject to a valuation allowance and admissibility limitations on deferred tax assets (see Note 9). In addition, under NAIC SAP, the change in deferred tax assets is recorded directly to unassigned surplus in the statutory basis financial statements, whereas under GAAP, the change in deferred tax assets is recorded as a component of the income tax provision within the income statement and is based on the ultimate recoverability of the deferred tax assets. Based on the admissibility criteria under NAIC SAP, any deferred tax assets determined to be nonadmitted are charged directly to surplus and excluded from the statutory basis financial statements, whereas under GAAP, such assets are included in the balance sheet.

LIABILITIES

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

The estimates for incurred but not yet reported claims are developed using an actuarial process that is consistently applied, centrally controlled, and automated. The actuarial models consider factors such as historical submission and payment data, cost trends, customer and product mix, seasonality, utilization of health care services, contracted service rates, and other relevant factors. The Company estimates such liabilities for physician, hospital, and other medical cost disputes based upon an analysis of potential outcomes, assuming a combination of litigation and settlement strategies. These estimates

may change as actuarial methods change or as underlying facts upon which estimates are based change. The Company did not change actuarial methods during 2016 and 2015. Management believes the amount of claims unpaid and aggregate health claim reserves is a best estimate of the Company's liability for unpaid claims and aggregate health claim reserves as of December 31, 2016; however, actual payments may differ from those established estimates.

The 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 GAAP.

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.

- **Unearned Premiums** — Unearned premiums are established for the portion of premiums received during the current period that are partially unearned at the end of the period and are included in aggregate health policy reserves in the statutory basis statements of admitted assets, liabilities, and capital and surplus.
- **Accrued Medical Incentive Pool and Bonus Amounts** — The Company has agreements with certain independent physicians and physician network organizations that provide for the establishment of a fund into which the Company places monthly premiums payable for members assigned to the physician. The Company manages the disbursement of funds from this account as well as reviews the utilization of nonprimary care medical services of members assigned to the physicians. Any surpluses in the fund are shared by the Company and the physician based upon predetermined risk-sharing percentage and the liability is included in accrued medical incentive pool and bonus amounts in the statutory basis statements of admitted assets, liabilities, and capital and surplus.

The Company has incentive and bonus arrangements with providers that are based on quality, utilization, and/or various health outcome measures. The estimated amount due to providers that meet the established metrics is included in accrued medical incentive pool and bonus amounts in the statutory basis statements of admitted assets, liabilities, and capital and surplus.

- **Aggregate Health Policy Reserves** — The Company establishes a liability for estimated accrued retrospective and redetermination premiums due from the Company based on the actuarial method and assumptions for each respective contract. Aggregate health policy reserves also includes:
 - a) risk adjustment payables as defined in Section 1343 of the ACA. Premium adjustments are based upon the risk scores (health status) of enrollees participating in risk adjustment covered plans, rather than the actual loss experience of the insured. A risk adjustment payable is recorded when the Company estimates its average actuarial risk score for policies included in this program is less than the average actuarial risk scores in that market and state risk pool (see Note 24);
 - b) CMS risk corridor payables for which adjustments are based on whether the ultimate PMPM benefit costs of any Medicare program plan varies more than 5% below the level estimated in the original bid submitted by the Company and approved by CMS (see Note 24);
 - c) CMS risk adjustment payables. The risk adjustment model apportions premiums paid to all health plans according to the health severity and certain demographic factors of its enrollees. The CMS risk adjustment model pays more for members whose medical history indicates they have certain medical conditions. Under this risk adjustment methodology, CMS calculates the risk-adjusted premium payment using diagnosis data from hospital inpatient, hospital outpatient, and physician treatment settings. The Company and health care providers collect, capture, and submit the necessary and available diagnosis data to CMS within prescribed deadlines. The Company estimates risk adjustment revenues based upon the diagnosis data submitted and expected to be submitted to CMS. The Company recognizes such changes when the amounts become determinable and supportable (see Note 24);
 - d) the estimated amount for premium deficiency reserves (see Note 30).
- **Premiums Received in Advance** — Premiums received in full during the current period that are not due until future periods are recorded as premiums received in advance in the statutory basis statements of admitted assets, liabilities, and capital and surplus.

- **General Expenses Due or Accrued** — General expenses that are due as of the reporting date in addition to general expenses that have been incurred but are not due until a subsequent period are reported as general expenses due or accrued in the statutory basis statements of admitted assets, liabilities, and capital and surplus. General expenses due or accrued also include the amounts for unpaid assessments, premium taxes, state income taxes and the unpaid portion of the contributions required under the ACA risk adjustment and reinsurance programs (see Note 24).
- **Remittances and Items Not Allocated** — Remittances and items not allocated generally represent monies received from policyholders for monthly premium billings or providers that have not been specifically identified or applied prior to year-end. The majority is from monies received in the lockbox account on the last day of the year.
- **Amounts Due to Parent, Subsidiaries, and Affiliates, Net** — In the normal course of business, the Company has various transactions with related parties (see Note 10). The Company reports any unsettled amounts owed as amounts due to parent, subsidiaries, and affiliates, net, in the statutory basis statements of admitted assets, liabilities, and capital and surplus.
- **Liability for Amounts Held Under Uninsured Plans** — Liability for amounts held under uninsured plans represents costs incurred that are less than the cost reimbursement under the Medicare program for the catastrophic reinsurance subsidy and the low-income member cost-sharing subsidy for the individual members. The Company is fully reimbursed by CMS for costs incurred for these contract elements, and accordingly, there is no insurance risk to the Company. Amounts received for these subsidies are received monthly and are not reflected as net premium income, but rather are accounted for as deposits. If the Company incurs costs less than these subsidies, a corresponding liability is recorded in liability for amounts held under uninsured plans in the statutory basis statements of admitted assets, liabilities, and capital and surplus. Related cash flows are presented within operating expenses paid within net cash provided by operations in the statutory basis statements of cash flows. For employer group members, the cost reimbursement under the Medicare program for the catastrophic reinsurance subsidy and the low-income member cost-sharing subsidy are only received at settlement which is in the subsequent year. The ACA mandates consumer discounts of 50% on brand name prescription drugs for Part D plan participants in the coverage gap. These discounts are pre-funded for the members by CMS and a liability for the amount subject to recoupment is recorded in liability for amounts held under uninsured plans in the statutory basis statements of admitted assets, liabilities, and capital and surplus. Related cash flows are presented within operating expenses paid within net cash provided by operations in the statutory basis statements of cash flows. The Company solely administers the application of these funds and has no insurance risk.

Liability for amounts held under uninsured plans also includes the cost reimbursement for the cost-sharing reduction components of the ACA. The Company is fully reimbursed by the federal government for costs incurred related to these provisions. The Company receives advances that are applied to eligible claims. If the Company incurs costs that are less than these subsidies, a corresponding liability is recorded for amounts held under uninsured plans in the statutory basis statements of admitted assets, liabilities, and capital and surplus.

CAPITAL AND SURPLUS AND MINIMUM STATUTORY REQUIREMENTS

- **Nonadmitted Assets** — Certain assets, including certain aged premium receivables, certain health care and other amounts receivable, certain deferred tax assets, and prepaid expenses are considered nonadmitted assets under NAIC SAP and are excluded from the statutory basis statements of admitted assets, liabilities, and capital and surplus and charged directly to unassigned surplus. Under GAAP, such assets are included in the balance sheet.
- **Restricted Cash Reserves** — The Company held regulatory deposits in the amount of \$146,427,633 and \$159,419,033 as of December 31, 2016 and 2015, respectively, in compliance with the State requirements for qualification purposes as a domestic and foreign insurer. The Company was required to hold at a minimum \$126,131,569 and \$141,286,056 as of December 31, 2016 and 2015, respectively. These restricted cash reserves consist principally of government obligations and are stated at amortized cost. These restricted deposits are included in bonds in the statutory basis statements of admitted assets, liabilities, and capital and surplus. Interest earned on these deposits accrues to the Company.

The New Jersey Administrative Code also requires the Company to maintain minimum insolvency deposits with the State of New Jersey of \$2,003,489 and \$1,968,064 for administrative expenses at December 31, 2016 and 2015, respectively. The Company was in compliance with the requirements as of December 31, 2016 and 2015, respectively. This reserve is included in bonds in the statutory basis statements of admitted assets, liabilities, and capital and surplus. Interest earned on this deposit accrues to the Company.

- **Minimum Capital and Surplus** —Under the laws of the State, the Department requires the Company to maintain a minimum capital and surplus equal to the greatest of:
 1. Approximately \$2,003,489;
 2. 2% of the first \$150 million of annual premium revenue and 1% of annual premium revenue over \$150 million;
 3. An amount equal to the sum of three months of uncovered health care expenditures;
 4. An amount equal to the sum of 8% of the annual health care expenditures (not including those expenditures paid on a capitated basis or those on a managed hospital plan basis), plus 4% of the annual hospital expenditures paid on a managed hospital payment basis.

The minimum capital and surplus requirement is \$64,589,748 and \$60,460,817 for December 31, 2016 and 2015, respectively, which was based on health care expenditures as that produced the highest minimum requirement. The Company is in compliance with the required amount.

Risk-based capital (“RBC”) is a regulatory tool for measuring the minimum amount of capital appropriate for a managed care organization to support its overall business operations in consideration of its size and risk profile. The Department 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 RBC formula or the level needed to avoid action pursuant to the trend test in the RBC formula. The Company is in compliance with the required amount.

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

STATEMENTS OF OPERATIONS

- **Net Premium Income and 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 statutory basis statements of operations. The corresponding change in unearned premium from year to year is reflected as a change in unearned premium reserves and reserve for rate credits in the statutory basis statements of operations. Under GAAP, the change in unearned premium from year to year is reported through premium income.

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

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

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

Net premium income also includes amounts pursuant to the CMS risk adjustment program. The Company recognized \$5,250,688 and \$4,288,416 for changes in prior year Medicare risk factor estimates during the years ended December 31, 2016 and 2015, respectively, which is recorded as net premium income in the statutory basis statements of operations.

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

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

- **Total Hospital and Medical Expenses** — Total hospital and medical expenses include claims paid, claims processed but not yet paid, estimates for claims received but not yet processed, estimates for the costs of health care services enrollees have received but for which claims have not yet been submitted, and payments and liabilities for physician, hospital, and other medical costs disputes.

Total hospital and medical expenses also include amounts incurred for incentive pool, withhold adjustments, and bonus amounts that are based on the underlying contractual provisions with the respective 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 statutory basis statements of operations.

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

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

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

REINSURANCE

- **Reinsurance Ceded** — In the normal course of business, the Company seeks to limit its exposure to loss on any single insured and to recover a portion of benefits paid by ceding premium to other insurance enterprises or reinsurers under excess coverage contracts or specific transfer of risk agreements. The Company remains primarily liable as the direct insurer on the risks reinsured. Reinsurance premiums paid and reinsurance premiums incurred but not paid are deducted from net premium income in the statutory basis statements of operations. Any amounts due to the Company pursuant to this agreement are recorded as amounts recoverable from reinsurers in the statutory basis statements of admitted assets, liabilities, and capital and surplus (see Note 10 and Note 23).
- **Amounts Recoverable from Reinsurers** — The Company records amounts recoverable from reinsurers for claims paid under the various reinsurance agreements between the Company and other affiliated companies in the statutory basis statements of admitted assets, liabilities, and capital and surplus and as net reinsurance recoveries in the statutory basis statements of operations.
- **Section 1341 ACA Transitional Reinsurance** — The Company has established receivables of \$3,257,433 and \$7,744,351 and liabilities of \$39,353 and \$349,019 as of December 31, 2016 and 2015, respectively, pursuant to Section 1341 of the ACA which is included in amounts recoverable from reinsurers and ceded reinsurance premiums

payable, respectively, in the statutory basis statements of admitted assets, liabilities, and capital and surplus, for the transitional reinsurance program. This program is designed to protect issuers in the individual market from an expected increase in large claims due to the elimination of preexisting condition limitations (see Note 24).

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

OTHER

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

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

Direct premiums written and uncollected premiums, including receivables for contracts subject to redetermination, from members and CMS related to Medicare Advantage as a percentage of total direct premiums written and total uncollected premiums, including receivables for contracts subject to redetermination, are 91% and 95% as of December 31, 2016 and 81% and 77% as of December 31, 2015, respectively.

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

D. Going Concern

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

2. ACCOUNTING CHANGES AND CORRECTION OF ERRORS

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

3. BUSINESS COMBINATIONS AND GOODWILL

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

4. DISCONTINUED OPERATIONS

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

(1–4) The Company did not have any discontinued operations disposed of or classified as held for sale during 2016 and 2015.

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 \$459,016 and \$7,709, respectively, for 2016 and \$1,672,655 and \$44,741, respectively, for 2015. There were no gross realized gains and losses on sales of short-term investments for 2016 and 2015, respectively. The net realized gain or loss is included in net realized capital gains less capital gains tax in the statutory basis statements of operations. Total proceeds on the sale of long-term investments were \$23,771,984 and \$50,878,238 and for short-term investments were \$1,135,300,810 and \$1,030,210,474 in 2016 and 2015, respectively.

ANNUAL STATEMENT FOR THE YEAR 2016 OF THE Oxford Health Plans (NJ), Inc.

As of December 31, 2016 and 2015, the amortized cost, fair value, and gross unrealized holding gains and losses of the Company's investments, excluding cash overdrafts of \$6,348,822 and \$7,306,370, respectively, are as follows:

	2016				
	Amortized Cost	Gross Unrealized Holding Gains	Gross Unrealized Holding Losses < 1 Year	Gross Unrealized Holding Losses > 1 Year	Fair Value
U.S. government and agency securities	\$ 99,671,355	\$ 202,512	\$ 615,451	\$ 18,474	\$ 99,239,942
State and agency municipal securities	22,698,671	59,616	252,714	-	22,505,573
City and county municipal securities	13,684,943	21,867	214,237	-	13,492,573
Corporate debt securities	32,779,848	208,358	90,851	22,151	32,875,204
Money-market funds	26,627,730	-	-	-	26,627,730
Total bonds and short-term investments	\$ 195,462,547	\$ 492,353	\$ 1,173,253	\$ 40,625	\$ 194,741,022

	2016				
	Amortized Cost	Gross Unrealized Holding Gains	Gross Unrealized Holding Losses < 1 Year	Gross Unrealized Holding Losses > 1 Year	Fair Value
Less than one year	\$ 43,100,153	\$ 6,277	\$ 13,011	\$ -	\$ 43,093,419
One to five years	119,011,311	304,099	607,081	-	118,708,329
Five to ten years	11,241,605	105,252	61,269	-	11,285,588
Over ten years	22,109,478	76,725	491,892	40,625	21,653,686
Total bonds and short-term investments	\$ 195,462,547	\$ 492,353	\$ 1,173,253	\$ 40,625	\$ 194,741,022

	2015				
	Amortized Cost	Gross Unrealized Holding Gains	Gross Unrealized Holding Losses < 1 Year	Gross Unrealized Holding Losses > 1 Year	Fair Value
U.S. government and agency securities	\$ 118,970,153	\$ 262,530	\$ 493,187	\$ 31,481	\$ 118,708,015
State and agency municipal securities	19,054,424	330,911	3,338	-	19,381,997
City and county municipal securities	7,086,007	112,476	217	-	7,198,266
Corporate debt securities	21,314,687	212,041	150,063	6,455	21,370,210
Money-market funds	29,821,252	-	-	-	29,821,252
Total bonds and short-term investments	\$ 196,246,523	\$ 917,958	\$ 646,805	\$ 37,936	\$ 196,479,740

Included in U.S. government and agency securities and corporate debt securities in the tables above are mortgage-related loan-backed securities, which do not have a single maturity date. For the years to maturity table above, these securities have been presented in the maturity group based on the securities' final maturity date and at an amortized cost of \$9,924,754 and fair value of \$9,960,819.

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

	2016					
	< 1 Year		> 1 Year		Total	
	Fair Value	Gross Unrealized Holding Losses	Fair Value	Gross Unrealized Holding Losses	Fair Value	Gross Unrealized Holding Losses
U.S. government and agency securities	\$ 66,888,744	\$ 615,451	\$ 580,031	\$ 18,474	\$ 67,468,775	\$ 633,925
State and agency municipal securities	16,756,619	252,714	-	-	16,756,619	252,714
City and county municipal securities	9,872,010	214,237	-	-	9,872,010	214,237
Corporate debt securities	8,398,199	90,851	537,558	22,151	8,935,757	113,002
Total bonds and short-term investments	\$ 101,915,572	\$ 1,173,253	\$ 1,117,589	\$ 40,625	\$ 103,033,161	\$ 1,213,878

	2015					
	< 1 Year		> 1 Year		Total	
	Fair Value	Gross Unrealized Holding Losses	Fair Value	Gross Unrealized Holding Losses	Fair Value	Gross Unrealized Holding Losses
U.S. government and agency securities	\$ 83,584,114	\$ 493,187	\$ 1,795,617	\$ 31,481	\$ 85,379,731	\$ 524,668
State and agency municipal securities	7,467,781	3,338	-	-	7,467,781	3,338
City and county municipal securities	1,661,175	217	-	-	1,661,175	217
Corporate debt securities	11,057,066	150,063	323,443	6,455	11,380,509	156,518
Total bonds and short-term investments	\$ 103,770,136	\$ 646,805	\$ 2,119,060	\$ 37,936	\$ 105,889,196	\$ 684,741

The unrealized losses on investments in U.S. government and agency securities, state and agency municipal securities, city and county municipal securities, and corporate debt securities at December 31, 2016 and 2015, were mainly caused by interest rate increases and not by unfavorable changes in the credit ratings associated with these securities. The Company evaluates impairment at each reporting period for each of the securities whereby the fair value of the investment is less than its amortized cost. The contractual cash flows of the U.S. government and agency securities are guaranteed either by the U.S. government or an agency of the U.S. government. It is expected that the securities would not be settled at a price less than the cost of the investment, and the Company does not intend to sell the investment until the unrealized loss is fully recovered. The Company evaluated the credit ratings of the municipal, local agency and corporate debt securities, noting whether a significant deterioration since purchase or other factors that may indicate an OTTI, such as the length of time and extent to which fair value has been less than cost, the financial condition, and near-term prospects of the issuer as well as specific events or circumstances that may influence the operations of the issuer and the Company's intent to sell the investment. Additionally, the Company evaluated its intent and ability to retain loan-backed securities for a period of time sufficient to recover the amortized cost. As a result of this review, no OTTI was recorded by the Company as of December 31, 2016 and 2015.

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

D. Loan-Backed Securities

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

	2016
The aggregate amount of unrealized losses:	
1. Less than 12 months	\$ 60,528
2. 12 months or longer	40,625
The aggregate related fair value of securities with unrealized losses:	
1. Less than 12 months	4,258,012
2. 12 months or longer	1,117,590
	2015
The aggregate amount of unrealized losses:	
1. Less than 12 months	\$ 64,611
2. 12 months or longer	21,590
The aggregate related fair value of securities with unrealized losses:	
1. Less than 12 months	4,981,889
2. 12 months or longer	713,175

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

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

F. Real Estate — Not applicable.

G. Low-Income Housing Tax Credits — Not applicable.

H. Restricted Assets

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

Restricted Asset Category	1 Total Gross (Admitted & Nonadmitted) Restricted From Current Year	2 Total Gross (Admitted & Nonadmitted) Restricted From Prior Year	3 Increase/ (Decrease) (1 Minus 2)	4 Total Current Year Nonadmitted Restricted	5 Total Current Year Admitted Restricted (1 minus 4)	6 Gross (Admitted & Nonadmitted) Restricted to Total Assets (a)	7 Admitted Restricted to Total Admitted Assets (b)
Subject to contractual obligation for which liability is not shown	\$ -	\$ -	\$ -	\$ -	\$ -	0 %	0 %
Collateral held under security lending agreements	-	-	-	-	-	0 %	0 %
Subject to repurchase agreements	-	-	-	-	-	0 %	0 %
Subject to reverse repurchase agreements	-	-	-	-	-	0 %	0 %
Subject to dollar repurchase agreements	-	-	-	-	-	0 %	0 %
Subject to dollar reverse repurchase agreements	-	-	-	-	-	0 %	0 %
Placed under option contracts	-	-	-	-	-	0 %	0 %
Letter stock or securities restricted as to sale—excluding FHLB capital stock	-	-	-	-	-	0 %	0 %
FHLB capital stock	-	-	-	-	-	0 %	0 %
On deposit with states	146,427,633	158,107,381	(11,679,748)	-	146,427,633	47 %	48 %
On deposit with other regulatory bodies	-	-	-	-	-	0 %	0 %
Pledged as collateral to FHLB (including assets backing funding agreements)	-	-	-	-	-	0 %	0 %
Pledged as collateral not captured in other categories	-	-	-	-	-	0 %	0 %
Other restricted assets	-	-	-	-	-	0 %	0 %
Total restricted assets	\$ 146,427,633	\$ 158,107,381	\$ (11,679,748)	\$ -	\$ 146,427,633	0 %	0 %

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

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

I. Working Capital Finance Investments — Not applicable.

J. Offsetting and Netting of Assets and Liabilities

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

K. Structured Notes

The Company does not have any structured notes.

L. 5* Securities

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

6. JOINT VENTURES, PARTNERSHIPS, AND LIMITED LIABILITY COMPANIES

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

7. INVESTMENT INCOME

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

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

8. DERIVATIVE INSTRUMENTS

A–F. The Company has no derivative instruments.

9. INCOME TAXES

A. Deferred Tax Asset/Liability

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

	2016			2015			Change		
	1 Ordinary	2 Capital	3 (Col 1 + 2) Total	4 Ordinary	5 Capital	6 (Col 4 + 5) Total	7 (Col 1 - 4) Ordinary	8 (Col 2 - 5) Capital	9 (Col 7 + 8) Total
(a) Gross deferred tax assets	\$ 6,432,620	\$ -	\$ 6,432,620	\$ 9,508,340	\$ 908	\$ 9,509,248	\$ (3,075,720)	\$ (908)	\$ (3,076,628)
(b) Statutory valuation allowance adjustments	-	-	-	-	908	908	-	(908)	(908)
(c) Adjusted gross deferred tax assets (1a - 1b)	6,432,620	-	6,432,620	9,508,340	-	9,508,340	(3,075,720)	-	(3,075,720)
(d) Deferred tax assets nonadmitted	1,287,562	-	1,287,562	1,857,451	-	1,857,451	(569,889)	-	(569,889)
(e) Subtotal net admitted deferred tax asset (1c - 1d)	5,145,058	-	5,145,058	7,650,889	-	7,650,889	(2,505,831)	-	(2,505,831)
(f) Deferred tax liabilities	150,331	3,083	153,414	173,657	-	173,657	(23,326)	3,083	(20,243)
(g) Net admitted deferred tax asset/(net deferred tax liability) (1e - 1f)	\$ 4,994,727	\$ (3,083)	\$ 4,991,644	\$ 7,477,232	\$ -	\$ 7,477,232	\$ (2,482,505)	\$ (3,083)	\$ (2,485,588)

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

Admission Calculation Components SSAP No. 101	2016			2015			Change		
	1 Ordinary	2 Capital	3 (Col 1 + 2) Total	4 Ordinary	5 Capital	6 (Col 4 + 5) Total	7 (Col 1 - 4) Ordinary	8 (Col 2 - 5) Capital	9 (Col 7 + 8) Total
(a) Federal income taxes paid in prior years recoverable through loss carrybacks	\$ 4,401,511	\$ -	\$ 4,401,511	\$ 6,887,100	\$ -	\$ 6,887,100	\$ (2,485,589)	\$ -	\$ (2,485,589)
(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)	590,132	-	590,132	590,132	-	590,132	-	-	-
1. Adjusted gross deferred tax assets expected to be realized following the balance sheet date	590,132	-	590,132	590,132	-	590,132	-	-	-
2. Adjusted gross deferred tax assets allowed per limitation threshold	XXX	XXX	16,828,658	XXX	XXX	17,026,069	XXX	XXX	(197,411)
(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	153,415	-	153,415	173,657	-	173,657	(20,242)	-	(20,242)
(d) Deferred tax assets admitted as the result of application of SSAP No. 101 Total (2(a) + 2(b) + 2(c))	\$ 5,145,058	\$ -	\$ 5,145,058	\$ 7,650,889	\$ -	\$ 7,650,889	\$ (2,505,831)	\$ -	\$ (2,505,831)

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

	2016	2015
(a) Ratio percentage used to determine recovery period and threshold limitation amount	335 %	353 %
(b) Amount of adjusted capital and surplus used to determine recovery period and threshold limitation in 2(b)(2) above	\$ 112,191,054	\$ 113,507,128

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

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Impact of Tax-Planning Strategies	2016		2015		Change	
	1 Ordinary	2 Capital	3 Ordinary	4 Capital	5 (Col 1 - 3) Ordinary	6 (Col 2 - 4) Capital
(a) Determination of adjusted gross deferred tax assets and net admitted deferred tax assets by tax character as a percentage.						
1. Adjusted gross DTAs amount from Note 9A1(c)	\$ 6,432,620	\$ -	\$ 9,508,340	\$ -	\$ (3,075,720)	\$ -
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)	\$ 5,145,058	\$ -	\$ 7,650,889	\$ -	\$ (2,505,831)	\$ -
4. Percentage of net admitted adjusted gross DTAs by tax character admitted because of the impact of tax-planning strategies	- %	- %	- %	- %	- %	- %
(b) Does the Company's tax-planning strategies include the use of reinsurance?			Yes		No	<u>X</u>

B. Unrecognized Deferred Tax Liabilities

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

C. Significant Components of Income Taxes

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

	1 2016	2 2015	3 (Col 1 - 2) Change
1. Current income tax			
(a) Federal	\$ 30,662,404	\$ 20,548,945	\$ 10,113,459
(b) Foreign	-	-	-
(c) Subtotal	30,662,404	20,548,945	10,113,459
(d) Federal income tax on net capital gains	171,724	580,742	(409,018)
(e) Utilization of capital loss carryforwards	-	-	-
(f) Other	-	-	-
(g) Total federal and foreign income taxes incurred	<u>\$ 30,834,128</u>	<u>\$ 21,129,687</u>	<u>\$ 9,704,441</u>

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

	1	2	3
	2016	2015	(Col 1 - 2) Change
2 Deferred tax assets:			
(a) Ordinary:			
(1) Discounting of unpaid losses	\$ 383,584	\$ 360,382	\$ 23,202
(2) Unearned premium reserve	133,762	287,536	(153,774)
(3) Policyholder reserves	-	2,374,400	(2,374,400)
(4) Investments	-	-	-
(5) Deferred acquisition costs	-	-	-
(6) Policyholder dividends accrual	-	-	-
(7) Fixed assets	-	-	-
(8) Compensation and benefits accrual	-	-	-
(9) Pension accrual	-	-	-
(10) Receivables—nonadmitted	2,457,563	2,310,977	146,586
(11) Net operating loss carryforward	-	-	-
(12) Tax credit carry forward	-	-	-
(13) Other (including items <5% of total ordinary tax assets)	<u>3,457,711</u>	<u>4,175,045</u>	<u>(717,334)</u>
(99) Subtotal	6,432,620	9,508,340	(3,075,720)
(b) Statutory valuation allowance adjustment	-	-	-
(c) Nonadmitted	<u>1,287,562</u>	<u>1,857,451</u>	<u>(569,889)</u>
(d) Admitted ordinary deferred tax assets (2a99 - 2b - 2c)	<u>5,145,058</u>	<u>7,650,889</u>	<u>(2,505,831)</u>
(e) Capital:			
(1) Investments	-	908	(908)
(2) Net capital loss carryforward	-	-	-
(3) Real estate	-	-	-
(4) Other (including items <5% of total capital tax assets)	<u>-</u>	<u>-</u>	<u>-</u>
(99) Subtotal	-	908	(908)
(f) Statutory valuation allowance adjustment	-	908	(908)
(g) Nonadmitted	<u>-</u>	<u>-</u>	<u>-</u>
(h) Admitted capital deferred tax assets (2e99 - 2f - 2g)	<u>-</u>	<u>-</u>	<u>-</u>
(i) Admitted deferred tax assets (2d + 2h)	<u>5,145,058</u>	<u>7,650,889</u>	<u>(2,505,831)</u>
3 Deferred tax liabilities:			
(a) Ordinary:			
(1) Investments	22,492	26,464	(3,972)
(2) Fixed assets	-	-	-
(3) Deferred and uncollected premium	-	-	-
(4) Policyholder reserves	-	-	-
(5) Other (including items <5% of total ordinary tax liabilities)	<u>127,839</u>	<u>147,193</u>	<u>(19,354)</u>
(99) Subtotal	<u>150,331</u>	<u>173,657</u>	<u>(23,326)</u>
(b) Capital:			
(1) Investments	3,083	-	3,083
(2) Real estate	-	-	-
(3) Other (including items <5% of total capital tax liabilities)	<u>-</u>	<u>-</u>	<u>-</u>
(99) Subtotal	<u>3,083</u>	<u>-</u>	<u>3,083</u>
(c) Deferred tax liabilities (3a99 + 3b99)	<u>153,414</u>	<u>173,657</u>	<u>(20,243)</u>
4 Net deferred tax assets/liabilities (2i - 3c)	<u>\$ 4,991,644</u>	<u>\$ 7,477,232</u>	<u>\$ (2,485,588)</u>

The other ordinary deferred tax asset of \$3,457,711 for 2016 consists of intangibles of \$3,211,374, bad debt of \$210,199 and general expenses due and accrued of \$36,138. The other ordinary deferred tax asset of \$4,175,045 for 2015 consists of intangibles of \$3,801,506, bad debt of \$246,078 and general expenses due and accrued of \$127,461.

The other ordinary deferred tax liability of \$127,839 for 2016 consists of premium allowance of \$115,621 and premium acquisition expense of \$12,118. The other ordinary deferred tax liability of \$147,193 for 2015 consists of premium allowance of \$115,621 and premium acquisition expense of \$31,572.

The Company assessed the potential realization of the gross deferred tax asset and established a valuation allowance of approximately \$0 and \$908 to reduce the gross deferred tax assets to approximately \$6,432,620 and \$9,508,340 as of December 31, 2016 and 2015, respectively which represents the amount of the asset estimated to be recoverable via carryback of losses and reduction of future taxes. The change in valuation allowance is attributable to the change in timing of deductibility of expenses and/or expectations for future taxable income.

- D. The provision for federal income taxes incurred is different from that which would be obtained by applying the statutory federal income tax rate of 35% to net income before federal income taxes incurred, plus capital gains tax. A summarization of the significant items causing this difference as of December 31, 2016 and 2015 are as follows:

	2016		2015	
	Amount	Effective Tax Rate	Amount	Effective Tax Rate
Tax provision at the federal statutory rate	\$ 27,917,322	35%	\$ 12,520,834	35%
Tax-exempt interest	(201,840)	0%	(356,931)	-1%
Other current year items	-	0%	90,184	0%
Health insurer fee	6,261,033	7%	7,035,469	20%
Tax effect of nonadmitted assets	(86,003)	0%	(92,056)	0%
Prior year true-up	-	0%	-	0%
Deferred corrections	-	0%	-	0%
Change in statutory valuation allowance	(908)	0%	908	0%
Other	-	0%	-	0%
Total statutory income taxes	\$ 33,889,604	42%	\$ 19,198,408	54%
Federal income taxes incurred	\$ 30,662,404	38%	\$ 20,548,945	57%
Capital gains tax	171,724	0%	580,742	2%
Change in net deferred tax asset	3,055,476	4%	(1,931,279)	-5%
Total statutory income taxes	\$ 33,889,604	42%	\$ 19,198,408	54%

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

Current federal income taxes recoverable of \$2,207,873 and \$1,164,291 as of December 31, 2016 and 2015, respectively, are included in the statutory basis statements of admitted assets, liabilities, and capital and surplus. Federal income taxes paid, net of refunds were \$31,877,711 and \$12,788,810 in 2016 and 2015, respectively.

Federal income taxes incurred of \$30,834,128 and \$21,125,709 for 2016 and 2015, respectively, are available for recoupment in the event of future net losses.

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

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

- G. **Tax Contingencies** — Not applicable.

10. INFORMATION CONCERNING PARENT, SUBSIDIARIES, AND AFFILIATES

A–N. Material Related Party Transactions

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

year as UHS becomes the contracting entity for services provided to the Company's members. Total administrative services, capitation, and access fees under this arrangement totaled \$80,472,638 and \$71,055,344 in 2016 and 2015, respectively, and are included in total general administrative expenses and claims adjustment expenses in the statutory basis statements of operations. Direct expenses not covered under the Agreement, such as broker commissions, Department exam fees, ACA assessments, and premium taxes, are paid by UHS on behalf of the Company. UHS is reimbursed by the Company for these direct expenses.

The Company also directly contracts with related parties to provide services to its members. The Company expensed as hospital and medical expenses, general administrative expenses, and claims adjustment expenses \$39,043,500 and \$31,513,199 in capitation expenses, administrative services and access fees paid to related parties during 2016 and 2015, respectively. Collaborative Care Holdings LLC owns, operates, and provides services to health care and delivery systems. United Behavioral Health provides mental health and substance abuse services. OptumHealth Care Solutions, Inc. provides chiropractic, physical therapy and complex medical conditions services. Spectera, Inc. provides administrative services related to vision benefit management and claims processing. Dental Benefit Providers, Inc. provides dental care assistance. The capitation expenses, administrative services, and access fees paid to related parties that are included as hospital and medical expenses, general administrative expenses, and claims adjustment expenses in the statutory basis statements of operations for the years ended December 31, 2016 and 2015, are shown below:

	2016	2015
United HealthCare Services, Inc.	\$ 32,066,196	\$ 26,502,216
Collaborative Care Holdings, LLC	3,484,770	2,395,922
United Behavioral Health	2,668,061	1,924,382
OptumHealth Care Solutions, Inc.	152,949	197,410
Spectera, Inc.	338,504	306,182
Dental Benefit Providers, Inc.	<u>333,020</u>	<u>187,087</u>
Total	<u>\$ 39,043,500</u>	<u>\$ 31,513,199</u>

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

The Company contracts with OptumRx to provide administrative services related to pharmacy management and pharmacy claims processing for its enrollees. Fees related to these agreements, which are calculated on a per-claim basis, of \$6,690,326 and \$6,678,955 in 2016 and 2015, respectively, are included in general administrative expenses and claims adjustment expenses in the statutory basis statements of operations.

The Company contracts with OptumRx to provide personal health catalogues showing the healthcare products and benefit credits needed to redeem the respective products. OptumRx will mail the appropriate personal health products catalogues to the Company's members and manage the personal health products credit balance. OptumRx also distributes personal health products to individual members based upon the terms of the agreement. Fees related to this agreement in 2016 and 2015, which are calculated on a PMPM basis of \$3,587,181 and \$926,123 are included in hospital and medical expenses in the statutory basis statements of operations.

The Company has an agreement with OptumInsight, Inc., an affiliate of the Company, for claim analytics, recovery of medical expense overpayments, retroactive fraud, waste and abuse, subrogation and premium audit services. All recoveries are returned to the Company by OptumInsight, Inc. on a monthly basis and a capitated service fee is charged to the Company as a PMPM. Service fees of \$3,959,969 and \$3,786,559 are included in claims adjustment expenses and general administrative expenses in the statutory basis statements of operations for the years ended December 31, 2016 and 2015, respectively.

Effective on December 1, 2010, the Company has an agreement with OrthoNet Holdings, Inc. and OrthoNet of the Mid-Atlantic, Inc. (collectively referred to as "OrthoNet"), now an affiliate of the Company, for administrative services related to certain specialties. These specialties include neurosurgery, orthopedic surgery, pediatric orthopedic surgery, hand surgery, podiatry, physical medical and rehabilitation. These administration services include but are not limited to prior authorization, medical management, claims processing, certain claims appeals and provider service. OrthoNet also provides a focused notes review for certain specialties. These specialties include neurosurgery, orthopedic surgery, pediatric orthopedic surgery, hand surgery, podiatry, physical medicine and rehabilitation, ear nose and throat, plastic surgery, cardiology, general surgery and dermatology. For the administrative service, there is a set PMPM. Service fees of \$135,674 and \$141,531 are included in general administrative expenses in the statutory basis statements of operations for the years ended December 31, 2016 and 2015, respectively.

The Company has premium payments that are received and claim payments that are processed by an affiliated UnitedHealth Group entity. Both premiums and claims applicable to the Company are settled at regular intervals throughout the month via the intercompany settlement process and

any amounts outstanding are reflected in amounts due to parent, subsidiaries, and affiliates, net in the statutory basis statements of admitted assets, liabilities, and capital and surplus.

Effective February 1, 2016, the Company has entered into a facility participation agreement for home infusion therapy services with an affiliated entity, AxelaCare Intermediate Holding, LLC. This agreement has been approved by the Department.

The Company also has a reinsurance agreement with Oxford Health Insurance, Inc. ("OHI") to provide out-of-network point of service coverage. Out-of-network point of service coverage premiums, which are calculated on a PMPM basis, of \$1,344,143 and \$2,734,226 in 2016 and 2015, respectively, are netted against net premium income in the statutory basis statement of operations. Reinsurance recoveries on paid claims of \$3,978,588 and \$5,193,327 in 2016 and 2015, respectively, are included in net reinsurance recoveries in the statutory basis statements of operations. There were \$416,735 and \$424,002 of amounts recoverable from reinsurers related to this agreement as of December 31, 2016 and 2015, respectively. As of December 31, 2016 and 2015, the Company recognized an estimate of amounts incurred but not yet paid from OHI of \$198,425 and \$247,187, respectively, which is reported as a reduction to claims unpaid, in the statutory basis statements of admitted assets, liabilities and capital and surplus. Reinsurance contracts do not relieve the Company from its obligations to policyholders. Failure of reinsurers to honor their obligations could result in losses to the Company.

The Company has a reinsurance agreement with an affiliated entity, Unimerica, to cede obligations relating to: chiropractic and physical therapy coverage, transplant coverage, infertility treatment coverage, and mental health and substance use disorder coverage. The agreement has been approved by the Department. Reinsurance premiums, which are calculated on a PMPM basis, of \$12,651,675 and \$15,984,182 as of December 31, 2016 and 2015, respectively were netted against premium income in the statutory basis statement of operations. Reinsurance recoveries of \$13,550,619 and \$20,557,111 as of December 31, 2016 and 2015 are included in net reinsurance recoveries in the statutory basis statement of operations. There were \$2,085,006 and \$1,438,275 of amounts recoverable from reinsurers related to this agreement as of December 31, 2016 and 2015, respectively. Reinsurance contracts do not relieve the Company from its obligations to policyholders. Failure of reinsurers to honor their obligations could result in losses to the Company.

The effect of reinsurance with related parties on net earned premiums and total hospital and medical expenses for the years ended 2016 and 2015, is as follows:

	2016	2015
Earned premiums:		
Direct	\$ 1,066,096,169	\$ 994,808,825
Ceded - affiliated	<u>(13,995,818)</u>	<u>(18,718,407)</u>
Net premium income	<u>\$ 1,052,100,351</u>	<u>\$ 976,090,418</u>
Hospital and medical expenses:		
Direct	\$ 840,901,070	\$ 808,963,273
Ceded - affiliated	<u>(17,529,207)</u>	<u>(25,750,439)</u>
Net hospital and medical expenses	<u>\$ 823,371,863</u>	<u>\$ 783,212,834</u>

The Company holds a \$65,000,000 subordinated revolving credit agreement with UnitedHealth Group at an interest rate of London InterBank Offered Rate plus a margin of 0.50%. This credit agreement is subordinate to the extent it does not conflict with any credit facility held by either party. The credit agreement is for a one-year term and automatically renews annually, unless terminated by either party. The agreement was renewed effective August 1, 2016. No amounts were outstanding under the line of credit as of December 31, 2016 and 2015.

At December 31, 2016 and 2015, the Company reported \$16,804,160 and \$6,756,779 as amounts due to parent, subsidiaries, and affiliates at December 31, 2016 and 2015, respectively, which are included in the statutory basis statements of admitted assets, liabilities, and capital and surplus. These balances are generally settled within 90 days from the incurred date. Any balances due to the Company that are not settled within 90 days are considered nonadmitted assets.

In addition to the agreements above, UHS maintains a private short-term money market investment pool in which affiliated companies may participate (see Note 1). At December 31, 2016 and 2015, the Company's portion was \$15,418,175 and \$4,239,580, respectively, and is included in cash overdrafts and short-term investments in the statutory basis statements of admitted assets, liabilities, and capital and surplus.

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

The Company paid dividends of \$50,000,000 and \$22,500,000 in 2016 and 2015, respectively, to its parent (see Note 13).

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

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

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

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

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

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

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

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

11. DEBT

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

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

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

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

(1–2) The Company has 1,000 shares authorized and 500 shares issued and outstanding of \$0.10 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, Oxford.

(3) Payment of dividends may be restricted by New Jersey insurance regulations. The Insurance Commissioner may disapprove any dividend that, together with other dividends paid by the Company in the prior 12 months, exceeds the greater of the following:

- a. 10% of the statutory capital and surplus as of the preceding December 31, or
- b. The net income from operations for the calendar year preceding the date of the dividend or distribution.

(4) On November 17, 2016 the Company requested an extraordinary cash dividend of \$25,000,000 to Oxford. The dividend was approved by the Department on December 1, 2016, was paid on December 19, 2016, and was recorded as a reduction to unassigned surplus in the statutory basis statements of admitted assets, liabilities, and capital and surplus.

On August 18, 2016 the Company requested an extraordinary cash dividend of \$25,000,000 to Oxford. The dividend was approved by the Department on September 12, 2016, was paid on September 19, 2016, and was recorded as a reduction to unassigned surplus in the statutory basis statements of admitted assets, liabilities, and capital and surplus.

The Company paid an ordinary cash dividend to Oxford of \$22,500,000 on December 17, 2015 which was approved by the Department and was recorded as a reduction to unassigned surplus in the statutory basis statements of admitted assets, liabilities, and capital and surplus.

(5) The amount of ordinary dividends that may be paid out during any given period is subject to certain restrictions as specified by state statute.

(6) There are no restrictions placed on the Company's unassigned surplus.

- (7) The Company is not a mutual reciprocal or a similarly organized entity and does not have advances to surplus not repaid.
- (8) The Company does not hold any stock, including stock of affiliated companies for special purposes, such as conversion of preferred stock, employee stock options, or stock purchase warrants.
- (9) As discussed in Note 1, in 2016 no amount is required to be apportioned out of unassigned surplus for the Section 9010 ACA subsequent fee year assessment. For the year ended December 31, 2015, the amount of the estimated Section 9010 ACA subsequent fee year assessment apportioned out of unassigned surplus was \$17,810,079.
- (10) The portion of unassigned surplus, excluding the apportionment of estimated Section 9010 ACA subsequent fee year assessment, net income, and dividends represented by each item below is as follows:

	2016	2015	Change
Net deferred income taxes	\$ 6,279,206	\$ 9,334,683	\$ (3,055,477)
Nonadmitted assets	<u>(8,507,280)</u>	<u>(8,831,445)</u>	<u>324,165</u>
Total	<u>\$ (2,228,074)</u>	<u>\$ 503,238</u>	<u>\$ (2,731,312)</u>

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

14. LIABILITIES, CONTINGENCIES AND ASSESSMENTS

A. Contingent Commitments

The Company has no contingent commitments.

B. Assessments

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

C. Gain Contingencies

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

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

E. Joint and Several Liabilities — Not applicable.

F. All Other Contingences

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

The ACA and the related federal and state regulations will continue to impact how the Company does business and could restrict revenue and enrollment growth in certain products and market segments, restrict premium growth rates for certain products and market segments, increase the Company's medical and administrative costs, expose the Company to an increased risk of liability (including increasing the Company's liability in federal and state courts for coverage determinations and contract interpretation), or put the Company at risk for loss of business. In addition, the Company's statutory basis results of operations, financial condition, and cash flows could be materially adversely affected by such changes. The ACA may create new or expand existing opportunities for business growth, but due to its complexity, the long term impact of the ACA remains difficult to predict and is not yet fully known.

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

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

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

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

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

In May 2016, CMS informed the Company that it had been selected to participate in a RADV audit covering 2012 dates of service (2013 payment year). The Company cannot reasonably estimate the range of loss, if any, that may result from any material government investigations, audits and reviews in which it is currently involved given the inherent difficulty in predicting regulatory action, fines and penalties, if any, and the various remedies and levels of judicial review available to the Company in the event of an adverse finding.

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

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

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

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

15. LEASES

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

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

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

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

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

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

A–B. The Company has no operations from Administrative Services Only Contracts or Administrative Services Contracts in 2016 and 2015.

C. Medicare or Other Similarly Structured Cost Based Reimbursement Contract

The Medicare Part D program is a partially insured plan. The Company recorded a payable of \$5,077,540 and \$2,419,824 at December 31, 2016 and 2015, respectively, for cost reimbursements under the Medicare Part D program for the catastrophic reinsurance and low-income member cost-sharing subsidies as described in Note 1, *Amounts Receivable Relating to Uninsured Plans and Liability for Amounts Held Under Uninsured Plans*. The Company also recorded a receivable of \$3,275,444 and \$2,646,964 and also a payable of \$4,741,663 and \$2,884,416 at December 31, 2016 and 2015, respectively, for the Medicare Part D CGDP as described in Note 1, *Amounts Receivable Relating to Uninsured Plans and Liability for Amounts Held Under Uninsured Plans*.

The Company receives payments from CMS under the ACA Cost Sharing Reduction (“CSR”) program designed to reduce copayments, deductibles, and coinsurance for lower-income members. There is no risk to the Company as a result of the CSR program. Overpayments from CMS are reported in liability for amounts held under uninsured plans and underpayments are reported in amounts receivable relating to uninsured plans in the statutory basis statements of admitted assets, liabilities, and capital and surplus. The Company has recorded a liability of \$575,440 and \$28,837 for the CSR program as of December 31, 2016 and December 31, 2015, respectively.

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

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

20. FAIR VALUE MEASUREMENT

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

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

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

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

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

The estimated fair values of bonds and short-term investments are based on quoted market prices, where available. The Company obtains one price for each security primarily from a third-party pricing service (“pricing service”), which generally uses quoted prices or other observable inputs for the determination of fair value. The pricing service normally derives the security prices through recently reported trades for identical or similar securities, making adjustments through the reporting date based upon available observable market information. For securities not actively traded, the pricing service may use quoted market prices of comparable instruments or discounted cash flow analyses, incorporating inputs that are currently observable in the markets for similar securities. Inputs that are often used in the valuation methodologies include, but are not limited to, non-binding broker quotes, benchmark yields,

credit spreads, default rates, and prepayment speeds. As the Company is responsible for the determination of fair value, it performs quarterly analyses on the prices received from the pricing service to determine whether the prices are reasonable estimates of fair value. Specifically, the Company compares the prices received from the pricing service to a secondary pricing source, prices reported by its custodian, its investment consultant, and third-party investment advisors. Additionally, the Company compares changes in the reported market values and returns to relevant market indices to test the reasonableness of the reported prices. The Company's internal price verification procedures and review of fair value methodology documentation provided by independent pricing services have not historically resulted in an adjustment in the prices obtained from the pricing service.

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

A. Fair Value

(1–5) The Company does not have any financial assets that are measured and reported at fair value in the statutory basis statements of admitted assets, liabilities, and capital and surplus at December 31, 2016 and 2015.

B. Fair Value Combination — Not applicable.

C. Aggregate Fair Value Hierarchy

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

Types of Financial Investment	2016					Not Practicable (Carrying Value)
	Aggregate Fair Value	Admitted Assets	(Level 1)	(Level 2)	(Level 3)	
U.S. government and agency securities	\$ 99,239,942	\$ 99,671,355	\$ 76,641,455	\$ 22,598,487	\$ -	\$ -
State and agency municipal securities	22,505,573	22,698,671	-	22,505,573	-	-
City and county municipal securities	13,492,573	13,684,943	-	13,492,573	-	-
Corporate debt securities (includes commercial paper)	32,875,204	32,779,848	-	32,875,204	-	-
Money-market funds	26,627,730	26,627,730	26,627,730	-	-	-
Total bonds and short-term investments	\$ 194,741,022	\$ 195,462,547	\$ 103,269,185	\$ 91,471,837	\$ -	\$ -

Types of Financial Investment	2015					Not Practicable (Carrying Value)
	Aggregate Fair Value	Admitted Assets	(Level 1)	(Level 2)	(Level 3)	
U.S. government and agency securities	\$ 118,708,015	\$ 118,970,153	\$ 91,679,977	\$ 27,028,038	\$ -	\$ -
State and agency municipal securities	19,381,997	19,054,424	-	19,381,997	-	-
City and county municipal securities	7,198,266	7,086,007	-	7,198,266	-	-
Corporate debt securities	21,370,210	21,314,687	-	21,370,210	-	-
Money-market funds	29,821,252	29,821,252	29,821,252	-	-	-
Total bonds and short-term investments	\$ 196,479,740	\$ 196,246,523	\$ 121,501,229	\$ 74,978,511	\$ -	\$ -

Included as Level 1 in U.S. government and agency securities in the fair value hierarchy tables above are U.S. Treasury securities of \$76,641,455 and \$91,679,977 as of December 31, 2016 and December 31, 2015, respectively.

There are no commercial paper investments included in corporate debt securities in the fair value hierarchy tables above as of December 31, 2016 and 2015.

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

21. OTHER ITEMS

- A.** The Company did not encounter any unusual or infrequent items for the years ended December 31, 2016 or 2015.
- B.** The Company has no troubled debt restructurings as of December 31, 2016 or 2015.
- C.** The Company does not have any amounts not recorded in the statutory basis financial statements that represent segregated funds held for others. The Company also does not have any exposures related to forward commitments that are not derivative instruments.
- D.** The Company has not received any business interruption insurance recoveries during 2016 and 2015.
- E.** The Company has no transferrable or non-transferable state tax credits.
- F. Sub-Prime Mortgage-Related Risk Exposure**

- (1) The investment policy for the Company limits investments in loan-backed securities, which includes sub-prime issuers. Further, the policy limits investments in private-issuer mortgage securities to 10% of the portfolio, which also includes sub-prime issuers. The exposure to unrealized losses on sub-prime issuers is due to changes in market prices. There are no realized losses due to not receiving anticipated cash flows. The investments covered are NAIC rating of 1 or 2.
- (2) The Company has no direct exposure through investments in sub-prime mortgage loans.
- (3) Direct exposure through other investments is as follows:

2016				
	Actual Cost	Book/ Adjusted Carrying Value (Excluding Interest)	Fair Value	Other-than- Temporary Impairment Losses Recognized
a. Residential mortgage-backed securities	\$ 93,446	\$ 103,053	\$ 122,441	\$ -
b. Commercial mortgage-backed securities	-	-	-	-
c. Collateralized debt obligations	-	-	-	-
d. Structured securities	-	-	-	-
e. Equity investment in SCAs*	-	-	-	-
f. Other assets	-	-	-	-
g. Total	<u>\$ 93,446</u>	<u>\$ 103,053</u>	<u>\$ 122,441</u>	<u>\$ -</u>

2015				
	Actual Cost	Book/ Adjusted Carrying Value (Excluding Interest)	Fair Value	Other-than- Temporary Impairment Losses Recognized
a. Residential mortgage-backed securities	\$ 115,151	\$ 125,382	\$ 151,867	\$ -
b. Commercial mortgage-backed securities	-	-	-	-
c. Collateralized debt obligations	-	-	-	-
d. Structured securities	-	-	-	-
e. Equity investment in SCAs*	-	-	-	-
f. Other assets	-	-	-	-
g. Total	<u>\$ 115,151</u>	<u>\$ 125,382</u>	<u>\$ 151,867</u>	<u>\$ -</u>

- (4) The Company has no underwriting exposure to sub-prime mortgage risk through mortgage guaranty or financial guaranty insurance coverage.

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

H. As of December 31, 2016, the Company is not aware of any possible proceeds of insurance-linked securities.

22. EVENTS SUBSEQUENT

Subsequent events have been evaluated through February 27, 2017, which is the date these statutory basis financial statements were available for issuance.

TYPE I — Recognized Subsequent Events

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

TYPE II — Non-Recognized Subsequent Events

The Company is subject to the annual fee under Section 9010 of the ACA. The fee is allocated to individual health insurers based on the ratio of the amount of the entity's net premiums written during the preceding calendar year to the amount of the health insurance for any U.S. health risk that is written during the preceding calendar year. A health insurance entity's portion of the annual fee becomes payable once the entity provides health insurance for any U.S. health risk for each calendar year beginning on or after January 1, of the year the fee is due. Pursuant to the 2017 HIF moratorium (see Note 1), no HIF will be payable in 2017 and therefore there will be no amounts apportioned out of unassigned funds in 2016 representing an estimate of the 2017 HIF. The table below presents information regarding the annual fee under Section 9010 of the ACA as of December 31, 2016 and 2015:

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	2016	2015
A. Did the reporting entity write accident and health insurance premium that is subject to Section 9010 of the Federal Affordable Care Act (YES/NO)?	<u>Yes</u>	
B. ACA fee assessment payable for the upcoming year	\$ -	\$ 17,810,079
C. ACA fee assessment paid	17,888,665	20,101,339
D. Premium written subject to ACA 9010 assessment	-	1,001,542,469
E. Total Adjusted Capital before surplus adjustment (Five-Year Historical Line 14)	117,182,698	
F. Total Adjusted Capital after surplus adjustment (Five-Year Historical Line 14 minus 22B above)	117,182,698	
G. Authorized Control Level (Five-Year Historical Line 15)	33,478,217	
H. Would reporting the ACA assessment as of December 31, 2016, have triggered an RBC action level (YES/NO)?	No	

Effective January 1, 2017, the Company novated its CMS Medicare Advantage contracts to Oxford Health Plans (CT), Inc., an affiliate of the Company. The novation agreements resulted in full control of the contracts being transferred to Oxford Health Plans (CT), Inc. at \$0 net book value for dates of service on or after January 1, 2017. Approval for this novation was received from CMS. Approvals for the asset transfers related to the novation were received from the Connecticut Insurance Department and the Department. The 2016 Medicare revenue subject to the novation represented approximately 91% of total direct premiums written.

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

23. REINSURANCE

The Company is subject to the reinsurance provisions pursuant to the ACA for compliant individual policies (see Note 24).

The effect of both internal (see Note 10) and external reinsurance agreements outlined above on net premium income and hospital and medical expenses is presented below:

	2016	2015
Earned premiums:		
Direct	\$ 1,066,096,170	\$ 994,808,825
Ceded - affiliated	(13,995,818)	(18,718,407)
Ceded - non-affiliated	<u>(155,693)</u>	<u>(349,019)</u>
Net premium income	<u>\$ 1,051,944,659</u>	<u>\$ 975,741,399</u>
Hospital and medical expenses:		
Direct	\$ 840,901,069	\$ 808,963,273
Ceded - affiliated	(17,529,207)	(25,750,439)
Ceded - non-affiliated	<u>(4,969,145)</u>	<u>(10,933,177)</u>
Net hospital and medical expenses	<u>\$ 818,402,717</u>	<u>\$ 772,279,657</u>

The Company recognized reinsurance recoveries related to external reinsurance agreements of \$4,969,145 and \$10,993,177 in 2016 and 2015, respectively, which are recorded as net reinsurance recoveries in the statutory basis statements of operations. In addition, reinsurance recoverables related to external reinsurance agreements of \$5,759,173 and \$9,606,629 for paid losses are recorded as amounts recoverable from reinsurers and \$358,689 and \$1,764,261 for unpaid losses are recorded as a reduction to claims unpaid in 2016 and 2015, respectively, in the statutory basis statements of admitted assets, liabilities, and capital and surplus.

A. Ceded Reinsurance Report

Section 1 — General Interrogatories

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

Yes () No (X)

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

Yes () No (X)

Section 2 — Ceded Reinsurance Report — Part A

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

Yes () No (X)

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

Yes () No (X)

Section 3 — Ceded Reinsurance Report — Part B

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

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

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

Yes () No (X)

B. Uncollectible Reinsurance — During 2016 and 2015, there were no uncollectible reinsurance recoverables.

C. Commutation of Ceded Reinsurance — There was no commutation of reinsurance in 2016 or 2015.

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

24. RETROSPECTIVELY RATED CONTRACTS AND CONTRACTS SUBJECT TO REDETERMINATION

- A.** The Company estimates accrued retrospective premium adjustments for its group health insurance business based on mathematical calculations in accordance with contractual terms.
- B.** Estimated accrued retrospective premiums due from the Company are recorded in aggregate health policy reserves in the statutory basis statements of admitted assets, liabilities, and capital and surplus and as an adjustment to change in unearned premium reserves and reserve for rate credits in the statutory basis statements of operations.
- C.** Pursuant to the ACA, the Company's commercial business is subject to retrospectively rated features based on the actual medical loss ratios experienced on the commercial lines of business. The formula is calculated pursuant to the ACA guidance. The total amount of direct premiums written for the commercial lines of business subject to this retrospectively rated feature was \$99,533,510 and \$190,624,859, representing 9% and 19% of total direct premiums written as of December 31, 2016 and 2015, respectively.

Pursuant to the ACA, the Company's Medicare business is subject to retrospectively rated features based on the actual medical loss ratios experienced on the Medicare line of business. The formula is calculated pursuant to the ACA guidance. The total amount of direct premiums

written for the Medicare line of business subject to this retrospectively rated feature was \$966,562,659 and \$804,371,357, representing 91% and 81% of total direct premiums written as of December 31, 2016 and 2015, respectively.

The Company has Medicare Part D risk-corridor amounts from CMS which are subject to a retrospectively rated feature related to Part D premiums. The Company has estimated accrued retrospective premiums related to certain Part D premiums based on guidelines determined by CMS. The formula is tiered and based on the bid medical loss ratio. The amount of Medicare Part D direct premiums written subject to this retrospectively rated feature was \$66,294,060 and \$70,580,764 representing 6% and 7% of total direct premiums written for 2016 and 2015, respectively.

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

	1	2	3	4	5
	Individual	Small Group Employer	Large Group Employer	Other Categories with Rebates	Total
Prior reporting year					
(1) Medical loss ratio rebates incurred	\$ -	\$ -	\$ 91,353	\$ 469,351	\$ 560,704
(2) Medical loss ratio rebates paid	-	-	363,576	-	363,576
(3) Medical loss rebates unpaid	-	-	-	925,331	925,331
(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	925,331
Current reporting year-to-date					
(7) Medical loss ratio rebates incurred	-	-	-	(620,054)	(620,054)
(8) Medical loss ratio rebates paid	-	-	-	305,278	305,278
(9) Medical loss rebates unpaid	-	-	-	-	-
(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	-

In addition to the ACA minimum loss ratio requirements, all Corporations and HMOs shall submit to the State, reports showing loss ratios for the previous calendar year for small group and individual direct pay standardized business. For small group and individual direct pay contracts, a minimum loss ratio of 80% must be met. The Company exceeded the State loss ratio threshold related to the 2015 and 2016 loss ratio filings.

E. Risk-Sharing Provisions of the Affordable Care Act

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

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

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

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

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

adjustments pursuant to the risk corridors program are accounted for as premium adjustments for retrospectively rated contracts.

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

a. Permanent ACA Risk Adjustment Program	December 31, 2016
Assets	
1. Premium adjustments receivable due to ACA Risk Adjustment	\$ 2,926,996
Liabilities	
2. Risk adjustment user fees payable for ACA Risk Adjustment	12,586
3. Premium adjustments payable due to ACA Risk Adjustment	214,471
Operations (revenue & expense)	
4. Reported as revenue in premium for accident and health contracts (written/collected) due to ACA Risk Adjustment	3,648,347
5. Reported in expenses as ACA risk adjustment user fees (incurred/paid)	12,665
b. Transitional ACA Reinsurance Program	
Assets	
1. Amounts recoverable for claims paid due to ACA Reinsurance	\$ 3,257,433
2. Amounts recoverable for claims unpaid due to ACA Reinsurance (Contra Lial	358,689
3. Amounts receivable relating to uninsured plans for contributions for ACA Reinsurance	-
Liabilities	
4. Liabilities for contributions payable due to ACA Reinsurance—not reported as ceded premium	426,118
5. Ceded reinsurance premiums payable due to ACA Reinsurance	39,353
6. Liability for amounts held under uninsured plans contributions for ACA Reinsurance	-
Operations (revenue & expense)	
7. Ceded reinsurance premiums due to ACA Reinsurance	155,693
8. Reinsurance recoveries (income statement) due to ACA reinsurance payments or expected payments	4,969,145
9. ACA Reinsurance contributions—not reported as ceded premium	309,778
c. Temporary ACA Risk Corridors Program	
Assets	
1. Accrued retrospective premium due to ACA Risk Corridors	\$ -
Liabilities	
2. Reserve for rate credits or policy experience rating refunds due to ACA Risk Corridors	-
Operations (revenue & expense)	
3. Effect of ACA Risk Corridors on net premium income (paid/received)	-
4. Effect of ACA Risk Corridors on change in reserves for rate credits	-

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

	Accrued During the Prior Year on Business Written before December 31 of the Prior Year		Received or Paid as of the Current Year on Business Written before December 31 of the Prior Year		Differences		Adjustments		Unsettled Balances as of the Reporting Date		
	1	2	3	4	Prior Year Accrued Less Payments (Col 1 - 3)	Prior Year Accrued Less Payments (Col 2 - 4)	To Prior Year Balances	To Prior Year Balances	Cumulative Balance from Prior Years (Col 1 - 3 + 7)	Cumulative Balance from Prior Years (Col 2 - 4 + 8)	
	Receivable	(Payable)	Receivable	(Payable)	5	6	7	8	9	10	
a. Permanent ACA Risk Adjustment Program											
1. Premium Adjustment Receivable	\$ 13,661,796	\$ -	\$ 14,613,754	\$ -	\$ (951,958)	\$ -	\$ 2,045,233	\$ -	A	\$ 1,093,275	\$ -
2. Premium Adjustment (Payable)	-	(169,105)	-	(185,241)	-	16,136	-	(16,136)	B	-	-
3. Subtotal ACA Permanent Risk Adjustment Program	<u>13,661,796</u>	<u>(169,105)</u>	<u>14,613,754</u>	<u>(185,241)</u>	<u>(951,958)</u>	<u>16,136</u>	<u>2,045,233</u>	<u>(16,136)</u>		<u>1,093,275</u>	<u>-</u>
b. Transitional ACA Reinsurance Program											
1. Amounts recoverable for claims paid	7,744,351	-	10,861,636	-	(3,117,285)	-	4,449,788	-	C	1,332,501	-
2. Amounts recoverable for claims unpaid (contra liability)	1,784,261	-	-	-	1,784,261	-	(1,764,261)	-	D	-	-
3. Amounts receivable relating to uninsured plans	-	-	-	-	-	-	-	-	E	-	-
4. Liabilities for contributions payable due to ACA Reinsurance—not reported as ceded premium	-	(1,033,872)	-	(1,033,872)	-	-	-	(1,033,872)	F	-	-
5. Ceded reinsurance premiums payable	-	(349,019)	-	(349,019)	-	-	-	-	G	-	-
6. Liability for amounts held under uninsured plans	-	-	-	-	-	-	-	-	H	-	-
7. Subtotal ACA Transitional Reinsurance Program	<u>9,508,612</u>	<u>(1,382,891)</u>	<u>10,861,636</u>	<u>(1,382,891)</u>	<u>(1,353,024)</u>	<u>-</u>	<u>2,685,525</u>	<u>-</u>		<u>1,332,501</u>	<u>-</u>
c. Temporary ACA Risk Corridors Program											
1. Accrued retrospective premium	-	-	-	-	-	-	-	-	I	-	-
2. Reserve for rate credits or policy experience rating refunds	-	-	-	-	-	-	-	-	J	-	-
3. Subtotal ACA Risk Corridors Program	<u>-</u>	<u>-</u>	<u>-</u>	<u>-</u>	<u>-</u>	<u>-</u>	<u>-</u>	<u>-</u>		<u>-</u>	<u>-</u>
d. Total for ACA Risk-Sharing Provisions	\$ 23,170,408	\$ (1,551,996)	\$ 25,475,390	\$ (1,568,132)	\$ (2,304,982)	\$ 16,136	\$ 4,730,758	\$ (16,136)		\$ 2,425,776	\$ -

Explanation of Adjustments

- A. The 2015 December risk adjustment factor receivable was reported based on estimated state risk transfer factors for each state and risk pool utilizing paid claims data through October 31, 2015. The adjustments as of 12/31/2016 reflect true-ups based on the final CMS Summary Report on Transitional Reinsurance Payments and the Permanent Risk Adjustment Transfers for the 2015 Program Year and reflect the balance in accordance with the CMS cash settlement process at the state and market level. Additionally, the published risk adjustment receivable was reduced by the estimated impact of the funds CMS is not expected to collect due to an insolvent carrier in accordance with the CMS published Frequently Asked Questions ("FAQ") on August 14, 2015. Within the FAQ CMS communicated that benefit year risk adjustment payables within a risk pool will be adjusted in a pro rata basis to the extent that CMS is unable to fully collect risk adjustment funds from all carriers.
- B. The 2015 December risk adjustment factor payable was reported based on estimated state risk transfer factors for each state and risk pool utilizing paid claims data through October 31, 2015. The adjustments as of 12/31/2016 reflect true-ups based on the Final CMS Summary Report on Transitional Reinsurance Payments and the Permanent Risk Adjustment Transfers for the 2015 Program Year and reflect the balance in accordance with the CMS cash settlement process at the state and market level.
- C. The adjustment to the amounts recoverable for paid claims was driven by the inclusion of 4 months of additional paid claims run out data from December 2015 to April 2016 as well as CMS increasing the reinsurance co-insurance rate from the previously published 50% to 55.2% in Q2 '16.
- D. The adjustment to the amounts recoverable for claims unpaid reflects the HHS Reinsurance Program parameters which base the final reinsurance recovery amount only on 2015 incurred claims data paid through April 2016.
- E. N/A
- F. N/A
- G. N/A
- H. N/A
- I. N/A
- J. N/A

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

	Accrued During the Prior Year on Business Written Before December 31 of the Prior Year		Received or Paid as of the Current Year on Business Written Before December 31 of the Prior Year		Differences		Adjustments		Unsettled Balances as of the Reporting Date		
	1	2	3	4	Prior Year Accrued Less Payments (Col 1-3)	Prior Year Accrued Less Payments (Col 2-4)	To Prior Year Balances	To Prior Year Balances	Cumulative Balance from Prior Years (Col 1-3+7)	Cumulative Balance from Prior Years (Col 2-4+8)	
	Receivable	(Payable)	Receivable	(Payable)	5	6	7	8	9	10	
Risk Corridors Program Year:											
a. 2014											
1. Accrued retrospective premium	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	A	\$ -	\$ -
2. Reserve for rate credits or policy experience rating refunds	-	-	-	-	-	-	-	-	B	-	-
b. 2015											
1. Accrued retrospective premium	-	-	-	-	-	-	-	-	C	-	-
2. Reserve for rate credits or policy experience rating refunds	-	-	-	-	-	-	-	-	D	-	-
c. 2016											
1. Accrued retrospective premium	-	-	-	-	-	-	-	-	E	-	-
2. Reserve for rate credits or policy experience rating refunds	-	-	-	-	-	-	-	-	F	-	-
d. Total for Risk Corridors	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -		\$ -	\$ -

Explanation of Adjustments

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

(5) The following table discloses ACA risk corridor receivable balances by risk corridor program year:

Risk Corridors Program Year:	1 Estimated Amount to be Filed or Final Amount Filed with CMS	2 Non-Accrued Amounts for Impairment or Other Reasons	3 Amounts received from CMS	4 Asset Balance (Gross of Non-admissions) (1-2-3)	5 Non-admitted Amount	6 Net Admitted Asset (4-5)
a. 2014	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
b. 2015	1,357,527	1,357,527	-	-	-	-
c. 2016	8,350,871	8,350,871	-	-	-	-
d. Total (a+b+c)	<u>\$ 9,708,398</u>	<u>\$ 9,708,398</u>	<u>\$ -</u>	<u>\$ -</u>	<u>\$ -</u>	<u>\$ -</u>

25. CHANGE IN INCURRED CLAIMS AND CLAIMS ADJUSTMENT EXPENSES

Changes in estimates related to the prior year incurred claims are included in total hospital and medical expenses in the current year in the statutory basis statements of operations. The following tables disclose paid claims, incurred claims, and the balance in the claims unpaid, accrued medical incentive pool and bonus amounts, aggregate health claim reserves, health care and other amounts receivable, and reinsurance recoverables for the years ended December 31, 2016 and 2015:

	2016		Total
	Current Year Incurred Claims	Prior Years Incurred Claims	
Beginning of year claim reserve	\$ -	\$ (122,832,291)	\$ (122,832,291)
Paid claims—net of health care receivable and reinsurance recoveries collected	734,133,839	67,452,623	801,586,462
End of year claim reserve	<u>137,074,091</u>	<u>3,587,647</u>	<u>140,661,738</u>
Incurred claims excluding the change in health care receivable and reinsurance recoverables as presented below	871,207,930	(51,792,021)	819,415,909
Beginning of year health care receivable and reinsurance recoverables	-	43,909,991	43,909,991
End of year health care receivable and reinsurance recoverables	<u>(40,040,441)</u>	<u>(4,882,742)</u>	<u>(44,923,183)</u>
Total incurred claims	<u>\$ 831,167,489</u>	<u>\$ (12,764,772)</u>	<u>\$ 818,402,717</u>

	2015		Total
	Current Year Incurred Claims	Prior Years Incurred Claims	
Beginning of year claim reserve	\$ -	\$ (110,767,628)	\$ (110,767,628)
Paid claims—net of health care receivable and reinsurance recoveries collected	708,906,450	65,887,609	774,794,059
End of year claim reserve	<u>119,504,257</u>	<u>3,328,033</u>	<u>122,832,290</u>
Incurred claims excluding the change in health care receivable and reinsurance recoverables as presented below	828,410,707	(41,551,986)	786,858,721
Beginning of year health care receivable and reinsurance recoverables	-	29,330,927	29,330,927
End of year health care receivable and reinsurance recoverables	<u>(40,468,957)</u>	<u>(3,441,034)</u>	<u>(43,909,991)</u>
Total incurred claims	<u>\$ 787,941,750</u>	<u>\$ (15,662,093)</u>	<u>\$ 772,279,657</u>

The liability for claims unpaid, accrued medical incentive pool and bonus amounts, aggregate health claim reserves, net of health care and other amounts receivable and reinsurance recoverables as of December 31, 2015 was \$78,922,300. As of December 31, 2016 \$67,452,623 has been paid for incurred claims attributable to insured events of prior years. Reserves remaining for prior years, net of health care and other amounts receivable and reinsurance recoverables are now \$1,295,095, as a result

of re-estimation of unpaid claims. Therefore, there has been \$12,764,772 favorable prior year development since December 31, 2015 to December 31, 2016. The primary drivers consist of favorable development as a result of a change in the provision for adverse deviations in experience of \$6,707,207 \$2,641,882 in retroactivity for inpatient, outpatient, physician, and pharmacy claims and \$2,572,753 in reinsurance. At December 31, 2015, the Company recorded \$15,662,093 of favorable development as a result of a change in the provision for adverse deviations in experience of \$5,490,206 and \$9,031,019 in retroactivity for inpatient, outpatient, physician, and pharmacy claims. Original estimates are increased or decreased, as additional information becomes known regarding individual claims, including the medical loss ratio rebate accrual. Included in this development is the impact related to retrospectively rated policies, which also has a corresponding impact on medical loss ratio rebates. As a result of the prior year effects, on a regular basis, the Company adjusts revenue and the corresponding liability and/or receivable related to retrospectively rated policies and the impact of the change is included as a component of change in unearned premium reserves and reserve for rate credits in the statutory basis statements of operations.

The Company incurred CAE of \$67,003,706 and \$55,320,407 in 2016 and 2015, respectively. These costs are included in the management service fees paid by the Company to UHS as a part of its Agreement (see Note 10). The following table discloses paid CAE, incurred CAE, and the balance in the unpaid claim adjustment expenses reserve for 2016 and 2015:

	2016	2015
Total claims adjustment expenses	\$ 67,003,706	\$ 55,320,407
Less current year unpaid claims adjustment expenses	(1,485,547)	(1,283,184)
Add prior year unpaid claims adjustment expenses	<u>1,283,184</u>	<u>1,057,203</u>
Total claims adjustment expenses paid	<u>\$ 66,801,343</u>	<u>\$ 55,094,426</u>

26. INTERCOMPANY POOLING ARRANGEMENTS

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

27. STRUCTURED SETTLEMENTS

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

28. HEALTH CARE AND OTHER AMOUNTS RECEIVABLE

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

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

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

ANNUAL STATEMENT FOR THE YEAR 2016 OF THE Oxford Health Plans (NJ), Inc.

Quarter	Estimated Pharmacy Rebates as Reported on Financial Statements	Pharmacy Rebates as Billed or Otherwise Confirmed	Actual Rebates Received within 90 Days of Billing	Actual Rebates Received within 91 to 180 Days of Billing	Actual Rebates Received More than 180 Days after Billing
12/31/2016	\$ 21,817,237	\$ -	\$ -	\$ -	\$ -
9/30/2016	23,251,139	22,803,722	12,353,548	-	-
6/30/2016	21,913,908	21,716,411	17,299,147	3,539,955	-
3/31/2016	20,191,430	19,978,980	15,994,869	3,545,819	305,300
12/31/2015	19,692,774	19,692,746	16,599,202	2,823,349	31,214
9/30/2015	18,811,931	18,910,352	15,260,921	1,935,937	1,638,811
6/30/2015	17,755,218	18,190,802	14,654,659	2,495,742	987,438
3/31/2015	15,492,025	15,694,792	11,487,311	3,162,423	1,053,592
12/31/2014	12,337,555	11,931,296	9,399,400	1,844,749	591,135
9/30/2014	12,063,918	11,644,228	9,058,669	2,215,805	368,168
6/30/2014	12,047,109	11,660,140	8,751,190	2,208,441	685,291
3/31/2014	12,024,074	11,886,176	8,233,258	2,652,456	965,517

Of the amount reported as health care and other amounts receivable, \$31,017,783 and \$26,579,235 relates to pharmacy rebates receivable as of December 31, 2016 and 2015, respectively. This increase is primarily due to increased Medicare membership along with the change in generic/name brand mix.

Additionally, the Company admitted \$1,932,324 and \$1,826,143 for provider overpayment and miscellaneous receivables as of December 31, 2016 and 2015, respectively.

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

29. PARTICIPATING POLICIES

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

30. PREMIUM DEFICIENCY RESERVES

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

	2016
1. Liability carried for premium deficiency reserves	\$ -
2. Date of the most recent evaluation of this liability	<u>12/31/2016</u>
3. Was anticipated investment income utilized in this calculation?	Yes <input checked="" type="checkbox"/> No <input type="checkbox"/>
	2015
1. Liability carried for premium deficiency reserves	\$ 6,784,000
2. Date of the most recent evaluation of this liability	<u>12/31/2015</u>
3. Was anticipated investment income utilized in this calculation?	Yes <input checked="" type="checkbox"/> No <input type="checkbox"/>

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

31. ANTICIPATED SALVAGE AND SUBROGATION

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

GENERAL INTERROGATORIES

PART 1 - COMMON INTERROGATORIES GENERAL

- 1.1 Is the reporting entity a member of an Insurance Holding Company System consisting of two or more affiliated persons, one or more of which is an insurer? Yes [X] No []
If yes, complete Schedule Y, Parts 1, 1A and 2
- 1.2 If yes, did the reporting entity register and file with its domiciliary State Insurance Commissioner, Director or Superintendent, or with such regulatory official of the state of domicile of the principal insurer in the Holding Company System, a registration statement providing disclosure substantially similar to the standards adopted by the National Association of Insurance Commissioners (NAIC) in its Model Insurance Holding Company System Regulatory Act and model regulations pertaining thereto, or is the reporting entity subject to standards and disclosure requirements substantially similar to those required by such Act and regulations? Yes [X] No [] N/A []
- 1.3 State Regulating? New Jersey
- 2.1 Has any change been made during the year of this statement in the charter, by-laws, articles of incorporation, or deed of settlement of the reporting entity? Yes [] No [X]
- 2.2 If yes, date of change:
- 3.1 State as of what date the latest financial examination of the reporting entity was made or is being made. 12/31/2012
- 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. 12/31/2012
- 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). 02/27/2014
- 3.4 By what department or departments?
New Jersey Department of Banking and Insurance
- 3.5 Have all financial statement adjustments within the latest financial examination report been accounted for in a subsequent financial statement filed with Departments? Yes [] No [] N/A [X]
- 3.6 Have all of the recommendations within the latest financial examination report been complied with? Yes [] No [] N/A [X]
- 4.1 During the period covered by this statement, did any agent, broker, sales representative, non-affiliated sales/service organization or any combination thereof under common control (other than salaried employees of the reporting entity), receive credit or commissions for or control a substantial part (more than 20 percent of any major line of business measured on direct premiums) of:
4.11 sales of new business? Yes [] No [X]
4.12 renewals? Yes [] No [X]
- 4.2 During the period covered by this statement, did any sales/service organization owned in whole or in part by the reporting entity or an affiliate, receive credit or commissions for or control a substantial part (more than 20 percent of any major line of business measured on direct premiums) of:
4.21 sales of new business? Yes [] No [X]
4.22 renewals? Yes [] No [X]
- 5.1 Has the reporting entity been a party to a merger or consolidation during the period covered by this statement? Yes [] No [X]
- 5.2 If yes, provide the name of the entity, NAIC Company Code, and state of domicile (use two letter state abbreviation) for any entity that has ceased to exist as a result of the merger or consolidation.
- | 1
Name of Entity | 2
NAIC Company Code | 3
State of Domicile |
|---------------------|------------------------|------------------------|
| | | |
- 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 [X]
- 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 [X]
- 7.2 If yes,
7.21 State the percentage of foreign control; %
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 or government, manager or attorney in fact).

1 Nationality	2 Type of Entity

GENERAL INTERROGATORIES

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

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

9. What is the name and address of the independent certified public accountant or accounting firm retained to conduct the annual audit?
Deloitte & Touche LLP
Minneapolis, MN
- 10.1 Has the insurer been granted any exemptions to the prohibited non-audit services provided by the certified independent public accountant requirements as allowed in Section 7H of the Annual Financial Reporting Model Regulation (Model Audit Rule), or substantially similar state law or regulation? Yes [] No [X]
- 10.2 If the response to 10.1 is yes, provide information related to this exemption:
.....
- 10.3 Has the insurer been granted any exemptions related to the other requirements of the Annual Financial Reporting Model Regulation as allowed for in Section 18A of the Model Regulation, or substantially similar state law or regulation? Yes [] No [X]
- 10.4 If the response to 10.3 is yes, provide information related to this exemption:
.....
- 10.5 Has the reporting entity established an Audit Committee in compliance with the domiciliary state insurance laws? Yes [X] No [] N/A []
- 10.6 If the response to 10.5 is no or n/a, please explain
.....
11. What is the name, address and affiliation (officer/employee of the reporting entity or actuary/consultant associated with an actuarial consulting firm) of the individual providing the statement of actuarial opinion/certification?
Allen J. Sorbo, Vice President and Corporate Chief Actuary of UnitedHealthcare Insurance Company, of which Oxford Health Plans (NJ), Inc. is an affiliate, 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
- 12.13 Total book/adjusted carrying value \$
- 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).
Minor updates were made to the Code.
- 14.3 Have any provisions of the code of ethics been waived for any of the specified officers? Yes [] No [X]
- 14.31 If the response to 14.3 is yes, provide the nature of any waiver(s).
.....

GENERAL INTERROGATORIES

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

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

BOARD OF DIRECTORS

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

FINANCIAL

19. Has this statement been prepared using a basis of accounting other than Statutory Accounting Principles (e.g., Generally Accepted Accounting Principles)? Yes [] No [X]
- 20.1 Total amount loaned during the year (inclusive of Separate Accounts, exclusive of policy loans):
- | | | |
|---|----|---|
| 20.11 To directors or other officers | \$ | 0 |
| 20.12 To stockholders not officers | \$ | 0 |
| 20.13 Trustees, supreme or grand (Fraternal Only) | \$ | 0 |
- 20.2 Total amount of loans outstanding at the end of year (inclusive of Separate Accounts, exclusive of policy loans):
- | | | |
|---|----|---|
| 20.21 To directors or other officers | \$ | 0 |
| 20.22 To stockholders not officers | \$ | 0 |
| 20.23 Trustees, supreme or grand (Fraternal Only) | \$ | 0 |
- 21.1 Were any assets reported in this statement subject to a contractual obligation to transfer to another party without the liability for such obligation being reported in the statement? Yes [] No [X]
- 21.2 If yes, state the amount thereof at December 31 of the current year:
- | | | |
|----------------------------|----|---|
| 21.21 Rented from others | \$ | 0 |
| 21.22 Borrowed from others | \$ | 0 |
| 21.23 Leased from others | \$ | 0 |
| 21.24 Other | \$ | 0 |
- 22.1 Does this statement include payments for assessments as described in the Annual Statement Instructions other than guaranty fund or guaranty association assessments? Yes [X] No []
- 22.2 If answer is yes:
- | | | |
|--|----|------------|
| 22.21 Amount paid as losses or risk adjustment | \$ | 0 |
| 22.22 Amount paid as expenses | \$ | 19,590,764 |
| 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: \$

INVESTMENT

- 24.01 Were all the stocks, bonds and other securities owned December 31 of current year, over which the reporting entity has exclusive control, in the actual possession of the reporting entity on said date? (other than securities lending programs addressed in 24.03) Yes [X] No []
- 24.02 If no, give full and complete information relating thereto
- 24.03 For security lending programs, provide a description of the program including value for collateral and amount of loaned securities, and whether collateral is carried on or off-balance sheet. (an alternative is to reference Note 17 where this information is also provided)
N/A
- 24.04 Does the Company's security lending program meet the requirements for a conforming program as outlined in the Risk-Based Capital Instructions? Yes [] No [] N/A [X]
- 24.05 If answer to 24.04 is yes, report amount of collateral for conforming programs. \$
- 24.06 If answer to 24.04 is no, report amount of collateral for other programs. \$
- 24.07 Does your securities lending program require 102% (domestic securities) and 105% (foreign securities) from the counterparty at the outset of the contract? Yes [] No [] N/A [X]
- 24.08 Does the reporting entity non-admit when the collateral received from the counterparty falls below 100%? Yes [] No [] N/A [X]
- 24.09 Does the reporting entity or the reporting entity's securities lending agent utilize the Master Securities lending Agreement (MSLA) to conduct securities lending? Yes [] No [] N/A [X]

GENERAL INTERROGATORIES

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

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

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

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

25.21 Subject to repurchase agreements.....	\$	
25.22 Subject to reverse repurchase agreements.....	\$	
25.23 Subject to dollar repurchase agreements.....	\$	
25.24 Subject to reverse dollar repurchase agreements.....	\$	
25.25 Placed under option agreements.....	\$	
25.26 Letter stock or securities restricted as to sale - excluding FHLB Capital Stock.....	\$	
25.27 FHLB Capital Stock.....	\$	
25.28 On deposit with states.....	\$	146,427,633
25.29 On deposit with other regulatory bodies.....	\$	
25.30 Pledged as collateral - excluding collateral pledged to an FHLB.....	\$	
25.31 Pledged as collateral to FHLB - including assets backing funding agreements.....	\$	
25.32 Other.....	\$	

25.3 For category (25.26) provide the following:

1 Nature of Restriction	2 Description	3 Amount

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

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

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

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

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

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

1 Name of Custodian(s)	2 Custodian's Address
Northern Trust	50 S. LaSalle, Chicago, IL 60675

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

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

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

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

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

GENERAL INTERROGATORIES

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

1 Name of Firm or Individual	2 Affiliation
JP Morgan Investment Management, Inc.	U.....
Deutsche Investment Management Americas, Inc.	U.....
Internally Managed	I.....

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

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

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

1 Central Registration Depository Number	2 Name of Firm or Individual	3 Legal Entity Identifier (LEI)	4 Registered With	5 Investment Management Agreement (IMA) Filed
107038	JP Morgan Investment Management Inc.	N/A	SEC	NO.....
104518	Deutsche Investment Management Americas Inc.	CZ83K4EEEX8QVCT3B128	SEC	NO.....

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

29.2 If yes, complete the following schedule:

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

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

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

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

	1 Statement (Admitted) Value	2 Fair Value	3 Excess of Statement over Fair Value (-), or Fair Value over Statement (+)
30.1 Bonds	195,462,548	194,741,024	(721,524)
30.2 Preferred stocks	0		0
30.3 Totals	195,462,548	194,741,024	(721,524)

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

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

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

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

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

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

32.2 If no, list exceptions:
.....

GENERAL INTERROGATORIES

OTHER

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

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

1 Name	2 Amount Paid

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

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

1 Name	2 Amount Paid

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

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

1 Name	2 Amount Paid

GENERAL INTERROGATORIES

PART 2 - HEALTH INTERROGATORIES

1.1 Does the reporting entity have any direct Medicare Supplement Insurance in force? Yes [] No [X]
 1.2 If yes, indicate premium earned on U.S. business only \$ _____
 1.3 What portion of Item (1.2) is not reported on the Medicare Supplement Insurance Experience Exhibit? \$ _____
 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 \$ _____
 1.5 Indicate total incurred claims on all Medicare Supplement Insurance \$ _____ 0

1.6 Individual policies:
 Most current three years:
 1.61 Total premium earned \$ 0
 1.62 Total incurred claims \$ 0
 1.63 Number of covered lives 0
 All years prior to most current three years:
 1.64 Total premium earned \$ 0
 1.65 Total incurred claims \$ 0
 1.66 Number of covered lives 0

1.7 Group policies:
 Most current three years:
 1.71 Total premium earned \$ 0
 1.72 Total incurred claims \$ 0
 1.73 Number of covered lives 0
 All years prior to most current three years:
 1.74 Total premium earned \$ 0
 1.75 Total incurred claims \$ 0
 1.76 Number of covered lives 0

2. Health Test:

	1 Current Year	2 Prior Year
2.1 Premium Numerator	1,051,944,659	975,741,399
2.2 Premium Denominator	1,051,944,659	975,741,399
2.3 Premium Ratio (2.1/2.2)	1.000	1.000
2.4 Reserve Numerator	146,905,428	140,839,002
2.5 Reserve Denominator	146,905,428	140,839,002
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 [X]

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

5.2 If no, explain:
 Oxford Health Plans (NJ), Inc. has insolvency only reinsurance

5.3 Maximum retained risk (see instructions)
 5.31 Comprehensive Medical \$
 5.32 Medical Only \$
 5.33 Medicare Supplement \$
 5.34 Dental & Vision \$
 5.35 Other Limited Benefit Plan \$
 5.36 Other \$

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 109,881
 8.2 Number of providers at end of reporting year 109,705

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.. \$
 9.22 Business with rate guarantees over 36 months \$

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..... | \$ 7,851,904 |
| 10.22 Amount actually paid for year bonuses..... | \$ 6,634,426 |
| 10.23 Maximum amount payable withholds..... | \$ 556,253 |
| 10.24 Amount actually paid for year withholds..... | \$ 150,743 |

- 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. New Jersey
- 11.4 If yes, show the amount required. \$ 64,589,748
- 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
 125% of the sum of \$37,647,606 (8% fee for service and Hospital non contracted costs) and \$14,024,192 (4% of contracted hospital costs)

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

1 Name of Service Area
Delaware = New Castle
Missouri = St. Louis County; St. Louis City
New Jersey = All Counties
Oregon = Clackamas County; Lane County; Multnomah County; Washington County
Pennsylvania = Alleghany; Beaver; Berks; Crawford; Erie; Lancaster; Lehigh; Northampton; Westmoreland and York
Rhode Island = Bristol; Kent; Newport; Providence and Washington

- 13.1 Do you act as a custodian for health savings accounts? Yes No
- 13.2 If yes, please provide the amount of custodial funds held as of the reporting date. \$
- 13.3 Do you act as an administrator for health savings accounts? Yes No
- 13.4 If yes, please provide the balance of funds administered as of the reporting date. \$
- 14.1 Are any of the captive affiliates reported on Schedule S, Part 3, authorized reinsurers? Yes No N/A
- 14.2 If the answer to 14.1 is yes, please provide the following:

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

15. Provide the following for individual ordinary life insurance* policies (U.S. business only) for the current year (prior to reinsurance assumed or ceded):
- | | |
|------------------------------------|------|
| 15.1 Direct Premium Written | \$ 0 |
| 15.2 Total Incurred Claims | \$ 0 |
| 15.3 Number of Covered Lives | 0 |

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

FIVE-YEAR HISTORICAL DATA

	1 2016	2 2015	3 2014	4 2013	5 2012
Balance Sheet (Pages 2 and 3)					
1. Total admitted assets (Page 2, Line 28)	302,758,921	289,539,700	284,644,751	337,265,964	317,313,493
2. Total liabilities (Page 3, Line 24)	185,576,223	168,555,340	158,083,154	196,462,336	193,210,293
3. Statutory minimum capital and surplus requirement	64,589,748	60,460,817	64,838,866	79,474,237	76,303,364
4. Total capital and surplus (Page 3, Line 33)	117,182,698	120,984,360	126,561,597	140,803,628	124,103,200
Income Statement (Page 4)					
5. Total revenues (Line 8)	1,057,013,334	970,087,908	1,018,838,915	1,143,678,884	1,117,995,166
6. Total medical and hospital expenses (Line 18)	818,402,717	772,279,657	812,077,163	944,997,708	875,408,726
7. Claims adjustment expenses (Line 20)	67,003,706	55,320,407	47,796,756	40,048,969	33,997,141
8. Total administrative expenses (Line 21)	101,432,101	104,606,508	120,804,159	113,625,584	119,340,597
9. Net underwriting gain (loss) (Line 24)	76,958,810	31,097,336	38,160,837	45,006,623	89,248,702
10. Net investment gain (loss) (Line 27)	3,309,625	4,436,831	3,833,694	5,232,633	5,870,288
11. Total other income (Lines 28 plus 29)	(676,381)	(341,098)	(646,636)	(462,907)	(626,724)
12. Net income or (loss) (Line 32)	48,929,650	14,644,124	22,534,321	34,049,428	63,051,982
Cash Flow (Page 6)					
13. Net cash from operations (Line 11)	55,722,374	6,994,420	(41,597,917)	13,448,414	57,753,604
Risk-Based Capital Analysis					
14. Total adjusted capital	117,182,698	120,984,360	126,561,597	140,803,628	124,103,200
15. Authorized control level risk-based capital	33,503,175	32,172,771	33,473,315	37,099,823	35,531,657
Enrollment (Exhibit 1)					
16. Total members at end of period (Column 5, Line 7)	107,485	109,163	105,907	168,158	173,193
17. Total members months (Column 6, Line 7)	1,277,979	1,341,946	1,567,789	2,070,740	2,095,188
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)	77.4	79.6	79.7	82.6	78.3
20. Cost containment expenses	4.4	3.2	2.9	2.0	0.0
21. Other claims adjustment expenses	1.9	2.6	1.8	1.5	0.0
22. Total underwriting deductions (Line 23)	92.7	96.8	96.3	96.1	92.0
23. Total underwriting gain (loss) (Line 24)	7.3	3.2	3.7	3.9	8.0
Unpaid Claims Analysis (U&I Exhibit, Part 2B)					
24. Total claims incurred for prior years (Line 13, Col. 5)	75,764,156	70,735,174	121,093,737	108,988,778	90,891,738
25. Estimated liability of unpaid claims-[prior year (Line 13, Col. 6)]	88,528,929	86,397,267	127,557,516	120,669,599	105,010,004
Investments In Parent, Subsidiaries and Affiliates					
26. Affiliated bonds (Sch. D Summary, Line 12, Col. 1)					
27. Affiliated preferred stocks (Sch. D Summary, Line 18, Col. 1)					
28. Affiliated common stocks (Sch. D Summary, Line 24, Col. 1)					
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					
31. All other affiliated					
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					

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

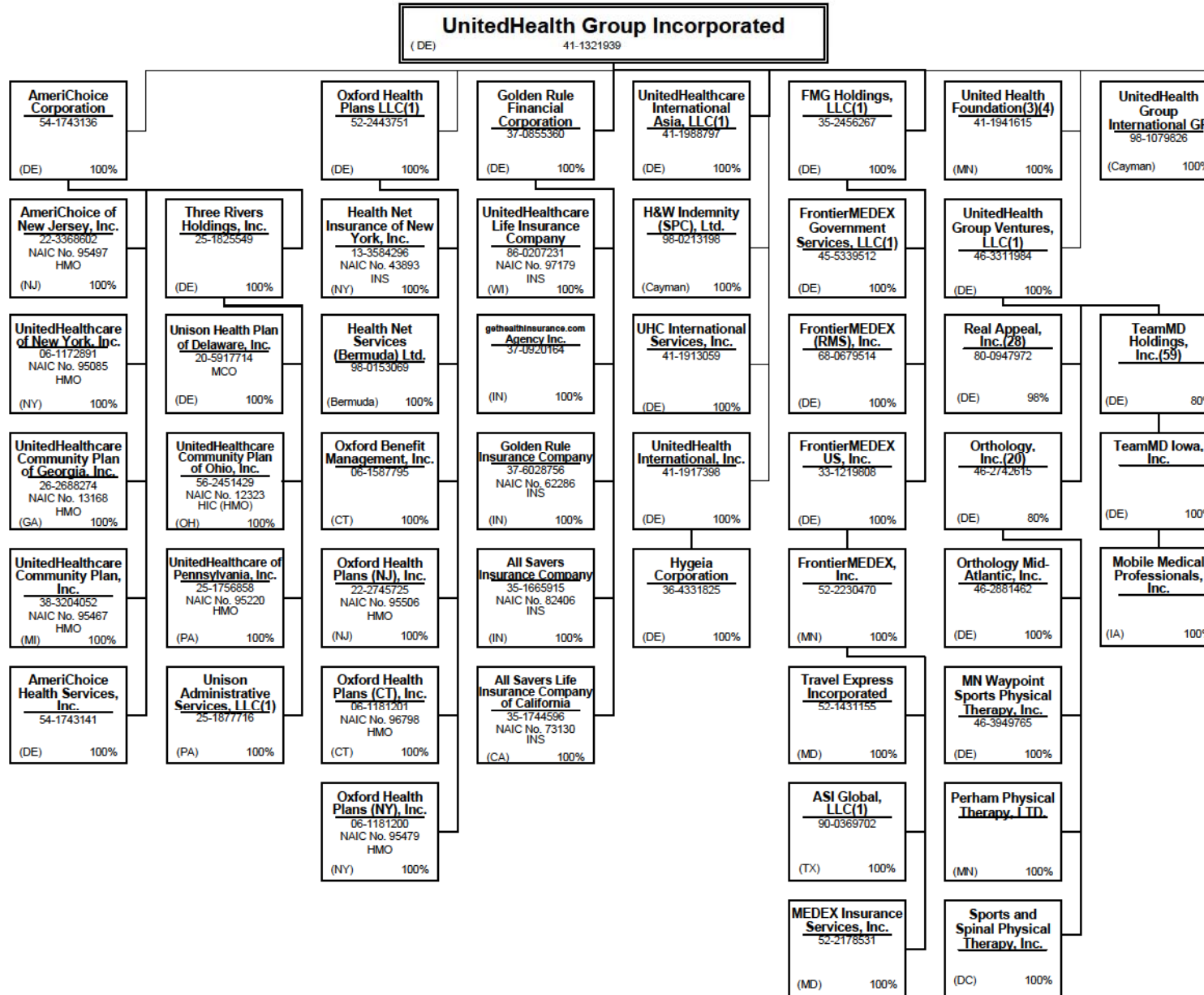
States, etc.	1 Active Status	Direct Business Only								
		2 Accident & Health Premiums	3 Medicare Title XVIII	4 Medicaid Title XIX	5 Federal Employees Health Benefits Plan Premiums	6 Life & Annuity Premiums & Other Considerations	7 Property/Casualty Premiums	8 Total Columns 2 Through 7	9 Deposit-Type Contracts	
1. Alabama	AL	N							0	
2. Alaska	AK	N							0	
3. Arizona	AZ	N							0	
4. Arkansas	AR	N							0	
5. California	CA	N							0	
6. Colorado	CO	N							0	
7. Connecticut	CT	N							0	
8. Delaware	DE	L							0	
9. District of Columbia	DC	N							0	
10. Florida	FL	N							0	
11. Georgia	GA	N							0	
12. Hawaii	HI	N							0	
13. Idaho	ID	N							0	
14. Illinois	IL	N							0	
15. Indiana	IN	N							0	
16. Iowa	IA	N							0	
17. Kansas	KS	N							0	
18. Kentucky	KY	N							0	
19. Louisiana	LA	N							0	
20. Maine	ME	N							0	
21. Maryland	MD	N							0	
22. Massachusetts	MA	N							0	
23. Michigan	MI	N							0	
24. Minnesota	MN	N							0	
25. Mississippi	MS	N							0	
26. Missouri	MO	L	285,213						285,213	
27. Montana	MT	N							0	
28. Nebraska	NE	N							0	
29. Nevada	NV	N							0	
30. New Hampshire	NH	N							0	
31. New Jersey	NJ	L	99,533,510	917,467,636					1,017,001,146	
32. New Mexico	NM	N							0	
33. New York	NY	N							0	
34. North Carolina	NC	N							0	
35. North Dakota	ND	N							0	
36. Ohio	OH	N							0	
37. Oklahoma	OK	N							0	
38. Oregon	OR	L	4,121,287						4,121,287	
39. Pennsylvania	PA	L	44,688,523						44,688,523	
40. Rhode Island	RI	L							0	
41. South Carolina	SC	N							0	
42. South Dakota	SD	N							0	
43. Tennessee	TN	N							0	
44. Texas	TX	N							0	
45. Utah	UT	N							0	
46. Vermont	VT	N							0	
47. Virginia	VA	N							0	
48. Washington	WA	N							0	
49. West Virginia	WV	N							0	
50. Wisconsin	WI	N							0	
51. Wyoming	WY	N							0	
52. American Samoa	AS	N							0	
53. Guam	GU	N							0	
54. Puerto Rico	PR	N							0	
55. U.S. Virgin Islands	VI	N							0	
56. Northern Mariana Islands	MP	N							0	
57. Canada	CAN	N							0	
58. Aggregate other alien	OT	XXX	0	0	0	0	0	0	0	0
59. Subtotal	XXX	99,533,510	966,562,659	0	0	0	0	1,066,096,169	0	0
60. Reporting entity contributions for Employee Benefit Plans	XXX							0		
61. Total (Direct Business)	(a) 6	99,533,510	966,562,659	0	0	0	0	1,066,096,169	0	0
DETAILS OF WRITE-INS										
58001.	XXX									
58002.	XXX									
58003.	XXX									
58998. Summary of remaining write-ins for Line 58 from overflow page	XXX	0	0	0	0	0	0	0	0	0
58999. Totals (Lines 58001 through 58003 plus 58998)(Line 58 above)	XXX	0	0	0	0	0	0	0	0	0

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

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

The premiums are allocated based on the sales location of the group or address of the individual and recorded in the financial system by state as the premiums are received.
 (a) Insert the number of L responses except for Canada and Other Alien.

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



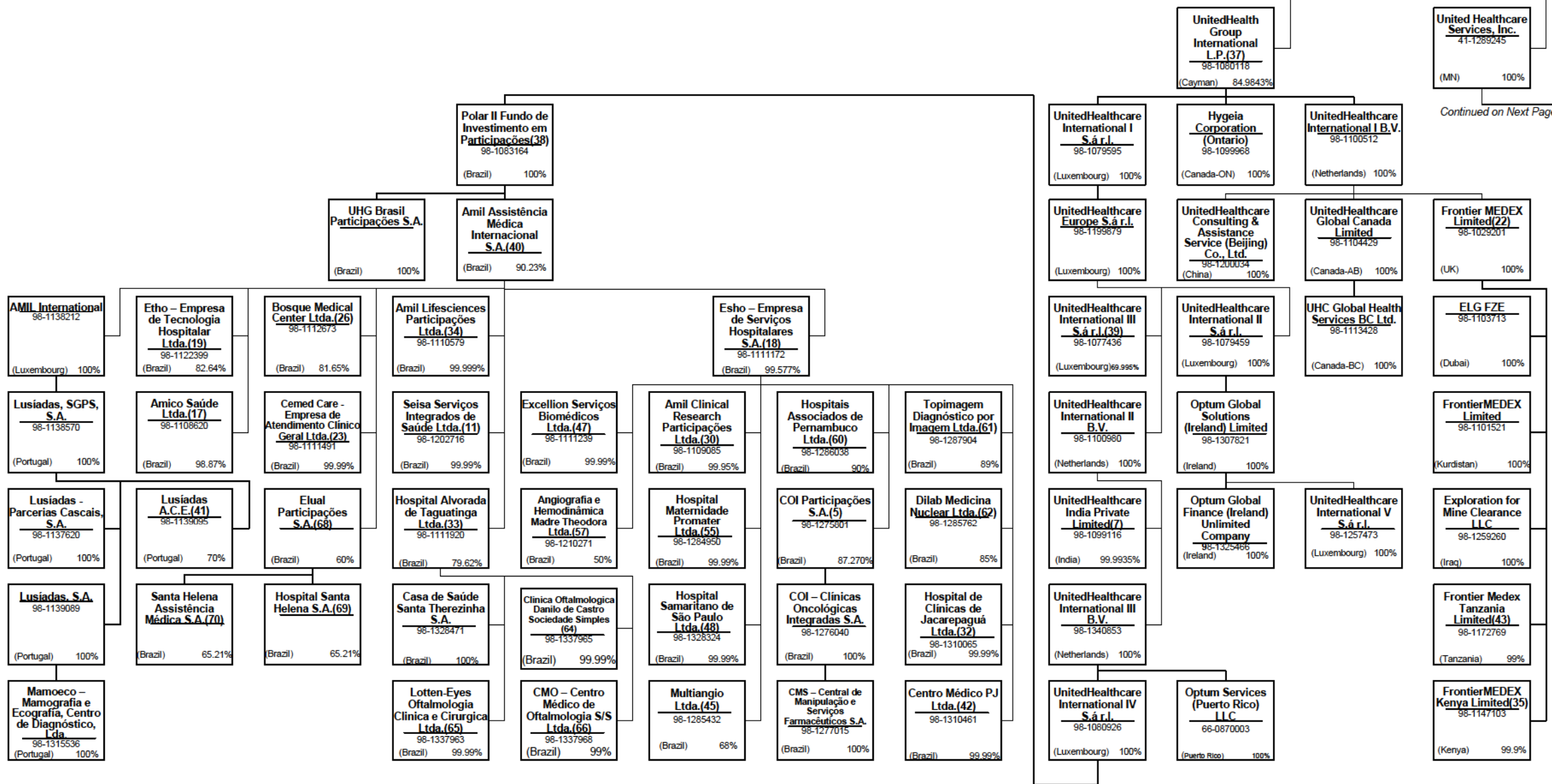
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SCHEDULE Y – INFORMATION CONCERNING ACTIVITIES OF INSURER MEMBERS OF A HOLDING COMPANY GROUP
PART 1 – ORGANIZATIONAL CHART

UnitedHealth Group Incorporated
 (DE) 41-1321939

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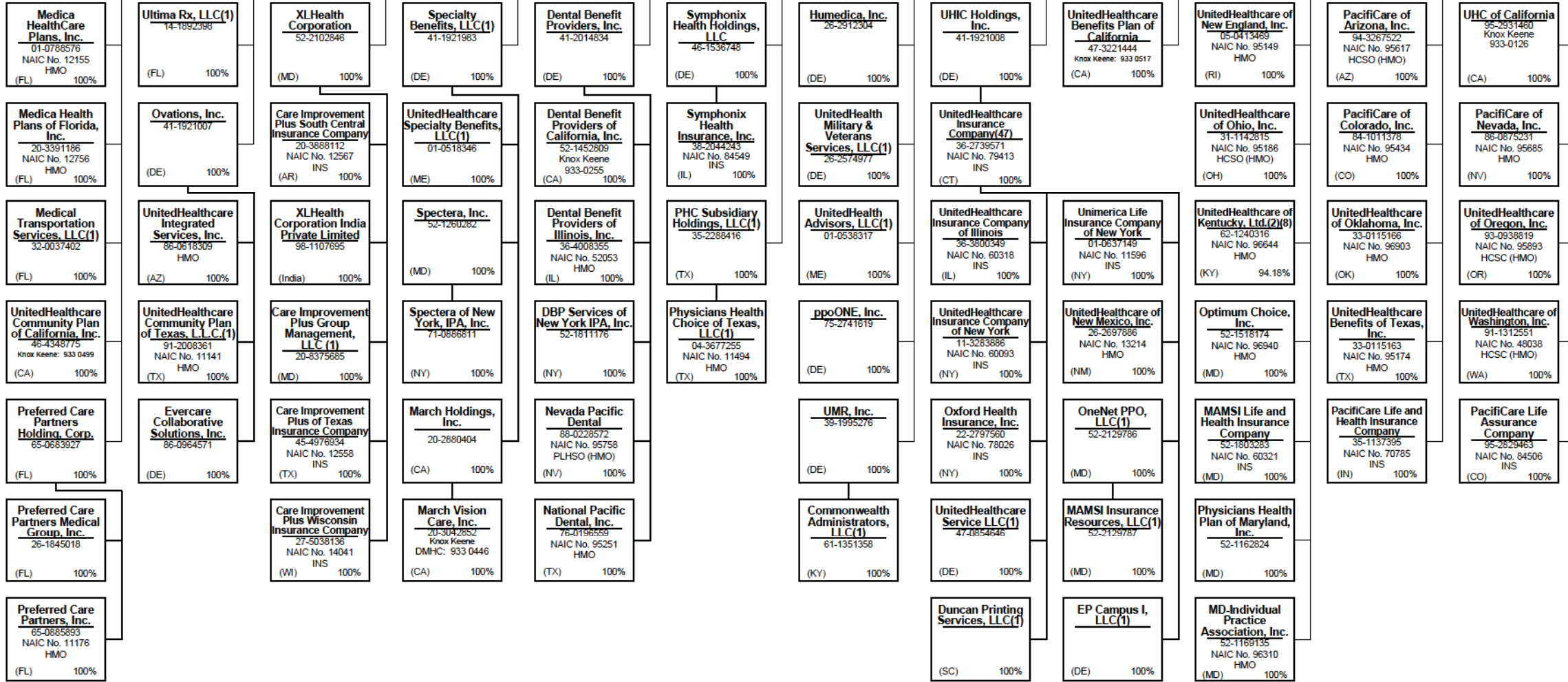
40.1

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

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

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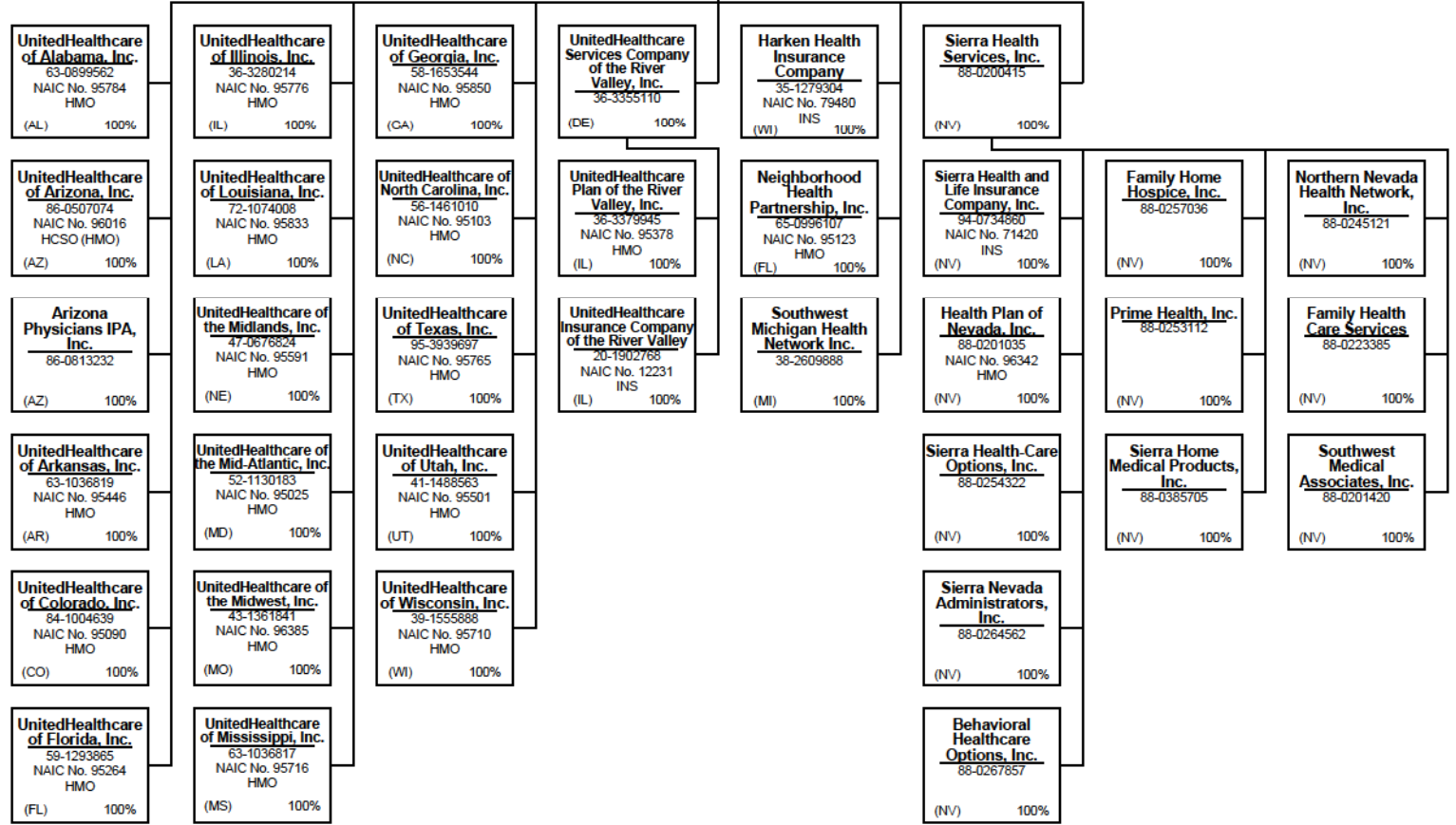
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SCHEDULE Y – INFORMATION CONCERNING ACTIVITIES OF INSURER MEMBERS OF A HOLDING COMPANY GROUP
PART 1 – ORGANIZATIONAL CHART

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

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



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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

Riverside Medical Management, LLC
 (DE) 100%

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

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

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

Urgent Care MSO, LLC(1)
 26-3667220
 (DE) 100%

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

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

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

Highlands Ranch Healthcare, LLC (1)
 84-1472632
 (CO) 100%

MedExpress Urgent Care of Boynton Beach, LLC(1)
 20-2545363
 (FL) 100%

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

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

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

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

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

For Health, Inc.
 33-0766617
 (DE) 100%

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

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

Inspiris Services Company
 26-0683057
 (TN) 100%

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

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

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

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

Polo Holdco, LLC(1)(46)
 47-5563848
 (DE) 80.1%

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

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

40.4

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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40.5

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

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

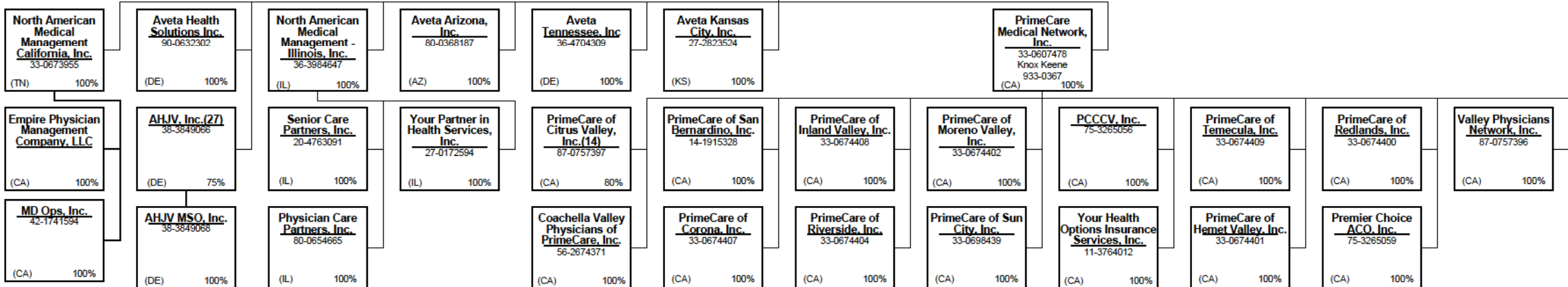
Optum, Inc.
30-0580620
(DE) 100%

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

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

Aveta Inc.
20-4057813
(DE) 100%

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



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

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

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

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

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

OptumHealth International B.V.
 96-1106868
 (Netherlands) 100%

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

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

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

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

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

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

United Behavioral Health
 94-2649097
 (CA) 100%

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

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

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

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

MSLA Management LLC(1)
 (DE) 100%

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

UnitedHealth UK Limited
 98-0559902
 (UK) 100%

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

Connexions, Inc.
 59-3884411
 (FL) 100%

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

ScriptSwitch Limited
 (UK) 100%

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

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

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

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

40.7

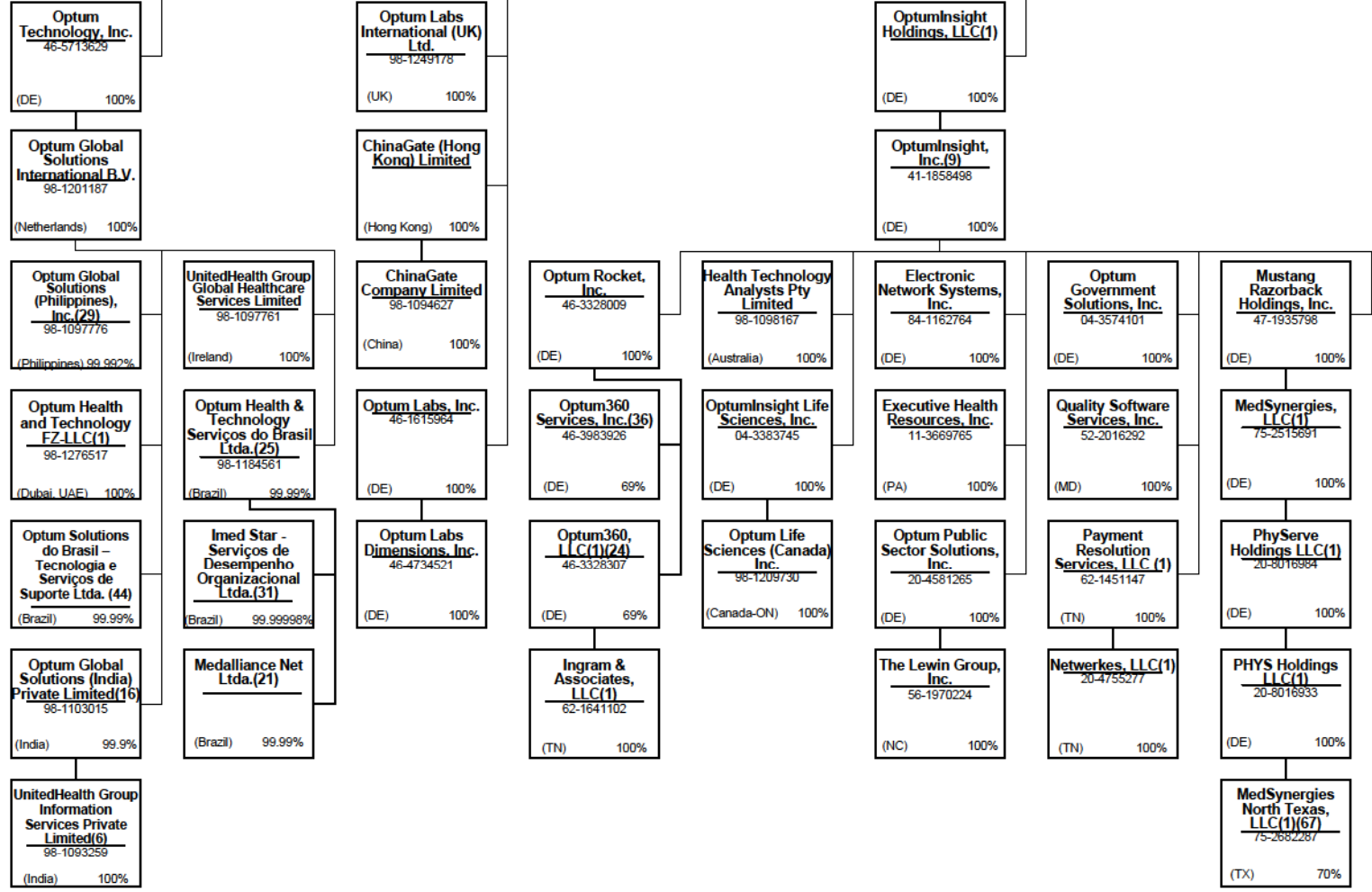
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SCHEDULE Y – INFORMATION CONCERNING ACTIVITIES OF INSURER MEMBERS OF A HOLDING COMPANY GROUP
PART 1 – ORGANIZATIONAL CHART

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

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

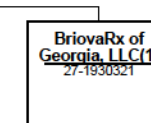
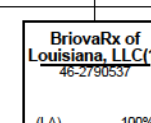
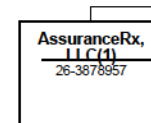
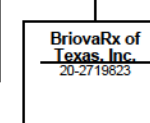
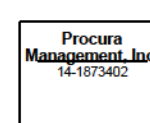
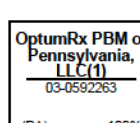
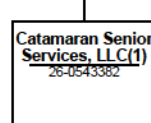
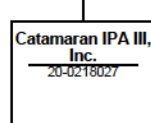
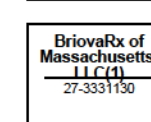
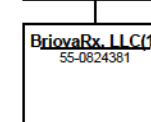
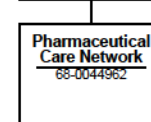
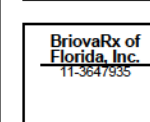
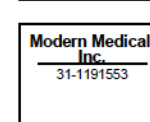
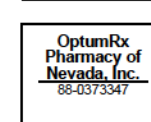
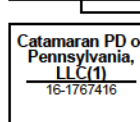
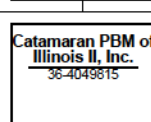
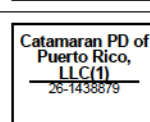
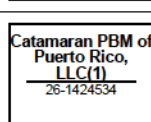
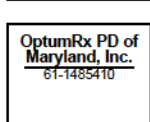
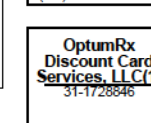
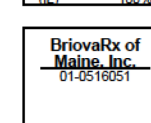
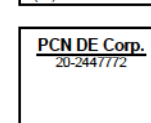
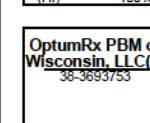
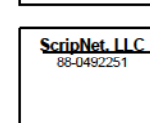
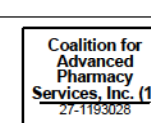
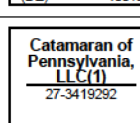
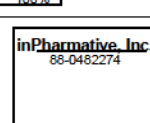
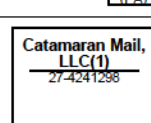
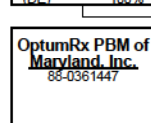
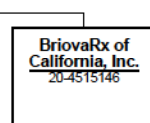
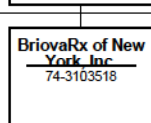
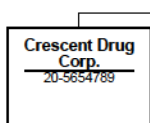
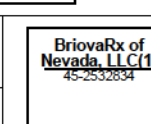
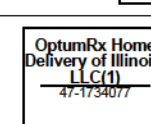
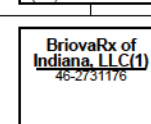
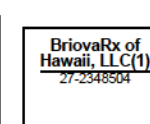
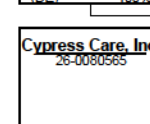
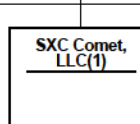
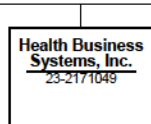
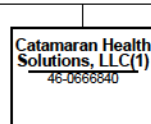
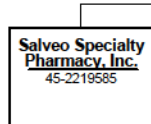
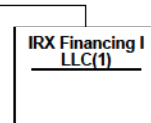
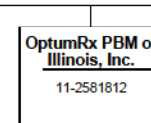
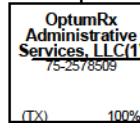
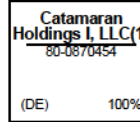
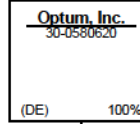


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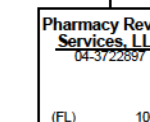
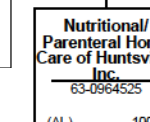
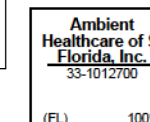
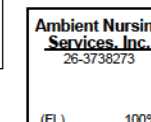
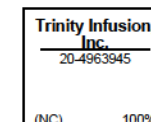
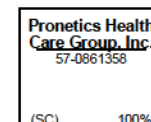
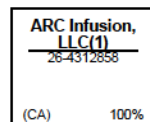
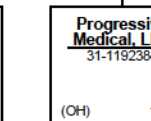
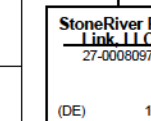
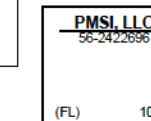
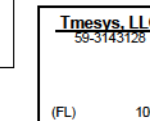
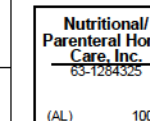
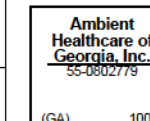
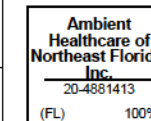
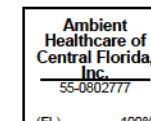
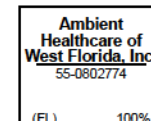
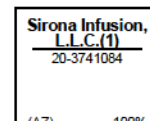
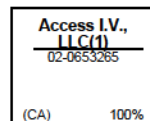
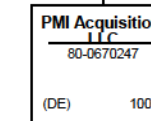
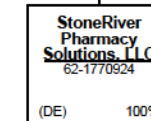
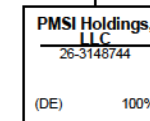
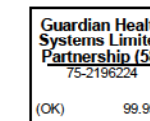
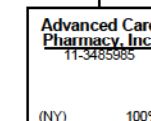
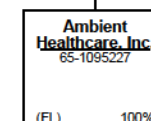
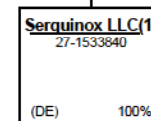
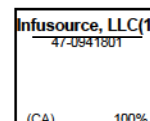
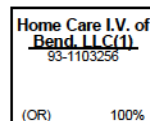
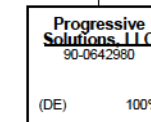
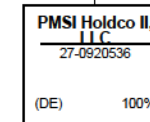
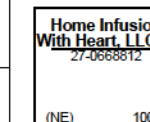
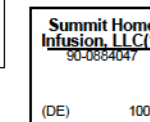
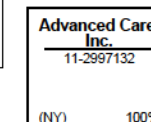
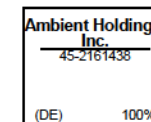
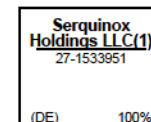
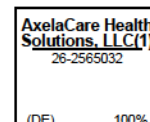
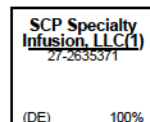
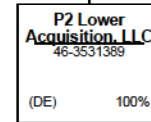
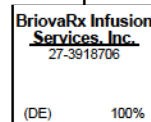
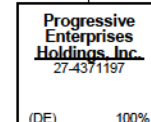
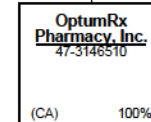
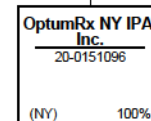
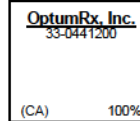
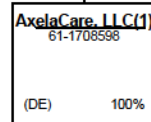
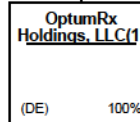
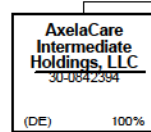
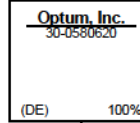
SCHEDULE Y – INFORMATION CONCERNING ACTIVITIES OF INSURER MEMBERS OF A HOLDING COMPANY GROUP
PART 1 – ORGANIZATIONAL CHART



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



40.10

Continued from Previous Page

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

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

- (1) Entity is a Limited Liability Company
 (2) Entity is a Partnership
 (3) Entity is a Non-Profit Corporation
 (4) Control of the Foundation is based on sole membership, not the ownership of voting securities
 (5) COI Participações S.A. is 87.270% owned by Esho – Empresa de Serviços Hospitalares S.A. and 12.729% owned by COIPAR Participações S.A.
 (6) UnitedHealth Group Information Services Private Limited is 100% owned by Optum Global Solutions (India) Private Limited. UnitedHealth International, Inc. holds 10 shares as a nominee shareholder.
 (7) UnitedHealthcare India Private Limited is 99.9935% owned by UnitedHealthcare International II B.V. and 0.0065% owned by UnitedHealth International, Inc.
 (8) General partnership interests are held by United HealthCare Services, Inc. (89.17%) and by UnitedHealthcare, Inc. (10.23%). United HealthCare Services, Inc. also holds 100% of the limited partnership interests. When combining general and limited partner interests, United HealthCare Services, Inc. owns 94.18% and UnitedHealthcare, Inc. owns 5.83%.
 (9) Branch office located in Abu Dhabi, UAE.
 (10) WellMed Medical Management, Inc. is 80% owned by Collaborative Care Holdings, LLC and 20% owned by WMG Healthcare Partners, L.P.
 (11) Seisa Serviços Integrados de Saúde Ltda is 99.99% owned by Amil Assistência Médica Internacional S.A. and 0.00007% owned by Cemed Care – Empresa de Atendimento Clínico Geral Ltda.
 (12) Optum Health & Technology (India) Private Limited is 99.996% owned by OptumHealth International B.V. and 0.004 % owned by United Behavioral Health.
 (13) INSPIRIS of Texas Physician Group is a Texas non-profit (taxable) whose sole member is Inspiris Services Company.
 (14) PrimeCare of Citrus Valley, Inc. is 80% owned by PrimeCare Medical Network, Inc. and 20% owned by Citrus Valley Medical Associates, Inc.
 (15) Optum Clinics Holdings, Inc. is 97.2% owned by Collaborative Care Holdings, LLC and 2.8% is owned by external shareholders.
 (16) Optum Global Solutions (India) Private Limited is 99.9% owned by Optum Global Solutions International B.V. and 0.1% owned by UnitedHealth International, Inc.
 (17) Amico Saúde Ltda. is 98.87947% owned by Amil Assistência Médica Internacional S.A. and 1.12053% owned by Cemed Care – Empresa de Atendimento Clínico Geral Ltda.
 (18) Esho – Empresa de Serviços Hospitalares S.A. is 99.577% owned by Amil Assistência Médica Internacional S.A. and 0.0185976% owned by Treasury Shares and .4044814% owned by external shareholders.
 (19) Etho – Empresa de Tecnologia Hospitalar Ltda. 82.64% owned by Amil Assistência Médica Internacional S.A. and 17.357% owned by an external shareholder.
 (20) Orthology, Inc. is 80% owned by UnitedHealth Group Ventures, LLC and 20% owned by external shareholders.
 (21) Medalliance Net Ltda. is owned 99.999985% by Optum Health & Technology Serviços do Brasil Ltda. and 0.000015% by UHG Brasil Participações S.A.
 (22) Branch offices in Iraq and Uganda.
 (23) Cemed Care Empresa de Atendimento Clínico Geral Ltda. Is 99.9999995% owned by Amil Assistência Médica Internacional S.A. and 0.000005% owned by Amico Saúde Ltda.
 (24) Optum 360, LLC is 69% owned by Optum Rocket, Inc; the remaining 31% is owned by external holders.
 (25) Optum Health & Technology Serviços do Brasil Ltda. is 99.9964% owned by Optum Global Solutions International B.V. and .0036% owned by OptumInsight, Inc.
- (26) Bosque Medical Center Ltda. is 81.65320% owned by Amil Assistência Médica Internacional S.A. and 18.34680% owned by Esho – Empresa de Serviços Hospitalares S.A.
 (27) AHJV, Inc. is 75% owned by NAMM Holdings, Inc. and 25% owned by Humana, Inc.
 (28) Real Appeal, Inc. is majority-owned by UHG or one of its affiliates and the remaining 2% is owned by Real Appeal Management.
 (29) Optum Global Solutions (Philippines), Inc. is 99.992% owned by Optum Global Solutions International B.V., and the remaining 0.008% is held by the company's directors.
 (30) Amil Clinical Research Participações Ltda. is 99.95% owned by Amil Lifesciences Participações Ltda. and 0.05% owned by Cemed Care – Empresa de Atendimento Clínico Geral Ltda.
 (31) Imed Star Serviços de Desempenho Organizacional Ltda. is 99.99998% owned by Optum Health & Technology Serviços do Brasil Ltda and 0.00002% owned by UHG Brasil Participações S.A.
 (32) Hospital de Clinicas de Jacarepaguá Ltda. is 99.999996% owned by Esho – Empresa de Serviços Hospitalares S.A. and 0.000004% is owned by Cemed Care – Empresa de Atendimento Clínico Geral Ltda.
 (33) Hospital Alvorada Taguatinga Ltda. is 79.62822% owned by Amil Assistência Médica Internacional S.A. 20.37178% by Bosque Medical Center Ltda.
 (34) Amil Lifesciences Participações Ltda. Is 99.999685% owned by Amil Assistência Médica Internacional S.A. and 0.000315% owned by Cemed Care Empresa de Atendimento Clínico Geral Ltda.
 (35) FrontierMEDEX Kenya Limited is 99.9% owned by Frontier MEDEX Limited and 0.1% owned by UnitedHealthcare International I B.V.
 (36) Optum360 Services, Inc. is 69% owned by Optum Rocket, Inc. and 31% owned by two external interest holders.
 (37) The limited partners of UnitedHealth Group International, L.P. include FMG Holdings, LLC (14.8145%), Hygeia Corporation (DE) (0.2012%) and UnitedHealth Group Incorporated (84.9843%). UnitedHealth Group International GP is the general partner of UnitedHealth Group International, L.P.
 (38) Polar II Fundo de Investimento em Participações is a Brazilian private equity investment fund incorporated in the form of a closed-end condominium.
 (39) UnitedHealthcare International III S.á r.l. is 69.995% owned by UnitedHealthcare Europe S.á r.l. and 30.005% owned by UnitedHealthcare International II S.á r.l.
 (40) Amil Assistência Médica Internacional S.A. is 90.23% owned by Polar II Fundo de Investimento em Participações and the remaining 9.77% is owned by the former controlling shareholders of Amil Assistência Médica Internacional S.A.
 (41) Lusiadas A.C.E. is 70% owned by Lusiadas, SGPS, S.A., 10% owned by Lusiadas – Parcerias Cascais, S.A., and 20% owned by Lusiadas, S.A.
 (42) Centro Médico PJ Ltda. is 99.99% owned by Esho – Empresa de Serviços Hospitalares S.A. and 0.01% is owned by Cemed Care – Empresa de Atendimento Clínico Geral Ltda.
 (43) Frontier Medex Tanzania Limited is 99% owned by Frontier MEDEX Limited. The remaining 1% is owned by a former officer of Frontier MEDEX Limited and is being transferred to UnitedHealthcare International I BV.
 (44) Optum Solutions do Brasil – Tecnologia e Serviços de Suporte Ltda., is 99.999998% owned by Optum Global Solutions International B.V. and 0.00002% owned by OptumHealth International B.V.
 (45) Multiangio Ltda. is 68% owned by Esho – Empresa de Serviços Hospitalares S.A. and the remaining 32% is owned by external shareholders.
 (46) Polo Holdco, LLC is 80.1% owned by Collaborative Care Holdings, LLC and the remaining 19.9% being owned by an outside third party.
 (47) Excellion Serviços Biomédicos Ltda is 99.999997% owned by Esho – Empresa de Serviços Hospitalares S.A. and 0.000003% is owned by Cemed Care - Empresa de Atendimento Clínico Geral Ltda.
- (48) Hospital Samaritano de São Paulo Ltda. is 99.9999998% owned by Esho – Empresa de Serviços Hospitalares S.A. and the remaining 0.0000002% is owned by Hospital Alvorada Taguatinga Ltda.
 (49) Branch office located in Hong Kong.
 (50) Dental Center Serviços Odontológicos Ltda. is 100% owned by Seisa Serviços Integrados de Saúde Ltda.
 (51) TBD
 (52) WESTMED Practice Partners LLC is 86.15% owned by Collaborative Care Holdings, LLC and 13.85% owned by external shareholders.
 (53) ProHEALTH Medical Management, LLC is 80% owned by Collaborative Care Holdings, LLC and 20% owned by an external shareholder.
 (54) ProHEALTH Fitness of Lake Success, LLC is 82.62% owned by ProHEALTH Medical Management, LLC and 17.38% by an external shareholder.
 (55) Hospital Maternidade Promater Ltda is 99.99% owned by Esho – Empresa de Serviços Hospitalares S.A. and 0.00006% owned by Cemed Care Empresa de Atendimento Clínico Geral Ltda.
 (56) Hospital Geral e Maternidade Madre Maria Theodora Ltda. is 99.9999% owned by Esho – Empresa de Serviços Hospitalares S.A. and 0.00001% owned by Cemed Care Empresa de Atendimento Clínico Geral Ltda.
 (57) Angiografia e Hemodinâmica Madre Theodora Ltda. is 50% owned by Hospital Geral e Maternidade Madre Maria Theodora Ltda. and 50% owned by 28 individual partners.
 (58) Guardian Health Systems Limited Partnership is 99.95% owned by AxelaCare Holdings, Inc. with the remaining 0.05% interest as a limited partner being held by AxelaCare Health Solutions, LLC.
 (59) TeamMD Holdings, Inc., a Delaware corporation, was formed as an 80% owned subsidiary of UnitedHealth Group Ventures, LLC, a Delaware limited liability company. The remaining 20% is owned by external shareholders.
 (60) Hospitais Associados de Pernambuco Ltda. is 90% owned by Esho – Empresa de Serviços Hospitalares S.A. and 10% is owned by an external shareholder
 (61) Topimagem Diagnóstico por Imagem Ltda. is 89% owned by Esho – Empresa de Serviços Hospitalares S.A., and the remaining 11% interest is owned by external shareholders.
 (62) Dilab – Medicina Nuclear Ltda is 85% owned by Esho – Empresa de Serviços Hospitalares S.A. and the remaining 15% is owned by external shareholders.
 (63) WellMed Networks – DFW, Inc. is 50% owned by WellMed Networks, Inc. and 50% owned by USMD Inc. WellMed Medical Management, Inc. controls 100% of WellMed Networks - DFW.
 (64) Clinica Oftalmologica Danilo de Castro Sociedade Simples is 99.99% owned by Hospital Alvorada de Taguatinga Ltda. and the remaining 0.333333% is owned by Lotten-Eyes Oftalmologia Clinica e Cirurgica Ltda.
 (65) Lotten-Eyes Oftalmologia Clinica e Cirurgica Ltda. is 99.99% owned by Hospital Alvorada de Taguatinga Ltda. and the remaining 0.000012% is owned by Esho – Empresa de Serviços Hospitalares S.A.
 (66) CMO – Centro Médico de Oftalmologia S/S Ltda. is 99% owned by Hospital Alvorada de Taguatinga Ltda. and the remaining is owned by Lotten-Eyes Oftalmologia Clinica e Cirurgica Ltda.
 (67) MedSynergies North Texas, LLC. is 70% owned by PHYS Holding LLC. and the remaining 30% is owned by PhyServe Holdings, LLC.
 (68) Elual Participações S.A. is 60% owned by Amil Assistência Médica Internacional S.A. and 40% by Esho – Empresa de Serviços Hospitalares S.A.
 (69) Hospital Santa Helena S.A. is 65.21% owned by Elual Participações S.A. and 34.79% owned by Esho – Empresa de Serviços Hospitalares S.A.
 (70) Santa Helena Assistência Médica S.A. is 65.21% owned by Elual Participações S.A. and 34.79% owned by Amil Assistência Médica Internacional S.A.

OVERFLOW PAGE FOR WRITE-INS

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

	Claim Adjustment Expenses		3 General Administrative Expenses	4 Investment Expenses	5 Total
	1 Cost Containment Expenses	2 Other Claim Adjustment Expenses			
2504. Miscellaneous Losses	2,369	1,051	(33,888)		(30,468)
2505. Professional Fees\Consulting	300,445	133,256	365,396		799,097
2506. Sundry General Expenses	1,869,414	829,140	2,861,090		5,559,644
2597. Summary of remaining write-ins for Line 25 from overflow page	2,172,228	963,447	3,192,598	0	6,328,273

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HEALTH ANNUAL STATEMENT

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

Oxford Health Plans (NJ), Inc.

NAIC Group Code 0707 0707 NAIC Company Code 95506 Employer's ID Number 22-2745725
(Current) (Prior)

Organized under the Laws of New Jersey, State of Domicile or Port of Entry NJ

Country of Domicile United States of America

Licensed as business type: Health Maintenance Organization

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

Incorporated/Organized 04/17/1985 Commenced Business 09/12/1985

Statutory Home Office 170 Wood Avenue, Floor 3 Iselin, NJ, US 08830
(Street and Number) (City or Town, State, Country and Zip Code)

Main Administrative Office 4 Research Drive, 5th Floor
(Street and Number) Shelton, CT, US 06484 203-447-4500
(City or Town, State, Country and Zip Code) (Area Code) (Telephone Number)

Mail Address 4 Research Drive, 5th Floor Shelton, CT, US 06484
(Street and Number or P.O. Box) (City or Town, State, Country and Zip Code)

Primary Location of Books and Records 4 Research Drive, 5th Floor
(Street and Number) Shelton, CT, US 06484 203-447-4500
(City or Town, State, Country and Zip Code) (Area Code) (Telephone Number)

Internet Website Address www.oxfordhealth.com

Statutory Statement Contact Joseph James Dewey 203-447-4444
(Name) (Area Code) (Telephone Number)
joseph_j_dewey@uhc.com 203-447-4451
(E-mail Address) (FAX Number)

OFFICERS

President Paul Owen Marden Treasurer Robert Worth Oberrender
Secretary Carmel Colica Chief Financial Officer Timothy Callahan Archer #

OTHER

Sanford Paul Cohen, M.D., Chief Medical Officer Nyle Brent Cottingham, Vice President William John Golden, Chair
Heather Anastasia Lang Jacobsen #, Assistant Secretary

DIRECTORS OR TRUSTEES

William John Golden Paul Owen Marden Sandra Denise Bruce Nichols M.D.
Dennis Patrick O'Brien Randall Harrison Weinstock

State of New Jersey SS:
County of Middlesex

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

Paul Owen Marden
President

Carmel Colica
Secretary

Subscribed and sworn to before me this
10 day of February 2017

- 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.....

Christine Bannon-Izzo
Notary Public
July 28, 2018

SUMMARY INVESTMENT SCHEDULE

Investment Categories	Gross Investment Holdings		Admitted Assets as Reported in the Annual Statement			
	1 Amount	2 Percentage	3 Amount	4 Securities Lending Reinvested Collateral Amount	5 Total (Col. 3 + 4) Amount	6 Percentage
1. Bonds:						
1.1 U.S. treasury securities	77,035,254	37.741	77,035,254		77,035,254	37.741
1.2 U.S. government agency obligations (excluding mortgage-backed securities):						
1.21 Issued by U.S. government agencies	0	0.000	0		0	0.000
1.22 Issued by U.S. government sponsored agencies	13,939,107	6.829	13,939,107		13,939,107	6.829
1.3 Non-U.S. government (including Canada, excluding mortgaged-backed securities)	359,963	0.176	359,963		359,963	0.176
1.4 Securities issued by states, territories, and possessions and political subdivisions in the U.S. :						
1.41 States, territories and possessions general obligations	8,421,460	4.126	8,421,460		8,421,460	4.126
1.42 Political subdivisions of states, territories and possessions and political subdivisions general obligations	6,690,756	3.278	6,690,756		6,690,756	3.278
1.43 Revenue and assessment obligations	21,271,399	10.421	21,271,399		21,271,399	10.421
1.44 Industrial development and similar obligations	0	0.000	0		0	0.000
1.5 Mortgage-backed securities (includes residential and commercial MBS):						
1.51 Pass-through securities:						
1.511 Issued or guaranteed by GNMA	144,289	0.071	144,289		144,289	0.071
1.512 Issued or guaranteed by FNMA and FHLMC	8,295,791	4.064	8,295,791		8,295,791	4.064
1.513 All other	0	0.000	0		0	0.000
1.52 CMOs and REMICs:						
1.521 Issued or guaranteed by GNMA, FNMA, FHLMC or VA	256,915	0.126	256,915		256,915	0.126
1.522 Issued by non-U.S. Government issuers and collateralized by mortgage-backed securities issued or guaranteed by agencies shown in Line 1.521	1,227,759	0.602	1,227,759		1,227,759	0.602
1.523 All other	0	0.000	0		0	0.000
2. Other debt and other fixed income securities (excluding short-term):						
2.1 Unaffiliated domestic securities (includes credit tenant loans and hybrid securities)	24,720,314	12.111	24,720,314		24,720,314	12.111
2.2 Unaffiliated non-U.S. securities (including Canada)	6,471,813	3.171	6,471,813		6,471,813	3.171
2.3 Affiliated securities	0	0.000	0		0	0.000
3. Equity interests:						
3.1 Investments in mutual funds	0	0.000	0		0	0.000
3.2 Preferred stocks:						
3.21 Affiliated	0	0.000	0		0	0.000
3.22 Unaffiliated	0	0.000	0		0	0.000
3.3 Publicly traded equity securities (excluding preferred stocks):						
3.31 Affiliated	0	0.000	0		0	0.000
3.32 Unaffiliated	0	0.000	0		0	0.000
3.4 Other equity securities:						
3.41 Affiliated	0	0.000	0		0	0.000
3.42 Unaffiliated	0	0.000	0		0	0.000
3.5 Other equity interests including tangible personal property under lease:						
3.51 Affiliated	0	0.000	0		0	0.000
3.52 Unaffiliated	0	0.000	0		0	0.000
4. Mortgage loans:						
4.1 Construction and land development	0	0.000	0		0	0.000
4.2 Agricultural	0	0.000	0		0	0.000
4.3 Single family residential properties	0	0.000	0		0	0.000
4.4 Multifamily residential properties	0	0.000	0		0	0.000
4.5 Commercial loans	0	0.000	0		0	0.000
4.6 Mezzanine real estate loans	0	0.000	0		0	0.000
5. Real estate investments:						
5.1 Property occupied by company	0	0.000	0		0	0.000
5.2 Property held for production of income (including \$ of property acquired in satisfaction of debt)	0	0.000	0		0	0.000
5.3 Property held for sale (including \$ property acquired in satisfaction of debt)	0	0.000	0		0	0.000
6. Contract loans	0	0.000	0		0	0.000
7. Derivatives	0	0.000	0		0	0.000
8. Receivables for securities	15,000,000	7.349	15,000,000		15,000,000	7.349
9. Securities Lending (Line 10, Asset Page reinvested collateral)	0	0.000	0	XXX	XXX	XXX
10. Cash, cash equivalents and short-term investments	20,278,908	9.935	20,278,908		20,278,908	9.935
11. Other invested assets	0	0.000	0		0	0.000
12. Total invested assets	204,113,726	100.000	204,113,726	0	204,113,726	100.000

Schedule A - Verification - Real Estate

NONE

Schedule B - Verification - Mortgage Loans

NONE

ANNUAL STATEMENT FOR THE YEAR 2016 OF THE Oxford Health Plans (NJ), Inc.
SCHEDULE BA - VERIFICATION BETWEEN YEARS
 Other Long-Term Invested Assets

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

NONE

SCHEDULE D - VERIFICATION BETWEEN YEARS
 Bonds and Stocks

1.	Book/adjusted carrying value, December 31 of prior year	166,425,277
2.	Cost of bonds and stocks acquired, Part 3, Column 7	69,521,596
3.	Accrual of discount	61,585
4.	Unrealized valuation increase (decrease):	
4.1	Part 1, Column 12	0
4.2	Part 2, Section 1, Column 15	
4.3	Part 2, Section 2, Column 13	
4.4	Part 4, Column 11	0
5.	Total gain (loss) on disposals, Part 4, Column 19	451,311
6.	Deduction consideration for bonds and stocks disposed of, Part 4, Column 7	66,450,086
7.	Deduct amortization of premium	1,174,852
8.	Total foreign exchange change in book/adjusted carrying value:	
8.1	Part 1, Column 15	0
8.2	Part 2, Section 1, Column 19	
8.3	Part 2, Section 2, Column 16	
8.4	Part 4, Column 15	0
9.	Deduct current year's other than temporary impairment recognized:	
9.1	Part 1, Column 14	0
9.2	Part 2, Section 1, Column 17	
9.3	Part 2, Section 2, Column 14	
9.4	Part 4, Column 13	0
10.	Book/adjusted carrying value at end of current period (Lines 1+2+3+4+5-6-7+8-9)	168,834,831
11.	Deduct total nonadmitted amounts	0
12.	Statement value at end of current period (Line 10 minus Line 11)	168,834,831

SCHEDULE D - SUMMARY BY COUNTRY

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

Description		1 Book/Adjusted Carrying Value	2 Fair Value	3 Actual Cost	4 Par Value of Bonds
BONDS					
Governments (Including all obligations guaranteed by governments)	1. United States	77,179,542	76,787,025	77,581,406	76,854,249
	2. Canada	359,963	360,094	359,276	360,000
	3. Other Countries				
	4. Totals	77,539,505	77,147,119	77,940,682	77,214,249
U.S. States, Territories and Possessions (Direct and guaranteed)	5. Totals	8,421,461	8,417,661	9,142,546	8,110,000
U.S. Political Subdivisions of States, Territories and Possessions (Direct and guaranteed)	6. Totals	6,690,756	6,688,012	7,434,095	6,365,000
U.S. Special Revenue and Special Assessment Obligations and all Non- Guaranteed Obligations of Agencies and Authorities of Governments and their Political Subdivisions	7. Totals	43,763,210	43,411,100	44,433,130	41,167,873
Industrial and Miscellaneous, SVO Identified Funds and Hybrid Securities (unaffiliated)	8. United States	25,948,072	26,018,096	25,969,097	25,951,702
	9. Canada	1,449,925	1,454,193	1,449,728	1,450,000
	10. Other Countries	5,021,888	5,050,375	5,018,419	5,026,000
	11. Totals	32,419,885	32,522,664	32,437,244	32,427,702
Parent, Subsidiaries and Affiliates	12. Totals				
	13. Total Bonds	168,834,817	168,186,556	171,387,697	165,284,824
PREFERRED STOCKS					
Industrial and Miscellaneous (unaffiliated)	14. United States				
	15. Canada				
	16. Other Countries				
	17. Totals	0	0	0	
Parent, Subsidiaries and Affiliates	18. Totals				
	19. Total Preferred Stocks	0	0	0	
COMMON STOCKS					
Industrial and Miscellaneous (unaffiliated)	20. United States				
	21. Canada				
	22. Other Countries				
	23. Totals	0	0	0	
Parent, Subsidiaries and Affiliates	24. Totals				
	25. Total Common Stocks	0	0	0	
	26. Total Stocks	0	0	0	
	27. Total Bonds and Stocks	168,834,817	168,186,556	171,387,697	

ANNUAL STATEMENT FOR THE YEAR 2016 OF THE Oxford Health Plans (NJ), Inc.

SCHEDULE D - PART 1A - SECTION 1

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

NAIC Designation	1 1 Year or Less	2 Over 1 Year Through 5 Years	3 Over 5 Years Through 10 Years	4 Over 10 Years Through 20 Years	5 Over 20 Years	6 No Maturity Date	7 Total Current Year	8 Col. 7 as a % of Line 10.7	9 Total from Col. 6 Prior Year	10 % From Col. 7 Prior Year	11 Total Publicly Traded	12 Total Privately Placed (a)
1. U.S. Governments												
1.1 NAIC 1	11,778,395	74,571,851	2,028,434	9,913	505	XXX	88,389,098	45.2	117,285,394	59.8	87,681,749	707,349
1.2 NAIC 2						XXX	0	0.0		0.0		0
1.3 NAIC 3						XXX	0	0.0		0.0		0
1.4 NAIC 4						XXX	0	0.0		0.0		0
1.5 NAIC 5						XXX	0	0.0		0.0		0
1.6 NAIC 6						XXX	0	0.0		0.0		0
1.7 Totals	11,778,395	74,571,851	2,028,434	9,913	505	XXX	88,389,098	45.2	117,285,394	59.8	87,681,749	707,349
2. All Other Governments												
2.1 NAIC 1	359,963	0	0	0	0	XXX	359,963	0.2	359,817	0.2	359,963	0
2.2 NAIC 2						XXX	0	0.0		0.0		0
2.3 NAIC 3						XXX	0	0.0		0.0		0
2.4 NAIC 4						XXX	0	0.0		0.0		0
2.5 NAIC 5						XXX	0	0.0		0.0		0
2.6 NAIC 6						XXX	0	0.0		0.0		0
2.7 Totals	359,963	0	0	0	0	XXX	359,963	0.2	359,817	0.2	359,963	0
3. U.S. States, Territories and Possessions etc., Guaranteed												
3.1 NAIC 1	7,174,341	508,117	739,002	0	0	XXX	8,421,460	4.3	13,454,853	6.9	8,421,460	0
3.2 NAIC 2						XXX	0	0.0		0.0		0
3.3 NAIC 3						XXX	0	0.0		0.0		0
3.4 NAIC 4						XXX	0	0.0		0.0		0
3.5 NAIC 5						XXX	0	0.0		0.0		0
3.6 NAIC 6						XXX	0	0.0		0.0		0
3.7 Totals	7,174,341	508,117	739,002	0	0	XXX	8,421,460	4.3	13,454,853	6.9	8,421,460	0
4. U.S. Political Subdivisions of States, Territories and Possessions , Guaranteed												
4.1 NAIC 1	3,011,795	2,649,960	1,029,000	0	0	XXX	6,690,755	3.4	6,536,625	3.3	6,690,755	0
4.2 NAIC 2						XXX	0	0.0		0.0		0
4.3 NAIC 3						XXX	0	0.0		0.0		0
4.4 NAIC 4						XXX	0	0.0		0.0		0
4.5 NAIC 5						XXX	0	0.0		0.0		0
4.6 NAIC 6						XXX	0	0.0		0.0		0
4.7 Totals	3,011,795	2,649,960	1,029,000	0	0	XXX	6,690,755	3.4	6,536,625	3.3	6,690,755	0
5. U.S. Special Revenue & Special Assessment Obligations, etc., Non-Guaranteed												
5.1 NAIC 1	5,919,455	24,257,292	12,628,179	628,524	329,761	XXX	43,763,211	22.4	32,958,460	16.8	43,763,211	0
5.2 NAIC 2						XXX	0	0.0		0.0		0
5.3 NAIC 3						XXX	0	0.0		0.0		0
5.4 NAIC 4						XXX	0	0.0		0.0		0
5.5 NAIC 5						XXX	0	0.0		0.0		0
5.6 NAIC 6						XXX	0	0.0		0.0		0
5.7 Totals	5,919,455	24,257,292	12,628,179	628,524	329,761	XXX	43,763,211	22.4	32,958,460	16.8	43,763,211	0

ANNUAL STATEMENT FOR THE YEAR 2016 OF THE Oxford Health Plans (NJ), Inc.

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

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

NAIC Designation	1 1 Year or Less	2 Over 1 Year Through 5 Years	3 Over 5 Years Through 10 Years	4 Over 10 Years Through 20 Years	5 Over 20 Years	6 No Maturity Date	7 Total Current Year	8 Col. 7 as a % of Line 10.7	9 Total from Col. 6 Prior Year	10 % From Col. 7 Prior Year	11 Total Publicly Traded	12 Total Privately Placed (a)
6. Industrial & Miscellaneous (Unaffiliated)												
6.1 NAIC 1	18,105,311	19,713,635	2,128,994	167,082	0	XXX	40,115,022	20.5	18,817,778	9.6	33,411,953	6,703,069
6.2 NAIC 2	2,559,888	3,269,543	1,893,607	0	0	XXX	7,723,038	4.0	6,833,598	3.5	7,593,174	129,864
6.3 NAIC 3						XXX	0	0.0		0.0		0
6.4 NAIC 4						XXX	0	0.0		0.0		0
6.5 NAIC 5						XXX	0	0.0		0.0		0
6.6 NAIC 6						XXX	0	0.0		0.0		0
6.7 Totals	20,665,199	22,983,178	4,022,601	167,082	0	XXX	47,838,060	24.5	25,651,376	13.1	41,005,127	6,832,933
7. Hybrid Securities												
7.1 NAIC 1						XXX	0	0.0		0.0		0
7.2 NAIC 2						XXX	0	0.0		0.0		0
7.3 NAIC 3						XXX	0	0.0		0.0		0
7.4 NAIC 4						XXX	0	0.0		0.0		0
7.5 NAIC 5						XXX	0	0.0		0.0		0
7.6 NAIC 6						XXX	0	0.0		0.0		0
7.7 Totals	0	0	0	0	0	XXX	0	0.0	0	0.0	0	0
8. Parent, Subsidiaries and Affiliates												
8.1 NAIC 1						XXX	0	0.0		0.0		0
8.2 NAIC 2						XXX	0	0.0		0.0		0
8.3 NAIC 3						XXX	0	0.0		0.0		0
8.4 NAIC 4						XXX	0	0.0		0.0		0
8.5 NAIC 5						XXX	0	0.0		0.0		0
8.6 NAIC 6						XXX	0	0.0		0.0		0
8.7 Totals	0	0	0	0	0	XXX	0	0.0	0	0.0	0	0
9. SVO Identified Funds												
9.1 NAIC 1	XXX	XXX	XXX	XXX	XXX		0	0.0	XXX	XXX		0
9.2 NAIC 2	XXX	XXX	XXX	XXX	XXX		0	0.0	XXX	XXX		0
9.3 NAIC 3	XXX	XXX	XXX	XXX	XXX		0	0.0	XXX	XXX		0
9.4 NAIC 4	XXX	XXX	XXX	XXX	XXX		0	0.0	XXX	XXX		0
9.5 NAIC 5	XXX	XXX	XXX	XXX	XXX		0	0.0	XXX	XXX		0
9.6 NAIC 6	XXX	XXX	XXX	XXX	XXX		0	0.0	XXX	XXX		0
9.7 Totals	XXX	XXX	XXX	XXX	XXX	0	0	0.0	XXX	XXX	0	0

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ANNUAL STATEMENT FOR THE YEAR 2016 OF THE Oxford Health Plans (NJ), Inc.

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

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

NAIC Designation	1 1 Year or Less	2 Over 1 Year Through 5 Years	3 Over 5 Years Through 10 Years	4 Over 10 Years Through 20 Years	5 Over 20 Years	6 No Maturity Date	7 Total Current Year	8 Col. 7 as a % of Line 10.7	9 Total from Col. 6 Prior Year	10 % From Col. 7 Prior Year	11 Total Publicly Traded	12 Total Privately Placed (a)
10. Total Bonds Current Year												
10.1 NAIC 1	(d) 46,349,260	121,700,855	18,553,609	805,519	330,266	.0	187,739,509	96.0	XXX	XXX	180,329,091	7,410,418
10.2 NAIC 2	(d) 2,559,888	3,269,543	1,893,607	.0	.0	.0	7,723,038	4.0	XXX	XXX	7,593,174	129,864
10.3 NAIC 3	(d) .0	.0	.0	.0	.0	.0	.0	0.0	XXX	XXX	.0	.0
10.4 NAIC 4	(d) .0	.0	.0	.0	.0	.0	.0	0.0	XXX	XXX	.0	.0
10.5 NAIC 5	(d) .0	.0	.0	.0	.0	.0	.0	0.0	XXX	XXX	.0	.0
10.6 NAIC 6	(d) .0	.0	.0	.0	.0	.0	.0	0.0	XXX	XXX	.0	.0
10.7 Totals	48,909,148	124,970,398	20,447,216	805,519	330,266	.0	(b) 195,462,547	100.0	XXX	XXX	187,922,265	7,540,282
10.8 Line 10.7 as a % of Col. 7	25.0	63.9	10.5	0.4	0.2	0.0	100.0	XXX	XXX	XXX	96.1	3.9
11. Total Bonds Prior Year												
11.1 NAIC 1	70,873,691	105,658,129	11,347,571	1,260,035	273,501	XXX	XXX	XXX	189,412,927	96.5	186,230,652	3,182,275
11.2 NAIC 2	435,987	3,500,291	2,897,320	.0	.0	XXX	XXX	XXX	6,833,598	3.5	6,633,801	199,797
11.3 NAIC 3						XXX	XXX	XXX	.0	0.0	.0	.0
11.4 NAIC 4						XXX	XXX	XXX	.0	0.0	.0	.0
11.5 NAIC 5						XXX	XXX	XXX	.0	0.0	.0	.0
11.6 NAIC 6						XXX	XXX	XXX	(c) .0	0.0	.0	.0
11.7 Totals	71,309,678	109,158,420	14,244,891	1,260,035	273,501	XXX	XXX	XXX	(b) 196,246,525	100.0	192,864,453	3,382,072
11.8 Line 11.7 as a % of Col. 9	36.3	55.6	7.3	0.6	0.1	XXX	XXX	XXX	100.0	XXX	98.3	1.7
12. Total Publicly Traded Bonds												
12.1 NAIC 1	44,724,025	116,353,743	18,215,605	705,452	330,266	.0	180,329,091	92.3	186,230,652	94.9	180,329,091	XXX
12.2 NAIC 2	2,559,888	3,139,680	1,893,607	.0	.0	.0	7,593,175	3.9	6,633,801	3.4	7,593,175	XXX
12.3 NAIC 3						.0	.0	0.0	.0	0.0	.0	XXX
12.4 NAIC 4						.0	.0	0.0	.0	0.0	.0	XXX
12.5 NAIC 5						.0	.0	0.0	.0	0.0	.0	XXX
12.6 NAIC 6						.0	.0	0.0	.0	0.0	.0	XXX
12.7 Totals	47,283,913	119,493,423	20,109,212	705,452	330,266	.0	187,922,266	96.1	192,864,453	98.3	187,922,266	XXX
12.8 Line 12.7 as a % of Col. 7	25.2	63.6	10.7	0.4	0.2	0.0	100.0	XXX	XXX	XXX	100.0	XXX
12.9 Line 12.7 as a % of Line 10.7, Col. 7, Section 10	24.2	61.1	10.3	0.4	0.2	0.0	96.1	XXX	XXX	XXX	96.1	XXX
13. Total Privately Placed Bonds												
13.1 NAIC 1	1,625,235	5,347,112	338,004	100,067	.0	.0	7,410,418	3.8	3,182,275	1.6	XXX	7,410,418
13.2 NAIC 2	.0	129,863	.0	.0	.0	.0	129,863	0.1	199,797	0.1	XXX	129,863
13.3 NAIC 3	.0	.0	.0	.0	.0	.0	.0	0.0	.0	0.0	XXX	.0
13.4 NAIC 4	.0	.0	.0	.0	.0	.0	.0	0.0	.0	0.0	XXX	.0
13.5 NAIC 5	.0	.0	.0	.0	.0	.0	.0	0.0	.0	0.0	XXX	.0
13.6 NAIC 6	.0	.0	.0	.0	.0	.0	.0	0.0	.0	0.0	XXX	.0
13.7 Totals	1,625,235	5,476,975	338,004	100,067	.0	.0	7,540,281	3.9	3,382,072	1.7	XXX	7,540,281
13.8 Line 13.7 as a % of Col. 7	21.6	72.6	4.5	1.3	0.0	0.0	100.0	XXX	XXX	XXX	XXX	100.0
13.9 Line 13.7 as a % of Line 10.7, Col. 7, Section 10	0.8	2.8	0.2	0.1	0.0	0.0	3.9	XXX	XXX	XXX	XXX	3.9

(a) Includes \$ _____ freely tradable under SEC Rule 144 or qualified for resale under SEC Rule 144A.

(b) Includes \$ _____ current year, \$ _____ prior year of bonds with Z designations and \$ _____, current year \$ _____ prior year of bonds with Z* designations. The letter "Z" means the NAIC designation was not assigned by the Securities Valuation Office (SVO) at the date of the statement. "Z*" means the SVO could not evaluate the obligation because valuation procedures for the security class are under regulatory review.

(c) Includes \$ _____ current year, \$ _____ prior year of bonds with 5* designations and \$ _____, current year \$ _____ prior year of bonds with 6* designations. "5*" means the NAIC designation was assigned by the (SVO) in reliance on the insurer's certification that the issuer is current in all principal and interest payments. "6*" means the NAIC designation was assigned by the SVO due to inadequate certification of principal and interest payments.

(d) Includes the following amount of short-term and cash equivalent bonds by NAIC designation: NAIC 1 \$ 26,627,730 ; NAIC 2 \$ _____ ; NAIC 3 \$ _____ ; NAIC 4 \$ _____ ; NAIC 5 \$ _____ ; NAIC 6 \$ _____

ANNUAL STATEMENT FOR THE YEAR 2016 OF THE Oxford Health Plans (NJ), Inc.

SCHEDULE D - PART 1A - SECTION 2

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

Distribution by Type	1 1 Year or Less	2 Over 1 Year Through 5 Years	3 Over 5 Years Through 10 Years	4 Over 10 Years Through 20 Years	5 Over 20 Years	6 No Maturity Date	7 Total Current Year	8 Col. 7 as a % of Line 10.6	9 Total from Col. 6 Prior Year	10 % From Col. 7 Prior Year	11 Total Publicly Traded	12 Total Privately Placed
1. U.S. Governments												
1.1 Issuer Obligations	11,745,901	74,499,772	1,999,135	.0	.0	XXX	88,244,808	45.1	117,156,844	59.7	87,537,460	707,348
1.2 Residential Mortgage-Backed Securities	32,494	72,078	29,299	9,913	505	XXX	144,289	0.1	.0	0.0	144,289	.0
1.3 Commercial Mortgage-Backed Securities						XXX	.0	0.0	128,551	0.1	.0	.0
1.4 Other Loan-Backed and Structured Securities						XXX	0	0.0	.0	0.0	.0	.0
1.5 Totals	11,778,395	74,571,850	2,028,434	9,913	505	XXX	88,389,097	45.2	117,285,395	59.8	87,681,749	707,348
2. All Other Governments												
2.1 Issuer Obligations	359,963	.0	.0	.0	.0	XXX	359,963	0.2	359,817	0.2	359,963	.0
2.2 Residential Mortgage-Backed Securities						XXX	.0	0.0	.0	0.0	.0	.0
2.3 Commercial Mortgage-Backed Securities						XXX	.0	0.0	.0	0.0	.0	.0
2.4 Other Loan-Backed and Structured Securities						XXX	.0	0.0	.0	0.0	.0	.0
2.5 Totals	359,963	0	0	0	0	XXX	359,963	0.2	359,817	0.2	359,963	.0
3. U.S. States, Territories and Possessions, Guaranteed												
3.1 Issuer Obligations	7,174,341	508,117	739,002	.0	.0	XXX	8,421,460	4.3	13,454,853	6.9	8,421,460	.0
3.2 Residential Mortgage-Backed Securities						XXX	.0	0.0	.0	0.0	.0	.0
3.3 Commercial Mortgage-Backed Securities						XXX	.0	0.0	.0	0.0	.0	.0
3.4 Other Loan-Backed and Structured Securities						XXX	.0	0.0	.0	0.0	.0	.0
3.5 Totals	7,174,341	508,117	739,002	0	0	XXX	8,421,460	4.3	13,454,853	6.9	8,421,460	.0
4. U.S. Political Subdivisions of States, Territories and Possessions, Guaranteed												
4.1 Issuer Obligations	3,011,795	2,649,960	1,029,000	.0	.0	XXX	6,690,755	3.4	6,536,625	3.3	6,690,755	.0
4.2 Residential Mortgage-Backed Securities						XXX	.0	0.0	.0	0.0	.0	.0
4.3 Commercial Mortgage-Backed Securities						XXX	.0	0.0	.0	0.0	.0	.0
4.4 Other Loan-Backed and Structured Securities						XXX	.0	0.0	.0	0.0	.0	.0
4.5 Totals	3,011,795	2,649,960	1,029,000	0	0	XXX	6,690,755	3.4	6,536,625	3.3	6,690,755	.0
5. U.S. Special Revenue & Special Assessment Obligations etc., Non-Guaranteed												
5.1 Issuer Obligations	4,213,991	20,076,301	10,920,213	.0	.0	XXX	35,210,505	18.0	22,493,462	11.5	35,210,505	.0
5.2 Residential Mortgage-Backed Securities	1,705,464	4,180,991	1,707,965	628,524	329,761	XXX	8,552,705	4.4	10,464,997	5.3	8,552,705	.0
5.3 Commercial Mortgage-Backed Securities						XXX	.0	0.0	.0	0.0	.0	.0
5.4 Other Loan-Backed and Structured Securities						XXX	.0	0.0	.0	0.0	.0	.0
5.5 Totals	5,919,455	24,257,292	12,628,178	628,524	329,761	XXX	43,763,210	22.4	32,958,459	16.8	43,763,210	.0
6. Industrial and Miscellaneous												
6.1 Issuer Obligations	19,112,861	20,092,345	3,294,110	.0	.0	XXX	42,499,316	21.7	20,553,592	10.5	36,625,157	5,874,159
6.2 Residential Mortgage-Backed Securities	2,606	12,386	21,047	67,015	.0	XXX	103,054	0.1	125,382	0.1	103,054	.0
6.3 Commercial Mortgage-Backed Securities	220,247	577,243	327,215	.0	.0	XXX	1,124,705	0.6	1,410,132	0.7	1,124,705	.0
6.4 Other Loan-Backed and Structured Securities	1,329,485	2,301,205	380,229	100,067	.0	XXX	4,110,986	2.1	3,562,272	1.8	3,152,212	958,774
6.5 Totals	20,665,199	22,983,179	4,022,601	167,082	0	XXX	47,838,061	24.5	25,651,378	13.1	41,005,128	6,832,933
7. Hybrid Securities												
7.1 Issuer Obligations						XXX	.0	0.0	.0	0.0	.0	.0
7.2 Residential Mortgage-Backed Securities						XXX	.0	0.0	.0	0.0	.0	.0
7.3 Commercial Mortgage-Backed Securities						XXX	.0	0.0	.0	0.0	.0	.0
7.4 Other Loan-Backed and Structured Securities						XXX	.0	0.0	.0	0.0	.0	.0
7.5 Totals	0	0	0	0	0	XXX	0	0.0	0	0.0	0	0
8. Parent, Subsidiaries and Affiliates												
8.1 Issuer Obligations						XXX	.0	0.0	.0	0.0	.0	.0
8.2 Residential Mortgage-Backed Securities						XXX	.0	0.0	.0	0.0	.0	.0
8.3 Commercial Mortgage-Backed Securities						XXX	.0	0.0	.0	0.0	.0	.0
8.4 Other Loan-Backed and Structured Securities						XXX	.0	0.0	.0	0.0	.0	.0
8.5 Totals	0	0	0	0	0	XXX	0	0.0	0	0.0	0	0

ANNUAL STATEMENT FOR THE YEAR 2016 OF THE Oxford Health Plans (NJ), Inc.

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

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

Distribution by Type	1 1 Year or Less	2 Over 1 Year Through 5 Years	3 Over 5 Years Through 10 Years	4 Over 10 Years Through 20 Years	5 Over 20 Years	6 No Maturity Date	7 Total Current Year	8 Col. 7 as a % of Line 10.6	9 Total from Col. 6 Prior Year	10 % From Col. 7 Prior Year	11 Total Publicly Traded	12 Total Privately Placed
9. SVO Identified Funds												
9.1 Exchange Traded Funds Identified by the SVO	XXX	XXX	XXX	XXX	XXX		0	0.0	XXX	XXX		0
9.2 Bond Mutual Funds Identified by the SVO	XXX	XXX	XXX	XXX	XXX		0	0.0	XXX	XXX		0
9.3 Totals	XXX	XXX	XXX	XXX	XXX	0	0	0.0	XXX	XXX	0	0
10. Total Bonds Current Year												
10.1 Issuer Obligations	45,618,852	117,826,495	17,981,460	0	0	XXX	181,426,807	92.8	XXX	XXX	174,845,300	6,581,507
10.2 Residential Mortgage-Backed Securities	1,740,564	4,265,455	1,758,311	705,452	330,266	XXX	8,800,048	4.5	XXX	XXX	8,800,048	0
10.3 Commercial Mortgage-Backed Securities	220,247	577,243	327,215	0	0	XXX	1,124,705	0.6	XXX	XXX	1,124,705	0
10.4 Other Loan-Backed and Structured Securities	1,329,485	2,301,205	380,229	100,067	0	XXX	4,110,986	2.1	XXX	XXX	3,152,212	958,774
10.5 SVO Identified Funds	XXX	XXX	XXX	XXX	XXX	0	0	0.0	XXX	XXX	0	0
10.6 Totals	48,909,148	124,970,398	20,447,215	805,519	330,266	0	195,462,546	100.0	XXX	XXX	187,922,265	7,540,281
10.7 Line 10.6 as a % of Col. 7	25.0	63.9	10.5	0.4	0.2	0.0	100.0	XXX	XXX	XXX	96.1	3.9
11. Total Bonds Prior Year												
11.1 Issuer Obligations	68,122,788	101,459,772	10,972,633	0	0	XXX	XXX	XXX	180,555,193	92.0	178,200,167	2,355,026
11.2 Residential Mortgage-Backed Securities	1,733,535	4,881,062	2,656,814	1,045,467	273,501	XXX	XXX	XXX	10,590,379	5.4	10,590,379	0
11.3 Commercial Mortgage-Backed Securities	492,939	866,615	179,129	0	0	XXX	XXX	XXX	1,538,683	0.8	1,538,681	2
11.4 Other Loan-Backed and Structured Securities	960,418	1,950,973	436,314	214,567	0	XXX	XXX	XXX	3,562,272	1.8	2,535,225	1,027,047
11.5 SVO Identified Funds	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
11.6 Totals	71,309,680	109,158,422	14,244,890	1,260,034	273,501	XXX	XXX	XXX	196,246,527	100.0	192,864,452	3,382,075
11.7 Line 11.6 as a % of Col. 9	36.3	55.6	7.3	0.6	0.1	XXX	XXX	XXX	100.0	XXX	98.3	1.7
12. Total Publicly Traded Bonds												
12.1 Issuer Obligations	44,036,686	112,827,155	17,981,461	0	0	XXX	174,845,302	89.5	178,200,167	90.8	174,845,302	XXX
12.2 Residential Mortgage-Backed Securities	1,740,564	4,265,455	1,758,312	705,452	330,266	XXX	8,800,049	4.5	10,590,379	5.4	8,800,049	XXX
12.3 Commercial Mortgage-Backed Securities	220,247	577,243	327,215	0	0	XXX	1,124,705	0.6	1,538,681	0.8	1,124,705	XXX
12.4 Commercial Mortgage-Backed Securities	1,286,417	1,823,570	42,225	0	0	XXX	3,152,212	1.6	2,535,225	1.3	3,152,212	XXX
12.5 SVO Identified Funds	XXX	XXX	XXX	XXX	XXX	XXX	0	0.0	XXX	XXX	0	XXX
12.6 Totals	47,283,914	119,493,423	20,109,213	705,452	330,266	0	187,922,268	96.1	192,864,452	98.3	187,922,268	XXX
12.7 Line 12.6 as a % of Col. 7	25.2	63.6	10.7	0.4	0.2	0.0	100.0	XXX	XXX	XXX	100.0	XXX
12.8 Line 12.6 as a % of Line 10.6, Col. 7, Section 10	24.2	61.1	10.3	0.4	0.2	0.0	96.1	XXX	XXX	XXX	96.1	XXX
13. Total Privately Placed Bonds												
13.1 Issuer Obligations	1,582,166	4,999,340	(1)	0	0	XXX	6,581,505	3.4	2,355,026	1.2	XXX	6,581,505
13.2 Residential Mortgage-Backed Securities	0	0	(1)	0	0	XXX	(1)	0.0	0	0.0	XXX	(1)
13.3 Commercial Mortgage-Backed Securities	0	0	0	0	0	XXX	0	0.0	2	0.0	XXX	0
13.4 Commercial Mortgage-Backed Securities	43,068	477,635	338,004	100,067	0	XXX	958,774	0.5	1,027,047	0.5	XXX	958,774
13.5 SVO Identified Funds	XXX	XXX	XXX	XXX	XXX	0	0	0.0	XXX	XXX	XXX	0
13.6 Totals	1,625,234	5,476,975	338,002	100,067	0	0	7,540,278	3.9	3,382,075	1.7	XXX	7,540,278
13.7 Line 13.6 as a % of Col. 7	21.6	72.6	4.5	1.3	0.0	0.0	100.0	XXX	XXX	XXX	XXX	100.0
13.8 Line 13.6 as a % of Line 10.6, Col. 7, Section 10	0.8	2.8	0.2	0.1	0.0	0.0	3.9	XXX	XXX	XXX	XXX	3.9

ANNUAL STATEMENT FOR THE YEAR 2016 OF THE Oxford Health Plans (NJ), Inc.

SCHEDULE DA - VERIFICATION BETWEEN YEARS

Short-Term Investments

	1	2	3	4	5
	Total	Bonds	Mortgage Loans	Other Short-term Investment Assets (a)	Investments in Parent, Subsidiaries and Affiliates
1. Book/adjusted carrying value, December 31 of prior year	29,821,252	29,821,252	.0	.0	.0
2. Cost of short-term investments acquired	1,142,401,182	1,142,401,182	.0	.0	.0
3. Accrual of discount0				
4. Unrealized valuation increase (decrease)0				
5. Total gain (loss) on disposals0				
6. Deduct consideration received on disposals	1,145,594,704	1,145,594,704	.0	.0	.0
7. Deduct amortization of premium0				
8. Total foreign exchange change in book/adjusted carrying value0				
9. Deduct current year's other than temporary impairment recognized0				
10. Book adjusted carrying value at end of current period (Lines 1+2+3+4+5-6-7+8-9)	26,627,730	26,627,730	.0	.0	.0
11. Deduct total nonadmitted amounts0				
12. Statement value at end of current period (Line 10 minus Line 11)	26,627,730	26,627,730	0	0	0

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

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

NONE

Schedule DB - Part B - Verification - Futures Contracts

NONE

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

NONE

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

NONE

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

NONE

SCHEDULE E - VERIFICATION BETWEEN YEARS

(Cash Equivalents)

	1 Total	2 Bonds	3 Other (a)
1. Book/adjusted carrying value, December 31 of prior year	0	0	0
2. Cost of cash equivalents acquired	7,997,017	7,997,017	0
3. Accrual of discount	2,983	2,983	0
4. Unrealized valuation increase (decrease)	0		
5. Total gain (loss) on disposals	0		
6. Deduct consideration received on disposals	8,000,000	8,000,000	0
7. Deduct amortization of premium	0		
8. Total foreign exchange change in book/adjusted carrying value	0		
9. Deduct current year's other than temporary impairment recognized	0		
10. Book/adjusted carrying value at end of current period (Lines 1+2+3+4+5-6-7+8-9)	0	0	0
11. Deduct total nonadmitted amounts	0		
12. Statement value at end of current period (Line 10 minus Line 11)	0	0	0

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

Schedule A - Part 1 - Real Estate Owned

NONE

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

NONE

Schedule A - Part 3 - Real Estate Disposed

NONE

Schedule B - Part 1 - Mortgage Loans Owned

NONE

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

NONE

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

NONE

Schedule BA - Part 1 - Other Long-Term Invested Assets Owned

NONE

Schedule BA - Part 2 - Other Long-Term Invested Assets Acquired and Additions Made

NONE

Schedule BA - Part 3 - Other Long-Term Invested Assets Disposed, Transferred or Repaid

NONE

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

N O N E

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

N O N E

ANNUAL STATEMENT FOR THE YEAR 2016 OF THE Oxford Health Plans (NJ), Inc.

SCHEDULE D - PART 3

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

1	2	3	4	5	6	7	8	9
CUSIP Identification	Description	Foreign	Date Acquired	Name of Vendor	Number of Shares of Stock	Actual Cost	Par Value	Paid for Accrued Interest and Dividends
437076-BN-1	HOME DEPOT INC Corp Note Call MW 2.125% 09/15/26		09/06/2016	Merrill Lynch		84,068	85,000	0
501044-DD-0	KROGER CO Corp Note MW 1.500% 09/30/19		09/26/2016	CitiGroup		199,902	200,000	0
60871R-AE-0	MOLSON COORS Corp Note MW 1.450% 07/15/19		06/28/2016	Merrill Lynch		24,988	25,000	0
68389X-BK-0	ORACLE CORP Corp Note Call MW 1.900% 09/15/21		06/29/2016	JP Morgan Chase		74,870	75,000	0
69353R-FA-1	PNC BANK NA Corp Note Non Call 1.348% 12/07/18		12/06/2016	Morgan Stanley		1,100,000	1,100,000	0
69371R-NA-4	PACCAR FINL CORP Corp Note Non Call 1.650% 08/11/21		08/04/2016	Mitsubishi Bank LTD		14,980	15,000	0
694308-HD-3	PACIFIC GAS&ELEC Corp Note Non Call 1.153% 11/30/17		11/28/2016	JP Morgan Chase		1,250,000	1,250,000	0
713448-DL-9	PEPSICO INC Corp Note Call MW 1.700% 10/06/21		10/03/2016	CitiGroup		49,933	50,000	0
74256L-AX-7	PRINCIPAL LFE II Corp Note Non Call Prv Pic 1.211% 05/21/18		11/14/2016	JP Morgan Chase		1,000,000	1,000,000	0
742718-EN-5	PROCTER & GAMBLE Corp Note MW 1.850% 02/02/21		01/28/2016	CitiGroup		89,983	90,000	0
74456Q-BR-6	PUBLIC SERVICE Corp Note Call MW 2.250% 09/15/26		09/07/2016	Wells Fargo		34,885	35,000	0
816851-AZ-2	SEMPRA ENERGY Corp Note MW 1.625% 10/07/19		10/04/2016	Goldman Sachs		48,950	49,000	0
8426EP-AA-6	SOUTHERN CO GAS Corp Note Call MW 2.450% 10/01/23		09/08/2016	JP Morgan Chase		59,953	60,000	0
88579Y-AU-5	3M CO Corp Note Call MW 1.625% 09/19/21		09/14/2016	Morgan Stanley		49,974	50,000	0
90349G-BF-1	UBS-BARCLAYS COM UBSBB 2013-06 A4 CMBS 3.244% 04/10/46		04/06/2016	Barclays Group Inc.		208,938	200,000	180
913017-CK-3	UNITED TECH CORP Corp Note Non Call 1.236% 11/01/19		10/27/2016	Goldman Sachs Asset Management		1,500,000	1,500,000	0
92890P-AF-1	WF-RBS COMMERCIA WFRBS 2013-C14 ASB CMBS 2.977% 06/15/46		04/27/2016	Wachovia Bank		103,840	100,000	8
94988J-SH-6	WELLS FARGO BANK Corp Note Non Call 1.437% 11/28/18		12/01/2016	Wells Fargo		1,000,000	1,000,000	0
06367T-PY-0	BANK OF MONTREAL Corp Note Non Call 1.557% 12/12/19	A	12/07/2016	Harrie Neebitt Corp		900,000	900,000	0
2027A0-JA-8	COM BK AUSTRALIA Corp Note Non Call Prv Pic 1.521% 11/07/19	D	10/25/2016	JP Morgan Chase		2,000,000	2,000,000	0
36164Q-MS-4	GE CAPITAL INTL Corp Note MW 2.342% 11/15/20	D	07/08/2016	Tax Free Exchange		281,000	281,000	969
822582-BS-0	SHELL INTL FIN Corp Note MW 1.875% 05/10/21	D	05/05/2016	Morgan Stanley		99,455	100,000	0
822582-BU-5	SHELL INTL FIN Corp Note MW 1.375% 09/12/19	D	09/07/2016	Goldman Sachs		199,942	200,000	0
3899999	Subtotal - Bonds - Industrial and Miscellaneous (Unaffiliated)					15,524,054	15,505,000	4,093
8399997	Total - Bonds - Part 3					69,409,276	66,869,721	164,303
8399998	Total - Bonds - Part 5					112,320	108,209	110
8399999	Total - Bonds					69,521,596	66,977,930	164,413
8999997	Total - Preferred Stocks - Part 3					0	XXX	0
8999998	Total - Preferred Stocks - Part 5					0	XXX	0
8999999	Total - Preferred Stocks					0	XXX	0
9799997	Total - Common Stocks - Part 3					0	XXX	0
9799998	Total - Common Stocks - Part 5					0	XXX	0
9799999	Total - Common Stocks					0	XXX	0
9899999	Total - Preferred and Common Stocks					0	XXX	0
9999999	Totals					69,521,596	XXX	164,413

ANNUAL STATEMENT FOR THE YEAR 2016 OF THE Oxford Health Plans (NJ), Inc.

SCHEDULE D - PART 5

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

1 CUSIP Identification	2 Description	3 Foreign	4 Date Acquired	5 Name of Vendor	6 Disposal Date	7 Name of Purchaser	8 Par Value (Bonds) or Number of Shares (Stock)	9 Actual Cost	10 Consideration	11 Book/ Adjusted Carrying Value at Disposal	Change in Book/Adjusted Carrying Value					17 Foreign Exchange Gain (Loss) on Disposal	18 Realized Gain (Loss) on Disposal	19 Total Gain (Loss) on Disposal	20 Interest and Dividends Received During Year	21 Paid for Accrued Interest and Dividends	
											12 Unrealized Valuation Increase/ (Decrease)	13 Current Year's (Amortization)/ Accretion	14 Current Year's Other-Than-Temporary Impairment Recognized	15 Total Change in Book/ Adjusted Carrying Valu (12 + 13 - 14)	16 Total Foreign Exchange Change in Book/ Adjusted Carrying Value						
36181C-CF-3	GNMA Pool AE8170 MBS 4.000% 02/15/44		03/10/2016	Goldman Sachs	12/01/2016	Paydown	31,201	33,561	31,201	31,201	0	(2,360)	0	(2,360)	0	0	0	0	557	73	
0599999	Subtotal - Bonds - U.S. Governments							31,201	33,561	31,201	31,201	0	(2,360)	0	(2,360)	0	0	0	0	557	73
3138ET-BA-3	FNMA Pool AL8132 MBS 4.000% 01/01/43		03/04/2016	Pershing	12/01/2016	Paydown	16,099	17,223	16,099	16,099	0	(1,124)	0	(1,124)	0	0	0	0	292	23	
3138WJ-AK-4	FNMA Pool AS8109 MBS 3.000% 10/01/46		10/05/2016	RBC Capital Markets	12/01/2016	Paydown	849	882	849	849	0	(33)	0	(33)	0	0	0	0	3	3	
3138WJ-AL-2	FNMA Pool AS8110 MBS 3.000% 10/01/46		10/05/2016	Credit Suisse	12/01/2016	Paydown	756	786	756	756	0	(30)	0	(30)	0	0	0	0	3	3	
3140EII-XG-5	FNMA Pool BC2478 MBS 4.000% 02/01/46		03/04/2016	Morgan Stanley	12/01/2016	Paydown	3,713	3,988	3,713	3,713	0	(275)	0	(275)	0	0	0	0	62	5	
3140FB-EE-6	FNMA Pool BU3/32 MBS 3.500% 08/01/46		09/09/2016	Wachovia Bank	12/01/2016	Paydown	2,624	2,769	2,624	2,624	0	(145)	0	(145)	0	0	0	0	18	3	
3140FB-EF-3	FNMA Pool BD3733 MBS 3.500% 08/01/46		09/09/2016	Wachovia Bank	12/01/2016	Paydown	2,967	3,131	2,967	2,967	0	(165)	0	(165)	0	0	0	0	20	4	
3199999	Subtotal - Bonds - U.S. Special Revenues							27,008	28,779	27,008	27,008	0	(1,772)	0	(1,772)	0	0	0	0	398	37
20826F-AQ-9	CONCOPHIL CO Corp Note Call M7 4.950% 03/15/26		03/03/2016	Mizuho Investor Sec Co	12/02/2016	JP Morgan Chase	50,000	49,980	54,757	49,982	0	2	0	2	0	0	4,775	4,775	1,849	0	
3899999	Subtotal - Bonds - Industrial and Miscellaneous (Unaffiliated)							50,000	49,980	54,757	49,982	0	2	0	2	0	0	4,775	4,775	1,849	0
8399998	Total - Bonds							108,209	112,320	112,966	108,191	0	(4,130)	0	(4,130)	0	0	4,775	4,775	2,804	110
8999998	Total - Preferred Stocks							0	0	0	0	0	0	0	0	0	0	0	0	0	0
9799998	Total - Common Stocks							0	0	0	0	0	0	0	0	0	0	0	0	0	
9899999	Total - Preferred and Common Stocks							0	0	0	0	0	0	0	0	0	0	0	0	0	
9999999	Totals							112,320	112,966	108,191	108,191	0	(4,130)	0	(4,130)	0	0	4,775	4,775	2,804	110

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

NONE

Schedule D - Part 6 - Section 2

NONE

ANNUAL STATEMENT FOR THE YEAR 2016 OF THE Oxford Health Plans (NJ), Inc.

SCHEDULE DA - PART 1

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

1	2	Codes		5	6	7	8	Change in Book/Adjusted Carrying Value				13	14	Interest					21	
		3	4					9	10	11	12			15	16	17	18	19		20
CUSIP Identification	Description	Code	Foreign	Date Acquired	Name of Vendor	Maturity Date	Book/Adjusted Carrying Value	Unrealized Valuation Increase/(Decrease)	Current Year's (Amortization)/Accretion	Current Year's Other-Than-Temporary Impairment Recognized	Total Foreign Exchange Change in Book/Adjusted Carrying Value	Par Value	Actual Cost	Amount Due and Accrued Dec. 31 of Current Year on Bonds not in Default	Non-Admitted Due and Accrued	Rate of	Effective Rate of	When Paid	Amount Received During Year	Paid for Accrued Interest
0599999	Total - U.S. Government Bonds						0	0	0	0	0	0	0	0	0	XXX	XXX	XXX	0	0
1099999	Total - All Other Government Bonds						0	0	0	0	0	0	0	0	0	XXX	XXX	XXX	0	0
1799999	Total - U.S. States, Territories and Possessions Bonds						0	0	0	0	0	0	0	0	0	XXX	XXX	XXX	0	0
2499999	Total - U.S. Political Subdivisions Bonds						0	0	0	0	0	0	0	0	0	XXX	XXX	XXX	0	0
3199999	Total - U.S. Special Revenues Bonds						0	0	0	0	0	0	0	0	0	XXX	XXX	XXX	0	0
	UHC Liquidity Pool Pro Rata Share Portion			12/30/2016	Various	12/31/2017	15,418,175	0	0	0	0	0	15,418,175	0	0	0.000	0.000		150,776	0
3299999	Subtotal - Bonds - Industrial and Miscellaneous (Unaffiliated) - Issuer Obligations						15,418,175	0	0	0	0	0	15,418,175	0	0	XXX	XXX	XXX	150,776	0
3899999	Total - Industrial and Miscellaneous (Unaffiliated) Bonds						15,418,175	0	0	0	0	0	15,418,175	0	0	XXX	XXX	XXX	150,776	0
4899999	Total - Hybrid Securities						0	0	0	0	0	0	0	0	0	XXX	XXX	XXX	0	0
5599999	Total - Parent, Subsidiaries and Affiliates Bonds						0	0	0	0	0	0	0	0	0	XXX	XXX	XXX	0	0
6099999	Subtotal - SVO Identified Funds						0	0	0	0	0	0	0	0	0	XXX	XXX	XXX	0	0
7799999	Total - Issuer Obligations						15,418,175	0	0	0	0	0	15,418,175	0	0	XXX	XXX	XXX	150,776	0
7899999	Total - Residential Mortgage-Backed Securities						0	0	0	0	0	0	0	0	0	XXX	XXX	XXX	0	0
7999999	Total - Commercial Mortgage-Backed Securities						0	0	0	0	0	0	0	0	0	XXX	XXX	XXX	0	0
8099999	Total - Other Loan-Backed and Structured Securities						0	0	0	0	0	0	0	0	0	XXX	XXX	XXX	0	0
8199999	Total - SVO Identified Funds						0	0	0	0	0	0	0	0	0	XXX	XXX	XXX	0	0
8399999	Total Bonds						15,418,175	0	0	0	0	0	15,418,175	0	0	XXX	XXX	XXX	150,776	0
8699999	Total - Parent, Subsidiaries and Affiliates						0	0	0	0	0	XXX	0	0	0	XXX	XXX	XXX	0	0
711990-33-3	TD Bank Deposit Sweep	SD		12/01/2016	TD Bank	XXX	456,925	0	0	0	0	0	456,925	0	0	0.000	0.000		661	0
711990-33-3	TD Bank Deposit Sweep			12/01/2016	TD Bank	XXX	250,424	0	0	0	0	0	250,424	0	0	0.000	0.000		362	0
665279-87-3	Northern Inst Ins-Treasury Port			12/27/2016	Various	XXX	10,502,206	0	0	0	0	0	10,502,206	0	0	0.000	0.000		4,714	0
8899999	Subtotal - Exempt Money Market Mutual Funds - as Identified by the SVO						11,209,555	0	0	0	0	XXX	11,209,555	0	0	XXX	XXX	XXX	5,737	0
9199999	- Totals						26,627,730	0	0	0	0	XXX	26,627,730	0	0	XXX	XXX	XXX	156,513	0

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

NONE

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

NONE

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

NONE

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

NONE

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

NONE

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

NONE

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

NONE

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

NONE

Schedule DL - Part 1 - Reinvested Collateral Assets Owned

NONE

Schedule DL - Part 2 - Reinvested Collateral Assets Owned

NONE

SCHEDULE E - PART 1 - CASH

1 Depository	2 Code	3 Rate of Interest	4 Amount of Interest Received During Year	5 Amount of Interest Accrued December 31 of Current Year	6 Balance	7 *
JP Morgan Chase New York, NY					(5,604,108)	XXX
PNC Bank Pittsburg, PA					(744,714)	XXX
0199998 Deposits in ... depositories which do not exceed the allowable limit in any one depository (See instructions) - open depositories	XXX	XXX				XXX
0199999 Totals - Open Depositories	XXX	XXX	0	0	(6,348,822)	XXX
0299998 Deposits in ... depositories which do not exceed the allowable limit in any one depository (See instructions) - suspended depositories	XXX	XXX				XXX
0299999 Totals - Suspended Depositories	XXX	XXX	0	0	0	XXX
0399999 Total Cash on Deposit	XXX	XXX	0	0	(6,348,822)	XXX
0499999 Cash in Company's Office	XXX	XXX	XXX	XXX		XXX
0599999 Total - Cash	XXX	XXX	0	0	(6,348,822)	XXX

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

1. January.....	6,110,744	4. April.....	9,797,359	7. July.....	6,882,081	10. October.....	7,481,123
2. February.....	7,598,942	5. May.....	8,857,472	8. August.....	7,227,018	11. November.....	6,557,661
3. March.....	5,797,130	6. June.....	5,401,949	9. September.....	5,199,900	12. December.....	6,348,822

SCHEDULE E - PART 2 - CASH EQUIVALENTS

Show Investments Owned December 31 of Current Year

1 Description	2 Code	3 Date Acquired	4 Rate of Interest	5 Maturity Date	6 Book/Adjusted Carrying Value	7 Amount of Interest Due and Accrued	8 Amount Received During Year
NONE							
8699999 - Total Cash Equivalents							

SCHEDULE E - PART 3 - SPECIAL DEPOSITS

States, Etc.	1 Type of Deposit	2 Purpose of Deposit	Deposits For the Benefit of All Policyholders		All Other Special Deposits	
			3 Book/Adjusted Carrying Value	4 Fair Value	5 Book/Adjusted Carrying Value	6 Fair Value
1. Alabama	AL					
2. Alaska	AK					
3. Arizona	AZ					
4. Arkansas	AR					
5. California	CA					
6. Colorado	CO					
7. Connecticut	CT					
8. Delaware	DE					
9. District of Columbia	DC					
10. Florida	FL					
11. Georgia	GA					
12. Hawaii	HI					
13. Idaho	ID					
14. Illinois	IL					
15. Indiana	IN					
16. Iowa	IA					
17. Kansas	KS					
18. Kentucky	KY					
19. Louisiana	LA					
20. Maine	ME					
21. Maryland	MD					
22. Massachusetts	MA					
23. Michigan	MI					
24. Minnesota	MN					
25. Mississippi	MS					
26. Missouri	MO					
27. Montana	MT					
28. Nebraska	NE					
29. Nevada	NV					
30. New Hampshire	NH					
31. New Jersey	NJ	0 Multiple	137,972,960	137,975,666	8,454,673	8,454,673
32. New Mexico	NM					
33. New York	NY					
34. North Carolina	NC					
35. North Dakota	ND					
36. Ohio	OH					
37. Oklahoma	OK					
38. Oregon	OR					
39. Pennsylvania	PA					
40. Rhode Island	RI					
41. South Carolina	SC					
42. South Dakota	SD					
43. Tennessee	TN					
44. Texas	TX					
45. Utah	UT					
46. Vermont	VT					
47. Virginia	VA					
48. Washington	WA					
49. West Virginia	WV					
50. Wisconsin	WI					
51. Wyoming	WY					
52. American Samoa	AS					
53. Guam	GU					
54. Puerto Rico	PR					
55. U.S. Virgin Islands	VI					
56. Northern Mariana Islands	MP					
57. Canada	CAN					
58. Aggregate Alien and Other	OT	XXX	0	0	0	0
59. Subtotal	XXX	XXX	137,972,960	137,975,666	8,454,673	8,454,673
DETAILS OF WRITE-INS						
5801.						
5802.						
5803.						
5898. Summary of remaining write-ins for Line 58 from overflow page	XXX	XXX	0	0	0	0
5899. Totals (Lines 5801 thru 5803 plus 5898)(Line 58 above)	XXX	XXX	0	0	0	0

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HEALTH ANNUAL STATEMENT

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

Oxford Health Plans (NJ), Inc.

NAIC Group Code 0707 0707 NAIC Company Code 95506 Employer's ID Number 22-2745725
(Current) (Prior)

Organized under the Laws of New Jersey, State of Domicile or Port of Entry NJ

Country of Domicile United States of America

Licensed as business type: Health Maintenance Organization

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

Incorporated/Organized 04/17/1985 Commenced Business 09/12/1985

Statutory Home Office 170 Wood Avenue, Floor 3 Iselin, NJ, US 08830
(Street and Number) (City or Town, State, Country and Zip Code)

Main Administrative Office 4 Research Drive, 5th Floor
(Street and Number) Shelton, CT, US 06484 203-447-4500
(City or Town, State, Country and Zip Code) (Area Code) (Telephone Number)

Mail Address 4 Research Drive, 5th Floor Shelton, CT, US 06484
(Street and Number or P.O. Box) (City or Town, State, Country and Zip Code)

Primary Location of Books and Records 4 Research Drive, 5th Floor
(Street and Number) Shelton, CT, US 06484 203-447-4500
(City or Town, State, Country and Zip Code) (Area Code) (Telephone Number)

Internet Website Address www.oxfordhealth.com

Statutory Statement Contact Joseph James Dewey 203-447-4444
(Name) (Area Code) (Telephone Number)
joseph_j_dewey@uhc.com 203-447-4451
(E-mail Address) (FAX Number)

OFFICERS

President Paul Owen Marden Treasurer Robert Worth Oberrender
Secretary Carmel Colica Chief Financial Officer Timothy Callahan Archer #

OTHER

Sanford Paul Cohen, M.D., Chief Medical Officer Nyle Brent Cottingham, Vice President William John Golden, Chair
Heather Anastasia Lang Jacobsen #, Assistant Secretary

DIRECTORS OR TRUSTEES

William John Golden Paul Owen Marden Sandra Denise Bruce Nichols M.D.
Dennis Patrick O'Brien Randall Harrison Weinstock

State of New Jersey SS:
County of Middlesex

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

Paul Owen Marden
President

Carmel Colica
Secretary

Subscribed and sworn to before me this
10 day of February 2017

- 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.....

Christine Bannon-Izzo
Notary Public
July 28, 2018

EXHIBIT 2 - ACCIDENT AND HEALTH PREMIUMS DUE AND UNPAID

1 Name of Debtor	2 1 - 30 Days	3 31 - 60 Days	4 61 - 90 Days	5 Over 90 Days	6 Nonadmitted	7 Admitted
0199999 Total individuals.....						
Group Subscribers:						
0299998. Premiums due and unpaid not individually listed	75,611				16,249	59,362
0299999. Total group	75,611	0	0	0	16,249	59,362
0399999. Premiums due and unpaid from Medicare entities	1,514,460	89,603	59,339	151,989	708,075	1,107,316
0499999. Premiums due and unpaid from Medicaid entities						
0599999 Accident and health premiums due and unpaid (Page 2, Line 15)	1,590,071	89,603	59,339	151,989	724,324	1,166,678

ANNUAL STATEMENT FOR THE YEAR 2016 OF THE Oxford Health Plans (NJ), Inc.

EXHIBIT 3 - HEALTH CARE RECEIVABLES

1 Name of Debtor	2 1 - 30 Days	3 31 - 60 Days	4 61 - 90 Days	5 Over 90 Days	6 Nonadmitted	7 Admitted
OptumRx	29,399,430	2,056,920	927,536	1,113,190	2,479,294	31,017,783
0199998. Aggregate Pharmaceutical Rebate Receivables Not Individually Listed						
0199999. Total Pharmaceutical Rebate Receivables	29,399,430	2,056,920	927,536	1,113,190	2,479,294	31,017,783
0299998. Aggregate Claim Overpayment Receivables Not Individually Listed	747,967	355,896	241,432	4,309,495	3,722,466	1,932,325
0299999. Total Claim Overpayment Receivables	747,967	355,896	241,432	4,309,495	3,722,466	1,932,325
0399998. Aggregate Loans and Advances to Providers Not Individually Listed						
0399999. Total Loans and Advances to Providers	0	0	0	0	0	0
0499998. Aggregate Capitation Arrangement Receivables Not Individually Listed						
0499999. Total Capitation Arrangement Receivables	0	0	0	0	0	0
0599998. Aggregate Risk Sharing Receivables Not Individually Listed						
0599999. Total Risk Sharing Receivables	0	0	0	0	0	0
0699998. Aggregate Other Receivables Not Individually Listed	12,142				12,142	
0699999. Total Other Receivables	12,142	0	0	0	12,142	0
0799999 Gross health care receivables	30,159,539	2,412,816	1,168,968	5,422,685	6,213,902	32,950,108

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

Type of Health Care Receivable	Health Care Receivables Collected During the Year		Health Care Receivables Accrued as of December 31 of Current Year		5 Health Care Receivables in Prior Years (Columns 1 + 3)	6 Estimated Health Care Receivables Accrued as of December 31 of Prior Year
	1 On Amounts Accrued Prior to January 1 of Current Year	2 On Amounts Accrued During the Year	3 On Amounts Accrued December 31 of Prior Year	4 On Amounts Accrued During the Year		
1. Pharmaceutical rebate receivables	25,081,417	50,337,312	396,474	33,100,602	25,477,891	29,224,888
2. Claim overpayment receivables	2,121,895	8,983,184	2,976,959	2,677,832	5,098,854	5,074,194
3. Loans and advances to providers					0	0
4. Capitation arrangement receivables					0	0
5. Risk sharing receivables					0	0
6. Other health care receivables.....				12,142	0	4,279
7. Totals (Lines 1 through 6)	27,203,312	59,320,496	3,373,433	35,790,576	30,576,745	34,303,361

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

EXHIBIT 5 - AMOUNTS DUE FROM PARENT, SUBSIDIARIES AND AFFILIATES

1 Name of Affiliate	2 1 - 30 Days	3 31 - 60 Days	4 61 - 90 Days	5 Over 90 Days	6 Nonadmitted	Admitted	
						7 Current	8 Non-Current
United HealthCare Services, Inc.	1,887,112					1,887,112	
0199999. Individually listed receivables	1,887,112	0	0	0	0	1,887,112	0
0299999. Receivables not individually listed							
0399999 Total gross amounts receivable	1,887,112	0	0	0	0	1,887,112	0

EXHIBIT 6 - AMOUNTS DUE TO PARENT, SUBSIDIARIES AND AFFILIATES

1 Affiliate	2 Description	3 Amount	4 Current	5 Non-Current
United HealthCare Services, Inc.	Intercompany Payables	18,691,271	18,691,271	
0199999. Individually listed payables		18,691,271	18,691,271	0
0299999. Payables not individually listed		0		
0399999 Total gross payables		18,691,271	18,691,271	0

EXHIBIT 7 PART 1- SUMMARY OF TRANSACTIONS WITH PROVIDERS

Payment Method	1 Direct Medical Expense Payment	2 Column 1 as a % of Total Payments	3 Total Members Covered	4 Column 3 as a % of Total Members	5 Column 1 Expenses Paid to Affiliated Providers	6 Column 1 Expenses Paid to Non-Affiliated Providers
Capitation Payments:						
1. Medical groups	458,299	0.1	3,241	3.0	458,299	
2. Intermediaries	14,742,355	1.8	104,244	97.0	9,666,047	5,076,308
3. All other providers	0	0.0		0.0		
4. Total capitation payments	15,200,654	1.8	107,485	100.0	10,124,346	5,076,308
Other Payments:						
5. Fee-for-service	189,790,241	22.9	XXX	XXX		189,790,241
6. Contractual fee payments	618,601,783	74.5	XXX	XXX	19,405,959	599,195,824
7. Bonus/withhold arrangements - fee-for-service	0	0.0	XXX	XXX		
8. Bonus/withhold arrangements - contractual fee payments	6,640,061	0.8	XXX	XXX		6,640,061
9. Non-contingent salaries	0	0.0	XXX	XXX		
10. Aggregate cost arrangements	0	0.0	XXX	XXX		
11. All other payments	0	0.0	XXX	XXX		
12. Total other payments	815,032,085	98.2	XXX	XXX	19,405,959	795,626,126
13. TOTAL (Line 4 plus Line 12)	830,232,739	100%	XXX	XXX	29,530,305	800,702,434

EXHIBIT 7 - PART 2 - SUMMARY OF TRANSACTIONS WITH INTERMEDIARIES

1 NAIC Code	2 Name of Intermediary	3 Capitation Paid	4 Average Monthly Capitation	5 Intermediary's Total Adjusted Capital	6 Intermediary's Authorized Control Level RBC
	United HealthCare Services, Inc.	5,351,408	445,951		
	Lab Corp	4,730,292	394,191		
	OptumRx, Inc.	3,587,181	298,932		
	United Behavioral Health, Inc.	726,252	60,521		
	Dental Benefit Providers, Inc.	179,837	14,986		
	Logisticare	117,160	9,763		
	Epic Hearing	49,835	4,153		
	Spectera	383	32		
	Beacon	7	1		
9999999 Totals		14,742,355	XXX	XXX	XXX

EXHIBIT 8 - FURNITURE, EQUIPMENT AND SUPPLIES OWNED

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



ANNUAL STATEMENT FOR THE YEAR 2016 OF THE Oxford Health Plans (NJ), Inc.

EXHIBIT OF PREMIUMS, ENROLLMENT AND UTILIZATION (a)

REPORT FOR: 1. CORPORATION _____

2. _____

NAIC Group Code	BUSINESS IN THE STATE OF			DURING THE YEAR							(LOCATION)
	1 Total	Delaware		4 Medicare Supplement	5 Vision Only	6 Dental Only	7 Federal Employees Health Benefit Plan	8 Title XVIII Medicare	9 Title XIX Medicaid	10 Other	NAIC Company Code
		2 Individual	3 Group								
Total Members at end of:											
1. Prior Year											
2. First Quarter											
3. Second Quarter											
4. Third Quarter											
5. Current Year											
6. Current Year Member Months											
Total Member Ambulatory Encounters for Year:											
7. Physician											
8. Non-Physician											
9. Total											
10. Hospital Patient Days Incurred											
11. Number of Inpatient Admissions											
12. Health Premiums Written (b)											
13. Life Premiums Direct											
14. Property/Casualty Premiums Written											
15. Health Premiums Earned											
16. Property/Casualty Premiums Earned											
17. Amount Paid for Provision of Health Care Services											
18. Amount Incurred for Provision of Health Care Services											

NONE

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

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

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ANNUAL STATEMENT FOR THE YEAR 2016 OF THE Oxford Health Plans (NJ), Inc.

EXHIBIT OF PREMIUMS, ENROLLMENT AND UTILIZATION (a)

REPORT FOR: 1. CORPORATION

Oxford Health Plans (NJ), Inc.

2. Iselin, NJ

NAIC Group Code	0707	BUSINESS IN THE STATE OF		DURING THE YEAR							(LOCATION)	
		Missouri		2016							NAIC Company Code	
		1	Comprehensive (Hospital & Medical)		4	5	6	7	8	9	10	
	Total	2	3	Medicare Supplement	Vision Only	Dental Only	Federal Employees Health Benefit Plan	Title XVIII Medicare	Title XIX Medicaid	Other		
Total Members at end of:												
1. Prior Year	59							59				
2. First Quarter	13							13				
3. Second Quarter	9							9				
4. Third Quarter	9							9				
5. Current Year	3							3				
6. Current Year Member Months	125							125				
Total Member Ambulatory Encounters for Year:												
7. Physician	0											
8. Non-Physician	0											
9. Total	0	0	0	0	0	0	0	0	0	0		
10. Hospital Patient Days Incurred	0											
11. Number of Inpatient Admissions	0											
12. Health Premiums Written (b)	285,213							285,213				
13. Life Premiums Direct	0											
14. Property/Casualty Premiums Written	0											
15. Health Premiums Earned	296,925							296,925				
16. Property/Casualty Premiums Earned	0											
17. Amount Paid for Provision of Health Care Services	259,656							259,656				
18. Amount Incurred for Provision of Health Care Services	262,993							262,993				

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

(b) For health premiums written: amount of Medicare Title XVIII exempt from state taxes or fees \$285,213

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ANNUAL STATEMENT FOR THE YEAR 2016 OF THE Oxford Health Plans (NJ), Inc.

EXHIBIT OF PREMIUMS, ENROLLMENT AND UTILIZATION (a)

REPORT FOR: 1. CORPORATION

Oxford Health Plans (NJ), Inc.

2. Iselin, NJ

NAIC Group Code	0707	BUSINESS IN THE STATE OF			DURING THE YEAR						(LOCATION)	
		New Jersey			2016						NAIC Company Code	
		1	Comprehensive (Hospital & Medical)		4	5	6	7	8	9	10	
	Total	Individual	Group	Medicare Supplement	Vision Only	Dental Only	Federal Employees Health Benefit Plan	Title XVIII Medicare	Title XIX Medicaid	Other		
Total Members at end of:												
1. Prior Year	108,905	11,029	13,741					84,135				
2. First Quarter	104,421	7,959	11,046					85,416				
3. Second Quarter	103,978	7,613	9,950					86,415				
4. Third Quarter	103,323	7,140	9,175					87,008				
5. Current Year	102,599	6,602	8,338					87,659				
6. Current Year Member Months	1,236,895	81,437	118,799					1,036,659				
Total Member Ambulatory Encounters for Year:												
7. Physician	1,786,237	54,009	45,630					1,686,598				
8. Non-Physician	609,638	23,099	19,516					567,023				
9. Total	2,395,875	77,108	65,146	0	0	0	0	2,253,621	0	0		
10. Hospital Patient Days Incurred	122,283	3,794	6,649					111,840				
11. Number of Inpatient Admissions	18,657	656	1,271					16,730				
12. Health Premiums Written (b)	1,017,001,146	41,549,362	57,984,148					917,467,636				
13. Life Premiums Direct	0											
14. Property/Casualty Premiums Written	0											
15. Health Premiums Earned	1,022,538,553	41,549,362	57,984,148					923,005,043				
16. Property/Casualty Premiums Earned	0											
17. Amount Paid for Provision of Health Care Services	789,958,177	48,363,281	49,493,972					692,100,924				
18. Amount Incurred for Provision of Health Care Services	800,108,988	41,925,899	46,954,693					711,228,396				

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

(b) For health premiums written: amount of Medicare Title XVIII exempt from state taxes or fees \$917,467,636

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ANNUAL STATEMENT FOR THE YEAR 2016 OF THE Oxford Health Plans (NJ), Inc.

EXHIBIT OF PREMIUMS, ENROLLMENT AND UTILIZATION (a)

REPORT FOR: 1. CORPORATION

Oxford Health Plans (NJ), Inc.

2. Iselin, NJ

NAIC Group Code	0707	BUSINESS IN THE STATE OF		DURING THE YEAR							(LOCATION)	
		Oregon		2016							NAIC Company Code	
		1	Comprehensive (Hospital & Medical)		4	5	6	7	8	9	10	
	Total	2	3	Medicare Supplement	Vision Only	Dental Only	Federal Employees Health Benefit Plan	Title XVIII Medicare	Title XIX Medicaid	Other		
Total Members at end of:												
1. Prior Year	199							199				
2. First Quarter	153							153				
3. Second Quarter	150							150				
4. Third Quarter	139							139				
5. Current Year	116							116				
6. Current Year Member Months	1,709							1,709				
Total Member Ambulatory Encounters for Year:												
7. Physician	0											
8. Non-Physician	0											
9. Total	0	0	0	0	0	0	0	0	0	0		
10. Hospital Patient Days Incurred	0											
11. Number of Inpatient Admissions	0											
12. Health Premiums Written (b)	4,121,287							4,121,287				
13. Life Premiums Direct	0											
14. Property/Casualty Premiums Written	0											
15. Health Premiums Earned	4,144,494							4,144,494				
16. Property/Casualty Premiums Earned	0											
17. Amount Paid for Provision of Health Care Services	3,808,563							3,808,563				
18. Amount Incurred for Provision of Health Care Services	3,857,502							3,857,502				

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

(b) For health premiums written: amount of Medicare Title XVIII exempt from state taxes or fees \$4,121,287

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ANNUAL STATEMENT FOR THE YEAR 2016 OF THE Oxford Health Plans (NJ), Inc.

EXHIBIT OF PREMIUMS, ENROLLMENT AND UTILIZATION (a)

REPORT FOR: 1. CORPORATION

Oxford Health Plans (NJ), Inc.

2. Iselin, NJ

NAIC Group Code	0707	BUSINESS IN THE STATE OF		DURING THE YEAR							(LOCATION)	
		Pennsylvania		2016							NAIC Company Code	
		1	Comprehensive (Hospital & Medical)		4	5	6	7	8	9	10	
	Total	2	3	Medicare Supplement	Vision Only	Dental Only	Federal Employees Health Benefit Plan	Title XVIII Medicare	Title XIX Medicaid	Other		
Total Members at end of:												
1. Prior Year	0											
2. First Quarter	2,039							2,039				
3. Second Quarter	3,179							3,179				
4. Third Quarter	4,193							4,193				
5. Current Year	4,767							4,767				
6. Current Year Member Months	39,250							39,250				
Total Member Ambulatory Encounters for Year:												
7. Physician	72,812							72,812				
8. Non-Physician	30,610							30,610				
9. Total	103,422	0	0	0	0	0	0	103,422	0	0		
10. Hospital Patient Days Incurred	8,430							8,430				
11. Number of Inpatient Admissions	1,246							1,246				
12. Health Premiums Written (b)	44,688,523							44,688,523				
13. Life Premiums Direct	0											
14. Property/Casualty Premiums Written	0											
15. Health Premiums Earned	44,184,871							44,184,871				
16. Property/Casualty Premiums Earned	0											
17. Amount Paid for Provision of Health Care Services	36,206,342							36,206,342				
18. Amount Incurred for Provision of Health Care Services	36,671,587							36,671,587				

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

(b) For health premiums written: amount of Medicare Title XVIII exempt from state taxes or fees \$44,688,523



ANNUAL STATEMENT FOR THE YEAR 2016 OF THE Oxford Health Plans (NJ), Inc.

EXHIBIT OF PREMIUMS, ENROLLMENT AND UTILIZATION (a)

REPORT FOR: 1. CORPORATION _____

2. _____

(LOCATION)

NAIC Group Code	BUSINESS IN THE STATE OF			DURING THE YEAR						
	Rhode Island			2016						
	1	Comprehensive (Hospital & Medical)		4	5	6	7	8	9	10
	Total	Individual	Group	Medicare Supplement	Vision Only	Dental Only	Federal Employees Health Benefit Plan	Title XVIII Medicare	Title XIX Medicaid	Other
Total Members at end of:										
1. Prior Year										
2. First Quarter										
3. Second Quarter										
4. Third Quarter										
5. Current Year										
6. Current Year Member Months										
Total Member Ambulatory Encounters for Year:										
7. Physician										
8. Non-Physician										
9. Total										
10. Hospital Patient Days Incurred										
11. Number of Inpatient Admissions										
12. Health Premiums Written (b)										
13. Life Premiums Direct										
14. Property/Casualty Premiums Written										
15. Health Premiums Earned										
16. Property/Casualty Premiums Earned										
17. Amount Paid for Provision of Health Care Services										
18. Amount Incurred for Provision of Health Care Services										

NONE

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

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



ANNUAL STATEMENT FOR THE YEAR 2016 OF THE Oxford Health Plans (NJ), Inc.

EXHIBIT OF PREMIUMS, ENROLLMENT AND UTILIZATION (a)

REPORT FOR: 1. CORPORATION

Oxford Health Plans (NJ), Inc.

2. Iselin, NJ

NAIC Group Code	0707	BUSINESS IN THE STATE OF	(LOCATION)										
			Grand Total			DURING THE YEAR					2016	NAIC Company Code	95506
			1	Comprehensive (Hospital & Medical)		4	5	6	7	8	9	10	
Total	2	3	Medicare Supplement	Vision Only	Dental Only	Federal Employees Health Benefit Plan	Title XVIII Medicare	Title XIX Medicaid	Other				
Total Members at end of:													
1. Prior Year	109,163	11,029	13,741	0	0	0	0	84,393	0	0			
2. First Quarter	106,626	7,959	11,046	0	0	0	0	87,621	0	0			
3. Second Quarter	107,316	7,613	9,950	0	0	0	0	89,753	0	0			
4. Third Quarter	107,664	7,140	9,175	0	0	0	0	91,349	0	0			
5. Current Year	107,485	6,602	8,338	0	0	0	0	92,545	0	0			
6. Current Year Member Months	1,277,979	81,437	118,799	0	0	0	0	1,077,743	0	0			
Total Member Ambulatory Encounters for Year:													
7. Physician	1,859,049	54,009	45,630	0	0	0	0	1,759,410	0	0			
8. Non-Physician	640,248	23,099	19,516	0	0	0	0	597,633	0	0			
9. Total	2,499,297	77,108	65,146	0	0	0	0	2,357,043	0	0			
10. Hospital Patient Days Incurred	130,713	3,794	6,649	0	0	0	0	120,270	0	0			
11. Number of Inpatient Admissions	19,903	656	1,271	0	0	0	0	17,976	0	0			
12. Health Premiums Written (b)	1,066,096,169	41,549,362	57,984,148	0	0	0	0	966,562,659	0	0			
13. Life Premiums Direct	0	0	0	0	0	0	0	0	0	0			
14. Property/Casualty Premiums Written	0	0	0	0	0	0	0	0	0	0			
15. Health Premiums Earned	1,071,164,843	41,549,362	57,984,148	0	0	0	0	971,631,333	0	0			
16. Property/Casualty Premiums Earned	0	0	0	0	0	0	0	0	0	0			
17. Amount Paid for Provision of Health Care Services	830,232,738	48,363,281	49,493,972	0	0	0	0	732,375,485	0	0			
18. Amount Incurred for Provision of Health Care Services	840,901,070	41,925,899	46,954,693	0	0	0	0	752,020,478	0	0			

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

(b) For health premiums written: amount of Medicare Title XVIII exempt from state taxes or fees \$966,562,659

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ANNUAL STATEMENT FOR THE YEAR 2016 OF THE Oxford Health Plans (NJ), Inc.

SCHEDULE S - PART 1 - SECTION 2

Reinsurance Assumed Accident and Health Insurance Listed by Reinsured Company as of December 31, Current Year

1 NAIC Company Code	2 ID Number	3 Effective Date	4 Name of Reinsured	5 Domiciliary Jurisdiction	6 Type of Reinsurance Assumed	7 Premiums	8 Unearned Premiums	9 Reserve Liability Other Than for Unearned Premiums	10 Reinsurance Payable on Paid and Unpaid Losses	11 Modified Coinsurance Reserve	12 Funds Withheld Under Coinsurance
NONE											
9999999 - Totals											

ANNUAL STATEMENT FOR THE YEAR 2016 OF THE Oxford Health Plans (NJ), Inc.

SCHEDULE S - PART 2

Reinsurance Recoverable on Paid and Unpaid Losses Listed by Reinsuring Company as of December 31, Current Year

1 NAIC Company Code	2 ID Number	3 Effective Date	4 Name of Company	5 Domiciliary Jurisdiction	6 Paid Losses	7 Unpaid Losses
0399999. Total Life and Annuity - U.S. Affiliates					0	0
0699999. Total Life and Annuity - Non-U.S. Affiliates					0	0
0799999. Total Life and Annuity - Affiliates					0	0
1099999. Total Life and Annuity - Non-Affiliates					0	0
1199999. Total Life and Annuity					0	0
7806	22-2797560	01/01/1999	Oxford Health Insurance, Inc.	NY	416,735	198,425
91529	52-1996029	03/01/2013	Unimerica Insurance Company	WI	2,085,006	2,710,725
1399999. Accident and Health - U.S. Affiliates - Other					2,501,741	2,909,150
1499999. Total Accident and Health - U.S. Affiliates					2,501,741	2,909,150
1799999. Total Accident and Health - Non-U.S. Affiliates					0	0
1899999. Total Accident and Health - Affiliates					2,501,741	2,909,150
00000	AA-9990032	01/01/2014	U.S. Department of Health and Human Services	DC	3,257,433	358,689
1999999. Accident and Health - U.S. Non-Affiliates					3,257,433	358,689
2199999. Total Accident and Health - Non-Affiliates					3,257,433	358,689
2299999. Total Accident and Health					5,759,174	3,267,839
2399999. Total U.S. (Sum of 0399999, 0899999, 1499999 and 1999999)					5,759,174	3,267,839
2499999. Total Non-U.S. (Sum of 0699999, 0999999, 1799999 and 2099999)					0	0
9999999 Totals - Life, Annuity and Accident and Health					5,759,174	3,267,839

ANNUAL STATEMENT FOR THE YEAR 2016 OF THE Oxford Health Plans (NJ), Inc.

SCHEDULE S - PART 3 - SECTION 2

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

1 NAIC Company Code	2 ID Number	3 Effective Date	4 Name of Company	5 Domi- ciliary Juris- diction	6 Type of Reinsurance Ceded	7 Type of Business Ceded	8 Premiums	9 Unearned Premiums (Estimated)	10 Reserve Credit Taken Other than for Unearned Premiums	Outstanding Surplus Relief		13 Modified Coinsurance Reserve	14 Funds Withheld Under Coinsurance
										11 Current Year	12 Prior Year		
78026	22-2797560	01/01/1999	Oxford Health Insurance, Inc.	NY	QA/A/G	CMM	1,344,143	0	0	0	0	0	0
91529	52-1996029	03/01/2013	Unimerica Insurance Company	WI	QA/A/G	CMM	4,391,231	0	3,403	0	0	0	0
91529	52-1996029	03/01/2013	Unimerica Insurance Company	WI	QA/A/G	CMM	8,260,444	0	8,009	0	0	0	0
0299999. General Account - Authorized U.S. Affiliates - Other							13,995,818	0	11,412	0	0	0	0
0399999. Total General Account - Authorized U.S. Affiliates							13,995,818	0	11,412	0	0	0	0
0699999. Total General Account - Authorized Non-U.S. Affiliates							0	0	0	0	0	0	0
0799999. Total General Account - Authorized Affiliates							13,995,818	0	11,412	0	0	0	0
00000	AA-9990032	01/01/2014	U.S. Department of Health and Human Services	DC	SSL/A/I		155,693	0	0	0	0	0	0
0899999. General Account - Authorized U.S. Non-Affiliates							155,693	0	0	0	0	0	0
1099999. Total General Account - Authorized Non-Affiliates							155,693	0	0	0	0	0	0
1199999. Total General Account Authorized							14,151,511	0	11,412	0	0	0	0
1499999. Total General Account - Unauthorized U.S. Affiliates							0	0	0	0	0	0	0
1799999. Total General Account - Unauthorized Non-U.S. Affiliates							0	0	0	0	0	0	0
1899999. Total General Account - Unauthorized Affiliates							0	0	0	0	0	0	0
2199999. Total General Account - Unauthorized Non-Affiliates							0	0	0	0	0	0	0
2299999. Total General Account Unauthorized							0	0	0	0	0	0	0
2599999. Total General Account - Certified U.S. Affiliates							0	0	0	0	0	0	0
2899999. Total General Account - Certified Non-U.S. Affiliates							0	0	0	0	0	0	0
2999999. Total General Account - Certified Affiliates							0	0	0	0	0	0	0
3299999. Total General Account - Certified Non-Affiliates							0	0	0	0	0	0	0
3399999. Total General Account Certified							0	0	0	0	0	0	0
3499999. Total General Account Authorized, Unauthorized and Certified							14,151,511	0	11,412	0	0	0	0
3799999. Total Separate Accounts - Authorized U.S. Affiliates							0	0	0	0	0	0	0
4099999. Total Separate Accounts - Authorized Non-U.S. Affiliates							0	0	0	0	0	0	0
4199999. Total Separate Accounts - Authorized Affiliates							0	0	0	0	0	0	0
4499999. Total Separate Accounts - Authorized Non-Affiliates							0	0	0	0	0	0	0
4599999. Total Separate Accounts Authorized							0	0	0	0	0	0	0
4899999. Total Separate Accounts - Unauthorized U.S. Affiliates							0	0	0	0	0	0	0
5199999. Total Separate Accounts - Unauthorized Non-U.S. Affiliates							0	0	0	0	0	0	0
5299999. Total Separate Accounts - Unauthorized Affiliates							0	0	0	0	0	0	0
5599999. Total Separate Accounts - Unauthorized Non-Affiliates							0	0	0	0	0	0	0
5699999. Total Separate Accounts Unauthorized							0	0	0	0	0	0	0
5999999. Total Separate Accounts - Certified U.S. Affiliates							0	0	0	0	0	0	0
6299999. Total Separate Accounts - Certified Non-U.S. Affiliates							0	0	0	0	0	0	0
6399999. Total Separate Accounts - Certified Affiliates							0	0	0	0	0	0	0
6699999. Total Separate Accounts - Certified Non-Affiliates							0	0	0	0	0	0	0
6799999. Total Separate Accounts Certified							0	0	0	0	0	0	0
6899999. Total Separate Accounts Authorized, Unauthorized and Certified							0	0	0	0	0	0	0
6999999. Total U.S. (Sum of 0399999, 0899999, 1499999, 1999999, 2599999, 3099999, 3799999, 4299999, 4899999, 5399999, 5999999 and 6499999)							14,151,511	0	11,412	0	0	0	0
7099999. Total Non-U.S. (Sum of 0699999, 0999999, 1799999, 2099999, 2899999, 3199999, 4099999, 4399999, 5199999, 5499999, 6299999 and 6599999)							0	0	0	0	0	0	0
9999999 - Totals							14,151,511	0	11,412	0	0	0	0

Schedule S - Part 4

NONE

Schedule S - Part 4 - Bank Footnote

NONE

Schedule S - Part 5

NONE

Schedule S - Part 5 - Bank Footnote

NONE

SCHEDULE S - PART 6

Five Year Exhibit of Reinsurance Ceded Business (000 Omitted)

	1 2016	2 2015	3 2014	4 2013	5 2012
A. OPERATIONS ITEMS					
1. Premiums	5,891	11,156	19,042	36,279	14,203
2. Title XVIII - Medicare	8,260	7,911	7,812	6,172	0
3. Title XIX - Medicaid	0	0	0	0	0
4. Commissions and reinsurance expense allowance	(39)	(116)	272	2,865	0
5. Total hospital and medical expenses	22,498	36,684	33,670	36,221	11,878
B. BALANCE SHEET ITEMS					
6. Premiums receivable	1,162	1,728	0	3,765	0
7. Claims payable	3,268	5,566	6,936	9,404	2,056
8. Reinsurance recoverable on paid losses	5,759	9,607	4,961	3,387	835
9. Experience rating refunds due or unpaid					
10. Commissions and reinsurance expense allowances due		0	0	280	0
11. Unauthorized reinsurance offset					
12. Offset for reinsurance with Certified Reinsurers					
C. UNAUTHORIZED REINSURANCE (DEPOSITS BY AND FUNDS WITHHELD FROM)					
13. Funds deposited by and withheld from (F)	0	0	0	0	0
14. Letters of credit (L)	0	0	0	0	0
15. Trust agreements (T)	0	0	0	0	0
16. Other (O)	0	0	0	0	0
D. REINSURANCE WITH CERTIFIED REINSURERS (DEPOSITS BY AND FUNDS WITHHELD FROM)					
17. Multiple Beneficiary Trust					
18. Funds deposited by and withheld from (F)					
19. Letters of credit (L)					
20. Trust agreements (T)					
21. Other (O)					

SCHEDULE S - PART 7

Restatement of Balance Sheet to Identify Net Credit For Ceded Reinsurance

	1 As Reported (net of ceded)	2 Restatement Adjustments	3 Restated (gross of ceded)
ASSETS (Page 2, Col. 3)			
1. Cash and invested assets (Line 12)	204,113,726		204,113,726
2. Accident and health premiums due and unpaid (Line 15)	48,406,823		48,406,823
3. Amounts recoverable from reinsurers (Line 16.1)	5,759,173	(5,759,173)	0
4. Net credit for ceded reinsurance	XXX	7,721,340	7,721,340
5. All other admitted assets (Balance)	44,479,199		44,479,199
6. Total assets (Line 28)	302,758,921	1,962,167	304,721,088
LIABILITIES, CAPITAL AND SURPLUS (Page 3)			
7. Claims unpaid (Line 1)	132,206,585	3,267,839	135,474,424
8. Accrued medical incentive pool and bonus payments (Line 2)	7,851,904		7,851,904
9. Premiums received in advance (Line 8)	1,910,881		1,910,881
10. Funds held under reinsurance treaties with authorized and unauthorized reinsurers (Line 19 first inset amount plus second inset amount)	0		0
11. Reinsurance in unauthorized companies (Line 20 minus inset amount)	0		0
12. Reinsurance with Certified Reinsurers (Line 20 inset amount)	0		0
13. Funds held under reinsurance treaties with Certified Reinsurers (Line 19 third inset amount)	0		0
14. All other liabilities (Balance)	43,606,853	(1,305,672)	42,301,181
15. Total liabilities (Line 24)	185,576,223	1,962,167	187,538,390
16. Total capital and surplus (Line 33)	117,182,698	XXX	117,182,698
17. Total liabilities, capital and surplus (Line 34)	302,758,921	1,962,167	304,721,088
NET CREDIT FOR CEDED REINSURANCE			
18. Claims unpaid	3,267,839		
19. Accrued medical incentive pool	0		
20. Premiums received in advance	0		
21. Reinsurance recoverable on paid losses	5,759,173		
22. Other ceded reinsurance recoverables	0		
23. Total ceded reinsurance recoverables	9,027,012		
24. Premiums receivable	0		
25. Funds held under reinsurance treaties with authorized and unauthorized reinsurers	0		
26. Unauthorized reinsurance	0		
27. Reinsurance with Certified Reinsurers	0		
28. Funds held under reinsurance treaties with Certified Reinsurers	0		
29. Other ceded reinsurance payables/offsets	1,305,672		
30. Total ceded reinsurance payables/offsets	1,305,672		
31. Total net credit for ceded reinsurance	7,721,340		

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

Allocated by States and Territories

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

NONE

ANNUAL STATEMENT FOR THE YEAR 2016 OF THE Oxford Health Plans (NJ), Inc.

SCHEDULE Y

PART 1A - DETAIL OF INSURANCE HOLDING COMPANY SYSTEM

1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16
Group Code	Group Name	NAIC Company Code	ID Number	Federal RSSD	CIK	Name of Securities Exchange if Publicly Traded (U.S. or International)	Names of Parent, Subsidiaries Or Affiliates	Domiciliary Location	Relationship to Reporting Entity	Directly Controlled by (Name of Entity/Person)	Type of Control (Ownership, Board, Management, Attorney-in-Fact, Influence, Other)	If Control is Ownership Provide Percentage	Ultimate Controlling Entity(ies)/Person(s)	Is an SCA Filing Required? (Y/N)	*
		.0000	98-1308130		0001363851		1070715 B.C. Unlimited Liability Company	CA	NIA	OptumRx Group Holdings, Inc.	Ownership	100.000	UnitedHealth Group Incorporated		
		.0000	27-2624551				310 Canyon Medical, LLC	CA	NIA	Monarch Management Services, Inc.	Ownership	100.000	UnitedHealth Group Incorporated		
		.0000	02-0653265				Access I.V., LLC	CA	NIA	SCP Specialty Infusion, LLC	Ownership	100.000	UnitedHealth Group Incorporated		
		.0000	41-1913523				ACN Group IPA of New York, Inc.	NY	NIA	OptumHealth Care Solutions, Inc.	Ownership	100.000	UnitedHealth Group Incorporated		
		.0000	27-0015861				ACN Group of California, Inc.	CA	IA	OptumHealth Care Solutions, Inc.	Ownership	100.000	UnitedHealth Group Incorporated		
		.0000	11-3485985				Advanced Care Pharmacy, Inc.	NY	NIA	Advanced Care, Inc.	Ownership	100.000	UnitedHealth Group Incorporated		
		.0000	11-2997132				Advanced Care, Inc.	NY	NIA	Briovax Infusion Services, Inc.	Ownership	100.000	UnitedHealth Group Incorporated		
		.0000	38-3849068				AHJV MSO, Inc.	DE	NIA	AHJV, Inc.	Ownership	100.000	UnitedHealth Group Incorporated		
		.0000	38-3849066				AHJV, Inc.	DE	NIA	NAMM Holdings, Inc.	Ownership	100.000	UnitedHealth Group Incorporated		
		.0000	22-3493126		0001461390		Alere Health Improvement Company	DE	NIA	Alere Health, LLC	Ownership	100.000	UnitedHealth Group Incorporated		
		.0000	26-2564744		0001460933		Alere Health, LLC	DE	NIA	OptumHealth Care Solutions, Inc.	Ownership	100.000	UnitedHealth Group Incorporated		
		.0000	58-1873062		0001156286		Alere of New York, Inc.	NY	NIA	Optum Women's and Children's Health, LLC	Ownership	100.000	UnitedHealth Group Incorporated		
		.0000	20-0231080		0001355945		Alere Wellbeing, Inc.	DE	NIA	Alere Health, LLC	Ownership	100.000	UnitedHealth Group Incorporated		
		.0000	54-1776557		0001460931		Alere Wellology, Inc.	DE	NIA	Alere Health, LLC	Ownership	100.000	UnitedHealth Group Incorporated		
.0707	UnitedHealth Group Incorporated	82406	35-1665915				All Savers Insurance Company	IN	IA	Golden Rule Financial Corporation	Ownership	100.000	UnitedHealth Group Incorporated		
							All Savers Life Insurance Company of California	CA	IA	Golden Rule Financial Corporation	Ownership	100.000	UnitedHealth Group Incorporated		
.0707	UnitedHealth Group Incorporated	73130	35-1744596				Ambient Healthcare of Central Florida, Inc.	FL	NIA	Ambient Healthcare, Inc.	Ownership	100.000	UnitedHealth Group Incorporated		
		.0000	55-0802777				Ambient Healthcare of Georgia, Inc.	GA	NIA	Ambient Healthcare, Inc.	Ownership	100.000	UnitedHealth Group Incorporated		
		.0000	55-0802779				Ambient Healthcare of Northeast Florida, Inc.	FL	NIA	Ambient Healthcare, Inc.	Ownership	100.000	UnitedHealth Group Incorporated		
		.0000	20-4881413				Ambient Healthcare of S. Florida, Inc.	FL	NIA	Ambient Healthcare, Inc.	Ownership	100.000	UnitedHealth Group Incorporated		
		.0000	33-1012700				Ambient Healthcare of West Florida, Inc.	FL	NIA	Ambient Healthcare, Inc.	Ownership	100.000	UnitedHealth Group Incorporated		
		.0000	55-0802774				Ambient Healthcare, Inc.	FL	NIA	Ambient Holdings, Inc.	Ownership	100.000	UnitedHealth Group Incorporated		
		.0000	65-1095227				Ambient Holdings, Inc.	DE	NIA	Briovax Infusion Services, Inc.	Ownership	100.000	UnitedHealth Group Incorporated		
		.0000	45-2161438				Ambient Nursing Services, Inc.	FL	NIA	Ambient Healthcare, Inc.	Ownership	100.000	UnitedHealth Group Incorporated		
		.0000	26-3738273				AmeriChoice Corporation	DE	NIA	UnitedHealth Group Incorporated	Ownership	100.000	UnitedHealth Group Incorporated		
		.0000	54-1743136		0001122263		AmeriChoice Health Services, Inc.	DE	NIA	AmeriChoice Corporation	Ownership	100.000	UnitedHealth Group Incorporated		
.0707	UnitedHealth Group Incorporated	95497	22-3368602				AmeriChoice of New Jersey, Inc.	NJ	IA	AmeriChoice Corporation	Ownership	100.000	UnitedHealth Group Incorporated		
		.0000	98-1108620				Amico Saúde Ltda.	BRA	NIA	Amil Assistência Médica Internacional S.A.	Ownership	98.879	UnitedHealth Group Incorporated		
		.0000	98-1108620				Amico Saúde Ltda.	BRA	NIA	Cemed Care - Empresa de Atendimento Clínico Geral Ltda.	Ownership	1.121	UnitedHealth Group Incorporated		
		.0000			0001447698		Amil Assistência Médica Internacional S.A.	BRA	NIA	Polar II Fundo de Investimento em Participações	Ownership	90.230	UnitedHealth Group Incorporated		1
		.0000	98-1109085				Amil Clinical Research Participações Ltda.	BRA	NIA	Esho - Empresa de Serviços Hospitalares S.A.	Ownership	99.950	UnitedHealth Group Incorporated		
		.0000	98-1109085				Amil Clinical Research Participações Ltda.	BRA	NIA	Cemed Care - Empresa de Atendimento Clínico Geral Ltda.	Ownership	0.050	UnitedHealth Group Incorporated		
		.0000	98-1138212				AMIL International	LUX	NIA	Amil Assistência Médica Internacional S.A.	Ownership	100.000	UnitedHealth Group Incorporated		
		.0000	98-1110579				Amil Lifesciences Participações Ltda.	BRA	NIA	Amil Assistência Médica Internacional S.A.	Ownership	100.000	UnitedHealth Group Incorporated		
		.0000	98-1110579				Amil Lifesciences Participações Ltda.	BRA	NIA	Cemed Care - Empresa de Atendimento Clínico Geral Ltda.	Ownership	0.000	UnitedHealth Group Incorporated		
		.0000	98-1210271				Angiografia e Hemodinâmica Madre Theodora Ltda.	BRA	NIA	Esho - Empresa de Serviços Hospitalares S.A.	Ownership	0.000	UnitedHealth Group Incorporated		
		.0000	27-2068687				AppleCare Medical Management, LLC	DE	NIA	Collaborative Care Holdings, LLC	Ownership	100.000	UnitedHealth Group Incorporated		
		.0000	26-4312858				ARC Infusion, LLC	CA	NIA	SCP Specialty Infusion, LLC	Ownership	100.000	UnitedHealth Group Incorporated		
		.0000	86-0813232				Arizona Physicians IPA, Inc.	AZ	IA	UnitedHealthcare, Inc.	Ownership	100.000	UnitedHealth Group Incorporated		
		.0000	90-0368702				ASI Global, LLC	TX	NIA	FrontierMEDEX, Inc.	Ownership	100.000	UnitedHealth Group Incorporated		
		.0000	26-3878957				AssuranceRx, LLC	AL	NIA	Briovax, LLC	Ownership	100.000	UnitedHealth Group Incorporated		
		.0000	47-0990056		0001529111		Audax Health Solutions, LLC	DE	NIA	Rally Health, Inc.	Ownership	100.000	UnitedHealth Group Incorporated		
		.0000	80-0368187				Aveta Arizona, Inc.	AZ	NIA	NAMM Holdings, Inc.	Ownership	100.000	UnitedHealth Group Incorporated		

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

1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16
Group Code	Group Name	NAIC Company Code	ID Number	Federal RSSD	CIK	Name of Securities Exchange if Publicly Traded (U.S. or International)	Names of Parent, Subsidiaries or Affiliates	Domiciliary Location	Relationship to Reporting Entity	Directly Controlled by (Name of Entity/Person)	Type of Control (Ownership, Board, Management, Attorney-in-Fact, Influence, Other)	If Control is Ownership Provide Percentage	Ultimate Controlling Entity(ies)/Person(s)	Is an SCA Filing Required? (Y/N)	*
		.0000	90-0632302				Aveta Health Solutions Inc.	DE	NIA	NAMM Holdings, Inc.	Ownership	100.000	UnitedHealth Group Incorporated		
		.0000	20-4057813		0001355487		Aveta Inc.	DE	NIA	Collaborative Care Holdings, LLC	Ownership	100.000	UnitedHealth Group Incorporated		
		.0000	27-2823524				Aveta Kansas City, Inc.	KS	NIA	NAMM Holdings, Inc.	Ownership	100.000	UnitedHealth Group Incorporated		
		.0000	36-4704309				Aveta Tennessee, Inc	DE	NIA	NAMM Holdings, Inc.	Ownership	100.000	UnitedHealth Group Incorporated		
		.0000	26-2565032				AxelaCare Health Solutions, LLC	DE	NIA	BriovaRx Infusion Services, Inc.	Ownership	100.000	UnitedHealth Group Incorporated		
		.0000	30-0842394				AxelaCare Intermediate Holdings, LLC	DE	NIA	OptumRx, Inc.	Ownership	100.000	UnitedHealth Group Incorporated		
		.0000	61-1708598				AxelaCare, LLC	DE	NIA	AxelaCare Intermediate Holdings, LLC	Ownership	100.000	UnitedHealth Group Incorporated		
		.0000	88-0267857				Behavioral Healthcare Options, Inc.	NV	NIA	Sierra Health Services, Inc.	Ownership	100.000	UnitedHealth Group Incorporated		
		.0000	98-1112673				Bosque Medical Center Ltda.	BRA	NIA	Amil Assistência Médica Internacional S.A.	Ownership	81.653	UnitedHealth Group Incorporated		
		.0000	98-1112673				Bosque Medical Center Ltda.	BRA	NIA	Esho – Empresa de Serviços Hospitalares S.A.	Ownership	18.347	UnitedHealth Group Incorporated		
		.0000	27-3918706		0001507772		BriovaRx Infusion Services, Inc.	DE	NIA	AxelaCare, LLC	Ownership	100.000	UnitedHealth Group Incorporated		
		.0000	20-4515146				BriovaRx of California, Inc.	CA	NIA	Salveo Specialty Pharmacy, Inc.	Ownership	100.000	UnitedHealth Group Incorporated		
		.0000	11-3647935				BriovaRx of Florida, Inc.	DE	NIA	OptumRx PBM of Illinois, Inc.	Ownership	100.000	UnitedHealth Group Incorporated		
		.0000	27-1930321				BriovaRx of Georgia, LLC	GA	NIA	BriovaRx, LLC	Ownership	100.000	UnitedHealth Group Incorporated		
		.0000	27-2348504				BriovaRx of Hawaii, LLC	HI	NIA	OptumRx PBM of Illinois, Inc.	Ownership	100.000	UnitedHealth Group Incorporated		
		.0000	46-2731176				BriovaRx of Indiana, LLC	IN	NIA	OptumRx PBM of Illinois, Inc.	Ownership	100.000	UnitedHealth Group Incorporated		
		.0000	46-2790537				BriovaRx of Louisiana, LLC	LA	NIA	BriovaRx, LLC	Ownership	100.000	UnitedHealth Group Incorporated		
		.0000	01-0516051		0001601630		BriovaRx of Maine, Inc.	ME	NIA	OptumRx PBM of Illinois, Inc.	Ownership	100.000	UnitedHealth Group Incorporated		
		.0000	27-3331130				BriovaRx of Massachusetts, LLC	MA	NIA	OptumRx PBM of Illinois, Inc.	Ownership	100.000	UnitedHealth Group Incorporated		
		.0000	45-2532834				BriovaRx of Nevada, LLC	NV	NIA	OptumRx PBM of Illinois, Inc.	Ownership	100.000	UnitedHealth Group Incorporated		
		.0000	74-3103518				BriovaRx of New York, Inc.	NY	NIA	Salveo Specialty Pharmacy, Inc.	Ownership	100.000	UnitedHealth Group Incorporated		
		.0000	20-2719823				BriovaRx of Texas, Inc.	TX	NIA	BriovaRx of Florida, Inc.	Ownership	100.000	UnitedHealth Group Incorporated		
		.0000	55-0824381		0001601629		BriovaRx, LLC	AL	NIA	BriovaRx of Maine, Inc.	Ownership	100.000	UnitedHealth Group Incorporated		
		.0000	46-1981651				Cardio Management, Inc.	DE	NIA	OrthoNet Holdings, Inc.	Ownership	100.000	UnitedHealth Group Incorporated		
		.0000	20-8375685				Care Improvement Plus Group Management, LLC	MD	NIA	XLHealth Corporation	Ownership	100.000	UnitedHealth Group Incorporated		
.0707	UnitedHealth Group Incorporated	.12558	45-4976934				Care Improvement Plus of Texas Insurance Company	TX	IA	XLHealth Corporation	Ownership	100.000	UnitedHealth Group Incorporated		
.0707	UnitedHealth Group Incorporated	.12567	20-3888112				Care Improvement Plus South Central Insurance Company	AR	IA	XLHealth Corporation	Ownership	100.000	UnitedHealth Group Incorporated		
.0707	UnitedHealth Group Incorporated	.14041	27-5038136				Care Improvement Plus Wisconsin Insurance Company	WI	IA	XLHealth Corporation	Ownership	100.000	UnitedHealth Group Incorporated		
		.0000	98-1328471				Casa de Saúde Santa Therezinha S.A.	BRA	NIA	Hospital Alvorada de Taguatinga Ltda.	Ownership	100.000	UnitedHealth Group Incorporated		
		.0000	20-5807941				Catalyst360, LLC	DE	NIA	Optum Services, Inc.	Ownership	100.000	UnitedHealth Group Incorporated		
		.0000	46-0666840		0001600768		Catamaran Health Solutions, LLC	DE	NIA	OptumRx Administrative Services, LLC	Ownership	100.000	UnitedHealth Group Incorporated		
		.0000	80-0870454		0001600637		Catamaran Holdings I, LLC	DE	NIA	OptumRx Group Holdings, Inc.	Ownership	100.000	UnitedHealth Group Incorporated		
		.0000	20-0218027				Catamaran IPA III, Inc.	NY	NIA	Catamaran PBM of Illinois II, Inc.	Ownership	100.000	UnitedHealth Group Incorporated		
		.0000	27-4241298				Catamaran Mail, LLC	DE	NIA	Catamaran Health Solutions, LLC	Ownership	100.000	UnitedHealth Group Incorporated		
		.0000	27-3419292				Catamaran of Pennsylvania, LLC	DE	NIA	Catamaran Health Solutions, LLC	Ownership	100.000	UnitedHealth Group Incorporated		
		.0000	36-4049815		0001600742		Catamaran PBM of Illinois II, Inc.	IL	NIA	OptumRx PBM of Maryland, Inc.	Ownership	100.000	UnitedHealth Group Incorporated		
		.0000	26-1424534				Catamaran PBM of Puerto Rico, LLC	NV	NIA	OptumRx PBM of Maryland, Inc.	Ownership	100.000	UnitedHealth Group Incorporated		
		.0000	16-1767416				Catamaran PO of Pennsylvania, LLC	PA	NIA	Catamaran of Pennsylvania, LLC	Ownership	100.000	UnitedHealth Group Incorporated		
		.0000	26-1438879				Catamaran PO of Puerto Rico, LLC	NV	NIA	OptumRx PBM of Maryland, Inc.	Ownership	100.000	UnitedHealth Group Incorporated		
		.0000	26-3633484		0001601643		Catamaran Rebate Management, Inc.	NV	NIA	OptumRx PBM of Maryland, Inc.	Ownership	100.000	UnitedHealth Group Incorporated		
		.0000	98-1069737				Catamaran S.ã r.l.	LUX	NIA	OptumRx Group Holdings, Inc.	Ownership	100.000	UnitedHealth Group Incorporated		
		.0000	26-0543382				Catamaran Senior Services, LLC	AL	NIA	Optum Hospice Pharmacy Services, LLC	Ownership	100.000	UnitedHealth Group Incorporated		
		.0000	98-1111491				Cemed Care – Empresa de Atendimento Clínico Geral Ltda.	BRA	NIA	Amil Assistência Médica Internacional S.A.	Ownership	100.000	UnitedHealth Group Incorporated		
		.0000	98-1111491				Cemed Care – Empresa de Atendimento Clínico Geral Ltda.	BRA	NIA	Amico Saúde Ltda.	Ownership	0.000	UnitedHealth Group Incorporated		
		.0000	98-1310461				Centro Médico PJ Ltda.	BRA	NIA	Esho – Empresa de Serviços Hospitalares S.A.	Ownership	89.890	UnitedHealth Group Incorporated		

ANNUAL STATEMENT FOR THE YEAR 2016 OF THE Oxford Health Plans (NJ), Inc.

SCHEDULE Y

PART 1A - DETAIL OF INSURANCE HOLDING COMPANY SYSTEM

1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16
Group Code	Group Name	NAIC Company Code	ID Number	Federal RSSD	CIK	Name of Securities Exchange if Publicly Traded (U.S. or International)	Names of Parent, Subsidiaries Or Affiliates	Domiciliary Location	Relationship to Reporting Entity	Directly Controlled by (Name of Entity/Person)	Type of Control (Ownership, Board, Management, Attorney-in-Fact, Influence, Other)	If Control is Ownership Provide Percentage	Ultimate Controlling Entity(ies)/Person(s)	Is an SCA Filing Required? (Y/N)	*
		.0000	98-1310461				Centro Médico PJ Ltda.	BRA	NIA	Cemed Care - Empresa de Atendimento Clínico Geral Ltda.	Ownership	0.010	UnitedHealth Group Incorporated		
		.0000	98-1083539				ChinaGate (Hong Kong) Limited	HKG	NIA	Optum, Inc.	Ownership	100.000	UnitedHealth Group Incorporated		
		.0000	98-1084627				ChinaGate Company Limited	CHN	NIA	ChinaGate (Hong Kong) Limited	Ownership	100.000	UnitedHealth Group Incorporated		
		.0000	98-1337965				Clinica Oftalmologica Danilo de Castro Sociedade Simples	BRA	NIA	Hospital Alvorada de Taguatinga Ltda.	Ownership	99.667	UnitedHealth Group Incorporated		
		.0000	98-1337965				Clinica Oftalmologica Danilo de Castro Sociedade Simples	BRA	NIA	Lotten-Eyes Oftalmologia Clinica e Cirurgica Ltda.	Ownership	0.333	UnitedHealth Group Incorporated		
		.0000	98-1337968				CMO - Centro Médico de Oftalmologia S/S Ltda.	BRA	NIA	Hospital Alvorada de Taguatinga Ltda.	Ownership	99.000	UnitedHealth Group Incorporated		
		.0000	98-1337968				CMO - Centro Médico de Oftalmologia S/S Ltda.	BRA	NIA	Lotten-Eyes Oftalmologia Clinica e Cirurgica Ltda.	Ownership	1.000	UnitedHealth Group Incorporated		
		.0000	98-1277015				CMS - Central de Manipulação e Serviços Farmacêuticos S.A.	BRA	NIA	COI - Clínicas Oncológicas Integradas S.A.	Ownership	100.000	UnitedHealth Group Incorporated		
		.0000	56-2674371				Coachella Valley Physicians of PrimeCare, Inc.	CA	NIA	PrimeCare Medical Network, Inc.	Ownership	100.000	UnitedHealth Group Incorporated		
		.0000	27-1193028				Coalition for Advanced Pharmacy Services, Inc.	DE	NIA	Catamaran Health Solutions, LLC	Ownership	100.000	UnitedHealth Group Incorporated		
		.0000	98-1276040				COI - Clínicas Oncológicas Integradas S.A.	BRA	NIA	COI Participações S.A.	Ownership	100.000	UnitedHealth Group Incorporated		
		.0000	98-1275801				COI Participações S.A.	BRA	NIA	Esho - Empresa de Serviços Hospitalares S.A.	Ownership	87.270	UnitedHealth Group Incorporated		2
		.0000	27-2337616				Collaborative Care Holdings, LLC	DE	NIA	OptumHealth Holdings, LLC	Ownership	100.000	UnitedHealth Group Incorporated		
		.0000	27-2337487				Collaborative Care Services, Inc.	DE	NIA	Collaborative Care Holdings, LLC	Ownership	100.000	UnitedHealth Group Incorporated		
		.0000	27-3470466				Collaborative Care Solutions, LLC	DE	NIA	Collaborative Care Services, Inc.	Ownership	100.000	UnitedHealth Group Incorporated		
		.0000	45-2614005				Collaborative Realty, LLC	NY	NIA	Collaborative Care Holdings, LLC	Ownership	100.000	UnitedHealth Group Incorporated		
		.0000	11-3647007				Comfort Care Transportation, LLC	TX	NIA	WellMed Medical Management, Inc.	Ownership	100.000	UnitedHealth Group Incorporated		
		.0000	61-1351358				Commonwealth Administrators, LLC	KY	NIA	UMR, Inc.	Ownership	100.000	UnitedHealth Group Incorporated		
		.0000	20-1825833				Connexions HCI, LLC	FL	NIA	Connexions, Inc.	Ownership	100.000	UnitedHealth Group Incorporated		
		.0000	59-3684411				Connexions, Inc.	FL	NIA	OptumHealth Holdings, LLC	Ownership	100.000	UnitedHealth Group Incorporated		
		.0000	20-5654789				Crescent Drug Corp.	NY	NIA	Salveo Specialty Pharmacy, Inc.	Ownership	100.000	UnitedHealth Group Incorporated		
		.0000	26-0080565				Cypress Care, Inc.	DE	NIA	Healthcare Solutions, Inc.	Ownership	100.000	UnitedHealth Group Incorporated		
		.0000	52-1811176				Day-Op Surgery Consulting Company, LLC	DE	NIA	ProHEALTH Medical Management, LLC	Ownership	100.000	UnitedHealth Group Incorporated		
		.0000	52-1811176				DBP Services of New York IPA, Inc.	NY	NIA	Dental Benefit Providers, Inc.	Ownership	100.000	UnitedHealth Group Incorporated		
		.0000	52-1452809				Dental Benefit Providers of California, Inc.	CA	IA	Dental Benefit Providers, Inc.	Ownership	100.000	UnitedHealth Group Incorporated		
.0707	UnitedHealth Group Incorporated	.52053	36-4008355				Dental Benefit Providers of Illinois, Inc.	IL	IA	Dental Benefit Providers, Inc.	Ownership	100.000	UnitedHealth Group Incorporated		
		.0000	41-2014834				Dental Benefit Providers, Inc.	DE	NIA	United HealthCare Services, Inc.	Ownership	100.000	UnitedHealth Group Incorporated		
		.0000	98-1285762				DiLab Medicina Nuclear Ltda.	BRA	NIA	Esho - Empresa de Serviços Hospitalares S.A.	Ownership	85.000	UnitedHealth Group Incorporated		1
		.0000	30-0238641				Distance Learning Network, Inc.	DE	NIA	OptumHealth Holdings, LLC	Ownership	100.000	UnitedHealth Group Incorporated		
		.0000	59-3625866				Duncan Printing Services, LLC	SC	NIA	UnitedHealthcare Insurance Company	Ownership	100.000	UnitedHealth Group Incorporated		
		.0000	84-1162764				DWIC of Tampa Bay, Inc.	FL	NIA	MedExpress Development, LLC	Ownership	100.000	UnitedHealth Group Incorporated		
		.0000	98-1103713				Electronic Network Systems, Inc.	DE	NIA	OptumInsight, Inc.	Ownership	100.000	UnitedHealth Group Incorporated		
		.0000	98-1103713				ELG FZE	ARE	NIA	Frontier MEDEX Limited	Ownership	100.000	UnitedHealth Group Incorporated		
		.0000	98-1339173				Etual Participações S.A.	BRA	NIA	Amil Assistência Médica Internacional S.A.	Ownership	60.000	UnitedHealth Group Incorporated		
		.0000	98-1339173				Etual Participações S.A.	BRA	NIA	Esho - Empresa de Serviços Hospitalares S.A.	Ownership	40.000	UnitedHealth Group Incorporated		
		.0000					Empire Physician Management Company, LLC	CA	NIA	North American Medical Management California, Inc.	Ownership	100.000	UnitedHealth Group Incorporated		
		.0000					EP Campus 1, LLC	DE	NIA	UnitedHealthcare Insurance Company	Ownership	100.000	UnitedHealth Group Incorporated		
		.0000	98-1111172				Esho - Empresa de Serviços Hospitalares S.A.	BRA	NIA	Amil Assistência Médica Internacional S.A.	Ownership	99.225	UnitedHealth Group Incorporated		3

ANNUAL STATEMENT FOR THE YEAR 2016 OF THE Oxford Health Plans (NJ), Inc.

SCHEDULE Y

PART 1A - DETAIL OF INSURANCE HOLDING COMPANY SYSTEM

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Group Code	Group Name	NAIC Company Code	ID Number	Federal RSSD	CIK	Name of Securities Exchange if Publicly Traded (U.S. or International)	Names of Parent, Subsidiaries Or Affiliates	Domiciliary Location	Relationship to Reporting Entity	Directly Controlled by (Name of Entity/Person)	Type of Control (Ownership, Board, Management, Attorney-in-Fact, Influence, Other)	If Control is Ownership Provide Percentage	Ultimate Controlling Entity(ies)/Person(s)	Is an SCA Filing Required? (Y/N)	*
		.0000	98-1122399				Etho - Empresa de Tecnologia Hospitalar Ltda.	BRA	NIA	Anil Assistência Médica Internacional S.A.	Ownership	71.920	UnitedHealth Group Incorporated		.1
		.0000	86-0964571				Evercare Collaborative Solutions, Inc.	DE	NIA	Ovations, Inc.	Ownership	100.000	UnitedHealth Group Incorporated		
		.0000	98-1111239				Excellion Serviços Biomédicos Ltda.	BRA	NIA	Esho - Empresa de Serviços Hospitalares S.A.	Ownership	100.000	UnitedHealth Group Incorporated		
		.0000	98-1111239				Excellion Serviços Biomédicos Ltda.	BRA	NIA	Cemed Care - Empresa de Atendimento Clínico Geral Ltda.	Ownership	0.000	UnitedHealth Group Incorporated		
		.0000	11-3669765				Executive Health Resources, Inc.	PA	NIA	OptumInsight, Inc.	Ownership	100.000	UnitedHealth Group Incorporated		
		.0000	98-1259260				Exploration for Mine Clearance LLC	IRQ	NIA	Frontier MEDEX Limited	Ownership	100.000	UnitedHealth Group Incorporated		
		.0000	88-0223385				Family Health Care Services	NV	NIA	Sierra Health Services, Inc.	Ownership	100.000	UnitedHealth Group Incorporated		
		.0000	88-0257036				Family Home Hospice, Inc.	NV	NIA	Sierra Health Services, Inc.	Ownership	100.000	UnitedHealth Group Incorporated		
		.0000	26-4106571				First Rx Specialty and Mail Services, LLC	DE	NIA	Catamaran Health Solutions, LLC	Ownership	100.000	UnitedHealth Group Incorporated		
		.0000	35-2456267				FMG Holdings, LLC	DE	NIA	UnitedHealth Group Incorporated	Ownership	100.000	UnitedHealth Group Incorporated		
		.0000	86-0908902				For Health of Arizona, Inc.	AZ	NIA	For Health, Inc.	Ownership	100.000	UnitedHealth Group Incorporated		
		.0000	33-0766617				For Health, Inc.	DE	NIA	Inspiris, Inc.	Ownership	100.000	UnitedHealth Group Incorporated		
		.0000	98-1029201				Frontier MEDEX Limited	GBR	NIA	UnitedHealthcare International I B.V.	Ownership	100.000	UnitedHealth Group Incorporated		
		.0000	98-1172769				Frontier Medex Tanzania Limited	TZA	NIA	Frontier MEDEX Limited	Ownership	99.000	UnitedHealth Group Incorporated		
		.0000	98-1172769				Frontier Medex Tanzania Limited	TZA	NIA	Frontier MEDEX Limited	Ownership	1.000	UnitedHealth Group Incorporated		
		.0000	68-0679514				FrontierMEDEX (RMS), Inc.	DE	NIA	FMG Holdings, LLC	Ownership	100.000	UnitedHealth Group Incorporated		
		.0000	45-5339512				FrontierMEDEX Government Services, LLC	DE	NIA	FMG Holdings, LLC	Ownership	100.000	UnitedHealth Group Incorporated		
		.0000	98-1147103				FrontierMEDEX Kenya Limited	KEN	NIA	Frontier MEDEX Limited	Ownership	99.900	UnitedHealth Group Incorporated		
		.0000	98-1147103				FrontierMEDEX Kenya Limited	KEN	NIA	UnitedHealthcare International I B.V.	Ownership	0.100	UnitedHealth Group Incorporated		
		.0000	98-1101521				FrontierMEDEX Limited	IRQ	NIA	Frontier MEDEX Limited	Ownership	100.000	UnitedHealth Group Incorporated		
		.0000	33-1219808				FrontierMEDEX US, Inc.	DE	NIA	FMG Holdings, LLC	Ownership	100.000	UnitedHealth Group Incorporated		
		.0000	52-2230470				FrontierMEDEX, Inc.	IN	NIA	FrontierMEDEX US, Inc.	Ownership	100.000	UnitedHealth Group Incorporated		
		.0000	37-0920164				getHealthInsurance.com Agency Inc.	IN	NIA	Golden Rule Financial Corporation	Ownership	100.000	UnitedHealth Group Incorporated		
		.0000	20-3420886				Golden Outlook, Inc.	CA	NIA	Collaborative Care Holdings, LLC	Ownership	100.000	UnitedHealth Group Incorporated		
.0707	UnitedHealth Group Incorporated	.0000	37-0855360				Golden Rule Financial Corporation	DE	NIA	UnitedHealth Group Incorporated	Ownership	100.000	UnitedHealth Group Incorporated		
		.0000	62286	3057283			Golden Rule Insurance Company	IN	IA	Golden Rule Financial Corporation	Ownership	100.000	UnitedHealth Group Incorporated		
		.0000	75-2196224				Guardian Health Systems Limited Partnership	OK	NIA	BriovaRx Infusion Services, Inc.	Ownership	99.950	UnitedHealth Group Incorporated		
		.0000	75-2196224				Guardian Health Systems Limited Partnership	OK	NIA	AxelaCare Health Solutions, LLC	Ownership	0.050	UnitedHealth Group Incorporated		
.0707	UnitedHealth Group Incorporated	.0000	98-0213198				H&W Indemnity (SPC), Ltd.	CYM	NIA	UnitedHealth Group Incorporated	Ownership	100.000	UnitedHealth Group Incorporated		
		.0000	35-1279304				Harken Health Insurance Company	WI	IA	UnitedHealthcare, Inc.	Ownership	100.000	UnitedHealth Group Incorporated		
.0707	UnitedHealth Group Incorporated	.0000	23-2171049				Health Business Systems, Inc.	PA	NIA	OptumRx Administrative Services, LLC	Ownership	100.000	UnitedHealth Group Incorporated		
		.0000	13-3584296				Health Net Insurance of New York, Inc.	NY	IA	Oxford Health Plans LLC	Ownership	100.000	UnitedHealth Group Incorporated		
.0707	UnitedHealth Group Incorporated	.0000	98-0153069				Health Net Services (Bermuda) Ltd.	BMU	NIA	Oxford Health Plans LLC	Ownership	100.000	UnitedHealth Group Incorporated		
		.0000	88-0201035				Health Plan of Nevada, Inc.	NV	IA	Sierra Health Services, Inc.	Ownership	100.000	UnitedHealth Group Incorporated		
		.0000	98-1098167				Health Technology Analysts Pty Limited	AUS	NIA	OptumInsight, Inc.	Ownership	100.000	UnitedHealth Group Incorporated		
		.0000	95-4763349				HealthAllies, Inc.	DE	NIA	OptumHealth Holdings, LLC	Ownership	100.000	UnitedHealth Group Incorporated		
		.0000	77-0693060				Healthcare Solutions, Inc.	DE	NIA	OptumRx Administrative Services, LLC	Ownership	100.000	UnitedHealth Group Incorporated		
		.0000	84-1472832				Highlands Ranch Healthcare, LLC	CO	NIA	Urgent Care MSO, LLC	Ownership	100.000	UnitedHealth Group Incorporated		
		.0000	93-1103256				Home Care I.V. of Bend, LLC	OR	NIA	SCP Specialty Infusion, LLC	Ownership	100.000	UnitedHealth Group Incorporated		
		.0000	27-0668812				Home Infusion With Heart, LLC	NE	NIA	BriovaRx Infusion Services, Inc.	Ownership	100.000	UnitedHealth Group Incorporated		
		.0000	20-8910978				Hospice Inspiris Holdings, Inc.	TN	NIA	Inspiris, Inc.	Ownership	100.000	UnitedHealth Group Incorporated		
		.0000	98-1286038				Hospitais Associados de Pernambuco Ltda.	BRA	NIA	Esho - Empresa de Serviços Hospitalares S.A.	Ownership	90.000	UnitedHealth Group Incorporated		.1
		.0000	98-1111920				Hospital Alvorada de Taguatinga Ltda.	BRA	NIA	Anil Assistência Médica Internacional S.A.	Ownership	79.628	UnitedHealth Group Incorporated		
		.0000	98-1111920				Hospital Alvorada de Taguatinga Ltda.	BRA	NIA	Bosque Medical Center Ltda.	Ownership	20.372	UnitedHealth Group Incorporated		
		.0000	98-1310065				Hospital de Clínicas de Jacarepaguá Ltda.	BRA	NIA	Esho - Empresa de Serviços Hospitalares S.A.	Ownership	100.000	UnitedHealth Group Incorporated		
		.0000	98-1310065				Hospital de Clínicas de Jacarepaguá Ltda.	BRA	NIA	Cemed Care - Empresa de Atendimento Clínico Geral Ltda.	Ownership	0.000	UnitedHealth Group Incorporated		

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ANNUAL STATEMENT FOR THE YEAR 2016 OF THE Oxford Health Plans (NJ), Inc.

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

1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16
Group Code	Group Name	NAIC Company Code	ID Number	Federal RSSD	CIK	Name of Securities Exchange if Publicly Traded (U.S. or International)	Names of Parent, Subsidiaries Or Affiliates	Domi-ciliary Location	Relation-ship to Reporting Entity	Directly Controlled by (Name of Entity/Person)	Type of Control (Ownership, Board, Management, Attorney-in-Fact, Influence, Other)	If Control is Ownership Provide Percentage	Ultimate Controlling Entity(ies)/Person(s)	Is an SCA Filing Re-quired? (Y/N)	*
		.0000	98-1284950				Hospital Maternidade Promater Ltda.	BRA	NIA	Esho - Empresa de Serviços Hospitalares S.A.	Ownership	100.000	UnitedHealth Group Incorporated		
		.0000	98-1284950				Hospital Maternidade Promater Ltda.	BRA	NIA	Seisa Serviços Integrados de Saúde Ltda.	Ownership	0.000	UnitedHealth Group Incorporated		
		.0000	98-1328324				Hospital Samaritano de São Paulo Ltda.	BRA	NIA	Esho - Empresa de Serviços Hospitalares S.A.	Ownership	100.000	UnitedHealth Group Incorporated		
		.0000	98-1328324				Hospital Samaritano de São Paulo Ltda.	BRA	NIA	Hospital Alvorada de Taguatinga Ltda.	Ownership	0.000	UnitedHealth Group Incorporated		
		.0000	98-1332673				Hospital Santa Helena S.A.	BRA	NIA	Elual Participações S.A.	Ownership	85.210	UnitedHealth Group Incorporated		
		.0000	98-1332673				Hospital Santa Helena S.A.	BRA	NIA	Esho - Empresa de Serviços Hospitalares S.A.	Ownership	34.790	UnitedHealth Group Incorporated		
		.0000	26-2912304		0001441730		Humedica, Inc.	DE	NIA	United HealthCare Services, Inc.	Ownership	100.000	UnitedHealth Group Incorporated		
		.0000	36-4331825				Hygeia Corporation	DE	NIA	UnitedHealth International, Inc.	Ownership	100.000	UnitedHealth Group Incorporated		
		.0000	98-1099968				Hygeia Corporation	CAN	NIA	UnitedHealth Group International L.P.	Ownership	100.000	UnitedHealth Group Incorporated		
		.0000					Imed Star - Serviços de Desempenho Organizacional Ltda.	BRA	NIA	Optum Health & Technology Serviços do Brasil Ltda.	Ownership	100.000	UnitedHealth Group Incorporated		
		.0000					Imed Star - Serviços de Desempenho Organizacional Ltda.	BRA	NIA	UHG Brasil Participações S.A.	Ownership	0.000	UnitedHealth Group Incorporated		
		.0000	75-2574317				Impel Consulting Experts, L.L.C.	TX	NIA	Impel Management Services, L.L.C.	Ownership	100.000	UnitedHealth Group Incorporated		
		.0000	75-2574317				Impel Management Services, L.L.C.	TX	NIA	USMD Holdings, Inc.	Ownership	100.000	UnitedHealth Group Incorporated		
		.0000	47-0941801				Infusource, LLC	CA	NIA	SCP Specialty Infusion, LLC	Ownership	100.000	UnitedHealth Group Incorporated		
		.0000	62-1641102				Ingram & Associates, LLC	TN	NIA	Optum360, LLC	Ownership	100.000	UnitedHealth Group Incorporated		
		.0000	98-0482274				inPharmative, Inc.	NV	NIA	Catamaran Health Solutions, LLC	Ownership	100.000	UnitedHealth Group Incorporated		
		.0000	13-4138668				INSPIRIS of New York IPA, Inc.	NY	NIA	Inspiris, Inc.	Ownership	100.000	UnitedHealth Group Incorporated		
		.0000	13-4138665				INSPIRIS of New York Management, Inc.	NY	NIA	Inspiris, Inc.	Ownership	100.000	UnitedHealth Group Incorporated		
		.0000	20-5355196				Inspiris of Tennessee, Inc.	TN	NIA	Inspiris, Inc.	Ownership	100.000	UnitedHealth Group Incorporated		
		.0000	26-2885572				INSPIRIS of Texas Physician Group	TX	NIA	Inspiris Services Company	Ownership	100.000	UnitedHealth Group Incorporated		
		.0000	26-0683057				Inspiris Services Company	TN	NIA	Inspiris, Inc.	Ownership	100.000	UnitedHealth Group Incorporated		
		.0000	33-0766366				Inspiris, Inc.	DE	NIA	Collaborative Care Holdings, LLC	Ownership	100.000	UnitedHealth Group Incorporated		
		.0000	98-1097022				International Psychological Services Pty Limited	AUS	NIA	Optum Health & Technology (Australia) Pty Ltd	Ownership	100.000	UnitedHealth Group Incorporated		
		.0000					IRX Financing I LLC	DE	NIA	OptumRx Administrative Services, LLC	Ownership	100.000	UnitedHealth Group Incorporated		
		.0000	32-0409538				Lifeprint Accountable Care Organization, LLC	DE	NIA	Collaborative Care Holdings, LLC	Ownership	100.000	UnitedHealth Group Incorporated		
		.0000	45-3143218				Lifeprint East, Inc.	DE	NIA	Collaborative Care Holdings, LLC	Ownership	100.000	UnitedHealth Group Incorporated		
		.0000	27-2309024				LifePrint Health, Inc.	DE	NIA	Collaborative Care Holdings, LLC	Ownership	100.000	UnitedHealth Group Incorporated		
		.0000	39-1974851				Logistics Health, Inc.	WI	NIA	OptumHealth Holdings, LLC	Ownership	100.000	UnitedHealth Group Incorporated		
		.0000	98-1337963				Lotten-Eyes Oftalmologia Clinica e Cirurgica Ltda.	BRA	NIA	Hospital Alvorada de Taguatinga Ltda.	Ownership	100.000	UnitedHealth Group Incorporated		
		.0000	98-1337963				Lotten-Eyes Oftalmologia Clinica e Cirurgica Ltda.	BRA	NIA	Esho - Empresa de Serviços Hospitalares S.A.	Ownership	0.000	UnitedHealth Group Incorporated		
		.0000	98-1137620				Lusiadas - Parcerias Cascais, S.A.	PRT	NIA	Lusiadas, SGPS, S.A.	Ownership	100.000	UnitedHealth Group Incorporated		
		.0000	98-1139095				Lusiadas A.C.E.	PRT	NIA	Lusiadas, SGPS, S.A.	Ownership	70.000	UnitedHealth Group Incorporated		
		.0000	98-1139095				Lusiadas A.C.E.	PRT	NIA	Lusiadas, S.A.	Ownership	20.000	UnitedHealth Group Incorporated		
		.0000	98-1139095				Lusiadas A.C.E.	PRT	NIA	Lusiadas - Parcerias Cascais, S.A.	Ownership	10.000	UnitedHealth Group Incorporated		
		.0000	98-1139089				Lusiadas, S.A.	PRT	NIA	Lusiadas, SGPS, S.A.	Ownership	100.000	UnitedHealth Group Incorporated		
		.0000	98-1138570				Lusiadas, SGPS, S.A.	PRT	NIA	Amil International	Ownership	100.000	UnitedHealth Group Incorporated		
		.0000	98-1315536				Mamoeco - Mamografia e Ecografia, Centro de Diagnóstico, Lda.	PRT	NIA	Lusiadas, S.A.	Ownership	100.000	UnitedHealth Group Incorporated		
		.0000	52-2129787				MANSI Insurance Resources, LLC	MD	NIA	OneNet PPO, LLC	Ownership	100.000	UnitedHealth Group Incorporated		
.0707	UnitedHealth Group Incorporated	.60321	52-1803283				MANSI Life and Health Insurance Company	MD	IA	United HealthCare Services, Inc.	Ownership	100.000	UnitedHealth Group Incorporated		
		.0000	14-1782475				Managed Physical Network, Inc.	NY	NIA	OptumHealth Care Solutions, Inc.	Ownership	100.000	UnitedHealth Group Incorporated		
		.0000	20-2880404				March Holdings, Inc.	CA	NIA	Specialty Benefits, LLC	Ownership	100.000	UnitedHealth Group Incorporated		
		.0000	20-3042852				March Vision Care, Inc.	CA	IA	March Holdings, Inc.	Ownership	100.000	UnitedHealth Group Incorporated		
		.0000	43-1967820				Mat-Rx Development, L.L.C.	TX	NIA	USMD Inc.	Ownership	100.000	UnitedHealth Group Incorporated		
		.0000					Mat-Rx Fort Worth GP, L.L.C.	TX	NIA	Mat-Rx Development, L.L.C.	Ownership	100.000	UnitedHealth Group Incorporated		

ANNUAL STATEMENT FOR THE YEAR 2016 OF THE Oxford Health Plans (NJ), Inc.

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

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

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ANNUAL STATEMENT FOR THE YEAR 2016 OF THE Oxford Health Plans (NJ), Inc.

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

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Group Code	Group Name	NAIC Company Code	ID Number	Federal RSSD	CIK	Name of Securities Exchange if Publicly Traded (U.S. or International)	Names of Parent, Subsidiaries Or Affiliates	Domiciliary Location	Relationship to Reporting Entity	Directly Controlled by (Name of Entity/Person)	Type of Control (Ownership, Board, Management, Attorney-in-Fact, Influence, Other)	If Control is Ownership Provide Percentage	Ultimate Controlling Entity(ies)/Person(s)	Is an SCA Filing Required? (Y/N)	*
		.0000	98-1103015				Optum Global Solutions (India) Private Limited	IND	NIA	Optum Global Solutions International B.V. UnitedHealthcare International II S.á r.l.	Ownership	99.900	UnitedHealth Group Incorporated		5
		.0000	98-1307821				Optum Global Solutions (Ireland) Limited	IRL	NIA		Ownership	100.000	UnitedHealth Group Incorporated		
		.0000	98-1097776				Optum Global Solutions (Philippines), Inc.	PHL	NIA	Optum Global Solutions International B.V.	Ownership	99.992	UnitedHealth Group Incorporated		5
		.0000	98-1201187				Optum Global Solutions International B.V.	NLD	NIA	Optum Technology, Inc.	Ownership	100.000	UnitedHealth Group Incorporated		
		.0000	04-3574101				Optum Government Solutions, Inc.	DE	NIA	OptumInsight, Inc.	Ownership	100.000	UnitedHealth Group Incorporated		
		.0000	98-1185043				Optum Health & Technology (Australia) Pty Ltd	AUS	NIA	Optum UK Solutions Group Limited	Ownership	100.000	UnitedHealth Group Incorporated		
		.0000	98-1095799				Optum Health & Technology (India) Private Limited	IND	NIA	OptumHealth International B.V.	Ownership	99.996	UnitedHealth Group Incorporated		
		.0000	98-1095799				Optum Health & Technology (India) Private Limited	IND	NIA	United Behavioral Health	Ownership	0.004	UnitedHealth Group Incorporated		
		.0000	98-1097886				Optum Health & Technology (Singapore) Pte. Ltd.	SGP	NIA	OptumHealth International B.V.	Ownership	100.000	UnitedHealth Group Incorporated		
		.0000	98-1095879				Optum Health & Technology (UK) Limited	GBR	NIA	Optum UK Solutions Group Limited	Ownership	100.000	UnitedHealth Group Incorporated		
		.0000	20-2149493				Optum Health & Technology (US), LLC	MO	NIA	United Behavioral Health	Ownership	100.000	UnitedHealth Group Incorporated		
		.0000	43-1747235				Optum Health & Technology Holdings (US), LLC	MO	NIA	Optum, Inc.	Ownership	100.000	UnitedHealth Group Incorporated		
		.0000	98-1184561				Optum Health & Technology Serviços do Brasil Ltda.	BRA	NIA	Optum Global Solutions International B.V.	Ownership	99.996	UnitedHealth Group Incorporated		
		.0000	98-1184561				Optum Health & Technology Serviços do Brasil Ltda.	BRA	NIA	OptumInsight, Inc.	Ownership	0.004	UnitedHealth Group Incorporated		
		.0000	98-1276517				Optum Health and Technology FZ-LLC	ARE	NIA	Optum Global Solutions International B.V. Optum Health & Technology Holdings (US), LLC	Ownership	100.000	UnitedHealth Group Incorporated		
		.0000	98-1097921				Optum Health Services (Canada) Ltd.	CAN	NIA		Ownership	100.000	UnitedHealth Group Incorporated		
		.0000	98-1147355				Optum Health Solutions (UK) Limited	GBR	NIA	Optum UK Solutions Group Limited	Ownership	100.000	UnitedHealth Group Incorporated		
		.0000	58-2068880		0001460656		Optum Healthcare of Illinois, Inc.	GA	NIA	Optum Women's and Children's Health, LLC	Ownership	100.000	UnitedHealth Group Incorporated		
		.0000	20-0212381				Optum Hospice Pharmacy Services, LLC	DE	NIA	Catamaran Health Solutions, LLC	Ownership	100.000	UnitedHealth Group Incorporated		
.0707	UnitedHealth Group Incorporated	.69647	31-0628424				Optum Insurance of Ohio, Inc.	OH	IA	OptumRx PBM of Maryland, Inc.	Ownership	100.000	UnitedHealth Group Incorporated		
		.0000	46-4734521				Optum Labs Dimensions, Inc.	DE	NIA	Optum Labs, Inc.	Ownership	100.000	UnitedHealth Group Incorporated		
		.0000	98-1249178				Optum Labs International (UK) Ltd.	GBR	NIA	Optum, Inc.	Ownership	100.000	UnitedHealth Group Incorporated		
		.0000	46-1615864				Optum Labs, Inc.	DE	NIA	Optum, Inc.	Ownership	100.000	UnitedHealth Group Incorporated		
		.0000	98-1208730				Optum Life Sciences (Canada) Inc.	CAN	NIA	OptumInsight Life Sciences, Inc.	Ownership	100.000	UnitedHealth Group Incorporated		
		.0000	98-1098190				Optum Management Consulting (Shanghai) Co., Ltd.	CHN	NIA	Optum Health & Technology Holdings (US), LLC	Ownership	100.000	UnitedHealth Group Incorporated		
		.0000	90-1001805				Optum Nevada Accountable Care Organization LLC	DE	NIA	Collaborative Care Holdings, LLC	Ownership	100.000	UnitedHealth Group Incorporated		
		.0000	20-8911466				Optum Palliative and Hospice Care of Pennsylvania, Inc.	TN	NIA	Hospice Inspiris Holdings, Inc.	Ownership	100.000	UnitedHealth Group Incorporated		
		.0000	20-8911303				Optum Palliative and Hospice Care of Texas, Inc.	TN	NIA	Hospice Inspiris Holdings, Inc.	Ownership	100.000	UnitedHealth Group Incorporated		
		.0000	30-0226127				Optum Palliative and Hospice Care, Inc.	DE	NIA	Collaborative Care Holdings, LLC	Ownership	100.000	UnitedHealth Group Incorporated		
		.0000	20-4581265				Optum Public Sector Solutions, Inc.	DE	NIA	OptumInsight, Inc.	Ownership	100.000	UnitedHealth Group Incorporated		
		.0000	46-3328009				Optum Rocket, Inc.	DE	NIA	OptumInsight, Inc.	Ownership	100.000	UnitedHealth Group Incorporated		
		.0000	66-0870003				Optum Services (Puerto Rico) LLC	DE	NIA	UnitedHealthcare International III B.V.	Ownership	100.000	UnitedHealth Group Incorporated		
		.0000	45-4683454				Optum Services, Inc.	DE	NIA	Optum, Inc.	Ownership	100.000	UnitedHealth Group Incorporated		
		.0000					Optum Solutions do Brasil – Tecnologia e Serviços de Suporte Ltda.	BRA	NIA	Optum Global Solutions International B.V.	Ownership	100.000	UnitedHealth Group Incorporated		
		.0000					Optum Solutions do Brasil – Tecnologia e Serviços de Suporte Ltda.	BRA	NIA	OptumHealth International B.V.	Ownership	0.000	UnitedHealth Group Incorporated		
		.0000	98-0644599				Optum Solutions UK Holdings Limited	GBR	NIA	Optum Health & Technology Holdings (US), LLC	Ownership	100.000	UnitedHealth Group Incorporated		
		.0000	46-5713629				Optum Technology, Inc.	DE	NIA	Optum, Inc.	Ownership	100.000	UnitedHealth Group Incorporated		

ANNUAL STATEMENT FOR THE YEAR 2016 OF THE Oxford Health Plans (NJ), Inc.

SCHEDULE Y

PART 1A - DETAIL OF INSURANCE HOLDING COMPANY SYSTEM

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Group Code	Group Name	NAIC Company Code	ID Number	Federal RSSD	CIK	Name of Securities Exchange if Publicly Traded (U.S. or International)	Names of Parent, Subsidiaries Or Affiliates	Domiciliary Location	Relationship to Reporting Entity	Directly Controlled by (Name of Entity/Person)	Type of Control (Ownership, Board, Management, Attorney-in-Fact, Influence, Other)	If Control is Ownership Provide Percentage	Ultimate Controlling Entity(ies)/Person(s)	Is an SCA Filing Required? (Y/N)	*
		.0000	98-1097769				Optum UK Solutions Group Limited	GBR	NIA	Optum Solutions UK Holdings Limited	Ownership	100.000	UnitedHealth Group Incorporated		
		.0000	58-2205984		0001460641		Optum Women's and Children's Health, LLC	DE	NIA	Alere Health, LLC	Ownership	100.000	UnitedHealth Group Incorporated		
		.0000	30-0580620	3119994			Optum, Inc.	DE	NIA	United HealthCare Services, Inc.	Ownership	100.000	UnitedHealth Group Incorporated		
		.0000	46-3983926				Optum360 Services, Inc.	DE	NIA	Optum Rocket, Inc.	Ownership	69.000	UnitedHealth Group Incorporated		4
		.0000	46-3328307				Optum360, LLC	DE	NIA	Optum Rocket, Inc.	Ownership	75.000	UnitedHealth Group Incorporated		4
		.0000	41-1591944				OptumHealth Care Solutions, Inc.	MN	NIA	OptumHealth Holdings, LLC	Ownership	100.000	UnitedHealth Group Incorporated		
		.0000	47-0858530				OptumHealth Financial Services, Inc.	DE	NIA	OptumHealth Holdings, LLC	Ownership	100.000	UnitedHealth Group Incorporated		
		.0000	47-1192395				OptumHealth Holdings, LLC	DE	NIA	Optum, Inc.	Ownership	100.000	UnitedHealth Group Incorporated		
		.0000	98-1106868				OptumHealth International B.V.	M.D.	NIA	Optum, Inc.	Ownership	100.000	UnitedHealth Group Incorporated		
		.0000					OptumInsight Holdings, LLC	DE	NIA	Optum, Inc.	Ownership	100.000	UnitedHealth Group Incorporated		
		.0000	04-3383745				OptumInsight Life Sciences, Inc.	DE	NIA	OptumInsight, Inc.	Ownership	100.000	UnitedHealth Group Incorporated		
		.0000	41-1858498				OptumInsight, Inc.	DE	NIA	OptumInsight Holdings, LLC	Ownership	100.000	UnitedHealth Group Incorporated		
		.0000	75-2578509		0001600762		OptumRx Administrative Services, LLC	TX	NIA	Catamaran Holdings I, LLC	Ownership	100.000	UnitedHealth Group Incorporated		
		.0000	31-1728846				OptumRx Discount Card Services, LLC	DE	NIA	OptumRx PBM of Illinois, Inc.	Ownership	100.000	UnitedHealth Group Incorporated		
		.0000	47-4734235				OptumRx Group Holdings, Inc.	DE	NIA	Optum, Inc.	Ownership	100.000	UnitedHealth Group Incorporated		
		.0000					OptumRx Holdings, LLC	DE	NIA	Optum, Inc.	Ownership	100.000	UnitedHealth Group Incorporated		
		.0000	47-1734077				OptumRx Home Delivery of Illinois, LLC	IL	NIA	OptumRx PBM of Illinois, Inc.	Ownership	100.000	UnitedHealth Group Incorporated		
		.0000	34-1472211				OptumRx Home Delivery of Ohio, Inc.	OH	NIA	First Rx Specialty and Mail Services, LLC	Ownership	100.000	UnitedHealth Group Incorporated		
		.0000	20-0151096				OptumRx NY IPA, Inc.	NY	NIA	OptumRx, Inc.	Ownership	100.000	UnitedHealth Group Incorporated		
		.0000	11-2581812		0001600760		OptumRx PBM of Illinois, Inc.	DE	NIA	OptumRx Administrative Services, LLC	Ownership	100.000	UnitedHealth Group Incorporated		
		.0000	88-0361447		0001600759		OptumRx PBM of Maryland, Inc.	NV	NIA	Catamaran Health Solutions, LLC	Ownership	100.000	UnitedHealth Group Incorporated		
		.0000	03-0592263		0001601641		OptumRx PBM of Pennsylvania, LLC	PA	NIA	Catamaran of Pennsylvania, LLC	Ownership	100.000	UnitedHealth Group Incorporated		
		.0000	38-3693753				OptumRx PBM of Wisconsin, LLC	WI	NIA	OptumRx PBM of Illinois, Inc.	Ownership	100.000	UnitedHealth Group Incorporated		
		.0000	61-1485410				OptumRx PD of Maryland, Inc.	NV	NIA	OptumRx PBM of Maryland, Inc.	Ownership	100.000	UnitedHealth Group Incorporated		
		.0000	88-0373347				OptumRx Pharmacy of Nevada, Inc.	NV	NIA	Catamaran Health Solutions, LLC	Ownership	100.000	UnitedHealth Group Incorporated		
		.0000	47-3146510				OptumRx Pharmacy, Inc.	DE	NIA	OptumRx, Inc.	Ownership	100.000	UnitedHealth Group Incorporated		
		.0000	33-0441200				OptumRx, Inc.	CA	NIA	OptumRx Holdings, LLC	Ownership	100.000	UnitedHealth Group Incorporated		
		.0000	46-2881462				Orthology Mid-Atlantic, Inc.	DE	NIA	Orthology, Inc.	Ownership	100.000	UnitedHealth Group Incorporated		
		.0000	46-2742615				Orthology, Inc.	DE	NIA	UnitedHealth Group Ventures, LLC	Ownership	80.000	UnitedHealth Group Incorporated		7
		.0000	13-3960641		0001342696		OrthoNet Holdings, Inc.	DE	NIA	OptumHealth Care Solutions, Inc.	Ownership	100.000	UnitedHealth Group Incorporated		
		.0000	13-3818652				OrthoNet LLC	NY	NIA	OrthoNet Holdings, Inc.	Ownership	100.000	UnitedHealth Group Incorporated		
		.0000	13-4025898				OrthoNet New York IPA, Inc.	NY	NIA	OrthoNet Holdings, Inc.	Ownership	100.000	UnitedHealth Group Incorporated		
		.0000	30-0029448				OrthoNet of the Mid-Atlantic, Inc.	DE	IA	OrthoNet Holdings, Inc.	Ownership	100.000	UnitedHealth Group Incorporated		
		.0000	26-2884306				OrthoNet of the South, Inc.	DE	NIA	OrthoNet Holdings, Inc.	Ownership	100.000	UnitedHealth Group Incorporated		
		.0000	46-1581769				OrthoNet Services, Inc.	DE	NIA	OrthoNet Holdings, Inc.	Ownership	100.000	UnitedHealth Group Incorporated		
		.0000	20-0221966				OrthoNet West, Inc.	DE	NIA	OrthoNet Holdings, Inc.	Ownership	100.000	UnitedHealth Group Incorporated		
		.0000	41-1921007				Ovations, Inc.	DE	NIA	United HealthCare Services, Inc.	Ownership	100.000	UnitedHealth Group Incorporated		
		.0000	06-1587795				Oxford Benefit Management, Inc.	CT	NIA	Oxford Health Plans LLC	Ownership	100.000	UnitedHealth Group Incorporated		
.0707	UnitedHealth Group Incorporated	.78026	22-2797560				Oxford Health Insurance, Inc.	NY	IA	UnitedHealthCare Insurance Company	Ownership	100.000	UnitedHealth Group Incorporated		
.0707	UnitedHealth Group Incorporated	.96798	06-1181201				Oxford Health Plans (CT), Inc.	CT	IA	Oxford Health Plans LLC	Ownership	100.000	UnitedHealth Group Incorporated		
.0707	UnitedHealth Group Incorporated	.95506	22-2745725				Oxford Health Plans (NJ), Inc.	NJ	RE	Oxford Health Plans LLC	Ownership	100.000	UnitedHealth Group Incorporated		
.0707	UnitedHealth Group Incorporated	.95479	06-1181200				Oxford Health Plans (NY), Inc.	NY	IA	Oxford Health Plans LLC	Ownership	100.000	UnitedHealth Group Incorporated		
		.00000	52-2443751				Oxford Health Plans LLC	DE	UD	UnitedHealth Group Incorporated	Ownership	100.000	UnitedHealth Group Incorporated		
		.00000	46-3531389				P2 Lower Acquisition, LLC	DE	NIA	Progressive Enterprises Holdings, Inc.	Ownership	100.000	UnitedHealth Group Incorporated		
.0707	UnitedHealth Group Incorporated	.70785	35-1137395				PacificCare Life and Health Insurance Company	IN	IA	United HealthCare Services, Inc.	Ownership	100.000	UnitedHealth Group Incorporated		
.0707	UnitedHealth Group Incorporated	.84506	95-2829463				PacificCare Life Assurance Company	CO	IA	United HealthCare Services, Inc.	Ownership	100.000	UnitedHealth Group Incorporated		
.0707	UnitedHealth Group Incorporated	.95617	94-3267522		0001225819		PacificCare of Arizona, Inc.	AZ	IA	United HealthCare Services, Inc.	Ownership	100.000	UnitedHealth Group Incorporated		
.0707	UnitedHealth Group Incorporated	.95434	84-1011378		0001225822		PacificCare of Colorado, Inc.	CO	IA	United HealthCare Services, Inc.	Ownership	100.000	UnitedHealth Group Incorporated		
.0707	UnitedHealth Group Incorporated	.95685	86-0875231		0001225835		PacificCare of Nevada, Inc.	NV	IA	United HealthCare Services, Inc.	Ownership	100.000	UnitedHealth Group Incorporated		
		.00000	62-1451147				Payment Resolution Services, LLC	TN	NIA	OptumInsight, Inc.	Ownership	100.000	UnitedHealth Group Incorporated		
		.00000	75-3265056				PCCCV, Inc.	CA	NIA	PrimeCare Medical Network, Inc.	Ownership	100.000	UnitedHealth Group Incorporated		
		.00000	20-2447772				PCN DE Corp.	DE	NIA	OptumRx PBM of Illinois, Inc.	Ownership	100.000	UnitedHealth Group Incorporated		
		.00000					Perham Physical Therapy, LTD.	IN	NIA	Orthology, Inc.	Ownership	100.000	UnitedHealth Group Incorporated		

ANNUAL STATEMENT FOR THE YEAR 2016 OF THE Oxford Health Plans (NJ), Inc.

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

1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16
Group Code	Group Name	NAIC Company Code	ID Number	Federal RSSD	CIK	Name of Securities Exchange if Publicly Traded (U.S. or International)	Names of Parent, Subsidiaries Or Affiliates	Domiciliary Location	Relationship to Reporting Entity	Directly Controlled by (Name of Entity/Person)	Type of Control (Ownership, Board, Management, Attorney-in-Fact, Influence, Other)	If Control is Ownership Provide Percentage	Ultimate Controlling Entity(ies)/Person(s)	Is an SCA Filing Required? (Y/N)	*
		.0000	68-004862				Pharmaceutical Care Network	CA	NIA	PCN DE Corp.	Ownership	100.000	UnitedHealth Group Incorporated		
		.0000	04-372897				Pharmacy Review Services, LLC	FL	NIA	Tmesys, LLC	Ownership	100.000	UnitedHealth Group Incorporated		
		.0000	35-2288416				PHC Subsidiary Holdings, LLC	TX	NIA	United HealthCare Services, Inc.	Ownership	100.000	UnitedHealth Group Incorporated		
		.0000	20-8016933				PHYS Holdings LLC	DE	NIA	PhyServe Holdings LLC	Ownership	100.000	UnitedHealth Group Incorporated		
		.0000	20-8016984				PhyServe Holdings LLC	DE	NIA	MedSynergies, LLC	Ownership	100.000	UnitedHealth Group Incorporated		
		.0000	80-0654665				Physician Care Partners, Inc.	IL	NIA	North American Medical Management - Illinois, Inc.	Ownership	100.000	UnitedHealth Group Incorporated		
.0707	UnitedHealth Group Incorporated	.11494	04-3677255				Physicians Health Choice of Texas, LLC	TX	IA	PHC Subsidiary Holdings, LLC	Ownership	100.000	UnitedHealth Group Incorporated		
		.0000	52-1162824				Physicians Health Plan of Maryland, Inc.	MD	NIA	United HealthCare Services, Inc.	Ownership	100.000	UnitedHealth Group Incorporated		
		.0000	66-0742844				Plus One Health Management Puerto Rico, Inc.	PR	NIA	Plus One Holdings, Inc.	Ownership	100.000	UnitedHealth Group Incorporated		
		.0000	13-3613705				Plus One Holdings, Inc.	DE	NIA	OptumHealth Care Solutions, Inc.	Ownership	100.000	UnitedHealth Group Incorporated		
		.0000	80-0670247				PMI Acquisition, LLC	DE	NIA	Progressive Solutions, LLC	Ownership	100.000	UnitedHealth Group Incorporated		
		.0000	27-0920536				PMSI Holdco II, LLC	DE	NIA	P2 Lower Acquisition, LLC	Ownership	100.000	UnitedHealth Group Incorporated		
		.0000	26-3148744				PMSI Holdings, LLC	DE	NIA	PMSI Holdco II, LLC	Ownership	100.000	UnitedHealth Group Incorporated		
		.0000	59-3166848				PMSI Settlement Solutions, LLC	FL	NIA	PMSI Holdings, LLC	Ownership	100.000	UnitedHealth Group Incorporated		
		.0000	56-2422696				PMSI, LLC	FL	NIA	PMSI Holdings, LLC	Ownership	100.000	UnitedHealth Group Incorporated		
		.0000	98-1083164				Polar II Fundo de Investimento em Participações	BRA	NIA	UnitedHealthcare International IV S.á r.l.	Ownership	100.000	UnitedHealth Group Incorporated		
		.0000	47-5563848				Polo Holdco, LLC	DE	NIA	Collaborative Care Holdings, LLC	Ownership	80.100	UnitedHealth Group Incorporated		4
		.0000	75-2741619				ppoONE, Inc.	DE	NIA	United HealthCare Services, Inc.	Ownership	100.000	UnitedHealth Group Incorporated		
		.0000	65-0683927				Preferred Care Partners Holding, Corp.	FL	NIA	United HealthCare Services, Inc.	Ownership	100.000	UnitedHealth Group Incorporated		
.0707	UnitedHealth Group Incorporated	.0000	26-1845018				Preferred Care Partners Medical Group, Inc.	FL	NIA	Preferred Care Partners Holding, Corp.	Ownership	100.000	UnitedHealth Group Incorporated		
		.11176	65-0885893				Preferred Care Partners, Inc.	FL	IA	Preferred Care Partners Holding, Corp.	Ownership	100.000	UnitedHealth Group Incorporated		
		.0000	75-3265059				Premier Choice ACO, Inc.	CA	NIA	PrimeCare Medical Network, Inc.	Ownership	100.000	UnitedHealth Group Incorporated		
		.0000	88-0253112				Prime Health, Inc.	NV	NIA	Sierra Health Services, Inc.	Ownership	100.000	UnitedHealth Group Incorporated		
		.0000	33-0607478				PrimeCare Medical Network, Inc.	CA	IA	NAMI Holdings, Inc.	Ownership	100.000	UnitedHealth Group Incorporated		
		.0000	87-0757397				PrimeCare of Citrus Valley, Inc.	CA	NIA	PrimeCare Medical Network, Inc.	Ownership	80.000	UnitedHealth Group Incorporated		2
		.0000	33-0674407				PrimeCare of Corona, Inc.	CA	NIA	PrimeCare Medical Network, Inc.	Ownership	100.000	UnitedHealth Group Incorporated		
		.0000	33-0674401				PrimeCare of Hemet Valley, Inc.	CA	NIA	PrimeCare Medical Network, Inc.	Ownership	100.000	UnitedHealth Group Incorporated		
		.0000	33-0674408				PrimeCare of Inland Valley, Inc.	CA	NIA	PrimeCare Medical Network, Inc.	Ownership	100.000	UnitedHealth Group Incorporated		
		.0000	33-0674402				PrimeCare of Moreno Valley, Inc.	CA	NIA	PrimeCare Medical Network, Inc.	Ownership	100.000	UnitedHealth Group Incorporated		
		.0000	33-0674400				PrimeCare of Redlands, Inc.	CA	NIA	PrimeCare Medical Network, Inc.	Ownership	100.000	UnitedHealth Group Incorporated		
		.0000	33-0674404				PrimeCare of Riverside, Inc.	CA	NIA	PrimeCare Medical Network, Inc.	Ownership	100.000	UnitedHealth Group Incorporated		
		.0000	14-1915328				PrimeCare of San Bernardino, Inc.	CA	NIA	PrimeCare Medical Network, Inc.	Ownership	100.000	UnitedHealth Group Incorporated		
		.0000	33-0698439				PrimeCare of Sun City, Inc.	CA	NIA	PrimeCare Medical Network, Inc.	Ownership	100.000	UnitedHealth Group Incorporated		
		.0000	33-0674409				PrimeCare of Temecula, Inc.	CA	NIA	PrimeCare Medical Network, Inc.	Ownership	100.000	UnitedHealth Group Incorporated		
		.0000	14-1873402				Procura Management, Inc.	DE	NIA	Healthcare Solutions, Inc.	Ownership	100.000	UnitedHealth Group Incorporated		
		.0000	27-4371197				Progressive Enterprises Holdings, Inc.	DE	NIA	OptumRx, Inc.	Ownership	100.000	UnitedHealth Group Incorporated		
		.0000	31-1192384				Progressive Medical, LLC	OH	NIA	PMI Acquisition, LLC	Ownership	100.000	UnitedHealth Group Incorporated		
		.0000	90-0642980				Progressive Solutions, LLC	DE	NIA	P2 Lower Acquisition, LLC	Ownership	100.000	UnitedHealth Group Incorporated		
		.0000	32-0229091				ProHEALTH Fitness of Lake Success, LLC	NY	NIA	ProHEALTH Medical Management, LLC	Ownership	82.620	UnitedHealth Group Incorporated		4
		.0000	47-1049861				ProHEALTH Medical Management, LLC	DE	NIA	Collaborative Care Holdings, LLC	Ownership	80.000	UnitedHealth Group Incorporated		2
		.0000	45-5470737				ProHealth Physicians ACO, LLC	CT	NIA	ProHealth Physicians, Inc.	Ownership	100.000	UnitedHealth Group Incorporated		
		.0000	06-1446075				ProHealth Physicians, Inc.	CT	NIA	Polo Holdco, LLC	Ownership	100.000	UnitedHealth Group Incorporated		
		.0000	32-0455430				ProHealth Proton Center Management, LLC	DE	NIA	ProHEALTH Medical Management, LLC	Ownership	100.000	UnitedHealth Group Incorporated		
		.0000	57-0861358				Pronetics Health Care Group, Inc.	SC	NIA	Ambient Healthcare, Inc.	Ownership	100.000	UnitedHealth Group Incorporated		
		.0000	52-2016292				Quality Software Services, Inc.	MD	NIA	OptumInsight, Inc.	Ownership	100.000	UnitedHealth Group Incorporated		
		.0000	26-3168754				R&H Family Fitness Unlimited LLC	TX	NIA	WellMed Medical Management, Inc.	Ownership	100.000	UnitedHealth Group Incorporated		
		.0000	35-2493256				Rally Health, Inc.	DE	NIA	Optum Services, Inc.	Ownership	100.000	UnitedHealth Group Incorporated		
		.0000	80-0947972				Real Appeal, Inc.	DE	NIA	UnitedHealth Group Ventures, LLC	Ownership	98.000	UnitedHealth Group Incorporated		5
		.0000					Riverside Medical Management, LLC	DE	NIA	ProHEALTH Medical Management, LLC	Ownership	100.000	UnitedHealth Group Incorporated		
		.0000	45-2219585		0001522802		Salveo Specialty Pharmacy, Inc.	DE	NIA	OptumRx Administrative Services, LLC	Ownership	100.000	UnitedHealth Group Incorporated		
		.0000					Santa Helena Assistência Médica S.A.	BRA	NIA	Eual Participações S.A.	Ownership	65.210	UnitedHealth Group Incorporated		

ANNUAL STATEMENT FOR THE YEAR 2016 OF THE Oxford Health Plans (NJ), Inc.

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

1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16
Group Code	Group Name	NAIC Company Code	ID Number	Federal RSSD	CIK	Name of Securities Exchange if Publicly Traded (U.S. or International)	Names of Parent, Subsidiaries Or Affiliates	Domiciliary Location	Relationship to Reporting Entity	Directly Controlled by (Name of Entity/Person)	Type of Control (Ownership, Board, Management, Attorney-in-Fact, Influence, Other)	If Control is Ownership Provide Percentage	Ultimate Controlling Entity(ies)/Person(s)	Is an SCA Filing Required? (Y/N)	*
		.0000					Santa Helena Assistência Médica S.A.	BRA	NIA	Amil Assistência Médica Internacional S.A.	Ownership	34.790	UnitedHealth Group Incorporated		
		.0000	27-2635371				SCP Specialty Infusion, LLC	DE	NIA	BriovaRx Infusion Services, Inc.	Ownership	100.000	UnitedHealth Group Incorporated		
		.0000	88-0492251				ScripNet, LLC	DE	NIA	Healthcare Solutions, Inc.	Ownership	100.000	UnitedHealth Group Incorporated		
		.0000	98-1097822				ScriptSwitch Limited	GBR	NIA	Optum UK Solutions Group Limited	Ownership	100.000	UnitedHealth Group Incorporated		
		.0000	98-1202716				Seisa Serviços Integrados de Saúde Ltda.	BRA	NIA	Amil Assistência Médica Internacional S.A.	Ownership	100.000	UnitedHealth Group Incorporated		
		.0000	98-1202716				Seisa Serviços Integrados de Saúde Ltda.	BRA	NIA	Cemed Care - Empresa de Atendimento Clínico Geral Ltda.	Ownership	0.000	UnitedHealth Group Incorporated		
		.0000	20-4763091				Senior Care Partners, Inc.	IL	NIA	North American Medical Management - Illinois, Inc.	Ownership	100.000	UnitedHealth Group Incorporated		
		.0000	27-1533951		0001487203		Serquinox Holdings LLC	DE	NIA	BriovaRx Infusion Services, Inc.	Ownership	100.000	UnitedHealth Group Incorporated		
		.0000	27-1533840				Serquinox LLC	DE	NIA	Serquinox Holdings LLC	Ownership	100.000	UnitedHealth Group Incorporated		
.0707	UnitedHealth Group Incorporated	.71420	94-0734860				Sierra Health and Life Insurance Company, Inc.	NV	IA	Sierra Health Services, Inc.	Ownership	100.000	UnitedHealth Group Incorporated		
		.0000	88-0200415		0000754009		Sierra Health Services, Inc.	NV	NIA	UnitedHealthcare, Inc.	Ownership	100.000	UnitedHealth Group Incorporated		
		.0000	88-0254322				Sierra Health-Care Options, Inc.	NV	NIA	Sierra Health Services, Inc.	Ownership	100.000	UnitedHealth Group Incorporated		
		.0000	88-0385705				Sierra Home Medical Products, Inc.	NV	NIA	Sierra Health Services, Inc.	Ownership	100.000	UnitedHealth Group Incorporated		
		.0000	88-0284562				Sierra Nevada Administrators, Inc.	NV	NIA	Sierra Health Services, Inc.	Ownership	100.000	UnitedHealth Group Incorporated		
		.0000	20-3741084				Sirona Infusion, L.L.C.	AZ	NIA	SCP Specialty Infusion, LLC	Ownership	100.000	UnitedHealth Group Incorporated		
		.0000	88-0201420				Southwest Medical Associates, Inc.	NV	NIA	Sierra Health Services, Inc.	Ownership	100.000	UnitedHealth Group Incorporated		
		.0000	38-2608888				Southwest Michigan Health Network Inc.	MI	NIA	UnitedHealthcare, Inc.	Ownership	100.000	UnitedHealth Group Incorporated		
		.0000	41-1921983				Specialty Benefits, LLC	DE	NIA	United HealthCare Services, Inc.	Ownership	100.000	UnitedHealth Group Incorporated		
		.0000	71-0886811				Spectera of New York, IPA, Inc.	NY	NIA	Spectera, Inc.	Ownership	100.000	UnitedHealth Group Incorporated		
		.0000	52-1260282				Spectera, Inc.	MD	NIA	Specialty Benefits, LLC	Ownership	100.000	UnitedHealth Group Incorporated		
		.0000	46-5587702				Sports and Spinal Physical Therapy, Inc.	DC	NIA	Orthology, Inc.	Ownership	100.000	UnitedHealth Group Incorporated		
		.0000	27-0008097				Spotlite, Inc.	DE	NIA	Rally Health, Inc.	Ownership	100.000	UnitedHealth Group Incorporated		
		.0000	62-1770924				StoneRiver P2P Link, LLC	DE	NIA	StoneRiver Pharmacy Solutions, LLC	Ownership	100.000	UnitedHealth Group Incorporated		
		.0000	90-0884047				StoneRiver Pharmacy Solutions, LLC	DE	NIA	Progressive Solutions, LLC	Ownership	100.000	UnitedHealth Group Incorporated		
		.0000	46-1536748				SXC Comet, LLC	DE	NIA	BriovaRx Infusion Services, Inc.	Ownership	100.000	UnitedHealth Group Incorporated		
.0707	UnitedHealth Group Incorporated	.84549	38-2044243				Symphonix Health Holdings, LLC	DE	NIA	OptumRx Administrative Services, LLC	Ownership	100.000	UnitedHealth Group Incorporated		
		.0000	56-1970224		0001284028		Symphonix Health Insurance, Inc.	IL	IA	United HealthCare Services, Inc.	Ownership	100.000	UnitedHealth Group Incorporated		
		.0000	25-1825549				TeamMD Holdings, Inc.	DE	NIA	Symphonix Health Holdings, LLC	Ownership	100.000	UnitedHealth Group Incorporated		
		.0000	59-3143128				The Lewin Group, Inc.	NC	NIA	UnitedHealth Group Ventures, LLC	Ownership	80.000	UnitedHealth Group Incorporated		
		.0000	98-1287904				Three Rivers Holdings, Inc.	DE	NIA	TeamMD Holdings, Inc.	Ownership	100.000	UnitedHealth Group Incorporated		
		.0000	52-1431155				Tmesys, LLC	FL	NIA	Optum Public Sector Solutions, Inc.	Ownership	100.000	UnitedHealth Group Incorporated		
		.0000	20-4963945				Topimagem Diagnóstico por Imagem Ltda.	BRA	NIA	AmeriChoice Corporation	Ownership	100.000	UnitedHealth Group Incorporated		
		.0000	94-3077084				Travel Express Incorporated	MD	NIA	PMSI Holdings, LLC	Ownership	100.000	UnitedHealth Group Incorporated		
		.0000	98-1113428				Trinity Infusion, Inc.	NC	NIA	Esho - Empresa de Serviços Hospitalares S.A.	Ownership	89.000	UnitedHealth Group Incorporated		1
		.0000	41-1913059				U.S. Behavioral Health Plan, California	CA	IA	FrontierMEDEX, Inc.	Ownership	100.000	UnitedHealth Group Incorporated		
		.0000	95-2931460		0001225831		UHC Global Health Services BC Ltd.	CAN	NIA	Ambient Healthcare, Inc.	Ownership	100.000	UnitedHealth Group Incorporated		
		.0000	88-1122490				UHC International Services, Inc.	DE	NIA	United Behavioral Health	Ownership	100.000	UnitedHealth Group Incorporated		
		.0000	14-1892398				UHC of California	CA	IA	UnitedHealthcare Global Canada Limited	Ownership	100.000	UnitedHealth Group Incorporated		
		.0000	39-1995276				UHG Brasil Participações S.A.	BRA	NIA	UnitedHealth Group Incorporated	Ownership	100.000	UnitedHealth Group Incorporated		
.0707	UnitedHealth Group Incorporated	.91529	52-1996029				UHC Holdings, Inc.	DE	NIA	United HealthCare Services, Inc.	Ownership	100.000	UnitedHealth Group Incorporated		
		.0000	98-1122490				Ultima Rx, LLC	FL	NIA	United HealthCare Services, Inc.	Ownership	100.000	UnitedHealth Group Incorporated		
		.0000	91-1910008				UMR, Inc.	DE	NIA	United HealthCare Services, Inc.	Ownership	100.000	UnitedHealth Group Incorporated		
		.0000	52-1996029				Unimerica Insurance Company	WI	IA	United HealthCare Services, Inc.	Ownership	100.000	UnitedHealth Group Incorporated		
.0707	UnitedHealth Group Incorporated	.11596	01-0637149				Unimerica Life Insurance Company of New York	NY	IA	OptumHealth Holdings, LLC	Ownership	100.000	UnitedHealth Group Incorporated		

ANNUAL STATEMENT FOR THE YEAR 2016 OF THE Oxford Health Plans (NJ), Inc.

SCHEDULE Y

PART 1A - DETAIL OF INSURANCE HOLDING COMPANY SYSTEM

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

ANNUAL STATEMENT FOR THE YEAR 2016 OF THE Oxford Health Plans (NJ), Inc.

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

1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16
Group Code	Group Name	NAIC Company Code	ID Number	Federal RSSD	CIK	Name of Securities Exchange if Publicly Traded (U.S. or International)	Names of Parent, Subsidiaries Or Affiliates	Domiciliary Location	Relationship to Reporting Entity	Directly Controlled by (Name of Entity/Person)	Type of Control (Ownership, Board, Management, Attorney-in-Fact, Influence, Other)	If Control is Ownership Provide Percentage	Ultimate Controlling Entity(ies)/Person(s)	Is an SCA Filing Required? (Y/N)	*
		.00000	98-1079459				UnitedHealthcare International II S.á r.l.	LUX	NIA	UnitedHealthcare Europe S.á r.l.	Ownership	100.000	UnitedHealth Group Incorporated		
		.00000	98-1340853				UnitedHealthcare International III B.V.	NLD	NIA	UnitedHealthcare International II B.V.	Ownership	100.000	UnitedHealth Group Incorporated		
		.00000	98-1077436				UnitedHealthcare International III S.á r.l.	LUX	NIA	UnitedHealthcare Europe S.á r.l.	Ownership	69.999	UnitedHealth Group Incorporated		
		.00000	98-1077436				UnitedHealthcare International III S.á r.l.	LUX	NIA	UnitedHealthcare International II S.á r.l.	Ownership	30.001	UnitedHealth Group Incorporated		
		.00000	98-1080926				UnitedHealthcare International IV S.á r.l.	LUX	NIA	UnitedHealthcare International III B.V.	Ownership	100.000	UnitedHealth Group Incorporated		
		.00000	98-1257473				UnitedHealthcare International V S.á r.l.	LUX	NIA	Optum Global Solutions (Ireland) Limited	Ownership	100.000	UnitedHealth Group Incorporated		
		.97179	98-0207231				UnitedHealthcare Life Insurance Company	WI	IA	Golden Rule Financial Corporation	Ownership	100.000	UnitedHealth Group Incorporated		
.0707	UnitedHealth Group Incorporated	.95784	63-0899562				UnitedHealthcare of Alabama, Inc.	AL	IA	UnitedHealthcare, Inc.	Ownership	100.000	UnitedHealth Group Incorporated		
.0707	UnitedHealth Group Incorporated	.96016	86-0507074				UnitedHealthcare of Arizona, Inc.	AZ	IA	UnitedHealthcare, Inc.	Ownership	100.000	UnitedHealth Group Incorporated		
.0707	UnitedHealth Group Incorporated	.95446	63-1036819				UnitedHealthcare of Arkansas, Inc.	AR	IA	UnitedHealthcare, Inc.	Ownership	100.000	UnitedHealth Group Incorporated		
.0707	UnitedHealth Group Incorporated	.95080	84-1004639				UnitedHealthcare of Colorado, Inc.	CO	IA	UnitedHealthcare, Inc.	Ownership	100.000	UnitedHealth Group Incorporated		
.0707	UnitedHealth Group Incorporated	.95264	59-1293865				UnitedHealthcare of Florida, Inc.	FL	IA	UnitedHealthcare, Inc.	Ownership	100.000	UnitedHealth Group Incorporated		
.0707	UnitedHealth Group Incorporated	.95850	58-1653544				UnitedHealthcare of Georgia, Inc.	GA	IA	UnitedHealthcare, Inc.	Ownership	100.000	UnitedHealth Group Incorporated		
.0707	UnitedHealth Group Incorporated	.95776	36-3280214				UnitedHealthcare of Illinois, Inc.	IL	IA	UnitedHealthcare, Inc.	Ownership	100.000	UnitedHealth Group Incorporated		
.0707	UnitedHealth Group Incorporated	.96644	62-1240316				UnitedHealthcare of Kentucky, Inc.	KY	IA	UnitedHealthcare, Inc.	Ownership	5.820	UnitedHealth Group Incorporated		9
.0707	UnitedHealth Group Incorporated	.96644	62-1240316				UnitedHealthcare of Kentucky, Ltd.	KY	IA	UnitedHealthCare Services, Inc.	Ownership	94.180	UnitedHealth Group Incorporated		9
.0707	UnitedHealth Group Incorporated	.95833	72-1074008				UnitedHealthcare of Louisiana, Inc.	LA	IA	UnitedHealthcare, Inc.	Ownership	100.000	UnitedHealth Group Incorporated		
.0707	UnitedHealth Group Incorporated	.95716	63-1036817				UnitedHealthcare of Mississippi, Inc.	MS	IA	UnitedHealthcare, Inc.	Ownership	100.000	UnitedHealth Group Incorporated		
.0707	UnitedHealth Group Incorporated	.95149	05-0413469				UnitedHealthcare of New England, Inc.	RI	IA	UnitedHealthCare Services, Inc.	Ownership	100.000	UnitedHealth Group Incorporated		
.0707	UnitedHealth Group Incorporated	.13214	26-2697886				UnitedHealthcare of New Mexico, Inc.	NM	IA	UnitedHealthcare Insurance Company	Ownership	100.000	UnitedHealth Group Incorporated		
.0707	UnitedHealth Group Incorporated	.95085	06-1172891				UnitedHealthcare of New York, Inc.	NY	IA	AmeriChoice Corporation	Ownership	100.000	UnitedHealth Group Incorporated		
.0707	UnitedHealth Group Incorporated	.95103	56-1461010				UnitedHealthcare of North Carolina, Inc.	NC	IA	UnitedHealthcare, Inc.	Ownership	100.000	UnitedHealth Group Incorporated		
.0707	UnitedHealth Group Incorporated	.95186	31-1142815				UnitedHealthcare of Ohio, Inc.	OH	IA	UnitedHealthCare Services, Inc.	Ownership	100.000	UnitedHealth Group Incorporated		
.0707	UnitedHealth Group Incorporated	.96903	33-0115166				UnitedHealthcare of Oklahoma, Inc.	OK	IA	UnitedHealthCare Services, Inc.	Ownership	100.000	UnitedHealth Group Incorporated		
.0707	UnitedHealth Group Incorporated	.95893	93-0938819		0001225824		UnitedHealthcare of Oregon, Inc.	OR	IA	UnitedHealthCare Services, Inc.	Ownership	100.000	UnitedHealth Group Incorporated		
.0707	UnitedHealth Group Incorporated	.95220	25-1756858				UnitedHealthcare of Pennsylvania, Inc.	PA	IA	Three Rivers Holdings, Inc.	Ownership	100.000	UnitedHealth Group Incorporated		
.0707	UnitedHealth Group Incorporated	.95765	95-3939697				UnitedHealthcare of Texas, Inc.	TX	IA	UnitedHealthcare, Inc.	Ownership	100.000	UnitedHealth Group Incorporated		
.0707	UnitedHealth Group Incorporated	.95025	52-1130183				UnitedHealthcare of the Mid-Atlantic, Inc.	MD	IA	UnitedHealthcare, Inc.	Ownership	100.000	UnitedHealth Group Incorporated		
.0707	UnitedHealth Group Incorporated	.95591	47-0676824				UnitedHealthcare of the Midlands, Inc.	ME	IA	UnitedHealthcare, Inc.	Ownership	100.000	UnitedHealth Group Incorporated		
.0707	UnitedHealth Group Incorporated	.96385	43-1361841				UnitedHealthcare of the Midwest, Inc.	MO	IA	UnitedHealthcare, Inc.	Ownership	100.000	UnitedHealth Group Incorporated		
.0707	UnitedHealth Group Incorporated	.95501	41-1488563				UnitedHealthcare of Utah, Inc.	UT	IA	UnitedHealthcare, Inc.	Ownership	100.000	UnitedHealth Group Incorporated		
.0707	UnitedHealth Group Incorporated	.48038	91-1312551		0001225843		UnitedHealthcare of Washington, Inc.	WA	IA	UnitedHealthCare Services, Inc.	Ownership	100.000	UnitedHealth Group Incorporated		
.0707	UnitedHealth Group Incorporated	.95710	39-1555888				UnitedHealthcare of Wisconsin, Inc.	WI	IA	UnitedHealthcare, Inc.	Ownership	100.000	UnitedHealth Group Incorporated		
.0707	UnitedHealth Group Incorporated	.95378	36-3379045				UnitedHealthcare Plan of the River Valley, Inc.	IL	IA	UnitedHealthcare Services Company of the River Valley, Inc.	Ownership	100.000	UnitedHealth Group Incorporated		
		.00000	47-0854646				UnitedHealthcare Service LLC	DE	NIA	UnitedHealthcare Insurance Company	Ownership	100.000	UnitedHealth Group Incorporated		
		.00000	36-3355110				UnitedHealthcare Services Company of the River Valley, Inc.	DE	NIA	UnitedHealthcare, Inc.	Ownership	100.000	UnitedHealth Group Incorporated		
		.00000	01-0518346				UnitedHealthcare Specialty Benefits, LLC	ME	NIA	Specialty Benefits, LLC	Ownership	100.000	UnitedHealth Group Incorporated		
		.00000	41-1922511				UnitedHealthcare, Inc.	DE	NIA	UnitedHealthCare Services, Inc.	Ownership	100.000	UnitedHealth Group Incorporated		
		.00000	26-0382877		0001453198		Urgent Care Holdings, Inc.	DE	NIA	Optum Clinics Intermediate Holdings, Inc.	Ownership	100.000	UnitedHealth Group Incorporated		
		.00000	26-3667220				Urgent Care MSO, LLC	DE	NIA	Urgent Care Holdings, Inc.	Ownership	100.000	UnitedHealth Group Incorporated		
		.00000	27-2956222				Urology Associates of North Texas, P.L.L.C.	TX	NIA	USMD Affiliated Services	Ownership	100.000	UnitedHealth Group Incorporated		
		.00000	20-8048861				USMD Administrative Services, L.L.C.	TX	NIA	USMD Inc.	Ownership	100.000	UnitedHealth Group Incorporated		
		.00000	27-2956222				USMD Affiliated Services	TX	NIA	USMD Inc.	Ownership	100.000	UnitedHealth Group Incorporated		
		.00000	27-2956222				USMD Cancer Treatment Centers GP, L.L.C.	TX	NIA	USMD Cancer Treatment Centers, L.L.C.	Ownership	100.000	UnitedHealth Group Incorporated		
		.00000	26-2245431				USMD Cancer Treatment Centers, L.L.C.	TX	NIA	USMD Inc.	Ownership	100.000	UnitedHealth Group Incorporated		
		.00000	27-2803133				USMD CT (Mo), LLC	MO	NIA	USMD Cancer Treatment Centers, L.L.C.	Ownership	100.000	UnitedHealth Group Incorporated		
		.00000	27-2803133				USMD Diagnostic Services, LLC	TX	NIA	USMD Inc.	Ownership	100.000	UnitedHealth Group Incorporated		
		.00000	27-2866866		0001507881		USMD Holdings, Inc.	DE	NIA	WellMed Medical Management, Inc.	Ownership	100.000	UnitedHealth Group Incorporated		
		.00000	20-8050318		0001404693		USMD Inc.	TX	NIA	USMD Holdings, Inc.	Ownership	100.000	UnitedHealth Group Incorporated		
		.00000	73-1662757				USMD of Arlington GP, L.L.C.	TX	NIA	Mat-Rx Development, L.L.C.	Ownership	100.000	UnitedHealth Group Incorporated		
		.00000	35-2446102				USMD PPM, LLC	TX	NIA	USMD Inc.	Ownership	100.000	UnitedHealth Group Incorporated		

ANNUAL STATEMENT FOR THE YEAR 2016 OF THE Oxford Health Plans (NJ), Inc.

SCHEDULE Y

PART 1A - DETAIL OF INSURANCE HOLDING COMPANY SYSTEM

1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16
Group Code	Group Name	NAIC Company Code	ID Number	Federal RSSD	CIK	Name of Securities Exchange if Publicly Traded (U.S. or International)	Names of Parent, Subsidiaries Or Affiliates	Domiciliary Location	Relationship to Reporting Entity	Directly Controlled by (Name of Entity/Person)	Type of Control (Ownership, Board, Management, Attorney-in-Fact, Influence, Other)	If Control is Ownership Provide Percentage	Ultimate Controlling Entity(ies)/Person(s)	Is an SCA Filing Required? (Y/N)	*
		.0000	87-0757396				Valley Physicians Network, Inc.	CA	NIA	PrimeCare Medical Network, Inc.	Ownership	100.000	UnitedHealth Group Incorporated		
		.0000	74-2797745				WellMed Medical Management of Florida, Inc.	FL	NIA	WellMed Medical Management, Inc.	Ownership	100.000	UnitedHealth Group Incorporated		
		.0000	74-2786364				WellMed Medical Management, Inc.	TX	NIA	Collaborative Care Holdings, LLC	Ownership	80.000	UnitedHealth Group Incorporated		2
		.0000	41-2250215				WellMed Networks - DFW, Inc.	TX	NIA	USMD Inc.	Ownership	50.000	UnitedHealth Group Incorporated		2
		.0000	45-0636596				WESTMED Practice Partners LLC	DE	NIA	Collaborative Care Holdings, LLC	Ownership	86.150	UnitedHealth Group Incorporated		2
		.0000	52-2102846		0001314524		XLHealth Corporation	MD	NIA	United HealthCare Services, Inc.	Ownership	100.000	UnitedHealth Group Incorporated		
		.0000	98-1107695				XLHealth Corporation India Private Limited	IND	NIA	XLHealth Corporation	Ownership	100.000	UnitedHealth Group Incorporated		
		.0000	11-3764012				Your Health Options Insurance Services, Inc.	CA	NIA	PrimeCare Medical Network, Inc.	Ownership	100.000	UnitedHealth Group Incorporated		
		.0000	27-0172594				Your Partner in Health Services, Inc.	IL	NIA	North American Medical Management - Illinois, Inc.	Ownership	100.000	UnitedHealth Group Incorporated		

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

ANNUAL STATEMENT FOR THE YEAR 2016 OF THE Oxford Health Plans (NJ), Inc.

SCHEDULE Y

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

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

ANNUAL STATEMENT FOR THE YEAR 2016 OF THE Oxford Health Plans (NJ), Inc.

SCHEDULE Y

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

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

SCHEDULE Y

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

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

SUPPLEMENTAL EXHIBITS AND SCHEDULES INTERROGATORIES

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

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









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

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

Explanations:

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

Bar Codes:

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

SUPPLEMENTAL EXHIBITS AND SCHEDULES INTERROGATORIES

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



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



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



22. Life Supplement [Document Identifier 211]



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



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**ANNUAL STATEMENT FOR THE YEAR 2016
 OXFORD HEALTH PLANS (NJ), INC.
 STATEMENT OF ACTUARIAL OPINION**

Table of Key Indicators.

This Opinion is: Unqualified Qualified Adverse Inconclusive

IDENTIFICATION SECTION:

Prescribed Wording Only Prescribed Wording with Additional Wording Revised Wording

SCOPE SECTION:

Prescribed Wording Only Prescribed Wording with Additional Wording Revised Wording

RELIANCE SECTION:

Prescribed Wording Only Prescribed Wording with Additional Wording Revised Wording

OPINION SECTION:

Prescribed Wording Only Prescribed Wording with Additional Wording Revised Wording

RELEVANT COMMENTS:

Revised Wording

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

Identification.

I, Allen J. Sorbo, am Vice President, Corporate Actuarial Services, of United HealthCare Services, Inc., of which Oxford Health Plans (NJ), Inc. is an affiliate. I am a member of the American Academy of Actuaries. I was appointed on December 10, 2009 in accordance with the requirements of the annual statement instructions. I meet the Academy qualification standards for rendering the opinion.

Scope.

I have examined the assumptions and methods used in determining loss reserves, actuarial liabilities, and related items listed below, as shown in the annual statement of the organization as prepared for filing with state regulatory officials, as of December 31, 2016.

A. Claims unpaid (Page 3, Line 1)	\$132,206,585
B. Accrued medical incentive pool and bonus payments (Page 3, Line 2)	\$7,851,904
C. Unpaid claims adjustment expenses (Page 3, Line 3)	\$1,485,547
D. Aggregate health policy reserves (Page 3, Line 4) including unearned premium reserves, premium deficiency reserves, and additional policy reserves from the Underwriting and Investment Exhibit – Part 2D	\$6,243,691
E. Aggregate life policy reserves (Page 3, Line 5)	\$0

**ANNUAL STATEMENT FOR THE YEAR 2016
OXFORD HEALTH PLANS (NJ), INC.
STATEMENT OF ACTUARIAL OPINION**

F. Property/casualty unearned premium reserves (Page 3, Line 6)	\$0
G. Aggregate health claim reserves (Page 3, Line 7)	\$603,248
H. Any other loss reserves, actuarial liabilities, or related items presented as liabilities in the annual statement:	
1. Reserve for claim interest (Page 3, Line 9, in part)	\$104,960
I. Specified actuarial items presented as assets in the annual statement:	
1. Medicare risk adjustment receivable (Page 2, Line 15.3, Col. 1, in part)	\$45,006,556
2. Affordable Care Act permanent risk adjustment program – premium receivable (Page 2, Line 15.3, Col. 1, in part)	\$2,926,996
3. Affordable Care Act transitional reinsurance program – amounts recoverable on paid claims (Page 2, Line 16.1, Col. 1, in part)	\$3,257,433
4. Health care and other amounts receivable (Page 2, Line 24, Col. 1)	\$39,164,009

Reliance.

In forming my opinion on the items identified above, I relied upon data prepared by Nyle Brent Cottingham, Vice President and Regulatory Controller for United HealthCare Services, Inc.; and on Daniel J. Herr, Director of Accounting for UnitedHealthcare; and on Brian St. Martin, VP, Controller for UnitedHealthcare Medicare & Retirement; and on Eric R. Lewis, Controller for UnitedHealthcare Community & State; and on Julie Steinweg, Controller for OptumHealth Consumer Solutions Group; and on Paul E. Stordahl, Vice President, Actuarial Pricing for UnitedHealthcare, as certified in the attached statements. I evaluated that data for reasonableness and consistency. I also reconciled that data to the Underwriting and Investment Exhibit – Part 2B of the company’s current annual statement. In other respects, my examination included review of the actuarial assumptions and actuarial methods used and tests of the calculations I considered necessary.

Opinion.


In my opinion, the amounts carried in the balance sheet on account of the items identified above:

- A. Are in accordance with accepted actuarial standards consistently applied and are fairly stated in accordance with sound actuarial principles;
- B. Are based on actuarial assumptions relevant to contract provisions and appropriate to the purpose for which the statement was prepared;
- C. Meet the requirements of the Insurance Laws and regulations of the state of New Jersey, and are at least as great as the minimum aggregate amounts required by any state;
- D. Make a good and sufficient provision for all unpaid claims and other actuarial liabilities of the organization under the terms of its contracts and agreements;
- E. Are computed on the basis of assumptions and methods consistent with those used in computing the corresponding items in the annual statement of the preceding year-end; and
- F. Include appropriate provision for all actuarial items that ought to be established.

The Underwriting and Investment Exhibit – Part 2B was reviewed for reasonableness and consistency with the applicable Actuarial Standards of Practice.

**ANNUAL STATEMENT FOR THE YEAR 2016
OXFORD HEALTH PLANS (NJ), INC.
STATEMENT OF ACTUARIAL OPINION**

Actuarial methods, considerations, and analyses used in forming my opinion conform to the relevant Standards of Practice as promulgated from time to time by the Actuarial Standards Board, which standards form the basis of this statement of opinion.



Allen J. Sorbo, F.S.A., M.A.A.A.

Mail Route CT039-004A
UnitedHealth Group
185 Asylum Street
Hartford, CT 06103

Telephone: (561) 799-2458

February 16, 2017



Nyle Brent Cottingham
Vice President & Regulatory Controller
MN017-E900
9700 Health Care Lane
Minnetonka, MN 55343
952-979-6133 phone
952-979-7825 fax

February 9, 2017

I, Nyle Brent Cottingham, am employed by United HealthCare Services, Inc. as Vice President and Regulatory Controller. Listings and summaries reconciling the annual statement as of December 31, 2016, for Oxford Health Plans (NJ), Inc., to the company's general ledger were prepared under my direction and submitted to Allen J. Sorbo in support of his statement of actuarial opinion for that company as of December 31, 2016. I hereby affirm that those listings and summaries, to the best of my knowledge and belief, are substantially accurate and complete and are the same as, or derived from, the records and other data that form the basis for the company's annual statement for the year ended December 31, 2016.



Nyle Brent Cottingham
United HealthCare Services, Inc.



February 9, 2017

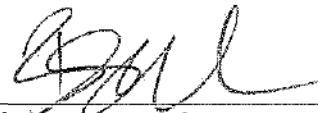
I, Daniel J. Herr, am employed by UnitedHealthcare as Director of Accounting. Listings, summaries, and analyses of claim and exposure data and of balances in the general ledger of Oxford Health Plans (NJ), Inc., all relating specifically to the UnitedHealthcare Employer & Individual business of that organization, were prepared under my direction and submitted to Allen J. Sorbo in support of his actuarial opinion for that organization as of December 31, 2016. I hereby affirm that those listings, summaries, and analyses are, to the best of my knowledge and belief, substantially accurate and complete and the same as, or derived from, the records and other data which form the basis of the annual statement of the organization for the year ended December 31, 2016.

A handwritten signature in cursive script that reads 'Daniel J. Herr'. The signature is written in black ink and is positioned above a horizontal line.

Daniel J. Herr
9700 Health Care Lane
MN017-W900
Minnetonka, MN 55343
952-979-6244

February 9, 2017

I, Brian St. Martin, am employed by UnitedHealthcare Medicare & Retirement as VP, Controller. Listings, summaries, and analyses of claim and exposure data and of balances in the general ledger of Oxford Health Plans (NJ), Inc., all relating specifically to the UnitedHealthcare Medicare & Retirement business of that organization, were prepared under my direction and submitted to Allen J. Sorbo in support of his actuarial opinion for that organization as of December 31, 2016. I hereby affirm that those listings, summaries, and analyses are, to the best of my knowledge and belief, substantially accurate and complete and the same as, or derived from, the records and other data which form the basis of the annual statement of the organization for the year ended December 31, 2016.



Brian St. Martin
Tel. #952-931-4279



February 9, 2017

I, Eric R. Lewis, am employed by UnitedHealthcare Community & State as Controller. Listings, summaries, and analyses of claim and exposure data and of balances in the general ledger of Oxford Health Plans (NJ), Inc., all relating specifically to the UnitedHealthcare Community & State business of that organization, were prepared under my direction and submitted to Allen J. Sorbo in support of his actuarial opinion for that organization as of December 31, 2016. I hereby affirm that those listings, summaries, and analyses are, to the best of my knowledge and belief, substantially accurate and complete and the same as, or derived from, the records and other data which form the basis of the annual statement of the organization for the year ended December 31, 2016.

A handwritten signature in black ink, appearing to read 'Eric R. Lewis'. The signature is written in a cursive style and is positioned above a horizontal line.

Eric R. Lewis
9800 Health Care Lane
Minnetonka, MN 55343
952-931-5953



February 9, 2017

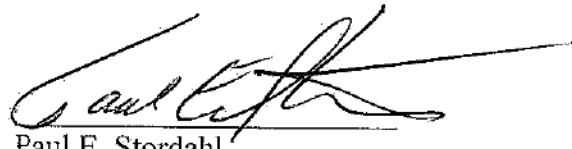
I, Julie Steinweg, am employed by OptumHealth Consumer Solutions Group as Controller. Listings, summaries, and analyses of claim and exposure data and of balances in the general ledger of Oxford Health Plans (NJ), Inc., all relating specifically to the OptumHealth Consumer Solutions Group business of that organization, were prepared under my direction and submitted to Allen J. Sorbo in support of his actuarial opinion for that organization as of December 31, 2016. I hereby affirm that those listings, summaries, and analyses are, to the best of my knowledge and belief, substantially accurate and complete and the same as, or derived from, the records and other data which form the basis of the annual statement of the organization for the year ended December 31, 2016.

A handwritten signature in cursive script that reads "Julie L. Steinweg".

Julie L. Steinweg
11000 Optum Circle, Eden Prairie, MN 55344
952-205-6633

February 9, 2017

I, Paul E. Stordahl, am employed by Unitedhealthcare as Vice President Actuarial Pricing. Listings, summaries, and analyses relating to the permanent risk adjustment program of the Affordable Care Act with regard to Oxford Health Plans (NJ), Inc., were prepared under my direction and submitted to Allen J. Sorbo in support of his statement of actuarial opinion for that company as of December 31, 2016. I hereby affirm that those listings and summaries, to the best of my knowledge and belief, are substantially accurate and complete.



Paul E. Stordahl
Vice President Actuarial Pricing
952.979.5644



SUPPLEMENT FOR THE YEAR 2016 OF THE Oxford Health Plans (NJ), Inc.

SUPPLEMENTAL COMPENSATION EXHIBIT

For the Year Ended December 31, 2016

(To be filed by March 1)

PART 1 - INTERROGATORIES

1. Is the reporting insurer a member of a group of insurers or other holding company system? Yes [X] No []
 If yes, do the amounts below represent 1) total gross compensation earned for each individual by or on behalf of all companies which are part of the group. Yes [] ; or 2) allocation to each insurer. Yes [X]
2. Did any person while an officer, director, or trustee of the reporting entity receive directly or indirectly, during the period covered by this statement any commission on the business transactions of the reporting entity? Yes [] No [X]
3. Except for retirement plans generally applicable to its staff employees, has the reporting entity any agreement with any person, other than contracts with its agents for the payment of commissions whereby it agrees that for any service rendered or to be rendered, that he/she shall receive directly or indirectly, any salary, compensation or emolument that will extend beyond the period of 12 months from the date of the agreement? Yes [] No [X]

PART 2 - OFFICERS AND EMPLOYEES COMPENSATION

1 Name and Principal Position	2 Year	3 Salary	4 Bonus	5 Stock Awards	6 Option Awards	7 Sign-on Payments	8 Severance Payments	9 All Other Compensation	10 Totals
Current:									
1. Paul Owen Marden	2016	108,000	49,307	19,891	23,735	0	0	3,234	204,167
President and Director	2015	127,692	76,240	28,148	14,593	0	0	5,962	252,635
	2014								0
Current:									
2. Timothy Callahan Archer	2016	18,104	4,275	1,356	1,601	0	0	106	25,442
Chief Financial Officer	2015								0
	2014								0
3. James Francis Bedard	2016	14,367	4,559	6,003	9,088	0	0	389	34,406
Former Chief Financial Officer	2015	13,117	3,947	10,121	5,117	0	0	371	32,673
	2014	12,632	3,947	11,681	4,252	0	0	339	32,851
4. Scott Douglas Maulters	2016	96,667	48,500	35,016	37,870	0	0	1,083	219,136
Senior Vice President - D-SNP New Jersey	2015	59,846	32,000	35,329	13,831	0	0	672	141,678
	2014	62,545	20,000	37,522	10,286	0	0	653	131,006
5. Sanford Paul Cohen, M.D.	2016	43,125	15,188	60,650	71,591	0	0	581	191,135
Chief Medical Officer	2015	44,784	16,875	63,287	112,728	0	0	591	238,265
	2014	43,125	15,650	116,722	4,758	0	0	649	180,904
6. Randall Harrison Weinstock	2016	45,315	13,227	13,756	98,729	0	0	5,840	176,867
Chief Operating Officer and Director	2015	46,259	12,791	24,689	25,036	0	0	6,430	115,205
	2014	44,545	11,455	28,577	39,000	0	0	1,705	125,282
7.	2016								0
	2015								0
	2014								0
8.	2016								0
	2015								0
	2014								0
9.	2016								0
	2015								0
	2014								0
10.	2016								0
	2015								0
	2014								0

PART 3 - DIRECTOR COMPENSATION

1 Name and Principal Position or Occupation and Company (if Outside Director)	Paid or Deferred for Services as Director				6 All Other Compensation Paid or Deferred	7 Totals
	2 Direct Compensation	3 Stock Awards	4 Option Awards	5 Other		
Sandra Denise Bruce Nichols, M.D. - Director	28,077	12,031	21,362		15,758	77,228
Dennis Patrick O'Brien - Director	25,000	28,168	15,064		15,549	83,781
William John Golden - Director	41,379	62,204	17,797		32,872	154,252

SUPPLEMENT FOR THE YEAR 2016 OF THE Oxford Health Plans (NJ), Inc.

PART 4 - NARRATIVE DESCRIPTION OF MATERIAL FACTORS

Provide a narrative description of any material factors necessary to gain an understanding of the information disclosed in the tables.

NA
