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	Current values were set as of late 2019 and the proposed
Rx Trend	trends reflect a more up to date view on unit cost and
	utilization trends.
Area Factors	The national average area factor has decreased below 1.0 over
Rx Area Factors	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	Structure changed from methodology updates to medical base
Medical Base Claim	claims and to the CPD as noted in objection #1 question #4.
Medical CPD	
Eff. Deductible Adj	
Eff. OOP Max Adjustment	
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	Structure changed from methodology updates to utilization
Rx Util Dampening	dampening as noted in objection #1 question #1a.
Eff Dec – Collective	Added average family size 5 which have the same factors as
Eff OOP Max – Collective	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
AUGUS	updated to reflect the accurate cost of covering these services.
MHSUD	Mental health service utilization has drastically increased since
10.	2020 driving the large increase.
Vision	Correction to materials 24 month frequency factor.

Rx Script Channel Distribution	Updated based on actual nationwide claim experience.
Rx AWP Channel Distribution	
Rx AWPs	Rx CPD was updated along with and similarly to the medical
Rx CPD (% Prev)	CPD as noted in objection #1 question #4. Updates to baseline
Rx CPD (Cost per Script)	AWPs/script, utilization, and area factors were made to offset
Rx CPD (Scripts)	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 "VTExh_2023_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 'VTExh_2023_CHLIC.pdf' represents the incurred claims from fully insured groups who are sitused in VT whereas 'VT 2023 Supplemental Exhibits.pdf' represents members who reside in VT for all funding types.

Trend

Medical Trend - Unleveraged

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

Area Factors

Medical Area Factors

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

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

Preventive Care Child Age Adjustment

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
	1	1	0.54	0.55	0.55		0.55	0.57	0.58	0.59	0.61		0.63	0.66	0.69	0.71	0.73	0.75	0.76	0.77	0.79
<u>a</u>	1.25	1	0.6	0.61	0.61		0.62	0.63	0.64	0.65	0.67		0.69	0.72	0.74	0.76	0.78	0.8	0.81	0.82	0.83
ਚੌ	1.5	1	0.67	0.67	0.67		0.68	0.69	0.7	0.71	0.73		0.75	0.78	0.8	0.82	0.83	0.85	0.86	0.87	0.87
Ę	1.75	1	0.73	0.73	0.74		0.74	0.75	0.76	0.77	0.79		0.81	0.84	0.86	0.87	0.89	0.9	0.91	0.91	0.92
_ ≥ ₀	2	1	0.79	0.79	0.8		0.8	0.81	0.82	0.83	0.85		0.87	0.9	0.91	0.93	0.94	0.95	0.95	0.96	0.96
은 골	2.25	1	0.82	0.83	0.83		0.84	0.85	0.86	0.87	0.89		0.9	0.92	0.94	0.95	0.96	0.97	0.97	0.97	0.98
(E) Sp	2.5	1	0.86	0.86	0.86		0.87	0.88	0.89	0.9	0.91		0.93	0.95	0.96	0.97	0.97	0.98	0.98	0.98	0.99
, a, a	2.75	1	0.89	0.89	0.89		0.9	0.91	0.92	0.92	0.94		0.95	0.96	0.97	0.98	0.98	0.99	0.99	0.99	0.99
- E	3	1	0.92	0.92	0.92		0.93	0.94	0.94	0.95	0.96		0.97	0.98	0.98	0.99	0.99	0.99	0.99	0.99	1
, e	3.25	1	0.94	0.94	0.94		0.94	0.95	0.96	0.96	0.97		0.98	0.98	0.99	0.99	0.99	1	1	1	1
Sat	3.5	1	0.95	0.95	0.95		0.96	0.96	0.97	0.97	0.98		0.98	0.99	0.99	1	1	1	1	1	1
	3.75	1	0.96	0.97	0.97		0.97	0.97	0.98	0.98	0.99		0.99	0.99	1	1	1	1	1	1	1
	4	1	0.98	0.98	0.98		0.98	0.98	0.99	0.99	0.99		0.99	1	1	1_	1	1	1	1	1

Proposed																		
									Plan De	ductible								
		0	50	100	150	200		300	400	500	750	1000		1500	2000	2250	2500	3000
	1	1	0.445	0.434	0.435		0.436	0.438	0.44	0.444	0.454		0.462	0.479	0.499	0.506	0.514	0.528
	1.25	1	0.505	0.518	0.518		0.517	0.517	0.521	0.538	0.554		0.568	0.593	0.614	0.623	0.632	0.649
	1.5	1	0.61	0.61	0.61		0.61	0.614	0.621	0.629	0.647		0.67	0.693	0.716	0.725	0.735	0.751
	1.75	1	0.697	0.697	0.697		0.7	0.705	0.713	0.722	0.74		0.756	0.782	0.805	0.815	0.825	0.84
	2	1	0.799	0.799	0.799		0.801	0.802	0.804	0.807	0.817		0.834	0.854	0.874	0.883	0.89	0.905
	2.25	1	0.826	0.832	0.831		0.836	0.838	0.844	0.854	0.87		0.885	0.907	0.925	0.932	0.939	0.95
	2.5	1	0.89	0.89	0.872		0.877	0.884	0.892	0.9	0.916		0.928	0.945	0.961	0.966	0.97	0.978
	2.75	1	0.945	0.945	0.945		0.945	0.945	0.945	0.945	0.953		0.962	0.974	0.983	0.986	0.99	0.995
	3	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
		3500	4000	4500	5000	5500		6000	6500	6850	7000	7500		8000	8500	9000	9500	10000
	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
母	1.25	0.665	0.68	0.692	0.705		0.71	0.715	0.735	0.745	0.745		0.753	0.76	0.769	0.78	0.786	0.793
9	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
ĕ	1.75	0.857	0.868	0.878	0.884		0.893	0.901	0.909	0.913	0.915		0.922	0.927	0.935	0.937	0.941	0.947
	2	0.916	0.928	0.935	0.943		0.949	0.957	0.96	0.965	0.967		0.972	0.975	0.977	0.982	0.984	0.986
큣	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
훍	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
2	3	1	1	1	1		1	1	1	1	1		1	1	1	1	1	1
- f	3.25	1	1	1	1		1	1	1	1	1		1	1	1	1	1	1
8	3.5	1	1	1	1		1	1	1	1	1		1	1	1	1	1	1
5	3.75	1	1	1	1		1	1	1	1	1		1	1	1	1	1	1
.2	4	1	1	1	1		1	1	1	1	1		1	1	1	1	1	1
S.		10500	11000	11500	12000	12500		13000	13500	14000	14500	15000		17000	20000	Unlimited		
	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			
	2	0.99	0.992	0.995			0.300	0.500	1	0.575	0.570		0.30	0.300		- 1		
		0.99	0.992		0.995		1	1	1	1	1		1	1	1	1		
	2.25	1	1	1	1		1	1	1	1	1		1	1	1	1		
	2.5	1	1	1	1		1	1	1	1	1		1	1	1	1		
	2.75	1	1	1	1		1	1	1	1	1		1	1	1	1		
	3	1	1	1	1		1	1	1	1	1		1	1	1	1		
	3.25	1	1	1	1		1	1	1	1	1		1	1	1	1		
	3.5	1 :			- 1													
		1 !	!	!			!	1	!	!	1		1	1	1	!		
	3.75	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		

CHANGE

Depends on variety of plan benefits

Medical Effective Deductible Adjustment

Current										Plan	OOP Max										_
		0	500	1000	1500	2000		3000	4000	5000	7500	10000		15000	20000	25000	30000	35000	40000	45000	50000
	1	- 1	0.92	0.92	0.92		0.92	0.92	0.92	0.93	0.93		0.94	0.95	0.95	0.96	0.97	0.97	0.98	0.99	0.99
Ö	1.25	1	0.93	0.93	0.93		0.93	0.93	0.93	0.94	0.94		0.95	0.95	0.96	0.96	0.97	0.98	0.98	0.99	1
9	1.5	1	0.93	0.93	0.94		0.94	0.94	0.94	0.94	0.94		0.95	0.96	0.96	0.97	0.97	0.98	0.99	0.99	1
9	1.75	1	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	1	1
3	2	1	0.95	0.95	0.95		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	
2	2.25	1	0.96	0.96	0.96		0.96	0.96	0.96	0.97	0.97		0.97	0.98	0.98	0.99	0.99	1	1	1	
28	2.5	1	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	1	
2-4	2.75	1	0.97	0.98	0.98		0.98	0.98	0.98	0.98	0.98		0.99	0.99	0.99	1	1	1	1	1	
Ē	3	1	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	1	
ac .	3.25	1	0.98	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
8	3.5	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	
ĕ	3.75	1	0.99	0.99	0.99		0.99	0.99	0.99	0.99	0.99		1	1	1	1	1	1	1	- 1	
22			0.00	0.00	0.00		0.00	0.00	0.00	0.00	4				- 1	- 1			- 4		- 2

Proposed																		
									Plan O									
		250	500	1000	1500	2000		2500	3000	4000	5000	5500		6000	6500	7000	8000	9000
	.1.	0.484	0.484	0.484	0.484		0.507	0.529	0.561	0.579	0.591		0.603	0.618	0.621	0.623	0.625	0.626
	1.25 1.5	0.529 0.627	0.529 0.627	0.529 0.629	0.529 0.628		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	0.628		0.645	0.669	0.705	0.728	0.74		0.748	0.77	0.779	0.784	0.791	0.804
	2	0.79	0.79	0.793	0.796		0.811	0.824	0.842	0.853	0.861		0.864	0.871	0.876	0.878	0.883	0.886
	2.25	0.871	0.871	0.873	0.876		0.886	0.896	0.905	0.912	0.917		0.921	0.925	0.929	0.933	0.937	0.94
	2.5	0.897	0.897	0.901	0.905		0.907	0.909	0.939	0.943	0.946		0.947	0.95	0.96	0.97	0.98	0.99
	2.75	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	0.997	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	0.997	0.998		0.999	1	1	1	1	1
	3.5	0.996	0.996	0.996	0.996		0.996	0.996	0.997	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	1	1	1	1	1
	4	1	1	1	1		1	1	1	1	1		1	1	1	1	1	1
		10000	11000	12000	13000	14000		15000	16000	17000	18000	19000		20000	25000	30000	35000	40000
*	.1	0.63	0.639	0.641	0.654		0.665	0.677	0.686	0.701	0.71		0.716	0.727	0.771	0.8	0.924	0.946
	1.25 1.5	0.739 0.813	0.756 0.821	0.774	0.791		0.809 0.852	0.827	0.84	0.853	0.866		0.879	0.892	0.917	1	1	- 1
9	1.5	0.813	0.821	0.826	0.84		0.852	0.862	- 1	1	1		1	1	1	1	1	1
8	2	0.89	0.894	0.898	0.901		0.905	0.909	- 1	- 1			- :	- :	- 1	- :	- 1	- 1
3	2.25	0.944	0.948	0.952	0.955		0.959	0.963	1	- 1	- 1		- 1	- 1	- 1	- 1	- 1	1
3	2.5	1	1	1	1		1	1	1	1	1		1	1	1	1	1	1
2	2.75	1	1	1	1		1	1	1	1	1		1	1	1	1	1	1
2	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
,5	3.5	1	1	1	1		1	1	1	1	1		1	1	1	1	1	1
- 8	3.75	1	1	1	1		1	1	1	1	1		1	1	1	1	1	1
ě.	4	1	1	1	1		1	1	1	1	1		1	1	1	1	1	1
20		45000	50000	Unlimited														
	1	0.966	0.981	1														
	1.25	1	1	1														
	1.5	1	1	1														
	1.75	1	1	1														
	2	1	1	1														
	2.25	1	1	1														
	2.5	1	1	1														
	2.75	1	1	1														
	3	1	1	1														
1	3.25	1	- 1															
1	3.5	1	- 1															
1	3.75																	
	3.75	1	1	1														l
L	4	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)								
	Inpatient (IP)	Outpatient	Primary Care	Emergency	Specialty Care Physician (SCP)	Other	Preventive		
Network	inpatient (iP)	(OP)	Physician (PCP)	Room (ER)	Specially Care Physician (SCP)	Other	Care		
Experience-Rated In-Network	0.9%	-9.1%	-23.5%	-8.7%	-25.4%	-38.9%	-14.5%		
Experience-Rated Out-of-Network	-98.7%	-97.4%	-95.7%	-99.8%	-96.2%	-96.0%	-98.8%		

Medical Utilization Dampening

CURRENT

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	IP	OP	PCP Copay	PCP Ded/Coins	ER	SCP Copa	P Ded/Co	Other
A	-2.8	-1.34	-0.45	-0.93	-0.31	-1.6	-2.33	-2
В	1.19	1.23	1.06	1.67	1.06	1.24	2.03	1.28
Applicable MSC	IP	OP	PCP	PCP	ER	SCP	SCP	Other
					_			
		Indemnity (NY metro)	Indemnity (NJ)	Indemnity (all other areas)				
A		-0.1	-0.32	-0.32	1			
В		0.62-0.72	0.74	0.29	ĺ			
Applicable MSC		These i	ndemnity UD factors :	apply to the aggregate cost-share	1			

Note: Utilization dampening has a floor of 0.20. There is a cap of 1.2 on PCP, 1.4 on SCP, and 1.25 on Other.

The specified indemnity plans use a utilization dampening formula of "Utilization Dampening"=e"(("A" x "Cost-Sharing+B"))

PROPOSED CHANGE

Depends on variety of plan benefits

					i		Utilization	Dampening by	MSC		
Copay or Coinsurance	Medical Combine	Deductible	Coinsurance	Copay	Inpatient	Outpatient 0.909	PCP	ER 0.959	SCP	Other 0.858	reventive Ca
Coinsutance Coinsutance	Not Combined Not Combined	0	0.6	0	0.909	0.952	1.209	0.998	1.401	0.959	1
Coinsurance	Not Combined	٥	0.8		1.029	1.039	1.211	1.012	1.407	1.06	- 1
Coinsurance	Not Combined	0	0.9	0	1.09	1.099	1.211	1.032	1.413	1.171	1
Coinsutance	Not Combined	0	1 00	0	1.172	1.179	1,211	1.072	1.413	1.262	- 1
Coinsutance	Not Combined	500	0.7	0	0.933	0.951	1.084	0.949 0.973	0.986	0.959	1
Coinsurance	Not Combined Not Combined	500	0.8	0	1.002 1.053	0.991 1.042	1.154 1.198	0.995	1.178	1.028	- 1
Coinsurance	Not Combined	500	- 1	0	1.129	1.109	1,211	1.068	1.413 0.808	1.262	- 1
Coinsurance Coinsurance	Not Combined Not Combined	1000	0.6	0	0.904	0.886	0.989	0.947	0.808	0.858	- 1
Coinsutance	Not Combined	1000	0.8	0	0.979	0.959	1.049	0.98	0.99	0.975	- 1
Coinsurance Coinsurance	Not Combined Not Combined	1000	0.9	0	1.032 1.101	1.006	1.119	0.994 1.013	1.107	1.045 1.262	1
Coinsurance	Not Combined	1500	0.6	0	0.882	0.867	0.953	0.942 0.95	0.808 0.836	0.858	1
Coinsurance Coinsurance	Not Combined Not Combined	1500 1500	0.7	0	0.891	0.874	0.956	0.95	0.914	0.878	1
Coinsurance	Not Combined	1500	0.9	0	0.983	0.972	1.044	0.993	1.029	1.004	- 1
Coinsurance Coinsurance	Not Combined Not Combined	1500	0.6	0	1.077	1.04 0.842	1.211	0.999	1.072	1.262 0.858	1
Coinsurance	Not Combined	2000	0.7	0	0.891	0.872	0.956	0.946 0.961	0.831	0.868	- 1
Consurance Coinsurance	Not Combined Not Combined	2000	0.8	0	0.983	0.898	1.019	0.961	0.854	0.908	1
Coinsurance	Not Combined	2000	1	0	1.041	0.99	1.211	0.929	0.997	1.261	1
Coinsurance Coinsurance	Not Combined Not Combined	2500 2500	0.6	0	0.811	0.793	0.909	0.907 0.946	0.807	0.784	1
Coinsurance	Not Combined Not Combined	2500 2500	0.8	0	0.92	0.897	0.984	0.961	0.846	0.89	1
Consuminos Coinsuminos	Not Combined Not Combined	2500 2500	0.9	0	0.981 1.035	0.962	1,211	0.981	0.933	0.947 1.259	1
Coinsurance	Not Combined	3000	0.6	0	0.811	0.793	0.883	0.907	0.645	0.784	- 1
Coinsutance	Not Combined Not Combined	3000 3000	0.7	0	0.869	0.846 0.897	0.923 0.984	0.939	0.747	0.804	1
Consumos	Not Combined Not Combined	3000	0.9	0	0.959	0.962	1,211	0.961	0.846	0.947	1
Coinsutance	Not Combined	3000 4000	0.6	0	1.01 0.803	0.962 0.785	0.874	0.999 0.898	0.996 0.638	0.776	1
Coinsurance	Not Combined	4000	0.7	0	0.86 0.902	0.838	0.914 0.964	0.93 0.942	0.739 0.829	0.798 0.872	
Consumos	Not Combined Not Combined	4000	0.8		0.902	0.88	0.97	0.942 0.952	0.829	0.872	_ 1
Coinsurance	Not Combined Not Combined	4000	- 1	0	0.964	0.933 1.218	1.157	0.954 1.071	0.952	1.202	- 1
Copay	Not Combined		0	5	1.195	1.218	1.032	1.069	1.171		
Copiey	Not Combined Not Combined	0	0	10	1.19	1.218	1.026	1.068	1.159		1
Copay	Not Combined		0	20	1.181	1,202	1.016	1.065	1.135		- 1
Consy	Not Combined Not Combined	0	0	25	1.171	1.202	1.007	1.065 1.065	1.117	1	1
Copay	Not Combined		0	35	1.151	1.202	0.986	1.063	1.083	- 1	- 1
Copier Copier	Not Combined Not Combined	0	0	40	1.141	1.202	0.974	1.059	1.068	1	1
Copay	Not Combined		0	50	1.139	1.202 1.169	0.965 0.958	1.051 1.042	1.034	- 1	- 1
Copay Copay	Not Combined Not Combined	0	0	60 70	1.124	1.152	0.929	1.038	0.991	1	1
Copay	Not Combined		0	80	1.08	1.09	0.899	1.03	0.926	- 1	- 1
Copay Copay	Not Combined Not Combined	0	0	90 100	1.07	1.049	0.857	1.025	0.836	1	1
Copay	Not Combined Not Combined		0	150 200	1.062	1.03	0.828	1.024	0.808	1	1
Consumos	Combined	0	0.6	∠00	0.863	0.863	1.103	0.911	1.199	0.815	- 1
Coinsurance	Combined Combined	0	0.7	0	0.886 0.977	0.904	1.148	0.948 0.961	1.331	0.911	- 1
Coinsurance	Combined	0	0.9	0	1.035	1.044	1.151	0.98	1.342	1.112	-
Coinsurance Coinsurance	Combined Combined	500	1 0.6	0	1.114 0.859	1.12 0.841	1.151	1.019	1.343	1.199 0.815	1
Coinsurance	Combined	500	0.7	0	0.886 0.952	0.903	1.03	0.924	0.937	0.911	1
Coinsurance Coinsurance	Combined Combined	500	0.8	0	0.952	0.941	1.096	0.945	1.119	0.976 1.034	1
Coinsurance	Combined	500	- 1	0	1.073	0.99 1.054	1.138	0.959 1.015	1.235 1.343	1.199	- 1
Coinsurance Coinsurance	Combined Combined	1000	0.6	0	0.859 0.876	0.841 0.864	0.94 0.964	0.9	0.767	0.815 0.886	1
Coinsurance	Combined	1000	0.8		0.93 0.981	0.912 0.958	0.997 1.063	0.931 0.944	0.941 1.051	0.926	
Consurance Coinsurance	Combined	1000	-	0	1.046	1.001	1.151	0.944	1.08	1.122	1
Coinsutance Coinsutance	Combined Combined Combined	1500 1500	0.6		0.838 0.846	0.823 0.83	0.908	0.962 0.895 0.903	0.767	0.815 0.834	
Coinsurance	Combined	1500	0.8	0	0.906	0.881	0.953	0.923	0.868	0.898	1
Coinsutance	Combined Combined	1500 1500	0.9		0.934 1.023	0.923 0.988	0.991	0.943 0.949	0.978	0.954 1.199	- 1
Coinsurance	Combined	1500 2000	0.6	0	0.838	0.8	0.905	0.861	0.767	0.815	_ 1
Coinsutance	Combined Combined	2000	0.7	0	0.846 0.874	0.828 0.853	0.908	0.899 0.913	0.789	0.825 0.882	- 1
Coinsutance	Combined	2000	0.9	ő	0.934	0.914	0.968	0.935	0.927	0.936	- 1
Coinsurance Coinsurance	Combined Combined	2000 2500	1 06	0	0.989	0.941	1.151	0.949	0.947	1.198	1
Coinsurance	Combined	2500	0.6		0.846	0.753 0.827	0.863	0.861 0.898	0.767	0.745 0.784	-
Coinsutance Coinsutance	Combined Combined	2500 2500	0.8	0	0.874 0.932	0.853 0.914	0.935	0.913 0.932	0.803	0.845	1
Coinsurance	Combined	2500	1		0.984 0.77	0.933 0.753	1.151 0.839	0.949 0.861	0.947 0.612	1.198 0.745	
Coinsutance	Combined	3000	0.6	0	0.825	0.753	0.877	0.892	0.612	0.764	1
Coinsutance Coinsutance	Combined Combined Combined	3000 3000	0.8		0.874	0.804 0.853 0.914	0.935	0.892 0.913 0.932	0.71 0.803 0.886	0.845	1
Coinsurance	Combined	3000	- 1	0	0.959	0.914	1.151	0.949	0.947	1.198	1
Coinsurance	Combined	4000	0.6		0.763 0.817	0.746	0.83	0.853	0.606	0.737	1
Coinsurance	Combined	4000	0.7	0	0.857	0.798	0.868	0.883 0.895	0.702	0.756	_ 1
Coinsurance	Combined Combined	4000	0.9	0	0.884 0.916	0.887	0.921	0.904	0.86	0.873	- 1
Copay	Combined	-300	0	0	1.14	1.157	0.985	1.017	1.124	1	
Copiny Copiny	Combined Combined	0	0	5	1.135	1.157	0.98	1.016	1.113		1
Copay	Combined		0	15	1.127	1.157 1.157	0.97	1.013	1.101	i i	1
Copay Copay	Combined Combined	0	0	20 25	1.122	1.142 1.142	0.965	1.012 1.012	1.079	1	1
Copay	Combined		0	30	1.103	1.142	0.947	1.012	1.044		
Copay	Combined Combined	0	0	35 40	1.084	1.142	0.937 0.926	1.01	1.029	1	1
Copiny	Combined		0	45	1.083	1.142	0.917	1.006	1.014 0.998	- 1	1
Copay Copay	Combined Combined		0	50 60	1.082 1.068	1.111	0.909	0.99	0.982 0.941		1
Copay	Combined		0	70	1.054	1.079	0.862	0.982	0.91	1	1
Copay	Combined Combined		0	80 90	1.026	1.036	0.825	0.978 0.978	0.879		1
Copies	Combined Combined	0	0	100 150	1.011	0.997	0.814	0.974	0.794	1	1
Copay	Combined			200		0.96	0.767	0.959	0.748		
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Effective Deductible - Collective Adjustment

CURRENT

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

PROPOSED

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

CHANGE

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

CHANGE

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

Madical Claims Probability Distribution

Column		Total Annual Medical Claims	Inpatient Facility	Inpatient Professional	Outpatient Surgery Facility and Professional	ER Facility and Professional	PCP	SCP		Sharmer
1966 1966	0.180916557	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	366
March Marc	0.024124314	\$26.58 \$76.90	\$0.00	\$0.01 \$0.02	\$14.60	\$0.32 \$2.67	\$2.50	\$57.01	\$0.00	\$151 \$216
1960 1960	0.046091204		\$0.00			\$17.84			\$0.02	\$254
1966 1966	0.03450479	\$224.66	\$0.00	\$0.04	\$25.69	\$27.52	\$7.57	\$151.00	\$0.03	\$421
March Marc	0.030724173	\$274.54 \$104.65	\$0.01	\$0.07	\$45.57	\$37.99	\$9.16		\$0.05	\$500
March Marc	0.024116114	\$374.69	\$0.01	\$0.11	\$70.36	\$45.65		\$245.32	\$0.16	\$667
March Marc	0.021690007	\$424.69 \$474.46	\$0.01	\$0.10	\$83.58	\$49.60		\$276.37	\$0.20 \$0.25	\$742 \$800
March Marc	0.017900949	\$524.62	\$0.01	\$0.12		\$58.38	\$10.74	\$334.54	\$0.38	\$860
March Marc	0.016264973	\$574.71 \$624.64	\$0.00		\$128.78 \$144.72	\$64.54	\$19.77 \$22.14	\$360.98	\$0.47 \$0.61	\$953
1000000	0.013769163	\$674.66	\$0.04	\$0.27	\$160.48	\$74.99		\$414.18		\$1,051
Section Sect	0.012758104	\$724.64 \$774.69	\$0.00	\$0.29 \$0.22	\$177.73 \$194.87	\$80.33	\$25.56 \$28.22	\$439.78	\$0.94	\$1,091
December December	0.011016729				\$212.21		\$29.54	\$409.60	\$1.27	\$1,202
March Marc	0.009657154	\$924.74	\$0.07	\$0.36	\$230.12 \$247.63	\$106.40	\$31.72	\$537.28	\$1.27	\$1,300
March Marc	0.009090846	\$974.79	\$0.07	\$0.39	\$263.86	\$113.84				\$1,222
Part	0.015067717	\$1,549.13		\$0.49	\$206.33	\$145.26	\$41.24	\$633.33	\$2.35	\$1,436
	0.01363265	\$1,249.28		\$0.62	\$360.50	\$165.05				\$1,474
March Pubble Pu	0.011482221	\$1,449.32	\$0.13	\$0.85	\$432.09	\$204.49		\$751.66	\$3.63	\$1,500
March Marc	0.010583556	\$1,549.31			\$179.50	\$228.26	\$55.07 \$57.55	\$781.44	\$3.72	\$1,611
March Marc	0.009234593	\$1,749.29	\$0.16		\$564.13	\$276.02	\$60.54			\$1,57
March Marc	0.00857398	\$1,849.19	\$0.39 \$0.44	\$1.57	\$611.00 \$656.21	\$298.02	\$64.33 \$66.16	\$866.86	\$6.08 \$8.17	
March Marc	0.033084195	\$2,237.55	\$0.38		\$798.14	\$378.96		\$967.54	\$10.81	\$1,773
1965 1966	0.025460976	\$2,740.01 \$3.041.06	\$0.57	\$4.69	\$1,066.29	\$478.20 663.446				\$1,96
Decision Decision Part	0.016672921	\$3,742.51	\$2.49	\$9.01	\$1,669.59	\$656.71	\$127.52	\$1,245.81	\$31.38	\$2,540
1968 1969	0.013875768	\$4,343.04 \$4,742.83			\$1,988.06 \$2,317.36		\$167.04	\$1,407.00	\$44.76	\$2,27
March Marc	0.010060179	\$5,243.97	\$11.23	\$20.72	\$2,604.04	\$836.82	\$179.19	\$1,460.82	\$50.34	\$2,36
March Marc	0.008695539	\$5,743.93 \$6,243.81		\$24.90 \$29.71	\$1,030.60	\$879.57 \$927.42		\$1,539.29		\$2,56
March Marc	0.006796704	\$6,745.21	\$39.51	\$44.75			\$252.40		\$64.20	\$2,57
Booked B	0.005994961			\$53.92 \$79.77			\$287.30	\$1,763.93		\$2,85
1965 1966 1967 1967 1967 1968	0.00484136						\$305.29	\$1,811.48		\$2,97
	0.0044533	94,746,87 \$9,245,21	\$126.33 \$157.62	\$123.61 \$174.23	\$5,126.88 \$5,462.06	\$1,094.23 \$1,119.97		\$1,905.67		\$2,911
1906 1906	0.003690412	\$9,747.20	\$186.97	\$254.69	\$5,737.57	\$1,138.63	\$388.87	\$1,946.48	\$94.11	\$2,89
March Marc	0.003422463	\$10,746.72	\$279.90	\$419.22	\$4,215.01	\$1,204.98	\$401.50	\$2,023.31	\$102.69	\$3,03
March Marc	0.002933807		\$337.05			\$1,175.49	\$443.54	\$2,047.81	\$110.40	\$2,971
March Marc	0.002572955	\$12,248.04	\$437.66	\$768.63	\$7,124.92	\$1,227.52	\$460.47	\$2,112.84	\$100.00	\$2,941
100000	0.002414047	\$12,746.22	\$516.90	\$869.16	\$7,407.72	\$1,201.02			\$118.16	\$3,056
	0.002275123	\$13,748.45	\$600.19 \$607.36			\$1,253.67	\$601.85	\$2,156.95	\$120.07	\$3.090
	0.002046719		\$739.39 \$845.64						\$122.73	\$3,00
1400 100	0.001855457	\$15,348.59	\$923.83	\$1,620.33	\$8,231.44	\$1,289.44	\$663.00	\$2,278.59	\$135.95	\$3,260
1400 100	0.001769353	\$15,748.51 \$16,246.04		\$1,781.84	\$8,630.87 \$8,778.95	\$1,341.83	\$636.01 \$702.71	\$2,300.34	\$146.65 \$148.71	\$3,149
	0.001566514	\$16,747.49	\$1,136.13	\$2,136.29	\$9,001.55	\$1,285.34	\$627.27	\$2,405.52	\$155.29	\$3,133
100000	0.001539983	\$17,246.94 \$17,747.62		\$2,263.79 \$2,390.01		\$1,212.97	\$724.17 \$756.48			\$3,215
	0.001272805	\$18,248.29	\$1,343.45	\$2,678.82	\$9,446.72	\$1,320.84	\$826.52	\$2,470.30		\$3,322
	0.001341245	\$18,745.94 \$19,246.28	\$1,497.17	\$2,614.04 \$2,891.56	\$9,728.33 \$9,919.42	\$1,332.21 \$1,336.31	\$813.36	\$2,564.94	\$195.90	\$3,094
Section Sect	0.001239463	\$19,750.68	\$1,625.87	\$3,097.33	\$9,962.86	\$1,385.87	\$887.32		\$187.98	\$3,054
	0.002275847		\$2,023.08			\$1,383.46		\$2,774.02	\$195.66	\$3,345
	0.001955308	\$22,490.07 \$23,491.05	\$2,292.60	\$3,737.93 \$3,700.74	\$11,057.68					\$3.43
	0.001648759	\$24,490.43	\$2,862.49							
				\$4,097.16	\$11,701.62	\$1,408.60	\$1,044.64	\$2,980.39 \$3,074.29	\$246.95 \$229.24	\$3,620
March Marc	0.00132002					\$1,408.60 \$1,569.77	\$1,044.64 \$1,118.03 \$1,158.26 \$1,099.41	\$2,980.39 \$3,074.29 \$3,172.69	\$246.95 \$229.24 \$297.32	\$3,62
	0.001172896	\$26,493.04 \$27,489.01		\$4,270.63 \$4,392.97		\$1,408.60 \$1,569.77 \$1,531.05 \$1,561.01	\$1,044.64 \$1,118.03 \$1,158.26 \$1,099.41 \$1,211.24	\$2,980.39 \$3,074.29 \$3,172.69 \$3,415.40 \$3,536.79	\$246.95 \$228.24 \$297.32 \$322.86 \$306.35	\$3,63 \$3,76 \$3,63 \$3,23 \$3,76
		\$26,493.04 \$27,499.01 \$28,496.99 \$29,491.01		\$4,270.63 \$4,392.97		\$1,408.60 \$1,569.77 \$1,531.05 \$1,561.01	\$1,044.64 \$1,118.03 \$1,158.26 \$1,099.41 \$1,211.24 \$1,223.31	\$2,980.39 \$3,074.29 \$3,172.69 \$3,415.40 \$3,536.79	\$246.95 \$228.24 \$297.32 \$322.86 \$306.35	\$3,626 \$3,76- \$3,636 \$3,232 \$3,792 \$3,792
1000000	0.00795654	\$27,489.01 \$28,496.99 \$29,491.01 \$34,515.78	\$3,422.98 \$3,554.59 \$4,002.65 \$4,548.52 \$6,690.64	\$4,370,63 \$4,392,97 \$4,577,34 \$4,536,57	\$12,200.71 \$12,200.05 \$12,294.22 \$12,204.47 \$44,794.51	\$1,406.00 \$1,506.77 \$1,531.05 \$1,561.01 \$1,614.29 \$1,644.99	\$1,044.64 \$1,118.03 \$1,158.26 \$1,092.41 \$1,211.24 \$1,223.31 \$1,323.17 \$1,541.50	\$2,980.29 \$3,074.29 \$3,172.69 \$3,415.40 \$3,536.79 \$3,701.13 \$3,766.69 \$4,420.29	\$246.95 \$228.24 \$297.32 \$322.86 \$306.35 \$393.62 \$378.61 \$523.75	\$3,626 \$3,76 \$3,626 \$3,227 \$3,786 \$3,786 \$4,427
	0.00795854 0.004694718 0.00298518	\$27,492.01 \$28,495.90 \$22,495.01 \$34,515.70 \$44,615.752 \$54,617.62	\$3,422.98 \$3,554.59 \$4,092.65 \$4,548.52 \$6,690.64 \$12,237.86 \$17,628.54	\$4,370.63 \$4,362.97 \$4,577.34 \$4,536.52 \$4,636.23 \$5,000.20 \$5,122.48	\$1230271 \$1230105 \$1230405 \$1230407 \$1230407 \$1473151 \$1056402 \$12304151	\$1,505.07 \$1,550.77 \$1,551.05 \$1,561.01 \$1,641.23 \$1,641.29 \$1,679.75 \$1,784.50	\$1,044,64 \$1,118,03 \$1,158,26 \$1,092,41 \$1,211,24 \$1,223,31 \$1,223,17 \$1,541,50 \$1,931,18 \$2,654,77	\$2,980.39 \$3,074.29 \$3,172.69 \$3,415.40 \$3,536.29 \$3,701.13 \$3,766.69 \$4,420.29 \$5,704.74 \$6,665.64	\$246.95 \$228.24 \$297.32 \$322.86 \$306.35 \$398.62 \$378.64 \$522.75 \$604.54	\$3,62 \$3,76 \$3,62 \$3,22 \$3,76 \$3,76 \$3,76 \$3,76 \$3,76 \$4,42 \$4,75
1700	0.00795654 0.004694718 0.00298518 0.00199221	\$27,492.01 \$28,495.90 \$22,495.01 \$34,515.70 \$44,615.752 \$54,617.62	\$3,422.98 \$3,554.59 \$4,092.65 \$4,548.52 \$6,690.64 \$12,237.86 \$17,628.54	\$4,370.63 \$4,362.97 \$4,577.34 \$4,536.52 \$4,636.23 \$5,000.20 \$5,122.48	\$1230271 \$1230105 \$1230405 \$1230407 \$1230407 \$1473151 \$1056402 \$12304151	\$1,505.07 \$1,550.77 \$1,551.05 \$1,561.01 \$1,641.23 \$1,641.29 \$1,679.75 \$1,784.50	\$1,04464 \$1,118.03 \$1,158.26 \$1,092.41 \$1,211.24 \$1,221.31 \$1,322.17 \$1,541.50 \$1,921.18 \$2,654.77 \$2,846.74	\$2,980.39 \$3,074.29 \$3,172.69 \$3,415.40 \$3,536.79 \$3,701.13 \$3,766.69 \$4,20.39 \$5,04.74 \$6,665.64 \$7,734.17	\$246.95 \$228.24 \$297.32 \$322.86 \$306.35 \$398.62 \$378.64 \$523.75 \$694.54 \$1,387.95 \$2,222.14	\$3,635 \$3,765 \$3,237 \$3,760 \$3,760 \$3,760 \$4,437 \$4,750 \$5,660 \$6,710
1.00	0.001430002	\$27,49,01 \$29,46,59 \$39,49,01 \$34,55,79 \$44,607,52 \$44,677,62 \$46,715,71 \$34,727,42	\$3,422.98 \$3,554.59 \$4,002.65 \$4,548.52 \$6,000.64 \$12,227.86 \$17,628.54 \$22,166.66	\$4,370,62 \$4,922,97 \$4,577,34 \$4,656,57 \$4,666,22 \$5,000,30 \$5,122,48 \$5,674,61 \$5,674,61	\$1230271 \$1230105 \$1230405 \$1230407 \$1230407 \$1473151 \$1056402 \$12304151	\$1,406.60 \$1,500.77 \$1,531.05 \$1,551.01 \$1,641.72 \$1,642.72 \$1,642.72 \$1,762.75 \$1,762.00 \$2,002.79 \$2,002.79	\$1,04464 \$1,118.03 \$1,158.26 \$1,092.41 \$1,211.24 \$1,223.31 \$1,323.17 \$1,541.50 \$1,931.18 \$2,654.77 \$2,846.74 \$3,643.84	\$2,980.39 \$3,074.29 \$3,172.69 \$3,415.40 \$3,536.79 \$3,701.13 \$3,766.69 \$4,420.39 \$5,704.74 \$6,665.84 \$7,224.17 \$9,247.03	\$246.95 \$229.24 \$297.32 \$322.86 \$306.35 \$393.62 \$378.64 \$522.75 \$994.54 \$1,327.25 \$2,27.57	\$3,626 \$3,76 \$3,626 \$3,227 \$3,767 \$3,767 \$3,767 \$4,427 \$4,757 \$4,
1960 1960	0.001430002	\$27,490.01 \$20,495.03 \$24,875.70 \$34,575.70 \$46,077.52 \$54,677.62 \$44,776.71 \$34,727.42 \$64,785.30 \$20,465.41	\$3,422.98 \$3,554.59 \$4,002.65 \$4,548.52 \$6,000.64 \$12,227.86 \$17,628.54 \$22,166.66	\$4,370,62 \$4,922,97 \$4,577,34 \$4,656,57 \$4,666,22 \$5,000,30 \$5,122,48 \$5,674,61 \$5,674,61	\$12,302,71 \$12,304,05 \$12,304,05 \$13,206,47 \$4,731,51 \$10,564,2 \$13,344,6	\$1,406.00 \$1,500.77 \$1,531.05 \$1,541.01 \$1,641.00 \$1,679.75 \$1,744.00 \$1,797.05 \$1,106.00 \$2,200.77 \$2,200	\$1,044.64 \$1,118.03 \$1,158.26 \$1,092.41 \$1,211.24 \$1,222.17 \$1,222.17 \$1,541.50 \$1,931.68 \$2,654.77 \$2,865.74 \$2,664.84 \$4,456.72 \$7,227.09	\$2,980.39 \$3,074.29 \$3,172.69 \$3,415.40 \$3,536.79 \$3,706.69 \$4,420.39 \$5,704.74 \$6,625.84 \$5,726.84 \$6,720.99 \$6,720.29 \$6,720.29	\$246.95 \$228.24 \$297.32 \$322.86 \$306.25 \$308.62 \$339.62 \$339.63 \$522.75 \$994.54 \$1,387.85 \$2,222.54 \$2,235.06.64 \$2,797.06	\$3,635 \$3,76 \$3,635 \$3,335 \$3,765 \$3,765 \$4,435 \$4,435 \$4,755 \$4,755 \$5,747 \$7,06 \$7,425 \$6,177
	0.001430002 0.00108028 9.04E-05 8.73E-05 9.12E-05	\$27,480.01 \$20,481.01 \$34,557.22 \$44,607.22 \$44,607.22 \$54,77.62 \$64,77.62 \$54,77.62 \$	\$3,422.98 \$3,554.59 \$4,009.65 \$4,548.52 \$6,600.64 \$12,223.66 \$17,608.54 \$27,606.12 \$31,509.96 \$27,402.46 \$31,402.40 \$31,609.96	\$4,370.53 \$4,505.57 \$4,536.57 \$4,636.63 \$5,122.68 \$5,476.68 \$5,476.68 \$5,476.68 \$4,157.53 \$4,157.53 \$7,240.53	9233371 923832 9238422 9338422 9438423 9438434 9438434 9438434 9438434 9438434 9438434 9438434 9438434 9438434 9438434 9438434 9438434 9438434 9438434 9438434 9438434 9438434 9438434 9438434	\$ 14460 \$ 1500 \$	\$1,04464 \$1,158,26 \$1,092,26 \$1,092,17 \$1,223,17 \$1,223,17 \$1,223,17 \$1,223,17 \$1,223,18 \$2,264,27 \$2,264,77 \$2,264,77 \$2,264,77 \$2,264,72 \$7,27,70 \$4,054,81	\$2,980.39 \$3,074.29 \$3,172.69 \$3,415.40 \$3,536.79 \$3,701.13 \$3,764.79 \$4,420.39 \$4,420.39 \$2,724.17 \$9,277.00 \$9,772.00 \$7,863.43 \$10,248.91	\$245.95 \$228.24 \$397.32 \$322.86 \$300.62 \$300.62 \$300.62 \$300.62 \$300.62 \$230.6	\$3,630 \$3,760 \$3,230 \$3,760 \$3,760 \$3,760 \$4,432 \$4,432 \$4,750 \$4
	0.001430002 0.00108028 9.04E-05 8.73E-05 9.12E-05	\$27,48507. \$28,48507. \$28,485778. \$44,69774. \$44,69774. \$44,7774. \$44,7774. \$44,7774. \$54,7254. \$24,7254.	\$3,422.58 \$3,554.50 \$4,002.65 \$4,646.52 \$4,646.52 \$17,000.54 \$12,207.86 \$27,566.13 \$27,566.13 \$21,000.65 \$27,562.46 \$25,120.43 \$25,120.43 \$25,120.43	\$4,270.23 \$4,02.67 \$4,02.67 \$4,00.627 \$4,000.27 \$5,000.20 \$5,122.46 \$5,470.61 \$5,470.61 \$6,157.62 \$7,200.20 \$7,200.20 \$7,200.20	92,33371 923,33271 923,942,22 923,942,22 924,942,23 944,942,942 944,942,943 944,943,943,943,943,943,943,943,943,943,	1 446607 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1	\$1,04464 \$1,198.03 \$1,958.26 \$1,058.26 \$1,058.25 \$1,221.24 \$1,223.17 \$1,223.17 \$1,223.17 \$1,223.17 \$2,667.26 \$2,667.27 \$2,567.62 \$4,056.72 \$4,056.72 \$4,056.72 \$4,056.72	\$2,980.39 \$3,074.29 \$3,172.69 \$3,415.40 \$3,516.79 \$3,536.79 \$3,764.69 \$4,420.39 \$5,704.74 \$6,965.64 \$7,724.70 \$9,772.00 \$7,963.43 \$10,248.91 \$10,248.91 \$10,248.91 \$10,248.91	\$246.95 \$209.24 \$397.32 \$300.35 \$300.62 \$300.62 \$300.62 \$270.64 \$522.75 \$222.24 \$2,756.70 \$2,756	\$3,635 \$3,765 \$3,207 \$3,207 \$3,760 \$3,802 \$4,762 \$4
	0.001430002 0.00108038 9.045-65 9.125-65 9.125-65 9.125-65 9.155-65 9.155-65	577 8807 1 538 8692 2 538 8692 2 538 8692 2 538 8692 2 544 877.52 2 544 877.52 2 544 775.72 2 544 775.72 2 544 775.72 2 544 775.72 2 544 755.72 2 545 755.72 2 545 755.72 2 545 755.72 2 546 755.72 2 547 755.72 2	\$3.422.08 \$4,000.05 \$4,000.05 \$4,548.52 \$6,600.45 \$12,202.86 \$17,608.54 \$22,166.55 \$27,506.13 \$27,5	\$4,370,63 \$4,500,67 \$4,500,67 \$4,600,67 \$4,600,67 \$5,600,67 \$1,240 \$5,670,61 \$5,670,61 \$5,670,61 \$5,157,57 \$2,200,60 \$5,770,77 \$5,770,77 \$5,770,77 \$5,770,77 \$5,770,77	#1,333,71 #1,333	1 446607 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1	\$1,044.64 \$1,118.03 \$1,092.41 \$1,092.41 \$1,291.24 \$1,291.71 \$1,541.50 \$1,091.18 \$2,664.77 \$2,664.77 \$3,640.84 \$4,665.72 \$7,277.02 \$4,054.81 \$4,054.81 \$4,054.81 \$4,054.81	\$2,980.39 \$3,172.69 \$3,172.69 \$3,472.69 \$3,456.79 \$3,261.13 \$1,766.69 \$4,40.39 \$4,40.39 \$7,24.17 \$9,247.03 \$5,162.69 \$1,172.00	\$246.95 \$222.24 \$222.65 \$302.86 \$300.35 \$300.35 \$300.65 \$522.75 \$200.54 \$1,387.96 \$2,755.70 \$2,200.64 \$2,700.66 \$4,579.46 \$4,5	\$3,600 \$3,760 \$3,600 \$3,200 \$3,700 \$3,700 \$4,400 \$4,750 \$6,170 \$6
	0.001420002 0.00168038 0.045-65 0.275-65 0.155-65 0.155-65 0.155-65 0.255-65 7.775-65 0.225-65 7.465-65	\$27,000.07 \$20,000.00 \$20,000.00 \$24,000.00 \$44,000.00	\$3,422.00 \$3,554.50 \$4,000.00 \$4,548.52 \$6,600.40 \$12,207.60 \$17,600.54 \$27,600.43 \$37,600.50 \$37,600.50 \$40,272.67 \$40,272.67 \$40,272.67 \$40,272.67 \$40,272.67 \$40,472.67 \$40,472.67 \$40,472.67 \$40,472.67	\$4370.65 \$4367.24 \$457.24 \$456.27 \$466.25 \$6,00.30 \$5,00.	1033071 1033071 1033072 103307	\$148807 \$132506 \$132506 \$148407 \$14447 \$1447 \$1447 \$14447 \$14447 \$14447 \$14447 \$14447 \$14447 \$14447 \$14447 \$14447 \$14447 \$14447 \$14447 \$14447 \$14447 \$14447 \$14447 \$14447 \$14447	\$1,044,64 \$1,118,03 \$1,199,241 \$1,291,24 \$1,221,31 \$1,22	\$2,980.39 \$3,074.29 \$3,172.69 \$3,415.40 \$3,245.40 \$3,267.9 \$3,766.69 \$5,704.74 \$6,625.64 \$7,724.17 \$6,927.00 \$5,704.74 \$6,927.00 \$5,704.74 \$6,927.00 \$1,192.75 \$9,581.40 \$5,581.40 \$5,581.40 \$5,581.40 \$5,581.40 \$5,581.40 \$5,581.40 \$5,581.40 \$5,581.40 \$5,581.40 \$5,581.40 \$5,581.40 \$5,581.40	\$246.95 \$229.24 \$229.66 \$300.55 \$300.62 \$2278.66 \$2278.65 \$522.75 \$500.64 \$2,222.44 \$2,223.44 \$2	\$3,43 \$3,76 \$3,20 \$3,20 \$3,20 \$3,20 \$4,43 \$4,75 \$4,75 \$7,06 \$7,00 \$3,70
	0.001430002 0.00108028 9.04E-05 8.73E-05 9.15E-05 8.15E-05 7.77E-05 8.32E-05 7.77E-05	\$27,000.07 \$20,000.00 \$20,000.00 \$24,000.00 \$44,000.00	\$3,422.00 \$3,554.50 \$4,000.00 \$4,548.52 \$6,600.40 \$12,207.60 \$17,600.54 \$27,600.43 \$37,600.50 \$37,600.50 \$40,272.67 \$40,272.67 \$40,272.67 \$40,272.67 \$40,272.67 \$40,472.67 \$40,472.67 \$40,472.67 \$40,472.67	\$4370.65 \$4367.24 \$457.24 \$456.27 \$466.25 \$6,00.30 \$5,00.	1033071 1033071 1033072 103307	\$148807 \$132506 \$132506 \$148407 \$14447 \$1447 \$1447 \$14447 \$14447 \$14447 \$14447 \$14447 \$14447 \$14447 \$14447 \$14447 \$14447 \$14447 \$14447 \$14447 \$14447 \$14447 \$14447 \$14447 \$14447	\$1,044,64 \$1,118,03 \$1,158,05 \$1,099,41 \$1,231,12 \$1,231,17 \$1,231,17 \$1,241,50 \$1,231,18 \$1,231	\$2,980.39 \$3,074.29 \$3,172.69 \$3,415.40 \$3,245.40 \$3,267.9 \$3,766.69 \$5,704.74 \$6,625.64 \$7,724.17 \$6,927.00 \$5,704.74 \$6,927.00 \$5,704.74 \$6,927.00 \$1,192.75 \$9,581.40 \$5,581.40 \$5,581.40 \$5,581.40 \$5,581.40 \$5,581.40 \$5,581.40 \$5,581.40 \$5,581.40 \$5,581.40 \$5,581.40 \$5,581.40 \$5,581.40	\$246.95 \$228.24 \$322.34 \$322.86 \$300.35 \$320.65 \$320.65 \$320.65 \$320.65 \$222.75 \$222.75 \$222.76 \$222.76 \$222.76 \$222.76 \$222.76 \$222.76 \$227.7	\$3,63 \$3,76 \$3,63 \$3,20 \$3,20 \$3,20 \$4,63 \$4,63 \$4,63 \$7,62 \$3,76
	0.001430002 0.00108028 9.04E-05 8.73E-05 9.15E-05 8.15E-05 7.77E-05 8.32E-05 7.77E-05	\$27,88507 \$28,86507 \$28,45572 \$44,67722 \$44,67722 \$44,7722 \$47,7722 \$47,7722 \$48,772	\$3.427.68 \$3.556.00 \$4.568.25 \$4.568.25 \$12,200.86 \$17,200.54 \$22,168.65 \$27,506.13 \$31,900.95 \$23,400.40 \$35,100.40 \$35,100.40 \$36,100.40 \$40,272.67 \$40,272.67 \$40,272.67 \$40,272.67 \$40,072.67 \$40,	\$4370.63 \$43627.24 \$4357.24 \$4366.22 \$4366.22 \$4366.22 \$4366.22 \$4366.22 \$4366.23 \$4376.24 \$4376.24 \$4376.22 \$4	1933071 193306 1933071	\$1,550.07 \$1,550	\$1,044,64 \$1,19,03 \$1,19,03 \$1,09,04 \$1,21,12 \$1,22,17 \$1,52,13 \$1,22,17 \$1,54,15 \$1,03,16 \$2,054,77 \$2,846,74 \$2,84	\$2,980,39 \$3,974,29 \$3,172,80 \$3,174,540 \$3,556,79 \$4,420,39 \$4,420,39 \$4,420,39 \$4,420,39 \$5,724,17 \$9,247,00 \$9,720,00 \$7,862,43 \$10,246,43 \$	\$246.95 \$228.34 \$302.34 \$302.86 \$300.35 \$300.65 \$278.46 \$522.75 \$202.24 \$1,387.86 \$2,223.44 \$2,276.60 \$2,276.60 \$2,276.60 \$4,677.46 \$4,677.46 \$3,467.90 \$3,467.90 \$3,467.90 \$3,467.90 \$3,467.90 \$4,677.46 \$4,6	\$3,400 \$3,700 \$3,700 \$3,700 \$3,700 \$4,750 \$4
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	0.001420002 0.00168038 0.045-65 0.275-65 0.155-65 0.155-65 0.155-65 0.255-65 7.775-65 0.225-65 7.465-65	22,4600 24,460	\$3,422.66 \$1,002.66 \$4,000.66 \$4,000.66 \$4,000.66 \$12,222.66 \$12,222.66 \$27,066.67 \$27,0	\$4,370,63 \$4,927,64 \$4,677,64 \$4,686,75 \$4,686,75 \$4,686,75 \$4,636,66 \$4,636	1933071 193306 1933071	14,650-7 14,165-7 14,	\$1,044,64 \$1,198,03 \$1,198,04 \$1,099,41 \$1,271,6 \$1,271,6 \$1,271,6 \$1,271,7	\$2,980,30 \$2,07429 \$2,17249 \$2,17249 \$2,27413 \$2,20113 \$2	\$246.95 \$292.24 \$302.32 \$322.86 \$303.62 \$303.62 \$303.62 \$303.62 \$303.62 \$303.62 \$303.62 \$230.53 \$230.5	\$3,600 \$3,700 \$3,200 \$3,700 \$3,700 \$3,700 \$4
	0,001430002 0,00100033 9,046-45 8,736-45 9,126-45 8,156-45 8,156-45 7,776-45 7,786-45 7,786-45 7,786-45 1,000031971 0,000051971 0,000051971	22 Attack 24 Attack 24 Attack 25 Att	\$3,402.06 \$1,002.06 \$4,002.06 \$4,002.06 \$1,002	\$4,370.63 \$4,027.24 \$4,077.24 \$4,077.24 \$4,077.24 \$4,077.24 \$4,077.24 \$4,077.24 \$4,077.24 \$4,077.25 \$4,077	\$1200.1 \$1200.	14,654,7 14,	\$1,044,64 \$1,100,26 \$1,100,26 \$1,090,41 \$1,201,24 \$1,201,16 \$1,201,16 \$1,201,16 \$1,201,16 \$1,041	\$2,980,30 \$3,074,29 \$3,172,60 \$3,172,60 \$3,172,60 \$3,20,13 \$3,20,13 \$3,20,13 \$3,20,13 \$3,20,13 \$3,20,13 \$3,20,13 \$3,20,17 \$4,20,17 \$6,20,17 \$6,20,17 \$6,20,17 \$1,10,27 \$1,27 \$	\$246.95 \$209.34 \$209.32 \$202.86 \$200.55 \$200.5	\$3,020,000 \$3,000,000 \$3,000,000 \$4,435 \$4,4
	0.001430002 0.0010003 9.045-05 8.172-05 8.152-05 8.185-05 8.185-05 7.776-05 7.786-05 7.726-05 0.00236/238 0.000013871 0.000013871	20 Mary 1	3-3423 M \$4000 M \$4000 M \$4000 M \$4000 M \$4000 M \$12224 M \$17200 M \$	\$4,376,63 \$4,000,73 \$6,000,73 \$4,000,73 \$4,000,73 \$4,000,73 \$4,000,73 \$4,000,73 \$4,000	1922	1,000 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	\$1,044,64 \$1,198,41 \$1,198,41 \$1,098,41 \$1,293,41 \$1,293,41 \$1,293,41 \$1,293,41 \$1,293,41 \$1,541,50 \$1,931,48 \$1,643,47 \$1,643	\$2,960,30 \$1,072,90 \$1,172,90 \$1,172,90 \$1,172,90 \$1,172,90 \$1,172,91 \$1,172	\$246.95 \$200.24 \$200.25 \$200.42 \$200.45 \$20	\$3,425,525,535,535,535,535,535,535,535,535,5
	0,001430002 0,00100033 9,046-45 8,736-45 9,126-45 8,156-45 8,156-45 7,776-45 7,786-45 7,786-45 7,786-45 1,000031971 0,000051971 0,000051971	20 ALL STATES 10 ALL STATES	3-3423 M \$4000 M \$4000 M \$4000 M \$4000 M \$4000 M \$12224 M \$17200 M \$	\$4,376,63 \$4,000,73 \$6,000,73 \$4,000,73 \$4,000,73 \$4,000,73 \$4,000,73 \$4,000,73 \$4,000	1922	1,000 to 1,0	\$1,044,64 \$1,198,41 \$1,198,41 \$1,098,41 \$1,293,41 \$1,293,41 \$1,293,41 \$1,293,41 \$1,293,41 \$1,541,50 \$1,931,48 \$1,643,47 \$1,643	\$2,960,30 \$1,072,90 \$1,172,90 \$1,172,90 \$1,172,90 \$1,172,90 \$1,172,91 \$1,172	\$246.95 \$209.34 \$209.32 \$200.65 \$200.62 \$200.6	\$3,000 50 50 50 50 50 50 50 50 50 50 50 50
100,000 100,	0,001430002 0,00100033 9,046-45 8,736-45 9,126-45 8,156-45 8,156-45 7,776-45 7,786-45 7,786-45 7,786-45 1,000031971 0,000013971 0,000013971	20 Attack 20 Att	3-3423 M \$4000 M \$4000 M \$4000 M \$4000 M \$4000 M \$12224 M \$17200 M \$	\$4,376,63 \$4,000,73 \$6,000,73 \$4,000,73 \$4,000,73 \$4,000,73 \$4,000,73 \$4,000,73 \$4,000	1922	10.00000000000000000000000000000000000	\$1,044,64 \$1,198,41 \$1,198,41 \$1,098,41 \$1,293,41 \$1,293,41 \$1,293,41 \$1,293,41 \$1,293,41 \$1,541,50 \$1,931,48 \$1,643,47 \$1,643	\$280.05 \$1,074.0	\$246.05 \$200.39 \$200.39 \$200.35 \$200.3	\$3.000 \$3
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10 10 10 10 10 10 10 10	0.001 (0.000) 0.001 (0.000) 0.001 (0.000) 0.001 (0.000) 0.001 (0.000) 0.000	127.45.25.25.25.25.25.25.25.25.25.25.25.25.25	3.000 M 3.000	HARMON HA	1,227,	14000000000000000000000000000000000000	\$10,004.0 \$1,000.0 \$1	\$286.03 \$1,728.03 \$1,000.0	\$260.00 (1) \$250.0	\$3.40.40 \$3.20.50 \$3.20.50 \$3.70.70 \$3.70.70 \$4.
	0.001 (0.002) 0.001 (0.002) 0.001 (0.002) 0.001 (0.002) 0.001 (0.002) 0.002 (0.002) 0.	\$25,000 \$1,000 \$	3.000 M 3.000	MATERIAL MAT	1,227,	14000000000000000000000000000000000000	\$10,004.0 \$1,000.0 \$1	\$286.03 \$1,120.00 \$1,000.0	\$40,000 to \$10,000 to	\$3.60.00 \$3.20.00 \$3.20.00 \$3.20.00 \$3.20.00 \$3.20.00 \$3.20.00 \$3.20.00 \$4.77.00 \$4.
	0.001 (0.000) 0.001 (0.000) 0.001 (0.000) 0.001 (0.000) 0.001 (0.000) 0.000	107.44.07 108.40.07	\$3,000 M \$1,000 M \$1,	MATHER MATTER AND ADMINISTRATION OF THE ADMI	Miller	14,000 c. 14,000	\$10,004.0 \$1,000.0 \$1	\$2,000.00 \$2,172	\$40,000 to \$10,000 to	\$3.00.00 \$3.00.00 \$3.00.00 \$4.
10000000 11000000 10000000 10000000 10000000 10000000 10000000 10000000 10000000 10000000 10000000 10000000 10000000 10000000 10000000 10000000 10000000 10000000 10000000 100000000	0.001 (0.000) 0.001 (0.000) 0.001 (0.000) 0.001 (0.000) 0.001 (0.000) 0.000	107.44.07 108.40.07	\$3,000 M \$1,000 M \$1,	MATHER MATTER AND ADMINISTRATION OF THE ADMI	Miller	14,000 14	\$10,004.0 \$1,000.0 \$1	\$2,000.00 \$2,172	\$40,000 to \$10,000 to	\$3,40,50 \$3,20,50 \$3,20,50 \$3,20,50 \$3,20,50 \$3,20,50 \$4,40 \$4,40
\$\\\\\\\\\\\\\\\\\\\\\\\\\\\\\\\\\\\\	0.001 (0.000) 0.001 (0.000) 0.001 (0.000) 0.001 (0.000) 0.001 (0.000) 0.000	127 ALSO 127	\$3,000 M	MANNE	1,000	14,000 to 14,000	\$10560.0 \$1150	\$2,000.00 \$15,172.00 \$15,17	\$24.00 (1) \$2.00	\$3.00 \$3.00
00000482 \$1,740,78579 \$1,060,654.01 \$207,704.60 \$85,052.22 \$4,391.11 ####### \$5,044.24 \$277,05.58 \$415,05.22 \$4,391.11 ####### \$5,044.24 \$277,05.58 \$415,05.22 \$4,391.11 ####### \$5,044.24 \$277,05.58 \$415,05.22 \$4,391.11 ######## \$5,044.24 \$277,05.58 \$415,05.22 \$4,391.11 ##################################	0.001 (0.000) 0.001 (0.000) 0.001 (0.000) 0.001 (0.000) 0.001 (0.000) 0.000	127 ALSO 127	\$3,000 M	MANNE	1,000	14,000 to 14,000	\$10560.0 \$1150	\$2,000.00 \$15,172.00 \$15,17	\$24.00 (1) \$2.00	\$3.00.00 \$3.00 \$3.00.00 \$3.00.00 \$3.00.00 \$3.00.00 \$3.00.00 \$3.00.00 \$3.00.
0,00000177 \$2,239,742.10 \$1,555,146.00 \$129,216.23 \$85,962.19 \$2,720.13 \$0.00 \$4,151.87 \$462,544.50 \$21,74	0.001 (0.000) 0.001 (0.000) 0.001 (0.000) 0.001 (0.000) 0.001 (0.000) 0.000	127 ALSO 127	\$3,000 M	MANAGE MA	1,000	14000000000000000000000000000000000000	\$10,000 \$1	3.3 (1974) 2.5 (1974)	\$24.00 (1) \$2.00	\$3.400.00 \$3.400
	0.001 (0.	100 August	\$3,000 miles \$1,000	MANAGE MA	1,000	14000000000000000000000000000000000000	\$1,000.00 \$1,100	32,260,20 20 31,726,20 31,726,20 31,72	394.56.56.20.20.20.20.20.20.20.20.20.20.20.20.20.	\$3,000 \$3

noncern.				le le	Network				
PROPOSED Annual Frequency 0.144246666	otal Annual Claim \$0.00	Inpatient \$2.00	Outpatient \$2.00	PCP \$0.00	ER S000	SCP \$0.00	Other \$0.00	reventive Ca \$0.00	Out-of-Netwo
0.0256031	\$15.64 \$51.30	\$0.01 \$0.04	\$0.88 \$3.16	\$0.68 \$1.80	\$0.16 \$1.99	\$0.81	\$0.00 \$0.01	\$12.97 \$14.38	\$0.12
0.02504958 0.0250695 0.02550602	\$141.51 \$179.84	\$0.10 \$0.14	\$9.00 \$9.00 \$14.76	\$4.77 \$6.23	\$21.33 \$22.93	\$52.79 \$60.12	\$0.02 \$0.02	\$31.00 \$51.00 \$64.96	\$2.22 \$2.58
0.0237906 0.02072794	\$210.10 \$254.77	\$0.17 \$0.21	\$19.81 \$25.13	\$7.75 \$9.26	\$25.16 \$26.76	\$80.52 \$99.22	\$0.04 \$0.04	\$78.63 \$90.52	\$3.61
0.019806348 0.019803813	\$329.18 \$365.04	\$0.41 \$0.29	\$34.68 \$39.82	\$11.75 \$13.36	\$30.32 \$34.24	\$126.79	\$0.16	\$120.32	\$4.75 \$5.31
0.017579634 0.01673965	\$400.89 \$436.05	\$0.47 \$0.61	\$45.01 \$50.91	\$14.71 \$15.52	\$36.93 \$39.85	\$154.71	\$0.20 \$0.31	\$143.20 \$154.42	\$5.67 \$6.13
0.017564406	\$517.90 \$559.41	\$0.77 \$0.93	\$64.25 \$73.50	\$18.01 \$18.00	\$47.14 \$52.17	\$203.08	\$0.54 \$0.84	\$176.61	\$7.51 \$7.91
0.01526468 0.016268844	\$596.59 \$639.07	\$0.87	\$91.74	\$21.11 \$22.60	\$55.69 \$61.64	\$239.63 \$258.20	\$1.04 \$1.06	\$199.08 \$194.22	\$9.51
0.0142856 0.015280085	\$732.29 \$778.40	\$1.58 \$1.77	\$111.14 \$124.28	\$26.71 \$25.80	\$77.80 \$83.79	\$298.30 \$316.97	\$1.19	\$204.67 \$212.48	\$10.90 \$11.91
0.014241635 0.016224971 0.015122124	\$830.44 \$889.98 \$956.75	\$1.96 \$2.44 \$2.64	\$136.55 \$150.89 \$166.92	\$29.97 \$29.69 \$34.37	\$91.25 \$103.90 \$116.95	\$340.88 \$363.84 \$389.27	\$1.33 \$1.35 \$1.74	\$216.62 \$224.32 \$230.05	\$12.89 \$13.56 \$14.80
0.013995823 0.019219509	\$1,018.51 \$1,096.41	\$3.59 \$4.17	\$183.89 \$207.98	\$34.76 \$37.57	\$130.36 \$147.02	\$411.14 \$430.79	\$2.31 \$2.20	\$236.10 \$241.35	\$16.36
0.017303847 0.000825112 0.018622597	\$1,194.82 \$1,304.02 \$1,429.95	\$5.06 \$7.19 \$9.67	\$235.59 \$274.92 \$317.52	\$41.90 \$42.60 \$46.66	\$173.29 \$194.80 \$226.21	\$470.41 \$501.84 \$530.12	\$2.60 \$3.31 \$4.40	\$246.61 \$259.99 \$267.64	\$20.15 \$20.48 \$24.72
0.000475561 0.017875442	\$1,579.07	\$11.97 \$16.13	\$370.54 \$438.29	\$50.85 \$53.88	\$254.47 \$291.95	\$575.09 \$612.46	\$5.52 \$7.11	\$293.85 \$294.74	\$26.78 \$30.06
0.015858678 0.014110338 0.0151169	\$1,909.75 \$2,077.00 \$2,243.83	\$21.77 \$26.52 \$32.97	\$508.86 \$584.57 \$672.89	\$60.92 \$64.89 \$65.52	\$329.39 \$367.36 \$393.56	\$646.65 \$691.91 \$719.15	\$9.59 \$11.32 \$12.58	\$301.75 \$304.46 \$307.66	\$31.03 \$36.08 \$39.50
0.013499067 0.011999785	\$2,449.79 \$2,655.02	\$41.09 \$51.20	\$768.84 \$880.89	\$76.52 \$80.01	\$437.10 \$473.07	\$753.19 \$792.27	\$16.64 \$18.78	\$311.46 \$310.38	\$40.30 \$40.42
0.010808403 0.009679819 0.009164373	\$2,835.60 \$3,055.71 \$3,254.80	\$58.45 \$72.05 \$82.38	\$996.32 \$1,97.62 \$1,213.21	\$81.83 \$87.61 \$99.85	\$499.02 \$534.08 \$566.72	\$801.64 \$885.13	\$19.44 \$22.65 \$25.54	\$315.70 \$318.94	\$51.65 \$54.36 \$63.03
0.008295583 0.007940282	\$3,456.72 \$3,681.98	\$90.00 \$103.79	\$1,362.24 \$1,490.06	\$96.62 \$104.61	\$599.41 \$616.15	\$903.57 \$954.86	\$27.39 \$29.63 \$31.74	\$313.85 \$312.71	\$63.64 \$70.17
0.007227809 0.006702894 0.006213916	\$4,075.46 \$4,075.46 \$4,300.72	\$109.44 \$117.51 \$117.87	\$1,628.42 \$1,763.83 \$1,912.64	\$113.94 \$121.19 \$132.70	\$646.26 \$661.95 \$689.06	\$990.36 \$990.36	\$31.74 \$31.63 \$35.62	\$312.48 \$309.85	\$75.06 \$76.54 \$80.64
0.005785731 0.005385025	\$4,541.79 \$4,715.34	\$136.55 \$145.00	\$2,064.19 \$2,171.48	\$131.70 \$135.90	\$711.57 \$721.07	\$1,064.44	\$36.16 \$38.78	\$210.68 \$212.11	\$86.51 \$100.19
0.004903652 0.004662534 0.004426067	\$6,960.15 \$5,212.34 \$5,449.99	\$166.28 \$193.14 \$215.68	\$2,313.97 \$2,506.46 \$2,644.36	\$149.76 \$155.30 \$168.42	\$754.12 \$746.81 \$777.27	\$1,112.28 \$1,143.43 \$1,177.09	\$41.41 \$43.54 \$45.71	\$312.57 \$308.43	\$104.62 \$111.07 \$113.03
0.004160151	\$5,660.73 \$5,881.00	\$252.23 \$269.29 \$397.53	\$2,771.40 \$2,910.34 \$3,001.00	\$167.45 \$187.41	\$787.09 \$825.21	\$1,215.07 \$1,223.60 \$1.065.44	\$43.48 \$50.06	\$300.67 \$296.36	\$123.33 \$118.81 \$100 m
0.003549474 0.003372984	\$6,337.94 \$6,594.12	\$336.75 \$397.98	\$3,196.47 \$3,353.59	\$197.70 \$210.04	\$844.31 \$866.61	\$1,285.08	\$50.13 \$51.11	\$302.81 \$302.65	\$124.69 \$136.82
0.003156067 0.003013756 0.003013786	\$6,834.85 \$7,093.66 \$7,307.90	\$454.70 \$538.04 \$642.77	\$3,485.95 \$3,630.71 \$3,667.75	\$218.73 \$210.15 \$245.00	\$870.50 \$891.31 \$913.70	\$1,210.70 \$1,210.17 \$1,340.79	\$58.21 \$62.35 \$62.17	\$296.26 \$296.27 \$288.14	\$129.81 \$154.66 \$146.70
0.002767989 0.002605118	\$7,636.27 \$7,826.71	\$730.40 \$802.26	\$3,911.41 \$4,010.29	\$238.36 \$251.44	\$906.08 \$886.29	\$1,340.00	\$62.61 \$72.49	\$293.93 \$283.15	\$153.39 \$161.53
0.002532063 0.002439341 0.00236443	\$8,184.04 \$8,451.41 \$8,659.32	\$901.51 \$1,031.98 \$1,104.61	\$4,966.32 \$4,317.14 \$4,399.66	\$278.73 \$266.98 \$276.06	\$911.15 \$897.60 \$927.42	\$1,392.52 \$1,409.49 \$1,400.71	\$64.22 \$64.28 \$70.84	\$286.13 \$279.91 \$278.03	\$183.46 \$184.02 \$194.00
0.002234653 0.002170301	\$0,970.47 \$9,366.21	\$1,197.75 \$1,314.02	\$4,544.49 \$4,763.03	\$300.64 \$308.13	\$936.47	\$1,445.23	\$73.65 \$72.47	\$282.37 \$288.99	\$197.07
0.002100778 0.002001634 0.001980059	\$9,617.68 \$9,844.55 \$10,042.32	\$1,528.53 \$1,546.62 \$1,751.59	\$4,750.57 \$4,945.36 \$4,886.43	\$323.73 \$337.36 \$351.25	\$950.49 \$966.19 \$944.00	\$1,500.18 \$1,502.60 \$1,545.85	\$73.51 \$75.66 \$70.78	\$275.54 \$282.15 \$275.58	\$212.14 \$188.60 \$216.75
0.001905148 0.001868027	\$10,356.02 \$10,630.13	\$1,859.31 \$1,997.70	\$5,107.45 \$5,168.11	\$311.94 \$388.12	\$966.27 \$953.59	\$1,516.29 \$1,553.01	\$78.10 \$79.97	\$271.44 \$272.68	\$243.11 \$216.96
0.001726046 0.001674088	\$11,250.45 \$11,616.99	\$2,1278.08 \$2,278.08 \$2,470.52	\$5,374.55 \$5,484.73	\$378.03 \$407.35	\$1,015.59 \$1,053.61	\$1,593.89	\$85.33 \$89.76	\$267.27 \$259.11	\$257.72 \$234.40
0.001629834 0.001561296	\$11,993.25 \$12,123.24	\$2,652.97 \$2,779.67	\$5,705.87 \$5,685.02	\$295.66 \$478.50	\$1,010.34 \$992.72	\$1,631.41	\$91.26 \$88.19	\$252.68 \$268.95	\$253.06 \$265.14
0.001474348 0.00141685	\$12,920.95	\$2,922.78	\$6,118.01 \$6,109.85	\$429.57 \$524.44	\$1,014.01	\$1,780.35	\$92.90 \$94.18	\$265.23 \$260.81	\$288.11 \$298.34
0.001379542 0.001354498 0.001305499	\$13,520.50 \$13,877.44 \$14,051.00	\$3,284.26 \$3,563.90 \$3,673.83	\$6,247.68 \$6,488.41 \$6,317.81	\$542.57 \$413.49 \$540.40	\$1,056.73 \$1,044.33 \$1,060.81	\$1,729.97 \$1,741.21 \$1,770.30	\$100.13 \$93.92 \$103.75	\$259.80 \$262.87 \$359.33	\$291.36 \$269.32 \$300.64
0.001301752 0.001249204	\$14,654.29 \$14,578.86	\$3,784.63 \$3,711.49	\$6,745.31 \$6,745.88	\$645.01 \$571.66	\$1,013.98 \$1,082.15	\$1,819.39	\$95.81 \$115.04	\$272.44 \$245.51	\$277.72 \$342.04
0.001167749 0.001153038 0.001167011	\$14,956.20 \$15,277.36 \$15,657.81	\$4,042.52 \$4,259.58 \$4,424.24	\$6,732.70 \$6,767.03 \$6,968.59	\$620.98 \$553.09 \$493.72	\$1,052.19 \$1,076.18 \$1,141.67	\$1,852.83 \$1,905.78 \$1,912.59	\$106.20 \$129.63 \$118.20	\$250.34 \$255.97 \$253.06	\$298.44 \$330.11 \$345.74
0.001083293 0.001079431	\$15,654.36 \$16,575.90	\$4,237.28 \$4,648.99	\$7,124.91 \$7,273.32	\$614.59 \$745.78	\$1,075.62 \$1,163.29	\$1,838.10	\$114.36 \$141.71	\$244.07 \$269.64	\$305.43 \$364.08
0.00105296 0.000962805 0.000962034	\$16,712.54 \$16,971.46 \$17,422.50	\$4,630.16 \$4,591.21 \$5,069.57	\$7,496.20 \$7,774.90 \$7,736.77	\$643.61 \$682.35 \$706.26	\$1,076.71 \$1,145.76 \$1,097.97	\$2,149.27 \$2,017.86 \$2,069.44	\$110.78 \$119.13 \$115.57	\$257.69 \$259.87 \$252.00	\$369.11 \$380.29 \$376.00
0.00986546 0.009809186	\$17,832.90 \$18,425.70	\$5,244.93 \$5,416.92	\$7,977.27 \$8,158.30 \$8,198.02	\$664.83 \$635.03	\$1,126.32 \$1,202.36	\$2,015.45 \$2,169.10	\$136.10 \$154.75	\$265.50 \$258.88	\$402.49
0.000871648 0.000825755 0.000814918	\$19,515.59 \$19,080.12 \$19,216.88	\$5,356.79 \$5,685.28 \$5,582.25	\$8,188.02 \$8,502.29 \$8,600.19	\$701.84 \$657.47 \$725.29	\$1,235.57 \$1,213.61 \$1,227.39	\$2,185.51 \$2,185.50	\$166.32 \$156.35 \$173.48	\$257.08 \$257.28 \$263.48	\$462.00 \$422.30 \$449.31
0.00001879 0.000794056	\$19,491.84 \$20,217.03	\$5,856.33 \$6,424.61	\$8,442.54 \$8,669.94 \$8,812.88	\$778.50 \$790.44	\$1,200.53 \$1,214.60 \$1,227.68	\$2,220.52 \$2,220.66	\$168.23 \$182.67 \$185.24	\$267.24 \$262.73 \$261.98	\$437.93
0.00759639 0.00759639	\$20,371.55 \$20,366.01 \$20,953.20	\$6,352.60 \$6,528.26	\$8,812.88 \$8,714.69 \$9,047.33	\$853.31 \$853.31	\$1,237.68 \$1,245.35 \$1,236.28	\$2,381.87 \$2,340.63 \$2,470.63	\$185.24 \$154.49 \$159.65	\$250.20 \$250.20 \$254.60	\$451.74 \$457.40
0.00722696 0.001222279 0.001223070	\$21,282.76 \$21,497.66 \$22,629.11	\$6,998.19 \$6,789.51 \$7,376.74	\$9,121.50 \$9,303.70 \$9,569.24	\$723.27 \$769.48 \$767.44	\$1,219.91 \$1,293.90 \$1,301.50	\$2,339.06 \$2,395.30 \$2,556.45	\$194.69 \$198.49 \$215.45	\$253.35 \$275.71 \$269.04	\$432.79 \$471.57 \$496.50
0.003193898 0.003193898	\$24,094.39 \$26,176.69	\$7,828.61 \$8,921.01	\$10,293.11 \$10,813.23	\$885.58	\$1,301.64 \$1,349.75	\$2,650.84 \$2,939.89	\$200.85 \$282.64	\$259.11 \$259.93	\$558.65 \$596.54
0.00326603 0.003296022 0.000666	\$29,016.61 \$32,417.07 \$36,940.44	\$10,626.03 \$12,541.12 \$14,667.94	\$11,234.12 \$12,265.23 \$12,736.54	\$1,078.17 \$1,197.84 \$1,432.77	\$1,410,70 \$1,393,25 \$1,487,00	\$3,230.42 \$3,506.17 \$3,872.89	\$389.77 \$435.04 \$593.17	\$261.16 \$263.76 \$269.49	\$606.24 \$815.35 \$608.61
0.002728652 0.002728652	\$39,286.29 \$46,249.27	\$16,134.16 \$18,699.30	\$14,142.46 \$16,340.23	\$1,446.34 \$1,718.77	\$1,479.66 \$1,619.64	\$4,105.82 \$4,650.21	\$842.83 \$974.31	\$264.76 \$270.60	\$864.26
0.00166244 0.001552095 0.001279882	\$53,810.94 \$60,494.82 \$70,070.11	\$23,543.90 \$27,424.52 \$32,936.41	\$18,178.99 \$20,500.02 \$23,281.55	\$2,002.96 \$2,455.08 \$2,544.90	\$1,680.68 \$1,675.77 \$2,046.23	\$5,693.24 \$5,574.79 \$5,490.72	\$1,199.14 \$1,371.72 \$1,838.59	\$285.87 \$286.05 \$273.78	\$1,226.16 \$1,196.86 \$1,657.83
0.0010508446 0.000851121	\$82,827.13 \$92,360.62	\$29,571.00 \$45,185.66	\$27,075.61 \$29,990.79	\$2,953.61 \$3,509.02	\$1,983.37 \$2,034.83	\$4,920.04 \$7,227.27	\$2,142.36	\$297.23 \$273.82	\$1,075.92
0.00066045 0.000556572 0.000462996	\$107,367.41 \$119,193.80 \$135,783.08	\$53,475.92 \$58,464.97 \$69,247.90	\$23,983.66 \$40,635.74 \$43,082.57	\$4,476.16 \$3,856.81 \$5,104.64	\$1,854.21 \$2,171.50 \$2,307.32	\$8,798.40 \$8,370.60 \$9,297.09	\$2,017.99 \$2,605.95 \$3,506.70	\$282.01 \$277.03 \$313.79	\$2,079.05 \$2,911.13 \$2,921.07
0.000407447	\$140,234.40 \$169,644.87 \$189,096.55	\$72,143.63 \$82,436.32 \$95.197.71	\$49,712.73 \$60,103.61 \$60,403.00	\$6,713.21 \$5,418.83	\$2,220.07 \$2,321.26 \$3,537.00	\$10,665.76	\$3,866.53 \$2,777.78 \$4,004.75	\$220.62 \$234.09	\$2,591.85 \$4,141.25 \$4,141.25
0.00272385 0.002242421 0.002208273	\$200,129.63 \$230,612.57	\$101,349.47 \$110,606.20	\$70,807.28 \$85,768.44	\$8,520.90 \$6,451.00	\$2,691.76 \$3,105.21	\$15,002.67 \$13,341.21	\$6,314.04 \$6,557.44	\$308.78 \$356.22	\$3,120.70 \$4,426.83
0,00192185 0,00132601	\$250,432.43 \$271,296.87	\$121,444.24	\$92,498.20 \$108,674.45	\$7,765.73 \$6,056.00	\$2,672.57 \$3,028.79	\$17,271.40	\$5,567.11 \$7,101.48 \$7,104.44	\$327.12 \$355.76	\$2,886.07
0.000105466 0.000105466	\$219,432.44 \$237,099.13	\$147,981.46 \$175,129.23	\$123,225.81 \$123,225.81 \$110,086.41	\$12,759.07 \$12,118.30	\$3,192.11 \$3,192.11 \$3,325.00	\$15,694.52 \$13,738.69	\$9,897.11	\$380.57 \$350.31	\$5,211.79 \$5,641.37
0.000071737 0.000058025	\$352,762.87 \$381,374.01 \$417,557.55	\$183,539.05 \$188,205.65 \$228.89***	\$121,122.00 \$125,296.00 \$125,747.77	\$13,755.69 \$20,137.54	\$3,177.67 \$3,002.20 \$3,717.44	\$12,678.18 \$14,829.78	\$11,125.00	\$346.70 \$293.09	\$7,038.59
0,000051097 0,000035992 0,000034491	\$425,571.12 \$458,506.28	\$236,116.75 \$284,725.33	\$122,130.50 \$124,670.24	\$15,632.62 \$13,365.63	\$5,278.81 \$2,726.10	\$19,192.32	\$10,863.01	\$279.07 \$350.06	\$6,078.03
0.00056852 0.00047382 0.00047382	\$476,732.22 \$546,273.61 \$609.310.61	\$279,497.36 \$299,468.30 \$349.397 ^^	\$122,491.50 \$179,773.56 \$171.708.64	\$21,556.81 \$14,325.16 \$15,007.44	\$3,199.06 \$3,573.77 \$3.808.47	\$14,225.14 \$23,770.06 \$23,784.64	\$13,866.39 \$16,642.55 \$28,167.4P	\$419.33 \$322.12 \$323.41	\$10,476.61 \$8,398.09 \$8,045 ~
0.00005389 0.00005389 0.00019238	\$623,910.18 \$649,028.23	\$344,492.54 \$382,066.95	\$100,416,74 \$167,413.90	\$15,167.43 \$40,091.92	\$2,272.50 \$5,302.07	\$19,321.75	\$41,881.79	\$259.41 \$299.18	\$13,098.02
0.000014367 0.00001636	\$747,256.23 \$782,467.73 \$866.850.01	\$478,601.47 \$490,597.48 \$512.666.^^	\$127,975.07 \$171,153.82 \$276.484.4*	\$12,826.04 \$34,875.95 \$24.640.41	\$5,758.61 \$2,251.12 \$1,006.74	\$16,863.08 \$12,706.83 \$12,900.05	\$55,723.93 \$58,482.17 \$18,903.41	\$574.26 \$360.11 \$400.47	\$38,933.81
0.00000004 0.0000007134	\$853,597.71	\$573,197.59 \$706,647.19	\$209,530.75 \$197,236.29	\$0.00	\$3,311.63 \$2,943.17	\$3,711.21 \$12,947.22	\$34,231.26	\$444.72 \$628.34	\$29,180.56
0.000043028	\$1,400,272.78	\$1,096,444.10	\$168,619.78	\$19,847.41	\$3,009.85	\$7,651.22	\$60,566.41	\$429.22	\$36,614.68

CHANGE

Community Rate Loads

Current Factors

Proposed Factors

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

Change in Factors

Cigna Pathwell	N/A
Specialty	IN/A

Current Factors

Diagnostic Indicators	may be used to perform additional ri				
	0.95	Minimum			
	1.05 Maxim				

Proposed Factors

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

Current Factors

Program

Proposed Factors

Integrated Diabetic Program N/A	Integrated Diabetic Program	N/A
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Current Factors

Telehealth Adjustme	1.01
nt	1.01

Proposed Factors

Telehealth Adjustme nt	N/A
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Change

Removing this factor

Change

Removing this factor

Change

Removing this factor

Industry Loads

Current Factors

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

Proposed Factors

Industry	Minimum	Maximum	Median
Agriculture	0.875	1.075	0.975
Mining	0.95	1.125	1.075
Construction	0.9	1.125	0.988
Manufacturing	0.825	1.075	0.95
Transportation, Communication, & Utilities	8.0	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	Base Cost PMPM = 5.27728 cap on cove	3.1311 × \bigg[\frac{Max}{57896.14} \bigg]^{0.1} rage
Embarc Benefit Protection	N/A	
Hearing Aids		1.002
Varicose Veins		1.002

Proposed Factors

Rider	Methodology
Infertility Treatment – Buy Up #2	Base Cost PMPM = $4.66 \times \left[\frac{\text{Max}}{57896.14}\right]^{0.1}$ 6.16 cap on coverage
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%

Mental Health and Substance Use Disorder Rates

MHSUD Trend and Adjustments

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

OAP/PPO/LCP Rates [VT-specific]

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

NWK Rates [VT-specific]

						Copay					
Current	0	5	10	15	20	25	30	35	40	45	50
Mental Health	\$28.64	\$27.32	\$26.06	\$24.86	\$23.61	\$22.35	\$21.10	\$19.79	\$18.59	\$17.34	\$16.09
Substance Abuse	\$5.42	\$5.33	\$5.24	\$5.15	\$5.06	\$4.96	\$4.87	\$4.77	\$4.68	\$4.58	\$4.49
Mental Health and Substance Abuse	\$32.27	\$30.84	\$29.47	\$28.16	\$26.80	\$25.43	\$24.06	\$22.64	\$21.33	\$19.96	\$18.59
Non-standard (copay N/A)	\$28.16										

						Copay					
Proposed	0	5	10	15	20	25	30	35	40	45	50
Mental Health	\$36.05	\$34.39	\$32.80	\$31.29	\$29.72	\$28.14	\$26.56	\$24.92	\$23.41	\$21.83	\$20.25
Substance Abuse	\$6.83	\$6.71	\$6.60	\$6.49	\$6.37	\$6.25	\$6.13	\$6.01	\$5.89	\$5.77	\$5.65
Mental Health and Substance Abuse	\$40.62	\$38.82	\$37.10	\$35.45	\$33.73	\$32.01	\$30.29	\$28.50	\$26.85	\$25.13	\$23.41
Non-standard (copay N/A)	\$35.45										

		Сорау									
Change	0	5	10	15	20	25	30	35	40	45	50
Mental Health	25.9%	25.9%	25.9%	25.9%	25.9%	25.9%	25.9%	25.9%	25.9%	25.9%	25.9%
Substance Abuse	26.0%	25.9%	26.0%	26.0%	25.9%	26.0%	25.9%	26.0%	25.9%	26.0%	25.8%
Mental Health and Substance Abuse	25.9%	25.9%	25.9%	25.9%	25.9%	25.9%	25.9%	25.9%	25.9%	25.9%	25.9%
Non-standard (copay N/A)	25.9%										

Script AWPs Used in Rx Prixing (Facets and Proclaim)

			Current				
Formulary	Category	Preventive Generics	Non-Preventive Generics	Preventive Preferred Brands	Non-Preventive Preferred Brands	Preventive Non Preferred Brands	Non-Preferre Non-Preferre
	All else	105.22	138.76	459.11	348.89	456.8	506.91
	Aptihistamines	0	52.28	0	0	0	137.7
	Contraceptives	0	60.59	0	195.49	0	119.49
	Diet Drues	0	111.69	0	1631.51	0	4029.22
Advantage	Eartfity - Oral	0	0	0	0	0	0
Generics Only Legacy	Lifestyle, drugs w/DTC ontions	0	211.69	0	371.98	0	787.04
Make	PPls				539 11	0	526.15
	Smoking Constition	0	46.87	0	0	0	400.38
			3.27				137.29
	Specialty Vitamins	119.2	874.95	3141.63	5516.69	0	5517.49
		96.53	127.31	421.2	320.09	419.08	465.05
	All else	0	47.95	0	0	0	126.33
	Antihistamines		55.59		179.35	0	109.63
	Contraceptives	- 0	107.47	- 0	1495.79	0	3696.53
	Diet Orues		107.47	0	1490.79		3090.53
Performance	Fertility - Oral	0					
erformance_4Tier Standard	Lifestyle, drugs w/DTC options	0	194.21	0	341.27	0	722.05
	PPts	0		0	494.6		482.71
	Smoking Consistion	0	43	0	0	0	367.32
	Specialty	0	3	0	0	0	125.95
	Vitamins	61.63	10	0	216.04	36.54	239.64
	All else	93.69	123.01	445.53	437.74	420.9	325.85
	Aptihistamines	0	43.19	0	0	0	82.8
	Contraceptives	0	55.08	0	180.72	0	108.6
	Diet Drues	0	102.47	0	1496.79	0	3696.53
	Fertility - Oral					0	0
AdvantageDRT Advantage_4Tier	Lifestyle, drugs w/OTC options	0	179.67	0	339.2	0	326.05
ValueDRT	PPIs PPIs				494.6		482.71
	Smoking Constition	0	43		0	0	367.32
	Specialty		-				125.96
	Vitamins	291.33	781.53	2724.3	5170.85	0	6193.54

			Propose				
Formulary	Category	Preventive Generics	Non-Preventive Generics	Preventive Preferred Brands	Non-Preventive Preferred Brands	Preventive Non- Preferred Brands	Non-Preventiv Non-Preferre
	All else	108.4	143.65	521.17	344.17	408.96	599.47
	Antihistamines	0	165.73	0			0
	Contraceptive	0	57.24	0	191.77		214
Adventage	Diet Drum	0	56.09	0		0	945.02
Advantage Advantage 4Tier	Feetility - Oral	0	107.51	0	978.77	0	798.9
Generics Only Legacy	Lifestyle, drugs	0	452.84	0	608.62	0	590.91
Value	PPIs	0	206.96	0	375.6	0	928.58
Value	Smoking Cessation	0	110.06	0	548.93	0	546.16
	Specialty	294.63	1086.67	3401.92	5671.65	766.91	5938.5
	Vitamina	67.18	10.9	0	235.48	39.83	261.2
	All else	99.45	131.79	478.14	315.76	375.19	549.97
	Antihistamines	0	152.05	0	0	0	0
	Contraceptives	0	52.51	0	175.94	0	196.33
	Diet Drum	0	51.46	0	0	0	355.99
Derformance	Fertility - Oral	0	95.63		897.95	0	732.94
Performance_4Tier Standard	Lifestyle, drugs w/OTC portions	0	415.45	0	558.36	0	542.12
James	PPN	0	189.87	0	344.51	0	851.91
	Smoking Cessation	0	100.97	0	503.6	0	501.06
	Specialty	270.3	996.95	3121.03	5203.35	703.59	5448.17
	Vitamins	61.63	30	0	216.04	36.54	239.64
	All else	96.68	129.17	496.18	453.54	351.13	323.58
	Antihistamines	0	87.74	0	0	0	0
	Contraceptives	0	51.76	0	175.28	0	197.47
	Diet Drum	0	51.46	0	0	0	355.99
	Fertility - Oral	0	98.63	0	297.95	0	732.94
AdvantageDRT ValueDRT	Lifestyle, drugs w/OTC potions	0	415.45	0	558.36	0	542.12
	PPIs	0	190.78	0	359.34	0	459.57
	Smoking Cessation	0	100.97	0	503.6	0	501.06
	Specialty	480.74	1003.79	3369.49	5369.03	2358.51	5385.26
	Vitamina	61.63	20	0	216.04	36.54	239.64

			Char	ges			
Formulary	Category	Preventive Generics	Non-Preventive Generics	Preventive Preferred Brands	Non-Preventive Preferred Brands	Preventive Non- Preferred Brands	Non-Preventive Non-Preferred Brands
	All else	3.0%	3.5%	13.5%	-1.4%	-10.5%	18.3%
	Antibistamines	0.0%	217.0%	0.0%	0.0%	0.0%	-100.0%
	Contraceptives	0.0%	-5.5%	0.0%	-1.9%	0.0%	79.1%
	Diet Drum	0.0%	-49.8%	0.0%	-100.0%	0.0%	-76.5%
Advantage	Earthlity - Oral	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Generics Only Legacy	Lifestyle, drugs	0.0%	113.9%	0.0%	63.6%	0.0%	-24.9%
Value	PPh	0.0%	0.0%	0.0%	-30.3%	0.0%	76.5%
	Smoking Cessation	0.0%	134.8%	0.0%	0.0%	0.0%	35.4%
	Specialty	0.0%	33131.5%	0.0%	0.0%	0.0%	4225.5%
	Vitamins	-43.6%	-98.8%	-100.0%	-95.7%	0.0%	-95.1%
	All else	1.0%	3.5%	13.5%	-1.4%	-10.5%	18.3%
	Antibistamines	0.0%	217.0%	0.0%	0.0%	0.0%	-100.0%
	Contraceptives	0.0%	5.5%	0.0%	-2.9%	0.0%	79.1%
	Clet Drum	0.0%	-49.8%	0.0%	-100.0%	0.0%	-76.5%
Performance	Fertifity - Oral	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Performance_4Tier Standard	Lifestyle, drugs	0.0%	113.9%	0.0%	63.6%	0.0%	-24.9%
Junionia	PPh	0.0%	0.0%	0.0%	-30.3%	0.0%	76.5%
	Smoking Cessation	0.0%	134.8%	0.0%	0.0%	0.0%	35.4%
	Specialty	0.0%	33131.7%	0.0%	0.0%	0.0%	4225.3%
	Vitamins	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
	All else	3.2%	5.0%	11.4%	3.6%	-16.6%	-0.7%
	Antibistamines	0.0%	103.1%	0.0%	0.0%	0.0%	-100.0%
	Contraceptives	0.0%	-6.0%	0.0%	-3.0%	0.0%	81.8%
	Clet Drum	0.0%	-49.8%	0.0%	-100.0%	0.0%	-76.5%
	Fertifity - Ocel	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
AdvantageORT ValueORT	Lifestyle, drugs w/OTC pations	0.0%	131.2%	0.0%	64.6%	0.0%	66.3%
	PPh	0.0%	0.0%	0.0%	-27.3%	0.0%	-4.8%
	Smoking Cessation	0.0%	134.8%	0.0%	0.0%	0.0%	35.4%
	Specialty	0.0%	33359.7%	0.0%	0.0%	0.0%	4175.4%
	Vitamina	-78.8%	-98.7%	-100.0%	-95.8%	0.0%	-96.1%

Vision

Vision - Frequency Factors

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

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

Current						R30			
Retail 90	Network	Program	Preventive Generics	Non-Preventive Generics	Preventive Preferred Brands	Non-Preventive Preferred Brands	Preventive Non- Preferred Brands		Specialty
		N	30%	65%	65%	59%	55%	69%	45%
		M1	10%	55%	28%	36%	21%	58%	41%
	Broad	M2	11%	56%	29%	37%	22%	60%	41%
		M3	12%	58%	30%	38%	22%	61%	41%
R90		M0	9%	53%	27%	35%	20%	56%	41%
K50		N	50%	76%	71%	73%	65%	79%	37%
		M1	11%	51%	30%	40%	23%	47%	28%
	Narrow	M2	12%	53%	31%	41%	23%	49%	28%
		M3	13%	55%	32%	42%	24%	50%	28%
		M0	10%	50%	29%	38%	22%	46%	28%
NONE	Broad	N	72%	89%	81%	83%	76%	86%	48%
						R90			

Retail 90	Network	Program	Preventive Generics	Non-Preventive Generics	Preventive Preferred Brands	Non-Preventive Preferred Brands	Preventive Non- Preferred Brands	Non- Preventi ve Non- Preferre d Brands	
		N	58%	30%	25%	37%	33%	24%	0%
		M1	51%	26%	41%	33%	43%	23%	0%
	Broad	M2	50%	24%	41%	32%	43%	21%	0%
		M3	49%	23%	40%	31%	42%	20%	0%
R90		M0	52%	27%	42%	34%	44%	24%	0%
1130		N	33%	17%	15%	19%	16%	13%	0%
		M1	50%	29%	39%	32%	37%	30%	0%
	Narrow	M2	49%	27%	38%	30%	37%	29%	0%
		M3	48%	26%	38%	30%	36%	28%	0%
	1	M0	51%	30%	40%	33%	38%	31%	0%
NONE	Broad	N	0%	0%	0%	0%	0%	0%	0%

						MOD			
Retail 90	Network	Program	Preventive Generics	Non-Preventive Generics	Preventive Preferred Brands	Non-Preventive Preferred Brands	Preventive Non- Preferred Brands		Specialty
		N	12%	5%	10%	5%	13%	7%	55%
		M1	39%	20%	31%	31%	36%	19%	59%
	Broad	M2	39%	20%	31%	31%	36%	19%	59%
		M3	39%	19%	30%	31%	35%	18%	59%
R90		MO	39%	20%	31%	32%	36%	20%	59%
K9U		N	17%	7%	14%	7%	18%	8%	63%
		M1	40%	20%	31%	29%	40%	23%	72%
	Narrow	M2	39%	20%	31%	29%	40%	22%	72%
		M3	39%	19%	30%	28%	40%	22%	72%
		MO	40%	20%	31%	29%	40%	23%	72%
NONE	Broad	N	28%	11%	19%	17%	24%	14%	52%

Proposed						R30			
Retail 90	Network	Program	Preventi ve Generics	Non- Preventi ve Generics	Preventi ve Preferre d Brands	Non- Preventi ve Preferre d Brands	Preventi ve Non- Preferre d Brands	Non- Preventi ve Non- Preferre d Brands	Specialt
		N	28%	65%	63%	54%	49%	68%	469
		M1	8%	52%	21%	31%	17%	65%	479
	Broad	M2	9%	54%	22%	32%	18%	67%	479
		M3	9%	56%	23%	33%	19%	69%	479
R90		M0	7%	51%	20%	30%	17%	63%	479
K9U		N	48%	75%	69%	65%	64%	76%	409
		M1	10%	51%	26%	38%	26%	45%	319
	Narrow	M2	11%	52%	27%	39%	27%	46%	319
		M3	12%	54%	28%	40%	28%	48%	319
		M0	9%	49%	26%	36%	25%	43%	319
NONE	Broad	N	75%	90%	82%	84%	80%	86%	519
	•					R90			
Retail 90	Network	Program	Preventi ve Generics	Non- Preventi ve Generics	Preventi ve Preferre d Brands	Non- Preventi ve Preferre d Brands	Preventi ve Non- Preferre d Brands	Non- Preventi ve Non- Preferre d Brands	Special
		N	63%	31%	29%	38%	41%	26%	0'
		M1	61%	32%	52%	43%	61%	23%	0'
	Broad	M2	60%	30%	51%	42%	60%	21%	0'
		M3	60%	29%	51%	41%	60%	20%	0'
R90		M0	62%	33%	53%	44%	61%	25%	0'
KSU		N	37%	19%	18%	24%	24%	16%	0'
		M1	58%	34%	48%	40%	52%	35%	0'
	***********		57%	32%	48%	39%	51%	34%	- 0
	Narrow	M2							
	Narrow	M3	56%	31%	47%	38%	51%	33%	0,
	Narrow		56% 58%	31% 35%	47% 49%	38% 41%	51% 53%	33% 36%	0'
NONE	Broad	M3							
NONE		M3 M0	58%	35%	49%	41% 0%	53%	36%	0
NONE Retail 90		M3 M0	58%	35%	49%	41%	53%	36%	0

| N | 10% | 4% | 9% | d Brands |

Change						R30			
Retail 90	Network	Program	Preventi ve Generics	Non- Preventi ve Generics	Preventi ve Preferre d Brands	Non- Preventi ve Preferre d Brands	Preventi ve Non- Preferre d Brands	Non- Preventi ve Non- Preferre d Brands	Specialty
		N	-2%	0%	-2%	-5%	-6%	-1%	1%
		M1	-2%	-3%	-7%	-5%	-4%	7%	6%
	Broad	M2	-2%	-2%	-7%	-5%	-4%	7%	6%
		M3	-3%	-2%	-7%	-5%	-3%	8%	6%
R90		M0	-2%	-2%	-7%	-5%	-3%	7%	6%
K90		N	-2%	-1%	-2%	-8%	-1%	-3%	3%
		M1	-1%	0%	-4%	-2%	3%	-2%	3%
	Narrow	M2	-1%	-1%	-4%	-2%	4%	-3%	3%
		M3	-1%	-1%	-4%	-2%	4%	-2%	3%
		MO	-1%	-1%	-3%	-2%	3%	-3%	3%
NONE	Broad	N	3%	1%	1%	1%	4%	0%	3%
			270	. 70	. 70	R90	.70	070	0,0
			-			Non-		Non-	
			Preventi	Non- Preventi	Preventi	Preventi	Preventi	Preventi	
Retail 90	Network	Program	ve	Preventi	ve Preferre	ve	ve Non- Preferre	ve Non-	Specialty
			Generics	Generics	d Brands	Preferre d Brands	d Brands	Preferre d Brands	
		N	5%	1%	4%	1%	8%	2%	0%
		M1	10%	6%	11%	10%	18%	0%	0%
	Broad	M2	10%	6%	10%	10%	17%	0%	0%
		M3	11%	6%	11%	10%	18%	0%	0%
R90		M0	10%	6%	11%	10%	17%	1%	0%
K9U		N	4%	2%	3%	5%	8%	3%	0%
		M1	8%	5%	9%	8%	15%	5%	0%
	Narrow	M2	8%	5%	10%	9%	14%	5%	0%
		M3	8%	5%	9%	8%	15%	5%	0%
		MO	7%	5%	9%	8%	15%	5%	0%
NONE	Broad	N	0%	0%	0%	0%	0%	0%	0%
						MOD			
								Non-	
			Preventi	Non-	Preventi	Non-	Preventi	Non- Preventi	
Retail 90	Network	Program	Preventi ve	Preventi	ve		ve Non-	Non- Preventi ve Non-	Specialty
Retail 90	Network	Program		Preventi ve	ve Preferre	Non- Preventi	ve Non- Preferre	Preventi	Specialty
Retail 90	Network	Program	ve Generics	Preventi	ve	Non- Preventi ve	ve Non-	Preventi ve Non-	Specialty
Retail 90	Network	N	ve Generics -2%	Preventi ve Generics -1%	ve Preferre d Brands	Non- Preventi ve Preferre d Brands 3%	ve Non- Preferre d Brands -3%	Preventi ve Non- Preferre d Brands 0%	-1%
Retail 90			ve Generics	Preventi ve Generics -1% -4%	ve Preferre d Brands -1% -4%	Non- Preventi ve Preferre d Brands 3%	ve Non- Preferre d Brands -3% -14%	Preventi ve Non- Preferre d Brands 0% -7%	-1% -6%
Retail 90	Network Broad	N	ve Generics -2%	Preventi ve Generics -1%	ve Preferre d Brands -1% -4%	Non- Preventi ve Preferre d Brands 3%	ve Non- Preferre d Brands -3%	Preventi ve Non- Preferre d Brands 0%	-1%
Retail 90		N M1	ve Generics -2% -8%	Preventi ve Generics -1% -4%	ve Preferre d Brands -1% -4%	Non- Preventi ve Preferre d Brands 3%	ve Non- Preferre d Brands -3% -14%	Preventi ve Non- Preferre d Brands 0% -7%	-1% -6%
		N M1 M2	ve Generics -2% -8% -8%	Preventi ve Generics -1% -4%	ve Preferre d Brands -1% -4%	Non- Preventi ve Preferre d Brands 3% -5%	ve Non- Preferre d Brands -3% -14% -14%	Preventi ve Non- Preferre d Brands 0% -7% -7%	-1% -6% -6%
Retail 90		N M1 M2 M3	ve Generics -2% -8% -8%	Preventi ve Generics -1% -4% -4% -4%	ve Preferre d Brands -1% -4% -4% -3%	Non- Preventi ve Preferre d Brands 3% -5% -5% -6%	ve Non- Preferre d Brands -3% -14% -14% -14%	Preventi ve Non- Preferre d Brands 0% -7% -7%	-1% -6% -6%
		N M1 M2 M3 M0	ve Generics -2% -8% -8% -8%	Preventi ve Generics -1% -4% -4% -4% -4%	ve Preferre d Brands -1% -4% -4% -3% -4%	Non- Preventi ve Preferre d Brands 3% -5% -5% -6%	ve Non- Preferre d Brands -3% -14% -14% -14%	Preventi ve Non- Preferre d Brands 0% -7% -7% -7% -7%	-1% -6% -6% -6%
		N M1 M2 M3 M0 N	ve Generics -2% -8% -8% -8% -8% -2%	Preventi ve Generics -1% -4% -4% -4% -4% -1%	ve Preferre d Brands -1% -4% -3% -4% -1%	Non- Preventi ve Preferre d Brands 3% -5% -5% -6% -6% 4%	ve Non- Preferre d Brands -3% -14% -14% -14% -5%	Preventi ve Non- Preferre d Brands 0% -7% -7% -7% -7% 0%	-1% -6% -6% -6% -6%
Retail 90	Broad	N M1 M2 M3 M0 N	ve Generics -2% -8% -8% -8% -8% -2% -8%	Preventi ve Generics -1% -4% -4% -4% -4% -1% -4%	ve Preferre d Brands -1% -4% -4% -3% -4% -1% -6%	Non- Preventi ve Preferre d Brands 3% -5% -5% -6% -6% 4% -7%	ve Non- Preferre d Brands -3% -14% -14% -14% -5% -18%	Preventi ve Non- Preferre d Brands 0% -7% -7% -7% -7% 0% -3%	-1% -6% -6% -6% -6% -3%
	Broad	N M1 M2 M3 M0 N M1 M2	ve Generics -2% -8% -8% -8% -8% -2% -8% -7%	Preventi ve Generics -1% -4% -4% -4% -1% -4% -4%	ve Preferre d Brands -1% -4% -4% -3% -4% -1% -6% -6%	Non- Preventi ve Preferre d Brands 3% -5% -6% -6% -6% -4% -7% -7%	ve Non- Preferre d Brands -3% -14% -14% -14% -5% -18%	Preventi ve Non- Preferre d Brands 0% -7% -7% -7% -7% 0% -3% -2%	-1% -6% -6% -6% -6% -3% -3%

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

Current						R30			
Retail 90	Network	Program	Preventive Generics	Non-Preventive Generics	Preventive Preferred Brands	Non-Preventive Preferred Brands	Preventive Non- Preferred Brands	Non- Preventi ve Non- Preferre d Brands	Specialty
		N	30%	68%	62%	64%	56%	77%	36%
		M1	10%	52%	25%	50%	23%	59%	34%
	Broad	M2	11%	54%	25%	50%	24%	60%	34%
		M3	12%	56%	26%	51%	24%	62%	34%
R90		MO	8%	50%	25%	49%	23%	57%	34%
K90		N	49%	77%	67%	76%	65%	82%	29%
		M1	10%	50%	25%	50%	21%	59%	23%
	Narrow	M2	11%	52%	25%	51%	22%	61%	23%
		M3	12%	54%	25%	51%	22%	62%	23%
		M0	9%	48%	24%	50%	21%	58%	23%
NONE	Broad	N	69%	88%	77%	85%	75%	85%	38%
NONE	Broad			88%	77%	85% R90	75%	85%	38%
	Broad Network			88% Non-Preventive Generics	77% Preventive Preferred Brands	R90	75% Preventive Non- Preferred Brands	Non-	
		N	69% Preventive	Non-Preventive	Preventive Preferred	Non-Preventive	Preventive Non-	Non- Preventi ve Non- Preferre	
		N Program	69% Preventive Generics	Non-Preventive Generics	Preventive Preferred Brands	Non-Preventive Preferred Brands	Preventive Non- Preferred Brands	Non- Preventi ve Non- Preferre d Brands	Specialt
		Program	69% Preventive Generics 57%	Non-Preventive Generics 25%	Preventive Preferred Brands	Non-Preventive Preferred Brands	Preventive Non- Preferred Brands	Non- Preventi ve Non- Preferre d Brands	Specialt
	Network	Program N M1	Preventive Generics 57% 49%	Non-Preventive Generics 25% 25%	Preventive Preferred Brands	Non-Preventive Preferred Brands	Preventive Non- Preferred Brands	Non- Preventi ve Non- Preferre d Brands 15% 14%	Specialty 0% 0%
Retail 90	Network	Program N M1 M2	69% Preventive Generics 57% 49% 47%	Non-Preventive Generics 25% 25% 23%	Preventive Preferred Brands 25% 40%	Non-Preventive Preferred Brands 30% 25% 25%	Preventive Non- Preferred Brands 30% 42% 42%	Non- Preventi ve Non- Preferre d Brands 15% 14%	0% 0% 0%
	Network	Program N	69% Preventive Generics 57% 49% 47% 47%	Non-Preventive Generics 25% 25% 23% 22%	Preventive Preferred Brands 25% 40% 40% 40%	Non-Preventive Preferred Brands 30% 25% 25% 24%	Preventive Non- Preferred Brands 30% 42% 42% 41%	Non- Preventi ve Non- Preferre d Brands 15% 14% 13%	0% 0% 0% 0%
Retail 90	Network	Program N M1 M2 M3 M0	Freventive Generics 57% 49% 47% 47% 50%	Non-Preventive Generics 25% 25% 23% 22% 27%	Preventive Preferred Brands 25% 40% 40% 40% 40%	Non-Preventive Preferred Brands 30% 25% 25% 24% 26%	Preventive Non- Preferred Brands 30% 42% 42% 41% 42%	Non- Preventi ve Non- Preferre d Brands 15% 14% 13% 13%	0% 0% 0% 0% 0%
Retail 90	Network	N Program N M1 M2 M3 M0 N	Preventive Generics 57% 49% 47% 47% 50% 32%	Non-Preventive Generics 25% 25% 23% 22% 27% 14%	Preventive Preferred Brands 25% 40% 40% 40% 40% 16%	Non-Preventive Preferred Brands 30% 25% 25% 25% 26% 16%	Preventive Non- Preferred Brands 30% 42% 42% 42% 42% 15%	Non- Preventi ve Non- Preferre d Brands 15% 14% 13% 13% 15% 8%	0% 0% 0% 0% 0% 0%
Retail 90	Network Broad	N Program N M1 M2 M3 M0 N M1 M1 M1 M1 M1 M1 M1	69% Preventive Generics 57% 49% 47% 50% 32% 49%	Non-Preventive Generics 26% 25% 23% 22% 27% 14% 28%	Preventive Preferred Brands 25% 40% 40% 40% 40% 16% 41%	Non-Preventive Preferred Brands 30% 25% 25% 24% 26% 26% 26% 25%	Preventive Non- Preferred Brands 30% 42% 42% 41% 42% 55% 36%	Non- Preventi ve Non- Preferre d Brands 15% 14% 13% 13% 15% 8% 19%	0% 0% 0% 0% 0% 0% 0%
Retail 90	Network Broad	Program N	Preventive Generics 57% 49% 47% 50% 32% 48%	Non-Preventive Generics 26% 25% 23% 22% 27% 14% 28% 28% 26%	Preventive Preferred Brands 25% 40% 40% 40% 40% 40% 40% 41% 41%	Non-Preventive Preferred Brands 30% 25% 25% 26% 16% 25% 25% 25%	Preventive Non- Preferred Brands 30% 42% 41% 42% 41% 36% 36%	Non- Preventi ve Non- Preferre d Brands 15% 14% 13% 13% 15% 8% 19%	0% 0% 0% 0% 0% 0% 0% 0% 0% 0% 0%

						MOD			
Retail 90	Network	Program	Preventive Generics	Non-Preventive Generics	Preventive Preferred Brands	Non-Preventive Preferred Brands	Preventive Non- Preferred Brands		Specialty
		N	13%	6%	13%	6%	14%	8%	64%
		M1	42%	23%	35%	25%	35%	27%	66%
	Broad	M2	42%	23%	35%	25%	35%	27%	66%
		M3	41%	22%	35%	25%	34%	26%	66%
R90		M0	42%	23%	35%	25%	35%	28%	66%
KSO		N	19%	9%	17%	8%	20%	10%	71%
		M1	41%	22%	34%	25%	42%	21%	77%
	Narrow	M2	41%	22%	34%	25%	42%	21%	77%
		M3	40%	21%	34%	24%	42%	20%	77%
		M0	41%	23%	35%	25%	43%	22%	77%
NONE	Broad	N	31%	12%	23%	15%	25%	15%	62%

Proposed						R30			
Retail 90	Network	Program	Preventi ve Generics	Non- Preventi ve Generics	Preventi ve Preferre d Brands	Non- Preventi ve Preferre d Brands	Preventi ve Non- Preferre d Brands	Non- Preventi ve Non- Preferre d Brands	Specialty
		N	28%	67%	61%	66%	47%	77%	36%
		M1	7%	51%	18%	47%	16%	62%	38%
	Broad	M2	8%	53%	18%	48%	17%	63%	38%
		M3	9%	55%	18%	48%	17%	65%	38%
		M0	6%	49%	17%	47%	16%	60%	38%
R90		N	47%	76%	67%	74%	63%	80%	31%
		M1	9%	50%	21%	50%	21%	56%	24%
	Narrow	M2	10%	52%	22%	50%	21%	58%	24%
	· · · · · · · · · · · · · · · · · · ·	M3	12%	54%	22%	51%	22%	59%	24%
		MO	8%	48%	21%	49%	20%	55%	24%
NONE	Broad	N N	74%	89%	79%	87%	77%	85%	40%
NUNE	BLOSG	N	74%	89%	79%	8/%	77%	85%	40%
						R90			
			Preventi	Non-	Preventi	Non-	Preventi	Non-	
Retail 90	Network	Program	Preventi	Preventi	ve	Preventi	ve Non-	Preventi ve Non-	Specialt
retail 90	Network	Program	Generics	ve	Preferre	ve Preferre	Preferre	Preferre	Speciali
			Generics	Generics	d Brands	d Brands	d Brands	d Brands	
	1	N	61%	28%	28%	26%	39%	16%	0%
		M1	60%	31%	51%	33%	59%	20%	0%
	Broad	M2	59%	29%	50%	33%	59%	19%	0%
		M3	59%	28%	50%	32%	58%	19%	0%
		MO	61%	32%	51%	34%	59%	21%	0%
R90	-	N	36%	17%	18%	17%	22%	9%	0%
		M1	57%	33%	50%	31%	52%	25%	0%
	Narrow	M2							
	IVALLOW		56%	31%	50%	31%	52%	24%	0%
		M3	55%	30%	50%	30%	52%	23%	0%
		M0	58%	34%	50%	32%	52%	25%	0%
NONE	Broad	N	0%	0%	0%	0%	0%	0%	0%
						1100			
	,	,				MOD			
			I	Non-	Preventi	Non- Preventi	Preventi	Non- Preventi	
			D						
Datail 00	Maturali	D	Preventi	Preventi	ve		ve Non-		Cunnink
Retail 90	Network	Program	ve		ve Preferre	ve	ve Non- Preferre	ve Non-	Specialt
Retail 90	Network	Program		Preventi		ve Preferre		ve Non- Preferre	Specialty
Retail 90	Network	Program N	ve	Preventi ve	Preferre	ve	Preferre	ve Non-	Specialty 64%
Retail 90	Network	N_	ve Generics 11%	Preventi ve Generics 5%	Preferre d Brands 11%	ve Preferre d Brands 8%	Preferre d Brands 15%	ve Non- Preferre d Brands 8%	64%
Retail 90	Network	N M1	ve Generics 11% 32%	Preventi ve Generics 5% 19%	Preferre d Brands 11% 32%	ve Preferre d Brands 8% 19%	Preferre d Brands 15% 25%	ve Non- Preferre d Brands 8% 18%	64% 62%
Retail 90		N M1 M2	ve Generics 11% 32% 32%	Preventi ve Generics 5% 19%	Preferre d Brands 11% 32% 32%	ve Preferre d Brands 8% 19%	Preferre d Brands 15% 25% 25%	ve Non- Preferre d Brands 8% 18% 17%	62% 62%
Retail 90		N M1	ve Generics 11% 32%	Preventi ve Generics 5% 19%	Preferre d Brands 11% 32%	ve Preferre d Brands 8% 19%	Preferre d Brands 15% 25%	ve Non- Preferre d Brands 8% 18%	64% 62%

NONE Broad N 26% 11% 21% 13% 23% 15% 60%

Change						R30			
Retail 90	Network	Program	Preventi ve Generics	Non- Preventi ve Generics	Preventi ve Preferre d Brands	Non- Preventi ve Preferre d Brands	Preventi ve Non- Preferre d Brands	Non- Preventi ve Non- Preferre d Brands	Specialty
		N	-2%	-1%	-1%	2%	-9%	0%	0%
		M1	-3%	-1%	-7%	-3%	-7%	3%	4%
	Broad	M2	-3%	-1%	-7%	-2%	-7%	3%	4%
		M3	-3%	-1%	-8%	-3%	-7%	3%	4%
		M0	-2%	-1%	-8%	-2%	-7%	3%	4%
R90		N	-2%	-1%	0%	-2%	-2%	-2%	2%
		M1	-1%	0%	-4%	0%	0%	-3%	1%
	Narrow	M2	-1%	0%	-3%	-1%	-1%	-3%	1%
		M3	0%	0%	-3%	0%	0%	-3%	1%
		MO	-1%	0%	-3%	-1%	-1%	-3%	1%
NONE	Broad	N	5%	1%	2%	2%	2%	0%	2%
						R90			
			Preventi	Non- Preventi	Preventi	Non- Preventi	Preventi ve Non-	Non- Preventi	
Retail 90	Network	Program	ve .	ve	Preferre	ve	Preferre	ve Non-	Specialt
			Generics	Generics	d Brands	Preferre d Brands	d Brands	Preferre d Brands	
		N	4%	2%	3%	-4%	9%	1%	0%
		M1	11%	6%	11%	8%	17%	6%	0%
	Broad	M2	12%	6%	10%	8%	17%	6%	0%
		M3	12%	6%	10%	8%	17%	6%	0%
		MO	11%	5%	11%	8%	17%	6%	0%
R90		N	4%	3%	2%	1%	7%	1%	0%
		M1	8%	5%	9%	6%	16%	6%	0%
	Narrow	M2	8%	5%	9%	6%	16%	6%	0%
		M3	8%	5%	10%	6%	16%	5%	0%
		MO	8%	5%	9%	6%	15%	5%	0%
NONE	Broad	N	0%	0%	0%	0%	0%	0%	0%
NONE	DIUdu	IN	0%	0%	0%	076	U%	0%	U%
						MOD			
			Preventi	Non- Preventi	Preventi	Non- Preventi	Preventi ve Non-	Non- Preventi	
Retail 90	Network	Program	Ve	ve	Preferre	ve Preferre	Preferre	ve Non-	Specialty
			Generics	Generics	d Brands	d Brands	d Brands	Preferre d Brands	
	1	N	-2%	-1%	-2%	2%	1%	0%	0%
	l	M1	-10%	-4%	-3%	-6%	-10%	-9%	-4%
	Broad	M2	-10%	-5%	-3%	-6%	-10%	-10%	-4%
		M3	-9%	-4%	-3%	-6%	-9%	-9%	-4%
		MO	-9%	-4%	-3%	-6%	-10%	-9%	-4%
R90		N	-3%	-1%	-2%	2%	-4%	0%	-2%
	l	M1	-7%	-4%	-5%	-6%	-15%	-2%	-1%
	Narrow	M2	-7%	-4%	-5%	-6%	-15%	-2%	-1%
		M3	-7%	-4%	-5%	-5%	-15%	-2%	-1%
		MO	-7%	-5%	-6%	-6%	-16%	-2%	-1%
									-176
NONE	Broad	N	-5%	-1%	-2%	-2%	-2%	0%	-2%

Pharmacy Trend

Pharmacy T	rend			L	Cu	rrent				Proposed			<u> </u>		Change		
		Formulary	Drug Type	2019/2018	2020/2019	2021/2020	2022+/2021	2019/2018	2020/2019	2021/2020	2022/2021	2023+/2022	2019/2018	2020/2019	2021/2020	2022/2021	2023+/2022
	Legacy		Generic	5.20%	5.20%	5.20%	5.20%	5.09%	6.24%	3.45%	8.07%	5.30%	-0.11%	1.04%	-1.75%	2.87%	
	Legacy	Legacy	Brand	10.70%	9.20%	9.20%	9.20%	10.62%	7.93%	5.11%	3.25%	13.51%	-0.08%	-1.27%	-4.09%	-5.95%	
	Legacy		Specialty	8.30%	20.10%	20.10%	20.10%	7.74%	30.68%	9.48%	7.74%	8.71%	-0.56%	10.58%	-10.62%	-12.36%	
	Standard		Generic	3.40%	2.90%	2.90%	2.90%	3.15%	5.35%	1.73%	2.96%	3.77%	-0.25%	2.45%	-1.17%	0.06%	
	Standard	Standard	Brand	12.00%	11.80%	11.80%	11.80%	12.38%	7.17%	6.01%	11.05%	13.90%	0.38%	-4.63%	-5.79%	-0.75%	
	Standard		Specialty	8.30%	20.10%	20.10%	20.10%	7.75%	30.71%	9.50%	7.76%	8.73%	-0.55%	10.61%	-10.60%	-12.34%	
	Value		Generic	5.20%	5.20%	5.20%	5.20%	5.09%	6.24%	3.45%	8.07%	5.30%	-0.11%	1.04%	-1.75%	2.87%	
	Value	Value	Brand	10.70%	9.20%	9.20%	9.20%	10.62%	7.93%	5.11%	3.25%	13.51%	-0.08%	-1.27%	-4.09%	-5.95%	
	Value	value .	Specialty	8.30%	20.10%	20.10%	20.10%	7.74%	30.68%	9.48%	7.74%	8.71%	-0.56%	10.58%	-10.62%	-12.36%	
	ValueDRT		Generic	4.10%	3.80%	3.80%	3.80%	4.13%	5.39%	2.54%	2.96%	3.77%	0.03%	1.59%	-1.26%	-0.84%	
	ValueDRT	ValueDRT	Brand	9.60%	7.80%	7.80%	7.80%	9.61%	7.07%	4.18%	11.05%	13.90%	0.03%	-0.73%	-3.62%	3.25%	
	ValueDRT	ValueDIXT	Specialty	8.30%	20.10%	20.10%	20.10%	7.76%	30.71%	9.50%	7.76%	8.73%	-0.54%	10.61%	-3.62%	-12.34%	
					5.20%	5.20%	5.20%	5.09%		3.45%	8.07%	5.30%		1.04%	-1.75%	2.87%	
	Advantage	A -4	Generic	5.20%					6.24%				-0.11%				
	Advantage	Advantage	Brand	10.70%	9.20%	9.20%	9.20%	10.62%	7.93%	5.11%	3.25%	13.51%	-0.08%	-1.27%	-4.09%	-5.95%	
Cost Trend	Advantage		Specialty	8.30%	20.10%	20.10%	20.10%	7.74%	30.68%	9.48%	7.74%	8.71%	-0.56%	10.58%	-10.62%	-12.36%	
	AdvantageDRT	AdvantageD	Generic	4.10%	3.80%	3.80%	3.80%	4.13%	5.39%	2.54%	2.96%	3.77%	0.03%	1.59%	-1.26%	-0.84%	
	AdvantageDRT	RT	Brand	9.60%	7.80%	7.80%	7.80%	9.61%	7.07%	4.18%	11.05%	13.90%	0.01%	-0.73%	-3.62%	3.25%	
	AdvantageDRT	***	Specialty	8.30%	20.10%	20.10%	20.10%	7.76%	30.71%	9.50%	7.76%	8.73%	-0.54%	10.61%	-10.60%	-12.34%	
	Performance	1	Generic	3.40%	2.90%	2.90%	2.90%	3.15%	5.35%	1.73%	2.96%	3.77%	-0.25%	2.45%	-1.17%	0.06%	
	Performance	Performance	Brand	12.00%	11.80%	11.80%	11.80%	12.38%	7.17%	6.01%	11.05%	13.90%	0.38%	-4.63%	-5.79%	-0.75%	
	Performance	l t	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	n /	Generic	3.40%	2.90%	2.90%	2.90%	3.15%	5.35%	1.73%	2.96%	3.77%	-0.25%	2.45%	-1.17%	0.06%	
	Performance 4Tier	Performance	Brand	12.00%	11.80%	11.80%	11.80%	12.38%	7.17%	6.01%	11.05%	13.90%	0.38%	-4.63%	-5.79%	-0.75%	
	Performance 4Tier	_4Tier	Specialty	8.30%	20.10%	20.10%	20.10%	7.75%	30.71%	9.50%	7.76%	8.73%	-0.55%	10.61%	-10.60%	-12.34%	
	Generics Only		Generic	5.20%	5.20%	5.20%	5.20%	5.09%	6.24%	3.45%	8.07%	5.30%	-0.11%	1.04%	-1.75%	2.87%	
	Generics Only	Generics	Brand	10.70%	9.20%	9.20%	9.20%	10.62%	7.93%	5.11%	3.25%	13.51%	-0.11%	-1.27%	-4.09%	-5.95%	
		Only		8.30%	20.10%	20.10%	20.10%	7.74%	30.68%	9.48%	7.74%	8.71%	-0.56%	10.58%	-4.09%	-12.36%	
	Generics Only		Specialty														
	Advantage 4Tier	Advantage_4	Generic	5.20%	5.20%	5.20%	5.20%	5.09%	6.24%	3.45%	8.07%	5.30%	-0.11%	1.04%	-1.75%	2.87%	
	Advantage 4Tier	Tier	Brand	10.70%	9.20%	9.20%	9.20%	10.62%	7.93%	5.11%	3.25%	13.51%	-0.08%	-1.27%	-4.09%	-5.95%	
	Advantage_4Tier		Specialty	8.30%	20.10%	20.10%	20.10%	7.74%	30.68%	9.48%	7.74%	8.71%	-0.56%	10.58%	-10.62%	-12.36%	
	Legacy		Generic	2.70%	2.10%	2.10%	2.10%	3.58%	1.00%	2.80%	0.16%	0.16%	0.88%	-1.10%	0.70%	-1.94%	
	Legacy	Legacy	Brand	-9.10%	-7.90%	-7.90%	-7.90%	-8.37%	5.05%	10.30%	-2.18%	-2.60%	0.73%	12.95%	18.20%	5.72%	
	Legacy		Specialty	10.00%	-5.60%	-5.60%	-5.60%	7.80%	-9.33%	6.51%	5.42%	5.55%	-2.20%	-3.73%	12.11%	11.02%	
	Standard		Generic	2.70%	2.10%	2.10%	2.10%	3.52%	0.92%	2.67%	0.01%	0.63%	0.82%	-1.18%	0.57%	-2.09%	
	Standard	Standard	Brand	-11.00%	-10.10%	-10.10%	-10.10%	-10.23%	2.95%	8.26%	-4.27%	-6.34%	0.77%	13.05%	18.36%	5.83%	
	Standard	1	Specialty	10.00%	-5.60%	-5.60%	-5.60%	7.80%	-9.33%	6.51%	5.42%	5.55%	-2.20%	-3.73%	12.11%	11.02%	
	Value		Generic	2.70%	2.10%	2.10%	2.10%	3.58%	1.00%	2.80%	0.16%	0.16%	0.88%	-1.10%	0.70%	-1.94%	
	Value	Value	Brand	-9.10%	-7.90%	-7.90%	-7.90%	-8.37%	5.05%	10.30%	-2.18%	-2.60%	0.73%	12.95%	18.20%	5.72%	
	Value		Specialty	10.00%	-5.60%	-5.60%	-5.60%	7.80%	-9.33%	6.51%	5.42%	5.55%	-2.20%	-3.73%	12.11%	11.02%	
	ValueDRT		Generic	2.20%	1.70%	1.70%	1.70%	3.21%	0.65%	2.43%	0.01%	0.63%	1.01%	-1.05%	0.73%	-1.69%	
	ValueDRT	ValueDRT	Brand	-13.20%	-12.30%	-12.30%	-12.30%	-12.38%	2.85%	8.47%	-4.27%	-6.34%	0.82%	15.15%	20.77%	8.03%	-
	ValueDRT	ValueDitti	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%	
				2.70%	2.10%	2.10%	2.10%	3.58%	1.00%	2.80%	0.16%	0.16%		-1.10%	0.70%	-1.94%	
	Advantage	0.4	Generic										0.88%				
	Advantage	Advantage	Brand	-9.10%	-7.90%	-7.90%	-7.90%	-8.37%	5.05%	10.30%	-2.18%	-2.60%	0.73%	12.95%	18.20%	5.72%	ļ
Utilization	Advantage		Specialty	10.00%	-5.60%	-5.60%	-5.60%	7.80%	-9.33%	6.51%	5.42%	5.55%	-2.20%	-3.73%	12.11%	11.02%	
Trend	AdvantageDRT	AdvantageD	Generic	2.20%	1.70%	1.70%	1.70%	3.21%	0.65%	2.43%	0.01%	0.63%	1.01%	-1.05%	0.73%	-1.69%	1
	AdvantageDRT	RT	Brand	-13.20%	-12.30%	-12.30%	-12.30%	-12.38%	2.85%	8.47%	-4.27%	-6.34%	0.82%	15.15%	20.77%	8.03%	
	AdvantageDRT		Specialty	10.00%	-5.60%	-5.60%	-5.60%	7.80%	-9.33%	6.51%	5.42%	5.55%	-2.20%	-3.73%	12.11%	11.02%	1
	Performance		Generic	2.70%	2.10%	2.10%	2.10%	3.52%	0.92%	2.67%	0.01%	0.63%	0.82%	-1.18%	0.57%	-2.09%	
	Performance	Performance	Brand	-11.00%	-10.10%	-10.10%	-10.10%	-10.23%	2.95%	8.26%	-4.27%	-6.34%	0.77%	13.05%	18.36%	5.83%	1
	Performance	l t	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	Desferre	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%	
	Performance 4Tier	Performance -	Brand	-11.00%	-10.10%	-10.10%	-10.10%	-10.23%	2.95%	8.26%	-4.27%	-6.34%	0.77%	13.05%	18.36%	5.83%	1
	Performance 4Tier	_4Tier	Specialty	10.00%	-5.60%	-5.60%	-5.60%	7.80%	-9.33%	6.51%	5.42%	5.55%	-2.20%	-3.73%	12.11%	11.02%	1
	Generics Only		Generic	2.70%	2.10%	2.10%	2.10%	3.58%	1.00%	2.80%	0.16%	0.16%	0.88%	-1.10%	0.70%	-1.94%	
		Generics			-7.90%	-7.90%	-7.90%			10.30%		-2.60%	0.73%	12.95%		5.72%	1
	Generics Only	Only	Brand	-9.10%				-8.37%	5.05%		-2.18%				18.20%		
	Generics Only		Specialty	10.00%	-5.60%	-5.60%	-5.60%	7.80%	-9.33%	6.51%	5.42%	5.55%	-2.20%	-3.73%	12.11%	11.02%	
	Advantage 4Tier	Advantage_4	Generic	2.70%	2.10%	2.10%	2.10%	3.58%	1.00%	2.80%	0.16%	0.16%	0.88%	-1.10%	0.70%	-1.94%	
	Advantage 4Tier	Tier	Brand	-9.10%	-7.90%	-7.90%	-7.90%	-8.37%	5.05%	10.30%	-2.18%	-2.60%	0.73%	12.95%	18.20%	5.72%	1
			Specialty	10.00%	-5.60%	-5.60%	-5.60%	7.80%	-9.33%	6.51%	5.42%	5.55%	-2.20%	-3.73%	12.11%	11.02%	1
	Advantage 4Tier		Specially	10.00%	*3.00%	-3.0076	-3.0070	7.0070	-3.3370	0.5176	3.4270	3.3370		-3.1370	12.11/0	11.02/0	

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 (% Pre	eventive)					
CURRENT				PROPOSED			
Probability	Generic	Preferred Brand	Non-Preferred Brand	Probability	Generic	Preferred Brand	Non-Preferred Brand
31.68% 16.37% 7.45%	0.00% 7.54% 13.26%	0.00% 4.04%	0.00% 3.64%	14.42% 2.56% 1.84%	0.00% 12.59% 15.79%	0.00% 3.66% 86.49%	0.00% 0.32% 2.37%
5.21% 3.68%	14.95% 17.87%	87.82% 77.55% 63.58%	1.24% 2.58% 2.51%	2.56% 2.79%	14.10%	74.03% 68.90%	5.16% 4.91%
3.02%	19.06% 19.35%	47.58% 48.27%	2.76% 4.53%	2.55% 2.38%	13.47% 13.89%	72.47% 61.76%	5.71% 8.22%
2.25% 1.93%	19.25% 19.59%	40.65% 42.28%	3.40% 4.81%	2.21% 2.07%	14.75% 14.99%	55.91% 54.73%	5.48% 6.37%
1.64% 1.41%	20.45% 21.69%	41.36% 43.63%	5.13% 6.13%	1.98% 1.86%	14.94% 15.36%	57.10% 52.56%	4.13% 5.00%
1.22%	22.55% 22.39%	40.10% 38.88%	4.30% 5.02%	1.76% 1.67%	15.74% 16.40%	48.86% 48.67%	4.99% 6.48%
0.99% 0.86% 0.78%	22.94% 22.52% 21.72%	35.35% 38.58% 39.58%	5.02% 6.13% 6.92%	1.88% 1.76% 1.63%	16.06% 16.39% 16.68%	43.29% 44.99% 43.70%	5.56% 5.18% 6.56%
0.71% 0.66%	21.72% 21.65% 21.71%	40.13% 40.81%	7.07% 7.12%	1.53% 1.53% 1.66%	16.95% 16.89%	42.79% 44.43%	5.91% 5.98%
0.59% 0.57%	22.04% 22.42%	41.95% 39.26%	6.43% 5.78%	1.53% 1.42%	17.17% 17.26%	41.48% 40.87%	7.26% 6.26%
0.53% 0.92%	22.02% 22.11%	42.73% 40.86%	5.04% 5.96%	1.54% 1.42%	17.69% 17.83%	43.17% 42.80%	5.72% 7.17%
0.79% 0.71%	20.97% 20.82%	39.83% 40.90%	6.75% 9.29%	1.63% 1.51%	18.25% 18.10%	41.07% 42.69%	6.60% 7.95%
0.63% 0.56% 0.52%	20.06% 19.37% 19.00%	43.74% 41.50%	8.80% 8.40%	1.40% 1.92% 1.74%	17.60% 17.88%	40.76% 40.86% 41.64%	6.46% 5.85% 7.86%
0.48% 0.44%	19.23% 19.62%	37.78% 40.03% 39.62%	7.19% 9.45% 10.18%	2.08%	17.47% 17.77%	38.73% 39.59%	6.90% 8.17%
0.40%	18.25% 18.65%	38.37% 38.94%	6.68% 8.65%	2.05% 1.79%	17.70% 17.53% 17.05%	40.34% 42.11%	8.10% 9.12%
1.46% 0.98%	18.55% 18.27%	44.72% 51.05%	9.34% 13.53%	1.59% 1.41%	17.60% 18.07%	44.60% 44.58%	8.81% 10.31%
0.77% 0.62%	18.22% 17.53%	51.56% 54.24%	12.97% 11.60%	1.51% 1.35%	17.93% 17.40%	46.22% 46.60%	10.71% 11.11%
0.49% 0.41%	18.62% 19.19%	61.92% 65.91% 70.35%	13.74% 13.52%	1.20% 1.08% 0.97%	17.60% 17.53% 17.80%	48.40% 49.61%	10.90% 12.01% 12.08%
0.36% 0.32% 0.27%	20.59% 20.86% 20.07%	70.35% 72.02% 70.15%	14.21% 15.14% 14.24%	0.97% 0.92% 0.84%	17.62% 18.49%	51.66% 54.31% 57.15%	12.08% 12.72% 12.38%
0.23%	21.43%	69.08% 68.27%	11.34% 13.48%	0.78% 0.72%	18.02% 18.24%	58.78% 60.88%	12.37% 12.37% 11.20%
0.16% 0.14%	20.05% 19.60%	69.47% 69.97%	15.30% 16.61%	0.67% 0.62%	19.16% 19.00%	61.35% 61.62%	12.66% 13.56%
0.13% 0.12%	20.45% 19.14%	67.54% 70.70%	13.90% 12.67%	0.58% 0.54%	19.32% 18.91%	63.71% 62.88%	14.41% 11.41%
0.12% 0.11%	21.24% 22.09%	68.41% 69.32%	13.75% 11.51%	0.50% 0.47% 0.44%	19.24% 20.29%	61.49% 64.49%	13.19% 13.07%
0.10% 0.08% 0.08%	19.30% 20.89% 23.44%	67.41% 69.29%	11.59% 13.01%	0.44% 0.42% 0.39%	18.85% 20.28% 18.93%	64.74% 65.42% 66.58%	11.64% 14.70% 13.77%
0.05%	22.34% 22.34% 19.62%	73.62% 67.37% 67.66%	11.79% 11.97% 9.20%	0.37% 0.35%	19.82% 19.87%	65.78% 66.82%	13.77% 14.29% 11.94%
0.06%	19.57% 19.63%	64.64% 64.88%	9.88% 10.84%	0.34% 0.32%	20.82% 20.82%	66.98% 69.12%	13.16% 12.10%
0.05% 0.05%	20.43% 19.78%	61.26% 61.27%	8.99% 10.07%	0.30% 0.29%	19.41% 19.61%	68.70% 70.03%	11.86% 12.98%
0.05% 0.05%	21.70% 24.61%	58.41% 56.54%	8.29% 7.89%	0.28% 0.26%	19.08% 20.28%	69.26% 69.36%	11.35% 10.93%
0.04%	20.45% 18.23% 21.32%	56.56% 61.26%	11.56% 8.69%	0.25% 0.24% 0.24%	20.47% 20.08% 21.13%	71.20% 71.16% 71.76%	14.28% 13.29% 12.22%
0.03% 0.03% 0.03%	21.32% 19.09% 17.89%	51.65% 51.34% 54.63%	5.81% 6.43% 11.80%	0.24% 0.22% 0.22%	20.95% 20.38%	71.76% 71.02% 71.03%	9.93% 11.85%
0.03%	20.17%	56.68% 34.55%	11.40% 13.04%	0.21% 0.20%	19.26% 19.95%	69.24% 72.19%	12.40% 10.29%
0.03% 0.05%	17.95% 16.85%	36.53% 36.62%	9.25% 11.47%	0.20% 0.19%	20.06% 20.76%	71.54% 73.10%	11.12% 11.55%
0.05% 0.04%	20.09% 17.38%	32.66% 37.32%	11.35% 4.62%	0.19% 0.18%	19.92% 20.58%	72.38% 73.80%	14.42% 11.16%
0.03% 0.03%	14.78% 20.30%	31.35% 32.44%	7.18% 5.31%	0.17% 0.17%	20.33% 18.99%	73.79% 73.41%	12.36% 10.53%
0.03% 0.03% 0.03%	14.00% 17.44% 12.22%	31.04% 29.65% 25.34%	9.51% 7.01% 6.26%	0.16% 0.16% 0.16%	20.91% 20.87% 22.32%	73.78% 73.66% 73.07%	10.49% 8.72% 13.33%
0.03%	9.81% 13.50%	28.17% 18.68%	6.26% 4.42%	0.15% 0.14%	20.98%	73.71% 73.61%	12.35% 10.58%
0.28% 0.16%	12.38% 10.08%	12.70% 9.15%	1.95% 1.68%	0.14% 0.14%	20.50%	73.81% 73.77% 75.42%	10.56% 13.47%
0.12% 0.09%	7.38% 7.60%	3.91% 2.30%	2.81% 2.49%	0.13% 0.13%	19.78% 22.63%	74.99%	10.63% 12.05%
0.05% 0.04% 0.00%	6.08% 5.57% 8.34%	3.19% 2.52% 4.64%	3.62% 4.26% 0.00%	0.12% 0.12% 0.12%	19.79% 22.22% 19.35%	73.40% 72.72% 70.85%	10.70% 11.76% 14.09%
0.00%	8.76% 1.92%	4.64% 1.29% 0.08%	0.00% 0.12%	0.12% 0.12% 0.11%	18.82% 19.99%	73.90% 73.72%	10.24% 10.56%
0.00%	4.74% 7.90%	2.20% 0.46%	0.00% 0.26%	0.11% 0.11%	20.63% 22.15%	73.35% 74.93%	10.67% 10.51%
0.00%	4.97% 4.15%	0.71% 2.49%	0.00% 0.53%	0.10% 0.10%	20.58% 20.36%	71.84% 74.07%	10.59% 9.40%
0.00% 0.00%	2.16% 10.62%	3.11% 1.49% 0.78%	0.22% 0.30%	0.09% 0.09%	19.32% 21.16%	71.75% 74.74%	13.07% 14.31%
0.00%	4.01% 5.08%	1.67%	0.59% 0.27%	0.09% 0.08%	21.24% 20.03%	75.96% 73.81% 73.77%	11.91% 8.42%
				0.08% 0.08% 0.08%	22.50% 19.82% 19.32%	75.75% 70.40%	11.99% 11.25% 14.44%
				0.08% 0.08%	19.33% 17.31%	73.09% 74.64%	10.89% 9.15%
				0.07% 0.07%	20.63% 19.95%	72.33% 72.10%	9.00% 10.99%
				0.13% 0.24% 0.32%	19.57% 19.84% 20.43%	72.29% 71.59% 71.58%	9.30% 9.72% 9.34%
				0.35% 0.36%	19.89% 20.03%	72.92% 70.73%	9.54% 9.69% 10.57%
				0.33% 0.30% 0.27%	20.59% 19.31% 19.77%	70.85% 69.75% 67.69%	9.04% 9.74% 10.31%
				0.23%	19.31%	65.47%	9.09%
				0.19% 0.16%	17.94% 18.36%	65.69% 64.79%	10.07% 10.51%
				0.13% 0.11% 0.09%	18.89% 18.10% 17.36%	63.57% 63.90% 66.02%	11.59% 12.82% 8.44%
				0.07% 0.06%	18.87% 18.24%	63.09% 57.47%	6.10% 8.06%
				0.05% 0.04%	16.27% 18.16%	63.84% 59.91%	14.27% 7.59%
				0.03% 0.03%	18.43% 16.23% 16.72%	62.60% 60.89%	4.49% 8.06%
				0.02% 0.02%	15.91%	55.06% 56.32%	7.88% 7.34%
				0.02% 0.01% 0.01%	16.12% 16.87% 17.94%	51.26% 49.61% 51.44%	4.88% 5.39% 5.73%
				0.01% 0.01% 0.01%	13.82% 14.99%	51.44% 64.87% 36.63%	1.80% 13.44%
				0.01% 0.01%	14.02% 20.66%	36.57% 47.85%	3.13% 2.25%
				0.01% 0.00%	17.29% 8.80%	22.29% 28.80%	6.14% 1.69%
				0.00% 0.01% 0.00%	13.62% 10.83% 18.23%	61.85% 53.44% 53.44%	7.68% 5.36% 3.47%
				0.00% 0.00% 0.00%	18.23% 7.84% 9.63%	53.44% 62.28% 54.10%	3.47% 7.15% 0.29%
				0.00% 0.00% 0.00%	13.03% 8.91%	41.85% 34.68%	0.29% 0.08% 12.57%
				0.0007	4 220/	60.0401	40.020/

CHANGE

Depends on variety of plan benefits

| A Tie. | referred pr.Pr. | Brand | B CURRENT PROPOSED Non-Preferred Proferror Preferred on-Preferred robability Specialt Brand Brand \$15.63 \$25.49 \$49.75 \$42.92 \$56.62 \$56.71 \$26.80 \$38.57 \$38.5 \$68.14 \$58.42 \$56.00 \$64.87 \$58.10 \$57.92 \$57.62 \$116.4 \$19.92 \$25.80 \$116.24 \$19.92 \$25.80 \$116.24 \$19.92 \$25.80 \$116.24 \$19.22 \$25.80 \$116.24 \$122.53 \$20.04 \$121.30 \$122.53 \$20.04 \$121.30 \$122.53 \$20.04 \$121.30 \$122.53 \$19.22 \$21.00 \$30.24 \$116.60 \$30.27 \$136.60 \$30.27 \$136.60 \$30.27 \$136.60 \$30.27 \$136.60 \$30.27 \$136.60 \$312.90 \$41.00 \$30.24 \$116.60 \$30.27 \$136.60 \$310.90 \$310. \$89.4 \$58.48 \$82.83 \$19.94 \$20.38 \$20.84 \$21.09 \$21.43 \$21.81 \$22.47 \$22.71 \$87.28 \$92.09 \$92.27 \$118.78 \$122.00 \$126.05 \$132.63 \$136.38 \$143.18 \$148.38 \$153.77 \$158.66 \$97.24 \$99.67 \$101.94 \$108.70 \$113.11 \$114.33 \$121.57 \$122.96 \$128.24 \$130.41 \$68.47 \$81.67 \$85.66 \$127.52 \$23.11 \$23.55 \$23.76 \$24.33 1.429 \$235.80 \$240.37 \$259.30 \$249.98 \$25.26 \$25.88 \$26.47 \$27.20 \$258.74 \$182.23 \$26.41 \$142.66 \$173.94 \$189.27 \$27.15 \$189.27 \$189.27 \$189.27 \$189.27 \$189.27 \$189.27 \$189.27 \$189.27 \$189.27 \$189.29 \$20.20 \$20.29 \$20.29 \$20.29 \$20.29 \$20.29 \$20.29 \$20.29 \$20.29 \$20.20 \$2 \$249.98 \$272.67 \$264.40 \$266.97 \$276.28 \$265.39 \$280.05 \$317.40 \$348.33 \$367.52 \$155.61 \$157.60 \$165.83 \$172.14 \$179.61 \$185.60 \$212.60 \$213.25 \$220.75 \$227.85 \$236.84 \$249.72 \$286.05 \$322.01 \$345.76 \$193.79 \$206.73 \$215.90 \$474.41 \$574.45 \$741.88 \$702.22 \$672.76 \$859.16 \$827.37 \$885.10 \$888.41 \$1,215.07 \$1,186.6i \$1,207.8' \$225.32 \$237.22 \$238.76 \$365.93 \$395.84 \$437.34 \$445.14 \$457.24 \$483.35 \$495.62 \$494.88 \$528.22 \$564.01 \$558.92 \$571.56 \$33.73 \$450.00 \$462.46 \$480.67 \$498.92 \$518.02 \$543.80 \$555.17 \$575.33 \$624.70 \$676.44 \$238.76 \$251.66 \$265.91 \$270.59 \$279.13 \$282.51 \$288.95 \$294.85 \$305.64 \$34.38 \$34.71 \$34.41 \$35.13 0.629 0.589 0.549 \$35.13 \$35.73 \$34.92 \$35.79 \$35.81 \$36.24 \$314.59 \$318.64 \$1,207.81 \$1,201.83 \$1,340.79 \$1,360.78 \$1,466.11 \$1,407.98 \$1,447.22 \$1,403.29 \$1,569.89 \$1,625.62 \$1,648.73 \$1,891.80 \$611.67 \$636.74 \$618.15 \$611.59 \$63.42 \$679.71 \$703.99 \$725.15 \$725.73 \$824.30 \$850.46 \$838.30 \$885.34 \$868.52 \$942.29 \$984.92 \$973.42 \$960.22 0.47% \$229.12 \$35.06 \$30.07 \$313.48 \$335.86 \$355.55 \$355.56 \$30.04 \$325.15 \$333.46 \$357.55 \$355.56 \$30.04 \$325.15 \$359.06 \$30.07 \$30.0 \$65.61 \$64.71 \$64.03 \$64.52 \$66.06 \$63.83 \$65.04 \$65.39 \$69.30 \$62.51 \$62.86 \$36.24 \$35.14 \$35.65 \$35.82 \$35.04 \$37.16 \$36.25 \$36.04 \$36.91 \$36.91 \$326.77 \$331.16 \$341.28 \$348.97 \$370.06 \$374.41 \$383.99 \$385.59 \$392.24 \$381.10 \$645.61 \$644.66 \$653.21 \$689.80 \$756.03 \$768.99 \$776.04 \$767.95 \$779.39 \$801.83 \$801.83 \$801.83 \$801.83 \$1.025.85 \$1.025.85 \$1.025.85 \$1.035.93 \$1.1025.85 \$1.1025.85 \$1.1025.85 \$1.1025.85 \$1.1025.85 \$1.1025.85 \$1.1025.85 0.379 \$794.18 \$932.10 \$950.6 1,051.5 1,021.1 1,188.5 \$1,891.80 \$1,836.77 \$1,767.85 \$36.18 \$36.62 \$36.57 \$37.03 \$36.10 \$36.13 \$36.38 \$36.18 \$35.16 \$37.16 \$1,086.34 \$1,119.24 \$1,032.10 \$382.80 \$393.56 \$390.87 \$389.45 \$405.60 \$405.56 \$436.71 \$440.89 \$462.93 \$450.31 \$1,032.10 \$1,084.28 \$1,210.08 \$1,040.18 \$1,152.30 \$1,172.00 \$1,246.15 \$1,400.91 \$1,412.89 \$1,357.41 ,466.90 1,587.88 1,467.25 1,536.87 1,533.01 \$37.16 \$38.25 \$35.82 \$36.36 \$35.88 \$470.35 \$456.71 \$1,203.85 \$1,373.23 \$1,634.21 \$2,525.0 \$452.27 \$448.85 \$454.76 \$1,785.18 \$1,886.76 \$1,884.87 \$1,810.72 \$2,486.01 \$2,632.57 \$3,336.43 \$3,917.25 \$4,907.64 \$5,372.91 \$7,078.93 \$5,828.38 \$1,628.58 \$1,970.55 \$2,089.89 \$2,734.24 \$3,671.59 \$4,433.00 \$5,046.52 \$6,137.92 \$6,691.49 \$454.76 \$475.01 \$477.75 \$502.76 \$517.49 \$519.62 \$558.86 \$553.04 \$581.57 \$92.98 \$70.90 \$73.97 \$90.28 \$106.95 \$86.40 \$137.69 \$36.58 \$36.65 \$36.89 \$37.59 \$36.03 \$36.02 \$35.19 \$35.99 \$38.02 \$36.39 \$602.92 \$565.78 \$587.90 \$598.90 \$598.90 \$595.33 \$602.73 \$542.20 \$599.35 \$588.84 \$635.52 \$615.43 \$611.56 \$657.05 \$710.20 \$694.31 \$770.20 \$694.31 \$7754.11 \$35.78 \$39.27 \$37.61 \$37.77 \$38.51 \$38.60 \$37.69 \$37.32 \$38.60 \$37.32 \$38.11 \$38.7.03 \$41.50 \$39.45 \$39.45 \$39.34 \$40.34 \$39.32 \$39.34 \$1,915.8 \$1,881.06 \$1,962.29 \$1,955.17 \$42.64 \$46.79 \$54.28 \$56.46 \$55.17 \$54.97 \$57.72 \$53.35 \$56.23 \$1,005,43 \$1,261,85 \$1,409,18 \$1,994,27 \$2,106,37 \$2,127,48 \$2.590.80 \$2.674.02 \$56.23 \$2.506.23 \$86.23 \$2,506.23 \$86.64 \$2,579.32 \$86.64 \$2,383.79 \$51.81 \$2,366.78 \$57.03 \$1.979.78 \$68.45 \$2,160.29 \$65.21 \$1.995.73 \$68.45 \$2,160.29 \$65.21 \$1.985.37 \$78.87 \$2,160.29 \$65.21 \$1.985.37 \$61.84 \$1.383.01 \$61.84 \$1.983.01 \$70.50 \$1.724.15 \$70.50 \$1.724.15 \$70.50 \$1.724.15 \$70.51 \$1.726.34 \$77.08 \$1.726.34 \$77.08 \$1.726.34 \$77.08 \$1.726.34 \$77.08 \$1.726.34 \$77.08 \$1.726.34 \$77.08 \$1.726.34 \$77.08 \$1.726.34 \$77.08 \$1.726.34 \$77.08 \$1.726.34 \$77.08 \$1.726.34 \$77.08 \$1.726.34 \$5,024.01 \$39.53 \$522.17 enumeral \$5,002.05 \$5,090.19 \$4.77 \$508.23 \$5.02.02 \$1.00 \$ \$116.84 \$1.433.78 \$97.60 \$1.783.77 \$62.53 \$2.108.53 \$97.84 \$1.296.40 \$60.62 \$3.424.50 \$68.83 \$1.646.69 \$104.59 \$1.412.13 \$78.47 \$1.116.22 \$53.54 \$1.990.15 \$111.99 \$2.316.29 \$111.99 \$42.06 \$84.12 \$1.286.79 \$86.74 \$1.284.00 \$76.68 \$897.04 0.00%

CHANGE Differs by tier plan

Pharmacy:	Or D (Scripti	5 F MIF 1 /										
CURRENT	Generic	Preferred	Non-Preferred	Specialty	PROPOSED Probability		Preferre	3 Tier Plan Mon-Preferred	Generic	4 Ties Preferredo	· Plan n-Preferr	Specialty
31.68%	Oerieric 0	Brand 0	Brand 0	opecialty 0	14.42%	Generic \$0.00	Brand \$0.00	Brand \$0.00	\$0.00	Brand \$0.00	So.00	\$0.00
16.37% 7.45%	2.221 4.506 6.163	0.027 0.156 0.182	0.008 0.031 0.055	0.002	2.56% 1.84%	\$1.74 \$2.06	\$0.01 \$0.05	\$0.01 \$0.01	\$1.74 \$2.06 \$1.77	\$0.01 \$0.05 \$0.04	\$0.01 \$0.01 \$0.01	\$0.00 \$0.00 \$0.00
5.21% 3.68% 3.02%	8.164 9.153	0.182 0.234 0.274	0.055 0.076 0.105	0.007 0.012 0.013	2.56% 2.79% 2.55%	\$1.77 \$1.93 \$2.33	\$0.04 \$0.05 \$0.07	\$0.01 \$0.01 \$0.01	\$1.77 \$1.93 \$2.33	\$0.05 \$0.07	\$0.01 \$0.01	\$0.00 \$0.00
2.51% 2.25%	10.275 11.186	0.317 0.365	0.122 0.143	0.017 0.02	2.38% 2.21%	\$2.70 \$3.15	\$0.08 \$0.10	\$0.02 \$0.02	\$2.70 \$3.15	\$0.08 \$0.10	\$0.02 \$0.02	\$0.00 \$0.00
1.93% 1.64%	12.384 13.12	0.431 0.562	0.168 0.246	0.024 0.035	2.07% 1.98%	\$3.54 \$3.94	\$0.12 \$0.13	\$0.03 \$0.03	\$3.53 \$3.93	\$0.12 \$0.13	\$0.03 \$0.03	\$0.00 \$0.00
1.41% 1.22% 1.07%	14.097 14.801 15.61	0.633 0.679 0.683	0.282 0.299 0.315	0.039 0.043 0.061	1.86% 1.76% 1.67%	\$4.28 \$4.67 \$5.06	\$0.15 \$0.16 \$0.18	\$0.04 \$0.05 \$0.05	\$4.28 \$4.66 \$5.06	\$0.15 \$0.16 \$0.18	\$0.04 \$0.05 \$0.05	\$0.00 \$0.00 \$0.00
0.99% 0.86%	15.786 16.603	0.769 0.775	0.33 0.342	0.059 0.058	1.88% 1.76%	\$5.35 \$5.82	\$0.20 \$0.22	\$0.06 \$0.06	\$5.34 \$5.82	\$0.20 \$0.22	\$0.06 \$0.06	\$0.00 \$0.01
0.78% 0.71% 0.66%	17.396 17.562 17.696	0.838 0.897 0.959	0.348 0.385 0.385	0.059 0.08 0.09	1.63% 1.53%	\$6.18 \$6.64	\$0.24 \$0.26	\$0.07 \$0.08	\$6.18 \$6.63 \$7.11	\$0.24 \$0.26 \$0.29	\$0.07 \$0.08 \$0.09	\$0.01 \$0.01 \$0.01
0.59%	18.204 18.148	1.016	0.426 0.457	0.096	1.66% 1.53% 1.42%	\$7.12 \$7.48 \$7.95	\$0.29 \$0.33 \$0.35	\$0.09 \$0.09 \$0.11	\$7.47 \$7.94	\$0.33 \$0.34	\$0.09 \$0.11	\$0.01 \$0.01
0.53% 0.92%	18.663 19.473	1.043 1.155	0.482 0.511	0.131 0.129	1.54% 1.42%	\$8.38 \$8.70	\$0.38 \$0.40	\$0.12 \$0.13	\$8.37 \$8.69	\$0.38 \$0.40	\$0.11 \$0.13	\$0.01 \$0.02
0.79% 0.71% 0.63%	19.943 20.24 20.846	1.258 1.461 1.491	0.537 0.615 0.622	0.114 0.12 0.129	1.63% 1.51% 1.40%	\$9.12 \$9.38 \$9.75	\$0.45 \$0.50 \$0.54	\$0.15 \$0.17 \$0.17	\$9.11 \$9.37 \$9.74	\$0.45 \$0.50 \$0.54	\$0.14 \$0.16 \$0.17	\$0.02 \$0.02 \$0.02
0.56% 0.52%	20.679 20.125	1.76 1.976	0.697 0.738	0.128 0.113	1.92% 1.74%	\$10.26 \$10.61	\$0.61 \$0.68	\$0.20 \$0.22	\$10.24 \$10.59	\$0.61 \$0.67	\$0.19 \$0.21	\$0.03 \$0.03
0.48% 0.44% 0.40%	20.755 20.67 20.853	2.07 2.388 2.401	0.829 0.909 1.016	0.123 0.143 0.128	2.08% 1.87%	\$11.05 \$11.51	\$0.78 \$0.88	\$0.26 \$0.29	\$11.03 \$11.49 \$11.90	\$0.78 \$0.88 \$0.98	\$0.26 \$0.28 \$0.33	\$0.03 \$0.04 \$0.04
0.40%	21.105 22.286	2.571 2.571 2.916	1.085	0.126 0.163 0.152	2.05% 1.79% 1.59%	\$11.92 \$12.29 \$12.79	\$0.99 \$1.07 \$1.18	\$0.34 \$0.38 \$0.40	\$12.26 \$12.76	\$1.07 \$1.18	\$0.37 \$0.39	\$0.04 \$0.04
0.98% 0.77%	23.977 24.6	3.412 4.045	1.401 1.588	0.218 0.242	1.41% 1.51%	\$13.42 \$13.98	\$1.27 \$1.39	\$0.46 \$0.50	\$13.38 \$13.94	\$1.26 \$1.38	\$0.45 \$0.49	\$0.05 \$0.05
0.62% 0.49% 0.41%	25.069 26.483 27.377	4.917 5.584 6.108	1.739 1.813 1.836	0.25 0.279 0.286	1.35% 1.20%	\$14.41 \$14.90 \$15.36	\$1.46 \$1.57 \$1.71	\$0.53 \$0.57 \$0.61	\$14.37 \$14.86 \$15.31	\$1.46 \$1.56 \$1.70	\$0.52 \$0.56 \$0.60	\$0.06 \$0.06 \$0.07
0.36%	27.073 29.162	6.759 7.508	1.732 1.829	0.34 0.357	1.08% 0.97% 0.92%	\$15.73 \$15.23	\$1.80 \$1.88	\$0.65 \$0.68	\$15.68 \$16.17	\$1.80 \$1.88 \$2.04	\$0.64 \$0.67	\$0.07 \$0.07
0.27% 0.23%	30.378 31.142	7.884 8.142	1.905 1.983	0.437 0.456	0.84% 0.78%	\$16.79 \$17.14	\$2.05 \$2.18	\$0.70 \$0.71	\$16.73 \$17.07	\$2.16	\$0.68 \$0.69	\$0.08 \$0.09
0.19% 0.16% 0.14%	31.222 31.891 32.849	8.431 9.029 8.961	2.32 2.396 2.429	0.611 0.548 0.646	0.72% 0.67% 0.62%	\$17.52 \$18.11 \$18.55	\$2.26 \$2.45 \$2.49	\$0.75 \$0.77 \$0.82	\$17.46 \$18.04 \$18.48	\$2.24 \$2.44 \$2.47	\$0.73 \$0.75 \$0.80	\$0.10 \$0.10 \$0.10
0.13% 0.12%	31.728 32.729	9.502 9.935	2.53 2.514	0.725 0.737	0.58% 0.54%	\$18.90 \$19.24	\$2.67 \$2.73	\$0.83 \$0.90	\$18.82 \$19.16	\$2.65 \$2.70	\$0.82 \$0.88	\$0.11 \$0.13
0.12% 0.11%	32.923 30.981	10.522 10.845	2.472 2.433	0.926 1.067	0.50% 0.47%	\$19.50 \$20.06	\$2.82 \$2.94	\$0.90 \$0.92	\$19.41 \$19.96	\$2.79 \$2.91 \$2.97	\$0.87 \$0.90	\$0.14 \$0.15
0.10% 0.08% 0.08%	32.439 33.689 33.929	10.608 11.541 11.927	2.647 2.657 3.132	1.196 1.077 1.031	0.44% 0.42% 0.39%	\$20.45 \$20.66 \$20.62	\$3.00 \$3.08 \$3.21	\$0.94 \$0.95 \$0.97	\$20.36 \$20.54 \$20.53	\$2.97 \$3.05 \$3.17	\$0.92 \$0.93 \$0.94	\$0.14 \$0.18 \$0.16
0.07% 0.06%	33.75 35.577	12.142 12.178	2.703 2.997	1.465 1.516	0.37% 0.35%	\$20.85 \$21.40	\$3.24 \$3.39	\$1.00 \$1.06	\$20.74 \$21.29	\$3.19 \$3.33	\$0.96 \$1.02	\$0.20 \$0.21
0.06% 0.06% 0.05%	35.328 34.241 33.338	12.568 12.56 11.858	3.309 3.229 3.579	1.689 1.742 2.036	0.34% 0.32% 0.30%	\$21.65 \$21.96 \$21.85	\$3.48 \$3.60 \$3.58	\$1.09 \$1.08 \$1.04	\$21.52 \$21.84 \$21.72	\$3.42 \$3.54 \$3.51	\$1.05 \$1.04 \$1.01	\$0.23 \$0.22 \$0.24
0.05%	33.99 33.745	11.985 12.397	3.358 3.571	2.245 2.176	0.29% 0.28%	\$22.24 \$22.29	\$3.75 \$3.79	\$1.10 \$1.10	\$22.11 \$22.15	\$3.67 \$3.71	\$1.06 \$1.06	\$0.24 \$0.26
0.05% 0.04%	32.99 35.831	13.533 12.987	3.363 3.936	2.609 2.517	0.26% 0.25%	\$22.49 \$22.55	\$3.85 \$3.86	\$1.14 \$1.15	\$22.35 \$22.41 \$22.59	\$3.76 \$3.77 \$3.93	\$1.08 \$1.10 \$1.08	\$0.29 \$0.28 \$0.30
0.04% 0.03% 0.03%	35.877 32.993 36.009	13.317 13.311 13.282	3.228 3.341 3.399	2.549 3.077 3.248	0.24% 0.24% 0.22%	\$22.73 \$22.69 \$22.57	\$4.01 \$4.10 \$4.19	\$1.14 \$1.15 \$1.19	\$22.55 \$22.44	\$4.00 \$4.08	\$1.08 \$1.13	\$0.30 \$0.30
0.03% 0.03%	36.71 37.43	13.68 13.817	4.11 3.714	3.388 3.112	0.22% 0.21%	\$22.75 \$22.51	\$4.17 \$4.05	\$1.24 \$1.23	\$22.57 \$22.36	\$4.08 \$3.95	\$1.18 \$1.15	\$0.34 \$0.34
0.03% 0.03% 0.05%	27.528 30.385 29.489	13.884 12.393 13.703	2.772 3.493 2.944	4.998 4.129 4.788	0.20% 0.20% 0.19%	\$23.24 \$23.08 \$23.31	\$4.32 \$4.44 \$4.50	\$1.27 \$1.31 \$1.28	\$23.08 \$22.93 \$23.16	\$4.19 \$4.29 \$4.32	\$1.18 \$1.23 \$1.18	\$0.38 \$0.39 \$0.42
0.05% 0.04%	29.957 32.139	12.307 13.192	3.161 3.794	5.099 5.172	0.19% 0.18%	\$22.92 \$23.08	\$4.29 \$4.46	\$1.30 \$1.42	\$22.73 \$22.89	\$4.12 \$4.26	\$1.19 \$1.29	\$0.47 \$0.51
0.03% 0.03% 0.03%	32.464 34.212 35.078	12.459 13.094 13.169	3.967 3.745 4.342	5.913 5.497 5.843	0.17% 0.17% 0.16%	\$24.03 \$23.50 \$23.66	\$4.47 \$4.50 \$4.67	\$1.38 \$1.31 \$1.32	\$23.86 \$23.34 \$23.52	\$4.26 \$4.29 \$4.48	\$1.28 \$1.20 \$1.21	\$0.48 \$0.49 \$0.44
0.03%	32.831 27.177	12.163	4.008 4.087	5.755 6.283	0.16% 0.16%	\$23.92 \$24.35	\$4.78 \$4.63	\$1.42 \$1.35	\$23.75 \$24.19	\$4.55 \$4.42	\$1.30 \$1.23	\$0.52 \$0.49
0.03% 0.03%	31.512 26.989	10.851 10.836	4.212 3.43	7.309 7.238	0.15% 0.14%	\$24.01 \$24.69	\$4.67 \$4.72	\$1.38 \$1.43	\$23.83 \$24.49	\$4.47 \$4.45	\$1.23 \$1.30 \$1.36	\$0.54 \$0.60
0.28% 0.16% 0.12%	25.091 26.981 25.425	9.791 10.198 10.78	5.018 5.456 3.877	9.723 11.331 11.962	0.14% 0.14% 0.13%	\$24.03 \$24.28 \$24.18	\$4.73 \$4.69 \$4.99	\$1.51 \$1.48 \$1.48	\$23.79 \$24.06 \$23.96	\$4.46 \$4.42 \$4.63	\$1.35 \$1.35	\$0.66 \$0.62 \$0.71
0.09% 0.05%	25.647 26.88	10.996 10.707	3.47 3.472	12.147 10.551	0.13% 0.12%	\$23.80 \$23.90	\$4.72 \$4.89	\$1.36 \$1.52	\$23.62 \$23.67	\$4.38 \$4.49	\$1.25 \$1.35	\$0.62 \$0.79
0.04% 0.00% 0.00%	25.334 25.86 15.691	10.247 10.88 10.099	3.6 2.1 3.012	10.219 9.72 11.198	0.12% 0.12% 0.12%	\$23.69 \$24.11 \$24.84	\$4.94 \$4.89 \$5.08	\$1.56 \$1.41 \$1.54	\$23.54 \$23.88 \$24.63	\$4.50 \$4.40 \$4.56	\$1.37 \$1.23 \$1.37	\$0.78 \$0.91 \$0.90
0.00% 0.00%	25.712 23.468	7.879 10.806	3.47 1.919	9.955 9.065	0.11% 0.11%	\$24.51 \$24.51	\$5.15 \$4.92	\$1.64 \$1.41	\$24.28 \$24.32	\$4.58 \$4.43	\$1.43 \$1.21	\$1.00 \$0.88
0.00% 0.00% 0.00%	19.96 28.054 38.52	11.307 8.27 11.48	2.067 3.919 3.36	12.04 9.622 12.36	0.11% 0.10% 0.10%	\$24.42 \$25.84 \$24.48	\$5.08 \$4.93 \$5.20	\$1.63 \$1.61 \$1.70	\$24.16 \$25.60 \$24.27	\$4.55 \$4.45 \$4.69	\$1.44 \$1.43 \$1.50	\$0.97 \$0.89 \$0.92
0.00%	23.714	10.371	2.086 2.195	11.857 9.805	0.09% 0.09%	\$25.49 \$25.20	\$5.12 \$5.22	\$1.61 \$1.58	\$25.20 \$24.95	\$4.60 \$4.83	\$1.35 \$1.33	\$1.06 \$0.89
0.00%	24.021 29.037	11.333 10.403	2.625 6.397	12.313 12.954	0.09% 0.08%	\$25.76 \$25.60	\$5.12 \$4.82	\$1.73 \$1.83	\$25.50 \$25.37 \$26.31	\$4.62 \$4.36 \$4.52	\$1.44 \$1.59 \$1.36	\$1.06 \$0.93 \$0.99
					0.08% 0.08% 0.08%	\$26.55 \$26.07 \$25.98	\$5.01 \$5.01 \$4.63	\$1.62 \$1.86 \$1.85	\$25.82 \$25.76	\$4.52 \$4.53 \$4.23	\$1.61 \$1.54	\$0.99 \$0.98 \$0.93
					0.08% 0.08%	\$25.77 \$27.23	\$5.19 \$5.04	\$1.80 \$2.06	\$25.52 \$26.86	\$4.70 \$4.55	\$1.43 \$1.63	\$1.09 \$1.29
					0.07% 0.07% 0.13%	\$25.76 \$26.39 \$27.23	\$5.13 \$5.19 \$5.13	\$1.91 \$1.89 \$1.91	\$25.43 \$26.08 \$26.89	\$4.60 \$4.65 \$4.53	\$1.57 \$1.55 \$1.54	\$1.20 \$1.19 \$1.31
					0.24% 0.32%	\$26.91 \$27.28	\$5.12 \$4.96	\$1.99 \$2.15	\$26.55 \$26.89	\$4.48 \$4.27	\$1.47 \$1.38	\$1.52 \$1.84
					0.35% 0.36% 0.33%	\$28.43 \$29.76 \$31.11	\$5.20 \$5.47 \$5.82	\$2.54 \$2.64 \$2.56	\$28.01 \$29.27 \$30.48	\$4.46 \$4.53 \$4.51	\$1.46 \$1.50 \$1.53	\$2.24 \$2.56 \$2.96
					0.30% 0.27%	\$32.42 \$33.10	\$6.01 \$6.69	\$2.42 \$2.41	\$31.69 \$32.14	\$4.55 \$4.39	\$1.45 \$1.44	\$3.15 \$4.23
					0.23% 0.19%	\$35.53 \$36.65 \$36.50	\$7.15 \$7.17 \$7.26	\$2.42 \$2.56 \$2.34	\$34.55 \$35.77 \$35.81	\$4.67 \$4.93 \$4.72	\$1.55 \$1.71 \$1.54	\$4.33 \$3.98 \$4.10
					0.16% 0.13% 0.11%	\$36.59 \$37.54 \$38.84	\$7.57 \$7.29	\$2.34 \$2.20 \$2.48	\$36.86 \$38.06	\$5.08 \$5.07	\$1.46 \$1.73	\$4.10 \$3.92 \$3.76
					0.09% 0.07%	\$40.48 \$41.50 \$41.60	\$7.45 \$7.15 \$6.95	\$2.65 \$2.81 \$2.93	\$39.57 \$40.49 \$40.72	\$5.29 \$5.33 \$5.35	\$1.72 \$1.84 \$1.69	\$4.01 \$3.80 \$3.70
					0.06% 0.05% 0.04%	\$43.76 \$42.42	\$7.08 \$6.88	\$3.10 \$3.29	\$42.58 \$41.38	\$5.73 \$5.57	\$1.69 \$1.68	\$3.94 \$3.96
					0.03% 0.03%	\$44.76 \$44.30	\$7.16 \$6.28	\$3.17 \$2.98	\$43.60 \$42.89	\$6.03 \$5.20	\$1.71 \$1.61	\$3.75 \$3.88
					0.02% 0.02% 0.02%	\$44.74 \$47.97 \$46.36	\$6.71 \$7.27 \$6.79	\$3.37 \$3.68 \$3.49	\$43.60 \$46.64 \$45.08	\$5.68 \$6.42 \$5.77	\$1.96 \$2.15 \$1.85	\$3.60 \$3.71 \$3.94
					0.01% 0.01%	\$47.61 \$52.26	\$6.57 \$7.74	\$3.79 \$4.32	\$45.96 \$50.45	\$5.73 \$6.65	\$2.06 \$2.42	\$4.22 \$4.79
					0.01% 0.01%	\$51.48 \$45.86 \$47.41	\$7.62 \$6.68 \$7.60	\$3.49 \$4.42 \$4.42	\$49.80 \$44.69 \$45.60	\$6.62 \$6.07 \$6.35	\$1.59 \$2.07 \$1.67	\$4.57 \$4.13 \$5.80
					0.01% 0.01% 0.01%	\$49.90 \$44.94	\$6.47 \$5.76	\$4.42 \$3.99 \$3.42 \$3.82	\$48.03 \$43.34	\$5.61 \$4.96	\$1.77 \$1.50	\$4.95 \$4.32
					0.00% 0.00%	\$45.24 \$52.55	\$6.13 \$5.63	\$3.42	\$43.08 \$50.60	\$4.70 \$4.94	\$1.24 \$1.33	\$6.17 \$4.73
					0.01% 0.00% 0.00%	\$42.46 \$44.72 \$52.27	\$5.35 \$5.64 \$6.15	\$3.74 \$4.06 \$3.09	\$40.72 \$42.88 \$50.02	\$4.37 \$4.82 \$5.12	\$1.80 \$2.40 \$2.08	\$4.67 \$4.32 \$4.29
					0.00% 0.00%	\$49.93 \$67.23	\$6.10 \$7.55	\$4.06 \$5.16	\$46.81 \$64.99	\$5.60 \$5.92	\$1.51 \$2.67	\$6.16 \$6.35
					0.00% 0.00% 0.00%	\$41.12 \$42.86 \$42.52	\$4.93 \$6.23 \$4.79	\$2.63 \$4.46 \$2.66	\$38.63 \$41.61 \$38.79	\$4.27 \$5.25 \$4.46	\$1.48 \$2.26 \$1.41	\$4.29 \$4.42 \$5.31
					0.00% 0.00%	\$49.23 \$58.26	\$3.73 \$5.88	\$4.67 \$3.19	\$47.03 \$55.08	\$3.33 \$5.54	\$2.43 \$1.57	\$4.83 \$5.13
					0.00%	\$39.76	\$3.98	\$3.00	\$37.26	\$3.58	\$1.90	\$3.99

CHANGE Differs by tier plan

Rx Industry Loads

Current Factors

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

Proposed Factors

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

Change in Factors

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

Rx Utilization Dampening

Current Factors																		
Cost Share	0.00%	0.50%	1.00%	1.50%	2.00%	2.50%	3.00%	3.50%	4.00%	4.50%	5.00%	5.50%	6.00%	6.50%	7.00%	7.50%	8.00%	8.50%
Factor	1.15	1.15	1.15	1.15	1.15	1.134	1.125	1.121	1.116	1.112	1.108	1.103	1.099	1.094	1.09	1.086	1.081	1.077
Cost Share	9.00%	9.50%	10.00%	10.50%	11.00%	11.50%	12.00%	12.50%	13.00%	13.50%	14.00%	14.50%	15.009	15.50%	16.00%	16.50%	17.00%	17.50%
Factor	1.073	1.068	1.064	1.059	1.055	1.051	1.046	1.042	1.038	1.033	1.029	1.024	1.02	1.016	1.011	1.007	1.003	0.998
Cost Share	18.00%	18.50%	19.00%	19.50%	20.00%	20.50%	21.00%	21.50%	22.00%	22.50%	23.00%	23.50%	24.009	24.50%	25.00%	25.50%	26.00%	26.50%
Factor	0.994	0.989	0.985	0.981	0.977	0.973	0.969	0.966	0.962	0.958	0.954	0.951	0.947	0.943	0.939	0.936	0.932	0.928
Cost Share	27.00%	27.50%	28.00%	28.50%	29.00%	29.50%	30.00%	30.50%	31.00%	31.50%	32.00%	32.50%	33.009	33.50%	34.00%	34.50%	35.00%	35.50%
Factor	0.924	0.921	0.917	0.913	0.909	0.906	0.902	0.898	0.894	0.891	0.887	0.883	0.879	0.876	0.872	0.868	0.864	0.861
Cost Share	36.00%	36.50%	37.00%	37.50%	38.00%	38.50%	39.00%	39.50%	40.00%	40.50%	41.00%	41.50%	42.009	42.50%	43.00%	43.50%	44.00%	44.50%
Factor	0.857	0.853	0.849	0.846	0.842	0.838	0.834	0.831	0.827	0.823	0.819	0.816	0.812	0.808	0.804	0.801	0.8	0.8
Cost Share	45.00%	45.50%	46.00%	46.50%	47.00%	47.50%	48.00%	48.50%	49.00%	49.50%	50.00%	50.50%	51.00%	51.50%	52.00%	52.50%	53.00%	53.50%
Factor	0.8	0.8	0.8	0.8	0.8	0.8	0.8	0.8	0.8	0.8	0.8	0.8	0.8	0.8	0.8	0.8	0.8	0.8
Cost Share	54.00%	54.50%	55.00%	55.50%	56.00%	56.50%	57.00%	57.50%	58.00%	58.50%	59.00%	59.50%	60.009	60.50%	61.00%	61.50%	62.00%	62.50%
Factor	0.8	0.8	0.8	0.8	0.8	0.8	0.8	0.8	0.8	0.8	0.8	0.8	0.8	0.8	0.8	0.8	0.8	0.8
Cost Share	63.00%	63.50%	64.00%	64.50%	65.00%	65.50%	66.00%	66.50%	67.00%	67.50%	68.00%	68.50%	69.009	69.50%	70.00%	70.50%	71.00%	71.50%
Factor	0.8	0.8	0.8	0.8	0.8	0.8	0.8	0.8	0.8	0.8	0.8	0.8	0.8	0.8	0.8	0.8	0.8	0.8
Cost Share	72.00%	72.50%	73.00%	73.50%	74.00%	74.50%	75.00%	75.50%	76.00%	76.50%	77.00%	77.50%	78.009	78.50%	79.00%	79.50%	80.00%	80.50%
Factor	0.8	0.8	0.8	0.8	0.8	0.8	0.8	0.8	0.8	0.8	0.8	0.8	0.8	0.8	0.8	0.8	0.8	0.8
Cost Share	81.00%	81.50%	82.00%	82.50%	83.00%	83.50%	84.00%	84.50%	85.00%	85.50%	86.00%	86.50%	87.009	87.50%	88.00%	88.50%	89.00%	89.50%
Factor	0.8	0.8	0.8	0.8	0.8	0.8	0.8	0.8	0.8	0.8	0.8	0.8	0.8	0.8	0.8	0.8	0.8	0.8
Cost Share	90.00%	90.50%	91.00%	91.50%	92.00%	92.50%	93.00%	93.50%	94.00%	94.50%	95.00%							
Factor	0.8	0.8	0.8	0.8	0.8	0.8	0.8	0.8	0.8	0.8	0.8							

Proposed Factors

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

Change
Depends on variety of plan benefits

Proposed Factors

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

		Fac	ctor
	Percent	Stacked	Unstacked
Medicare	0.8	1.932	0.986
	0.9	1.991	1.147
	0.95	2.019	1.221
	1	2.046	1.293
	1.1	2.099	1.427
	1.15	2.124	1.491
	1.2	2.149	1.552
	1.25	2.174	1.611
	1.3	2.198	1.669
	1.35	2.221	1.725
	1.4	2.245	1.78
	1.5	2.29	1.885
	1.75	2.4	2.127
	1.8	2.421	2.173
	1.9	2.464	2.262
	2	2.505	2.348
	2.25	2.608	2.552
	2.3	2.628	2.591
	2.5	2.708	2.743
	2.75	2.807	2.925
	2.9	2.866	3.029
	3	2.905	3.097
	3.25	3.003	3.263
	4	3.294	3.727
	5	3.685	4.293
Usual and Customary (I	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

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