

**Blue Cross and Blue Shield of Vermont  
Benefit Plan Relative Value Factors  
Vermont Freedom Plan (VFP), Comprehensive (COMP), and Indemnity J-Plan (JPLAN)**

index	Product	Preferred Benefits							Standard Benefits			Relativity Factor		Medical Induced Utilization	Medical Paid to Allowed Ratio
		Deductible	Coinsurance	Out-of-Pocket	Office Copay	Specialist Copay	ER <sup>1</sup> Copay	AMB Copay	Deductible	Coinsurance	Out-of-Pocket	Active	Carveout		
1	VFP	\$100	20%	\$500	\$10	\$10			\$200	30%	\$1,000	1.0794	0.4095	1.1023	0.9489
2	VFP	\$100	20%	\$500	\$10	\$10			\$200	30%	\$600	1.0801	0.4097	1.1026	0.9492
3	VFP	\$200	20%	\$600	\$10	\$10			\$400	30%	\$1,200	1.0539	0.3847	1.0896	0.9372
4	VFP	\$400	20%	\$1,200	\$10	\$10			\$800	30%	\$2,400	0.9785	0.3316	1.0524	0.9010
5	VFP	\$500	20%	\$1,500	\$10	\$10			\$1,000	30%	\$3,000	0.9497	0.3105	1.0382	0.8864
6	VFP	\$1,000	20%	\$3,000	\$15	\$15			\$2,000	30%	\$6,000	0.8408	0.2335	0.9851	0.8271
7	VFP	\$200	20%	\$600	\$20	\$20			\$400	30%	\$1,200	1.0450	0.3814	1.0853	0.9331
8	VFP	\$500	20%	\$1,500	\$20	\$20			\$1,000	30%	\$3,000	0.9370	0.3064	1.0320	0.8799
9	VFP	\$5,000	0%	\$5,000	\$25	\$25			\$10,000	30%	\$15,000	0.6630	0.0987	0.9033	0.7113
10	VFP	\$1,000	20%	\$3,000	\$25	\$40	\$100		\$2,000	30%	\$6,000	0.8358	0.2321	0.9827	0.8242
11	VFP	\$500	20%	\$1,500	\$25	\$40	\$100		\$1,000	30%	\$3,000	0.9339	0.3054	1.0305	0.8783
12	VFP	\$100	20%	\$400	\$10	\$10			\$200	30%	\$800	1.0925	0.4145	1.1088	0.9548
13	VFP	\$5,000	0%	\$5,000	\$10	\$10			\$10,000	30%	\$15,000	0.6772	0.1008	0.9094	0.7216
14	VFP	\$100	10%	\$500	\$15	\$15			\$200	30%	\$1,000	1.0869	0.4123	1.1060	0.9523
15	VFP	\$200	20%	\$600	\$15	\$15			\$400	30%	\$1,200	1.0491	0.3829	1.0873	0.9350
16	VFP	\$0	20%	\$2,000	\$15	\$30	\$150	\$100	\$400	30%	\$4,000	0.9916	0.3913	1.0589	0.9075
17	VFP	\$1,000	20%	\$2,000	\$20	\$20	\$100		\$2,000	30%	\$4,000	0.8879	0.2466	1.0079	0.8537
18	VFP	\$2,500	20%	\$5,000	\$20	\$20			\$5,000	30%	\$10,000	0.7128	0.1383	0.9252	0.7466
19	VFP	\$2,500	20%	\$5,000	\$20	\$20			\$5,000	30%	\$7,000	0.7132	0.1384	0.9254	0.7469
20	VFP	\$500	0%	\$500	\$20	\$20	\$200	\$200	\$2,000	40%	\$15,000	1.0427	0.3410	1.0841	0.9320
21	VFP	\$500	20%	\$1,000	\$20	\$20		\$100	\$1,000	30%	\$2,000	0.9733	0.3183	1.0498	0.8984
22	VFP	\$500	20%	\$1,500	\$20	\$20	\$100		\$1,000	30%	\$3,000	0.9488	0.3102	1.0378	0.8860
23	VFP	\$1,000	20%	\$3,000	\$20	\$30	\$100		\$2,000	30%	\$6,000	0.8455	0.2348	0.9873	0.8298
24	VFP	\$500	20%	\$1,500	\$20	\$30	\$100	\$100	\$1,000	30%	\$3,000	0.9424	0.3082	1.0346	0.8827
25	VFP	\$500	20%	\$1,500	\$20	\$30	\$100	\$50	\$1,000	30%	\$3,000	0.9426	0.3082	1.0347	0.8828
26	VFP	\$250	20%	\$1,500	\$20	\$40	\$200	\$200	\$500	40%	\$3,000	0.9582	0.3432	1.0424	0.8908
27	VFP	\$1,000	20%	\$2,000	\$25	\$25	\$50	\$50	\$2,000	30%	\$3,000	0.8858	0.2460	1.0069	0.8525
28	VFP	\$1,000	20%	\$3,000	\$25	\$25			\$2,000	30%	\$4,000	0.8276	0.2298	0.9787	0.8194
29	VFP	\$1,500	20%	\$3,000	\$25	\$25			\$3,000	30%	\$6,000	0.7966	0.1925	0.9640	0.8008
30	VFP	\$2,500	20%	\$5,000	\$25	\$25			\$5,000	30%	\$10,000	0.7068	0.1371	0.9225	0.7425
31	VFP	\$300	20%	\$1,500	\$25	\$25	\$100		\$600	40%	\$3,000	0.9638	0.3388	1.0451	0.8936
32	VFP	\$500	20%	\$1,500	\$25	\$25			\$1,000	30%	\$3,000	0.9311	0.3045	1.0290	0.8768
33	VFP	\$500	20%	\$2,500	\$25	\$25			\$1,000	40%	\$4,000	0.8882	0.2904	1.0080	0.8538
34	VFP	\$1,250	20%	\$3,500	\$25	\$40	\$100		\$2,500	30%	\$7,000	0.8078	0.2087	0.9693	0.8076
35	VFP	\$750	20%	\$2,000	\$25	\$40	\$100		\$1,500	30%	\$4,000	0.8883	0.2668	1.0081	0.8539
36	VFP	\$1,000	20%	\$3,000	\$25	\$45	\$150	\$150	\$2,000	30%	\$6,000	0.8307	0.2307	0.9802	0.8212
37	VFP	\$1,000	20%	\$3,000	\$30	\$30			\$1,500	40%	\$4,500	0.8213	0.2281	0.9757	0.8157
38	VFP	\$2,500	20%	\$5,000	\$30	\$30			\$5,000	30%	\$10,000	0.7009	0.1360	0.9198	0.7384
39	VFP	\$200	20%	\$600	\$35	\$50	\$150	\$150	\$200	30%	\$600	1.0358	0.3781	1.0807	0.9288
40	COMP	\$0	20%	\$600								1.0801	0.4263	1.1026	0.9492
41	COMP	\$100	20%	\$600								1.0580	0.4014	1.0917	0.9391
42	COMP	\$300	20%	\$600								1.0262	0.3607	1.0759	0.9242
43	COMP	\$300	20%	\$900								0.9930	0.3491	1.0596	0.9082
44	COMP	\$500	20%	\$1,500								0.9214	0.3013	1.0243	0.8717
45	COMP	\$200	20%	\$700								1.0287	0.3755	1.0772	0.9254
46	COMP	\$2,000	10%	\$2,500								0.7652	0.1644	0.9492	0.7812
47	COMP	\$2,500	0%	\$2,500								0.7498	0.1455	0.9421	0.7713
48	JPLAN <sup>2</sup>	\$100	20%	\$500	\$10	\$10						1.1399	0.4324	1.1200	0.9863
49	JPLAN <sup>2</sup>	\$100	20%	\$500	\$20	\$20						1.1309	0.4290	1.1200	0.9785
50	JPLAN <sup>2</sup>	\$100	20%	\$500	\$25	\$25						1.1270	0.4275	1.1200	0.9751

1. ER Copay: the displayed member copay goes toward the facility allowed charges. Associated physician and ancillary charges are the covered at 100%.  
 2. The J Plan deductible applies only to infusion therapy, DME and prosthetics ambulance.

**Blue Cross and Blue Shield of Vermont  
Benefit Plan Relative Value Factors  
Consumer Driven Health Plans (CDHP's)**

index	Product	In-Network						Relativity Factor		Medical Induced Utilization	Medical Paid to Allowed Ratio	Pharmacy Induced Utilization	Pharmacy Paid to Allowed Ratio
		Deductible	Coinsurance	Out-of-Pocket	Rx OOPM Limit <sup>3</sup>	Wellness Rx <sup>1</sup>	Drugs After Deductible <sup>2</sup>	Active	Carveout				
1	CDHP	\$1,500	0%	\$1,500	\$1,250	N/A	0%	1.0235	0.8617	1.0087	0.8545	0.8929	0.7633
2	CDHP	\$1,500	0%	\$1,500	\$1,250	0%	0%	1.0283	0.8658	1.0035	0.8487	0.9324	0.8251
3	CDHP	\$1,500	20%	\$2,500	\$1,250	N/A	20%	0.9399	0.7913	0.9721	0.8112	0.8745	0.7345
4	CDHP	\$1,800	0%	\$1,800	\$1,250	N/A	0%	0.9828	0.7935	0.9912	0.8344	0.8816	0.7456
5	CDHP	\$2,000	0%	\$2,000	\$1,250	N/A	0%	0.9589	0.7525	0.9809	0.8220	0.8759	0.7366
6	CDHP	\$2,000	10%	\$3,500	\$1,250	N/A	10%/40%/50%	0.8919	0.6999	0.9530	0.7864	0.8557	0.7050
7	CDHP	\$2,000	20%	\$3,500	\$1,250	N/A	10%/25%/25%	0.8700	0.6827	0.9419	0.7710	0.8629	0.7162
8	CDHP	\$2,000	0%	\$2,000	\$1,250	0%	0%	0.9648	0.7571	0.9758	0.8158	0.9195	0.8049
9	CDHP	\$2,000	0%	\$2,000	\$1,250	\$10/\$30/\$50	0%	0.9606	0.7538	0.9774	0.8177	0.9005	0.7752
10	CDHP	\$2,000	20%	\$3,000	\$1,250	N/A	20%	0.8877	0.6966	0.9498	0.7820	0.8636	0.7173
11	CDHP	\$2,250	0%	\$2,250	\$1,250	N/A	0%	0.9318	0.7054	0.9691	0.8074	0.8702	0.7277
12	CDHP	\$2,250	0%	\$2,250	\$1,250	0%	0%	0.9382	0.7103	0.9642	0.8011	0.9150	0.7978
13	CDHP	\$2,250	20%	\$3,250	\$1,250	\$15/\$40/\$60	20%	0.8661	0.6557	0.9374	0.7647	0.8789	0.7413
14	CDHP	\$2,500	0%	\$2,500	\$1,250	0%	0%	0.9142	0.6676	0.9538	0.7874	0.9112	0.7919
15	CDHP	\$2,500	0%	\$2,500	\$1,250	N/A	0%	0.9075	0.6627	0.9586	0.7938	0.8655	0.7204
16	CDHP	\$2,500	0%	\$2,500	\$1,250	\$10/\$30/\$50	0%	0.9092	0.6639	0.9551	0.7891	0.8910	0.7602
17	CDHP	\$2,500	0%	\$2,500	\$1,250	\$10/\$30/\$50	0%	0.9092	0.6639	0.9551	0.7891	0.8910	0.7602
18	CDHP	\$2,500	10%	\$5,000	\$1,250	N/A	10%	0.8389	0.6126	0.9289	0.7522	0.8565	0.7062
19	CDHP	\$3,000	0%	\$3,000	\$1,250	N/A	0%	0.8652	0.5880	0.9404	0.7689	0.8585	0.7094
20	CDHP	\$3,000	0%	\$3,000	\$1,250	0%	0%	0.8726	0.5930	0.9358	0.7624	0.9054	0.7828
21	CDHP	\$3,000	0%	\$3,000	\$1,250	\$10/\$30/\$50	0%	0.8669	0.5891	0.9369	0.7639	0.8844	0.7500
22	CDHP	\$3,000	20%	\$5,000	\$1,250	0%	20%	0.7938	0.5394	0.9034	0.7115	0.8934	0.7640
23	CDHP	\$3,000	20%	\$5,500	\$1,250	N/A	10%/25%/25%	0.7757	0.5271	0.9027	0.7102	0.8489	0.6944
24	CDHP	\$3,000	0%	\$3,000	\$1,250	\$5/\$15/\$40	0%	0.8689	0.5905	0.9365	0.7634	0.8919	0.7616
25	CDHP	\$3,000	0%	\$3,000	\$1,250	0%	0%	0.8726	0.5930	0.9358	0.7624	0.9054	0.7828
26	CDHP	\$3,000	0%	\$3,000	\$1,250	\$5/40%/60%	0%	0.8662	0.5886	0.9373	0.7645	0.8800	0.7431
27	CDHP	\$3,000	0%	\$4,000	\$1,250	\$10/\$30/\$50	\$10/\$30/\$50	0.8559	0.5816	0.9358	0.7624	0.8606	0.7127
28	CDHP	\$3,000	20%	\$4,000	\$1,250	0%	20%	0.8196	0.5570	0.9139	0.7289	0.8970	0.7696
29	CDHP	\$3,250	20%	\$4,250	\$1,250	\$15/\$40/\$60	20%	0.7959	0.5221	0.9080	0.7193	0.8698	0.7270
30	CDHP	\$4,000	0%	\$4,000	\$1,250	0%	0%	0.8071	0.4783	0.9083	0.7198	0.8979	0.7711
31	CDHP	\$4,000	0%	\$4,000	\$1,250	N/A	0%	0.7986	0.4733	0.9123	0.7263	0.8497	0.6956
32	CDHP	\$5,000	0%	\$5,000	\$1,250	0%	0%	0.7570	0.3974	0.8884	0.6843	0.8929	0.7633
33	CDHP	\$5,000	0%	\$5,000	\$1,250	N/A	0%	0.7476	0.3925	0.8918	0.6907	0.8440	0.6867
34	CDHP	\$5,000	0%	\$5,000	\$1,250	\$10/\$30/\$50	0%	0.7501	0.3938	0.8890	0.6855	0.8703	0.7279

- Wellness Rx:** if applicable, cost sharing rules apply *before* the deductible is satisfied. The member's cost share for **Wellness Rx** accumulates toward the Out-of-Pocket Maximum.
- All other drugs** are subject to deductible. Once the deductible is met, drugs are subject to the **Drugs After Deductible** cost share until the Out-of-Pocket Maximum is met.
- The **Rx OOPM** Limit is as described in Vermont Act 171.

**Blue Cross and Blue Shield of Vermont  
Benefit Plan Relative Value Factors  
Vermont Health Partnership (VHP) Medical Plans**

index	Product	VHP Preferred Benefits							VHP Standard Benefits			Relativity Factor	Medical Induced Utilization	Medical Paid to Allowed Ratio
		IP	OP	PCP	SCP	ER	AMB	OOPM	Deductible	Coinsurance	Out-of-Pocket	Active		
1	VHP <sup>1</sup>	\$0	\$0	\$0	\$10	\$50	\$50	\$6,350	\$500	30%	\$2,500	1.1029	1.1200	0.9845
2	VHP <sup>1</sup>	\$0	\$0	\$10	\$20	\$50	\$50	\$6,350	\$500	30%	\$2,500	1.0894	1.1200	0.9724
3	VHP <sup>1</sup>	\$250	\$100	\$10	\$20	\$50	\$50	\$6,350	\$500	30%	\$2,500	1.0850	1.1200	0.9685
4	VHP <sup>1</sup>	\$250	\$100	\$15	\$25	\$50	\$50	\$6,350	\$500	30%	\$2,500	1.0757	1.1174	0.9625

PCP	Primary Care Physician Copay
SCP	Specialist Physician Copay
IP	Inpatient Care Deductible (max of 3/yr per family)
OP	Outpatient Surgery Copay
ER	Emergency Room Copay
AMB	Ambulance Copay
OOPM	Per ACA, all copays accumulate toward the Out of Pocket Maximum

1. All VHP Plans have a DME rider benefit of: \$100 deductible, 80% coinsurance, built into the relativity.

**Blue Cross and Blue Shield of Vermont  
Benefit Plan Relative Value Factors  
Prescription Drug Cards**

Index	Type	Deductible	Copay (\$) / Coinsurance (%)						Relativity							
			Retail Generic	Retail Preferred Brand	Retail Non-Preferred Brand	Mail Order Generic	Mail Order Preferred Brand	Mail Order Non-Preferred Brand	OOPM	Diabetic Supplies	Lifestyle Exclusion Rider	Active	Carveout	Impact of GDR Adjustment	Pharmacy Induced Utilization	Pharmacy Paid to Allowed Ratio
1	COP	\$0	\$10	\$20	\$35	\$20	\$40	\$70	\$1,250	100%	N	0.1616	0.5347	1.0353	1.0169	0.8645
2	COP	\$0	\$10	\$25	\$40	\$20	\$50	\$80	\$1,250	100%	N	0.1523	0.5039	1.0020	1.0096	0.8538
3	COP	\$0	\$15	\$25	\$40	\$30	\$50	\$80	\$1,250	100%	N	0.1533	0.5072	1.0552	0.9976	0.8361
4	COP	\$0	\$5	\$20	\$45	\$10	\$40	\$90	\$600	100%	N	0.1644	0.5601	0.9741	1.0385	0.8964
5	COP	\$100	\$10	\$30	\$50	\$20	\$60	\$100	\$1,250	100%	N	0.1359	0.4683	1.0146	0.9762	0.8046
6	COP	\$0	\$10	\$30	\$50	\$20	\$60	\$100	\$1,250	100%	N	0.1459	0.4828	0.9888	1.0017	0.8421
7	COP	\$0	\$10	\$30	\$60	\$20	\$60	\$120	\$1,250	100%	N	0.1444	0.4778	0.9926	0.9979	0.8365
8	COP	\$0	\$5	\$25	\$50	\$10	\$50	\$100	\$1,250	100%	N	0.1566	0.5182	0.9636	1.0279	0.8808
9	COP	\$100	\$10	\$30	\$45	\$20	\$60	\$90	\$1,250	100%	N	0.1366	0.4707	1.0127	0.9781	0.8073
10	COP	\$100	\$5	\$25	\$50	\$10	\$50	\$100	\$1,250	100%	N	0.1437	0.4952	0.9942	0.9963	0.8341
11	COP	\$100	\$5	\$35	\$50	\$10	\$70	\$100	\$1,250	100%	N	0.1390	0.4790	0.9824	0.9905	0.8256
12	COP	\$50	\$10	\$20	\$35	\$20	\$40	\$70	\$1,250	100%	N	0.1557	0.5258	1.0493	1.0033	0.8445
13	CMB	\$50	\$10	20%	20%	\$20	20%	20%	\$1,250	SAAO	N	0.1276	0.4309	0.9457	0.9783	0.8076
14	COI	\$0	50%	50%	50%	50%	50%	50%	\$1,250	SAAO	N	0.1153	0.3815	0.9806	0.9434	0.7562
15	COI	\$0	0%	20%	50%	0%	20%	50%	\$1,250	SAAO	N	0.1500	0.4963	0.8917	1.0375	0.8949
16	COP	\$0	\$10	\$30	\$50	\$20	\$60	\$100	\$1,250	SAAO	N	0.1434	0.4745	0.9950	0.9954	0.8329
17	COP	\$0	\$15	\$25	\$40	\$30	\$50	\$80	\$1,250	SAAO	N	0.1509	0.4993	1.0615	0.9918	0.8275
18	COP	\$0	\$5	\$10	\$25	\$10	\$20	\$50	\$1,250	SAAO	N	0.1752	0.5797	1.0050	1.0475	0.9097
19	COP	\$0	\$5	\$20	\$35	\$10	\$40	\$70	\$1,250	SAAO	N	0.1620	0.5360	0.9795	1.0328	0.8880
20	COP	\$100	\$0	\$20	\$40	\$0	\$40	\$80	\$1,250	SAAO	N	0.1557	0.5365	0.9656	1.0257	0.8775
21	COP	\$100	\$10	\$15	\$30	\$20	\$30	\$60	\$1,250	SAAO	N	0.1507	0.5193	1.0620	0.9913	0.8268
22	COP	\$100	\$10	\$20	\$40	\$20	\$40	\$80	\$1,250	SAAO	N	0.1473	0.5076	1.0707	0.9832	0.8149
23	COP	\$100	\$10	\$25	\$45	\$20	\$50	\$90	\$1,250	SAAO	N	0.1386	0.4776	1.0367	0.9758	0.8040
24	COP	\$100	\$10	\$30	\$50	\$20	\$60	\$100	\$1,250	SAAO	N	0.1334	0.4597	1.0212	0.9699	0.7953
25	COP	\$50	\$10	\$20	\$35	\$20	\$40	\$70	\$1,250	SAAO	N	0.1534	0.5181	1.0550	0.9978	0.8364
26	COP	\$50	\$10	\$20	\$50	\$20	\$40	\$100	\$1,250	SAAO	N	0.1506	0.5086	1.0620	0.9912	0.8267
27	COP	\$50	\$10	\$25	\$40	\$20	\$50	\$80	\$1,250	SAAO	N	0.1443	0.4873	1.0218	0.9901	0.8250
28	COP	\$50	\$10	\$30	\$50	\$20	\$60	\$100	\$1,250	SAAO	N	0.1381	0.4664	1.0087	0.9819	0.8130
29	COP	\$50	\$5	\$10	\$25	\$10	\$20	\$50	\$1,250	SAAO	N	0.1673	0.5650	1.0222	1.0298	0.8836
30	COP	\$0	\$10	\$20	\$40	\$20	\$40	\$80	\$1,250	SAAO	N	0.1582	0.5235	1.0433	1.0091	0.8530
31	COP	\$0	\$10	\$25	\$40	\$20	\$50	\$80	\$1,250	SAAO	N	0.1498	0.4957	1.0079	1.0037	0.8451
32	COP	\$0	\$10	\$30	\$60	\$20	\$60	\$120	\$1,250	SAAO	N	0.1419	0.4695	0.9988	0.9916	0.8273
33	COP	\$0	\$10	\$35	\$60	\$20	\$70	\$120	\$1,250	SAAO	N	0.1380	0.4566	0.9848	0.9881	0.8221
34	COP	\$0	\$15	\$30	\$45	\$30	\$60	\$90	\$1,250	SAAO	N	0.1418	0.4692	1.0281	0.9840	0.8160
35	COP	\$0	\$5	\$20	\$45	\$10	\$40	\$90	\$1,250	SAAO	N	0.1600	0.5294	0.9840	1.0281	0.8810
36	COP	\$0	\$5	\$30	\$50	\$10	\$60	\$100	\$1,250	SAAO	N	0.1501	0.4966	0.9553	1.0186	0.8670
37	COP	\$100	\$10	\$30	\$45	\$20	\$60	\$90	\$1,250	SAAO	N	0.1341	0.4621	1.0192	0.9718	0.7980
38	COP	\$100	\$10	\$30	\$50	\$20	\$60	\$100	\$1,200	SAAO	N	0.1336	0.4604	1.0205	0.9705	0.7962
39	COP	\$100	\$15	\$30	\$45	\$30	\$60	\$90	\$1,250	SAAO	N	0.1331	0.4586	1.0517	0.9619	0.7835
40	COP	\$100	\$15	\$30	\$50	\$30	\$60	\$100	\$1,250	SAAO	N	0.1324	0.4562	1.0536	0.9602	0.7809
41	COP	\$100	\$5	\$20	\$40	\$10	\$40	\$80	\$1,250	SAAO	N	0.1476	0.5086	1.0133	0.9984	0.8372
42	COP	\$100	\$5	\$20	\$45	\$10	\$40	\$90	\$1,250	SAAO	N	0.1468	0.5058	1.0154	0.9963	0.8341
43	COP	\$150	\$10	\$30	\$50	\$20	\$60	\$100	\$1,250	SAAO	N	0.1294	0.4459	1.0324	0.9594	0.7797
44	COP	\$50	\$10	\$25	\$35	\$20	\$50	\$70	\$1,250	SAAO	N	0.1452	0.4904	1.0195	0.9923	0.8282
45	COP	\$50	\$10	\$35	\$70	\$20	\$70	\$140	\$1,250	SAAO	N	0.1318	0.4451	1.0014	0.9718	0.7980
46	COP	\$50	\$15	\$25	\$40	\$30	\$50	\$80	\$1,250	SAAO	N	0.1460	0.4931	1.0739	0.9802	0.8105

\* Type: COI = coinsurance; COP = copay; CMB = combined

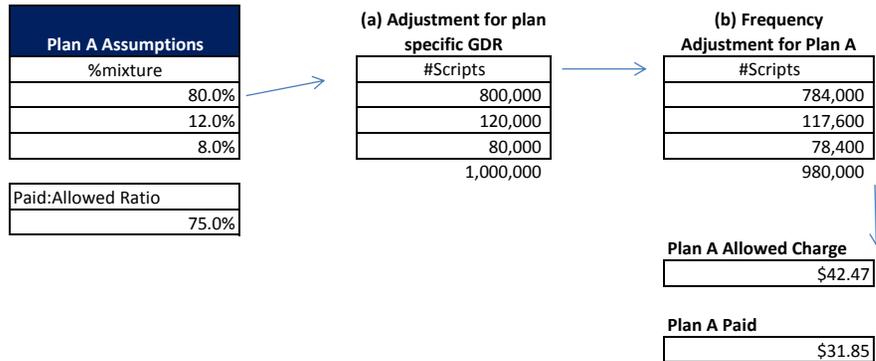
\* Diabetic: If "100%" then Diabetic supplies are covered at 100% of allowed charges;  
If "SAAO" then Diabetic supplies are subject to cost sharing same as any other prescription drug.

\* Lifestyle Exclusion Rider : If "Y" then the benefit has the Lifestyle Exclusion Rider.

**Illustrative Example of the 2 component pharmacy adjustments**

Average Population Statistics				
	#Scripts	%Mixture	Cost/Rx	Member Months
Generic	750,000	75.0%	\$25.00	
Formulary Brand	150,000	15.0%	\$215.00	
Non-Formulary Brand	100,000	10.0%	\$240.00	
<b>TOTAL</b>	<b>1,000,000</b>	<b>100.0%</b>	<b>\$75.00</b>	<b>1,500,000</b>

Paid:Allowed Ratio	80.0%
Average Allowed Charge	\$50.00



Step (a): Re-allocate the 1,000,000 scripts from the average population to the expected distribution of Plan A.

Step (b): Adjust the number of scripts from the average population to the expected utilization of Plan A. Since the paid:allowed ratio of Plan A is lower than the average, the number of scripts consumed decreases.

The combination of these adjustments creates a Plan A specific allowed charge of \$42.47. Multiplying by the paid:allowed ratio gives the expected benefit paid of \$31.85.