



A UnitedHealth Group Company

UnitedHealthcare[®]

Policy Holder: Walker Hackensack Akeley ISD 113

Effective Date: January 1, 2026

Policy Anniversary Date: January 1, 2027

This notice shall serve as verification of UnitedHealthcare's rate guarantees for the period January 1, 2027 through December 31, 2027. At the January 1, 2027 Renewal Rating, rate actions shall be based on the following Loss Ratios:

Benefit Care Ratio (BCR)	Maximum Rate Adjustment
< 74.9%	Max of 6.9%
75.0% - 79.9%	Max of 11.9%
80.0% - 84.9%	Max of 16.9%
85.0% - 89.9%	Max of 21.9%
90.0% - 94.9%	Max of 24.9%
95.0% - 99.9%	Max of 29.9%
100.0% and above	N/A

The proposed rate actions are based on total incurred BCRs. The BCRs shall be defined as the completed and matured UHC incurred claims divided by revenue paid for the experience period January 1, 2026 through June 30, 2026 for the January 1, 2027 renewal.

These guarantees are contingent upon the following conditions:

- UHC is the Sole Carrier offered to the employees of Walker Hackensack Akeley ISD 113.
- Enrollment does not fluctuate by +/- ten percent (10%) of the first month enrollment. Should 1st month enrollment fluctuate by +/- ten percent (10%) or more, UHC reserves the right to reevaluate the guarantees.
- Renewal of the contract for additional terms as specified in the applicable Group Master Contract.
- Service fees payable under the policy is 0.00% of premium.
- The rate action guarantees shall be valid only if signed and approved by underwriting within 30 days of the date of issuance, indicated below.
- This guarantee cannot be combined with Fully Insured Performance Rewards Programs.
- This guarantee is inclusive of the uBundle Program.
- This guarantee is not inclusive of any changes to federal, state or local fees, taxes and mandated benefit changes or mandates during the 12-month policy period.

Irrespective of any guarantees promised or granted, UnitedHealthcare reserves the right to change rates, at any time, in the event of a change in law (including change in interpretation by regulators) that requires a change in coverage terms or materially impacts UnitedHealthcare's liability.

Walker Hackensack Akeley ISD 113

UNITEDHEALTHCARE

By: Kerrie Weller

By: _____

Title: Superintendent

Title: _____

Effective Date: 9/17/2025

Effective Date: _____