

## **Responses to HCA Objections Round 1 (Received on 10/31/2022)**

Objections 1 ~ 4 –

### **Comments:**

1. Provide the number of members subject to the Out of Pocket Adjuster Program (“the Program”) described in Table 51 of Appendix B of the filing.
2. Explain how members who are subject to the Program are notified that they are subject to the Program (e.g., in the plan description only, in the plan description and via separate letter, etc.).
3. Detail what percent of the benefit of pharmaceutical manufacturer co-pay assistance coupons CHLIC realizes under the Program.
4. Explain whether the Program applies only to medications for which there is an appropriate generic version available or also apply to medications where a brand version is the only version available.

### **Response:**

The Out of Pocket Adjuster Program is not permitted to be sold to fully insured or ASO-non ERISA plans issued in VT. We have rules in our systems that will not allow this program to be selected for any insured or ASO non ERISA plans issued in VT. *VT CHLIC Template 2021 – 0.23.22 v2.pdf* removes this program from Table 51 Pharmacy: Additional Benefit Adjustments.

## Objection 5 –

### **Comments:**

Explain whether any policies covered by this filing include a specialty-tier exclusion or so called specialty carve out whereby drugs determined by CHLIC to be specialty drugs are not covered.

### **Response:**

Specialty carve out is not a standard offering at CHLIC. We do not have any policies issued in VT that have a specialty carve out provision.

## Objections 6 ~ 7 –

### Comments:

6. Explain whether the Mandatory Mail for Maintenance Drugs benefit and the Rx Exclusive Specialty Home Delivery (ESHD) benefits described in Table 51 of Appendix B of the filing comply with amendments made by Act 131 (2022) to 8 V.S.A. § 4089j and whether the Vermont Department of Financial Regulation approved the relevant policy forms.
7. If adjustments need to be made to the Mandatory Mail for Maintenance Drug benefit and the ESHD benefit to comply with amendments to 8 V.S.A. § 4089j, explain them and provide supporting documentation and calculations.

### Response:

The Mandatory Mail for Maintenance Drugs benefit and the Rx Exclusive Specialty Home Delivery (ESHD) benefits are not permitted to be sold to fully insured or ASO non-ERISA plans issued in VT and therefore have not been approved by the Vermont Department of Financial Regulation. We have rules in our systems that will not allow this rider to be selected for any insured or ASO non-ERISA plans issued in VT. *VT CHLIC Template 2021 – 0.23.22 v2.pdf* removes these riders from Table 51 Pharmacy: Additional Benefit Adjustments.

# 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.

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

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.

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

### 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*.

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

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.

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

## 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:

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

## 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:

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

## 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:

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

### 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:

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

### 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:

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

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

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

#### 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)*:

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

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

If specialty drugs are rated on a 4<sup>th</sup> 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:

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

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:

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

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:

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

For tiers with coinsurance:

Effective copay

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

#### 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.

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

#### 7.16.7 Calculate Annual Member Cost Share

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

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

#### 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:

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

#### 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:

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

#### 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:

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

### 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).

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

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:

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

## 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:

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

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

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):

$$\text{Savings \%} = [1 - \text{OON Percent}] \times \left[ \frac{\text{Benefit Save} \times \text{Percent Non-Tier 1 Dollars} \times (1 - \text{Addtl Tier 1 Penetration})}{\text{Mkt Savings Opportunity} \times \text{Addtl Tier 1 Penetration} \times \text{Percent Non-Tier 1 Dollars}} \right]$$

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	0.945	0.953	0.962	0.974	0.983	0.986	0.990

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

		Plan OOP Max															
		250	500	1000	1500	2000	2500	3000	4000	5000	5500	6000	6500	7000	8000	9000	
Ratio of Family to Individual OOP Max	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	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**

Annual Frequency	Total Annual Claims	In-Network							Out-of-Network
		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

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

**Table 11 – Community Rate Loads (Continued)**

<b>ER/UC Steerage Adjustment</b>						
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.						
	<b>Average Steerable visit cost</b>					
	ER	1150				
	Urgent Care	180				
			<b>Effective ER Deductible</b>			
	<b>Visit Cost Difference</b>	<b>0</b>	<b>500</b>	<b>1000</b>	<b>3000</b>	<b>6000</b>
	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	Deductible Waiver by Place of Administration		
	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	Deductible Waiver by Place of Service		
	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**

	Percent	Factor	
		Stacked	Unstacked
<b>Medicare</b>	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
<b>Usual and Customary (Percentile)</b>	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**

<b>Industry</b>	<b>Minimum</b>	<b>Maximum</b>	<b>Median</b>
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**

Age Band	Male			Female			MT and MN Unisex
	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**

<b>Factor</b>
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**

<b>Rider</b>	<b>Methodology</b>
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	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				
<p>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.</p> <p>For example, if Speech Therapy is offered with a 30 day limit (with a limit past the breakpoint), then the final cost would be:</p> $ST \text{ PMPM} = [1st \text{ Slope}] \times 20 + [2nd \text{ Slope}] \times 10 = 0.007225 \times 20 + 0.00181 \times 10 = 0.1626$ <p>If Cardiac and Pulmonary Rehab is included with these benefits, it does not have a pricing impact.</p>					
Therapy	1 <sup>st</sup> slope	Breakpoint	2 <sup>nd</sup> 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	
<p>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.</p>					
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**

<b>Area Description</b>	<b>Rating Area</b>	<b>Product</b>	<b>Area Factor</b>
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**

Area Description	Rating Area	Product	In-Network Cost Trend			
			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

State	2020/2019		2021/2020		2022/2021		2023+/2022	
	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

State	Proclaim Cap Rate		Facets Rate		State	Proclaim Cap Rate		Facets Rate	
	Minimum	Maximum	Minimum	Maximum		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**

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

# Appendix E: Vision Riders

Table 29 – Vision: Average Costs

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

Service	Frequency Factor	
	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**

<b>Service</b>	<b>Utilization</b>
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**

<b>Industry Factor</b>		<b>Case Size Adjustment</b>		<b>Vision Trend</b>
<b>SIC Code</b>	<b>Factor</b>	<b>Number of Employees</b>	<b>Factor</b>	<b>Annual</b>
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%		
			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**

<b>Type</b>	<b>Program</b>	<b>Preventive Generics</b>	<b>Non-Preventive Generics</b>
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**

<b>Drug List</b>	<b>Generic/Brand/ Specialty</b>	<b>2019/2018</b>	<b>2020/2019</b>	<b>2021/2020</b>	<b>2022+/2021</b>
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**

<b>Drug List</b>	<b>Generic/Brand/ Specialty</b>	<b>2019/2018</b>	<b>2020/2019</b>	<b>2021/2020</b>	<b>2022+/2021</b>
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			
			Generic	Preferred Brand	Non-Preferred Brand	Generic	Preferred Brand	Non-Preferred Brand	Specialty
Lower	Upper								
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			
			Generic	Preferred Brand	Non-Preferred Brand	Generic	Preferred Brand	Non-Preferred Brand	Specialty
Lower	Upper								
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**

Age Band	Male			Female			MT and MN Unisex
	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		Min Adjustment	Max Adjustment	Average Adjustment
	Lower	Upper			
Combined Accumulators					
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**

<b>Benefit</b>	<b>Description</b>	<b>Adjustment</b>
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
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