Responses to Objections (Received on 9/26/2022)

Objection 1-

Comments:

Regarding the list of changes for this filing compared to the 2020 approved filing, please provide the following:

- a. Detailed explanation of the changes in methodology for Utilization Dampening, Non-Par, and Network Utilization. Please confirm these are the only methodology changes, and all other changes to the rate manual are quantitative (e.g., factor updates). Otherwise, provide detailed explanation of the methodology changes for those not listed in this question.
- b. Comparison of the rating components that changed by +/-10% or more, and include detailed explanation for such change.

Response:

a. **UD**: Utilization dampening captures the change in members' utilization behavior in response to the richness of their plan design. The methodology was updated to be based upon specific plan design characteristics rather than overall member cost share. The factors aligning with these characteristics can be found in Table 8 – Medical Utilization Dampening.

Non-Par: Maximum Reimbursable Charge (MRC) represents the maximum reimbursement under the customer's medical plan that Cigna will pay a non-network health care professional (HCP) for a given service. MRC adjustments are applied to Out-of-Network (OON) claims only, whereas previously, MRC adjustments were applied to the Point-of-Service (POS) load that was used to calculate blended expected In-Network (IN) and OON claims from IN claims.

Network Utilization: Network Utilization captures the split in members' utilization between IN and OON claims. The network utilization calculation previously included the use of a POS load applied to IN rates to blend the IN and OON base medical claim costs. The updated network utilization is applied using Table 27 – Network Utilization Adjustment in order to calculate the predicted allowed IN and OON claims.

Yes, these are the only methodology changes and all other changes to the rate manual are quantitative.

- b. See 2022 CHLIC VT Side by Side.xlsx. This compares the approved and proposed factor tables in the rate manual. The changes reflect two years of updates and new information so the magnitude may be larger than normal. Here are a couple notable changes:
 - Medical Area Factors: The national average area factor has decreased below 1.0 over time so the increase reflects a calibration adjustment to get the national area factor to be centered at 1.0 rather than a true cost increase in VT.
 - MHSUD: Mental health service utilization has drastically increased since 2020 driving the large increase.

Objection 2 –

Comments:

Regarding the Comparison to Status Quo table on page 3 of the act memo, please provide the following:

- a. Breakdown of the "Revisions to Pricing Factors" line item, showing the impact of each rating factor change and how they equate to the combined average, minimum, and maximum percentages shown.
- b. Breakdown of the "Expense Changes" line item, showing the impact/changes for each of the retention components. Further, please explain the reason for these changes.
- c. Please confirm that the 7.5% listed as 'Filed and Approved Claims Trend' does not equate to the previously approved trend of 6.5%, but rather is the proposed trend rate for 2023+. If not, please reconcile.

Response:

a. The 'Revisions to Pricing Factors' captures changes driven by analysis of retrospective experience and changes in methodology. To calculate this, we first run the current production engine with the proposed effective date. Then we run another engine that include proposed methodology, area factor, and trend updates with the same proposed effective date. By using the same effective dates, the rate change reflects only methodology updates and no trend impact.

To categorize/separate all the changes, we would need to create multiple engine versions and run multiple batches. This would be a large administrative burden so only the cumulative impact of all methodology changes can be provided. Full details of the individual factor changes can be found on 2022 CHLIC – VT Side by Side.xlsx from #1b.

b. The "Expense Changes" line item reflects the year-over-year change in target loss ratio. A comparison of the proposed and approved retention components is provided in the table below:

Component	Proposed	Approved	Change	Comments
Admin	5.0%	5.5%	-0.5%	Lower a verage admin breakeven expenses as a percentage of premium
Access Fee	0.8%	1.1%	-0.3%	Lower a verage access breakeven expenses as a percentage of premium
Quality Improvement	0.2%	0.2%	0.0%	
Тах	2.0%	2.0%	0.0%	
State Assessments	2.0%	2.0%	0.0%	
PPACA Fees	0.0%	2.5%	-2.5%	PPACA fees are primarily associated with the Health Insurance Industry Fee (HIIF), which is assumed to be 2.5% for 2020 calendar months, and 0% for 2021+ calendar months due to legislative changes.
Risk Charge	0.0%	0.0%	0.0%	
Profit	2.0%	-1.5%	3.5%	Increasing profit to a reasonable level
Commissions	0.0%	0.0%	0.0%	
Total Retention	12.1%	11.8%	0.3%	
Targeted MLR	87.9%	88.2%	-0.3%	

c. Per CCGP-132206853, the prior approved trend factors is 6.8% rather than the stated 6.5%. The actuarial memorandum has been revised to show the following exhibit:

Category	Detail	Avg	Min	Max
Filed and Approved Claims Trend	Filed and Approved Claims Trend	6.8%	6.8%	6.8%
Revisions to Pricing Factors	Changes to trend, area factors, and methodology since approved 1/1/2020 filing	0.5%	-26.7%	22.5%
Expense Changes	MLR change since our last approved filing (88.2% -> 87.9%)	0.3%	0.3%	0.3%
Requested Rate Change	= [(1+trend)*(1+factor changes) *(1+expense changes)] -1	7.6%	-21.5%	31.3%

This categorization change does not impact the average, minimum, and maximum requested rate change.

Objection 3 -

Comments:

Please provide a comparison of the medical, Rx, and combined trends in this filing versus the previously approved filing, broken out by cost, utilization, and total trend components. Please provide both quantitative and qualitative support for the changes.

Response:

A comparison of the medical and Rx trends in this filing versus the previously approved filing is provided below. However, the trends assumptions used reflect different years between the two filings so a direct comparison is not meaningful.

Med Proposed					
Vermont In-	Vermont In-Network Trend				
2022	Weight	Unit			
IP	21.5%	4.1%			
OP	54.3%	4.2%			
Pro	18.7%	2.8%			
OMS	5.5%	7.2%			
Unit Cost	100.0%	4.11%			
Util		1.09%			
Mix		1.60%			
Total Trend		6.92%			

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

Med Approved					
Vermont In-	Network Tre	end			
2019	Weight	Unit			
IP	18.1%	5.3%			
OP	42.3%	3.2%			
Pro	21.8%	0.6%			
OMS	17.8%	7.2%			
Unit Cost	100.0%	3.74%			
Util		1.86%			
Mix		1.57%			
Total Trend		7.33%			

Vermont In-Network Trend				
2020	Weight	Unit		
IP	18.4%	4.4%		
OP	42.1%	4.0%		
Pro	21.2%	1.2%		
OMS	18.3%	7.2%		
Unit Cost	100.0%	4.06%		
Util		2.19%		
Mix		1.59%		
Total Trend		8.03%		

Rx Proposed

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

Rx Approved

	2019/2018	2020+/2019
Cost Trend	7.30%	6.10%
Utilization Trend	1.10%	0.60%
Total Trend	8.50%	6.80%

Objection 4 -

Comments:

Please confirm and show that the base claim costs are the same as the previously approved filing, only adjusted for trend. Otherwise, demonstrate any adjustments made to the base experience for this filing, including adjustments for COVID-19.

Response:

The values in the Medical Base Claims table come from the Claims Probability Distribution (CPD), which was updated between these two rate manual filings. The new table incorporates methodology changes to our CPD. The new table uses FY 2018 data. The OON rates from the updated table are far lower because they are reflecting the lower utilization of OON. In the previous table, the OON rates reflected MSC base rates prior to incorporating utilization, however today we take OON utilization into account in the base rate table. While the experience is the same for both rate manuals, the methodology of the base claims has changed. The new CPD has more granular service categories and the frequency uses member month weights to account for turnover. No adjustments were made for COVID-19.

Objection 5 –

Comments:

Please confirm whether the Historical claims experience for Vermont provided in "VT 2023 Supplemental Exhibits.pdf" includes both medical and pharmacy experience, or medical only.

Response:

The historical claims experience for Vermont provided in "VT 2023 Supplemental Exhibits.pdf" includes both medical and pharmacy experience.

Objection 6 -

Comments:

Please provide at least three years of historical actual-to-expected retention, separately for profit and all other retention components.

Response:

Actual-to-expected retention for 2019 to 2021 is provided in the tables below:

2019 Retention A/E	Actual	Expected	A/E
Admin & Access Fee	8.2%	5.6%	146%
Quality Improvement	0.8%	0.1%	808%
Premium Tax and State Assessment	1.8%	3.7%	48%
PPACA Fees	0.0%	0.0%	
Profit	-2.1%	1.0%	-207%
Other	0.0%	0.0%	
Total	8.7%	10.4%	84%

2020 Retention A/E	Actual	Expected	A/E
Admin & Access Fee	5.8%	6.6%	87%
Quality Improvement	0.8%	0.2%	400%
Premium Tax and State Assessment	1.6%	4.0%	40%
PPACA Fees	1.9%	2.5%	76%
Profit	9.1%	-1.5%	-608%
Other	0.0%	0.0%	
Total	19.2%	11.8%	163%

2021 Retention A/E	Actual	Expected	A/E
Admin & Access Fee	6.7%	6.6%	101%
Quality Improvement	0.2%	0.2%	85%
Premium Tax and State Assessment	1.6%	4.0%	41%
PPACA Fees	0.0%	2.5%	2%
Profit	-1.6%	-1.5%	104%
Other	0.0%	0.0%	
Total	7.0%	11.8%	59%

The last approved filing is for 2020 so 2020 and 2021 expected retention values are the same.

Objection 7 –

Comments:

Please further explanation the reason for the variation in the requested rate change, -21.5% to 31.3%. Please provide an example calculation of the minimum and maximum rate change.

Response:

Methodology changes as described in #1a can cause case-level variances. Despite the wide range, the aggregate impact is kept neutral and is centered close to zero. As noted in #2a, it's not possible to breakdown the rate change impact of every change so only the cumulative rate change can be provided.

Objection 8 -

Comments:

As shown in the "Rate Review Detail" in SERFF, the weighted average prior rate is \$711.07 PMPM. Please illustrate how this amount reconciles to the approved rate from the 2020 filing.

Response:

The prior rates and the requested rates are illustrative values to derive a requested rate change so they won't exactly tie to the approved rate. A newer book of business is used to calculate the requested rate change so the prior rate is adjusted to normalize the difference in accounts. This difference becomes more pronounced as it has been two years since the approved filing.

Objection 9 -

Comments:

The State is gathering how much the commercial insurers contribute to the Blueprint program on a yearly basis. Will you please provide the aggregate dollar amount and corresponding PMPM amounts for your company for this program?

Response:

The aggregate dollar amount and corresponding PMPM amounts contributed to the Blueprint program for calendar year 2021 is:

Quarter	Total Amount	Member Months	PMPM
Q1	\$14,493	1,505	\$3.21
Q2	\$15,389	1,598	\$3.21
Q3	\$15,338	1,593	\$3.21
Q4	\$15,472	1,607	\$3.21
2021	\$60,693	6,303	\$3.21

This does not reflect the quarterly payments to the Community Health Team which are calculated and provided by VT Blueprint.

Medical Trend - Unleveraged

Trend

-				Current				Pro	posed					
				020/2019 2021/2020 2022/2021 2023+/2022 ;										
Area Description	Rating Area	Product	2020/2019	2021/2020	2022/2021	2023+/2022	2020/2019	2021/2020	2022/2021	2023+/2022	2020/2019	2021/2020	2022/2021	2023+/2022
VT, VERMONT	VTNWK1	NWK	7.96%	6.87%	6.87%	6.87%	9.41%	10.49%	6.92%	7.58%	1.45%	3.62%	0.05%	0.71%
VT, VERMONT	VTOAP1	OAP	7.96%	6.87%	6.87%	6.87%	9.41%	10.49%	6.92%	7.58%	1.45%	3.62%	0.05%	0.71%
VT, VERMONT	VTPPO1	PPO	7.96%	6.87%	6.87%	6.87%	9.41%	10.49%	6.92%	7.58%	1.45%	3.62%	0.05%	0.71%

Area Factors

Medical Area Factors Current Proposed

			Current	Proposed	
Rating Area	Region	Product	Area Factor	Area Factor	Change
VTNWK1	VT, VERMONT	NWK	0.71	0.87	23%
VTOAP1	VT, VERMONT	OAP	0.71	0.87	23%
VTPPO1	VT, VERMONT	PPO	0.73	0.90	23%

MSC Weighting by SCC

Current				Major Service Cate	egories		
Sub-Cost Categories	Inpatient (Hospital)	Outpatient (Hospital)	ER	PCP	SCP	Other	Preventive
Facility	83.50%	55.00%	100.00%	0.00%	0.00%	100.00%	N/A
Professional	16.50%	17.00%	0.00%	90.00%	81.00%	0.00%	N/A
Lab	0.00%	6.80%	0.00%	8.00%	3.60%	0.00%	N/A
Radiology	0.00%	10.20%	0.00%	2.00%	5.40%	0.00%	N/A
Advanced Radiology (ARI)	0.00%	11.00%	0.00%	0.00%	10.00%	0.00%	N/A
Proposed				Major Service Cate	egories		
Sub-Cost Categories	Inpatient (Hospital)	Outpatient (Hospital)	ER	PCP	SCP	Other	Preventive
Facility	70.50%	58.10%	100.00%	0.00%	0.00%	100.00%	0.00%
Professional	29.50%	10.40%	0.00%	97.40%	78.40%	0.00%	100.00%
Lab	0.00%	13.30%	0.00%	1.00%	6.20%	0.00%	0.00%
Radiology	0.00%	8.50%	0.00%	1.60%	9.40%	0.00%	0.00%
Advanced Radiology (ARI)	0.00%	9.70%	0.00%	0.00%	6.10%	0.00%	0.00%
Change				Major Service Cate	egories		
Sub-Cost Categories	Inpatient (Hospital)	Outpatient (Hospital)	ER	PCP	SCP	Other	Preventive
Facility	-13.00%	3.10%	0.00%	0.00%	0.00%	0.00%	0.00%
Professional	13.00%	-6.60%	0.00%	7.40%	-2.60%	0.00%	0.00%
Lab	0.00%	6.50%	0.00%	-7.00%	2.60%	0.00%	0.00%
Radiology	0.00%	-1.70%	0.00%	-0.40%	4.00%	0.00%	0.00%
Advanced Radiology (ARI)	0.00%	-1.30%	0.00%	0.00%	-3.90%	0.00%	0.00%

Preventive Care Child Age Adjustment

Varies by age

Current	
Elected Child Age	Portion of Preventive Care Base Claim Cost
≤ 2	0.16
3 to 64	Linearly interpolate between 0.16 at 2 and 1.0 at 65
≥ 65	1

Proposed	
Elected Child Age	Portion of Preventive Care Base Claim Cost
0	0.0307
1	0.0635
2	0.0972
3	0.1316
4	0.167
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	0.607
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

Medical Effective Deductible Adjustment

Current										Plan I	Deductible										
		0	50	100	150	200		300	400	500	750	1000		1500	2000	2500	3000	3500	4000	4500	5000
	1	1	0.54	0.55	0.55		0.55	0.57	0.58	0.59	0.61		0.63	0.66	0.69	0.71	0.73	0.75	0.76	0.77	0.79
THE OFFICE	1.25	1	0.6	0.61	0.61		0.62	0.63	0.64	0.65	0.67		0.69	0.72	0.74	0.76	0.78	0.8	0.81	0.82	0.83
in	1.5	1	0.67	0.67	0.67		0.68	0.69	0.7	0.71	0.73		0.75	0.78	0.8	0.82	0.83	0.85	0.86	0.87	0.87
iž.	1.75	1	0.73	0.73	0.74		0.74	0.75	0.76	0.77	0.79		0.81	0.84	0.86	0.87	0.89	0.9	0.91	0.91	0.92
Ĕ a	2	1	0.79	0.79	0.8		0.8	0.81	0.82	0.83	0.85		0.87	0.9	0.91	0.93	0.94	0.95	0.95	0.96	0.96
요 율	2.25	1	0.82	0.83	0.83		0.84	0.85	0.86	0.87	0.89		0.9	0.92	0.94	0.95	0.96	0.97	0.97	0.97	0.98
i g	2.5	1	0.86	0.86	0.86		0.87	0.88	0.89	0.9	0.91		0.93	0.95	0.96	0.97	0.97	0.98	0.98	0.98	0.99
jec j	2.75	1	0.89	0.89	0.89		0.9	0.91	0.92	0.92	0.94		0.95	0.96	0.97	0.98	0.98	0.99	0.99	0.99	0.99
<u><u></u><u></u><u></u><u></u><u></u><u></u><u></u><u></u><u></u><u></u><u></u><u></u><u></u><u></u><u></u><u></u><u></u><u></u><u></u></u>	3	1	0.92	0.92	0.92		0.93	0.94	0.94	0.95	0.96		0.97	0.98	0.98	0.99	0.99	0.99	0.99	0.99	1
, o	3.25	1	0.94	0.94	0.94		0.94	0.95	0.96	0.96	0.97		0.98	0.98	0.99	0.99	0.99	1	1	1	1
čat	3.5	1	0.95	0.95	0.95		0.96	0.96	0.97	0.97	0.98		0.98	0.99	0.99	1	1	1	1	1	1
<u>u</u>	3.75	1	0.96	0.97	0.97		0.97	0.97	0.98	0.98	0.99		0.99	0.99	1	1	1	1	1	1	1
	4	1	0.98	0.08	0.08		0.08	0.08	0.00	0.00	0.00		0.00	1	1	1	1	1	1	1	1

									Plan De	ductible								
		0	50	100	150	200		300	400	500	750	1000		1500	2000	2250	2500	3000
	1	1	0.445	0.434	0.435		0.436	0.438	0.44	0.444	0.454		0.462	0.479	0.499	0.506	0.514	0.528
	1.25	1	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	0.61	0.61	0.61		0.61	0.614	0.621	0.629	0.647		0.67	0.693	0.716	0.725	0.735	0.751
	1.75	1	0.697	0.697	0.697		0.7	0.705	0.713	0.722	0.74		0.756	0.782	0.805	0.815	0.825	0.84
	2	1	0.799	0.799	0.799		0.801	0.802	0.804	0.807	0.817		0.834	0.854	0.874	0.883	0.89	0.905
	2.25	1	0.826	0.832	0.831		0.836	0.838	0.844	0.854	0.87		0.885	0.907	0.925	0.932	0.939	0.95
	2.5	1	0.89	0.89	0.872		0.877	0.884	0.892	0.9	0.916		0.928	0.945	0.961	0.966	0.97	0.978
	2.75	1	0.945	0.945	0.945		0.945	0.945	0.945	0.945	0.953		0.962	0.974	0.983	0.986	0.99	0.995
	3 3.25	1	0.955	0.955	0.956		0.956	0.962	0.967	0.971 0.995	0.979		0.985	0.995	1	1	1	1
	3.25	1	0.973	0.973	0.973		0.973	0.978	0.983	0.995	1		1	1	1	1	1	1
	3.5																	
	3.75	1	1	1	1		1	1	1	1	1		1	1	1	1	1	1
	4	3500	4000	4500	5000	5500		6000	6500	6850	7000	7500		8000	8500	9000	9500	10000
	1	0.54	0.55	0.561	0.572	0000	0.581	0.591	0.599	0.607	0.615	1000	0.615	0.623	0.63	0.638	0.645	0.648
9q	1.25	0.665	0.68	0.692	0.705		0.71	0.715	0.735	0.745	0.745		0.753	0.76	0.769	0.78	0.786	0.793
5	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
pa	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
9	2	0.916	0.928	0.935	0.943		0.949	0.957	0.96	0.965	0.967		0.972	0.975	0.977	0.982	0.984	0.986
ja l	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	1	1	1
i Al	2.5	0.983	0.989	0.995	0.995		1	1	1	1	1		1	1	1	1	1	1
2	2.75	1	1	1	1		1	1	1	1	1		1	1	1	1	1	1
5	3	1	1	1	1		1	1	1	1	1		1	1	1	1	1	1
Ē	3.25	1	1	1	1		1	1	1	1	1		1	1	1	1	1	1
a	3.5	1	1	1	1		1	1	1	1	1		1	1	1	1	1	1
of	3.75	1	1	1	1		1	1	1	1	1		1	1	1	1	1	1
atio	4	1 10500	1 11000	1 11500	12000	12500	1	13000	13500	14000	1 14500	15000	1	17000	20000	1 Unlimited	1	1
άž	1	0.656	0.663	0.669	0.674	12500	0.68	0.685	0.69	0.696	0.7	15000	0.705	0.723	0.746	Unimited		
	1.25	0.656	0.807	0.812	0.818		0.823	0.685	0.834	0.839	0.7		0.705	0.723	0.746	1		
	1.5	0.894	0.896	0.902	0.907		0.823	0.829	0.834	0.839	0.844		0.933	0.867	0.868	1		
	1.5	0.894	0.954	0.958	0.962		0.966	0.968	0.92	0.924	0.927		0.933	0.943	0.956			
							0.966	0.968	0.971	0.973	0.978		0.98	0.988	1	1		
	2	0.99	0.992	0.995	0.995		1	1	1	1	1		1	1	1	1		
	2.25	1	1	1	1		1	1	1	1	1		1	1	1	1		
	2.5	1	1	1	1		1	1	1	1	1		1	1	1	1		
	2.75	1	1	1	1		1	1	1	1	1		1	1	1	1		
	3	1	1	1	1		1	1	1	1	1		1	1	1	1		
	3.25	1	1	1	1		1	1	1	1	1		1	1	1	1		
	3.5	1	1	1	1		1	1	1	1	1		1	1	1	1		
	3.75	1	1	1	1		1	1	1	1	1		1	1	1	1		
	5.10																	

CHANGE

Depends on variety of plan benefits

Medical Effective Deductib	le Adjustment																				
Current		0	500	1000	1500	2000		3000	4000	Pian 5000	OOP Max 7500	10000		15000	20000	25000	30000	35000	40000	45000	50000
Ratio of Family to Individual OOP	1 1.25 1.5 2.25 2.75 3.2 3.5 3.75 4	0 1 1 1 1 1 1 1 1 1 1 1 1 1 1	0.92 0.93 0.94 0.95 0.96 0.97 0.97 0.97 0.98 0.98 0.98 0.99 0.99 0.99	0.92 0.93 0.93 0.94 0.95 0.96 0.97 0.98 0.99 0.99 0.99 0.99	0.92 0.93 0.94 0.95 0.96 0.96 0.97 0.98 0.99 0.99 0.99 0.99 0.99	 	0.92 0.93 0.94 0.96 0.96 0.97 0.98 0.99 0.99 0.99 0.99 0.99	0.92 0.93 0.94 0.95 0.96 0.97 0.98 0.99 0.99 0.99 0.99 0.99 0.99	0.92 0.93 0.94 0.95 0.95 0.95 0.96 0.97 0.98 0.99 0.99 0.99 0.99 0.99	0.93 0.94 0.94 0.95 0.96 0.97 0.97 0.98 0.99 0.99 0.99 0.99 0.99	0.93 0.94 0.94 0.95 0.96 0.97 0.98 0.99 0.99 0.99 0.99 0.99 0.99		0.94 0.55 0.95 0.96 0.96 0.97 0.98 0.99 0.99 0.99 0.99 1 1	0.95 0.96 0.96 0.97 0.98 0.99 0.99 0.99	0.95 0.96 0.96 0.97 0.97 0.98 0.99 0.99 0.99 1 1 1 1	0.96 0.97 0.97 0.98 0.99 1 1 1 1 1 1 1	0.97 0.97 0.98 0.98 0.99 1 1 1 1 1 1 1 1	0.97 0.98 0.98 0.98 0.99 1 1 1 1 1 1 1 1 1 1 1 1 1	0.98 0.99 0.99 0.99 0.99 1 1 1 1 1 1 1 1 1	0.99 0.99 0.99 1 1 1 1 1 1 1 1 1 1 1	0.99 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1
Proposed		r							Plan O	P Max											
		250	500	1000	1500	 2000		2500	3000	4000	5000	5500		6000	6500	7000	8000	9000			
kalo d Fanij jo bulidad OP Max	1 1 1 1 1 1 1 1 1 1 1 1 1 1 2 2 2 2 2 3 3 3 1 1 1 1	0.444 0.529 0.627 0.773 0.773 0.877 0.897 0.996 0.986 0.986 0.986 0.986 0.986 0.989 0.999 0.999 0.999 0.930 0.813 0.733 0.813 0.813 0.131 0.	0.484 0.529 0.627 0.731 0.877 0.887 0.687 0.687 0.687 0.687 0.687 0.687 0.687 0.687 0.687 0.687 0.687 0.687 0.683 0.756 0.821 0.883 0.883 0.883 0.883 1 1 1 1 1 1 1 1 1 1 1 1	0.484 0.629 0.739 0.879 0.999 0.996 0.996 0.996 0.996 0.999 0.999 0.999 0.999 0.999 0.999 0.999 0.999 0.999 0.999 0.999 0.999 0.999 0.999 0.991 0.991 0.991 0.992 0.991 0.992 0.9910	0.484 0.529 0.628 0.736 0.736 0.976 0.976 0.976 0.996 0.996 0.996 0.996 0.996 0.996 0.996 0.996 0.996 0.996 1.3000 0.654 0.681 0.681 0.681 1.0.901 1.1 1.1 1.1 1.1	4000	0.507 0.555 0.645 0.756 0.756 0.976 0.992 0.996 0.996 0.999 1 0.665 0.899 1 0.685 0.899 1 0.865 0.999 1 1 1 1 1 1	0.529 0.571 0.669 0.777 0.824 0.996 0.996 0.996 0.996 0.996 0.996 0.996 0.996 0.999 1 15000 0.677 0.827 0.882 0.899 0.996 1 1 1 1 1 1 1 1	0.561 0.612 0.705 0.842 0.905 0.994 0.996 0.996 0.996 0.997 16000 0.686 0.841 1 16000 0.684 1 1 1 1 1 1 1 1	0.579 0.637 0.853 0.817 0.853 0.943 0.943 0.996 0.999 1.999 0.999 1.900 0.701 0.853 1.17000 0.853 1.1 1.1 1.1 1.1 1.1	0.591 0.654 0.654 0.831 0.861 0.946 0.996 0.998 0.998 0.999 1 0.71 0.71 0.71 0.71 1 1 1 1 1 1 1 1	19000	0.603 0.665 0.748 0.834 0.864 0.921 0.947 0.998 0.999 0.999 0.999 0.999	0.618	0.621 0.678 0.679 0.652 0.876 0.929 0.96 1 1 1 1 1 1 1 1 25000 0.777 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1	0.623 0.654 0.655 0.8578 0.933 0.937 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1	0.625 0.791 0.663 0.883 0.937 0.936 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1	0.626 0.72 0.804 0.804 0.94 0.94 0.94 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1			
ŭ,	1 1.25 1.5 2 2.5 2.5 3 3 3.5 3.5 3.75 4	0.966 1 1 1 1 1 1 1 1 1 1 1 1 1 1	0.981 1 1 1 1 1 1 1 1 1 1 1 1 1	1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1																	

CHANGE Depends on variety of plan benefits

Medical Base Claims

Current			Мајог	Service Catego	ries (dollars PMPM)		
	Inpatient (IP)	Outpatient	Primary Care	Emergency	Specialty Care Physician (SCP)	Other	Preventive
Network		(OP) Physician (PCP)		Room (ER)	Specially Care i Hysician (SCI)	Other	Care
Experience-Rated In-Network	126.99	172.32	19.5	32.17	84.1	10.93	21.58
Experience-Rated Out-of-Network	184.13	249.87	28.28	46.65	121.95	15.85	31.29

Proposed			Major	Service Catego	ories (dollars PMPM)		
	Inpatient (IP)	Outpatient	Primary Care	Emergency	Specialty Care Physician (SCP)	Other	Preventive
Network		(OP)	Physician (PCP)	Room (ER)	Specially Care i Hysician (SCI)	Other	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

Change			Major	Service Catego	ories (dollars PMPM)		
	Inpatient (IP)	Outpatient	Primary Care	Emergency	Specialty Care Physician (SCP)	Other	Preventive
Network	inpatient (IP)	(OP)	Physician (PCP)	Room (ER)	Specially Care Filysician (SCF)	Other	Care
Experience-Rated In-Network	0.9%	-9.1%	-23.5%	-8.7%	-25.4%	-38.9%	-14.5%
Experience-Rated Out-of-Network	-98.7%	-97.4%	-95.7%	-99.8%	-96.2%	-96.0%	-98.8%

Medical Utilization Dampening

CURRENT

F	IP		PCP Copay	PCP Ded/Coins	ER	SCP Copa	P Ded/Co	Other
A	-2.8	-1.34	-0.45	-0.93	-0.31	-1.6	-2.33	-2
В	1.19	1.23	1.06	1.67	1.06	1.24	2.03	1.28
Applicable MSC	IP	OP	PCP	PCP	ER	SCP	SCP	Other
		Indemnity (NY metro)	Indemnity (NJ)	Indemnity (all other areas)				
A		-0.1	-0.32	-0.32				
В		0.62-0.72	0.74	0.29				
Applicable MSC	plicable MSC These indemnity UD factors apply to the aggregate cost-share							

Note: Utilization dampening has a floor of 0.20. There is a cap of 1.2 on PCP, 1.4 on SCP, and 1.25 on Other. The specified indemnity plans use a utilization dampening formula of "Utilization Dampening"=eV("A" x "Cost-Sharing+B")) PROPOSED

CHANGE

PROPOSED												CHANGE
					1		Utilization	Dampening b	v MSC			Depends on variety of pl
opay or Coinsurance	Medical Combine	Deductible	Coinsurance	Сорау	Inpatient 0.909	Outpatient	PCP 1.161	ER 0.959	SCP 1.262	Other	reventive Car 1	i bepends on valiety of p
ensurance	Not Combined	0	0.6	0	0.909	0.909	1.161	0.959	1.262	0.858	1	1
binsurance	Not Combined	0	0.7	0	0.933	0.952	1.209	0.998	1.401	0.959	1	1
OPSUTATION	Not Compiled	0		U							- 1	
ensusion	Not Combined	0	0.9	0	1.09	1.099	1.211	1.032	1.413	1.171	1	
onsutance	Not Combined	ô	1	0	1.172	1.179	1,211	1.072	1.413	1.262	1	
onsutanos	Not Combined	500	0.6	0	0.904	0.886	0.999	0.949	0.82	0.858	1	
onsurance	Not Combined Not Combined	500	0.7	0	0.933	0.991	1.004	0.973	1.178	1.028	1	
oinsutanos	Not Combined	500	0.9	0	1.053	1.042	1.198	1.01	1.3	1.088	1	
oinsutanos	Not Combined	500	1	0	1.129	1.109	1.211	1.068	1.413	1.262	1	
loinsutanoe	Not Combined	1000	0.6	0	0.904	365.0	0.989	0.947	0.808	0.858	1	
onsutinos	Not Combined	1000	0.7	0	0.922	0.909	1.014	0.965	0.895	0.912	1	
onsutance	Not Combined	1000	0.9	0	1.032	1.006	1.049	0.994	1.107	1.045	1	
oinsutanos	Not Combined	1000	1	0	1.101	1.054	1.211	1.013	1.138	1.262	1	
onsurance	Not Combined	1500	0.6	0	0.882	0.887	0.953	0.942	0.808	0.858	1	
consutance	Not Combined	1500	0.7	0	0.891	0.874	0.956	0.95	0.835	0.878	1	
onsurance	Not Combined Not Combined	1500	0.8	0	0.953	0.927	1.003	0.972	0.914	0.946	1	1
onsutance	Not Combined	1500	1	0	1.077	1.04	1,211	0.999	1.072	1.262	1	
oinsutance	Not Combined	2000	0.6	0	0.882	0.842	0.953	0.907	0.808	0.858	1	1
consumos	Not Combined	2000	0.7	0	0.891	0.872	0.956	0.946	0.831	0.865	1	
onsutanos	Not Combined	2000	0.8	0	0.92	0.898	0.984	0.961	0.854	0.908	1	
onsurance	Not Combined	2000	0.9	0	1.041	0.962	1.019	0.939	0.976	1.261	1	
consurance	Not Combined	2500	0.6	0	0.811	0.793	0.909	0.907	0.807	0.784	1	
onsutance	Not Combined	2500	0.7	0	0.891	0.871	0.909	0.946	0.819	0.804	1	
oinsutinos	Not Combined	2500	0.8	0	0.92	0.897	0.984	0.961	0.846	0.89	1	
oinsutanos	Not Combined Not Combined	2500	0.9	0	0.981	0.962	1,211	0.981	0.933	0.947	1	
execution	Not Combined	2500	1 06	0	0.811	0.982	0.883	0.999	0.997	0.784	1	
oinsurance	Not Combined	3000	0.7	0	0.889	0.846	0.923	0.939	0.747	0.804	1	
oinsuranoa	Not Combined	3000	0.8	0	0.92	0.897	0.984	0.961	0.846	0.89	1	
oinsurance	Not Combined	3000	0.9	0	0.959	0.962	1	0.981		0.947	1	
oinsurance	Not Combined	3000		0	1.01	0.962	1.211 0.874	0.999	0.996	1.259	1	
onsurance	Not Combined Not Combined	4000	0.6	0	0.803	0.785	0.874	0.898	0.638	0.776	1	
onsurance	Not Combined	4000	0.5	0	0.902	0.838	0.914	0.942	0.739	0.872	1	
oinsuranoa	Not Combined	4000	0.9	0	0.93	0.933	0.97	0.952	0.905	0.919	1	
oinsurance	Not Combined	4000	1	0	0.984	0.933	1.157	0.954	0.952	1.202	1	
opay	Not Combined Not Combined	0	0	0	1.2	1.218	1.037	1.071	1.183	1	1	
opay	Not Combined	0	0	10	1.195	1,218	1.032	1.069	1.171	1		
opay	Not Combined	0	0	15	1.186	1.218	1.021	1.067	1.147	1	1	
орау	Not Combined	0	٥	20	1.181	1.202	1.016	1.065	1.135	1	1	
орау	Not Combined	0	0	25	1.171	1.202	1.007	1.065	1.117	1	1	
opay	Not Combined Not Combined	0	8	30	1.161	1.202	0.997	1.065	1.098	1	1	
opay	Not Combined	0	0	40	1.141	1.202	0.974	1.059	1.068	1	1	
opay	Not Combined	0	0	45	1.14	1.202	0.965	1.051	1.051	1	1	
opay	Not Combined	ô	0	50	1.139	1.169	0.956	1.042	1.034	1	1	
орау	Not Combined	0	0	60	1.124	1.152	0.929	1.038	0.991	1	1	
opay	Not Combined Not Combined	°	0	70	1.109	1.136	0.907	1.034	0.958			
opay	Not Combined	0	0	90	1.07	1.06	0.868	1.03	0.878	1	1	
opay	Not Combined	0	0	100	1.064	1.049	0.857	1.025	0.835	1	1	
opay	Not Combined	0	٥	150	1.062	1.03	0.828	1.024	0.808	1	1	
opay	Not Combined	0	0	200	1.061	1.011 0.863	0.808	1.01	0.787	0.815	1	
oinsutanoa	Combined	0	0.6 p.7	0	0.863	0.863	1.103	0.911	1.199	0.815		
onsutance	Combined	0	0.8	0	0.977	0.987	1.151	0.961	1.337	1.007		
oinsutinos	Combined	0	0.9	Ô	1.035	1.044	1.151	0.98	1.342	1.112	1	
oinsurance	Combined	0	1	0	1.114	1.12	1.151	1.019	1.343	1.122	1	
onsutance	Combined	500	0.6	0	0.859	0.841	0.949	0.902	0.779	0.815	1	
oinsurance	Combined	500	0.8	0	0.952	0.941	1.096	0.945	1.119	0.976	1	
oinsutance	Combined	500	0.9	0	1	0.99	1.138	0.959	1.235	1.034	1	
onsutance	Combined	500	1	0	1.073	1.054	1.151	1.015	1.343	1.199	1	
oinsurance	Combined	1000	0.6	0	0.859	0.841	0.94	0.9	0.767	0.815	1	
oinsutanos	Combined Combined	1000	0.7	0	0.876	0.864	0.964	0.917		0.865	1	
onsurance	Combined	1000	0.9	0	0.93	0.912	1.063	0.931	1.051	0.925	1	
ensurance	Combined	1000	1	0	1.046	1.001	1.151	0.962	1.08	1.199	1	1
oinsurance	Combined	1500	0.6	Ó	0.838	0.823	0.905	0.895	0.767	0.815	1	
oinsurance	Combined Combined	1500	0.7	0	0.846	0.83	0.908	0.903	0.794	0.834	1	
cinsutinos	Combined	1500	0.8	0	0.906	0.881	0.953	0.923	0.868	0.898	1	
onsurance	Combined	1500	1	0	1.023	0.988	1.151	0.949	1.019	1.199	1	
ensutinos	Combined	2000	0.6	0	0.838	0.8	0.905	0.861	0.767	0.815	1	
oinsurance	Combined	2000	0.7	0	0.846	0.828	0.908	0.899	0.789	0.825	1	
orsutance	Combined Combined	2000	0.8	0	0.874	0.853	0.935	0.913	0.812	0.882		
onsurance	Combined	2000	1	0	0.934	0.914	1.151	0.935	0.927	1.198		
oinsurance	Combined	2500	0.6	0	0.77	0.753	0.863	0.861	0.767	0.745		
orisutinos	Combined	2500	0.7	0	0.846	0.827	0.877	0.898	0.778	0.764	1	1
oinsutance	Combined	2500	0.8	0	0.874	0.853	0.935	0.913	0.803	0.845	1	1
orsutance	Combined Combined	2500	0.9	0	0.932	0.914	0.95	0.932	0.885	0.9	1	
onsurance	Combined	3000	0.6	0	0.77	0.753	0.839	0.861	0.612	0.745	1	
oinsuranoa	Combined	3000	0.7	0	0.825	0.804	0.877	0.892	0.71	0.764	1	
oinsurance	Combined	3000	0.8	0	0.874	0.853	0.935	0.913	0.803	0.845	1	
	Combined	3000	0.9	0	0.911	0.914	0.95	0.932	0.886	0.9	1	
oinsutanoa	Combined	3000 4000	0.6	0	0.763	0.914	0.83	0.949	0.947	0.737		
oinsurance	Combined	4000	0.5	0	0.817	0.746	0.85	0.883	0.606	0.756	1	
oinsutanos	Combined	4000	0.8	0	0.857	0.836	0.916	0.895	0.787	0.828	1	
oinsurance	Combined	4000	0.9	Ó	0.884	0.887	0.921	0.904	0.85	0.873	1	
onsurance	Combined Combined	4000	1	0	0.916	0.887	1.029 0.985	0.906	0.904	1.142	1	
opay	Combined	0	0	0	1.14	1.157	0.985	1.017	1.124	1	1	
opay	Combined	0	0	10	1.135	1.157	0.975	1.015	1.113	1	1	
opay	Combined	0	0	15	1.127	1.157	0.97	1.013	1.09	1		
	Combined	0	0	20	1.122	1.142	0.965	1.012	1.079	1	1	
оряу	Combined	0	0	25	1.113	1.142	0.955	1.012	1.061	1	1	
opay	Combined	0	0	30	1.103	1.142	0.947	1.012	1.044	1	1	
opay pay noise		0	0	30 40	1.093	1.142	0.937	1.005	1.014	1		1
20% 20% 20%	Combined			45	1.083	1.142	0.917	0.998	0.998	1	1	1
obak obak obak obak obak obak	Combined Combined	0	0									
00000000000000000000000000000000000000	Combined	0	0	50	1.082	1.111	0.909	0.99	0.982	1	1	1
ინუბ. ბინება ბინები ბინება ბინი ბინი ბინი ბინი ბინი ბინი ბინი ბი	Combined Combined Combined Combined	0	0 0 0	50	1.068	1.111	0.909	0.99	0.982	1	1	
0044	Combined Combined Combined	0	0 0 0	50 80 70	1.068	1.095	0.862	0.982	0.91	1	1	
Doby Doby Doby	Combined	000000000000000000000000000000000000000	0 0 0 0	50 50 70 80 90	1.068			0.99 0.985 0.982 0.978 0.978	0.91	1		
State	Combined Combined Combined	0 0 0 0 0	0 0 0 0 0	50 50 70 80 80 90	1.058 1.054 1.026	1.095 1.079 1.036 1.007 0.997	0.862 0.854 0.825 0.814	0.982 0.978 0.978 0.974	0.91 0.879 0.834 0.794	1		

Effective Deductible - Collective Adjustment

CURRENT

Deductible Multiplier	Deductible	Avg. Family Size: 2	Avg. Family Size: 3	Avg. Family Size: 4
1	0	1	1	1
1	50	0.635	0.441	0.352
1	100	0.63	0.437	0.335
1	150	0.633	0.437	0.334
1	200	0.633	0.439	0.335
1	300	0.635	0.441	0.338
1	400	0.639	0.444	0.339
1	500	0.644	0.447	0.342
1	750	0.657	0.459	0.349
1	1000	0.663	0.47	0.358
1	1500	0.688	0.489	0.369
1	2000	0.708	0.508	0.389
1	2250	0.714	0.518	0.396
1	2500	0.719	0.528	0.404
1	3000	0.731	0.54	0.421
1	3500	0.744	0.552	0.431
1	4000	0.754	0.565	0.441
1	4500	0.762	0.577	0.452
1	5000	0.772	0.588	0.463
1	5500	0.78	0.597	0.474
1	6000	0.787	0.608	0.484
1	6500	0.795	0.616	0.492
1	6850	0.8	0.625	0.502
1	7000	0.807	0.632	0.511
1	7500	0.807	0.632	0.511
1	8000	0.813	0.641	0.519
1	8500	0.818	0.648	0.527
1	9000	0.824	0.656	0.535
1	9500	0.828	0.66	0.545
1	10000	0.829	0.666	0.549
1	10500	0.833	0.674	0.559
1	11000	0.838	0.681	0.566
1	11500	0.843	0.69	0.572
1	12000	0.846	0.69	0.579
1	12500	0.851	0.7	0.584
1	13000	0.854	0.706	0.59
1	13500	0.857	0.712	0.596
1	14000	0.861	0.718	0.602
1	14500	0.864	0.723	0.607
1	15000	0.867	0.727	0.613
1	17000	0.879	0.744	0.634
1	20000	0.896	0.767	0.661

PROPOSED

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

Deductible g. Family Size g. Family Size g. Family Size g. Family Size: 5 N/A 0.0% 0.0% 0.0% 0 N/A 50 0.0% 0.0% 0.0% 100 0.0% 0.0% 0.0% N/A 150 0.0% 0.0% 0.0% N/A 200 0.0% 0.0% 0.0% N/A 300 0.0% 0.0% 0.0% N/A 400 0.0% 0.0% 0.0% N/A 500 0.0% 0.0% 0.0% N/A 750 0.0% 0.0% 0.0% N/A 1000 0.0% 0.0% 0.0% N/A N/A 1500 0.0% 0.0% 0.0% 2000 0.0% 0.0% 0.0% N/A 2250 0.0% N/A 0.0% 0.0% N/A 2500 0.0% 0.0% 0.0% 3000 0.0% 0.0% 0.0% N/A 3500 0.0% 0.0% 0.0% N/A 4000 0.0% 0.0% N/A 0.0% 4500 0.0% 0.0% 0.0% N/A 5000 0.0% 0.0% 0.0% N/A 5500 0.0% 0.0% 0.0% N/A 6000 0.0% 0.0% 0.0% N/A 6500 0.0% 0.0% 0.0% N/A 6850 0.0% 0.0% 0.0% N/A 7000 0.0% 0.0% 0.0% N/A 7500 0.0% 0.0% N/A 0.0% 8000 0.0% 0.0% N/A 0.0% 8500 0.0% 0.0% 0.0% N/A 9000 0.0% 0.0% N/A 0.0% 9500 0.0% 0.0% 0.0% N/A 10000 0.0% 0.0% 0.0% N/A 10500 0.0% 0.0% 0.0% N/A 11000 0.0% 0.0% 0.0% N/A 11500 0.0% 0.0% 0.0% N/A 12000 0.0% 0.0% 0.0% N/A 12500 0.0% 0.0% 0.0% N/A 13000 0.0% 0.0% 0.0% N/A N/A 13500 0.0% 0.0% 0.0% 14000 0.0% 0.0% 0.0% N/A 14500 0.0% 0.0% 0.0% N/A 15000 0.0% 0.0% 0.0% N/A 17000 0.0% 0.0% 0.0% N/A

CHANGE

20000

0.0%

0.0%

0.0%

N/A

Effective Deductible - Collective Adjustment

CURRENT

OOP Multiplier	OOP Max.	Avg. Family Size: 2	Avg. Family Size: 3	Avg. Family Size: 4		
1	500	0.675	0.498	0.382		
1	1000	0.675	0.498	0.382		
1	1500	0.675	0.498	0.382		
1	2000	0.7	0.52	0.404		
1	2500	0.725	0.542	0.424		
1	3000	0.767	0.588	0.444		
1	4000	0.778	0.609	0.464		
1	5000	0.784	0.612	0.484		
1	5500	0.79	0.615	0.504		
1	6000	0.801	0.623	0.524		
1	7000	0.811	0.632	0.524		
1	8000	0.818	0.632	0.524		
1	9000	0.824	0.632	0.524		
1	10000	0.828	0.637	0.527		
1	11000	0.836	0.644	0.537		
1	12000	0.836	0.647	0.541		
1	13000	0.852	0.657	0.553		
1	14000	0.868	0.662	0.564		
1	15000	0.89	0.672	0.572		
1	16000	0.893	0.69	0.581		
1	17000	0.914	0.7	0.595		
1	18000	0.928	0.711	0.601		
1	19000	0.931	0.716	0.608		
1	20000	0.95	0.726	0.616		
1	25000	1	0.785	0.649		
1	30000	1	0.819	0.69		
1	35000	1	0.945	0.875		
1	40000	1	0.973	0.905		
1	45000	1	1	0.931		
1	50000	1	1	0.962		

PROPOSED

KOFUSED					CHANGE				
OOP Max.	Avg. Family Size: 2	Avg. Family Size: 3	Avg. Family Size: 4	Avg. Family Size: 5	Deductible	g. Family Size	g. Family Size	g. Family Size	g. Family S
500	0.675	0.498	0.382	0.382	500	0.0%	0.0%	0.0%	N/A
1000	0.675	0.498	0.382	0.382	1000	0.0%	0.0%	0.0%	N/A
1500	0.675	0.498	0.382	0.382	1500	0.0%	0.0%	0.0%	N/A
2000	0.7	0.52	0.404	0.404	2000	0.0%	0.0%	0.0%	N/A
2500	0.725	0.542	0.424	0.424	2500	0.0%	0.0%	0.0%	N/A
3000	0.767	0.588	0.444	0.444	3000	0.0%	0.0%	0.0%	N/A
4000	0.778	0.609	0.464	0.464	4000	0.0%	0.0%	0.0%	N/A
5000	0.784	0.612	0.484	0.484	5000	0.0%	0.0%	0.0%	N/A
5500	0.79	0.615	0.504	0.504	5500	0.0%	0.0%	0.0%	N/A
6000	0.801	0.623	0.524	0.524	6000	0.0%	0.0%	0.0%	N/A
6500	0.806	0.628	0.524	0.524	6500	N/A	N/A	N/A	N/A
7000	0.811	0.632	0.524	0.524	7000	0.0%	0.0%	0.0%	N/A
8000	0.818	0.632	0.524	0.524	8000	0.0%	0.0%	0.0%	N/A
9000	0.824	0.632	0.524	0.524	9000	0.0%	0.0%	0.0%	N/A
10000	0.828	0.637	0.527	0.527	10000	0.0%	0.0%	0.0%	N/A
11000	0.836	0.644	0.537	0.537	11000	0.0%	0.0%	0.0%	N/A
12000	0.836	0.647	0.541	0.541	12000	0.0%	0.0%	0.0%	N/A
13000	0.852	0.657	0.553	0.553	13000	0.0%	0.0%	0.0%	N/A
14000	0.868	0.662	0.564	0.564	14000	0.0%	0.0%	0.0%	N/A
15000	0.89	0.672	0.572	0.572	15000	0.0%	0.0%	0.0%	N/A
16000	0.893	0.69	0.581	0.581	16000	0.0%	0.0%	0.0%	N/A
17000	0.914	0.7	0.595	0.595	17000	0.0%	0.0%	0.0%	N/A
18000	0.928	0.711	0.601	0.601	18000	0.0%	0.0%	0.0%	N/A
19000	0.931	0.716	0.608	0.608	19000	0.0%	0.0%	0.0%	N/A
20000	0.95	0.726	0.616	0.616	20000	0.0%	0.0%	0.0%	N/A
25000	1	0.785	0.649	0.649	25000	0.0%	0.0%	0.0%	N/A
30000	1	0.819	0.69	0.69	30000	0.0%	0.0%	0.0%	N/A
35000	1	0.945	0.875	0.875	35000	0.0%	0.0%	0.0%	N/A
40000	1	0.973	0.905	0.905	40000	0.0%	0.0%	0.0%	N/A
45000	1	1	0.931	0.931	45000	0.0%	0.0%	0.0%	N/A
50000	1	1	0.962	0.962	50000	0.0%	0.0%	0.0%	N/A
Unlimited	1	1	1	1	Unlimited	N/A	N/A	N/A	N/A

Deductible	g. Family Size	g. Family Size	g. Family Size	g. Family Si
500	0.0%	0.0%	0.0%	N/A
1000	0.0%	0.0%	0.0%	N/A
1500	0.0%	0.0%	0.0%	N/A
2000	0.0%	0.0%	0.0%	N/A
2500	0.0%	0.0%	0.0%	N/A
3000	0.0%	0.0%	0.0%	N/A
4000	0.0%	0.0%	0.0%	N/A
5000	0.0%	0.0%	0.0%	N/A
5500	0.0%	0.0%	0.0%	N/A
6000	0.0%	0.0%	0.0%	N/A
6500	N/A	N/A	N/A	N/A
7000	0.0%	0.0%	0.0%	N/A
8000	0.0%	0.0%	0.0%	N/A
9000	0.0%	0.0%	0.0%	N/A
10000	0.0%	0.0%	0.0%	N/A
11000	0.0%	0.0%	0.0%	N/A
12000	0.0%	0.0%	0.0%	N/A
13000	0.0%	0.0%	0.0%	N/A
14000	0.0%	0.0%	0.0%	N/A
15000	0.0%	0.0%	0.0%	N/A
16000	0.0%	0.0%	0.0%	N/A
17000	0.0%	0.0%	0.0%	N/A
18000	0.0%	0.0%	0.0%	N/A
19000	0.0%	0.0%	0.0%	N/A
20000	0.0%	0.0%	0.0%	N/A
25000	0.0%	0.0%	0.0%	N/A
30000	0.0%	0.0%	0.0%	N/A
35000	0.0%	0.0%	0.0%	N/A
40000	0.0%	0.0%	0.0%	N/A
45000	0.0%	0.0%	0.0%	N/A
50000	0.0%	0.0%	0.0%	N/A
Unlimited	N/A	N/A	N/A	N/A

Medical Claims Probability Distribution

	robability Distribution																
CURRENT Accual Frequency	Total Annual Medical Claims	Inpatient Facility	Inpatient Professional	Outpatient Surgery Facility and Professional	ER Facility and Professional PCP SCP	Other Pharmacy	PROPOSED Annual Frequency	otal Annual Clai	n Inpatient	Outpatient	PCP	Network	SCP	Other	veventive Ca	Dut-of-Network Out-of-Network	CHANGE
0.180916557 0.024124314	\$0.00 \$26.58	\$0.00 \$0.00	\$0.00	\$0.00 \$11.70	\$0.00 \$0.00 \$0.00 \$0.32 \$1.20 \$13.34	\$0.00 \$66.23 \$0.00 \$151.61	0.1442466	6 \$0.00 1 \$15.64	\$0.00 \$0.01	\$0.00 \$0.88	\$2.60 \$2.00	\$0.00	\$0.00 \$0.81	\$0.00	\$0.00 \$12.97	\$0.00 \$0.12	Depends on variety of plan benefits
0.041899363	\$76.90	\$0.00	\$0.02	\$14.60	\$2.67 \$2.58 \$57.01	\$0.01 \$216.00 \$0.02 \$254.49	0.0183549	6 \$51.30	\$2.04	\$3.16	\$1.83	\$1.99	\$28.90	\$0.01	\$14.28	\$1.06 \$1.71	
0.040366856	\$174.53 \$224.66	\$0.00 \$0.01	\$0.04	\$25.82 \$25.82	\$27.52 \$5.45 \$11549 \$30.32 \$7.57 \$151.00	\$0.02 \$229.29 \$0.03 \$421.00	0.0279209	1 \$141.51	\$0.10	\$9.30	\$4.77 \$6.20	\$21.33 \$22.90	\$52.79 \$68.12	\$0.02 \$0.02	\$51.00	\$2.22 \$2.58	
0.030724173	\$274.54	\$0.01	\$0.07	\$45.57	\$27.99 \$9.16 \$181.68 \$27.99 \$9.16 \$181.68 \$41.90 \$11.12 \$11.44	\$0.05 \$401.00 \$0.05 \$503.74 \$0.09 \$566.52	0.02279	6 \$218.18	\$0.17	\$19.81 \$19.81 \$25.10	\$7.75	\$25.16	\$83.52	\$0.04	\$78.63	\$3.11	
0.027213687 0.024116114	\$224.55 \$274.69	\$0.00 \$0.01	\$0.06 \$0.11	\$57.58 \$70.36	\$45.65 \$13.08 \$245.32	\$0.16 \$667.42	0.020727 0.0207209	1 \$254.77 5 \$292.82	\$0.21 \$0.29	\$29.40	\$9.26 \$90.51	\$28.76 \$28.45	\$112.34	\$0.04 \$0.05	\$90.52 \$106.48	\$4.31	
0.021690007 0.019714197	\$424.09 \$474.46	\$0.01 \$0.04	\$0.10 \$0.12	\$8158 \$97.68	\$49.60 \$14.83 \$276.37 \$54.89 \$16.38 \$305.10	\$0.20 \$742.87 \$0.25 \$809.11	0.0198063	8 \$229.18 3 \$365.04	\$0.41 \$0.29	\$34.68 \$23.82	\$11.25 \$13.36	\$30.32 \$34.24	\$126.79 \$140.65	\$0.16	\$120.32 \$131.08	94.75 95.31 95.67	
0.017900949 0.016264973	\$524.62 \$574.71	\$0.01 \$0.03	\$0.12 \$0.15	\$112.44 \$128.78	\$58.38 \$18.74 \$334.54 \$64.54 \$19.77 \$360.98	\$0.38 \$865.84 \$0.47 \$953.99	0.0175736	4 \$400.89 5 \$436.05	\$0.47 \$0.61	\$45.01 \$50.91	\$14.71 \$15.52	\$36.93 \$39.85	\$154.71 \$168.30	\$0.20 \$0.31	\$143.20 \$154.42	\$6.13	
0.01408562 0.013769163	\$624.64 \$674.66	\$0.02 \$0.04	\$0.22 \$0.27	\$144.72 \$160.48	\$68.56 \$22.14 \$388.37 \$74.99 \$24.01 \$414.18	\$3.61 \$1,042.34 \$3.70 \$1,051.89	0.0187897	1 \$477.32 1 \$517.90	\$0.65 \$0.77	\$57.47 \$64.25	\$17.29	\$42.27 \$47.14	\$104.44	\$0.45 \$0.54	\$168.01 \$176.61	\$6.73 \$7.51	
0.012758104 0.011792147	\$724.64 \$774.09	\$0.02 \$0.04	\$0.29	\$177.73 \$194.87	\$80.33 \$25.56 \$439.78 \$86.76 \$29.22 \$463.17	\$0.94 \$1,091.57 \$1.41 \$1,151.68	0.0162131 0.015266	3 \$558.41 8 \$596.59	\$0.93 \$0.87	\$73.50 \$81.74	\$18.89 \$21.11	\$52.17 \$55.69	\$219.60 \$229.63	\$0.84 \$1.04	\$184.57	\$7.91 \$8.43	
0.011016729	\$824.74 \$824.77	\$0.07	\$0.39	\$212.21	591.48 522.54 5489.68 508.50 533.64 5511.30	\$1.37 \$1,202.47 \$1.63 \$1,165.74	0.016508	4 \$629.07	\$1.04	\$90.73 \$100.48	\$22.68 \$34.45	\$61.64	\$258.20 \$279.54	\$1.06	\$194.22	\$9.51	
0.009657154	\$924.74 \$974.79	\$0.07	\$0.36	\$247.63 \$303.86	\$106.40 \$31.72 \$537.28 \$113.84 \$35.41 \$559.39	\$1.27 \$1,308.72 \$1.82 \$1,202.27	0.014238	6 \$732.29 5 \$778.40	\$1.58	\$111.14	\$26.71	\$77.40	\$298.30 \$316.97	\$1.19	\$204.67 \$212.48	\$10.90	
0.016659797	\$1,043.24	\$0.02	\$0.46	\$283.11	\$127.61 \$227.65 \$591.71 \$127.61 \$227.65 \$591.71 \$145.56 \$44.54 \$605.55	\$1,002,27 \$2,26 \$1,066,89 \$2,35 \$1,406,69	0.0142416	\$ \$230.44	\$1.96	\$136.55	\$20.97	\$91.25			\$216.62 \$216.62	\$12.09	
0.01263265	\$1,949.28	\$0.07	\$0.62	\$100.50	\$165.05 \$45.09 \$674.58	\$2.76 \$1,474.75	0.0151224	4 \$956.75	\$2.64 \$2.64	\$150.89	\$34.27	\$116.95	\$389.27	\$1.74	\$230.05	\$14.00	
0.0124284 0.011462221	\$1,349,52 \$1,449,32	\$0.12 \$0.13	\$0.83 \$0.85 \$1.15	\$400.77 \$422.09	\$182.67 \$46.68 \$715.26 \$204.49 \$49.47 \$751.66	\$3.19 \$1,403.30 \$3.63 \$1,503.40	0.0139968	3 \$1,018.51 9 \$1,096.41	\$3.59 \$4.17	\$183.89 \$207.98 \$235.59	\$34.76 \$37.57	\$120.36 \$147.02	\$411.14 \$430.79	\$2.31 \$2.20	\$241.35	\$16.36 \$17.32	
0.010582556 0.009805002	\$1,549.31 \$1,649.23	\$0.16 \$0.27	\$1.15 \$1.15	\$473.50 \$521.31	\$228.26 \$55.07 \$781.44 \$250.59 \$57.55 \$813.36	\$3.72 \$1,610.76 \$4.99 \$1,578.38	0.0173938	7 \$1,194.82 2 \$1,304.02	\$5.06 \$7.19	\$235.59 \$274.92	\$41.10 \$42.60	\$173.29 \$194.80	\$470.41 \$501.84	\$2.60 \$3.31	\$246.61 \$258.88	\$20.15 \$20.48	
0.009234593 0.00857398	\$1,749.29 \$1,849.19	\$0.16 \$0.39	\$1.58 \$1.57	\$554.13 \$511.89	\$276.82 \$60.54 \$840.20 \$298.02 \$64.38 \$866.86	\$5.86 \$1,576.23 \$6.08 \$1.622.58	0.019633	7 \$1,429.95 1 \$1,579.07	\$9.67 \$11.97	\$317.52 \$370.54	\$46.66 \$50.85	\$226.21 \$254.47	\$523.12 \$575.09	\$4.40 \$5.52	\$267.64 \$283.85	\$24.72 \$26.78	
0.008018284 0.022084195	\$1,949.28 \$2,237.55	\$0.14 \$0.38	\$1.82 \$2.91	\$656.23 \$798.14	\$321.61 \$66.16 \$895.04 \$378.98 \$78.79 \$967.54	\$8.17 \$1,721.44 \$10.81 \$1,775.49	0.0178754	2 \$1,744.63 8 \$1,909.75	\$16.13 \$21.77	\$438.29 \$508.86	\$53.88 \$60.92	\$291.95	\$612.46 \$646.65	\$7.11	\$294.74 \$301.75	\$30.06	
0.025460976	\$2,740.01 \$3,544 %	\$0.57 \$1.44	\$4.69	\$1,066.29	\$47820 \$94.32 \$1,078.75 \$574.15 \$109.47 \$1,170.04	\$17.10 \$1,961.78 \$24.54 \$2,024.26	0.0541100	\$2,077.00 \$2,249.00	\$26.52 \$22.97	\$584.57 \$672.89	\$64.88	\$367.36	\$681.81 \$719.15	\$11.32 \$12.58	\$334.46	\$36.08 \$39.50	
0.016672821	\$1,742.51 \$1,742.51 \$4,243.04	\$2.49 \$3.73	\$9.01 \$10.59	\$1,560.59 \$1,663.59 \$1,980.05	\$65671 \$127.52 \$1,245.81 \$726.61 \$148.85 \$1,227.22	\$2,024.24 \$21.38 \$2,149.79 \$37.98 \$2,273.38	0.0134992	7 \$2,440.70 \$ \$2,655.02	\$41.69 \$51.20	\$758.84 \$803.89	\$76.52	\$437.10	\$753.19 \$792.27	\$16.64	\$311.46	\$40.00 \$40.00 \$48.42	
0.011740774	\$4,243,04 \$4,742,83 \$5,243,97	\$3.73 \$7.69 \$11.22	\$10.59 \$15.54 \$20.72	\$1,988.06 \$2,317.35 \$2,684.84	\$72661 \$14885 \$1,327.23 \$782.64 \$167.84 \$1,407.00 \$836.82 \$173.19 \$1,460.82	\$37.98 \$2,273.38 \$44.75 \$2,424.93 \$50.34 \$2,368.13	0.0119967	5 \$2,655.02 1 \$2,835.60 9 \$3,055.71	\$51.20 \$58.45 \$72.05	\$905.22 \$905.22	\$80.01 \$81.83 \$87.61	\$473.07 \$499.02 \$534.08	\$826.09	\$19.44	\$210.28 \$312.60 \$215.70	\$48.42 \$51.85 \$54.36	
0.008695529	\$5,743.93	\$17.53	\$24.90	\$2,023.60	\$879.57 \$196.82 \$1,529.28	\$55.23 \$2,568.48	0.0091764	\$3,254.80	\$92.38	\$1,213.21	\$99.85	\$546.72	\$885.13	\$25.54	\$318.94	\$63.03	
0.007687616 0.006795704	\$6,243,81 \$6,245,21	\$28.74 \$39.51	\$28.71 \$44.75	\$1,372,09 \$3,723,61	\$927.42 \$234.71 \$1,584.76 \$987.25 \$252.40 \$1,633.50	\$60.37 \$2,519.57 \$64.20 \$2,577.16	0.0023955 0.0073402	3 \$3,456.72 2 \$3,681.98	\$90.00 \$102.79	\$1,362.24 \$1,492.05	\$96.62 \$104.61	\$599.41 \$616.15	\$903.57 \$954.86	\$27.39 \$29.63	\$312.85 \$312.71	\$63.64 \$70.17	
0.005994961 0.005434923	\$7,245.09 \$7,746.00	\$57.96 \$71.03	\$53.92 \$78.77	\$4,087.37 \$4,431.09	\$1,000.45 \$262.41 \$1711.34 \$1,043.05 \$287.30 \$1763.92	\$70.64 \$2,789.93 \$72.52 \$2,854.48	0.0072278 0.0067028	9 \$3,893.24 4 \$4,075.48	\$109.44 \$117.51	\$1,628.42 \$1,763.83	\$113.94 \$121.19	\$646.26 \$661.95	\$960.90 \$990.36	\$31.24 \$31.63		\$75.66 \$76.54	
0.00464136 0.00444533	\$8,246.28 \$8,746.87	\$47.47 \$126.33	\$111.29 \$123.61	\$4,762,76 \$5,126,88	\$1,086.81 \$305.29 \$1,811.48 \$1,094.23 \$334.89 \$1,846.93	\$81.18 \$2,971.40 \$82.00 \$2,872.17	0.0062139 0.0057857	6 \$4,308.72 1 \$4,541.79	\$117.87 \$136.55	\$1,912.64 \$2,064.10	\$122.70 \$121.70	\$689.06 \$711.57	\$1,020.34 \$1,064.44	\$35.62 \$36.16	\$333.85	\$80.64 \$86.51	
0.004073177 0.003690412	\$9,245.21 \$9,747.33	\$157.62	\$174.23 \$254.69	\$5,462.06 \$5,737.57	\$1,119,97 \$336.00 \$1,905.67 \$1,138.63 \$388.87 \$1,946.48	\$89.67 \$2,919.71 \$94.11 \$2,899.64	0.0053650	5 \$4,715.34 2 \$4,960.15	\$145.00 \$166.38	\$2,171.48 \$2,313.97	\$125.90	\$721.07	\$1,090.02	\$38.78 \$41.41	\$312.11 \$317.60	\$100.19 \$104.62	
0.002422453	\$10,048.76 \$10,746.72	\$250.29 \$279.90	\$200.77	\$4,072.37 \$6,315.01	\$1,190.84 \$298.59 \$1,933.86 \$1,204.98 \$401.50 \$2,023.31	\$102.05 \$2.970.96 \$102.69 \$3,034.58	0.004625	4 \$5,212.34 7 \$5,449.99	\$192.14 \$215.68	\$2,506.46 \$2,644.36	\$155.33	\$746.81 \$777.27	\$1,143.43	\$43.54 \$45.71	\$312.57 \$308.43	\$111.07	
0.002933807	\$11,246.04	\$337.05 \$389.25	\$401.12	\$6,652,63	\$1,175.49 \$443.54 \$2,047.81 \$1,212.86 \$468.55 \$2,046.90	\$110.40 \$2,979.75 \$120.01 \$3,042.31	0.0041601	1 \$5,660.73 2 \$5,881.08	\$252.23	\$2,771.40 \$2,910.34	\$167.45 \$187.41	\$787.09	\$1,215.07	\$43.48 \$50.06	\$300.67	\$123.33	
0.002572965	\$12,348,04	\$437.66 \$516.90	\$768.63 \$969.16	\$7,524.92 \$7,524.92	\$1,227.52 \$468.47 \$2,112.84	\$108.00 \$2,940.41	0.003605	1 \$6,155.54	\$297.67 \$226.75	\$3,091.02	\$104.43	\$841.46	\$1,255.46	\$50.44	\$205.13	\$129.93	
0.002275123	\$13,247.32	\$605.19	\$1,021.03	\$7,580.81	\$1,242.78 \$534.27 \$2,141.58	\$121.66 \$3,139.37	0.0033728	4 \$6,594.12	\$297.98	\$3,353,59	\$210.04	\$844.31 \$866.61	\$1,274.22	\$\$1.11	\$302.01 \$303.65	\$136.82	
0.002214585 0.002046719	\$13,748.45 \$14,247.98	\$637.36 \$739.39	\$1,123.30 \$1,223.38	\$7,845.25 \$7,975.72	\$1,253,67 \$601,85 \$2,156,95 \$1,225,96 \$593,19 \$2,267,61	\$120.07 \$3.092.64 \$122.73 \$3.081.80	0.0031580	7 \$6,834.85 6 \$7,093.66	\$454.70 \$538.04	\$3,485.95 \$3,630.71	\$218.73 \$210.15	\$820.50	\$1,310.70 \$1,310.17	\$58.21 \$62.35	\$296.26 \$296.27	\$129.81 \$154.66	
0.001958925 0.001855457	\$14,749.59 \$15,248.59	\$945.64 \$923.83 \$910.98	\$1,644.53 \$1,620.23	\$8,243.67 \$8,233.44	\$1,220.10 \$595.55 \$2,259.68 \$1,289.44 \$999.00 \$2,278.59 \$1,341.82 \$656.01 \$2,200.34	\$130.42 \$3,252.62 \$135.95 \$3,260.44	0.002877	6 \$7,207.10 8 \$7,626.27	\$642.72 \$730.40	\$1,667.75 \$1,911.41	\$245.52 \$228.36 \$251.44	\$913.70	\$1,340.72 \$1,340.08	\$62.13 \$62.61	\$293,18 \$293,93	\$146.39 \$153.39	
0.001769353 0.001676978	\$15,748.51 \$16,246.04	\$910.98 \$1,082.92	\$1,781.84 \$1,922.09	\$8,630.87 \$8,778.95	\$1,341,83 \$636,01 \$2,300,34 \$1,294,71 \$702,71 \$2,325,95	\$145.65 \$3,149.60 \$148.71 \$3,387.94	0.0026351 0.0025320	8 \$7,826.71 2 \$8,104.04	\$002.26 \$901.51	\$4,010.29 \$4,996.32	\$251.44 \$278.73	\$886.29	\$1,359.26 \$1,392.52	\$72.49 \$64.22	\$283.15	\$161.53 \$183.46	
0.001566514 0.001539983	\$16,747.49 \$17,346.94	\$1,136.13 \$1,198.75	\$2,126.29 \$2,263.79	\$9,001.55 \$9,141.21	\$1,285.34 \$627.27 \$2,405.52 \$1,313.97 \$724.17 \$2,441.16	\$155.39 \$3,133.03 \$163.90 \$3,215.67	0.0024093 0.002264	1 \$8,451.41 3 \$8,659.32	\$1,021.98 \$1,104.61	\$4,317.14 \$4,299.66	\$266.98 \$276.06	\$897.60 \$927.42	\$1,429.49 \$1,428.71	\$64.28 \$70.84	\$273.91 \$278.03	\$184.02	
0.001468592 0.001373805	\$17,347.62 \$18,248.29	\$1,314.40 \$1,343.45	\$2,390.01 \$2,678.82	\$9,387.82 \$9,446.72	\$1,229,75 \$756.48 \$2,465.97 \$1,320.84 \$826.52 \$2,470.30	\$153.18 \$3,435.89 \$161.64 \$3,322.18	0.0022349 0.0021700	3 \$8,978.47 1 \$9,366.21	\$1,197.75 \$1,214.02	\$4,544.49 \$4,762.03	\$300.64	\$936.47	\$1,445.23 \$1,441.70	\$73.45 \$72.47	\$282.37 \$281.99	\$197.87 \$187.19	
0.001341245	\$12,745.94	\$1,497.17 \$1,514.01	\$2,614.04	\$9,728.23	\$1,322,21 \$81,336 \$2,564,54 \$1,336,31 \$93,338 \$2,564,54	\$195.90 \$3,094.98 \$164.93 \$3,526.67	0.0021007	59,617.68	\$1,528.53	\$1,750.57 \$1,945.36	\$323.73 \$337.36	\$950.49	\$1,502.18	\$73.51 \$75.66	\$275.54	\$212.14	
0.001239463	\$19,750.68	\$1,625,87	\$3,097.33	\$9,962,96	\$1,385.87 \$887.32 \$2,603.45	\$187.90 \$3,054.32 \$182.79 \$3,419.26	0.0019800	\$10,042.32	\$1,751.59	\$4,895.43	\$351.25	\$944.00	\$1,545.85	\$70.78 \$78.10	\$275.58	\$216.75 \$243.11	
0.002110151	\$21,490,71 \$22,490,07	\$2,023.08	\$3,610.19 \$3,737.93	\$10,542.47 \$11,057.68	\$1,383.46 \$960.03 \$2,774.82 \$1,426.18 \$911.74 \$2,861.02	\$195.66 \$3,345.94 \$202.92 \$3,401.75	0.001866	7 \$10,630.13 9 \$10,815.81	\$1,997.70 \$2,127.94	\$5,968.11 \$5,968.11 \$5,003.24	\$388.12	\$953.59	\$1,553.01	\$79.97	\$272.68 \$268.06	\$216.96	
0.001762599	\$23,491.25	\$2,579.20	\$3,722.74	\$11,476,73 \$11,476,73 \$11,701,62	\$1,440.59 \$1,044.64 \$2,980.39	\$246.95 \$3,625.46	0.0017263	\$11,250.45	\$2,278.08	\$5,374.55	\$378.03	\$1,015.59	\$1,593.89	\$15.33	\$267.27	\$257.72	
0.001648759 0.001488851	\$26,690.43 \$25,696.30	\$2,002.49 \$3,159.74 \$3,422.98	\$4,097.16 \$4,116.69	\$12,021.83	\$1,408.60 \$1,118.03 \$3,074.29 \$1,568.77 \$1,158.26 \$3,172.69 \$1,531.05 \$1,093.41 \$3,415.40	\$228.24 \$3,764.65 \$297.32 \$3,630.96	0.0016743	8 \$11,616.99 4 \$11,992.25	\$2,470.52 \$2,652.97	\$5,484,73 \$5,705.87	\$407.35 \$395.66 \$478.50	\$1,053,61 \$1,010,34	\$1,617.51 \$1,621.41	\$89.76 \$91.26	\$259.11 \$252.68	\$234.40 \$253.06	
0.001441096	\$26,493.04 \$27,499.01	\$3,422.98 \$3,554.59	\$4,370.63 \$4,392.97	\$12,230.71 \$12,926.05	\$1,561.01 \$1,211.24 \$3,536.79	\$322.86 \$3,207.77 \$306.35 \$3,793.17	0.0015612	6 \$12,123.24 6 \$12,573.37	\$2,779.67 \$2,907.81	\$5,685.02 \$5,928.06	\$498.06	\$992.72 \$1,027.84	\$1,565.05 \$1,680.91	\$88.19 \$101.25	\$268.95 \$254.19	\$265.14 \$255.23	
0.001172896	\$29,495.99 \$29,491.01	\$4,092.65 \$4,548.52	\$4,577.34 \$4,536.57	\$12,894,22 \$13,290,47	\$1,61473 \$1,223.31 \$3,701.13 \$1,644.99 \$1,223.17 \$3,766.69	\$393.42 \$3,785.66 \$378.41 \$3,885.64	0.0014763	8 \$12,920.95 \$ \$13,130.59	\$2,922.78 \$3,040.50	\$6,118.01 \$6,169.85	\$429.57 \$524.44	\$1,014.01 \$984.88	\$1,780.35 \$1,757.58	\$92.90 \$94.18	\$265.23 \$260.81	\$298.11 \$298.34	
0.00795654 0.004694718	\$34,515.78 \$44,607.52	\$6,690.64 \$12,237.86	\$4,868.23 \$5,020.20	\$14,791.51 \$16,954.42	\$1,678.75 \$1,541.50 \$4,420.39 \$1,764.59 \$1,931.18 \$5,704.74	\$523.75 \$4,437.02 \$994.54 \$4,752.78	0.0013755 0.0013544	2 \$13,520.50 8 \$13,877.44	\$3,284.26 \$3,563.90	\$6,247.68 \$6,482.41	\$542.57 \$412.49	\$1,056.73 \$1,044.23	\$1,729.97 \$1,741.21	\$100.13 \$93.92	\$259.00 \$262.07	\$291.36 \$269.32	
0.00298518 0.00199221	\$54,677.62 \$64,716.71	\$17,628.54 \$22,186.86	\$5,122.48 \$5,476.81	\$19,349,14 \$22,197,20	\$1,858.90 \$2,654.77 \$6,665.84 \$2,062.79 \$2,846.74 \$7,724.17	\$1,387.95 \$5,699.54 \$2,232.54 \$6,710.03	0.0013054	2 \$14,051.98	\$3,673.83 \$3,784.63	\$6,317.81 \$6,745.31	\$540.48 \$645.01	\$1,069,81 \$1,013,98	\$1,778.22 \$1,819.39	\$103.75 \$85.81	\$259.33 \$272.44	\$308.64 \$277.72	
0.001430002	\$74,737.42 \$84,765.39	\$27,506.13 \$31,909.95	\$5,654,61 \$6,143,96	\$23,801.45 \$27,229,74	\$2,151.66 \$3,640.84 \$9,247.03 \$2,346.36 \$4,456.72 \$9,772.02	\$2,735,70 \$7,064,34 \$2,906,64 \$7,427,04	0.0012492 0.0011677	4 \$14,578.86 9 \$14,956.20	\$3,711.49 \$4,042.52	\$6,745.88 \$6,732.70	\$571.66	\$1,002.15	\$1,765.10	\$115.04	\$245.51 \$250.34	\$342.04 \$298.44	
9.045-05	\$90,464.14 \$91,493,69	\$37,452.49 \$35,130.43	\$6,987.41 \$6,157.53	\$24,653,59 \$21,705,86	\$2,153.59 \$7,227.09 \$9,192.90	\$2,797.06 \$6,177.44 \$2,964.75 \$6,591.03	0.0011530	1 \$15,277.30 1 \$15,657.81	\$4,259,58 \$4,424,24	\$6,767.03 \$6,968.59	\$553.09 \$493.72	\$1,076.18	\$1,905.78	\$129.63	\$255.97 \$251.06	\$220.11 \$345.74	
9.125-05	\$92,519.81 \$93,549.84	\$36,982.20	\$7,240.83	\$27,276,82 527,276,82	\$2,135.63 \$4,054.81 \$10,248.91	\$4,579,61 \$8,659,43 \$4,579,61 \$8,659,43 \$4,297,90 \$5,570,40	0.0010802	2 \$15,654.36 1 \$16,575.90	\$4,237,28 \$4,648,99	\$7,124.91 \$7,273.32	\$614.59 \$745.78	\$1,075.62	\$1,838.10	\$114.36	\$244.07 \$298.64	\$305.43 \$364.08	
8.195-05	\$94,512.37	\$40,003.97	\$6,206.00	\$28,243.10	\$2,391.93 \$4,105.93 \$11,192.75	\$4,362.68 \$7,711.90 \$3,796.97 \$11,217.37	0.001052	1 316,375,30 6 \$16,712,54 5 \$16,971,46	\$4,630.16	\$7,405.20 \$7,774.90	\$643.61 \$643.61	\$1,076.71	\$2,140.27 \$2,017.95	\$110.78 \$119.13	\$257.69	\$359.11 \$360.29	
1.774-45	\$96,690.87 \$96,690.37	\$41,414.51	\$7,503,23 \$6,008,41	\$12,094.05 \$27,452.91	\$2,347.83 \$4,903.16 \$10,914.38	\$2,449.17 \$7,064.00	0.000400	\$17,422.58	\$5,069.57 \$5,244.93	\$7,774.90 \$7,736.77 \$7,977.27	\$106.26 \$706.26 \$664.83		\$2,068.44	\$115.57 \$126.10	\$252.00	\$376.00 \$402.49	
7.485-65 7.725-65	\$97,498.87 \$98,503.88	\$42,627.53 \$40,921.85	\$6,567.65 \$7,576.80	\$28,030.16 \$30,596.85	\$2,395.30 \$4,572.08 \$10,044.65	\$3,261.50 \$5,086.74 \$3,796.40 \$8,991.68	0.009205 0.0092001	6 \$17,832.90 6 \$18,425.70	\$5,244.93 \$5,416.92	\$7,977.27 \$8,158.20	\$664.83 \$635.03	\$1,126.32 \$1,202.36	\$2,015.45 \$2,169.10	\$136.10 \$154.25	\$265.50 \$258.88	\$402.49 \$430.36	
7.745-05 0.002347238	\$99,490.11 \$121,061.93	\$40,485.82 \$54,103.10	\$7,293.11 \$8,269.16	\$22,482,43 \$33,632,22	\$2,595,95 \$6,955,31 \$8,520,21 \$2,465,72 \$5,723,40 \$11,989,40	\$4,157.28 \$9,427.79 \$4,862.94 \$8,271.50	0.0008746 0.0008257	\$18,515.59 \$19,080.12	\$5,356.79 \$5,685.28	\$8,188.03 \$8,502.29	\$701.84 \$457.47	\$1,235.57 \$1,213.61	\$2,153.23 \$2,185.51	\$166.32 \$156.35		\$462.02 \$422.32	
0.000996346 0.000513971	\$171,917.98 \$222,547.46	\$81,997.11 \$107,663.25	\$10,881.18 \$14,196.38	\$42,751.95 \$50,654.97	\$3,320.89 \$11,512.22 \$24,033.64	\$7,772.66 \$9,676.74 \$11,166.11 \$12,075.17	0.0008149 0.0008018	8 \$19,216.88 9 \$19,481.84	\$5,582.25 \$5,856.23	\$8,600.19 \$8,442.54	\$725.29 \$7711.51	\$1,237.39 \$1,200.53	\$2,185.50 \$2,230.52	\$173.48 \$168.23	\$267.24	\$449.31 \$437.93	
0.000292319 0.000174137	\$272,447.57 \$322,534.78	\$141,181.02 \$171,521.29	\$17,366.81 \$18,674.81	\$55,387.39 \$62,110.79	\$3,345.69 \$14,648.77 \$22,860.18 \$4,605.79 \$18,701.45 \$24,128.29	\$16,657.31 \$11,676.18 \$22,792.36 \$14,626.28	0.0007940 0.0007636	6 \$20,217.02 4 \$20,371.55	\$6,424.61 \$6,305.59	\$8,663.94 \$8,812.88	\$790.44 \$764.36	\$1,214.60 \$1,237.68	\$2,228.66 \$2,381.87	\$182.67 \$185.24	\$262.73 \$261.98	\$443.38 \$424.94	
0.000112293 0.000071292	\$373,030.46 \$422,238.71	\$198,418.53 \$239,982.62	\$26,121.98 \$29,859.68	\$62,303.51 \$71,207.21		\$25,498.08 \$13,419.23 \$23,035.25 \$19,229.49	0.003756	9 \$20,366.01 2 \$20,953.20	\$6,352.60 \$6,528.26	\$8,714.69 \$9,047.23	\$853.31 \$818.96	\$1,245.35 \$1,236.28	\$2,340.63 \$2,470.63	\$154.49 \$159.65	\$250.20 \$254.68	\$451.74 \$437.40	
0.000052167	\$472,926.78 \$522,016.47	\$283,515.60 \$320,398.51	\$31,722.41 \$39,455.07	\$67,022.49 \$66,694.32	\$3,747.38 \$37,652.10 \$22,125.12 \$3,477.90 \$25,479.34 \$22,103.63	\$27,160.68 \$12,476.47 \$44,417.69 \$12,429.79	0.0007228	6 \$21,282.76 8 \$21,497.66	\$6,998.19 \$6,789.51	\$9,121.50 \$9,303.70	\$723.27 \$769.48	\$1,218.91 \$1,293.90	\$2,339.06 \$2,395.30	\$194.69	\$253.35 \$275.71	\$432.79 \$471.57	
0.000034007	\$572,152.08 \$622,550.27	\$251,078.09 \$367,925.68	\$28,344.85 \$21,441.43	\$56,716.02 \$72,298,70	\$4,785.62 \$41,010.50 \$31,922.03	\$47,484.16 \$19,160.40 \$56,109.18 \$17,863.54	0.0023691	4 \$22,629.11	\$7,376.26	\$9,649.26 \$90,293.11	\$767.44 \$865.58	\$1,201.59	\$2,554.45	\$215.45	\$269.06	\$495.59	
0.000012542	\$622,550,27 \$673,721,42 \$726,185,42	\$413,272.89 \$413,272.89 \$395,716.53	\$31,441,43 \$66,245,86	\$72,292,70 \$76,552,89 \$77,701,49	\$4,974.18 \$43,135.78 \$46,854.32 \$6,339.70 \$18,176.90 \$6,786.53 \$3,111.26 \$33,298.53 \$76,177.81	\$86,346.65 \$12,755.48	0.0011038	\$26,176.69	\$8,921.01	\$10,293.11 \$10,813.23 \$11,234.12	\$445.58 \$1,014.69 \$1,078.17	\$1,301.64 \$1,348.75 \$1,410.70	\$2,650.84 \$2,939.89 \$3,230.42	\$282.64	\$259.11 \$259.93 \$261.16	\$558.65 \$595.56 \$686.24	
0.000015677	\$726,185.42 \$773,842.34	\$195,716,53 \$452,591,33	\$38,991,21 \$74,278,20	\$77,701.49 \$64,963.66	\$3,11126 \$33,298.53 \$76,177.81 \$3,159.87 \$22,268.29 \$13,698.81	5101,188.60 \$29,762.02 5142,885.08 \$9,225.71	0.002566 0.0022950	2 \$29,016.61 2 \$32,417.87	\$10,626.03 \$12,541.12	\$11,234.12 \$12,265.23	\$1,078.17 \$1,197.84	\$1,410,70 \$1,393,25	\$3,230.42 \$3,506.17	\$389.77 \$435.04	\$261.16 \$263.76	\$606.24 \$815.35	
0.000007959 0.000007236	\$822,642.91 \$872,337.56	\$519,944.37 \$481,592.82	\$64,976.21 \$65,991.46	\$83,291.42 \$71,956.46		1111,490.17 \$16,604.52 \$197,695.30 \$26,180.56	0.00295 0.0027286		\$14,667.94 \$16,134.16	\$13,736.54 \$14,548.46	\$1,432.77 \$1,445.34	\$1,487.00 \$1,479.66	\$3,872.89 \$4,105.82	\$593.17 \$942.83		\$868.63 \$864.26	
0.000006753 0.000004583	\$922,195.93 \$970,825.79	\$621,923.96 \$691,790.90	\$98,837.45 \$37,979.53	\$24,610.26 \$76,807.63		\$96,597.35 \$19,258.70 \$54,979.75 \$16,195.87	0.0022763	2 \$45,249.27 4 \$53,810.94	\$10,699.30 \$21,541.90	\$16,340223 \$18,178.99	\$1,718.77 \$2,002.96	\$1,619,64 \$1,680,68	\$4,650.21 \$5,693.24	\$974.31 \$1,199.14	\$270.60 \$285.87	\$968.21 \$1,226.16	
0.000009165 0.000006512	\$1,048,430.53 \$1,142,416.25	\$757,631.06 \$900,904.69	\$98,349.17 \$37,020.17	\$129,842.70 \$81,166.72	\$4,056.71 \$27,942.51 \$8,129.39 \$3,214.42 \$2.00 \$11,221.32	\$22,469.00 \$26,346.23 \$108,888.91 \$12,094.27	0.0015520 0.0012798	5 560,484.82 2 \$70,070.11	\$27,424.52 \$32,936.41	\$20,500.02 \$20,281.55	\$2,455.08 \$2,544.99	\$1,675.77 \$2,046.23	\$5,574.79 \$5,490.72	\$1,071.72 \$1,038.59	\$286.05 \$273.78	\$1,196.86 \$1,657.83	
0.000004341	\$1,252,610,34 \$1,344,054,38	\$927,734.05 \$850,321.01	\$109,357.88 \$65,876.38	\$19,204.35 \$125,400.71	\$3,886.92 \$0.00 \$11,431.66 \$3,078.65 \$0.00 \$7,783.66	\$150,995.48 \$12,819.11 291,503.97 \$18,245.01	0.0010584	6 \$82,827.13 1 \$92,260.62	\$29,571.00 \$45,185.66	\$27,075.61 \$29,990.79	\$2,953.61	\$1,983.37 \$2,034.45	\$6,928.04 \$7,227.27	\$2,142.36	\$297.23 \$273.82	\$1,875.92 \$2,045.53	
0.000001206	\$1,451,874.02	\$979,366.57 \$1,068,554.04	\$35,730.37 \$207,704.86	\$132,992.14 \$85.105.32	\$3,609.79 \$3.00 \$12,146.06	288,029.10 \$7,716.91 277,035.58 \$11,545.65	0.0005662	5 \$107,367.41 2 \$119,192.00	\$53,475.92 \$58,464.97	\$23,983.66 \$43,635.74	\$3,509.02 \$4,476.16 \$3,856.81	\$1,854.21	\$8,798.40 \$8,370.60	\$2,317.99	\$282.01	\$2,079.05	
0.000002171	\$2,229,742.10	\$1,555,146.08	\$120,216.23	\$85,903.19 \$85,903.19	\$2,720.13 \$0.00 \$4,151.87	\$11,545,65 \$463,544,59 \$21,745,67 \$16,747,37 \$11,546,02	0.0004029 0.0004029	\$125,783.08	\$69,247.90	\$43,082.57 \$49,712.73	\$5,104.64	\$2,307.32	\$9,297.09	\$3,508.70	\$312.79	\$2,921.07	
4999991967	44,818,001.22	ee, or , 19	ami 101.163	\$200,9447	an, on an and \$7,152.32	and an an an and an and	0.0003426	2 \$169,644.87	\$82,436.32	\$60,923.61	\$5,418.83	\$2,321.26	\$12,111.76	\$2,777.28	\$234.09	\$4,141.25	

0.544246664	\$0.00	\$2.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
	\$15.64	\$2.01	\$0.00	\$0.60	\$0.16	\$0.81	\$0.00	\$12.97	\$0.12
0.010254940	\$51.30	\$2.04	\$3.16	\$1.83	\$1.99	\$28.90	\$0.01	\$14.38	\$1.06
0.025614651	\$99.11	\$2.07	\$5.07	\$3.04	\$12.15	\$45.45	\$0.01	\$31.59	\$1.71
0.02702594	\$141.51	\$0.10	\$9.30	\$4.77	\$21.33	\$52.79	\$0.02	\$51.00	\$2.22
0.02553050	\$179.04	\$2.14	\$14.76	\$4.23	\$22.93	\$60.12	\$0.02	\$64.96	\$2.58
0.023790	\$210.10	\$2.17	\$19.81	\$7.75	\$25.16	\$83.52	\$0.04	\$78.63	\$3.11
0.02207279- 0.020720921 0.020720921	\$254.77 \$292.82 \$320.48	\$0.21 \$0.29 \$0.44	\$25.13 \$29.40 \$34.68	\$9.26 \$92.51 \$11.75	\$26.76 \$28.45 \$30.12	\$99.22 \$113.34 \$136.70	\$0.04 \$0.05	\$90.52 \$106.48 \$100.22	\$3.61 \$4.21 \$4.75
0.01860381	\$365.04	\$0.29 \$0.47	\$33.82 \$45.01	\$13.36 \$14.71	\$34,24	\$140.65	\$0.19 \$0.20	\$131.08 \$143.20	\$5.31 \$5.07
0.01673967	\$436.05	\$2.61	\$50.91	\$15.52	\$39.85	\$168.30	\$0.31	\$154.42	\$6.13
	\$477.22	\$2.65	\$57.47	\$17.29	\$42.27	\$194.44	\$0.45	\$168.01	\$6.73
0.01756440 0.016313113 0.01526461	\$517.90 \$559.41 \$596.59	\$0.77 \$0.93 \$0.87	\$64.25 \$73.50 \$81.74	\$18.01 \$18.89 \$21.11	\$47.14 \$52.17 \$55.69	\$219.60 \$229.63	\$0.54 \$0.84 \$1.04	\$176.61 \$184.57 \$188.08	\$7.91 \$7.91 \$8.40
0.01650004-	\$429.07	\$1.04	\$90.73	\$22.68	\$61.64	\$250.20	\$1.06	\$194.22	\$9.51
0.01522387	\$445.72	\$1.58	\$100.48	\$24.45	\$69.33	\$279.54	\$1.26	\$198.78	\$10.69
0.01423654	\$732.29 \$778.40	\$1.58 \$1.77	\$111.14 \$124.28	\$26.71 \$25.88	\$77.40 \$83.79	\$298.30 \$316.97	\$1.19	\$204.67 \$212.48	\$10.90 \$11.91
0.01632497	\$889.98	\$2.44	\$150.89	\$29.69	\$103.90	\$363.84	\$1.35	\$224.32	\$13.56
	\$956.75	\$2.64	\$166.92	\$34.37	\$116.95	\$389.27	\$1.24	\$231.05	\$14.80
0.013995623 0.019219500	\$1,018.51	\$1.59 \$4.17	\$183.89 \$207.98	\$34.76 \$37.57	\$130.36	\$411.14 \$430.79	\$2.31 \$2.20	\$236.10 \$241.35	\$16.36 \$17.32
0.020825112	\$1,304.02	\$7.19 \$9.67	\$274.92 \$317.52	\$42.60	\$194.80	\$501.04 \$520.12	\$3.31 \$4.40	\$258.88 \$257.64	\$20.48
0.02047560	\$1,579.07	\$11.97	\$370.54	\$50.85	\$254.47	\$575.09	\$5.52	\$293.05	\$26.78
	\$1,744.63	\$16.13	\$438.29	\$53.88	\$291.95	\$612.46	\$7.11	\$294.74	\$30.06
	\$1,900.75	\$21.77	\$508.86	\$60.00	\$110.10	\$640.05	50.50	\$304.75	\$31.03
0.01411033	\$2,077.00 \$2,240.00	\$26.52 \$22.97	\$584.57 \$672.89	\$64.00 \$65.52	\$367.36 \$393.56	\$691.91 \$719.15	\$11.32 \$12.58	\$304.46	\$36.08 \$39.50
0.013499263	\$2,440.70	\$41.69	\$758.84	\$76.52	\$437.10	\$753.19	\$16.64	\$211.46	\$40.33
	\$2,655.02	\$51.20	\$800.89	\$80.64	\$473.07	\$792.27	\$18.78	\$210.28	\$48.42
0.00967981	\$3,055.71	\$72.05 \$82.38	\$1,907.62	\$47.44 \$99.85	\$534.08 \$566.72	\$885.13	\$22.65 \$25.54	\$215.70	\$54.36
0.00839554	\$3,456.72 \$3,621.98	\$90.00 \$101.79	\$1,362.24 \$1,492.05	\$96.62 \$104.61	\$599.41 \$616.15	\$903.57 \$954.86	\$27.39 \$29.63	\$212.85 \$212.71	\$63.64
0.00722780 0.00670259 0.006213910	\$3,893.24 \$4,075.48 \$4,308.72	\$109.44 \$117.51 \$117.87	\$1,628.42 \$1,763.83 \$1,912.64	\$113.94 \$121.19 \$122.70	\$646.26 \$661.95 \$669.06	\$990.36 \$990.36 \$1,030.34	\$31.74 \$31.63 \$35.62	\$312.48 \$309.85	\$75.66 \$76.54 \$80.64
0.005786731	\$4,541.79	\$136.55	\$2,054.10	\$121.20	\$711.57	\$1,064.44	\$36.16	\$210.68	\$86.51
0.005285025	\$4,715.34	\$145.00	\$2,171.48	\$125.90	\$721.07		\$38.78	\$212.11	\$100.19
0.00492953 0.0049253	\$4,960.15 \$5,212.34 \$5,449.99	\$166.38 \$193.14 \$215.68	\$2,313,97 \$2,506,46 \$2,664,35	\$149.76 \$155.33 \$169.42	\$754.13 \$746.81 \$777.97	\$1,112.28 \$1,142.43 \$1,177.49	\$41.41 \$43.54 \$45.71	\$317.60 \$312.57 \$308.41	\$104.62 \$111.07 \$113.09
0.00416015	\$5,660.73 \$5,881.08	\$252.23 \$263.29	\$2,771.40 \$2,910.34	\$167.45 \$167.41	\$787.09 \$825.21	\$1,215.07	\$43.48 \$50.06	\$200.67 \$296.36	\$123.33
0.0036255	\$6,155.54 \$6,237.94 \$6,534.45	\$297.67 \$236.75 \$337.04	\$3,091.02 \$3,196.47 \$3.96.70	\$184.43 \$197.70	\$841.46 \$844.31 \$866.61	\$1,255.46 \$1,285.08 \$1,274.32	\$50.44 \$50.13 \$51.11	\$305.13 \$302.81 \$303.67	\$129.93 \$124.69 \$136.60
0.003158067	\$6,834.85	\$454.70	\$1,485.95	\$218.73	\$870.50	\$1,210.70	\$58.21	\$296.26	\$129.01
0.003158067	\$7,930.66	\$538.04	\$1,630.71	\$210.15	\$891.31		\$62.35	\$296.27	\$154.66
0.002897780	\$7,337.10	\$642.72	\$3,667.75	\$245.52	\$913.70	\$1,340.72	\$62.13	\$288.18	\$146.39
0.002767980	\$7,636.27	\$730.40	\$3,911.41	\$231.36	\$906.08	\$1,340.08	\$62.61	\$293.93	\$153.39
0.002855110	\$7,826.71	\$9002.26	\$4,010.29	\$251.44	\$886.29	\$1,359.26	\$72.49	\$283.15	\$161.53
0.002532063	\$0,184.04	\$901.51	\$4,966.22	\$278.73	\$911.15	\$1,392.52	\$64.22	\$206.13	\$183.46
0.00243934	\$0,451.41	\$1,021.98	\$4,317.54	\$266.98	\$897.60	\$1,409.49	\$64.28	\$273.91	
0.0022644	\$9,659.32	\$1,104.61	\$4,299,66	\$276.06	\$927.42	\$1,400.71	\$73.45	\$278.03	\$194.00
0.00223456	\$9,978.47	\$1,197.75	\$4,544,49	\$300.64	\$926.47	\$1,445.23	\$73.45	\$282.37	\$197.07
0.00217030	\$9,366.21	\$1,214.02	\$4,762,03	\$308.13	\$990.60	\$1,441.70	\$72.47	\$288.99	\$187.19
0.002100771 0.00200163	\$9,617.68 \$9,844.55 \$10,042.32	\$1,528.53 \$1,546.62 \$1,751.59	\$4,750,57 \$4,945,36 \$4,845,36	\$323.73 \$337.36 \$164.95	\$950.49 \$966.19	\$1,502.60 \$1,502.60	\$73.51 \$75.66 \$76.78	\$275.54 \$282.15 \$775.58	\$212.14 \$168.60 \$246.75
0.001905148	\$10,356.02	\$1,859.31	\$5,107.45	\$311.94	\$968.37	\$1,516.29	\$78.10	\$271.44	\$240.11
0.001966833	\$10,630.13	\$1,997.70	\$5,168.11	\$308.12	\$953.59	\$1,553.01	\$79.97	\$272.68	\$216.96
0.001820881 0.001726340 0.001724080	\$10,815.81 \$11,250.45 \$11,616.99	\$2,127.94 \$2,278.08 \$2,470.52	\$5,303.24 \$5,374.55 \$5,404.73	\$350.62 \$378.03	\$936.70 \$1,015.59 \$1,053.61	\$1,537.84 \$1,593.89 \$1,617.51	\$78.30 \$85.33 \$89.76	\$268.05 \$267.27 \$250.11	\$213.10 \$257.72 \$254.40
0.00162683-	\$11,920.25	\$2,652.97	\$5,705.87	\$395.66	\$1,010.34	\$1,621.41	\$91.26	\$252.68	\$253.06
0.001561296	\$12,123.24	\$2,773.67	\$5,685.02	\$478.50	\$992.72	\$1,565.05	\$88.19	\$268.95	\$265.14
0.001571180 0.001474240	\$12,573.37 \$12,920.95 \$13,130.59	\$2,807.81 \$2,922.78 \$3,040.50	\$5,938.06 \$6,118.01 \$6,463.85	\$498.06 \$429.57 \$519.44	\$1,027.84 \$1,014.01 \$104.44	\$1,680.91 \$1,780.35 \$1,757.58	\$101.25 \$92.90	\$254.19 \$265.23 \$260.81	\$255.23 \$288.11 \$268.54
0.001379543	\$13,520.50	\$3,284.26	\$6,247.68	\$\$42.57	\$1,056.73	\$1,729.97	\$100.13	\$259.00	\$291.36
0.001325469	\$13,877.44	\$3,563.90	\$6,482.41	\$412.49	\$1,044.33	\$1,741.21	\$93.92	\$262.87	\$269.32
0.001305492	\$14,051.98	\$3,673.83	\$6,217.81	\$543.48	\$1,069,81	\$1,778.32	\$103.75	\$259.33	\$308.64
0.001301752	\$14,654.29	\$3,784.63	\$6,745.21	\$645.01	\$1,013,98	\$1,819.39	\$85.81	\$272.44	\$277.72
0.00134920	\$14,570.06	\$3,711.49	\$6,745.88	\$571.66	\$1,082,15	\$1,765.10	\$115.04	\$245.51	\$342.04
0.001167740	\$14,956.20	\$4,042.52	\$6,722.70	\$620.98	\$1,052.19	\$1,852.83	\$106.20	\$250.34	\$298.44
0.001153030	\$15,277.36	\$4,259.58	\$6,767.03	\$553.09	\$1,076.18		\$129.63	\$255.97	\$330.11
0.00116701	\$15,657.01	\$4,424.24	\$6,968.59	\$493.72	\$1,141.67	\$1,912.59	\$11820	\$253.06	\$345.74
0.001082293	\$15,654.36	\$4,237.28	\$7,124.91	\$654.59	\$1,075.62	\$1,838.10	\$11436	\$244.07	\$305.43
0.00107943	\$16,575.90	\$4,648.99	\$7,273.32	\$745.78	\$1.163.29	\$1,970.11	\$14171	\$268.64	\$364.08
0.00105296	\$16,712.54	\$4,633.16	\$7,485.20	\$643.64	\$1,07671	\$2,140.27	\$11078	\$257.69	\$359.11
	\$16,971.46	\$4,591.31	\$7,774.90	\$642.35	\$1,14576	\$2,017.06	\$119.13	\$259.87	\$380.29
0.00098203-	\$17,422.58	\$5,069.57	\$7,734.77	\$706.26	\$1,007.97	\$2,068.44	\$115.57	\$252.00	\$376.00
0.000936540	\$17,832.90	\$5,244.93	\$7,977.27	\$664.83	\$1,126.32	\$2,015.45	\$136.10	\$265.50	\$402.49
0.000936540	\$18,425.70	\$5,416.92	\$8,158.30	\$635.03	\$1,202.36	\$2,169.10	\$154.25	\$258.88	\$430.36
0.000871640	\$19,515.59	\$5,254.79	\$8,188.03	\$701.84	\$1,235.57	\$2,153.23	\$166.32	\$251.68	\$462.02
	\$19,080.12	\$5,685.28	\$8,502.29	\$657.47	\$1,212.61	\$2,185.51	\$156.35	\$257.28	\$422.32
0.000814910	\$19,216.88	\$5,592.25	\$8,600.19	\$725.29	\$1,237.39	\$2,185.50	\$173.48	\$263.48	\$449.31
0.000801871	\$19,481.84	\$5,854.23	\$8,442.54	\$778.53	\$1,200.53	\$2,230.52	\$168.23	\$267.24	\$437.93
0.000801871	\$20,217,19	\$6.424.64	\$8,662.54	\$790,44	\$1,214,44	\$2,228.64	\$182.67	\$262.73	\$443.38
0.00076362-	\$20,371.55	\$6,305.59	\$8,812.88	\$764.36	\$1,237.68	\$2,381.87	\$185.24	\$261.98	\$424.94
0.00075621	\$20,366.01	\$6,352.60	\$8,714.69	\$853.34	\$1,245.35	\$2,340.63	\$154.49	\$250.20	\$451.74
0.00072532	\$20,953.20	\$6,528.26	\$9,047.23	\$818.96	\$1,236.28	\$2,470.63	\$159.65	\$254.68	\$437.40
0.00072269	\$21,282.76	\$6,998.19	\$9,121.50	\$723.27	\$1,218.91	\$2,339.06	\$194.69	\$253.35	\$432.79
0.001322271	\$21,497.66	\$6,789.51	\$9,203.70	\$709.48	\$1,293.90	\$2,395.30	\$198.49	\$275.71	\$471.57
0.00236910-	\$22,629.11	\$7,376.26	\$9,649.26	\$767.44	\$1,201.59	\$2,554.45	\$215.45	\$269.06	\$495.59
0.003162894	\$24,034.29	\$7,828.61	\$10,293.11	\$445.50	\$1,201.64	\$2,650.04	\$208.85	\$259.11	\$558.65
0.003495540	\$26,176.69	\$8,921.01	\$10,813,23	\$1,014.69	\$1,349,75	\$2,939.89	\$282.64	\$259.93	\$595.56
0.00355660	\$29,016.61	\$10,626.03	\$11,234,12	\$1,078.17	\$1,410,70	\$3,230.42	\$389.77	\$261.16	\$686.24
0.00329502	\$32,417.87	\$12,541.12	\$12,265,33	\$1,197.84	\$1,293,25	\$3,506.17	\$435.04	\$263.76	\$815.35
0.0029551	\$36,940,44	\$14,667.94	\$13,736.54	\$1,422.77	\$1,487.00	\$3,872.89	\$593.17	\$269.49	\$868.63
0.00272065	\$39,286,29	\$16,134.16	\$14,548.46	\$1,445.34	\$1,479.66	\$4,105.82	\$942.83	\$264.76	\$864.25
0.002276383	\$45,249,27	\$18,699.30	\$16,340,23	\$1,718.77	\$1,619,64	\$4,650.21	\$974.31	\$270.60	\$968.21
0.0018624-	\$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
0.001522092	\$60,484,82	\$27,424.52	\$20,500,02	\$2,455.08	\$1,675,77	\$5,574.79	\$1,371.72	\$286.05	\$1,196.06
0.001279882	\$70,070.11	\$22,936.41	\$23,281.55	\$2,544.99	\$2,046.23	\$5,490.72	\$1,838.59	\$273.78	\$1,657.83
0.001279882	\$82,827.13	\$29,571.00	\$27,075.61	\$2,953.61	\$1,983.37	\$6,928.04	\$2,142.36	\$297.23	\$1,875.92
0.00085112	\$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
0.00066245	\$107,367.41	\$53,475.92	\$23,983,66	\$4,476.95	\$1,854.21	\$8,798.40	\$2,317.99	\$282.01	\$2,079.05
0.000526572	\$119,193.80	\$58,464.97	\$40,635,74	\$3,856.84	\$2,171.58	\$8,370.60	\$2,605.95	\$277.03	\$2,811.13
0.003462994	\$125,782.08	\$69,247.90	\$43,082.57	\$5,104.64	\$2,307.32	\$9,297.09	\$3,506.70	\$313.79	\$2,921.07
0.003407443	\$140,234.40	\$72,543.63	\$49,712.73	\$6,713.21	\$2,220.07	\$10,665.76	\$3,666.53	\$320.62	\$2,591.85
0.00034262	\$169,644.87	\$82,436.32	\$60,103.61	\$5,418.83	\$2,321,26	\$12,111.74	\$2,777.78	\$234.09	\$4,141,25
0.00027238	\$189,096.50	\$95,194.23	\$62,482.03	\$6,036.94	\$2,524,26	\$13,477.21	\$4,924.55	\$342.98	\$4,114,20
0.00027238	\$208,129.63	\$931,349.47	\$70,807.28	\$8,520.93	\$2,691,76	\$15,002.67	\$6,314.04	\$308.78	\$3,120,70
0.00020837	\$230,612,57 \$250,402.40	\$110,606.20	\$85,768,44 \$92,498,20	\$5,451.00 \$7,765.70	\$3,105,21 \$2,672,57	\$13,341,21 \$17,271.40	\$6,557.44 \$5,567.11	\$354.22 \$327.12	\$4,426.83 \$2,886.07
0.00012260 0.00012148 0.000105468	\$289,117,296,87 \$289,117,29 \$318,432,44	\$121,725.51 \$121,725.51 \$147,901.46	\$108,874.45 \$115,225.45 \$123,225.81	\$15,740.50 \$12,759.07	\$3,228.71 \$3,228.71 \$3,192.11	+10,851.57 \$10,881.71 \$15,684.52	\$7,384.60 \$9,897.11	\$397.11 \$390.57	\$4,413.70 \$5,211.79
0.00007983	\$237,089.13 \$352,782.87	\$175,129.23 \$183,539.05	\$110,086.41 \$121,122.00	\$12,118.30	\$3,325.88	\$13,738.69	\$16,698.94	\$350.31	\$5,641.27 \$7,038.59
0.000054621 0.000051093 0.000005590	\$417,557,30 \$4125,571,12	\$188,205.65 \$228,830.15 \$236,116.75	\$135,296.00 \$135,747.55 \$132,130.50	\$20,137.54 \$23,370.77 \$15,632.62	\$3,002.20 \$3,711.00 \$5,278.81	\$11,430.32 \$19,192.32	\$11,452.69 \$11,218.31 \$10,863.01	\$293.09 \$345.71 \$279.07	\$8,057.05 \$2,903.41 \$6,078.03
0.00003449	\$450,506.20 \$476,732.22	\$284,725.23 \$279,497.36	\$124,670,24 \$123,491.50	\$13,365.63	\$2,726.10	\$11,766.80	\$16,835.97 \$13,866.39	\$150.06	\$4,066.14 \$10,476.61
0.000047283 0.00002893 0.000025381	30-66,273,61 \$609,310,63 \$6223,910,18	\$2498,468.30 \$349,297.20 \$344,492.54	\$178,773.56 \$171,798.68 \$188,416.74	\$14,325.95 \$15,227.80 \$15,147.43	\$2,571,77 \$2,828,17 \$2,272,50	\$23,284.61 \$18,321.75	\$16,642.55 \$28,167.48 \$41,881.79	\$122.12 \$223.46 \$259.41	\$8,213.09 \$8,213.22 \$13,098.02
0.000019230	\$649,028.23	\$382,066.95	\$197,413.98	\$40,091.92	\$5,302.07	\$23,179.52	\$25,830.50	\$399.10	\$4,744.11
0.000014267	\$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
0.00001630	\$782,467.73	\$490,597.48	\$171,153.82	\$34,875,96	\$2,251.12	\$12,706.83	\$58,482.17	\$360.11	\$12,040.24
0.00000000	\$866,880.62	\$512,555.92	\$276,484.45	\$21,960,13	\$3,026.75	\$12,900.05	\$18,993.19	\$408.47	\$20,561.66
0.000000050	\$853,597.71	\$573,187.58	\$209,530.75	\$3.00	\$3,311.63	\$3,711.21	\$34,231.26	\$444.72	\$29,180.56
0.00000713-	\$929,036.19	\$706,647.18	\$197,235.29	\$0.00	\$2,943.17	\$12,947.22	\$3,124.25	\$638.34	\$15,499.62
0.00004029	\$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
	_	_				-	-	_	

Community Rate Loads

Current Factors

Cigna Pathwell Specialty	N/A	
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Proposed Factors

Cigna Pathwell Specialty - Min	0.97
Cigna Pathwell Specialty - Max	1.01

Change in Factors

Cigna Pathwell	NI/A
Specialty	IN/A

Current Factors

Diagnostic Indicators	may be us perform a	may be used to perform additional risk assessment of the		
	0.95	Minimum		
	1.05	Maximum		

Proposed Factors

Change

factor

Removing this

Diagnostic	Diagnostic Indicators			
Indicators	may be used to			
	N/A	Minimum		
	N/a	Maximum		

Current Factors		
Integrated Diabetic Program	0.9975	

Proposed Factors

Integrated Diabetic Program	N/A	
--------------------------------	-----	--

Current Factors Telehealth Adjustme 1.01 nt

Proposed Factors

Telehealth	
Adjustme	N/A
nt	

Removing this factor

Change

Change Removing this factor

Industry Loads

Current Factors

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

Proposed Factors

Industry	Minimum	Maximum	Median
Agriculture	0.875	1.075	0.975
Mining	0.95	1.125	1.075
Construction	0.9	1.125	0.988
Manufacturing	0.825	1.075	0.95
Transportation, Communication, & Utilities	0.8	1.1	1
Wholesale Trade	0.875	1.05	0.938
Retail Trade	0.85	1.1	0.975
Finance, Insurance and Real Estate	0.9	1.05	0.975
Services	0.85	1.1	0.975
Public Administration	0.9	1.05	0.975

Change in Factors

Industry	Minimum	Maximum	Median
Agriculture	-5.4%	0.0%	-2.5%
Mining	0.0%	0.0%	0.0%
Construction	0.0%	0.0%	-1.2%
Manufacturing	0.0%	0.0%	0.0%
Transportation, Communication, & Utilities	0.0%	0.0%	0.0%
Wholesale Trade	0.0%	0.0%	0.1%
Retail Trade	-8.1%	0.0%	-4.9%
Finance, Insurance and Real Estate	0.0%	0.0%	0.0%
Services	0.0%	-2.2%	-4.9%
Public Administration	0.0%	0.0%	0.0%

Community Rate Loads

Rider	Methodology	
Infertility Treatment – Buy Up #2	Base Cost PMPM = $3.1311 \times \left[\frac{Max}{57896.14}\right]^{0.1}$ 5.27728 cap on coverage	
Embarc Benefit Protection	N/A	
Hearing Aids	1.002	
Varicose Veins	1.002	

Rider	Methodology	
Infertility Treatment – Buy Up #2	Base Cost PMPM = 4.66 6.16 cap on coverag	
Embarc Benefit Protection	Cap adj: \$0.69 PMPM FFS adj: -\$0.34 PMPM	
Hearing Aids	-	1.001
Varicose Veins		1.001

Rider	N	Methodology	
Infertility Treatment – Buy Up #2	Varies based upon c	overage limit	
Embarc Benefit Protection	N/A N/A		
Hearing Aids		-0.1%	
Varicose Veins		-0.1%	

Mental Health and Substance Use Disorder Rates

MHSUD Trend and Adjustments

	Current	Proposed	Change
MH/SUD Trend	6.00%	6.00%	0.0%
FFS Adjustment (if applicable)	1.50%	1.50%	0.0%

OAP/PPO/LCP Rates [VT-specific]

	Proc	laim	Facets		
	Minimum	Maximum	Minimum	Maximum	
Current Rates	\$15.06	\$26.79	\$2.66	\$14.25	
Proposed Rates	\$21.89	\$38.67	\$8.62	\$23.55	
Change	45%	44%	224%	65%	

NWK Rates [VT-specific]											
						Copay					
Current	0	5	10	15	20	25	30	35	40	45	50
Mental Health	\$28.64	\$27.32	\$26.06	\$24.86	\$23.61	\$22.35	\$21.10	\$19.79	\$18.59	\$17.34	\$16.09
Substance Abuse	\$5.42	\$5.33	\$5.24	\$5.15	\$5.06	\$4.96	\$4.87	\$4.77	\$4.68	\$4.58	\$4.49
Mental Health and Substance Abuse	\$32.27	\$30.84	\$29.47	\$28.16	\$26.80	\$25.43	\$24.06	\$22.64	\$21.33	\$19.96	\$18.59
Non-standard (copay N/A)	\$28.16										
						Copay					
Proposed	0	5	10	15	20	25	30	35	40	45	50
Mental Health	\$36.05	\$34.39	\$32.80	\$31.29	\$29.72	\$28.14	\$26.56	\$24.92	\$23.41	\$21.83	\$20.25
Substance Abuse	\$6.83	\$6.71	\$6.60	\$6.49	\$6.37	\$6.25	\$6.13	\$6.01	\$5.89	\$5.77	\$5.65
Mental Health and Substance Abuse	\$40.62	\$38.82	\$37.10	\$35.45	\$33.73	\$32.01	\$30.29	\$28.50	\$26.85	\$25.13	\$23.41
Non-standard (copay N/A)	\$35.45				· · · · · · · · · · · · · · · · · · ·		· · · · · · · · · · · · · · · · · · ·				
						Copay					
Change	0	5	10	15	20	25	30	35	40	45	50
Mental Health	25.9%	25.9%	25.9%	25.9%	25.9%	25.9%	25.9%	25.9%	25.9%	25.9%	25.9%
Substance Abuse	26.0%	25.9%	26.0%	26.0%	25.9%	26.0%	25.9%	26.0%	25.9%	26.0%	25.8%
Mental Health and Substance Abuse	25.9%	25.9%	25.9%	25.9%	25.9%	25.9%	25.9%	25.9%	25.9%	25.9%	25.9%
Non-standard (copay N/A)	25.9%										

Exirg ANP-Usad in Ry Protog (Rusta and Produm)

Formulary	Category	Preventive Generics	Non-Preventive Generics	Preventive Preferred Brands	Preferred	Preventive Non Preferred Brands	Non-Preferred	
	All else	105.4	143.65	521.17	344.17	408.95	529.47	
	Antihistamines	0	165.73	0	0	0	0	
	Contraceptives	0	57.24	0	191.77	0	214	
Advantage	Diet Druss	0	46.07	0	0	0	776.27	
Advantage 4Tier	Eestfilty, Ocal	0	107.51	0	978.77	0	798.9	
Generics Only Lessoy	Lifestyle, drugs w/DTC options	0	452.84	0	608.62	0	590.91	ſ
Value	PPIs.	0	205.96	0	375.6	0	928.58	
Value	Smoking Creation	0	110.06	0	548.93	0	546.16	
	Specialty	294.63	1085.67	3401.92	5671.65	766.91	5938.5	
	Vitamins	67.18	10.9	0	235.48	39.83	261.2	
	All else	99.45	131.79	478.14	315.76	175.19	\$49.97	
	Antihistamines	0	152.05	0	0	0	0	
	Contraceptives	0	52.51	0	175.94	0	195.33	
	Diet Orum	0	42.27	0	0	0	712.17	
	Fertility - Oral	0	98.63	0	897.95	0	732.94	
Performance Performance_4Tier	Lifestyle, drugs	0	415.45	0	558.36	٥	542.12	Pe
Standard	PPIs	0	189.87	0	344.58	0	851.01	
	Smoking Creation	0	100.97	0	503.6	٥	501.05	
	Specialty	270.3	996.95	3121.03	5203.35	703.59	5448.17	
	Vitamins	61.63	10	0	216.04	36.54	239.64	
	All else	96.68	129.17	495.18	451.54	351.13	323.58	
	Antihistantines	0	87.74	0	0	0	0	
	Contraceptives	0	51.76	0	175.28	0	197.47	
	Diet Orum	0	42.27	0	0	0	712.17	
	Fertility - Oral	0	98.63	0	897.95	0	732.94	
AdvantageDRT ValueDRT	Lifestyle, drugs w/DTC options	0	415.45	0	558.36	٥	542.12	
	PPIa PPIa	0	190.76	0	359.34	0	459.57	
	Smoking Creation	0	100.97	0	503.6	٥	501.05	
	Specialty	480.74	1003.79	3369.49	5369.03	2358.51	5385.26	
	Vitamina	61.63	10	0	216.04	36.54	239.64	

			Propose				
Formulary	Category	Preventive Generics	Non-Preventive Generics	Preventive Preferred Brands	Non-Preventive Preferred Brands	Preventive Non- Preferred Brands	Non-Preventive Non-Preferred Brands
	All else	108.4	143.65	521.17	344.17	408.95	599.47
	Antihistamines	0	165.73	0	0	0	0
	Contraceptives	0	57.24	0	191.77	0	214
Adventage	Diet Drum	0	56.09	0	0	0	945.02
Advantage Advantage 4Tier	Fertility , Oral	0	107.51	0	978.77	0	798.9
Generics Only	Lifestyle, drugs w(DTC options	0	452.84	0	608.62	0	590.91
Legacy	PP1s	0	206.96	0	375.6	0	928.58
VIDA	Smoking Cessation	0	110.05	0	548.93	0	546.16
	Specialty	294.63	1055.67	3401.92	5671.65	765.91	5938.5
	Vitamina	67.18	10.9	0	235.48	29.83	261.2
	All else	99.45	131.79	478.14	315.76	175.19	549.97
	Antihistamines	0	152.05	0	0	0	0
	Contraceptives Diet Drum	0	52.51	0	175.94	0	196.33
		0	51.46	0	0	0	166.99
Derformance	Fertility - Oral	0	95.63	0	897.95	0	732.94
Performance_4Tier	Lifestyle, drugs	0	415.45	0	558.36	0	542.12
Standard	PP1s	0	189.87	0	344.58	0	\$51.91
	Smoking Cessation	0	100.97	0	503.6	0	501.06
	Specialty	270.3	996.95	3121.03	5201.35	703.52	\$448.17
	Vitamina	61.63	20	0	216.04	36.54	219.64
	All else	96.68	129.17	496.18	451.54	351.13	323.58
	Antibistamines	0	87.74	0	0	0	0
	Contraceptives	0	51.76	0	175.28	0	197.47
	Diet Drum	0	51.46	0	0	0	355.99
	Fertility - Oral	0	95.63	0	897.95	0	732.94
AdvantageDRT ValueDRT	Lifestyle, drugs w/DTC options	0	415.45	0	558.36	0	542.12
	PPIs	0	190.78	0	759.34	0	459.57
	Smoking Cessation	0	100.97	0	503.6	0	501.06
	Specialty	480.74	1003.79	3369.49	5369.03	2358.51	5385.26
	Vitamina	61.63	10	0	215.04	36.54	210.64

			Cha	0001			
Formulary	Category	Preventive Generics	Non-Preventive Generics	Preventive Preferred Brands	Non-Preventive Preferred Brands	Preventive Non- Preferred Brands	Non-Preventive Non-Preferred Brands
	All else	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
	Antihistamines	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
	Contraceptives	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Advantage	Diet Drum	0.0%	21.7%	0.0%	0.0%	0.0%	21.7%
Advantage 4Tier	Eartility - Oral	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Generics Only Lenacy	Lifestyle, drugs w/CTC ontings	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Value	PPIs	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
	Smoking Cessation	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
	Specialty	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
	Wtarring	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
	All else	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
	Antihistamines	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
	Contraceptives	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
	Diet Orum	0.0%	21.7%	0.0%	0.0%	0.0%	21.7%
Performance	Fertility - Oral	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Performance_4Tie r	Lifestyle, drugs w/OTC ontings	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Standard	PPIa	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
	Smoking Cessation	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
	Specialty	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
	Wtarring	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
	All else	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
	Anthistemines	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
	Contraceptives	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
	Diet Orum	0.0%	21.7%	0.0%	0.0%	0.0%	21.7%
	Fertility - Oral	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
AdvantageDRT ValueDRT	Lifestyle, drugs w/OTC options	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
	EPla	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
	Smoking Cessation	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
	Specialty	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
	Viterrino	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%

Vision

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Vision - Frequency Factors

	Cur	rent	Prop	osed	Cha	inge
Service	12 month	24 month	12 month	24 month	12 month	24 month
Exam (Exam Only Plans)	1	0.7	1	0.7	0.0%	0.0%
Exam (Comprehensive Plans)	1	0.635	1	0.635	0.0%	0.0%
Lenses: Single Vision	1	0.78	1	0.78	0.0%	0.0%
Lenses: Bifocal	1	0.78	1	0.78	0.0%	0.0%
Lenses: Trifocal	1	0.78	1	0.78	0.0%	0.0%
Lenses: Lenticular	1	0.78	1	0.78	0.0%	0.0%
Lenses: Progressive	1	0.78	1	0.78	0.0%	0.0%
Frames	1	0.78	1	0.78	0.0%	0.0%
Contact Lenses: Elective	1	0.67	1	0.67	0.0%	0.0%
Contact Lenses: Therapeutic	1	0.67	1	0.67	0.0%	0.0%
Materials	1	0.67	1	0.78	0.0%	16.4%

Rx Script Channel Distribution Assumptions Used in Rx Prixing (Facets and Proclaim)

Current R30 Non-Preventi ve Non-Preventive Preferred Non-Prevent ventive Non Preventive Generics Retail 90 etwork Preventi rogram Preferred Preferred Special Generics Brands Brands Brands Preferre Brands
 30%
 65%
 59%
 55%
 69%

 10%
 55%
 28%
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 21%
 58%
 43%

 11%
 56%
 29%
 37%
 22%
 60%
 41%

 12%
 56%
 30%
 38%
 22%
 61%
 41%
 N M1 M2 M3 Broad
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 53%
 27%
 35%
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 56%
 41%

 50%
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 71%
 73%
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 30%
 40%
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 47%
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 12%
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 31%
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 MO R90 M2 M3 M0
 128
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 318
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 288</th Narrow NONE Broad N 72% 89% 81% 83% 76% 86% 48% R90 Nonreventive Non-Preferred Brands Preferred Preventive Non-Preventiv Preventive Non-Preventive Generics Preferred Brands Preferred Brands Retail 90 etwork ogram Specia Generics
 N
 58%
 30%
 25%
 37%
 33%
 24%
 0%

 M3
 51%
 26%
 41%
 33%
 43%
 23%
 0%

 M2
 50%
 24%
 41%
 32%
 43%
 21%
 0%

 M3
 49%
 23%
 40%
 31%
 42%
 0%
 0%

 M3
 49%
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 M3
 50%
 27%
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 34%
 44%
 24%
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 M4
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 23%
 39%
 32%
 37%
 30%
 0%

 N
 33%
 27%
 39%
 32%
 37%
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 M3
 44%
 27%
 38%
 30%
 37%
 29%
 0%

 M3
 44%
 27%
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 M3
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 d Brands Broad R90 Narrow NONE Broad Ν 0% 0% 0% 0% 0% 0% 0% MOD

Retail 90	Network	Program	Preventive Generics	Non-Preventive Generics	Preventive Preferred Brands	Non-Preventive Preferred Brands	Preferred Brands		Specialty
		N	12%	5%	10%	5%	13%	7%	55%
		M1	39%	20%	31%	31%	36%	19%	59%
	Broad	M2	39%	20%	31%	31%	36%	19%	59%
		M3	39%	19%	30%	31%	35%	18%	59%
R90		M0	39%	20%	31%	32%	36%	20%	59%
1150		N	17%	7%	14%	7%	18%	8%	63%
		M1	40%	20%	31%	29%	40%	23%	72%
	Narrow	M2	39%	20%	31%	29%	40%	22%	72%
		M3	39%	19%	30%	28%	40%	22%	72%
		M0	40%	20%	31%	29%	40%	23%	72%
NONE	Broad	N	28%	11%	19%	17%	24%	14%	52%

Proposed						R30			
Retail 90	Network	Program	Preventi ve Generics	Non- Preventi ve Generics	Preventi ve Preferre d Brands	Non- Preventi ve Preferre d Brands	Preventi ve Non- Preferre d Brands	Non- Preventi ve Non- Preferre d Brands	Specialty
		N	28%	65%	63%	54%	49%	68%	46%
		M1	8%	52%	21%	31%	17%	65%	47%
	Broad	M2	9%	54%	22%	32%	18%	67%	47%
		M3	9%	56%	23%	33%	19%	69%	47%
		MO	7%	51%	20%	30%	17%	63%	47%
R90		N	48%	75%	69%	65%	64%	76%	40%
		M1	10%	51%	26%	38%	26%	45%	31%
	Narrow	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%	519
NONE	bioau	IN .	1378	3078	0276	R90	00 /8	0078	317
				Non-	Preventi	Non-	Preventi	Non-	
Retail 90			Preventi	Preventi	ve	Preventi	ve Non-	Preventi	
Retail 90	Network	Program	ve Generics	ve	Preferre	ve Preferre	Preferre	ve Non- Preferre	Specialt
			Generics	Generics	d Brands	d Brands	d Brands	d Brands	
		N	63%	31%	29%	38%	41%	26%	09
		M1	61%	32%	52%	43%	61%	23%	09
	Broad	M2	60%	30%	51%	43%	60%	23%	0%
	51000	M3	60%	29%	51%	41%	60%	20%	0%
		M0	62%	33%	53%	41%	61%	20%	0%
R90		N	37%	19%	18%	24%	24%	16%	09
		N	58%	34%	48%	40%	52%	35%	0%
	Narrow	M2	57%	32%	48%	39%	52%	34%	09
	Narrow								
		M3	56%	31%	47%	38%	51%	33%	09
		M0	58%	35%	49%	41%	53%	36%	09
NONE	Broad	N	0%	0%	0%	0%	0%	0%	09
						MOD			
			Preventi	Non-	Preventi	Non- Preventi	Preventi ve Non-	Non- Preventi	
Retail 90	Network	Program	ve	Preventi	ve Preferre	ve	Ve Non- Preferre	ve Non-	Specialt
			Generics	Generics	d Brands	Preferre	d Brands	Preferre	
						d Brands		d Brands	
	1	N	10%	4%	9%	8%	10%	7%	54%
	P	M1	31%	16%	27%	26%	22%	12%	539
	Broad	M2	31%	16%	27%	26%	22%	12%	539
		M3	31%	15%	27%	25%	21%	11%	53%
R90	L	M0	31%	16%	27%	26%	22%	13%	53%
	1	N	15%	6%	13%	11%	13%	8%	60%
		M1	32%	16%	25%	22%	22%	20%	69%
	Narrow	M2	32%	16%	25%	22%	22%	20%	69%
	1	M3	32%	15%	25%	22%	21%	19%	69%
		MO	33%	16%	25%	23%	22%	20%	69%

Change						R30			
Retail 90	Network	Program	Preventi ve Generics	Non- Preventi ve Generics	Preventi ve Preferre d Brands	Non- Preventi ve Preferre d Brands	Preventi ve Non- Preferre d Brands	Non- Preventi ve Non- Preferre d Brands	Specialty
		N	-2%	0%	-2%	-5%	-6%	-1%	1%
		M1	-2%	-3%	-7%	-5%	-4%	7%	6%
	Broad	M2	-2%	-2%	-7%	-5%	-4%	7%	6%
		M3	-3%	-2%	-7%	-5%	-3%	8%	6%
R90		MO	-2%	-2%	-7%	-5%	-3%	7%	6%
K90		N	-2%	-1%	-2%	-8%	-1%	-3%	3%
		M1	-1%	0%	-4%	-2%	3%	-2%	3%
	Narrow	M2	-1%	-1%	-4%	-2%	4%	-3%	3%
		M3	-1%	-1%	-4%	-2%	4%	-2%	3%
		MO	-1%	-1%	-3%	-2%	3%	-3%	3%
NONE	Broad	N	3%	1%	1%	1%	4%	0%	3%
HOHE	brodu		070	170	170	R90	470	070	0.4
			Preventi	Non-	Preventi	Non- Preventi	Preventi	Non- Preventi	
Retail 90	Network	Program	ve	Preventi	ve	ve	ve Non-	ve Non-	Specialt
		_	Generics	ve Generics	Preferre d Brands	Preferre d Brands	Preferre d Brands	Preferre d Brands	
		N	5%	1%	4%	1%	8%	2%	0%
		M1	10%	6%	11%	10%	18%	0%	0%
	Broad	M2	10%	6%	10%	10%	17%	0%	09
		M3	11%	6%	11%	10%	18%	0%	09
R90		M0	10%	6%	11%	10%	17%	1%	0%
150		N	4%	2%	3%	5%	8%	3%	09
		M1	8%	5%	9%	8%	15%	5%	09
	Narrow	M2	8%	5%	10%	9%	14%	5%	09
		M3	8%	5%	9%	8%	15%	5%	09
		MO	7%	5%	9%			5%	09
						8%	15%		
NONE	Broad	N	0%	0%	9% 0%	8%	15%	0%	0%
NONE	Broad	-				0%			
		N	0% Preventi	0% Non-	0% Preventi		0% Preventi		09
NONE Retail 90	Broad Network	-	0%	0%	0%	0% MOD Non- Preventi ve Preferre	0%	0% Non- Preventi ve Non- Preferre	09
		N	0% Preventi ve	0% Non- Preventi ve	0% Preventi ve Preferre	0% MOD Non- Preventi ve	0% Preventi ve Non- Preferre	0% Non- Preventi ve Non-	09
		N Program	0% Preventi ve Generics	0% Non- Preventi ve Generics	0% Preventi ve Preferre d Brands	0% MOD Non- Preventi ve Preferre d Brands	0% Preventi ve Non- Preferre d Brands	Non- Preventi ve Non- Preferre d Brands	09 Specialt
		N Program	0% Preventi ve Generics -2%	0% Non- Preventi ve Generics -1%	0% Preventi ve Preferre d Brands -1%	0% MOD Non- Preventi ve Preferre d Brands 3%	0% Preventi ve Non- Preferre d Brands -3%	0% Non- Preventi ve Non- Preferre d Brands 0%	0% Specialt -1% -6%
	Network	N Program <u>N</u> 1	0% Preventi ve Generics -2% -8%	0% Non- Preventi ve Generics -1% -4%	0% Preventi ve Preferre d Brands -1% -4%	0% MOD Non- Preventi ve Preferre d Brands 3% -5%	0% Preventi ve Non- Preferre d Brands -3% -14%	0% Non- Preventi ve Non- Preferre d Brands 0% -7%	09 Specialt -1% -69 -69
Retail 90	Network	N Program M1 M2 M3	0% Preventi ve Generics -2% -8% -8% -8%	0% Non- Preventi ve Generics -1% -4% -4%	0% Preventi ve Preferre d Brands -1% -4% -4% -3%	0% MOD Non- Preventi ve Preferre d Brands 3% -5% -5% -5% -6%	0% Preventi ve Non- Preferre d Brands -3% -14% -14% -14%	0% Non- Preventi ve Non- Preferre d Brands 0% -7% -7% -7%	09 Specialt -1% -69 -69
	Network	N Program N N2 N3 N0	0% Preventi ve Generics -2% -8% -8% -8%	0% Non- Preventi ve Generics -1% -4% -4% -4%	0% Preventi ve Preferre d Brands -1% -4% -3% -4%	0% MOD Non- Preventi ve Preferre d Brands 3% -5% -5% -6%	0% Preventi ve Non- Preferre d Brands -3% -14% -14% -14%	0% Non- Preventi ve Non- Preferre d Brands 0% -7% -7% -7% -7%	09 Specialt -1% -69 -69 -69 -69
Retail 90	Network	N Program M1 M2 M3 M0 N	0% Preventi ve Generics -2% -8% -8% -8% -8% -8% -2%	0% Non- Preventi ve Generics -1% -4% -4% -4% -4% -4% -1%	0% Preventi ve Preferre d Brands -1% -4% -4% -3% -4% -1%	0% MOD Non- Preventi ve d Brands 3% -5% -5% -6% -6% -6% 4%	0% Preventi ve Non- Preferre d Brands -3% -14% -14% -14% -14% -14% -5%	0% Non- Preventi ve Non- Preferre d Brands 0% -7% -7% -7% -7% 0%	09 Specialt -1% -69 -69 -69 -69 -69 -69 -69 -69 -69 -69
Retail 90	Network Broad	N Program M1 M2 M3 M0 N M1	0% Preventi ve Generics -2% -8% -8% -8% -8% -8%	0% Non- Preventi ve Generics -1% -4% -4% -4% -4% -1% -4%	0% Preventi ve Preferre d Brands -1% -4% -3% -4% -1% -6%	0% MOD Non- Preventi ve Preferre d Brands 3% -5% -5% -6% -6% -6% -6% -7%	0% Preventi ve Non- Preferre d Brands -3% -14% -14% -14% -14% -14% -14% -14% -18%	0% Non- Preventi ve Non- Preferre <u>d Brands</u> 0% -7% -7% -7% -7% -7% -3%	09 Specialt -1% -69 -69 -69 -69 -69 -69 -69 -69 -69 -69
Retail 90	Network	N Program M1 M2 M3 M0 N M1 M2	0% Preventi ve Generics -2% -8% -8% -8% -8% -2% -2% -2% -7%	0% Non- Preventi ve Generics -1% -4% -4% -1% -4%	0% Preventi ve Preferre d Brands -1% -4% -3% -1% -5%	0% MOD Non- Preventi ve Preferre d Brands 3% -5% -5% -6% -6% 4% -7% -7%	0% Preventi ve Non- Preferre d Brands -3% -14% -14% -14% -14% -5% -5% -18%	0% Non- Preventi ve Non- Preferre <u>d Brands</u> 0% -7% -7% -7% -7% -7% -3% -2%	09 Specialt -1% -69 -69 -69 -69 -69 -39 -39 -39
Retail 90	Network Broad	N Program M1 M2 M3 M0 N M1 M2 M1 M2 M3	0% Preventi ve Generics -2% -8% -8% -8% -8% -8% -8% -7% -7%	0% Non- Preventi ve Generics -1% -4% -4% -4% -4% -4% -4%	0% Preventi ve Preferre d Brands -1% -4% -4% -3% -4% -3% -6% -6% -6% -5%	0% MOD Non- Preventi ve Preferre d Brands 3% -5% -5% -6% -6% -6% -7% -7% -7% -6%	0% Preventi ve Non- Preferre d Brands -3% -14% -14% -14% -14% -14% -5% -18% -18% -18% -19%	0% Non- Preventi ve Non- Preferre d Brands 0% -7% -7% -7% -7% -7% -7% -7% -7% -7% -7	09 Specialt -1% -69 -69 -69 -69 -39 -39 -39 -39 -39 -39 -39
Retail 90	Network Broad	N Program M1 M2 M3 M0 N M1 M2	0% Preventi ve Generics -2% -8% -8% -8% -8% -2% -2% -2% -7%	0% Non- Preventi ve Generics -1% -4% -4% -1% -4%	0% Preventi ve Preferre d Brands -1% -4% -3% -1% -5%	0% MOD Non- Preventi ve Preferre d Brands 3% -5% -5% -6% -6% 4% -7% -7%	0% Preventi ve Non- Preferre d Brands -3% -14% -14% -14% -14% -5% -5% -18%	0% Non- Preventi ve Non- Preferre <u>d Brands</u> 0% -7% -7% -7% -7% -7% -3% -2%	09 Specialt

0% -3%

N -3% -1% -1% -1% -4%

NONE Broad

Rx AWP Channel Distribution Assumptions Used in Rx Prixing (Facets and Proclaim)

Current		-				R30		Mari	
Retail 90	Network	Program	Preventive Generics	Non-Preventive Generics	Preventive Preferred Brands	Non-Preventive Preferred Brands	Preventive Non Preferred Brands	Non- Preventi ve Non- Preferre d Brands	Specialty
		N	30%	68%	62%	64%	56%	77%	36%
		M1	10%	52%	25%	50%	23%	59%	34%
	Broad	M2	11%	54%	25%	50%	24%	60%	34%
		M3	12%	56%	26%	51%	24%	62%	34%
R90		MO	8%	50%	25%	49%	23%	57%	34%
R90		N	49%	77%	67%	76%	65%	82%	29%
		M1	10%	50%	25%	50%	21%	59%	23%
	Narrow	M2	11%	52%	25%	51%	22%	61%	23%
		M3	12%	54%	25%	51%	22%	62%	23%
		M0	9%	48%	24%	50%	21%	58%	23%
NONE	Broad	N	69%	88%	77%	85%	75%	85%	38%
						R90	-		
Retail 90	Network	Program	Preventive Generics	Non-Preventive Generics	Preventive Preferred Brands	Non-Preventive Preferred Brands	Preferred Brands	Non- Preventi ve Non- Preferre d Brands	Specialty
		N	57%	26%	25%	30%	30%	15%	0%
		M1	49%	25%	40%	25%	42%	14%	0%
	Broad	M2	47%	23%	40%	25%	42%	13%	0%
		M3	47%	22%	40%	24%	41%	13%	0%
R90		M0	50%	27%	40%	26%	42%	15%	0%
		N	32%	14%	16%	16%	15%	8%	0%
		M1	49%	28%	41%	25%	36%	19%	0%
	Narrow	M2	48%	26%	41%	25%	36%	18%	0%
		M3	47%	25%	40%	24%	36%	18%	0%
		MO	50%	29%	41%	26%	37%	20%	0%
NONE	Broad	N	0%	0%	0%	0%	0%	0%	0%
						MOD			
tetail 90	Network	Program	Preventive Generics	Non-Preventive Generics	Preventive Preferred Brands	Non-Preventive Preferred Brands	Preventive Non Preferred Brands	Non- Preventi ve Non- Preferre d Brands	Specialty
	1	N	13%	6%	13%	6%	14%	8%	64%
		M1	42%	23%	35%	25%	35%	27%	66%
	Broad	M2	42%	23%	35%	25%	35%	27%	66%
		M3	41%	22%	35%	25%	34%	26%	66%
		MO	42%	23%	35%	25%	35%	28%	66%
R90		N	19%	9%	17%	8%	20%	10%	71%
		M1	41%	22%	34%	25%	42%	21%	77%
	Narrow	M1	41%	22%	34%	25%	42%	21%	77%
		M3	40%	21%	34%	24%	42%	20%	77%
	1						43%		
		MO	41%	23%	35%	25%		22%	77%

Proposed						R30			
Retail 90	Network	Program	Preventi ve Generics	Non- Preventi ve Generics	Preventi ve Preferre d Brands	Non- Preventi ve Preferre d Brands	Preventi ve Non- Preferre d Brands	Non- Preventi ve Non- Preferre d Brands	Specialty
		N	28%	67%	61%	66%	47%	77%	36%
		M1	7%	51%	18%	47%	16%	62%	38%
	Broad	M2	8%	53%	18%	48%	17%	63%	38%
		M3	9%	55%	18%	48%	17%	65%	38%
R90		M0	6%	49%	17%	47%	16%	60%	38%
190		N	47%	76%	67%	74%	63%	80%	31%
		M1	9%	50%	21%	50%	21%	56%	24%
	Narrow	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			
			Preventi	Non-	Preventi	Non- Preventi	Preventi	Non- Preventi	
Retail 90	Network	Program	ve	Preventi	ve Preferre	ve	ve Non- Preferre	ve Non-	Specialty
			Generics	ve Generics	d Brands	Preferre	d Brands	Preferre	
						d Brands		d Brands	
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%
R90		M0	61%	32%	51%	34%	59%	21%	0%
		N	36%	17%	18%	17%	22%	9%	0%
		M1	57%	33%	50%	31%	52%	25%	0%
	Narrow	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			
			Preventi	Non- Preventi	Preventi	Non- Preventi	Preventi ve Non-	Non- Preventi	
Retail 90	Network	Program	ve Generics	ve	Preferre	ve Preferre	Preferre	ve Non- Preferre	Specialty
			Generics	Generics	d Brands	d Brands	d Brands	d Brands	
		N	11%	5%	11%	8%	15%	8%	64%
		M1	32%	19%	32%	19%	25%	18%	62%
	Broad	M2	32%	18%	32%	19%	25%	17%	62%
		M3	32%	18%	32%	19%	25%	17%	62%
		MO	33%	19%	32%	19%	25%	19%	62%
						1070			69%
R90				8%	15%	10%	16%	10%	
R90		N	16%	8%	15%	10%	27%	10%	
R90	Narrow	N M1	16% 34%	18%	29%	19%	27%	19%	76%
R90	Narrow	<u>M1</u> M2	16% 34% 34%	18% 18%	29% 29%	19% 19%	27% 27%	19% 19%	76% 76%
R90	Narrow	N M1	16% 34%	18%	29%	19%	27%	19%	76%

Change						R30			
Retail 90	Network	Program	Preventi ve Generics	Non- Preventi ve Generics	Preventi ve Preferre d Brands	Non- Preventi ve Preferre d Brands	Preventi ve Non- Preferre d Brands	Non- Preventi ve Non- Preferre d Brands	Specialty
		N	-2%	-1%	-1%	2%	-9%	0%	0%
		M1	-3%	-1%	-7%	-3%	-7%	3%	4%
	Broad	M2	-3%	-1%	-7%	-2%	-7%	3%	4%
		M3	-3%	-1%	-8%	-3%	-7%	3%	4%
		MO	-2%	-1%	-8%	-2%	-7%	3%	4%
R90		N	-2%	-1%	0%	-2%	-2%	-2%	2%
		M1	-1%	0%	-4%	0%	0%	-3%	1%
	Narrow	M2	-1%	0%	-3%	-1%	-1%	-3%	1%
		M3	0%	0%	-3%	0%	0%	-3%	1%
		MO	-1%	- 0%	-3%	-1%	-1%	-3%	1%
NONE	Broad	N	5%	1%	2%	2%	2%	0%	2%
HONE	brodu		070	170	270	270	270	0,0	270
						R90			
			Preventi	Non- Preventi	Preventi	Non- Preventi	Preventi ve Non-	Non- Preventi	
Retail 90	Network	Program	ve	ve	Preferre	ve	Preferre	ve Non-	Specialty
			Generics	Generics	d Brands	Preferre	d Brands	Preferre	
		N	4%	2%	3%	d Brands -4%	9%	d Brands 1%	0%
		N	11%	6%	11%	8%	17%	6%	0%
	Broad	M2	12%	6%	10%	8%	17%	6%	0%
	BIUdu								
		M3	12%	6%	10%	8%	17%	6%	0%
R90		MO	11%	5%	11%	8%	17%	6%	0%
		N	4%	3%	2%	1%	7%	1%	0%
		M1	8%	5%	9%	6%	16%	6%	0%
	Narrow	M2	8%	5%	9%	6%	16%	6%	0%
		M3	8%	5%	10%	6%	16%	5%	0%
		M0	8%	5%	9%	6%	15%	5%	0%
NONE	Broad	N	0%	0%	0%	0%	0%	0%	0%
						MOD			
						Non-		Non-	
			Preventi	Non-	Preventi	Preventi	Preventi	Preventi	
Retail 90	Network	Program	ve	Preventi	ve Preferre	ve	ve Non- Preferre	ve Non-	Specialty
			Generics	ve Generics	d Brands	Preferre	d Brands	Preferre	
						d Brands		d Brands	
		N	-2%	-1%	-2%	2%	1%	0%	0%
		M1	-10%	-4%	-3%	-6%	-10%	-9%	-4%
			-10%	-5%	-3%	-6%	-10%	-10%	-4%
	Broad	M2							-4%
	Broad	M2 M3	-9%	-4%	-3%	-6%	-9%	-9%	-470
890	Broad			-4% -4%	-3% -3%	-6% -6%	-9% -10%	-9% -9%	-4%
R90	Broad	M3	-9%						
R90	Broad	M3 M0	-9% -9%	-4%	-3%	-6%	-10%	-9%	-4%
R90	Broad Narrow	M3 M0 N	-9% -9% -3%	-4% -1%	-3% -2%	-6% 2%	-10% -4%	-9% 0%	-4% -2%
R90		M3 M0 N M1	-9% -9% -3% -7%	-4% -1% -4%	-3% -2% -5%	-6% 2% -6%	-10% -4% -15%	-9% 0% -2%	-4% -2% -1%
R90		M3 M0 N M1 M2	-9% -9% -3% -7%	-4% -1% -4%	-3% -2% -5%	-6% 2% -6%	-10% -4% -15% -15%	-9% 0% -2%	-4% -2% -1%

Pharmacy Trend

harmacy T	rena			1		rrent				Proposed			I		Change		
CO		Formulary	Drug Type	2019/2018	2020/2019	2021/2020	2022+/2021	2019/2018	2020/2019	2021/2020	2022/2021	2023+/2022		2020/2019			2023+/20
	Legacy		Generic	5.20%	5.20%	5.20%	5.20%	5.09%	6.24%	3.45%	8.07%	5.30%	-0.11%	1.04%	-1.75%	2.87%	
	Legacy	Legacy	Brand	10.70%	9.20%	9.20%	9.20%	10.62%	7.93%	5.11%	3.25%	13.51%	-0.08%	-1.27%	-4.09%	-5.95%	
	Legacy		Specialty	8.30%	20.10%	20.10%	20.10%	7.74%	30.68%	9.48%	7.74%	8.71%	-0.56%	10.58%	-10.62%	-12.36%	
	Standard		Generic	3.40%	2.90%	2.90%	2.90%	3.15%	5.35%	1.73%	2.96%	3.77%	-0.25%	2.45%	-1.17%	0.06%	
	Standard	Standard	Brand	12.00%	11.80%	11.80%	11.80%	12.38%	7.17%	6.01%	11.05%	13.90%	0.38%	-4.63%	-5.79%	-0.75%	
	Standard		Specialty	8.30%	20.10%	20.10%	20.10%	7.75%	30.71%	9.50%	7.76%	8.73%	-0.55%	10.61%	-10.60%	-12.34%	
	Value		Generic	5.20%	5.20%	5.20%	5.20%	5.09%	6.24%	3.45%	8.07%	5.30%	-0.11%	1.04%	-1.75%	2.87%	
	Value	Value	Brand	10.70%	9.20%	9.20%	9.20%	10.62%	7.93%	5.11%	3.25%	13.51%	-0.08%	-1.27%	-4.09%	-5.95%	
	Value	F	Specialty	8.30%	20.10%	20.10%	20.10%	7.74%	30.68%	9.48%	7.74%	8.71%	-0.56%	10.58%	-10.62%	-12.36%	
	ValueDRT		Generic	4.10%	3.80%	3.80%	3.80%	4.13%	5.39%	2.54%	2.96%	3.77%	0.03%	1.59%	-1.26%	-0.84%	
	ValueDRT	ValueDRT	Brand	9.60%	7.80%	7.80%	7.80%	9.61%	7.07%	4.18%	11.05%	13.90%	0.01%	-0.73%	-3.62%	3.25%	1
	ValueDRT		Specialty	8.30%	20.10%	20.10%	20.10%	7.76%	30.71%	9.50%	7.76%	8.73%	-0.54%	10.61%	-10.60%	-12.34%	
	Advantage		Generic	5.20%	5.20%	5.20%	5.20%	5.09%	6.24%	3.45%	8.07%	5.30%	-0.11%	1.04%	-1.75%	2.87%	
	Advantage	Advantage	Brand	10.70%	9.20%	9.20%	9.20%	10.62%	7.93%	5.11%	3.25%	13.51%	-0.08%	-1.27%	-4.09%	-5.95%	-
	Advantage		Specialty	8.30%	20.10%	20.10%	20.10%	7.74%	30.68%	9.48%	7.74%	8.71%	-0.56%	10.58%	-10.62%	-12.36%	-
ost Trend	AdvantageDRT		Generic	4.10%	3.80%	3.80%	3.80%	4.13%	5.39%	2.54%	2.96%	3.77%	0.03%	1.59%	-1.26%	-0.84%	-
	AdvantageDRT	AdvantageD	Brand	9.60%	7.80%	7.80%	7.80%	9.61%	7.07%	4.18%	11.05%	13.90%	0.03%	-0.73%	-3.62%	3.25%	
	AdvantageDRT	RT		9.60%	20.10%	20.10%	20.10%	7.76%	30.71%	9.50%	7.76%	8.73%	-0.54%	-0.73%	-3.62%	-12.34%	+
		+	Specialty														+
	Performance	Performance	Generic	3.40%	2.90%	2.90%	2.90%	3.15%	5.35%	1.73%	2.96%	3.77%	-0.25%	2.45%	-1.17%	0.06%	+
	Performance	r en ormance	Brand	12.00%	11.80%	11.80%	11.80%	12.38%	7.17%	6.01%	11.05%	13.90%	0.38%	-4.63%	-5.79%	-0.75%	+
	Performance	1	Specialty	8.30%	20.10%	20.10%	20.10%	7.75%	30.71%	9.50%	7.76%	8.73%	-0.55%	10.61%	-10.60%	-12.34%	+
	Performance_4Tier	Performance	Generic	3.40%	2.90%	2.90%	2.90%	3.15%	5.35%	1.73%	2.96%	3.77%	-0.25%	2.45%	-1.17%	0.06%	-
	Performance 4Tier	4Tier	Brand	12.00%	11.80%	11.80%	11.80%	12.38%	7.17%	6.01%	11.05%	13.90%	0.38%	-4.63%	-5.79%	-0.75%	
	Performance 4Tier		Specialty	8.30%	20.10%	20.10%	20.10%	7.75%	30.71%	9.50%	7.76%	8.73%	-0.55%	10.61%	-10.60%	-12.34%	
	Generics Only	Generics	Generic	5.20%	5.20%	5.20%	5.20%	5.09%	6.24%	3.45%	8.07%	5.30%	-0.11%	1.04%	-1.75%	2.87%	
	Generics Only	Only	Brand	10.70%	9.20%	9.20%	9.20%	10.62%	7.93%	5.11%	3.25%	13.51%	-0.08%	-1.27%	-4.09%	-5.95%	
	Generics Only	Only	Specialty	8.30%	20.10%	20.10%	20.10%	7.74%	30.68%	9.48%	7.74%	8.71%	-0.56%	10.58%	-10.62%	-12.36%	
	Advantage 4Tier		Generic	5.20%	5.20%	5.20%	5.20%	5.09%	6.24%	3.45%	8.07%	5.30%	-0.11%	1.04%	-1.75%	2.87%	
	Advantage 4Tier	Advantage_4	Brand	10.70%	9.20%	9.20%	9.20%	10.62%	7.93%	5.11%	3.25%	13.51%	-0.08%	-1.27%	-4.09%	-5.95%	
	Advantage_4Tier	Tier	Specialty	8.30%	20.10%	20.10%	20.10%	7.74%	30.68%	9.48%	7.74%	8.71%	-0.56%	10.58%	-10.62%	-12.36%	1
	Legacy		Generic	2.70%	2.10%	2.10%	2.10%	3.58%	1.00%	2.80%	0.16%	0.16%	0.88%	-1.10%	0.70%	-1.94%	
	Legacy	Legacy	Brand	-9.10%	-7.90%	-7.90%	-7.90%	-8.37%	5.05%	10.30%	-2.18%	-2.60%	0.73%	12.95%	18.20%	5.72%	-
		Loguoy		10.00%	-5.60%	-5.60%	-5.60%	7.80%	-9.33%	6.51%	5.42%	5.55%	-2.20%	-3.73%	12.11%	11.02%	-
	Legacy Standard		Specialty Generic	2.70%	-5.60%	-5.60%	-5.60%	3.52%	-9.33%	2.67%	0.01%	0.63%	-2.20%	-3.73%	0.57%	-2.09%	-
		Standard		-11.00%	-10.10%	-10.10%	-10.10%	-10.23%	2.95%		-4.27%	-6.34%	0.82 %	13.05%	18.36%	5.83%	-
	Standard	Standard	Brand							8.26%							
	Standard		Specialty	10.00%	-5.60%	-5.60%	-5.60%	7.80%	-9.33%	6.51%	5.42%	5.55%	-2.20%	-3.73%	12.11%	11.02%	
	Value		Generic	2.70%	2.10%	2.10%	2.10%	3.58%	1.00%	2.80%	0.16%	0.16%	0.88%	-1.10%	0.70%	-1.94%	
	Value	Value	Brand	-9.10%	-7.90%	-7.90%	-7.90%	-8.37%	5.05%	10.30%	-2.18%	-2.60%	0.73%	12.95%	18.20%	5.72%	
	Value		Specialty	10.00%	-5.60%	-5.60%	-5.60%	7.80%	-9.33%	6.51%	5.42%	5.55%	-2.20%	-3.73%	12.11%	11.02%	
	ValueDRT		Generic	2.20%	1.70%	1.70%	1.70%	3.21%	0.65%	2.43%	0.01%	0.63%	1.01%	-1.05%	0.73%	-1.69%	
	ValueDRT	ValueDRT	Brand	-13.20%	-12.30%	-12.30%	-12.30%	-12.38%	2.85%	8.47%	-4.27%	-6.34%	0.82%	15.15%	20.77%	8.03%	
	ValueDRT		Specialty	10.00%	-5.60%	-5.60%	-5.60%	7.80%	-9.33%	6.51%	5.42%	5.55%	-2.20%	-3.73%	12.11%	11.02%	
	Advantage		Generic	2.70%	2.10%	2.10%	2.10%	3.58%	1.00%	2.80%	0.16%	0.16%	0.88%	-1.10%	0.70%	-1.94%	
	Advantage	Advantage	Brand	-9.10%	-7.90%	-7.90%	-7.90%	-8.37%	5.05%	10.30%	-2.18%	-2.60%	0.73%	12.95%	18.20%	5.72%	
Itilization	Advantage		Specialty	10.00%	-5.60%	-5.60%	-5.60%	7.80%	-9.33%	6.51%	5.42%	5.55%	-2.20%	-3.73%	12.11%	11.02%	1
Trend	AdvantageDRT	AdvantageD	Generic	2.20%	1.70%	1.70%	1.70%	3.21%	0.65%	2.43%	0.01%	0.63%	1.01%	-1.05%	0.73%	-1.69%	
	AdvantageDRT	AdvantageD	Brand	-13.20%	-12.30%	-12.30%	-12.30%	-12.38%	2.85%	8.47%	-4.27%	-6.34%	0.82%	15.15%	20.77%	8.03%	
	AdvantageDRT	RT	Specialty	10.00%	-5.60%	-5.60%	-5.60%	7.80%	-9.33%	6.51%	5.42%	5.55%	-2.20%	-3.73%	12.11%	11.02%	1
	Performance		Generic	2.70%	2.10%	2.10%	2.10%	3.52%	0.92%	2.67%	0.01%	0.63%	0.82%	-1.18%	0.57%	-2.09%	1
	Performance	Performance	Brand	-11.00%	-10.10%	-10.10%	-10.10%	-10.23%	2.95%	8.26%	-4.27%	-6.34%	0.77%	13.05%	18.36%	5.83%	1
	Performance		Specialty	-11.00%	-10.10%	-10.10%	-10.10%	-10.23%	-9.33%	6.51%	-4.27%	-6.34%	-2.20%	-3.73%	12.11%	5.83%	+
								3.52%									+
	Performance 4Tier	Performance	Generic	2.70%	2.10%	2.10%	2.10%		0.92%	2.67%	0.01%	0.63%	0.82%	-1.18%	0.57%	-2.09%	+
	Performance 4Tier	_4Tier	Brand	-11.00%	-10.10%	-10.10%	-10.10%	-10.23%	2.95%	8.26%	-4.27%	-6.34%	0.77%	13.05%	18.36%	5.83%	+
	Performance 4Tier	-	Specialty	10.00%	-5.60%	-5.60%	-5.60%	7.80%	-9.33%	6.51%	5.42%	5.55%	-2.20%	-3.73%	12.11%	11.02%	+
	Generics Only	Generics	Generic	2.70%	2.10%	2.10%	2.10%	3.58%	1.00%	2.80%	0.16%	0.16%	0.88%	-1.10%	0.70%	-1.94%	1
	Generics Only	Only	Brand	-9.10%	-7.90%	-7.90%	-7.90%	-8.37%	5.05%	10.30%	-2.18%	-2.60%	0.73%	12.95%	18.20%	5.72%	1
	Generics Only	Unity	Specialty	10.00%	-5.60%	-5.60%	-5.60%	7.80%	-9.33%	6.51%	5.42%	5.55%	-2.20%	-3.73%	12.11%	11.02%	
	Advantage 4Tier	Advantage 4	Generic	2.70%	2.10%	2.10%	2.10%	3.58%	1.00%	2.80%	0.16%	0.16%	0.88%	-1.10%	0.70%	-1.94%	
	Advantage 4Tier	Advantage_4	Brand	-9.10%	-7.90%	-7.90%	-7.90%	-8.37%	5.05%	10.30%	-2.18%	-2.60%	0.73%	12.95%	18.20%	5.72%	
	Advantage 4Tier	Tier	Specialty	10.00%	-5.60%	-5.60%	-5.60%	7.80%	-9.33%	6.51%	5.42%	5.55%	-2.20%	-3.73%	12.11%	11.02%	1
					0.0073	0.0073	0.0070		0.0070					0070			

Rx Area Factors

	State	Minimum Area Factor	Maximum Area Factor
Current	VT	0.76	0.76
Proposed	VT	0.86	0.86
Change		13.2%	13.2%

Pharmacy: CPD (% Preventive)

CURRENT

PROPOSED
 Description
 Professed Brand
 Non-Preferred Brand

 0.007%
 0.007%
 0.007%

 13.207%
 0.507%
 0.007%

 14.407%
 77.57%
 0.258%

 14.407%
 77.57%
 0.258%

 14.407%
 77.57%
 0.258%

 19.305%
 42.75%
 4.53%

 19.305%
 42.75%
 4.53%

 19.359%
 42.25%
 4.51%

 20.45%
 4.136%
 5.13%

 21.65%
 40.16%
 4.30%

 22.59%
 36.85%
 5.62%

 22.59%
 36.85%
 5.63%

 22.59%
 36.85%
 5.63%

 22.47%
 35.85%
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 36.85%
 5.65%

 22. Probability
 31.69%

 16.37%

 16.37%

 3.69%

 2.51%

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ROPOSED)		
Probability	Generic	Preferred Brand	Non-Preferred Brand
14.42%	0.00%	0.00%	0.00%
1.84%	12.59% 15.79%	3.66% 86.49%	0.32% 2.37%
2.56% 2.79%	14.10% 13.86%	74.03% 68.90%	5.16% 4.91%
2.55% 2.38%	13.47%	72.47% 61.76%	5.71% 8.22%
2.21% 2.07%	13.89% 14.75% 14.99%	55.91% 54.73%	5.48% 6.37%
1.98% 1.86%	14.94%	57.10% 52.56%	4.13% 5.00%
1.76%	15.36% 15.74% 16.40%	48.86%	4 99%
1.67% 1.88% 1.76%	16.40% 16.06% 16.39%	48.67% 43.29%	6.48% 5.56%
1.76% 1.63%	16.39%	44.99%	5.18% 6.56%
1.53%	16.68% 16.95% 16.89%	44.99% 43.70% 42.79% 44.43%	5.91% 5.98%
1.53%		41.48%	7.26%
1.42% 1.54%	17.26%	40.87% 43.17%	
1.42% 1.63% 1.51%	17.83% 18.25% 18.10%	42.80%	5.72% 7.17% 6.60% 7.95%
1.51%	18.10% 17.60%	41.07% 42.69% 40.76%	7.95% 6.46%
1.92%	17.88%	40.86%	5.85%
1.74% 2.08%	17.88% 17.47% 17.77%	41.64% 38.73%	7.86% 6.90%
1.87% 2.05%	17.77% 17.70% 17.53%	39.59% 40.34%	8.17% 8.10%
1.79%	17.05% 17.60%	40.34% 42.11% 44.60%	9.12% 8.81%
1.41% 1.51%	18.07%	44.58% 46.22%	10.31% 10.71%
1.35%	18.07% 17.93% 17.40% 17.60%	46.60% 48.40%	11.11% 10.90%
1.08%	17.53%	49.61%	12 01%
0.97% 0.92%	17.53% 17.80% 17.62% 18.49%	51.66% 54.31%	12.08% 12.72% 12.38%
0.84%	18.49% 18.02%	57.15%	12.37%
0.78% 0.72% 0.67%	18.02% 18.24% 19.16%	60.88% 61.35%	11.20% 12.66%
0.62%	10.00%	61.62%	13.56%
0.58% 0.54%	19.32% 18.91%	63.71% 62.88%	14.41% 11.41%
0.50% 0.47%	19.24%	61.49%	13.19% 13.07% 11.64%
0.44%	20.29% 18.85% 20.28%	64.49% 64.74% 65.42%	14.70%
0.42%	18.93%	66.58%	13.77%
0.37%	19.82% 19.87%	65.78% 66.82%	14.29% 11.94%
0.34% 0.32%	20.82% 20.82%	66.98% 69.12% 68.70%	13.16% 12.10%
0.30% 0.29%	19.41% 19.61%	70.03%	11.86% 12.98%
0.28%	19.08%	69.26% 69.36%	11.35%
0.25%	20.20% 20.47% 20.08%	71.20%	14.28% 13.29%
0.24%	20.08%	71.20% 71.16% 71.76% 71.02%	12 22%
0.22% 0.22% 0.21%	20.08% 21.13% 20.95% 20.38% 19.26%	71.02% 71.03% 69.24%	9.93% 11.85% 12.40%
0.21% 0.20%	19.95%	69.24% 72.19%	10.29%
0.20%	20.06%	72.19% 71.54% 73.10%	11.12% 11.55%
0.19%	19.92% 20.58%	73.10% 72.38%	14 42%
0.18% 0.17%	20.58% 20.33% 18.99%	73.80% 73.79%	11.16% 12.36%
0.17% 0.17% 0.16% 0.16%	18.99% 20.91%	73.41% 73.78% 73.66%	10.53% 10.49% 8.72%
0.16% 0.16%	20.91% 20.87% 22.32%	73.66% 73.07%	8.72% 13.33% 12.35%
0.15% 0.14%	20.98% 21.00%	73.71% 73.61%	12.35% 10.58%
0.14%	20.50%	73.81%	10.56%
0.14% 0.13%	20.72% 19.78%	73.77% 75.42%	10.63%
0.13% 0.12%	19.78% 22.63% 19.79%	74.99% 73.40%	12.05%
0.12% 0.12%	22.22% 19.35%	72.72% 70.85%	11.76% 14.09%
0.12%	18.82% 19.99%	73.90% 73.72%	10.24% 10.56%
0.11%	20.63%	73.35% 74.93%	10.67%
0.11% 0.10% 0.10%	20.58%	74.93% 71.84% 74.07%	10.59%
0.09%	20.36% 19.32%	74.07% 71.75% 74.74%	9.40% 13.07% 14.31%
0.09%	21.16% 21.24%	75.96%	11.91%
0.08%	20.03%	73.81%	8.42% 11.99%
0.08%	19.82% 19.32%	75.75%	11.99% 11.25% 14.44%
0.08%	19.33%	70.40% 73.09%	10.89%
0.08%	17.31% 20.63%	74.64% 72.33%	9.15% 9.00%
0.07% 0.13% 0.24%	19.95% 19.57%	72.10% 72.29% 71.59%	10.99% 9.30% 9.72%
0.24%	19.84% 20.43%	71.58%	9.72% 9.34%
0.35%	19.89% 20.03%	72.92%	9.69% 10.57%
0.33%	20.59%	70.85%	9.04%
0.30%	19.31% 19.77%	69.75% 67.69%	9.74% 10.31%
0.23%	19.31% 17.94%	65.47% 65.69%	9.09% 10.07%
0.16%	18.36% 18.89%	64.79% 63.57%	10.51% 11.59%
0.11%	18.10% 17.36%	63.90% 66.02%	12.82% 8.44% 6.10%
0.09%	18.87%	63.09%	6.10% 8.06%
0.05%	16.27%	57.47% 63.84%	14.27%
0.04%	18.16% 18.43%	59.91% 62.60%	7.59% 4.49% 8.06%
0.03%	18.43% 16.23% 16.72%	60.89% 55.06%	7 88%
0.02%	15.91%	56.32% 51.26%	7.34%
0.02%	16.12% 16.87%	49.61%	5.39%
0.01%	17.94% 13.82% 14.99%	51.44% 64.87%	5.73% 1.80%
0.01%	14.02%	36.63% 36.57%	13.44% 3.13%
0.01%	20.66% 17.29%	47.85% 22.29%	2.25% 6.14%
0.00%	8.80%	28.80%	1 69%
0.00%	13.62% 10.83%	61.85% 53.44%	7.68% 5.36%
0.00%	18.23% 7.84%	53.44% 62.28%	3.36% 3.47% 7.15%
0.00%	9.63% 13.03%	54.10% 41.85%	0.29% 0.08%
0.00%	8.91%	41.85% 34.68% 63.34%	12.57% 19.03%
0.00%	6.20%	75 74%	0.67%
0.00% 0.00% 0.00%	15.87% 23.68%	67.71% 53.32%	0.37% 1.17% 0.19% 4.25%
0.000/	8.82%	59.14%	4.25%

Depends on variety of plan benefits

Pharmacy: CPD (Cost per Script)

CHANGE Differs by tier plan

RRENT					PROPOSED			Tier Plan			fier Plan	
obability	Generic	Preferred Brand	Non-Preferred Brand	Specialty	Probability	Generic	Preferred Brand	Non-Preferred Brand	Generic	Brand	don-Preferr Brand	Specialty
31.68% 16.37%	\$0.00 \$9.46	\$0.00 \$7.31	\$0.00 \$12.31	\$0.00 \$15.63	14.42% 2.56%	\$0.00 \$9.08	\$0.00 \$9.68	\$0.00 \$18.86	\$0.00 \$9.08	\$0.00 \$9.68	\$0.00 \$18.86	\$0.00 \$26.80
7.45% 5.21%	\$14.41 \$17.98	\$44.15 \$47.66	\$54.42 \$67.33	\$25.49 \$49.75	1.84%	\$14.59 \$16.21	\$45.68 \$47.36	\$40.98 \$48.02	\$14.58 \$16.19	\$45.71 \$47.36	\$40.98 \$48.02	\$38.57 \$68.14
3.68% 3.02%	\$19.03 \$21.20	\$54.15 \$69.41	\$75.77 \$109.40	\$42.92 \$56.62	2.79%	\$16.77 \$17.92	\$52.00 \$54.42	\$68.76 \$81.48	\$16.75 \$17.89	\$51.95 \$54.39	\$68.76 \$81.48	\$58.42 \$56.00
2.51%	\$23.32 \$24.70	\$70.40 \$86.55	\$105.66 \$115.31	\$56.71 \$52.28	2.38%	\$18.60	\$63.29	\$91.95	\$18.58	\$63.25 \$75.43	\$91.82 \$91.82 \$112.59	\$64.87 \$58.10
2.25%	\$24.70 \$25.62 \$26.58	\$86.55 \$88.38 \$89.47	\$115.31 \$111.23 \$103.12	\$52.28 \$69.93 \$58.48	2.21%	\$19.05 \$19.40	\$75.45 \$75.79	\$112.59 \$116.06	\$19.03 \$19.37 \$19.92	\$75.43 \$75.79 \$82.80	\$116.06	\$58.10 \$57.92 \$57.62
1.64% 1.41%	\$27.51	\$91.07	\$102.67	\$61.16	<u>1.98%</u> 1.86%	\$19.94 \$20.38	\$82.83 \$87.28	\$116.24 \$122.53	\$20.35	\$87.25	\$122.52	\$64.24
1.22% 1.07%	\$28.32 \$29.43	\$104.26 \$105.28	\$115.82 \$137.46	\$63.23 \$55.50	1.76% 1.67%	\$20.84 \$21.09	\$92.09 \$92.27	\$121.39 \$130.23	\$20.81 \$21.06	\$92.04 \$92.27	\$130.25	\$65.56 \$64.64
0.99%	\$30.76 \$31.96	\$118.78 \$122.00	\$144.25 \$144.03	\$66.22 \$79.90	1.88%	\$21.43 \$21.81	\$97.24 \$99.67	\$136.62 \$133.97	\$21.40 \$21.79	\$97.24 \$99.65	\$136.62 \$133.91	\$59.32 \$52.47
0.78%	\$32.58 \$34.14	\$126.05 \$132.63	\$150.03 \$145.75	\$87.15 \$84.84	1.63%	\$22.47	\$101.94	\$137.97	\$22.43 \$22.67	\$101.93 \$108.67	\$137.97	\$68.47 \$81.67
0.71% 0.66%	\$34.99	\$136.38	\$193.66	\$184.19	1.53%	\$22.71 \$23.11	\$108.70 \$113.11	\$148.65 \$144.81	\$23.06	\$112.99	\$143.81	\$85.66
0.59% 0.57%	\$35.61 \$36.62	\$143.18 \$148.38	\$190.68 \$224.69	\$213.32 \$319.06	1.53%	\$23.55 \$23.76	\$114.33 \$121.57	\$158.86 \$153.46	\$23.51 \$23.71	\$114.23 \$121.41	\$150.03	\$127.52 \$113.10
0.53%	\$36.52 \$38.34	\$153.77 \$158.66	\$275.54 \$232.76	\$421.40 \$269.45	1.54%	\$24.33 \$24.71	\$122.96 \$128.24	\$168.60 \$175.34	\$24.28 \$24.65	\$122.66 \$128.05	\$168.30	\$147.82 \$148.30
0.79% 0.71%	\$40.32 \$41.25	\$173.79 \$181.78	\$235.80 \$240.37	\$258.74 \$251.05	1.63%	\$25.26 \$25.88	\$130.41 \$136.78	\$173.86 \$176.52	\$25.20 \$25.82	\$129.94 \$136.51	\$167.40 \$165.84	\$152.27 \$199.82
0.63%	\$43.05	\$194.65	\$259.30 \$249.98	\$228.73	1.40%	\$26.47	\$143.33	\$182.23	\$26.41	\$142.86	\$173.94 \$183.14	\$179.09
0.56% 0.52%	\$44.75 \$46.13	\$198.76 \$212.62	\$272.67	\$239.40 \$287.04	1.92%	\$27.20 \$27.88	\$144.27 \$155.61	\$192.74 \$191.66	\$27.14 \$27.81	\$143.94 \$152.12	\$182.90	\$172.98 \$230.46
0.48% 0.44%	\$47.63 \$47.37	\$213.25 \$220.79	\$264.40 \$266.97	\$239.68 \$276.83	2.08%	\$28.89 \$29.61	\$157.60 \$165.83	\$193.69 \$202.59	\$28.81 \$29.52	\$155.46 \$163.66		\$223.00 \$215.28
0.40%	\$48.96 \$49.85	\$227.89 \$236.84	\$276.28 \$265.39	\$290.98 \$227.62	2.05%	\$30.63 \$31.23	\$172.14 \$179.61	\$205.63 \$213.00	\$30.52 \$31.12	\$169.86	\$199.56 \$206.30	\$234.11 \$230.50
1.46%	\$52.03 \$54.83	\$249.72 \$286.09	\$280.05 \$317.40	\$239.33 \$327.72	1.59%	\$32.08	\$185.60 \$193.79	\$222.85 \$228.26	\$31.97 \$32.44	\$184.23	\$213.66 \$213.43	\$229.34 \$286.15
0.77%	\$56.26	\$322.01	\$348.33	\$465.41	1.51%	\$32.60 \$33.06	\$206.73	\$234.71	\$32.89 \$33.55	\$203.95 \$209.52	\$213.43 \$224.37 \$234.54	\$287.96 \$398.08
0.62%	\$55.85 \$55.84	\$345.78 \$365.93	\$367.52 \$399.10	\$511.13 \$474.41	1.35% 1.20%	\$33.71 \$33.73	\$215.90 \$225.32	\$245.30 \$248.29	\$33.53	\$218.84	\$239.95	\$372.77
0.41%	\$55.36 \$55.84	\$395.84 \$437.34	\$442.06 \$450.00	\$574.45 \$741.88	1.08%	\$34.20 \$34.21	\$237.22 \$238.76	\$257.46 \$263.32	\$33.96 \$33.99	\$231.68 \$234.87	\$248.43 \$255.96	\$364.93 \$298.49
0.32%	\$53.27 \$56.69	\$445.14 \$457.24	\$462.46 \$480.67	\$702.22 \$672.76	0.92%	\$34.32 \$33.99	\$251.66 \$265.91	\$269.08 \$280.31	\$34.07 \$33.73	\$244.88 \$254.93	\$260.47 \$267.77	\$390.38 \$528.14
0.23%	\$58.35 \$59.89	\$483.35 \$495.62	\$498.92 \$518.02	\$859.16 \$827.37	0.78%	\$34.66	\$270.59	\$286.04	\$34.37 \$34.18	\$256.96 \$268.25	\$271.94	\$580.16 \$606.93
0.19%	\$61.76	\$494.88	\$543.80	\$885.10	0.72%	\$34.56 \$34.38	\$279.13 \$282.51	\$295.54 \$308.58	\$33.89	\$271.85	\$283.64	\$637.39
0.14%	\$65.81 \$61.01	\$528.22 \$564.01	\$555.17 \$575.33	\$868.41 \$1,215.07	0.62%	\$34.71 \$34.41	\$288.95 \$294.85	\$313.70 \$312.26	\$34.25 \$33.94	\$279.73 \$285.47	\$288.37 \$289.95	\$626.00 \$576.42
0.12%	\$64.88 \$62.70	\$558.92 \$571.56	\$624.70 \$676.44	\$1,186.67 \$1,207.81	0.54%	\$35.13 \$35.73	\$305.64 \$314.59	\$317.82 \$318.09	\$34.53 \$35.11	\$291.55 \$295.75	\$296.47 \$297.54	\$654.46 \$733.82
0.11%	\$63.42 \$65.61	\$611.67 \$636.74	\$679.71 \$703.99	\$1,201.83 \$1,340.79	0.47%	\$34.92 \$35.79	\$318.64 \$316.31	\$324.73 \$329.12	\$34.36 \$35.06	\$299.64 \$301.97	\$305.37 \$313.86	\$693.30 \$667.47
0.08%	\$64.71	\$618.15	\$725.15	\$1,360.78 \$1,466.11	0.42%	\$35.81	\$319.21	\$358.61	\$34.67 \$35.56	\$306.27 \$309.40	\$330.46 \$325.15	\$639.44 \$783.05
0.08%	\$64.03 \$64.52	\$611.59 \$645.61	\$725.73 \$824.30	\$1,407.98	0.39%	\$36.24 \$35.14	\$326.77 \$331.16	\$357.55 \$379.30	\$34.20	\$313.43	\$331.13	\$794.18
0.06%	\$66.06 \$63.83	\$644.66 \$653.21	\$850.46 \$838.30	\$1,447.22 \$1,403.29	0.35%	\$35.65 \$35.82	\$341.28 \$348.97	\$394.68 \$396.50	\$34.48 \$34.60	\$317.46 \$321.63		\$932.10 \$950.69
0.06%	\$65.04 \$65.39	\$689.80 \$756.03	\$885.34 \$868.52	\$1,569.89 \$1,625.62	0.32%	\$35.04 \$37.16	\$370.06 \$374.41	\$386.33 \$403.03	\$34.03 \$35.78	\$336.39 \$336.91	\$341.64 \$365.75	\$1,051.51 \$1,021.11
0.05%	\$69.30 \$62.51	\$768.99 \$776.04	\$942.29 \$984.92	\$1,648.73 \$1,891.80	0.29%	\$36.25 \$36.04	\$383.99 \$385.59	\$401.75 \$426.77	\$34.85 \$34.50	\$341.26 \$344.90	\$352.29	\$1.188.59
0.05%	\$62.86 \$65.28	\$767.95 \$779.39	\$973.42 \$960.22	\$1,836.77	0.26%	\$36.91	\$392.24 \$381.10	\$438.45 \$448.21	\$35.10 \$34.23	\$351.50 \$350.96	\$384.75	\$1,153.77 \$1,097.06 \$1,048.16
0.04% 0.04%	\$71.09	\$801.83	\$1,086.34	\$1,794.45	0.25%	\$36.18 \$36.62	\$382.80	\$456.88	\$34.66	\$351.26	\$381.60	\$1,068.01
0.03%	\$62.81 \$71.36	\$860.14 \$877.72	\$1,119.24 \$1,032.10	\$1,886.53 \$1,757.34	0.24%	\$36.57 \$37.03	\$393.56 \$390.87	\$486.20 \$467.14	\$34.77 \$35.15	\$355.76 \$349.28	\$393.06	\$1,178.24 \$1,240.76
0.03%	\$78.10 \$73.70	\$799.14 \$831.95	\$1,084.28 \$1,210.08	\$1,717.08 \$1,910.67	0.22%	\$36.10 \$36.13	\$389.45 \$405.60	\$470.63 \$481.53	\$34.00 \$34.24	\$352.48 \$365.28	\$394.09 \$401.75	\$1,062.88 \$1,128.02
0.03%	\$77.14 \$75.06	\$1,025.85 \$1,084.98	\$1,040.18 \$1,152.30	\$1,920.29 \$2,148.13	0.20%	\$36.38 \$36.18	\$405.56 \$436.71	\$493.62 \$508.39	\$34.68 \$34.50	\$355.92 \$366.91	\$400.48 \$420.11	\$1,218.77
0.05%	\$71.29	\$1,093.90	\$1,172.00	\$2,084.61	0.19%	\$35.16	\$440.89	\$529.30	\$33.70 \$34.60	\$366.51 \$368.51	\$420.53 \$417.98	\$1,466.90
0.05%	\$71.53 \$68.75	\$1,248.96 \$1,136.11	\$1,246.15 \$1,400.91	\$2,272.19 \$2,254.09	0.19%	\$37.16 \$38.25	\$462.93 \$450.31	\$548.41 \$573.44	\$35.24	\$366.89	\$447.05	\$1,467.25
0.03%	\$80.96 \$68.84	\$1,226.09 \$1,302.54	\$1,412.89 \$1,357.41	\$2,216.91 \$2,464.79	0.17%	\$35.82 \$36.36	\$462.88 \$470.35	\$565.00 \$578.32	\$33.74 \$34.76	\$374.98 \$379.74	\$453.19	\$1,536.87 \$1,533.01
0.03%	\$71.68 \$80.62	\$1,203.85 \$1,373.23	\$1,634.21 \$1,785.18	\$2,525.09 \$2,734.63	0.16%	\$35.88 \$37.26	\$456.71 \$452.27	\$572.89 \$581.65	\$34.10 \$34.79	\$376.56 \$372.37	\$449.99 \$439.82	\$1,596.61 \$1,502.14
0.03%	\$86.34 \$92.98	\$1,625.24 \$1,628.58	\$1,886.76 \$1,884.87	\$2,899.52 \$2,679.23	0.16%	\$36.82 \$36.58	\$448.85 \$454.76	\$596.99 \$593.03	\$34.42 \$34.33	\$370.31 \$377.24	\$444.61 \$422.33	\$1,570.03 \$1,480.31
0.03%	\$70.90 \$73.97	\$1,970.55 \$2.089.89	\$1,810.72 \$2,486.01	\$3,043.06 \$3,021.65	0.14%	\$36.65 \$36.89	\$475.01 \$477.75	\$607.29 \$599.21	\$34.26 \$33.92	\$378.99	\$436.36 \$442.97	\$1,546.51
0.28%	\$90.28	\$2,734.24	\$2,632.57	\$3,457.83	0.14%	\$37.59	\$502.76	\$590.71	\$34.86	\$381.70	\$429.73	\$1,678.72
0.12%	\$106.95 \$86.40	\$3,671.59 \$4,433.00	\$3,336.43 \$3,917.25	\$4,256.03 \$4,993.22	0.13%	\$36.03 \$36.02	\$517.49 \$519.62	\$604.45 \$614.53	\$33.72 \$33.20	\$387.20 \$376.59	\$460.54	\$1,620.00 \$1,827.99
0.05%	\$137.69 \$111.98	\$5,046.52 \$6,137.92	\$4,907.64 \$5,372.91	\$6,575.69 \$7,899.31	0.12%	\$35.19 \$35.99	\$558.86 \$553.04	\$675.04 \$709.19	\$32.72 \$34.18	\$380.73 \$381.79		\$1,872.23 \$1,927.03 \$1,832.44
0.00%	\$108.30 \$145.40	\$6,691.49 \$7,097.21	\$7,078.93 \$5,828.38	\$8,970.07 \$8,028.59	0.12%	\$38.02 \$37.70	\$581.57 \$569.21	\$727.72 \$661.40	\$35.43 \$34.72	\$387.86 \$375.21	\$467.90	\$1,832.44 \$1,815.42
0.00%	\$204.53 \$130.91	\$8,063.81 \$7,475.05	\$6,820.71 \$5,010.03	\$8,817.58 \$9,868.47	0.11%	\$36.39 \$35.78	\$602.92 \$565.78	\$744.24 \$741.79	\$34.00 \$32.51	\$390.09	\$475.62 \$475.91	\$1,920.79 \$1,915.81
0.00%	\$112.11	\$6,924.30	\$6,739.20 \$7,676.07	\$7,674.75	0.11%	\$39.27	\$587.70	\$690.22	\$34.73 \$34.66	\$384.91	\$449.43 \$499.26	\$1,881.06 \$1,962.29
0.00%	\$148.88 \$165.54	\$7,398.34 \$6,450.62	\$4,792.25	\$9,618.45 \$7,203.54	0.10%	\$37.61 \$37.77	\$598.90 \$595.33	\$726.09 \$682.64	\$35.37	\$379.75	\$495.78	\$1,955.17
0.00%	\$388.27 \$58.03	\$6,976.97 \$7,623.37	\$7,681.14 \$4,899.78	\$7,797.53 \$9,644.20	0.09%	\$38.51 \$38.30	\$602.73 \$542.20	\$756.35 \$821.28	\$34.77 \$34.39	\$378.87 \$385.10		\$1,927.82 \$1,967.70
0.00%	\$148.11 \$137.78	\$7,573.14 \$8,076.03	\$3,858.73 \$11,126.22	\$7,637.59 \$11,714,38	0.09%	\$38.60 \$37.69	\$599.35 \$588.84	\$869.16 \$796.36	\$35.39 \$35.75	\$380.19 \$379.42	\$474.96 \$496.38	\$2,107.73 \$2.055.39
					0.08%	\$37.32 \$38.11	\$633.80 \$635.52	\$840.77 \$825.36	\$34.50 \$34.68	\$389.29	\$439.34	\$2,299.04
					0.08%	\$38.75	\$615.43	\$838.33	\$34.54	\$370.1	6 \$445.78	\$2,439.6
					0.08%	\$37.03 \$41.50	\$611.56 \$657.05	\$935.23 \$953.98	\$33.92 \$36.43	\$385.8 \$391.3	8 \$490.69	\$2,236.73 \$2.211.70
					0.07%	\$39.45 \$39.23	\$710.20 \$694.31	\$870.81 \$942.57	\$34.68 \$35.00	\$381.9 \$371.9	8 \$511.16	\$2,455.39 \$2,513.75
					0.13%	\$39.34 \$40.34	\$754.11 \$767.69	\$971.87 \$1,101.35	\$33.72 \$34.57	\$390.0 \$384.1	\$499.47	\$2,556.3 \$2,507.7
					0.32%	\$39.32 \$41.15	\$823.53 \$838.61	\$1,366.61 \$1,549.97	\$34.03 \$33.87	\$381.0 \$379.7	4 \$517.78	\$2,631.73
					0.36%	\$41.15 \$42.64 \$46.79	\$1.005.43 \$1,261.85	\$1.549.97 \$1.561.95 \$1.541.62	\$33.87 \$34.14 \$33.43	\$379.7 \$385.9 \$377.6	0 \$537.59	\$2,863.7 \$3,099.0
					0.33%	\$54.28	\$1,409.18	\$1,738.99	\$34.08	\$382.8	1 \$543.08	\$3,431.6
					0.27%	\$56.46 \$55.17	\$2,106.37	\$1,894.33 \$1,976.19	\$35.05 \$34.72	\$365.4	7 \$549.48	\$3,834.6 \$4,166.2
					0.19%	\$54.97 \$57.72	\$2,127.48 \$2.590.80	\$2,032.32 \$2,273.04	\$35.53 \$33.70	\$367.3	1 \$588.01	\$4,605.90 \$5,452.76
					0.13%	\$53.35 \$56.23	\$2,674.02 \$2,506.23	\$2,439.97 \$2,430.53	\$35.20 \$33.92	\$364.0 \$372.7	6 \$606.41	\$6,012.6 \$5,912.0
					0.09%	\$58.14	\$2,579.32	\$3,187.64	\$35.67	\$369.2	6 \$617.17	\$6,392.1
					0.07%	\$56.64 \$51.81	\$2,366.78	\$3,427.91 \$4,540.69	\$35.24 \$32.69	\$373.5 \$391.2	0 \$591.82	\$6,391.15 \$7,409.70
					0.05%	\$57.03 \$68.45	\$2,160.29	\$4.981.58 \$5,301.39	\$37.32 \$36.57	\$380.6 \$418.0	2 \$798.79	\$6.897.23 \$7,578.7
					0.03%	\$65.21 \$78.87	\$1,895.37 \$2,035.01	\$5,141.15 \$5,608.41	\$37.09 \$36.76	\$401.1 \$384.8		\$7,364.26 \$7,328.82
					0.02%	\$64.15 \$61.84	\$2,033.01 \$2,048.85 \$1,383.01	\$5,000.41 \$5,410.92 \$5,024.69	\$34.68 \$42.29	\$414.7 \$406.8	5 \$744.26	\$8,216.96 \$6,795.32
					0.02%	\$51.30	\$1.903.72	\$5.506.70	\$35.47	\$409.4	1 #######	\$7.285.03
					0.01%	\$76.59 \$79.08	\$1,654.94 \$1,724.15	\$5,805.46 \$6,089.55	\$40.47 \$40.22	\$416.4 \$397.0	\$780.65	\$7,301.65 \$7,766.78
					0.01%	\$70.51 \$57.69	\$1,706.34 \$1,468.92	\$7,265.08 \$6,906.76	\$38.69 \$34.29	\$406.5 \$577.6		\$7,862.79 \$8,937.33
					0.01%	\$71.24 \$116.84	\$1,778.77	\$9,556,53 \$8,024.01	\$42.59 \$39.53	\$574.6	8 ####### 7 #######	\$8,859.39 \$8,093.80
					0.01%	\$97.60 \$62.53	\$1.763.77 \$2,108.53	\$6.990.19 \$11,406.44	\$41.47 \$44.78	\$986.3	2 ####### 2 ######## 0 #######	\$6.946.14 \$8,392.83
					0.00%	\$97.84	\$1,296.40	\$8,953.82	\$40.23	\$355.5	8 \$694.16	\$8,093.53
					0.01%	\$60.62 \$69.83		\$9,697.75 \$8,586.57	\$41.95 \$44.93	\$373.0 \$403.1	7 \$901.52 1 ######	\$8,801.9
					0.00%	\$104.59 \$78.47	\$1,412.13 \$1.116.22	\$5,478.84 \$11.670.93	\$76.91 \$44.00	\$342.8	5 ####### 1 #######	\$5,187.6 \$8.270.5
					0.00%	\$53.54 \$71.09	\$1,990.15 \$1,726.79	\$14,656.06 \$5,266.24	\$42.21 \$50.60	\$498.9	B ####### 2 ########	\$4,422.88
					0.00%	\$367.36	\$2,316.92	\$5,255,24 \$7,634,22 \$5,414,41	\$369.31	\$478.3	2 ######## 6 ######## 6 ########	\$9,902.34
									\$71.80	>274.4		\$2,900.82
					0.00% 0.00% 0.00%	\$111.99 \$84.12 \$56.74	\$642.06 \$1,296.79 \$1,284.00	\$17,745.95 \$4,379.88	\$67.74 \$44.42	\$484.6	6 ####### 6 ######## 6 ########	\$3,536,38

Pharmacy: CPD (Scripts PMPY)

CHANGE Differs by tier plan

URRENT					PROPOSED			Tier Plan		4 Tier		
robability	Generic	Preferred Brand	Non-Preferred Brand	Specialty	Probability	Generic	Preferred Brand	Non-Preferred Brand	Generic	Preferredo Brand	Brand	Specialty
31.68% 16.37%	0	0.027	0.008	0	14.42% 2.56%	\$0.00 \$1.74	\$0.00 \$0.01	\$0.00 \$0.01	\$0.00 \$1.74	\$0.00 \$0.01	\$0.00 \$0.01	\$0.00 \$0.00
7.45% 5.21%	4.506 6.163	0.156 0.182	0.031	0.002	1.84% 2.56%	\$2.06 \$1.77	\$0.05 \$0.04	\$0.01 \$0.01	\$2.06 \$1.77	\$0.05 \$0.04	\$0.01 \$0.01	\$0.00 \$0.00
3.68% 3.02%	8.164 9.153	0.234	0.076	0.012	2.79%	\$1.93 \$2.33	\$0.05 \$0.07	\$0.01 \$0.01	\$1.93 \$2.33	\$0.05 \$0.07	\$0.01 \$0.01	\$0.00 \$0.00
2.51%	10.275	0.317	0.122	0.017	2.38%	\$2.70	\$0.08 \$0.10	\$0.02 \$0.02	\$2.70 \$3.15	\$0.08 \$0.10	\$0.02 \$0.02	\$0.00 \$0.00
1.93%	11.186 12.384 13.12	0.365	0.143 0.168 0.246	0.02	2.21%	\$3.15 \$3.54	\$0.12	\$0.03	\$3.53 \$3.93	\$0.10 \$0.12 \$0.13	\$0.02 \$0.03 \$0.03	\$0.00 \$0.00 \$0.00
1.64% 1.41%	14.097	0.633	0.282	0.039	1.98% 1.86%	\$3.94 \$4.28	\$0.13 \$0.15	\$0.03 \$0.04	\$4.28	\$0.15	\$0.04	\$0.00
1.22%	14.801 15.61	0.679		0.043	1.76% 1.67%	\$4.67 \$5.06	\$0.16 \$0.18	\$0.05 \$0.05	\$4.66 \$5.06	\$0.16 \$0.18	\$0.05 \$0.05	\$0.00 \$0.00
0.99%	15.786 16.603	0.769	0.33	0.059	1.88% 1.76%	\$5.35 \$5.82	\$0.20 \$0.22	\$0.06 \$0.06	\$5.34 \$5.82	\$0.20 \$0.22	\$0.06 \$0.06	\$0.00 \$0.01
0.78%	17.396	0.838	0.348	0.059	1.63%	\$6.18	\$0.24	\$0.07	\$6.18 \$6.63	\$0.24 \$0.26	\$0.07 \$0.08	\$0.01 \$0.01
0.71%	17.696	0.959	0.385	0.08 0.09	1.66%	\$6.64 \$7.12	\$0.26 \$0.29	\$0.08 \$0.09	\$7.11	\$0.29	\$0.09	\$0.01
0.59%	18.204 18.148	1.016 1.061		0.096	1.53%	\$7.48 \$7.95	\$0.33 \$0.35	\$0.09 \$0.11	\$7.47 \$7.94	\$0.33 \$0.34	\$0.09 \$0.11	\$0.01 \$0.01
0.53%	18.663 19.473	1.043		0.131	1.54%	\$8.38 \$8.70	\$0.38 \$0.40	\$0.12 \$0.13	\$8.37 \$8.69	\$0.38 \$0.40	\$0.11 \$0.13	\$0.01 \$0.02
0.79%	19.943 20.24	1.258	0.537 0.615	0.114	1.63%	\$9.12	\$0.45 \$0.50	\$0.15	\$9.11 \$9.37	\$0.45 \$0.50	\$0.14 \$0.16	\$0.02 \$0.02
0.63%	20.846	1.491	0.622	0.129	1.40%	\$9.38 \$9.75	\$0.54	\$0.17 \$0.17	\$9.74	\$0.54	\$0.17	\$0.02
0.56% 0.52%	20.679 20.125	1.76 1.976	0.738	0.128 0.113	1.92% 1.74%	\$10.26 \$10.61	\$0.61 \$0.68	\$0.20 \$0.22	\$10.24 \$10.59	\$0.61 \$0.67	\$0.19 \$0.21	\$0.03 \$0.03
0.48%	20.755 20.67	2.07 2.388	0.829	0.123	2.08% 1.87%	\$11.05 \$11.51	\$0.78 \$0.88	\$0.26 \$0.29	\$11.03 \$11.49	\$0.78 \$0.88	\$0.26 \$0.28	\$0.03 \$0.04
0.40%	20.853 21.105	2.401 2.571		0.128 0.163	2.05% 1.79%	\$11.92 \$12.29	\$0.99 \$1.07	\$0.34 \$0.38	\$11.90 \$12.26	\$0.98 \$1.07	\$0.33 \$0.37	\$0.04 \$0.04
1.46%	22.286	2.916	1.227	0.152	1.59%	\$12.79	\$1.18	\$0.40	\$12.76	\$1.18	\$0.39	\$0.04
0.98% 0.77%	23.977 24.6	3.412 4.045	1.588	0.218 0.242	1.41% 1.51%	\$13.42 \$13.98	\$1.27 \$1.39	\$0.46 \$0.50	\$13.38 \$13.94	\$1.26 \$1.38	\$0.45 \$0.49	\$0.05 \$0.05
0.62%	25.069 26.483	4.917 5.584	1.739	0.25	1.35%	\$14.41 \$14.90	\$1.46 \$1.57	\$0.53 \$0.57	\$14.37 \$14.86	\$1.46 \$1.56	\$0.52 \$0.56	\$0.06 \$0.06
0.41%	27.377	6.108 6.759		0.286	1.08%	\$15.36	\$1.71	\$0.61	\$15.31 \$15.68	\$1.70 \$1.80	\$0.60 \$0.64	\$0.07 \$0.07
0.32%	29.162	7.508	1.829	0.357	0.97% 0.92% 0.84%	\$15.73 \$16.23	\$1.80 \$1.88	\$0.65 \$0.68	\$16.17 \$16.73	\$1.88	\$0.67 \$0.68	\$0.07
0.27% 0.23%	30.378 31.142	7.884 8.142		0.437 0.456	0.78%	\$16.79 \$17.14	\$2.05 \$2.18	\$0.70 \$0.71	\$17.07	\$2.04 \$2.16	\$0.69	\$0.08 \$0.09
0.19%	31.222 31.891	8.431 9.029	2.32 2.396	0.611 0.548	0.72% 0.67%	\$17.52 \$18.11	\$2.26 \$2.45	\$0.75 \$0.77	\$17.46 \$18.04	\$2.24 \$2.44	\$0.73 \$0.75	\$0.10 \$0.10
0.14%	32.849 31.728	8.961	2.429	0.646	0.62%	\$18.55 \$18.90	\$2.49 \$2.67	\$0.82 \$0.83	\$18.48 \$18.82	\$2.47 \$2.65	\$0.80 \$0.82	\$0.10 \$0.11
0.12%	32.729	9.935		0.737	0.54%	\$19.24	\$2.73	\$0.90	\$19.16 \$19.41	\$2.70 \$2.79	\$0.88 \$0.87	\$0.13 \$0.14
0.12%	30.981	10.845	2.433	1.067	0.50%	\$19.50 \$20.06	\$2.82 \$2.94	\$0.90 \$0.92	\$19.96	\$2.91	\$0.90	\$0.15
0.10%	32.439 33.689	10.608 11.541	2.657	1.196 1.077	0.44%	\$20.45 \$20.66	\$3.00 \$3.08	\$0.94 \$0.95	\$20.36 \$20.54	\$2.97 \$3.05	\$0.92 \$0.93	\$0.14 \$0.18
0.08%	33.929 33.75	11.927 12.142	3.132	1.031 1.465	0.39%	\$20.62 \$20.85	\$3.21 \$3.24	\$0.97 \$1.00	\$20.53 \$20.74	\$3.17 \$3.19	\$0.94 \$0.96	\$0.16 \$0.20
0.06%	35.577 35.328	12.178	2.997	1.516 1.689	0.35%	\$21.40 \$21.65	\$3.39 \$3.48	\$1.06 \$1.09	\$21.29 \$21.52	\$3.33 \$3.42	\$1.02 \$1.05	\$0.21 \$0.23
0.06%	34.241	12.56	3.229	1.742	0.32%	\$21.96	\$3.60	\$1.08	\$21.84 \$21.72	\$3.54 \$3.51	\$1.04 \$1.01	\$0.22 \$0.24
0.05%	33.338 33.99	11.985	3.358	2.245	0.30%	\$21.85 \$22.24	\$3.58 \$3.75	\$1.04 \$1.10	\$22.11	\$3.67	\$1.06	\$0.24
0.05%	33.745 32.99	12.397 13.533		2.176 2.609	0.28%	\$22.29 \$22.49	\$3.79 \$3.85	\$1.10 \$1.14	\$22.15 \$22.35	\$3.71 \$3.76	\$1.06 \$1.08	\$0.26 \$0.29
0.04%	35.831 35.877	12.987 13.317	3.936 3.228	2.517 2.549	0.25%	\$22.55 \$22.73	\$3.86 \$4.01	\$1.15 \$1.14	\$22.41 \$22.59	\$3.77 \$3.93	\$1.10 \$1.08	\$0.28 \$0.30
0.03%	32.993 36.009	13.311 13.282	3.341 3.399	3.077	0.24%	\$22.69	\$4.10	\$1.15	\$22.55 \$22.44	\$4.00 \$4.08	\$1.08 \$1.13	\$0.30 \$0.30
0.03%	36.71 37.43	13.68		3.388	0.22%	\$22.57 \$22.75 \$22.51	\$4.19 \$4.17	\$1.19 \$1.24	\$22.57 \$22.36	\$4.08	\$1.18 \$1.15	\$0.34 \$0.34
0.03%	27.528	13.817 13.884	2.772	3.112 4.998	0.21%	\$22.51 \$23.24	\$4.05 \$4.32	\$1.23 \$1.27	\$23.08	\$3.95 \$4.19	\$1.18	\$0.38
0.03%	30.385 29.489	12.393 13.703		4.129 4.788	0.20%	\$23.08 \$23.31	\$4.44 \$4.50	\$1.31 \$1.28	\$22.93 \$23.16	\$4.29 \$4.32	\$1.23 \$1.18	\$0.39 \$0.42
0.05%	29.957 32.139	12.307 13.192		5.099 5.172	0.19%	\$22.92 \$23.08	\$4.29 \$4.46	\$1.30 \$1.42	\$22.73 \$22.89	\$4.12 \$4.26	\$1.19 \$1.29	\$0.47 \$0.51
0.03%	32.464 34.212	12.459		5.913 5.497	0.17%	\$24.03	\$4.47	\$1.38	\$23.86 \$23.34	\$4.26 \$4.29	\$1.28 \$1.20	\$0.48 \$0.49
0.03%	35.078	13.169	4.342	5.843	0.17% 0.16%	\$23.50 \$23.66	\$4.50 \$4.67	\$1.31 \$1.32	\$23.52	\$4.48	\$1.21	\$0.44
0.03%	32.831 27.177	12.163 10.742	4.008 4.087	5.755 6.283	0.16%	\$23.92 \$24.35	\$4.78 \$4.63	\$1.42 \$1.35	\$23.75 \$24.19	\$4.55 \$4.42	\$1.30 \$1.23	\$0.52 \$0.49
0.03%	31.512 26.989	10.851 10.836	4.212 3.43	7.309 7.238	0.15%	\$24.01 \$24.69	\$4.67 \$4.72	\$1.38 \$1.43	\$23.83 \$24.49	\$4.47 \$4.45	\$1.23 \$1.30	\$0.54 \$0.60
0.28%	25.091 26.981	9.791	5.018	9.723 11.331	0.14%	\$24.03 \$24.28	\$4.73 \$4.69	\$1.51 \$1.48	\$23.79 \$24.06	\$4.46 \$4.42	\$1.36 \$1.35	\$0.66 \$0.62
0.12%	25.425	10.78	3.877	11.962	0.13%	\$24.18	\$4.99	\$1.48	\$23.96	\$4.63	\$1.35	\$0.71
0.09%	25.647 26.88	10.996 10.707	3.472	12.147 10.551	0.13%	\$23.80 \$23.90	\$4.72 \$4.89	\$1.36 \$1.52	\$23.62 \$23.67	\$4.38 \$4.49	\$1.25 \$1.35	\$0.62 \$0.79
0.04%	25.334 25.86	10.247 10.88	2.1	10.219 9.72	0.12%	\$23.69 \$24.11	\$4.94 \$4.89	\$1.56 \$1.41	\$23.54 \$23.88	\$4.50 \$4.40	\$1.37 \$1.23	\$0.78 \$0.91
0.00%	15.691 25.712	10.099		11.198 9.955	0.12% 0.11%	\$24.84 \$24.51	\$5.08 \$5.15	\$1.54 \$1.64	\$24.63 \$24.28	\$4.56 \$4.58	\$1.37 \$1.43	\$0.90 \$1.00
0.00%	23.468	10.806		9.065	0.11%	\$24.51	\$4.92	\$1.41	\$24.32 \$24.16	\$4.43 \$4.55	\$1.21 \$1.44	\$0.88 \$0.97
0.00%	28.054	8.27	3.919	9.622	0.11%	\$24.42 \$25.84	\$5.08 \$4.93	\$1.63 \$1.61	\$25.60	\$4.45	\$1.43	\$0.89
0.00%	38.52 23.714	11.48 10.371	2.086	12.36 11.857	0.10%	\$24.48 \$25.49	\$5.20 \$5.12	\$1.70 \$1.61	\$24.27 \$25.20	\$4.69 \$4.60	\$1.50 \$1.35	\$0.92 \$1.06
0.00%	28.732 24.021	11.293 11.333		9.805 12.313	0.09%	\$25.20 \$25.76	\$5.22 \$5.12	\$1.58 \$1.73	\$24.95 \$25.50	\$4.83 \$4.62	\$1.33 \$1.44	\$0.89 \$1.06
0.09%	29.037	10.403	6.397	12.954	0.08%	\$25.60 \$26.55	\$4.82 \$5.01	\$1.83 \$1.62	\$25.37 \$26.31	\$4.36 \$4.52	\$1.59 \$1.36	\$0.93 \$0.99
					0.08%	\$26.07 \$25.98	\$5.01 \$5.01 \$4.63	\$1.86 \$1.85	\$25.82 \$25.76	\$4.53 \$4.23	\$1.61 \$1.54	\$0.98 \$0.93
					0.08%	\$25.77	\$5.19	\$1.80	\$25.52	\$4.70	\$1.43	\$1.09
					0.08%	\$27.23 \$25.76	\$5.04 \$5.13	\$2.06 \$1.91	\$26.86 \$25.43	\$4.55 \$4.60	\$1.63 \$1.57	\$1.29 \$1.20
					0.07%	\$26.39 \$27.23	\$5.19 \$5.13	\$1.89 \$1.91	\$26.08 \$26.89	\$4.65 \$4.53	\$1.55 \$1.54	\$1.19 \$1.31
					0.24%	\$26.91 \$27.28	\$5.12 \$4.96	\$1.99 \$2.15	\$26.55 \$26.89	\$4.48 \$4.27	\$1.47 \$1.38	\$1.52 \$1.84
					0.35%	\$28.43	\$5.20 \$5.47	\$2.54 \$2.64	\$28.01 \$29.27	\$4.46	\$1.46 \$1.50	\$2.24 \$2.56
					0.36%	\$29.76 \$31.11	\$5.82	\$2.56	\$30.48	\$4.53 \$4.51	\$1.53	\$2.96
					0.30%	\$32.42 \$33.10	\$6.01 \$6.69	\$2.42 \$2.41	\$31.69 \$32.14	\$4.55 \$4.39	\$1.45 \$1.44	\$3.15 \$4.23
					0.23%	\$35.53 \$36.65	\$7.15 \$7.17	\$2.42 \$2.56	\$34.55 \$35.77	\$4.67 \$4.93	\$1.55 \$1.71	\$4.33 \$3.98
					0.16%	\$36.59 \$37.54	\$7.26 \$7.57	\$2.34 \$2.20	\$35.81 \$36.86	\$4.72 \$5.08	\$1.54 \$1.46	\$4.10 \$3.92
					0.11%	\$38.84 \$40.48	\$7.29 \$7.45	\$2.20 \$2.48 \$2.65	\$38.06 \$39.57	\$5.08 \$5.07 \$5.29	\$1.73	\$3.76 \$4.01
					0.09%	\$41.50	\$7.15	\$2.81	\$40.49	\$5.33	\$1.84	\$3.80
					0.06%	\$41.60 \$43.76	\$6.95 \$7.08	\$2.93 \$3.10	\$40.72 \$42.58	\$5.35 \$5.73	\$1.69 \$1.69	\$3.70 \$3.94
					0.04%	\$42.42 \$44.76	\$6.88 \$7.16	\$3.29 \$3.17	\$41.38 \$43.60	\$5.57 \$6.03	\$1.68 \$1.71	\$3.96 \$3.75
					0.03%	\$44.30 \$44.74	\$6.28 \$6.71	\$2.98 \$3.37	\$42.89 \$43.60	\$5.20 \$5.68	\$1.61 \$1.96	\$3.88 \$3.60
					0.02%	\$47.97	\$7.27	\$3.68	\$46.64	\$6.42	\$2.15	\$3.71
					0.02%	\$46.36 \$47.61	\$6.79 \$6.57	\$3.49 \$3.79	\$45.08 \$45.96	\$5.77 \$5.73	\$1.85 \$2.06	\$3.94 \$4.22
					0.01%	\$52.26 \$51.48	\$7.74 \$7.62	\$4.32 \$3.49	\$50.45 \$49.80	\$6.65 \$6.62	\$2.42 \$1.59	\$4.79 \$4.57
					0.01%	\$45.86 \$47.41	\$6.68 \$7.60	\$4.42 \$4.42	\$44.69 \$45.60	\$6.07	\$2.07	\$4.13 \$5.80
					0.01%	\$49.90	\$6.47	\$3.99	\$48.03	\$6.35 \$5.61	\$1.67 \$1.77	\$4.95
					0.01%	\$44.94 \$45.24	\$5.76 \$6.13	\$3.42 \$3.82	\$43.34 \$43.08	\$4.96 \$4.70	\$1.50 \$1.24	\$4.32 \$6.17
					0.00%	\$52.55 \$42.46	\$5.63 \$5.35	\$3.42 \$3.74	\$50.60 \$40.72	\$4.94 \$4.37	\$1.33 \$1.80	\$4.73 \$4.67
					0.00%	\$44.72 \$52.27	\$5.64 \$6.15	\$4.06 \$3.09	\$42.88 \$50.02	\$4.82 \$5.12	\$2.40 \$2.08	\$4.32 \$4.29
					0.00%	\$49.93 \$67.23	\$6.15 \$6.10 \$7.55	\$3.09 \$4.06 \$5.16	\$46.81 \$64.99	\$5.60 \$5.92	\$2.08 \$1.51 \$2.67	\$4.29 \$6.16 \$6.35
					0.00%	\$41.12	\$4.93	\$2.63	\$38.63	\$4.27	\$1.48	\$4.29
					0.00%	\$42.86 \$42.52	\$6.23 \$4.79	\$4.46 \$2.66	\$41.61	\$5.25 \$4.46	\$2.26	\$4.42 \$5.31
					0.00%	\$42.52		\$2.00	\$38.79		\$1.41	\$5.31
					0.00% 0.00% 0.00%	\$49.23 \$58.26	\$3.73 \$5.88	\$4.67 \$3.19	\$38.79 \$47.03 \$55.08	\$4.46 \$3.33 \$5.54	\$1.41 \$2.43 \$1.57	\$4.83 \$5.13

Rx Industry Loads

Current Factors

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

Proposed Factors

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

Change in Factors

Industry	Minimum	Maximum	Median
Agriculture	0.0%	0.0%	0.0%
Mining	0.0%	0.0%	0.0%
Construction	0.0%	0.0%	0.0%
Manufacturing	0.0%	0.0%	0.0%
Transportation, Communication, & Utilities	0.0%	0.0%	0.0%
Wholesale Trade	0.0%	0.0%	0.0%
Retail Trade	0.0%	0.0%	0.0%
Finance, Insurance and Real Estate	0.0%	0.0%	0.0%
Services	0.0%	0.0%	0.0%
Public Administration	0.0%	0.0%	0.0%

Rx Utilization Dampening

Current Factors																		
Cost Share	0.00%	0.50%	1.00%	1.50%	2.00%	2.50%	3.00%	3.50%	4.00%	4.50%	5.00%	5.50%	6.00%	6.50%	7.00%	7.50%	8.00%	8.50%
Factor	1.15	1.15	1.15	1.15	1.15	1.134	1.125	1.121	1.116	1.112	1.108	1.103	1.095	1.094	1.09	1.086	1.081	1.077
Cost Share	9.00%	9.50%	10.00%	10.50%	11.00%	11.50%	12.00%	12.50%	13.00%	13.50%	14.00%	14.50%	15.00%	15.50%	16.00%	16.50%	17.00%	17.50%
Factor	1.073	1.068	1.064	1.059	1.055	1.051	1.046	1.042	1.038	1.033	1.029	1.024	1.02	1.016	1.011	1.007	1.003	0.998
Cost Share	18.00%	18.50%	19.00%	19.50%	20.00%	20.50%	21.00%	21.50%	22.00%	22.50%	23.00%	23.50%	24.00%	24.50%	25.00%	25.50%	28.00%	26.50%
Factor	0.994	0.989	0.985	0.981	0.977	0.973	0.969	0.966	0.962	0.958	0.954	0.951	0.947	0.943	0.939	0.936	0.932	0.928
Cost Share	27.00%	27.50%	28.00%	28.50%	29.00%	29.50%	30.00%	30.50%	31.00%	31.50%	32.00%	32.50%	33.00%	33.50%	34.00%	34.50%	35.00%	35.50%
Factor	0.924	0.921	0.917	0.913	0.909	0.906	0.902	0.898	0.894	0.891	0.887	0.883	0.875	0.876	0.872	0.868	0.864	0.861
Cost Share	36.00%	36.50%	37.00%	37.50%	38.00%	38.50%	39.00%	39.50%	40.00%	40.50%	41.00%	41.50%	42.00%	42.50%	43.00%	43.50%	44.00%	44.50%
Factor	0.857	0.853	0.849	0.846	0.842	0.838	0.834	0.831	0.827	0.823	0.819	0.816	0.812	0.808	0.804	0.801	0.8	0.8
Cost Share	45.00%	45.50%	46.00%	46.50%	47.00%	47.50%	48.00%	48.50%	49.00%	49.50%	50.00%	50.50%	51.00%	51.50%	52.00%	52.50%	53.00%	53.50%
Factor	0.8	0.8	0.8	0.8	0.8	0.8	0.8	0.8	0.8	0.8	0.8	0.8	0.8	0.8	0.8	0.8	0.8	0.8
Cost Share	54.00%	54.50%	55.00%	55.50%	56.00%	56.50%	57.00%	57.50%	58.00%	58.50%	59.00%	59.50%	60.00%	60.50%	61.00%	61.50%	62.00%	62.50%
Factor	0.8	0.8	0.8	0.8	0.8	0.8	0.8	0.8	0.8	0.8	0.8	0.8	0.8	0.8	0.8	0.8	0.8	0.8
Cost Share	63.00%	63.50%	64.00%	64.50%	65.00%	65.50%	66.00%	68.50%	67.00%	67.50%	68.00%	68.50%	69.00%	69.50%	70.00%	70.50%	71.00%	71.50%
Factor	0.8	0.8	0.8	0.8	0.8	0.8	0.8	0.8	0.8	0.8	0.8	0.8	0.8	0.8	0.8	0.8	0.8	0.8
Cost Share	72.00%	72.50%	73.00%	73.50%	74.00%	74.50%	75.00%	75.50%	76.00%	76.50%	77.00%	77.50%	78.00%	78.50%	79.00%	79.50%	80.00%	80.50%
Factor	0.8	0.8	0.8	0.8	0.8	0.8	0.8	0.8	0.8	0.8	0.8	0.8	0.8	0.8	0.8	0.8	0.8	0.8
Cost Share	81.00%	81.50%	82.00%	82.50%	83.00%	83.50%	84.00%	84.50%	85.00%	85.50%	86.00%	86.50%	87.00%	87.50%	88.00%	88.50%	89.00%	89.50%
Factor	0.8	0.8	0.8	0.8	0.8	0.8	0.8	0.8	0.8	0.8	0.8	0.8	0.8	0.8	0.8	0.8	0.8	0.8
Cost Share	90.00%	90.50%	91.00%	91.50%	92.00%	92.50%	93.00%	93.50%	94.00%	94.50%	95.00%							
Factor	0.8	0.8	0.8	0.8	0.8	0.8	0.8	0.8	0.8	0.8	0.8							

Proposed Factors

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

Change Depends on variety of plan benefits

Medical OON Program Savings Factors NEW TABLE

Proposed Factors

Proposed Factors			
		Fac	tor
	Percent	Stacked	Unstacked
Medicare	0.8	1.932	0.986
	0.9	1.991	1.147
	0.95	2.019	1.221
	1	2.046	1.293
	1.1	2.099	1.427
	1.15	2.124	1.491
	1.2	2.149	1.552
	1.25	2.174	1.611
	1.3	2.198	1.669
	1.35	2.221	1.725
	1.4	2.245	1.78
	1.5	2.29	1.885
	1.75	2.4	2.12
	1.8	2.421	2.17
	1.9	2.464	2.262
	2	2.505	2.348
	2.25	2.608	2.552
	2.3	2.628	2.59
	2.5	2.708	2.743
	2.75	2.807	2.92
	2.9	2.866	3.029
	3	2.905	3.09
	3.25	3.003	3.263
	4	3.294	3.72
	5	3.685	4.293
		2.042	2.20
Usual and Customary (I	0.7	3.042	3.383
	0.75		3.593
	0.8		3.847
	0.85	3.257	4.136
	0.9	3.436	4.42
	0.95	3.738	4.683
	1	4.247	4.884

Please refer to the Rate Manual document to understand how these factors are being applied

Non-Par Enhanced Claims Adjustment TABLE IS BEING REMOVED

Current Factors

Area Description	Rating Area	Product	Adjustment
VT, VERMONT	VTNWK1	NWK	0
VT, VERMONT	VTOAP1	OAP	0
VT, VERMONT	VTPPO1	PPO	0

Proposed Factors

Area Description	Rating Area	Product	Adjustment
VT, VERMONT	VTNWK1	NWK	N/A
VT, VERMONT	VTOAP1	OAP	N/A
VT, VERMONT	VTPPO1	PPO	N/A

Changes Removing these factors

EXHIBIT I

ACTUARIAL MEMORANDUM AND CERTIFICATION

Scope and Purpose

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

Benefit Description

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

Census

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

Adjustments to Base Claims

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

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

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

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

Benefit Plan Adjustments

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

Renewability Clause

The benefit plans covered under this memorandum are guaranteed renewable.

Applic ability

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

Marketing Method

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

Premium Classes

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

Issue Age Range

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

Premium Modalization Rules

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

11.8227
5.9557
2.9852

Distribution of Business

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

Rating

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

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

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

Anticipated Loss Ratio

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

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

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

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

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

Comparison to Status Quo

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

Category	Detail	Avg	Min	Max
Filed and Approved Claims Trend	Filed and Approved Claims Trend	6.8%	6.8%	6.8%
Revisions to Pricing Factors	Changes to trend, area factors, and methodology since approved 1/1/2020 filing	0.5%	-26.7%	22.5%
Expense Changes	MLR change since our last approved filing (88.2% -> 87.9%)	0.3%	0.3%	0.3%
Requested Rate Change	= [(1+trend)*(1+factor changes) *(1+expense changes)] -1	7.6%	-21.5%	31.3%

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

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

ACTUARIAL CERTIFICATION

Opinion

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

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

Paul R Con

Daniel Acton, FSA, MAAA Actuarial Senior Director Date: 10/03/2022