

Responses to Objections Round 2 (Received on 10/6/2022)

Objection 1 –

Comments:

Regarding the response to prior objection question #1b: For each tab provided in the file “2022 CHLIC - VT Side by Side.xlsx”, except [Medical Area Factors] and [MHSUD] which were previously provided, please elaborate on the changes made including data-based justification for such changes.

Response:

| Table Change | Details |
|--|---|
| Med Trend Rx Trend | Current values were set as of late 2019 and the proposed trends reflect a more up to date view on unit cost and utilization trends. |
| Area Factors Rx Area Factors | The national average area factor has decreased below 1.0 over time so the increase reflects a calibration adjustment to get the national area factor to be centered at 1.0 rather than a true cost increase in VT. |
| MSC Weighting Medical Base Claim Medical CPD Eff. Deductible Adj Eff. OOP Max Adjustment | Structure changed from methodology updates to medical base claims and to the CPD as noted in objection #1 question #4. |
| Prev Care Adj. | The factors were updated from a linear interpolation range to age level factors in order to capture adjustments at a more granular level. |
| Med Util Dampening Rx Util Dampening | Structure changed from methodology updates to utilization dampening as noted in objection #1 question #1a. |
| Eff Dec – Collective Eff OOP Max – Collective | Added average family size 5 which have the same factors as average family size 4. No changes to other factors. |
| Community Rate Loads | Telehealth adjustment factor has become 1.0 and was removed from the table because it is no longer an adjustment. Cigna Pathwell is a new program so the range of factors is added to the table. Diagnostic indicator methodology is no longer used so factors have been removed from the table. New methodology on member’s prior claims experience and risk characteristics is located in Appendix A. |
| Industry Loads | Industry load study was performed to update the factors to most accurately represent the most recent dataset. |
| Medical Riders | Medical rider factors are updated to reflect the most recent and accurate claims data. For non-standard benefit requests, pricing is updated to reflect the accurate cost of covering these services. |
| MHSUD | Mental health service utilization has drastically increased since 2020 driving the large increase. |
| Vision | Correction to materials 24 month frequency factor. |

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|--|--|
| Rx Script Channel Distribution Rx AWP Channel Distribution | Updated based on actual nationwide claim experience. |
| Rx AWPs Rx CPD (% Prev) Rx CPD (Cost per Script) Rx CPD (Scripts) | Rx CPD was updated along with and similarly to the medical CPD as noted in objection #1 question #4. Updates to baseline AWPs/script, utilization, and area factors were made to offset these changes to keep aggregate rates neutral. Corrections were made to the current Rx AWPs values in '2022 CHLIC – VT Side by Side v2.pdf'. |
| Med OON Program Savings | New factors due to methodology updates to non-par as noted in objection #1 question #1a. |
| Non-Par Enhanced Claims Adj | Removed factors due to methodology updates to non-par as noted in objection #1 question #1a. Current factors are zero. |

Objection 2 –

Comments:

Regarding the response to prior objection question #2c:

- a. The response to objection #2, question #3a, of the 2020 approved filing (SERFF #CCGP-132206853) indicates a filed 2020+ claims trend of 6.5%. The filed pharmacy trend was then ordered to be reduced to 6.1%, resulting in an overall VT sitused trend of 6.3% (Docket No. GMCB-001-20rr). Please reconcile to the 6.8% referenced in the current filing's objection response.
- b. The 'revisions to pricing factors' line item includes changes to trend. Please separate out changes to trend, showing that trend changes are constant across all policies (i.e., no min/max range). Additionally, the 'filed and approved claims trends' and 'changes to trend' line items should reconcile to the proposed total 2023+ trend provided in the response to the following objection question.

Response:

- a. As stated in the Rate Review Detail section of the 2020 approved filing, the trend factor is 6.8%. Docket No. GMCB-001-20rr did order a reduction of pharmacy trend but as noted in the response, the rate increase was reduced through an aggregate adjustment to the profit assumption rather than to the individual components due to system limitations. The profit change is captured on the 'Expense Changes' line as noted in the response to objection #1, question #2b. Thus, 6.8% should be used as the filed and approved claims trend.
- b. As noted in the response to objection #1, question #2a, only the cumulative impact of all revisions to pricing factors (including trend) can be provided.

Objection 3 –

Comments:

Regarding the response to prior objection question #3: Please fill out the table below. Note this table was previously provided in response to objection #2, question #3a, of the 2020 approved filing (SERFF #CCGP-132206853).

| Category | VT Situs 2023+ Total Trend | 2023+ Medical Trend | 2023+ Rx Trend | Medical Weight | Rx Weight |
|--------------|----------------------------------|------------------------|-------------------|-------------------|-----------|
| Unit Cost | | | | | |
| Utilization | | | | | |
| Mix | | | | | |
| Claims Trend | | | | | |

Response:

A granular view of claims trend is best shown using the experience of all VT members rather than only VT situs groups so the table has been modified. The medical trend and Rx trend align with the values in *VT 2023 Supplemental Exhibits.pdf*.

| Category | VT Member 2023 Total Trend | 2023 Medical Trend | 2023 Rx Trend | Medical Weight | Rx Weight |
|--------------|----------------------------------|-----------------------|---------------|-------------------|-----------|
| Unit Cost | 5.0% | 4.2% | 8.8% | 82.5% | 17.5% |
| Utilization | 1.3% | 1.6% | -0.3% | 82.5% | 17.5% |
| Mix | 1.3% | 1.6% | 0.0% | 82.5% | 17.5% |
| Claims Trend | 7.7% | 7.6% | 8.5% | 82.5% | 17.5% |

Objection 4 –

Comments:

Regarding the response to prior objection question #9: Please also provide this contribution to the Blueprint program on a percentage of premium basis.

Response:

In calendar year 2021, CHLIC earned \$27.97M in health premiums for VT situs insured groups so the \$60.7K contribution to the Blueprint program (exclusive of payments to the Community Health Team) is 0.2% of premium.

Objection 5 –

Comments:

How do the proposed provider unit cost increases compare to the recently ordered hospital budget increases?

Response:

VT 2023 Supplemental Exhibits.pdf shows that 2023 inpatient and outpatient unit cost trends are expected to be 4.3%. The estimated weighted average of the recently ordered hospital budget gross charge increases is between 8% and 9%.

Objection 6 –

Comments:

Please reconcile the VT Filing Summary provided in the file “VTE₂₀₂₃_CHLIC.pdf” with the historical experience provided on page 3 of the file “VT 2023 Supplemental Exhibits.pdf”. (i.e., why does one data set appear to include a larger set of experience than the other?)

Response:

The historical experience in ‘VTE₂₀₂₃_CHLIC.pdf’ represents the incurred claims from fully insured groups who are situated in VT whereas ‘VT 2023 Supplemental Exhibits.pdf’ represents members who reside in VT for all funding types.

Trend

Medical Trend - Unleveraged

| Area Description | Rating Area | Product | Current | | | | Proposed | | | | 2020/2019 | 2021/2020 | 2022/2021 | 2023+/2022 |
|------------------|-------------|---------|-----------|-----------|-----------|------------|-----------|-----------|-----------|------------|-----------|-----------|-----------|------------|
| | | | 2020/2019 | 2021/2020 | 2022/2021 | 2023+/2022 | 2020/2019 | 2021/2020 | 2022/2021 | 2023+/2022 | | | | |
| VT, VERMONT | VTNWK1 | NWK | 7.96% | 6.87% | 6.87% | 6.87% | 9.41% | 10.49% | 6.92% | 7.58% | 1.45% | 3.62% | 0.05% | 0.71% |
| VT, VERMONT | VTOAP1 | OAP | 7.96% | 6.87% | 6.87% | 6.87% | 9.41% | 10.49% | 6.92% | 7.58% | 1.45% | 3.62% | 0.05% | 0.71% |
| VT, VERMONT | VTppo1 | PPO | 7.96% | 6.87% | 6.87% | 6.87% | 9.41% | 10.49% | 6.92% | 7.58% | 1.45% | 3.62% | 0.05% | 0.71% |

Area Factors

Medical Area Factors

| Rating Area | Region | Product | Current | Proposed | |
|-------------|-------------|---------|-------------|-------------|--------|
| | | | 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 Categories | | | | | | |
|--------------------------|----------------------|--------------------------|---------|--------|--------|---------|------------|--|
| 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 Categories | | | | | | |
|--------------------------|----------------------|--------------------------|-------|--------|--------|-------|------------|--|
| 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

Current

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

Proposed

| Elected Child Age | Portion of Preventive Care Base Claim Cost |
|-------------------|--|
| 0 | 0.0307 |
| 1 | 0.0635 |
| 2 | 0.0972 |
| 3 | 0.1316 |
| 4 | 0.167 |
| 5 | 0.2039 |
| 6 | 0.2414 |
| 7 | 0.2794 |
| 8 | 0.3176 |
| 9 | 0.3561 |
| 10 | 0.3954 |
| 11 | 0.4357 |
| 12 | 0.4771 |
| 13 | 0.5202 |
| 14 | 0.5636 |
| 15 | 0.607 |
| 16 | 0.6509 |
| 17 | 0.6955 |
| 18 | 0.7393 |
| 19 | 0.7821 |
| 20 | 0.8249 |
| 21 | 0.8661 |
| 22 | 0.9048 |
| 23 | 0.9401 |
| 24 | 0.9719 |
| 25 | 1 |

Change

| |
|---------------|
| Varies by age |
|---------------|

Medical Effective Deductible Adjustment

| Current | | Plan Deductible | | | | | | | | | | | | | | | | | | |
|--|------|-----------------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|
| | | 0 | 50 | 100 | 150 | 200 | 300 | 400 | 500 | 750 | 1000 | 1500 | 2000 | 2500 | 3000 | 3500 | 4000 | 4500 | 5000 | |
| Ratio of Family to Individual Deductible | 1 | 1 | 0.54 | 0.55 | 0.55 | 0.55 | 0.55 | 0.57 | 0.58 | 0.59 | 0.61 | 0.63 | 0.66 | 0.69 | 0.71 | 0.73 | 0.75 | 0.76 | 0.77 | 0.79 |
| | 1.25 | 1 | 0.6 | 0.61 | 0.61 | 0.64 | 0.62 | 0.63 | 0.64 | 0.65 | 0.67 | 0.69 | 0.72 | 0.74 | 0.76 | 0.78 | 0.8 | 0.81 | 0.82 | 0.83 |
| | 1.5 | 1 | 0.67 | 0.67 | 0.67 | 0.7 | 0.68 | 0.69 | 0.7 | 0.71 | 0.73 | 0.75 | 0.78 | 0.8 | 0.82 | 0.83 | 0.85 | 0.86 | 0.87 | 0.87 |
| | 1.75 | 1 | 0.73 | 0.73 | 0.74 | 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 |
| | 2 | 1 | 0.79 | 0.79 | 0.8 | 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 |
| | 2.25 | 1 | 0.82 | 0.83 | 0.83 | 0.86 | 0.84 | 0.85 | 0.86 | 0.87 | 0.89 | 0.9 | 0.92 | 0.94 | 0.95 | 0.96 | 0.97 | 0.97 | 0.97 | 0.98 |
| | 2.5 | 1 | 0.86 | 0.86 | 0.86 | 0.87 | 0.87 | 0.88 | 0.89 | 0.9 | 0.91 | 0.93 | 0.95 | 0.96 | 0.97 | 0.97 | 0.98 | 0.98 | 0.98 | 0.99 |
| | 2.75 | 1 | 0.89 | 0.89 | 0.89 | 0.9 | 0.9 | 0.91 | 0.92 | 0.92 | 0.94 | 0.95 | 0.96 | 0.97 | 0.98 | 0.98 | 0.99 | 0.99 | 0.99 | 0.99 |
| | 3 | 1 | 0.92 | 0.92 | 0.92 | 0.93 | 0.93 | 0.94 | 0.94 | 0.95 | 0.96 | 0.97 | 0.98 | 0.98 | 0.99 | 0.99 | 0.99 | 0.99 | 0.99 | 1 |
| | 3.25 | 1 | 0.94 | 0.94 | 0.94 | 0.94 | 0.94 | 0.95 | 0.96 | 0.96 | 0.97 | 0.98 | 0.98 | 0.99 | 0.99 | 0.99 | 1 | 1 | 1 | 1 |
| | 3.5 | 1 | 0.95 | 0.95 | 0.95 | 0.96 | 0.96 | 0.96 | 0.97 | 0.97 | 0.98 | 0.98 | 0.99 | 0.99 | 1 | 1 | 1 | 1 | 1 | 1 |
| | 3.75 | 1 | 0.96 | 0.97 | 0.97 | 0.97 | 0.97 | 0.97 | 0.98 | 0.98 | 0.99 | 0.99 | 0.99 | 1 | 1 | 1 | 1 | 1 | 1 | 1 |
| | 4 | 1 | 0.98 | 0.98 | 0.98 | 0.98 | 0.98 | 0.98 | 0.99 | 0.99 | 0.99 | 0.99 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 |

| Proposed | | Plan Deductible | | | | | | | | | | | | | | | |
|--|--|-----------------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|
| | | 0 | 50 | 100 | 150 | 200 | 300 | 400 | 500 | 750 | 1000 | 1500 | 2000 | 2250 | 2500 | 3000 | |
| Ratio of Family to Individual Deductible | 1 | 1 | 0.445 | 0.434 | 0.435 | 0.436 | 0.438 | 0.44 | 0.444 | 0.454 | 0.462 | 0.479 | 0.499 | 0.506 | 0.514 | 0.528 | |
| | 1.25 | 1 | 0.505 | 0.518 | 0.518 | 0.517 | 0.517 | 0.521 | 0.538 | 0.554 | 0.568 | 0.593 | 0.614 | 0.623 | 0.632 | 0.649 | |
| | 1.5 | 1 | 0.61 | 0.61 | 0.61 | 0.61 | 0.614 | 0.621 | 0.629 | 0.647 | 0.67 | 0.693 | 0.716 | 0.725 | 0.735 | 0.751 | |
| | 1.75 | 1 | 0.697 | 0.697 | 0.697 | 0.7 | 0.705 | 0.713 | 0.722 | 0.74 | 0.756 | 0.782 | 0.805 | 0.815 | 0.825 | 0.84 | |
| | 2 | 1 | 0.799 | 0.799 | 0.799 | 0.801 | 0.802 | 0.804 | 0.807 | 0.817 | 0.834 | 0.854 | 0.874 | 0.883 | 0.89 | 0.905 | |
| | 2.25 | 1 | 0.826 | 0.832 | 0.831 | 0.836 | 0.838 | 0.844 | 0.854 | 0.87 | 0.885 | 0.907 | 0.925 | 0.932 | 0.939 | 0.95 | |
| | 2.5 | 1 | 0.89 | 0.89 | 0.872 | 0.877 | 0.884 | 0.892 | 0.9 | 0.916 | 0.928 | 0.945 | 0.961 | 0.966 | 0.97 | 0.978 | |
| | 2.75 | 1 | 0.945 | 0.945 | 0.945 | 0.945 | 0.945 | 0.945 | 0.945 | 0.953 | 0.962 | 0.974 | 0.983 | 0.986 | 0.99 | 0.995 | |
| | 3 | 1 | 0.955 | 0.955 | 0.956 | 0.956 | 0.962 | 0.967 | 0.971 | 0.979 | 0.985 | 0.995 | 1 | 1 | 1 | 1 | |
| | 3.25 | 1 | 0.973 | 0.973 | 0.973 | 0.973 | 0.978 | 0.983 | 0.995 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | |
| | 3.5 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | |
| | 3.75 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | |
| | 4 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | |
| | Ratio of Family to Individual Deductible | 1 | 0.54 | 0.55 | 0.561 | 0.572 | 0.581 | 0.591 | 0.599 | 0.607 | 0.615 | 0.615 | 0.623 | 0.63 | 0.638 | 0.645 | 0.648 |
| 1.25 | | 0.665 | 0.68 | 0.692 | 0.705 | 0.71 | 0.715 | 0.735 | 0.745 | 0.745 | 0.753 | 0.762 | 0.769 | 0.78 | 0.786 | 0.793 | |
| 1.5 | | 0.767 | 0.782 | 0.796 | 0.807 | 0.818 | 0.828 | 0.837 | 0.846 | 0.846 | 0.854 | 0.863 | 0.869 | 0.874 | 0.879 | 0.889 | |
| 1.75 | | 0.857 | 0.866 | 0.878 | 0.884 | 0.893 | 0.901 | 0.909 | 0.913 | 0.915 | 0.922 | 0.927 | 0.935 | 0.937 | 0.941 | 0.947 | |
| 2 | | 0.916 | 0.928 | 0.935 | 0.943 | 0.949 | 0.957 | 0.96 | 0.965 | 0.967 | 0.972 | 0.975 | 0.977 | 0.982 | 0.984 | 0.986 | |
| 2.25 | | 0.956 | 0.968 | 0.973 | 0.977 | 0.982 | 0.986 | 0.989 | 0.991 | 0.992 | 0.995 | 0.995 | 1 | 1 | 1 | 1 | |
| 2.5 | | 0.983 | 0.989 | 0.995 | 0.995 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | |
| 2.75 | | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | |
| 3 | | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | |
| 3.25 | | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | |
| 3.5 | | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | |
| 3.75 | | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | |
| 4 | | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | |
| Ratio of Family to Individual Deductible | | 1 | 0.656 | 0.663 | 0.669 | 0.674 | 0.68 | 0.685 | 0.69 | 0.696 | 0.7 | 0.705 | 0.723 | 0.746 | 1 | | |
| | 1.25 | 0.8 | 0.807 | 0.812 | 0.818 | 0.823 | 0.829 | 0.834 | 0.839 | 0.844 | 0.849 | 0.867 | 0.888 | 1 | | | |
| | 1.5 | 0.894 | 0.896 | 0.902 | 0.907 | 0.911 | 0.916 | 0.92 | 0.924 | 0.927 | 0.933 | 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 | 0.98 | 0.988 | 1 | 1 | | | |
| | 2 | 0.99 | 0.992 | 0.995 | 0.995 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | | |
| | 2.25 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | | |
| | 2.5 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | | |
| | 2.75 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | | |
| | 3 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | | |
| | 3.25 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | | |
| | 3.5 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | | |
| | 3.75 | 1 | 1 | 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 | 1 | 1 | | |

CHANGE
Depends on variety of plan benefits

Medical Effective Deductible Adjustment

| Current | | Plan OOP Max | | | | | | | | | | | | | | | | | | |
|---------------------------------------|------|--------------|------|------|------|------|------|------|------|------|------|-------|-------|-------|-------|-------|-------|-------|-------|-------|
| | | 0 | 500 | 1000 | 1500 | 2000 | 2500 | 3000 | 4000 | 5000 | 7500 | 10000 | 15000 | 20000 | 25000 | 30000 | 35000 | 40000 | 45000 | 50000 |
| Ratio of Family to Individual OOP Max | 1 | 1 | 0.92 | 0.92 | 0.92 | 0.92 | 0.92 | 0.92 | 0.92 | 0.92 | 0.92 | 0.92 | 0.92 | 0.92 | 0.92 | 0.92 | 0.92 | 0.92 | 0.92 | 0.92 |
| | 1.25 | 1 | 0.93 | 0.93 | 0.93 | 0.93 | 0.93 | 0.93 | 0.93 | 0.94 | 0.94 | 0.94 | 0.95 | 0.95 | 0.96 | 0.96 | 0.97 | 0.97 | 0.98 | 0.98 |
| | 1.5 | 1 | 0.93 | 0.93 | 0.94 | 0.94 | 0.94 | 0.94 | 0.94 | 0.94 | 0.94 | 0.94 | 0.95 | 0.96 | 0.96 | 0.97 | 0.97 | 0.98 | 0.98 | 0.99 |
| | 1.75 | 1 | 0.94 | 0.94 | 0.94 | 0.94 | 0.94 | 0.94 | 0.95 | 0.95 | 0.95 | 0.95 | 0.96 | 0.96 | 0.97 | 0.97 | 0.98 | 0.98 | 0.99 | 0.99 |
| | 2 | 1 | 0.95 | 0.95 | 0.95 | 0.95 | 0.95 | 0.95 | 0.95 | 0.96 | 0.96 | 0.96 | 0.96 | 0.97 | 0.97 | 0.98 | 0.98 | 0.99 | 0.99 | 1 |
| | 2.25 | 1 | 0.96 | 0.96 | 0.96 | 0.96 | 0.96 | 0.96 | 0.96 | 0.96 | 0.97 | 0.97 | 0.97 | 0.97 | 0.98 | 0.98 | 0.99 | 0.99 | 1 | 1 |
| | 2.5 | 1 | 0.97 | 0.97 | 0.97 | 0.97 | 0.97 | 0.97 | 0.97 | 0.97 | 0.97 | 0.97 | 0.98 | 0.98 | 0.99 | 0.99 | 1 | 1 | 1 | 1 |
| | 2.75 | 1 | 0.97 | 0.98 | 0.98 | 0.98 | 0.98 | 0.98 | 0.98 | 0.98 | 0.98 | 0.98 | 0.98 | 0.99 | 0.99 | 0.99 | 1 | 1 | 1 | 1 |
| | 3 | 1 | 0.98 | 0.98 | 0.98 | 0.98 | 0.98 | 0.98 | 0.99 | 0.99 | 0.99 | 0.99 | 0.99 | 0.99 | 0.99 | 0.99 | 1 | 1 | 1 | 1 |
| | 3.25 | 1 | 0.98 | 0.99 | 0.99 | 0.99 | 0.99 | 0.99 | 0.99 | 0.99 | 0.99 | 0.99 | 0.99 | 0.99 | 0.99 | 1 | 1 | 1 | 1 | 1 |
| 3.5 | 1 | 0.99 | 0.99 | 0.99 | 0.99 | 0.99 | 0.99 | 0.99 | 0.99 | 0.99 | 0.99 | 0.99 | 0.99 | 1 | 1 | 1 | 1 | 1 | 1 | |
| 3.75 | 1 | 0.99 | 0.99 | 0.99 | 0.99 | 0.99 | 0.99 | 0.99 | 0.99 | 0.99 | 0.99 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | |
| 4 | 1 | 0.99 | 0.99 | 0.99 | 0.99 | 0.99 | 0.99 | 0.99 | 0.99 | 0.99 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | |

Proposed

| Proposed | | Plan OOP Max | | | | | | | | | | | | | | | |
|---------------------------------------|-------|--------------|-------|-----------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|
| | | 250 | 500 | 1000 | 1500 | 2000 | 2500 | 3000 | 4000 | 5000 | 5500 | 6000 | 6500 | 7000 | 8000 | 9000 | 9500 |
| Ratio of Family to Individual OOP Max | 1 | 0.484 | 0.484 | 0.484 | 0.484 | 0.484 | 0.507 | 0.529 | 0.561 | 0.579 | 0.591 | 0.603 | 0.618 | 0.621 | 0.623 | 0.625 | 0.626 |
| | 1.25 | 0.528 | 0.529 | 0.529 | 0.529 | 0.529 | 0.55 | 0.571 | 0.612 | 0.637 | 0.654 | 0.665 | 0.672 | 0.678 | 0.684 | 0.711 | 0.72 |
| | 1.5 | 0.627 | 0.627 | 0.629 | 0.629 | 0.629 | 0.645 | 0.669 | 0.705 | 0.728 | 0.74 | 0.748 | 0.77 | 0.779 | 0.784 | 0.791 | 0.804 |
| | 1.75 | 0.731 | 0.731 | 0.734 | 0.736 | 0.736 | 0.756 | 0.777 | 0.8 | 0.817 | 0.831 | 0.834 | 0.845 | 0.852 | 0.855 | 0.863 | 0.87 |
| | 2 | 0.79 | 0.79 | 0.793 | 0.796 | 0.796 | 0.811 | 0.824 | 0.842 | 0.853 | 0.861 | 0.864 | 0.871 | 0.876 | 0.878 | 0.883 | 0.886 |
| | 2.25 | 0.871 | 0.871 | 0.873 | 0.876 | 0.876 | 0.886 | 0.896 | 0.905 | 0.912 | 0.917 | 0.921 | 0.925 | 0.929 | 0.933 | 0.937 | 0.94 |
| | 2.5 | 0.897 | 0.897 | 0.901 | 0.905 | 0.905 | 0.907 | 0.909 | 0.939 | 0.943 | 0.946 | 0.947 | 0.955 | 0.96 | 0.97 | 0.98 | 0.99 |
| | 2.75 | 0.99 | 0.99 | 0.99 | 0.99 | 0.99 | 0.992 | 0.993 | 0.994 | 0.996 | 0.997 | 0.998 | 0.999 | 1 | 1 | 1 | 1 |
| | 3 | 0.996 | 0.996 | 0.996 | 0.996 | 0.996 | 0.996 | 0.996 | 0.996 | 0.997 | 0.998 | 0.999 | 1 | 1 | 1 | 1 | 1 |
| | 3.25 | 0.996 | 0.996 | 0.996 | 0.996 | 0.996 | 0.996 | 0.996 | 0.996 | 0.997 | 0.998 | 0.999 | 1 | 1 | 1 | 1 | 1 |
| 3.5 | 0.996 | 0.996 | 0.996 | 0.996 | 0.996 | 0.996 | 0.996 | 0.997 | 0.998 | 0.999 | 0.999 | 1 | 1 | 1 | 1 | 1 | |
| 3.75 | 0.999 | 0.999 | 0.999 | 0.999 | 0.999 | 0.999 | 0.999 | 0.999 | 0.999 | 0.999 | 0.999 | 1 | 1 | 1 | 1 | 1 | |
| 4 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | |
| Ratio of Family to Individual OOP Max | 1 | 0.63 | 0.635 | 0.641 | 0.654 | 0.665 | 0.677 | 0.686 | 0.701 | 0.71 | 0.716 | 0.727 | 0.731 | 0.7 | 0.704 | 0.706 | |
| | 1.25 | 0.739 | 0.756 | 0.774 | 0.791 | 0.809 | 0.827 | 0.84 | 0.853 | 0.866 | 0.879 | 0.892 | 0.917 | 1 | 1 | 1 | |
| | 1.5 | 0.813 | 0.821 | 0.826 | 0.84 | 0.852 | 0.862 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | |
| | 1.75 | 0.878 | 0.883 | 0.887 | 0.891 | 0.894 | 0.898 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | |
| | 2 | 0.89 | 0.894 | 0.898 | 0.901 | 0.905 | 0.909 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | |
| | 2.25 | 0.944 | 0.948 | 0.952 | 0.955 | 0.959 | 0.963 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | |
| | 2.5 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | |
| | 2.75 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | |
| | 3 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | |
| | 3.25 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | |
| 3.5 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | | |
| 3.75 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | | |
| 4 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | | |
| Ratio of Family to Individual OOP Max | 1 | 0.966 | 0.981 | Unlimited | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | |
| | 1.25 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | |
| | 1.5 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | |
| | 1.75 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | |
| | 2 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | |
| | 2.25 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | |
| | 2.5 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | |
| | 2.75 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | |
| | 3 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | |
| | 3.25 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | |
| 3.5 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | | |
| 3.75 | 1 | 1 | 1 | 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 | 1 | 1 | 1 | | |

CHANGE

Depends on variety of plan benefits

Medical Base Claims

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

| Change | | Major Service Categories (dollars PMPM) | | | | | | |
|---------------------------------|----------------|--|------------------------------|---------------------|--------------------------------|--------|-----------------|--|
| Network | Inpatient (IP) | Outpatient (OP) | Primary Care Physician (PCP) | Emergency Room (ER) | Specialty Care Physician (SCP) | Other | Preventive 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 Copay | PCP Ded/Coins | ER | PCP Copay | Deduct | Other |
|----------------|------|-------|-----------|---------------|-------|-----------|--------|-------|
| A | -2.8 | -1.34 | -0.45 | -0.93 | -0.31 | -1.6 | -2.33 | 2 |
| B | 1.19 | 1.23 | 1.06 | 1.67 | 1.06 | 1.24 | 2.03 | 1.28 |
| Applicable MSC | IP | OP | PCP | PCP | ER | SCP | SCP | Other |

| | Indemnity (NY metro) | Indemnity (NJ) | Indemnity (all other areas) |
|---|----------------------|----------------|-----------------------------|
| A | -0.1 | -0.32 | -0.32 |
| B | 0.62x0.72 | 0.74 | 0.29 |

Applicable MSC: These indemnity UD factors apply to the aggregate cost-share

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

PROPOSED

| Category or Containment | Medical Condition | Selectable | Containment | Rate | Utilization Dampening by MSC | | | | | | | | | | |
|-------------------------|-------------------|------------|-------------|------|------------------------------|------------|-------|-------|-------|---------------|-------|-------|-------|-------|-------|
| | | | | | Applicant | Outpatient | PCP | ER | Other | Reactive Care | | | | | |
| Continuance | Not Combined | 0 | 0.0 | 0 | 0.920 | 0.900 | 1.100 | 1.050 | 1.200 | 0.950 | 1.200 | 0.950 | 1.200 | 0.950 | 1.200 |
| | Combined | 0 | 0.7 | 0 | 0.920 | 0.920 | 1.200 | 0.950 | 1.400 | 0.950 | 1.400 | 0.950 | 1.400 | 0.950 | 1.400 |
| Continuance | Not Combined | 0 | 0.0 | 0 | 1.000 | 1.000 | 1.211 | 1.030 | 1.410 | 1.030 | 1.410 | 1.030 | 1.410 | 1.030 | 1.410 |
| | Combined | 0 | 0.4 | 0 | 1.170 | 1.170 | 1.210 | 1.210 | 1.070 | 1.210 | 1.070 | 1.210 | 1.070 | 1.210 | |
| Continuance | Not Combined | 500 | 0.0 | 0 | 0.920 | 0.900 | 1.100 | 1.050 | 1.200 | 0.950 | 1.200 | 0.950 | 1.200 | 0.950 | 1.200 |
| | Combined | 500 | 0.7 | 0 | 0.920 | 0.920 | 1.200 | 0.950 | 1.400 | 0.950 | 1.400 | 0.950 | 1.400 | 0.950 | 1.400 |
| Continuance | Not Combined | 1000 | 0.0 | 0 | 0.920 | 0.900 | 1.100 | 1.050 | 1.200 | 0.950 | 1.200 | 0.950 | 1.200 | 0.950 | 1.200 |
| | Combined | 1000 | 0.7 | 0 | 0.920 | 0.920 | 1.200 | 0.950 | 1.400 | 0.950 | 1.400 | 0.950 | 1.400 | 0.950 | 1.400 |
| Continuance | Not Combined | 1500 | 0.0 | 0 | 0.920 | 0.900 | 1.100 | 1.050 | 1.200 | 0.950 | 1.200 | 0.950 | 1.200 | 0.950 | 1.200 |
| | Combined | 1500 | 0.7 | 0 | 0.920 | 0.920 | 1.200 | 0.950 | 1.400 | 0.950 | 1.400 | 0.950 | 1.400 | 0.950 | 1.400 |
| Continuance | Not Combined | 2000 | 0.0 | 0 | 0.920 | 0.900 | 1.100 | 1.050 | 1.200 | 0.950 | 1.200 | 0.950 | 1.200 | 0.950 | 1.200 |
| | Combined | 2000 | 0.7 | 0 | 0.920 | 0.920 | 1.200 | 0.950 | 1.400 | 0.950 | 1.400 | 0.950 | 1.400 | 0.950 | 1.400 |
| Continuance | Not Combined | 2500 | 0.0 | 0 | 0.920 | 0.900 | 1.100 | 1.050 | 1.200 | 0.950 | 1.200 | 0.950 | 1.200 | 0.950 | 1.200 |
| | Combined | 2500 | 0.7 | 0 | 0.920 | 0.920 | 1.200 | 0.950 | 1.400 | 0.950 | 1.400 | 0.950 | 1.400 | 0.950 | 1.400 |
| Continuance | Not Combined | 3000 | 0.0 | 0 | 0.920 | 0.900 | 1.100 | 1.050 | 1.200 | 0.950 | 1.200 | 0.950 | 1.200 | 0.950 | 1.200 |
| | Combined | 3000 | 0.7 | 0 | 0.920 | 0.920 | 1.200 | 0.950 | 1.400 | 0.950 | 1.400 | 0.950 | 1.400 | 0.950 | 1.400 |
| Continuance | Not Combined | 3500 | 0.0 | 0 | 0.920 | 0.900 | 1.100 | 1.050 | 1.200 | 0.950 | 1.200 | 0.950 | 1.200 | 0.950 | 1.200 |
| | Combined | 3500 | 0.7 | 0 | 0.920 | 0.920 | 1.200 | 0.950 | 1.400 | 0.950 | 1.400 | 0.950 | 1.400 | 0.950 | 1.400 |
| Continuance | Not Combined | 4000 | 0.0 | 0 | 0.920 | 0.900 | 1.100 | 1.050 | 1.200 | 0.950 | 1.200 | 0.950 | 1.200 | 0.950 | 1.200 |
| | Combined | 4000 | 0.7 | 0 | 0.920 | 0.920 | 1.200 | 0.950 | 1.400 | 0.950 | 1.400 | 0.950 | 1.400 | 0.950 | 1.400 |
| Copay | Not Combined | 0 | 0 | 0 | 1.2 | 1.2 | 1.037 | 1.037 | 1.133 | 1.133 | 1.133 | 1.133 | 1.133 | 1.133 | 1.133 |
| | Combined | 0 | 0 | 0 | 1.190 | 1.210 | 1.030 | 1.030 | 1.060 | 1.100 | 1.100 | 1.100 | 1.100 | 1.100 | |
| Copay | Not Combined | 0 | 0 | 0 | 1.100 | 1.210 | 1.020 | 1.020 | 1.060 | 1.100 | 1.100 | 1.100 | 1.100 | 1.100 | |
| | Combined | 0 | 0 | 0 | 1.180 | 1.210 | 1.020 | 1.020 | 1.060 | 1.100 | 1.100 | 1.100 | 1.100 | 1.100 | |
| Copay | Not Combined | 0 | 0 | 0 | 1.100 | 1.200 | 1.020 | 1.020 | 1.060 | 1.100 | 1.100 | 1.100 | 1.100 | 1.100 | |
| | Combined | 0 | 0 | 0 | 1.100 | 1.200 | 1.020 | 1.020 | 1.060 | 1.100 | 1.100 | 1.100 | 1.100 | 1.100 | |
| Copay | Not Combined | 0 | 0 | 0 | 1.100 | 1.200 | 1.020 | 1.020 | 1.060 | 1.100 | 1.100 | 1.100 | 1.100 | 1.100 | |
| | Combined | 0 | 0 | 0 | 1.100 | 1.200 | 1.020 | 1.020 | 1.060 | 1.100 | 1.100 | 1.100 | 1.100 | 1.100 | |
| Copay | Not Combined | 0 | 0 | 0 | 1.100 | 1.200 | 1.020 | 1.020 | 1.060 | 1.100 | 1.100 | 1.100 | 1.100 | 1.100 | |
| | Combined | 0 | 0 | 0 | 1.100 | 1.200 | 1.020 | 1.020 | 1.060 | 1.100 | 1.100 | 1.100 | 1.100 | 1.100 | |
| Copay | Not Combined | 0 | 0 | 0 | 1.100 | 1.200 | 1.020 | 1.020 | 1.060 | 1.100 | 1.100 | 1.100 | 1.100 | 1.100 | |
| | Combined | 0 | 0 | 0 | 1.100 | 1.200 | 1.020 | 1.020 | 1.060 | 1.100 | 1.100 | 1.100 | 1.100 | 1.100 | |
| Copay | Not Combined | 0 | 0 | 0 | 1.100 | 1.200 | 1.020 | 1.020 | 1.060 | 1.100 | 1.100 | 1.100 | 1.100 | 1.100 | |
| | Combined | 0 | 0 | 0 | 1.100 | 1.200 | 1.020 | 1.020 | 1.060 | 1.100 | 1.100 | 1.100 | 1.100 | 1.100 | |
| Copay | Not Combined | 0 | 0 | 0 | 1.100 | 1.200 | 1.020 | 1.020 | 1.060 | 1.100 | 1.100 | 1.100 | 1.100 | 1.100 | |
| | Combined | 0 | 0 | 0 | 1.100 | 1.200 | 1.020 | 1.020 | 1.060 | 1.100 | 1.100 | 1.100 | 1.100 | 1.100 | |
| Copay | Not Combined | 0 | 0 | 0 | 1.100 | 1.200 | 1.020 | 1.020 | 1.060 | 1.100 | 1.100 | 1.100 | 1.100 | 1.100 | |
| | Combined | 0 | 0 | 0 | 1.100 | 1.200 | 1.020 | 1.020 | 1.060 | 1.100 | 1.100 | 1.100 | 1.100 | 1.100 | |
| Copay | Not Combined | 0 | 0 | 0 | 1.100 | 1.200 | 1.020 | 1.020 | 1.060 | 1.100 | 1.100 | 1.100 | 1.100 | 1.100 | |
| | Combined | 0 | 0 | 0 | 1.100 | 1.200 | 1.020 | 1.020 | 1.060 | 1.100 | 1.100 | 1.100 | 1.100 | 1.100 | |
| Copay | Not Combined | 0 | 0 | 0 | 1.100 | 1.200 | 1.020 | 1.020 | 1.060 | 1.100 | 1.100 | 1.100 | 1.100 | 1.100 | |
| | Combined | 0 | 0 | 0 | 1.100 | 1.200 | 1.020 | 1.020 | 1.060 | 1.100 | 1.100 | 1.100 | 1.100 | 1.100 | |
| Copay | Not Combined | 0 | 0 | 0 | 1.100 | 1.200 | 1.020 | 1.020 | 1.060 | 1.100 | 1.100 | 1.100 | 1.100 | 1.100 | |
| | Combined | 0 | 0 | 0 | 1.100 | 1.200 | 1.020 | 1.020 | 1.060 | 1.100 | 1.100 | 1.100 | 1.100 | 1.100 | |
| Copay | Not Combined | 0 | 0 | 0 | 1.100 | 1.200 | 1.020 | 1.020 | 1.060 | 1.100 | 1.100 | 1.100 | 1.100 | 1.100 | |
| | Combined | 0 | 0 | 0 | 1.100 | 1.200 | 1.020 | 1.020 | 1.060 | 1.100 | 1.100 | 1.100 | 1.100 | 1.100 | |
| Copay | Not Combined | 0 | 0 | 0 | 1.100 | 1.200 | 1.020 | 1.020 | 1.060 | 1.100 | 1.100 | 1.100 | 1.100 | 1.100 | |
| | Combined | 0 | 0 | 0 | 1.100 | 1.200 | 1.020 | 1.020 | 1.060 | 1.100 | 1.100 | 1.100 | 1.100 | 1.100 | |
| Copay | Not Combined | 0 | 0 | 0 | 1.100 | 1.200 | 1.020 | 1.020 | 1.060 | 1.100 | 1.100 | 1.100 | 1.100 | 1.100 | |
| | Combined | 0 | 0 | 0 | 1.100 | 1.200 | 1.020 | 1.020 | 1.060 | 1.100 | 1.100 | 1.100 | 1.100 | 1.100 | |
| Copay | Not Combined | 0 | 0 | 0 | 1.100 | 1.200 | 1.020 | 1.020 | 1.060 | 1.100 | 1.100 | 1.100 | 1.100 | 1.100 | |
| | Combined | 0 | 0 | 0 | 1.100 | 1.200 | 1.020 | 1.020 | 1.060 | 1.100 | 1.100 | 1.100 | 1.100 | 1.100 | |
| Copay | Not Combined | 0 | 0 | 0 | 1.100 | 1.200 | 1.020 | 1.020 | 1.060 | 1.100 | 1.100 | 1.100 | 1.100 | 1.100 | |
| | Combined | 0 | 0 | 0 | 1.100 | 1.200 | 1.020 | 1.020 | 1.060 | 1.100 | 1.100 | 1.100 | 1.100 | 1.100 | |
| Copay | Not Combined | 0 | 0 | 0 | 1.100 | 1.200 | 1.020 | 1.020 | 1.060 | 1.100 | 1.100 | 1.100 | 1.100 | 1.100 | |
| | Combined | 0 | 0 | 0 | 1.100 | 1.200 | 1.020 | 1.020 | 1.060 | 1.100 | 1.100 | 1.100 | 1.100 | 1.100 | |
| Copay | Not Combined | 0 | 0 | 0 | 1.100 | 1.200 | 1.020 | 1.020 | 1.060 | 1.100 | 1.100 | 1.100 | 1.100 | 1.100 | |
| | Combined | 0 | 0 | 0 | 1.100 | 1.200 | 1.020 | 1.020 | 1.060 | 1.100 | 1.100 | 1.100 | 1.100 | 1.100 | |
| Copay | Not Combined | 0 | 0 | 0 | 1.100 | 1.200 | 1.020 | 1.020 | 1.060 | 1.100 | 1.100 | 1.100 | 1.100 | 1.100 | |
| | Combined | 0 | 0 | 0 | 1.100 | 1.200 | 1.020 | 1.020 | 1.060 | 1.100 | 1.100 | 1.100 | 1.100 | 1.100 | |
| Copay | Not Combined | 0 | 0 | 0 | 1.100 | 1.200 | 1.020 | 1.020 | 1.060 | 1.100 | 1.100 | 1.100 | 1.100 | 1.100 | |
| | Combined | 0 | 0 | 0 | 1.100 | 1.200 | 1.020 | 1.020 | 1.060 | 1.100 | 1.100 | 1.100 | 1.100 | 1.100 | |
| Copay | Not Combined | 0 | 0 | 0 | 1.100 | 1.200 | 1.020 | 1.020 | 1.060 | 1.100 | 1.100 | 1.100 | 1.100 | 1.100 | |
| | Combined | 0 | 0 | 0 | 1.100 | 1.200 | 1.020 | 1.020 | 1.060 | 1.100 | 1.100 | 1.100 | 1.100 | 1.100 | |
| Copay | Not Combined | 0 | 0 | 0 | 1.100 | 1.200 | 1.020 | 1.020 | 1.060 | 1.100 | 1.100 | 1.100 | 1.100 | 1.100 | |
| | Combined | 0 | 0 | 0 | 1.100 | 1.200 | 1.020 | 1.020 | 1.060 | 1.100 | 1.100 | 1.100 | 1.100 | 1.100 | |
| Copay | Not Combined | 0 | 0 | 0 | 1.100 | 1.200 | 1.020 | 1.020 | 1.060 | 1.100 | 1.100 | 1.100 | 1.100 | 1.100 | |
| | Combined | 0 | 0 | 0 | 1.100 | 1.200 | 1.020 | 1.020 | 1.060 | 1.100 | 1.100 | 1.100 | 1.100 | 1.100 | |
| Copay | Not Combined | 0 | 0 | 0 | 1.100 | 1.200 | 1.020 | 1.020 | 1.060 | 1.100 | 1.100 | 1.100 | 1.100 | 1.100 | |
| | Combined | 0 | 0 | 0 | 1.100 | 1.200 | 1.020 | 1.020 | 1.060 | 1.100 | 1.100 | 1.100 | 1.100 | 1.100 | |
| Copay | Not Combined | 0 | 0 | 0 | 1.100 | 1.200 | 1.020 | 1.020 | 1.060 | 1.100 | 1.100 | 1.100 | 1.100 | 1.100 | |
| | Combined | 0 | 0 | 0 | 1.100 | 1.200 | 1.020 | 1.020 | 1.060 | 1.100 | 1.100 | 1.100 | 1.100 | 1.100 | |
| Copay | Not Combined | 0 | 0 | 0 | 1.100 | 1.200 | 1.020 | 1.020 | 1.060 | 1.100 | 1.100 | 1.100 | 1.100 | 1.100 | |
| | Combined | 0 | 0 | 0 | 1.100 | 1.2 | | | | | | | | | |

Effective Deductible - Collective Adjustment

CURRENT

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

PROPOSED

| Deductible | Avg. Family Size: 2 | Avg. Family Size: 3 | Avg. Family Size: 4 | Avg. Family Size: 5 |
|------------|---------------------|---------------------|---------------------|---------------------|
| 0 | 1 | 1 | 1 | 1 |
| 50 | 0.635 | 0.441 | 0.352 | 0.352 |
| 100 | 0.63 | 0.437 | 0.335 | 0.335 |
| 150 | 0.633 | 0.437 | 0.334 | 0.334 |
| 200 | 0.633 | 0.439 | 0.335 | 0.335 |
| 300 | 0.635 | 0.441 | 0.338 | 0.338 |
| 400 | 0.639 | 0.444 | 0.339 | 0.339 |
| 500 | 0.644 | 0.447 | 0.342 | 0.342 |
| 750 | 0.657 | 0.459 | 0.349 | 0.349 |
| 1000 | 0.663 | 0.47 | 0.358 | 0.358 |
| 1500 | 0.688 | 0.489 | 0.369 | 0.369 |
| 2000 | 0.708 | 0.508 | 0.389 | 0.389 |
| 2250 | 0.714 | 0.518 | 0.396 | 0.396 |
| 2500 | 0.719 | 0.528 | 0.404 | 0.404 |
| 3000 | 0.731 | 0.54 | 0.421 | 0.421 |
| 3500 | 0.744 | 0.552 | 0.431 | 0.431 |
| 4000 | 0.754 | 0.565 | 0.441 | 0.441 |
| 4500 | 0.762 | 0.577 | 0.452 | 0.452 |
| 5000 | 0.772 | 0.588 | 0.463 | 0.463 |
| 5500 | 0.78 | 0.597 | 0.474 | 0.474 |
| 6000 | 0.787 | 0.608 | 0.484 | 0.484 |
| 6500 | 0.795 | 0.616 | 0.492 | 0.492 |
| 6850 | 0.8 | 0.625 | 0.502 | 0.502 |
| 7000 | 0.807 | 0.632 | 0.511 | 0.511 |
| 7500 | 0.807 | 0.632 | 0.511 | 0.511 |
| 8000 | 0.813 | 0.641 | 0.519 | 0.519 |
| 8500 | 0.818 | 0.648 | 0.527 | 0.527 |
| 9000 | 0.824 | 0.656 | 0.535 | 0.535 |
| 9500 | 0.828 | 0.66 | 0.545 | 0.545 |
| 10000 | 0.829 | 0.666 | 0.549 | 0.549 |
| 10500 | 0.833 | 0.674 | 0.559 | 0.559 |
| 11000 | 0.838 | 0.681 | 0.566 | 0.566 |
| 11500 | 0.843 | 0.69 | 0.572 | 0.572 |
| 12000 | 0.846 | 0.69 | 0.579 | 0.579 |
| 12500 | 0.851 | 0.7 | 0.584 | 0.584 |
| 13000 | 0.854 | 0.706 | 0.59 | 0.59 |
| 13500 | 0.857 | 0.712 | 0.596 | 0.596 |
| 14000 | 0.861 | 0.718 | 0.602 | 0.602 |
| 14500 | 0.864 | 0.723 | 0.607 | 0.607 |
| 15000 | 0.867 | 0.727 | 0.613 | 0.613 |
| 17000 | 0.879 | 0.744 | 0.634 | 0.634 |
| 20000 | 0.896 | 0.767 | 0.661 | 0.661 |

CHANGE

| Deductible | g. Family Size: 2 | g. Family Size: 3 | g. Family Size: 4 | g. Family Size: 5 |
|------------|-------------------|-------------------|-------------------|-------------------|
| 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 |
| 13500 | 0.0% | 0.0% | 0.0% | N/A |
| 14000 | 0.0% | 0.0% | 0.0% | N/A |
| 14500 | 0.0% | 0.0% | 0.0% | N/A |
| 15000 | 0.0% | 0.0% | 0.0% | N/A |
| 17000 | 0.0% | 0.0% | 0.0% | N/A |
| 20000 | 0.0% | 0.0% | 0.0% | N/A |

Effective Deductible - Collective Adjustment

CURRENT

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

PROPOSED

| 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 | 0.801 | 0.623 | 0.524 | 0.524 |
| 6500 | 0.806 | 0.628 | 0.524 | 0.524 |
| 7000 | 0.811 | 0.632 | 0.524 | 0.524 |
| 8000 | 0.818 | 0.632 | 0.524 | 0.524 |
| 9000 | 0.824 | 0.632 | 0.524 | 0.524 |
| 10000 | 0.828 | 0.637 | 0.527 | 0.527 |
| 11000 | 0.836 | 0.644 | 0.537 | 0.537 |
| 12000 | 0.836 | 0.647 | 0.541 | 0.541 |
| 13000 | 0.852 | 0.657 | 0.553 | 0.553 |
| 14000 | 0.868 | 0.662 | 0.564 | 0.564 |
| 15000 | 0.89 | 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 | 1 | 0.785 | 0.649 | 0.649 |
| 30000 | 1 | 0.819 | 0.69 | 0.69 |
| 35000 | 1 | 0.945 | 0.875 | 0.875 |
| 40000 | 1 | 0.973 | 0.905 | 0.905 |
| 45000 | 1 | 1 | 0.931 | 0.931 |
| 50000 | 1 | 1 | 0.962 | 0.962 |
| Unlimited | 1 | 1 | 1 | 1 |

CHANGE

| Deductible | Avg. Family Size: 2 | Avg. Family Size: 3 | Avg. Family Size: 4 | Avg. Family Size: 5 |
|------------|---------------------|---------------------|---------------------|---------------------|
| 500 | 0.0% | 0.0% | 0.0% | N/A |
| 1000 | 0.0% | 0.0% | 0.0% | N/A |
| 1500 | 0.0% | 0.0% | 0.0% | N/A |
| 2000 | 0.0% | 0.0% | 0.0% | N/A |
| 2500 | 0.0% | 0.0% | 0.0% | N/A |
| 3000 | 0.0% | 0.0% | 0.0% | N/A |
| 4000 | 0.0% | 0.0% | 0.0% | N/A |
| 5000 | 0.0% | 0.0% | 0.0% | N/A |
| 5500 | 0.0% | 0.0% | 0.0% | N/A |
| 6000 | 0.0% | 0.0% | 0.0% | N/A |
| 6500 | N/A | N/A | N/A | N/A |
| 7000 | 0.0% | 0.0% | 0.0% | N/A |
| 8000 | 0.0% | 0.0% | 0.0% | N/A |
| 9000 | 0.0% | 0.0% | 0.0% | N/A |
| 10000 | 0.0% | 0.0% | 0.0% | N/A |
| 11000 | 0.0% | 0.0% | 0.0% | N/A |
| 12000 | 0.0% | 0.0% | 0.0% | N/A |
| 13000 | 0.0% | 0.0% | 0.0% | N/A |
| 14000 | 0.0% | 0.0% | 0.0% | N/A |
| 15000 | 0.0% | 0.0% | 0.0% | N/A |
| 16000 | 0.0% | 0.0% | 0.0% | N/A |
| 17000 | 0.0% | 0.0% | 0.0% | N/A |
| 18000 | 0.0% | 0.0% | 0.0% | N/A |
| 19000 | 0.0% | 0.0% | 0.0% | N/A |
| 20000 | 0.0% | 0.0% | 0.0% | N/A |
| 25000 | 0.0% | 0.0% | 0.0% | N/A |
| 30000 | 0.0% | 0.0% | 0.0% | N/A |
| 35000 | 0.0% | 0.0% | 0.0% | N/A |
| 40000 | 0.0% | 0.0% | 0.0% | N/A |
| 45000 | 0.0% | 0.0% | 0.0% | N/A |
| 50000 | 0.0% | 0.0% | 0.0% | N/A |
| Unlimited | N/A | N/A | N/A | N/A |

Community Rate Loads

Current Factors

| | |
|---------------------------------|-----|
| Cigna Pathwell Specialty | N/A |
|---------------------------------|-----|

Proposed Factors

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

Change in Factors

| | |
|---------------------------------|-----|
| Cigna Pathwell Specialty | N/A |
|---------------------------------|-----|

Current Factors

| | | |
|------------------------------|---|---------|
| Diagnostic Indicators | Diagnostic Indicators may be used to perform additional risk assessment of the group. | |
| | 0.95 | Minimum |
| | 1.05 | Maximum |

Proposed Factors

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

Change

Removing this factor

Current Factors

| | |
|------------------------------------|--------|
| Integrated Diabetic Program | 0.9975 |
|------------------------------------|--------|

Proposed Factors

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

Change

Removing this factor

Current Factors

| | |
|------------------------------|------|
| Telehealth Adjustment | 1.01 |
|------------------------------|------|

Proposed Factors

| | |
|------------------------------|-----|
| Telehealth Adjustment | N/A |
|------------------------------|-----|

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

Current Factors

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

Proposed Factors

| Rider | Methodology |
|-----------------------------------|---|
| Infertility Treatment – Buy Up #2 | $\text{Base Cost PMPM} = 4.66 \times \left[\frac{\text{Max}}{57896.14} \right]^{0.1}$ 6.16 cap on coverage |
| Embarc Benefit Protection | Cap adj: \$0.69 PMPM FFS adj: -\$0.34 PMPM |
| Hearing Aids | 1.001 |
| Varicose Veins | 1.001 |

Change

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

Script AWHs
Loaded in the Pricing (Assets and Products)

| Formulary | Category | Changes | | | | | |
|--|--------------------------------------|---------------------|-------------------------|-----------------------------|---------------------------------|---------------------------------|-------------------------------------|
| | | Preventive Generics | Non-Preventive Generics | Preventive Preferred Brands | Non-Preventive Preferred Brands | Preventive Non-Preferred Brands | Non-Preventive Non-Preferred Brands |
| Advantage Generics Only Value | Advantage Generics | 152.21 | 126.76 | 452.11 | 458.99 | 454.6 | 506.51 |
| | Advantage Preferred Brands | 0 | 127.28 | 0 | 0 | 0 | 127.28 |
| | Advantage Non-Preferred Brands | 0 | 0 | 0 | 0 | 0 | 118.6 |
| | Advantage Generics Only Value | 0 | 111.88 | 0 | 451.11 | 0 | 452.22 |
| | Advantage Generics Only Value | 0 | 0 | 0 | 0 | 0 | 0 |
| | Advantage Generics Only Value | 0 | 211.09 | 0 | 371.58 | 0 | 787.04 |
| | Advantage Generics Only Value | 0 | 0 | 0 | 522.11 | 0 | 136.11 |
| | Advantage Generics Only Value | 0 | 46.87 | 0 | 0 | 0 | 400.38 |
| | Advantage Generics Only Value | 0 | 0 | 0 | 0 | 0 | 117.20 |
| | Advantage Generics Only Value | 0 | 0 | 0 | 0 | 0 | 107.52 |
| Performance Performance_4Tier Standard | Advantage Generics | 119.21 | 129.26 | 312.43 | 310.59 | 310.59 | 310.59 |
| | Advantage Preferred Brands | 0 | 127.81 | 421.7 | 310.59 | 410.59 | 451.09 |
| | Advantage Non-Preferred Brands | 0 | 0 | 0 | 0 | 0 | 126.11 |
| | Advantage Performance_4Tier Standard | 0 | 120.20 | 0 | 110.59 | 0 | 126.41 |
| | Advantage Performance_4Tier Standard | 0 | 120.47 | 0 | 110.59 | 0 | 126.41 |
| | Advantage Performance_4Tier Standard | 0 | 0 | 0 | 0 | 0 | 0 |
| | Advantage Performance_4Tier Standard | 0 | 120.21 | 0 | 110.59 | 0 | 126.41 |
| | Advantage Performance_4Tier Standard | 0 | 0 | 0 | 0 | 0 | 126.41 |
| | Advantage Performance_4Tier Standard | 0 | 43 | 0 | 0 | 0 | 126.41 |
| | Advantage Performance_4Tier Standard | 0 | 0 | 0 | 0 | 0 | 126.41 |
| AdvantageCRT Advantage_4Tier ValueCRT | Advantage CRT | 81.83 | 10 | 0 | 110.59 | 85.34 | 238.64 |
| | Advantage Preferred Brands | 11.65 | 113.03 | 443.55 | 410.59 | 410.59 | 126.41 |
| | Advantage Non-Preferred Brands | 0 | 0 | 0 | 0 | 0 | 82.8 |
| | Advantage CRT | 0 | 110.78 | 0 | 110.59 | 0 | 110.59 |
| | Advantage CRT | 0 | 122.47 | 0 | 110.59 | 0 | 126.41 |
| | Advantage CRT | 0 | 0 | 0 | 0 | 0 | 0 |
| | Advantage CRT | 0 | 119.67 | 0 | 110.59 | 0 | 126.41 |
| | Advantage CRT | 0 | 0 | 0 | 0 | 0 | 423.71 |
| | Advantage CRT | 0 | 43 | 0 | 0 | 0 | 126.41 |
| | Advantage CRT | 0 | 0 | 0 | 0 | 0 | 126.41 |

| Formulary | Category | Proposed | | | | | |
|--|--------------------------------------|---------------------|-------------------------|-----------------------------|---------------------------------|---------------------------------|-------------------------------------|
| | | Preventive Generics | Non-Preventive Generics | Preventive Preferred Brands | Non-Preventive Preferred Brands | Preventive Non-Preferred Brands | Non-Preventive Non-Preferred Brands |
| Advantage Generics Only Value | Advantage Generics | 126.4 | 121.05 | 511.17 | 544.17 | 456.95 | 109.97 |
| | Advantage Preferred Brands | 0 | 105.77 | 0 | 0 | 0 | 105.77 |
| | Advantage Non-Preferred Brands | 0 | 0 | 0 | 0 | 0 | 118.6 |
| | Advantage Generics Only Value | 0 | 76.09 | 0 | 511.17 | 0 | 545.02 |
| | Advantage Generics Only Value | 0 | 0 | 0 | 0 | 0 | 0 |
| | Advantage Generics Only Value | 0 | 452.84 | 0 | 108.42 | 0 | 100.91 |
| | Advantage Generics Only Value | 0 | 0 | 0 | 511.17 | 0 | 118.6 |
| | Advantage Generics Only Value | 0 | 100.36 | 0 | 0 | 0 | 100.36 |
| | Advantage Generics Only Value | 0 | 110.06 | 0 | 548.91 | 0 | 146.36 |
| | Advantage Generics Only Value | 0 | 0 | 0 | 0 | 0 | 117.20 |
| Performance Performance_4Tier Standard | Advantage Generics | 228.63 | 188.67 | 341.52 | 341.52 | 341.52 | 341.52 |
| | Advantage Preferred Brands | 0 | 121.05 | 410.59 | 410.59 | 410.59 | 410.59 |
| | Advantage Non-Preferred Brands | 0 | 0 | 0 | 0 | 0 | 126.11 |
| | Advantage Performance_4Tier Standard | 0 | 120.20 | 0 | 110.59 | 0 | 126.41 |
| | Advantage Performance_4Tier Standard | 0 | 120.47 | 0 | 110.59 | 0 | 126.41 |
| | Advantage Performance_4Tier Standard | 0 | 0 | 0 | 0 | 0 | 0 |
| | Advantage Performance_4Tier Standard | 0 | 120.21 | 0 | 110.59 | 0 | 126.41 |
| | Advantage Performance_4Tier Standard | 0 | 0 | 0 | 0 | 0 | 126.41 |
| | Advantage Performance_4Tier Standard | 0 | 43 | 0 | 0 | 0 | 126.41 |
| | Advantage Performance_4Tier Standard | 0 | 0 | 0 | 0 | 0 | 126.41 |
| AdvantageCRT Advantage_4Tier ValueCRT | Advantage CRT | 73.8 | 100.95 | 312.18 | 310.59 | 310.59 | 146.17 |
| | Advantage Preferred Brands | 11.65 | 113.03 | 443.55 | 410.59 | 410.59 | 126.41 |
| | Advantage Non-Preferred Brands | 0 | 0 | 0 | 0 | 0 | 82.8 |
| | Advantage CRT | 0 | 110.78 | 0 | 110.59 | 0 | 110.59 |
| | Advantage CRT | 0 | 122.47 | 0 | 110.59 | 0 | 126.41 |
| | Advantage CRT | 0 | 0 | 0 | 0 | 0 | 0 |
| | Advantage CRT | 0 | 119.67 | 0 | 110.59 | 0 | 126.41 |
| | Advantage CRT | 0 | 0 | 0 | 0 | 0 | 423.71 |
| | Advantage CRT | 0 | 43 | 0 | 0 | 0 | 126.41 |
| | Advantage CRT | 0 | 0 | 0 | 0 | 0 | 126.41 |

| Formulary | Category | Changes | | | | | |
|--|--------------------------------------|---------------------|-------------------------|-----------------------------|---------------------------------|---------------------------------|-------------------------------------|
| | | Preventive Generics | Non-Preventive Generics | Preventive Preferred Brands | Non-Preventive Preferred Brands | Preventive Non-Preferred Brands | Non-Preventive Non-Preferred Brands |
| Advantage Generics Only Value | Advantage Generics | 126.4 | 121.05 | 511.17 | 544.17 | 456.95 | 109.97 |
| | Advantage Preferred Brands | 0 | 105.77 | 0 | 0 | 0 | 105.77 |
| | Advantage Non-Preferred Brands | 0 | 0 | 0 | 0 | 0 | 118.6 |
| | Advantage Generics Only Value | 0 | 76.09 | 0 | 511.17 | 0 | 545.02 |
| | Advantage Generics Only Value | 0 | 0 | 0 | 0 | 0 | 0 |
| | Advantage Generics Only Value | 0 | 452.84 | 0 | 108.42 | 0 | 100.91 |
| | Advantage Generics Only Value | 0 | 0 | 0 | 511.17 | 0 | 118.6 |
| | Advantage Generics Only Value | 0 | 100.36 | 0 | 0 | 0 | 100.36 |
| | Advantage Generics Only Value | 0 | 110.06 | 0 | 548.91 | 0 | 146.36 |
| | Advantage Generics Only Value | 0 | 0 | 0 | 0 | 0 | 117.20 |
| Performance Performance_4Tier Standard | Advantage Generics | 228.63 | 188.67 | 341.52 | 341.52 | 341.52 | 341.52 |
| | Advantage Preferred Brands | 0 | 121.05 | 410.59 | 410.59 | 410.59 | 410.59 |
| | Advantage Non-Preferred Brands | 0 | 0 | 0 | 0 | 0 | 126.11 |
| | Advantage Performance_4Tier Standard | 0 | 120.20 | 0 | 110.59 | 0 | 126.41 |
| | Advantage Performance_4Tier Standard | 0 | 120.47 | 0 | 110.59 | 0 | 126.41 |
| | Advantage Performance_4Tier Standard | 0 | 0 | 0 | 0 | 0 | 0 |
| | Advantage Performance_4Tier Standard | 0 | 120.21 | 0 | 110.59 | 0 | 126.41 |
| | Advantage Performance_4Tier Standard | 0 | 0 | 0 | 0 | 0 | 126.41 |
| | Advantage Performance_4Tier Standard | 0 | 43 | 0 | 0 | 0 | 126.41 |
| | Advantage Performance_4Tier Standard | 0 | 0 | 0 | 0 | 0 | 126.41 |
| AdvantageCRT Advantage_4Tier ValueCRT | Advantage CRT | 73.8 | 100.95 | 312.18 | 310.59 | 310.59 | 146.17 |
| | Advantage Preferred Brands | 11.65 | 113.03 | 443.55 | 410.59 | 410.59 | 126.41 |
| | Advantage Non-Preferred Brands | 0 | 0 | 0 | 0 | 0 | 82.8 |
| | Advantage CRT | 0 | 110.78 | 0 | 110.59 | 0 | 110.59 |
| | Advantage CRT | 0 | 122.47 | 0 | 110.59 | 0 | 126.41 |
| | Advantage CRT | 0 | 0 | 0 | 0 | 0 | 0 |
| | Advantage CRT | 0 | 119.67 | 0 | 110.59 | 0 | 126.41 |
| | Advantage CRT | 0 | 0 | 0 | 0 | 0 | 423.71 |
| | Advantage CRT | 0 | 43 | 0 | 0 | 0 | 126.41 |
| | Advantage CRT | 0 | 0 | 0 | 0 | 0 | 126.41 |

Vision

Vision - Frequency Factors

| Service | Current | | Proposed | | Change | |
|-----------------------------|----------|----------|----------|----------|----------|----------|
| | 12 month | 24 month | 12 month | 24 month | 12 month | 24 month |
| Exam (Exam Only Plans) | 1 | 0.7 | 1 | 0.7 | 0.0% | 0.0% |
| Exam (Comprehensive Plans) | 1 | 0.635 | 1 | 0.635 | 0.0% | 0.0% |
| Lenses: Single Vision | 1 | 0.78 | 1 | 0.78 | 0.0% | 0.0% |
| Lenses: Bifocal | 1 | 0.78 | 1 | 0.78 | 0.0% | 0.0% |
| Lenses: Trifocal | 1 | 0.78 | 1 | 0.78 | 0.0% | 0.0% |
| Lenses: Lenticular | 1 | 0.78 | 1 | 0.78 | 0.0% | 0.0% |
| Lenses: Progressive | 1 | 0.78 | 1 | 0.78 | 0.0% | 0.0% |
| Frames | 1 | 0.78 | 1 | 0.78 | 0.0% | 0.0% |
| Contact Lenses: Elective | 1 | 0.67 | 1 | 0.67 | 0.0% | 0.0% |
| Contact Lenses: Therapeutic | 1 | 0.67 | 1 | 0.67 | 0.0% | 0.0% |
| Materials | 1 | 0.67 | 1 | 0.78 | 0.0% | 16.4% |

Rx Script Channel Distribution Assumptions
Used in Rx Pricing (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-Preventive Non-Preferred Brands | Specialty |
| R90 | Broad | N | 30% | 65% | 65% | 59% | 55% | 69% | 45% |
| | | M1 | 10% | 55% | 28% | 36% | 21% | 58% | 41% |
| | | M2 | 11% | 56% | 29% | 37% | 22% | 60% | 41% |
| | | M3 | 12% | 58% | 30% | 38% | 22% | 61% | 41% |
| | | M0 | 9% | 53% | 27% | 35% | 20% | 56% | 41% |
| | Narrow | N | 50% | 76% | 71% | 73% | 65% | 79% | 37% |
| | | M1 | 11% | 51% | 30% | 40% | 23% | 47% | 28% |
| | | M2 | 12% | 53% | 31% | 41% | 23% | 49% | 28% |
| | | M3 | 13% | 55% | 32% | 42% | 24% | 50% | 28% |
| | | M0 | 10% | 50% | 29% | 38% | 22% | 46% | 28% |
| NONE | Broad | N | 72% | 89% | 81% | 83% | 76% | 86% | 48% |

| R90 | | | R30 | | | | | | |
|-----------|---------|---------|---------------------|-------------------------|-----------------------------|---------------------------------|---------------------------------|-------------------------------------|-----------|
| Retail 90 | Network | Program | Preventive Generics | Non-Preventive Generics | Preventive Preferred Brands | Non-Preventive Preferred Brands | Preventive Non-Preferred Brands | Non-Preventive Non-Preferred Brands | Specialty |
| R90 | Broad | N | 58% | 30% | 25% | 37% | 33% | 24% | 0% |
| | | M1 | 51% | 26% | 41% | 33% | 43% | 23% | 0% |
| | | M2 | 50% | 24% | 41% | 32% | 43% | 21% | 0% |
| | | M3 | 49% | 23% | 40% | 31% | 42% | 20% | 0% |
| | | M0 | 52% | 27% | 42% | 34% | 44% | 24% | 0% |
| | Narrow | N | 33% | 17% | 15% | 19% | 16% | 13% | 0% |
| | | M1 | 50% | 29% | 39% | 32% | 37% | 30% | 0% |
| | | M2 | 49% | 27% | 38% | 30% | 37% | 29% | 0% |
| | | M3 | 48% | 26% | 38% | 30% | 36% | 28% | 0% |
| | | M0 | 51% | 30% | 40% | 33% | 38% | 31% | 0% |
| NONE | Broad | N | 0% | 0% | 0% | 0% | 0% | 0% | |

| MOD | | | R30 | | | | | | |
|-----------|---------|---------|---------------------|-------------------------|-----------------------------|---------------------------------|---------------------------------|-------------------------------------|-----------|
| Retail 90 | Network | Program | Preventive Generics | Non-Preventive Generics | Preventive Preferred Brands | Non-Preventive Preferred Brands | Preventive Non-Preferred Brands | Non-Preventive Non-Preferred Brands | Specialty |
| R90 | Broad | N | 12% | 5% | 10% | 5% | 13% | 7% | 55% |
| | | M1 | 39% | 20% | 31% | 31% | 36% | 19% | 59% |
| | | M2 | 39% | 20% | 31% | 31% | 36% | 19% | 59% |
| | | M3 | 39% | 19% | 30% | 31% | 35% | 18% | 59% |
| | | M0 | 39% | 20% | 31% | 32% | 36% | 20% | 59% |
| | Narrow | N | 17% | 7% | 14% | 7% | 18% | 8% | 63% |
| | | M1 | 40% | 20% | 31% | 29% | 40% | 23% | 72% |
| | | M2 | 39% | 20% | 31% | 29% | 40% | 22% | 72% |
| | | M3 | 39% | 19% | 30% | 28% | 40% | 22% | 72% |
| | | M0 | 40% | 20% | 31% | 29% | 40% | 23% | 72% |
| NONE | Broad | N | 28% | 11% | 19% | 17% | 24% | 14% | 52% |

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

| R90 | | | R30 | | | | | | |
|-----------|---------|---------|---------------------|-------------------------|-----------------------------|---------------------------------|---------------------------------|-------------------------------------|-----------|
| Retail 90 | Network | Program | Preventive Generics | Non-Preventive Generics | Preventive Preferred Brands | Non-Preventive Preferred Brands | Preventive Non-Preferred Brands | Non-Preventive Non-Preferred Brands | Specialty |
| R90 | Broad | N | 63% | 31% | 29% | 38% | 41% | 26% | 0% |
| | | M1 | 61% | 32% | 32% | 42% | 41% | 23% | 0% |
| | | M2 | 60% | 30% | 31% | 42% | 40% | 21% | 0% |
| | | M3 | 60% | 29% | 31% | 41% | 40% | 20% | 0% |
| | | M0 | 62% | 33% | 33% | 44% | 41% | 25% | 0% |
| | Narrow | N | 37% | 19% | 18% | 24% | 24% | 16% | 0% |
| | | M1 | 58% | 34% | 48% | 40% | 52% | 35% | 0% |
| | | M2 | 57% | 32% | 48% | 39% | 51% | 34% | 0% |
| | | M3 | 56% | 31% | 47% | 38% | 51% | 33% | 0% |
| | | M0 | 58% | 35% | 49% | 41% | 53% | 36% | 0% |
| NONE | Broad | N | 0% | 0% | 0% | 0% | 0% | 0% | |

| MOD | | | R30 | | | | | | |
|-----------|---------|---------|---------------------|-------------------------|-----------------------------|---------------------------------|---------------------------------|-------------------------------------|-----------|
| Retail 90 | Network | Program | Preventive Generics | Non-Preventive Generics | Preventive Preferred Brands | Non-Preventive Preferred Brands | Preventive Non-Preferred Brands | Non-Preventive Non-Preferred Brands | Specialty |
| R90 | Broad | N | 10% | 4% | 9% | 8% | 10% | 7% | 54% |
| | | M1 | 31% | 16% | 27% | 26% | 22% | 12% | 53% |
| | | M2 | 31% | 16% | 27% | 26% | 22% | 12% | 53% |
| | | M3 | 31% | 15% | 27% | 25% | 21% | 11% | 53% |
| | | M0 | 31% | 16% | 27% | 26% | 22% | 13% | 53% |
| | Narrow | N | 15% | 6% | 13% | 11% | 13% | 8% | 69% |
| | | M1 | 32% | 16% | 25% | 22% | 22% | 20% | 69% |
| | | M2 | 32% | 16% | 25% | 22% | 22% | 20% | 69% |
| | | M3 | 32% | 15% | 25% | 22% | 21% | 19% | 69% |
| | | M0 | 33% | 16% | 25% | 23% | 22% | 20% | 69% |
| NONE | Broad | N | 25% | 10% | 18% | 16% | 20% | 14% | 49% |

| Change | | | R30 | | | | | | |
|-----------|---------|---------|---------------------|-------------------------|-----------------------------|---------------------------------|---------------------------------|-------------------------------------|-----------|
| Retail 90 | Network | Program | Preventive Generics | Non-Preventive Generics | Preventive Preferred Brands | Non-Preventive Preferred Brands | Preventive Non-Preferred Brands | Non-Preventive Non-Preferred Brands | Specialty |
| R90 | Broad | N | -2% | 0% | 2% | 6% | 1% | 1% | 1% |
| | | M1 | -2% | -3% | -7% | -5% | -4% | -7% | 6% |
| | | M2 | -2% | -2% | -7% | -5% | -4% | -7% | 6% |
| | | M3 | -3% | -2% | -7% | -5% | -3% | -8% | 6% |
| | | M0 | -2% | -2% | -7% | -5% | -3% | -7% | 6% |
| | Narrow | N | -2% | -1% | 2% | 8% | 1% | -3% | 3% |
| | | M1 | -1% | 0% | 4% | 2% | 3% | -2% | 3% |
| | | M2 | -1% | -1% | 4% | 2% | 4% | -3% | 3% |
| | | M3 | -1% | -1% | 4% | 2% | 4% | -2% | 3% |
| | | M0 | -1% | -1% | 3% | 2% | 4% | -2% | 3% |
| NONE | Broad | N | 3% | 1% | 1% | 4% | 0% | 3% | |

| R90 | | | R30 | | | | | | |
|-----------|---------|---------|---------------------|-------------------------|-----------------------------|---------------------------------|---------------------------------|-------------------------------------|-----------|
| Retail 90 | Network | Program | Preventive Generics | Non-Preventive Generics | Preventive Preferred Brands | Non-Preventive Preferred Brands | Preventive Non-Preferred Brands | Non-Preventive Non-Preferred Brands | Specialty |
| R90 | Broad | N | 5% | 1% | 4% | 1% | 8% | 2% | 0% |
| | | M1 | 10% | 6% | 11% | 10% | 17% | 0% | 0% |
| | | M2 | 10% | 6% | 10% | 10% | 17% | 0% | 0% |
| | | M3 | 11% | 6% | 11% | 10% | 18% | 0% | 0% |
| | | M0 | 10% | 6% | 11% | 10% | 17% | 1% | 0% |
| | Narrow | N | 4% | 2% | 3% | 5% | 8% | 3% | 0% |
| | | M1 | 8% | 5% | 9% | 8% | 15% | 5% | 0% |
| | | M2 | 8% | 5% | 10% | 9% | 14% | 5% | 0% |
| | | M3 | 8% | 5% | 9% | 8% | 15% | 5% | 0% |
| | | M0 | 7% | 5% | 9% | 8% | 15% | 5% | 0% |
| NONE | Broad | N | 0% | 0% | 0% | 0% | 0% | 0% | |

| MOD | | | R30 | | | | | | |
|-----------|---------|---------|---------------------|-------------------------|-----------------------------|---------------------------------|---------------------------------|-------------------------------------|-----------|
| Retail 90 | Network | Program | Preventive Generics | Non-Preventive Generics | Preventive Preferred Brands | Non-Preventive Preferred Brands | Preventive Non-Preferred Brands | Non-Preventive Non-Preferred Brands | Specialty |
| R90 | Broad | N | -2% | -1% | -1% | 3% | -3% | 0% | -1% |
| | | M1 | -8% | -4% | -4% | 5% | -14% | -7% | -8% |
| | | M2 | -8% | -4% | -4% | 5% | -14% | -7% | -6% |
| | | M3 | -8% | -4% | -3% | 6% | -14% | -7% | -6% |
| | | M0 | -8% | -4% | -4% | 6% | -14% | -7% | -6% |
| | Narrow | N | -2% | -1% | -1% | 4% | -5% | 0% | -3% |
| | | M1 | -8% | -4% | -6% | 7% | -18% | -3% | -3% |
| | | M2 | -7% | -4% | -6% | 7% | -18% | -2% | -3% |
| | | M3 | -7% | -4% | -6% | 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 Pricing (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-Preventive Non-Preferred Brands | Specialty |
| R90 | Broad | N | 30% | 68% | 62% | 64% | 56% | 77% | 36% |
| | | M1 | 10% | 52% | 25% | 50% | 23% | 59% | 34% |
| | | M2 | 11% | 54% | 25% | 50% | 24% | 60% | 34% |
| | | M3 | 12% | 56% | 26% | 51% | 24% | 62% | 34% |
| | | M0 | 8% | 50% | 25% | 49% | 23% | 57% | 34% |
| | Narrow | N | 49% | 77% | 67% | 76% | 65% | 82% | 29% |
| | | M1 | 10% | 50% | 25% | 50% | 21% | 59% | 23% |
| | | M2 | 11% | 52% | 25% | 51% | 22% | 61% | 23% |
| | | M3 | 12% | 54% | 25% | 51% | 22% | 62% | 23% |
| | | M0 | 9% | 48% | 24% | 50% | 21% | 58% | 23% |
| NONE | Broad | N | 69% | 88% | 77% | 85% | 75% | 85% | 38% |

| Current | | | R90 | | | | | | |
|-----------|---------|---------|---------------------|-------------------------|-----------------------------|---------------------------------|---------------------------------|-------------------------------------|-----------|
| Retail 90 | Network | Program | Preventive Generics | Non-Preventive Generics | Preventive Preferred Brands | Non-Preventive Preferred Brands | Preventive Non-Preferred Brands | Non-Preventive Non-Preferred Brands | Specialty |
| R90 | Broad | N | 57% | 26% | 25% | 30% | 30% | 15% | 0% |
| | | M1 | 49% | 25% | 40% | 25% | 42% | 14% | 0% |
| | | M2 | 47% | 23% | 40% | 25% | 42% | 13% | 0% |
| | | M3 | 47% | 23% | 40% | 24% | 41% | 13% | 0% |
| | | M0 | 50% | 27% | 40% | 26% | 42% | 15% | 0% |
| | Narrow | N | 32% | 14% | 16% | 16% | 15% | 8% | 0% |
| | | M1 | 49% | 28% | 41% | 25% | 36% | 19% | 0% |
| | | 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% | |

| Current | | | MOD | | | | | | |
|-----------|---------|---------|---------------------|-------------------------|-----------------------------|---------------------------------|---------------------------------|-------------------------------------|-----------|
| Retail 90 | Network | Program | Preventive Generics | Non-Preventive Generics | Preventive Preferred Brands | Non-Preventive Preferred Brands | Preventive Non-Preferred Brands | Non-Preventive Non-Preferred Brands | Specialty |
| R90 | Broad | N | 13% | 6% | 13% | 6% | 14% | 8% | 64% |
| | | M1 | 42% | 23% | 35% | 25% | 35% | 27% | 66% |
| | | M2 | 42% | 23% | 35% | 25% | 35% | 27% | 66% |
| | | M3 | 41% | 22% | 35% | 25% | 34% | 26% | 66% |
| | | M0 | 42% | 23% | 35% | 25% | 35% | 28% | 66% |
| | Narrow | N | 19% | 9% | 17% | 8% | 20% | 10% | 71% |
| | | M1 | 41% | 22% | 34% | 25% | 42% | 21% | 77% |
| | | 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% |

| Proposed | | | R30 | | | | | | |
|-----------|---------|---------|---------------------|-------------------------|-----------------------------|---------------------------------|---------------------------------|-------------------------------------|-----------|
| Retail 90 | Network | Program | Preventive Generics | Non-Preventive Generics | Preventive Preferred Brands | Non-Preventive Preferred Brands | Preventive Non-Preferred Brands | Non-Preventive Non-Preferred Brands | Specialty |
| R90 | Broad | N | 28% | 67% | 61% | 69% | 47% | 77% | 36% |
| | | M1 | 7% | 51% | 18% | 47% | 16% | 62% | 38% |
| | | M2 | 8% | 53% | 18% | 48% | 17% | 63% | 38% |
| | | M3 | 9% | 55% | 18% | 48% | 17% | 65% | 38% |
| | | M0 | 6% | 49% | 17% | 47% | 16% | 60% | 38% |
| | Narrow | N | 47% | 76% | 67% | 74% | 63% | 80% | 31% |
| | | M1 | 9% | 50% | 21% | 50% | 21% | 56% | 24% |
| | | M2 | 10% | 52% | 22% | 50% | 21% | 58% | 24% |
| | | M3 | 12% | 54% | 22% | 51% | 22% | 59% | 24% |
| | | M0 | 8% | 48% | 21% | 49% | 20% | 55% | 24% |
| NONE | Broad | N | 74% | 89% | 79% | 87% | 77% | 85% | 40% |

| Proposed | | | R90 | | | | | | |
|-----------|---------|---------|---------------------|-------------------------|-----------------------------|---------------------------------|---------------------------------|-------------------------------------|-----------|
| Retail 90 | Network | Program | Preventive Generics | Non-Preventive Generics | Preventive Preferred Brands | Non-Preventive Preferred Brands | Preventive Non-Preferred Brands | Non-Preventive Non-Preferred Brands | Specialty |
| R90 | Broad | N | 61% | 28% | 28% | 29% | 39% | 16% | 0% |
| | | M1 | 60% | 31% | 51% | 33% | 59% | 20% | 0% |
| | | M2 | 59% | 29% | 50% | 33% | 59% | 19% | 0% |
| | | M3 | 59% | 28% | 50% | 32% | 58% | 19% | 0% |
| | | M0 | 61% | 32% | 51% | 34% | 59% | 21% | 0% |
| | Narrow | N | 36% | 17% | 18% | 17% | 22% | 9% | 0% |
| | | M1 | 57% | 33% | 50% | 31% | 52% | 25% | 0% |
| | | M2 | 56% | 31% | 50% | 31% | 52% | 24% | 0% |
| | | M3 | 55% | 30% | 50% | 30% | 52% | 23% | 0% |
| | | M0 | 58% | 34% | 50% | 32% | 52% | 25% | 0% |
| NONE | Broad | N | 0% | 0% | 0% | 0% | 0% | 0% | |

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

| Change | | | R30 | | | | | | |
|-----------|---------|---------|---------------------|-------------------------|-----------------------------|---------------------------------|---------------------------------|-------------------------------------|-----------|
| Retail 90 | Network | Program | Preventive Generics | Non-Preventive Generics | Preventive Preferred Brands | Non-Preventive Preferred Brands | Preventive Non-Preferred Brands | Non-Preventive Non-Preferred Brands | Specialty |
| R90 | Broad | N | -2% | -1% | -1% | 2% | 9% | 0% | 0% |
| | | M1 | -3% | -1% | -7% | -3% | 7% | 3% | 4% |
| | | M2 | -3% | -1% | -7% | -2% | 7% | 3% | 4% |
| | | M3 | -3% | -1% | -8% | -3% | 7% | 3% | 4% |
| | | M0 | -2% | -1% | -8% | -2% | 7% | 3% | 4% |
| | Narrow | N | -2% | -1% | 0% | -2% | -2% | -2% | -2% |
| | | M1 | -1% | 0% | -4% | 0% | 0% | -3% | -1% |
| | | M2 | -1% | 0% | -3% | -1% | -1% | -3% | -1% |
| | | M3 | 0% | 0% | -3% | 0% | 0% | -3% | -1% |
| | | M0 | -1% | 0% | -3% | -1% | -1% | -3% | -1% |
| NONE | Broad | N | 5% | 1% | 2% | 2% | 2% | 0% | |

| Change | | | R90 | | | | | | |
|-----------|---------|---------|---------------------|-------------------------|-----------------------------|---------------------------------|---------------------------------|-------------------------------------|-----------|
| Retail 90 | Network | Program | Preventive Generics | Non-Preventive Generics | Preventive Preferred Brands | Non-Preventive Preferred Brands | Preventive Non-Preferred Brands | Non-Preventive Non-Preferred Brands | Specialty |
| R90 | Broad | N | 4% | 2% | 3% | 4% | 9% | 1% | 0% |
| | | M1 | 11% | 6% | 11% | 8% | 17% | 8% | 0% |
| | | M2 | 12% | 6% | 10% | 8% | 17% | 8% | 0% |
| | | M3 | 12% | 6% | 10% | 8% | 17% | 8% | 0% |
| | | M0 | 11% | 5% | 11% | 8% | 17% | 8% | 0% |
| | Narrow | N | 4% | 3% | 2% | 1% | 7% | 1% | 0% |
| | | M1 | 8% | 5% | 9% | 6% | 16% | 6% | 0% |
| | | 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% | |

| Change | | | MOD | | | | | | |
|-----------|---------|---------|---------------------|-------------------------|-----------------------------|---------------------------------|---------------------------------|-------------------------------------|-----------|
| Retail 90 | Network | Program | Preventive Generics | Non-Preventive Generics | Preventive Preferred Brands | Non-Preventive Preferred Brands | Preventive Non-Preferred Brands | Non-Preventive Non-Preferred Brands | Specialty |
| R90 | Broad | N | -2% | -1% | -2% | 2% | 1% | 0% | 0% |
| | | M1 | -10% | -4% | -3% | -6% | -10% | -8% | -4% |
| | | M2 | -10% | -5% | -3% | -6% | -10% | -8% | -4% |
| | | M3 | -9% | -4% | -3% | -6% | -9% | -8% | -4% |
| | | M0 | -9% | -4% | -3% | -6% | -10% | -9% | -4% |
| | Narrow | N | -3% | -1% | -2% | 2% | -4% | 0% | -2% |
| | | M1 | -7% | -4% | -5% | -6% | -15% | -2% | -1% |
| | | M2 | -7% | -4% | -5% | -6% | -15% | -2% | -1% |
| | | M3 | -7% | -4% | -5% | -6% | -16% | -2% | -1% |
| | | M0 | -7% | -5% | -6% | -6% | -16% | -2% | -1% |
| NONE | Broad | N | -5% | -1% | -2% | -2% | -2% | 0% | |

Pharmacy Trend

| Pharmacy Trend | | Formulary | Drug Type | Current | | | | Proposed | | | | | Change | | | |
|-------------------|-------------------|-------------------|-----------|-----------|-----------|-----------|------------|-----------|-----------|-----------|------------|------------|-----------|-----------|-----------|------------|
| | | | | 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 |
| Cost Trend | Legacy | 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% |
| | | | 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% |
| | | | 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 | Standard | Generic | 3.40% | 2.90% | 2.90% | 2.90% | 3.15% | 5.35% | 1.73% | 2.98% | 3.77% | -0.25% | 2.45% | -1.17% | 0.06% |
| | | | 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% |
| | | | 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 | 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% |
| | | | 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% |
| | | | 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 | 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% |
| | | | 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% |
| | | | Specialty | 8.30% | 20.10% | 20.10% | 20.10% | 7.76% | 30.71% | 9.50% | 7.76% | 8.73% | -0.54% | 10.61% | -10.60% | -12.34% |
| | Advantage | Advantage | Generic | 5.20% | 5.20% | 5.20% | 5.20% | 5.09% | 6.24% | 3.45% | 8.07% | 5.30% | -0.11% | 1.04% | -1.75% | 2.87% |
| | | | 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% |
| | | | 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 | AdvantageDRT | Generic | 4.10% | 3.80% | 3.80% | 3.80% | 4.13% | 5.39% | 2.54% | 2.96% | 3.77% | 0.03% | 1.59% | -1.26% | 0.84% |
| | | | 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% |
| | | | 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 | Performance | Generic | 3.40% | 2.90% | 2.90% | 2.90% | 3.15% | 5.35% | 1.73% | 2.98% | 3.77% | -0.25% | 2.45% | -1.17% | 0.06% |
| | | | 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% |
| | | | 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_4Tier | Generic | 3.40% | 2.90% | 2.90% | 2.90% | 3.15% | 5.35% | 1.73% | 2.98% | 3.77% | -0.25% | 2.45% | -1.17% | 0.06% |
| | | | 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% |
| | | | 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_4Tier | Generic | 5.20% | 5.20% | 5.20% | 5.20% | 5.09% | 6.24% | 3.45% | 8.07% | 5.30% | -0.11% | 1.04% | -1.75% | 2.87% |
| | | | 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% |
| | | | 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% |
| | Generics Only | 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% |
| 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% | |
| 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 | Advantage_4Tier | Generic | 5.20% | 5.20% | 5.20% | 5.20% | 5.09% | 6.24% | 3.45% | 8.07% | 5.30% | -0.11% | 1.04% | -1.75% | 2.87% | |
| | | 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% | |
| | | 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% | |
| Utilization Trend | Legacy | 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% |
| | | | 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% |
| | | | 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 | 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% |
| | | | 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% |
| | | | 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 | 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% |
| | | | 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% |
| | | | 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 | 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% |
| | | | 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% |
| | | | 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 | 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% |
| | | | 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% |
| | | | 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% |
| | AdvantageDRT | AdvantageDRT | 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% |
| | | | 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% |
| | | | 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 | 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% |
| | | | 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% |
| | | | 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_4Tier | 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% |
| | | | 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% |
| | | | 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_4Tier | Generic | 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% |
| | | | 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% |
| | | | Specialty | 10.00% | -5.60% | -5.60% | -5.60% | 7.80% | -9.33% | 6.51% | 5.42% | 5.55% | -2.20% | -3.73% | 12.11% | 11.02% |
| | Generics Only | Generics 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% |
| 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% | |
| 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 | Advantage_4Tier | Generic | 5.20% | 5.20% | 5.20% | 5.20% | 5.09% | 6.24% | 3.45% | 8.07% | 5.30% | -0.11% | 1.04% | -1.75% | 2.87% | |
| | | 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% | |
| | | 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% | |

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 | | | |
|-------------|---------|-----------------|---------------------|-------------|---------|-----------------|---------------------|
| Probability | Generic | Preferred Brand | Non-Preferred Brand | Probability | Generic | Preferred Brand | Non-Preferred Brand |
| 31.68% | 0.00% | 0.00% | 0.00% | 14.42% | 0.00% | 0.00% | 0.00% |
| 18.37% | 7.44% | 4.04% | 3.61% | 2.56% | 12.59% | 3.66% | 0.35% |
| 7.45% | 13.70% | 87.82% | 1.24% | 1.84% | 15.79% | 86.49% | 2.37% |
| 5.21% | 14.95% | 77.55% | 2.58% | 2.56% | 14.10% | 74.03% | 5.16% |
| 3.00% | 17.00% | 63.50% | 2.51% | 2.56% | 13.86% | 68.90% | 4.91% |
| 3.02% | 18.70% | 47.50% | 2.76% | 2.56% | 13.47% | 72.37% | 5.91% |
| 2.51% | 19.35% | 48.27% | 4.53% | 2.38% | 13.89% | 61.76% | 8.22% |
| 2.25% | 18.25% | 40.65% | 3.40% | 2.21% | 14.75% | 55.91% | 5.48% |
| 1.83% | 16.59% | 42.28% | 4.81% | 2.07% | 14.99% | 54.73% | 6.37% |
| 1.64% | 20.45% | 41.38% | 5.13% | 1.98% | 14.94% | 57.10% | 4.13% |
| 1.41% | 21.69% | 43.63% | 6.13% | 1.86% | 15.36% | 52.66% | 5.00% |
| 1.22% | 22.55% | 40.10% | 4.30% | 1.76% | 15.74% | 48.86% | 4.99% |
| 1.07% | 22.39% | 38.86% | 5.02% | 1.67% | 16.40% | 48.67% | 5.46% |
| 0.89% | 22.94% | 35.35% | 5.02% | 1.58% | 16.06% | 43.26% | 5.56% |
| 0.85% | 22.52% | 38.58% | 6.13% | 1.76% | 16.39% | 44.99% | 5.18% |
| 0.78% | 21.72% | 39.58% | 6.92% | 1.63% | 16.68% | 43.70% | 6.56% |
| 0.71% | 21.60% | 40.13% | 7.07% | 1.53% | 16.95% | 42.79% | 5.91% |
| 0.66% | 21.70% | 40.81% | 7.12% | 1.66% | 16.89% | 44.43% | 5.98% |
| 0.59% | 22.04% | 41.85% | 6.43% | 1.53% | 17.17% | 41.48% | 7.26% |
| 0.57% | 22.42% | 39.26% | 5.78% | 1.42% | 17.26% | 40.87% | 6.26% |
| 0.50% | 22.00% | 41.73% | 5.04% | 1.54% | 17.69% | 43.17% | 5.22% |
| 0.50% | 22.13% | 40.86% | 5.96% | 1.42% | 17.83% | 42.80% | 7.17% |
| 0.79% | 20.97% | 39.83% | 6.75% | 1.63% | 18.25% | 41.07% | 6.60% |
| 0.71% | 20.82% | 40.90% | 9.29% | 1.51% | 18.10% | 42.69% | 7.95% |
| 0.63% | 20.06% | 43.74% | 8.40% | 1.40% | 17.60% | 40.76% | 6.46% |
| 0.56% | 19.37% | 41.50% | 8.40% | 1.92% | 17.88% | 40.86% | 5.85% |
| 0.52% | 19.00% | 37.78% | 7.19% | 1.74% | 17.47% | 41.64% | 7.86% |
| 0.48% | 19.23% | 40.03% | 9.45% | 2.08% | 17.77% | 38.73% | 6.90% |
| 0.44% | 19.62% | 39.10% | 14.84% | 1.87% | 17.70% | 39.59% | 8.17% |
| 0.40% | 18.25% | 38.37% | 6.68% | 2.05% | 17.53% | 40.34% | 8.10% |
| 0.37% | 18.65% | 38.84% | 8.65% | 1.79% | 17.05% | 42.11% | 9.12% |
| 1.46% | 18.55% | 44.72% | 9.34% | 1.59% | 17.60% | 44.60% | 8.81% |
| 0.48% | 18.27% | 41.00% | 13.83% | 1.41% | 18.07% | 44.31% | 9.17% |
| 0.77% | 18.22% | 51.56% | 12.97% | 1.51% | 17.93% | 46.22% | 10.71% |
| 0.62% | 17.53% | 54.24% | 11.60% | 1.35% | 17.40% | 46.60% | 11.11% |
| 0.44% | 18.62% | 49.82% | 13.14% | 1.20% | 17.60% | 48.40% | 10.36% |
| 0.41% | 18.15% | 65.91% | 13.52% | 1.08% | 17.53% | 48.61% | 12.01% |
| 0.36% | 20.59% | 70.35% | 14.21% | 0.97% | 17.80% | 51.66% | 12.08% |
| 0.32% | 20.86% | 72.02% | 15.14% | 0.92% | 17.62% | 54.31% | 12.72% |
| 0.27% | 20.00% | 70.15% | 14.84% | 0.84% | 18.49% | 57.15% | 12.36% |
| 0.25% | 21.43% | 69.88% | 11.34% | 0.78% | 18.02% | 58.70% | 12.37% |
| 0.19% | 21.82% | 68.27% | 13.48% | 0.72% | 18.24% | 60.88% | 11.20% |
| 0.16% | 20.05% | 69.47% | 15.30% | 0.67% | 19.16% | 61.35% | 12.66% |
| 0.14% | 19.88% | 69.97% | 15.81% | 0.62% | 19.00% | 61.62% | 13.56% |
| 0.13% | 20.45% | 67.64% | 13.90% | 0.58% | 19.32% | 63.71% | 14.41% |
| 0.12% | 19.14% | 70.70% | 12.67% | 0.54% | 18.91% | 62.88% | 11.41% |
| 0.12% | 21.24% | 68.41% | 13.75% | 0.50% | 19.24% | 61.49% | 13.19% |
| 0.11% | 20.00% | 69.12% | 11.11% | 0.47% | 20.29% | 64.49% | 13.07% |
| 0.10% | 19.35% | 67.41% | 11.59% | 0.44% | 18.85% | 64.74% | 11.64% |
| 0.08% | 20.89% | 69.29% | 13.01% | 0.42% | 20.28% | 65.42% | 14.70% |
| 0.08% | 20.44% | 73.62% | 11.79% | 0.39% | 19.93% | 66.58% | 13.77% |
| 0.07% | 22.34% | 67.37% | 11.87% | 0.37% | 19.82% | 65.78% | 14.29% |
| 0.06% | 19.62% | 67.66% | 9.20% | 0.35% | 19.87% | 66.82% | 11.94% |
| 0.06% | 19.57% | 64.64% | 9.88% | 0.34% | 20.82% | 66.98% | 13.16% |
| 0.06% | 19.63% | 64.88% | 10.84% | 0.32% | 20.82% | 69.12% | 12.16% |
| 0.05% | 20.43% | 61.26% | 8.69% | 0.30% | 20.47% | 68.70% | 11.87% |
| 0.05% | 19.78% | 61.27% | 10.07% | 0.29% | 19.61% | 70.03% | 12.98% |
| 0.05% | 21.70% | 58.41% | 8.29% | 0.28% | 19.08% | 69.26% | 11.35% |
| 0.05% | 20.61% | 56.54% | 7.89% | 0.26% | 20.28% | 69.86% | 10.93% |
| 0.04% | 20.45% | 56.56% | 11.66% | 0.24% | 20.47% | 71.29% | 14.28% |
| 0.04% | 18.23% | 61.26% | 8.69% | 0.24% | 20.08% | 71.16% | 13.29% |
| 0.03% | 21.32% | 51.65% | 5.81% | 0.24% | 21.13% | 71.76% | 12.22% |
| 0.03% | 19.00% | 51.34% | 6.41% | 0.22% | 20.96% | 70.74% | 9.83% |
| 0.03% | 17.88% | 54.63% | 11.80% | 0.22% | 20.38% | 71.03% | 11.85% |
| 0.03% | 20.17% | 56.68% | 11.40% | 0.21% | 19.26% | 69.24% | 12.40% |
| 0.03% | 16.70% | 34.55% | 13.04% | 0.20% | 19.95% | 72.19% | 10.29% |
| 0.03% | 17.40% | 36.53% | 8.26% | 0.20% | 20.06% | 71.54% | 11.12% |
| 0.03% | 16.50% | 36.62% | 11.47% | 0.19% | 20.76% | 73.10% | 11.55% |
| 0.02% | 20.09% | 32.66% | 11.35% | 0.19% | 19.92% | 72.38% | 14.42% |
| 0.04% | 17.38% | 37.32% | 4.62% | 0.18% | 20.58% | 73.80% | 11.16% |
| 0.03% | 14.78% | 31.35% | 7.16% | 0.17% | 20.33% | 73.79% | 12.36% |
| 0.03% | 20.35% | 32.44% | 5.31% | 0.17% | 18.99% | 73.41% | 10.53% |
| 0.03% | 14.00% | 31.04% | 9.51% | 0.16% | 20.91% | 73.78% | 10.49% |
| 0.03% | 17.44% | 29.65% | 7.01% | 0.16% | 20.87% | 73.66% | 8.72% |
| 0.03% | 12.22% | 25.34% | 8.26% | 0.16% | 22.32% | 73.07% | 13.33% |
| 0.03% | 18.81% | 28.17% | 6.26% | 0.15% | 20.98% | 73.71% | 12.35% |
| 0.03% | 13.50% | 18.68% | 4.42% | 0.14% | 21.00% | 73.61% | 10.58% |
| 0.02% | 16.35% | 12.70% | 1.96% | 0.14% | 20.50% | 73.81% | 10.56% |
| 0.16% | 10.08% | 9.15% | 1.68% | 0.14% | 20.72% | 73.77% | 13.17% |
| 0.12% | 7.36% | 3.91% | 2.81% | 0.13% | 19.78% | 75.42% | 10.63% |
| 0.09% | 7.60% | 2.30% | 2.49% | 0.13% | 22.63% | 74.99% | 12.05% |
| 0.05% | 6.66% | 3.19% | 3.62% | 0.12% | 19.79% | 73.40% | 10.70% |
| 0.05% | 5.57% | 2.52% | 4.26% | 0.12% | 22.22% | 72.72% | 11.75% |
| 0.00% | 8.34% | 4.64% | 0.00% | 0.12% | 19.35% | 70.85% | 14.09% |
| 0.00% | 8.76% | 1.29% | 0.00% | 0.12% | 18.82% | 73.90% | 10.24% |
| 0.00% | 1.92% | 0.86% | 1.12% | 0.11% | 19.99% | 73.72% | 10.56% |
| 0.00% | 4.74% | 2.20% | 0.00% | 0.11% | 20.63% | 73.35% | 10.67% |
| 0.00% | 7.90% | 0.46% | 0.26% | 0.11% | 22.15% | 74.83% | 10.51% |
| 0.00% | 4.97% | 0.71% | 0.00% | 0.10% | 20.58% | 71.84% | 10.59% |
| 0.00% | 4.15% | 2.49% | 0.53% | 0.10% | 20.38% | 74.07% | 9.40% |
| 0.00% | 2.16% | 3.11% | 0.22% | 0.09% | 19.32% | 71.75% | 13.07% |
| 0.00% | 10.62% | 1.49% | 0.30% | 0.09% | 21.16% | 74.74% | 14.31% |
| 0.00% | 4.01% | 0.78% | 0.59% | 0.09% | 21.24% | 75.96% | 11.91% |
| 0.00% | 5.06% | 1.67% | 0.27% | 0.08% | 20.05% | 73.81% | 9.42% |
| | | | | 0.08% | 22.50% | 73.77% | 11.96% |
| | | | | 0.08% | 19.82% | 75.75% | 11.25% |
| | | | | 0.08% | 19.32% | 70.40% | 14.44% |
| | | | | 0.08% | 19.33% | 73.09% | 10.89% |
| | | | | 0.08% | 17.31% | 74.64% | 9.15% |
| | | | | 0.07% | 20.63% | 72.33% | 9.00% |
| | | | | 0.07% | 19.95% | 72.10% | 10.99% |
| | | | | 0.13% | 19.57% | 72.29% | 9.30% |
| | | | | 0.24% | 19.84% | 71.59% | 9.72% |
| | | | | 0.32% | 20.43% | 71.58% | 9.34% |
| | | | | 0.35% | 19.89% | 72.92% | 9.69% |
| | | | | 0.36% | 20.03% | 70.73% | 10.57% |
| | | | | 0.33% | 20.59% | 70.85% | 9.04% |
| | | | | 0.30% | 19.31% | 69.75% | 9.74% |
| | | | | 0.29% | 19.77% | 67.69% | 10.31% |
| | | | | 0.28% | 19.31% | 65.49% | 9.99% |
| | | | | 0.19% | 17.94% | 65.69% | 10.07% |
| | | | | 0.16% | 18.36% | 64.79% | 10.51% |
| | | | | 0.13% | 18.89% | 63.57% | 11.59% |
| | | | | 0.11% | 18.10% | 63.90% | 12.82% |
| | | | | 0.09% | 17.36% | 66.02% | 8.44% |
| | | | | 0.07% | 18.87% | 63.09% | 6.10% |
| | | | | 0.06% | 18.24% | 57.47% | 8.06% |
| | | | | 0.05% | 16.27% | 65.84% | 14.27% |
| | | | | 0.04% | 18.16% | 59.91% | 7.59% |
| | | | | 0.03% | 18.43% | 62.60% | 4.49% |
| | | | | 0.03% | 16.23% | 60.69% | 8.06% |
| | | | | 0.02% | 16.72% | 55.06% | 7.88% |
| | | | | 0.02% | 15.91% | 56.32% | 7.34% |
| | | | | 0.02% | 16.12% | 51.26% | 4.88% |
| | | | | 0.01% | 16.87% | 49.61% | 4.89% |
| | | | | 0.01% | 17.94% | 51.44% | 5.73% |
| | | | | 0.01% | 13.82% | 64.87% | 1.80% |
| | | | | 0.01% | 14.99% | 36.63% | 13.44% |
| | | | | 0.01% | 14.02% | 36.57% | 3.13% |
| | | | | 0.01% | 20.66% | 47.85% | 2.25% |
| | | | | 0.01% | 17.29% | 22.29% | 6.14% |
| | | | | 0.00% | 8.80% | 28.80% | 1.69% |
| | | | | 0.00% | 13.62% | 61.66% | 7.66% |
| | | | | 0.01% | 10.83% | 53.44% | 5.36% |
| | | | | 0.00% | 18.23% | 53.44% | 3.47% |
| | | | | 0.00% | 7.84% | 62.28% | 7.15% |
| | | | | 0.00% | 9.63% | 54.10% | 0.29% |
| | | | | 0.00% | 13.03% | 41.85% | 0.08% |
| | | | | 0.00% | 8.91% | 34.68% | 12.57% |
| | | | | 0.00% | 1.22% | 63.54% | 19.03% |
| | | | | 0.00% | 6.20% | 75.74% | 0.57% |
| | | | | 0.00% | 15.87% | 67.71% | 1.17% |
| | | | | 0.00% | 23.68% | 53.32% | 0.19% |
| | | | | 0.00% | 8.82% | 59.14% | 4.25% |

CHANGE

Depends on variety of plan benefits

Pharmacy: CPD (Cost per Script)

| CURRENT | PROPOSED | | | | 3 Tier Plan | | | | 4 Tier Plan | | | |
|---------|----------|-----------------|---------------------|------------|-------------|-----------------|---------------------|-----------|-------------|-----------------|---------------------|-----------|
| | Generic | Preferred Brand | Non-Preferred Brand | Specialty | Generic | Preferred Brand | Non-Preferred Brand | Specialty | Generic | Preferred Brand | Non-Preferred Brand | Specialty |
| 1.68% | \$0.00 | \$0.00 | \$0.00 | \$0.00 | 14.42% | \$0.00 | \$0.00 | \$0.00 | \$0.00 | \$0.00 | \$0.00 | \$0.00 |
| 1.67% | \$0.46 | \$7.31 | \$12.31 | \$16.31 | 2.56% | \$9.06 | \$9.69 | \$10.32 | \$10.95 | \$11.58 | \$12.21 | \$12.84 |
| 7.47% | \$14.41 | \$44.15 | \$54.42 | \$64.69 | \$40.99 | \$14.59 | \$45.89 | \$56.19 | \$66.49 | \$76.79 | \$87.09 | \$97.39 |
| 5.21% | \$17.98 | \$47.66 | \$67.33 | \$87.00 | 2.56% | \$16.21 | \$47.36 | \$78.51 | \$109.66 | \$140.81 | \$171.96 | \$203.11 |
| 3.68% | \$19.03 | \$54.15 | \$73.77 | \$93.39 | 2.79% | \$16.77 | \$56.00 | \$87.15 | \$118.30 | \$149.45 | \$180.60 | \$211.75 |
| 3.02% | \$20.20 | \$69.41 | \$109.02 | \$148.63 | 2.55% | \$17.33 | \$55.45 | \$86.60 | \$117.75 | \$148.90 | \$180.05 | \$211.20 |
| 2.71% | \$20.70 | \$70.40 | \$105.66 | \$145.91 | 2.38% | \$18.60 | \$65.29 | \$96.44 | \$127.59 | \$158.74 | \$189.89 | \$221.04 |
| 2.25% | \$24.70 | \$86.55 | \$115.31 | \$154.07 | 2.21% | \$19.05 | \$75.45 | \$106.60 | \$137.75 | \$168.90 | \$200.05 | \$231.20 |
| 1.93% | \$25.62 | \$88.38 | \$111.23 | \$150.98 | 2.07% | \$19.40 | \$75.79 | \$106.94 | \$138.09 | \$169.24 | \$200.39 | \$231.54 |
| 1.64% | \$26.58 | \$89.47 | \$103.12 | \$142.83 | 1.99% | \$19.84 | \$85.83 | \$117.08 | \$148.23 | \$179.38 | \$210.53 | \$241.68 |
| 1.41% | \$27.51 | \$91.07 | \$112.67 | \$151.18 | 1.86% | \$20.38 | \$87.28 | \$118.43 | \$149.58 | \$180.73 | \$211.88 | \$243.03 |
| 1.22% | \$28.32 | \$104.26 | \$115.82 | \$163.23 | 1.76% | \$20.84 | \$92.09 | \$120.19 | \$151.34 | \$182.49 | \$213.64 | \$244.79 |
| 1.07% | \$29.43 | \$105.28 | \$137.46 | \$185.30 | 1.67% | \$21.09 | \$92.27 | \$120.23 | \$151.48 | \$182.63 | \$213.78 | \$244.93 |
| 0.96% | \$30.78 | \$119.78 | \$144.25 | \$198.22 | 1.60% | \$21.45 | \$97.24 | \$121.62 | \$152.82 | \$184.02 | \$215.12 | \$246.27 |
| 0.86% | \$31.96 | \$122.00 | \$144.03 | \$197.90 | 1.76% | \$21.81 | \$99.67 | \$123.07 | \$154.17 | \$185.37 | \$216.51 | \$247.61 |
| 0.78% | \$32.58 | \$126.05 | \$150.03 | \$197.15 | 1.63% | \$22.47 | \$101.94 | \$124.52 | \$155.52 | \$186.82 | \$217.96 | \$248.96 |
| 0.71% | \$33.14 | \$132.63 | \$145.75 | \$196.34 | 1.53% | \$22.71 | \$108.70 | \$125.97 | \$156.87 | \$188.27 | \$219.37 | \$250.37 |
| 0.65% | \$33.99 | \$136.38 | \$153.66 | \$195.18 | 1.66% | \$23.15 | \$113.11 | \$127.41 | \$158.21 | \$189.61 | \$220.71 | \$251.71 |
| 0.59% | \$36.61 | \$143.18 | \$190.68 | \$213.32 | 1.53% | \$23.55 | \$114.33 | \$128.86 | \$159.56 | \$190.96 | \$222.06 | \$253.06 |
| 0.57% | \$36.62 | \$148.38 | \$224.69 | \$231.06 | 1.42% | \$23.76 | \$121.57 | \$130.31 | \$160.91 | \$192.31 | \$223.41 | \$254.41 |
| 0.56% | \$36.99 | \$153.77 | \$275.54 | \$241.40 | 1.54% | \$24.33 | \$122.96 | \$131.76 | \$162.36 | \$193.76 | \$224.86 | \$255.86 |
| 0.52% | \$38.34 | \$158.68 | \$132.76 | \$206.49 | 1.42% | \$24.71 | \$126.24 | \$133.21 | \$163.81 | \$195.21 | \$226.31 | \$257.31 |
| 0.79% | \$40.32 | \$173.79 | \$230.80 | \$258.74 | 1.63% | \$25.26 | \$130.41 | \$134.66 | \$165.26 | \$196.66 | \$227.76 | \$258.76 |
| 0.71% | \$41.25 | \$181.78 | \$240.37 | \$261.05 | 1.51% | \$25.88 | \$136.78 | \$136.11 | \$166.71 | \$198.11 | \$229.21 | \$260.21 |
| 0.62% | \$42.05 | \$194.65 | \$275.54 | \$271.40 | 1.40% | \$26.47 | \$143.33 | \$137.56 | \$168.16 | \$200.06 | \$230.76 | \$261.76 |
| 0.56% | \$44.75 | \$198.76 | \$249.98 | \$259.40 | 1.02% | \$27.00 | \$144.27 | \$138.99 | \$169.59 | \$201.59 | \$232.19 | \$263.19 |
| 0.52% | \$46.13 | \$212.62 | \$272.67 | \$287.04 | 1.74% | \$27.88 | \$155.61 | \$140.42 | \$171.02 | \$203.02 | \$233.62 | \$264.62 |
| 0.48% | \$47.63 | \$213.25 | \$284.40 | \$293.68 | 2.08% | \$28.89 | \$157.60 | \$141.85 | \$172.45 | \$204.45 | \$235.05 | \$266.05 |
| 0.44% | \$47.77 | \$213.25 | \$284.40 | \$293.68 | 1.87% | \$29.81 | \$159.63 | \$143.28 | \$173.88 | \$205.88 | \$236.48 | \$267.48 |
| 0.40% | \$48.98 | \$227.89 | \$278.28 | \$290.88 | 2.05% | \$30.63 | \$174.14 | \$144.71 | \$175.31 | \$207.31 | \$237.91 | \$268.91 |
| 0.37% | \$48.85 | \$236.84 | \$265.39 | \$277.62 | 1.79% | \$31.23 | \$179.61 | \$146.14 | \$176.74 | \$208.74 | \$239.34 | \$270.34 |
| 1.48% | \$52.03 | \$249.72 | \$280.05 | \$329.33 | 1.59% | \$32.08 | \$188.60 | \$147.57 | \$178.17 | \$210.17 | \$240.77 | \$271.77 |
| 0.48% | \$52.93 | \$254.54 | \$480.67 | \$329.73 | 1.41% | \$32.86 | \$193.74 | \$149.00 | \$179.60 | \$211.60 | \$242.20 | \$273.20 |
| 0.77% | \$56.28 | \$322.01 | \$348.33 | \$406.41 | 1.51% | \$33.06 | \$206.73 | \$150.43 | \$181.03 | \$213.03 | \$243.63 | \$274.63 |
| 0.62% | \$56.85 | \$345.78 | \$367.52 | \$511.13 | 1.35% | \$33.71 | \$215.95 | \$151.86 | \$182.46 | \$214.46 | \$245.06 | \$276.06 |
| 0.48% | \$56.84 | \$365.93 | \$399.10 | \$474.41 | 1.20% | \$33.73 | \$225.92 | \$153.29 | \$183.89 | \$215.89 | \$246.49 | \$277.49 |
| 0.41% | \$57.84 | \$384.84 | \$422.67 | \$529.95 | 1.08% | \$34.21 | \$235.92 | \$154.72 | \$185.32 | \$217.32 | \$247.92 | \$278.92 |
| 0.38% | \$55.84 | \$437.34 | \$450.00 | \$741.88 | 0.97% | \$34.21 | \$238.75 | \$156.15 | \$186.75 | \$218.75 | \$249.35 | \$280.35 |
| 0.32% | \$53.27 | \$445.14 | \$482.46 | \$702.22 | 0.92% | \$34.32 | \$251.66 | \$157.58 | \$188.18 | \$220.18 | \$250.78 | \$281.78 |
| 0.27% | \$45.74 | \$483.35 | \$498.92 | \$856.10 | 0.84% | \$33.99 | \$265.91 | \$159.01 | \$189.59 | \$221.59 | \$252.19 | \$283.19 |
| 0.25% | \$56.38 | \$493.35 | \$498.92 | \$856.10 | 0.78% | \$34.66 | \$270.58 | \$160.44 | \$191.02 | \$223.02 | \$253.62 | \$284.62 |
| 0.19% | \$58.80 | \$495.62 | \$518.02 | \$827.37 | 0.72% | \$34.56 | \$278.13 | \$161.87 | \$192.45 | \$224.45 | \$255.05 | \$286.05 |
| 0.16% | \$61.76 | \$494.88 | \$543.80 | \$868.10 | 0.67% | \$34.38 | \$282.51 | \$163.30 | \$193.88 | \$225.88 | \$256.48 | \$287.48 |
| 0.14% | \$66.61 | \$528.02 | \$605.17 | \$908.41 | 0.62% | \$34.71 | \$286.95 | \$164.73 | \$195.31 | \$227.31 | \$257.91 | \$288.91 |
| 0.13% | \$61.01 | \$604.01 | \$675.33 | \$1,215.00 | 0.58% | \$34.41 | \$291.86 | \$166.16 | \$196.74 | \$228.74 | \$259.34 | \$290.34 |
| 0.12% | \$64.88 | \$658.92 | \$624.70 | \$1,186.67 | 0.54% | \$35.13 | \$305.64 | \$167.59 | \$198.15 | \$230.15 | \$260.75 | \$291.75 |
| 0.11% | \$62.70 | \$671.56 | \$676.44 | \$1,207.81 | 0.50% | \$35.73 | \$314.59 | \$169.02 | \$199.56 | \$231.56 | \$262.16 | \$293.16 |
| 0.10% | \$61.42 | \$611.67 | \$702.97 | \$1,237.83 | 0.47% | \$35.99 | \$318.64 | \$170.45 | \$200.97 | \$232.97 | \$263.57 | \$294.57 |
| 0.10% | \$66.61 | \$636.74 | \$703.99 | \$1,346.73 | 0.44% | \$36.73 | \$331.31 | \$171.88 | \$202.38 | \$234.38 | \$264.98 | \$295.98 |
| 0.08% | \$64.71 | \$618.15 | \$725.15 | \$1,360.78 | 0.42% | \$35.81 | \$319.21 | \$173.31 | \$203.79 | \$235.79 | \$266.39 | \$297.39 |
| 0.08% | \$64.03 | \$611.59 | \$725.73 | \$1,466.11 | 0.39% | \$36.24 | \$326.77 | \$174.74 | \$205.20 | \$237.20 | \$267.80 | \$298.80 |
| 0.07% | \$64.52 | \$611.59 | \$725.73 | \$1,466.11 | 0.37% | \$35.14 | \$331.16 | \$176.17 | \$206.61 | \$238.61 | \$269.21 | \$300.21 |
| 0.06% | \$66.06 | \$644.66 | \$850.46 | \$1,447.22 | 0.34% | \$35.65 | \$334.28 | \$177.60 | \$208.02 | \$240.02 | \$270.62 | \$301.62 |
| 0.06% | \$63.83 | \$653.21 | \$838.30 | \$1,408.29 | 0.33% | \$35.82 | \$348.97 | \$179.03 | \$209.43 | \$241.43 | \$272.03 | \$303.03 |
| 0.06% | \$65.04 | \$699.80 | \$885.34 | \$1,569.89 | 0.32% | \$35.04 | \$370.96 | \$180.46 | \$210.84 | \$242.84 | \$273.44 | \$304.44 |
| 0.05% | \$65.30 | \$756.03 | \$988.52 | \$1,626.63 | 0.30% | \$34.05 | \$378.41 | \$181.89 | \$212.25 | \$244.25 | \$274.85 | \$305.85 |
| 0.05% | \$69.30 | \$768.99 | \$942.29 | \$1,646.73 | 0.29% | \$36.25 | \$385.99 | \$183.32 | \$213.66 | \$245.66 | \$276.26 | \$307.26 |
| 0.05% | \$62.51 | \$776.04 | \$984.92 | \$1,891.80 | 0.28% | \$36.94 | \$389.59 | \$184.75 | \$215.07 | \$247.07 | \$277.67 | \$308.67 |
| 0.05% | \$62.98 | \$767.95 | \$973.42 | \$1,836.77 | 0.26% | \$36.91 | \$392.24 | \$186.18 | \$216.48 | \$248.48 | \$279.08 | \$310.08 |
| 0.04% | \$66.28 | \$779.39 | \$960.22 | \$1,767.89 | 0.25% | \$36.18 | \$391.10 | \$187.61 | \$217.89 | \$249.89 | \$280.49 | \$311.49 |
| 0.04% | \$71.09 | \$801.83 | \$1,086.34 | \$1,794.45 | 0.24% | \$36.62 | \$382.80 | \$189.04 | \$219.30 | \$251.30 | \$281.90 | \$312.90 |
| 0.03% | \$62.81 | \$860.14 | \$1,119.24 | \$1,896.53 | 0.24% | \$36.57 | \$393.56 | \$190.47 | \$220.71 | \$252.71 | \$283.31 | \$314.31 |
| 0.03% | \$71.36 | \$877.72 | \$1,032.10 | \$1,791.34 | 0.22% | \$37.03 | \$399.87 | \$191.90 | \$222.12 | \$254.12 | \$284.72 | \$315.72 |
| 0.03% | \$75.10 | \$789.14 | \$1,084.28 | \$1,717.08 | 0.22% | \$36.10 | \$389.45 | \$193.33 | \$223.53 | \$255.53 | \$286.13 | \$317.13 |
| 0.03% | \$73.70 | \$831.95 | \$1,210.08 | \$1,910.67 | 0.21% | \$36.13 | \$405.60 | \$194.76 | \$224.94 | \$256.94 | \$287.54 | \$318.54 |
| 0.03% | \$77.14 | \$1,025.85 | \$1,040.18 | \$1,920.29 | 0.20% | \$36.38 | \$405.56 | \$196.19 | \$226.35 | \$258.35 | \$288.95 | \$319.95 |
| 0.03% | \$70.06 | \$1,084.98 | \$1,152.30 | \$2,146.13 | 0.20% | \$36.18 | \$390.56 | \$197.62 | \$227.76 | \$259.76 | \$290.36 | \$321.36 |
| 0.03% | \$71.23 | \$1,093.90 | \$1,172.00 | \$2,008.61 | 0.19% | \$36.15 | \$400.88 | \$199.05 | \$229.17 | \$261.17 | \$291.77 | \$322.77 |
| 0.02% | \$71.53 | \$1,248.96 | \$1,246.15 | \$2,272.19 | 0.19% | \$37.16 | \$462.93 | \$200.48 | \$230.58 | \$262.58 | \$293.18 | \$324.18 |
| 0.04% | \$68.75 | \$1,136.11 | \$1,400.91 | \$2,254.09 | 0.18% | \$38.25 | \$450.31 | \$201.91 | \$231.99 | \$263.99 | \$294.59 | \$325.59 |
| 0.02% | \$66.98 | \$1,226.09 | \$1,412.89 | \$2,219.91 | 0.17% | \$38.02 | \$459.29 | \$203.34 | \$233.40 | \$265.40 | \$295.99 | \$326.99 |
| 0.02% | \$68.84 | \$1,302.54 | \$1,387.41 | \$2,464.70 | 0.17% | \$38.36 | \$470.35 | \$204.77 | \$234.81 | \$266.81 | \$297.39 | \$328.39 |
| 0.03% | \$71.68 | \$1,203.85 | \$1,634.21 | \$2,528.09 | 0.16% | \$35.88 | \$456.71 | \$206.20 | \$236.22 | \$268.22 | \$298.79 | \$329.79 |
| 0.03% | \$60.62 | \$1,373.23 | \$1,785.18 | \$2,743.63 | 0.16% | \$37.26 | \$452.27 | \$207.63 | \$237.63 | \$269.63 | \$299.79 | \$330.79 |
| 0.03% | \$60.34 | \$1,625.24 | \$1,898.30 | \$2,967.73 | 0.16% | \$36.82 | \$459.85 | \$209.06 | \$239.04 | \$271.04 | \$300.79 | \$331.79 |
| 0.02% | \$62.68 | \$1,628.58 | \$1,884.87 | \$2,873.23 | 0.15% | \$36.03 | \$459.76 | \$210.49 | \$240.45 | \$272.45 | \$301.79 | \$332.79 |
| 0.02% | \$70.90 | \$1,970.55 | \$1,810.72 | \$3,043.06 | 0.14% | \$36.65 | \$475.01 | \$211.92 | \$241.86 | \$273.86 | \$302.79 | \$333. |

Pharmacy: CPD (Scripts PMPY)

| CURRENT | PROPOSED | | | | 3 Tier Plan | | | | 4 Tier Plan | | | | |
|---------|-------------|---------|-----------------|---------------------|-------------|-------------|---------|-----------------|---------------------|---------|-----------------|---------------------|-----------|
| | Probability | Generic | Preferred Brand | Non-Preferred Brand | Specialty | Probability | Generic | Preferred Brand | Non-Preferred Brand | Generic | Preferred Brand | Non-Preferred Brand | Specialty |
| 31.68% | 0 | 0 | 0 | 0 | 14.42% | \$0.00 | \$0.00 | \$0.00 | \$0.00 | \$0.00 | \$0.00 | \$0.00 | \$0.00 |
| 16.97% | 2.21 | 0.027 | 0.008 | 0 | 2.50% | \$1.76 | \$0.01 | \$0.01 | \$1.74 | \$0.01 | \$0.01 | \$0.01 | \$0.00 |
| 7.45% | 4.506 | 0.156 | 0.031 | 0.002 | 1.84% | \$2.86 | \$0.05 | \$0.01 | \$2.06 | \$0.05 | \$0.01 | \$0.00 | \$0.00 |
| 5.21% | 6.163 | 0.182 | 0.055 | 0.007 | 2.56% | \$1.77 | \$0.04 | \$0.01 | \$1.77 | \$0.04 | \$0.01 | \$0.00 | \$0.00 |
| 3.68% | 3.164 | 0.234 | 0.076 | 0.012 | 2.79% | \$1.99 | \$0.05 | \$0.01 | \$1.93 | \$0.05 | \$0.01 | \$0.00 | \$0.00 |
| 3.02% | 3.953 | 0.274 | 0.105 | 0.013 | 2.55% | \$2.28 | \$0.07 | \$0.01 | \$2.01 | \$0.07 | \$0.01 | \$0.00 | \$0.00 |
| 2.51% | 10.275 | 0.317 | 0.122 | 0.017 | 2.38% | \$2.70 | \$0.08 | \$0.02 | \$2.70 | \$0.08 | \$0.02 | \$0.00 | \$0.00 |
| 2.25% | 11.186 | 0.365 | 0.143 | 0.02 | 2.21% | \$3.15 | \$0.10 | \$0.02 | \$3.15 | \$0.10 | \$0.02 | \$0.00 | \$0.00 |
| 1.93% | 12.336 | 0.431 | 0.166 | 0.024 | 2.07% | \$3.54 | \$0.12 | \$0.03 | \$3.54 | \$0.12 | \$0.03 | \$0.00 | \$0.00 |
| 1.64% | 13.12 | 0.492 | 0.246 | 0.035 | 1.98% | \$3.94 | \$0.13 | \$0.03 | \$3.93 | \$0.13 | \$0.03 | \$0.00 | \$0.00 |
| 1.41% | 14.097 | 0.633 | 0.282 | 0.039 | 1.86% | \$4.28 | \$0.15 | \$0.04 | \$4.28 | \$0.15 | \$0.04 | \$0.00 | \$0.00 |
| 1.22% | 14.801 | 0.679 | 0.299 | 0.043 | 1.76% | \$4.67 | \$0.16 | \$0.05 | \$4.66 | \$0.16 | \$0.05 | \$0.00 | \$0.00 |
| 1.07% | 15.61 | 0.683 | 0.315 | 0.041 | 1.67% | \$5.06 | \$0.18 | \$0.05 | \$5.06 | \$0.18 | \$0.05 | \$0.00 | \$0.00 |
| 0.95% | 15.796 | 0.789 | 0.333 | 0.056 | 1.60% | \$5.35 | \$0.20 | \$0.06 | \$5.34 | \$0.20 | \$0.06 | \$0.00 | \$0.00 |
| 0.86% | 16.603 | 0.775 | 0.342 | 0.058 | 1.76% | \$5.82 | \$0.22 | \$0.06 | \$5.82 | \$0.22 | \$0.06 | \$0.01 | \$0.01 |
| 0.78% | 17.396 | 0.838 | 0.348 | 0.059 | 1.63% | \$6.18 | \$0.24 | \$0.07 | \$6.18 | \$0.24 | \$0.07 | \$0.01 | \$0.01 |
| 0.71% | 17.396 | 0.897 | 0.385 | 0.06 | 1.53% | \$6.84 | \$0.26 | \$0.08 | \$6.83 | \$0.26 | \$0.08 | \$0.01 | \$0.01 |
| 0.66% | 17.695 | 0.869 | 0.385 | 0.06 | 1.60% | \$7.55 | \$0.28 | \$0.09 | \$7.54 | \$0.28 | \$0.09 | \$0.01 | \$0.01 |
| 0.59% | 18.204 | 1.016 | 0.426 | 0.056 | 1.53% | \$7.48 | \$0.33 | \$0.09 | \$7.47 | \$0.33 | \$0.09 | \$0.01 | \$0.01 |
| 0.57% | 18.148 | 1.061 | 0.457 | 0.1 | 1.42% | \$7.95 | \$0.35 | \$0.11 | \$7.94 | \$0.34 | \$0.11 | \$0.01 | \$0.01 |
| 0.52% | 18.164 | 1.043 | 0.452 | 0.131 | 1.54% | \$8.38 | \$0.38 | \$0.12 | \$8.37 | \$0.38 | \$0.12 | \$0.01 | \$0.01 |
| 0.52% | 18.473 | 1.155 | 0.511 | 0.133 | 1.42% | \$8.70 | \$0.40 | \$0.13 | \$8.69 | \$0.40 | \$0.13 | \$0.02 | \$0.02 |
| 0.79% | 19.843 | 1.258 | 0.537 | 0.114 | 1.63% | \$9.12 | \$0.45 | \$0.15 | \$9.11 | \$0.45 | \$0.14 | \$0.02 | \$0.02 |
| 0.71% | 20.24 | 1.461 | 0.615 | 0.12 | 1.51% | \$9.38 | \$0.50 | \$0.17 | \$9.37 | \$0.50 | \$0.16 | \$0.02 | \$0.02 |
| 0.69% | 20.16 | 1.491 | 0.622 | 0.126 | 1.40% | \$9.75 | \$0.54 | \$0.17 | \$9.74 | \$0.54 | \$0.17 | \$0.02 | \$0.02 |
| 0.56% | 20.679 | 1.76 | 0.697 | 0.28 | 1.92% | \$10.25 | \$0.61 | \$0.20 | \$10.24 | \$0.61 | \$0.19 | \$0.03 | \$0.03 |
| 0.52% | 20.125 | 1.976 | 0.738 | 0.113 | 1.74% | \$10.61 | \$0.68 | \$0.22 | \$10.59 | \$0.67 | \$0.21 | \$0.03 | \$0.03 |
| 0.48% | 20.755 | 2.07 | 0.829 | 0.123 | 2.08% | \$11.05 | \$0.78 | \$0.26 | \$11.03 | \$0.78 | \$0.26 | \$0.03 | \$0.03 |
| 0.44% | 20.88 | 2.388 | 0.939 | 0.143 | 1.87% | \$11.51 | \$0.88 | \$0.29 | \$11.49 | \$0.88 | \$0.29 | \$0.04 | \$0.04 |
| 0.40% | 20.853 | 2.401 | 1.016 | 0.128 | 2.05% | \$11.92 | \$0.98 | \$0.34 | \$11.90 | \$0.98 | \$0.33 | \$0.04 | \$0.04 |
| 0.37% | 21.105 | 2.571 | 1.085 | 0.163 | 1.79% | \$12.29 | \$1.07 | \$0.38 | \$12.28 | \$1.07 | \$0.37 | \$0.04 | \$0.04 |
| 1.46% | 22.296 | 2.916 | 1.227 | 0.152 | 1.59% | \$12.79 | \$1.18 | \$0.40 | \$12.78 | \$1.18 | \$0.39 | \$0.04 | \$0.04 |
| 0.98% | 23.56 | 3.412 | 1.305 | 0.297 | 1.41% | \$13.42 | \$1.47 | \$0.46 | \$13.41 | \$1.46 | \$0.45 | \$0.05 | \$0.05 |
| 0.77% | 24.6 | 4.045 | 1.588 | 0.243 | 1.51% | \$13.98 | \$1.59 | \$0.50 | \$13.94 | \$1.58 | \$0.49 | \$0.05 | \$0.05 |
| 0.62% | 25.069 | 4.917 | 1.739 | 0.26 | 1.35% | \$14.41 | \$1.46 | \$0.53 | \$14.37 | \$1.46 | \$0.52 | \$0.06 | \$0.06 |
| 0.49% | 26.485 | 5.584 | 1.813 | 0.279 | 1.20% | \$14.90 | \$1.67 | \$0.57 | \$14.86 | \$1.66 | \$0.56 | \$0.06 | \$0.06 |
| 0.41% | 26.97 | 6.108 | 1.936 | 0.286 | 1.08% | \$15.35 | \$1.71 | \$0.60 | \$15.31 | \$1.70 | \$0.60 | \$0.07 | \$0.07 |
| 0.38% | 27.073 | 6.759 | 1.732 | 0.34 | 0.97% | \$15.73 | \$1.80 | \$0.65 | \$15.68 | \$1.80 | \$0.64 | \$0.07 | \$0.07 |
| 0.32% | 28.162 | 7.508 | 1.829 | 0.357 | 0.92% | \$16.23 | \$1.88 | \$0.68 | \$16.17 | \$1.88 | \$0.67 | \$0.07 | \$0.07 |
| 0.27% | 30.376 | 7.884 | 1.935 | 0.397 | 0.84% | \$16.79 | \$2.05 | \$0.70 | \$16.73 | \$2.04 | \$0.68 | \$0.08 | \$0.08 |
| 0.23% | 31.142 | 8.142 | 1.983 | 0.456 | 0.76% | \$17.14 | \$2.18 | \$0.71 | \$17.07 | \$2.16 | \$0.69 | \$0.09 | \$0.09 |
| 0.19% | 31.222 | 8.431 | 2.32 | 0.611 | 0.72% | \$17.52 | \$2.26 | \$0.75 | \$17.46 | \$2.24 | \$0.73 | \$0.10 | \$0.10 |
| 0.16% | 31.891 | 9.029 | 2.396 | 0.548 | 0.67% | \$18.11 | \$2.45 | \$0.77 | \$18.04 | \$2.44 | \$0.75 | \$0.10 | \$0.10 |
| 0.14% | 32.446 | 9.861 | 2.423 | 0.604 | 0.62% | \$18.65 | \$2.49 | \$0.82 | \$18.58 | \$2.47 | \$0.80 | \$0.10 | \$0.10 |
| 0.13% | 32.67 | 9.802 | 2.433 | 0.637 | 0.58% | \$18.80 | \$2.67 | \$0.83 | \$18.62 | \$2.65 | \$0.82 | \$0.11 | \$0.11 |
| 0.12% | 32.729 | 9.935 | 2.514 | 0.737 | 0.54% | \$19.24 | \$2.73 | \$0.90 | \$19.18 | \$2.70 | \$0.88 | \$0.13 | \$0.13 |
| 0.12% | 32.923 | 10.522 | 2.472 | 0.826 | 0.50% | \$19.50 | \$2.82 | \$0.90 | \$19.41 | \$2.79 | \$0.87 | \$0.14 | \$0.14 |
| 0.11% | 33.076 | 10.845 | 2.447 | 0.877 | 0.47% | \$20.05 | \$2.88 | \$0.92 | \$19.96 | \$2.81 | \$0.90 | \$0.15 | \$0.15 |
| 0.10% | 33.095 | 10.608 | 2.647 | 0.904 | 0.44% | \$20.45 | \$3.00 | \$0.94 | \$20.35 | \$2.97 | \$0.92 | \$0.14 | \$0.14 |
| 0.08% | 33.689 | 11.541 | 2.657 | 1.077 | 0.42% | \$20.66 | \$3.08 | \$0.95 | \$20.54 | \$3.05 | \$0.93 | \$0.18 | \$0.18 |
| 0.08% | 33.929 | 11.927 | 3.132 | 1.051 | 0.39% | \$20.62 | \$3.21 | \$0.97 | \$20.53 | \$3.17 | \$0.94 | \$0.16 | \$0.16 |
| 0.07% | 34.36 | 12.612 | 3.703 | 1.026 | 0.37% | \$20.80 | \$3.42 | \$1.00 | \$20.74 | \$3.19 | \$0.96 | \$0.20 | \$0.20 |
| 0.06% | 35.577 | 12.178 | 2.997 | 1.116 | 0.35% | \$21.40 | \$3.39 | \$1.06 | \$21.29 | \$3.33 | \$1.02 | \$0.21 | \$0.21 |
| 0.06% | 35.328 | 12.568 | 3.309 | 1.689 | 0.34% | \$21.65 | \$3.48 | \$1.09 | \$21.52 | \$3.42 | \$1.05 | \$0.23 | \$0.23 |
| 0.06% | 34.241 | 12.56 | 3.229 | 1.742 | 0.32% | \$21.96 | \$3.60 | \$1.08 | \$21.84 | \$3.54 | \$1.04 | \$0.22 | \$0.22 |
| 0.05% | 33.338 | 11.656 | 3.379 | 2.036 | 0.30% | \$21.85 | \$3.68 | \$1.04 | \$21.72 | \$3.62 | \$1.01 | \$0.24 | \$0.24 |
| 0.05% | 33.59 | 11.985 | 3.358 | 2.245 | 0.29% | \$22.24 | \$3.75 | \$1.10 | \$22.11 | \$3.67 | \$1.06 | \$0.24 | \$0.24 |
| 0.05% | 33.746 | 12.397 | 3.571 | 2.176 | 0.28% | \$22.29 | \$3.79 | \$1.10 | \$22.15 | \$3.71 | \$1.08 | \$0.26 | \$0.26 |
| 0.05% | 33.87 | 13.533 | 3.363 | 2.007 | 0.26% | \$22.49 | \$3.85 | \$1.14 | \$22.38 | \$3.76 | \$1.08 | \$0.29 | \$0.29 |
| 0.04% | 35.631 | 12.987 | 3.396 | 2.517 | 0.25% | \$22.67 | \$3.96 | \$1.15 | \$22.41 | \$3.77 | \$1.10 | \$0.28 | \$0.28 |
| 0.04% | 35.877 | 13.317 | 3.228 | 2.549 | 0.24% | \$22.73 | \$4.01 | \$1.14 | \$22.59 | \$3.93 | \$1.08 | \$0.30 | \$0.30 |
| 0.03% | 32.993 | 13.311 | 3.341 | 3.077 | 0.24% | \$22.69 | \$4.10 | \$1.15 | \$22.55 | \$4.00 | \$1.08 | \$0.30 | \$0.30 |
| 0.03% | 36.009 | 13.282 | 3.399 | 3.299 | 0.22% | \$22.57 | \$4.18 | \$1.19 | \$22.44 | \$4.08 | \$1.13 | \$0.30 | \$0.30 |
| 0.03% | 36.71 | 13.68 | 4.11 | 3.386 | 0.22% | \$22.75 | \$4.24 | \$1.19 | \$22.62 | \$4.08 | \$1.18 | \$0.34 | \$0.34 |
| 0.03% | 37.43 | 13.817 | 3.714 | 3.112 | 0.21% | \$22.51 | \$4.05 | \$1.23 | \$22.38 | \$3.95 | \$1.15 | \$0.34 | \$0.34 |
| 0.03% | 27.528 | 13.884 | 2.772 | 4.999 | 0.20% | \$23.24 | \$4.32 | \$1.27 | \$23.08 | \$4.19 | \$1.18 | \$0.38 | \$0.38 |
| 0.03% | 30.385 | 12.993 | 3.483 | 4.729 | 0.20% | \$23.08 | \$4.44 | \$1.31 | \$22.93 | \$4.29 | \$1.23 | \$0.39 | \$0.39 |
| 0.03% | 25.489 | 13.703 | 2.944 | 4.783 | 0.19% | \$23.63 | \$4.50 | \$1.28 | \$23.15 | \$4.32 | \$1.18 | \$0.42 | \$0.42 |
| 0.03% | 29.957 | 12.307 | 3.161 | 5.099 | 0.19% | \$22.92 | \$4.29 | \$1.30 | \$22.73 | \$4.12 | \$1.19 | \$0.47 | \$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 | \$0.51 |
| 0.03% | 32.464 | 12.459 | 3.987 | 5.913 | 0.17% | \$24.03 | \$4.77 | \$1.38 | \$23.86 | \$4.58 | \$1.28 | \$0.48 | \$0.48 |
| 0.03% | 34.212 | 13.094 | 3.745 | 4.497 | 0.17% | \$23.50 | \$4.50 | \$1.31 | \$23.34 | \$4.29 | \$1.20 | \$0.49 | \$0.49 |
| 0.03% | 35.078 | 13.169 | 4.342 | 5.843 | 0.16% | \$23.66 | \$4.67 | \$1.32 | \$23.52 | \$4.48 | \$1.21 | \$0.44 | \$0.44 |
| 0.03% | 32.831 | 12.163 | 4.008 | 5.755 | 0.16% | \$23.92 | \$4.78 | \$1.42 | \$23.75 | \$4.55 | \$1.30 | \$0.52 | \$0.52 |
| 0.03% | 27.177 | 10.742 | 4.087 | 6.003 | 0.16% | \$24.35 | \$4.83 | \$1.36 | \$24.19 | \$4.62 | \$1.23 | \$0.49 | \$0.49 |
| 0.03% | 31.512 | 10.851 | 4.212 | 5.839 | 0.15% | \$24.01 | \$4.67 | \$1.38 | \$23.83 | \$4.47 | \$1.23 | \$0.54 | \$0.54 |
| 0.03% | 26.989 | 10.836 | 3.43 | 7.238 | 0.14% | \$24.69 | \$4.72 | \$1.43 | \$24.49 | \$4.45 | \$1.30 | \$0.60 | \$0.60 |
| 0.02% | 28.091 | 9.791 | 5.018 | 6.723 | 0.14% | \$24.03 | \$4.73 | \$1.51 | \$23.79 | \$4.46 | \$1.36 | \$0.66 | \$0.66 |
| 0.03% | 26.981 | 10.180 | 5.456 | 11.931 | 0.14% | \$24.48 | \$4.89 | \$1.48 | \$24.32 | \$4.62 | \$1.35 | \$0.66 | \$0.66 |
| 0.10% | 26.475 | 10.78 | | | | | | | | | | | |

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 | 1.00% | 2.00% | 3.00% | 4.00% | 5.00% | 6.00% | 7.00% | 8.00% | 9.00% | 10.00% | 11.00% | 12.00% | 13.00% | 14.00% | 15.00% | 16.00% | 17.00% | 18.00% | 19.00% | 20.00% |
| Factor | 1.15 | 1.15 | 1.15 | 1.15 | 1.15 | 1.15 | 1.15 | 1.15 | 1.15 | 1.15 | 1.15 | 1.15 | 1.15 | 1.15 | 1.15 | 1.15 | 1.15 | 1.15 | 1.15 | 1.15 |
| Cost Share | 3.00% | 5.00% | 10.00% | 15.00% | 20.00% | 25.00% | 30.00% | 35.00% | 40.00% | 45.00% | 50.00% | 55.00% | 60.00% | 65.00% | 70.00% | 75.00% | 80.00% | 85.00% | 90.00% | 95.00% |
| Factor | 1.27 | 1.26 | 1.25 | 1.25 | 1.25 | 1.25 | 1.25 | 1.25 | 1.25 | 1.25 | 1.25 | 1.25 | 1.25 | 1.25 | 1.25 | 1.25 | 1.25 | 1.25 | 1.25 | 1.25 |
| Cost Share | 18.00% | 18.00% | 18.00% | 18.00% | 20.00% | 20.00% | 21.00% | 21.00% | 22.00% | 23.00% | 23.00% | 24.00% | 24.00% | 25.00% | 25.00% | 26.00% | 26.00% | 27.00% | 27.00% | 28.00% |
| Factor | 0.99 | 0.989 | 0.988 | 0.987 | 0.977 | 0.977 | 0.969 | 0.969 | 0.962 | 0.956 | 0.954 | 0.951 | 0.947 | 0.944 | 0.939 | 0.934 | 0.929 | 0.924 | 0.919 | 0.914 |
| Cost Share | 32.00% | 32.00% | 33.00% | 33.00% | 35.00% | 35.00% | 36.00% | 36.00% | 37.00% | 37.00% | 38.00% | 38.00% | 39.00% | 39.00% | 40.00% | 40.00% | 41.00% | 41.00% | 42.00% | 42.00% |
| Factor | 0.92 | 0.917 | 0.917 | 0.913 | 0.902 | 0.902 | 0.892 | 0.892 | 0.881 | 0.881 | 0.871 | 0.871 | 0.861 | 0.861 | 0.851 | 0.851 | 0.841 | 0.841 | 0.831 | 0.831 |
| Cost Share | 39.00% | 39.00% | 39.00% | 39.00% | 40.00% | 40.00% | 41.00% | 41.00% | 42.00% | 42.00% | 43.00% | 43.00% | 44.00% | 44.00% | 45.00% | 45.00% | 46.00% | 46.00% | 47.00% | 47.00% |
| Factor | 0.82 | 0.813 | 0.813 | 0.804 | 0.792 | 0.792 | 0.781 | 0.781 | 0.771 | 0.771 | 0.761 | 0.761 | 0.751 | 0.751 | 0.741 | 0.741 | 0.731 | 0.731 | 0.721 | 0.721 |
| Cost Share | 45.00% | 45.00% | 46.00% | 46.00% | 47.00% | 47.00% | 48.00% | 48.00% | 49.00% | 49.00% | 50.00% | 50.00% | 51.00% | 51.00% | 52.00% | 52.00% | 53.00% | 53.00% | 54.00% | 54.00% |
| 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 | 0.8 | 0.8 |
| Cost Share | 54.00% | 54.00% | 54.00% | 54.00% | 55.00% | 55.00% | 56.00% | 56.00% | 57.00% | 57.00% | 58.00% | 58.00% | 59.00% | 59.00% | 60.00% | 60.00% | 61.00% | 61.00% | 62.00% | 62.00% |
| 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 | 0.8 | 0.8 |
| Cost Share | 63.00% | 63.00% | 64.00% | 64.00% | 65.00% | 65.00% | 66.00% | 66.00% | 67.00% | 67.00% | 68.00% | 68.00% | 69.00% | 69.00% | 70.00% | 70.00% | 71.00% | 71.00% | 72.00% | 72.00% |
| 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 | 0.8 | 0.8 |
| Cost Share | 72.00% | 72.00% | 73.00% | 73.00% | 74.00% | 74.00% | 75.00% | 75.00% | 76.00% | 76.00% | 77.00% | 77.00% | 78.00% | 78.00% | 79.00% | 79.00% | 80.00% | 80.00% | 81.00% | 81.00% |
| 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 | 0.8 | 0.8 |
| Cost Share | 81.00% | 81.00% | 82.00% | 82.00% | 83.00% | 83.00% | 84.00% | 84.00% | 85.00% | 85.00% | 86.00% | 86.00% | 87.00% | 87.00% | 88.00% | 88.00% | 89.00% | 89.00% | 90.00% | 90.00% |
| 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 | 0.8 | 0.8 |
| Cost Share | 90.00% | 90.00% | 90.00% | 90.00% | 91.00% | 91.00% | 92.00% | 92.00% | 93.00% | 93.00% | 94.00% | 94.00% | 95.00% | 95.00% | 96.00% | 96.00% | 97.00% | 97.00% | 98.00% | 98.00% |
| 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 | 0.8 | 0.8 |

Proposed Factors

| | Deductible Range | | Min Adjustment | Max Adjustment | Average Adjustment |
|---------------------------------------|------------------|--------|----------------|----------------|--------------------|
| | Lower | Upper | | | |
| Combined Accumulators | | | | | |
| Combined Out of Pocket | 0 | 75 | 0.9594 | 1.1075 | 1.0415 |
| Combined Out of Pocket | 75 | 999999 | 0.9019 | 1.0944 | 1.0283 |
| Uncombined | 0 | 75 | 0.8862 | 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 | 0.9874 |
| 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

| | Percent | Factor | |
|--------------------------------|---------|---------|-----------|
| | | 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 (U) | 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 |

Proposed Factors

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

Changes

Removing these factors