Responses to Objections Round 3 (Received on 10/17/2022)

Objection 1-

Comments:

Follow-up to prior round #2 objection #1: There appear to be inconsistencies between the list of methodology changes on page 4 of the act memo and "2022 CHLIC-VT Side by Side v2.xlsx". The following changes listed in the act memo were not provided in the side by side exhibit:

- a. Medical network utilization factors
- b. Medical multiple offering load
- c. Medical SIC factors
- d. Medical capitation percentages
- e. Medical POS load coefficients
- f. Vision cost
- g. Pharmacy average script count per customer
- h. Pharmacy additional benefits adjustments
- i. Pharmacy discounts

Please reconcile these differences by ensuring that all changes to the rate manual are listed in the act memo and provided in the side by side exhibit. Further, please provide explanation of changes for any tabs added to the side by side exhibit as a result of this request, as was provided in the prior round #2 question #1.

Response:

Table Change	Details
Medical network utilization	Current 'Table 30 – POS Load Coefficients' has been replaced by
factors	proposed 'Table 24 – Network Utilization Adjustment'. Structure
Medical POS load coefficients	changed from methodology updates to network utilization as
	noted in objection #1 question #1a.
Multiple Offering Load – Medical	Removed.
Savings	
Medical SIC Factors	This is the same as the response to "Industry Loads" so this item
	has been removed from the actuarial memo.
Medical Capitation Percentages	Removed.
Vision Costs	Updated based on latest claim experience.
Vision Service Utilization	
Pharmacy average script count	
per customer	
Pharmacy additional benefit	Pharmacy additional benefit adjustments are updated to reflect
adjustments	the most recent and accurate claims data. For non-standard
	benefit requests, pricing is updated to reflect the accurate cost of
	covering these services.
Pharmacy discounts	No changes were made to section 7.9 of the CHLIC Template so
	this it has been removed from the actuarial memo.

See 2022 CHLIC – VT Side by Side v3.pdf

Objection 2 –

Comments:

Follow-up to prior round #2 objection #2: The following table outlines our current understanding of the prior filing and order:

GMCB Order	Cigna Adjustment
Reduce Profit from 3.5% to 0.0%	Reduce Profit from 3.5% to 0.0%
Reduce Administrative Expenses from 6.3% to 5.3%	Increased Administrative Expenses from 6.3% to 6.6% to match National levels; Reduced Profit further from 0.0% to -1.3%, such that the overall retention level ordered is achieved.
Reduce Pharmacy trend from 6.8% to 6.1%, resulting in a decrease to overall trend from 6.5% to 6.3%.	Do not change Rx and/or overall trend; Reduce Profit further from -1.3% to -1.5% such that the overall 0.2% trend decrease is achieved.

The final actuarial memorandum from the prior 2020 filing, submitted post-order, states that the overall claims trend is 6.5% on page 3. That is the filed and a pproved trend. Additionally, we need to be able to see the specific trend factor change, separate from the other rating factor changes. Regarding the table on page 3 of the actuarial memorandum for this filing, please change the table to be either:

(1)				
Category	Detail	Avg	Min	Max
Filed and Approved Trend	Filed and Approved Total (Med & Rx) Claims Trend	6.5%	6.5%	6.5%
Changes to Trend	Difference in Current Approved Total (Med & Rx) Trend vs. Total (Med & Rx) Proposed Trend	0.9%	0.9%	0.9%
Revisions to Pricing Factors (excl. Trend)	Changes to area factors, methodology, and other rating factors excluding trend	-0.2%	-27.2%	21.8%
Expense Changes	MLR Change from 88.2% to 87.9%	0.3%	0.3%	0.3%
Requested Rate Change	Composite change of all items listed above	7.6%	-21.5%	31.3%

Or

(2)				
Category	Detail	Avg	Min	Max
Filed and Approved Trend	2023+/2022 Total (Med & Rx) Claims Trend	7.5%	7.5%	7.5%
Revisions to Pricing Factors	Changes to area factors, methodology, and other	-0.2%	-27.2%	21.8%
(excl. Trend)	rating factors excluding trend	-0.2%		21.0%
Expense Changes	MLR Change from 88.2% to 87.9%	0.3%	0.3%	0.3%
Requested Rate Change	Composite change of all items listed above	7.6%	-21.5%	31.3%

This is based on the understanding that the proposed total (Med & Rx) claims trend is 7.5%, based on the table provided on page 3 of the initially submitted actuarial memorandum. To the extent we have mis understood, please correct. However, non-negotiable items include:

- Any prior approved total (Med & Rx) trend referenced must match 6.5% as shown in the final approved actuarial memorandum from the prior 2020 filing.
- We need to see any changes in current to proposed trend separately from changes to any other pricing factors.

Response:

In Actuarial Memorandum - VT CHLIC 2023 v3.pdf, the comparison to status quo table has been updated to reflect (1).

Objection 3 -

Comments:

Follow-up to prior round #2 objection #3: The table provided needs to reconcile to the overall proposed total (Med & Rx) claims trend. If the overall proposed claims trend is 7.7%, then the table proposed in objection #2 above should be revised such that the first two rows in option (1) or the first row in option (2) equals 7.7%, rather than 7.5% as drafted in the question. If the overall proposed claims trend is 7.5%, then we need a new version of the table from round #2 objection #3 that shows an overall trend of 7.5% rather than 7.7%.

Response:

A granular view of a 7.5% total (Med & Rx) claims trend using the experience from all VT situs policies is provided below. Note that the 2023 medical trend below does not align with *VT 2023 Supplemental Exhibits.pdf* as that uses the experience from all VT residents.

Category	VT Situs 2023 Total Trend	2023 Medical Trend	2023 Rx Trend	Weight Medical	Weight Rx
Unit Cost	4.7%	3.8%	8.8%	82.50%	17.50%
Utilization	1.3%	1.7%	-0.3%	82.50%	17.50%
Mix	1.3%	1.6%	0.0%	82.50%	17.50%
Claims Trend	7.5%	7.3%	8.5%	82.50%	17.50%

Objection 4 -

Comments:

Please provide further qualitative and quantitative support for the development of the unit cost, utilization, and mix trends assumed for the medical and Rx service categories.

Response:

When forecasting local medical cost trends we rely on the contracted rates we obtain at providers within the state as well as nationally contracted rates for vendors providing medical services.

Medical Utilization and Mix trend is set nationally through a combination of multiple factors including retrospective study of our closed block of business, knowledge of prospective factors such as national and local initiatives which aim to lower utilization, leading indicators such as drugs which treat influenza, and industry trends.

Pharmacy trends are composed of several pieces:

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

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

Objection 5 –

Comments:

Please provide the Company's historical risk-based capital (RBC) ratio for the last three years (2019-2021).

Response:

Year	RBC Ratio	
2019	519.597%	RBCLR033 Line 25 - ACA Fee RBC Ratio
2020	579.555%	RBCLR033 Line 25 - ACA Fee RBC Ratio
2021	477.724%	RBCLR033 Line 21- Ex DTA ACL RBC Ratio. RBC schedule changed 2021. ACA fee no longer applicable.

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.

<u>Census</u>

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

Adjustments to Base Claims

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

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

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

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

Benefit Plan Adjustments

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

Renewability Clause

The benefit plans covered under this memorandum are guaranteed renewable.

Applicability

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

Marketing Method

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

Premium Classes

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

Issue Age Range

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

Premium Modalization Rules

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

Annual	11.8227
Semi-Annual	5.9557
Quarterly	2.9852

Distribution of Business

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

Rating

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

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

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

Anticipated Loss Ratio

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

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

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 Trend	Filed and Approved Total (Med & Rx) Claims Trend	6.5%	6.5%	6.5%
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Revisions to Pricing Factors	Changes to area factors, methodology, and other rating factors	-0.2%	-27.2%	21.8%
Expense Changes	MLR change from 88.2% to 87.9%	0.3%	0.3%	0.3%
Requested Rate Change	Composite change of all items listed above	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
 - o Updates to non-par methodology and data
 - Updates to the medical area factors and trend
 - o Updates to Network Utilization methodology and factors
 - o Updates to claim adjustments using a proprietary predictive model
 - Updates to Cigna Pathwell factors
 - Updates to Industry factors
 - o Update to remove multiple offering load and enhanced non-par factors
 - o Updates to medical and riders
 - Updates to the medical capitation percentages
 - Updates to community rate loads
 - o Updates to the POS Load coefficients
- Behavioral
 - Updates to the MHSUD trend and rates
- Vision
 - Updates to the vision cost
 - o 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
 - o Updates to pharmacy area factors
 - o Updates to pharmacy additional benefits adjustments
 - o Updates to pharmacy industry load
 - o 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: 10/24/2022

Trend

Medical Trend - Unleveraged

			Current			Proposed											
Area Description	Rating Area	Product	% Capitated	2020/2019	2021/2020	2022/2021	2023+/2022	% Capitated	2020/2019	2021/2020	2022/2021	2023+/2022	% Capitated	2020/2019	2021/2020	2022/2021	2023+/2022
VT, VERMONT	VTNWK1	NWK	3.82%	7.96%	6.87%	6.87%	6.87%	N/A	9.41%	10.49%	6.92%	7.58%	Removed	1.45%	3.62%	0.05%	0.71%
VT, VERMONT	VTOAP1	OAP	-	7.96%	6.87%	6.87%	6.87%	N/A	9.41%	10.49%	6.92%	7.58%	Removed	1.45%	3.62%	0.05%	0.71%
VT, VERMONT	VTPPO1	PPO	-	7.96%	6.87%	6.87%	6.87%	N/A	9.41%	10.49%	6.92%	7.58%	Removed	1.45%	3.62%	0.05%	0.71%

Area Factors

Medical Area Factors

			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 Categories										
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

Proposed

Change

Varies by age

 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

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.	3 0.66	0.69	0.71	0.73	0.75	0.76	0.77	0.79
a a	1.25	1	0.6	0.61	0.61		0.62	0.63	0.64	0.65	0.67	0.	9 0.72	0.74	0.76	0.78	0.8	0.81	0.82	0.83
q	1.5	1	0.67	0.67	0.67		0.68	0.69	0.7	0.71	0.73	0.	5 0.78	0.8	0.82	0.83	0.85	0.86	0.87	0.87
i A	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
<u> </u>	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
우를	2.25	1	0.82	0.83	0.83		0.84	0.85	0.86	0.87	0.89		.9 0.92	0.94	0.95	0.96	0.97	0.97	0.97	0.98
é g	2.5	1	0.86	0.86	0.86		0.87	0.88	0.89	0.9	0.91	0.	3 0.95	0.96	0.97	0.97	0.98	0.98	0.98	0.99
Dec	2.75	1	0.89	0.89	0.89		0.9	0.91	0.92	0.92	0.94	0.	5 0.96	0.97	0.98	0.98	0.99	0.99	0.99	0.99
50	3	1	0.92	0.92	0.92		0.93	0.94	0.94	0.95	0.96	0.	0.98	0.98	0.99	0.99	0.99	0.99	0.99	1
ig	3.25	1	0.94	0.94	0.94		0.94	0.95	0.96	0.96	0.97	0.	8 0.98	0.99	0.99	0.99	1	1	1	1
Sat	3.5	1	0.95	0.95	0.95		0.96	0.96	0.97	0.97	0.98	0.	8 0.99	0.99	1	1	1	1	1	1
<u> </u>	3.75	1	0.96	0.97	0.97		0.97	0.97	0.98	0.98	0.99	0.	9 0.99	1	1	1	1	1	1	1
	4	1	0.98	0.98	0.98		0.98	0.98	0.99	0 99	0.99	0	iQ 1	1	1	1	1	1	1	1

Proposed									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	0.46		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	0.56		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	0.6		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	0.75		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	0.83		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	0.88		0.925	0.932	0.939	0.95
	2.5 2.75	1	0.89	0.89 0.945	0.872		0.877 0.945	0.884	0.892	0.945	0.916 0.953	0.92		0.961 0.983	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	0.96		0.983	0.986	0.99	0.995
	3.25	1	0.955	0.955	0.958		0.956	0.902	0.983	0.971	0.979	0.90	0.995	1		1	1
	3.5	1	0.575	0.375	0.375		0.373	0.370	0.303	0.335	1		1	1	1	1	1
	3.75	1	1	1	1		1	1	1	1	1		1	1		1	1
	4	1	1	1	i		1	1	1	1	1		i	1	1	1	1
		3500	4000	4500	5000	5500		6000	6500	6850	7000	7500	8000	8500	9000	9500	10000
٩	1	0.54	0.55	0.561	0.572		0.581	0.591	0.599	0.607	0.615	0.61		0.63	0.638	0.645	0.648
율	1.25	0.665	0.68	0.692	0.705		0.71	0.715	0.735	0.745	0.745	0.75		0.769	0.78	0.786	0.793
qr	1.5	0.767	0.782	0.796	0.807		0.818	0.828	0.837	0.846	0.846	0.85		0.869	0.874	0.879	0.889
De	1.75	0.857	0.868	0.878	0.884		0.893	0.901	0.909	0.913	0.915 0.967	0.92		0.935	0.937	0.941	0.947
le l	2 2.25	0.916 0.956	0.928	0.935 0.973	0.943		0.949	0.957	0.96	0.965	0.967	0.97		0.977	0.982	0.984	0.986
lidi	2.25	0.956	0.968	0.973	0.977		0.982	0.986	0.989	0.991	0.992	0.99	0.995	1		1	1
÷Ē	2.5	0.903	0.969	0.995	0.995		1	1	1	1	1		1	1		1	1
-	3	1	1	i	1		1	1	1		1		1	1	i	1	1
2	3.25	1	1	1	1		1	1	1	1	1		1	1	1	1	1
æ	3.5	1	1	1	1		1	1	1	1	1		1	1	1	1	1
Ľ,	3.75	1	1	1	1		1	1	1	1	1		1	1	1	1	1
ia	4	1	1	1	1		1	1	1	1	1		1	1	1	1	1
Rat		10500	11000	11500	12000	12500		13000	13500	14000	14500	15000	17000		Unlimited		
	1	0.656	0.663	0.669	0.674		0.68	0.685	0.69	0.696	0.7	0.70		0.746	1		
	1.25	0.8	0.807	0.812	0.818		0.823	0.829	0.834	0.839	0.844	0.84		0.888	1		
	1.5	0.894	0.896	0.902	0.907		0.911	0.916	0.92	0.924	0.927	0.93	0.943	0.958	1		
	1.75	0.951	0.954	0.958	0.962		0.966	0.968	0.971	0.973	0.978	0.9	0.988	1	1		
	2	0.99	0.992	0.995	0.995		1	1	1	1	1		1	1	1		
	2.25	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		
	2.75	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		
	3.25	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		
	3.75	1	1	1	1		1	1	1	1	1		1	1	1		
	4	1	1	1	1		1	1	1	1	1		1	1	1		

CHANGE

Depends on variety of plan benefits

Medical Effective Deductit	ole Adjustment																					
Current		0	500	1000	1500		2000		3000	4000		JOP Max 7500	10000		15000	20000	25000	30000	35000	40000		50000
Ratio of Family to Individual OOP	1 1.25 1.5 2.25 2.75 3.3 3.5 3.75 4		0.92 0.93 0.94 0.96 0.96 0.97 0.97 0.97 0.98 0.98 0.98 0.99 0.99 0.99	0.92 0.33 0.33 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 0.97 0.98 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	0.92 0.93 0.94 0.95 0.96 0.97 0.98 0.99 0.99 0.99 0.99 0.99	0.92 0.93 0.94 0.95 0.95 0.95 0.97 0.98 0.99 0.99 0.99 0.99 0.99	5000 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 0.99	0.93 0.94 0.95 0.96 0.97 0.98 0.99 0.99 0.99 0.99 0.99		0.94 0.95 0.96 0.96 0.97 0.98 0.99 0.99 0.99 0.99 0.99 1	0.95 0.96 0.96 0.97 0.98 0.99 0.99 0.99 0.99 1 1 1	0.95 0.96 0.97 0.97 0.97 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 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	0.98 0.98 0.99 0.99 1 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	0.99 1 1 1 1 1 1 1 1 1 1 1 1 1
Proposed										Plan OC	P Max											
		250	500	1000	1500		2000		2500	3000	4000	5000	5500		6000	6500	7000	8000	9000			
o d Family to behadual OOP Max	1 1 1 1 2 2 2 2 2 2 2 2 3 3 3 3 3 3 3 3 3 3 3 3 3	0.484 0.529 0.827 0.771 0.877 0.887 0.996 0.996 0.996 0.996 0.996 0.996 0.996 10000 0.817 0.879 0.899 10000 1 10000 1 10000 1 1 1 1 1 1 1 1 1 1 1 1 1	0.484 0.529 0.627 0.731 0.897 0.996 0.996 0.996 0.996 0.996 0.996 0.996 0.996 0.996 0.996 0.996 1 1000 1.0539 0.7539 0.6539 1.0539 0.821 0.821 0.821 0.821 1.0539 1.10000 1.10000 1.10000 1.10000 1.100000000	0.484 0.629 0.629 0.733 0.873 0.990 0.996 0.996 0.996 0.996 0.996 0.996 0.996 0.996 0.996 0.996 0.996 0.996 0.996 0.996 0.996 1.0041 0.773 0.841 0.773 0.841 0.793 1.0041 0.774 0.846 0.996 0.90	0.484 0.523 0.528 0.736 0.736 0.976 0.976 0.996 0.996 0.996 0.996 0.996 0.996 0.996 0.996 0.996 1 0.054 0.054 0.054 0.054 0.054 1 0.955 1 1 1 1 1 1 1 1	1	14000	0.645 0.756 0.811 0.886 0.907 0.996 0.996 0.996 0.996 0.999 0.999	0.529 0.571 0.669 0.772 0.824 0.996 0.993 0.996 0.996 0.996 0.999 1 15000 0.677 0.827 0.862 0.898 0.898 0.888 0.999 1 1 0.882 1 1 1 1 1 1	0.561 0.612 0.705 0.842 0.905 0.994 0.996 0.996 0.996 0.999 1 16000 0.6866 0.842 1 1 1 1 1 1 1 1 1 1 1 1	0.579 0.637 0.228 0.817 0.853 0.912 0.943 0.943 0.997 0.997 0.998 0.999 17000 0.701 0.701 0.701 1 17000 1 1 1 1 1 1 1 1 1 1 1 1 1 1	0.591 0.654 0.74 0.831 0.861 0.977 0.988 0.999 0.999 0.999 0.999 18000 0.771 0.866 1 1 0.866 1 1 1 1 1 1 1 1 1 1 1 1 1	 19000	0.603 0.665 0.748 0.834 0.864 0.999 0.999 0.999 1 0.999 1 0.999 1 0.999 1 1 1 1 1 1 1 1 1 1 1 1 1	0.618 0.672 0.845 0.871 0.925 0.959 0.999 1 1 1 1 20000 0.727 0.825 0.999 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1	0.621 0.678 0.779 0.852 0.929 0.929 0.936 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1	0.623 0.684 0.784 0.855 0.878 0.933 0.97 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1	0.625 0.711 0.791 0.863 0.883 0.937 0.98 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 0.886 0.94 0.99 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1			
Ratic		45000	50000	Unlimited																		
	1 1.25 1.5 2 2.5 2.5 2.5 3 3.25 3.25 3.25 3.25 3	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																		

CHANGE Depends on variety of plan benefits

Medical Base Claims

Current			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 Thysician (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	inpatient (iF)	(OP)	Physician (PCP)	Room (ER)	Specially Care Filysician (SCF)	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 Core Physician (SCP)	Other	Preventive
Network	inpatient (IF)	(OP)	Physician (PCP)	Room (ER)	Specialty Care Physician (SCP)	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

IP OP PCP Coppy PCP Ded/Cons ER CPC CopP and/C Other 8 -2.8 -1.34 0.46 0.45 -0.31 1.4 2.23 1.24 8 1.19 1.23 1.06 1.67 1.05 1.24 2.03 1.24 Applicable MSC IP OP PCP PCP ER SCP Other Indemnity (NY metro) Indemnity (NI) Indemnity (al other areas) -0.32 0.32 0.32 -0.32 0.32

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"=e*("A* x "Cost-Sharing+B")) PROPOSED

CHANGE

							Utilization	Dampening b	y MSC		
Copay or Coinsurance	Medical Combine	Deductible	Coinsurance	Сорау	Inpatient	Outpatient	PCP	ER	SCP	Other	Yeventive Ca
pinsurance	Not Combined	0	8.0	0	0.909	0.909	1.161	0.959	1.262	0.858	-
prevence prevence	Not Combined	0	0.8	0	0.933	0.952	1.209	0.998	1.401	0.959	
Coinsutance	Not Combined	0	0.9	0	1.09	1.099	1,211	1.032	1.413	1.171	
				-	1.172	1,179	1,211	1.072	1.413	1.262	
Consusance Coinsusance	Not Combined Not Combined	500	1	0	0.904	0.885	0.999	0.949	0.82	0.858	
Coinsutance	Not Combined	500	0.7	0	0.933	0.951	1.084	0.973	0.986	0.959	1
Coinsurance	Not Combined	500	0.8	0	1.002	0.991	1.154	0.995	1.178	1.028	
Coinsusance	Not Combined	500	0.9	0	1.053	1.042	1.198	1.01	1.3	1.088	1
20irsutence 20irsutence	Not Combined	1000	1	0	0.904	0.885	0.989	0.947	0.808	0.858	1
Coinsurance	Not Combined	1000	0.7	0	0.922	0.909	1.014	3392.0	0.895	0.912	1
Coinsurance	Not Combined	1000	0.8	0	0.979	0.959	1.049	0.98	0.99	0.975	1
Consutance	Not Combined Not Combined	1000	0.9	0	1.032	1.005	1.119	0.994	1.107	1.045	
Coinsutance	Not Combined	1500	0.6	0	0.882	0.867	0.953	0.942	0.808	0.858	1
Coinsurance	Not Combined	1500	0.7	Ó	0.891	0.874	0.956	0.95	0.836	0.878	1
Coinsutance	Not Combined	1500	0.8	0	0.953	0.927	1.003	0.972	0.914	0.946	1
Consutance	Not Combined	1500	1	0	1.077	1.04	1,044	0.993	1.029	1.004	1
Coinsutance	Not Combined	2000	0.6	0	0.882	0.842	0.953	0.907	0.808	0.858	1
Coinsutance	Not Combined Not Combined	2000	0.7	0	0.891	0.872	0.956	0.946	0.831	0.868	1
Coinsutance	Not Combined	2000	0.0 0.9	0	0.92	0.898	1.019	0.961	0.976	0.965	
Coinsurance	Not Combined	2000	1	0	1.041	0.99	1.211	0.929	0.997	1.261	1
Coinsutance	Not Combined	2500	0.6	0	0.811	0.793	0.909	0.907	0.807	0.784	1
Coinsurance Coinsurance	Not Combined Not Combined	2500 2500	0.7	0	0.891	0.871 0.897	0.923	0.946	0.819 0.846	0.804	
Consurance	Not Combined Not Combined	2500	8.0	0	0.92	0.897	0.964	0.961	0.846	0.89	
Coinsutance	Not Combined	2500	1	0	1.035	0.982	1,211	0.992	0.997	1.259	1
toinsusance	Not Combined Not Combined	3000	0.6	0	0.811	0.793	0.883	0.907	0.645	0.784	-
cinsutance	Not Combined Not Combined	3000	0.7	0	0.889	0.846	0.923	0.939	0.747	0.804	-
Coinsutance	Not Combined	3000	0.9	0	0.959	0.962	1	0.981	0.933	0.947	
Consutance	Not Combined	3000	1	0	1.01	0.962	1.211	0.999	0.996	1.259	1
Coinsutance	Not Combined Not Combined	4000	0.6	0	0.803	0.785	0.874	0.898	0.638	0.776	
Consurance	Not Combined	4000	0.8	0	0.902	0.85	0.964	0.942	0.829	0.872	
oinsutance	Not Combined	4000	0.9	0	0.93	0.933	0.97	0.952	0.905	0.919	
Consultance	Not Combined Not Combined	4000	1	0	0.964	0.933	1.157	0.954	0.952	1.202	
Copily Copily	Not Combined Not Combined	0	0	5	1.2	1.218	1.037	1.0/1	1.163		-
Sopay	Not Combined	0	0	10	1.19	1.218	1.026	1.068	1.159	1	1
lopiey	Not Combined	0	0	15	1.186	1.218	1.021	1.067	1.147	1	1
Jopay Dopay	Not Combined	0	0	20	1.181	1.202	1.016	1.065	1.135	1	1
Copily	Not Combined	0	Ó	30	1.171	1.202	1.007	1.065	1.117	1	1
lopay	Not Combined	0	0	35	1.151	1.202	0.985	1.063	1.063	1	1
Lopay Copay	Not Combined	0	0	40	1.141	1.202	0.965	1.059	1.068	1	
Copay	Not Combined	Ô	0	50	1.139	1.169	0.956	1.042	1.034	1	1
lopay	Not Combined	Ô	0	60	1.124	1.152	0.929	1.038	0.991	1	1
lopay	Not Combined Not Combined	0	0	70	1.109	1.135	0.907	1.034	0.958	1	1
Copay	Not Combined	0	0	90	1.07	1.05	0.865	1.03	0.878	1	1
lopay	Not Combined	0	0	100	1.07	1.05	0.857	1.025	0.838	1	
lopay	Not Combined	0	0	150	1.062	1.03	0.828	1.024	0.808	1	1
Coinsutance	Combined	0	0.6	0	0.863	0.863	1.103	0.911	1.199	0.815	
Coinsurance	Combined	Û	0.7	0	0.885	0.904	1.148	0.948	1.331	0.911	
Consumance Consumance	Combined	0	0.8	0	0.977	0.987	1.151	0.961	1.337	1.007	
Coinsutance	Combined	0	1	0	1.114	1.12	1,151	1.019	1.343	1.193	1
Coinsutance	Combined	500	0.6	0	0.859	0.841	0.949	0.902	0.779	0.815	
20insutance 20insutance	Combined	500	0.7	0	0.886	0.903	1.03	0.924	0.937	0.911	
Coinsutance	Combined	500	0.9	0	1	0.99	1.138	0.959	1.235	1.034	
Coinsutance	Combined	500	1	0	1.073	1.054	1.151	1.015	1.343	1.192	1
Coinsutance	Combined	1000	0.6	0	0.859 0.876	0.841	0.94	0.9	0.767	0.815	1
consutance	Combined	1000	0.7	0	0.876	0.884 0.912 0.956	0.964	0.917	0.85	0.885	1
Consultance	Combined	1000	0.9	0	0.93	V.814	1.063	0.944	0.941	0.993	1
consurance	Combined	1000	1	0		0.955					
Consultance	Combined	1500			1.046	1.001	1.151	0.962	1.08	1.129	1
	Distance of the second	1000	0.6	0	1.046	1.001	1.151	0.962	1.08	0.815	1 1
Coinsutance	Combined	1500	0.6 0.7 0.8	0	1.046 0.835 0.846	1.001 0.823 0.83	0.908	0.962 0.895 0.903 0.923	1.08 0.767 0.794	1.129	
Coinsutance	Combined Combined	1500	0.6 0.7 0.8 0.9	0	1.046 0.838 0.846 0.906 0.934	1.001 0.823 0.83 0.881 0.923	1.151 0.906 0.908 0.953 0.953	0.962 0.895 0.903 0.923 0.943	1.08 0.767 0.794 0.868 0.978	1.129 0.815 0.834 0.898 0.954	1
Coinsutance	Combined Combined Combined	1500 1500 1500	1	000000000000000000000000000000000000000	1.046 0.838 0.946 0.908 0.934 1.023	1.001 0.823 0.83 0.881 0.923	1.151 0.908 0.908 0.953 0.991 1.151	0.962 0.895 0.903 0.923 0.943 0.943	1.08 0.767 0.794 0.868 0.978	1.129 0.815 0.834 0.898 0.954	1
	Combined Combined Combined Combined	1500	0.8 0.7 0.8 0.9 1 0.8 0.7	000000000000000000000000000000000000000	1.046 0.838 0.846 0.906 0.934 1.023 0.838	1.001 0.823 0.83 0.881 0.923 0.925 0.985 0.8	1.151 0.908 0.953 0.991 1.151 0.905	0.962 0.825 0.903 0.923 0.943	1.08 0.767 0.794 0.868	1.129 0.815 0.834 0.898 0.954	1
Coinsusance Coinsusance Coinsusance Coinsusance	Combined Combined Combined	1500 1500 2000 2000 2000	1 0.6 0.7 0.8	000000000000000000000000000000000000000	1.046 0.838 0.846 0.305 1.023 0.838 0.846 0.874	1.001 0.823 0.83 0.881 0.923 0.985 0.88 0.88 0.828 0.828	1.151 0.908 0.953 0.991 1.151 0.905 0.908 0.935	0.962 0.923 0.923 0.943 0.943 0.949 0.881 0.899 0.913	1.08 0.767 0.794 0.868 0.978 1.019 0.767 0.769 0.812	1.199 0.815 0.834 0.858 0.954 1.199 0.815 0.825 0.825	
Coinsutance		1500 1500 1500	1 0.6		1.046 0.838 0.846 0.905 0.934 1.023 0.838 0.846 0.874 0.934	1.001 0.823 0.83 0.923 0.988 0.988 0.85 0.828 0.853 0.853	1.151 0.908 0.953 0.991 1.151 0.905 0.908 0.935 0.968	0.962 0.895 0.903 0.943 0.943 0.949 0.851 0.829 0.913 0.935	1.05 0.767 0.868 0.978 1.019 0.767 0.789 0.812 0.812	1.129 0.815 0.834 0.954 1.129 0.815 0.825 0.825 0.825	
Coinsusance Coinsusance Coinsusance Coinsusance	Combined Combined Combined	1500 1500 2000 2000 2000	1 0.6 0.7 0.8	0 0 0 0 0 0 0 0 0 0	1.046 0.835 0.846 0.908 0.934 1.023 0.838 0.846 0.838 0.846 0.844 0.934 0.934	1.001 0.823 0.83 0.923 0.988 0.928 0.988 0.828 0.828 0.853 0.853 0.914	1.151 0.908 0.953 0.991 1.151 0.905 0.908 0.935 0.985 0.965 1.151	0.962 0.895 0.903 0.943 0.943 0.949 0.861 0.829 0.913 0.935 0.949	1.08 0.767 0.794 0.868 0.978 1.019 0.767 0.789 0.812 0.812 0.927 0.947	1.129 0.815 0.834 0.954 1.129 0.815 0.825 0.825 0.862 0.938 1.198	
Voissance Voissance Voissance Voissance Voissance Voissance Voissance	Combined Combined Combined Combined Combined Combined Combined	1500 1500 2000 2000 2000 2000 2000 2000	1 0.8 0.7 0.8 0.9 1 0.8 0.7	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	1,048 0,858 0,968 0,934 1,023 0,858 0,858 0,854 0,874 0,934 0,989 0,277 0,848	1.001 0.823 0.85 0.881 0.923 0.968 0.853 0.853 0.914 0.941 0.753 0.827	1.151 0.908 0.9253 0.991 1.151 0.905 0.905 0.935 0.935 0.935 0.935 0.935 0.935 0.935 0.935 0.935 0.935 0.935	0.962 0.895 0.903 0.943 0.943 0.943 0.949 0.859 0.913 0.913 0.915 0.949 0.949 0.981 0.828	1.08 0.767 0.794 0.868 0.978 1.019 0.767 0.789 0.812 0.927 0.947 0.767 0.778	1.199 0.815 0.334 0.358 0.354 1.199 0.815 0.825 0.825 0.325 0.325 1.198 0.745	
Vanuantos Vanuantos Vanuantos Vanuantos Vanuantos Vanuantos Vanuantos Vanuantos Vanuantos	Combined Combined Combined Combined Combined Combined Combined	1500 1500 2000 2000 2000 2000 2000 2000	1 0.8 0.7 0.8 1 1 0.8 0.7 0.8	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	1.045 0.535 0.845 0.905 1.003 0.805 0.845 0.874 0.934 0.955 0.874	5.001 0.823 0.83 0.923 0.923 0.925 0.855 0.855 0.855 0.914 0.941 0.941 0.753 0.827 0.853	1.151 0.908 0.953 0.991 1.151 0.905 0.908 0.935 0.935 0.988 1.151 0.863 0.868 1.151 0.863 0.877 0.938	0.962 0.903 0.923 0.943 0.943 0.945 0.820 0.913 0.935 0.945 0.945 0.945 0.945 0.945 0.945 0.945	1.08 0.767 0.794 0.978 0.978 0.978 0.767 0.789 0.812 0.927 0.947 0.767 0.767 0.778 0.778	1.199 0.815 0.834 0.954 1.192 0.815 0.825 0.825 0.825 0.862 0.9362 0.9362 0.9362 0.9362 0.9362 0.9362 0.9365 0.764	
Voissance Voissance Voissance Voissance Voissance Voissance Voissance	Combined Combined Combined Combined Combined Combined Combined	1500 1500 2000 2000 2000 2000 2500 2500	1 0.8 0.7 0.8 0.9 1 0.8 0.7		1.046 0.838 0.846 0.908 1.023 0.838 0.846 0.859 0.874 0.859 0.277 0.846 0.859 0.277	1,001 0,823 0,881 0,923 0,988 0,988 0,985 0,985 0,985 0,914 0,753 0,955 0,955 0,914	1.151 0.908 0.9253 0.921 1.151 0.905 0.935 0.935 0.935 0.935 1.151 0.863 0.877 0.937 0.937	0.982 0.923 0.923 0.943 0.943 0.943 0.943 0.935 0.935 0.935 0.946 0.935 0.946 0.935	1.08 0.767 0.794 0.868 0.978 1.019 0.767 0.767 0.812 0.927 0.947 0.767 0.778 0.778 0.803	1.199 0.815 0.854 0.954 1.199 0.815 0.825 0.855 0.855 0.855 0.855 0.855 0.745 0.745 0.745 0.745	
Vanuantos Vanuantos Vanuantos Vanuantos Vanuantos Vanuantos Vanuantos Vanuantos Vanuantos	Combined Combined Combined Combined Combined Combined Combined	1500 1500 2000 2000 2000 2000 2000 2000	1 0.8 0.7 0.8 1 1 0.8 0.7 0.8		1.045 0.535 0.845 0.905 1.003 0.805 0.845 0.874 0.934 0.955 0.874	5.001 0.823 0.831 0.923 0.923 0.925 0.855 0.855 0.855 0.914 0.941 0.941 0.753 0.827 0.853	1.151 0.908 0.953 0.991 1.151 0.905 0.908 0.935 0.935 0.988 1.151 0.863 0.868 1.151 0.863 0.877 0.938	0.962 0.903 0.923 0.943 0.943 0.945 0.820 0.913 0.935 0.935 0.946 0.946 0.946 0.946 0.946 0.946 0.946 0.946 0.946 0.94500000000000000000000000000000000000	1.08 0.767 0.794 0.978 0.978 0.978 0.767 0.789 0.812 0.927 0.947 0.767 0.767 0.778 0.778	1.199 0.815 0.334 0.954 1.192 0.815 0.825 0.825 0.825 0.862 0.9562 0.9562 0.9562 0.9562 0.9562 0.9562 0.9562 0.9565 0.7664 0.845	
Varianzes Varianzes Varianzes Varianzes Varianzes Varianzes Varianzes Varianzes Varianzes Varianzes Varianzes Varianzes Varianzes Varianzes Varianzes	Combined Combined Combined Combined Combined Combined Combined	1500 1500 2000 2000 2000 2000 2500 2500	1 30 30 33 30 9 9 9 9 9 9 9 9 8 0 9 9 9 0 7 0 8 0 9 0 9 0 9 0 9 0 9 0 9 0 9 0 0 9 0 1 9 0 1 9 0 1 9 0 1 9 0 10 1		1,048 0,838 0,848 0,906 0,934 1,023 0,838 0,838 0,838 0,838 0,838 0,838 0,838 0,838 0,838 0,838 0,838 0,838 0,838 0,838 0,838 0,838 0,838 0,848 0,838 0,848 0,906 0,934 0,934 0,934 0,935 0,934 0,937 0,934 0,937 0,934 0,937 0,934 0,937 0,934 0,937 0,934 0,937 0,934 0,937 0,936 0,934 0,937 0,934 0,937 0,934 0,937 0,934 0,937 0,934 0,937 0,934 0,937 0,934 0,937 0,934 0,937 0,934 0,937 0,936 0,937 0,936 0,937 0,936 0,937 0,936 0,937 0,936 0,937 0,936 0,937 0,936 0,937 0,936 0,937 0,936 0,937 0,936 0,937 0,936 0,937 0,937 0,936 0,93700000000000000000000000000000000000	1.001 0.823 0.823 0.881 0.923 0.885 0.825 0.853 0.914 0.941 0.757 0.853 0.924 0.853 0.924 0.933 0.931 0.753 0.853	1.151 0.906 0.9253 0.991 1.151 0.905 0.905 0.905 1.151 0.868 0.935 0.968 1.151 0.867 0.938 0.95 1.151 0.839 0.877	0.982 0.985 0.903 0.943 0.943 0.943 0.943 0.943 0.943 0.943 0.943 0.945 0.945 0.913 0.922 0.924 0.925 0.946 0.952	1.08 0.767 0.754 0.278 0.278 0.278 0.278 0.767 0.767 0.278 0.227 0.277 0.277 0.2778 0.261 0.263 0.263 0.265 0.265 0.267 0.267 0.267 0.267 0.267 0.2777 0.27770 0.27770 0.27770 0.27770 0.27770 0.27770 0.27770 0.27770 0.27770 0.277700 0.27770000000000	1.199 0.815 0.834 0.954 0.855 0.855 0.855 0.855 0.855 0.936 0.74500000000000000000000000000000000000	
Consumes Consumes Consumes Consumes Consumes Consumes Consumes Consumes Consumes Consumes Consumes Consumes Consumes	Combined Combined Combined Combined Combined Combined Combined	1500 1500 2000 2000 2000 2000 2500 2500	1 3.0 7.0 8.0 1 1 7.0 8.0 8.0 8.0 1 1		1,048 0,855 0,846 0,934 1,023 0,834 0,834 0,834 0,834 0,837 0,846 0,874 0,837 0,846 0,874 0,837 0,837 0,837 0,837	1.001 0.823 0.881 0.923 0.988 0.88 0.828 0.828 0.828 0.828 0.828 0.828 0.934 0.753 0.824 0.934 0.935 0.935 0.935 0.935	1.151 0.906 0.953 0.953 0.961 0.905 0.908 0.908 0.908 0.908 0.908 0.908 0.908 0.908 0.908 0.908 0.908 0.908 0.9550 0.9550 0.9550 0.9550000000000	0.082 0.895 0.923 0.943 0.843 0.859 0.859 0.935 0.949 0.851 0.935 0.949 0.851 0.935 0.935 0.935 0.935 0.935 0.935 0.935 0.935 0.935 0.935 0.935 0.935	1.08 0.767 0.704 0.868 0.978 0.978 0.978 0.978 0.978 0.947 0.947 0.947 0.947 0.947 0.947 0.947 0.947 0.947 0.947 0.958 0.947 0.958 0.9780 0.9780 0.9780 0.9780 0.9780 0.9780 0.9780 0.9780 0.9780 0.9780 0.9780 0.9780 0.9780 0.9780 0.9780 0.97800000000000000000000000000000000000	1.199 0.815 0.834 0.388 0.394 0.395 0.855 0.855 0.855 0.855 0.355 0.855 0.355	
Varianzes Varianzes Varianzes Varianzes Varianzes Varianzes Varianzes Varianzes Varianzes Varianzes Varianzes Varianzes Varianzes Varianzes Varianzes	Combined Combined Combined Combined Combined Combined Combined	1500 1500 2000 2000 2000 2000 2500 2500	1 30 30 33 30 9 9 9 9 9 9 9 9 8 0 9 9 9 0 7 0 8 0 9 0 9 0 9 0 9 0 9 0 9 0 9 0 0 9 0 1 9 0 1 9 0 1 9 0 1 9 0 10 1		1,048 0,855 0,846 0,934 1,023 0,834 0,834 0,834 0,834 0,837 0,846 0,874 0,837 0,846 0,874 0,837 0,837 0,837 0,837	1.001 0.823 0.881 0.923 0.988 0.88 0.828 0.828 0.828 0.828 0.828 0.828 0.934 0.753 0.824 0.934 0.935 0.935 0.935 0.935	1.151 0.906 0.9353 0.921 1.151 0.905 0.935 0.935 0.935 0.935 0.935 0.935 0.935 0.935 0.935	0.862 0.855 0.923 0.923 0.924 0.861 0.915 0.935 0.946 0.915 0.956 0.915 0.925 0.946 0.955 0.956 0.955 0.956 0.9550 0.9550 0.9550 0.9550000000000	1.08 0.767 0.704 0.868 0.978 0.978 0.978 0.978 0.978 0.947 0.947 0.947 0.947 0.947 0.947 0.947 0.947 0.947 0.947 0.958 0.947 0.958 0.9780 0.9780 0.9780 0.9780 0.9780 0.9780 0.9780 0.9780 0.9780 0.9780 0.9780 0.9780 0.9780 0.9780 0.9780 0.97800000000000000000000000000000000000	1.199 0.815 0.834 0.854 0.854 0.855 0.852 0.852 0.3550 0.3550 0.3550 0.3550 0.3550 0	
	Combined Combined Combined Combined Combined Combined Combined Combined Combined Combined Combined Combined Combined Combined	1500 1500 2000 2000 2000 2000 2500 2500	* 30 30 33 3 3 3 3 3 3 3 3 3 3 3 3 3 3 3		1.846 0.833 0.846 0.934 0.934 0.846 0.934 0.846 0.934 0.937 0.846 0.937 0.946 0.937 0.946 0.937 0.946 0.937 0.946 0.937 0.946 0.937 0.946 0.937 0.946 0.937 0.946 0.937 0.946 0.937 0.946 0.937 0.946 0.957 0.957 0.957 0.956 0.957 0.956 0.957 0.956 0.957 0.956 0.957 0.956 0.956 0.957 0.9566 0.956 0.956 0.956 0.956 0.956 0.956 0.956 0.956 0.956 0.956 0.956	1.001 0.823 0.831 0.881 0.881 0.823 0.828 0.828 0.828 0.828 0.924 0.941 0.941 0.941 0.941 0.941 0.933 0.934 0.853 0.853 0.853	1.151 0.906 0.953 0.991 1.151 0.905 0.905 0.905 0.935 0.955 1.151 0.857 0.935 0.935 0.935 0.935 0.935 0.935 0.935 0.935 0.935	0.882 0.855 0.923 0.943 0.943 0.859 0.943 0.935 0.935 0.935 0.935 0.935 0.935 0.935 0.925 0.949 0.855 0.935	1.08 0.767 0.7567 0.978 0.978 0.978 0.978 0.978 0.977 0.9767 0.9270 0.9270 0.9270 0.9270 0.92700 0.92700 0.92700000000000000000000000000000000000	1.199 0.815 0.854 0.954 0.954 0.855 0.855 0.855 0.855 0.855 0.936 0.7450	
	Combined Combined Combined Combined Combined Combined Combined Combined Combined Combined Combined Combined Combined Combined Combined Combined	1500 1500 2000 2000 2000 2000 2500 2500	1 8.6 7.7 8.8 9.9 1 1 8.8 8.0 7 7 8.6 8.0 7 7 8.6 8.0 7 7 7 8.0 8.0 7 7 7 7 7 7 7 7 7 7 7 7 7 7 7 7 7 7 7		1.046 0.838 0.246 0.200 0.254 0.254 0.254 0.254 0.254 0.254 0.254 0.254 0.255 0.254 0.255	1.001 0.823 0.823 0.821 0.928 0.821 0.821 0.825 0.825 0.825 0.924 0.941 0.933 0.927 0.853 0.924 0.933 0.934 0.853 0.853 0.854 0.853 0.854 0.854 0.854	1.151 0.306 0.453 0.453 0.453 0.453 0.4550	0.862 0.855 0.940 0.940 0.861 0.861 0.861 0.855 0.946 0.855 0.946 0.855 0.946 0.855	1.08 0.764 0.9784 0.9784 0.9784 0.9767 0.767 0.767 0.947 0.947 0.947 0.947 0.947 0.947 0.947 0.947 0.803 0.845 0.845 0.947 0.976 0.977 0.947 0.977 0.977 0.977 0.977 0.977 0.977 0.977 0.977 0.977 0.977 0.977 0.977 0.977 0.977 0.977 0.977 0.977 0.947 0.977 0.94700000000000000000000000000000000000	1.192 0.815 0.834 0.954 0.954 0.855 0.855 0.855 0.855 0.765 0.765 0.765 0.765 0.765 0.765 0.765 0.765 0.765 0.764 0.764 0.776 0.757 0.925 0.737	
	Combined Combined Combined Combined Combined Combined Combined Combined Combined Combined Combined Combined Combined Combined Combined Combined	1500 1500 2000 2000 2000 2000 2500 2500	* 30 30 33 3 3 3 3 3 3 3 3 3 3 3 3 3 3 3		1.846 0.833 0.846 0.934 0.934 0.846 0.934 0.846 0.934 0.937 0.846 0.937 0.946 0.937 0.946 0.937 0.946 0.937 0.946 0.937 0.946 0.937 0.946 0.937 0.946 0.937 0.946 0.937 0.946 0.937 0.946 0.937 0.946 0.957 0.957 0.956 0.956 0.957 0.956 0.957 0.956 0.956 0.957 0.956 0.956 0.956 0.957 0.9566 0.956 0.956 0.956 0.956 0.956 0.956 0.956 0.956 0.956 0.956 0.956	1.001 0.823 0.831 0.881 0.881 0.823 0.828 0.828 0.828 0.828 0.924 0.941 0.941 0.941 0.941 0.941 0.933 0.934 0.853 0.853 0.853	1.151 0.906 0.953 0.991 1.151 0.905 0.905 0.905 0.935 0.955 1.151 0.857 0.935 0.935 0.935 0.935 0.935 0.935 0.935 0.935 0.935	0.882 0.855 0.923 0.943 0.943 0.859 0.943 0.935 0.935 0.935 0.935 0.935 0.935 0.935 0.925 0.949 0.855 0.935	1.08 0.767 0.7567 0.978 0.978 0.978 0.978 0.978 0.977 0.9767 0.9270 0.9270 0.9270 0.9270 0.92700 0.92700 0.92700000000000000000000000000000000000	1.199 0.815 0.854 0.954 0.954 0.855 0.855 0.855 0.855 0.855 0.936 0.7450	
	Combined Combined Combined Combined Combined Combined Combined Combined Combined Combined Combined Combined Combined Combined Combined Combined	1500 1500 2000 2000 2000 2000 2500 2500	1 8.6 7.7 8.8 9.9 1 1 8.8 8.0 7 7 8.6 8.0 7 7 8.6 8.0 7 7 7 8.0 8.0 7 7 7 7 7 7 7 7 7 7 7 7 7 7 7 7 7 7 7		1.046 0.835 0.9546 0.9546 0.954 0.954 0.954 0.954 0.954 0.954 0.954 0.954 0.954 0.954 0.954 0.954 0.954 0.955 0.954 0.9550 0.9550 0.9550 0.9550 0.9550000000000	1.001 0.223 0.283 0.283 0.2821 0.2825 0.2825 0.2826 0.2826 0.2826 0.2847 0.2847 0.2847 0.2847 0.2847 0.2847 0.2853 0.2914 0.2853 0.2914 0.2914 0.2914 0.2914 0.2914 0.2926 0.2927	1.151 0.906 0.253 0.293 0.293 0.293 0.293 0.293 0.295 0.295 0.295 0.295 0.295 0.295 0.295 0.295 0.235 0.255 0.255	0.862 0.855 0.955 0.923 0.940 0.851 0.940 0.855 0.940 0.855 0.940 0.855 0.940 0.855 0.940 0.855 0.940 0.855 0.940 0.855 0.940 0.855 0.9450	1.08 0.767 0.754 0.9784 0.9784 0.9787 0.767 0.767 0.927 0.927 0.927 0.947 0.9767 0.947 0.9767 0.947 0.947 0.947 0.947 0.947 0.947 0.947 0.947 0.947 0.956 0.947 0.956 0.947 0.956 0.956 0.956 0.9570 0.9570 0.9570 0.95700000000000000000000000000000000000	1.192 0.815 0.834 0.954 0.954 0.855 0.855 0.855 0.855 0.765 0.765 0.765 0.765 0.765 0.765 0.765 0.765 0.765 0.764 0.764 0.776 0.757 0.925 0.737	
Universe Sharane Shara	Contrined Contrived	1500 1500 2000 2000 2000 2000 2500 2500	1 8.6 7.7 8.8 9.9 1 1 8.8 8.0 7 7 8.6 8.0 7 7 8.6 8.0 7 7 7 8.0 8.0 7 7 7 7 7 7 7 7 7 7 7 7 7 7 7 7 7 7 7		1.546 0.835 0.846 0.005 0.846 0.054 0.833 0.846 0.834 0.834 0.834 0.846 0.844 0.846	1.001 0.223 0.831 0.821 0.285 0.285 0.285 0.285 0.255 0.257 0.253 0.214 0.331 0.314 0.331 0.353 0.314 0.353 0.314 0.353 0.314 0.353 0.314 0.353 0.314 0.351 0.355 0.351 0.355 0.351 0.355 0.351 0.3550 0.3550 0.3550 0.3550 0.3550 0.3550000000000	1.151 0.906 0.253 0.991 1.151 0.905 0.335 0.335 0.335 0.335 0.335 0.337 0.337 0.337 0.337 0.337 0.337 0.337 0.337 0.337 0.337 0.337 0.337 0.337 0.335 0.337 0.335 0.337 0.335 0.337 0.335 0.337 0.335 0.337 0.335 0.337 0.335 0.337 0.3550000000000	0.862 0.855 0.900 0.940 0.940 0.861 0.950 0.949 0.949 0.949 0.949 0.949 0.949 0.949 0.949 0.949 0.949 0.949 0.949 0.949 0.949 0.949 0.949 0.949 0.949 0.941 0.955 0.945 0.9550 0.9550 0.9550 0.9	1.08 0.767 0.794 0.9784 1.019 0.9787 0.977 0.947 0.947 0.947 0.947 0.947 0.947 0.947 0.947 0.947 0.947 0.947 0.947 0.947 0.947 0.947 0.947 0.855 0.947 0.855 0.9550 0.9550 0.9550 0.9550000000000	1.122 0.815 0.834 0.356 0.356 0.355 0.855 0.855 0.355	
	Contrined Contrined	1500 1500 2000 2000 2000 2000 2500 2500	1 8.6 7.7 8.8 9.9 1 1 8.8 8.0 7 7 8.6 8.0 7 7 8.6 8.0 7 7 7 8.0 8.0 7 7 7 7 7 7 7 7 7 7 7 7 7 7 7 7 7 7 7		1.046 0.858 0.858 0.954 0.954 0.954 0.954 0.954 0.854 0.954 0.954 0.954 0.954 0.954 0.954 0.954 0.955 0.954 0.955 0.954 0.955 0.955 0.955 0.955 0.955 0.95 0.95	1.001 0.223 0.283 0.281 0.223 0.288 0.285 0.285 0.2941 0.2941 0.2941 0.2941 0.2941 0.2941 0.2941 0.2941 0.2941 0.2941 0.2953 0.2914 0.2953 0.2914 0.2953 0.2914 0.2953 0.2914 0.29556 0.29556 0.29556 0.29556 0.29556 0.29556 0.29556 0.29556 0.29556 0.29556	5.151 0.206 0.253 0.291 1.151 0.2050	0.862 0.855 0.955 0.923 0.944 0.851 0.946 0.855 0.946 0.855 0.946 0.855 0.946 0.855 0.946 0.855 0.946 0.855 0.946 0.855 0.946 0.855 0.946 0.855 0.946 0.855 0.946 0.855 0.946 0.855 0.946 0.855 0.946 0.855 0.946 0.855 0.946 0.855 0.946 0.855 0.946 0.855 0.946 0.855 0.946 0.955 0.9566 0.956 0.956 0.956 0.956 0.956 0.956 0.956 0.956 0.956 0.956 0.956	1.08 0.767 0.754 0.865 0.9784 0.767 0.767 0.972 0.927 0.927 0.927 0.94700000000000000000000000000000000000	1.122 0.815 0.834 0.356 0.356 0.355 0.855 0.855 0.355	
	Continued Contriened	1500 1500 2000 2000 2000 2000 2500 2500	1 8.6 7.7 8.8 9.9 1 1 8.8 8.0 7 7 8.6 8.0 7 7 8.6 8.0 7 7 7 8.0 8.0 7 7 7 7 7 7 7 7 7 7 7 7 7 7 7 7 7 7 7		1.046 0.858 0.858 0.954 0.954 0.954 0.954 0.954 0.854 0.954 0.954 0.954 0.954 0.954 0.954 0.954 0.955 0.954 0.955 0.954 0.955 0.955 0.955 0.955 0.955 0.95 0.95	1.001 0.223 0.283 0.281 0.223 0.288 0.285 0.285 0.2941 0.2941 0.2941 0.2941 0.2941 0.2941 0.2941 0.2941 0.2941 0.2941 0.2953 0.2914 0.2953 0.2914 0.2953 0.2914 0.2953 0.2914 0.29556 0.29556 0.29556 0.29556 0.29556 0.29556 0.29556 0.29556 0.29556 0.29556	1.151 0.906 0.253 0.291 1.151 0.905 0.305 0.305 1.151 0.335 0.355 0.355 0.355 0.355 0.355 0.355 0.355 0.355 0.355 0.355 0.355 0.255 0.355 0.216 0.355 0.216 0.355 0.216 0.355 0.216 0.355 0.255	0.862 0.855 0.955 0.923 0.944 0.851 0.946 0.855 0.946 0.855 0.946 0.855 0.946 0.855 0.946 0.855 0.946 0.855 0.946 0.855 0.946 0.855 0.946 0.855 0.946 0.855 0.946 0.855 0.946 0.855 0.946 0.855 0.946 0.855 0.946 0.855 0.946 0.855 0.946 0.855 0.946 0.855 0.946 0.855 0.946 0.955 0.9566 0.956 0.956 0.956 0.956 0.956 0.956 0.956 0.956 0.956 0.956 0.956	1.08 0.767 0.754 0.865 0.9784 0.767 0.767 0.9767 0.927 0.94700000000000000000000000000000000000	1.122 0.815 0.834 0.356 0.356 0.355 0.855 0.855 0.355	
Universe Sharane Shara	Contrined Contrined	1500 1500 2000 2000 2000 2000 2500 2500	1 8.6 7.7 8.8 9.9 1 1 8.8 8.0 7 7 8.6 8.0 7 7 8.6 8.0 7 7 7 8.0 8.0 7 7 7 7 7 7 7 7 7 7 7 7 7 7 7 7 7 7 7		1.046 0.853 0.846 0.950 0.954 0.954 0.954 0.854 0.854 0.854 0.854 0.854 0.854 0.854 0.854 0.855 0.975 0.855 0.975 0.95 0.9	1.001 0.023 0.83 0.83 0.85 0.823 0.985 0.823 0.985 0.985 0.985 0.985 0.985 0.985 0.985 0.985 0.914 0.914 0.925 0.914 0.925 0.914 0.925 0.914 0.925 0.914 0.925 0.914 0.925 0.925 0.914 0.925 0.9	1.151 0.306 0.308 0.353 0.353 0.353 0.355 0.355 0.365 0.365 0.365 0.365 0.365 0.377 0.335 0.357 0.355 0.357 0.355 0.357 0.355 0.357 0.355 0.357 0.355 0.357 0.355 0.357 0.355 0.357 0.355 0.357 0.355 0.357 0.355 0.357 0.355 0.357 0.355	0.862 0.852 0.955 0.943 0.943 0.946 0.955 0.945 0.955 0.945 0.955 0.945 0.955	1.08 0.767 0.7794 0.7694 0.975 0.777 0.776 0.977 0.977 0.947 0.777 0.947 0.777 0.947 0.778 0.947 0.778 0.947 0.778 0.947 0.778 0.947 0.778 0.947 0.778 0.947 0.778 0.947 0.778 0.947 0.850 0.850 0.947 0.850 0.947 0.850 0.947 0.850 0.950000000000	1.122 0.815 0.834 0.356 0.356 0.355 0.855 0.855 0.355	
	Continued Contributed Contribu	1500 1500 2000 2000 2000 2000 2500 2500	1 8.6 7.7 8.8 9.9 1 1 8.8 8.0 7 7 8.6 8.0 7 7 8.6 8.0 7 7 7 8.0 8.0 7 7 7 7 7 7 7 7 7 7 7 7 7 7 7 7 7 7 7	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	1.046 0.835 0.856 0.905 0.934 0.934 0.934 0.934 0.939 0.977 0.855 0.854 0.977 0.855 0.874 0.931 0.977 0.855 0.874 0.91 0.977 0.855 0.97 0.854 0.91 0.97 0.85 0.97 0.97 0.85 0.97 0.97 0.95 0.95 0.95 0.95 0.95 0.95 0.95 0.95	1.001 0.023 0.83 0.83 0.823 0.823 0.823 0.823 0.823 0.853 0.914 0.753 0.914 0.753 0.914 0.633 0.914 0.633 0.914 0.633 0.914 0.753 0.857 0.	1.151 0.306 0.305 0.305 0.305 0.305 0.305 0.305 0.305 0.305 0.325 0.3550000000000	0.862 0.855 0.955 0.955 0.940 0.840 0.840 0.850 0.940 0.850 0.940 0.851 0.940 0.851 0.940 0.851 0.940 0.951 0.952 0.940 0.951 0.9550 0.9550 0.9550 0.9550 0.955000000000	1.08 0.787 0.784 0.865 0.978 0.787 0.789 0.787 0.787 0.787 0.787 0.787 0.787 0.787 0.787 0.865 0.85700000000000000000000000000000000000	1.122 0.815 0.834 0.356 0.356 0.355 0.855 0.855 0.355	
	Continued Contriened	1500 1500 2000 2000 2000 2000 2500 2500	1 8.6 7.7 8.8 9.9 1 1 8.8 8.0 7 7 8.6 8.0 7 7 8.6 8.0 7 7 7 8.0 8.0 7 7 7 7 7 7 7 7 7 7 7 7 7 7 7 7 7 7 7	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	1.046 0.853 0.846 0.950 0.954 0.954 0.954 0.854 0.854 0.854 0.854 0.854 0.854 0.854 0.854 0.855 0.975 0.855 0.975 0.95 0.9	1.001 0.023 0.083 0.081 0.083 0.083 0.083 0.085 0.085 0.085 0.0250	1.151 0.306 0.308 0.353 0.353 0.353 0.355 0.365 0.366 0.366 0.366 0.366 0.366 0.366 0.366 0.366 0.366 0.366 0.366 0.377 0.335 0.357 0.355 0.357 0.355 0.357 0.355 0.357 0.355 0.357 0.355 0.357 0.355 0.357 0.355 0.357 0.355 0.357 0.355 0.356 0.357 0.355 0.356 0.357 0.355	0.862 0.852 0.955 0.943 0.943 0.946 0.955 0.945 0.955 0.945 0.955 0.945 0.955	1.08 0.767 0.7794 0.7694 0.975 0.777 0.776 0.977 0.977 0.947 0.777 0.947 0.777 0.947 0.778 0.947 0.778 0.947 0.778 0.947 0.778 0.947 0.778 0.947 0.778 0.947 0.778 0.947 0.778 0.947 0.850 0.850 0.947 0.850 0.947 0.850 0.947 0.850 0.950000000000	1.122 0.815 0.834 0.356 0.356 0.355 0.855 0.855 0.355	
	Continued Contributed Contribu	1500 1500 2000 2000 2000 2000 2500 2500	1 8.6 7.7 8.8 9.9 1 1 8.8 8.0 7 7 8.6 8.0 7 7 8.6 8.0 7 7 7 8.0 8.0 7 7 7 7 7 7 7 7 7 7 7 7 7 7 7 7 7 7 7	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	1.046 0.835 0.856 0.905 0.934 0.934 0.934 0.934 0.939 0.977 0.855 0.854 0.977 0.855 0.874 0.931 0.977 0.855 0.874 0.91 0.977 0.855 0.97 0.854 0.91 0.97 0.85 0.97 0.97 0.85 0.97 0.97 0.95 0.95 0.95 0.95 0.95 0.95 0.95 0.95	1.001 0.022 0.022 0.0210000000000	1.151 0.0000 0.0000 0.0000 0.0000 0.0000 0.0000 0.0000 0.0000 0.0000 0.0000 0.0000 0.0000 0.0000 0.0000 0.00000 0.00000 0.000000	0.862 0.855 0.955 0.955 0.940 0.840 0.840 0.850 0.940 0.850 0.940 0.851 0.940 0.851 0.940 0.851 0.940 0.851 0.952 0.940 0.851 0.9550 0.9550 0.9550 0.9550000000000	1.08 0.787 0.784 0.865 0.978 0.787 0.789 0.787 0.787 0.787 0.787 0.787 0.787 0.787 0.787 0.865 0.85700000000000000000000000000000000000	1.122 0.815 0.834 0.356 0.356 0.355 0.855 0.855 0.855 0.355	
	Continued Contributed Contribu	1500 1500 2000 2000 2000 2000 2500 2500	1 8.6 7.7 8.8 9.9 1 1 8.8 8.0 7 7 8.6 8.0 7 7 8.6 8.0 7 7 7 8.0 8.0 7 7 7 7 7 7 7 7 7 7 7 7 7 7 7 7 7 7 7	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	1.546 0.853 0.854 0.855 0.854 0.854 0.854 0.854 0.854 0.854 0.854 0.956 0.95400000000000000000000000000000000000	1.001 0.002 0.002 0.002 0.000 0.00000 0.00000 0.00000 0.00000 0.00000 0.00000 0.00000 0.00000 0.00000 0.00000 0.00000 0.000000	1.151 0.366 0.366 0.3750	0.002 0.0020	1.86.84 2.78.95 2.79.95 2.7	1.122 0.815 0.834 0.356 0.356 0.355 0.855 0.855 0.855 0.355	
University of States of St	Continued Contributed Contribu	1500 1500 2000 2000 2000 2000 2500 2500	1 8.6 7.7 8.8 9.9 1 1 8.8 8.0 7 7 8.6 8.0 7 7 8.6 8.0 7 7 7 8.0 8.0 7 7 7 7 7 7 7 7 7 7 7 7 7 7 7 7 7 7 7	0 0 0 0 0 0 0 0 0 0 0 0 0 0	1.066 0.853 0.846 0.934 0.934 0.934 0.934 0.944 0.934 0.944 0.934 0.977 0.846 0.874 0.977 0.846 0.977 0.846 0.977 0.864 0.977 0.864 0.977 0.864 0.977 0.864 0.977 0.864 0.977 0.864 0.977 0.864 0.975 0.95 0.9	1.001 0.022 0.022 0.022 0.022 0.022 0.022 0.020 0.000 0.0200 0.0200 0.0200 0.0200 0.02000 0.0200000000	1.151 0.366 0.365 0.363 0.363 0.363 0.363 0.3650	0.002 0.0020	1 08.08 (1997) 100 (19	1.122 0.815 0.834 0.356 0.356 0.355 0.855 0.855 0.355	
	Continued Contributed Contribu	1500 1500 2000 2000 2000 2000 2500 2500	1 8.6 7.7 8.8 9.9 1 1 8.8 8.0 7 7 8.6 8.0 7 7 8.6 8.0 7 7 7 8.0 8.0 7 7 7 7 7 7 7 7 7 7 7 7 7 7 7 7 7 7 7	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	1.046 0.633 0.645 0.050 0.625	1.00 1	1.151 0.000 0.000 0.000 0.000 0.000 0.000 0.000 0.000 0.000 0.000 0.000 0.000 0.000 0.000 0.000 0.000 0.00000 0.00000 0.00000 0.00000 0.00000 0.00000 0.00000 0.00000 0.00000 0.00000 0.00000 0.00000 0.000000	0020 0020 0020 0020 0020 0020 0020 002	1 08.08 (1997) 100 (19	1.122 0.815 0.834 0.356 0.356 0.355 0.855 0.855 0.355	
	Continued Contributed Contribu	1500 1500 2000 2000 2000 2000 2500 2500	1 8.6 7.7 8.8 9.9 1 1 8.8 8.0 7 7 8.6 8.0 7 7 8.6 8.0 7 7 7 8.0 8.0 7 7 7 7 7 7 7 7 7 7 7 7 7 7 7 7 7 7 7	0 0 0 0 0 0 0 0 0 0 0 0 0 0	1.066 0.853 0.846 0.934 0.934 0.934 0.934 0.944 0.934 0.944 0.934 0.977 0.846 0.874 0.977 0.846 0.977 0.846 0.977 0.864 0.977 0.864 0.977 0.864 0.977 0.864 0.977 0.864 0.977 0.864 0.977 0.864 0.975 0.95 0.9	1.001 0.022 0.022 0.022 0.022 0.022 0.022 0.020 0.000 0.0200 0.0200 0.0200 0.0200 0.02000 0.0200000000	1.151 0.366 0.365 0.363 0.363 0.363 0.363 0.3650	0.002 0.0020	1.86.84 2.78.95 2.79.95 2.7	1.122 0.815 0.834 0.356 0.356 0.355 0.855 0.855 0.355	
	Centrolley Centrolley	1500 1500 2000 2000 2000 2000 2500 2500	1 8.6 7.7 8.8 9.9 1 1 8.8 8.0 7 7 8.6 8.0 7 7 8.6 8.0 7 7 7 8.0 8.0 7 7 7 7 7 7 7 7 7 7 7 7 7 7 7 7 7 7 7	0 0 0 0 0 0 0 0 0 0 0 0 0 0	1.046 0.857 0.846 0.854	1 801 802 803 804 804 805 805 805 805 805 805 805 805	1.151 0.052 0.052 0.053 0.053 0.053 0.055	0.002 0.002 0.005	1 00.00 / 00.0	1.122 0.815 0.834 0.356 0.356 0.355 0.855 0.855 0.355	
Universe Sectors Secto	Centrolley Centrolley	1500 1500 2000 2000 2000 2000 2500 2500	1 8.6 7.7 8.8 9.9 1 1 8.8 8.0 7 7 8.6 8.0 7 7 8.6 8.0 7 7 7 8.0 8.0 7 7 7 7 7 7 7 7 7 7 7 7 7 7 7 7 7 7 7	0 0 0 0 0 0 0 0 0 0 0 0 0 0	1.046 0.455 0.456 0.45 0.45 0.45 0.45 0.45 0.45 0.45 0.45	1.001 0.022 0.022 0.022 0.022 0.022 0.022 0.022 0.020 0.000 0.0200 0.0200 0.0200 0.0200 0.02000 0.0200000000	1.151 0.0000 0.0000 0.0000 0.0000 0.0000 0.0000 0.0000 0.0000 0.0000 0.0000 0.0000 0.0000 0.0000 0.00000 0.00000 0.00000 0.000000	0.002 0.0020	1 08.08 (1997) 0.0787 (1997) 0.0787 (1997) 0.0787 (1997) 0.0777 (1997) 0.077	1.122 0.815 0.834 0.356 0.356 0.355 0.855 0.855 0.355	

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:
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 Siz
0	0.0%	0.0%	0.0%	N/A
50	0.0%	0.0%	0.0%	N/A
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
1500	0.0%	0.0%	0.0%	N/A
2000	0.0%	0.0%	0.0%	N/A
2250	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
3500	0.0%	0.0%	0.0%	N/A
4000	0.0%	0.0%	0.0%	N/A
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%	0.0%	N/A
8000	0.0%	0.0%	0.0%	N/A
8500	0.0%	0.0%	0.0%	N/A
9000	0.0%	0.0%	0.0%	N/A
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
	0.001		0.00/	

13500 0.0% 0.0% 0.0%

0.0% 0.0%

0.0% 0.0%

20000 0.0% 0.0% 0.0%

 14000
 0.0%
 0.0%

 14500
 0.0%
 0.0%

15000

17000

0.0%

0.0%

0.0%

N/A

N/A N/A

N/A

N/A

N/A

CHANGE

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

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

PROPOSED

Deductible	g. Family Size	g. Family Size	g. Family Size	g. Family Siz
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

Medical Claims Probability Distribution

CURRENT

 Annual Finequency
 Total Annual Medical Chains
 Inpatient Facility
 Inpatient Professional

 5000
 50.00
 50.00
 50.00

 R Facility and Professional
 PCP
 SCP
 Other
 Planmacy

 S0.00
 S0.00 \$0.00 \$26.58 \$76.90 \$0.00 \$0.00 \$0.00 \$0.00 \$0.01 \$0.02 \$11.7
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 24:35

 217:44
 32:02
 24:537

 527:52
 56:45
 51:569

 200:02
 27:57
 25:640

 201:02
 27:57
 25:640

 201:02
 51:10
 27:440

 54:100
 54:460
 51:300
 52:421

 54:400
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 53:500
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 \$125.33 \$174.53 \$0.00 \$0.00 \$0.0 \$224.66 \$274.54 \$324.55 \$0.01 \$524.62 \$574.71 \$624.64 \$0.01 \$0.02 58.38 \$19.74 \$234.54 64.54 \$19.77 \$360.98 68.56 \$22.14 \$388.37 016264973 \$674.66 \$724.64 \$774.69 \$24.01 \$414.10 \$25.56 \$439.70 \$20.22 \$463.13 \$0.70 \$0.94 \$1.41 \$1,051.89 \$1,091.57 \$1,151.68 0.013769163 0.012758104 0.011792147 \$0.04 \$0.03 \$824.74 \$874.77 \$29.54 \$489.64 \$30.84 \$513.20 \$1,202.47 \$0.0 \$1.27 \$974.79 \$0.07 \$25.41 \$559.20 \$27.95 \$591.71 \$1.00 \$1,000/2 \$1.00 \$1,000/2 \$2.06 \$1,006.09 5 541.24 5623.22 5 545.69 5674.56 7 546.68 5715.20 \$2.25 \$1.438.wz \$2.76 \$1.474.25 \$3.19 \$1.483.38 \$1,149.13 \$1,249.28 \$1,349.52 \$0.13 \$0.07
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 555.07
 5781.44
 53.72
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 \$1,649.32 \$1,549.31 \$1,649.23 \$0.16 \$60.54 \$940.20 \$64.38 \$966.80 \$66.16 \$995.04 \$78.79 \$967.54 \$94.32 \$1,078.75 1,749.29 \$5.06 \$1,576.23 \$6.08 \$1,622.58 7 8---11 \$1,775.49 **1 \$1,961.78 \$109.47 \$1,170 \$127.52 \$1,245 \$140.05 \$1,327 \$24.54 \$2,024.26 \$21.30 \$2,148.79 \$37.90 \$2,273.38 0.011740774 0.010060179 0.00802273* \$4,742.83 \$5,243.97 \$5,743.93 \$7.69 \$11.23 \$17.53 \$15.54 \$20.72 \$24.90 \$2,317.30 \$2,684.84 \$3,033.60 \$782.64 \$167.04 \$1,407.00 \$836.82 \$170.19 \$1,460.82 \$879.57 \$196.82 \$1,539.28 \$44.76 \$2,424.93 \$20.34 \$2,368.13 \$55.23 \$2,568.48 \$6,243.81 \$6,745.21 \$7,245.09 \$28.74 \$29.51 \$57.96 \$3,372.0 \$427.42 \$224.71 \$1,584.76 \$40.37 \$2,519.57 \$447.25 \$252.40 \$1,633.50 \$44.20 \$2,577.16 \$1,000.45 \$248.41 \$1,711.34 \$70.64 \$2,288.83 \$28.71 \$44.75 \$53.92 \$7,746.68 \$8,246.28 \$71.00 \$87.47 05 \$287.30 \$1,763.9 81 \$305.29 \$1,811.4 \$2,854.48 \$2,971.40 \$78.7 \$111.2 \$72.52 \$81.18 \$9,245.21 \$9,747.33 \$174.3 \$354.6 97 \$236.00 \$1,905/ 63 \$388.87 \$1,946. \$2,949.74 \$2,899.64 \$157.6 \$106.9 \$250.29 \$279.90 \$237.05 \$300.73 \$418.33 \$481.13 \$1,190,84 \$398,59 \$1,933,80 \$1,204,98 \$401,50 \$2,023,31 \$1,175,49 \$443,54 \$2,047,81 \$2,970,96 \$3,034,58 \$2,979,75 \$10,746.72 \$11,246.04 \$6,215.0 \$6,652.6 \$1,212.86 \$468.55 \$2,046.90 \$1,227.52 \$468.47 \$2,112.84 \$1,201.02 \$513.02 \$2,120.21 \$12,248.04 \$12,746.22 \$108.00 \$118.16 \$2,940.41 \$3,058.12 \$437.66 \$516.90 \$766.61 \$869.11 \$14,247.98 \$14,749.59 \$14,749.59 \$739.3 \$845.6 \$923.8 \$1,223 6 \$583.18 \$2,367 10 \$596.55 \$2,259 14 \$669.00 \$2,278 \$3,081.80 \$3,252.62 \$3,252.63 \$910.98 \$1,082.92 \$1,136.13 \$1,781.8-\$1,922.01 \$2,136.21 \$3,14940 \$3,387.94 \$3,123.03 \$15,748.51 \$16,246.04 \$16,747.49 \$1,341,83 \$636,01 \$2,300,34 \$1,264,71 \$702,71 \$2,325,92 \$1,285,34 \$627,27 \$2,405,52 \$9,001.5 \$140.7 \$17,246.94 \$17,747.62 \$18,248.29 \$1,198.75 \$1,214.40 \$1,343.45 \$2,363,71 \$2,390,0 \$2,678,82 \$9,141.2 \$9,287.8 \$9,446.7 \$1,313,97 \$724,17 \$2,441,10 \$1,279,75 \$756,48 \$2,465,97 \$1,320,84 \$826,52 \$2,470,30 \$3,215.67 \$3,435.89 \$3,322.18 \$163.90 \$153.18 \$161.64 \$18,745.94 \$19,246.28 \$19,750.68 \$2,8144 \$2,891.5 \$3,097.3 \$1,322,21 \$813,36 \$2,564,94 \$1,366,31 \$820,28 \$2,599,77 \$1,365,87 \$887,32 \$2,603,46 \$3,094.94 \$3,526.67 \$3,054.32 \$164.93 \$1,6251 \$9,919 45 \$ \$3,431.75 0 \$1,044.64 \$ 25 \$25,493.04 1,589,77 \$1,158,26 \$3,172,6 1,521,05 \$1,099,41 \$3,415,4 1,581,01 \$1,211,24 \$3,536,7 \$3,327.77 \$3,782.17 \$29,491.01 \$34,515.78 \$1,644,99 \$1,222,17 \$3,761,6 \$1,644,99 \$1,222,17 \$3,761,6 \$1,679,75 \$1,541,50 \$4,420,3 \$4,540.5 \$4,5363 \$3,885.64 \$4,437.02 121.18 \$ \$12,237 \$6,710.03 \$64,716.71 \$22,186.8 \$74,737.42 \$27,506.1 \$84,765.39 \$31,909.9 9 \$2,846.74 \$ 5 \$3,640.84 \$ 6 \$4,456.72 \$ \$5,654 \$6,143 \$6,177.4 \$91,493.69 \$35,130 \$92,519.81 \$36,982 \$6,157 054.81 \$1 \$6,581.83 \$8,659.43 8.15E-\$93,485.81 \$40,272. \$94,512.37 \$40,003 \$95,496.87 \$36,374 \$5,729. \$6,206 \$7,503 \$28,055 \$26,249 \$22,064 \$2,612.39 \$3,840.06 \$8,677.0 \$2,391.93 \$4,105.93 \$11,192.7 \$2,196.30 \$3,979.71 \$9,591.4 \$5,570.40 \$7,711.90 \$11,217.37 \$96,490.37 \$41,414; \$97,498.87 \$42,627; \$98,503.88 \$40,921; \$2,347.83 \$4,903.16 \$10,9143 \$2,395.30 \$4,572.08 \$10,0440 \$2,166.85 \$4,217.57 \$9,227 8.325-65 7.485-65 7.725-65 \$6,008-\$6,567 \$7,576 \$27,452 \$28,030 \$30,596 \$7,064.08 \$5,086.74 \$8,991.88 7.74E-65 \$99,490.11 \$40,485.82 \$121,061.93 \$54,102.10 \$7,293.1 \$8,269.1 \$23,482 \$2,585.95 \$6,955.31 \$8,520.21 \$2,465.72 \$5,739.40 \$11,989.40 \$9,427.79 0.000513971 0.000292319 \$222,547,46 \$107,663.2 \$272,447.17 \$141,101.0 \$14,1963 \$17,3664 \$53,654.9 \$55,387.3 \$1,320.89 \$11,512.22 \$24,033.64 \$3,345.69 \$14,640.77 \$23,890.10 \$12,075.17 \$11,676.18 14.626.28 13,419.23 19,229.49 12,476.47 13,429.79 19,160.40 17,863.54 \$322,534,78 \$373,030.46 \$422,238,71 \$171,521.2 \$198,418.5 \$239,982.6 \$62,110 \$62,300 \$71,207; \$1,6451 \$11,701.45 \$24,128.2 \$3,864.51 \$31,287.54 \$25,448.9 \$4,499.52 \$23,104.76 \$21,549.65 \$26,131.5 \$28,858.6 \$472,906.78 \$522,016.47 \$572,152.08 \$622,550.27 \$673,721.42 (479.34 \$2 (479.34 \$2 (010.50 \$3 \$220,298.5 \$351,878.8 \$39,4554 \$38,3443 \$66,65 \$31,441. \$66,245 \$395,716.5 \$452,591.3 \$519,944.3 \$38,991 \$74,278 \$64,976 \$29,762.02 \$9,335.71 \$16,684.52 19 S \$26,180.5 \$98,827. \$27,979. \$922,195.30 \$691,790.9 10 \$0.00 1 \$1,048,430.53 \$757,621.1 \$1,142,416.25 \$900,904.1 \$1,252,610.34 \$927,734.1 6 \$98,349.1 9 \$37,000.1 5 \$109,357.80 \$4,056.71 \$27,942.51 \$9,139.3 \$3,214.42 \$0.00 \$11,221.3 \$3,866.92 \$0.00 \$11,431.6 \$123,842.7 \$81,166.7 \$43,254.3 \$1,244,054.38 \$850,231.0 \$1,451,074.02 \$979,366.5 \$1,749,136.79 \$1,048,554.0 H \$65,876.3 57 \$35,730.3 54 \$207,704.8 145 \$0.00 \$ 179 \$0.00 \$1 111 ######### \$ 1.00 \$128,216,23 5.16 \$397,557.93 00 \$ 171 10 1.13

Outpatient Surgery Facility and Professional

 0.144246666	\$0.00 \$15.64	\$2.00 \$2.01	\$0.00	\$0.00 \$0.68	\$0.00	\$0.00 \$0.81	\$0.00	\$0.00 \$12.97	\$0.00
0.018354946 0.025614958	\$\$1.38 \$99.11	\$2.04	\$3.16 \$5.07	\$1.03 \$3.04	\$1.99 \$12.15	\$20.90 \$45.45	\$0.01 \$0.01	\$14.38 \$31.59	\$1.00
 0.027935991 0.025530502	\$141.51 \$179.84	\$0.10 \$0.14	\$9.30 \$14.76	\$4.77 \$6.33	\$21.33 \$22.93	\$52.79 \$68.12	\$0.02 \$0.02	\$51.00 \$64.96	222 223
0.0237906	\$218.18 \$254.77	\$0.17 \$0.21	\$19.81 \$25.13	\$7.75 \$9.26	\$25.16 \$26.76	\$83.52 \$99.22	\$0.04 \$0.04	\$78.63 \$90.52	\$3.11
 0.020720925	\$292.82 \$329.18	\$0.29 \$0.41	\$29.40 \$34.68	\$10.51 \$11.75	\$28.45 \$30.32	\$112.34 \$126.79	\$0.05 \$0.16	\$106.48 \$120.22	\$4.31 \$4.75
 0.018603813	\$365.04 \$400.89	\$0.29 \$0.47	\$39.82 \$45.01	\$13.36	\$34,24 \$36,93	\$140.65	\$0.19 \$0.20	\$131.08	\$231 \$2.67
0.01673965	\$436.05 \$477.32	\$0.61 \$0.65	\$50.91 \$57.47	\$15.52	\$39.85 \$42.27	\$160.00	\$0.31 \$0.45	\$154.42 \$198.01	\$6.13 \$6.73
 0.017564408	\$517.90	\$0.77	\$64.25 \$73.50	\$18.01	\$47.14	\$203.08	\$0.54	\$176.61	\$7.51 57.01
0.01526468	\$596.59	\$0.87	\$01.74	\$21.11	\$55.69	\$239.63	\$1.04	\$198.00	\$2.43
0.016588844	\$639.07 \$685.73	\$1.04	\$90.73 \$100.48	\$22.68 \$24.46	\$61.64 \$69.33	\$258.20 \$279.14	\$1.06	\$194.22 \$198.78	\$9.51 \$10.66
0.01423856 0.015380085	\$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 \$1.21	\$204.67 \$212.48	\$10.90
0.014241635	\$830.44 \$889.98	\$1.96 \$2.44	\$136.55 \$150.89	\$28.97 \$29.69	\$91.25 \$103.90	\$340.88	\$1.33 \$1.35	\$216.62 \$224.32	\$12.8
 0.015123124	\$956.75	\$2.64 \$3.59	\$166.92	\$34.37 \$34.76	\$116.95	\$389.27 \$411.14	\$1.74 \$2.31	\$230.05 \$236.10	\$14.0 \$16.3
 0.019219509	\$1,096.41	\$4.17 \$5.06	\$207.98 \$225.59	\$27.57 \$41.10	\$147.02 \$173.29	\$430.79	\$2.20 \$2.60	\$241.35 \$245.61	\$17.32
0.020825112	\$1,304.02	\$7.19	\$274.92	\$42.60	\$194.80	\$501.84	\$3.31	\$258.88	\$20.4
0.020475601	\$1,579.07	\$11.97	\$370.54	\$50.85 \$53.88	\$254.47	\$575.09	\$5.52	\$283.85	\$26.7
0.015858678	\$1,909.75	\$21.77	\$500.06	\$60.92	\$328.39	\$646.65	\$9.59	\$201.75	\$31.6
0.0151169	\$2,243.83	\$22.97	\$672.89	\$65.52	\$392.56	\$719.15	\$11.32 \$12.58	\$307.66	\$38.0
0.013499267	\$2,448.78 \$2,655.02	\$41.69 \$51.20	\$768.04 \$880.09	\$76.52 \$80.01	\$437.10 \$473.07	\$753.19 \$792.27	\$16.64 \$18.78	\$311.46 \$310.38	\$40.2
0.010808403	\$2,835.60 \$3,055.71	\$58.45 \$72.05	\$986.32 \$1,107.62	\$81.83 \$87.61	\$499.02 \$534.08	\$826.09 \$861.64	\$19.44 \$22.65	\$312.60	\$51.80 \$54.30
 0.009164373	\$1,254.00 \$1,456.72	\$82.38 \$90.00	\$1,213.21 \$1,362.24	\$99.45 \$96.62	\$566.72 \$599.41	\$885.13 \$903.57	\$25.54 \$27.39	\$310.94	\$63.0
0.007840282	\$3,641.98 \$3,893.24	\$102.79	\$1,490.06	\$104.61	\$616.15	\$954.06 \$968.90	\$29.63 \$31.74	\$312.71 \$318.69	\$70.1
0.006702694	\$4,075.48	\$117.51	\$1,763,83	\$121.19	\$661.95	\$990.36	\$31.63	\$312.48	\$76.5
0.005785731	\$4,501.72 \$4,541.79	\$136.55	41,912,64 \$2,064.18	\$122.70	\$589.06 \$711.57 \$711.67	\$1,064.44	435.42 \$36.16	\$310.68	\$86.5
0.00498385225	\$4,960.15	\$145.00 \$166.38	\$2,171.48 \$2,213.97	\$125.90 \$149.76	\$721.07 \$754.13	\$1,090.02 \$1,112.28	\$38.78 \$41.41	\$317.60	\$100.1
 0.004662534 0.004426067	\$5,212.34 \$5,449.99	\$193.14 \$215.68	\$2,506.46 \$2,644.36	\$155.33 \$168.42	\$746.81 \$777.27	\$1,142.43 \$1,177.09	\$43.54 \$45.71	\$312.57 \$308.43	\$111.0
0.004160151	\$5,660.73 \$5,841.08	\$252.23 \$269.29	\$2,771.40 \$2,910.34	\$167.45	\$787.09	\$1,215.07 \$1,223.60	\$43.48 \$50.06	\$200.67 \$296.36	\$123.3 \$118.8
0.003683551	\$6,155.54 \$6,337.94	\$297.67 \$336.75	\$3,091.02 \$3,196.47	\$194.43 \$197.70	\$841.46 \$844.31	\$1,255.46	\$50.44 \$50.13	\$305.13 \$302.81	\$129.9
0.003372984	\$6,554.12 \$6,834.44	\$227.98 \$454.70	\$3,25359 \$3,465,95	\$210.04 \$218.75	\$866.61 \$870.5A	\$1,274.32	\$51.11 \$58.24	\$203.65	\$136.8 \$139.4
 0.003013756	\$7,002.66	\$538.04	\$3,630.71	\$210.15	\$891.31 \$541.7**	\$1,210.17	\$62.35 562.4*	\$296.27 \$298.4*	\$154.0
0.002767989	\$7,636.27	\$730.40	\$3,911.41	\$238.36	\$906.08	\$1,340.08	\$62.61	\$293.93	\$153.3
0.002532063	\$2,154,04	\$901.51	\$4,166.32	\$278.73	\$886.29 \$911.15	\$1,259.26	\$64.22	\$295.13	\$167.5
0.002439341 0.00236443	\$8,451.41 \$8,659.32	\$1,031.98 \$1,104.61	\$4,217.14 \$4,299.66	\$266.98 \$276.06	\$897.60 \$927.42	\$1,409.43	\$64.28 \$70.04	\$279.91 \$278.03	\$194.0
0.002234953 0.002170301	\$8,978.47 \$9,366.21	\$1,197.75 \$1,214.02	\$4,544.49 \$4,763.03	\$300.64 \$308.13	\$936.47 \$990.60	\$1,445.23 \$1,441.78	\$73.65 \$72.47	\$292.37 \$298.99	\$197.8
 0.002100778	\$9,617.68 \$9,844.55	\$1,528.53	\$4,750.57 \$4,945.36	\$323.73 \$337.36	\$950.49 \$966.19	\$1,502.60	\$73.51 \$75.66	\$275.54 \$282.15	\$212.1- \$108.6
0.001980059	\$10,042.22	\$1,751.59	\$4,006.43	\$351,25	\$944.00	\$1,545.85	\$70.78	\$275.58	\$216.7
0.001868837	\$10,630.13	\$1,997.70	\$5,160.11	\$300.12	\$953.59	\$1,553.01	\$79.97	\$272.68	\$216.9
0.001726346	\$11,250.45	\$2,278.08	\$5,374.55	\$378.03	\$1,015.59	\$1,593.89	\$85.33	\$267.27	\$257.7
0.001674388 0.001625834	\$11,696.99 \$11,992.25	\$2,470.52 \$2,652.97	\$5,464,73 \$5,705.87	\$407.35 \$395.66	\$1,053,61 \$1,010,34	\$1,617.51 \$1,621.41	\$89.76 \$91.26	\$259.11 \$252.68	\$234.4
0.001561296	\$12,123.24 \$12,573.37	\$2,779.67 \$2,907.81	\$5,685.02 \$5,928.06	\$478.50 \$498.06	\$992.72 \$1,027.84	\$1,565.05	\$88.19 \$101.25	\$268.95	\$265.1- \$255.2
0.001476348	\$12,920.95	\$2,922.78 \$3,040.50	\$6,118.01 \$6,169.85	\$439.57 \$529.44	\$1,014.01 \$984.88	\$1,780.35	\$92.90 \$94.18	\$265.23 \$260.81	\$298.1 \$298.3
0.001379542	\$13,520.50 \$13,877.44	\$3,284.26 \$3,563.90	\$6,247.68 \$6,400.41	\$542.57 \$412.49	\$1,056.73	\$1,729.97 \$1,741.21	\$108.13 \$93.92	\$259.00 \$262.87	\$291.3 \$269.3
 0.001305492	\$14,051.98	\$3,673.83 \$3,784.63	\$6,217.81 \$6,745.31	\$540.48 \$645.01	\$1,069.81 \$1,013.98	\$1,778.22	\$103.75 \$95.81	\$259.33 \$272.44	\$308.6 \$277.7
0.001249204	\$14,578,86	\$3,711.49 \$4,042.52	\$6,745.88 \$6,722.70	\$571.66 \$620.98	\$1,092.15	\$1,765.10	\$115.04	\$245.51	\$342.0 \$298.4
0.001153038	\$15,277.36	\$4,259.58	\$6,767.03	\$553.09	\$1,076.18	\$1,905.78	\$129.63	\$255.97	\$330.1
0.001083293	\$15,654.36	\$4,237.28	\$7,124.91	\$614.59	\$1,075.62	\$1,030.10	\$114.36	\$244.07	\$305.4
0.00105296	\$16,712.54	\$4,630.16	\$7,486.20	\$643.61	\$1,076.71	\$2,140.27	\$110.78	\$257.69	\$259.1
0.000982034	\$17,422.58	\$5,069.57	\$7,726.77	\$706.26	\$1,145,76 \$1,097,97	\$2,017.85	\$115.57	\$259.87	\$376.0
0.000936546 0.000900186	\$17,822.90 \$18,425.70	\$5,244.93 \$5,416.92	\$7,977.27 \$8,158.30	\$664.83	\$1,126.32 \$1,202.36	\$2,015.45 \$2,169.10	\$136.10 \$154.75	\$265.50 \$258.88	\$402.41 \$430.31
0.000871548	\$18,515.59 \$12,000.12	\$5,356.79 \$5,685.28	\$8,188.03 \$8,502.29	\$701.04 \$657.47	\$1,235.57	\$2,153.33 \$2,145.51	\$166.32 \$156.35	\$251.68 \$257.28	\$462.0 \$422.3
0.000814918	\$19,216.88 \$19,481.84	\$5,582.25 \$5,856.23	\$8,600.19 \$8,442.54	\$725.29 \$778.53	\$1,227.39 \$1,200.53	\$2,185.50 \$2,230.52	\$173.48 \$168.23	\$263.48 \$267.24	\$449.3 \$437.9
 0.000794056	\$20,217.00 \$20,375.65	\$6,424.61 \$6,305.59	\$0,669,94 \$0,912,66	\$790.44	\$1,214.60	\$2,220.66	\$182.67	\$262.73	\$443.3
0.000759629	\$20,366.04	\$6,352.60	\$0,714.69	\$853.31 \$853.2	\$1,245,35	\$2,343.63	\$154.49	\$250.20	\$451.7
0.000723696	\$21,282.76	\$6,992.19	\$9,121.50	\$723.27	\$1,218.91	\$2,239.06	\$194.09	\$253.35	\$432.71
0.002369104	\$22,629.11	36,783.51 \$7,376.26	39,303.70 \$9,649.26	\$769.48 \$767.44	\$1,293.90 \$1,201.59	32,395.30 \$2,554.45	\$198.49 \$215.45	\$209.05	\$471.5
0.003183898 0.003495646	\$24,094.29 \$26,176.69	\$7,828.61 \$8,921.01	\$10,393.11 \$10,813.23	\$885.58 \$1,014.69	\$1,301.64 \$1,348.75	\$2,650.04 \$2,939.09	\$208.85 \$282.64	\$259.11 \$259.93	\$558.6 \$596.5
 0.00356603	\$29,016.61	\$10,626.03	\$11,234,12	\$1,078.17	\$1,410,20	\$3,330.42	\$389.77	\$261.16 \$263.76	\$686.2 \$915.3
0.003295022	\$22,417.87	\$12,541.12	\$12,265.23	\$1,197.04	\$1,393.25	\$3,506.17	\$435.04		
0.003295022 0.0029555 0.002728652	\$32,417.87 \$36,948.44 \$39,286.29	\$12,541.12 \$14,667.94 \$16,134.16	\$12,265.33 \$13,736.54 \$14,148.46	\$1,197.84 \$1,432.77 \$1,446.34	\$1,393,25 \$1,487,00 \$1,479,66	\$3,506.17 \$3,872.89 \$4,105.82	\$435.04 \$593.17 \$942.83	\$269.49 \$264.76	\$868.0 \$864.2
0.002295022 0.0029555 0.002728652 0.002278882 0.00186244	\$22,417,87 \$36,948,44 \$39,266,29 \$45,249,27 \$53,893,54	\$12,541.12 \$14,667.94 \$16,134.16 \$18,699.30 \$21,543.91	\$12,265.33 \$13,726.54 \$14,140.46 \$16,340.23 \$10,170,59	\$1,197.84 \$1,432.77 \$1,446.34 \$1,718.77 \$2,002.96	\$1,619.64	\$3,506.17 \$3,872.89 \$4,105.82 \$4,658.21 \$5,683.24	\$435.04 \$592.17 \$942.03 \$974.31 \$1,199.14	\$269.49 \$264.76 \$270.60 \$285.87	\$866.2 \$866.2 \$968.2 \$1,226.4
0.002255022 0.0023555 0.002728652 0.002728652 0.002276382 0.00185244 0.001552055 0.001275805	\$22,417.87 \$36,548.44 \$39,296.29 \$45,249.27 \$53,819.54 \$60,464.82 \$70,670.11	\$12,541.12 \$14,667.94 \$16,134.16 \$18,699.30 \$23,543.90 \$27,424.52 \$32,936.44	\$12,265.23 \$13,726.54 \$14,148,46 \$16,340,23 \$18,178,99 \$20,500,02 \$20,500,02	\$1,197.84 \$1,432.77 \$1,446.34 \$1,718.77 \$2,002.96	\$1,619,64 \$1,680,68 \$1,675,77	\$3,506.17 \$3,872.89 \$4,105.82 \$4,658.21 \$5,693.24 \$5,574.79 \$5,490.77	\$435.04 \$593.17 \$942.03 \$974.21 \$1,199.14 \$1,271.72 \$1,038.40	\$269.49 \$264.76 \$270.60 \$285.87 \$286.05 \$271.78	\$100.0 \$064.2 \$068.2 \$1,226.1 \$1,226.1 \$1,226.1 \$1,226.1 \$1,226.1
0.002255022 0.0022555 0.00272652 0.00227632 0.00180244 0.001552985 0.001552985 0.001558445	\$22,417,87 \$26,548,44 \$29,286,24 \$45,249,27 \$53,810,54 \$60,484,82 \$70,070,11 \$82,827,13	\$12,541,12 \$14,667,34 \$16,134,16 \$18,099,30 \$23,543,90 \$27,424,52 \$32,936,41 \$39,571,00 \$64,447,77	\$12,265.23 \$13,736.54 \$14,148.46 \$16,340.23 \$18,178.99 \$20,500.02 \$23,281.55 \$27,075.61	\$1,197.84 \$1,432.77 \$1,446.34 \$1,718.77	\$1,619,64 \$1,680,68 \$1,675,77 \$2,046,23 \$1,983,37	\$2,500.17 \$3,872.49 \$4,105.82 \$4,658.21 \$5,658.24 \$5,574.79 \$5,490.72 \$5,928.04 \$2,000.72	\$435.04 \$593.17 \$642.03 \$974.31 \$1,199.14 \$1,271.72 \$1,038.59 \$2,142.36 \$1,005.57	\$269.49 \$264.76 \$270.60 \$285.87 \$286.05 \$273.78 \$297.23 \$297.23	\$100.0 \$164.2 \$164.2 \$1,226.1 \$1,266.1 \$1,266.10
0.002255022 0.0022555 0.002275852 0.002275852 0.00186244 0.001552985 0.001275882 0.001275882 0.001255846 0.000551245 0.000551245	\$22,417.87 \$26,340.44 \$22,256.29 \$45,240.27 \$50,450.87 \$50,454.82 \$70,070.11 \$82,827.13 \$92,200.62 \$10,347.41	\$12,541,12 \$14,667,34 \$16,134,16 \$10,699,30 \$22,541,30 \$22,7,424,52 \$22,936,41 \$22,937,100 \$45,185,66 \$53,475,92 \$53,475,92	\$12,265.33 \$13,726.54 \$14,148.46 \$16,340.23 \$20,500.02 \$22,281.55 \$27,075.61 \$29,990.79 \$23,925.67	\$1,197.84 \$1,432.77 \$1,446.34 \$1,718.77 \$2,002.96	\$1,619,64 \$1,680,68 \$1,675,77	\$2,500.17 \$3,872.89 \$4,105.82 \$4,659.24 \$5,574.79 \$5,690.72 \$6,920.04 \$7,227.27 \$8,798.40	\$435.04 \$580.17 \$042.03 \$074.31 \$1,199.14 \$1,271.72 \$1,038.59 \$2,142.36 \$1,993.70 \$2,317.99 \$2,005.77	\$269.49 \$264.76 \$270.60 \$295.87 \$296.05 \$277.78 \$297.23 \$297.23 \$277.82 \$277.82	\$100.6 \$064.2 \$066.2 \$1,226.1 \$1,196.0 \$1,657.0 \$1,657.0 \$1,075.9 \$2,045.5 \$2,045.5 \$2,045.5
0.00225022 0.002292852 0.002292852 0.002292852 0.0019529852 0.0019529852 0.0019529882 0.001958446 0.00055445 0.000555121 0.00055872 0.00055872	\$22,417,87 \$26,548,44 \$20,256,249,27 \$52,819,54 \$50,404,82 \$70,070,11 \$82,827,13 \$82,827,13 \$82,827,13 \$82,827,13 \$82,250,82 \$115,782,80 \$115,782,80 \$115,782,80	\$12,541.12 \$14,667.34 \$16,134.16 \$18,093.20 \$27,434.52 \$22,238.41 \$23,571.00 \$45,185.66 \$52,475.32 \$58,464.97 \$69,247.90	\$12,265,33 \$13,736,54 \$14,148,46 \$16,340,22 \$10,778,59 \$20,500,02 \$23,201,55 \$27,075,61 \$20,900,70 \$23,302,66 \$40,625,74 \$40,605,74	\$1,197.84 \$1,432.77 \$1,446.34 \$1,718.77 \$2,002.96	\$1,619,64 \$1,680,68 \$1,675,77 \$2,046,23 \$1,983,37	\$3,506.17 \$3,872.89 \$4,105.82 \$4,658.21 \$5,623.24 \$5,574.79 \$5,490.72 \$6,928.04 \$7,227.27 \$8,798.40 \$1,227.05 \$8,370.60 \$8,237.06	\$435.04 \$593.17 \$942.83 \$974.31 \$1,199.14 \$1,1271.72 \$1,038.59 \$2,142.36 \$1,993.70 \$2,217.99 \$2,005.95 \$3,508.70	\$269.49 \$264.76 \$275.60 \$285.87 \$296.05 \$277.78 \$297.23 \$297.23 \$297.24 \$297.24 \$297.25 \$297.25 \$297.25 \$297.25 \$297.25	\$100.6 \$100.2 \$100.2 \$1,226.1 \$1,106.0 \$1,057.0 \$1,057.0 \$1,057.0 \$2,045.5 \$2,079.0 \$2,011.1 \$2,021.0
0.00325022 0.0025256 0.00272662 0.00272662 0.001552062 0.001552062 0.001552062 0.0015526846 0.0005526846 0.000552684 0.000555684 0.000555684 0.000555684 0.00055684 0.00055684 0.00055684 0.00055684 0.00055684 0.00055684 0.00055684 0.00055684 0.0005684 0.0005684 0.0005684 0.0005684 0.0005684 0.0005684 0.0005684 0.0005684 0.000568484 0.000568484 0.000568484 0.000568484 0.000568484 0.000568484 0.000568484 0.0005684	\$22,417,87 \$25,548,44 \$20,286,27 \$45,248,27 \$50,403,44 \$00,484,82 \$70,070,11 \$82,200,62 \$107,387,41 \$115,182,80 \$135,782,00 \$135,782,00 \$142,254,40 \$148,254,40	\$12,541.12 \$14,667.94 \$18,029.30 \$23,543.90 \$27,434.52 \$22,936.41 \$29,571.00 \$45,145.06 \$53,475.92 \$23,643.97 \$22,446.01 \$22,436.32	\$12,365,33 \$13,736,54 \$14,148,46 \$16,340,22 \$20,500,02 \$20,201,0201,0200,0200,0200,0200,0200,02	\$1,197.84 \$1,432.77 \$1,446.34 \$1,718.77 \$2,002.96	\$1,619,64 \$1,680,68 \$1,675,77 \$2,046,23 \$1,983,37	\$3,596,17 \$3,872,89 \$4,105,82 \$4,658,21 \$5,690,24 \$5,574,79 \$5,490,72 \$6,928,04 \$7,227,27 \$6,928,04 \$7,227,27 \$6,928,04 \$7,227,27 \$6,928,04 \$7,227,27 \$6,928,04 \$7,227,27 \$6,928,04 \$1,270,66 \$1,270,66 \$1,270,66 \$1,270,66 \$1,211,74 \$1,211,74	\$435.04 \$580.17 \$642.03 \$274.31 \$1,199.14 \$1,271.72 \$1,038.59 \$2,142.36 \$1,993.70 \$2,217.99 \$2,005.95 \$3,005.95 \$3,006.50 \$3,006.53 \$2,777.78	2202.49 \$254.76 \$270.60 \$285.87 \$286.05 \$277.78 \$297.23 \$297.23 \$297.23 \$297.24 \$297.25 \$297.24 \$297.25 \$205.45 \$20	5000.0 5064.2 5064.2 51,266.0 51,266.0 51,067.0 51,057.0 51,057.0 51,057.0 51,057.0 52,0145.5 52,0145.5 52,011.0 52,010.0 52,010.0 52,010.0 52,010.0 52,010.0 52,000.0 52,000,
0.00395022 0.00395022 0.002728522 0.002728522 0.0019224652 0.0019224652 0.0019278822 0.001927882 0.00055151 0.000655151 0.000655152 0.000655152 0.000655152 0.000655672 0.000572855 0.000572855 0.000572855 0.000572855 0.000572855 0.000572855 0.00057285 0.00057285 0.000555555 0.000555555 0.000555555 0.000555555 0.000555555 0.000555555 0.000555555 0.0005555555 0.0005555555555	\$22,417,87 \$25,548,44 \$20,286,29 \$45,248,27 \$50,070,11 \$82,267,13 \$82,200,82 \$107,347,41 \$107,347,41 \$107,347,41 \$107,347,41 \$107,347,41 \$108,248,20 \$106,248,20 \$108,248,20 \$108,248,20 \$108,248,20 \$108,248,20 \$108,248,20 \$108,248,20 \$108,248,20 \$108,248,20 \$108,248,20 \$108,248,20 \$108,248,20 \$108,248,20 \$108,248,27 \$108,200,20 \$108,248,27 \$108,200,200,200,20 \$108,200,200,200,200,200,200,200,200,200,2	\$12,541,12 \$54,607,34 \$56,124,16 \$18,002,30 \$27,424,52 \$22,203,41 \$22,203,41 \$22,203,41 \$22,203,41 \$22,203,41 \$22,41,61 \$22,44,61 \$22,44,61 \$22,44,62 \$22,44,63 \$22,44,63 \$22,44,63 \$22,44,63 \$22,44,63 \$22,44,63 \$22,44,63 \$22,44,63 \$22,44,63 \$22,44,63 \$22,44,63 \$22,44,63 \$22,44,63 \$22,44,63 \$22,44,63 \$22,44,64 \$22,44,64 \$22,44,64 \$22,44,64 \$22,44,64 \$22,44,64 \$22,44,64 \$22,44,64 \$22,44,64 \$22,44,64 \$22,44,64 \$22,44,64 \$22,44,64 \$24,44,44,44,44,44,44,44,44,44,44,44,44,4	\$12,265,33 \$12,226,54 \$16,340,22 \$16,340,22 \$20,500,02 \$20,201,55 \$227,075,61 \$20,980,70 \$20,980,70 \$20,980,70 \$20,980,70 \$40,020,57	\$1,197.84 \$1,432.77 \$1,446.34 \$1,718.77 \$2,002.96	\$1,619,64 \$1,680,68 \$1,675,77 \$2,046,23 \$1,983,37	\$3,596.17 \$1,872.89 \$4,056.21 \$6,652.21 \$6,652.21 \$6,652.21 \$6,652.21 \$6,652.21 \$6,652.21 \$6,652.21 \$6,652.21 \$6,952.01 \$1,227.01 \$1,227.00 \$1,227	\$405.04 \$692.07 \$642.00 \$074.31 \$1,190.14 \$1,297.72 \$1,038.59 \$2,1422.05 \$2,1422.05 \$2,1422.05 \$2,205.95 \$2,205.95 \$3,268.70 \$3,268.50 \$2,2777.78 \$2,2777.7977.7977.7777.777777777777777777	\$203.49 \$284.76 \$270.60 \$285.97 \$290.05 \$277.82 \$277.82 \$297.23 \$207.23 \$207.2	5000 0 5000 0 5000 2 51,255,1 51,052,0 51,257,0 51,057,0 51,057,0 52,045,55
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BADDESSEE	\$70,070,11 \$102,077,11 \$102,077,11 \$102,077,11 \$102,078,07,41 \$101,018,00 \$101,018,00 \$101,018,00 \$101,018,00 \$101,018,00 \$100,019,01\$ \$100,019,01 \$100,019,01\$ \$100,019,0	91544724 91647244 91647244 91647245 91744725 917457 91744725 917457 917457 917457 917457 917457 917457	10.0.26.53 51.0.70.64.5 51.0.70.64.5 51.0.20.64.5 51.0.20.04.5 51.0.04.5 5	11,107 24 4 14,462 37 14,4462 34 14,462 34 14,761 37 14,764 34 14,771 37 12,002 36 14,771 37 12,002 36 12,574 36 12,574 36 12,574 36 12,574 36 12,574 36 12,574 36 12,574 36 12,574 36 12,574 36 12,574 36 12,574 36 12,574 36 14,577 36 14,	14 (4)-04 14 (4)-04 14 (4)-04 15 (4)-04	\$1,006,17 \$1,472,06 \$4,405,82 \$4,405,82 \$4,405,82 \$4,405,82 \$4,405,82 \$4,405,82 \$4,405,82 \$4,405,82 \$4,405,82 \$4,405,82 \$4,105	3408.01 5408.17 5404.20 5404.20 5474.31 51.189.14 51.371.27 51.301.27	2000.49 2004.76 2270.60 2270.60 2270.60 2270.70 2270.70 2270.70 2270.70 2270.70 2270.70 2270.70 2270.70 2270.70 2270.70 2200.47 2000.47 2000.47 2000.47 2000.47 2000.47 2000.4	2000 2.2 2000 2.2 200
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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	N1/A
Specialty	N/A

Current Factors

Diagnostic Indicators	may be us	dditional risk
	0.95	Minimum
	1.05	Maximum

Proposed Facto	rs			
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	
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Current Factors Telehealth Adjustme 1.01 nt

Proposed Factors

Telehealth	
Adjustme	N/A
nt	

Change

Change
Removing this
factor

Change Removing this factor 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 5.27728 cap on cover	
Embarc Benefit Protection	N/A	
Hearing Aids		1.002
Varicose Veins		1.002

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

Rider	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%	

Proposed Facto

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%										

Vision

Vision - Average Costs

VT

Service	Current	Proposed	Change
Exam	\$153.33	\$159.84	4.2%
Lenses: Single Vision	\$86.72	\$90.15	4.0%
Lenses: Bifocal	\$135.65	\$141.01	4.0%
Lenses: Trifocal	\$162.30	\$168.68	3.9%
Lenses: Lenticular	\$215.00	\$215.00	0.0%
Lenses: Progressive	\$295.53	\$308.19	4.3%
Frames	\$188.06	\$195.71	4.1%
Contact Lenses: Elective	\$204.92	\$213.54	4.2%
Contact Lenses: Therapeutic	\$596.14	\$596.53	0.1%
Materials	\$150.00	\$150.00	0.0%

Vision

Vision - Service Utilization

Service	Current	Proposed	Change
Exam (Exam Only Plans)	33.00%	33.33%	1.0%
Exam (Comprehensive Plans)	57.75%	58.33%	1.0%
Lenses: Single Vision	17.88%	18.06%	1.0%
Lenses: Bifocal	2.23%	2.25%	0.9%
Lenses: Trifocal	0.23%	0.23%	0.0%
Lenses: Lenticular	0.00%	0.00%	0.0%
Lenses: Progressive	11.12%	11.23%	1.0%
Frames	37.00%	37.37%	1.0%
Contact Lenses: Elective	11.90%	12.01%	0.9%
Contact Lenses: Therapeutic	0.20%	0.20%	0.0%
Materials	48.90%	49.38%	1.0%

Vision

Vision - Frequency Factors

	Cur	Current Proposed		Cha	nge	
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%

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Formulary	Category	Preventive Generics	Non-Preventive Generics	Preventive Preferred Brands	Non-Preventive Preferred Brands	Preventive Non Preferred Brands	Non-Prevention Non-Preferred Brands
	All size	3.53	6.52	0.61	0.4	0.05	0.29
	Antihistamines	0	0.08	0	0	0	0
	Contraceptives	0	0.54	0	0.09	0	0.04
	Olet Orum	0	0.02	0	0.01	0	0
Advantage	Fertility - Oral	0	0	0	0	0	0
Generics Only Legacy Value	Lifestyle, drugs	0	0.28	0	0.02	0	
	w/OTC options						
	PPIn.	•	0	0	0.01	0	•
	Smoking Constition	0	0.28	0	0	0	0.07
	Specialty	0	0.01	0	0	0	0
	Vitamins	0	0.05	0.01	0.1	0	0.03
	All size	3.53	6.52	0.61	0.4	0.05	0.29
	Antihistamines	0	0.08	0	0	0	0
	Contraceptives	0	0.54	0	0.09	0	0.04
	Diet Drugs	0	0.02	0	0.01	0	0
Performance	Fertility - Oral	0	0	0	0	0	0
Performance_4Tier	Lifestyle, drugs w/DTC options	0	0.28	0	0.02	0	0
Standard	PPia	0	0	0	0.01	0	0
	Smoking	0	0.28	0	0	0	0.07
	Speciality	0	0.01	0	0	0	0
	Vitamins	0	0.05	0.01	0.1	0	0.03
	All size	3.7	6.69	0.56	0.15	0.05	0.4
	Antihistamines	0	0.07	0	0	0	0
	Contraceptives	0	0.55	0	0.09	0	0.04
	Diet Drum	0	0.02	0	0.01	0	0
AdvantageORT	Fertility - Oral	0	0	0	0	0	0
Advantage_4Tier	Lifestyle, drugs w/DTC options	0	0.16	0	0	0	0
ValueDRT	22%	0	0	0	0.01	0	0
	Smoking Cesanting	0	0.28	0	0	0	0.07
	Specialty	0	0.01	0	0	0	0
	Vitamins	0	0.05	0.01	01	0	0.04

Formulary	Category	Preventive Generics	Non-Preventive Generics	Preventive Preferred Brands	Non-Preventive Preferred Brands	Preventive Non- Preferred Brands	Non-Preventive Non-Preferred Brands
	All eise	3.3	5.74	0.54	0.39	0.03	0.15
	Antihistamines	0	0	0	0	0	0
	Contraceptives	0	0.58	0	0.05	0	0.01
Advantage Advantage_4Tier Generics Only Legacy Value	Diet Drum	0	0.03	0	0	0	0.01
	Fertility - Oral	0	0.01	0	0	0	0
	Lifestyle, drugs w/OTC options	0	0.03	0	0	0	0
	P2h	0	0.27	0	0.02	0	0
	Smoking	0	0	0	0.01	0	0
	Cessation Specialty	0	0.05	0	0.02	0	0.04
	Vitemina	0	0.11	ő	0	0	0.04
	All ebe	1.1	5.74	0.54	0.39	0.03	0.15
	Antihistamines	0	0	0	0	0	0
		0	0.58	0	0.05	0	0.01
	Contraceptives Diet Drum	0	0.01	0	0	0	0.01
	Fertility - Oral	0	0.01	0	0	0	0
Performance Performance_4Tier	Lifestyle, drugs	0	0.03	0	0	0	0
Standard	w/OTC options PPh	0	0.27	0	0.02	0	0
	Smoking	0	0	0	0.01	0	0
	Cassation	0	0.05		0.02	0	0.04
	Speciality Vitamina	0	0.11		0	0	0.04
	All ebe	3.4	5.84	0.5	0.15	0.04	0.12
	Antihistamines	0	0		0	0	0.32
	Contraceptives	0	0.59		0.05	0	0.01
	Diet Drum	0	0.01	0	0	0	0.01
	Fertility - Oral	0	0.01	0	0	0	0
AdvantageORT ValueDRT	Lifestyle, drugs	0	0.03	0	0	0	0
Valbetiki	w/OTC options	0	0.01	0	0	0	0
	Smoking	0	0	0	0.01	0	0
	Cessation Specialty	0	0.05	0	0.09	0	0.04
	Vitemina	0	0.11		0	0	0

			Chan	Q01			
Formulary	Category	Preventive Generics	Non-Preventive Generics	Preventive Preferred Brands	Non-Preventive Preferred Brands	Preventive Non- Preferred Brands	Non-Preventiv Non-Preferred Brands
	All she	-6.5%	-12.0%	-11.5%	-2.5%	-62.5%	-41.3X
	Antibistamines	0.0%	-100.0%	0.0%	0.0%	0.0%	0.0%
	Contraceptives	0.0%	7.4%	0.0%	-44.4%	0.0%	-75.0%
	Diet Drum	0.0%	50.0%	0.0%	-100.0%	0.0%	0.0%
Advantage	Fertility - Oral	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Generics Only Lenacy	Lifestyle, drugs w/OTC options	0.0%	-89.3N	0.0%	-100.0%	0.0%	0.0%
Value	PPh	0.0%	0.0%	0.0%	100.0%	0.0%	0.0%
	Smoking Cessation	0.0%	-100.0%	0.0%	0.0%	0.0%	-100.0%
	Specialty	0.0%	400.0%	0.0%	0.0%	0.0%	0.0%
	Vitemina	0.0%	\$3.2%	-100.0%	-100.0%	0.0%	-100.0%
	Al she	-6.5%	-12.0%	-11.5%	-2.5%	-62.5%	-48.3%
	Antibistamines	0.0%	-100.0%	0.0%	0.0%	0.0%	0.0%
	Contraceptives	0.0%	7.4%	0.0%	-41.4%	0.0%	-75.0%
	Diet Drum	0.0%	50.0%	0.0%	-100.0%	0.0%	0.0%
Performance	Fertility - Oral	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Performance_4Tier	Lifestyle, drugs w/OTC options	0.0%	-89.3N	0.0%	-100.0%	0.0%	0.0%
standard	PPh.	0.0%	0.0%	0.0%	100.0%	0.0%	0.0%
	Smoking Cessation	0.0%	-100.0%	0.0%	0.0%	0.0%	-100.0%
	Specialty	0.0%	400.0%	0.0%	0.0%	0.0%	0.0%
	Vitamina	0.0%	\$3.7N	-100.0%	-100.0%	0.0%	-100.0%
	All she	-8.6%	-12.7%	-10.7%	-15.7%	-33.3%	-20.0%
	Antibistamines	0.0%	-100.0%	0.0%	0.0%	0.0%	0.0%
	Contraceptives	0.0%	7.3%	0.0%	-44.4%	0.0%	-75.0%
	Diet Drum	0.0%	50.0%	0.0%	-100.0%	0.0%	0.0%
	Fertility - Oral	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
AdvantageDRT ValueDRT	Lifestyle, drugs w/OTC options	0.0%	-81.35	0.0%	0.0%	0.0%	0.0%
	DOIN	0.0%	0.0%	0.0%	-100.0%	0.0%	0.0%
	Smoking Cessation	0.0%	-100.0%	0.0%	0.0%	0.0%	-100.0%
	Specialty	0.0%	400.0%	0.0%	0.0%	0.0%	0.0%
	Vitemina	0.0%	\$3.3%	-100.0%	-100.0%	0.0%	-100.0%

Pharmacy: Additional Benefit Adjustments

Current Factors

Benefit	Adjustment
Mail Order Deductible Waiver	1.05
Mail Order Specialty Drug 30 Day Limit	1.004
Patient Assurance Program	1.000 to 1.006
Medication Assisted Therapy/Opioid Use Dis	1.0003 to 1.0025

Proposed Factors

Proposed Factors								
Benefit	Adjustment							
Mail Order Deductible Waiver	N/A							
Clinical Day Supply and/or Mail Order Specialty Drug 30 Day Limit	0.9927 to 0.9972							
Patient Assurance Program	1.000 to 1.02							
Medication Assisted Therapy/Opioid Use Disorder	N/A							
Preventive Buy-ups: Clients that elect to waive a portion of or the entire member cost-share from Diet Pills, Diabetic Supplies, Continuous Glucose Monitor Supplies, Smoking Cessation, and/or Vitamins receive a claim increment.	1.000 to 1.005							

Change	
Benefit	Adjustment
Mail Order Deductible Waiver	Removed
Clinical Day Supply and/or Mail Order Specialty Drug 30 Day Limit	-0.0113 to -0.0068
Patient Assurance Program	0 to 0.014
Medication Assisted Therapy/Opioid Use Disorder/Reversal Drug Benefit Option	Removed
Preventive Buy-ups: Clients that elect to waive a portion of or the entire member cost-share from Diet Pills, Diabetic Supplies, Continuous Glucose Monitor Supplies, Smoking Cessation, and/or Vitamins receive a claim increment.	New Factor

0.0113

Except AND-Used on R-Phong (Flexiti and Posterin)

Formulary	Category	Preventive Generics	Non-Preventive Generics	Preventive Preferred Brands	Non-Preventive Preferred Brands	Preventive Non Preferred Brands	Non-Preventive Non-Preferred Brands
	All size	105.22	138.76	459.11	348.89	456.8	505.91
	Antihistamines	0	52.28	0	0	0	137.7
	Contraceptives	0	60.59	0	295.49	0	119.49
	Diet Drum	0	111.69	0	1631.51	0	4029.22
Advantage	Fertility - Oral	0	0	0	0	0	0
Generics Only Legacy	Lifestyle, drugs w/OTC options	0	211.69	0	371.98	0	787.04
Value	PPIs	0	0	0	519.11	0	526.15
	Smoking	0	46.87	0	0	0	400.38
	Cessation Specialty	0	1.22	0	0	0	117 29
	Vitamins	119.2	874.95	3141.63	5516.69	ő	6517.49
	All size	96.53	127.31	421.2	120.09	419.05	465.05
	Antihistemines	0	47.96	0	0	0	126.33
	Contraceptives	0	55.59	0	179.35	0	102.63
	Diet Drues	0	102.47	0	1/05.70	0	3606.53
	Fertility - Oral	0	0	0	0	0	0
Performance Performance_4Tier	Lifestyle, drugs w/DTC options	0	194.21	0	341.27	0	722.05
Standard	PPIs PPIs	0	0	0	494.6	0	482.71
	Smoking	0	43	0	0	0	367.32
	Cenantino Specialty	0	1	0	0	0	125.96
	Vitamins	61.63	10	0	216.04	36.54	239.64
	All size	03.60	121.01	445.53	417.74	420.9	125.85
	Antihistamines	0	41.10	0	0	0	87.8
	Contraceptives	0	55.08	0	180.72	0	108.6
	Diet Drum	0	102.47	0	1495.79	0	3696.53
AdvantageORT	Fertility - Oral	0	0	0	0	0	0
Advantage_4Tier	Lifestyle, drugs w/OTC options	0	179.67	0	339.2	٥	326.05
ValueDRT	W/UTC 000015	0	0	0	494.6	0	482.71
	Smoking	0	43	0	0	0	367.32
	Specialty	0	3	0	0	0	125.95
	Vitamins	291.33	781.53	2724.3	5170.85	0	6193.54

			Propose	d			
Formulary	Category	Preventive Generics	Non-Preventive Generics	Preventive Preferred Brands	Non-Preventive Preferred Brands	Preventive Non- Preferred Brands	Non-Preventiv Non-Preferred Brands
	All else	108.4	343.65	521.17	144.17	408.96	599.47
	Antihistamines	0	265.73	0	0	0	0
	Contraceptives	0	57.24	0	191.77	0	214
Advantage	Diet Drum	0	56.09	0	0	0	945.02
Advantage_4Tier	Fertility - Oral	0	207.51	0	978.77	0	798.9
Generics Only	Lifestyle, drugs w/OTC options	0	452.84	0	608.62	0	590.91
Legacy Value	PPh	0	206.96	0	375.6	0	928.58
	Smoking	0	110.06	0	548.93	0	546.16
	Specialty	294.63	1085.67	1401 92	5671.65	765.91	5018.5
	Vitemina	67.18	10.9	0	235.46	39.83	261.2
	All else	22.45	131.79	478.14	315.76	375.19	549.97
	Antihistamines	0	152.05	0	0	0	0
	Contraceptives	0	52.51	0	175.94	0	196.33
	Diet Drum	0	51.46	0	0	0	855.99
Performance	Fertility - Oral	0	98.63	0	\$97.95	0	732.94
Performance_4Tier	Lifestyle, drugs w/OTC options	0	415.45	0	558.36	0	542.12
Standard	PPh	0	189.87	0	344.58	0	851.91
	Smoking	0	200.97	0	503.6	0	501.06
	Speciality	270.3	996.95	3121.03	5203.35	703.59	5448.17
	Vitamina	61.63	10	0	216.04	36.54	239.64
	All eise	95.55	129.17	495.18	453.54	351.13	323.58
	Antihistamines	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	855.99
	Fertility - Oral	0	98.63	0	\$97.95	0	732.94
AdvantageORT ValueDRT	Lifestyle, drugs w/OTC options	0	415.45	0	558.36	0	542.12
	1010	0	290.78	0	359.34	0	459.57
	Smoking	0	100.97	0	503.6	0	501.06
	Speciality	480.74	1001.79	11/0.40	5369.03	2358.51	5385.26
	Vitamina	61.63	10		216.04	36.54	219.64

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Formulary	Category	Preventive Generics	Non-Preventive Generics	Preventive Preferred Brands	Non-Preventive Preferred Brands	Preventive Non- Preferred Brands	Non-Preventive Non-Preferred Brands
	All she	3.0%	1.5%	13.5%	-1.4%	-10.5%	18.3%
	Antibistamines	0.0%	217.0%	0.0%	0.0%	0.0%	-100.0%
	Contraceptives	0.0%	-5.5%	0.0%	-1.9%	0.0%	79.1%
	Diet Drum	0.0%	-49.8%	0.0%	-100.0%	0.0%	-76.5%
Advantage	Fertility - Oral	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Generics Only Lenacy	Lifestyle, drugs w/OTC options	0.0%	113.9%	0.0%	63.6%	0.0%	-24.9%
Value	PPh	0.0%	0.0%	0.0%	-30.3%	0.0%	76.5%
	Smoking Cessation	0.0%	134.8%	0.0%	0.0%	0.0%	36.4N
	Specialty	0.0%	33131.5%	0.0%	0.0%	0.0%	4225.5%
	Vitemina	-41.6%	-98.8N	-100.0%	-95.7%	0.0%	-95.1%
	Al she	3.0%	3.5%	13.5%	-1.4%	-10.5%	18.3%
	Antibistamines	0.0%	217.0%	0.0%	0.0%	0.0%	-100.0%
	Contraceptives	0.0%	-5.5%	0.0%	-1.9%	0.0%	79.1%
	Diet Drum	0.0%	-49.8N	0.0%	-100.0%	0.0%	-76.5%
Performance	Fertility - Oral	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Performance_4Tier	Lifestyle, drugs w/QTC options	0.0%	113.9%	0.0%	63.6%	0.0%	-24.9%
Standard	PPh	0.0%	0.0%	0.0%	-30.3%	0.0%	76.5%
	Smoking Cessation	0.0%	134.8%	0.0%	0.0%	0.0%	35.4%
	Specialty	0.0%	33131.7%	0.0%	0.0%	0.0%	4225.3%
	Vitamina	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
	All she	3.2%	5.0%	11.4%	3.6N	-16.5%	-0.7%
	Antibistamines	0.0%	103.1%	0.0%	0.0%	0.0%	-100.0%
	Contraceptives	0.0%	-6.0%	0.0%	-3.0%	0.0%	81.8%
	Diet Drum	0.0%	-49.8%	0.0%	-100.0%	0.0%	-76.5%
	Fertility - Oral	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
AdvantageDRT ValueDRT	Lifestyle, drugs w/OTC options	0.0%	131.2%	0.0%	64.6%	0.0%	65.3N
	COh.	0.0%	0.0%	0.0%	-27.3%	0.0%	-4.8%
	Smoking Cessation	0.0%	134.8%	0.0%	0.0%	0.0%	35.4N
	Specialty	0.0%	33359.7%	0.0%	0.0%	0.0%	4175.4%
	Vitemina	-78.8%	-98.7%	-100.0%	-95.8%	0.0%	-95.1%

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

Current						R30				
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%	65%	65%	59%	55%	69%	45%	
		M1	10%	55%	28%	36%	21%	58%	41%	
	Broad	M2	11%	56%	29%	37%	22%	60%	41%	
		M3	12%	58%	30%	38%	22%	61%	41%	
R90		M0	9%	53%	27%	35%	20%	56%	41%	
R90		N	50%	76%	71%	73%	65%	79%	37%	
		M1	11%	51%	30%	40%	23%	47%	28%	
	Narrow	M2	12%	53%	31%	41%	23%	49%	28%	
		M3	13%	55%	32%	42%	24%	50%	28%	
		MO	10%	50%	29%	38%	22%	46%	28%	
NONE	Broad	N	72%	89%	81%	83%	76%	86%	48%	
						R90				
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	58%	30%	25%	37%	33%	24%	0%		
	M1	51%	26%	41%	33%	43%	23%	0%		
	Broad	M2	50%	24%	41%	32%	43%	21%	0%	
		M3	49%	23%	40%	31%	42%	20%	0%	
R90		MO	52%	27%	42%	34%	44%	24%	0%	
100		N	33%	17%	15%	19%	16%	13%	0%	
		M1	50%	29%	39%	32%	37%	30%	0%	
	Narrow	M2	49%	27%	38%	30%	37%	29%	0%	
		M3	48%	26%	38%	30%	36%	28%	0%	
		MO	51%	30%	40%	33%	38%	31%	0%	
NONE	Broad	N	0%	0%	0%	0%	0%	0%	0%	
	-				1	MOD	1	Mari		1
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	12%	5%	10%	5%	13%	7%	55%	
		M1	39%	20%	31%	31%	36%	19%	59%	
	Broad	M2	39%	20%	31%	31%	36%	19%	59%	
	1	M3	39%	19%	30%	31%	35%	18%	59%	
R90		M0	39%	20%	31%	32%	36%	20%	59%	
		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%	

					P20			
							New	
		Proventi	Non-	Preventi		Preventi		
Network	Program	Ve			Ve			Specialty
		Generics	••		Preferre		Preferre	
			Generics	d Brands	d Brands	d Brands	d Brands	
	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%
	M0	7%	51%	20%	30%	17%	63%	47%
	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%
	MO	9%	49%	26%	36%	25%	43%	31%
Broad	N	75%	90%	82%	84%	80%	86%	51%
					R90			
			Non-	Proventi	Non-	Proventi	Non-	
	_		Preventi	ve		ve Non-		
Network	Program		ve	Preferre	••	Preferre		Specialty
		Generics	Generics	d Brands		d Brands		
	N	63%	31%	29%		41%		0%
	M1	61%	32%	52%	43%	61%	23%	0%
Broad	M2	60%	30%	51%	42%	60%	21%	0%
bioad	M3	60%	29%	51%	41%	60%	20%	0%
	MO	62%	33%	53%	44%	61%	25%	0%
	N	37%	19%	18%	24%	24%	16%	0%
	M1	58%	34%	48%	40%	52%	35%	0%
Narrow	M2	57%	32%	48%	39%	51%	34%	0%
	M3	56%	31%	47%	38%	51%	33%	0%
	M0	58%	35%	49%	41%	53%	36%	0%
Broad	N	0%	0%	0%	0%	0%	0%	0%
		-						
1	r		r				Non-	
1		Preventi			Preventi		Preventi	
Network	Program	ve		••	ve		ve Non-	Specialty
		Generics			Preferre		Preferre	
								54%
								53%
Broad								53%
	M3	31%	15%	27%			11%	53%
	MO	31%	16%	27%	26%	22%	13%	53%
	N	15%	6%	13%	11%	13%	8%	60%
	N M1	15% 32%	6% 16%	13% 25%	11% 22%	13% 22%	8% 20%	60% 69%
Narrow	N M1 M2	15% 32% 32%	6% 16% 16%	13% 25% 25%	11% 22% 22%	13% 22% 22%	8% 20% 20%	60% 69% 69%
Narrow	N M1 M2 M3	15% 32% 32% 32%	6% 16% 16% 15%	13% 25% 25% 25%	11% 22% 22% 22%	13% 22% 22% 21%	8% 20% 20% 19%	60% 69% 69%
Narrow Broad	N M1 M2	15% 32% 32%	6% 16% 16%	13% 25% 25%	11% 22% 22%	13% 22% 22%	8% 20% 20%	60% 69% 69%
	Broad Narrow Broad Network Broad Broad	N N Broad -M1 -M2 -M3 -M3 -M1 -M3 -M3 -M3	N Carbon Broad N 28%, N2 M2 9%, -M3 9%, -M3 Narrow N 48%, -M3 Narrow N 48%, -M3 Narrow M2 1%, -M3 Broad N 7%, -M3 Broad N 75%, -M3 Broad N 75%, -M3 Narrow Program Preventi ve Generics Broad N 63%, -M3 Narrow N 35%, -M3 Narrow N 35%, -M3 Narrow N 35%, -M3 Narrow N 35%, -M3 Narrow N 37%, -M3 Narrow N 35%, -M3 Broad N 0% Broad N 0% Broad N 0% Broad N 0% Broad N 10%, -M3 Broad N 10%, -M3	Network Program Provenil ve Generics Provenil ve Generics N 28% 60% M2 9% 52% M2 9% 52% M2 9% 58% M3 9% 58% M3 9% 58% M3 10% 51% M3 12% 53% M3 12% 59% M3 12% 59% M3 12% 59% M3 12% 59% M4 15% 52% M3 12% 50% M4 15% 52% M4 61% 32% M3 60% 32% M4 61% 32% M3 50% 32% M3 56% 34% M3 56% 35% M3 56% 35% M3 56% 35% M3 5	Network Program Preventi ve Generics Preventi Generics Ve Generics N 28% 65% 63% Broad 8% 55% 21% M2 9% 54% 22% M0 7% 51% 22% M0 7% 51% 20% M1 10% 55% 23% M0 7% 51% 20% M3 17% 55% 23% M3 17% 55% 23% M3 17% 55% 23% M3 17% 55% 23% M3 17% 55% 29% Broad N 75% 00% 82% Network Program Preventi ve Preventi Generics Preventi generics N 65% 31% 47% 5% M0 65% 35% 49% M1 55% 37% 47% M0	Network Program Preventi ve generics ve generics ve generics ve generics ve generics reventi generics ve generics reventi generics reventi generics	Network Program Preventi generica generica (enercica) Preventi Preventi preterer Non- ve preventi preterer Non- ve preventi prepreventi preventi preventi preventi preventi preventi preventi pr	Network Program Preventi Generics Preventi Preventi Generics Preventi Preventi Preventi ve Preterre Non- type Browniti ve Browniti Browniti ve Browniti ve Browniti ve Browniti Brownit

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	Specialt
		N	-2%	0%	-2%	-5%	-6%	-1%	1%
		M1	-2%	-3%	-7%	-5%	-4%	7%	69
	Broad	M2	-2%	-2%	-7%	-5%	-4%	7%	69
		M3	-3%	-2%	-7%	-5%	-3%	8%	69
R90		MO	-2%	-2%	-7%	-5%	-3%	7%	69
K90		N	-2%	-1%	-2%	-8%	-1%	-3%	39
		M1	-1%	0%	-4%	-2%	3%	-2%	39
	Narrow	M2	-1%	-1%	-4%	-2%	4%	-3%	39
		M3	-1%	-1%	-4%	-2%	4%	-2%	39
		MO	-1%	-1%	-3%	-2%	3%	-3%	39
NONE	Broad	N	3%	1%	1%	1%	4%	0%	39
						R90			
Retail 90	Network	Program	Preventi ve Generics	Non- Preventi ve	Preventi ve Preferre	Non- Preventi ve Preferre	Preventi ve Non- Preferre	Non- Preventi ve Non- Preferre	Special
			Generios	Generics	d Brands	d Brands	d Brands	d Brands	
		N	5%	1%	4%	1%	8%	2%	0%
		M1	10%	6%	11%	10%	18%	0%	09
	Broad	M2	10%	6%	10%	10%	17%	0%	09
		M3	11%	6%	11%	10%	18%	0%	09
R90		MO	10%	6%	11%	10%	17%	1%	09
1130		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
		M0	7%	5%	9%	8%	15%	5%	09
NONE	Broad	N	0%	0%	0%	0%	0%	0%	09
	-	-	r	-		MOD	-	-	
Retail 90	Network	Program	Preventi ve Generics	Non- Preventi ve Generics	Preventi ve Preferre d Brands	Non- Preventi ve Preferre	Preventi ve Non- Preferre d Brands	Non- Preventi ve Non- Preferre	Special
		N	-2%	-1%	-1%	d Brands	-3%	d Brands	-1%
		N 	-2%	-1%	-1%	-5%	-3%	-7%	-1%
	Broad	M2	-8%	-4%	-4%	-5%	-14%	-7%	-6%
	broad								
	broad	M3 M0	-8%	-4%	-3%	-6%	-14%	-7%	-69

		5	Generics	ve Generics	Preferre d Brands		Preferre d Brands	Preferre d Brands	
		N	-2%	-1%	-1%	3%	-3%	0%	-1%
		M1	-8%	-4%	-4%	-5%	-14%	-7%	-6%
	Broad	M2	-8%	-4%	-4%	-5%	-14%	-7%	-6%
		M3	-8%	-4%	-3%	-6%	-14%	-7%	-6%
R90		M0	-8%	-4%	-4%	-6%	-14%	-7%	-6%
1130		N	-2%	-1%	-1%	4%	-5%	0%	-3%
		M1	-8%	-4%	-6%	-7%	-18%	-3%	-3%
	Narrow	M2	-7%	-4%	-6%	-7%	-18%	-2%	-3%
		M3	-7%	-4%	-5%	-6%	-19%	-3%	-3%
		M0	-7%	-4%	-6%	-6%	-18%	-3%	-3%
NONE	Broad	N	-3%	-1%	-1%	-1%	-4%	0%	-3%

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

Current						R30				Proposed
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	Retail 90
		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		M0	8%	50%	25%	49%	23%	57%	34%	
K90		N	49%	77%	67%	76%	65%	82%	29%	R90
		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%	
		MO	9%	48%	24%	50%	21%	58%	23%	
NONE	Broad	N	69%	88%	77%	85%	75%	85%	38%	NONE
	-	1				R90	r	Non-		
Retail 90	Network	Program	Preventive Generics	Non- Preventive Generics	Preventive Preferred Brands	Non- Preventive Preferred Brands	Preventive Non-Preferred Brands	Preventi ve Non- Preferre d Brands	Specialty	Retail 90
		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		MO	50%	27%	40%	26%	42%	15%	0%	R90
K90		N	32%	14%	16%	16%	15%	8%	0%	K90
		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%	
		M0	50%	29%	41%	26%	37%	20%	0%	
NONE	Broad	N	0%	0%	0%	0%	0%	0%	0%	NONE
	-	-				MOD				
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	Retail 90
		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%	
R90		M0	42%	23%	35%	25%	35%	28%	66%	R90
1.50		N	19%	9%	17%	8%	20%	10%	71%	1.90
		M1	41%	22%	34%	25%	42%	21%	77%	
	Narrow	M2	41%	22%	34%	25%	42%	21%	77%	
		M3	40%	21%	34%	24%	42%	20%	77%	
		M0	41%	23%	35%	25%	43%	22%	77%	
NONE	Broad	N	31%	12%	23%	15%	25%	15%	62%	NONE

Proposed						R30			
Retail 90	Network	Program	Preventi ve	Non- Preventi ve	Preventi ve Preferre	Non- Preventi ve	Preventi ve Non- Preferre	Non- Preventi ve Non-	Specialty
			Generics	Generics	d Brands	Preferre d Brands	d Brands	Preferre d Brands	
		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%
			6%	49%	17%	47%	16%	60%	38%
R90	-	N	47%	76%	67%	74%	63%	80%	31%
			9%	50%	21%	50%	21%	56%	24%
	Narrow	M2	10%	52%	22%	50%	21%	58%	24%
		M3	12%	54%	22%	51%	22%	59%	24%
		MO	8%	48%	21%	49%	20%	55%	24%
NONE	Broad	N	74%	89%	79%	87%	77%	85%	40%
HOHE	brodu		1470	0070	1070	0170	1170	0070	4070
						R90			
				N	D	Non-		Non-	
	1	1	Preventi	Non- Preventi	Preventi	Preventi	Preventi ve Non-	Preventi	
Retail 90	Network	Program	ve	vo	Preferre	ve	Preferre	ve Non-	Specialty
			Generics	Generics	d Brands	Preferre	d Brands	Preferre	
						d Brands		d Brands	
		<u>N</u>	61%	28%	28%	26%	39%	16%	0%
	Broad	M1	60%	31%	51%	33%	59%	20%	0%
	Broad	M2	59%	29%	50%	33%	59%	19%	0%
		M3	59%	28%	50%	32%	58%	19%	0%
R90		MO	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			
	1					Non-		Non-	
			Preventi	Non-	Preventi	Preventi	Preventi	Preventi	
Retail 90	Network	Program	ve	Preventi	ve Preferre	ve	ve Non- Preferre	ve Non-	Specialty
			Generics	Generics	d Brands	Preferre	d Brands	Preferre	
						d Brands		d Brands	
		N	11%	5%	11%	8%	15% 25%	8%	64%
	0	M1		19%	32%	19%			62%
	Broad	M2	32%	18%	32%	19%	25%	17%	62%
		M3	32%	18%	32%	19%	25%	17%	62%
R90	L	MO	33%	19%	32%	19%	25%	19%	62%
		N	16%	8%	15%	10%	16%	10%	69%
	l	M1	34%	18%	29%	19%	27%	19%	76%
	Narrow	M2	34%	18%	29%	19%	27%	19%	76%
		M3	33%	17%	29%	19%	26%	18%	76%
		M0	34%	18%	29%	19%	27%	20%	76%
		N	26%	11%	21%	13%	23%	15%	60%

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	broad		070	170	270	270	270	070	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%
		<u>N</u>	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%
		<u>N</u>	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	ve	ve Non-	ve Non-	Specialty
			Generics	ve	Preferre	Preferre	Preferre	Preferre	
				Generics	d Brands	d Brands	d Brands	d Brands	
		N	-2%	-1%	-2%	2%	1%	0%	0%
		<u>N</u> M1							0% -4%
	Broad		-2%	-1%	-2%	2%	1%	0%	
	Broad	M1	-2% -10%	-1% -4%	-2% -3%	<u>2%</u> -6%	1% -10%	-9%	-4%
800	Broad	M1 M2	-2% -10% -10%	-1% -4% -5%	-2% -3% -3%	2% -6% -6%	1% -10% -10%	0% -9% -10%	-4% -4%
R90	Broad	M1 M2 M3	-2% -10% -10% -9%	-1% -4% -5% -4%	-2% -3% -3% -3%	2% -6% -6%	1% -10% -10% -9%	0% -9% -10% -9%	-4% -4% -4%
R90	Broad	M1 M2 M3 M0	-2% -10% -10% -9%	-1% -4% -5% -4%	-2% -3% -3% -3%	2% -6% -6% -6%	1% -10% -10% -9% -10%	0% -9% -10% -9% -9%	-4% -4% -4%
R90	Broad	M1 M2 M3 M0 N	-2% -10% -10% -9% -9% -3%	-1% -4% -5% -4% -4% -1%	-2% -3% -3% -3% -3% -2%	2% -6% -6% -6% 2%	1% -10% -9% -10% -4%	0% -9% -10% -9% -9% 0%	-4% -4% -4% -4% -2%
R90		M1 M2 M3 M0 N M1	-2% -10% -9% -9% -3% -7%	-1% -4% -5% -4% -4% -1% -4%	-2% -3% -3% -3% -3% -2% -5%	2% -6% -6% -6% 2% -6%	1% -10% -9% -10% -10% -4% -15%	0% -9% -9% -9% 0% -2%	-4% -4% -4% -2% -1%
R90		M1 M2 M3 M0 N M1 M2	-2% -10% -9% -9% -3% -7% -7%	-1% -4% -5% -4% -4% -1% -4% -4%	-2% -3% -3% -3% -3% -2% -5%	2% -6% -6% -6% 2% -6%	1% -10% -9% -9% -10% -4% -15%	0% -9% -10% -9% -9% -9% -2% -2%	-4% -4% -4% -2% -1% -1%

Pharmacy Trend

harmacy T	rena			L		rrent				Proposed					Change		
		Formulary	Drug Type	2019/2018	2020/2019	2021/2020	2022+/2021	2019/2018	2020/2019	2021/2020	2022/2021	2023+/2022	2019/2018	2020/2019	2021/2020	2022/2021	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	l F	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	Value	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%	
	ValueDRT	ValueDITT	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%	
														1.04%			
	Advantage	Adventege	Generic	5.20%	5.20%	5.20%	5.20%	5.09%	6.24%	3.45%	8.07%	5.30%	-0.11%		-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%	
ost Trend	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%	
	AdvantageDRT	AdvantageD	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	RT	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%	
	AdvantageDRT		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%	
	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	Performance	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	I F	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		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	_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		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	Generics	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%	9.46%	8.07%	5.30%	-0.56%	1.04%	-10.62%	2.87%	
		Advantage_4															
	Advantage 4Tier	Tier	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		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%	
	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%	
	Legacy		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%	
	Standard		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%	
	Standard	Standard	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%	
	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	Valuebrei	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%	2.80%	-2.18%	-2.60%	0.88%	12.95%	18.20%	-1.94%	1
tilizatio-		Auvantage															
tilization	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%	<u> </u>
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	RT	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		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%	
	Performance	L	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%	
	Performance		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%	
	Performance 4Tier	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 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	_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%	1
	Generics Only		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	Generics	Brand	-9.10%	-7.90%	-7.90%	-7.90%	-8.37%	5.05%	10.30%	-2.18%	-2.60%	0.88%	12.95%	18.20%	5.72%	1
	Generics Only Generics Only	Only	Specialty	-9.10%	-7.90%	-7.90%	-7.90%	-8.37%	-9.33%	6.51%	-2.16%	-2.60%	-2.20%	-3.73%	12.11%	5.72%	1
	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%	I
	Advantage 4Tier	Tier	Brand	-9.10% 10.00%	-7.90%	-7.90%	-7.90% -5.60%	-8.37% 7.80%	5.05% -9.33%	10.30% 6.51%	-2.18% 5.42%	-2.60%	0.73%	12.95%	18.20% 12.11%	5.72% 11.02%	
	Advantage 4Tier		Specialty														

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 CHANGE
Probability Generic Brand Non-Preferred Brand Depends on variety of plan benefits

31.68%	Generic	Preferred Brand	Non-Preferred Brand	Proba
16.37%	0.00% 7.54%	0.00%	0.00%	14.4
7.45%	7.54%	4.04% 87.82%	3.64%	2.5
5.21%	14.95%	77.55%	2.58%	2.5
3.68%	17.87%	63.58%	2.51%	2.7
3.02% 2.51%	19.06% 19.35%	47.58% 48.27%	2.76%	2.5
2.01%	19.35%	40.65%	4.53%	2.3
1.93%	19.59%	42.28%	4.81%	2.0
1.64% 1.41%	20.45%	41.36%	5.13% 6.13% 4.30%	1.9
1.41%	21.69% 22.55%	43.63% 40.10%	6.13%	1.8
1.07%	22.55%	38.88%	4.30%	1.6
0.99%	22.94%	35.35%	5.02%	1.8
0.86%	22.52%	38.58%	6.13%	1.7
0.78%	21.72%	39.58%	6.92%	1.6
0.71%	21.65% 21.71%	40.13% 40.81%	7.07% 7.12% 6.43%	1.5 1.6
0.59%	22.04%	41.95%	6.43%	1.5
0.57%	22.42%	39.26%	5.78%	1.4
0.53%	22.02%	42.73%	5.04%	1.5
0.92%	22.11% 20.97%	40.86% 39.83%	5.96%	1.4
0.79%	20.82%	40.90%	6.75% 9.29%	1.6 1.5 1.4
0.63%	20.06%	43.74%	8.80%	1.4
0.56%	19.37%	41.50%	8.40%	1.9
0.52%	19.00% 19.23%	37.78% 40.03%	7.19% 9.45%	1.7
0.44%		39.62%	10.18%	1.8
0.40%	19.62% 18.25%	39.62% 38.37%	10.18% 6.68%	2.0
0.37%	18.65% 18.55%	38.94%	8.65%	1.7
1.46%	18.55%	44.72% 51.05%	9.34% 13.53%	1.5
0.77%	18.22%	51.56%	12.97%	1.4 1.5
0.62%	17.53%	54.24% 61.92%	11.60% 13.74%	1.3
0.49% 0.41%	18.62% 19.19%	61.92% 65.91%	13.74% 13.52%	1.2
0.41%	20.59%	70.35%	13.52%	1.3 1.3 1.2 1.0 0.9
0.32%	20.86%	72.02%	15.14%	0.9
0.27%	20.07%	70.15%	14.24%	0.8
0.23%	21.43%	69.08%	11.34%	0.7
0.19%	21.82% 20.05%	68.27% 69.47%	13.48% 15.30%	0.7
0.14%	19.60%	69.97%	16.61%	0.6
0.13%	20.45%	67.54%	13.90%	0.5
0.12%	19.14%	70.70%	12.67%	0.5
0.12%	21.24% 22.09%	68.41% 69.32%	13.75%	0.5
0.10%	19.30%	69.32% 67.41%	11.51% 11.59%	0.4
0.08%	20.89%	69.29%	13.01%	0.4
0.08%	23.44% 22.34%	73.62%	11.79%	0.3
0.06%	19.62%	67.37% 67.66%	11.97% 9.20%	0.3
0.06%	19.57%	64.64%	9.88%	0.3 0.3 0.3
0.06%	19.63%	64.88%	10.84%	0.3
0.05%	20.43% 19.78%	61.26% 61.27%	8.99% 10.07%	0.3
0.05%	21.70%	58.41%	8.29%	0.2
0.05%	24.61%	56.54%	7.89%	0.2
0.04%	20.45%	56.56% 61.26%	11.56%	0.2 0.2 0.2
0.04%	18.23% 21.32%	61.26% 51.65%	8.69% 5.81%	0.2
0.03%	19.09%	51.34%	6.43%	0.2
0.03%	17.89%	54.63%	11.80%	0.2
0.03%	20.17%	56.68%	11.40%	0.2
0.03%	15.70% 17.95%	34.55% 36.53%	13.04% 9.25%	0.2
0.05%	16.85%	36.62%	9.25% 11.47%	0.1
0.05%	20.09%	32.66%	11.47% 11.35%	0.1
0.04%	17.38%	37.32%	4.62%	0.1 0.1
0.03%	14.78% 20.30%	31.35% 32.44%	7.18% 5.31%	
0.03%	14.00%	31 0.4%		0.1
0.03%	17.44%	29.65%	9.51% 7.01%	0.1
0.03%	12.22%	25.34%	6.26%	0.1
0.03%	9.81% 13.50%	28.17% 18.68%	6.26% 4.42%	0.1
0.28%	12.38%	12.70%	1.95%	0.1
0.16%	10.08%	9.15% 3.91%	1.68% 2.81%	0.1
0.12%	7.38% 7.60%	3.91%	2.81%	0.1
0.09%	7.60%	2.30% 3.19%	2.49% 3.62%	0.1
0.03%	5.57%	2.52%	4.26%	0.1
0.00%	8.34%	4.64%	0.00%	0.1 0.1 0.1
0.00%	8.76%	1.29%	0.00%	0.1 0.1 0.1
0.00%	1.92%	0.08%	1.12%	0.1
0.00%	4.74%	0.46%	0.00%	0.1
0.00%	4.97%	0.71%	0.00%	0.1
	4.15%	2.49%	0.53%	0.1
0.00%	2.16%	3 11%	0.22%	0.0
0.00%		1 49%	0.30%	0.0
0.00%	4 01%	0.78%	0.50%	0.0
0.00%	10.62% 4.01% 5.08%	1.49% 0.78% 1.67%	0.30% 0.59% 0.27%	0.0 0.0 0.0
0.00% 0.00% 0.00% 0.00%		0.78%		0.0
0.00% 0.00% 0.00% 0.00%		0.78% 1.67%		0.0

Probability	Generic	Brand	Non-Freieneu Brand
14.42% 2.56%	0.00% 12.59%	0.00% 3.66%	0.00%
1.84%	15.79%	86.49%	2.37%
2.56% 2.79%	14.10% 13.86%	74.03% 68.90%	5.16% 4.91%
2.55%	13.47%	72.47%	5.16% 4.91% 5.71%
2.38% 2.21%	13.89% 14.75%	61.76% 55.91%	8.22% 5.48%
2.07%	14.99%	54.73%	6.37%
1.98% 1.86%		57.10% 52.56%	4.13% 5.00%
1.76%	15.74%	48.86%	4.99%
1.67%	16.40%	48.67% 43.29%	6.48% 5.56%
1.88% 1.76%	16.06% 16.39%	43.29%	5.56%
1.63%	16 68%	43.70%	6.56%
1.53% 1.66%	16.95% 16.89%	42.79% 44.43%	5.91% 5.98%
1.53%	16.89% 17.17% 17.26% 17.69% 17.83%	41.48%	7 26%
1.42%	17.26%	40.87% 43.17%	6.26% 5.72%
1.54%	17.83%	42 80%	7 17%
1.63%	18.25% 18.10%	41.07% 42.69%	6.60% 7.95% 6.46%
1 40%		40.76%	6.46%
1.92%	17.60% 17.88% 17.47% 17.77% 17.70% 17.53%	40.86% 41.64%	5.85% 7.86%
2.08%	17.77%	38.73% 39.59% 40.34% 42.11%	7.86% 6.90%
1.87%	17.70%	39.59% 40.34%	8.17%
1.79%	17.05% 17.60%	42.11%	9.12%
1.59% 1.41%	17.60% 18.07%	44.60% 44.58%	8.81% 10.31%
1.51%	17.93%	46.22%	10.71%
1.35% 1.20%	17.40% 17.60%	46.60% 48.40%	11.11% 10.90%
1 08%	17 53%	48.40% 49.61%	12 01%
0.97%	17.80% 17.62%	51.66% 54.31%	12.08% 12.72%
0.84%	18.49%	57.15%	12.38%
0.78% 0.72% 0.67%	18.02%	58.78%	12.37%
0.67%	18.24% 19.16%	60.88% 61.35%	11.20% 12.66%
0.62%	19.00% 19.32%	61.62% 63.71%	13.56% 14.41%
0 5 40/	18.91%	62.88%	11 41%
0.54% 0.50% 0.47% 0.44%	19.24% 20.29%	61.49% 64.49%	13.19%
0.44%	18 85%	64.74%	13.07% 11.64%
0.42%	20.28%	65.42% 66.58%	14.70% 13.77%
	19.82%	65.78%	14.29%
0.35%	19.82% 19.87% 20.82% 20.82%	66.82%	11.94%
0.34%	20.82%	66.98% 69.12% 68.70%	13.16% 12.10%
0.30%	19.41% 19.61%	68.70% 70.03%	11.86% 12.98%
0.28%	19.08%	69.26%	11.35%
0.26%	20.28% 20.47%	69.36% 71.20%	10.93% 14.28%
0.24%	20.08%	71.16%	13 29%
0.24%	21.13% 20.95%	71.76% 71.02%	12.22% 9.93%
0.22%	20.38%	71.03%	9.93%
0.21%	19.26% 19.95%	69.24%	12.40%
0.20% 0.20% 0.19%	20.06%	72.19% 71.54% 73.10%	10.29% 11.12% 11.55%
0.19% 0.19%	20.76% 19.92%	70.000/	11.55% 14.42%
0.19%	20.58% 20.33%	72.38% 73.80% 73.79% 73.41% 73.78% 73.66%	11.16%
0.17%	20.33%	73.79%	12.36% 10.53%
0.16%	18.99% 20.91% 20.87%	73.78%	10.49%
0.16%	20.87% 22.32%	73.66%	10.53% 10.49% 8.72% 13.33% 12.35%
0.15%	22.32%	73.07% 73.71%	13.33%
0.14%	21.00%	73.61% 73.81%	10.58%
0.14% 0.14% 0.13%	20.50% 20.72% 19.78%	73.81%	10.56% 13.47% 10.63%
0.13%	19.78%	73.77% 75.42% 74.99%	10.63% 12.05%
0.13% 0.12%	22.63% 19.79%	74.99% 73.40% 72.72%	12.05%
0.12%	22.22%	72.72%	11.76%
0.12%	19.35% 18.82%	70.85% 73.90% 73.72%	14.09% 10.24%
0.11%	19.99% 20.63%	73.72% 73.35%	10.56%
0.11%	22.15%	74.93%	10.51% 10.51% 10.59%
0.10%	20.58% 20.36%	71.84%	10.59%
0.10%	19.32%	74.07% 71.75%	9.40% 13.07% 14.31% 11.91%
0.09%	21.16% 21.24%	74.74% 75.96%	14.31%
0.09%	21.24%	75.96%	8.42%
0.08%	22.50%	73.77%	11.99%
0.08%	19.82% 19.32%	75.75% 70.40%	11.25% 14.44%
0.08%	19.33%	73.09%	10.89% 9.15%
0.08%	17.31% 20.63%	74.64% 72.33%	9.00%
0.070/	19.95% 19.57%	72 10%	10.99%
0.13%	19.84%	72.29% 71.59%	9.30% 9.72%
0.32%	20.43% 19.89%	71.58% 72.92%	9.34% 9.69%
0.36%	20.03%	70.73%	10.57%
0.33%	20.59%	70.85%	9.04%
0.30% 0.27%	19.31% 19.77%	69.75% 67.69%	9.74% 10.31%
0.23% 0.19%	19.31% 17.94%	65.47% 65.69%	9.09% 10.07%
0.16%	18.36%	64.79%	10.51%
0.13%	18.89% 18.10%	63.57% 63.90%	11.59% 12.82%
0.09%	18.10% 17.36% 18.87%	66.02%	12.82% 8.44% 6.10%
0.07%	18.87% 18.24%	63.09% 57.47%	6.10% 8.06%
0.05%	16.27%	63.84%	14.27%
0.04%	18.16% 18.43%	59.91% 62.60%	7.59% 4.49%
0.03% 0.02%	16.23% 16.72%	AP08.03	9.06%
0.02%	16.72% 15.91%	55.06%	7.34%
0.02%	16 12%	51.26%	4.88%
0.01%	16.87% 17.94%	49.61% 51.44%	5.39% 5.73%
0.01%	13.82%	64 87%	1.80%
0.01%	14.99% 14.02%	36.63%	13.44%
0.01%	20.66%	36.57% 47.85%	3.13%
0.01%	17.29% 8.80%	22.29%	6.14% 1.69%
0.00% 0.00% 0.01%	8.80% 13.62% 10.83%	28.80% 61.85%	1.69% 7.68% 5.36%
0.01%	10.83% 18.23%	61.85% 53.44% 53.44%	5.36% 3.47%
0.00%	7.84%	62.28%	7.15%
0.00%	9.63% 13.03%	54.10% 41.85%	0.29% 0.08%
0.00%	8.91%	34.68%	12.57%
0.00%	1.22% 6.20%	63.34% 75.74%	19.03%
0.00%	15.87%	67.71%	1.17%
0.00%	23.68% 8.82%	53.32% 59.14%	0.19%
0.00%	0.02%	Jd.14%	4.23%

Pharmacy: CPD (Cost per Script)

CHANGE Differs by tier plan

RRENT		Preferred	Non-Preferred		PROPOSED		3 Preferred	Tier Plan Non-Preferred			lier Plan don-Preferr	
bability	Generic	Brand	Brand	Specialty	Probability	Generic	Brand	Brand	Generic	Brand	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	\$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% 2.56%	\$14.59 \$16.21	\$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	7 \$52.00	\$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	2.33%	\$18.60 \$19.05) \$63.29	\$91.95 \$91.95 \$112.59	\$18.58 \$19.03	\$63.25 \$75.43	\$91.82	\$64.87 \$58.10
1.93%	\$25.62 \$26.58	\$88.38 \$89.47	\$111.23	\$69.93 \$58.48	2.07%	\$19.40	\$75.79	\$116.06	\$19.37 \$19.92	\$75.79	\$116.06	\$57.92 \$57.62
1.64% 1.41%	\$27.51	\$91.07	\$103.12 \$102.67	\$61.16	1.98% 1.86%	\$19.94 \$20.38	3 \$87.28	\$116.24 \$122.53	\$20.35	\$87.25	\$122.52	\$64.24
1.22%	\$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		\$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	3 \$97.24 \$99.67	\$136.62 \$133.97	\$21.40 \$21.79	\$97.24 \$99.65		\$59.32 \$52.47
0.78%	\$32.58	\$126.05	\$150.03	\$87.15	1.63%	\$22.47	7 \$101.94	\$137.97	\$22.43	\$101.93	\$137.97	\$68.47
0.71%	\$34.14 \$34.99	\$132.63 \$136.38	\$145.75 \$193.66	\$84.84 \$184.19	1.53% 1.66%	\$22.71 \$23.11		\$148.65 \$144.81	\$22.67 \$23.06	\$108.67 \$112.99	\$143.81	\$81.67 \$85.66
0.59%	\$35.61 \$36.62	\$143.18 \$148.38	\$190.68 \$224.69	\$213.32 \$319.06	1.53%	\$23.55 \$23.76		\$158.86 \$153.46	\$23.51 \$23.71	\$114.23 \$121.41	\$155.27 \$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	3 \$122.96	\$168.60 \$175.34	\$24.28 \$24.65	\$122.66	\$163.38	\$147.82 \$148.30
0.79%	\$40.32	\$173.79	\$235.80	\$258.74	1.63%	\$25.26	\$\$130.41	\$173.86	\$25.20	\$129.94	\$167.40	\$152.27
0.71% 0.63%	\$41.25 \$43.05	\$181.78 \$194.65	\$240.37 \$259.30	\$251.05 \$228.73	1.51% 1.40%	\$25.88 \$26.47		\$176.52 \$182.23	\$25.82 \$26.41	\$136.51 \$142.86	\$165.84 \$173.94	\$199.82 \$179.09
0.56%	\$44.75 \$46.13	\$198.76 \$212.62	\$249.98 \$272.67	\$239.40 \$287.04	1.92%	\$27.20 \$27.88		\$192.74 \$191.66	\$27.14 \$27.81	\$143.94 \$152.12		\$172.98 \$230.46
0.48%	\$47.63 \$47.37	\$213.25 \$220.79	\$264.40 \$266.97	\$239.68 \$276.83	2.08%	\$28.89 \$29.61	\$157.60	\$193.69 \$202.59	\$28.81 \$29.52	\$155.46	\$186.23	\$223.00 \$215.28
0.40%	\$48.96	\$227.89	\$276.28	\$290.98	2.05%	\$30.63	3 \$172.14	\$205.63	\$30.52	\$169.86	\$199.56	\$234.11
0.37%	\$49.85 \$52.03	\$236.84 \$249.72	\$265.39 \$280.05	\$227.62 \$239.33	1.79%	\$31.23 \$32.08		\$213.00 \$222.85	\$31.12 \$31.97	\$177.75	\$213.66	\$230.50 \$229.34
0.98% 0.77%	\$54.83 \$56.26	\$286.09 \$322.01	\$317.40 \$348.33	\$327.72 \$465.41	1.41% 1.51%	\$32.60 \$33.06) \$ 193.79	\$228.26 \$234.71	\$32.44 \$32.89	\$192.69 \$203.95	\$213.43 \$224.37	\$286.15 \$287.96
0.62%	\$55.85	\$345.78	\$367.52	\$511.13	1.35%	\$33.71	\$215.90	\$245.30	\$33.55	\$209.52	\$234.54	\$398.08
0.49%	\$55.84 \$55.36	\$365.93 \$395.84	\$399.10 \$442.06	\$474.41 \$574.45	1.20%	\$33.73 \$34.20	3 \$225.32) \$237.22	\$248.29 \$257.46	\$33.53 \$33.96	\$218.84 \$231.68		\$372.77 \$364.93
0.36%	\$55.84 \$53.27	\$437.34 \$445.14	\$450.00 \$462.46	\$741.88 \$702.22	0.97%	\$34.21 \$34.32	\$238.76	\$263.32 \$269.08	\$33.99 \$34.07	\$234.87 \$244.88	\$255.96 \$260.47	\$298.49 \$390.38
0.27%	\$56.69 \$58.35	\$457.24 \$483.35	\$480.67 \$498.92	\$672.76 \$859.16	0.84%	\$33.99 \$34.66	\$265.91	\$280.31 \$286.04	\$33.73 \$34.37	\$254.93 \$256.96	\$267.77 \$271.94	\$528.14 \$580.16
0.19%	\$59.89	\$495.62	\$518.02	\$827.37	0.72%	\$34.56	s \$ 279.13	\$295.54	\$34.18	\$268.25	\$272.88	\$606.93
0.16%	\$61.76 \$65.81	\$494.88 \$528.22	\$543.80 \$555.17	\$885.10 \$868.41	0.67%	\$34.38 \$34.71		\$308.58 \$313.70	\$33.89 \$34.25	\$271.85 \$279.73	\$288.37	\$637.39 \$626.00
0.13%	\$61.01 \$64.88	\$564.01 \$558.92	\$575.33 \$624.70	\$1,215.07 \$1,186.67	0.58%	\$34.41 \$35.13	I \$294.85	\$312.26 \$317.82	\$33.94 \$34.53	\$285.47 \$291.55	\$289.95	\$576.42 \$654.46
0.12%	\$62.70 \$63.42	\$571.56 \$611.67	\$676.44 \$679.71	\$1,207.81	0.50%	\$35.73	3 \$314.59	\$318.09	\$35.11 \$34.36	\$295.75	\$297.54	\$733.82 \$693.30
0.11%	\$65.61	\$636.74	\$703.99	\$1,340.79	0.47%	\$34.92 \$35.79	\$316.31	\$324.73 \$329.12	\$35.06	\$301.97	\$313.86	\$667.47
0.08% 0.08%	\$64.71 \$64.03	\$618.15 \$611.59	\$725.15 \$725.73	\$1,360.78 \$1,466.11	0.42%	\$35.81 \$36.24	\$326.77	\$358.61 \$357.55	\$34.67 \$35.56	\$306.27 \$309.40	\$330.46 \$325.15	\$639.44 \$783.05
0.07% 0.06%	\$64.52 \$66.06	\$645.61 \$644.66	\$824.30 \$850.46	\$1,407.98 \$1,447.22	0.37%	\$35.14 \$35.65		\$379.30 \$394.68	\$34.20 \$34.48	\$313.43	\$331.13 \$341.25	\$794.18 \$932.10
0.06%	\$63.83	\$653.21	\$838.30	\$1,403.29	0.34%	\$35.82	2 \$348.97	\$396.50	\$34.60	\$321.63	\$344.74	\$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	\$ \$374.41	\$386.33 \$403.03	\$34.03 \$35.78	\$336.39 \$336.91	\$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		\$401.75 \$426.77	\$34.85 \$34.50	\$341.26 \$344.90	\$372.97	\$1,188.59 \$1,153.77 \$1,097.06
0.05%	\$62.86 \$65.28	\$767.95 \$779.39	\$973.42 \$960.22	\$1,836.77 \$1,767.85	0.26%	\$36.91 \$36.18	1 \$392.24 3 \$381.10	\$438.45 \$448.21	\$35.10 \$34.23	\$351.50 \$350.96	\$384.75 \$382.57	\$1,097.06
0.04%	\$71.09 \$62.81	\$801.83 \$860.14	\$1,086.34 \$1,119.24	\$1,794.45 \$1,886.53	0.24%	\$36.62	2 \$382.80	\$456.88	\$34.66 \$34.77	\$351.26 \$355.76	\$381.60	\$1,068.01 \$1,178.24
0.03%	\$71.36	\$877.72	\$1,032.10	\$1,757.34	0.24%	\$36.57 \$37.03	3 \$390.87	\$486.20 \$467.14	\$35.15	\$349.28	\$393.06	\$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 3 \$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		\$493.62 \$508.39	\$34.68 \$34.50	\$355.92 \$366.91	\$400.48 \$420.11	\$1,218.77 \$1,448.02
0.05%	\$71.29 \$71.53	\$1,093.90 \$1,248.96	\$1,172.00 \$1,246.15	\$2,084.61 \$2,272.19	0.19%	\$35.16	\$ \$ 440.89	\$529.30 \$548.41	\$33.70 \$34.60	\$366.51 \$368.51	\$420.53 \$417.98	\$1,466.90 \$1,587.88
0.04%	\$68.75	\$1,136.11	\$1,400.91	\$2,254.09	0.19%	\$37.16 \$38.25	5 \$450.31	\$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		\$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		\$572.89 \$581.65	\$34.10 \$34.79	\$376.56 \$372.37	\$449.99 \$439.82	\$1,596.61
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	2 \$448.85	\$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	\$1,970.55	\$1,810.72	\$3,043.06	0.14%	\$36.65	5 \$475.01	\$607.29	\$34.26 \$33.92	\$378.99	\$436.36 \$442.97	\$1,546.51
0.28% 0.16%	\$73.97 \$90.28	\$2,089.89 \$2,734.24	\$2,486.01 \$2,632.57	\$3,021.65 \$3,457.83	0.14%	\$36.89 \$37.59		\$599.21 \$590.71	\$34.86	\$381.70	\$429.73	\$1,461.95 \$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		\$604.45 \$614.53	\$33.72 \$33.20	\$387.20 \$376.59		\$1,620.00
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		\$675.04 \$709.19	\$32.72 \$34.18	\$380.73	\$472.68 \$480.32	\$1,872.23
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	2 \$581.57	\$727.72	\$35.43 \$34.72	\$381.79 \$387.86 \$375.21	\$466.13 \$467.90	\$1,927.03 \$1,832.44 \$1,815.42
0.00%	\$204.53	\$8,063.81	\$6,820.71	\$8,817.58	0.12%	\$37.70 \$36.39	\$602.92	\$661.40 \$744.24	\$34.00	\$390.09	\$475.62	\$1,920.79
0.00%	\$130.91 \$112.11	\$7,475.05 \$6,924.30	\$5,010.03 \$6,739.20	\$9,868.47 \$7,674.75	0.11% 0.11%	\$35.78 \$39.27	\$565.78 \$587.70	\$741.79 \$690.22	\$32.51 \$34.73	\$374.23 \$384.91	\$449.43	\$1,915.81 \$1,881.06
0.00%	\$148.88 \$165.54	\$7,398.34 \$6,450.62	\$7,676.07 \$4,792.25	\$9,618.45 \$7,203.54	0.10%	\$37.61 \$37.77	\$598.90	\$726.09 \$682.64	\$34.66 \$35.37	\$392.35 \$379.75	\$499.26 \$495.78	\$1,962.29 \$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	I \$602.73	\$756.35	\$34.77 \$34.39	\$378.87 \$385.10	\$456.95	\$1,927.82
0.00%	\$148.11	\$7,573.14	\$3,858.73	\$7,637.59	0.09%	\$38.30 \$38.60) \$ 599.35	\$821.28 \$869.16	\$35.39	\$380.19	\$474.96	\$2,107.73
0.09%	\$137.78	\$8,076.03	\$11,126.22	\$11,714.38	0.08%	\$37.69 \$37.32	2 \$633.80	\$796.36 \$840.77	\$35.75 \$34.50	\$379.42 \$389.29	\$439.34	\$2,055.39 \$2,299.04
					0.08%	\$38.11 \$38.75	\$635.52	\$825.36 \$838.33	\$34.68	\$402.8	6 \$503.80	\$2,228.3
					0.08%	\$37.03	3 \$611.56	\$935.23	\$33.92	\$385.8	1 \$480.76	\$2,236.7
					0.08%	\$41.50 \$39.45	5 \$710.20	\$953.98 \$870.81	\$36.43 \$34.68	\$391.3 \$381.9	4 \$466.22	\$2,455.3
					0.07%	\$39.23 \$39.34		\$942.57 \$971.87	\$35.00 \$33.72	\$390.0	0 \$499.47	\$2,556.3
					0.24%	\$40.34 \$39.32	\$767.69	\$1,101.35 \$1,366.61	\$34.57 \$34.03	\$384.1 \$381.0	2 \$512.14	
					0.35%	\$41.15	5 \$ 838.61	\$1.549.97	\$33.87	\$379.7	7 \$535.64	\$2.696.7
					0.36%	\$42.64	\$1,261.85	\$1.561.95 \$1.541.62	\$34.14	\$385.9	3 \$558.24	\$3,099.0
					0.30%	\$54.28 \$56.46	\$ \$1,994.27	\$1,738.99 \$1,894.33	\$34.08 \$35.05	\$372.0	4 \$549.85	\$3,431.6 \$3,834.6
					0.23%	\$55.17 \$54.97		\$1,976.19 \$2,032.32	\$34.72 \$35.53	\$365.4 \$368.6		\$4,166.2 \$4,605.9
					0.16% 0.13%	\$57.72 \$53.35	2 \$2.590.80	\$2,273.04 \$2,439.97	\$33.70 \$35.20		1 \$588.01	\$5.452.7
					0.11%	\$56.23	3 \$2,506.23	\$2,430.53	\$33.92	\$372.7	5 \$621.53	\$5,912.0
					0.09%	\$58.14 \$56.64	\$2,363.79	\$3,187.64 \$3,427.91	\$35.67 \$35.24	\$369.2 \$373.5	5 \$647.69	\$6,391.1
					0.06%	\$51.81 \$57.03	\$2,366.78	\$4,540.69 \$4.981.58	\$32.69 \$37.32	\$391.2 \$380.6	0 \$591.82 5 \$601.57	\$7,409.7 \$6.897.2
					0.04%	\$68.45 \$65.21	5 \$2,160.29	\$5,301.39 \$5,141.15	\$36.57 \$37.09	\$418.0 \$401.1	2 \$798.79	\$7,578.7
					0.03%	\$78.87	\$2,035.01	\$5,608.41 \$5,608.41 \$5,410.92	\$36.76	\$384.8	2 \$631.99	\$7,328.83
					0.02%	\$64.15 \$61.84	\$1,383.01	\$5,024.69	\$34.68 \$42.29	\$406.8	0 \$799.23	\$8,216.96 \$6,795.32
					0.02%	\$51.30 \$76.59	\$1,654.94	\$5.506.70 \$5,805.46	\$35.47 \$40.47	\$416.4	1 ####### 5 \$722.52	\$7.285.03 \$7,301.65
					0.01%	\$79.08 \$70.51	3 \$1,724.15	\$6,089.55 \$7,265.08	\$40.22 \$38.69	\$397.0 \$406.5	8 \$780.65	\$7,766.78
					0.01%	\$57.69	\$1,468.92	\$6,906.76	\$34.29	\$577.6	9 \$521.04	\$8,937.3
					0.01%	\$71.24 \$116.84	\$1.433.78	\$9,556.53 \$8.024.01	\$42.59 \$39.53	\$522.1	8 ####### 7 #######	\$8,859.3 \$8.093.8
					0.01%	\$97.60 \$62.53	3 \$2,108.53	\$6.990.19 \$11,406.44	\$41.47 \$44.78	\$751.7	2 ####### 0 ########	\$6.946.1 \$8,392.8
					0.00%	\$97.84 \$60.62	\$1,296.40	\$8,953.82 \$9,697.75	\$40.23 \$41.95	\$355.5	8 \$694.16 7 \$901.52	\$8,093.5
					0.00%	\$69.83 \$104.59	3 \$1,646.96	\$8,586.57 \$5,478.84	\$44.93 \$76.91	\$403.1	1 ####### 5 ########	\$8,801.9 \$5,187.6
					0.00%	\$78.47	7 \$1.116.22	\$11.670.93	\$44.00	\$374.0	1 #######	\$8.270.5
					0.00%	\$53.54 \$71.09	\$1,726.79	\$14,656.06 \$5,266.24	\$42.21 \$50.60	\$377.6	8 ####### 2 ########	\$4,422.8
					0.00%	\$367.36 \$111.99	\$ \$2,316.92	\$7.634.22 \$5.414.41	\$369.31 \$71.80	\$478.3 \$274.4	6 ####### 6 ########	\$9,902.3 \$2,900.8
					0.00%	\$84.12 \$56.74	2 \$1,296.79 1 \$1.284.00	\$17,745.95 \$4.379.88	\$67.74 \$44.42	\$484.6	8 ####### 8 #######	\$3.536.38

Pharmacy: CPD (Scripts PMPY)

CHANGE Differs by tier plan

RRENT	Generic	Preferred	Non-Preferred	Specialty	PROPOSED	Generic	3 Preferred	Tier Plan Non-Preferred	Generic		r Plan n-Preferr	Specialt
31.68%	Generic	Brand	Brand	o	Probability 14.42%	S0.00	Brand \$0.00	Brand \$0.00	\$0.00	Brand \$0.00	Brand \$0.00	\$0.00
16.37% 7.45%	2.221 4.506	0.027	0.008	0	2.56% 1.84%	\$1.74 \$2.06	\$0.01 \$0.05	\$0.01 \$0.01	\$1.74 \$2.06	\$0.01 \$0.05	\$0.01 \$0.01	\$0.00 \$0.00
5.21%	6.163 8.164	0.182	0.055	0.007	2.56%	\$1.77	\$0.04	\$0.01	\$1.77 \$1.93	\$0.04 \$0.05	\$0.01 \$0.01	\$0.00 \$0.00
3.68% 3.02%	9.153	0.234	0.105	0.012	2.79%	\$1.93 \$2.33	\$0.05 \$0.07	\$0.01 \$0.01	\$2.33	\$0.07	\$0.01	\$0.00
2.51% 2.25%	10.275	0.317	0.143	0.017	2.38% 2.21%	\$2.70 \$3.15	\$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% 1.64%	12.384 13.12	0.431	0.168	0.024	2.07%	\$3.54 \$3.94	\$0.12 \$0.13	\$0.03 \$0.03	\$3.53 \$3.93	\$0.12 \$0.13	\$0.03 \$0.03	\$0.00 \$0.00
1.41%	14.097 14.801	0.633	0.282	0.039	1.86% 1.76%	\$4.28 \$4.67	\$0.15 \$0.16	\$0.04 \$0.05	\$4.28 \$4.66	\$0.15 \$0.16	\$0.04 \$0.05	\$0.00 \$0.00
1.07%	15.61	0.683	0.315	0.061	1.67%	\$5.06	\$0.18	\$0.05	\$5.06 \$5.34	\$0.18 \$0.20	\$0.05 \$0.06	\$0.00 \$0.00
0.86%	16.603 17.396	0.775	0.342	0.058	1.88% 1.76% 1.63%	\$5.35 \$5.82	\$0.20 \$0.22 \$0.24	\$0.06 \$0.06	\$5.82 \$6.18	\$0.20 \$0.22 \$0.24	\$0.06 \$0.07	\$0.01 \$0.01
0.78% 0.71%	17.562	0.897	0.385	0.08	1.53%	\$6.18 \$6.64	\$0.26	\$0.07 \$0.08	\$6.63	\$0.26	\$0.08	\$0.01
0.66%	17.696 18.204	0.959 1.016	0.385	0.09	1.66% 1.53%	\$7.12 \$7.48	\$0.29 \$0.33	\$0.09 \$0.09	\$7.11 \$7.47	\$0.29 \$0.33	\$0.09 \$0.09	\$0.01 \$0.01
0.57%	18.148 18.663	1.061	0.457	0.1	1.42%	\$7.95 \$8.38	\$0.35 \$0.38	\$0.11 \$0.12	\$7.94 \$8.37	\$0.34 \$0.38	\$0.11 \$0.11	\$0.01 \$0.01
0.92%	19.473 19.943	1.155	0.511 0.537	0.129	1.42%	\$8.70 \$9.12	\$0.40 \$0.45	\$0.13 \$0.15	\$8.69 \$9.11	\$0.40 \$0.45	\$0.13 \$0.14	\$0.02 \$0.02
0.71%	20.24 20.846	1.461 1.491	0.615 0.622	0.12	1.51%	\$9.38 \$9.75	\$0.50 \$0.54	\$0.17 \$0.17	\$9.37 \$9.74	\$0.50 \$0.54	\$0.16 \$0.17	\$0.02 \$0.02
0.56%	20.679	1.76	0.697	0.128	1.92%	\$10.26	\$0.61	\$0.20	\$10.24 \$10.59	\$0.61 \$0.67	\$0.19 \$0.21	\$0.03
0.48%	20.125	2.07	0.738	0.123	1.74% 2.08%	\$10.61 \$11.05	\$0.68 \$0.78	\$0.22 \$0.26	\$11.03 \$11.49	\$0.78 \$0.88	\$0.26	\$0.03 \$0.03 \$0.04
0.44%	20.67 20.853	2.388 2.401	0.909	0.143 0.128	1.87% 2.05%	\$11.51 \$11.92	\$0.88 \$0.99	\$0.29 \$0.34	\$11.90	\$0.98	\$0.33	\$0.04
0.37% 1.46%	21.105 22.286	2.571 2.916	1.227	0.163 0.152	1.79% 1.59%	\$12.29 \$12.79	\$1.07 \$1.18	\$0.38 \$0.40	\$12.26 \$12.76	\$1.07 \$1.18	\$0.37 \$0.39	\$0.04 \$0.04
0.98% 0.77%	23.977 24.6	3.412 4.045	1.401 1.588	0.218	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% 1.20%	\$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	1.836	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
0.36% 0.32%	27.073 29.162	6.759 7.508	1.732	0.357	0.97%	\$15.73 \$16.23	\$1.80 \$1.88	\$0.65 \$0.68	\$16.17	\$1.88	\$0.67	\$0.07
0.27% 0.23%	30.378 31.142	7.884 8.142	1.905 1.983	0.437 0.456	0.84%	\$16.79 \$17.14	\$2.05 \$2.18	\$0.70 \$0.71	\$16.73 \$17.07	\$2.04 \$2.16	\$0.68 \$0.69	\$0.08 \$0.09
0.19% 0.16%	31.222 31.891	8.431 9.029	2.32 2.396	0.611 0.548	0.72%	\$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 9.502	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	2.514	0.737	0.58%	\$19.24 \$19.50	\$2.87 \$2.73 \$2.82	\$0.90 \$0.90 \$0.90	\$19.16 \$19.41	\$2.70 \$2.79	\$0.88 \$0.87	\$0.13 \$0.14
0.11%	30.981	10.845	2.433	1.067	0.47%	\$20.06	\$2.94	\$0.92	\$19.96	\$2.91	\$0.90	\$0.15
0.10%	32.439 33.689	10.608	2.657	1.196	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 2.703	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 12.568	2.997 3.309	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 33.338	12.56 11.858	3.229 3.579	1.742	0.32%	\$21.96 \$21.85	\$3.60 \$3.58	\$1.08 \$1.04	\$21.84 \$21.72	\$3.54 \$3.51	\$1.04 \$1.01	\$0.22 \$0.24
0.05%	33.99 33.745	11.985 12.397	3.358 3.571	2.245 2.176	0.29%	\$22.24	\$3.75	\$1.10 \$1.10	\$22.11 \$22.15	\$3.67 \$3.71	\$1.06	\$0.24 \$0.26
0.05%	32.99 35.831	13.533	3.363	2.609	0.28%	\$22.29 \$22.49	\$3.79 \$3.85	\$1.14	\$22.35 \$22.41	\$3.76 \$3.77	\$1.06 \$1.08 \$1.10	\$0.20 \$0.29 \$0.28
0.04%	35.877	13.317	3.228	2.549	0.25%	\$22.55 \$22.73	\$3.86 \$4.01	\$1.15 \$1.14	\$22.59	\$3.93	\$1.08	\$0.30
0.03%	32.993 36.009	13.311 13.282	3.341 3.399	3.077 3.248	0.24%	\$22.69 \$22.57	\$4.10 \$4.19	\$1.15 \$1.19	\$22.55 \$22.44	\$4.00 \$4.08	\$1.08 \$1.13	\$0.30 \$0.30
0.03%	36.71 37.43	13.68 13.817	4.11 3.714	3.388 3.112	0.22%	\$22.75 \$22.51	\$4.17 \$4.05	\$1.24 \$1.23	\$22.57 \$22.36	\$4.08 \$3.95	\$1.18 \$1.15	\$0.34 \$0.34
0.03%	27.528 30.385	13.884 12.393	2.772 3.493	4.998 4.129	0.20%	\$23.24 \$23.08	\$4.32 \$4.44	\$1.27 \$1.31	\$23.08 \$22.93	\$4.19 \$4.29	\$1.18 \$1.23	\$0.38 \$0.39
0.05%	29.489 29.957	13.703 12.307	2.944 3.161	4.788 5.099	0.19%	\$23.31 \$22.92	\$4.50 \$4.29	\$1.28 \$1.30	\$23.16 \$22.73	\$4.32 \$4.12	\$1.18 \$1.19	\$0.42 \$0.47
0.04%	32.139	13.192	3.794	5.172	0.18%	\$23.08	\$4.46	\$1.42	\$22.89	\$4.26	\$1.29	\$0.51
0.03%	32.464 34.212	12.459 13.094	3.967 3.745	5.913 5.497	0.17% 0.17%	\$24.03 \$23.50	\$4.47 \$4.50	\$1.38 \$1.31	\$23.86 \$23.34	\$4.26 \$4.29	\$1.28 \$1.20	\$0.48 \$0.49
0.03%	35.078 32.831	13.169 12.163	4.342 4.008	5.843 5.755	0.16%	\$23.66 \$23.92	\$4.67 \$4.78	\$1.32 \$1.42	\$23.52 \$23.75	\$4.48 \$4.55	\$1.21 \$1.30	\$0.44 \$0.52
0.03%	27.177 31.512	10.742	4.087 4.212	6.283 7.309	0.16%	\$24.35 \$24.01	\$4.63 \$4.67	\$1.35 \$1.38	\$24.19 \$23.83	\$4.42 \$4.47	\$1.23 \$1.23	\$0.49 \$0.54
0.03%	26.989 25.091	10.836	3.43 5.018	7.238	0.14%	\$24.69 \$24.03	\$4.72 \$4.73	\$1.43 \$1.51	\$24.49 \$23.79	\$4.45 \$4.46	\$1.30 \$1.36	\$0.60 \$0.66
0.16%	26.981 25.425	10.198 10.78	5.456 3.877	11.331 11.962	0.14%	\$24.28 \$24.18	\$4.69 \$4.99	\$1.48 \$1.48	\$24.06 \$23.96	\$4.42 \$4.63	\$1.35 \$1.35	\$0.62 \$0.71
0.09%	25.647	10.996	3.47	12.147	0.13%	\$23.80	\$4.72	\$1.36	\$23.62 \$23.67	\$4.38 \$4.49	\$1.25 \$1.35	\$0.62 \$0.79
0.04%	26.88 25.334	10.247	3.472 3.6	10.219	0.12%	\$23.90 \$23.69	\$4.89 \$4.94	\$1.52 \$1.56	\$23.57 \$23.58 \$23.88	\$4.49 \$4.50 \$4.40	\$1.35 \$1.37 \$1.23	\$0.79 \$0.78 \$0.91
0.00%	25.86 15.691	10.88 10.099	2.1 3.012	9.72 11.198	0.12%	\$24.11 \$24.84	\$4.89 \$5.08	\$1.41 \$1.54	\$24.63	\$4.56	\$1.37	\$0.90
0.00%	25.712 23.468	7.879 10.806	3.47 1.919	9.955 9.065	0.11%	\$24.51 \$24.51	\$5.15 \$4.92	\$1.64 \$1.41	\$24.28 \$24.32	\$4.58 \$4.43	\$1.43 \$1.21	\$1.00 \$0.88
0.00%	19.96 28.054	11.307 8.27	2.067	12.04 9.622	0.11%	\$24.42 \$25.84	\$5.08 \$4.93	\$1.63 \$1.61	\$24.16 \$25.60	\$4.55 \$4.45	\$1.44 \$1.43 \$1.50	\$0.97 \$0.89
0.00%	38.52 23.714	8.27 11.48 10.371	3.36 2.086	12.36 11.857	0.10%	\$25.84 \$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	2.000	9.805	0.09%	\$25.20 \$25.76	\$5.12 \$5.22 \$5.12	\$1.51 \$1.58 \$1.73	\$24.95 \$25.50	\$4.83 \$4.62	\$1.33 \$1.44	\$0.89 \$1.06
0.00%	24.021 29.037	11.333	6.397	12.313	0.08%	\$25.60	\$4.82	\$1.83	\$25.37	\$4.52 \$4.52	\$1.59	\$1.06 \$0.93 \$0.99
					0.08%	\$26.55 \$26.07	\$5.01 \$5.01	\$1.62 \$1.86	\$26.31 \$25.82	\$4.53	\$1.36 \$1.61	\$0.98
					0.08%	\$25.98 \$25.77	\$4.63 \$5.19	\$1.85 \$1.80	\$25.76 \$25.52	\$4.23 \$4.70	\$1.54 \$1.43	\$0.93 \$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	\$2.15 \$2.54 \$2.64	\$28.01 \$29.27	\$4.46 \$4.53	\$1.46	\$2.24 \$2.56
					0.36%	\$29.76 \$31.11	\$5.82	\$2.64 \$2.56 \$2.42	\$30.48	\$4.51	\$1.50 \$1.53	\$2.96
					0.30%	\$32.42 \$33.10	\$6.01 \$6.69	\$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	\$2.48 \$2.65	\$38.06 \$39.57	\$5.07 \$5.29	\$1.73 \$1.72	\$3.76 \$4.01
					0.07%	\$41.50 \$41.60	\$7.15 \$6.95	\$2.83 \$2.81 \$2.93	\$40.49 \$40.72	\$5.33 \$5.35	\$1.84 \$1.69	\$3.80 \$3.70
					0.06%	\$43.76 \$42.42	\$7.08 \$6.88	\$2.93 \$3.10 \$3.29	\$40.72 \$42.58 \$41.38	\$5.73 \$5.57	\$1.69 \$1.68	\$3.94 \$3.96
					0.04%	\$44.76	\$7.16	\$3.17	\$43.60	\$6.03	\$1.71	\$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 \$46.36	\$7.27 \$6.79	\$3.68 \$3.49	\$46.64 \$45.08	\$6.42 \$5.77	\$2.15 \$1.85	\$3.71 \$3.94
					0.01%	\$47.61 \$52.26	\$6.57 \$7.74	\$3.79 \$4.32	\$45.96 \$50.45	\$5.73 \$6.65	\$2.06 \$2.42	\$4.22 \$4.79
					0.01%	\$51.48 \$45.86	\$7.62 \$6.68	\$3.49 \$4.42	\$49.80 \$44.69	\$6.62 \$6.07	\$1.59 \$2.07	\$4.57 \$4.13
					0.01%	\$47.41	\$7.60	\$4.42	\$45.60	\$6.35	\$1.67	\$5.80
					0.01%	\$49.90 \$44.94	\$6.47 \$5.76	\$3.99 \$3.42	\$48.03 \$43.34	\$5.61 \$4.96	\$1.77 \$1.50	\$4.95 \$4.32
					0.00%	\$45.24 \$52.55	\$6.13 \$5.63	\$3.82 \$3.42	\$43.08 \$50.60	\$4.70 \$4.94	\$1.24 \$1.33	\$6.17 \$4.73
					0.01%	\$42.46 \$44.72	\$5.35 \$5.64	\$3.74 \$4.06	\$40.72 \$42.88	\$4.37 \$4.82	\$1.80 \$2.40	\$4.67 \$4.32
					0.00%	\$52.27 \$49.93	\$6.15 \$6.10	\$3.09 \$4.06	\$50.02 \$46.81	\$5.12 \$5.60	\$2.08	\$4.29 \$6.16
					0.00%	\$67.23 \$41.12	\$7.55 \$4.93	\$5.16 \$2.63	\$64.99 \$38.63	\$5.92 \$4.27	\$1.51 \$2.67 \$1.48	\$6.35 \$4.29
					0.00%	\$42.86	\$6.23	\$4.46	\$41.61	\$5.25	\$2.26	\$4.29
						\$40.55			\$20.77	CA 40	\$1.4*	
					0.00% 0.00% 0.00%	\$42.52 \$49.23 \$58.26	\$4.79 \$3.73 \$5.88	\$2.66 \$4.67 \$3.19	\$38.79 \$47.03 \$55.08	\$4.46 \$3.33 \$5.54	\$1.41 \$2.43 \$1.57	\$5.31 \$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	1.099	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%	26.00%	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	0.879	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%	66.50%	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

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

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	2.127
	1.8	2.421	2.173
	1.9	2.464	2.262
	2	2.505	2.348
	2.25	2.608	2.552
	2.3	2.628	2.591
	2.5	2.708	2.743
	2.75	2.807	2.925
	2.9	2.866	3.029
	3	2.905	3.097
	3.25	3.003	3.263
	4	3.294	3.727
	5	3.685	4.293
Usual and Customary (0.7	3.042	3.383
	0.75	3.083	3.591
	0.8	3.149	3.847
	0.85	3.257	4.136
	0.9	3.436	4.427
	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

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

Medical Network Utilization Adjustment

Current Factors

Table 30 - POS Load Coefficien	ts		Eq	uation Coefficie	ents
Area Description	Rating Area	Product	А	в	с
VT, VERMONT	VTNWK1	NWK	0.25	-0.24	0.09
VT, VERMONT	VTOAP1	OAP	0.25	-0.24	0.09
VT, VERMONT	VTPPO1	PPO	0.25	-0.24	0.09

Proposed Factors Table 24 - Network Utilization Adjustment

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

Changes

Methodology change requiring different values

Multiple Offering Load - Medical Savings TABLE IS BEING REMOVED

Current Factors

State	Minimum	Maxmium
VT	1	1.04

Proposed Factors

State	Minimum	Maxmium
VT	N/A	N/A

Changes Removing these factors