Filing at a Glance

Company:	Cigna Health and Life Insurance Company
Product Name:	Medical
State:	VermontGMCB
TOI:	H16G Group Health - Major Medical
Sub-TOI:	H16G.002A Large Group Only - PPO
Filing Type:	GMCB Rate
Date Submitted:	09/20/2022
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Effective Date Requested:	On Approval
Author(s):	Maria Mahmood, Jennifer Linstone, Anthony Florio
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Disposition Date:	
Disposition Status:	
Effective Date:	

State Filing Description:

General Information

Project Name: CHLIC Medical Rate Filing 2023
Project Number:
Requested Filing Mode: Review & Approval
Explanation for Combination/Other:
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Group Market Type: Employer
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Domicile Status Comments:
Market Type: Group
Group Market Size: Large
Overall Rate Impact: 7.6%

Deemer Date:
Submitted By: Maria Mahmood

PPACA: Not PPACA-Related

PPACA Notes: null

Include Exchange Intentions: No

Filing Description:

Cigna Health and Life Insurance Company
Group Health Rating Manual
NAIC# 67369

Enclosed is a rate filing for Cigna Health and Life Insurance Company (CHLIC) medical benefits for large employer groups.

Company and Contact

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Filing Company Information

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CoCode: 67369
Group Code: 901
Group Name:
FEIN Number: 59-1031071

State of Domicile: Connecticut
Company Type: LAH
State ID Number:

State:	*VermontGMCB*	**Filing Company:**	*Cigna Health and Life Insurance Company*
TOI/Sub-TOI:	*H16G Group Health - Major Medical/H16G.002A Large Group Only - PPO*		
Product Name:	*Medical*		
Project Name/Number:	*CHLIC Medical Rate Filing 2023/*		

Filing Fees

State Fees

Fee Required?	No
Retaliatory?	No
Fee Explanation:	

State: VermontGMCB **Filing Company:** Cigna Health and Life Insurance Company
TOI/Sub-TOI: H16G Group Health - Major Medical/H16G.002A Large Group Only - PPO
Product Name: Medical
Project Name/Number: CHLIC Medical Rate Filing 2023/

Rate Information

Rate data applies to filing.

Filing Method: Prior Approval
Rate Change Type: Increase
Overall Percentage of Last Rate Revision: 9.000%
Effective Date of Last Rate Revision: 01/01/2020
Filing Method of Last Filing: Prior Approval
SERFF Tracking Number of Last Filing: CCGP-132206853

Company Rate Information

Company Name:	Company Rate Change:	Overall % Indicated Change:	Overall % Rate Impact:	Written Premium Change for this Program:	Number of Policy Holders Affected for this Program:	Written Premium for this Program:	Maximum % Change (where req'd):	Minimum % Change (where req'd):
Cigna Health and Life Insurance Company	Increase	7.600%	7.600%	$2,385,532	15	$33,717,397	31.300%	-21.500%

Rate Review Detail

COMPANY:

Company Name: Cigna Health and Life Insurance Company
HHS Issuer Id: 67369

PRODUCTS:

Product Name	HIOS Product ID	HIOS Submission ID	Number of Covered Lives
PPO, Open Access Plus, Network			3764

Trend Factors: 7.5%

FORMS:

New Policy Forms: n/a
Affected Forms: n/a
Other Affected Forms: HP-POL et al

REQUESTED RATE CHANGE INFORMATION:

Change Period: Annual
Member Months: 44,063
Benefit Change: None
Percent Change Requested: Min: -21.5 Max: 31.3 Avg: 7.6

PRIOR RATE:

Total Earned Premium: 31,331,866.00
Total Incurred Claims: 27,634,705.00
Annual $: Min: 391.45 Max: 1,198.25 Avg: 711.07

REQUESTED RATE:

Projected Earned Premium: 33,717,397.00
Projected Incurred Claims: 29,648,822.00
Annual $: Min: 307.17 Max: 1,572.97 Avg: 765.21

State: VermontGMCB **Filing Company:** Cigna Health and Life Insurance Company
TOI/Sub-TOI: H16G Group Health - Major Medical/H16G.002A Large Group Only - PPO
Product Name: Medical
Project Name/Number: CHLIC Medical Rate Filing 2023/

Rate/Rule Schedule

Item No.	Schedule Item Status	Document Name	Affected Form Numbers (Separated with commas)	Rate Action	Rate Action Information	Attachments
1		Rate manual	HP-POL et al	Revised	Previous State Filing Number: CCGP-132206853 Percent Rate Change Request: 7.6	VT CHLIC Template 2021 - 3.23.22.pdf,

Cigna Health and Life Insurance Company
Rate Filing

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Medical Manual Rating Formulas

1 Transform Census

Using experience-based demographic assumptions, transform the employee-level census into a member-level census. Skip to Step 2 if the census is already at the member level.

2 Calculate Predicted Claim Costs

Run the members from the census in Step 1 through the calculations in Step 2 to determine base medical claim costs per member using the in-network (IN) and out-of-network (OON) plan design. For indemnity plans, calculate all claim costs using only the OON plan design. All expected claim costs are calculated on a per member per month (PMPM) basis.

2.1 National Base Claims

National base claim costs for experience-rated business are established for all major service categories (MSCs). The MSCs may be further subdivided into sub-cost categories (SCCs). These are:

- MSC
  - Inpatient [Hospital] (IP)
  - Outpatient [Hospital] (OP)
  - Emergency Room (ER)
  - Primary Care Physician (PCP)
  - Specialty Care Physician (SPC)
  - Other
  - Preventive Care (PREV)
- SCC
  - Facility
  - Professional
  - Lab
  - Radiology
  - Advanced Radiology (ARI)

See *Table 1 – Medical Base Claims* for the current base claim costs for each MSC (both IN and OON).

See *Table 2 – MSC Weighting by SCC* for the percentage of each MSC composed of each SCC.

Calculate the base claim cost at the SCC level by pulling the base claim costs for each MSC from the applicable pricing table and applying the appropriate weighting for each SCC.

$$\text{Base Claim Cost by MSC and SCC} = [\text{Base Claim Cost by MSC}] \times [\text{SCC \%}]$$

National base claim costs are established for in-network and out-of-network costs, based on the overall book of business.

These base rates are used to scale up the MSC-level costs derived from the CPD.
If preventive care coverage is elected for children only, then the preventive care base claim cost will depend on the elected child age. See *Table 3 – Preventive Care Child Age Adjustment* to determine what portion of preventive care base claim costs to use.

2.2 Trend Factor

To establish expected claim costs for the policy period, the claims from Step 2.1 must be trended forward from the midpoint of the base claim period (the year of experience from which base claims are determined) to the midpoint of the policy period.

IN area-specific trend values may be found in *Table 22 – Medical Trend and Capitation* (with additional summary detail provided in *Table 23 – Medical Trend Summary*). OON trend values may be found in *Table 4 –Medical OON Trend*.

- The following dates and values are required:

    a. The midpoint of the base claim period
    b. The midpoint of the policy period
    c. Trend days: days between the midpoint of the base claim period and the midpoint of the policy period. These are the days over which trend must be applied.

- Calculate the IN and OON actual trend factor to be applied for each year.

    a. Each one-year period starting from the midpoint of the base claim period has an associated trend value.
    b. Each of those one-year periods contains some number of trend days. The percentage of trend days that fall into each one-year period is the trend exposure percentage for that one-year period.
    c. Calculate the actual portion of trend to be applied from each one-year period with:

$$\text{Trend Factor} = [1 + \text{Trend}]^{(\text{Trend Exposure Percentage})}$$

- The IN total trend factor is the product of all IN trend factors. The OON total trend factor is the product of all OON trend factors.

Multiply the IN and OON total trend factors by the claims in Step 2.1.

2.3 Area Factor

Multiply the area factor for the plan rating area found in *Table 20 – Medical Area Factors* (with additional summary detail in *Table 21 – Medical Area Factor Summary*) by the claims in Step 2.2.

2.4 Industry Load

Select the appropriate industry load from *Table 13 – Industry Load* based on the Standard Industrial Classification code of the member being priced.

If applicable, determine the capitation percentage from *Table 22 – Medical Trend and Capitation*.

$$\text{Adjusted Industry Load} = [\text{Industry Load} - 1] \times [1 - \text{Capitation Percentage}]$$

$$\text{Applied Industry Load} = 1 + \text{Adjusted Industry Load}$$

Multiply the industry load by the claims in Step 2.3.

2.5 Demographic Factor

Select the appropriate medical demographic factor from *Table 14 – Medical Demographic Factors*, based on the age, gender, and dependent type of the member being priced (where permitted).

Calculate the demographic aging adjustment using the demographic aging factor in *Table 15 – Demographic Aging Factor* and the number of years between the date the census is evaluated and the midpoint of the policy period.

$$\text{Demographic Aging Adjustment} = (1 + \text{Demographic Aging Factor})^{(\text{Midpoint of Policy Period} - \text{Census Evaluation Date})}$$

Multiply the demographic factor by the demographic aging adjustment to calculate the applied demographic factor.

Multiply the applied demographic factor by the claims in Step 2.4.

2.6 Utilization Dampening

Determine the utilization dampening adjustment that is to be applied to each MSC in *Table 8 – Medical Utilization Dampening* using the plan type (copay/coinsurance), the deductible, the coinsurance, and the copay. Multiply the utilization dampening adjustment for each MSC by the claims from Step 2.5.

2.7 Network Utilization Adjustment

Determine the IN and OON claims split based on rating area, product, OON deductible, and OON coinsurance using *Table 27 – Network Utilization Adjustment*. Calculate the predicted IN and OON allowed claims based on the total claims (IN + OON) from Step 2.6.

$$\text{Predicted IN Allowed Claims} = [\text{IN Percent Utilization}] \times [\text{Total Claims (Step 2.6)}]$$

$$\text{Predicted OON Allowed Claims} = [\text{OON Percent Utilization}] \times [\text{Total Claims (Step 2.6)}]$$

Calculate the IN and OON utilization adjustment by dividing the predicted allowed claims by the claims from Step 2.6.

$$\text{IN Utilization Adjustment} = [\text{Predicted IN Allowed Claims}] \,/\, [\text{IN Claims}]$$

$$\text{OON Utilization Adjustment} = [\text{Predicted OON Allowed Claims}] \,/\, [\text{OON Claims}]$$

Multiply the IN and OON utilization adjustment by the claims in Step 2.6.

2.8 Maximum Reimbursable Charge Adjustment

Determine the maximum reimbursable charge (MRC) adjustment for the plan using *Table 12 – Medical OON Program Savings Factors*. Multiply the adjustment by the OON claims from Step 2.7.

2.9 Effective Deductible and Out-of-Pocket Maximum

Throughout Step 2.10, calculations that require the deductible or out-of-pocket (OOP) maximum will use the effective deductible or effective OOP maximum. An adjustment factor is applied to the plan deductible and OOP maximum in order to arrive at the effective values. These adjustment factors depend on three things:

- The plan deductible (or OOP maximum)
- The ratio of the family deductible to the individual deductible (or OOP maximum)
- Whether the accumulators are collective

The appropriate deductible or OOP maximum to use is then determined based on the plan's collective indicator. If the plan has a collective deductible/OOP maximum, use the family accumulator. Otherwise, use the individual accumulator.

For the deductible adjustment factor, see *Table 5 – Medical Effective Deductible Adjustment* or *Table 9 – Effective Deductible - Collective Adjustment* depending on whether the plan has a collective deductible.

For the OOP maximum adjustment factor, see *Table 6 – Medical Effective OOP Maximum Adjustment or Table 10 – Effective OOP Maximum - Collective Adjustment* depending on whether the plan has a collective OOP maximum.

$$\text{Effective Deductible} = [\text{Individual or Family Deductible}] \times [\text{Deductible Adjustment Factor}]$$

$$\text{Effective OOP Maximum} = [\text{Individual or Family OOP Maximum}] \times [\text{OOP Maximum Adjustment Factor}]$$

2.10 Member Cost-Share

Overview for this step: Calculate the expected offset to claim costs due to member cost-sharing by modifying the claims probability distribution (CPD) to remove member cost-sharing from total claims in Step 2.1.

Steps 2.10.1– 2.10.8 provide detail on this process. The modified CPD at a given step will be referred to as the CPD from the step in which the modification occurred. The claims that fall into either member cost-share or Cigna cost-share will be noted.

See *Table 7 – Medical Claims Probability Distribution* for the full medical CPD (which will also be referred to as the *base CPD*).

2.10.1 Member-Specific Scaling

The service categories in the Step 2.1 CPD are adjusted using a claims scaling factor and a unit scaling factor.

- Claims Scaling Factor – The claims scaling factor is the product of the trend factor, the preventive child age adjustment, the women's family planning adjustment, the area factor, the industry factor, the demographic factor, the utilization dampening adjustment, the network utilization adjustment, and the maximum reimbursable charge adjustment.
- Unit Scaling Factor – The unit scaling factor is the product of the trend factor, the area factor, the industry factor, the demographic factor, the utilization dampening adjustment, the network utilization adjustment, and the maximum reimbursable charge adjustment.

2.10.2 Copays before Deductible

If copays apply before the deductible, subtract the appropriate copays from their service categories in the Step 2.10.1 CPD. Otherwise, the service categories are not adjusted.

2.10.3 Deductible

For service categories subject to the deductible, claims below the deductible are cost-share for the member. Proportionately remove claims below the effective deductible from the Step 2.10.2 CPD. Otherwise, the service categories are not adjusted.

2.10.4 Copays after Deductible

If copays apply after the deductible, subtract the appropriate copays from their service categories in the Step 2.10.3 CPD. Otherwise, the service categories are not adjusted.

2.10.5 Coinsurance

Multiply the service categories in the Step 2.10.4 CPD by their respective coinsurance percentages.

2.10.6 Out-of-Pocket Maximum

Add up all the components of member cost-share that apply to the OOP maximum. All claims above the effective OOP maximum become Cigna cost-share.

2.10.7 Annual Maximum

Add up the Cigna cost-share (claims in the Step 2.10.5 CPD and claims above the effective OOP maximum from Step 2.10.6). All claims above the annual maximum (if applicable) become member cost-share.

2.10.8 Member Cost-Sharing Percentage

Calculate the member cost-sharing percentage for each MSC.

Determine the Cigna cost-share for each MSC. This comprises claims in the Step 2.10.5 CPD and claims above the effective OOP maximum and below the annual maximum (if applicable) from Steps 2.10.6 and 2.10.7.

$$\text{Member Cost-Sharing Percentage} = 1 - \frac{[\text{Cigna Cost-Share (Step 2.10.7)}]}{[\text{Total Base Claims (Step 2.10.1)}]}$$

Calculate the medical manual rate PMPM using the member cost-sharing percentage for each MSC.

$$\begin{aligned}&\text{Medical Manual Rate PMPM}\\&\quad = (1 - \text{Member Cost-Sharing Percentage}) \times \text{Adjusted Base Claims (Step 2.9)}\end{aligned}$$

2.11 Medical Manual Rate

Add the medical manual rate PMPM for each MSC (both IN and OON) together to get the total medical manual rate PMPM.

3 Calculate Claim Costs for Other Benefits

3.1 Riders

3.1.1 Medical Riders

Determine the total claim cost for applicable riders (calculated on a PMPM basis).

Determine base rider claim costs.

- See *Table 18 – Medical Riders* for the methodology and values required to calculate base medical rider claim costs.

Multiply the base rider claim costs by the trend factor (Step 2.2), the area factor (Step 2.3), the demographic factor (Step 2.5), the industry load (Step 2.4), and the IN/OON cost-sharing (Step 2.10) to determine total rider claim costs.

- The demographic factor is calculated in Step 2.5. The infertility riders have their own demographic factors to use in the calculation. These factors may be found in *Table 16 – Infertility Rider Demographic Factors*.

3.1.2 Vision Rider

Determine the vision rider claim cost PMPM, if applicable. See *Appendix E: Vision Riders* for all values required for this calculation.

1. For each applicable category of coverage found in *Table 29 – Vision: Average Costs*, calculate the coverage allowance. If a category is not covered, the coverage allowance is $0.

$$\text{Coverage Allowance} = \min([\text{Average Cost}],[\text{Allowance Per Plan Design}])$$

2. Multiply the coverage allowance by the frequency factor found in *Table 30 – Vision: Frequency* Factors and the utilization percentage found in *Table 31 – Vision: Service Utilization* to calculate the preliminary claims cost. Sum the preliminary claims costs across all categories of coverage to determine the overall preliminary claims cost.

$$\text{Preliminary Claims Cost} = [\text{Coverage Allowance}] \times [\text{Frequency Factor}] \times [\text{Utilization}]$$

3. Multiply the overall preliminary claims cost by the industry factor, case size adjustment, and trend factor to calculate the vision rider claim cost per employee per year (PEPY). The industry factor, case size adjustment, and annual trend used for the trend factor are found in *Table 32– Vision: Trend and Adjustments*.

$$\begin{aligned}&\text{Vision Rider Claim Cost PEPY}\\&\quad = [\text{Preliminary Claims Cost}] \times [\text{Industry Factor}] \times [\text{Case Size Adj.}] \times [\text{Trend Factor}]\end{aligned}$$

4. Divide the vision rider claim cost PEPY by 12 and by the ratio of members to employees to calculate the vision rider claim cost PMPM.

3.2 Health Management Program Savings

Using the values in *Table 17 – Health Management Program Savings*, determine the expected adjustment for applicable health management programs.

- To calculate the expected adjustment for Your Health First, Comprehensive Oncology, Healthy Pregnancies, Healthy Babies, OneGuide, and Integrated Diabetes Program, multiply the factor in the table by the total medical manual rate from Step 2.11 and the total rider claim cost (medical + vision).
- To calculate the expected adjustment for Health Advisor and Personal Health Team, sum the PEPM dollar amounts in the table.

- These adjustments will be applied later in Step 6.

3.3 Mental Health/Substance Use Disorders

Determine the MH/SUD claim cost. See *Appendix D: Mental Health/Substance Use Disorders* for rates, trend, and adjustments. Note that the MH/SUD cost calculation uses an MH/SUD-specific trend and that the base claim cost varies within the given range based on plan deductible, copays, and coinsurance.

MH/SUD is ordinarily a capitated product but can be covered as fee-for-service (FFS). If it's covered as FFS, apply the FFS adjustment, otherwise apply only trend to the MH/SUD base claim cost.

$$\text{MH/SUD Claim Cost} = [\text{MH/SUD Base Claim Cost}] \times [1 + \text{Trend}] \times [1 + \text{FFS Adjustment}]$$

3.4 Medicare Coordination of Benefits

Rates for post-65 Medicare-eligible retirees are adjusted to reflect the coordination of benefits (COB) with Medicare.

The Medicare COB adjustment is based on COB demographic factor calculated using the COB benefit factor, the COB trend, the COB method being applied, the underlying medical product type, and the plan deductible, coinsurance, copay, OOP maximum, and other cost-sharing.

4 Community Rate Adjustments

4.1 Calculate Medical Community Rate Load

Multiply together all applicable community rate loads from *Table 11 – Community Rate Loads* to get the medical community rate load.

4.2 Apply Medical Community Rate Load

Apply the medical community rate load from Step 4.1 to the medical manual rate from Step 2.11 and the total rider cost from Step 3.1.

$$\begin{aligned}&\text{Base Medical Community Rate}\\&\quad = [\text{Medical Community Rate Load}]\\&\quad \times [\text{Medical Manual Rate (Step 2.11)} + \text{Total Rider Cost (Step 3.1)}]\end{aligned}$$

5 Multiple Offering Loads

The multiple offering load considers the selection risk when customers have more than one product/benefit plan design option.

The selection load varies by the relativity between the cheapest and most expensive plans from an account that has 2 or more plans. See

Table 19 – Multiple Offering Load – Medical Load for the selection loads.

6 Aggregate Medical Claim Costs

To calculate the total medical claim cost for the member:

1. Apply the expected adjustment for the health management programs from Step 3.2 to the adjusted medical and rider costs from Step 4.2.
2. Sum the medical and rider costs from the step above and the MH/SUD claim costs from Step 3.3.
3. Multiply the total medical claim cost by the multiple offering load from Step 5.

Combine the member claim costs for the entire census to determine the aggregate medical claim cost (on a PMPM basis):

$$\text{Aggregate Medical Claim Cost} = \frac{\text{Sum of Member Claim Costs}}{\text{Total Members}}$$

Pharmacy Manual Rating Formulas

Use this section to calculate expected pharmacy claim costs.

The following formulas detail the pharmacy claim cost calculation process. The specific steps are applied to each pharmacy cost category, except as specifically noted. There are no separate provisions made for OON pharmacy benefits. All benefits are assumed to be IN.

7 Pharmacy Rating Step-by-Step

7.1 Extract the Average Wholesale Price (AWP) per Script

Extract the AWP per script by cost category based on the formulary type (Advantage, Advantage + DRT, Performance, Performance 4-tier, Advantage 4-tier, Generics Only, Legacy, Standard, Value, or Value + DRT). The AWP per script assumptions are found in *Table 33 – Retail AWP per Script Assumptions.*

7.2 Extract the Annual Script Counts per customer

Extract the annual script counts per member (script count per member per year [PMPY]) by cost category based on the formulary type (Advantage, Advantage + DRT, Performance, Performance 4-tier, Advantage 4-tier, Generics Only, Legacy, Standard, Value, or Value + DRT). Pull in script counts for optional cost categories, such as lifestyle drugs, as needed. If an optional cost category has not been selected, set the script count to zero. The script assumptions are on a retail equivalent (i.e. 30-day) basis. The script count assumptions are found in *Table 34 – Retail Script Count PMPY Assumptions.*

7.3 Extract the Channel Distribution Factors for Scripts and Total AWP

Extract the channel distribution factors (portion of scripts and total AWP allocated to each channel (Retail-30, Retail-90 and Home Delivery) by channel based on drug class, retail-90 availability (yes or no), retail-90 network type (broad or limited), retail-90 maintenance program (either voluntary or mandatory with an elected number of 30 day grace fills). The channel distribution assumptions are found in Table 35 – Script Channel Distribution Assumptions and Table 36 – AWP Channel Distribution Assumptions.

7.4 Shift Retail Equivalent Scripts to the Appropriate Channel

Multiply the script channel distribution assumptions by the retail equivalent script counts extracted in Step 7.2.

Retail-30 Preventive Generics Script Count PMPY
= Step 7.2 Preventive Generic Script Count PMPY x Step 7.3 Retail-30 Preventive Generic Script Distribution Assumption

Retail-30 Non-Preventive Generics Script Count PMPY
= Step 7.2 Non-Preventive Generic Script Count PMPY x Step 7.3 Retail-30 Non-Preventive Generic Script Distribution Assumption

Retail-30 Preventive Preferred Brand Script Count PMPY
= Step 7.2 Preventive Preferred Brand Script Count PMPY x Step 7.3 Retail-30 Preventive Preferred Brand Script Distribution Assumption

Retail-30 Non-Preventive Preferred Brand Script Count PMPY
= Step 7.2 Non-Preventive Preferred Brand Script Count PMPY x Step 7.3 Retail-30 Non-Preventive Preferred Brand Script Distribution Assumption

Retail-30 Preventive Non-Preferred Brand Script Count PMPY
= Step 7.2 Preventive Non-Preferred Brand Script Count PMPY x Step 7.3 Retail-30 Preventive Non-Preferred Brand Script Distribution Assumption

Retail-30 Non-Preventive Non-Preferred Brand Script Count PMPY
= Step 7.2 Non-Preventive Non-Preferred Brand Script Count PMPY x Step 7.3 Retail-30 Non-Preventive Non-Preferred Brand Script Distribution Assumption

Retail-30 Specialty Script Count PMPY
= Step 7.2 Specialty Script Count PMPY x Step 7.3 Retail-30 Specialty Script Distribution Assumption

Repeat these formulas for the Retail-90 and Home Delivery channels.

For the Retail-90 and Home Delivery channels, divide the script count PMPY assumption by 3 to convert from retail-equivalent scripts to channel-specific script counts. For example:

Retail-90 Preventive Generics Script Count PMPY
= Step 7.2 Preventive Generic Script Count PMPY x Step 7.3 Retail-90 Preventive Generic Script Distribution Assumption / 3

7.5 Calculate channel specific AWP per Script Amounts

Multiply the AWP channel distribution assumptions by the total AWP extracted in Step 7.1.

Retail-30 Preventive Generic AWP per Script =
Step 7.2 Preventive Generic Script Count PMPY x
Step 7.1 Preventive Generic AWP per Script x
Step 7.3 Retail-30 Preventive Generic AWP Distribution Assumption /
Step 7.4 Retail-30 Preventive Generic Script Count PMPY

Retail-30 Non-Preventive Generic AWP per Script =
Step 7.2 Non-Preventive Generic Script Count PMPY x
Step 7.1 Non-Preventive Generic AWP per Script x
Step 7.3 Retail-30 Non-Preventive Generic AWP Distribution Assumption /
Step 7.4 Retail-30 Non-Preventive Generic Script Count PMPY

Retail-30 Preventive Preferred Brand AWP per Script =
Step 7.2 Preventive Preferred Brand Script Count PMPY x
Step 7.1 Preventive Preferred Brand AWP per Script x

Step 7.3 Retail-30 Preventive Preferred Brand AWP Distribution Assumption /
Step 7.4 Retail-30 Preventive Preferred Brand Script Count PMPY

Retail-30 Non-Preventive Preferred Brand AWP per Script =
Step 7.2 Non-Preventive Preferred Brand Script Count PMPY x
Step 7.1 Non-Preventive Preferred Brand AWP per Script x
Step 7.3 Retail-30 Non-Preventive Preferred Brand AWP Distribution Assumption /
Step 7.4 Retail-30 Non-Preventive Preferred Brand Script Count PMPY

Retail-30 Preventive Non-Preferred Brand AWP per Script =
Step 7.2 Preventive Non-Preferred Brand Script Count PMPY x
Step 7.1 Preventive Non-Preferred Brand AWP per Script x
Step 7.3 Retail-30 Preventive Non-Preferred Brand AWP Distribution Assumption /
Step 7.4 Retail-30 Preventive Non-Preferred Brand Script Count PMPY

Retail-30 Non-Preventive Non-Preferred Brand AWP per Script =
Step 7.2 Non-Preventive Non-Preferred Brand Script Count PMPY x
Step 7.1 Non-Preventive Non-Preferred Brand AWP per Script x
Step 7.3 Retail-30 Non-Preventive Non-Preferred Brand AWP Distribution Assumption /
Step 7.4 Retail-30 Non-Preventive Non-Preferred Brand Script Count PMPY

Retail-30 Specialty AWP per Script =
Step 7.2 Specialty Script Count PMPY x
Step 7.1 Specialty AWP per Script x
Step 7.3 Retail-30 Specialty AWP Distribution Assumption /
Step 7.4 Retail-30 Specialty Script Count PMPY

Repeat these formulas for the Retail-90 and Home Delivery Channels.

For the Retail-90 and Home Delivery channels, multiply the AWP per Script assumption by 3 to convert from retail-equivalent AWP per script to channel-specific AWP per script amounts. For example:

Retail-90 Preventive Generic AWP per Script =
Step 7.2 Preventive Generic Script Count PMPY x
Step 7.1 Preventive Generic AWP per Script x
Step 7.3 Retail-90 Preventive Generic AWP Distribution Assumption /
Step 7.4 Retail-90 Preventive Generic Script Count PMPY x 3

7.6 Extract and Apply intra-channel shift assumptions

This section only applies to cases that elect step therapy or other programs that encourage customers to utilize generic drugs in place of therapeutically equivalent brand drugs.

Extract the intra-channel shift factors (portion of non-preferred brand scripts) based on the elected program type(s) (i.e. step-therapy for high cholesterol, mandatory generics, etc.) and sum the individual shift assumptions to calculate an aggregate shift factor. Intra-channel shift assumptions can be found in *Table 37 – Intra-Channel Non-Preferred Brand Shift Assumptions.*

Aggregate non-preferred brand shift factor = sum of elected program type shift factors

Multiply the aggregate non-preferred brand shift factor by the number of non-preferred brand scripts for each channel.

Retail-30 Non-Preferred Brand Scripts to Shift =
Step 7.4 Retail-30 Non-Preferred Brand Script Count PMPY x
Aggregate Non-Preferred Brand Shift Factor

Retail-90 Non-Preferred Brand Scripts to Shift =
Step 7.4 Retail-90 Non-Preferred Brand Script Count PMPY x
Aggregate Non-Preferred Brand Shift Factor

Home Delivery Non-Preferred Brand Scripts to Shift =
Step 7.4 Home Delivery Non-Preferred Brand Script Count PMPY x
Aggregate Non-Preferred Brand Shift Factor

Distribute the shifted non-preferred brand scripts to the Preventive generic or non-Preventive generic drug classes using the Intra-channel Distribution Assumptions. These assumptions can be found in

Table 38 – Intra-Channel Distribution Assumptions.

Multiply the non-preferred brand scripts to shift within each channel by the intra-channel distribution assumptions. Combine the shifted script counts with the post-channel distribution script counts PMPY calculated in Step 7.4.

Retail-30 Final Preventive Generic Scripts PMPY =
Step 7.4 Retail-30 Preventive Generics Script Count PMPY +
Step 7.6 Retail-30 Non-Preferred Brand Scripts to Shift x
Step 7.6 Preventive Generic Distribution Assumptions

Retail-30 Final Non-Preventive Generic Scripts PMPY =
Step 7.4 Retail-30 Non-Preventive Generics Script Count PMPY +
Step 7.6 Retail-30 Non-Preferred Brand Scripts to Shift x
Step 7.6 Non-Preventive Generic Distribution Assumptions

Retail-30 Final Preventive Preferred Brand Scripts PMPY =
Step 7.4 Retail-30 Preventive Preferred Script Count PMPY

Retail-30 Final Non-Preventive Preferred Brand Scripts PMPY =
Step 7.4 Retail-30 Non-Preventive Preferred Script Count PMPY

Retail-30 Final Preventive Non-Preferred Brand Scripts PMPY =
Step 7.4 Retail-30 Preventive Non-Preferred Brand Script Count PMPY -
Step 7.6 Retail-30 Preventive Non-Preferred Brand Scripts to Shift

Retail-30 Final Non-Preventive Non-Preferred Brand Scripts PMPY =
Step 7.4 Retail-30 Non-Preventive Non-Preferred Brand Script Count PMPY -
Step 7.6 Retail-30 Non-Preventive Non-Preferred Brand Scripts to Shift

Retail-30 Final Specialty Scripts PMPY =
Step 7.4 Retail-30 Specialty Script Count PMPY

7.7 Calculate and Apply the Cost Trend Factors

The AWP per script calculated in Step 7.4 was developed using assumptions from the base claim period. To establish expected costs for the policy period, the AWP per script must be trended forward from the midpoint of the base claim period to the midpoint of the policy period. Drug-list-specific trends should be used to determine the unit cost trend factor for each drug class.

Unit cost trend assumptions are found in *Table 39 – Pharmacy: Cost Trend.*

- The following dates and values are required:

    a. The midpoint of the base claim period
    b. The midpoint of the policy period
    c. Trend days: days between the midpoint of the base claim period and the midpoint of the policy period. These are the days over which trend must be applied.

- Calculate the actual trend factor to be applied for each year.

    a. Each one-year period starting from the midpoint of the base claim period has an associated trend value.
    b. Each of those one-year periods contains some number of trend days. The percentage of trend days that fall into each one-year period is the trend exposure percentage for that one-year period.
    c. Calculate the actual portion of trend to be applied from each one-year period with:

$$\text{Trend Factor} = [1 + \text{Trend}]^{(\text{Trend Exposure Percentage})}$$

- The total trend factor is the product of all trend factors.

Once the final unit cost trend factor is determined, apply it to the AWP per script calculated from Step 7.1:

$$\text{Trended AWP per Script} = \text{AWP per Script (Step 7.5)} \times \text{Final Unit Cost Trend Factor}$$

This formula needs to be repeated for each drug class (generic, brand, specialty) within each channel (retail-30, retail-90, home delivery).

7.8 Calculate and Apply the Utilization Trend Factors

The script counts calculated in Step 7.6 were developed using assumptions from the base claim period. To establish expected costs for the policy period, the script counts must be trended forward from the midpoint of the base claim period to the midpoint of the policy period. Utilization trend assumptions are found in *Table 40 – Pharmacy: Utilization Trend.*

Calculate the utilization trend factor by re-running Step 7.7 with the utilization trend factors. Once the final utilization trend factors are determined for generic, brand and specialty scripts, apply them to the script counts calculated in Step 7.6:

$$\text{Trended Script Count PMPY} = \text{Script Count PMPY (Step 7.6)} \times \text{Final Utilization Trend Factor}$$

This formula needs to be repeated for each drug class (generic, brand, specialty) within each channel (retail-30, retail-90, home delivery).

7.9 Extract and Apply the Discount

Discounts are applied to the Trended AWP per script in Step 7.7. Discount assumptions range from 65%-86% for generic drugs, 11%-58% to brand drugs and 11%-33% for specialty drugs. The discounts vary by drug type, channel, pharmacy network, account size, funding type, and client pricing terms.

Once the discounts are determined, apply them to Trended AWP per script in Step 7.7:

$$\text{Discounted Trended AWP per Script} = \text{Trended AWP per Script (Step 7.7)} \times (1 - \text{Discount})$$

This formula needs to be repeated for each drug class within each channel.

7.10 Calculate Gross Cost per Script

Dispensing fees are added to the trended discounted AWP per script calculated in Step 7.9. Dispensing fees range from $0 - $2 per script.

Sales tax is not included in the gross cost per script calculation because of insignificance, so once the dispensing fees are determined, add them to the trended discounted AWP per script calculated in Step 7.9:

$$\begin{aligned}&\text{Discount Trended Gross Cost per Script}\\&\quad = \text{Discounted Trended AWP per Script (Step 7.9)} + \text{Dispensing Fee per Script}\end{aligned}$$

7.11 Calculate Gross Trended PMPM

Calculate the gross trended cost PMPM by multiplying the trended script count by gross trended cost per script and dividing by 12 (since script counts are PMPY):

$$\text{Gross Trended PMPM} = \frac{\text{Trended Gross Cost per Script (Step 7.10)} \times \text{Trended Script Count PMPY (Step 7.8)}}{12}$$

7.12 Apply the Pharmacy Area Factor

Multiply the area factor for the plan rating area found in *Table 41 – Pharmacy: Area Factor* to the gross trended cost PMPM calculated in Step 7.11:

$$\text{Gross Area-Adjusted PMPM} = \text{Gross Trended PMPM (Step 7.11)} \times \text{Pharmacy Area Factor}$$

7.13 Apply the Pharmacy Demographic Factor

Multiply the pharmacy demographic factor found in *Table 46 – Pharmacy: Demographic Factors* by the demographic aging adjustment calculated in Step 2.5 to calculate the adjusted pharmacy demographic factor.

Apply the adjusted pharmacy demographic factor to the Area-Adjusted PMPM in Step 7.12:

$$\begin{aligned}&\text{Area/Demo-Adjusted Net Pharmacy PMPM}\\&\quad = \text{Area-Adjusted PMPM (Step 7.12)} \times \text{Adjusted Pharmacy Demographic Factor}\end{aligned}$$

7.14 Apply the Industry Factor

Extract the industry factor from *Table 47 – Industry Load* and apply it to the area/demo-adjusted net pharmacy PMPM calculated in Step 7.13:

$$\text{Area/Demo/Industry-Adjusted Net Pharmacy PMPM} = \text{Area/Demo-Adjusted PMPM (Step 7.13)} \times \text{Industry Factor}$$

7.15 Apply Utilization Dampening Factor

Determine the utilization dampening adjustment in *Table 48 – Pharmacy: Utilization Dampening Factors* using the plan type (copay/coinsurance), the deductible, the coinsurance, and the copay. Apply the utilization dampening adjustment to the area/demo/industry-adjusted net pharmacy PMPM in Step 7.14 to get the Gross Allowed Pharmacy PMPM:

$$\text{Gross Allowed Pharmacy PMPM} = \text{Area/Demo/Industry-Adjusted Net Pharmacy PMPM (Step 7.14)} \times \text{Utilization Dampening Factor}$$

7.16 Calculate Regular Member Cost Share Using Pharmacy CPD

The pharmacy CPD is composed of the following tables:

- *Table 42 – Pharmacy: CPD (% Preventive*)
- *Table 43 – Pharmacy: CPD (Cost per Script)*
- *Table 44 – Pharmacy: CPD (Scripts PMPY*)

Unless otherwise specified, weighted averages mentioned in Step 7.16 are calculated using the probabilities in the pharmacy CPD.

Begin the member cost share calculation by extracting the copays, coinsurance, deductible, applicable deductible waivers, OOP maximum, and plan maximum for the plan design being rated.

7.16.1 Adjust CPD to Appropriate Rate Level

Scale the cost per script and script counts PMPY for each row and tier of the pharmacy CPD to reflect the expected cost and utilization using a cost/script scaling factor, a frequency scaling factor, and a scripts PMPY scaling factor:

$$\text{Cost/Script Scaling Factor} = \frac{[\text{AWP/Script} \times (1 - \text{Discount}) \times \text{Cost Trend}] + \text{Dispensing Fee}}{\text{AWP/Script}}$$

$$\text{Frequency Scaling Factor} = \text{Area Factor} \times \text{Industry Load} \times \text{Demographic Factor} \times \text{Utilization Dampening Adjustment}$$

$$\text{Scripts PMPY Factor} = [\text{AWP/Script} \times (1 - \text{Discount}) \times \text{Cost Trend}] + \text{Dispensing Fee}$$

7.16.2 Calculate Annual Cost

Determine the annual cost for each row and tier using the scaled pharmacy CPD from Step 7.16.1. In addition, the tiers should be further split into preventive and non-preventive using *Table 42 – Pharmacy: CPD (%* Preventive):

$$\text{Preventive Gross Trended PMPY} = \text{Scaled Cost per Script (Step 7.16.1)} \times \text{Scaled Script Count PMPY (Step 7.16.1)} \times \text{\% Preventive}$$

$$\text{Non-Preventive Gross Trended PMPY} = \text{Scaled Cost per Script (Step 7.16.1)} \times \text{Scaled Script Count PMPY (Step 7.16.1)} \times (1 - \%\ \text{Preventive})$$

If specialty drugs are rated on a 4th tier, all specialty utilization is assumed to be non-preventive.

In addition, calculate the total annual cost for each row as the sum of the preventive and non-preventive gross trended PMPY values:

$$\text{Total Annual Cost} = \text{Sum}(\text{Preventive Gross Trended PMPY, Non-Preventive Gross Trended PMPY})$$

Finally, calculate the estimated annual cost across all rows and tiers as the weighted average of the Total Annual Cost:

$$\text{Estimated Annual Cost} = \text{Sum}(\text{Total Annual Cost} \times \text{Probability})$$

7.16.3 Calculate Deductible and Deductible Waiver Impacts

Compare the applicable annual cost for each row to the deductible to see how much of the deductible applies for each row. If the deductible is waived for preventive drugs or certain tiers, and/or certain channels do not include those costs in the applicable annual cost for each row:

$$\text{Deductible Applied} = \text{Min}[\text{Applicable Annual Cost, Deductible}]$$

where

$$\text{Applicable Annual Cost} = \text{Total Annual Cost} - \text{Sum}(\text{Waived Gross Trended PMPY})$$

For plans with a combined deductible, no deductible is assumed. Instead the impact of the combined deductible is calculated using the combined medical and pharmacy CPD.

7.16.4 Calculate Percentage of Cost Remaining after Applying Deductible

Calculate the percentage of total annual cost remaining after applying the deductible for each cell of the CPD:

$$\text{Percentage of Cost Remaining} = 1 - \frac{\text{Deductible Applied (Step 7.16.3)}}{\text{Applicable Annual Cost (Step 7.16.3)}}$$

7.16.5 Calculate the effective value of copays and coinsurance

Define the effective copay as the member cost per script after copays, coinsurance, maximum copays, minimum copays and the cost per script are considered. If the copay or coinsurance is waived for preventive drugs, certain tiers, and/or certain channels, do not include those costs in the value of copay/coinsurance calculation.

For tiers with copays:

$$\text{Effective copay} = \text{Min}[\text{Copay, Scaled Cost per Script (Step 7.16.1)}]$$

For tiers with coinsurance:

$$\text{Effective copay}$$

$$= \text{Min}\{\text{Max}[\text{Member Coinsurance x Scaled Cost per Script (Step 7.16.1)}, \text{Minimum Copay}], \text{Maximum Copay}\}$$

7.16.6 Adjust Copays for Costs Covered by the Deductible

For each cell of the CPD, multiply the effective value of copays by the portion of costs remaining after the deductible has been applied.

$$\text{Member Copay Value} = \text{Percentage of Cost Remaining (Step 7.16.2) x Effective Copay (Step 7.16.5)}$$

7.16.7 Calculate Annual Member Cost Share

Determine the annual member cost share *for each row* due to copays, coinsurance, and deductible:

$$\begin{aligned}&\text{Annual Member Cost Share}\\&\quad = \text{Sum}(\text{Member Copay Value (Step 7.16.6)} \times \text{Scaled Script Count PMPY (Step 7.16.2)})\\&\quad + \text{Deductible Applied (Step 7.16.3)}\end{aligned}$$

7.16.8 Adjust for Out-of-Pocket (OOP) Maximum

Adjust the annual member cost share calculated in Step 7.16.7 for each row to reflect the impact of an OOP maximum, if applicable:

$$\text{Member Cost Share after OOP Max} = \text{Min}[\text{OOP Max}, \text{Annual Member Cost Share (Step 7.16.7)}]$$

For plans with a combined OOP maximum, no OOP maximum is assumed. Instead the impact of the combined OOP maximum is calculated using the combined medical and pharmacy CPD.

7.16.9 Adjust for Plan Maximum

Adjust the member cost share after OOP max calculated in Step 7.16.8 for each row to reflect the impact of a plan maximum, if applicable:

$$\begin{aligned}&\text{Member Cost Share after OOP Max \& Plan Max}\\&\quad = \text{Max}[\text{Member Cost Share after OOP Max (Step 7.16.8)}, \text{Total Annual Cost (Step 7.16.2)} - \text{Plan Max}]\end{aligned}$$

7.16.10 Calculate Regular Member Cost Share

Determine the regular member cost share as the ratio of the estimated annual member cost to the estimated total cost:

$$\begin{aligned}&\text{Regular Member Cost Share}\\&\quad = \frac{\text{Weighted Average}(\text{Member Cost Share after OOP Max \& Plan Max (Step 7.16.9)})}{\text{Estimated Annual Cost (Step 7.16.2)}}\end{aligned}$$

7.16.11 Calculate Effective Member Cost Share

For plans with a combined deductible and/or combined OOP maximum, the regular member cost share calculated in Step 7.16.10 is used in Step 2.10 to determine the effective member cost share for the pharmacy benefit.

For all other plans, the effective member cost share is set equal to the regular member cost share calculated in Step 7.16.10.

7.17 Calculate Net Pharmacy PMPM

Now that member cost share has been calculated, determine the remaining pharmacy plan cost (or net pharmacy PMPM).

For all standard cost categories apply the effective member cost share from Step 7.16.11:

$$\text{Net Pharmacy PMPM} = \text{Gross Area-Adjusted PMPM} \times (1 - \text{Effective Member Cost Share (Step 7.16.11)})$$

7.18 Calculate Aggregate Metrics

Sum the net pharmacy PMPM across all channels and drug classes.

All calculations going forward are done on an aggregate basis only, so calculations are no longer split into cost categories.

7.19 Apply the Clinical Program Factor

Calculate the clinical program factor as the sum of the individual clinical programs selected. The applicable factors for various clinical programs are found in the following tables:

- *Table 45 – Pharmacy: Clinical Management* Programs

Apply the clinical program factor to the net pharmacy rate from Step 7.18:

$$\text{Clinical-Adjusted Net Pharmacy PMPM} = \text{Net Pharmacy PMPM (Step 7.18)} \times (1 - \text{Clinical Program Factor})$$

7.20 Apply Miscellaneous Pharmacy Adjustments

Clients may elect additional benefits found in *Table 51 – Pharmacy: Additional Benefit Adjustments.*

For each benefit a client elects, a multiplicative adjustment is applied to the total benefit pharmacy CRC calculated in Step 7.19 to arrive at the adjusted total benefit pharmacy PMPM:

$$\begin{aligned}&\text{Adjusted Total Benefit Pharmacy PMPM}\\&\quad = \text{Clinical-Adjusted Net Pharmacy PMPM (Step 7.19)} \times (1 + \text{Benefit Adjustment 1})\\&\quad \times (1 + \text{Benefit Adjustment 2}) \times (1 + \text{Benefit Adjustment 3}) \ldots\\&\quad \times (1 + \text{Rx Clinical Management Adjustment (Step 7.20.1)})\end{aligned}$$

7.20.1 Rx Clinical Management Adjustment

Clients that elect a bundled clinical management offering receive a claim adjustment varying by the package they elect in lieu of applying the pricing adjustments outlined in Step 7.6 (step therapy), and Step 7.19 (clinical modules).

$$\begin{aligned}&\text{Rx Clinical Management Adjustment Factor}\\&= (Rx\ NonSpecialty\ Management\ Program\ Factor + Rx\ Specialty\ Management\ Program\ Factor)\\&* (1 - Rx\ Grandfathering\ Prior\ Authorization\ Factor - Rx\ Grandfathering\ Step\ Therapy\ Factor)\end{aligned}$$

The clinical management assumption can be found in the following table:

Table 50– Pharmacy: Clinical Management Adjustment Assumption

7.21 Determine Final Pharmacy CRC and Pharmacy CR

Similar to medical, pharmacy rates receive community rate adjustments, but not all of the community rate adjustments from Step 4 apply to pharmacy. Only the following factors apply:

- Multiple Offering Load

  The multiple offering load applied to the pharmacy rate is the sum of the pharmacy multiple offering load and the additional pharmacy adjustment from *Table 49 – Pharmacy: Multiple Offering* Load, if applicable, based on the site being rated and whether there is more than one product offering being considered.

- Deductible Accumulation Adjustment
- Open Access Load
- Consumerism Adjustment

The product of these adjustments becomes the pharmacy community rate load, which is applied to the adjusted total benefit pharmacy CRC calculated in Step 7.20:

$$\text{Final Pharmacy PMPM} = \text{Adjusted Total Benefit Pharmacy PMPM (Step 7.20)} \times \text{Pharmacy Community Rate Load}$$

7.22 Aggregate Individual Claim Costs

Combine the individual PMPM pharmacy claim costs for the entire census to determine the aggregate pharmacy claim cost PMPM:

$$\text{Aggregate Pharmacy PMPM} = \frac{\text{Sum of Step 7.21 Final Pharmacy PMPM for all members}}{\text{Sum of the number of members}}$$

Final Rate

8 Calculate Final Rate

Use the following to combine medical and pharmacy rates and calculate the final PMPM rate. If the pharmacy benefit is carved out, it will not be included in the calculation.

$$\text{Final PMPM Rate} = \frac{[\text{Step 6 Aggregate Medical Claim PMPM}] + [\text{Step 7.22 Aggregate Pharmacy PMPM}]}{[\text{Applied Loss Ratio}]}$$

Using the demographic assumptions from Step 1, determine the number of members per subscriber and calculate the per employee per month (PEPM) rate:

$$\text{Final PEPM Rate} = [\text{Final PMPM Rate}] \times [\text{Number of Members per Subscriber}]$$

Appendix A: Rating Formula for Medical Products

Blended claims are a weighted average of the group's official experience and the manually rated claims.

The group's official experience is calculated as fee-for-service paid claims, adjusted for large claims and capitation, then multiplied by a trend factor. The claims are then adjusted for any changes in liability. This experience could include Cigna experience on the particular group or a portion of the group or prior carrier experience. A risk charge may be added for funding arrangements that allow clients to share in favorable experience.

The manually rated claims are calculated according to the formulas and tables filed and approved with the state.

The resulting formulaic claims may be blended with a claim adjustment developed by a proprietary predictive model that considers individual member's prior claims experience and risk characteristics.

The blended claims and retention may be adjusted for underwriting discretion and/or other actuarially justified adjustments. The weights used to blend the claims are based on the credibility of the group. A retention charge is then added for administrative expenses (inclusive of network access fees), taxes, commissions, and profit. The premium is then adjusted for the pooling charge where applicable. PPACA fees, state assessments, and taxes are subject to change with regulations.

Actuarially justified adjustments are used to establish the best estimate of claims for a group at the time of quoting that can be justified by actuarial analysis. These adjustments are required to capture changes in fundamental cost or affordability not known or captured at the time of the rate filing. The adjustment is equivalent to the difference between a group's estimated claim costs at the time a quoted rate is developed vs. the estimated claim cost at the time of the last approved filing. These adjustments are appropriate for creating a rate that is not excessive or inadequate and is consistently applied across all groups of similar characteristics to avoid unfair discrimination.

Producer compensation that is the contractual responsibility of the policyholder (eg. benefit advisory fees agreed to by the policyholder and its benefit advisor to compensate the benefit advisor for the performance of services solely on the policyholder's behalf) are excluded from CHLIC's premium rate buildup. Producer compensation that is the contractual responsibility of CHLIC (eg. commissions) is included in CHLIC's premium rate buildup.

For inforce Guaranteed cost and IDE policies, the experience rate is blended with a trended inforce rate.

Description of Prospective Experience Rating Methodology

Cigna Health and Life Insurance Company uses experience rating on large employer commercial customers to set future rates based on the past experience of the customer, where a customer is defined as the aggregation of all Cigna Health and Life Insurance Company accounts associated with a given employer, nationwide.

For prospectively rated accounts, the number of member months at which the experience is considered fully credible depends on the pooling point, as well as if the account is a presale or a renewal. Partial credibility (blending experience with manual) would be reflected using the following formulas, depending on whether or not a certain boundary is reached:

$$\textbf{Formula A}: \ Credibility = \frac{(k + \frac{Member\ Months}{3})}{(1000 + \frac{Member\ Months}{3})}$$

$$\text{Formula B}: Credibility = \sqrt{\frac{Member\ Months}{36{,}000}}$$

Formula A is run for any amount of member months less than the formula bound, while any amount of member months greater than or equal to the formula bound causes Formula B to be run to determine preliminary credibility. Constant k and the formula bound vary by both the pooling point for the account as well as if it is a presale or a renewal. Shown below is a chart detailing these values for presale and renewal accounts by pooling point:

Pooling Point Range	Formula Bound (Presale)	k (Presale)	Formula Bound (Renewal)	k (Renewal)
$0 - $24999	33500	425	33200	525
$25000 - $49999	31700	300	32400	400
$50000 - $89999	31200	225	31900	325
$90000 - $139999	30500	125	31000	200
$140000 +	30000	50	30300	100

There is a minimum of 5 months of claims experience as well as a minimum overall of 100 member months to have any credibility. If member months are greater than or equal to 36k, credibility is 100%.

Experience is taken from the most recent twelve-month incurred period, with two months of run-out. The claims are put on a fully incurred basis by dividing by an average completion factor. To prevent the irregular nature of large claims from distorting the experience, claim amounts in excess of a threshold (pooling point) on an individual are excluded from the experience. All accounts have an average amount of these claims (pooling fee) added to their experience as part of this smoothing process.

Experience, once completed and smoothed, is trended to the rate projection period using the same anticipated medical cost trend used for the commercial pooled rate development. Capitation is added in separately. Claims may be further adjusted, if necessary, for expected changes in the account from the experience period to the rating period. These projected claims are divided by the commercial loss ratio to get a required revenue number (including administrative expense and profit) for the rate period.

Tiered Benefits

A manual rate will be developed for the underlying plan, consistent with this filing's base methodology and reflecting the Tier 1 level of cost-sharing for SCP/PCP office visits.

The rate adjustment will equal $[1 - \text{Savings }\%]$, according to the following formula (and the formula components are defined below):

$$\text{Savings }\% = [1\text{-OON Percent}] \times \begin{bmatrix} \text{Benefit Save} \times \text{Percent Non-Tier 1 Dollars} \times (1 - \text{Addtl Tier 1 Penetration}) + \\ \text{Mkt Savings Opportunity} \times \text{Addtl Tier 1 Penetration} \times \text{Percent Non-Tier 1 Dollars} \end{bmatrix}$$

Notes:

- If a client decides to administer the Tier 1 benefit to non-tiered physicians, raw benefit save is not multiplied by the percentage of members in the non-tiered group.
- PCP and SCP savings are calculated separately and then combined for a total impact to the manual rate.

Definitions:

- **Benefit Save** - Benefit savings ran through the regular methodology as if the whole group was making the cost-sharing change from Tier 1 to non-Tier 1 benefits.
- **Percent Non-Tier 1 Dollars** - Percentage of total physician dollars at a market level that represent categories of doctors where we do define Tier 1 vs. Non-Tier 1 but the doctors did not earn the Tier 1 designation.
- **Addtl Tier 1 Penetration** – The portion of Non-Tier 1 dollars that will be shifted to Tier 1-designated providers through steerage.
- **Mkt Savings Opportunity** – Expected percent savings in the market seen by shifting all SCP/PCP utilization from non-Tier 1 providers to Tier 1 providers.
- **OON Percent** - Developed for the underlying plan, consistent with this filing's base methodology and reflecting the Tier 1 benefit level.

Appendix B: General Medical Tables

Table 1 – Medical Base Claims

Network	Major Service Categories (dollars PMPM)						
	Inpatient (IP)	Outpatient (OP)	Primary Care Physician (PCP)	Emergency Room (ER)	Specialty Care Physician (SCP)	Other	Preventive Care
Experience-Rated In-Network	$128.18	$156.66	$14.92	$29.36	$62.75	$6.68	$18.45
Experience-Rated Out-of-Network	$2.48	$6.52	$1.23	$0.08	$4.68	$0.64	$0.37

Table 2 – MSC Weighting by SCC

Sub-Cost Categories	Major Service Categories						
	Inpatient (Hospital)	Outpatient (Hospital)	ER	PCP	SCP	Other	Preventive
Facility	70.5%	58.1%	100.0%	0.0%	0.0%	100.0%	0.0%
Professional	29.5%	10.4%	0.0%	97.4%	78.4%	0.0%	100.0%
Lab	0.0%	13.3%	0.0%	1.0%	6.2%	0.0%	0.0%
Radiology	0.0%	8.5%	0.0%	1.6%	9.4%	0.0%	0.0%
Advanced Radiology (ARI)	0.0%	9.7%	0.0%	0.0%	6.1%	0.0%	0.0%

Table 3 – Preventive Care Child Age Adjustment

Elected Child Age	Portion of Preventive Care Base Claim Cost
0	0.0307
1	0.0635
2	0.0972
3	0.1316
4	0.1670
5	0.2039
6	0.2414
7	0.2794
8	0.3176
9	0.3561

10	0.3954
11	0.4357
12	0.4771
13	0.5202
14	0.5636
15	0.6070
16	0.6509
17	0.6955
18	0.7393
19	0.7821
20	0.8249
21	0.8661
22	0.9048
23	0.9401
24	0.9719
25	1.0000

Table 4 –Medical OON Trend

2019/2018	2020/2019	2021/2020	2022/2021	2023+/2022
7.20%	7.10%	8.95%	5.80%	5.80%

Table 5 – Medical Effective Deductible Adjustment

		Plan Deductible														
		0	50	100	150	200	300	400	500	750	1000	1500	2000	2250	2500	3000
Ratio of Family to Individual Deductible	1	1.000	0.445	0.434	0.435	0.436	0.438	0.440	0.444	0.454	0.462	0.479	0.499	0.506	0.514	0.528
	1.25	1.000	0.505	0.518	0.518	0.517	0.517	0.521	0.538	0.554	0.568	0.593	0.614	0.623	0.632	0.649
	1.5	1.000	0.610	0.610	0.610	0.610	0.614	0.621	0.629	0.647	0.670	0.693	0.716	0.725	0.735	0.751
	1.75	1.000	0.697	0.697	0.697	0.700	0.705	0.713	0.722	0.740	0.756	0.782	0.805	0.815	0.825	0.840
	2	1.000	0.799	0.799	0.799	0.801	0.802	0.804	0.807	0.817	0.834	0.854	0.874	0.883	0.890	0.905
	2.25	1.000	0.826	0.832	0.831	0.836	0.838	0.844	0.854	0.870	0.885	0.907	0.925	0.932	0.939	0.950
	2.5	1.000	0.890	0.890	0.872	0.877	0.884	0.892	0.900	0.916	0.928	0.945	0.961	0.966	0.970	0.978
	2.75	1.000	0.945	0.945	0.945	0.945	0.945	0.945	0.945	0.953	0.962	0.974	0.983	0.986	0.990	0.995

	3	1.000	0.955	0.955	0.956	0.956	0.962	0.967	0.971	0.979	0.985	0.995	1.000	1.000	1.000	1.000
	3.25	1.000	0.973	0.973	0.973	0.973	0.978	0.983	0.995	1.000	1.000	1.000	1.000	1.000	1.000	1.000
	3.5	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
	3.75	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
	4	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
		3500	4000	4500	5000	5500	6000	6500	6850	7000	7500	8000	8500	9000	9500	10000
	1	0.540	0.550	0.561	0.572	0.581	0.591	0.599	0.607	0.615	0.615	0.623	0.630	0.638	0.645	0.648
	1.25	0.665	0.680	0.692	0.705	0.710	0.715	0.735	0.745	0.745	0.753	0.760	0.769	0.780	0.786	0.793
	1.5	0.767	0.782	0.796	0.807	0.818	0.828	0.837	0.846	0.846	0.854	0.863	0.869	0.874	0.879	0.889
	1.75	0.857	0.868	0.878	0.884	0.893	0.901	0.909	0.913	0.915	0.922	0.927	0.935	0.937	0.941	0.947
	2	0.916	0.928	0.935	0.943	0.949	0.957	0.960	0.965	0.967	0.972	0.975	0.977	0.982	0.984	0.986
	2.25	0.956	0.968	0.973	0.977	0.982	0.986	0.989	0.991	0.992	0.995	0.995	1.000	1.000	1.000	1.000
	2.5	0.983	0.989	0.995	0.995	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
	2.75	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
	3	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
	3.25	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
	3.5	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
	3.75	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
	4	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
		10500	11000	11500	12000	12500	13000	13500	14000	14500	15000	17000	20000	Unlimited		
	1	0.656	0.663	0.669	0.674	0.680	0.685	0.690	0.696	0.700	0.705	0.723	0.746	1.000		
	1.25	0.800	0.807	0.812	0.818	0.823	0.829	0.834	0.839	0.844	0.849	0.867	0.888	1.000		
	1.5	0.894	0.896	0.902	0.907	0.911	0.916	0.920	0.924	0.927	0.933	0.943	0.958	1.000		
	1.75	0.951	0.954	0.958	0.962	0.966	0.968	0.971	0.973	0.978	0.980	0.988	1.000	1.000		
	2	0.990	0.992	0.995	0.995	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000		
	2.25	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000		
	2.5	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000		
	2.75	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000		
	3	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000		
	3.25	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000		
	3.5	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000		
	3.75	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000		
	4	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000		

Table 6 – Medical Effective OOP Maximum Adjustment

Ratio of Family to Individual OOP Max	Plan OOP Max														
	250	500	1000	1500	2000	2500	3000	4000	5000	5500	6000	6500	7000	8000	9000
1	0.484	0.484	0.484	0.484	0.507	0.529	0.561	0.579	0.591	0.603	0.618	0.621	0.623	0.625	0.626
1.25	0.529	0.529	0.529	0.529	0.550	0.571	0.612	0.637	0.654	0.665	0.672	0.678	0.684	0.711	0.720
1.5	0.627	0.627	0.629	0.628	0.645	0.669	0.705	0.728	0.740	0.748	0.770	0.779	0.784	0.791	0.804
1.75	0.731	0.731	0.734	0.736	0.756	0.777	0.800	0.817	0.831	0.834	0.845	0.852	0.855	0.863	0.870
2	0.790	0.790	0.793	0.796	0.811	0.824	0.842	0.853	0.861	0.864	0.871	0.876	0.878	0.883	0.886
2.25	0.871	0.871	0.873	0.876	0.886	0.896	0.905	0.912	0.917	0.921	0.925	0.929	0.933	0.937	0.940
2.5	0.897	0.897	0.901	0.905	0.907	0.909	0.939	0.943	0.946	0.947	0.950	0.960	0.970	0.980	0.990
2.75	0.990	0.990	0.990	0.990	0.992	0.993	0.994	0.996	0.997	0.998	0.999	1.000	1.000	1.000	1.000
3	0.996	0.996	0.996	0.996	0.996	0.996	0.996	0.997	0.998	0.999	1.000	1.000	1.000	1.000	1.000
3.25	0.996	0.996	0.996	0.996	0.996	0.996	0.996	0.997	0.998	0.999	1.000	1.000	1.000	1.000	1.000
3.5	0.996	0.996	0.996	0.996	0.996	0.996	0.997	0.998	0.999	0.999	1.000	1.000	1.000	1.000	1.000
3.75	0.999	0.999	0.999	0.999	0.999	0.999	0.999	0.999	0.999	0.999	1.000	1.000	1.000	1.000	1.000
4	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
	10000	11000	12000	13000	14000	15000	16000	17000	18000	19000	20000	25000	30000	35000	40000
1	0.630	0.639	0.641	0.654	0.665	0.677	0.686	0.701	0.710	0.716	0.727	0.771	0.800	0.924	0.946
1.25	0.739	0.756	0.774	0.791	0.809	0.827	0.840	0.853	0.866	0.879	0.892	0.917	1.000	1.000	1.000
1.5	0.813	0.821	0.826	0.840	0.852	0.862	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
1.75	0.879	0.883	0.887	0.891	0.894	0.898	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
2	0.890	0.894	0.898	0.901	0.905	0.909	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
2.25	0.944	0.948	0.952	0.955	0.959	0.963	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
2.5	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
2.75	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
3	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
3.25	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
3.5	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
3.75	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000

	4	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
		45000	50000	Unlimited												
	1	0.966	0.981	1.000												
	1.25	1.000	1.000	1.000												
	1.5	1.000	1.000	1.000												
	1.75	1.000	1.000	1.000												
	2	1.000	1.000	1.000												
	2.25	1.000	1.000	1.000												
	2.5	1.000	1.000	1.000												
	2.75	1.000	1.000	1.000												
	3	1.000	1.000	1.000												
	3.25	1.000	1.000	1.000												
	3.5	1.000	1.000	1.000												
	3.75	1.000	1.000	1.000												
	4	1.000	1.000	1.000												

Table 7 – Medical Claims Probability Distribution

		In-Network							Out-of-Network
Annual Frequency	Total Annual Claims	Inpatient	Outpatient	PCP	ER	SCP	Other	Preventive Care	Out-of-Network
0.144246666	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00
0.025603100	$15.64	$0.01	$0.88	$0.68	$0.16	$0.81	$0.00	$12.97	$0.12
0.018354946	$51.38	$0.04	$3.16	$1.83	$1.99	$28.90	$0.01	$14.38	$1.06
0.025614958	$99.11	$0.07	$5.07	$3.04	$12.15	$45.45	$0.01	$31.59	$1.71
0.027935991	$141.51	$0.10	$9.30	$4.77	$21.33	$52.79	$0.02	$51.00	$2.22
0.025530502	$179.84	$0.14	$14.76	$6.33	$22.93	$68.12	$0.02	$64.96	$2.58
0.023790600	$218.18	$0.17	$19.81	$7.75	$25.16	$83.52	$0.04	$78.63	$3.11
0.022072791	$254.77	$0.21	$25.13	$9.26	$26.76	$99.22	$0.04	$90.52	$3.61
0.020720925	$292.82	$0.29	$29.40	$10.51	$28.45	$113.34	$0.05	$106.48	$4.31
0.019806348	$329.18	$0.41	$34.68	$11.75	$30.32	$126.79	$0.16	$120.32	$4.75
0.018603813	$365.04	$0.39	$39.82	$13.36	$34.24	$140.65	$0.19	$131.08	$5.31
0.017573634	$400.89	$0.47	$45.01	$14.71	$36.93	$154.71	$0.20	$143.20	$5.67
0.016739650	$436.05	$0.61	$50.91	$15.52	$39.85	$168.30	$0.31	$154.42	$6.13
0.018789798	$477.32	$0.65	$57.47	$17.29	$42.27	$184.44	$0.45	$168.01	$6.73
0.017564408	$517.90	$0.77	$64.25	$18.01	$47.14	$203.08	$0.54	$176.61	$7.51
0.016313113	$558.41	$0.93	$73.50	$18.89	$52.17	$219.60	$0.84	$184.57	$7.91
0.015264680	$596.59	$0.87	$81.74	$21.11	$55.69	$239.63	$1.04	$188.08	$8.43
0.016588844	$639.07	$1.04	$90.73	$22.68	$61.64	$258.20	$1.06	$194.22	$9.51
0.015323871	$685.73	$1.58	$100.48	$24.46	$69.33	$279.14	$1.26	$198.78	$10.69
0.014238560	$732.29	$1.58	$111.14	$26.71	$77.80	$298.30	$1.19	$204.67	$10.90
0.015380085	$778.40	$1.77	$124.28	$25.88	$83.79	$316.97	$1.31	$212.48	$11.91
0.014241635	$830.44	$1.96	$136.55	$28.97	$91.25	$340.88	$1.33	$216.62	$12.89
0.016324971	$889.98	$2.44	$150.89	$29.69	$103.90	$363.84	$1.35	$224.32	$13.56
0.015123124	$956.75	$2.64	$166.92	$34.37	$116.95	$389.27	$1.74	$230.05	$14.80
0.013995623	$1,018.51	$3.59	$183.89	$34.76	$130.36	$411.14	$2.31	$236.10	$16.36
0.019219509	$1,096.41	$4.17	$207.98	$37.57	$147.02	$438.79	$2.20	$241.35	$17.32
0.017393847	$1,194.82	$5.06	$235.59	$41.10	$173.29	$470.41	$2.60	$246.61	$20.15
0.020825112	$1,304.02	$7.19	$274.92	$42.60	$194.80	$501.84	$3.31	$258.88	$20.48
0.018652597	$1,429.95	$9.67	$317.52	$46.66	$226.21	$533.12	$4.40	$267.64	$24.72
0.020475601	$1,579.07	$11.97	$370.54	$50.85	$254.47	$575.09	$5.52	$283.85	$26.78
0.017875442	$1,744.63	$16.13	$438.29	$53.88	$291.95	$612.46	$7.11	$294.74	$30.06
0.015858678	$1,909.75	$21.77	$508.86	$60.92	$328.39	$646.65	$9.59	$301.75	$31.83
0.014110338	$2,077.00	$26.52	$584.57	$64.88	$367.36	$681.81	$11.32	$304.46	$36.08
0.015116900	$2,243.83	$32.97	$672.89	$65.52	$393.56	$719.15	$12.58	$307.66	$39.50
0.013499267	$2,448.78	$41.69	$768.84	$76.52	$437.10	$753.19	$16.64	$311.46	$43.33
0.011998785	$2,655.02	$51.20	$880.89	$80.01	$473.07	$792.27	$18.78	$310.38	$48.42
0.010808403	$2,835.60	$58.45	$986.32	$81.83	$499.02	$826.09	$19.44	$312.60	$51.85
0.009679819	$3,055.71	$72.05	$1,107.62	$87.61	$534.08	$861.64	$22.65	$315.70	$54.36

0.009164373	$3,254.80	$82.38	$1,213.21	$99.85	$566.72	$885.13	$25.54	$318.94	$63.03
0.008395583	$3,456.72	$90.00	$1,362.24	$96.62	$599.41	$903.57	$27.39	$313.85	$63.64
0.007840282	$3,681.98	$103.79	$1,490.06	$104.61	$616.15	$954.86	$29.63	$312.71	$70.17
0.007227809	$3,893.24	$109.44	$1,628.42	$113.94	$646.26	$968.90	$31.74	$318.69	$75.86
0.006702694	$4,075.48	$117.51	$1,763.83	$121.19	$661.95	$990.36	$31.63	$312.48	$76.54
0.006213916	$4,308.72	$117.87	$1,912.64	$132.70	$689.06	$1,030.34	$35.62	$309.85	$80.64
0.005785731	$4,541.79	$136.55	$2,064.18	$131.70	$711.57	$1,064.44	$36.16	$310.68	$86.51
0.005385025	$4,715.34	$145.80	$2,171.48	$135.90	$721.07	$1,090.02	$38.78	$312.11	$100.19
0.004983852	$4,960.15	$166.38	$2,313.97	$149.76	$754.13	$1,112.28	$41.41	$317.60	$104.62
0.004662534	$5,212.34	$193.14	$2,506.46	$155.33	$746.81	$1,143.43	$43.54	$312.57	$111.07
0.004426067	$5,449.99	$215.68	$2,644.36	$168.42	$777.27	$1,177.09	$45.71	$308.43	$113.03
0.004160151	$5,660.73	$252.23	$2,771.40	$167.45	$787.09	$1,215.07	$43.48	$300.67	$123.33
0.003936722	$5,881.08	$269.29	$2,910.34	$187.41	$825.21	$1,223.60	$50.06	$296.36	$118.81
0.003683551	$6,155.54	$297.67	$3,091.02	$184.43	$841.46	$1,255.46	$50.44	$305.13	$129.93
0.003549474	$6,337.94	$336.75	$3,196.47	$197.70	$844.31	$1,285.08	$50.13	$302.81	$124.69
0.003372984	$6,594.12	$397.98	$3,353.59	$210.04	$866.61	$1,274.32	$51.11	$303.65	$136.82
0.003158067	$6,834.85	$454.70	$3,485.95	$218.73	$870.50	$1,310.70	$58.21	$296.26	$139.81
0.003013756	$7,093.66	$538.04	$3,630.71	$210.15	$891.31	$1,310.17	$62.35	$296.27	$154.66
0.002897786	$7,307.10	$642.72	$3,667.75	$245.52	$913.70	$1,340.73	$62.13	$288.18	$146.39
0.002767989	$7,636.27	$730.40	$3,911.41	$238.36	$906.08	$1,340.08	$62.61	$293.93	$153.39
0.002635118	$7,826.71	$802.26	$4,010.29	$251.44	$886.29	$1,359.26	$72.49	$283.15	$161.53
0.002532063	$8,184.04	$901.51	$4,166.32	$278.73	$911.15	$1,392.52	$64.22	$286.13	$183.46
0.002439341	$8,451.41	$1,031.98	$4,317.14	$266.98	$897.60	$1,409.49	$64.28	$279.91	$184.02
0.002364430	$8,659.32	$1,104.61	$4,399.66	$276.06	$927.42	$1,408.71	$70.84	$278.03	$194.00
0.002234953	$8,978.47	$1,197.75	$4,544.49	$300.64	$936.47	$1,445.23	$73.65	$282.37	$197.87
0.002170301	$9,366.21	$1,314.02	$4,763.03	$308.13	$990.60	$1,441.78	$72.47	$288.99	$187.19
0.002100778	$9,617.68	$1,528.53	$4,750.57	$323.73	$950.49	$1,503.18	$73.51	$275.54	$212.14
0.002001634	$9,844.55	$1,546.62	$4,945.36	$337.36	$966.19	$1,502.60	$75.66	$282.15	$188.60
0.001980059	$10,042.32	$1,751.59	$4,886.43	$351.25	$944.08	$1,545.85	$70.78	$275.58	$216.75
0.001905148	$10,356.02	$1,859.31	$5,107.45	$311.94	$968.37	$1,516.29	$78.10	$271.44	$243.11
0.001868837	$10,630.13	$1,997.70	$5,168.11	$388.12	$953.59	$1,553.01	$79.97	$272.68	$216.96
0.001820889	$10,815.81	$2,127.94	$5,303.24	$350.62	$936.70	$1,537.84	$78.30	$268.06	$213.10
0.001726346	$11,250.45	$2,278.08	$5,374.55	$378.03	$1,015.59	$1,593.89	$85.33	$267.27	$257.72
0.001674388	$11,616.99	$2,470.52	$5,484.73	$407.35	$1,053.61	$1,617.51	$89.76	$259.11	$234.40
0.001626834	$11,993.25	$2,652.97	$5,705.87	$395.66	$1,010.34	$1,631.41	$91.26	$252.68	$253.06
0.001561296	$12,123.24	$2,779.67	$5,685.02	$478.50	$992.72	$1,565.05	$88.19	$268.95	$265.14
0.001571186	$12,573.37	$2,807.81	$5,938.06	$498.06	$1,037.84	$1,680.91	$101.25	$254.19	$255.23
0.001476348	$12,920.95	$2,922.78	$6,118.01	$439.57	$1,014.01	$1,780.35	$92.90	$265.23	$288.11
0.001416985	$13,130.59	$3,040.50	$6,169.85	$524.44	$984.88	$1,757.58	$94.18	$260.81	$298.34
0.001379542	$13,520.50	$3,284.26	$6,247.68	$542.57	$1,056.73	$1,729.97	$108.13	$259.80	$291.36
0.001354498	$13,877.44	$3,563.90	$6,488.41	$413.49	$1,044.33	$1,741.21	$93.92	$262.87	$269.32
0.001305492	$14,051.98	$3,673.83	$6,317.81	$540.48	$1,069.81	$1,778.32	$103.75	$259.33	$308.64

0.001301752	$14,654.29	$3,784.63	$6,745.31	$645.01	$1,013.98	$1,819.39	$95.81	$272.44	$277.72
0.001249204	$14,578.86	$3,711.49	$6,745.88	$571.66	$1,082.15	$1,765.10	$115.04	$245.51	$342.04
0.001167749	$14,956.20	$4,042.52	$6,732.70	$620.98	$1,052.19	$1,852.83	$106.20	$250.34	$298.44
0.001153038	$15,277.36	$4,259.58	$6,767.03	$553.09	$1,076.18	$1,905.78	$129.63	$255.97	$330.11
0.001167011	$15,657.81	$4,424.24	$6,968.59	$493.72	$1,141.67	$1,912.59	$118.20	$253.06	$345.74
0.001083293	$15,654.36	$4,337.28	$7,124.91	$614.59	$1,075.62	$1,838.10	$114.36	$244.07	$305.43
0.001079431	$16,575.90	$4,648.99	$7,273.32	$745.78	$1,163.29	$1,970.11	$141.71	$268.64	$364.08
0.001052960	$16,712.54	$4,630.16	$7,486.20	$643.61	$1,076.71	$2,148.27	$110.78	$257.69	$359.11
0.000983805	$16,971.46	$4,591.31	$7,774.90	$682.35	$1,145.76	$2,017.86	$119.13	$259.87	$380.29
0.000982034	$17,422.58	$5,069.57	$7,736.77	$706.26	$1,097.97	$2,068.44	$115.57	$252.00	$376.00
0.000936546	$17,832.90	$5,244.93	$7,977.27	$664.83	$1,126.32	$2,015.45	$136.10	$265.50	$402.49
0.000900186	$18,425.70	$5,416.92	$8,158.30	$635.03	$1,202.36	$2,169.10	$154.75	$258.88	$430.36
0.000871648	$18,515.59	$5,356.79	$8,188.03	$701.84	$1,235.57	$2,153.33	$166.32	$251.68	$462.02
0.000835755	$19,080.12	$5,685.28	$8,502.29	$657.47	$1,213.61	$2,185.51	$156.35	$257.28	$422.32
0.000814918	$19,216.88	$5,582.25	$8,600.19	$725.29	$1,237.39	$2,185.50	$173.48	$263.48	$449.31
0.000801879	$19,481.84	$5,856.33	$8,442.54	$778.53	$1,200.53	$2,330.52	$168.23	$267.24	$437.93
0.000794056	$20,217.03	$6,424.61	$8,669.94	$790.44	$1,214.60	$2,228.66	$182.67	$262.73	$443.38
0.000763624	$20,371.55	$6,305.59	$8,812.88	$761.36	$1,237.68	$2,381.87	$185.24	$261.98	$424.94
0.000759639	$20,366.01	$6,352.60	$8,714.69	$853.31	$1,245.35	$2,343.63	$154.49	$250.20	$451.74
0.000725320	$20,953.20	$6,528.26	$9,047.33	$818.96	$1,236.28	$2,470.63	$159.65	$254.68	$437.40
0.000723696	$21,282.76	$6,998.19	$9,121.50	$723.27	$1,219.91	$2,339.06	$194.69	$253.35	$432.79
0.001323279	$21,497.66	$6,789.51	$9,303.70	$769.48	$1,293.90	$2,395.30	$198.49	$275.71	$471.57
0.002369104	$22,629.11	$7,376.26	$9,649.26	$767.44	$1,301.59	$2,554.45	$215.45	$269.06	$495.59
0.003183898	$24,094.39	$7,828.61	$10,393.11	$885.58	$1,301.64	$2,658.84	$208.85	$259.11	$558.65
0.003495646	$26,176.69	$8,921.01	$10,813.23	$1,014.69	$1,349.75	$2,939.89	$282.64	$259.93	$595.56
0.003566030	$29,016.61	$10,626.03	$11,234.12	$1,078.17	$1,410.70	$3,330.42	$389.77	$261.16	$686.24
0.003295022	$32,417.87	$12,541.12	$12,265.33	$1,197.84	$1,393.25	$3,506.17	$435.04	$263.76	$815.35
0.002955500	$36,948.44	$14,667.94	$13,736.54	$1,432.77	$1,487.00	$3,872.89	$593.17	$269.49	$888.63
0.002728652	$39,286.29	$16,134.16	$14,148.46	$1,446.34	$1,479.66	$4,105.82	$842.83	$264.76	$864.26
0.002276382	$45,249.27	$18,699.30	$16,340.23	$1,718.77	$1,619.64	$4,658.21	$974.31	$270.60	$968.21
0.001862440	$53,810.94	$23,543.90	$18,178.99	$2,002.96	$1,680.68	$5,693.24	$1,199.14	$285.87	$1,226.16
0.001552095	$60,484.82	$27,424.52	$20,500.02	$2,455.08	$1,675.77	$5,574.79	$1,371.72	$286.05	$1,196.86
0.001279882	$70,070.11	$32,936.41	$23,281.55	$2,544.99	$2,046.23	$5,490.72	$1,838.59	$273.78	$1,657.83
0.001058446	$82,827.13	$39,571.00	$27,075.61	$2,953.61	$1,983.37	$6,928.04	$2,142.36	$297.23	$1,875.92
0.000851131	$92,260.62	$45,185.66	$29,990.79	$3,509.02	$2,034.83	$7,227.27	$1,993.70	$273.82	$2,045.53
0.000668245	$107,367.41	$53,475.92	$33,983.66	$4,476.16	$1,954.21	$8,798.40	$2,317.99	$282.01	$2,079.05
0.000558572	$119,193.80	$58,464.97	$40,635.74	$3,856.81	$2,171.58	$8,370.60	$2,605.95	$277.03	$2,811.13
0.000462996	$135,783.08	$69,247.90	$43,082.57	$5,104.64	$2,307.32	$9,297.09	$3,508.70	$313.79	$2,921.07
0.000407447	$148,234.40	$72,143.63	$49,712.73	$6,713.21	$2,220.07	$10,665.76	$3,866.53	$320.62	$2,591.85
0.000342622	$169,644.87	$82,436.32	$60,103.61	$5,418.83	$2,321.26	$12,111.74	$2,777.78	$334.09	$4,141.25
0.000272385	$189,096.50	$95,194.23	$62,482.03	$6,036.94	$2,524.26	$13,477.31	$4,924.55	$342.98	$4,114.20
0.000242421	$208,129.63	$101,349.47	$70,807.28	$8,520.93	$2,691.76	$15,003.67	$6,314.04	$308.78	$3,133.70

0.000208373	$230,612.57	$110,606.20	$85,768.44	$6,451.03	$3,105.21	$13,341.21	$6,557.44	$356.22	$4,426.83
0.000192185	$250,432.43	$121,444.24	$92,498.20	$7,765.73	$2,672.57	$17,271.40	$5,567.11	$327.12	$2,886.07
0.000132601	$271,296.87	$131,709.28	$108,674.45	$6,056.00	$3,028.79	$10,851.57	$7,101.48	$355.76	$3,519.53
0.000121481	$289,117.29	$131,735.51	$115,325.45	$15,740.50	$3,238.71	$10,881.71	$7,384.60	$397.11	$4,413.70
0.000105466	$318,432.44	$147,981.46	$123,325.81	$12,759.07	$3,192.11	$15,684.52	$9,897.11	$380.57	$5,211.79
0.000079831	$337,089.13	$175,129.23	$110,086.41	$12,118.30	$3,325.88	$13,738.69	$16,698.94	$350.31	$5,641.37
0.000071737	$352,782.87	$183,539.05	$121,122.00	$13,755.69	$3,177.67	$12,678.18	$11,125.00	$346.70	$7,038.59
0.000058625	$381,374.01	$188,205.65	$135,396.00	$20,137.54	$3,002.20	$14,829.78	$11,452.69	$293.09	$8,057.05
0.000051097	$417,557.30	$228,830.15	$135,747.55	$23,370.77	$3,711.08	$11,430.32	$11,218.31	$345.71	$2,903.41
0.000035992	$425,571.12	$236,116.75	$132,130.50	$15,632.62	$5,278.81	$19,192.32	$10,863.01	$279.07	$6,078.03
0.000034491	$458,506.28	$284,725.33	$124,670.24	$13,365.63	$2,726.10	$11,766.80	$16,835.97	$350.06	$4,066.14
0.000056952	$476,732.22	$279,497.36	$133,491.50	$21,556.81	$3,199.06	$14,225.14	$13,866.39	$419.33	$10,476.61
0.000047382	$546,273.61	$299,468.30	$179,773.56	$14,325.16	$3,573.77	$23,770.06	$16,642.55	$322.12	$8,398.09
0.000028931	$609,310.63	$349,397.20	$171,798.68	$15,227.80	$2,828.17	$33,284.61	$28,167.48	$393.46	$8,213.22
0.000025389	$623,910.18	$344,492.54	$188,416.74	$15,167.43	$2,272.50	$18,321.75	$41,881.79	$259.41	$13,098.02
0.000019238	$649,028.23	$382,066.95	$167,413.98	$40,091.92	$5,302.07	$23,179.52	$25,830.50	$399.18	$4,744.11
0.000014367	$747,256.23	$478,601.47	$137,975.07	$12,826.01	$5,758.61	$16,863.08	$55,723.93	$574.26	$38,933.81
0.000016360	$782,467.73	$490,597.48	$171,153.82	$34,875.95	$2,251.12	$12,706.83	$58,482.17	$360.11	$12,040.24
0.000009004	$866,880.62	$512,555.92	$276,484.45	$21,950.13	$3,026.75	$12,900.05	$18,993.19	$408.47	$20,561.66
0.000008856	$853,597.71	$573,187.58	$209,530.75	$0.00	$3,311.63	$3,711.21	$34,231.26	$444.72	$29,180.56
0.000007134	$939,036.19	$706,647.18	$197,236.29	$0.00	$2,943.17	$12,947.33	$3,124.25	$638.34	$15,499.62
0.000043028	$1,400,272.78	$1,096,444.10	$168,619.78	$18,847.41	$3,089.85	$7,651.22	$68,566.41	$439.33	$36,614.68

Table 8 – Medical Utilization Dampening

					Utilization Dampening by MSC						
Copay or Coinsurance	**Medical Combined with Rx**	**Deductible**	**Coinsurance**	**Copay**	**Inpatient**	**Outpatient**	**PCP**	**ER**	**SCP**	**Other**	**Preventive Care**
Coinsurance	Not Combined	0	0.6	0	0.909	0.909	1.161	0.959	1.262	0.874	1.000
Coinsurance	Not Combined	0	0.7	0	0.933	0.952	1.209	0.998	1.401	0.977	1.000
Coinsurance	Not Combined	0	0.8	0	1.029	1.039	1.211	1.012	1.407	1.080	1.000
Coinsurance	Not Combined	0	0.9	0	1.090	1.099	1.211	1.032	1.413	1.192	1.000
Coinsurance	Not Combined	0	1	0	1.172	1.179	1.211	1.072	1.413	1.285	1.000
Coinsurance	Not Combined	500	0.6	0	0.904	0.886	0.999	0.949	0.820	0.905	1.000
Coinsurance	Not Combined	500	0.7	0	0.933	0.951	1.084	0.973	0.986	0.987	1.000
Coinsurance	Not Combined	500	0.8	0	1.002	0.991	1.154	0.995	1.178	1.047	1.000
Coinsurance	Not Combined	500	0.9	0	1.053	1.042	1.198	1.010	1.300	1.108	1.000
Coinsurance	Not Combined	500	1	0	1.129	1.109	1.211	1.068	1.413	1.285	1.000
Coinsurance	Not Combined	1000	0.6	0	0.904	0.886	0.989	0.947	0.808	0.910	1.000
Coinsurance	Not Combined	1000	0.7	0	0.922	0.909	1.014	0.966	0.895	0.929	1.000
Coinsurance	Not Combined	1000	0.8	0	0.979	0.959	1.049	0.980	0.990	0.993	1.000
Coinsurance	Not Combined	1000	0.9	0	1.032	1.006	1.119	0.994	1.107	1.065	1.000
Coinsurance	Not Combined	1000	1	0	1.101	1.054	1.211	1.013	1.136	1.285	1.000
Coinsurance	Not Combined	1500	0.6	0	0.882	0.867	0.953	0.942	0.808	0.887	1.000
Coinsurance	Not Combined	1500	0.7	0	0.891	0.874	0.956	0.950	0.836	0.894	1.000
Coinsurance	Not Combined	1500	0.8	0	0.953	0.927	1.003	0.972	0.914	0.963	1.000

Coinsurance	Not Combined	1500	0.9	0	0.983	0.972	1.044	0.993	1.029	1.023	1.000
Coinsurance	Not Combined	1500	1	0	1.077	1.040	1.211	0.999	1.072	1.285	1.000
Coinsurance	Not Combined	2000	0.6	0	0.882	0.842	0.953	0.907	0.808	0.883	1.000
Coinsurance	Not Combined	2000	0.7	0	0.891	0.872	0.956	0.946	0.831	0.819	1.000
Coinsurance	Not Combined	2000	0.8	0	0.920	0.898	0.984	0.961	0.854	0.924	1.000
Coinsurance	Not Combined	2000	0.9	0	0.983	0.962	1.019	0.985	0.976	1.003	1.000
Coinsurance	Not Combined	2000	1	0	1.041	0.990	1.211	0.999	0.997	1.284	1.000
Coinsurance	Not Combined	2500	0.6	0	0.811	0.793	0.909	0.907	0.807	0.798	1.000
Coinsurance	Not Combined	2500	0.7	0	0.891	0.871	0.923	0.946	0.819	0.873	1.000
Coinsurance	Not Combined	2500	0.8	0	0.920	0.897	0.984	0.961	0.846	0.906	1.000
Coinsurance	Not Combined	2500	0.9	0	0.981	0.962	1.000	0.981	0.933	0.965	1.000
Coinsurance	Not Combined	2500	1	0	1.035	0.982	1.211	0.999	0.997	1.282	1.000
Coinsurance	Not Combined	3000	0.6	0	0.811	0.793	0.883	0.907	0.645	0.843	1.000
Coinsurance	Not Combined	3000	0.7	0	0.869	0.846	0.923	0.939	0.747	0.863	1.000
Coinsurance	Not Combined	3000	0.8	0	0.920	0.897	0.984	0.961	0.846	0.957	1.000
Coinsurance	Not Combined	3000	0.9	0	0.959	0.962	1.000	0.981	0.933	1.012	1.000
Coinsurance	Not Combined	3000	1	0	1.010	0.962	1.211	0.999	0.996	1.283	1.000
Coinsurance	Not Combined	4000	0.6	0	0.811	0.793	0.852	0.907	0.645	0.697	1.000
Coinsurance	Not Combined	4000	0.7	0	0.869	0.846	0.923	0.939	0.738	0.854	1.000
Coinsurance	Not Combined	4000	0.8	0	0.920	0.897	0.984	0.961	0.845	0.936	1.000
Coinsurance	Not Combined	4000	0.9	0	0.959	0.962	1.000	0.981	0.933	0.990	1.000
Coinsurance	Not Combined	4000	1	0	0.959	0.962	1.211	0.999	0.996	1.275	1.000
Copay	Not Combined	0	0	0	1.200	1.218	1.037	1.071	1.183	1.000	1.000
Copay	Not Combined	0	0	5	1.195	1.218	1.032	1.069	1.171	1.000	1.000
Copay	Not Combined	0	0	10	1.190	1.218	1.026	1.068	1.159	1.000	1.000
Copay	Not Combined	0	0	15	1.186	1.218	1.021	1.067	1.147	1.000	1.000
Copay	Not Combined	0	0	20	1.181	1.202	1.016	1.065	1.135	1.000	1.000
Copay	Not Combined	0	0	25	1.171	1.202	1.007	1.065	1.117	1.000	1.000
Copay	Not Combined	0	0	30	1.161	1.202	0.997	1.065	1.098	1.000	1.000
Copay	Not Combined	0	0	35	1.151	1.202	0.986	1.063	1.083	1.000	1.000
Copay	Not Combined	0	0	40	1.141	1.202	0.974	1.059	1.068	1.000	1.000
Copay	Not Combined	0	0	45	1.140	1.202	0.965	1.051	1.051	1.000	1.000
Copay	Not Combined	0	0	50	1.139	1.169	0.956	1.042	1.034	1.000	1.000
Copay	Not Combined	0	0	60	1.124	1.152	0.929	1.038	0.991	1.000	1.000
Copay	Not Combined	0	0	70	1.109	1.136	0.907	1.034	0.958	1.000	1.000
Copay	Not Combined	0	0	80	1.080	1.090	0.899	1.030	0.926	1.000	1.000
Copay	Not Combined	0	0	90	1.070	1.060	0.868	1.030	0.878	1.000	1.000
Copay	Not Combined	0	0	100	1.064	1.049	0.857	1.025	0.836	1.000	1.000
Copay	Not Combined	0	0	150	1.062	1.030	0.828	1.024	0.808	1.000	1.000
Copay	Not Combined	0	0	200	1.061	1.011	0.808	1.010	0.787	1.000	1.000
Coinsurance	Combined	0	0.6	0	0.863	0.863	1.103	0.911	1.199	0.786	1.000
Coinsurance	Combined	0	0.7	0	0.886	0.904	1.148	0.948	1.331	0.879	1.000
Coinsurance	Combined	0	0.8	0	0.977	0.987	1.151	0.961	1.337	0.971	1.000
Coinsurance	Combined	0	0.9	0	1.035	1.044	1.151	0.980	1.342	1.073	1.000
Coinsurance	Combined	0	1	0	1.114	1.120	1.151	1.019	1.343	1.156	1.000
Coinsurance	Combined	500	0.6	0	0.859	0.841	0.949	0.902	0.779	0.814	1.000
Coinsurance	Combined	500	0.7	0	0.886	0.903	1.030	0.924	0.937	0.888	1.000
Coinsurance	Combined	500	0.8	0	0.952	0.941	1.096	0.945	1.119	0.942	1.000
Coinsurance	Combined	500	0.9	0	1.000	0.990	1.138	0.959	1.235	0.997	1.000
Coinsurance	Combined	500	1	0	1.073	1.054	1.151	1.015	1.343	1.156	1.000

Coinsurance	Combined	1000	0.6	0	0.859	0.841	0.940	0.900	0.767	0.819	1.000
Coinsurance	Combined	1000	0.7	0	0.876	0.864	0.964	0.917	0.850	0.836	1.000
Coinsurance	Combined	1000	0.8	0	0.930	0.912	0.997	0.931	0.941	0.893	1.000
Coinsurance	Combined	1000	0.9	0	0.981	0.956	1.063	0.944	1.051	0.958	1.000
Coinsurance	Combined	1000	1	0	1.046	1.001	1.151	0.962	1.080	1.156	1.000
Coinsurance	Combined	1500	0.6	0	0.838	0.823	0.906	0.895	0.767	0.798	1.000
Coinsurance	Combined	1500	0.7	0	0.846	0.830	0.908	0.903	0.794	0.805	1.000
Coinsurance	Combined	1500	0.8	0	0.906	0.881	0.953	0.923	0.868	0.867	1.000
Coinsurance	Combined	1500	0.9	0	0.934	0.923	0.991	0.943	0.978	0.920	1.000
Coinsurance	Combined	1500	1	0	1.023	0.988	1.151	0.949	1.019	1.156	1.000
Coinsurance	Combined	2000	0.6	0	0.838	0.800	0.905	0.861	0.767	0.795	1.000
Coinsurance	Combined	2000	0.7	0	0.846	0.828	0.908	0.899	0.789	0.737	1.000
Coinsurance	Combined	2000	0.8	0	0.874	0.853	0.935	0.913	0.812	0.831	1.000
Coinsurance	Combined	2000	0.9	0	0.934	0.914	0.968	0.935	0.927	0.903	1.000
Coinsurance	Combined	2000	1	0	0.989	0.941	1.151	0.949	0.947	1.155	1.000
Coinsurance	Combined	2500	0.6	0	0.770	0.753	0.863	0.861	0.767	0.718	1.000
Coinsurance	Combined	2500	0.7	0	0.846	0.827	0.877	0.898	0.778	0.785	1.000
Coinsurance	Combined	2500	0.8	0	0.874	0.853	0.935	0.913	0.803	0.815	1.000
Coinsurance	Combined	2500	0.9	0	0.932	0.914	0.950	0.932	0.886	0.868	1.000
Coinsurance	Combined	2500	1	0	0.984	0.933	1.151	0.949	0.947	1.154	1.000
Coinsurance	Combined	3000	0.6	0	0.770	0.753	0.839	0.861	0.612	0.758	1.000
Coinsurance	Combined	3000	0.7	0	0.825	0.804	0.877	0.892	0.710	0.777	1.000
Coinsurance	Combined	3000	0.8	0	0.874	0.853	0.935	0.913	0.803	0.861	1.000
Coinsurance	Combined	3000	0.9	0	0.911	0.914	0.950	0.932	0.886	0.910	1.000
Coinsurance	Combined	3000	1	0	0.959	0.914	1.151	0.949	0.947	1.154	1.000
Coinsurance	Combined	4000	0.6	0	0.770	0.753	0.810	0.861	0.612	0.627	1.000
Coinsurance	Combined	4000	0.7	0	0.825	0.804	0.877	0.892	0.701	0.768	1.000
Coinsurance	Combined	4000	0.8	0	0.874	0.853	0.934	0.913	0.803	0.842	1.000
Coinsurance	Combined	4000	0.9	0	0.911	0.914	0.950	0.932	0.886	0.891	1.000
Coinsurance	Combined	4000	1	0	0.911	0.914	1.151	0.949	0.947	1.147	1.000
Copay	Combined	0	0	0	1.140	1.157	0.985	1.017	1.124	1.000	1.000
Copay	Combined	0	0	5	1.135	1.157	0.980	1.016	1.113	1.000	1.000
Copay	Combined	0	0	10	1.131	1.157	0.975	1.015	1.101	1.000	1.000
Copay	Combined	0	0	15	1.127	1.157	0.970	1.013	1.090	1.000	1.000
Copay	Combined	0	0	20	1.122	1.142	0.965	1.012	1.079	1.000	1.000
Copay	Combined	0	0	25	1.113	1.142	0.956	1.012	1.061	1.000	1.000
Copay	Combined	0	0	30	1.103	1.142	0.947	1.012	1.044	1.000	1.000
Copay	Combined	0	0	35	1.093	1.142	0.937	1.010	1.029	1.000	1.000
Copay	Combined	0	0	40	1.084	1.142	0.926	1.006	1.014	1.000	1.000
Copay	Combined	0	0	45	1.083	1.142	0.917	0.998	0.998	1.000	1.000
Copay	Combined	0	0	50	1.082	1.111	0.909	0.990	0.982	1.000	1.000
Copay	Combined	0	0	60	1.068	1.095	0.883	0.986	0.941	1.000	1.000
Copay	Combined	0	0	70	1.054	1.079	0.862	0.982	0.910	1.000	1.000
Copay	Combined	0	0	80	1.026	1.036	0.854	0.978	0.879	1.000	1.000
Copay	Combined	0	0	90	1.017	1.007	0.825	0.978	0.834	1.000	1.000
Copay	Combined	0	0	100	1.011	0.997	0.814	0.974	0.794	1.000	1.000
Copay	Combined	0	0	150	1.009	0.978	0.787	0.973	0.767	1.000	1.000
Copay	Combined	0	0	200	1.008	0.960	0.767	0.959	0.748	1.000	1.000

Table 9 – Effective Deductible - Collective Adjustment

Deductible	Avg. Family Size: 2	Avg. Family Size: 3	Avg. Family Size: 4	Avg. Family Size: 5
0	1	1	1	1
50	0.635	0.441	0.352	0.352
100	0.63	0.437	0.335	0.335
150	0.633	0.437	0.334	0.334
200	0.633	0.439	0.335	0.335
300	0.635	0.441	0.338	0.338
400	0.639	0.444	0.339	0.339
500	0.644	0.447	0.342	0.342
750	0.657	0.459	0.349	0.349
1000	0.663	0.47	0.358	0.358
1500	0.688	0.489	0.369	0.369
2000	0.708	0.508	0.389	0.389
2250	0.714	0.518	0.396	0.396
2500	0.719	0.528	0.404	0.404
3000	0.731	0.54	0.421	0.421
3500	0.744	0.552	0.431	0.431
4000	0.754	0.565	0.441	0.441
4500	0.762	0.577	0.452	0.452
5000	0.772	0.588	0.463	0.463
5500	0.78	0.597	0.474	0.474
6000	0.787	0.608	0.484	0.484
6500	0.795	0.616	0.492	0.492
6850	0.8	0.625	0.502	0.502
7000	0.807	0.632	0.511	0.511
7500	0.807	0.632	0.511	0.511
8000	0.813	0.641	0.519	0.519
8500	0.818	0.648	0.527	0.527
9000	0.824	0.656	0.535	0.535
9500	0.828	0.66	0.545	0.545
10000	0.829	0.666	0.549	0.549
10500	0.833	0.674	0.559	0.559
11000	0.838	0.681	0.566	0.566
11500	0.843	0.69	0.572	0.572
12000	0.846	0.69	0.579	0.579
12500	0.851	0.7	0.584	0.584
13000	0.854	0.706	0.59	0.59
13500	0.857	0.712	0.596	0.596
14000	0.861	0.718	0.602	0.602
14500	0.864	0.723	0.607	0.607
15000	0.867	0.727	0.613	0.613
17000	0.879	0.744	0.634	0.634

20000	0.896	0.767	0.661	0.661

Table 10 – Effective OOP Maximum - Collective Adjustment

OOP Max.	Avg. Family Size: 2	Avg. Family Size: 3	Avg. Family Size: 4	Avg. Family Size: 5
500	0.675	0.498	0.382	0.382
1000	0.675	0.498	0.382	0.382
1500	0.675	0.498	0.382	0.382
2000	0.700	0.520	0.404	0.404
2500	0.725	0.542	0.424	0.424
3000	0.767	0.588	0.444	0.444
4000	0.778	0.609	0.464	0.464
5000	0.784	0.612	0.484	0.484
5500	0.790	0.615	0.504	0.504
6000	0.801	0.623	0.524	0.524
6500	0.806	0.628	0.524	0.524
7000	0.811	0.632	0.524	0.524
8000	0.818	0.632	0.524	0.524
9000	0.824	0.632	0.524	0.524
10000	0.828	0.637	0.527	0.527
11000	0.836	0.644	0.537	0.537
12000	0.836	0.647	0.541	0.541
13000	0.852	0.657	0.553	0.553
14000	0.868	0.662	0.564	0.564
15000	0.890	0.672	0.572	0.572
16000	0.893	0.690	0.581	0.581
17000	0.914	0.700	0.595	0.595
18000	0.928	0.711	0.601	0.601
19000	0.931	0.716	0.608	0.608
20000	0.950	0.726	0.616	0.616
25000	1.000	0.785	0.649	0.649
30000	1.000	0.819	0.690	0.690
35000	1.000	0.945	0.875	0.875
40000	1.000	0.973	0.905	0.905
45000	1.000	1.000	0.931	0.931
50000	1.000	1.000	0.962	0.962
Unlimited	1.000	1.000	1.000	1.000

Table 11 – Community Rate Loads

Category	Load	Detail
Modular Medical Management	1.013 to 1.023	Basic Medical Management

	0.973 to 0.993	Buy-up Medical Management
One Guide Adjustment	0.995	
Gatekeeper Credit	0.99	
CarryOver Deductible Adjustment		**Deductible**
	1	0
	1.013	250
	1.019	500
	1.023	750
	1.030	1000
Consumerism Adjustment	0.985	
Breast Pump Supplies	1.0005	Covered at 100%
	1.0000	Covered at Deductible/Coinsurance
	0.998	Not Covered
Criteria-Based Network Adjustment	0.82	Minimum
	1.00	Maximum
Cigna Pathwell Specialty	0.97	Minimum
	1.01	Maximum
Pharmacy Indicators	Pharmacy indicators may be used to perform additional risk assessment of the group	
	0.850	Minimum
	1.070	Maximum
Improved Affordability for Integration		**Integrated Product**
	0.990	Dental
	0.995	Disability
	1.015	Pharmacy Carve-out
	0.985 to 1.000	Behavioral

Table 11 – Community Rate Loads (Continued)

ER/UC Steerage Adjustment

Using the applicable copay and/or coinsurance per the plan design and the average steerable visit cost below, calculate the average actual visit cost to a member for an ER visit and Urgent Care facility visit. Look up the load on the table based on visit cost differential and the Effective ER deductible from Step 2.9. No load is applied if Urgent Care is subject to the deductible or if the calculated Urgent Care facility visit cost is $0.

Average Steerable visit cost	
ER	1150
Urgent Care	180

	Effective ER Deductible				
Visit Cost Difference	**0**	**500**	**1000**	**3000**	**6000**
0	1.0000	0.9987	0.9973	0.9933	0.9920
100	0.9987	0.9971	0.9957	0.9931	0.9920
200	0.9973	0.9957	0.9944	0.9928	0.9920

300	0.9960	0.9947	0.9933	0.9925	0.9920
400	0.9947	0.9936	0.9925	0.9923	0.9920
500	0.9933	0.9927	0.9920	0.9920	0.9920

Medical Specialty Drugs Steerage Adjustment

The following adjustments apply for plan designs where the deductible applies to medical specialty drugs administered in outpatient facilities, the deductible does not apply to medical specialty drugs administered in either (or both of) the home or at a physician's office, and the member coinsurance for those services is greater than 0%.

	Deductible Waiver by Place of Administration		
Deductible	**Physician's office**	**Home**	**Both Home and Physician's Office**
0	1	1	1
1000	0.9997	0.9999	0.9996
2000	0.9994	0.9998	0.9992
3000	0.9991	0.9997	0.9988
4000	0.9988	0.9996	0.9984
5000	0.9985	0.9995	0.9980

Independent Lab Steerage Adjustment

The following adjustments apply for plan designs where the deductible does not apply to independent lab facility services, the deductible does apply to either (or both of) physician's office lab services or outpatient facility lab services, and the member coinsurance for those services is greater than 0%.

	Deductible Waiver by Place of Service		
Deductible	**Outpatient Facility**	**Physician's Office**	**Both OP Facility and Physician's Office**
0	1.0000	1.0000	1.0000
1000	0.9998	0.9998	0.9996
2000	0.9996	0.9996	0.9992
3000	0.9994	0.9994	0.9988
4000	0.9992	0.9992	0.9984
5000	0.9990	0.9990	0.9980

Table 12 – Medical OON Program Savings Factors

		Factor	
	Percent	**Stacked**	**Unstacked**
Medicare	0.80	1.932	0.986
	0.90	1.991	1.147
	0.95	2.019	1.221
	1.00	2.046	1.293
	1.10	2.099	1.427
	1.15	2.124	1.491
	1.20	2.149	1.552
	1.25	2.174	1.611
	1.30	2.198	1.669
	1.35	2.221	1.725
	1.40	2.245	1.780
	1.50	2.290	1.885
	1.75	2.400	2.127
	1.80	2.421	2.173

	1.90	2.464	2.262
	2.00	2.505	2.348
	2.25	2.608	2.552
	2.30	2.628	2.591
	2.50	2.708	2.743
	2.75	2.807	2.925
	2.90	2.866	3.029
	3.00	2.905	3.097
	3.25	3.003	3.263
	4.00	3.294	3.727
	5.00	3.685	4.293
Usual and Customary (Percentile)	0.70	3.042	3.383
	0.75	3.083	3.591
	0.80	3.149	3.847
	0.85	3.257	4.136
	0.90	3.436	4.427
	0.95	3.738	4.683
	1.00	4.247	4.884

Table 13 – Industry Load

Industry	Minimum	Maximum	Median
Agriculture	0.875	1.075	0.975
Mining	0.950	1.125	1.075
Construction	0.900	1.125	0.988
Manufacturing	0.825	1.075	0.950
Transportation, Communication, & Utilities	0.800	1.100	1.000
Wholesale Trade	0.875	1.050	0.938
Retail Trade	0.850	1.100	0.975
Finance, Insurance and Real Estate	0.900	1.050	0.975
Services	0.850	1.100	0.975
Public Administration	0.900	1.050	0.975

Table 14 – Medical Demographic Factors

	Male			Female			MT and MN Unisex
Age Band	Employee	Spouse	Child	Employee	Spouse	Child	All
00 - 19	0.560	0.560	0.560	0.528	0.528	0.528	0.544
20 - 24	0.403	0.448	0.536	0.724	1.353	0.771	0.659
25 - 29	0.433	0.438	0.623	0.910	1.451	0.890	0.769
30 - 34	0.500	0.528	0.581	1.205	1.460	1.606	0.843
35 - 39	0.575	0.707	0.778	1.272	1.293	1.422	0.861
40 - 44	0.753	0.953	1.049	1.283	1.283	1.411	0.957
45 - 49	0.938	1.203	1.324	1.394	1.497	1.647	1.107
50 - 54	1.256	1.593	1.752	1.601	1.746	1.921	1.331
55 - 59	1.737	2.007	2.208	1.759	1.896	2.086	1.596
60 - 64	2.276	2.772	3.050	2.113	2.307	2.537	1.942
65 - 69	3.766	3.766	4.142	2.895	2.895	3.184	3.330
70+	4.368	4.368	4.805	3.377	3.377	3.715	3.873

Table 15 – Demographic Aging Factor

Factor
0.004

Table 16 – Infertility Rider Demographic Factors

Age Band	Male	Female	Unisex
00 - 19	0.000	0.000	0.000
20 - 24	0.000	0.600	0.297
25 - 29	0.072	3.432	1.789
30 - 34	0.234	8.046	4.294
35 - 39	0.518	7.278	4.010
40 - 44	0.170	2.635	1.434
45 - 49	0.095	0.530	0.319
50 - 54	0.037	0.043	0.040
55 - 59	0.026	0.018	0.022
60 - 64	0.000	0.009	0.005
65 - 69	0.000	0.000	0.000
70+	0.000	0.000	0.000

Table 17 – Health Management Program Savings

Health Management Program	Savings
Your Health First	-1.00%
Healthy Pregnancies, Healthy Babies	-$0.36
Comprehensive Oncology	-$0.20
Personal Health Team – Non-CCF	-$5.04
Personal Health Team – CCF	-$2.19
Health-Advisor	-$3.94

Table 18 – Medical Riders

Rider	Methodology
Bariatric Surgery	1.58685 for lifetime maximums which are not unlimited 2.31105 for unlimited coverage
Durable Medical Equipment (DME)	3.23322 base PMPM
Durable Medical Equipment OON Buy Up	IN PMPM multiplied by the POS Load
External Prosthetic Appliances (EPA)	1.01912 base PMPM
External Prosthetic Appliances OON Buy Up	IN PMPM multiplied by the POS Load
DME and EPA Combined	4.25233 Base PMPM
DME and EPA Combined OON Buy Up	IN PMPM multiplied by the POS Load
Routine Foot Disorders Buy Up	1.35111 for a maximum less than $1000 1.58954 for a maximum $1000 or greater
Routine Foot Disorders OON Buy Up	IN PMPM multiplied by the POS Load
Organ Transplants OON	0.31791 base PMPM
Home Health Care	-1.65313 when annual maximum days are set to zero. Slope of 0.02505 per day. 1.79619 cap on coverage.
Infertility Treatment – Buy Up #1	2.6625 base PMPM
Infertility Treatment – Buy Up #1 OON	IN PMPM multiplied by the POS Load
Infertility Treatment – Buy Up #2	$\text{Base Cost PMPM} = 4.66 \times \left[\frac{\text{Max}}{57896.14}\right]^{0.1}$ 6.16 cap on coverage
Infertility Treatment – Buy Up #2 OON	IN PMPM multiplied by the POS Load
Infertility Only	Difference between the cost of Infertility Treatment Buy Up #2 and Buy Up #1
Infertility Only OON	IN PMPM multiplied by the POS Load
Complex Psych Program Savings	-0.23843 base PMPM
TMJ	0.49276 base PMPM

Rider	Methodology
Narcotics Therapy Program Savings	-0.22388 base PMPM
Alternative Care (Acupuncture, Naturopathy, Massage)	Naturopathy and Acupuncture are available with or without massage at $300 or $600 limits. 2.07436 – Without massage, $300 limit. 3.02808 – Without massage, $600 limit 2.39226 – With massage, $300 limit 4.45867 – With massage, $600 limit
Acupuncture	This doesn't apply if an Alternative Care election is made. 0 – Less than 10 visits 0.6225 – 10 to 11 visits 0.7471 – 12 to 14 visits 0.8871 – 15 to 19 visits 1.2063 – For 20 or more visits.
Family Planning Preventive Care Exemption	Apply a factor of 0.96 to the preventive care base rate in Step 2.1.
HSA Preventive Care Buy Up	0.95 base PMPM
Embarc Benefit Protection	Cap adj: $0.69 PMPM FFS adj: -$0.34 PMPM

The following therapies riders use curves based on the number of visits. One slope (PMPM per visit) applies up to some number of visits ("Breakpoint") while another slope applies past that number of visits.

For example, if Speech Therapy is offered with a 30 day limit (with a limit past the breakpoint), then the final cost would be:

$$\text{ST PMPM} = [\text{1st Slope}] \times 20 + [\text{2nd Slope}] \times 10 = 0.007225 \times 20 + 0.00181 \times 10 = 0.1626$$

If Cardiac and Pulmonary Rehab is included with these benefits, it does not have a pricing impact.

Therapy	1st slope	Breakpoint	2nd slope	Cap
Speech Therapy (ST)	0.00723	20 days	0.00181	0.27095
Outpatient Speech, Hearing, and Occupational Therapy (OSHOT)	0.01445	20 days	0.00361	0.54189
Chiropractic Therapy (Chiro)	0.07225	60 days	0.01927	4.91312
Physical Therapy (PT)	0.13459	20 days	0.0316	4.58765
PT and Occupational Therapy (OT)	0.14182	20 days	0.0334	4.81704
PT and OSHOT	0.14904	20 days	0.03521	5.12954
PT, OSHOT, and Chiro	0.18335	30 days	0.0757	10.04267

The following riders are not standardly offered but can be requested. If elected, they are multiplicative adjustments applied to total expected medical and pharmacy claims as calculated in Step 6 and Step 7.22. If the coverage is mandated, then the adjustment is already embedded in the rating area factor and does not apply separately.

Hearing Aids	1.001
Wigs	1.000
Varicose Veins	1.001
Macromastia	1.001
Abdominoplasty	1.000
Massage Therapy	1.002
Cryopreservation	1.000

Rider	Methodology
Skilled Nursing	1.001

Table 19 – Multiple Offering Load – Medical Load

Plan Cost		Medical Load
Lower Bound	Upper Bound	
0.0%	2.5%	1.00
2.5%	7.5%	1.005
7.5%	12.5%	1.010
12.5%	17.5%	1.015
17.5%	100.0%	1.020
The multiple offering load does not apply for Tennessee LocalPlus when offered with OAP or PPO		

Appendix C: Medical Tables by Rating Area

The following tables include the rating area product: Open Access Plus (OAP), Network (NWK), LocalPlus (LCP) and Preferred Provider Organization (PPO)/Indemnity.

Table 20 – Medical Area Factors

Area Description	Rating Area	Product	Area Factor
VT, VERMONT	VTNWK1	NWK	0.87
VT, VERMONT	VTOAP1	OAP	0.87
VT, VERMONT	VTPPO1	PPO	0.9

Table 21 – Medical Area Factor Summary

State	Minimum Area Factor	Maximum Area Factor		State	Minimum Area Factor	Maximum Area Factor
AK	1.74	1.74		NC	0.81	1.09
AL	0.63	0.89		ND	1.16	1.16
AR	0.68	0.85		NE	1.01	1.18
AZ	0.61	1.12		NH	0.93	1.10
CA*	0.00	0.00		NJ	0.71	1.01
CO	0.68	1.19		NM	0.73	1.28
CT	0.93	1.20		NV	0.75	0.94
DC	0.66	0.80		NY	0.64	1.28
DE	0.88	0.88		OH	0.75	1.19
FL	0.78	1.50		OK	0.83	0.96
GA	0.65	1.26		OR	0.78	1.07
HI	0.66	0.66		PA	0.72	1.09
IA	1.08	1.22		PR	0.76	0.76
ID	1.07	1.09		RI	0.68	0.76
IL	0.63	1.37		SC	0.85	1.13
IN	0.79	1.41		SD	1.38	1.38
KS	0.74	1.06		TN	0.60	1.15
KY	0.80	1.27		TX	0.80	1.35
LA	0.85	0.96		UT	0.68	0.98
MA	0.70	0.93		VA	0.69	1.15
MD	0.63	0.79		VI	0.67	0.76
ME	0.86	1.04		VT	0.87	0.90
MI	0.86	1.14		WA	0.77	1.01
MN	0.87	1.17		WI	1.10	1.48
MO	0.75	1.28		WV	0.89	1.23
MS	0.68	0.97		WY	1.05	1.05
MT	0.91	0.91				
*The low area factor for certain CA NWK rating areas applies to the FFS portion of the rate, while the capitated portion is calculated separately and added to the total medical rate.						

Table 22 – Medical Trend and Capitation

		In-Network Cost Trend				
Area Description	Rating Area	Product	2020/2019	2021/2020	2022/2021	2023+/2022
VT, VERMONT	VTNWK1	NWK	9.41%	10.49%	6.92%	7.58%
VT, VERMONT	VTOAP1	OAP	9.41%	10.49%	6.92%	7.58%
VT, VERMONT	VTPPO1	PPO	9.41%	10.49%	6.92%	7.58%
OON Cost Trend is 7.2% for 2020/2019, 7.1% for 2021/2020, 8.95% for 2022/2021, and 5.80% for 2023+/2022 for all rating areas						

Table 23 – Medical Trend Summary

	2020/2019		2021/2020		2022/2021		2023+/2022	
State	Minimum	Maximum	Minimum	Maximum	Minimum	Maximum	Minimum	Maximum
AK	3.43%	3.43%	10.09%	10.09%	6.91%	6.91%	6.68%	6.68%
AL	5.32%	7.42%	7.23%	9.42%	5.27%	12.92%	3.85%	9.68%
AR	2.94%	7.11%	6.16%	8.48%	4.04%	6.60%	4.66%	6.03%
AZ	6.54%	8.38%	8.20%	9.24%	0.23%	7.00%	4.96%	6.67%
CA	4.02%	9.92%	7.24%	10.39%	3.57%	7.15%	4.05%	7.13%
CO	2.59%	8.39%	6.79%	10.01%	3.64%	6.73%	4.83%	6.41%
CT	6.35%	7.68%	9.02%	9.50%	5.31%	5.73%	5.60%	6.30%
DC	7.11%	7.26%	9.01%	9.16%	3.31%	6.05%	6.03%	6.18%
DE	7.98%	7.98%	9.40%	9.40%	5.32%	5.32%	6.08%	6.08%
FL	6.60%	10.76%	6.54%	11.98%	-1.54%	7.78%	4.62%	6.86%
GA	6.10%	11.65%	7.58%	13.87%	4.98%	13.39%	5.49%	10.10%
HI	6.53%	6.53%	9.19%	9.19%	5.73%	5.73%	5.82%	5.82%
IA	6.95%	6.95%	9.27%	9.31%	5.98%	6.83%	6.20%	6.61%
ID	6.53%	6.53%	9.30%	9.34%	6.48%	6.76%	5.85%	5.96%
IL	6.51%	8.53%	5.71%	12.37%	0.48%	8.44%	3.54%	6.94%
IN	5.27%	9.23%	6.78%	10.94%	-2.98%	7.81%	3.16%	7.32%
KS	5.10%	9.01%	7.68%	10.97%	-3.17%	8.08%	5.25%	7.98%
KY	6.39%	8.10%	7.69%	10.94%	4.92%	7.80%	4.63%	7.32%
LA	5.85%	7.03%	7.91%	8.85%	5.25%	8.28%	4.77%	7.42%
MA	7.45%	8.05%	8.20%	10.16%	4.71%	5.84%	4.97%	6.69%
MD	6.71%	7.76%	8.61%	9.36%	4.86%	6.95%	5.49%	6.52%
ME	8.10%	8.68%	8.86%	10.59%	6.38%	7.05%	6.50%	7.43%
MI	4.83%	10.03%	-7.03%	15.46%	6.10%	6.63%	6.21%	6.45%
MN	9.00%	9.00%	9.23%	9.23%	5.75%	6.60%	6.36%	6.43%
MO	6.71%	8.48%	8.58%	12.97%	-2.26%	9.70%	5.76%	9.97%
MS	1.59%	7.50%	7.38%	9.68%	5.41%	7.33%	4.69%	6.07%
MT	6.53%	6.53%	9.36%	9.36%	6.35%	6.35%	5.90%	5.90%
NC	6.44%	7.89%	8.01%	9.06%	4.89%	6.51%	4.55%	6.30%
ND	6.95%	6.95%	9.30%	9.30%	6.75%	6.75%	6.31%	6.31%
NE	6.95%	6.95%	9.20%	9.29%	5.94%	6.77%	6.12%	6.37%
NH	7.19%	8.15%	9.26%	9.71%	5.80%	6.00%	6.00%	6.58%
NJ	5.08%	7.11%	7.65%	8.71%	5.14%	6.37%	5.27%	6.48%
NM	6.22%	8.38%	7.85%	9.82%	4.77%	7.55%	5.10%	6.59%
NV	5.23%	7.77%	8.04%	9.42%	4.08%	4.52%	3.55%	4.10%
NY	4.50%	7.09%	8.78%	10.70%	4.42%	7.32%	5.38%	6.99%
OH	6.52%	8.62%	3.87%	10.30%	5.89%	8.30%	5.68%	7.68%
OK	7.15%	8.76%	9.03%	9.71%	6.72%	6.91%	5.75%	6.51%
OR	5.91%	7.26%	8.27%	9.39%	5.13%	7.05%	4.84%	6.11%
PA	0.39%	10.23%	7.15%	10.16%	4.24%	7.25%	5.34%	7.38%
PR	5.64%	5.64%	11.54%	11.54%	7.88%	7.88%	9.12%	9.12%

RI	6.60%	6.60%	2.27%	2.27%	3.50%	3.50%	5.56%	5.56%
SC	4.66%	7.84%	7.62%	9.95%	5.38%	6.71%	4.69%	5.66%
SD	6.95%	6.95%	9.30%	9.30%	6.54%	6.54%	6.50%	6.50%
TN	2.41%	13.08%	4.01%	14.90%	5.12%	8.55%	4.31%	5.84%
TX	4.14%	9.10%	7.97%	19.24%	4.33%	10.20%	4.18%	8.44%
UT	7.29%	8.17%	8.84%	9.63%	5.37%	7.42%	5.05%	6.56%
VA	6.16%	9.44%	7.60%	10.61%	-0.22%	9.57%	4.16%	8.51%
VI	7.50%	7.50%	9.58%	9.58%	6.97%	6.97%	6.09%	6.09%
VT	9.41%	9.41%	10.49%	10.49%	6.92%	6.92%	7.58%	7.58%
WA	-0.16%	7.65%	5.85%	9.17%	3.20%	5.28%	4.90%	6.07%
WI	8.62%	9.55%	8.85%	10.99%	0.30%	6.70%	3.40%	6.22%
WV	6.95%	10.03%	9.04%	11.67%	5.73%	8.78%	5.72%	8.03%
WY	7.11%	7.11%	7.60%	7.60%	5.08%	5.08%	5.91%	5.91%
OON Cost Trend is 7.2% for 2020/2019, 7.1% for 2021/2020, 8.95% for 2022/2021, and 5.80% for 2023+/2022 for all rating areas								

Table 24 – Network Utilization Adjustment

Area Description	Rating Area	Product	Min IN Spend %	Max IN Spend %
VT, VERMONT	VTNWK1	NWK	0.97	0.99
VT, VERMONT	VTOAP1	OAP	0.97	0.99
VT, VERMONT	VTPPO1	PPO	0.97	0.99

Table 25 – Network Utilization Adjustment Summary

POS Region	Product	Min IN Spend %	Max IN Spend %
Arizona	OAP	80.56%	97.12%
Arizona	LCP	76.71%	97.12%
Carolinas	OAP	96.89%	98.82%
Colorado	LCP	95.97%	99.30%
Colorado	OAP	96.40%	99.30%
Connecticut	OAP	93.85%	98.31%
FL Orlando/Tampa	LCP	96.53%	98.90%
FL South	LCP	93.95%	97.54%
GA/SC	LCP	94.78%	97.49%
GA-X TN Outlier	LCP	97.08%	98.42%
GEORGIA-ALABAMA	OAP	94.84%	97.49%
IL Chicago	LCP	93.59%	99.05%
IL Chicago	OAP	94.88%	99.05%
KS Wichita	LCP	96.23%	98.97%
LIBERTY VALLEY	OAP	96.75%	99.13%
MA	LCP	96.56%	98.83%
Maryland/DC	OAP	94.95%	98.64%
Maryland/DC	LCP	94.95%	98.64%

MIDAMERICA	OAP	96.82%	98.97%
MIDATLANTIC	OAP	97.24%	99.66%
MID-SOUTH	OAP	97.12%	98.42%
MIDWEST	OAP	96.80%	99.46%
MOUNTAIN	OAP	95.29%	98.40%
NEW ENGLAND	OAP	97.13%	98.83%
NJ/RA-S	LCP	89.66%	98.76%
NJ/RA-S	OAP	90.62%	98.76%
NOCAL	LCP	89.80%	99.35%
NOCAL	OAP	92.85%	99.35%
NORTH FLORIDA	OAP	96.56%	98.90%
NORTH TEXAS	LCP	95.18%	97.42%
NORTH TEXAS	OAP	95.19%	97.42%
NV Las Vegas	LCP	86.68%	97.66%
NY/NJ Metro	LCP	84.86%	95.62%
NY/NJ Metro	OAP	86.02%	95.62%
PAC NW	LCP	94.24%	99.18%
PAC NW	OAP	94.59%	99.18%
SOCAL	LCP	87.66%	97.66%
SOCAL	OAP	89.43%	97.66%
SOUTH FLORIDA	OAP	93.99%	97.54%
SOUTH TEXAS	LCP	94.15%	97.63%
SOUTH TEXAS	OAP	94.24%	97.63%
St Louis/Kansas City	LCP	96.66%	98.97%
TN	LCP	97.09%	98.42%
TRI-STATE	OAP	94.33%	99.32%
USVI	OAP	94.24%	97.63%

Appendix D: Mental Health/Substance Use Disorders

Table 26 – MH/SUD: Trend and Adjustments

MH/SUD Trend	6.0%
FFS Adjustment (if applicable)	1.5%

Table 27 – MH/SUD: OAP/PPO Rates

	Proclaim Cap Rate		Facets Rate			Proclaim Cap Rate		Facets Rate	
State	**Minimum**	**Maximum**	**Minimum**	**Maximum**	**State**	**Minimum**	**Maximum**	**Minimum**	**Maximum**
AK	$20.07	$35.45	$12.02	$25.54	MT	$21.23	$37.51	$12.62	$27.13
AL	$17.14	$30.28	$3.77	$14.25	NC	$17.68	$31.23	$4.98	$16.81
AR	$16.44	$29.04	$5.42	$16.55	ND	$19.53	$34.50	$12.64	$26.00
AZ	$19.10	$33.74	$8.42	$21.38	NE	$20.09	$35.50	$9.91	$23.57
CA	$0.00	$0.00	$6.25	$21.25	NH	$22.56	$39.86	$10.80	$26.61
CO	$19.91	$35.17	$9.16	$22.67	NJ	$20.77	$36.69	$7.87	$22.57
CT	$23.39	$41.32	$13.33	$30.53	NM	$16.77	$29.63	$5.33	$16.92
DC	$19.69	$34.79	$8.74	$22.42	NV	$17.34	$30.63	$7.17	$18.87
DE	$18.83	$33.27	$4.97	$17.73	NY	$21.29	$37.62	$11.30	$26.40
FL	$18.27	$32.28	$6.44	$18.99	OH	$17.59	$31.07	$5.77	$17.71
GA	$16.66	$29.43	$4.83	$16.05	OK	$17.89	$31.60	$3.77	$14.49
GU	$22.20	$39.22	$6.25	$21.25	OR	$19.03	$33.62	$8.39	$21.27
HI	$18.72	$33.07	$11.10	$23.72	PA	$18.11	$31.98	$6.49	$18.74
IA	$18.99	$33.55	$6.98	$19.87	PR	$18.85	$33.31	$3.77	$8.28
ID	$18.96	$33.49	$11.82	$24.57	RI	$22.11	$39.06	$13.88	$29.28
IL	$20.48	$36.18	$9.76	$23.65	SC	$16.82	$29.72	$4.03	$15.38
IN	$17.91	$31.64	$10.34	$22.25	SD	$19.68	$34.76	$8.13	$21.64
KS	$17.95	$31.71	$7.29	$19.59	TN	$17.95	$31.71	$6.67	$18.78
KY	$17.04	$30.11	$8.16	$19.68	TX	$18.36	$32.43	$7.11	$19.51
LA	$17.69	$31.25	$3.77	$15.41	UT	$19.47	$34.39	$8.59	$21.88
MA	$21.34	$37.69	$11.72	$26.63	VA	$19.16	$33.85	$7.25	$20.15
MD	$20.20	$35.69	$8.53	$22.98	VI	$18.32	$32.36	$3.77	$13.72
ME	$21.66	$38.26	$10.34	$25.49	VT	$21.89	$38.67	$8.62	$23.55
MI	$18.00	$31.80	$6.29	$18.52	WA	$19.07	$33.69	$9.41	$22.34

MN	$22.65	$40.02	$21.69	$37.15	WI	$19.77	$34.92	$10.71	$24.23
MO	$17.50	$30.91	$6.12	$18.02	WV	$17.70	$31.27	$4.72	$16.69
MS	$16.73	$29.56	$4.22	$16.07	WY	$19.31	$34.11	$5.83	$18.89

Note: The rates are identical across all rating areas within the state and range from minimum to maximum depending on deductible, coinsurance, and copays.

Table 28 – MH/SUD: NWK Rates

Rider	Outpatient Copay										
Mental Health	**0**	**5**	**10**	**15**	**20**	**25**	**30**	**35**	**40**	**45**	**50**
	$36.05	$34.39	$32.80	$31.29	$29.72	$28.14	$26.56	$24.92	$23.41	$21.83	$20.25
Substance Use Disorder	**0**	**5**	**10**	**15**	**20**	**25**	**30**	**35**	**40**	**45**	**50**
	$6.83	$6.71	$6.60	$6.49	$6.37	$6.25	$6.13	$6.01	$5.89	$5.77	$5.65
Mental Health and Substance Use Disorder	**0**	**5**	**10**	**15**	**20**	**25**	**30**	**35**	**40**	**45**	**50**
	$40.62	$38.82	$37.10	$35.45	$33.73	$32.01	$30.29	$28.50	$26.85	$25.13	$23.41

Non-Standard	Base Cost
	$35.45

Appendix E: Vision Riders

Table 29 – Vision: Average Costs

		Lenses						Contact Lenses		
State	Exam	Single Vision	Bifocal	Trifocal	Lenticular	Progressive	Frames	Elective	Therapeutic	Materials
National	$163.61	$87.85	$127.54	$160.67	$215.00	$349.79	$204.56	$230.95	$596.53	$150.00
AK	$269.43	$103.50	$142.47	$158.55	$215.00	$340.52	$200.94	$173.27	$596.53	$150.00
AL	$143.28	$89.48	$106.40	$144.49	$215.00	$336.20	$190.33	$188.26	$596.53	$150.00
AR	$169.83	$77.30	$90.57	$143.28	$215.00	$287.83	$173.84	$168.95	$596.53	$150.00
AZ	$201.15	$82.75	$120.06	$149.21	$215.00	$349.83	$200.07	$226.54	$596.53	$150.00
CA	$161.22	$83.80	$125.18	$152.72	$215.00	$356.99	$202.74	$266.54	$596.53	$150.00
CO	$168.15	$93.73	$144.64	$165.08	$215.00	$370.86	$208.46	$243.03	$596.53	$150.00
CT	$195.87	$105.97	$153.51	$187.20	$215.00	$363.65	$220.23	$264.69	$596.53	$150.00
DC	$187.40	$117.63	$159.25	$173.16	$215.00	$423.71	$272.42	$302.55	$596.53	$150.00
DE	$168.51	$100.79	$135.01	$167.63	$215.00	$352.54	$196.24	$249.15	$596.53	$150.00
FL	$153.41	$83.60	$121.54	$148.86	$215.00	$363.54	$204.64	$217.51	$596.53	$150.00
GA	$159.74	$91.49	$136.32	$161.94	$215.00	$357.01	$205.25	$217.48	$596.53	$150.00
HI	$161.37	$80.93	$134.70	$175.22	$215.00	$334.81	$181.35	$220.30	$596.53	$150.00
IA	$172.45	$87.79	$143.88	$166.27	$215.00	$327.07	$198.57	$245.43	$596.53	$150.00
ID	$169.67	$86.80	$133.47	$166.87	$215.00	$322.76	$184.51	$224.43	$596.53	$150.00
IL	$144.10	$94.26	$136.50	$160.47	$215.00	$341.84	$215.74	$243.70	$596.53	$150.00
IN	$146.53	$87.20	$128.03	$157.74	$215.00	$326.71	$193.53	$218.24	$596.53	$150.00
KS	$166.59	$85.74	$122.45	$157.85	$215.00	$327.10	$189.59	$226.36	$596.53	$150.00
KY	$123.24	$91.56	$127.10	$175.28	$215.00	$316.19	$168.56	$218.63	$596.53	$150.00
LA	$161.86	$78.45	$113.97	$139.23	$215.00	$353.96	$186.91	$194.64	$596.53	$150.00
MA	$197.81	$109.74	$157.86	$175.49	$215.00	$409.24	$236.46	$246.59	$596.53	$150.00
MD	$169.81	$100.68	$147.32	$170.51	$215.00	$384.99	$222.14	$246.26	$596.53	$150.00
ME	$177.77	$88.91	$126.20	$149.52	$215.00	$347.28	$198.43	$202.89	$596.53	$150.00
MI	$112.04	$90.49	$131.03	$164.83	$215.00	$340.69	$211.08	$239.05	$596.53	$150.00
MN	$229.88	$109.11	$155.07	$176.56	$215.00	$356.38	$219.96	$230.37	$596.53	$150.00
MO	$155.78	$86.37	$121.66	$155.25	$215.00	$337.48	$188.43	$229.80	$596.53	$150.00
MS	$159.06	$68.72	$99.43	$134.07	$215.00	$263.87	$166.95	$186.51	$596.53	$150.00
MT	$152.49	$83.32	$139.01	$170.70	$215.00	$287.41	$176.48	$169.61	$596.53	$150.00
NC	$178.71	$92.29	$139.20	$170.23	$215.00	$354.79	$198.44	$240.18	$596.53	$150.00
ND	$164.70	$89.13	$141.67	$171.63	$215.00	$315.77	$186.37	$220.59	$596.53	$150.00
NE	$166.01	$85.43	$154.06	$169.74	$215.00	$355.70	$200.68	$255.19	$596.53	$150.00

NH	$176.93	$100.54	$134.17	$195.13	$215.00	$355.00	$214.36	$232.39	$596.53	$150.00
NJ	$177.57	$93.82	$143.70	$161.75	$215.00	$355.68	$219.15	$242.42	$596.53	$150.00
NM	$176.91	$81.50	$131.19	$153.73	$215.00	$347.68	$198.62	$206.71	$596.53	$150.00
NV	$171.01	$82.49	$130.05	$171.56	$215.00	$347.03	$201.13	$237.88	$596.53	$150.00
NY	$162.30	$92.27	$137.15	$167.72	$215.00	$387.65	$238.47	$249.69	$596.53	$150.00
OH	$136.72	$90.46	$131.82	$163.23	$215.00	$319.90	$194.01	$217.19	$596.53	$150.00
OK	$148.58	$75.16	$113.47	$140.62	$215.00	$295.57	$174.97	$201.40	$596.53	$150.00
OR	$204.21	$98.66	$137.05	$168.62	$215.00	$357.15	$222.76	$220.34	$596.53	$150.00
PA	$126.75	$86.96	$120.98	$157.25	$215.00	$313.56	$203.42	$226.75	$596.53	$150.00
PR	$100.23	$109.96	$87.43	$145.19	$215.00	$249.36	$225.80	$130.46	$596.53	$150.00
RI	$201.62	$92.47	$128.19	$176.71	$215.00	$330.57	$187.83	$231.65	$596.53	$150.00
SC	$163.17	$87.01	$122.93	$165.61	$215.00	$329.94	$181.22	$195.06	$596.53	$150.00
SD	$155.86	$89.20	$127.13	$203.78	$215.00	$325.34	$189.85	$216.25	$596.53	$150.00
TN	$147.24	$81.26	$111.36	$157.17	$215.00	$312.16	$189.87	$216.26	$596.53	$150.00
TX	$161.74	$84.21	$127.72	$162.15	$215.00	$394.08	$208.65	$223.14	$596.53	$150.00
UT	$162.77	$78.61	$118.55	$148.37	$215.00	$337.30	$184.30	$224.69	$596.53	$150.00
VA	$180.20	$95.66	$142.26	$170.95	$215.00	$365.99	$234.29	$269.64	$596.53	$150.00
VT	$159.84	$90.15	$141.01	$168.68	$215.00	$308.19	$195.71	$213.54	$596.53	$150.00
WA	$223.81	$101.96	$152.11	$169.82	$215.00	$356.81	$215.94	$219.58	$596.53	$150.00
WI	$148.67	$90.29	$129.96	$161.54	$215.00	$322.69	$196.77	$226.85	$596.53	$150.00
WV	$140.94	$80.13	$131.16	$134.84	$215.00	$287.42	$176.05	$204.95	$596.53	$150.00
WY	$149.74	$87.32	$127.62	$156.70	$215.00	$314.10	$180.16	$215.26	$596.53	$150.00

Table 30 – Vision: Frequency Factors

	Frequency Factor	
Service	**12 month**	**24 month**
Exam (Exam Only Plans)	1.00	0.70
Exam (Comprehensive Plans)	1.00	0.635
Lenses: Single Vision	1.00	0.78
Lenses: Bifocal	1.00	0.78
Lenses: Trifocal	1.00	0.78
Lenses: Lenticular	1.00	0.78
Lenses: Progressive	1.00	0.78
Frames	1.00	0.78
Contact Lenses: Elective	1.00	0.67
Contact Lenses: Therapeutic	1.00	0.67
Materials	1.00	0.78

Table 31 – Vision: Service Utilization

Service	Utilization
Exam (Exam Only Plans)	33.33%
Exam (Comprehensive Plans)	58.33%
Lenses: Single Vision	18.06%
Lenses: Bifocal	2.25%
Lenses: Trifocal	0.23%
Lenses: Lenticular	0.00%
Lenses: Progressive	11.23%
Frames	37.37%
Contact Lenses: Elective	12.01%
Contact Lenses: Therapeutic	0.20%
Materials	49.38%

Table 32– Vision: Trend and Adjustments

Industry Factor		Case Size Adjustment		Vision Trend
SIC Code	Factor	Number of Employees	Factor	Annual
0	0.983	Less than 50	1.20	3.00%
1000	1.016	Greater than or equal to 50	1.00	
1500	0.979			
2000	1.032			
4000	1.015			
5000	1.008			
5200	0.945			
6000	0.993			
7000	0.966			
7200	0.961			
7300	1.043			
7500	1.010			
7600	1.003			
7800	1.013			
7900	0.985			
8000	1.019			
8100	1.011			
8200	0.986			
8300	0.996			
8400	1.015			
8600	1.028			
8900	1.005			
9100	0.952			
9999	0.989			

Appendix F: General Pharmacy Tables

Table 33 – Retail AWP per Script Assumptions

Formulary	Category	Preventive Generics	Non-Preventive Generics	Preventive Preferred Brands	Non-Preventive Preferred Brands	Preventive Non-Preferred Brands	Non-Preventive Non-Preferred Brands
Advantage	All else	$108.40	$143.65	$521.17	$344.17	$408.96	$599.47
	Antihistamines	$0.00	$165.73	$0.00	$0.00	$0.00	$0.00
	Contraceptives	$0.00	$57.24	$0.00	$191.77	$0.00	$214.00
	Diet Drugs	$0.00	$46.07	$0.00	$0.00	$0.00	$776.27
	Fertility - Oral	$0.00	$107.51	$0.00	$978.77	$0.00	$798.90
	Lifestyle, drugs w/OTC options	$0.00	$452.84	$0.00	$608.62	$0.00	$590.91
	PPIs	$0.00	$206.96	$0.00	$375.60	$0.00	$928.58
	Smoking Cessation	$0.00	$110.06	$0.00	$548.93	$0.00	$546.16
	Specialty	$294.63	$1,086.67	$3,401.92	$5,671.65	$766.91	$5,938.50
	Vitamins	$67.18	$10.90	$0.00	$235.48	$39.83	$261.20
AdvantageDRT	All else	$96.68	$129.17	$496.18	$453.54	$351.13	$323.58
	Antihistamines	$0.00	$87.74	$0.00	$0.00	$0.00	$0.00
	Contraceptives	$0.00	$51.76	$0.00	$175.28	$0.00	$197.47
	Diet Drugs	$0.00	$42.27	$0.00	$0.00	$0.00	$712.17
	Fertility - Oral	$0.00	$98.63	$0.00	$897.95	$0.00	$732.94
	Lifestyle, drugs w/OTC options	$0.00	$415.45	$0.00	$558.36	$0.00	$542.12
	PPIs	$0.00	$190.78	$0.00	$359.34	$0.00	$459.57
	Smoking Cessation	$0.00	$100.97	$0.00	$503.60	$0.00	$501.06
	Specialty	$480.74	$1,003.79	$3,369.49	$5,369.03	$2,358.51	$5,385.26

	Vitamins	$61.63	$10.00	$0.00	$216.04	$36.54	$239.64
Performance	All else	$99.45	$131.79	$478.14	$315.76	$375.19	$549.97
	Antihistamines	$0.00	$152.05	$0.00	$0.00	$0.00	$0.00
	Contraceptives	$0.00	$52.51	$0.00	$175.94	$0.00	$196.33
	Diet Drugs	$0.00	$42.27	$0.00	$0.00	$0.00	$712.17
	Fertility - Oral	$0.00	$98.63	$0.00	$897.95	$0.00	$732.94
	Lifestyle, drugs w/OTC options	$0.00	$415.45	$0.00	$558.36	$0.00	$542.12
	PPIs	$0.00	$189.87	$0.00	$344.58	$0.00	$851.91
	Smoking Cessation	$0.00	$100.97	$0.00	$503.60	$0.00	$501.06
	Specialty	$270.30	$996.95	$3,121.03	$5,203.35	$703.59	$5,448.17
	Vitamins	$61.63	$10.00	$0.00	$216.04	$36.54	$239.64
Performance_4Tier	All else	$99.45	$131.79	$478.14	$315.76	$375.19	$549.97
	Antihistamines	$0.00	$152.05	$0.00	$0.00	$0.00	$0.00
	Contraceptives	$0.00	$52.51	$0.00	$175.94	$0.00	$196.33
	Diet Drugs	$0.00	$42.27	$0.00	$0.00	$0.00	$712.17
	Fertility - Oral	$0.00	$98.63	$0.00	$897.95	$0.00	$732.94
	Lifestyle, drugs w/OTC options	$0.00	$415.45	$0.00	$558.36	$0.00	$542.12
	PPIs	$0.00	$189.87	$0.00	$344.58	$0.00	$851.91
	Smoking Cessation	$0.00	$100.97	$0.00	$503.60	$0.00	$501.06
	Specialty	$270.30	$996.95	$3,121.03	$5,203.35	$703.59	$5,448.17
	Vitamins	$61.63	$10.00	$0.00	$216.04	$36.54	$239.64
Advantage_4Tier	All else	$108.40	$143.65	$521.17	$344.17	$408.96	$599.47
	Antihistamines	$0.00	$165.73	$0.00	$0.00	$0.00	$0.00

	Contraceptives	$0.00	$57.24	$0.00	$191.77	$0.00	$214.00
	Diet Drugs	$0.00	$46.07	$0.00	$0.00	$0.00	$776.27
	Fertility - Oral	$0.00	$107.51	$0.00	$978.77	$0.00	$798.90
	Lifestyle, drugs w/OTC options	$0.00	$452.84	$0.00	$608.62	$0.00	$590.91
	PPIs	$0.00	$206.96	$0.00	$375.60	$0.00	$928.58
	Smoking Cessation	$0.00	$110.06	$0.00	$548.93	$0.00	$546.16
	Specialty	$294.63	$1,086.67	$3,401.92	$5,671.65	$766.91	$5,938.50
	Vitamins	$67.18	$10.90	$0.00	$235.48	$39.83	$261.20
Generics Only	All else	$108.40	$143.65	$521.17	$344.17	$408.96	$599.47
	Antihistamines	$0.00	$165.73	$0.00	$0.00	$0.00	$0.00
	Contraceptives	$0.00	$57.24	$0.00	$191.77	$0.00	$214.00
	Diet Drugs	$0.00	$46.07	$0.00	$0.00	$0.00	$776.27
	Fertility - Oral	$0.00	$107.51	$0.00	$978.77	$0.00	$798.90
	Lifestyle, drugs w/OTC options	$0.00	$452.84	$0.00	$608.62	$0.00	$590.91
	PPIs	$0.00	$206.96	$0.00	$375.60	$0.00	$928.58
	Smoking Cessation	$0.00	$110.06	$0.00	$548.93	$0.00	$546.16
	Specialty	$294.63	$1,086.67	$3,401.92	$5,671.65	$766.91	$5,938.50
	Vitamins	$67.18	$10.90	$0.00	$235.48	$39.83	$261.20
Legacy	All else	$108.40	$143.65	$521.17	$344.17	$408.96	$599.47

	Antihistamines	$0.00	$165.73	$0.00	$0.00	$0.00	$0.00
	Contraceptives	$0.00	$57.24	$0.00	$191.77	$0.00	$214.00
	Diet Drugs	$0.00	$46.07	$0.00	$0.00	$0.00	$776.27
	Fertility - Oral	$0.00	$107.51	$0.00	$978.77	$0.00	$798.90
	Lifestyle, drugs w/OTC options	$0.00	$452.84	$0.00	$608.62	$0.00	$590.91
	PPIs	$0.00	$206.96	$0.00	$375.60	$0.00	$928.58
	Smoking Cessation	$0.00	$110.06	$0.00	$548.93	$0.00	$546.16
	Specialty	$294.63	$1,086.67	$3,401.92	$5,671.65	$766.91	$5,938.50
	Vitamins	$67.18	$10.90	$0.00	$235.48	$39.83	$261.20
Standard	All else	$99.45	$131.79	$478.14	$315.76	$375.19	$549.97
	Antihistamines	$0.00	$152.05	$0.00	$0.00	$0.00	$0.00
	Contraceptives	$0.00	$52.51	$0.00	$175.94	$0.00	$196.33
	Diet Drugs	$0.00	$42.27	$0.00	$0.00	$0.00	$712.17
	Fertility - Oral	$0.00	$98.63	$0.00	$897.95	$0.00	$732.94
	Lifestyle, drugs w/OTC options	$0.00	$415.45	$0.00	$558.36	$0.00	$542.12
	PPIs	$0.00	$189.87	$0.00	$344.58	$0.00	$851.91
	Smoking Cessation	$0.00	$100.97	$0.00	$503.60	$0.00	$501.06
	Specialty	$270.30	$996.95	$3,121.03	$5,203.35	$703.59	$5,448.17
	Vitamins	$61.63	$10.00	$0.00	$216.04	$36.54	$239.64
Value	All else	$108.40	$143.65	$521.17	$344.17	$408.96	$599.47
	Antihistamines	$0.00	$165.73	$0.00	$0.00	$0.00	$0.00

	Contraceptives	$0.00	$57.24	$0.00	$191.77	$0.00	$214.00
	Diet Drugs	$0.00	$46.07	$0.00	$0.00	$0.00	$776.27
	Fertility - Oral	$0.00	$107.51	$0.00	$978.77	$0.00	$798.90
	Lifestyle, drugs w/OTC options	$0.00	$452.84	$0.00	$608.62	$0.00	$590.91
	PPIs	$0.00	$206.96	$0.00	$375.60	$0.00	$928.58
	Smoking Cessation	$0.00	$110.06	$0.00	$548.93	$0.00	$546.16
	Specialty	$294.63	$1,086.67	$3,401.92	$5,671.65	$766.91	$5,938.50
	Vitamins	$67.18	$10.90	$0.00	$235.48	$39.83	$261.20
ValueDRT	All else	$96.68	$129.17	$496.18	$453.54	$351.13	$323.58
	Antihistamines	$0.00	$87.74	$0.00	$0.00	$0.00	$0.00
	Contraceptives	$0.00	$51.76	$0.00	$175.28	$0.00	$197.47
	Diet Drugs	$0.00	$42.27	$0.00	$0.00	$0.00	$712.17
	Fertility - Oral	$0.00	$98.63	$0.00	$897.95	$0.00	$732.94
	Lifestyle, drugs w/OTC options	$0.00	$415.45	$0.00	$558.36	$0.00	$542.12
	PPIs	$0.00	$190.78	$0.00	$359.34	$0.00	$459.57
	Smoking Cessation	$0.00	$100.97	$0.00	$503.60	$0.00	$501.06
	Specialty	$480.74	$1,003.79	$3,369.49	$5,369.03	$2,358.51	$5,385.26
	Vitamins	$61.63	$10.00	$0.00	$216.04	$36.54	$239.64
National Preferred Formulary	All else	$104.16	$133.91	$551.57	$370.07	$148.81	$322.10
	Antihistamines	$0.00	$165.78	$0.00	$26.49	$0.00	$316.84

	Contraceptives	$0.00	$59.28	$0.00	$205.49	$0.00	$242.88
	Diet Drugs	$14.46	$0.00	$16.34	$0.00	$354.93	$0.00
	Fertility - Oral	$0.00	$103.31	$0.00	$0.00	$0.00	$0.00
	Lifestyle, drugs w/OTC options	$0.00	$403.80	$0.00	$622.56	$0.00	$533.28
	PPIs	$0.00	$224.50	$0.00	$445.79	$0.00	$370.75
	Smoking Cessation	$101.54	$46.66	$61.29	$0.00	$567.49	$0.00
	Specialty	$0.00	$855.34	$1,759.28	$6,784.35	$0.00	$5,729.00
	Vitamins	$7.25	$10.19	$0.00	$666.40	$169.56	$123.89

Table 34 – Retail Script Count PMPY Assumptions

Formulary	Category	Preventive Generics	Non-Preventive Generics	Preventive Preferred Brands	Non-Preventive Preferred Brands	Preventive Non-Preferred Brands	Non-Preventive Non-Preferred Brands
Advantage	All else	$3.30	$5.74	$0.54	$0.39	$0.03	$0.15
	Antihistamines	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00
	Contraceptives	$0.00	$0.58	$0.00	$0.05	$0.00	$0.01
	Diet Drugs	$0.00	$0.03	$0.00	$0.00	$0.00	$0.01
	Fertility - Oral	$0.00	$0.01	$0.00	$0.00	$0.00	$0.00
	Lifestyle, drugs w/OTC options	$0.00	$0.03	$0.00	$0.00	$0.00	$0.00
	PPIs	$0.00	$0.27	$0.00	$0.02	$0.00	$0.00
	Smoking Cessation	$0.00	$0.00	$0.00	$0.01	$0.00	$0.00
	Specialty	$0.00	$0.05	$0.00	$0.09	$0.00	$0.04
	Vitamins	$0.00	$0.11	$0.00	$0.00	$0.00	$0.00
AdvantageDRT	All else	$3.38	$5.84	$0.50	$0.15	$0.04	$0.32
	Antihistamines	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00
	Contraceptives	$0.00	$0.59	$0.00	$0.05	$0.00	$0.01
	Diet Drugs	$0.00	$0.03	$0.00	$0.00	$0.00	$0.01
	Fertility - Oral	$0.00	$0.01	$0.00	$0.00	$0.00	$0.00
	Lifestyle, drugs w/OTC options	$0.00	$0.03	$0.00	$0.00	$0.00	$0.00
	PPIs	$0.00	$0.01	$0.00	$0.00	$0.00	$0.00
	Smoking Cessation	$0.00	$0.00	$0.00	$0.01	$0.00	$0.00
	Specialty	$0.00	$0.05	$0.00	$0.09	$0.00	$0.04
	Vitamins	$0.00	$0.11	$0.00	$0.00	$0.00	$0.00
Performance	All else	$3.30	$5.74	$0.54	$0.39	$0.03	$0.15
	Antihistamines	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00
	Contraceptives	$0.00	$0.58	$0.00	$0.05	$0.00	$0.01
	Diet Drugs	$0.00	$0.03	$0.00	$0.00	$0.00	$0.01
	Fertility - Oral	$0.00	$0.01	$0.00	$0.00	$0.00	$0.00

	Lifestyle, drugs w/OTC options	$0.00	$0.03	$0.00	$0.00	$0.00	$0.00
	PPIs	$0.00	$0.27	$0.00	$0.02	$0.00	$0.00
	Smoking Cessation	$0.00	$0.00	$0.00	$0.01	$0.00	$0.00
	Specialty	$0.00	$0.05	$0.00	$0.09	$0.00	$0.04
	Vitamins	$0.00	$0.11	$0.00	$0.00	$0.00	$0.00
Performance_4Tier	All else	$3.30	$5.74	$0.54	$0.39	$0.03	$0.15
	Antihistamines	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00
	Contraceptives	$0.00	$0.58	$0.00	$0.05	$0.00	$0.01
	Diet Drugs	$0.00	$0.03	$0.00	$0.00	$0.00	$0.01
	Fertility - Oral	$0.00	$0.01	$0.00	$0.00	$0.00	$0.00
	Lifestyle, drugs w/OTC options	$0.00	$0.03	$0.00	$0.00	$0.00	$0.00
	PPIs	$0.00	$0.27	$0.00	$0.02	$0.00	$0.00
	Smoking Cessation	$0.00	$0.00	$0.00	$0.01	$0.00	$0.00
	Specialty	$0.00	$0.05	$0.00	$0.09	$0.00	$0.04
	Vitamins	$0.00	$0.11	$0.00	$0.00	$0.00	$0.00
Advantage_4Tier	All else	$3.30	$5.74	$0.54	$0.39	$0.03	$0.15
	Antihistamines	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00
	Contraceptives	$0.00	$0.58	$0.00	$0.05	$0.00	$0.01
	Diet Drugs	$0.00	$0.03	$0.00	$0.00	$0.00	$0.01
	Fertility - Oral	$0.00	$0.01	$0.00	$0.00	$0.00	$0.00
	Lifestyle, drugs w/OTC options	$0.00	$0.03	$0.00	$0.00	$0.00	$0.00
	PPIs	$0.00	$0.27	$0.00	$0.02	$0.00	$0.00
	Smoking Cessation	$0.00	$0.00	$0.00	$0.01	$0.00	$0.00
	Specialty	$0.00	$0.05	$0.00	$0.09	$0.00	$0.04
	Vitamins	$0.00	$0.11	$0.00	$0.00	$0.00	$0.00
Generics Only	All else	$3.30	$5.74	$0.54	$0.39	$0.03	$0.15
	Antihistamines	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00
	Contraceptives	$0.00	$0.58	$0.00	$0.05	$0.00	$0.01
	Diet Drugs	$0.00	$0.03	$0.00	$0.00	$0.00	$0.01
	Fertility - Oral	$0.00	$0.01	$0.00	$0.00	$0.00	$0.00

	Lifestyle, drugs w/OTC options	$0.00	$0.03	$0.00	$0.00	$0.00	$0.00
	PPIs	$0.00	$0.27	$0.00	$0.02	$0.00	$0.00
	Smoking Cessation	$0.00	$0.00	$0.00	$0.01	$0.00	$0.00
	Specialty	$0.00	$0.05	$0.00	$0.09	$0.00	$0.04
	Vitamins	$0.00	$0.11	$0.00	$0.00	$0.00	$0.00
Legacy	All else	$3.30	$5.74	$0.54	$0.39	$0.03	$0.15
	Antihistamines	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00
	Contraceptives	$0.00	$0.58	$0.00	$0.05	$0.00	$0.01
	Diet Drugs	$0.00	$0.03	$0.00	$0.00	$0.00	$0.01
	Fertility - Oral	$0.00	$0.01	$0.00	$0.00	$0.00	$0.00
	Lifestyle, drugs w/OTC options	$0.00	$0.03	$0.00	$0.00	$0.00	$0.00
	PPIs	$0.00	$0.27	$0.00	$0.02	$0.00	$0.00
	Smoking Cessation	$0.00	$0.00	$0.00	$0.01	$0.00	$0.00
	Specialty	$0.00	$0.05	$0.00	$0.09	$0.00	$0.04
	Vitamins	$0.00	$0.11	$0.00	$0.00	$0.00	$0.00
Standard	All else	$3.30	$5.74	$0.54	$0.39	$0.03	$0.15
	Antihistamines	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00
	Contraceptives	$0.00	$0.58	$0.00	$0.05	$0.00	$0.01
	Diet Drugs	$0.00	$0.03	$0.00	$0.00	$0.00	$0.01
	Fertility - Oral	$0.00	$0.01	$0.00	$0.00	$0.00	$0.00
	Lifestyle, drugs w/OTC options	$0.00	$0.03	$0.00	$0.00	$0.00	$0.00
	PPIs	$0.00	$0.27	$0.00	$0.02	$0.00	$0.00
	Smoking Cessation	$0.00	$0.00	$0.00	$0.01	$0.00	$0.00
	Specialty	$0.00	$0.05	$0.00	$0.09	$0.00	$0.04
	Vitamins	$0.00	$0.11	$0.00	$0.00	$0.00	$0.00
Value	All else	$3.30	$5.74	$0.54	$0.39	$0.03	$0.15
	Antihistamines	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00
	Contraceptives	$0.00	$0.58	$0.00	$0.05	$0.00	$0.01
	Diet Drugs	$0.00	$0.03	$0.00	$0.00	$0.00	$0.01
	Fertility - Oral	$0.00	$0.01	$0.00	$0.00	$0.00	$0.00

	Lifestyle, drugs w/OTC options	$0.00	$0.03	$0.00	$0.00	$0.00	$0.00
	PPIs	$0.00	$0.27	$0.00	$0.02	$0.00	$0.00
	Smoking Cessation	$0.00	$0.00	$0.00	$0.01	$0.00	$0.00
	Specialty	$0.00	$0.05	$0.00	$0.09	$0.00	$0.04
	Vitamins	$0.00	$0.11	$0.00	$0.00	$0.00	$0.00
ValueDRT	All else	$3.38	$5.84	$0.50	$0.15	$0.04	$0.32
	Antihistamines	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00
	Contraceptives	$0.00	$0.59	$0.00	$0.05	$0.00	$0.01
	Diet Drugs	$0.00	$0.03	$0.00	$0.00	$0.00	$0.01
	Fertility - Oral	$0.00	$0.01	$0.00	$0.00	$0.00	$0.00
	Lifestyle, drugs w/OTC options	$0.00	$0.03	$0.00	$0.00	$0.00	$0.00
	PPIs	$0.00	$0.01	$0.00	$0.00	$0.00	$0.00
	Smoking Cessation	$0.00	$0.00	$0.00	$0.01	$0.00	$0.00
	Specialty	$0.00	$0.05	$0.00	$0.09	$0.00	$0.04
	Vitamins	$0.00	$0.11	$0.00	$0.00	$0.00	$0.00
National Preferred Formulary	All else	$3.80	$5.14	$0.35	$0.41	$0.09	$0.40
	Antihistamines	$0.00	$0.07	$0.00	$0.00	$0.00	$0.00
	Contraceptives	$0.00	$0.51	$0.00	$0.07	$0.00	$0.01
	Diet Drugs	$0.02	$0.00	$0.00	$0.00	$0.02	$0.00
	Fertility - Oral	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00
	Lifestyle, drugs w/OTC options	$0.00	$0.03	$0.00	$0.00	$0.00	$0.00
	PPIs	$0.00	$0.26	$0.00	$0.00	$0.00	$0.01
	Smoking Cessation	$0.01	$0.00	$0.00	$0.00	$0.00	$0.00
	Specialty	$0.00	$0.07	$0.01	$0.09	$0.00	$0.01
	Vitamins	$0.03	$0.07	$0.00	$0.00	$0.00	$0.00

Table 35 – Script Channel Distribution Assumptions

			R30						
Retail 90	Network	Program	Preventive Generics	Non-Preventive Generics	Preventive Preferred Brands	Non-Preventive Preferred Brands	Preventive Non-Preferred Brands	Non-Preventive Non-Preferred Brands	Specialty
R90	Broad	N	28%	65%	63%	54%	49%	68%	46%
		M1	8%	52%	21%	31%	17%	65%	47%
		M2	9%	54%	22%	32%	18%	67%	47%
		M3	9%	56%	23%	33%	19%	69%	47%
		M0	7%	51%	20%	30%	17%	63%	47%
	Narrow	N	48%	75%	69%	65%	64%	76%	40%
		M1	10%	51%	26%	38%	26%	45%	31%
		M2	11%	52%	27%	39%	27%	46%	31%
		M3	12%	54%	28%	40%	28%	48%	31%
		M0	9%	49%	26%	36%	25%	43%	31%
NONE	Broad	N	75%	90%	82%	84%	80%	86%	51%

			R90						
Retail 90	Network	Program	Preventive Generics	Non-Preventive Generics	Preventive Preferred Brands	Non-Preventive Preferred Brands	Preventive Non-Preferred Brands	Non-Preventive Non-Preferred Brands	Specialty
R90	Broad	N	63%	31%	29%	38%	41%	26%	0%
		M1	61%	32%	52%	43%	61%	23%	0%
		M2	60%	30%	51%	42%	60%	21%	0%
		M3	60%	29%	51%	41%	60%	20%	0%
		M0	62%	33%	53%	44%	61%	25%	0%
	Narrow	N	37%	19%	18%	24%	24%	16%	0%
		M1	58%	34%	48%	40%	52%	35%	0%
		M2	57%	32%	48%	39%	51%	34%	0%
		M3	56%	31%	47%	38%	51%	33%	0%
		M0	58%	35%	49%	41%	53%	36%	0%
NONE	Broad	N	0%	0%	0%	0%	0%	0%	0%

			MOD						
Retail 90	Network	Program	Preventive Generics	Non-Preventive Generics	Preventive Preferred Brands	Non-Preventive Preferred Brands	Preventive Non-Preferred Brands	Non-Preventive Non-Preferred Brands	Specialty
R90	Broad	N	10%	4%	9%	8%	10%	7%	54%
		M1	31%	16%	27%	26%	22%	12%	53%
		M2	31%	16%	27%	26%	22%	12%	53%
		M3	31%	15%	27%	25%	21%	11%	53%

		M0	31%	16%	27%	26%	22%	13%	53%
	Narrow	N	15%	6%	13%	11%	13%	8%	60%
		M1	32%	16%	25%	22%	22%	20%	69%
		M2	32%	16%	25%	22%	22%	20%	69%
		M3	32%	15%	25%	22%	21%	19%	69%
		M0	33%	16%	25%	23%	22%	20%	69%
NONE	Broad	N	25%	10%	18%	16%	20%	14%	49%

Table 36 – AWP Channel Distribution Assumptions

			R30						
Retail 90	**Network**	**Program**	**Preventive Generics**	**Non-Preventive Generics**	**Preventive Preferred Brands**	**Non-Preventive Preferred Brands**	**Preventive Non-Preferred Brands**	**Non-Preventive Non-Preferred Brands**	**Specialty**
R90	Broad	N	28%	67%	61%	66%	47%	77%	36%
		M1	7%	51%	18%	47%	16%	62%	38%
		M2	8%	53%	18%	48%	17%	63%	38%
		M3	9%	55%	18%	48%	17%	65%	38%
		M0	6%	49%	17%	47%	16%	60%	38%
	Narrow	N	47%	76%	67%	74%	63%	80%	31%
		M1	9%	50%	21%	50%	21%	56%	24%
		M2	10%	52%	22%	50%	21%	58%	24%
		M3	12%	54%	22%	51%	22%	59%	24%
		M0	8%	48%	21%	49%	20%	55%	24%
NONE	Broad	N	74%	89%	79%	87%	77%	85%	40%

			R90						
Retail 90	**Network**	**Program**	**Preventive Generics**	**Non-Preventive Generics**	**Preventive Preferred Brands**	**Non-Preventive Preferred Brands**	**Preventive Non-Preferred Brands**	**Non-Preventive Non-Preferred Brands**	**Specialty**
R90	Broad	N	61%	28%	28%	26%	39%	16%	0%
		M1	60%	31%	51%	33%	59%	20%	0%
		M2	59%	29%	50%	33%	59%	19%	0%
		M3	59%	28%	50%	32%	58%	19%	0%
		M0	61%	32%	51%	34%	59%	21%	0%
	Narrow	N	36%	17%	18%	17%	22%	9%	0%
		M1	57%	33%	50%	31%	52%	25%	0%
		M2	56%	31%	50%	31%	52%	24%	0%
		M3	55%	30%	50%	30%	52%	23%	0%

		M0	58%	34%	50%	32%	52%	25%	0%
NONE	Broad	N	0%	0%	0%	0%	0%	0%	0%
			MOD						
Retail 90	**Network**	**Program**	**Preventive Generics**	**Non-Preventive Generics**	**Preventive Preferred Brands**	**Non-Preventive Preferred Brands**	**Preventive Non-Preferred Brands**	**Non-Preventive Non-Preferred Brands**	**Specialty**
R90	Broad	N	11%	5%	11%	8%	15%	8%	64%
		M1	32%	19%	32%	19%	25%	18%	62%
		M2	32%	18%	32%	19%	25%	17%	62%
		M3	32%	18%	32%	19%	25%	17%	62%
		M0	33%	19%	32%	19%	25%	19%	62%
	Narrow	N	16%	8%	15%	10%	16%	10%	69%
		M1	34%	18%	29%	19%	27%	19%	76%
		M2	34%	18%	29%	19%	27%	19%	76%
		M3	33%	17%	29%	19%	26%	18%	76%
		M0	34%	18%	29%	19%	27%	20%	76%
NONE	Broad	N	26%	11%	21%	13%	23%	15%	60%

Table 37 – Intra-Channel Non-Preferred Brand Shift Assumptions

Type	Program	2021
Generic Requirement	Mandatory Generic	-8.00%
	Dispense as Written	-4.00%
Global Step Therapy	High Cholesterol	-0.80%
	Stomach Acid	-1.00%
	High Blood Pressure	-0.80%
	Overactive Bladder	-0.30%
	Bone Loss	-0.30%
	Sleep Disorders	-0.40%
	Allergy	-0.30%
	Anti Depressants	-0.50%
	Skin Treatment	-1.30%
	Non-Narcotic Pain Relievers	-0.50%
	Hyperactivity Disorder	-0.50%
	Mental Health	-0.60%
	Asthma	-0.40%

Table 38 – Intra-Channel Distribution Assumptions

Type	Program	Preventive Generics	Non-Preventive Generics
Generic Requirement	Mandatory Generic	50%	50%
	Dispense as Written	50%	50%
Global Step Therapy	High Cholesterol	100%	0%
	Stomach Acid	30%	70%
	High Blood Pressure	100%	0%
	Overactive Bladder	30%	70%
	Bone Loss	100%	0%
	Sleep Disorders	30%	70%
	Allergy	30%	70%
	Anti Depressants	30%	70%
	Skin Treatment	30%	70%
	Non-Narcotic Pain Relievers	30%	70%
	Hyperactivity Disorder	30%	70%
	Mental Health	30%	70%
	Asthma	100%	0%

Table 39 – Pharmacy: Cost Trend

Drug List	Generic/Brand/ Specialty	2019/2018	2020/2019	2021/2020	2022+/2021
Advantage	G	5.10%	3.60%	8.90%	5.50%
	B	10.60%	5.30%	4.00%	13.70%
	S	7.70%	27.50%	12.50%	7.90%
Advantage_4Tier	G	5.10%	3.60%	8.90%	5.50%
	B	10.60%	5.30%	4.00%	13.70%
	S	7.70%	27.50%	12.50%	7.90%
AdvantageDRT	G	4.10%	5.40%	4.80%	3.30%
	B	9.60%	7.10%	0.20%	17.50%
	S	7.80%	30.70%	9.50%	8.50%
Generics Only	G	5.10%	3.60%	8.90%	5.50%
	B	10.60%	5.30%	4.00%	13.70%
	S	7.70%	27.50%	12.50%	7.90%
Legacy	G	5.10%	3.60%	8.90%	5.50%
	B	10.60%	5.30%	4.00%	13.70%
	S	7.70%	27.50%	12.50%	7.90%
NationalPreferred	G	0.00%	5.30%	5.00%	5.20%
	B	0.00%	7.20%	0.30%	13.40%
	S	0.00%	30.70%	9.50%	8.50%
Performance	G	3.10%	5.30%	2.50%	3.30%
	B	12.40%	7.20%	5.50%	17.50%
	S	7.80%	30.70%	9.50%	8.50%
Performance_4Tier	G	3.10%	5.30%	2.50%	3.30%
	B	12.40%	7.20%	5.50%	17.50%
	S	7.80%	30.70%	9.50%	8.50%
Standard	G	3.10%	5.30%	2.50%	3.30%
	B	12.40%	7.20%	5.50%	17.50%
	S	7.80%	30.70%	9.50%	8.50%
Value	G	5.10%	3.60%	8.90%	5.50%
	B	10.60%	5.30%	4.00%	13.70%
	S	7.70%	27.50%	12.50%	7.90%
ValueDRT	G	4.10%	5.40%	4.80%	3.30%
	B	9.60%	7.10%	0.20%	17.50%
	S	7.80%	30.70%	9.50%	8.50%

Table 40 – Pharmacy: Utilization Trend

Drug List	Generic/Brand/ Specialty	2019/2018	2020/2019	2021/2020	2022+/2021
Advantage	G	3.60%	1.00%	1.80%	-1.50%
	B	-8.40%	5.10%	10.20%	-4.30%
	S	7.80%	-9.30%	4.80%	4.80%
Advantage_4Tier	G	3.60%	1.00%	1.80%	-1.50%
	B	-8.40%	5.10%	10.20%	-4.30%
	S	7.80%	-9.30%	4.80%	4.80%
AdvantageDRT	G	3.20%	0.70%	1.50%	-0.10%
	B	-12.40%	2.90%	8.50%	-9.40%
	S	7.80%	-9.30%	4.80%	4.80%
Generics Only	G	3.60%	1.00%	1.80%	-1.50%
	B	-8.40%	5.10%	10.20%	-4.30%
	S	7.80%	-9.30%	4.80%	4.80%
Legacy	G	3.60%	1.00%	1.80%	-1.50%
	B	-8.40%	5.10%	10.20%	-4.30%
	S	7.80%	-9.30%	4.80%	4.80%
NationalPreferred	G	0.00%	0.90%	2.80%	-2.30%
	B	0.00%	3.00%	5.60%	-5.00%
	S	0.00%	-9.30%	4.80%	4.80%
Performance	G	3.50%	0.90%	1.70%	-0.10%
	B	-10.20%	3.00%	8.20%	-9.40%
	S	7.80%	-9.30%	4.80%	4.80%
Performance_4Tier	G	3.50%	0.90%	1.70%	-0.10%
	B	-10.20%	3.00%	8.20%	-9.40%
	S	7.80%	-9.30%	4.80%	4.80%
Standard	G	3.50%	0.90%	1.70%	-0.10%
	B	-10.20%	3.00%	8.20%	-9.40%
	S	7.80%	-9.30%	4.80%	4.80%
Value	G	3.60%	1.00%	1.80%	-1.50%
	B	-8.40%	5.10%	10.20%	-4.30%
	S	7.80%	-9.30%	4.80%	4.80%
ValueDRT	G	3.20%	0.70%	1.50%	-0.10%
	B	-12.40%	2.90%	8.50%	-9.40%
	S	7.80%	-9.30%	4.80%	4.80%

Table 41 – Pharmacy: Area Factor

State	Minimum Area Factor	Maximum Area Factor		State	Minimum Area Factor	Maximum Area Factor
AK	0.77	0.77		NC	1.07	1.07
AL	1.06	1.06		ND	0.85	0.85
AR	0.94	0.94		NE	0.86	0.86
AZ	0.86	0.86		NH	1	1
CA	0.77	0.87		NJ	1.08	1.08
CO	0.89	0.89		NM	0.74	0.74
CT	1.19	1.19		NV	0.77	0.77
DC	1.28	1.28		NY	1.25	1.25
DE	1.09	1.09		OH	0.97	0.97
FL	0.96	1.07		OK	1.06	1.06
GA	1.07	1.07		OR	0.75	0.75
GU	1.18	1.18		PA	1.06	1.06
HI	0.77	0.77		PR	1.18	1.18
IA	0.86	0.86		RI	0.9	0.9
ID	0.9	0.9		SC	1.1	1.1
IL	1	1		SD	0.85	0.85
IN	0.98	0.98		TX	0.97	1.08
KS	1.06	1.06		TN	1.1	1.1
KY	1.12	1.12		UN	1.18	1.18
LA	1.17	1.17		UT	0.86	0.86
MA	0.98	0.98		VA	1.04	1.04
MD	1.13	1.13		VI	0.9	0.9
ME	1	1		VT	0.86	0.86
MI	0.94	0.94		WA	0.84	0.84
MN	0.9	0.9		WI	0.92	0.92
MO	1.07	1.07		WV	1.05	1.05
MS	0.95	0.95		WY	0.71	0.71
MT	0.85	0.85				

Table 42 – Pharmacy: CPD (% Preventive)

Buckets		Probability	Generic	Preferred Brand	Non-Preferred Brand
Lower	Upper				
0	0	14.42%	0.00%	0.00%	0.00%
0	1	2.56%	12.59%	3.66%	0.32%
1	50	1.84%	15.79%	86.49%	2.37%
50	100	2.56%	14.10%	74.03%	5.16%
100	150	2.79%	13.86%	68.90%	4.91%
150	200	2.55%	13.47%	72.47%	5.71%
200	250	2.38%	13.89%	61.76%	8.22%
250	300	2.21%	14.75%	55.91%	5.48%
300	350	2.07%	14.99%	54.73%	6.37%
350	400	1.98%	14.94%	57.10%	4.13%
400	450	1.86%	15.36%	52.56%	5.00%
450	500	1.76%	15.74%	48.86%	4.99%
500	550	1.67%	16.40%	48.67%	6.48%
550	600	1.88%	16.06%	43.29%	5.56%
600	650	1.76%	16.39%	44.99%	5.18%
650	700	1.63%	16.68%	43.70%	6.56%
700	750	1.53%	16.95%	42.79%	5.91%
750	800	1.66%	16.89%	44.43%	5.98%
800	850	1.53%	17.17%	41.48%	7.26%
850	900	1.42%	17.26%	40.87%	6.26%
900	950	1.54%	17.69%	43.17%	5.72%
950	1,000	1.42%	17.83%	42.80%	7.17%
1,000	1,100	1.63%	18.25%	41.07%	6.60%
1,100	1,200	1.51%	18.10%	42.69%	7.95%
1,200	1,300	1.40%	17.60%	40.76%	6.46%
1,300	1,400	1.92%	17.88%	40.86%	5.85%
1,400	1,500	1.74%	17.47%	41.64%	7.86%
1,500	1,600	2.08%	17.77%	38.73%	6.90%
1,600	1,700	1.87%	17.70%	39.59%	8.17%
1,700	1,800	2.05%	17.53%	40.34%	8.10%
1,800	1,900	1.79%	17.05%	42.11%	9.12%
1,900	2,000	1.59%	17.60%	44.60%	8.81%
2,000	2,500	1.41%	18.07%	44.58%	10.31%
2,500	3,000	1.51%	17.93%	46.22%	10.71%
3,000	3,500	1.35%	17.40%	46.60%	11.11%

3,500	4,000	1.20%	17.60%	48.40%	10.90%
4,000	4,500	1.08%	17.53%	49.61%	12.01%
4,500	5,000	0.97%	17.80%	51.66%	12.08%
5,000	5,500	0.92%	17.62%	54.31%	12.72%
5,500	6,000	0.84%	18.49%	57.15%	12.38%
6,000	6,500	0.78%	18.02%	58.78%	12.37%
6,500	7,000	0.72%	18.24%	60.88%	11.20%
7,000	7,500	0.67%	19.16%	61.35%	12.66%
7,500	8,000	0.62%	19.00%	61.62%	13.56%
8,000	8,500	0.58%	19.32%	63.71%	14.41%
8,500	9,000	0.54%	18.91%	62.88%	11.41%
9,000	9,500	0.50%	19.24%	61.49%	13.19%
9,500	10,000	0.47%	20.29%	64.49%	13.07%
10,000	10,500	0.44%	18.85%	64.74%	11.64%
10,500	11,000	0.42%	20.28%	65.42%	14.70%
11,000	11,500	0.39%	18.93%	66.58%	13.77%
11,500	12,000	0.37%	19.82%	65.78%	14.29%
12,000	12,500	0.35%	19.87%	66.82%	11.94%
12,500	13,000	0.34%	20.82%	66.98%	13.16%
13,000	13,500	0.32%	20.82%	69.12%	12.10%
13,500	14,000	0.30%	19.41%	68.70%	11.86%
14,000	14,500	0.29%	19.61%	70.03%	12.98%
14,500	15,000	0.28%	19.08%	69.26%	11.35%
15,000	15,500	0.26%	20.28%	69.36%	10.93%
15,500	16,000	0.25%	20.47%	71.20%	14.28%
16,000	16,500	0.24%	20.08%	71.16%	13.29%
16,500	17,000	0.24%	21.13%	71.76%	12.22%
17,000	17,500	0.22%	20.95%	71.02%	9.93%
17,500	18,000	0.22%	20.38%	71.03%	11.85%
18,000	18,500	0.21%	19.26%	69.24%	12.40%
18,500	19,000	0.20%	19.95%	72.19%	10.29%
19,000	19,500	0.20%	20.06%	71.54%	11.12%
19,500	20,000	0.19%	20.76%	73.10%	11.55%
20,000	21,000	0.19%	19.92%	72.38%	14.42%
21,000	22,000	0.18%	20.58%	73.80%	11.16%
22,000	23,000	0.17%	20.33%	73.79%	12.36%
23,000	24,000	0.17%	18.99%	73.41%	10.53%
24,000	25,000	0.16%	20.91%	73.78%	10.49%
25,000	26,000	0.16%	20.87%	73.66%	8.72%

26,000	27,000	0.16%	22.32%	73.07%	13.33%
27,000	28,000	0.15%	20.98%	73.71%	12.35%
28,000	29,000	0.14%	21.00%	73.61%	10.58%
29,000	30,000	0.14%	20.50%	73.81%	10.56%
30,000	40,000	0.14%	20.72%	73.77%	13.47%
40,000	50,000	0.13%	19.78%	75.42%	10.63%
50,000	60,000	0.13%	22.63%	74.99%	12.05%
60,000	70,000	0.12%	19.79%	73.40%	10.70%
70,000	80,000	0.12%	22.22%	72.72%	11.76%
80,000	90,000	0.12%	19.35%	70.85%	14.09%
90,000	91,000	0.12%	18.82%	73.90%	10.24%
91,000	92,000	0.11%	19.99%	73.72%	10.56%
92,000	93,000	0.11%	20.63%	73.35%	10.67%
93,000	94,000	0.11%	22.15%	74.93%	10.51%
94,000	95,000	0.10%	20.58%	71.84%	10.59%
95,000	96,000	0.10%	20.36%	74.07%	9.40%
96,000	97,000	0.09%	19.32%	71.75%	13.07%
97,000	98,000	0.09%	21.16%	74.74%	14.31%
98,000	99,000	0.09%	21.24%	75.96%	11.91%
99,000	100,000	0.08%	20.03%	73.81%	8.42%
100,000	100,000	0.08%	22.50%	73.77%	11.99%
100,000	100,000	0.08%	19.82%	75.75%	11.25%
100,000	100,000	0.08%	19.32%	70.40%	14.44%
100,000	100,000	0.08%	19.33%	73.09%	10.89%
100,000	100,000	0.08%	17.31%	74.64%	9.15%
100,000	100,000	0.07%	20.63%	72.33%	9.00%
100,000	100,000	0.07%	19.95%	72.10%	10.99%
100,000	100,000	0.13%	19.57%	72.29%	9.30%
100,000	100,000	0.24%	19.84%	71.59%	9.72%
100,000	100,000	0.32%	20.43%	71.58%	9.34%
100,000	100,000	0.35%	19.89%	72.92%	9.69%
100,000	100,000	0.36%	20.03%	70.73%	10.57%
100,000	100,000	0.33%	20.59%	70.85%	9.04%
100,000	100,000	0.30%	19.31%	69.75%	9.74%
100,000	100,000	0.27%	19.77%	67.69%	10.31%
100,000	100,000	0.23%	19.31%	65.47%	9.09%
100,000	100,000	0.19%	17.94%	65.69%	10.07%
100,000	100,000	0.16%	18.36%	64.79%	10.51%
100,000	100,000	0.13%	18.89%	63.57%	11.59%

100,000	100,000	0.11%	18.10%	63.90%	12.82%
100,000	100,000	0.09%	17.36%	66.02%	8.44%
100,000	100,000	0.07%	18.87%	63.09%	6.10%
100,000	100,000	0.06%	18.24%	57.47%	8.06%
100,000	100,000	0.05%	16.27%	63.84%	14.27%
100,000	100,000	0.04%	18.16%	59.91%	7.59%
100,000	100,000	0.03%	18.43%	62.60%	4.49%
100,000	100,000	0.03%	16.23%	60.89%	8.06%
100,000	100,000	0.02%	16.72%	55.06%	7.88%
100,000	100,000	0.02%	15.91%	56.32%	7.34%
100,000	100,000	0.02%	16.12%	51.26%	4.88%
100,000	100,000	0.01%	16.87%	49.61%	5.39%
100,000	100,000	0.01%	17.94%	51.44%	5.73%
100,000	100,000	0.01%	13.82%	64.87%	1.80%
100,000	100,000	0.01%	14.99%	36.63%	13.44%
100,000	100,000	0.01%	14.02%	36.57%	3.13%
100,000	100,000	0.01%	20.66%	47.85%	2.25%
100,000	100,000	0.01%	17.29%	22.29%	6.14%
100,000	100,000	0.00%	8.80%	28.80%	1.69%
100,000	100,000	0.00%	13.62%	61.85%	7.68%
100,000	100,000	0.01%	10.83%	53.44%	5.36%
100,000	100,000	0.00%	18.23%	53.44%	3.47%
100,000	100,000	0.00%	7.84%	62.28%	7.15%
100,000	100,000	0.00%	9.63%	54.10%	0.29%
100,000	100,000	0.00%	13.03%	41.85%	0.08%
100,000	100,000	0.00%	8.91%	34.68%	12.57%
100,000	100,000	0.00%	1.22%	63.34%	19.03%
100,000	100,000	0.00%	6.20%	75.74%	0.57%
100,000	100,000	0.00%	15.87%	67.71%	1.17%
100,000	100,000	0.00%	23.68%	53.32%	0.19%
100,000	100,000	0.00%	8.82%	59.14%	4.25%

Table 43 – Pharmacy: CPD (Cost per Script)

Bucket		Probability	3 Tier Plan			4 Tier Plan			
Lower	Upper		Generic	Preferred Brand	Non-Preferred Brand	Generic	Preferred Brand	Non-Preferred Brand	Specialty
0	0	14.42%	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00
0	1	2.56%	$9.08	$9.68	$18.86	$9.08	$9.68	$18.86	$26.80
1	50	1.84%	$14.59	$45.68	$40.98	$14.58	$45.71	$40.98	$38.57
50	100	2.56%	$16.21	$47.36	$48.02	$16.19	$47.36	$48.02	$68.14
100	150	2.79%	$16.77	$52.00	$68.76	$16.75	$51.95	$68.76	$58.42
150	200	2.55%	$17.92	$54.42	$81.48	$17.89	$54.39	$81.48	$56.00
200	250	2.38%	$18.60	$63.29	$91.95	$18.58	$63.25	$91.82	$64.87
250	300	2.21%	$19.05	$75.45	$112.59	$19.03	$75.43	$112.59	$58.10
300	350	2.07%	$19.40	$75.79	$116.06	$19.37	$75.79	$116.06	$57.92
350	400	1.98%	$19.94	$82.83	$116.24	$19.92	$82.80	$116.24	$57.62
400	450	1.86%	$20.38	$87.28	$122.53	$20.35	$87.25	$122.52	$64.24
450	500	1.76%	$20.84	$92.09	$121.39	$20.81	$92.04	$121.39	$65.56
500	550	1.67%	$21.09	$92.27	$130.23	$21.06	$92.27	$130.25	$64.64
550	600	1.88%	$21.43	$97.24	$136.62	$21.40	$97.24	$136.62	$59.32
600	650	1.76%	$21.81	$99.67	$133.97	$21.79	$99.65	$133.91	$52.47
650	700	1.63%	$22.47	$101.94	$137.97	$22.43	$101.93	$137.97	$68.47
700	750	1.53%	$22.71	$108.70	$148.65	$22.67	$108.67	$147.72	$81.67
750	800	1.66%	$23.11	$113.11	$144.81	$23.06	$112.99	$143.81	$85.66
800	850	1.53%	$23.55	$114.33	$158.86	$23.51	$114.23	$155.27	$127.52
850	900	1.42%	$23.76	$121.57	$153.46	$23.71	$121.41	$150.03	$113.10
900	950	1.54%	$24.33	$122.96	$168.60	$24.28	$122.66	$163.38	$147.82
950	1,000	1.42%	$24.71	$128.24	$175.34	$24.65	$128.05	$168.30	$148.30
1,000	1,100	1.63%	$25.26	$130.41	$173.86	$25.20	$129.94	$167.40	$152.27
1,100	1,200	1.51%	$25.88	$136.78	$176.52	$25.82	$136.51	$165.84	$199.82
1,200	1,300	1.40%	$26.47	$143.33	$182.23	$26.41	$142.86	$173.94	$179.09
1,300	1,400	1.92%	$27.20	$144.27	$192.74	$27.14	$143.94	$183.14	$172.98
1,400	1,500	1.74%	$27.88	$155.61	$191.66	$27.81	$152.12	$182.90	$230.46
1,500	1,600	2.08%	$28.89	$157.60	$193.69	$28.81	$155.46	$186.23	$223.00
1,600	1,700	1.87%	$29.61	$165.83	$202.59	$29.52	$163.66	$195.15	$215.28
1,700	1,800	2.05%	$30.63	$172.14	$205.63	$30.52	$169.86	$199.56	$234.11
1,800	1,900	1.79%	$31.23	$179.61	$213.00	$31.12	$177.75	$206.30	$230.50
1,900	2,000	1.59%	$32.08	$185.60	$222.85	$31.97	$184.23	$213.66	$229.34
2,000	2,500	1.41%	$32.60	$193.79	$228.26	$32.44	$192.69	$213.43	$286.15
2,500	3,000	1.51%	$33.06	$206.73	$234.71	$32.89	$203.95	$224.37	$287.96
3,000	3,500	1.35%	$33.71	$215.90	$245.30	$33.55	$209.52	$234.54	$398.08

3,500	4,000	1.20%	$33.73	$225.32	$248.29	$33.53	$218.84	$239.95	$372.77
4,000	4,500	1.08%	$34.20	$237.22	$257.46	$33.96	$231.68	$248.43	$364.93
4,500	5,000	0.97%	$34.21	$238.76	$263.32	$33.99	$234.87	$255.96	$298.49
5,000	5,500	0.92%	$34.32	$251.66	$269.08	$34.07	$244.88	$260.47	$390.38
5,500	6,000	0.84%	$33.99	$265.91	$280.31	$33.73	$254.93	$267.77	$528.14
6,000	6,500	0.78%	$34.66	$270.59	$286.04	$34.37	$256.96	$271.94	$580.16
6,500	7,000	0.72%	$34.56	$279.13	$295.54	$34.18	$268.25	$272.88	$606.93
7,000	7,500	0.67%	$34.38	$282.51	$308.58	$33.89	$271.85	$283.64	$637.39
7,500	8,000	0.62%	$34.71	$288.95	$313.70	$34.25	$279.73	$288.37	$626.00
8,000	8,500	0.58%	$34.41	$294.85	$312.26	$33.94	$285.47	$289.95	$576.42
8,500	9,000	0.54%	$35.13	$305.64	$317.82	$34.53	$291.55	$296.47	$654.46
9,000	9,500	0.50%	$35.73	$314.59	$318.09	$35.11	$295.75	$297.54	$733.82
9,500	10,000	0.47%	$34.92	$318.64	$324.73	$34.36	$299.64	$305.37	$693.30
10,000	10,500	0.44%	$35.79	$316.31	$329.12	$35.06	$301.97	$313.86	$667.47
10,500	11,000	0.42%	$35.81	$319.21	$358.61	$34.67	$306.27	$330.46	$639.44
11,000	11,500	0.39%	$36.24	$326.77	$357.55	$35.56	$309.40	$325.15	$783.05
11,500	12,000	0.37%	$35.14	$331.16	$379.30	$34.20	$313.43	$331.13	$794.18
12,000	12,500	0.35%	$35.65	$341.28	$394.68	$34.48	$317.46	$341.25	$932.10
12,500	13,000	0.34%	$35.82	$348.97	$396.50	$34.60	$321.63	$344.74	$950.69
13,000	13,500	0.32%	$35.04	$370.06	$386.33	$34.03	$336.39	$341.64	$1,051.51
13,500	14,000	0.30%	$37.16	$374.41	$403.03	$35.78	$336.91	$365.75	$1,021.11
14,000	14,500	0.29%	$36.25	$383.99	$401.75	$34.85	$341.26	$352.29	$1,188.59
14,500	15,000	0.28%	$36.04	$385.59	$426.77	$34.50	$344.90	$372.97	$1,153.77
15,000	15,500	0.26%	$36.91	$392.24	$438.45	$35.10	$351.50	$384.75	$1,097.06
15,500	16,000	0.25%	$36.18	$381.10	$448.21	$34.23	$350.96	$382.57	$1,048.16
16,000	16,500	0.24%	$36.62	$382.80	$456.88	$34.66	$351.26	$381.60	$1,068.01
16,500	17,000	0.24%	$36.57	$393.56	$486.20	$34.77	$355.76	$402.77	$1,178.24
17,000	17,500	0.22%	$37.03	$390.87	$467.14	$35.15	$349.28	$393.06	$1,240.76
17,500	18,000	0.22%	$36.10	$389.45	$470.63	$34.00	$352.48	$394.09	$1,062.88
18,000	18,500	0.21%	$36.13	$405.60	$481.53	$34.24	$365.28	$401.75	$1,128.02
18,500	19,000	0.20%	$36.38	$405.56	$493.62	$34.68	$355.92	$400.48	$1,218.77
19,000	19,500	0.20%	$36.18	$436.71	$508.39	$34.50	$366.91	$420.11	$1,448.02
19,500	20,000	0.19%	$35.16	$440.89	$529.30	$33.70	$366.51	$420.53	$1,466.90
20,000	21,000	0.19%	$37.16	$462.93	$548.41	$34.60	$368.51	$417.98	$1,587.88
21,000	22,000	0.18%	$38.25	$450.31	$573.44	$35.24	$366.89	$447.05	$1,467.25
22,000	23,000	0.17%	$35.82	$462.88	$565.00	$33.74	$374.98	$442.91	$1,536.87
23,000	24,000	0.17%	$36.36	$470.35	$578.32	$34.76	$379.74	$453.19	$1,533.01
24,000	25,000	0.16%	$35.88	$456.71	$572.89	$34.10	$376.56	$449.99	$1,596.61
25,000	26,000	0.16%	$37.26	$452.27	$581.65	$34.79	$372.37	$439.82	$1,502.14
26,000	27,000	0.16%	$36.82	$448.85	$596.99	$34.42	$370.31	$444.61	$1,570.03

27,000	28,000	0.15%	$36.58	$454.76	$593.03	$34.33	$377.24	$422.33	$1,480.31
28,000	29,000	0.14%	$36.65	$475.01	$607.29	$34.26	$378.99	$436.36	$1,546.51
29,000	30,000	0.14%	$36.89	$477.75	$599.21	$33.92	$377.37	$442.97	$1,461.95
30,000	40,000	0.14%	$37.59	$502.76	$590.71	$34.86	$381.70	$429.73	$1,678.72
40,000	50,000	0.13%	$36.03	$517.49	$604.45	$33.72	$387.20	$446.99	$1,620.00
50,000	60,000	0.13%	$36.02	$519.62	$614.53	$33.20	$376.59	$460.54	$1,827.99
60,000	70,000	0.12%	$35.19	$558.86	$675.04	$32.72	$380.73	$472.68	$1,872.23
70,000	80,000	0.12%	$35.99	$553.04	$709.19	$34.18	$381.79	$480.32	$1,927.03
80,000	90,000	0.12%	$38.02	$581.57	$727.72	$35.43	$387.86	$466.13	$1,832.44
90,000	91,000	0.12%	$37.70	$569.21	$661.40	$34.72	$375.21	$467.90	$1,815.42
91,000	92,000	0.11%	$36.39	$602.92	$744.24	$34.00	$390.09	$475.62	$1,920.79
92,000	93,000	0.11%	$35.78	$565.78	$741.79	$32.51	$374.23	$475.91	$1,915.81
93,000	94,000	0.11%	$39.27	$587.70	$690.22	$34.73	$384.91	$449.43	$1,881.06
94,000	95,000	0.10%	$37.61	$598.90	$726.09	$34.66	$392.35	$499.26	$1,962.29
95,000	96,000	0.10%	$37.77	$595.33	$682.64	$35.37	$379.75	$495.78	$1,955.17
96,000	97,000	0.09%	$38.51	$602.73	$756.35	$34.77	$378.87	$456.95	$1,927.82
97,000	98,000	0.09%	$38.30	$542.20	$821.28	$34.39	$385.10	$472.51	$1,967.70
98,000	99,000	0.09%	$38.60	$599.35	$869.16	$35.39	$380.19	$474.96	$2,107.73
99,000	100,000	0.08%	$37.69	$588.84	$796.36	$35.75	$379.42	$496.38	$2,055.39
100,000	100,000	0.08%	$37.32	$633.80	$840.77	$34.50	$389.29	$439.34	$2,299.04
100,000	100,000	0.08%	$38.11	$635.52	$825.36	$34.68	$402.86	$503.80	$2,228.38
100,000	100,000	0.08%	$38.75	$615.43	$838.33	$34.54	$370.16	$445.78	$2,439.61
100,000	100,000	0.08%	$37.03	$611.56	$935.23	$33.92	$385.81	$480.76	$2,236.73
100,000	100,000	0.08%	$41.50	$657.05	$953.98	$36.43	$391.38	$490.69	$2,211.76
100,000	100,000	0.07%	$39.45	$710.20	$870.81	$34.68	$381.94	$466.22	$2,455.39
100,000	100,000	0.07%	$39.23	$694.31	$942.57	$35.00	$371.98	$511.16	$2,513.75
100,000	100,000	0.13%	$39.34	$754.11	$971.87	$33.72	$390.00	$499.47	$2,556.34
100,000	100,000	0.24%	$40.34	$767.69	$1,101.35	$34.57	$384.12	$512.14	$2,507.78
100,000	100,000	0.32%	$39.32	$823.53	$1,366.61	$34.03	$381.04	$517.78	$2,631.73
100,000	100,000	0.35%	$41.15	$838.61	$1,549.97	$33.87	$379.77	$535.64	$2,696.79
100,000	100,000	0.36%	$42.64	$1,005.43	$1,561.95	$34.14	$385.90	$537.59	$2,863.77
100,000	100,000	0.33%	$46.79	$1,261.85	$1,541.62	$33.43	$377.63	$558.24	$3,099.08
100,000	100,000	0.30%	$54.28	$1,409.18	$1,738.99	$34.08	$382.81	$543.08	$3,431.69
100,000	100,000	0.27%	$56.46	$1,994.27	$1,894.33	$35.05	$372.04	$549.85	$3,834.67
100,000	100,000	0.23%	$55.17	$2,106.37	$1,976.19	$34.72	$365.47	$549.48	$4,166.21
100,000	100,000	0.19%	$54.97	$2,127.48	$2,032.32	$35.53	$368.61	$613.11	$4,605.90
100,000	100,000	0.16%	$57.72	$2,590.80	$2,273.04	$33.70	$367.31	$588.01	$5,452.76
100,000	100,000	0.13%	$53.35	$2,674.02	$2,439.97	$35.20	$364.06	$606.41	$6,012.66
100,000	100,000	0.11%	$56.23	$2,506.23	$2,430.53	$33.92	$372.75	$621.53	$5,912.07
100,000	100,000	0.09%	$58.14	$2,579.32	$3,187.64	$35.67	$369.26	$617.17	$6,392.11

100,000	100,000	0.07%	$56.64	$2,363.79	$3,427.91	$35.24	$373.55	$647.69	$6,391.15
100,000	100,000	0.06%	$51.81	$2,366.78	$4,540.69	$32.69	$391.20	$591.82	$7,409.70
100,000	100,000	0.05%	$57.03	$1,979.78	$4,981.58	$37.32	$380.65	$601.57	$6,897.23
100,000	100,000	0.04%	$68.45	$2,160.29	$5,301.39	$36.57	$418.02	$798.79	$7,578.71
100,000	100,000	0.03%	$65.21	$1,895.37	$5,141.15	$37.09	$401.13	$661.88	$7,364.26
100,000	100,000	0.03%	$78.87	$2,035.01	$5,608.41	$36.76	$384.82	$631.99	$7,328.82
100,000	100,000	0.02%	$64.15	$2,048.85	$5,410.92	$34.68	$414.75	$744.26	$8,216.96
100,000	100,000	0.02%	$61.84	$1,383.01	$5,024.69	$42.29	$406.80	$799.23	$6,795.32
100,000	100,000	0.02%	$51.30	$1,903.72	$5,506.70	$35.47	$409.41	$1,017.75	$7,285.03
100,000	100,000	0.01%	$76.59	$1,654.94	$5,805.46	$40.47	$416.45	$722.52	$7,301.65
100,000	100,000	0.01%	$79.08	$1,724.15	$6,089.55	$40.22	$397.08	$780.65	$7,766.78
100,000	100,000	0.01%	$70.51	$1,706.34	$7,265.08	$38.69	$406.58	$893.72	$7,862.79
100,000	100,000	0.01%	$57.69	$1,468.92	$6,906.76	$34.29	$577.69	$521.04	$8,937.33
100,000	100,000	0.01%	$71.24	$1,778.77	$9,556.53	$42.59	$574.68	$1,297.64	$8,859.39
100,000	100,000	0.01%	$116.84	$1,433.78	$8,024.01	$39.53	$522.17	$1,273.28	$8,093.80
100,000	100,000	0.01%	$97.60	$1,763.77	$6,990.19	$41.47	$986.32	$1,161.14	$6,946.14
100,000	100,000	0.00%	$62.53	$2,108.53	$11,406.44	$44.78	$751.70	$1,708.56	$8,392.83
100,000	100,000	0.00%	$97.84	$1,296.40	$8,953.82	$40.23	$355.58	$694.16	$8,093.53
100,000	100,000	0.01%	$60.62	$3,424.50	$9,697.75	$41.95	$373.07	$901.52	$11,198.42
100,000	100,000	0.00%	$69.83	$1,646.96	$8,586.57	$44.93	$403.11	$2,239.60	$8,801.95
100,000	100,000	0.00%	$104.59	$1,412.13	$5,478.84	$76.91	$342.85	$1,565.53	$5,187.63
100,000	100,000	0.00%	$78.47	$1,116.22	$11,670.93	$44.00	$374.01	$1,963.77	$8,270.59
100,000	100,000	0.00%	$53.54	$1,990.15	$14,656.06	$42.21	$498.98	$1,186.97	$13,430.52
100,000	100,000	0.00%	$71.09	$1,726.79	$5,266.24	$50.60	$377.62	$1,842.98	$4,422.88
100,000	100,000	0.00%	$367.36	$2,316.92	$7,634.22	$369.31	$478.36	$1,124.44	$9,902.34
100,000	100,000	0.00%	$111.99	$642.06	$5,414.41	$71.80	$274.46	$1,985.23	$2,900.82
100,000	100,000	0.00%	$84.12	$1,296.79	$17,745.95	$67.74	$484.68	$1,771.41	$17,107.33
100,000	100,000	0.00%	$56.74	$1,284.00	$4,379.88	$44.42	$309.48	$1,588.76	$3,536.38
100,000	100,000	0.00%	$76.68	$897.04	$8,834.18	$60.52	$253.19	$1,394.61	$6,835.08

Table 44 – Pharmacy: CPD (Scripts PMPY)

Bucket		Probability	3 Tier Plan			4 Tier Plan			
Lower	Upper		Generic	Preferred Brand	Non-Preferred Brand	Generic	Preferred Brand	Non-Preferred Brand	Specialty
0	0	14.42%	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00
0	1	2.56%	$1.74	$0.01	$0.01	$1.74	$0.01	$0.01	$0.00
1	50	1.84%	$2.06	$0.05	$0.01	$2.06	$0.05	$0.01	$0.00
50	100	2.56%	$1.77	$0.04	$0.01	$1.77	$0.04	$0.01	$0.00
100	150	2.79%	$1.93	$0.05	$0.01	$1.93	$0.05	$0.01	$0.00
150	200	2.55%	$2.33	$0.07	$0.01	$2.33	$0.07	$0.01	$0.00
200	250	2.38%	$2.70	$0.08	$0.02	$2.70	$0.08	$0.02	$0.00
250	300	2.21%	$3.15	$0.10	$0.02	$3.15	$0.10	$0.02	$0.00
300	350	2.07%	$3.54	$0.12	$0.03	$3.53	$0.12	$0.03	$0.00
350	400	1.98%	$3.94	$0.13	$0.03	$3.93	$0.13	$0.03	$0.00
400	450	1.86%	$4.28	$0.15	$0.04	$4.28	$0.15	$0.04	$0.00
450	500	1.76%	$4.67	$0.16	$0.05	$4.66	$0.16	$0.05	$0.00
500	550	1.67%	$5.06	$0.18	$0.05	$5.06	$0.18	$0.05	$0.00
550	600	1.88%	$5.35	$0.20	$0.06	$5.34	$0.20	$0.06	$0.00
600	650	1.76%	$5.82	$0.22	$0.06	$5.82	$0.22	$0.06	$0.01
650	700	1.63%	$6.18	$0.24	$0.07	$6.18	$0.24	$0.07	$0.01
700	750	1.53%	$6.64	$0.26	$0.08	$6.63	$0.26	$0.08	$0.01
750	800	1.66%	$7.12	$0.29	$0.09	$7.11	$0.29	$0.09	$0.01
800	850	1.53%	$7.48	$0.33	$0.09	$7.47	$0.33	$0.09	$0.01
850	900	1.42%	$7.95	$0.35	$0.11	$7.94	$0.34	$0.11	$0.01
900	950	1.54%	$8.38	$0.38	$0.12	$8.37	$0.38	$0.11	$0.01
950	1,000	1.42%	$8.70	$0.40	$0.13	$8.69	$0.40	$0.13	$0.02
1,000	1,100	1.63%	$9.12	$0.45	$0.15	$9.11	$0.45	$0.14	$0.02
1,100	1,200	1.51%	$9.38	$0.50	$0.17	$9.37	$0.50	$0.16	$0.02
1,200	1,300	1.40%	$9.75	$0.54	$0.17	$9.74	$0.54	$0.17	$0.02
1,300	1,400	1.92%	$10.26	$0.61	$0.20	$10.24	$0.61	$0.19	$0.03
1,400	1,500	1.74%	$10.61	$0.68	$0.22	$10.59	$0.67	$0.21	$0.03
1,500	1,600	2.08%	$11.05	$0.78	$0.26	$11.03	$0.78	$0.26	$0.03
1,600	1,700	1.87%	$11.51	$0.88	$0.29	$11.49	$0.88	$0.28	$0.04
1,700	1,800	2.05%	$11.92	$0.99	$0.34	$11.90	$0.98	$0.33	$0.04
1,800	1,900	1.79%	$12.29	$1.07	$0.38	$12.26	$1.07	$0.37	$0.04
1,900	2,000	1.59%	$12.79	$1.18	$0.40	$12.76	$1.18	$0.39	$0.04
2,000	2,500	1.41%	$13.42	$1.27	$0.46	$13.38	$1.26	$0.45	$0.05
2,500	3,000	1.51%	$13.98	$1.39	$0.50	$13.94	$1.38	$0.49	$0.05
3,000	3,500	1.35%	$14.41	$1.46	$0.53	$14.37	$1.46	$0.52	$0.06

3,500	4,000	1.20%	$14.90	$1.57	$0.57	$14.86	$1.56	$0.56	$0.06
4,000	4,500	1.08%	$15.36	$1.71	$0.61	$15.31	$1.70	$0.60	$0.07
4,500	5,000	0.97%	$15.73	$1.80	$0.65	$15.68	$1.80	$0.64	$0.07
5,000	5,500	0.92%	$16.23	$1.88	$0.68	$16.17	$1.88	$0.67	$0.07
5,500	6,000	0.84%	$16.79	$2.05	$0.70	$16.73	$2.04	$0.68	$0.08
6,000	6,500	0.78%	$17.14	$2.18	$0.71	$17.07	$2.16	$0.69	$0.09
6,500	7,000	0.72%	$17.52	$2.26	$0.75	$17.46	$2.24	$0.73	$0.10
7,000	7,500	0.67%	$18.11	$2.45	$0.77	$18.04	$2.44	$0.75	$0.10
7,500	8,000	0.62%	$18.55	$2.49	$0.82	$18.48	$2.47	$0.80	$0.10
8,000	8,500	0.58%	$18.90	$2.67	$0.83	$18.82	$2.65	$0.82	$0.11
8,500	9,000	0.54%	$19.24	$2.73	$0.90	$19.16	$2.70	$0.88	$0.13
9,000	9,500	0.50%	$19.50	$2.82	$0.90	$19.41	$2.79	$0.87	$0.14
9,500	10,000	0.47%	$20.06	$2.94	$0.92	$19.96	$2.91	$0.90	$0.15
10,000	10,500	0.44%	$20.45	$3.00	$0.94	$20.36	$2.97	$0.92	$0.14
10,500	11,000	0.42%	$20.66	$3.08	$0.95	$20.54	$3.05	$0.93	$0.18
11,000	11,500	0.39%	$20.62	$3.21	$0.97	$20.53	$3.17	$0.94	$0.16
11,500	12,000	0.37%	$20.85	$3.24	$1.00	$20.74	$3.19	$0.96	$0.20
12,000	12,500	0.35%	$21.40	$3.39	$1.06	$21.29	$3.33	$1.02	$0.21
12,500	13,000	0.34%	$21.65	$3.48	$1.09	$21.52	$3.42	$1.05	$0.23
13,000	13,500	0.32%	$21.96	$3.60	$1.08	$21.84	$3.54	$1.04	$0.22
13,500	14,000	0.30%	$21.85	$3.58	$1.04	$21.72	$3.51	$1.01	$0.24
14,000	14,500	0.29%	$22.24	$3.75	$1.10	$22.11	$3.67	$1.06	$0.24
14,500	15,000	0.28%	$22.29	$3.79	$1.10	$22.15	$3.71	$1.06	$0.26
15,000	15,500	0.26%	$22.49	$3.85	$1.14	$22.35	$3.76	$1.08	$0.29
15,500	16,000	0.25%	$22.55	$3.86	$1.15	$22.41	$3.77	$1.10	$0.28
16,000	16,500	0.24%	$22.73	$4.01	$1.14	$22.59	$3.93	$1.08	$0.30
16,500	17,000	0.24%	$22.69	$4.10	$1.15	$22.55	$4.00	$1.08	$0.30
17,000	17,500	0.22%	$22.57	$4.19	$1.19	$22.44	$4.08	$1.13	$0.30
17,500	18,000	0.22%	$22.75	$4.17	$1.24	$22.57	$4.08	$1.18	$0.34
18,000	18,500	0.21%	$22.51	$4.05	$1.23	$22.36	$3.95	$1.15	$0.34
18,500	19,000	0.20%	$23.24	$4.32	$1.27	$23.08	$4.19	$1.18	$0.38
19,000	19,500	0.20%	$23.08	$4.44	$1.31	$22.93	$4.29	$1.23	$0.39
19,500	20,000	0.19%	$23.31	$4.50	$1.28	$23.16	$4.32	$1.18	$0.42
20,000	21,000	0.19%	$22.92	$4.29	$1.30	$22.73	$4.12	$1.19	$0.47
21,000	22,000	0.18%	$23.08	$4.46	$1.42	$22.89	$4.26	$1.29	$0.51
22,000	23,000	0.17%	$24.03	$4.47	$1.38	$23.86	$4.26	$1.28	$0.48
23,000	24,000	0.17%	$23.50	$4.50	$1.31	$23.34	$4.29	$1.20	$0.49
24,000	25,000	0.16%	$23.66	$4.67	$1.32	$23.52	$4.48	$1.21	$0.44
25,000	26,000	0.16%	$23.92	$4.78	$1.42	$23.75	$4.55	$1.30	$0.52
26,000	27,000	0.16%	$24.35	$4.63	$1.35	$24.19	$4.42	$1.23	$0.49

27,000	28,000	0.15%	$24.01	$4.67	$1.38	$23.83	$4.47	$1.23	$0.54
28,000	29,000	0.14%	$24.69	$4.72	$1.43	$24.49	$4.45	$1.30	$0.60
29,000	30,000	0.14%	$24.03	$4.73	$1.51	$23.79	$4.46	$1.36	$0.66
30,000	40,000	0.14%	$24.28	$4.69	$1.48	$24.06	$4.42	$1.35	$0.62
40,000	50,000	0.13%	$24.18	$4.99	$1.48	$23.96	$4.63	$1.35	$0.71
50,000	60,000	0.13%	$23.80	$4.72	$1.36	$23.62	$4.38	$1.25	$0.62
60,000	70,000	0.12%	$23.90	$4.89	$1.52	$23.67	$4.49	$1.35	$0.79
70,000	80,000	0.12%	$23.69	$4.94	$1.56	$23.54	$4.50	$1.37	$0.78
80,000	90,000	0.12%	$24.11	$4.89	$1.41	$23.88	$4.40	$1.23	$0.91
90,000	91,000	0.12%	$24.84	$5.08	$1.54	$24.63	$4.56	$1.37	$0.90
91,000	92,000	0.11%	$24.51	$5.15	$1.64	$24.28	$4.58	$1.43	$1.00
92,000	93,000	0.11%	$24.51	$4.92	$1.41	$24.32	$4.43	$1.21	$0.88
93,000	94,000	0.11%	$24.42	$5.08	$1.63	$24.16	$4.55	$1.44	$0.97
94,000	95,000	0.10%	$25.84	$4.93	$1.61	$25.60	$4.45	$1.43	$0.89
95,000	96,000	0.10%	$24.48	$5.20	$1.70	$24.27	$4.69	$1.50	$0.92
96,000	97,000	0.09%	$25.49	$5.12	$1.61	$25.20	$4.60	$1.35	$1.06
97,000	98,000	0.09%	$25.20	$5.22	$1.58	$24.95	$4.83	$1.33	$0.89
98,000	99,000	0.09%	$25.76	$5.12	$1.73	$25.50	$4.62	$1.44	$1.06
99,000	100,000	0.08%	$25.60	$4.82	$1.83	$25.37	$4.36	$1.59	$0.93
100,000	100,000	0.08%	$26.55	$5.01	$1.62	$26.31	$4.52	$1.36	$0.99
100,000	100,000	0.08%	$26.07	$5.01	$1.86	$25.82	$4.53	$1.61	$0.98
100,000	100,000	0.08%	$25.98	$4.63	$1.85	$25.76	$4.23	$1.54	$0.93
100,000	100,000	0.08%	$25.77	$5.19	$1.80	$25.52	$4.70	$1.43	$1.09
100,000	100,000	0.08%	$27.23	$5.04	$2.06	$26.86	$4.55	$1.63	$1.29
100,000	100,000	0.07%	$25.76	$5.13	$1.91	$25.43	$4.60	$1.57	$1.20
100,000	100,000	0.07%	$26.39	$5.19	$1.89	$26.08	$4.65	$1.55	$1.19
100,000	100,000	0.13%	$27.23	$5.13	$1.91	$26.89	$4.53	$1.54	$1.31
100,000	100,000	0.24%	$26.91	$5.12	$1.99	$26.55	$4.48	$1.47	$1.52
100,000	100,000	0.32%	$27.28	$4.96	$2.15	$26.89	$4.27	$1.38	$1.84
100,000	100,000	0.35%	$28.43	$5.20	$2.54	$28.01	$4.46	$1.46	$2.24
100,000	100,000	0.36%	$29.76	$5.47	$2.64	$29.27	$4.53	$1.50	$2.56
100,000	100,000	0.33%	$31.11	$5.82	$2.56	$30.48	$4.51	$1.53	$2.96
100,000	100,000	0.30%	$32.42	$6.01	$2.42	$31.69	$4.55	$1.45	$3.15
100,000	100,000	0.27%	$33.10	$6.69	$2.41	$32.14	$4.39	$1.44	$4.23
100,000	100,000	0.23%	$35.53	$7.15	$2.42	$34.55	$4.67	$1.55	$4.33
100,000	100,000	0.19%	$36.65	$7.17	$2.56	$35.77	$4.93	$1.71	$3.98
100,000	100,000	0.16%	$36.59	$7.26	$2.34	$35.81	$4.72	$1.54	$4.10
100,000	100,000	0.13%	$37.54	$7.57	$2.20	$36.86	$5.08	$1.46	$3.92
100,000	100,000	0.11%	$38.84	$7.29	$2.48	$38.06	$5.07	$1.73	$3.76
100,000	100,000	0.09%	$40.48	$7.45	$2.65	$39.57	$5.29	$1.72	$4.01

100,000	100,000	0.07%	$41.50	$7.15	$2.81	$40.49	$5.33	$1.84	$3.80
100,000	100,000	0.06%	$41.60	$6.95	$2.93	$40.72	$5.35	$1.69	$3.70
100,000	100,000	0.05%	$43.76	$7.08	$3.10	$42.58	$5.73	$1.69	$3.94
100,000	100,000	0.04%	$42.42	$6.88	$3.29	$41.38	$5.57	$1.68	$3.96
100,000	100,000	0.03%	$44.76	$7.16	$3.17	$43.60	$6.03	$1.71	$3.75
100,000	100,000	0.03%	$44.30	$6.28	$2.98	$42.89	$5.20	$1.61	$3.88
100,000	100,000	0.02%	$44.74	$6.71	$3.37	$43.60	$5.68	$1.96	$3.60
100,000	100,000	0.02%	$47.97	$7.27	$3.68	$46.64	$6.42	$2.15	$3.71
100,000	100,000	0.02%	$46.36	$6.79	$3.49	$45.08	$5.77	$1.85	$3.94
100,000	100,000	0.01%	$47.61	$6.57	$3.79	$45.96	$5.73	$2.06	$4.22
100,000	100,000	0.01%	$52.26	$7.74	$4.32	$50.45	$6.65	$2.42	$4.79
100,000	100,000	0.01%	$51.48	$7.62	$3.49	$49.80	$6.62	$1.59	$4.57
100,000	100,000	0.01%	$45.86	$6.68	$4.42	$44.69	$6.07	$2.07	$4.13
100,000	100,000	0.01%	$47.41	$7.60	$4.42	$45.60	$6.35	$1.67	$5.80
100,000	100,000	0.01%	$49.90	$6.47	$3.99	$48.03	$5.61	$1.77	$4.95
100,000	100,000	0.01%	$44.94	$5.76	$3.42	$43.34	$4.96	$1.50	$4.32
100,000	100,000	0.00%	$45.24	$6.13	$3.82	$43.08	$4.70	$1.24	$6.17
100,000	100,000	0.00%	$52.55	$5.63	$3.42	$50.60	$4.94	$1.33	$4.73
100,000	100,000	0.01%	$42.46	$5.35	$3.74	$40.72	$4.37	$1.80	$4.67
100,000	100,000	0.00%	$44.72	$5.64	$4.06	$42.88	$4.82	$2.40	$4.32
100,000	100,000	0.00%	$52.27	$6.15	$3.09	$50.02	$5.12	$2.08	$4.29
100,000	100,000	0.00%	$49.93	$6.10	$4.06	$46.81	$5.60	$1.51	$6.16
100,000	100,000	0.00%	$67.23	$7.55	$5.16	$64.99	$5.92	$2.67	$6.35
100,000	100,000	0.00%	$41.12	$4.93	$2.63	$38.63	$4.27	$1.48	$4.29
100,000	100,000	0.00%	$42.86	$6.23	$4.46	$41.61	$5.25	$2.26	$4.42
100,000	100,000	0.00%	$42.52	$4.79	$2.66	$38.79	$4.46	$1.41	$5.31
100,000	100,000	0.00%	$49.23	$3.73	$4.67	$47.03	$3.33	$2.43	$4.83
100,000	100,000	0.00%	$58.26	$5.88	$3.19	$55.08	$5.54	$1.57	$5.13
100,000	100,000	0.00%	$39.76	$3.98	$3.00	$37.26	$3.58	$1.90	$3.99

Table 45 – Pharmacy: Clinical Management Programs

Clinical Module B	0.50%
Clinical Module C	1.50%

Table 46 – Pharmacy: Demographic Factors

	Male			Female			MT and MN Unisex
Age Band	**Employee**	**Spouse**	**Child**	**Employee**	**Spouse**	**Child**	**All**
00 - 19	0.2164	0.2406	0.4205	0.4358	0.486	0.3584	0.3798
20 - 24	0.2772	0.2633	0.4905	0.3958	0.4859	0.7982	0.5223
25 - 29	0.5528	0.4295	0.4725	0.7178	0.6775	0.7453	0.6463
30 - 34	0.6704	0.6272	0.69	0.8159	0.865	0.9514	0.753
35 - 39	0.8039	0.8594	0.9454	0.9686	0.9637	1.0601	0.8908
40 - 44	0.9868	1.0665	1.1732	1.1504	1.2458	1.3704	1.0947
45 - 49	1.2387	1.2959	1.4255	1.2964	1.5698	1.7268	1.3295
50 - 54	1.5015	1.6951	1.8646	1.492	1.8326	2.0159	1.5849
55 - 59	1.7951	2.1638	2.3801	1.6962	2.1892	2.4081	1.8786
60 - 64	2.211	2.5719	2.8291	1.9661	2.4845	2.7329	2.2314
65 - 69	2.5361	2.8887	3.1776	2.2179	2.7379	3.0117	2.6528
70 +	2.9526	2.9263	3.2189	2.4899	2.7026	2.9728	3.1599

Table 47 – Industry Load

Industry	Minimum	Maximum	Median
Agriculture	0.925	1.075	1
Mining	0.95	1.125	1.075
Construction	0.9	1.125	1
Manufacturing	0.825	1.075	0.95
Transportation, Communication, & Utilities	0.8	1.1	1
Wholesale Trade	0.875	1.05	0.9375
Retail Trade	0.925	1.1	1.025
Finance, Insurance and Real Estate	0.9	1.05	0.975
Services	0.85	1.125	1.025
Public Administration	0.9	1.05	0.975

Table 48 – Pharmacy: Utilization Dampening Factors

	Deductible Range				
Combined Accumulators	Lower	Upper	Min Adjustment	Max Adjustment	Average Adjustment
Combined Out of Pocket	0	75	0.9094	1.1075	1.0415
Combined Out of Pocket	75	999999	0.9019	1.0944	1.0288
Uncombined	0	75	0.8982	1.15	1.0735
Uncombined	75	999999	0.8869	1.15	1.0677
Combined Deductible and Out of Pocket	0	3500	0.8	1.0638	0.8874
Combined Deductible and Out of Pocket	3500	6500	0.8	0.8157	0.8001
Combined Deductible and Out of Pocket	6500	999999	0.8	0.8	0.8

Table 49 – Pharmacy: Multiple Offering Load

Pharmacy Multiple Offering Load		
Offerings	**Load**	
1	1	
2	1.02	
3	1.025	
4+	1.03	
2 (CA)	1.025	
3 (CA)	1.05	
4+ (CA)	1.055	
Does not apply to LocalPlus products in TN or FL		
Pharmacy Adjustment		
State	**Minimum**	**Maximum**
CA	0%	2%
TX	0%	5%

Table 50– Pharmacy: Clinical Management Adjustment Assumption

Grandfathering Options		
Category	Package	Adjustment
RxGrandfatheringPriorAuthorization	Excluded	0.0%
	Nondrug Removal Drugs Only (12 months)	30.0%
RxGrandfatheringStepTherapy	All Step Therapy Classes	20.0%
	Sensitive Step Therapy Classes Only	0.0%
Specialty Management Program		
Category	Package	Adjustment
RxNonSpecialtyManagementProgram	Complete	-3.25%
	Essential	-2.75%
	Limited	-2.0%
	None	0.0%
	Non Standard or Customed	0.0%
RxSpecialtyManagementProgram	Non Standard	2.5%
	Specialty	0.0%
	Specialty Plus	0.0%

Table 51 – Pharmacy: Additional Benefit Adjustments

Benefit	Description	Adjustment
Clinical Day Supply and/or Mail Order Specialty Drug 30 Day Limit	Clients that elect the Clinical Day Supply Program with a 90-day Specialty Drug Limit receive a decrement due to reducing waste on specialty medication filled through mail order. Clients that limit specialty drugs to 30 day supplies reduces waste.	0.9927 to 0.9972
Mandatory Mail for Maintenance Drugs	When customers obtain their maintenance medications through Cigna's mail order pharmacy, costs increase due to overhead expense costs associated with filling a script through mail.	1.005 to 1.01
Rx Exclusive Specialty Home Delivery (ESHD) Adjustment	When clients choose to fill specialty drugs exclusively through Cigna Home Delivery service, they receive a decrement.	0.995 to 1.000
Out of Pocket Adjuster Program Adjustment	Clients that elect to have manufacturer coupons excluded from the deductible and out of pocket max will receive a decrement to claims.	0.9996 to 0.97
Patient Assurance Program	Clients that elect to cap the customer cost-share for insulin at $25 per 30-day prescription and $75 per 90-day prescription receive an increment to claims.	1.000 to 1.02
Express Scripts Platform Adjustment	Clients that are on the Express Scripts claim platform receive a claim decrement due to improved utilization management.	0.99
Selective Serotonin Reuptake Inhibitors (SSRIs)	Clients that elect to waive a portion of or the entire member cost-share from certain Selective Serotonin Reuptake Inhibitors receive a claim increment.	1.001 to 1.004
Preventive Buy-ups	Clients that elect to waive a portion of or the entire member cost-share from Diet Pills, Diabetic Supplies, Continuous Glucose Monitor Supplies, Smoking Cessation, and/or Vitamins receive a claim increment.	1.000 to 1.005

Supporting Document Schedules

Bypassed - Item:	Actuarial Memorandum and Certifications
Bypass Reason:	n/a
Attachment(s):	
Item Status:	
Status Date:	

Bypassed - Item:	Civil Union Rating Requirements
Bypass Reason:	In compliance
Attachment(s):	
Item Status:	
Status Date:	

Bypassed - Item:	Filing Compliance Certification
Bypass Reason:	Included in memorandum
Attachment(s):	
Item Status:	
Status Date:	

Bypassed - Item:	Third Party Filing Authorization
Bypass Reason:	n/a
Attachment(s):	
Item Status:	
Status Date:	

Satisfied - Item:	Supplemental Exhibits
Comments:	
Attachment(s):	VT 2023 Supplemental Exhibits.pdf
Item Status:	
Status Date:	

Satisfied - Item:	Actuarial Memorandum
Comments:	
Attachment(s):	Actuarial Memorandum - VT CHLIC 2023.pdf
Item Status:	
Status Date:	

State: VermontGMCB **Filing Company:** Cigna Health and Life Insurance Company
TOI/Sub-TOI: H16G Group Health - Major Medical/H16G.002A Large Group Only - PPO
Product Name: Medical
Project Name/Number: CHLIC Medical Rate Filing 2023/

Satisfied - Item:	RX Data Template
Comments:	
Attachment(s):	VT 2023 Rx Data Template.xlsx
Item Status:	
Status Date:	

Satisfied - Item:	Experience Exhibit
Comments:	
Attachment(s):	VTExh_2023_CHLIC.pdf
Item Status:	
Status Date:	

Satisfied - Item:	Cover Letter
Comments:	
Attachment(s):	VT Cover Letter_2023.pdf
Item Status:	
Status Date:	

State:	VermontGMCB	**Filing Company:**	Cigna Health and Life Insurance Company
TOI/Sub-TOI:	H16G Group Health - Major Medical/H16G.002A Large Group Only - PPO		
Product Name:	Medical		
Project Name/Number:	CHLIC Medical Rate Filing 2023/		

Attachment VT 2023 Rx Data Template.xlsx is not a PDF document and cannot be reproduced here.

Supporting Information for Trend Assumptions:

The following pages are an attempt to provide proactive additional support for our medical and pharmacy trend assumptions.

Pricing Trend Assumptions

Below provides detail into the builup of our Vermont pricing trend assumptions for 2022/2021 and 2023/2022.

Vermont In-Network Trend		
2022	Weight	Unit
IP [1]	21.5%	4.1%
OP [2]	54.3%	4.2%
Pro [3]	18.7%	2.8%
OMS [3]	5.5%	7.2%
Unit Cost	100.0%	4.11%
Util		1.09%
Mix		1.60%
Total Trend		**6.92%**

Vermont In-Network Trend		
2023	Weight	Unit
IP [1]	21.6%	4.3%
OP [2]	54.5%	4.3%
Pro [3]	18.5%	2.9%
OMS [3]	5.5%	7.2%
Unit Cost	100.0%	4.22%
Util		1.59%
Mix		1.60%
Total Trend		**7.58%**

Notes:

[1] IP (Inpatient) unit trends are created using a weighted average of IP cost per day by facility with that facilities %weight in the market. Weights are calculated using Vermont customers $ FFS spend. The IP unit cost trend is the year over year comparison of the weighted average IP cost per day . For example: 2022 IP unit cost trend = 2022 IP cost per day/2021 IP cost per day.

[2] OP (outpatient) unit trends are created using weighted average of OP discounts by facility with that facitlities % weight in the market. Weights are calculated using Vermont customers $ FFS spend. The OP unit cost trend is the year over year comparison of the weighted average discounts (more specifically 1- discounts) after normalizing for known differences in billed charges a.k.a charge master trends.

[3] Pro (Professional) and OMS (Other Medical Services) unit trends are created in a similar fashion to IP and OP.

Historical claims experience for Vermont

Vermont Monthly Medical Claims Experience

Incurred Month (YYYYMM)	Incurred Claims	Members per Month
FY 2017	$263,857,315	51,591
FY 2018	$283,181,704	50,351
FY 2019	$282,633,028	48,277
202001	$23,487,258	52,037
202002	$21,714,684	51,892
202003	$20,689,486	51,912
202004	$16,053,426	51,716
202005	$18,388,014	51,510
202006	$25,208,872	51,096
202007	$27,382,594	52,292
202008	$26,073,173	52,025
202009	$26,896,505	51,783
202010	$30,738,324	51,722
202011	$25,697,135	51,296
202012	$28,517,218	51,356
202101	$24,235,561	50,135
202102	$25,750,164	49,556
202103	$30,639,960	49,435
202104	$28,780,546	49,427
202105	$24,772,529	49,021
202106	$30,925,211	49,074
202107	$26,935,468	48,963
202108	$28,127,390	48,908
202109	$27,571,698	48,952
202110	$30,208,021	48,447
202111	$29,017,999	48,405
202112	$30,321,556	48,253

The table above represents five years of historical claims experience for Vermont. We've also provided the monthly view of membership. The membership displayed here will not agree with the membership provided in the SERFF because this membership represents members who reside in VT for all funding types and the membership displayed in the SERFF represents the members who are sitused in VT for fully insured products only. This information is not normalized for demographics or plan design.

Below is a summarized view of trend and normalized trend. The normalization factor represented below includes benefit changes, demographics and geographies. **Benefit changes** measures the impact of plan design changes on Cigna's observed trend. To compute this adjustment, we compare the manual community rates for the plan designs in the two periods. Note that we use the same demographic and geographic distribution of the population to ensure we are isolating out only the effect of plan design changes. **Demographics** measures the impact that changes in age/gender has on Cigna's observed trend. To compute this adjustment, we compare the manual rating age/gender factors for the populations in the two periods. **Geographies** measures the impact that changes in the geographic distribution of customers has on Cigna's observed trend. To compute this adjustment, we compare the manual rating geographic factors for the population in the two periods

The following calculation is based on normalizing an open block of business. Normalizing an open block can cause some volatility and this view alone is not directly comparable to our prospective trend story. We rely heavily on our knowledge of our unit cost position and forecasting in the market to set an appropriate prospective trend. As you can see over the last 4 years of trend, the observed trend can be very volatile. It is not appropriate to use historical trend results to benchmark prospective pricing trend.

Vermont Medical Trends	FY 2017 PMPM	FY 2018 PMPM	18/17 Trend	FY 2019 PMPM	19/18 Trend	FY 2020 PMPM	20/19 Trend	FY 2021 PMPM	21/20 Trend
Total Observed (Net) Trend	$426.20	$468.68	10.0%	$487.87	4.1%	$468.63	-3.9%	$ 573.05	22.3%
Normalization Factor			-1.1%		0.7%		0.5%		0.05%
Total Normalized (Gross) Trend			**11.1%**		**3.4%**		**-4.4%**		**22.2%**

Pharmacy Trend Assumptions

The chart below outlines the current trend factors needed to adequately price the pharmacy benefit.

	2020/2019	2021/2020	2022+/2021
Cost Trend	9.87%	7.10%	8.80%
Utilization Trend	0.97%	0.73%	-0.26%
Total Trend	10.94%	7.89%	8.52%

Pharmacy trends are composed of several pieces:

1. Cost trend: the change in the average cost per script of drugs due to:
    a. Inflation – the change in cost per unit for medications used in both the base period and current period, isolating against changes in days' supply and mix shift.
    b. Mix shift – the change in cost due to patients filling different medications in the current period vs. the prior period. This is caused by a loss of exclusivity (patent expirations) which results in a shift from brand utilization to generic utilization, as well as a shift in utilization from existing generic medications to new generics after patent expirations.
    c. Pipeline – The approval and launch of pipeline drugs causes a shift in utilization from older therapies to novel therapies and causes the emergence of new claims from previously untreated populations.
2. Utilization trend: the change in the number of prescriptions filled on a PMPM basis.

Trend Category	2020/2019	2021/2020	2022+/2021
Specialty	18.52%	12.79%	14.65%
Non-Specialty	7.52%	5.45%	5.24%
Total Trend	10.94%	7.89%	8.52%

Pharmacy trends are lower in 2021 due to lower non-specialty unit cost and lower specialty utilization. 2022 was decreased to reflect lower growth in non-COVID Vaccines than previously expected and lower expectation of unit cost trend.

EXHIBIT I

ACTUARIAL MEMORANDUM AND CERTIFICATION

Scope and Purpose
The purpose of this filing is to submit CIGNA Health and Life Insurance Company's group manual rating methodology. Our pricing model was developed to provide a consistent rating methodology across products. This filing includes Open Access Plus, PPO, Network, Indemnity, and retiree medical insurance product, and is applicable for groups of 101 or more lives. Methodology is also included for Pharmacy products.

Benefit Description
The benefits covered in this memorandum include group health insurance coverage as described in CIGNA Health and Life Insurance Company forms HP-POL et al, and HC-TOC et al.

Census
Member level census will be used when available. If only subscriber level data is available, penetration and translation assumptions will be used to create a member level census for manual rate development. The penetration and translation assumptions used are developed from studies of our book of business, which includes experience from similar CIGNA Health and Life Insurance Company ("CHLIC") policies. Penetration estimates the number of subscribers that will select the CIGNA Health and Life Insurance Company plan; the translation process develops projected subscribers and members within rating tiers.

Adjustments to Base Claims
The base claim rates by area are adjusted for certain group and member characteristics. These include industry loads and discounts, age and sex demographic adjustments, and trends.

Adjustments for industry (SIC) are developed from a study of our book of business combined with results from an outside consultant's national industry factor assessment study.

Age and sex demographic adjustments are developed from a study of our book of business. The resulting age/sex slopes are normalized to represent the national census.

Trends reflect historical experience from CHLIC's group medical experience and projections for future levels. Medical trend rates are applied on a daily basis.

Benefit Plan Adjustments
Base claims are reduced for specific cost sharing features of the product and benefit plan selected. Copay and other cost sharing benefit design related adjustments are made using assumptions regarding utilization levels by base claim component. Claim distributions are used to determine the impact of deductibles, coinsurance and out of pocket maximums. In addition, a utilization dampening factor is applied to reflect lower utilization levels as cost sharing rises.

Renewability Clause
The benefit plans covered under this memorandum are guaranteed renewable.

Applicability
CHLIC, Inc. anticipates both renewals and new issues from the forms currently filed.

Marketing Method
These products are sold to employer-employee groups, labor union groups and association groups through CIGNA Health and Life Insurance Company group sales offices.

Premium Classes

Premium rates may vary by product, plan design, geographic area, group demographics, industry, effective date, experience, and underwriting discretion.

Issue Age Range

There are no issue age restrictions in our policy forms; however, eligibility requirements must be fulfilled.

Premium Modalization Rules

The CIGNA Health and Life Insurance Company Health Manual produces monthly premiums. Modalization factors are expressed as a function of these monthly rates as follows:

Annual	11.8227
Semi-Annual	5.9557
Quarterly	2.9852

Distribution of Business

Rates vary by geographic location and group specific characteristics, including demographics. Target distribution is to groups with both single employees and employees with dependents, assuming a 40/60 distribution

Rating

The group rates filed represent the rate level we expect to be necessary to achieve a desired average loss ratio for all group contracts. Accordingly, actual rates for groups will vary as a result of a variety of factors. These include variation in benefit plan, age, gender, family composition, size, industry, area, healthplan claim experience, pharmacy indicators and underwriting discretion.

Depending upon group size, case specific claim experience may be used to adjust the rate. Credibility is based on group size, pooling level and months of experience. Rates for partially credible groups are based on a blend of experience and manual rating.

For Minimum Premium plans, the premium paid by the policyholder is reduced for the portion of the total claim amount that is expected to be self-insured.

Anticipated Loss Ratio

The methodology and supporting factors apply to groups of 101 or more employees.

The anticipated large group loss ratio for this policy is 87.9%.

The components of Cigna's retention for our Large Group pricing are as follows:

Retention Components	**% of Premium**
Admin	5.0%
Access Fee	0.8%
Quality Improvement	0.2%
Tax	2.0%
State Assessments	2.0%
PPACA Fees*	0.0%
Risk Charge	0.0%
Profit	2.0%
Commissions	0.0%
Total Retention	**12.1%**

** PPACA fees are primarily associated with the Health Insurance Industry Fee (HIIF), which is assumed to be 2.5% for 2020 calendar months, and 0% for 2021+ calendar months due to recent legislative changes. The remainder is for the PCORI, which is currently a small amount (<0.1%), and assumed to continue for 2020 and beyond.*

Comparison to Status Quo

This filing includes a number of changes to our medical and pharmacy rating methodologies. It is difficult to quantify each change independent of the others. The average expected annual increase in manual rates in Vermont is 7.6%. This figure was calculated by comparing the current filed and approved manuals using an illustrative effective date of 1/1/2022 to the proposed 1/1/2023 manuals for a representative sample of Vermont sitused business.

Category	**Detail**	**Avg**	**Min**	**Max**
Filed and Approved Claims Trend	2023/2022 Medical Trend	7.5%	7.5%	7.5%
Revisions to Pricing Factors	Changes to trend, area factors, and methodology since approved 1/1/2020 filing	-0.2%	-27.2%	21.8%
Expense Changes	MLR change since our last approved filing (88.2% -> 87.9%)	0.3%	0.3%	0.3%
Requested Rate Change	= [(1+trend)*(1+factor changes) *(1+expense changes)] -1	7.6%	-21.5%	31.3%

Changes to Methodology for the 2022 Cigna Rate Filing Compared to 2020 Approved Rate Filing

- Medical
  - Updates to utilization dampening methodology and data
  - Updates to non-par methodology and data
  - Updates to the medical area factors and trend
  - Updates to Network Utilization methodology and factors
  - Updates to claim adjustments using a proprietary predictive model
  - Updates to Cigna Pathwell factors
  - Updates to Industry factors
  - Update to remove multiple offering load and enhanced non-par factors
  - Updates to medical and riders
  - Updates to Standard Industrial Classification (SIC) factors
  - Updates to the medical capitation percentages
  - Updates to community rate loads
  - Updates to the POS Load coefficients
- Behavioral
  - Updates to the MHSUD trend and rates
- Vision
  - Updates to the vision cost
  - Updates to service utilization
- Pharmacy
  - Updates to average wholesale price per script
  - Updates to average script count per customer
  - Updates to script channel assumptions
  - Updates to pharmacy cost trend
  - Updates to pharmacy utilization trend
  - Updates to pharmacy area factors
  - Updates to pharmacy additional benefits adjustments
  - Updates to pharmacy industry load
  - Updates to pharmacy discounts

ACTUARIAL CERTIFICATION

Opinion

In my opinion, the rates were developed using reasonable actuarial assumptions, and the rate levels are reasonable in relationship to the benefits provided. The actuarial data and experience will be maintained by the company and available for review by the Green Mountain Care Board upon request.

I certify that to the best of my knowledge and judgment, this rate filing is in compliance with the applicable laws and regulations of the State. In summary, I believe that the rating assumptions proposed will produce rates which are not excessive, inadequate, or unfairly discriminatory

Daniel Acton, FSA, MAAA
Actuarial Senior Director
Date: 9/20/2022

VERMONT FILING SUMMARY
CGLIC/CHLIC Combined

Vermont (only)
(000's)

		Earned		Incurred		Loss
		Premium		Losses		Ratio
5th prior year 2017		$3,664		$4,407		120.3%
4th prior year 2018		$5,414		$4,559		84.2%
3rd prior year 2019		$9,698		$8,873		91.5%
2nd prior year 2020		$23,256		$18,058		77.6%
1st prior year 2021		$27,970		$25,951		92.8%

Countrywide
(000's)

		Earned		Incurred		Loss
		Premium		Losses		Ratio
5th prior year 2017		$7,460,597		$6,276,045		84.1%
4th prior year 2018		$8,542,042		$7,183,463		84.1%
3rd prior year 2019		$10,108,440		$8,717,959		86.2%
2nd prior year 2020		$11,247,298		$9,366,126		83.3%
1st prior year 2021		$11,687,580		$10,656,810		91.2%

Daniel Acton, FSA, MAAA
Actuarial Senior Director

Routing 656
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Austin, TX 78717
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daniel.acton@Cigna.com

September 20, 2022

The Honorable John P. Crowley
Commissioner of Banking, Insurance,
Securities and Health Care Administration
Vermont Division of Insurance
89 Main Street, Drawer 20
Montpelier, VT 05620-3101

RE: CIGNA Health and Life Insurance Company
GROUP HEALTH RATING MANUAL
NAIC# 67369

Dear Mr. Crowley:

Enclosed is a rate filing for Cigna Health and Life Insurance Company (CHLIC) medical benefits for large employer groups. Claim costs and factors are being filed for Open Access Plus, PPO, Network, Indemnity, and retiree medical insurance products as well as the pharmacy, mental health/substance abuse and other riders These rates will be applied to new quotes upon the next pricing model implementation date following the filing approval date.

The previous filing was approved on 06/16/2020 under Serff Tracking number CCGP-132206853.

The attached Vermont Filing Summary shows historical earned premium, incurred losses, and loss ratios, Vermont and countrywide. Please note that the values in the exhibit have been developed in such a way as to be consistent with the company's Supplemental Health Care Exhibits.

Please contact Daniel Acton at 512-807-4866 or at Daniel.Acton@Cigna.com with any questions or concerns regarding this filing.

Sincerely,

Daniel Acton, FSA, MAAA
Actuarial Senior Director

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