Responses to Objections Round 4 (Received on 11/1/2022)

Objection 1 -

Comments:

The proposed factors in "2022 CHLIC – VT Side by Side v3.xlsx" for Medical Utilization Dampening "other" category do not match the corresponding Table 8 in the rate manual. Please reconcile this difference and ensure that all factors or costs in the side by side exhibit match the submitted rate manual.

Response:

The Medical Utilization Dampening proposed values in 2022 CHLIC – VT Side by Side v4.xlsx have been corrected to match Table 8 in the rate manual.

Objection 2 -

Comments:

The prior response states that medical offering loads are being removed. However, they are still present in the rate manual in Table 19. Please reconcile this difference and provide an updated rate manual or side-by-side exhibit as necessary.

Response:

Only Multiple Offering Load – Medical Savings (previously table 34) has been removed and replaced with table 24 Network Utilization Adjustment. Table 19 Multiple Offer Load – Medical Load (previously table 24) is kept and still in use. The actuarial memorandum has been updated to remove the comment on medical offering loads being removed.

Objection 3 -

Comments:

The prior response states that capitation percentages are being removed. However, page 6 of the rate manual discusses using capitation percentages from Table 22. Please reconcile this difference and provide an updated rate manual as necessary. Further, please explain how the premium rate will account for capitation and include such determination in the rate manual.

Response:

The capitation percentages from Table 22 have been removed because the values are now all 0%. Section 2.4 Industry Load of page 6 of the rate manual states:

Select the appropriate industry load from *Table 13 – Industry Load* based on the Standard Industrial Classification code of the member being priced.

If applicable, determine the capitation percentage from *Table 22 – Medical Trend and Capitation*.

Adjusted Industry Load = $[Industry Load - 1] \times [1 - Capitation Percentage]$

Applied Industry Load = 1 + Adjusted Industry Load

Multiply the industry load by the claims in Step 2.3.

Despite capitation percentage still being referenced in this section, it is no longer applicable or a value of 0 would be used so the Applied Industry Load is no longer being adjusted by a capitation percentage.

Objection 4 -

Comments:

Regarding the response to question #3 of the prior objection – when comparing this table to the one filed in the prior filing, the Rx trend increases from 6.4% to 8.5%. Please provide support and justification for this increase in Rx trend.

Response:

The GMCB ordered 2020 Rx trends to be reduced from 6.8% to 6.1%, but 6.4% was not submitted as the Rx trend so please clarify the source of the 6.4% Rx trend. The same table from the prior approved filing and from objection round 3 question 3 have been replicated below:

Category	Average VT Sitused Change in Trend	2020 Medical Trend	<mark>2020</mark> Rx Trend	Weight Medical	Weight Rx
Unit Cost	3.1%	2.5%	6.1%	82.6%	17.4%
Utilization	1.9%	2.2%	0.6%	82.6%	17.4%
Mix	1.3%	1.6%	0.0%	82.6%	17.4%
Claims Trend	6.5%	6.4%	<mark>6.8%</mark>	82.6%	17.4%

Prior approved filing:

Objection Round 3 Question #3:

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

Note that Rx trend from the prior approved filing refers to 2020 whereas the prior objection response refers to 2023 so they cannot be directly compared as they refer to different time periods.

In the prior filing's second round of objections #3, the following Rx trend development was provided

2020	Generic	Brand	Specialty	Total
Unit Cost	2.9%	11.8%	20.1%	6.1%
Utilization	2.1%	-10.1%	-5.6%	0.6%
Total	5.1%	0.5%	13.4%	6.8%

The same exhibit for 2023 Rx trend is provided below:

2023	Generic	Brand	Specialty	Total
Unit Cost	3.3%	17.5%	8.5%	8.8%
Utilization	0.8%	-8.5%	5.6%	-0.3%
Total	4.2%	7.5%	14.7%	8.5%

The primary driver is within brand drugs where both unit cost drugs and utilization trends are higher in 2023 than 2020. Restating the same 2020 Rx trends with the latest assumptions also shows that brand drugs are the primary driver in higher Rx trends:

Latest 2020	Generic	Brand	Specialty	Total
Unit Cost	5.3%	7.2%	30.7%	9.9%
Utilization	0.9%	3.0%	-9.3%	1.0%
Total	6.3%	10.3%	18.5%	10.9%

In general, Rx trend is reviewed quarterly and we consider emerging experience, projections of new pipeline drugs, new generic launches, and formulary changes. Since the previous filing we have updated our trends to reflect actual experience for 2021 and earlier and updated our projections to reflect our latest best estimate. Additionally, at the time the previous filing assumptions were set we didn't yet have a full 2022/23 projection, so it was assumed to behave similar to 2021.

Medical Network Utilization Adjustment

Current Factors

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

Proposed Factors Table 24 - Network Utilization Adjustment

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

Changes

Methodology change requiring different values

Multiple Offering Load - Medical Savings TABLE IS BEING REMOVED

Current Factors

State	Minimum	Maxmium
VT	1	1.04

Proposed Factors

State	Minimum	Maxmium
VT	N/A	N/A

Changes Removing these factors

Trend

Medical Trend - Unleveraged

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

Area Factors

Medical Area Factors Current Proposed

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

MSC Weighting by SCC

Current			Major Service	e Categories				
Sub-Cost Categories	Inpatient (Hospital)	Outpatient (Hospital)	ER	PCP	SCP	Other	Preventive	
Facility	83.50%	55.00%	100.00%	0.00%	0.00%	100.00%	N/A	
Professional	16.50%	17.00%	0.00%	90.00%	81.00%	0.00%	N/A	
Lab	0.00%	6.80%	0.00%	8.00%	3.60%	0.00%	N/A	
Radiology	0.00%	10.20%	0.00%	2.00%	5.40%	0.00%	N/A	
Advanced Radiology (ARI)	0.00%	11.00%	0.00%	0.00%	10.00%	0.00%	N/A	
Proposed	Major Service Categories							
Sub-Cost Categories	Inpatient (Hospital)	Outpatient (Hospital)	ER	PCP	SCP	Other	Preventive	
Facility	70.50%	58.10%	100.00%	0.00%	0.00%	100.00%	0.00%	
Professional	29.50%	10.40%	0.00%	97.40%	78.40%	0.00%	100.00%	
Lab	0.00%	13.30%	0.00%	1.00%	6.20%	0.00%	0.00%	
Radiology	0.00%	8.50%	0.00%	1.60%	9.40%	0.00%	0.00%	
Advanced Radiology (ARI)	0.00%	9.70%	0.00%	0.00%	6.10%	0.00%	0.00%	
Change			Major Service	e Categories				

			e oalegones			
Inpatient	Outpatient	ER	PCP	SCP	Other	Preventive
(Hospital)	(Hospital)					
-13.00%	3.10%	0.00%	0.00%	0.00%	0.00%	0.00%
13.00%	-6.60%	0.00%	7.40%	-2.60%	0.00%	0.00%
0.00%	6.50%	0.00%	-7.00%	2.60%	0.00%	0.00%
0.00%	-1.70%	0.00%	-0.40%	4.00%	0.00%	0.00%
0.00%	-1.30%	0.00%	0.00%	-3.90%	0.00%	0.00%
	(Hospital) -13.00% 13.00% 0.00% 0.00%	(Hospital) (Hospital) -13.00% 3.10% 13.00% -6.60% 0.00% 6.50% 0.00% -1.70%	Inpatient (Hospital) Outpatient (Hospital) ER -13.00% 3.10% 0.00% 13.00% -6.60% 0.00% 0.00% 6.50% 0.00% 0.00% -1.70% 0.00%	(Hospital) (Hospital) ER PCP -13.00% 3.10% 0.00% 0.00% 13.00% -6.60% 0.00% 7.40% 0.00% 6.50% 0.00% -7.00% 0.00% -1.70% 0.00% -0.40%	Inpatient (Hospital) Outpatient (Hospital) ER PCP SCP -13.00% 3.10% 0.00% 0.00% 0.00% 13.00% -6.60% 0.00% 7.40% -2.60% 0.00% 6.50% 0.00% -7.00% 2.60% 0.00% -1.70% 0.00% -0.40% 4.00%	Inpatient (Hospital) Outpatient (Hospital) ER PCP SCP Other -13.00% 3.10% 0.00%

Preventive Care Child Age Adjustment

Varies by age

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

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

Medical Effective Deductible Adjustment

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

									Plan De	ductible								
		0	50	100	150	200		300	400	500	750	1000		1500	2000	2250	2500	3000
	1	1	0.445	0.434	0.435		0.436	0.438	0.44	0.444	0.454		0.462	0.479	0.499	0.506	0.514	0.528
	1.25	1	0.505	0.518	0.518		0.517	0.517	0.521	0.538	0.554		0.568	0.593	0.614	0.623	0.632	0.649
	1.5	1	0.61	0.61	0.61		0.61	0.614	0.621	0.629	0.647		0.67	0.693	0.716	0.725	0.735	0.751
	1.75	1	0.697	0.697	0.697		0.7	0.705	0.713	0.722	0.74		0.756	0.782	0.805	0.815	0.825	0.84
	2	1	0.799	0.799	0.799		0.801	0.802	0.804	0.807	0.817		0.834	0.854	0.874	0.883	0.89	0.905
	2.25	1	0.826	0.832	0.831		0.836	0.838	0.844	0.854	0.87		0.885	0.907	0.925	0.932	0.939	0.95
	2.5	1	0.89	0.89	0.872		0.877	0.884	0.892	0.9	0.916		0.928	0.945	0.961	0.966	0.97	0.978
	2.75	1	0.945	0.945	0.945		0.945	0.945	0.945	0.945	0.953		0.962	0.974	0.983	0.986	0.99	0.995
	3 3.25	1	0.955	0.955	0.956		0.956	0.962	0.967	0.971 0.995	0.979		0.985	0.995	1	1	1	1
	3.25	1	0.973	0.973	0.973		0.973	0.978	0.983	0.995	1		1	1	1	1	1	1
	3.5																	
	3.75	1	1	1	1		1	1	1	1	1		1	1	1	1	1	1
	4	3500	4000	4500	5000	5500		6000	6500	6850	7000	7500		8000	8500	9000	9500	10000
	1	0.54	0.55	0.561	0.572	0000	0.581	0.591	0.599	0.607	0.615	1000	0.615	0.623	0.63	0.638	0.645	0.648
Pq	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
to a	1.5	0.767	0.782	0.796	0.807		0.818	0.828	0.837	0.846	0.846		0.854	0.863	0.869	0.874	0.879	0.889
pa	1.75	0.857	0.868	0.878	0.884		0.893	0.901	0.909	0.913	0.915		0.922	0.927	0.935	0.937	0.941	0.947
9	2	0.916	0.928	0.935	0.943		0.949	0.957	0.96	0.965	0.967		0.972	0.975	0.977	0.982	0.984	0.986
ja l	2.25	0.956	0.968	0.973	0.977		0.982	0.986	0.989	0.991	0.992		0.995	0.995	1	1	1	1
i Al	2.5	0.983	0.989	0.995	0.995		1	1	1	1	1		1	1	1	1	1	1
2	2.75	1	1	1	1		1	1	1	1	1		1	1	1	1	1	1
5	3	1	1	1	1		1	1	1	1	1		1	1	1	1	1	1
Ē	3.25	1	1	1	1		1	1	1	1	1		1	1	1	1	1	1
a.	3.5	1	1	1	1		1	1	1	1	1		1	1	1	1	1	1
of	3.75	1	1	1	1		1	1	1	1	1		1	1	1	1	1	1
atio	4	1 10500	1 11000	1 11500	12000	12500	1	13000	13500	14000	1 14500	15000	1	17000	20000	1 Unlimited	1	1
άž	1	0.656	0.663	0.669	0.674	12500	0.68	0.685	0.69	0.696	0.7	15000	0.705	0.723	0.746	Unimited		
	1.25	0.656	0.807	0.812	0.818		0.823	0.685	0.834	0.839	0.7		0.705	0.723	0.746	1		
	1.5	0.894	0.896	0.902	0.907		0.823	0.829	0.834	0.839	0.844		0.933	0.867	0.868	1		
	1.5	0.894	0.954	0.958	0.962		0.966	0.968	0.92	0.924	0.927		0.933	0.943	0.956			
							0.966	0.968	0.971	0.973	0.978		0.98	0.988	1	1		
	2	0.99	0.992	0.995	0.995		1	1	1	1	1		1	1	1	1		
	2.25	1	1	1	1		1	1	1	1	1		1	1	1	1		
	2.5	1	1	1	1		1	1	1	1	1		1	1	1	1		
	2.75	1	1	1	1		1	1	1	1	1		1	1	1	1		
	3	1	1	1	1		1	1	1	1	1		1	1	1	1		
	3.25	1	1	1	1		1	1	1	1	1		1	1	1	1		
	3.5	1	1	1	1		1	1	1	1	1		1	1	1	1		
	3.75	1	1	1	1		1	1	1	1	1		1	1	1	1		
	5.10																	

CHANGE

Depends on variety of plan benefits

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

CHANGE Depends on variety of plan benefits

Medical Base Claims

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

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

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

Medical Utilization Dampening

CURRENT

F	IP	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				
В		0.62-0.72	0.74	0.29				
Applicable MSC		These in	ndemnity UD factors a	apply to the aggregate cost-share				

Note: Utilization dampening has a floor of 0.20. There is a cap of 1.2 on PCP, 1.4 on SCP, and 1.25 on Other. The specified indemnity plans use a utilization dampening formula of "Utilization Dampening"=e-{('A' × *Cost-Sharing+8')) PROPOSED

CHANGE

Utilization Dampening by MSC Depends on variety of plan benefits

Copay or Coinsurance Coinsurance							Utilization	Dampening by	MSC		_
	Medical Combine Not Combined	Deductible	Coinsurance 0.6	Copay	Inpatient 0.909	Outpatient 0.909	PCP 1.161	ER 0.959	SCP 1.262	Other 0.874	reventiv
Coinsurance	Not Combined	0	0.7	0	0.933	0.952	1.209	0.998	1.401	0.977	
Coinsurance	Not Combined	0	0.8	0	1.029	1.039	1.211	1.012	1,407	1.08	
Coinsurance	Not Combined	0	0.9	0	1.09	1.099	1.211	1.032	1.413	1.192	
Coinsurance	Not Combined Not Combined	0 500	1	0	1.172	1.179	1,211 0.999	1.072	1.413	1.285	
Consutance	Not Combined	500	0.5	0	0.933	0.951	1.084	0.949	0.985	0.905	
Consurance	Not Combined	500	0.8	0	1.002	0.991	1.154	0.995	1.178	1.047	
Coinsurance	Not Combined Not Combined	500	0.9	0	1.053	1.042	1.198	1.01	1.3	1.108	
Coinsurance	Not Combined	1000	0.6	0	0.904	0.886	0.989	0.947	0.808	0.91	
Coinsutance	Not Combined	1000	0.7	0	0.922	0.909	1.014	0.965	0.895	0.929	
Coinsutance	Not Combined Not Combined	1000	0.8	0	0.979	0.959	1.049	0.98	0.99	0.993	
Consutance	Not Combined	1000	1	0	1.032	1.006	1.112	1.013	1.107	1.065	
Coinsurance	Not Combined	1500	0.6	0	0.882	0.867	0.953	0.942	0.805	0.887	
Coinsurance	Not Combined Not Combined	1500	0.7	0	0.891	0.874	0.956	0.95	0.835	0.894	
Coinsutance	Not Combined	1500	0.9	0	0.983	0.972	1.044	0.993	1.029	1.023	
Coinsurance	Not Combined	1500	1	0	1.077	1.04	1.211	0.999	1.072	1.285	
Coinsurance	Not Combined Not Combined	2000	0.6	0	0.882	0.842	0.953	0.907	0.805	0.883	
Coinsurance	Not Combined	2000	0.8	0	0.92	0.898	0.984	0.961	0.854	0.924	
Coinsutance	Not Combined	2000	0.9	0	0.983	0.962	1.019	0.985	0.976	1.003	
Consutance	Not Combined	2000	0.6	0	0.811	0.99	0.909	0.997	0.997	0.798	
Coinsutance	Not Combined	2500	0.7	0	0.891	0.871	0.923	0.946	0.819	0.873	
Coinsurance	Not Combined	2500	0.8	0	0.92	0.897	0.984	0.961	0.846	0.905	
Consutance	Not Combined Not Combined	2500	0.9	0	0.981	0.962	1.211	0.981	0.933	0.965	
Coinsurance	Not Combined	3000	0.6	0	0.811	0.793	0.883	0.907	0.645	0.843	
Coinsurance	Not Combined	3000	0.7	0	0.869	0.846	0.923	0.939	0.747	0.883	_
Coinsutance	Not Combined Not Combined	3000	0.8	0	0.92	0.897	0.984	0.961	0.846	0.957	
Coinsutance	Not Combined	3000	1	0	1.01	0.962	1,211	0.999	0.996	1.283	
Coinsurance	Not Combined Not Combined	4000	0.6	0	0.811	0.793	0.852	0.907	0.645	0.697	
Coinsuranos Coinsuranos	Not Combined Not Combined	4000	0.8	0	0.859	0.846	0.923	0.961	0.845	0.935	
Coinsurance	Not Combined	4000	0.9	0	0.959	0.962	1	0.981	0.933	0.99	
Coinsutanos Copiar	Not Combined Not Combined	4000	1	0	0.959	0.962	1.211	0.999	0.996	1.275	
Copay	Not Combined	0	0	5	1.195	1,218	1.032	1.069	1.171		
Copay	Not Combined	٥	0	10	1.19	1,218	1.026	1.068	1.159	1	_
Copay	Not Combined Not Combined	0	0	15	1.186	1.218	1.021	1.067	1.147	1	
Сорау Сорау	Not Combined	0	0	25	1.171	1,202	1.007	1.065	1.117		
Сорау	Not Combined	0	0	30	1.161	1.202	0.997	1.065	1.098		
Copay	Not Combined Not Combined	0	0	35 40	1.151	1.202	0.985	1.063	1.083	1	
Сорау	Not Combined	0	0	45	1.14	1.202	0.965	1.051	1.051	1	
Copay	Not Combined	0	0	50	1.139	1.169	0.956	1.042	1.034	1	
Copay	Not Combined Not Combined	0	0	60 70	1.124	1.152	0.929	1.038	0.991	1	
Сорау	Not Combined	0	0	80	1.08	1.09	0.839	1.03	0.925	1	
Сорау Сорау	Not Combined Not Combined	0	0	90	1.07	1.06	0.868	1.03	0.878	1	
Сорау Сорау	Not Combined	0	0	100	1.064	1.049	0.857	1.025	0.835	1	
Сорау	Not Combined	0	0	200	1.061	1.011	0.808	1.01	0.787	1	
Coinsuranos Coinsuranos	Combined Combined	0	0.6	0	0.863	0.863	1.103	0.911	1.199	0.785	
Consutance	Combined	0	0.8	0	0.977	0.987	1.151	0.961	1.337	0.971	
Coinsurance	Combined	٥	0.9	0	1.035	1.044	1.151	0.98	1.342	1.073	
Consutance	Combined	500	0.6	0	0.859	0.841	0.949	1.019	1.343	1.156 0.814	
Coinsurance	Combined	500	0.7	0	0.886	0.903	1.03	0.924	0.937	0.885	
Coinsurance	Combined	500	0.8	0	0.952	0.941	1.095	0.945	1.119	0.942	
Coinsutance	Combined	500	1	0	1.073	1.054	1.138	0.959	1.235	0.997	
Coinsutance	Combined	1000	0.6	0	0.859	0.841	0.01	0.9	0.767		
	Combined	1000				0.041	0.94			0.819	
Consutance	Combined		0.7	0	0.876	0.864	0.94	0.917	0.85	0.819	
Consutance Coinsutance Coinsutance	Combined Combined	1000	0.8	0	0.876 0.93 0.981	0.884 0.912 0.958	0.997	0.931 0.944	0.941	0.819 0.836 0.893 0.958	
Consumos Consumos Consumos Consumos	Combined Combined Combined	1000 1000 1000	0.8 0.9 1	0	0.876 0.93 0.981 1.046	0.864 0.912 0.956 1.001	0.997 1.063 1.151	0.931 0.944 0.962	0.941 1.051 1.08	0.819 0.836 0.893 0.958 1.156	
Consumoe Coiseumoe Coiseumoe Coiseumoe Coiseumoe Coiseumoe	Combined Combined Combined Combined Combined	1000	0.8	0	0.876 0.93 0.981	0.884 0.912 0.958	0.997 1.063 1.151 0.906	0.931 0.944 0.962 0.895	0.941 1.051 1.05 0.767 0.794	0.819 0.836 0.893 0.958 1.156 0.798	
Consumon Consumon Consumon Consumon Consumon Consumon Consumon	Combined Combined Combined Combined Combined Combined	1000 1000 1000 1500 1500 1500	0.8 0.9 1 0.6 0.7 0.8	0 0 0 0 0	0.876 0.93 0.981 1.046 0.838 0.846 0.906	0.864 0.912 0.956 1.001 0.823 0.823 0.83	0.997 1.063 1.151 0.908 0.908 0.953	0.931 0.944 0.962 0.895 0.903 0.923	0.941 1.051 1.08 0.767 0.794 0.868	0.819 0.836 0.893 0.955 1.156 0.738 0.805 0.805	
Consumona Consumona Consumona Consumona Consumona Consumona Consumona Consumona	Combined Combined Combined	1000 1000 1500 1500 1500 1500	0.8 0.9 1 0.6 0.7	0 0 0 0 0 0	0.876 0.93 0.981 1.046 0.838 0.846 0.906 0.934	0.884 0.912 0.956 1.001 0.823 0.83 0.83 0.881	0.997 1.063 1.151 0.908 0.908 0.953	0.931 0.944 0.962 0.895 0.903 0.923	0.941 1.051 1.08 0.767 0.794 0.868	0.819 0.836 0.893 0.955 1.156 0.738 0.805 0.805	
Consultors Consultors Consultors Consultors Consultors Consultors Consultors Consultors Consultors Consultors Consultors Consultors	Combined Combined Combined	1000 1000 1000 1500 1500 1500	0.8 0.9 1 0.6 0.7 0.8		0.876 0.93 0.981 1.046 0.838 0.846 0.906 0.906 0.904 1.023 0.838	0.864 0.912 0.956 1.001 0.823 0.823 0.83	0.997 1.063 1.151 0.906 0.963 0.963 0.991 1.151 0.905	0.931 0.944 0.962 0.895	0.941 1.051 1.05 0.767 0.794 0.868 0.978 1.019 0.767	0.819 0.836 0.923 0.958 1.156 0.798 0.805 0.867 0.922 1.156	
Consumon Consumon Consumon Consumon Consumon Consumon Consumon Consumon Consumon Consumon Consumon Consumon	Combined Combined Combined Combined Combined Combined Combined Combined	1000 1000 1500 1500 1500 1500 1500 1500	0.8 0.9 1 0.8 0.7 0.8 0.9 1 1 0.8 0.9 0.7	0 0 0 0 0 0 0 0 0	0.876 0.93 0.981 1.046 0.838 0.846 0.906 0.936 0.938 0.938 0.838 0.838	0.864 0.912 0.956 1.001 0.823 0.831 0.923 0.988 0.928 0.988 0.828	0.997 1.063 1.151 0.906 0.908 0.953 0.991 1.151 0.905 0.908	0.931 0.944 0.962 0.903 0.923 0.943 0.943 0.949 0.861 0.899	0.941 1.051 1.05 0.767 0.794 0.868 0.978 1.019 0.787 0.789	0.819 0.836 0.958 1.156 0.738 0.807 0.807 0.922 1.156 0.735 0.735	
Contensore Consumers Consumers Consumers Consumers Consumers Consumers Consumers Consumers Consumers Consumers Consumers Consumers	Combined Combined Combined Combined Combined Combined Combined	1000 1000 1500 1500 1500 1500 1500 1500	0.8 0.9 1 0.6 0.7 0.8 0.9 1 0.6 0.9 0.9 0.9 0.8 0.0 0.8 0.8	0 0 0 0 0 0 0	0.876 0.93 0.981 1.046 0.838 0.846 0.906 0.934 1.023 0.838 0.846 0.838	0.884 0.912 0.356 1.001 0.823 0.831 0.923 0.923 0.988 0.988 0.888 0.828 0.828	0.997 1.063 1.151 0.908 0.953 0.921 1.151 0.905 0.908 0.935	0.931 0.944 0.962 0.903 0.923 0.943 0.949 0.949 0.861 0.829 0.913	0.941 1.051 1.05 0.767 0.794 0.888 0.978 1.019 0.787 0.789 0.812	0.819 0.836 0.955 1.156 0.798 0.805 0.805 0.805 0.867 0.922 1.156 0.793 0.737 0.737	
	Combined Combined Combined Combined Combined Combined Combined Combined	1000 1000 1500 1500 1500 1500 1500 1500	0.8 0.9 0.7 0.8 0.7 0.8 0.9 0.7 0.8 0.7 0.8 0.9 0.9 0.9 0.9 0.9 0.9 0.9 0.9 0.9 0.9	0 0 0 0 0 0 0	0.876 0.93 0.981 1.046 0.338 0.846 0.936 0.934 1.023 0.838 0.846 0.874 0.874 0.874 0.874	0.884 0.912 0.956 1.001 0.823 0.831 0.923 0.938 0.938 0.938 0.825 0.825 0.914 0.914	0.997 1.063 1.151 0.908 0.953 0.921 1.151 0.908 0.935 0.908 0.935 0.968 1.151	0.931 0.944 0.865 0.903 0.943 0.943 0.943 0.949 0.881 0.881 0.893 0.913 0.935 0.949	0.941 1.051 1.05 0.767 0.794 0.868 0.978 1.019 0.767 0.769 0.789 0.789 0.812 0.927 0.947	0.819 0.836 0.895 1.156 0.795 0.805 0.805 0.867 0.922 1.156 0.735 0.737 0.831 0.903 1.155	
Coinsurance Coinsurance Coinsurance Coinsurance	Combined Combined Combined Combined Combined Combined Combined Combined Combined Combined Combined Combined Combined Combined	1000 1000 1500 1500 1500 1500 2500 2000 20	0.8 0.9 0.8 0.8 0.9 0.8 0.9 0.8 0.9 0.7 0.8 0.9 0.9 0.9 0.9 0.9 0.9 0.9 0.9 0.9 0.9	0 0 0 0 0 0 0	0.876 0.93 0.981 1.046 0.858 0.986 0.996 0.996 0.994 0.834 0.834 0.846 0.874 0.934	0.854 0.912 0.956 1.001 0.823 0.831 0.923 0.938 0.928 0.853 0.828 0.853 0.853 0.914 0.941	0.997 1.063 1.151 0.908 0.9253 0.921 1.151 0.905 0.908 0.935 0.935 0.935 0.935 0.935 0.935	0.931 0.944 0.962 0.903 0.923 0.943 0.943 0.949 0.861 0.935 0.949 0.935 0.949 0.948	0.941 1.051 1.05 0.767 0.734 0.865 0.978 1.019 0.767 0.789 0.812 0.812 0.927 0.947 0.767	0.819 0.838 0.653 0.655 0.865 0.865 0.865 0.865 0.865 0.737 0.825 0.737 0.831 0.903 1.155 0.737	
Coinsurance Coinsurance	Combined Combined Combined Combined Combined Combined Combined Combined	1000 1000 1500 1500 1500 1500 1500 2000 20	80 80 1 1 70 80 80 80 80 80 80 1 1 80 80 80 1 1 1 1 1 1 1 1 1 1 1 1 1	0 0 0 0 0 0 0	0.876 0.93 0.981 1.046 0.886 0.886 0.986 0.936 0.936 0.874 0.874 0.874 0.874 0.874 0.874	0.884 0.912 0.956 1.001 0.823 0.831 0.823 0.881 0.82 0.88 0.88 0.853 0.924 0.914 0.941 0.753	0.997 1.063 1.151 0.908 0.9253 0.921 1.151 0.905 0.908 0.935 0.935 0.935 0.935 0.935 0.935	0.931 0.944 0.962 0.903 0.923 0.943 0.943 0.949 0.861 0.935 0.949 0.935 0.949 0.948	0.941 1.051 1.051 0.767 0.794 0.885 1.019 0.785 0.789 0.812 0.812 0.947 0.789 0.947	0.819 0.838 0.653 0.655 0.865 0.865 0.865 0.865 0.865 0.737 0.825 0.737 0.831 0.903 1.155 0.737	
Coinsurance Coinsurance Coinsurance Coinsurance	Combined Combined Combined Combined Combined Combined Combined Combined Combined Combined Combined Combined Combined Combined	1000 1000 1500 1500 1500 1500 2500 2000 20	0.8 0.9 0.8 0.8 0.9 0.8 0.9 0.8 0.9 0.7 0.8 0.9 0.9 0.9 0.9 0.9 0.9 0.9 0.9 0.9 0.9	0 0 0 0 0 0 0	0.876 0.93 0.881 1.046 0.536 0.934 1.023 0.535 0.846 0.874 0.874 0.874 0.559 0.874 0.559 0.874	0.884 0.912 0.956 0.823 0.831 0.923 0.881 0.923 0.881 0.925 0.885 0.8553 0.914	0.997 1.063 1.151 0.908 0.908 0.908 0.905 0.908 0.905 0.908 0.905 0.908 0.905 0.908 0.905 0.908 0.905 0.908 0.905 0.908 0.	0.031 0.944 0.962 0.903 0.923 0.949 0.851 0.949 0.851 0.935 0.949 0.851 0.949 0.851 0.949 0.851 0.949 0.851 0.949	0.941 1.051 1.051 0.767 0.794 0.868 0.978 1.019 0.759 0.812 0.927 0.947 0.767 0.7767 0.7767 0.7767	0.819 0.836 0.853 0.955 0.955 0.857 0.955 0.867 0.955 0.955 0.955 0.955 0.955 0.737 0.933 1.155 0.735 0.718 0.735 0.718	
Coinsurance Coinsurance Coinsurance Coinsurance	Combined Combined Combined Combined Combined Combined Combined Combined Combined Combined Combined Combined Combined Combined Combined Combined Combined Combined Combined Combined	1000 1000 1500 1500 1500 1500 2500 2000 20	05 09 1 06 07 07 08 08 07 08 08 07 08 08 07 1 08 08 07 1 1 08 08 07 1 1		0.876 0.93 0.581 0.486 0.856 0.956 0.954 0.954 0.954 0.874 0.874 0.874 0.874 0.874	0.884 0.912 0.956 0.853 0.853 0.853 0.823 0.885 0.853 0.914 0.753 0.827 0.853 0.853 0.924	0.997 1.063 1.151 0.906 0.908 0.923 0.921 1.151 0.905 0.935 0.968 1.151 0.863 0.968 0.955 0.968 0.955 0.968 0.955 0.968 0.955 0.968 0.955 0.	0.031 0.944 0.0825 0.895 0.943 0.940 0.940 0.940 0.953 0.940 0.858 0.940 0.855 0.940 0.855 0.953 0.953 0.953	0.941 1.051 1.05 0.767 0.794 0.888 0.978 1.019 0.767 0.789 0.812 0.927 0.927 0.927 0.927 0.767 0.767 0.767 0.767 0.767 0.769 0.853 0.863 0.863 0.863 0.863 0.863 0.863 0.863 0.863 0.863 0.863 0.863 0.863 0.863 0.863 0.863 0.864 0.978 0.9777 0.9777 0.9777 0.9777 0.9777 0.9777 0.9777 0.97777 0	0.810 0.836 0.835 0.955 0.705 0.805 0.805 0.805 0.805 0.925	
Consusance Consusance Consusance Consusance Consusance Consusance Consusance	Combined Combined Combined Combined Combined Combined Combined Combined Combined Combined Combined Combined Combined Combined Combined Combined	1000 1003 1500 1500 1500 1500 2000 2000 2000 2000	80 80 1 1 1 20 80 80 80 80 80 80 80 80 80 80 80 80 80	0 0 0 0 0 0 0	0.876 0.33 0.33 0.381 0.885 0.885 0.886 0.886 0.886 0.834 0.834 0.834 0.846 0.3340000000000	0.884 0.912 0.956 0.823 0.831 0.823 0.928 0.828 0.828 0.828 0.828 0.828 0.828 0.924 0.9341 0.753 0.827 0.853 0.914	0.997 1.063 1.151 0.906 0.908 0.923 0.921 1.151 0.905 0.935 0.968 1.151 0.863 0.968 0.955 0.968 0.955 0.968 0.955 0.968 0.955 0.968 0.955 0.	0.031 0.944 0.962 0.895 0.903 0.949 0.881 0.949 0.881 0.935 0.949 0.881 0.935 0.949 0.881 0.935 0.949 0.881 0.935 0.949 0.881	0.941 1.051 1.05 0.767 0.794 0.888 0.978 1.019 0.767 0.789 0.812 0.927 0.927 0.927 0.927 0.767 0.767 0.767 0.767 0.767 0.769 0.853 0.863 0.863 0.863 0.863 0.863 0.863 0.863 0.863 0.863 0.863 0.863 0.863 0.863 0.863 0.863 0.864 0.978 0.9777 0.9777 0.9777 0.9777 0.9777 0.9777 0.9777 0.97777 0	0.810 0.836 0.835 0.955 0.705 0.805 0.805 0.805 0.805 0.925	
Consusance Consusance Consusance Consusance Consusance Consusance Consusance	Combined Combined Combined Combined Combined Combined Combined Combined Combined Combined Combined Combined Combined Combined Combined Combined Combined Combined Combined Combined	1000 1003 1500 1500 1500 1500 2000 2000 2000 2000	05 09 1 06 07 07 08 08 07 08 08 07 08 08 07 1 08 08 07 1 1 08 08 07 1 1		0.876 0.93 0.581 0.486 0.856 0.956 0.954 0.954 0.954 0.874 0.874 0.874 0.874 0.874	0.884 0.912 0.956 0.853 0.853 0.853 0.823 0.885 0.853 0.914 0.753 0.827 0.853 0.853 0.924	0.997 1.063 1.151 0.908 0.908 0.908 0.905 0.908 0.905 0.908 0.905 0.908 0.905 0.908 0.905 0.908 0.905 0.908 0.905 0.908 0.	0.031 0.944 0.952 0.953 0.923 0.943 0.943 0.949 0.949 0.949 0.949 0.949 0.949 0.949 0.949 0.949 0.949 0.949 0.949 0.949 0.949 0.949 0.949 0.949 0.949 0.945 0.949 0.945 0.949 0.945 0.949 0.945 0.949 0.945 0.949 0.945 0.949 0.945 0.949 0.945 0.949 0.9450	0.941 1.051 1.051 0.767 0.794 0.868 0.978 1.019 0.759 0.812 0.927 0.947 0.767 0.7767 0.7767 0.7767	0.819 0.836 0.853 0.955 0.955 0.857 0.955 0.867 0.955 0.955 0.955 0.955 0.955 0.737 0.933 1.155 0.735 0.718 0.735 0.718	
Consumon Consumon Consumon Consumon Consumon Consumon Consumon Consumon Consumon Consumon Consumon Consumon Consumon Consumon Consumon Consumon	Contineed Contributed	1000 1000 1000 1500 1500 1500 2000 2000	0 0 8 0 0 9 0 0 9 0 0 9 0 0 9 0 0 9 0 0 9 0 0 9 0 0 9		0.876 0.03 0.981 0.868 0.558 0.558 0.558 0.558 0.558 0.558 0.558 0.558 0.558 0.558 0.559 0.575 0.558 0.559 0.557 0.558 0	0.864 0.912 0.936 0.823 0.823 0.823 0.881 0.823 0.881 0.825 0.853 0.914 0.914 0.914 0.914 0.914 0.933 0.914 0.933 0.914 0.853	0.997 1.063 1.151 0.206 0.508 0.951 0.905 0.905 0.905 0.905 0.905 0.905 1.151 0.853 0.935 0.955 0.	0.031 0.942 0.952 0.955 0.923 0.943 0.943 0.943 0.943 0.945 0.949 0.949 0.949 0.949 0.949 0.949 0.949 0.949 0.949 0.951 0.932 0.949 0.951 0.952 0.952 0.952 0.9550 0.955 0.9550 0.9550 0.9550 0.9550 0.95500	0.941 1.051 1.08 0.767 0.754 0.978 0.978 0.978 0.978 0.767 0.767 0.927 0.9	0.819 0.850 0.850 0.855 0.855 0.855 0.855 0.855 0.855 0.825 0.825 0.835 0.815 0.815 0.815 0.855 0.855 0.855	
Consusance Consusance Consusance Consusance Consusance Consusance Consusance	Combined Combined Combined Combined Combined Combined Combined Combined Combined Combined Combined Combined Combined Combined Combined Combined Combined Combined Combined Combined	1000 1000 1500 1500 1500 1500 2000 2000	20 21 21 21 21 20 20 20 20 20 20 20 20 20 20 20 20 20		0.876 0.03 0.03 0.046 0.854 0.0546 0.054 0.057 0.0540000000000	0.884 0.912 0.825 0.825 0.825 0.825 0.925 0.925 0.925 0.925 0.921 0.921 0.921 0.921 0.921 0.921	0.997 1.063 1.151 0.906 0.905 0.	0.031 0.944 0.962 0.805 0.903 0.923 0.943 0.943 0.943 0.943 0.945 0.935 0.935 0.935 0.935 0.949 0.861 0.832 0.949 0.861 0.832 0.940 0.851 0.932 0.940 0.851	0.941 1.051 1.05 0.762 0.774 0.868 0.978 1.019 0.767 0.759 0.527 0.527 0.547 0.576 0.527 0.547 0.576 0.527 0.776 0.527 0.547 0.565 0.947 0.565 0.947 0.565 0.947 0.555 0.555 0.947 0.555 0.555 0.947 0.555 0.5	0.819 0.836 0.855 0.558 0.558 0.555 0.855 0.855 0.732 0.52 0.732 0.52 0.733 1.156 0.735 0.733 1.155 0.755 0.851 0.855 0.855 0.855 0.855 0.855 0.855 0.855 0.855 0.855 0.855 0.855 0.855 0.855 0.855 0.737 0.855 0.737 0.855 0.737 0.855 0.737 0.855 0.737 0.855 0.735 0.737 0.855 0.735 0.755 0.	
Consumon Consumon Consumon Consumon Consumon Consumon Consumon Consumon Consumon Consumon Consumon Consumon Consumon Consumon Consumon Consumon	Contineed Contributed	1000 1000 1000 1500 1500 1500 2000 2000	0.00 0.00		0 876 0 876	0.864 0.912 0.936 0.823 0.823 0.823 0.881 0.823 0.881 0.825 0.853 0.914 0.914 0.914 0.914 0.914 0.933 0.914 0.933 0.914 0.853	0.997 1.063 1.151 0.906 0.953 0.953 0.965 0.908 0.908 1.151 0.805 0.908 1.151 0.805 0.935 0.955 1.151 0.535 0.955 1.151 0.535 0.955 1.151 0.555 0.955 0.	0.031 0.944 0.962 0.825 0.923 0.943 0.943 0.943 0.945 0.935 0.949 0.935 0.949 0.855 0.935 0.949 0.855 0.935 0.949 0.855 0.935 0.949 0.855 0.949 0.855	0.941 1.051 1.05 0.767 0.767 0.767 0.785 0.787 0.787 0.785 0.787 0.785 0.785 0.787 0.785 0.858 0.787 0.787 0.858 0.858 0.858 0.858 0.947 0.858 0.858 0.947 0.858 0.858 0.947 0.858 0.858 0.947 0.947 0.858 0.947 0.947 0.858 0.947 0.9	0.819 0.833 0.853 0.853 0.857 0.857 0.857 0.857 0.857 0.851 0.735 0.735 0.735 0.735 0.735 0.735 0.735 0.715 0.851 0.851 0.851 0.851 0.851 0.851 0.851 0.851 0.851 0.855	
Consumon Consumon	Contineed Contributed Combined	1000 1000 1000 1500 1500 1500 2000 2000	80000000000000000000000000000000000000		0 876 0 876	0.8844 0.912 0.926 0.823 0.823 0.833 0.823 0.828 0.828 0.828 0.828 0.853 0.914 0.933 0.953 0.953 0.953 0.953 0.953 0.954 0.953 0.954 0.953 0.954 0.955 0.954 0.955 0.954 0.955 0.954 0.9550 0.9550 0.9550 0.9550 0.9550000000000	0.997 1.063 1.151 0.306 0.983 0.991 1.151 0.305 0.983 0.993 0.935 0.905 0.935 0.935 0.935 0.935 0.935 0.935 0.935 0.935 0.935 0.935 0.957 0.935 0.957 0.935 0.957 0.935 0.957 0.935 0.957 0.957 0.935 0.9577 0.9577 0.9577 0.9577 0.9577 0.9577 0.9577 0.9577 0	0.031 0.044 0.962 0.895 0.895 0.923 0.940 0.840 0.850 0.940 0.850 0.932 0.949 0.851 0.832 0.913 0.932 0.949 0.851 0.851 0.851 0.851 0.851 0.851 0.851 0.851 0.851 0.851 0.855 0.851 0.855	0.941 1.051 1.05 0.757 0.757 0.757 0.757 0.752 0.752 0.947 0.757 0.947 0.757 0.947 0.757 0.947 0.757 0.947 0.757 0.947 0.757 0.947 0.757 0.9	0.819 0.853 0.863 0.867 0.867 0.867 0.867 0.785 0.785 0.785 0.785 0.718 0.785 0.868 0.718 0.858 0.718 0.858 0.718 0.858 0.755 0.858 0.755 0.858 0.755 0.8570	
Consumon Consumon	Contineed Contributed Combined	1000 1000 1000 1500 1500 1500 2000 2000	0.00 0.00		0 876 0 876	0.884 0.912 0.926 0.823 0.823 0.823 0.928 0.928 0.928 0.9210 0.9210 0.9210 0.9210 0.9210 0.9210 0.9210 0.9210 0.9210 0.92100000000000000000000000000000000000	0.997 1.063 1.151 0.506 0.503 0.951 1.151 0.505 0.305 0.305 0.305 0.455 1.151 0.879 0.877 0.375 0.875 1.151 0.879 0.375 0.875 0.955 1.151 0.875 0.955 1.151 0.875 0.955 0.	0.031 0.944 0.962 0.825 0.923 0.943 0.943 0.943 0.945 0.935 0.949 0.935 0.949 0.885 0.935 0.949 0.885 0.935 0.949 0.885 0.935 0.949 0.885 0.935 0.949 0.885	0.941 1.051 1.05 0.767 0.767 0.767 0.767 0.767 0.767 0.767 0.767 0.767 0.776 0.512 0.277 0.767 0.776 0.512 0.277 0.767 0.865 0.856 0.856 0.856 0.856 0.856 0.856 0.856 0.857 0.857 0.856 0.857 0.8	0.819 0.833 0.853 0.853 0.857 0.857 0.857 0.857 0.857 0.851 0.851 0.851 0.851 0.851 0.851 0.851 0.851 0.851 0.851 0.851 0.851 0.851 0.851 0.851 0.851 0.851 0.851 0.851 0.855 0.855 0.855 0.855 0.855 0.855 0.855 0.855 0.855 0.855 0.855 0.855 0.855 0.855 0.855 0.855 0.855 0.857 0.855 0.857	
Consumon Consumon	Contineed Contributed Combined	1000 1000 1000 1500 1500 1500 2000 2000	80000000000000000000000000000000000000		0 876 0 876	0.8844 0.912 0.926 0.823 0.823 0.833 0.823 0.828 0.828 0.828 0.853 0.914 0.933 0.953 0.953 0.953 0.953 0.953 0.953 0.954 0.953 0.954 0.953 0.954 0.955 0.954 0.955 0.954 0.955 0.954 0.9550 0.9550 0.9550000000000	0.997 1.063 1.151 0.306 0.983 0.991 1.151 0.305 0.983 0.993 0.935 0.	0.031 0.044 0.0562 0.836 0.836 0.823 0.940 0.851 0.850 0.851 0.852 0.940 0.851 0.855	0.941 1.051 1.052 0.754 0.855 0.754 0.855 0.975 0.759 0.527 0.	0.819 0.853 0.853 0.853 1.156 0.867 0.867 0.867 0.935 0.737 0.735 0.735 0.737 0.735 0.737 0.737 0.735 0.737 0.737 0.737 0.737 0.737 0.737 0.737 0.737 0.737 0.737 0.737 0.737 0.737 0.737 0.737 0.737 0.737 0.777 0.777 0.777 0.757 0.777 0.757 0.777 0.757 0.777 0.757 0.777 0.757 0.777 0.757 0.777 0.757 0.777 0.757 0.777 0.757 0.777 0.757 0.777 0.757 0.777 0.757 0.777 0.757 0.777 0.777 0.757 0.757 0.757 0.777 0.757 0.777 0.757 0.777 0.757 0.757 0.757 0.777 0.757 0.757 0.757 0.757 0.777 0.757 0.757 0.757 0.777 0.757 0.757 0.757 0.777 0.757 0.757 0.757 0.757 0.757 0.777 0.757 0.777 0.757 0.757 0.757 0.777 0.757 0.757 0.757 0.777 0.757 0.757 0.757 0.757 0.757 0.757 0.757 0.757 0.777 0.757 0.757 0.757 0.757 0.757 0.777 0.757 0.757 0.777 0.757 0.757 0.757 0.757 0.757 0.757 0.757 0.777 0.757 0.757 0.757 0.757 0.757 0.757 0.757 0.757 0.757 0.757 0.757 0.777 0.757 0.757 0.757 0.777 0.7570 0.7570 0.7570000000000	
Ommens Om	Continued Contributed	1000 1000 1000 1500 1500 1500 1500 2000 20	80000000000000000000000000000000000000		0.575 0.331 0.641 0.542 0.545 0.555 0.	0.884 0.912 0.926 0.823 0.833 0.833 0.923 0.948 0.853 0.914 0.934 0.934 0.934 0.934 0.934 0.935 0.853 0.914 0.934 0.853 0.914 0.934 0.934 0.934 0.934 0.934 0.934 0.934 0.934 0.935 0.944 0.934 0.935 0.944 0.935 0.944 0.935 0.944 0.935 0.944 0.935 0.944 0.935 0.944 0.935 0.944 0.935 0.944 0.935 0.944 0.935 0.944 0.935 0.944 0.935 0.944 0.935 0.944 0.935 0.955 0.954 0.955 0.954 0.955 0.954 0.955 0.954 0.955 0.954 0.955 0.954 0.954 0.955 0.954 0.954 0.955 0.954 0.954 0.955 0.954 0.955 0.954 0.955 0.954 0.955 0.954 0.955 0.954 0.955 0.954 0.955 0.954 0.955 0.954 0.955 0.954 0.955 0.954 0.955 0.955 0.954 0.955 0.954 0.955 0.955 0.954 0.955 0.954 0.955 0.954 0.955 0.954 0.955 0.954 0.955 0.954 0.955 0.954 0.955 0.954 0.955 0.954 0.955 0.	0.997 1.063 1.051 0.506 0.508 0.953 0.955 0.	0.031 0.044 0.082 0.855 0.853 0.943 0.949 0.955 0.949 0.955 0.949 0.955 0.949 0.955 0.949 0.9550 0.9550 0.9550 0.9550 0.9550000000000	0.941 1.001 1.05 0.754 0.858 0.9784 1.019 0.759 0.575 0.977 0.947 0.757 0.947 0.757 0.947 0.757 0.947 0.757 0.947 0.757 0.957 0.	0.819 0.853 0.853 0.853 1.156 0.867 0.867 0.867 0.935 0.737 0.735 0.735 0.737 0.735 0.737 0.737 0.735 0.737 0.737 0.737 0.737 0.737 0.737 0.737 0.737 0.737 0.737 0.737 0.737 0.737 0.737 0.737 0.737 0.737 0.777 0.777 0.777 0.757 0.777 0.757 0.777 0.757 0.777 0.757 0.777 0.757 0.777 0.757 0.777 0.757 0.777 0.757 0.777 0.757 0.777 0.757 0.777 0.757 0.777 0.757 0.777 0.757 0.777 0.777 0.757 0.757 0.757 0.777 0.757 0.777 0.757 0.777 0.757 0.757 0.757 0.777 0.757 0.757 0.757 0.757 0.777 0.757 0.757 0.757 0.777 0.757 0.757 0.757 0.777 0.757 0.757 0.757 0.757 0.757 0.777 0.757 0.777 0.757 0.757 0.757 0.777 0.757 0.757 0.757 0.777 0.757 0.757 0.757 0.757 0.757 0.757 0.757 0.757 0.777 0.757 0.757 0.757 0.757 0.757 0.777 0.757 0.757 0.777 0.757 0.757 0.757 0.757 0.757 0.757 0.757 0.777 0.757 0.757 0.757 0.757 0.757 0.757 0.757 0.757 0.757 0.757 0.757 0.777 0.757 0.757 0.757 0.777 0.7570 0.7570 0.7570000000000	
Ommerse Comm	Contineed Contributed Combined	1000 1000 1000 1500 1500 1500 2000 2000	80000000000000000000000000000000000000		0.575 0.531 0.541 0.541 0.545 0.545 0.545 0.545 0.545 0.545 0.545 0.544 0.544 0.544 0.544 0.544 0.544 0.544 0.544 0.544 0.544 0.544 0.544 0.545 0.544 0.545 0.544 0.545 0.544 0.545 0.555 0.545 0.555 0.	0.884 0.912 0.826 0.823 0.833 0.831 0.833 0.841 0.842 0.843 0.853 0.853 0.853 0.853 0.914 0.935 0.934 0.935 0.934 0.935 0.934 0.935 0.934 0.935 0.934 0.935 0.934 0.935 0.934 0.935 0.934 0.935 0.934 0.935 0.934 0.935 0.934 0.935 0.935 0.934 0.935 0.934 0.935 0.935 0.934 0.935 0.935 0.935 0.935 0.934 0.935 0.935 0.935 0.935 0.934 0.935 0.935 0.934 0.935 0.935 0.934 0.935 0.934 0.935 0.934 0.935 0.934 0.935 0.934 0.935 0.934 0.935 0.934 0.935 0.934 0.935 0.934 0.935 0.935 0.934 0.935 0.934 0.935 0.935 0.934 0.93500000000000000000000000000000000000	0.997 1.063 1.0506 0.5006 0.5006 0.993 0.993 0.993 0.993 0.993 0.993 0.993 0.993 0.993 0.995 0.908	0.031 0.044 0.042 0.825 0.257 0.247 0.940 0.940 0.940 0.940 0.940 0.955 0.940 0.955 0.940 0.955 0.940 0.955 0.940 0.940 0.940 0.953 0.940 0.953 0.940 0.953 0.940 0.953	0.941 1.051 1.05 0.757 0.557 0.5	0.819 0.853 0.853 0.853 1.156 0.867 0.867 0.867 0.935 0.737 0.735 0.735 0.737 0.735 0.737 0.737 0.735 0.737 0.737 0.737 0.737 0.737 0.737 0.737 0.737 0.737 0.737 0.737 0.737 0.737 0.737 0.737 0.737 0.737 0.777 0.777 0.777 0.757 0.777 0.757 0.777 0.757 0.777 0.757 0.777 0.757 0.777 0.757 0.777 0.757 0.777 0.757 0.777 0.757 0.777 0.757 0.777 0.757 0.777 0.777 0.757 0.757 0.777 0.777 0.757 0.757 0.757 0.777 0.757 0.777 0.757 0.777 0.757 0.757 0.757 0.777 0.757 0.757 0.757 0.757 0.777 0.757 0.757 0.757 0.777 0.757 0.757 0.757 0.777 0.757 0.757 0.757 0.757 0.757 0.777 0.757 0.777 0.757 0.757 0.757 0.777 0.757 0.757 0.757 0.777 0.757 0.757 0.757 0.757 0.757 0.757 0.757 0.757 0.777 0.757 0.757 0.757 0.757 0.777 0.757 0.757 0.757 0.777 0.757 0.757 0.757 0.757 0.757 0.757 0.777 0.777 0.757 0.757 0.757 0.757 0.757 0.757 0.757 0.777 0.757 0.757 0.757 0.777 0.757 0.757 0.757 0.777 0.7570 0.7570 0.7570000000000	
Ommens Om	Continued Contributed	1000 1000 1000 1500 1500 1500 1500 2000 20	80000000000000000000000000000000000000		0.276 0.221 0.231 0.241 0.2510	0.884 0.912 0.926 0.623 0.633 0.643 0.653 0.653 0.653 0.653 0.653 0.914 0.934 0.653 0.914 0.934 0.934 0.934 0.934 0.934 0.935 0.914 0.915 0.914 0.915 0.914 0.915 0.914 0.915 0.914 0.914 0.914 0.914 0.914 0.914 0.914 0.914 0.914 0.914 0.914 0.914 0.915 0.	0.997 1.063 1.151 0.906 0.905 0.	0.031 0.044 0.042 0.052 0.925 0.940 0.	0.941 1.051 1.05 0.772 0.774 0.784 0.885 0.975 0.767 0.767 0.767 0.767 0.947 0.777 0.947 0.777 0.947 0.777 0.947 0.9	0.819 0.853 0.853 0.853 1.156 0.867 0.867 0.867 0.935 0.737 0.735 0.735 0.737 0.735 0.737 0.737 0.735 0.737 0.737 0.737 0.737 0.737 0.737 0.737 0.737 0.737 0.737 0.737 0.737 0.737 0.737 0.737 0.737 0.737 0.777 0.777 0.777 0.757 0.777 0.757 0.777 0.757 0.777 0.757 0.777 0.757 0.777 0.757 0.777 0.757 0.777 0.757 0.777 0.757 0.777 0.757 0.777 0.757 0.777 0.777 0.757 0.757 0.777 0.777 0.757 0.757 0.757 0.777 0.757 0.777 0.757 0.777 0.757 0.757 0.757 0.777 0.757 0.757 0.757 0.757 0.777 0.757 0.757 0.757 0.777 0.757 0.757 0.757 0.777 0.757 0.757 0.757 0.757 0.757 0.777 0.757 0.777 0.757 0.757 0.757 0.777 0.757 0.757 0.757 0.777 0.757 0.757 0.757 0.757 0.757 0.757 0.757 0.757 0.777 0.757 0.757 0.757 0.757 0.777 0.757 0.757 0.757 0.777 0.757 0.757 0.757 0.757 0.757 0.757 0.777 0.777 0.757 0.757 0.757 0.757 0.757 0.757 0.757 0.777 0.757 0.757 0.757 0.777 0.757 0.757 0.757 0.777 0.7570 0.7570 0.7570000000000	
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Omenes Omenes Content	Continued Contributed Contribu	1000 1000 1000 1500 1500 1500 1500 2000 20	8.0 6.0 6.0 6.0 6.0 6.0 6.0 6.0 6		0.876 (0.876) 0.301 0.802 0.803 0.805 0.80	0.444 (1) 0.454 (1) 0.455	0.007 0.007 0.005 0.	00111 00210 0022 0022 0022 0044 0022 0044 0022 0044 0022 0044 0022 0044 0042 0040 0040 0040 0040 0040 0040 0040 0040 0040 004000000	0.0441 1.055 1	0.819 0.853 0.853 0.853 1.156 0.867 0.867 0.867 0.935 0.737 0.735 0.737 0.735 0.737 0.735 0.737 0.737 0.737 0.737 0.737 0.737 0.737 0.737 0.737 0.737 0.737 0.737 0.737 0.737 0.737 0.737 0.737 0.777 0.777 0.777 0.757 0.777 0.757 0.777 0.757 0.777 0.757 0.777 0.757 0.777 0.757 0.777 0.757 0.777 0.757 0.777 0.757 0.777 0.757 0.777 0.757 0.777 0.777 0.757 0.757 0.777 0.777 0.757 0.757 0.757 0.777 0.757 0.777 0.757 0.777 0.757 0.757 0.757 0.777 0.757 0.757 0.757 0.757 0.777 0.757 0.757 0.757 0.777 0.757 0.757 0.757 0.777 0.757 0.757 0.757 0.777 0.757 0.757 0.777 0.757 0.757 0.757 0.777 0.757 0.757 0.757 0.757 0.777 0.757 0.757 0.757 0.757 0.757 0.757 0.757 0.777 0.757 0.757 0.757 0.757 0.757 0.777 0.757 0.757 0.757 0.777 0.757 0.757 0.757 0.757 0.757 0.757 0.777 0.777 0.757 0.757 0.757 0.777 0.757 0.757 0.757 0.777 0.757 0.757 0.757 0.777 0.757 0.757 0.757 0.777 0.7570 0.7570 0.7570000000000	
Ommense Ommens	Centimed Centric	1000 1000 1000 1500 1500 1500 1500 2000 20	8.0 6.0 6.0 6.0 6.0 6.0 6.0 6.0 6		0.876 0.876 0.877 0.877 0.877 0.878 0.877 0.878 0.877 0.878 0.877 0.878 0.877 0.878 0.877 0.878 0.877 0.878 0.877 0.875 0.874 0.875	0.844.84 0.842.84 0.852.	0.002/01. 0.002/01. 0.003/01. 0.005/01.	0.001 0.001 0.002 0.	0.0441 0.0411 1.0707 1.0707 0.0717	0.819 0.853 0.853 0.853 1.156 0.867 0.867 0.867 0.935 0.737 0.735 0.737 0.735 0.737 0.735 0.737 0.737 0.737 0.737 0.737 0.737 0.737 0.737 0.737 0.737 0.737 0.737 0.737 0.737 0.737 0.737 0.737 0.777 0.777 0.777 0.757 0.777 0.757 0.777 0.757 0.777 0.757 0.777 0.757 0.777 0.757 0.777 0.757 0.777 0.757 0.777 0.757 0.777 0.757 0.777 0.757 0.777 0.777 0.757 0.757 0.777 0.777 0.757 0.757 0.757 0.777 0.757 0.777 0.757 0.777 0.757 0.757 0.757 0.777 0.757 0.757 0.757 0.777 0.757 0.757 0.757 0.777 0.757 0.757 0.757 0.757 0.777 0.757 0.757 0.757 0.777 0.757 0.757 0.777 0.757 0.757 0.757 0.777 0.757 0.757 0.757 0.757 0.777 0.757 0.757 0.757 0.757 0.757 0.757 0.757 0.777 0.757 0.757 0.757 0.757 0.757 0.777 0.757 0.757 0.757 0.777 0.757 0.757 0.757 0.757 0.757 0.757 0.777 0.777 0.757 0.757 0.757 0.757 0.757 0.757 0.757 0.757 0.757 0.757 0.757 0.777 0.777 0.7570 0.7570 0.7570000000000	
Ommens Ommens Commens	Continued Contributed Contribu	1000 1000 1000 1500 1500 1500 1500 2000 20	8.0 6.0 6.0 6.0 6.0 6.0 6.0 6.0 6		6.876 6.33 6.33 6.31 6.34 6.35 6.354 6.354 6.354 6.354 6.354 6.354 6.354 6.354 6.354 6.354 6.354 6.354 6.354 6.355 6.354 6.355 6.354 6.3555 6.3555 6.3555 6.3555 6.3	0.844.84 0.845.84 0.852.	0.097 0.0000	0.001 0.	0.0441 1.051 1.052 1	0.819 0.853 0.853 0.853 1.156 0.867 0.867 0.867 0.935 0.737 0.735 0.737 0.735 0.737 0.735 0.737 0.737 0.737 0.737 0.737 0.737 0.737 0.737 0.737 0.737 0.737 0.737 0.737 0.737 0.737 0.737 0.737 0.777 0.777 0.777 0.757 0.777 0.757 0.777 0.757 0.777 0.757 0.777 0.757 0.777 0.757 0.777 0.757 0.777 0.757 0.777 0.757 0.777 0.757 0.777 0.757 0.777 0.777 0.757 0.757 0.777 0.777 0.757 0.757 0.757 0.777 0.757 0.777 0.757 0.777 0.757 0.757 0.757 0.777 0.757 0.757 0.757 0.777 0.757 0.757 0.757 0.777 0.757 0.757 0.757 0.757 0.777 0.757 0.757 0.757 0.777 0.757 0.757 0.777 0.757 0.757 0.757 0.777 0.757 0.757 0.757 0.757 0.777 0.757 0.757 0.757 0.757 0.757 0.757 0.757 0.777 0.757 0.757 0.757 0.757 0.757 0.777 0.757 0.757 0.757 0.777 0.757 0.757 0.757 0.757 0.757 0.757 0.777 0.777 0.757 0.757 0.757 0.757 0.757 0.757 0.757 0.757 0.757 0.757 0.757 0.777 0.777 0.7570 0.7570 0.7570000000000	
Ommens Om	Continued Contributed Contribu	1000 1000 1000 1500 1500 1500 1500 2000 20	8.0 6.0 6.0 6.0 6.0 6.0 6.0 6.0 6		0.876 0.876 0.877 0.877 0.877 0.878 0.877 0.878 0.877 0.878 0.877 0.878 0.877 0.878 0.877 0.878 0.877 0.878 0.877 0.875 0.874 0.875	0.844.84 0.842.84 0.852.	0.002/01. 0.002/01. 0.003/01. 0.005/01.	0.001 0.001 0.002 0.	0.0441 0.0411 1.0707 1.0707 0.0717	0.819 0.853 0.853 0.853 1.156 0.867 0.867 0.867 0.935 0.737 0.735 0.737 0.735 0.737 0.735 0.737 0.737 0.737 0.737 0.737 0.737 0.737 0.737 0.737 0.737 0.737 0.737 0.737 0.737 0.737 0.737 0.737 0.777 0.777 0.777 0.757 0.777 0.757 0.777 0.757 0.777 0.757 0.777 0.757 0.777 0.757 0.777 0.757 0.777 0.757 0.777 0.757 0.777 0.757 0.777 0.757 0.777 0.777 0.757 0.757 0.777 0.777 0.757 0.757 0.757 0.777 0.757 0.777 0.757 0.777 0.757 0.757 0.757 0.777 0.757 0.757 0.757 0.777 0.757 0.757 0.757 0.777 0.757 0.757 0.757 0.757 0.777 0.757 0.757 0.757 0.777 0.757 0.757 0.777 0.757 0.757 0.757 0.777 0.757 0.757 0.757 0.757 0.777 0.757 0.757 0.757 0.757 0.757 0.757 0.757 0.777 0.757 0.757 0.757 0.757 0.757 0.777 0.757 0.757 0.757 0.777 0.757 0.757 0.757 0.757 0.757 0.757 0.777 0.777 0.757 0.757 0.757 0.757 0.757 0.757 0.757 0.757 0.757 0.757 0.757 0.777 0.777 0.7570 0.7570 0.7570000000000	

Effective Deductible - Collective Adjustment

CURRENT

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

PROPOSED

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

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

CHANGE

20000

0.0%

0.0%

0.0%

N/A

Effective Deductible - Collective Adjustment

CURRENT

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

PROPOSED

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

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

Medical Claims Probability Distribution

	robability Distribution																
CURRENT Accual Frequency	Total Annual Medical Claims	Inpatient Facility	Inpatient Professional	Outpatient Surgery Facility and Professional	ER Facility and Professional PCP SCP	Other Pharmacy	PROPOSED Annual Frequency	otal Annual Clai	n Inpatient	Outpatient	PCP	Network	SCP	Other	veventive Ca	Dut-of-Network Out-of-Network	CHANGE
0.180916557 0.024124314	\$0.00 \$26.58	\$0.00 \$0.00	\$0.00	\$0.00 \$11.70	\$0.00 \$0.00 \$0.00 \$0.32 \$1.20 \$13.34	\$0.00 \$66.23 \$0.00 \$151.61	0.1442466	6 \$0.00 1 \$15.64	\$0.00 \$0.01	\$0.00 \$0.88	\$2.60 \$2.00	\$0.00	\$0.00 \$0.81	\$0.00	\$0.00 \$12.97	\$0.00 \$0.12	Depends on variety of plan benefits
0.041899363	\$76.90	\$0.00	\$0.02	\$14.60	\$2.67 \$2.58 \$57.01	\$0.01 \$216.00 \$0.02 \$254.49	0.0183549	6 \$51.30	\$2.04	\$3.16	\$1.83	\$1.99	\$28.90	\$0.01	\$14.28	\$1.06 \$1.71	
0.040366856	\$174.53 \$224.66	\$0.00 \$0.01	\$0.04	\$25.82 \$25.82	\$27.52 \$5.45 \$11549 \$30.32 \$7.57 \$151.00	\$0.02 \$229.29 \$0.03 \$421.00	0.0279209	1 \$141.51 2 \$179.04	\$0.10	\$9.30	\$4.77 \$6.20	\$21.33 \$22.93	\$52.79 \$68.12	\$0.02 \$0.02	\$51.00	\$2.22 \$2.58	
0.030724173	\$274.54	\$0.01	\$0.07	\$45.57	\$27.99 \$9.16 \$191.68 \$27.99 \$9.16 \$191.68 \$41.90 \$11.12 \$11.44	\$0.05 \$401.00 \$0.05 \$503.74 \$0.09 \$566.52	0.02279	6 \$218.18	\$0.17	\$19.81 \$19.81 \$25.10	\$7.75	\$25.16	\$83.52	\$0.04	\$78.63	\$3.11	
0.027213687 0.024116114	\$224.55 \$274.69	\$0.00 \$0.01	\$0.06 \$0.11	\$57.58 \$70.36	\$45.65 \$13.08 \$245.32	\$0.16 \$667.42	0.020727 0.0207209	1 \$254.77 5 \$292.82	\$0.21 \$0.29	\$29.40	\$9.26 \$90.51	\$28.76 \$28.45	\$112.34	\$0.04 \$0.05	\$90.52 \$106.48	\$4.31	
0.021690007 0.019714197	\$424.09 \$474.46	\$0.01 \$0.04	\$0.10 \$0.12	\$8158 \$97.68	\$49.60 \$14.83 \$276.37 \$54.89 \$16.38 \$305.10	\$0.20 \$742.87 \$0.25 \$809.11	0.0198063	8 \$229.18 3 \$365.04	\$0.41 \$0.29	\$34.68 \$23.82	\$11.25 \$13.36	\$30.32 \$34.24	\$126.79 \$140.65	\$0.16	\$120.32 \$131.08	94.75 95.31 95.67	
0.017900949 0.016264973	\$524.62 \$574.71	\$0.01 \$0.03	\$0.12 \$0.15	\$112.44 \$128.78	\$58.38 \$18.74 \$334.54 \$64.54 \$19.77 \$360.98	\$0.38 \$865.84 \$0.47 \$953.99	0.0175736	4 \$400.89 5 \$436.05	\$0.47 \$0.61	\$45.01 \$50.91	\$14.71 \$15.52	\$36.93 \$39.85	\$154.71 \$168.30	\$0.20 \$0.31	\$143.20 \$154.42	\$6.13	
0.01408562 0.013769163	\$624.64 \$674.66	\$0.02 \$0.04	\$0.22 \$0.27	\$144.72 \$160.48	\$68.56 \$22.14 \$388.37 \$74.99 \$24.01 \$414.18	\$3.61 \$1,042.34 \$3.70 \$1,051.89	0.0187897	1 \$477.32 1 \$517.90	\$0.65 \$0.77	\$57.47 \$64.25	\$17.29	\$42.27 \$47.14	\$104.44	\$0.45 \$0.54	\$168.01 \$176.61	\$6.73 \$7.51	
0.012758104 0.011792147	\$724.64 \$774.09	\$0.02 \$0.04	\$0.29	\$177.73 \$194.87	\$80.33 \$25.56 \$439.78 \$86.76 \$29.22 \$463.17	\$0.94 \$1,091.57 \$1.41 \$1,151.68	0.0162131 0.015266	3 \$558.41 8 \$596.59	\$0.93 \$0.87	\$73.50 \$81.74	\$18.89 \$21.11	\$52.17 \$55.69	\$219.60 \$229.63	\$0.84 \$1.04	\$184.57	\$7.91 \$8.43	
0.011016729	\$824.74 \$824.77	\$0.07	\$0.39	\$212.21	591.48 522.54 5489.68 508.50 533.64 5511.30	\$1.37 \$1,202.47 \$1.63 \$1,165.74	0.016508	4 \$629.07	\$1.04	\$90.73 \$100.48	\$22.68 \$34.45	\$61.64	\$258.20 \$279.54	\$1.06	\$194.22	\$9.51	
0.009657154	\$924.74 \$974.79	\$0.07	\$0.36	\$247.63 \$303.86	\$106.40 \$31.72 \$537.28 \$113.84 \$35.41 \$559.39	\$1.27 \$1,308.72 \$1.82 \$1,202.27	0.014238	6 \$732.29 5 \$778.40	\$1.58	\$111.14	\$26.71	\$77.40	\$298.30 \$316.97	\$1.19	\$204.67 \$212.48	\$10.90	
0.016659797	\$1,043.24	\$0.02	\$0.46	\$283.11	\$127.61 \$227.65 \$591.71 \$127.61 \$227.65 \$591.71 \$145.56 \$44.54 \$605.55	\$1,002,27 \$2,26 \$1,066,89 \$2,35 \$1,406,69	0.0142416	\$ \$230.44	\$1.96	\$136.55	\$20.97	\$91.25			\$216.62 \$216.62	\$12.09	
0.01263265	\$1,949.28	\$0.07	\$0.62	\$100.50	\$165.05 \$45.09 \$674.58	\$2.76 \$1,474.75	0.0151224	4 \$956.75	\$2.64 \$2.64	\$150.89	\$34.27	\$116.95	\$389.27	\$1.74	\$230.05	\$14.00	
0.0124284 0.011462221	\$1,349,52 \$1,449,32	\$0.12 \$0.13	\$0.83 \$0.85 \$1.15	\$400.77 \$422.09	\$182.67 \$46.68 \$715.26 \$204.49 \$49.47 \$751.66	\$3.19 \$1,403.30 \$3.63 \$1,503.40	0.0139968	3 \$1,018.51 9 \$1,096.41	\$3.59 \$4.17	\$183.89 \$207.98 \$235.59	\$34.76 \$37.57	\$120.36 \$147.02	\$411.14 \$430.79	\$2.31 \$2.20	\$241.35	\$16.36 \$17.32	
0.010582556 0.009805002	\$1,549.31 \$1,649.23	\$0.16 \$0.27	\$1.15 \$1.15	\$473.50 \$521.31	\$228.26 \$55.07 \$781.44 \$250.59 \$57.55 \$813.36	\$3.72 \$1,610.76 \$4.99 \$1,578.38	0.0173938	7 \$1,194.82 2 \$1,304.02	\$5.06 \$7.19	\$235.59 \$274.92	\$41.10 \$42.60	\$173.29 \$194.80	\$470.41 \$501.84	\$2.60 \$3.31	\$246.61 \$258.88	\$20.15 \$20.48	
0.009234593 0.00857398	\$1,749.29 \$1,849.19	\$0.16 \$0.39	\$1.58 \$1.57	\$554.13 \$511.89	\$276.82 \$60.54 \$840.20 \$298.02 \$64.38 \$866.86	\$5.86 \$1,576.23 \$6.08 \$1.622.58	0.019633	7 \$1,429.95 1 \$1,579.07	\$9.67 \$11.97	\$317.52 \$370.54	\$46.66 \$50.85	\$226.21 \$254.47	\$523.12 \$575.09	\$4.40 \$5.52	\$267.64 \$283.85	\$24.72 \$26.78	
0.008018284 0.022084195	\$1,949.28 \$2,237.55	\$0.14 \$0.38	\$1.82 \$2.91	\$656.23 \$798.14	\$321.61 \$66.16 \$895.04 \$378.98 \$78.79 \$967.54	\$8.17 \$1,721.44 \$10.81 \$1,775.49	0.0178754	2 \$1,744.63 8 \$1,909.75	\$16.13 \$21.77	\$438.29 \$508.86	\$53.88 \$60.92	\$291.95	\$612.46 \$646.65	\$7.11	\$294.74 \$301.75	\$30.06	
0.025460976	\$2,740.01 \$3,544 %	\$0.57 \$1.44	\$4.69	\$1,066.29	\$47820 \$94.32 \$1,078.75 \$574.15 \$109.47 \$1,170.04	\$17.10 \$1,961.78 \$24.54 \$2,024.26	0.0541100	\$2,077.00 \$2,249.00	\$26.52 \$22.97	\$584.57 \$672.89	\$64.88	\$367.36	\$681.81 \$719.15	\$11.32 \$12.58	\$334.46	\$36.08 \$39.50	
0.016672821	\$1,742.51 \$1,742.51 \$4,243.04	\$2.49 \$3.73	\$9.01 \$10.59	\$1,560.59 \$1,663.59 \$1,980.05	\$65671 \$127.52 \$1,245.81 \$726.61 \$148.85 \$1,227.22	\$2,024.24 \$21.38 \$2,149.79 \$37.98 \$2,273.38	0.0134992	7 \$2,440.70 \$ \$2,655.02	\$41.69 \$51.20	\$758.84 \$803.89	\$76.52	\$437.10	\$753.19 \$792.27	\$16.64	\$311.46	\$40.00 \$40.00 \$48.42	
0.011740774	\$4,243,04 \$4,742,83 \$5,243,97	\$3.73 \$7.69 \$11.22	\$10.59 \$15.54 \$20.72	\$1,988.06 \$2,317.35 \$2,684.84	\$72661 \$14885 \$1,327.23 \$782.64 \$167.84 \$1,407.00 \$836.82 \$173.19 \$1,460.82	\$37.98 \$2,273.38 \$44.75 \$2,424.93 \$50.34 \$2,368.13	0.0119967	5 \$2,655.02 1 \$2,835.60 9 \$3,055.71	\$51.20 \$58.45 \$72.05	\$905.22 \$905.22	\$80.01 \$81.83 \$87.61	\$473.07 \$499.02 \$534.08	\$826.09	\$19.44	\$210.28 \$312.60 \$215.70	\$48.42 \$51.85 \$54.36	
0.008695529	\$5,743.93	\$17.53	\$24.90	\$2,032.60	\$879.57 \$196.82 \$1,529.28	\$55.23 \$2,568.48	0.0091764	\$3,254.80	\$92.38	\$1,213.21	\$99.85	\$546.72	\$885.13	\$25.54	\$318.94	\$63.03	
0.007687616 0.006795704	\$6,243,81 \$6,245,21	\$28.74 \$39.51	\$28.71 \$44.75	\$1,372,09 \$3,723,61	\$927.42 \$234.71 \$1,584.76 \$987.25 \$252.40 \$1,633.50	\$60.37 \$2,519.57 \$64.20 \$2,577.16	0.0023955 0.0073402	3 \$3,456.72 2 \$3,681.98	\$90.00 \$102.79	\$1,362.24 \$1,492.05	\$96.62 \$104.61	\$599.41 \$616.15	\$903.57 \$954.86	\$27.39 \$29.63	\$312.85 \$312.71	\$63.64 \$70.17	
0.005994961 0.005434923	\$7,245.09 \$7,746.00	\$57.96 \$71.03	\$53.92 \$78.77	\$4,087.37 \$4,431.09	\$1,000.45 \$262.41 \$1711.34 \$1,043.05 \$287.30 \$1763.92	\$70.64 \$2,789.93 \$72.52 \$2,854.48	0.0072278 0.0067028	9 \$3,893.24 4 \$4,075.48	\$109.44 \$117.51	\$1,628.42 \$1,763.83	\$113.94 \$121.19	\$646.26 \$661.95	\$960.90 \$990.36	\$31.24 \$31.63		\$75.66 \$76.54	
0.00464136 0.00444533	\$8,246.28 \$8,746.87	\$47.47 \$126.33	\$111.29 \$123.61	\$4,762,76 \$5,126,88	\$1,086.81 \$305.29 \$1,811.48 \$1,094.23 \$334.89 \$1,846.93	\$81.18 \$2,971.40 \$82.00 \$2,872.17	0.0062139 0.0057857	6 \$4,308.72 1 \$4,541.79	\$117.87 \$136.55	\$1,912.64 \$2,064.10	\$122.70 \$121.70	\$689.06 \$711.57	\$1,020.34 \$1,064.44	\$35.62 \$36.16	\$333.85	\$80.64 \$86.51	
0.004073177 0.003690412	\$9,245.21 \$9,747.33	\$157.62 \$166.97	\$174.23 \$254.69	\$5,462.06 \$5,737.57	\$1,119,97 \$336.00 \$1,905.67 \$1,138.63 \$388.87 \$1,946.48	\$89.67 \$2,919.71 \$94.11 \$2,899.64	0.0053650	5 \$4,715.34 2 \$4,960.15	\$145.00 \$166.38	\$2,171.48 \$2,313.97	\$125.90	\$721.07	\$1,090.02	\$38.78 \$41.41	\$312.11 \$317.60	\$100.19 \$104.62	
0.002422453	\$10,048.76 \$10,746.72	\$250.29 \$279.90	\$200.77	\$4,072.37 \$6,315.01	\$1,190.84 \$298.59 \$1,933.86 \$1,204.98 \$401.50 \$2,023.31	\$102.05 \$2.970.96 \$102.69 \$3,034.58	0.004625	4 \$5,212.34 7 \$5,449.99	\$192.14 \$215.68	\$2,506.46 \$2,644.36	\$155.33	\$746.81 \$777.27	\$1,143.43	\$43.54 \$45.71	\$312.57 \$308.43	\$111.07	
0.002933807	\$11,246.04	\$337.05 \$389.25	\$401.12	\$6,652,63	\$1,175.49 \$443.54 \$2,047.81 \$1,212.86 \$468.55 \$2,046.90	\$110.40 \$2,979.75 \$120.01 \$3,042.31	0.0041601	1 \$5,660.73 2 \$5,881.08	\$252.23	\$2,771.40 \$2,910.34	\$167.45 \$187.41	\$787.09	\$1,215.07	\$43.48 \$50.06	\$300.67	\$123.33	
0.002572965	\$12,348,04	\$437.66 \$516.90	\$768.63 \$969.16	\$7,524.92 \$7,524.92	\$1,227.52 \$468.47 \$2,112.84	\$108.00 \$2,940.41	0.003686	1 \$6,155.54	\$297.67 \$226.75	\$3,091.02	\$104.43	\$841.46	\$1,255.46	\$50.44	\$205.13	\$129.93	
0.002275123	\$13,247.32	\$605.19	\$1,021.03	\$7,580.81	\$1,242.78 \$534.27 \$2,141.58	\$121.66 \$3,139.37	0.0033728	\$6,594.12	\$297.98	\$3,353.59	\$210.04	\$844.31 \$866.61	\$1,274.22	\$\$1.11	\$302.01 \$302.65	\$136.82	
0.002214585 0.002046719	\$13,748.45 \$14,247.98	\$637.36 \$739.39	\$1,123.30 \$1,223.38	\$7,845.25 \$7,975.72	\$1,253,67 \$601,85 \$2,156,95 \$1,225,96 \$593,19 \$2,267,61	\$120.07 \$3.092.64 \$122.73 \$3.081.80	0.0031580	7 \$6,834.85 6 \$7,093.66	\$454.70 \$538.04	\$3,485.95 \$3,630.71	\$218.73 \$210.15	\$820.50	\$1,310.70 \$1,310.17	\$58.21 \$62.35	\$296.26 \$296.27	\$129.81 \$154.66	
0.001958925 0.001855457	\$14,749.59 \$15,248.59	\$945.64 \$923.83 \$910.98	\$1,644.53 \$1,620.23	\$8,243.67 \$8,233.44	\$1,220.10 \$595.55 \$2,259.68 \$1,289.44 \$999.00 \$2,278.59 \$1,341.82 \$656.01 \$2,200.34	\$130.42 \$3,252.62 \$135.95 \$3,260.44	0.002877	6 \$7,207.10 8 \$7,626.27	\$642.72 \$730.40	\$1,667.75 \$1,911.41	\$245.52 \$228.36 \$251.44	\$913.70	\$1,340.72 \$1,340.08	\$62.13 \$62.61	\$293,18 \$293,93	\$146.39 \$153.39	
0.001769353 0.001676978	\$15,748.51 \$16,246.04	\$910.98 \$1,082.92	\$1,781.84 \$1,922.09	\$8,630.87 \$8,778.95	\$1,341,83 \$636,01 \$2,300,34 \$1,294,71 \$702,71 \$2,325,95	\$145.65 \$3,149.60 \$148.71 \$3,387.94	0.0026351 0.0025320	8 \$7,826.71 2 \$8,104.04	\$002.26 \$901.51	\$4,010.29 \$4,996.32	\$251.44 \$278.73	\$886.29	\$1,359.26 \$1,392.52	\$72.49 \$64.22	\$283.15	\$161.53 \$183.46	
0.001566514 0.001539983	\$16,747.49 \$17,346.94	\$1,136.13 \$1,198.75	\$2,126.29 \$2,263.79	\$9,001.55 \$9,141.21	\$1,285.34 \$627.27 \$2,405.52 \$1,313.97 \$724.17 \$2,441.16	\$155.39 \$3,133.03 \$163.90 \$3,215.67	0.0024093 0.002264	1 \$8,451.41 3 \$8,659.32	\$1,021.98 \$1,104.61	\$4,317.14 \$4,299.66	\$266.98 \$276.06	\$897.60 \$927.42	\$1,429.49 \$1,428.71	\$64.28 \$70.84	\$273.91 \$278.03	\$184.02	
0.001468592 0.001373805	\$17,347.62 \$18,248.29	\$1,314.40 \$1,343.45	\$2,390.01 \$2,678.82	\$9,387.82 \$9,446.72	\$1,229,75 \$756.48 \$2,465.97 \$1,320.84 \$826.52 \$2,470.30	\$153.18 \$3,435.89 \$161.64 \$3,322.18	0.0022349 0.0021700	3 \$8,978.47 1 \$9,366.21	\$1,197.75 \$1,214.02	\$4,544.49 \$4,762.03	\$300.64	\$936.47	\$1,445.23 \$1,441.70	\$73.45 \$72.47	\$282.37 \$281.99	\$197.87 \$187.19	
0.001341245	\$12,745.94	\$1,497.17 \$1,514.01	\$2,614.04	\$9,728.23	\$1,322,21 \$81,336 \$2,564,54 \$1,336,31 \$93,338 \$2,564,54	\$195.90 \$3,094.98 \$164.93 \$3,526.67	0.0021007	59,617.68	\$1,528.53	\$1,750.57 \$1,945.36	\$323.73 \$337.36	\$950.49	\$1,502.18	\$73.51 \$75.66	\$275.54	\$212.14	
0.001239463	\$19,750.68	\$1,625,87	\$3,097.33	\$9,962,96	\$1,385.87 \$887.32 \$2,603.45	\$187.90 \$3,054.32 \$182.79 \$3,419.26	0.0019800	\$10,042.32	\$1,751.59	\$4,895.43	\$351.25	\$944.00	\$1,545.85	\$70.78 \$78.10	\$275.58	\$216.75 \$243.11	
0.002110151	\$21,490,71 \$22,490,07	\$2,023.08	\$3,610.19 \$3,737.93	\$10,542.47 \$11,057.68	\$1,383.46 \$960.03 \$2,774.82 \$1,426.18 \$911.74 \$2,861.02	\$195.66 \$3,345.94 \$202.92 \$3,401.75	0.0019669	7 \$10,630.13 9 \$10,815.81	\$1,997.70 \$2,127.94	\$5,968.11 \$5,968.11 \$5,003.24	\$388.12	\$953.59	\$1,553.01	\$79.97	\$272.68 \$268.06	\$216.96	
0.001762599	\$23,491.25	\$2,579.20	\$3,722.74	\$11,476,73 \$11,476,73 \$11,701,62	\$1,440.59 \$1,044.64 \$2,980.39	\$246.95 \$3,625.46	0.0017263	\$11,250.45	\$2,278.08	\$5,374.55	\$378.03	\$1,015.59	\$1,593.89	\$15.33	\$267.27	\$257.72	
0.001648759 0.001488851	\$26,690.43 \$25,696.30	\$2,002.49 \$3,159.74 \$3,422.98	\$4,097.16 \$4,116.69	\$12,021.83	\$1,408.60 \$1,118.03 \$3,074.29 \$1,568.77 \$1,158.26 \$3,172.69 \$1,531.05 \$1,093.41 \$3,415.40	\$228.24 \$3,764.65 \$297.32 \$3,630.96	0.0016743	8 \$11,616.99 4 \$11,992.25	\$2,470.52 \$2,652.97	\$5,484,73 \$5,705,87	\$407.35 \$395.66 \$478.50	\$1,053,61 \$1,010,34	\$1,617.51 \$1,621.41	\$89.76 \$91.26	\$259.11 \$252.68	\$234.40 \$253.06	
0.001441096	\$26,493.04 \$27,499.01	\$3,422.98 \$3,554.59	\$4,370.63 \$4,392.97	\$12,230.71 \$12,926.05	\$1,561.01 \$1,211.24 \$3,536.79	\$322.86 \$3,207.77 \$306.35 \$3,793.17	0.0015612	6 \$12,123.24 6 \$12,573.37	\$2,779.67 \$2,907.81	\$5,685.02 \$5,928.06	\$498.06	\$992.72 \$1,027.84	\$1,565.05 \$1,680.91	\$88.19 \$101.25	\$268.95 \$254.19	\$265.14 \$255.23	
0.001172896	\$29,495.99 \$29,491.01	\$4,092.65 \$4,548.52	\$4,577.34 \$4,536.57	\$12,894,22 \$13,290,47	\$1,61473 \$1,223.31 \$3,701.13 \$1,644.99 \$1,223.17 \$3,766.69	\$393.42 \$3,785.66 \$378.41 \$3,885.64	0.0014763	8 \$12,920.95 \$ \$13,130.59	\$2,922.78 \$3,040.50	\$6,118.01 \$6,169.85	\$429.57 \$524.44	\$1,014.01 \$984.88	\$1,780.35 \$1,757.58	\$92.90 \$94.18	\$265.23 \$260.81	\$298.11 \$298.34	
0.00795654 0.004694718	\$34,515.78 \$44,607.52	\$6,690.64 \$12,237.86	\$4,868.23 \$5,020.20	\$14,791.51 \$16,954.42	\$1,678.75 \$1,541.50 \$4,420.39 \$1,764.59 \$1,931.18 \$5,704.74	\$523.75 \$4,437.02 \$994.54 \$4,752.78	0.0013755 0.0013544	2 \$13,520.50 8 \$13,877.44	\$3,284.26 \$3,563.90	\$6,247.68 \$6,482.41	\$542.57 \$412.49	\$1,056.73 \$1,044.23	\$1,729.97 \$1,741.21	\$100.13 \$93.92	\$259.00 \$262.07	\$291.36 \$269.32	
0.00298518 0.00199221	\$54,677.62 \$64,716.71	\$17,628.54 \$22,186.86	\$5,122.48 \$5,476.81	\$19,349,14 \$22,197,20	\$1,858.90 \$2,654.77 \$6,665.84 \$2,062.79 \$2,846.74 \$7,724.17	\$1,387.95 \$5,699.54 \$2,232.54 \$6,710.03	0.0013054	2 \$14,051.98	\$3,673.83 \$3,784.63	\$6,317.81 \$6,745.31	\$540.48 \$645.01	\$1,069,81 \$1,013,98	\$1,778.22 \$1,819.39	\$103.75 \$85.81	\$259.33 \$272.44	\$308.64 \$277.72	
0.001430002	\$74,737.42 \$84,765.39	\$27,506.13 \$31,909.95	\$5,654,61 \$6,143,96	\$23,801.45 \$27,229,74	\$2,151.66 \$3,640.84 \$9,247.03 \$2,346.36 \$4,456.72 \$9,772.02	\$2,735,70 \$7,064,34 \$2,906,64 \$7,427,04	0.0012492 0.0011677	4 \$14,578.86 9 \$14,956.20	\$3,711.49 \$4,042.52	\$6,745.88 \$6,732.70	\$571.66	\$1,002.15	\$1,765.10	\$115.04	\$245.51 \$250.34	\$342.04 \$298.44	
9.045-05	\$90,464.14 \$91,493,69	\$37,452.49 \$35,130.43	\$6,987.41 \$6,157.53	\$24,653,59 \$21,705,86	\$2,153.59 \$7,227.09 \$9,192.90	\$2,797.06 \$6,177.44 \$2,964.75 \$6,591.03	0.0011530	1 \$15,277.30 1 \$15,657.81	\$4,259,58 \$4,424,24	\$6,767.03 \$6,968.59	\$553.09 \$493.72	\$1,076.18	\$1,905.78	\$129.63	\$255.97 \$251.06	\$220.11 \$345.74	
9.125-05	\$92,519.81 \$93, AMP AL	\$36,982.20	\$7,240.83	\$27,276,82	\$2,135.63 \$4,054.81 \$10,248.91	\$4,579,61 \$6,659,43 \$4,579,61 \$6,659,43 \$4,297,90 \$5,570,40	0.0010802	2 \$15,654.36 1 \$16,575.90	\$4,237,28 \$4,648,99	\$7,124.91 \$7,273.32	\$614.59 \$745.78	\$1,075.62	\$1,838.10	\$114.36	\$244.07 \$298.64	\$305.43 \$364.08	
8.195-05	\$94,512.37	\$40,003.97	\$6,206.00	\$28,243.10	\$2,391.93 \$4,105.93 \$11,192.75	\$4,362.68 \$7,711.90 \$3,796.97 \$11,217.37	0.001052	1 316,375,30 6 \$16,712,54 5 \$16,971,46	\$4,630.16	\$7,405.20 \$7,774.90	\$643.61 \$643.61	\$1,076.71	\$2,140.27 \$2,017.95	\$110.78 \$119.13	\$257.69	\$359.11 \$360.29	
1.774-45	\$96,690.87 \$96,690.37	\$41,414.51	\$7,503,23 \$6,008,41	\$12,094.05 \$27,452.91	\$2,347.83 \$4,903.16 \$10,914.38	\$2,449.17 \$7,064.00	0.000400	\$17,422.58	\$5,069.57 \$5,244.93	\$7,774.90 \$7,736.77 \$7,977.27	\$106.26 \$706.26 \$664.83		\$2,068.44	\$115.57 \$126.10	\$252.00	\$376.00 \$402.49	
7.485-65 7.725-65	\$97,498.87 \$98,503.88	\$42,627.53 \$40,921.85	\$6,567.65 \$7,576.80	\$28,030.16 \$30,596.85	\$2,395.30 \$4,572.08 \$10,044.65	\$3,261.50 \$5,086.74 \$3,796.40 \$8,991.68	0.009205 0.0092001	6 \$17,832.90 6 \$18,425.70	\$5,244.93 \$5,416.92	\$7,977.27 \$8,158.20	\$664.83 \$635.03	\$1,126.32 \$1,202.36	\$2,015.45 \$2,169.10	\$136.10 \$154.25	\$265.50 \$258.88	\$402.49 \$430.36	
7.745-05 0.002347238	\$99,490.11 \$121,061.93	\$40,485.82 \$54,103.10	\$7,293.11 \$8,269.16	\$22,482,43 \$33,632,22	\$2,595,95 \$6,955,31 \$8,520,21 \$2,465,72 \$5,723,40 \$11,989,40	\$4,157.28 \$9,427.79 \$4,862.94 \$8,271.50	0.0008746 0.0008257	\$18,515.59 \$19,080.12	\$5,356.79 \$5,685.28	\$8,188.03 \$8,502.29	\$701.84 \$457.47	\$1,235.57 \$1,213.61	\$2,153.23 \$2,185.51	\$166.32 \$156.35		\$462.02 \$422.32	
0.000996346 0.000513971	\$171,917.98 \$222,547.46	\$81,997.11 \$107,663.25	\$10,881.18 \$14,196.38	\$42,751.95 \$50,654.97	\$3,320.89 \$11,512.22 \$24,033.64	\$7,772.66 \$9,676.74 \$11,166.11 \$12,075.17	0.0008149 0.0008018	8 \$19,216.88 9 \$19,481.84	\$5,582.25 \$5,856.23	\$8,600.19 \$8,442.54	\$725.29 \$7711.51	\$1,237.39 \$1,200.53	\$2,185.50 \$2,230.52	\$173.48 \$168.23	\$267.24	\$449.31 \$437.93	
0.000292319 0.000174137	\$272,447.57 \$322,534.78	\$141,181.02 \$171,521.29	\$17,366.81 \$18,674.81	\$55,387.39 \$62,110.79	\$3,345.69 \$14,648.77 \$22,860.18 \$4,605.79 \$18,701.45 \$24,128.29	\$16,657.31 \$11,676.18 \$22,792.36 \$14,626.28	0.0007940 0.0007636	6 \$20,217.02 4 \$20,371.55	\$6,424.61 \$6,305.59	\$8,663.94 \$8,812.88	\$790.44 \$764.36	\$1,214.60 \$1,237.68	\$2,228.66 \$2,381.87	\$182.67 \$185.24	\$262.73 \$261.98	\$443.38 \$424.94	
0.000112293 0.000071292	\$373,030.46 \$422,238.71	\$198,418.53 \$239,982.62	\$26,121.98 \$29,859.68	\$62,303.51 \$71,207.21		\$25,498.08 \$13,419.23 \$23,035.25 \$19,229.49	0.003756	9 \$20,366.01 2 \$20,953.20	\$6,352.60 \$6,528.26	\$8,714.69 \$9,047.23	\$853.31 \$818.96	\$1,245.35 \$1,236.28	\$2,340.63 \$2,470.63	\$154.49 \$159.65	\$250.20 \$254.68	\$451.74 \$437.40	
0.000052167	\$472,926.78 \$522,016.47	\$283,515.60 \$320,398.51	\$31,722.41 \$39,455.07	\$67,022.49 \$66,694.32	\$3,747.38 \$37,652.10 \$22,125.12 \$3,477.90 \$25,479.34 \$22,103.63	\$27,160.68 \$12,476.47 \$44,417.69 \$12,429.79	0.0007228	6 \$21,282.76 8 \$21,497.66	\$6,998.19 \$6,789.51	\$9,121.50 \$9,303.70	\$723.27 \$769.48	\$1,218.91 \$1,293.90	\$2,339.06 \$2,395.30	\$194.69	\$253.35 \$275.71	\$432.79 \$471.57	
0.000034007	\$572,152.08 \$622,550.27	\$251,078.09 \$367,925.68	\$28,344.85 \$21,441.43	\$56,716.02 \$72,298,70	\$4,785.62 \$41,010.50 \$31,922.03	\$47,484.16 \$19,160.40 \$56,109.18 \$17,863.54	0.0023691	4 \$22,629.11	\$7,376.26	\$9,649.26 \$90,293.11	\$767.44 \$865.58	\$1,201.59	\$2,554.45	\$215.45	\$269.06	\$495.59	
0.000012542	\$622,550,27 \$673,721,42 \$726,185,42	\$413,272.89 \$413,272.89 \$395,716.53	\$31,441,43 \$66,245,86	\$72,293,70 \$76,552,89 \$77,701,49	\$4,974.18 \$43,135.78 \$46,854.32 \$6,339.70 \$18,176.90 \$6,786.53 \$3,111.26 \$33,298.53 \$76,177.81	\$86,346.65 \$12,755.48	0.0011038	\$26,176.69	\$8,921.01	\$10,293.11 \$10,813.23 \$11,234.12	\$445.58 \$1,014.69 \$1,078.17	\$1,301.64 \$1,348.75 \$1,410.70	\$2,650.84 \$2,939.89 \$3,230.42	\$282.64	\$259.11 \$259.93 \$261.16	\$558.65 \$595.56 \$686.24	
0.000015677	\$726,185.42 \$773,842.34	\$395,716.53 \$452,591.33	\$38,991,21 \$74,278,20	\$77,701.49 \$64,963.66	\$3,11126 \$33,298.53 \$76,177.81 \$3,159.87 \$22,268.29 \$13,698.81	5101,188.60 \$29,762.02 5142,885.08 \$9,225.71	0.002566 0.0022950	2 \$29,016.61 2 \$32,417.87	\$10,626.03 \$12,541.12	\$11,234.12 \$12,265.23	\$1,078.17 \$1,197.84	\$1,410,70 \$1,393,25	\$3,230.42 \$3,506.17	\$389.77 \$435.04	\$261.16 \$263.76	\$606.24 \$815.35	
0.000007959 0.000007236	\$822,642.91 \$872,337.56	\$519,944.37 \$481,592.82	\$64,976.21 \$65,991.46	\$83,291.42 \$71,956.45		1111,490.17 \$16,604.52 \$197,695.30 \$26,180.56	0.00295		\$14,667.94 \$16,134.16	\$13,736.54 \$14,548.46	\$1,432.77 \$1,445.34	\$1,487.00 \$1,479.66	\$3,872.89 \$4,105.82	\$593.17 \$942.83		\$868.63 \$864.26	
0.000006753 0.000004583	\$922,195.93 \$970,825.79	\$621,923.96 \$691,790.90	\$98,837.45 \$37,979.53	\$24,610.26 \$76,807.63		\$96,597.35 \$19,258.70 \$54,979.75 \$16,195.87	0.0022763	2 \$45,249.27 4 \$53,810.94	\$10,699.30 \$21,541.90	\$16,340223 \$18,178.99	\$1,718.77 \$2,002.96	\$1,619,64 \$1,680,68	\$4,650.21 \$5,693.24	\$974.31 \$1,199.14	\$270.60 \$285.87	\$968.21 \$1,226.16	
0.000009165 0.000006512	\$1,048,430.53 \$1,142,416.25	\$757,631.06 \$900,904.69	\$98,349.17 \$37,020.17	\$129,842.70 \$81,166.72	\$4,056.71 \$27,942.51 \$8,129.39 \$3,214.42 \$2.00 \$11,221.32	\$22,469.00 \$26,346.23 \$108,888.91 \$12,094.27	0.0015520 0.0012798	5 560,484.82 2 \$70,070.11	\$27,424.52 \$32,936.41	\$20,500.02 \$20,281.55	\$2,455.08 \$2,544.99	\$1,675.77 \$2,046.23	\$5,574.79 \$5,490.72	\$1,271.22 \$1,638.59	\$286.05 \$273.78	\$1,196.86 \$1,657.83	
0.000004341	\$1,252,610,34 \$1,344,054,38	\$927,734.05 \$850,321.01	\$109,357.88 \$65,876.38	\$49,204.35 \$125,400.71	\$3,886.92 \$0.00 \$11,431.66 \$3,078.65 \$0.00 \$7,783.66	\$150,995.48 \$12,819.11 291,503.97 \$18,245.01	0.0010584	6 \$82,827.13 1 \$92,260.62	\$29,571.00 \$45,185.66	\$27,075.61 \$29,990.79	\$2,953.61	\$1,983.37 \$2,034.45	\$6,928.04 \$7,227.27	\$2,142.36	\$297.23 \$273.82	\$1,875.92 \$2,045.53	
0.000001206	\$1,451,874.02	\$979,366.57 \$1,068,554.04	\$35,730.37 \$207,704.86	\$132,992.14 \$85.105.32	\$3,609.79 \$3.00 \$12,146.06	288,029.10 \$7,716.91 277,035.58 \$11,545.65	0.0005662	5 \$107,367.41 2 \$119,192.00	\$53,475.92 \$58,464.97	\$23,983.66 \$43,635.74	\$3,509.02 \$4,476.16 \$3,856.81	\$1,854.21	\$8,798.40 \$8,370.60	\$2,317.99	\$282.01	\$2,079.05	
0.000002171	\$2,229,742.10	\$1,555,146.08	\$120,216.23	\$85,903.19 \$85,903.19	\$2,720.13 \$0.00 \$4,151.87	\$11,545,65 \$463,544,59 \$21,745,67 \$16,747,37 \$11,546,02	0.0004029 0.0004029	\$125,783.08	\$69,247.90	\$43,082.57 \$49,712.73	\$5,104.64	\$2,307.32	\$9,297.09	\$3,508.70	\$312.79	\$2,921.07	
4999991967	44,818,001.22	ee, or , 19	ami 101.163	\$200,9447	an, on an and \$7,152.32	and an an an and an and	0.0003426	2 \$169,644.87	\$82,436.32	\$60,923.61	\$5,418.83	\$2,321.26	\$12,111.76	\$2,777.28	\$234.09	\$4,141.25	

0.544246664	\$0.00	\$2.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
	\$15.64	\$2.01	\$0.00	\$0.60	\$0.16	\$0.81	\$0.00	\$12.97	\$0.12
0.010254940	\$51.30	\$2.04	\$3.16	\$1.83	\$1.99	\$28.90	\$0.01	\$14.38	\$1.06
0.025614651	\$99.11	\$2.07	\$5.07	\$3.04	\$12.15	\$45.45	\$0.01	\$31.59	\$1.71
0.02702594	\$141.51	\$0.10	\$9.30	\$4.77	\$21.33	\$52.79	\$0.02	\$51.00	\$2.22
0.02553050	\$179.04	\$2.14	\$14.76	\$4.23	\$22.93	\$60.12	\$0.02	\$64.96	\$2.58
0.023790	\$210.10	\$2.17	\$19.81	\$7.75	\$25.16	\$83.52	\$0.04	\$78.63	\$3.11
0.02207279- 0.020720921 0.020720921	\$254.77 \$292.82 \$320.48	\$0.21 \$0.29 \$0.44	\$25.13 \$29.40 \$34.68	\$9.26 \$92.51 \$11.75	\$26.76 \$28.45 \$30.12	\$99.22 \$113.34 \$136.70	\$0.04 \$0.05	\$90.52 \$106.48 \$100.22	\$3.61 \$4.21
0.01860381	\$365.04	\$0.29 \$0.47	\$33.82 \$45.01	\$13.36 \$14.71	\$34,24	\$140.65	\$0.19 \$0.20	\$131.08 \$143.20	\$5.31 \$5.07
0.01673967	\$436.05	\$2.61	\$50.91	\$15.52	\$39.85	\$168.30	\$0.31	\$154.42	\$6.13
	\$477.22	\$2.65	\$57.47	\$17.29	\$42.27	\$194.44	\$0.45	\$168.01	\$6.73
0.01756440 0.016313113 0.01526461	\$517.90 \$559.41 \$596.59	\$0.77 \$0.93 \$0.87	\$64.25 \$73.50 \$81.74	\$18.01 \$18.89 \$21.11	\$47.14 \$52.17 \$55.69	\$219.60 \$229.63	\$0.54 \$0.84 \$1.04	\$176.61 \$184.57 \$188.08	\$7.91 \$7.91 \$8.40
0.01650004-	\$429.07	\$1.04	\$90.73	\$22.68	\$61.64	\$259.20	\$1.06	\$194.22	\$9.51
0.01522387	\$445.72	\$1.58	\$100.48	\$24.45	\$69.33	\$279.54	\$1.26	\$198.78	\$10.69
0.01423654	\$732.29 \$778.40	\$1.58 \$1.77	\$111.14 \$124.28	\$26.71 \$25.88	\$77.40 \$83.79	\$298.30 \$316.97	\$1.19	\$204.67 \$212.48	\$10.90 \$11.91
0.01632497	\$889.98	\$2.44	\$150.89	\$29.69	\$103.90	\$363.84	\$1.35	\$224.32	\$13.56
	\$956.75	\$2.64	\$166.92	\$34.37	\$116.95	\$389.27	\$1.24	\$231.05	\$14.80
0.013995623 0.019219500	\$1,018.51	\$1.59 \$4.17	\$183.89 \$207.98	\$34.76 \$37.57	\$130.36	\$411.14 \$430.79	\$2.31 \$2.20	\$236.10 \$241.35	\$16.36 \$17.32
0.020825112	\$1,304.02	\$7.19 \$9.67	\$274.92 \$317.52	\$42.60	\$194.80	\$501.04 \$520.12	\$3.31 \$4.40	\$258.88 \$257.64	\$20.48
0.02047560	\$1,579.07	\$11.97	\$370.54	\$50.85	\$254.47	\$575.09	\$5.52	\$293.05	\$26.78
	\$1,744.63	\$16.13	\$438.29	\$53.88	\$291.95	\$612.46	\$7.11	\$294.74	\$30.06
	\$1,900.75	\$21.77	\$508.86	\$60.00	\$110.10	\$640.05	\$0.50	\$304.75	\$31.03
0.01411033	\$2,077.00 \$2,240.00	\$26.52 \$22.97	\$584.57 \$672.89	\$64.00 \$65.52	\$367.36 \$393.56	\$691.91 \$719.15	\$11.32 \$12.58	\$304.46	\$36.08 \$39.50
0.013499263	\$2,440.70	\$41.69	\$758.84	\$76.52	\$437.10	\$753.19	\$16.64	\$211.46	\$40.33
	\$2,655.02	\$51.20	\$800.89	\$80.64	\$473.07	\$792.27	\$18.78	\$210.28	\$48.42
0.00967981	\$3,055.71	\$72.05 \$82.38	\$1,907.62	\$47.44 \$99.85	\$534.08 \$566.72	\$885.13	\$22.65 \$25.54	\$215.70	\$54.36
0.00839554	\$3,456.72 \$3,621.98	\$90.00 \$101.79	\$1,362.24 \$1,492.05	\$96.62 \$104.61	\$599.41 \$616.15	\$903.57 \$954.86	\$27.39 \$29.63	\$212.85 \$212.71	\$63.64
0.00722780 0.00670259 0.006213910	\$3,893.24 \$4,075.48 \$4,308.72	\$109.44 \$117.51 \$117.87	\$1,628.42 \$1,763.83 \$1,912.64	\$113.94 \$121.19 \$122.70	\$646.26 \$661.95 \$669.06	\$990.36 \$990.36 \$1,030.34	\$31.74 \$31.63 \$35.62	\$312.48 \$309.85	\$75.66 \$76.54 \$80.64
0.005786731	\$4,541.79	\$136.55	\$2,054.10	\$121.20	\$711.57	\$1,064.44	\$36.16	\$210.68	\$86.51
0.005285025	\$4,715.34	\$145.00	\$2,171.48	\$125.90	\$721.07		\$38.78	\$212.11	\$100.19
0.00492953 0.0049253	\$4,960.15 \$5,212.34 \$5,449.99	\$166.38 \$193.14 \$215.68	\$2,313,97 \$2,506,46 \$2,664,35	\$149.76 \$155.33 \$169.42	\$754.13 \$746.81 \$777.97	\$1,112.28 \$1,142.43 \$1,177.49	\$41.41 \$43.54 \$45.71	\$317.60 \$312.57 \$308.41	\$104.62 \$111.07 \$113.09
0.00416015	\$5,660.73 \$5,881.08	\$252.23 \$263.29	\$2,771.40 \$2,910.34	\$167.45 \$167.41	\$787.09 \$825.21	\$1,215.07	\$43.48 \$50.06	\$200.67 \$296.36	\$123.33
0.0036255	\$6,155.54 \$6,237.94 \$6,534.45	\$297.67 \$236.75 \$337.04	\$3,091.02 \$3,196.47 \$3.96.70	\$184.43 \$197.70	\$841.46 \$844.31 \$866.61	\$1,255.46 \$1,285.08 \$1,274.32	\$50.44 \$50.13 \$51.11	\$305.13 \$302.81 \$303.67	\$129.93 \$124.69 \$136.60
0.003158067	\$6,834.85	\$454.70	\$1,485.95	\$218.73	\$870.50	\$1,210.70	\$58.21	\$296.26	\$129.01
0.003158067	\$7,930.66	\$538.04	\$1,630.71	\$210.15	\$891.31		\$62.35	\$296.27	\$154.66
0.002897780	\$7,337.10	\$642.72	\$3,667.75	\$245.52	\$913.70	\$1,340.72	\$62.13	\$288.18	\$146.39
0.002767980	\$7,636.27	\$730.40	\$3,911.41	\$231.36	\$906.08	\$1,340.08	\$62.61	\$293.93	\$153.39
0.002855110	\$7,826.71	\$9002.26	\$4,010.29	\$251.44	\$886.29	\$1,359.26	\$72.49	\$283.15	\$161.53
0.002532063	\$0,184.04	\$901.51	\$4,966.22	\$278.73	\$911.15	\$1,392.52	\$64.22	\$206.13	\$183.46
0.00243934	\$0,451.41	\$1,021.98	\$4,317.54	\$266.98	\$897.60	\$1,409.49	\$64.28	\$273.91	
0.0022644	\$9,659.32	\$1,104.61	\$4,299,66	\$276.06	\$927.42	\$1,400.71	\$73.45	\$278.03	\$194.00
0.00223456	\$9,978.47	\$1,197.75	\$4,544,49	\$300.64	\$926.47	\$1,445.23	\$73.45	\$282.37	\$197.07
0.00217030	\$9,366.21	\$1,214.02	\$4,762,03	\$308.13	\$990.60	\$1,441.70	\$72.47	\$288.99	\$187.19
0.002100771 0.00200163	\$9,617.68 \$9,844.55 \$10,042.32	\$1,528.53 \$1,546.62 \$1,751.59	\$4,750,57 \$4,945,36 \$4,845,36	\$323.73 \$337.36 \$164.95	\$950.49 \$966.19	\$1,502.60 \$1,502.60	\$73.51 \$75.66 \$76.78	\$275.54 \$282.15 \$775.58	\$212.14 \$168.60 \$246.75
0.001905148	\$10,356.02	\$1,859.31	\$5,107.45	\$311.94	\$968.37	\$1,516.29	\$78.10	\$271.44	\$240.11
0.001966833	\$10,630.13	\$1,997.70	\$5,168.11	\$308.12	\$953.59	\$1,553.01	\$79.97	\$272.68	\$216.96
0.001820881 0.001726340 0.001724080	\$10,815.81 \$11,250.45 \$11,616.99	\$2,127.94 \$2,278.08 \$2,470.52	\$5,303.24 \$5,374.55 \$5,404.73	\$350.62 \$378.03	\$936.70 \$1,015.59 \$1,053.61	\$1,537.84 \$1,593.89 \$1,617.51	\$78.30 \$85.33 \$89.76	\$268.05 \$267.27 \$250.11	\$213.10 \$257.72 \$254.40
0.00162683-	\$11,920.25	\$2,652.97	\$5,705.87	\$395.66	\$1,010.34	\$1,621.41	\$91.26	\$252.68	\$253.06
0.001561296	\$12,123.24	\$2,773.67	\$5,685.02	\$478.50	\$992.72	\$1,565.05	\$88.19	\$268.95	\$265.14
0.001571180 0.001474240 0.0054476240	\$12,573.37 \$12,920.95 \$13,130.59	\$2,807.81 \$2,922.78 \$3,040.50	\$5,938.06 \$6,118.01 \$6,463.85	\$498.06 \$429.57 \$519.44	\$1,027.84 \$1,014.01 \$104.44	\$1,680.91 \$1,780.35 \$1,757.58	\$101.25 \$92.90	\$254.19 \$265.23 \$260.81	\$255.23 \$288.11 \$268.54
0.001379543	\$13,520.50	\$3,284.26	\$6,247.68	\$\$42.57	\$1,056.73	\$1,729.97	\$100.13	\$259.00	\$291.36
0.001325469	\$13,877.44	\$3,563.90	\$6,482.41	\$412.49	\$1,044.33	\$1,741.21	\$93.92	\$262.87	\$269.32
0.001305492	\$14,051.98	\$3,673.83	\$6,217,81	\$543.48	\$1,069,81	\$1,778.32	\$103.75	\$259.33	\$308.64
0.001301752	\$14,654.29	\$3,784.63	\$6,745,21	\$645.01	\$1,013,98	\$1,819.39	\$85.81	\$272.44	\$277.72
0.00134920	\$14,570.06	\$3,711.49	\$6,745,88	\$571.66	\$1,082,15	\$1,765.10	\$115.04	\$245.51	\$342.04
0.001167740	\$14,956.20	\$4,042.52	\$6,722.70	\$620.98	\$1,052.19	\$1,852.83	\$106.20	\$250.34	\$298.44
0.001153030	\$15,277.36	\$4,259.58	\$6,767.03	\$553.09	\$1,076.18		\$129.63	\$255.97	\$330.11
0.00116701	\$15,657.01	\$4,424.24	\$6,968.59	\$493.72	\$1,141.67	\$1,912.59	\$11820	\$253.06	\$345.74
0.001082293	\$15,654.36	\$4,237.28	\$7,124.91	\$654.59	\$1,075.62	\$1,838.10	\$11436	\$244.07	\$305.43
0.00107943	\$16,575.90	\$4,648.99	\$7,273.32	\$745.78	\$1.163.29	\$1,970.11	\$14171	\$268.64	\$364.08
0.00105296	\$16,712.54	\$4,633.16	\$7,485.20	\$643.64	\$1,07671	\$2,140.27	\$11078	\$257.69	\$359.11
	\$16,971.46	\$4,591.31	\$7,774.90	\$642.35	\$1,14576	\$2,017.06	\$119.13	\$259.87	\$380.29
0.00098203-	\$17,422.58	\$5,069.57	\$7,734.77	\$706.26	\$1,007.97	\$2,068.44	\$115.57	\$252.00	\$376.00
0.000936540	\$17,832.90	\$5,244.93	\$7,977.27	\$664.83	\$1,126.32	\$2,015.45	\$136.10	\$265.50	\$402.49
0.000936540	\$18,425.70	\$5,416.92	\$8,158.30	\$635.03	\$1,202.36	\$2,169.10	\$154.25	\$258.88	\$430.36
0.000871640	\$19,515.59	\$5,254.79	\$8,188.03	\$701.84	\$1,235.57	\$2,153.23	\$166.32	\$251.68	\$462.02
	\$19,080.12	\$5,685.28	\$8,502.29	\$657.47	\$1,212.61	\$2,185.51	\$156.35	\$257.28	\$422.32
0.000814910	\$19,216.88	\$5,592.25	\$8,600.19	\$725.29	\$1,237.39	\$2,185.50	\$173.48	\$263.48	\$449.31
0.000801871	\$19,481.84	\$5,854.23	\$8,442.54	\$778.53	\$1,200.53	\$2,230.52	\$168.23	\$267.24	\$437.93
0.000801871	\$20,217,19	\$6.424.64	\$8,662.54	\$790,44	\$1,214,44	\$2,228.64	\$182.67	\$262.73	\$443.38
0.00076362-	\$20,371.55	\$6,305.59	\$8,812.88	\$764.36	\$1,237.68	\$2,381.87	\$185.24	\$261.98	\$424.94
0.00075621	\$20,366.01	\$6,352.60	\$8,714.69	\$853.34	\$1,245.35	\$2,340.63	\$154.49	\$250.20	\$451.74
0.00072532	\$20,953.20	\$6,528.26	\$9,047.23	\$818.96	\$1,236.28	\$2,470.63	\$159.65	\$254.68	\$437.40
0.00072269	\$21,282.76	\$6,998.19	\$9,121.50	\$723.27	\$1,218.91	\$2,339.06	\$194.69	\$253.35	\$432.79
0.001322271	\$21,497.66	\$6,789.51	\$9,203.70	\$709.48	\$1,293.90	\$2,395.30	\$198.49	\$275.71	\$471.57
0.00236910-	\$22,629.11	\$7,376.26	\$9,649.26	\$767.44	\$1,201.59	\$2,554.45	\$215.45	\$269.06	\$495.59
0.003162894	\$24,034.29	\$7,828.61	\$10,293.11	\$445.50	\$1,201.64	\$2,650.04	\$208.85	\$259.11	\$558.65
0.003495540	\$26,176.69	\$8,921.01	\$10,813,23	\$1,014.69	\$1,349,75	\$2,939.89	\$282.64	\$259.93	\$595.56
0.00355660	\$29,016.61	\$10,626.03	\$11,234,12	\$1,078.17	\$1,410,70	\$3,230.42	\$389.77	\$261.16	\$686.24
0.00329502	\$32,417.87	\$12,541.12	\$12,265,33	\$1,197.84	\$1,293,25	\$3,506.17	\$435.04	\$263.76	\$815.35
0.0029551	\$36,940,44	\$14,667.94	\$13,736.54	\$1,422.77	\$1,487.00	\$3,872.89	\$593.17	\$269.49	\$868.63
0.00272065	\$39,286,29	\$16,134.16	\$14,548.46	\$1,445.34	\$1,479.66	\$4,105.82	\$942.83	\$264.76	\$864.25
0.002276383	\$45,249,27	\$18,699.30	\$16,340,23	\$1,718.77	\$1,619,64	\$4,650.21	\$974.31	\$270.60	\$968.21
0.0018624-	\$53,810,94	\$23,543.90	\$18,178,99	\$2,002.96	\$1,680,68	\$5,693.24	\$1,199.14	\$285.87	\$1,226.16
0.001522092	\$60,484,82	\$27,424.52	\$20,500,02	\$2,455.08	\$1,675,77	\$5,574.79	\$1,371.72	\$286.05	\$1,196.06
0.001279882	\$70,070.11	\$22,936.41	\$23,281.55	\$2,544.99	\$2,046.23	\$5,490.72	\$1,838.59	\$273.78	\$1,657.83
0.001279882	\$82,827.13	\$29,571.00	\$27,075.61	\$2,953.61	\$1,983.37	\$6,928.04	\$2,142.36	\$297.23	\$1,875.92
0.00085112	\$92,260.62	\$45,185.66	\$29,990,79	\$3,509.02	\$2,034.83	\$7,227.27	\$1,993.70	\$273.82	\$2,045.53
0.00066245	\$107,367.41	\$53,475.92	\$23,983,66	\$4,476.95	\$1,854.21	\$8,798.40	\$2,317.99	\$282.01	\$2,079.05
0.00052657	\$119,193.80	\$58,464.97	\$40,635,74	\$3,856.84	\$2,171.58	\$8,370.60	\$2,605.95	\$277.03	\$2,811.13
0.003462994	\$125,782.08	\$69,247.90	\$43,082.57	\$5,104.64	\$2,307.32	\$9,297.09	\$3,506.70	\$313.79	\$2,921.07
0.003407443	\$140,234.40	\$72,543.63	\$49,712.73	\$6,713.21	\$2,220.07	\$10,665.76	\$3,666.53	\$320.62	\$2,591.85
0.00034262	\$169,644.87	\$82,436.32	\$60,103.61	\$5,418.83	\$2,321,26	\$12,111.74	\$2,777.78	\$234.09	\$4,141,25
0.00027238	\$189,096.50	\$95,194.23	\$62,482.03	\$6,036.94	\$2,524,26	\$13,477.21	\$4,924.55	\$342.98	\$4,114,20
0.00027238	\$208,129.63	\$931,349.47	\$70,807.28	\$8,520.93	\$2,691,76	\$15,002.67	\$6,314.04	\$308.78	\$3,120,70
0.00020837	\$230,612,57 \$250,402.40	\$110,606.20	\$85,768,44 \$92,498,20	\$5,451.00 \$7,765.70	\$3,105,21 \$2,672,57	\$13,341,21 \$17,271.40	\$6,557.44 \$5,567.11	\$354.22 \$327.12	\$4,426.83 \$2,886.07
0.00012260 0.00012148 0.000105468	\$289,117,296,87 \$289,117,29 \$318,432,44	\$121,725.51 \$121,725.51 \$147,901.46	\$108,874.45 \$115,225.45 \$123,225.81	\$15,740.50 \$12,759.07	\$3,228.71 \$3,228.71 \$3,192.11	+10,851.57 \$10,881.71 \$15,684.52	\$7,384.60 \$9,897.11	\$397.11 \$390.57	\$4,413.70 \$5,211.79
0.00007983	\$237,089.13 \$352,782.87	\$175,129.23 \$183,539.05	\$110,086.41 \$121,122.00	\$12,118.30	\$3,325.88	\$13,738.69	\$16,698.94	\$350.31	\$5,641.27 \$7,038.59
0.000054621 0.000051093 0.000005590	\$417,557,30 \$4125,571,12	\$188,205.65 \$228,830.15 \$236,116.75	\$135,296.00 \$135,747.55 \$132,130.50	\$20,137.54 \$23,370.77 \$15,632.62	\$3,002.20 \$3,711.00 \$5,278.81	\$11,430.32 \$19,192.32	\$11,452.69 \$11,218.31 \$10,863.01	\$293.09 \$345.71 \$279.07	\$8,057.05 \$2,900.41 \$6,078.03
0.00003449	\$450,506.20 \$476,732.22	\$284,725.23 \$279,497.36	\$124,670,24 \$123,491.50	\$13,365.63	\$2,726.10	\$11,766.80	\$16,835.97 \$13,866.39	\$150.06	\$4,066.14 \$10,476.61
0.000047283 0.00002893 0.000025381	30-66,273,61 \$609,310,63 \$6223,910,18	\$2498,468.30 \$349,297.20 \$344,492.54	\$178,773.56 \$171,798.68 \$188,416.74	\$14,325.95 \$15,227.80 \$15,147.43	\$2,571,77 \$2,828,17 \$2,272,50	\$23,284.61 \$18,321.75	\$16,642.55 \$28,167.48 \$41,881.79	\$122.12 \$223.46 \$259.41	\$8,213.09 \$8,213.22 \$13,098.02
0.000019230	\$649,028.23	\$382,066.95	\$197,413.98	\$40,091.92	\$5,302.07	\$23,179.52	\$25,830.50	\$399.10	\$4,744.11
0.000014267	\$747,256.23	\$478,601.47	\$137,975.07	\$12,826.01	\$5,758.61	\$16,863.08	\$55,723.93	\$574.26	\$38,933.81
0.00001630	\$782,467.73	\$490,597.48	\$171,153.82	\$34,875,96	\$2,251.12	\$12,706.83	\$58,482.17	\$360.11	\$12,040.24
0.00000000	\$866,880.62	\$512,555.92	\$276,484.45	\$21,960,13	\$3,026.75	\$12,900.05	\$18,993.19	\$408.47	\$20,561.66
0.000000050	\$853,597.71	\$573,187.58	\$209,530.75	\$3.00	\$3,311.63	\$3,711.21	\$34,231.26	\$444.72	\$29,180.56
0.00000713-	\$929,036.19	\$706,647.18	\$197,235.29	\$0.00	\$2,943.17	\$12,947.22	\$3,124.25	\$638.34	\$15,499.62
0.00004029	\$1,400,272.78	\$1,096,444.10	\$168,619.78	\$18,847.41	\$3,089.85	\$7,651.22	\$68,566.41	\$439.33	\$36,614.68
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Community Rate Loads

Current Factors

Cigna Pathwell Specialty	N/A	
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Proposed Factors

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

Change in Factors

Cigna Pathwell	NI/A
Specialty	IN/A

Current Factors

Diagnostic Indicators	may be us	dditional risk
	0.95	Minimum
	1.05	Maximum

Proposed Factors

Change

factor

Removing this

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

Current Factors		
Integrated Diabetic Program	0.9975	

Proposed Factors

Integrated Diabetic Program	N/A	
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Current Factors Telehealth Adjustme 1.01 nt

Proposed Factors

Telehealth	
Adjustme	N/A
nt	

Removing this factor

Change

Change Removing this factor

Industry Loads

Current Factors

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

Proposed Factors

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

Change in Factors

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

Community Rate Loads

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

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

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

Mental Health and Substance Use Disorder Rates

MHSUD Trend and Adjustments

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

OAP/PPO/LCP Rates [VT-specific]

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

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

Vision

Vision - Average Costs

VT

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

Vision

Vision - Service Utilization

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

Vision

Vision - Frequency Factors

	Cur	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%

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Exing Count
Used in RV Produits and Produin)
Current
Current

Formulary	Category	Preventive Generics	Non-Preventive Generics	Preventive Preferred Econds	Non-Preventive Preferred Brands	Preventive Non Preferred Branda	Non-Preventive Non-Preferred Brands
	All else	1.51	6.52	0.61	0.4	0.05	0.29
	Antibistamines	0	0.08	0	0	0	0
	Contraceptives	0	0.54	0	0.09	0	0.04
	Diet Oruga	0	0.02	0	0.01	0	0
Advantage	Lettity - Oral	0	0	0	0	0	0
Generics Only Legacy	Lifestyle, drugs w/OTC options	0	0.28	0	0.02	0	0
Value	PPIs	0	0	0	0.01	0	0
	Smoking Creation	0	0.28	0	0	0	0.07
	Specialty	0	0.01	0	0	0	0
	Vitamins	0	0.06	0.01	0.1	0	0.03
	All etse	3.53	6.52	0.61	0.4	0.08	0.29
	Antihistamines	0	0.06	0	0	0	0
	Contraceptives	0	0.54	0	0.09	0	0.04
	Diet Orues	0	0.02	0	0.01	0	0
	Fertfity - Oral	0	0	0	0	0	0
Performance Performance_4Tier	Lifestyle, drugs w/QTC options	0	0.28	0	0.02	0	0
Standard	PPIs		0	0	0.01	0	0
	Smoking	0	0.28	0	0	0	0.07
	Specialty	0	0.01	0	0	0	0
	Vitamins	0	0.06	0.01	0.1	0	0.03
	All etse	3.7	6.69	0.56	0.18	0.05	0.4
	Antihistamines	0	0.07	0	0	0	0
	Contraceptives	0	0.55	0	0.09	0	0.04
	Diet Orues	0	0.02	0	0.01	0	0
	Fertfity - Oral	0	0	0	0	0	0
AdvantageDRT Advantage_4Tier	Lifestyle, drugs	0	0.16	0	0	0	0
ValueDRT	W/DTC options PPIs	0	0	0	0.01	0	0
	Smoking	0	0.28	0	0	0	0.07
	Specialty	0	0.01	0	0	0	0
	Vitamins		0.06	0.01	0.1	0	0.04

			Propose				
Formulary	Category	Preventive Generics	Non-Preventive Generics	Preventive Preferred Brands	Non-Preventive Preferred Brands	Preventive Non- Preferred Brands	Non-Preventive Non-Preferred Brands
	All etse	3.3	5.74	0.54	0.39	0.03	0.15
	Antihistamines	0	0	0	0	0	0
	Contraceptives	0	0.58	0	0.05	0	0.01
Adventage	Diet Drum	0	0.03	0	0	0	0.01
Advantage 4Tier	Fertility - Oral	0	0.01	0	0	0	0
Generics Only	Lifestyle, drugs	0	0.03	0	0	0	0
Legacy	P914	0	0.27	0	0.02	0	0
Value	Smoking Cessetion	0	0	0	0.01	0	0
	Specialty	0	0.05	0	0.09	0	0.04
	Vitamina	0	0.11	0	0	0	0
	All else	11	5.74	0.54	0.39	0.03	0.15
	Antihistamines	0	0	0	0	0	0
	Contraceptives	0	0.58	0	0.05	0	0.01
	Diet Drum	0	0.03	0	0	0	0.01
Declormance	Fertility - Oral	0	0.01	0	ő	0	0
Performance_4Tier	Lifestyle, drugs	0	0.03	0	0	0	0
Standard	P21x	0	0.27	0	0.02	0	0
	Smoking Cessetion	0	0	0	0.01	0	0
	Specialty	0	0.05	0	0.09	0	0.04
	Vitamina	0	0.11	0	0	0	0
	All else	3.4	5.84	0.5	0.15	0.04	0.32
	Antibistemines	0	0	0	0	0	0
	Contraceptives	0	0.59	0	0.05	0	0.01
	Diet Drum	0	0.03	0	0	0	0.01
	Fertility - Oral	0	0.01	0	0	0	0
AdvantageDRT ValueDRT	Lifestyle, drugs w/OTC options	0	0.03	0	0	0	0
	PPIs	0	0.01	0	0	0	0
	Smoking Cessation	0	0	0	0.01	0	0
	Specialty	0	0.05	0	0.09	0	0.04
	Vitamina	0	0.11	0	0	0	0

			Char	ges			
Formulary	Category	Preventive Generics	Non-Preventive Generics	Preventive Preferred Brands	Non-Preventive Preferred Brands	Preventive Non- Preferred Brands	Non-Preventix Non-Preferrer Branda
	All else	-6.5%	-12.0%	-11.5%	-2.5%	-62.5%	-435
	Antibiatamipes	0.0%	-200.0%	0.0%	0.0%	0.0%	0.0%
	Contraceptives	0.0%	7.4%	0.0%	-44.4%	0.0%	-75.0%
	Diet Drum	0.0%	50.0%	0.0%	-200.0%	0.0%	0.0%
Advantage	Lectility, Ocal	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Generics Only Legacy	Lifestyle, drugs	0.0%	-89.3%	0.0%	-200.0%	0.0%	0.0%
Value	PPh.	0.0%	0.0%	0.0%	100.0%	0.0%	0.0%
	Smoking Cessation	0.0%	-100.0%	0.0%	0.0%	0.0%	-100.0%
	Specialty	0.0%	400.0%	0.0%	0.0%	0.0%	0.0%
	Vitamina	0.0%	83.3%	-100.0%	-200.0%	0.0%	-100.0%
	All else	-6.5%	-12.0%	-11.5%	-2.5%	-62.5%	-43.3%
	Antibiatamines	0.0%	-200.0%	0.0%	0.0%	0.0%	0.0%
	Contraceptives	0.0%	7.4%	0.0%	-44.4%	0.0%	-75.0%
	Diet Drum	0.0%	50.0%	0.0%	-100.0%	0.0%	0.0%
Performance	Fertility - Oral	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Performance_4Tier	Lifestyle, drugs	0.0%	-89.3%	0.0%	-200.0%	0.0%	0.0%
standard	PPh.	0.0%	0.0%	0.0%	100.0%	0.0%	0.0%
	Smoking Cessation	0.0%	-200.0%	0.0%	0.0%	0.0%	-100.0%
	Specialty	0.0%	400.0%	0.0%	0.0%	0.0%	0.0%
	Vitamina	0.0%	83.3%	-100.0%	-200.0%	0.0%	-100.0%
	All else	-8.6%	-12.7%	-10.7%	-16.7%	-33.3%	-20.0%
	Antibiatamipes	0.0%	-200.0%	0.0%	0.0%	0.0%	0.0%
	Contraceptives	0.0%	7.3%	0.0%	-44.4%	0.0%	-75.0%
	Diet Drum	0.0%	50.0%	0.0%	-200.0%	0.0%	0.0%
	Fertility - Oral	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
AdvantageORT ValueORT	Lifestyle, drugs w/OTC options	0.0%	-81.3%	0.0%	0.0%	0.0%	0.0%
	P2h	0.0%	0.0%	0.0%	-200.0%	0.0%	0.0%
	Smoking Cessation	0.0%	-200.0%	0.0%	0.0%	0.0%	-100.0%
	Specialty	0.0%	400.0%	0.0%	0.0%	0.0%	0.0%
	Vitemina	0.0%	83.3%	-100.0%	-200.0%	0.0%	-100.0%

Pharmacy: Additional Benefit Adjustments

Current Factors

Benefit	Adjustment
Mail Order Deductible Waiver	1.05
Mail Order Specialty Drug 30 Day Limit	1.004
Patient Assurance Program	1.000 to 1.006
Medication Assisted Therapy/Opioid Use Dis	1.0003 to 1.0025
Out of Pocket Adjuster Program Adjustment	0.9996 to 0.97
Mandatory Mail for Maintenance Drugs	1.005 to 1.01
Rx Exclusive Specialty Home Delivery (ESHD) Adjustment	0.995 to 1.000

Proposed Factors

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

Change

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

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

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	105.22	138.76	459.11	348.89	456.8	505.91	
	Antihistamines	0	52.28	0	0	0	137.7	
	Contraceptives	0	60.52	0	195.49	0	119.49	
	Diet Orvers	0	111.69	0	1631.51	0	4029.22	
Advantage	Lettity - Oral	0	0	0	0	0	0	A
Generics Only Legacy	Lifestyle, drugs	0	211.69	0	371.98	0	787.04	ſ
Value	PPIs.	0	0	0	539.11	0	526.15	
	Smoking Creation	0	45.87	0	0	٥	400.38	
	Specialty	0	3.27	0	0	0	137.29	
	Vitamins	119.2	\$74.95	3141.63	5516.69	0	6617.49	
	All else	96.53	127.31	421.2	320.09	419.05	465.05	
	Antihistamines	0	47.95	0	0	0	126.33	
	Contraceptives	0	55.59	0	179.35	0	109.63	
	Diet Orum	0	102.47	0	1496.79	0	3696.53	
Performance	Fertility - Oral	0	0	0	0	0	0	
Performance_4Tier	Lifestyle, drugs w/DTC options	0	194.21	0	341.27	0	722.05	Pe
Standard	PPIa	0	0	0	494.6	0	482.71	
	Smoking Cenartion	0	43	0	0	٥	367.32	
	Specialty	0	3	0	0	0	125.96	
	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	
	Antihistantines	0	43.19	0	0	0	82.8	
	Contraceptives	0	55.08	0	180.72	0	108.6	
	Diet Orues	0	102.47	0	1496.79	0	3696.53	
AdvantageDRT	Fertility - Oral	0	0	0	0	0	0	
Advantage_4Tier ValueDRT	Lifestyle, drugs w/DTC options	0	179.67	0	339.2	0	326.05	
venedDRI	PPia	0	0	0	494.6	0	482.71	1
	Smoking Creation	0	43	0	0	0	367.32	
	Specialty	0	3	0	0	0	125.96	
	Vitamins	291.33	781.53	2724.3	5170.85	0	6193.54	1

			Propose	d			
Formulary	Category	Preventive Generics	Non-Preventive Generics	Preventive Preferred Brands	Non-Preventive Preferred Brands	Preventive Non- Preferred Brands	Non-Preventive Non-Preferred Brands
	All else	108.4	143.65	521.17	344.17	408.95	599.47
	Antihistamines	0	165.73	0	0	0	0
	Contraceptives	0	57.24	0	191.77	0	214
	Diet Drum	0	56.09	0	0	0	945.02
Advantage	Fertility - Oral	0	107.51	0	978.77	0	798.9
Advantage_4Tier Generics Only	Lifestyle, drugs	0	452.84	٥	608.62	0	590.91
Legacy	PP1s	0	205.95	0	375.6	0	928.58
Value	Smoking Cessation	0	110.05	0	548.93	0	546.16
	Specialty	294.63	1055.67	3401.92	5671.65	765.91	5938.5
	Vitamina	67.18	10.9	0	235.48	29.83	261.2
	All else	99.45	131.79	478.14	315.76	175.19	549.97
	Antibistamines	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	366.99
Declarmance	Fertility - Oral	0	95.63	0	897.95	0	732.94
Performance_4Tier Standard	Lifestyle, drugs	0	415.45	0	558.36	0	542.12
Standard	PP1s	0	189.87	0	344.58	0	\$51.91
	Smoking Cessation	0	100.97	0	503.6	0	501.06
	Specialty	270.3	996.95	3121.03	5203.35	703.59	5448.17
	Vitamina	61.63	20	0	216.04	36.54	239.64
	All else	96.68	129.17	496.18	451.54	351.13	323.58
	Antibistamines	0	87.74	0	0	0	0
	Contraceptives	0	51.76	0	175.28	0	197.47
	Diet Drum	0	51.46	0	0	0	366.99
	Fertility - Oral	0	95.63	0	897.95	0	732.94
AdvantageDRT ValueDRT	Lifestyle, drugs w/DTC options	0	415.45	0	558.36	0	542.12
	PPIs	0	190.78	0	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	10	0	215.04	36.54	219.64

			Char	sges			Non-Preventive
Formulary	Category	Preventive Generics	Non-Preventive Generics	Preventive Preferred Brands	Non-Preventive Preferred Brands	Preventive Non- Preferred Brands	Non-Preferrer
	All else	1.0%	1.5N	11.5%	-1.4%	-10.5%	18.3%
	Antibiatamines	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%	-42.2%	0.0%	-200.0%	0.0%	-76.5%
Advantage	Eestility, Ocal	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%	36.4%
	Specialty	0.0%	33131.5%	0.0%	0.0%	0.0%	4225.5%
	Vitamina	-43.6%	-98.8%	-100.0%	-95.7%	0.0%	-95.1%
	All else	3.0%	3.5N	13.5%	-1.4%	-10.5%	18.3%
	Antibiatamines	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%	-200.0%	0.0%	-76.5%
Performance	Fertility - Oral	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Performance_4Tier	Lifestyle, drugs	0.0%	113.9%	0.0%	63.6%	0.0%	-24.9%
20810810	PPh	0.0%	0.0%	0.0%	-30.3%	0.0%	76.5%
	Smoking Cessation	0.0%	134.8%	0.0%	0.0%	0.0%	35.4%
	Specialty	0.0%	33131.7%	0.0%	0.0%	0.0%	4225.3%
	Vitamina	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
	All else	3.2%	5.0%	11.4%	3.6%	-16.6%	-0.7%
	Antibiatamines	0.0%	203.2%	0.0%	0.0%	0.0%	-100.0%
	Contraceptives	0.0%	-6.0%	0.0%	-3.0%	0.0%	81.8%
	Diet Drum	0.0%	-49.8%	0.0%	-200.0%	0.0%	-76.5%
	Fertility - Oral	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
AdvantageORT ValueORT	Lifestyle, drugs w/QTC options	0.0%	131.2%	0.0%	64.6%	0.0%	65.3%
	PPh	0.0%	0.0%	0.0%	-27.3%	0.0%	-4.85
	Smoking Cessation	0.0%	134.8%	0.0%	0.0%	0.0%	36.4%
	Specialty	0.0%	33359.7%	0.0%	0.0%	0.0%	4175.4%
	Vitamina	-78.85	-98.7%	-100.0%	-25.8%	0.0%	-95.1%

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

Current R30 Non-Preventi ve Non-Preventive Preferred Non-Prevent ventive Non Preventive Generics Retail 90 etwork Preventi rogram Preferred Preferred Special Generics Brands Brands Brands Preferre Brands
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Retail 90	Network	Program	Preventive Generics	Non-Preventive Generics	Preventive Preferred Brands	Non-Preventive Preferred Brands	Preferred Brands		Specialty
		N	12%	5%	10%	5%	13%	7%	55%
		M1	39%	20%	31%	31%	36%	19%	59%
	Broad	M2	39%	20%	31%	31%	36%	19%	59%
		M3	39%	19%	30%	31%	35%	18%	59%
R90		M0	39%	20%	31%	32%	36%	20%	59%
1150		N	17%	7%	14%	7%	18%	8%	63%
		M1	40%	20%	31%	29%	40%	23%	72%
	Narrow	M2	39%	20%	31%	29%	40%	22%	72%
		M3	39%	19%	30%	28%	40%	22%	72%
		M0	40%	20%	31%	29%	40%	23%	72%
NONE	Broad	N	28%	11%	19%	17%	24%	14%	52%

Proposed						R30			
Retail 90	Network	Program	Preventi ve Generics	Non- Preventi ve Generics	Preventi ve Preferre d Brands	Non- Preventi ve Preferre d Brands	Preventi ve Non- Preferre d Brands	Non- Preventi ve Non- Preferre d Brands	Specialty
		N	28%	65%	63%	54%	49%	68%	46%
		M1	8%	52%	21%	31%	17%	65%	47%
	Broad	M2	9%	54%	22%	32%	18%	67%	47%
		M3	9%	56%	23%	33%	19%	69%	47%
		MO	7%	51%	20%	30%	17%	63%	47%
R90		N	48%	75%	69%	65%	64%	76%	40%
		M1	10%	51%	26%	38%	26%	45%	31%
	Narrow	M2	11%	52%	27%	39%	27%	46%	31%
		M3	12%	54%	28%	40%	28%	48%	31%
		M0	9%	49%	26%	36%	25%	43%	31%
NONE	Broad	N	75%	90%	82%	84%	80%	86%	519
NONE	bioau	IN .	1378	3078	0276	R90	00 /8	0078	317
				Non-	Preventi	Non-	Preventi	Non-	
Retail 90			Preventi	Preventi	ve	Preventi	ve Non-	Preventi	
Retail 90	Network	Program	ve Generics	ve	Preferre	ve Preferre	Preferre	ve Non- Preferre	Specialt
			Generics	Generics	d Brands	d Brands	d Brands	d Brands	
		N	63%	31%	29%	38%	41%	26%	09
		M1	61%	32%	52%	43%	61%	23%	09
	Broad	M2	60%	30%	51%	43%	60%	23%	0%
	51000	M3	60%	29%	51%	41%	60%	20%	0%
		M0	62%	33%	53%	41%	61%	20%	0%
R90		N	37%	19%	18%	24%	24%	16%	09
		N	58%	34%	48%	40%	52%	35%	0%
	Narrow	M2	57%	32%	48%	39%	52%	34%	09
	Narrow								
		M3	56%	31%	47%	38%	51%	33%	09
		M0	58%	35%	49%	41%	53%	36%	09
NONE	Broad	N	0%	0%	0%	0%	0%	0%	09
						MOD			
			Preventi	Non-	Preventi	Non- Preventi	Preventi ve Non-	Non- Preventi	
Retail 90	Network	Program	ve	Preventi	ve Preferre	ve	Ve Non- Preferre	ve Non-	Specialt
			Generics	Generics	d Brands	Preferre	d Brands	Preferre	
						d Brands		d Brands	
	1	N	10%	4%	9%	8%	10%	7%	54%
	P	M1	31%	16%	27%	26%	22%	12%	539
	Broad	M2	31%	16%	27%	26%	22%	12%	539
		M3	31%	15%	27%	25%	21%	11%	53%
R90	L	M0	31%	16%	27%	26%	22%	13%	53%
	1	N	15%	6%	13%	11%	13%	8%	60%
		M1	32%	16%	25%	22%	22%	20%	69%
	Narrow	M2	32%	16%	25%	22%	22%	20%	69%
	Harrow -	M3	32%	15%	25%	22%	21%	19%	69%
		MO	33%	16%	25%	23%	22%	20%	69%

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

0% -3%

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

NONE Broad

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

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

Proposed						R30			
Retail 90	Network	Program	Preventi ve Generics	Non- Preventi ve Generics	Preventi ve Preferre d Brands	Non- Preventi ve Preferre d Brands	Preventi ve Non- Preferre d Brands	Non- Preventi ve Non- Preferre d Brands	Specialty
		N	28%	67%	61%	66%	47%	77%	36%
		M1	7%	51%	18%	47%	16%	62%	38%
	Broad	M2	8%	53%	18%	48%	17%	63%	38%
		M3	9%	55%	18%	48%	17%	65%	38%
R90		M0	6%	49%	17%	47%	16%	60%	38%
190		N	47%	76%	67%	74%	63%	80%	31%
		M1	9%	50%	21%	50%	21%	56%	24%
	Narrow	M2	10%	52%	22%	50%	21%	58%	24%
		M3	12%	54%	22%	51%	22%	59%	24%
		M0	8%	48%	21%	49%	20%	55%	24%
NONE	Broad	N	74%	89%	79%	87%	77%	85%	40%
						R90			
			Preventi	Non-	Preventi	Non- Preventi	Preventi	Non- Preventi	
Retail 90	Network	Program	ve	Preventi	ve Preferre	ve	ve Non- Preferre	ve Non-	Specialty
			Generics	ve Generics	d Brands	Preferre	d Brands	Preferre	
						d Brands		d Brands	
		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%
R90		M0	61%	32%	51%	34%	59%	21%	0%
		N	36%	17%	18%	17%	22%	9%	0%
		M1	57%	33%	50%	31%	52%	25%	0%
	Narrow	M2	56%	31%	50%	31%	52%	24%	0%
		M3	55%	30%	50%	30%	52%	23%	0%
		M0	58%	34%	50%	32%	52%	25%	0%
NONE	Broad	N	0%	0%	0%	0%	0%	0%	0%
						MOD			
			Preventi	Non- Preventi	Preventi	Non- Preventi	Preventi ve Non-	Non- Preventi	
Retail 90	Network	Program	ve Generics	ve	Preferre	ve Preferre	Preferre	ve Non- Preferre	Specialty
			Generics	Generics	d Brands	d Brands	d Brands	d Brands	
		N	11%	5%	11%	8%	15%	8%	64%
		M1	32%	19%	32%	19%	25%	18%	62%
	Broad	M2	32%	18%	32%	19%	25%	17%	62%
		M3	32%	18%	32%	19%	25%	17%	62%
		MO	33%	19%	32%	19%	25%	19%	62%
						1070			69%
R90				8%	15%	10%	16%	10%	
R90		N	16%	8%	15%	10%	27%	10%	
R90	Narrow	N M1	16% 34%	18%	29%	19%	27%	19%	76%
R90	Narrow	<u>M1</u> M2	16% 34% 34%	18% 18%	29% 29%	19% 19%	27% 27%	19% 19%	76% 76%
R90	Narrow	N M1	16% 34%	18%	29%	19%	27%	19%	76%

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

Pharmacy Trend

Pharmacy T	rend		Current					Proposed			Change						
		Formulary	Drug Type	2019/2018	2020/2019	2021/2020	2022+/2021	2019/2018	2020/2019	2021/2020	2022/2021	2023+/2022	2019/2018	2020/2019	2021/2020	2022/2021	2023+/2022
	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%	
Cost Trend	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%	
Utilization	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%	
Trend	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%	
rrenu	Standard		Specialty	10.00%	-5.60%	-5.60%	-5.60%	7.80%	-9.33%	6.51%	5.42%	5.55%	-2.20%	-3.73%	12.11%	11.02%	
1				I									I				1

Rx Area Factors

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

Pharmacy: CPD (% Preventive)

CURRENT

PROPOSED
 Description
 Professed Brand
 Non-Preferred Brand

 0.007%
 0.007%
 0.007%

 13.207%
 0.507%
 0.007%

 14.407%
 77.57%
 0.258%

 14.407%
 77.57%
 0.258%

 14.407%
 77.57%
 0.258%

 19.305%
 42.75%
 4.53%

 19.305%
 42.75%
 4.53%

 19.359%
 42.25%
 4.51%

 20.45%
 4.136%
 5.13%

 21.65%
 40.16%
 4.30%

 22.59%
 36.85%
 5.02%

 22.59%
 36.85%
 5.03%

 22.59%
 36.85%
 5.03%

 22.47%
 35.85%
 5.03%

 22.47%
 35.85%
 5.03%

 22.47%
 36.85%
 5.63%

 22.47%
 36.85%
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 36.85%
 5.63%

 22.47%
 36.85%
 5.63%

 22.47%
 36.85%
 5.63%

 22.47%
 36.85%
 5.65%

 22. Probability
 31.69%

 16.37%

 16.37%

 3.69%

 2.51%

 3.69%

 2.51%

 3.69%

 2.51%

 3.69%

 3.69%

 3.69%

 3.69%

 3.69%

 3.69%

 0.79%

 0.71%

 0.66%

 0.52%

 0.71%

 0.66%

 0.57%

 0.71%

 0.66%

 0.57%

 0.77%

 0.77%

 0.77%

 0.77%

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

Depends on variety of plan benefits

Pharmacy: CPD (Cost per Script)

CHANGE Differs by tier plan

RRENT					PROPOSED			Tier Plan			fier Plan	
obability	Generic	Preferred Brand	Non-Preferred Brand	Specialty	Probability	Generic	Preferred Brand	Non-Preferred Brand	Generic	Brand	don-Preferr Brand	Specialty
31.68% 16.37%	\$0.00 \$9.46	\$0.00 \$7.31	\$0.00 \$12.31	\$0.00 \$15.63	14.42% 2.56%	\$0.00 \$9.08	\$0.00 \$9.68	\$0.00 \$18.86	\$0.00 \$9.08	\$0.00 \$9.68	\$0.00 \$18.86	\$0.00 \$26.80
7.45% 5.21%	\$14.41 \$17.98	\$44.15 \$47.66	\$54.42 \$67.33	\$25.49 \$49.75	1.84%	\$14.59 \$16.21	\$45.68 \$47.36	\$40.98 \$48.02	\$14.58 \$16.19	\$45.71 \$47.36	\$40.98 \$48.02	\$38.57 \$68.14
3.68% 3.02%	\$19.03 \$21.20	\$54.15 \$69.41	\$75.77 \$109.40	\$42.92 \$56.62	2.79%	\$16.77 \$17.92	\$52.00 \$54.42	\$68.76 \$81.48	\$16.75 \$17.89	\$51.95 \$54.39	\$68.76 \$81.48	\$58.42 \$56.00
2.51%	\$23.32 \$24.70	\$70.40 \$86.55	\$105.66 \$115.31	\$56.71 \$52.28	2.38%	\$18.60	\$63.29	\$91.95	\$18.58	\$63.25 \$75.43	\$91.82 \$91.82 \$112.59	\$64.87 \$58.10
2.25%	\$24.70 \$25.62 \$26.58	\$86.55 \$88.38 \$89.47	\$115.31 \$111.23 \$103.12	\$52.28 \$69.93 \$58.48	2.21%	\$19.05 \$19.40	\$75.45 \$75.79	\$112.59 \$116.06	\$19.03 \$19.37 \$19.92	\$75.43 \$75.79 \$82.80	\$116.06	\$58.10 \$57.92 \$57.62
1.64% 1.41%	\$27.51	\$91.07	\$102.67	\$61.16	<u>1.98%</u> 1.86%	\$19.94 \$20.38	\$82.83 \$87.28	\$116.24 \$122.53	\$20.35	\$87.25	\$122.52	\$64.24
1.22% 1.07%	\$28.32 \$29.43	\$104.26 \$105.28	\$115.82 \$137.46	\$63.23 \$55.50	1.76% 1.67%	\$20.84 \$21.09	\$92.09 \$92.27	\$121.39 \$130.23	\$20.81 \$21.06	\$92.04 \$92.27	\$130.25	\$65.56 \$64.64
0.99%	\$30.76 \$31.96	\$118.78 \$122.00	\$144.25 \$144.03	\$66.22 \$79.90	1.88%	\$21.43 \$21.81	\$97.24 \$99.67	\$136.62 \$133.97	\$21.40 \$21.79	\$97.24 \$99.65	\$136.62 \$133.91	\$59.32 \$52.47
0.78%	\$32.58 \$34.14	\$126.05 \$132.63	\$150.03 \$145.75	\$87.15 \$84.84	1.63%	\$22.47	\$101.94	\$137.97	\$22.43 \$22.67	\$101.93 \$108.67	\$137.97	\$68.47 \$81.67
0.71% 0.66%	\$34.99	\$136.38	\$193.66	\$184.19	1.53%	\$22.71 \$23.11	\$108.70 \$113.11	\$148.65 \$144.81	\$23.06	\$112.99	\$143.81	\$85.66
0.59% 0.57%	\$35.61 \$36.62	\$143.18 \$148.38	\$190.68 \$224.69	\$213.32 \$319.06	1.53%	\$23.55 \$23.76	\$114.33 \$121.57	\$158.86 \$153.46	\$23.51 \$23.71	\$114.23 \$121.41	\$150.03	\$127.52 \$113.10
0.53%	\$36.52 \$38.34	\$153.77 \$158.66	\$275.54 \$232.76	\$421.40 \$269.45	1.54%	\$24.33 \$24.71	\$122.96 \$128.24	\$168.60 \$175.34	\$24.28 \$24.65	\$122.66 \$128.05	\$168.30	\$147.82 \$148.30
0.79% 0.71%	\$40.32 \$41.25	\$173.79 \$181.78	\$235.80 \$240.37	\$258.74 \$251.05	1.63%	\$25.26 \$25.88	\$130.41 \$136.78	\$173.86 \$176.52	\$25.20 \$25.82	\$129.94 \$136.51	\$167.40 \$165.84	\$152.27 \$199.82
0.63%	\$43.05	\$194.65	\$259.30 \$249.98	\$228.73	1.40%	\$26.47	\$143.33	\$182.23	\$26.41	\$142.86	\$173.94 \$183.14	\$179.09
0.56% 0.52%	\$44.75 \$46.13	\$198.76 \$212.62	\$272.67	\$239.40 \$287.04	1.92%	\$27.20 \$27.88	\$144.27 \$155.61	\$192.74 \$191.66	\$27.14 \$27.81	\$143.94 \$152.12	\$182.90	\$172.98 \$230.46
0.48% 0.44%	\$47.63 \$47.37	\$213.25 \$220.79	\$264.40 \$266.97	\$239.68 \$276.83	2.08%	\$28.89 \$29.61	\$157.60 \$165.83	\$193.69 \$202.59	\$28.81 \$29.52	\$155.46 \$163.66		\$223.00 \$215.28
0.40%	\$48.96 \$49.85	\$227.89 \$236.84	\$276.28 \$265.39	\$290.98 \$227.62	2.05%	\$30.63 \$31.23	\$172.14 \$179.61	\$205.63 \$213.00	\$30.52 \$31.12	\$169.86	\$199.56 \$206.30	\$234.11 \$230.50
1.46%	\$52.03 \$54.83	\$249.72 \$286.09	\$280.05 \$317.40	\$239.33 \$327.72	1.59%	\$32.08	\$185.60 \$193.79	\$222.85 \$228.26	\$31.97 \$32.44	\$184.23	\$213.66 \$213.43	\$229.34 \$286.15
0.77%	\$56.26	\$322.01	\$348.33	\$465.41	1.51%	\$32.60 \$33.06	\$206.73	\$234.71	\$32.89 \$33.55	\$203.95 \$209.52	\$213.43 \$224.37 \$234.54	\$287.96 \$398.08
0.62%	\$55.85 \$55.84	\$345.78 \$365.93	\$367.52 \$399.10	\$511.13 \$474.41	1.35% 1.20%	\$33.71 \$33.73	\$215.90 \$225.32	\$245.30 \$248.29	\$33.53	\$218.84	\$239.95	\$372.77
0.41%	\$55.36 \$55.84	\$395.84 \$437.34	\$442.06 \$450.00	\$574.45 \$741.88	1.08%	\$34.20 \$34.21	\$237.22 \$238.76	\$257.46 \$263.32	\$33.96 \$33.99	\$231.68 \$234.87	\$248.43 \$255.96	\$364.93 \$298.49
0.32%	\$53.27 \$56.69	\$445.14 \$457.24	\$462.46 \$480.67	\$702.22 \$672.76	0.92%	\$34.32 \$33.99	\$251.66 \$265.91	\$269.08 \$280.31	\$34.07 \$33.73	\$244.88 \$254.93	\$260.47 \$267.77	\$390.38 \$528.14
0.23%	\$58.35 \$59.89	\$483.35 \$495.62	\$498.92 \$518.02	\$859.16 \$827.37	0.78%	\$34.66	\$270.59	\$286.04	\$34.37 \$34.18	\$256.96 \$268.25	\$271.94	\$580.16 \$606.93
0.19%	\$61.76	\$494.88	\$543.80	\$885.10	0.72%	\$34.56 \$34.38	\$279.13 \$282.51	\$295.54 \$308.58	\$33.89	\$271.85	\$283.64	\$637.39
0.14%	\$65.81 \$61.01	\$528.22 \$564.01	\$555.17 \$575.33	\$868.41 \$1,215.07	0.62%	\$34.71 \$34.41	\$288.95 \$294.85	\$313.70 \$312.26	\$34.25 \$33.94	\$279.73 \$285.47	\$288.37 \$289.95	\$626.00 \$576.42
0.12%	\$64.88 \$62.70	\$558.92 \$571.56	\$624.70 \$676.44	\$1,186.67 \$1,207.81	0.54%	\$35.13 \$35.73	\$305.64 \$314.59	\$317.82 \$318.09	\$34.53 \$35.11	\$291.55 \$295.75	\$296.47 \$297.54	\$654.46 \$733.82
0.11%	\$63.42 \$65.61	\$611.67 \$636.74	\$679.71 \$703.99	\$1,201.83 \$1,340.79	0.47%	\$34.92 \$35.79	\$318.64 \$316.31	\$324.73 \$329.12	\$34.36 \$35.06	\$299.64 \$301.97	\$305.37 \$313.86	\$693.30 \$667.47
0.08%	\$64.71	\$618.15	\$725.15	\$1,360.78 \$1,466.11	0.42%	\$35.81	\$319.21	\$358.61	\$34.67 \$35.56	\$306.27 \$309.40	\$330.46 \$325.15	\$639.44 \$783.05
0.08%	\$64.03 \$64.52	\$611.59 \$645.61	\$725.73 \$824.30	\$1,407.98	0.39%	\$36.24 \$35.14	\$326.77 \$331.16	\$357.55 \$379.30	\$34.20	\$313.43	\$331.13	\$794.18
0.06%	\$66.06 \$63.83	\$644.66 \$653.21	\$850.46 \$838.30	\$1,447.22 \$1,403.29	0.35%	\$35.65 \$35.82	\$341.28 \$348.97	\$394.68 \$396.50	\$34.48 \$34.60	\$317.46 \$321.63		\$932.10 \$950.69
0.06%	\$65.04 \$65.39	\$689.80 \$756.03	\$885.34 \$868.52	\$1,569.89 \$1,625.62	0.32%	\$35.04 \$37.16	\$370.06 \$374.41	\$386.33 \$403.03	\$34.03 \$35.78	\$336.39 \$336.91	\$341.64 \$365.75	\$1,051.51 \$1,021.11
0.05%	\$69.30 \$62.51	\$768.99 \$776.04	\$942.29 \$984.92	\$1,648.73 \$1,891.80	0.29%	\$36.25 \$36.04	\$383.99 \$385.59	\$401.75 \$426.77	\$34.85 \$34.50	\$341.26 \$344.90	\$352.29	\$1.188.59
0.05%	\$62.86 \$65.28	\$767.95 \$779.39	\$973.42 \$960.22	\$1,836.77	0.26%	\$36.91	\$392.24 \$381.10	\$438.45 \$448.21	\$35.10 \$34.23	\$351.50 \$350.96	\$384.75	\$1,153.77 \$1,097.06 \$1,048.16
0.04% 0.04%	\$71.09	\$801.83	\$1,086.34	\$1,794.45	0.25%	\$36.18 \$36.62	\$382.80	\$456.88	\$34.66	\$351.26	\$381.60	\$1,068.01
0.03%	\$62.81 \$71.36	\$860.14 \$877.72	\$1,119.24 \$1,032.10	\$1,886.53 \$1,757.34	0.24%	\$36.57 \$37.03	\$393.56 \$390.87	\$486.20 \$467.14	\$34.77 \$35.15	\$355.76 \$349.28	\$393.06	\$1,178.24 \$1,240.76
0.03%	\$78.10 \$73.70	\$799.14 \$831.95	\$1,084.28 \$1,210.08	\$1,717.08 \$1,910.67	0.22%	\$36.10 \$36.13	\$389.45 \$405.60	\$470.63 \$481.53	\$34.00 \$34.24	\$352.48 \$365.28	\$394.09 \$401.75	\$1,062.88 \$1,128.02
0.03%	\$77.14 \$75.06	\$1,025.85 \$1,084.98	\$1,040.18 \$1,152.30	\$1,920.29 \$2,148.13	0.20%	\$36.38 \$36.18	\$405.56 \$436.71	\$493.62 \$508.39	\$34.68 \$34.50	\$355.92 \$366.91	\$400.48 \$420.11	\$1,218.77
0.05%	\$71.29	\$1,093.90	\$1,172.00	\$2,084.61	0.19%	\$35.16	\$440.89	\$529.30	\$33.70 \$34.60	\$366.51 \$368.51	\$420.53 \$417.98	\$1,466.90
0.05% 0.04%	\$71.53 \$68.75	\$1,248.96 \$1,136.11	\$1,246.15 \$1,400.91	\$2,272.19 \$2,254.09	0.19%	\$37.16 \$38.25	\$462.93 \$450.31	\$548.41 \$573.44	\$35.24	\$366.89	\$447.05	\$1,467.25
0.03%	\$80.96 \$68.84	\$1,226.09 \$1,302.54	\$1,412.89 \$1,357.41	\$2,216.91 \$2,464.79	0.17%	\$35.82 \$36.36	\$462.88 \$470.35	\$565.00 \$578.32	\$33.74 \$34.76	\$374.98 \$379.74	\$453.19	\$1,536.87 \$1,533.01
0.03%	\$71.68 \$80.62	\$1,203.85 \$1,373.23	\$1,634.21 \$1,785.18	\$2,525.09 \$2,734.63	0.16%	\$35.88 \$37.26	\$456.71 \$452.27	\$572.89 \$581.65	\$34.10 \$34.79	\$376.56 \$372.37	\$449.99 \$439.82	\$1,596.61 \$1,502.14
0.03%	\$86.34 \$92.98	\$1,625.24 \$1,628.58	\$1,886.76 \$1,884.87	\$2,899.52 \$2,679.23	0.16%	\$36.82 \$36.58	\$448.85 \$454.76	\$596.99 \$593.03	\$34.42 \$34.33	\$370.31 \$377.24	\$444.61 \$422.33	\$1,570.03 \$1,480.31
0.03%	\$70.90 \$73.97	\$1,970.55 \$2.089.89	\$1,810.72 \$2,486.01	\$3,043.06 \$3,021.65	0.14%	\$36.65 \$36.89	\$475.01 \$477.75	\$607.29 \$599.21	\$34.26 \$33.92	\$378.99	\$436.36 \$442.97	\$1,546.51
0.28%	\$90.28	\$2,734.24	\$2,632.57	\$3,457.83	0.14%	\$37.59	\$502.76	\$590.71	\$34.86	\$381.70	\$429.73	\$1,678.72
0.12%	\$106.95 \$86.40	\$3,671.59 \$4,433.00	\$3,336.43 \$3,917.25	\$4,256.03 \$4,993.22	0.13%	\$36.03 \$36.02	\$517.49 \$519.62	\$604.45 \$614.53	\$33.72 \$33.20	\$387.20 \$376.59	\$460.54	\$1,620.00 \$1,827.99
0.05%	\$137.69 \$111.98	\$5,046.52 \$6,137.92	\$4,907.64 \$5,372.91	\$6,575.69 \$7,899.31	0.12%	\$35.19 \$35.99	\$558.86 \$553.04	\$675.04 \$709.19	\$32.72 \$34.18	\$380.73 \$381.79		\$1,872.23 \$1,927.03 \$1,832.44
0.00%	\$108.30 \$145.40	\$6,691.49 \$7,097.21	\$7,078.93 \$5,828.38	\$8,970.07 \$8,028.59	0.12%	\$38.02 \$37.70	\$581.57 \$569.21	\$727.72 \$661.40	\$35.43 \$34.72	\$387.86 \$375.21	\$467.90	\$1,832.44 \$1,815.42
0.00%	\$204.53 \$130.91	\$8,063.81 \$7,475.05	\$6,820.71 \$5,010.03	\$8,817.58 \$9,868.47	0.11%	\$36.39 \$35.78	\$602.92 \$565.78	\$744.24 \$741.79	\$34.00 \$32.51	\$390.09	\$475.62 \$475.91	\$1,920.79 \$1,915.81
0.00%	\$112.11	\$6,924.30	\$6,739.20 \$7,676.07	\$7,674.75	0.11%	\$39.27	\$587.70	\$690.22	\$34.73 \$34.66	\$384.91	\$449.43 \$499.26	\$1,881.06 \$1,962.29
0.00%	\$148.88 \$165.54	\$7,398.34 \$6,450.62	\$4,792.25	\$9,618.45 \$7,203.54	0.10%	\$37.61 \$37.77	\$598.90 \$595.33	\$726.09 \$682.64	\$35.37	\$379.75	\$495.78	\$1,955.17
0.00%	\$388.27 \$58.03	\$6,976.97 \$7,623.37	\$7,681.14 \$4,899.78	\$7,797.53 \$9,644.20	0.09%	\$38.51 \$38.30	\$602.73 \$542.20	\$756.35 \$821.28	\$34.77 \$34.39	\$378.87 \$385.10		\$1,927.82 \$1,967.70
0.00%	\$148.11 \$137.78	\$7,573.14 \$8,076.03	\$3,858.73 \$11,126.22	\$7,637.59 \$11,714,38	0.09%	\$38.60 \$37.69	\$599.35 \$588.84	\$869.16 \$796.36	\$35.39 \$35.75	\$380.19 \$379.42	\$474.96 \$496.38	\$2,107.73 \$2.055.39
					0.08%	\$37.32 \$38.11	\$633.80 \$635.52	\$840.77 \$825.36	\$34.50 \$34.68	\$389.29	\$439.34	\$2,299.04
					0.08%	\$38.75	\$615.43	\$838.33	\$34.54	\$370.1	6 \$445.78	\$2,439.6
					0.08%	\$37.03 \$41.50	\$611.56 \$657.05	\$935.23 \$953.98	\$33.92 \$36.43	\$385.8 \$391.3	8 \$490.69	\$2,236.73 \$2.211.70
					0.07%	\$39.45 \$39.23	\$710.20 \$694.31	\$870.81 \$942.57	\$34.68 \$35.00	\$381.9 \$371.9	8 \$511.16	\$2,455.39 \$2,513.75
					0.13%	\$39.34 \$40.34	\$754.11 \$767.69	\$971.87 \$1,101.35	\$33.72 \$34.57	\$390.0 \$384.1	\$499.47	\$2,556.3 \$2,507.7
					0.32%	\$39.32 \$41.15	\$823.53 \$838.61	\$1,366.61 \$1,549.97	\$34.03 \$33.87	\$381.0 \$379.7	4 \$517.78	\$2,631.73
					0.36%	\$41.15 \$42.64 \$46.79	\$1.005.43 \$1,261.85	\$1.549.97 \$1.561.95 \$1.541.62	\$33.87 \$34.14 \$33.43	\$379.7 \$385.9 \$377.6	0 \$537.59	\$2,863.7 \$3,099.0
					0.33%	\$54.28	\$1,409.18	\$1,738.99	\$34.08	\$382.8	1 \$543.08	\$3,431.6
					0.27%	\$56.46 \$55.17	\$2,106.37	\$1,894.33 \$1,976.19	\$35.05 \$34.72	\$365.4	7 \$549.48	\$3,834.6 \$4,166.2
					0.19%	\$54.97 \$57.72	\$2,127.48 \$2.590.80	\$2,032.32 \$2,273.04	\$35.53 \$33.70	\$367.3	1 \$588.01	\$4,605.90 \$5,452.76
					0.13%	\$53.35 \$56.23	\$2,674.02 \$2,506.23	\$2,439.97 \$2,430.53	\$35.20 \$33.92	\$364.0 \$372.7	6 \$606.41	\$6,012.6 \$5,912.0
					0.09%	\$58.14	\$2,579.32	\$3,187.64	\$35.67	\$369.2	6 \$ 617.17	\$6,392.1
					0.07%	\$56.64 \$51.81	\$2,366.78	\$3,427.91 \$4,540.69	\$35.24 \$32.69	\$373.5 \$391.2	0 \$591.82	\$6,391.15 \$7,409.70
					0.05%	\$57.03 \$68.45	\$2,160.29	\$4.981.58 \$5,301.39	\$37.32 \$36.57	\$380.6 \$418.0	2 \$798.79	\$6.897.23 \$7,578.7
					0.03%	\$65.21 \$78.87	\$1,895.37 \$2,035.01	\$5,141.15 \$5,608.41	\$37.09 \$36.76	\$401.1 \$384.8		\$7,364.26 \$7,328.82
					0.02%	\$64.15 \$61.84	\$2,033.01 \$2,048.85 \$1,383.01	\$5,000.41 \$5,410.92 \$5,024.69	\$34.68 \$42.29	\$414.7 \$406.8	5 \$744.26	\$8,216.96 \$6,795.32
					0.02%	\$51.30	\$1.903.72	\$5.506.70	\$35.47	\$409.4	1 #######	\$7.285.03
					0.01%	\$76.59 \$79.08	\$1,654.94 \$1,724.15	\$5,805.46 \$6,089.55	\$40.47 \$40.22	\$416.4 \$397.0	\$780.65	\$7,301.65 \$7,766.78
					0.01%	\$70.51 \$57.69	\$1,706.34 \$1,468.92	\$7,265.08 \$6,906.76	\$38.69 \$34.29	\$406.5 \$577.6		\$7,862.79 \$8,937.33
					0.01%	\$71.24 \$116.84	\$1,778.77	\$9,556,53 \$8,024.01	\$42.59 \$39.53	\$574.6	8 ####### 7 #######	\$8,859.39 \$8,093.80
					0.01%	\$97.60 \$62.53	\$1.763.77 \$2,108.53	\$6.990.19 \$11,406.44	\$41.47 \$44.78	\$986.3	2 ####### 2 ######## 0 #######	\$6.946.14 \$8,392.83
					0.00%	\$97.84	\$1,296.40	\$8,953.82	\$40.23	\$355.5	8 \$694.16	\$8,093.53
					0.01%	\$60.62 \$69.83		\$9,697.75 \$8,586.57	\$41.95 \$44.93	\$373.0 \$403.1	7 \$901.52 1 ######	\$8,801.9
					0.00%	\$104.59 \$78.47	\$1,412.13 \$1.116.22	\$5,478.84 \$11.670.93	\$76.91 \$44.00	\$342.8	5 ####### 1 ########	\$5,187.6 \$8.270.5
					0.00%	\$53.54 \$71.09	\$1,990.15 \$1,726.79	\$14,656.06 \$5,266.24	\$42.21 \$50.60	\$498.9	B ####### 2 ########	\$4,422.88
					0.00%	\$367.36	\$2,316.92	\$5,265,24 \$7,634,22 \$5,414,41	\$369.31	\$478.3	2 ######## 6 ######## 6 ########	\$9,902.34
									\$71.80	>274.4		\$2,900.82
					0.00% 0.00% 0.00%	\$111.99 \$84.12 \$56.74	\$642.06 \$1,296.79 \$1,284.00	\$17,745.95 \$4,379.88	\$67.74 \$44.42	\$484.6	6 ####### 6 ######## 6 ########	\$3,536,38

Pharmacy: CPD (Scripts PMPY)

CHANGE Differs by tier plan

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

Rx Industry Loads

Current Factors

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

Proposed Factors

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

Change in Factors

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

Rx Utilization Dampening

Current Factors	

Sent Shart 1000 1000 1000 1100																			
Factor 1.1 1.13 <th1.13< th=""> 1.13 1.13 <th< th=""><th>Cost Share</th><th>0.00%</th><th>0.50%</th><th>1.00%</th><th>1.50%</th><th>2.00%</th><th>2.50%</th><th>3.00%</th><th>3.50%</th><th>4.00%</th><th>4.50%</th><th>5.00%</th><th>5.50%</th><th>6.00%</th><th>6.50%</th><th>7.00%</th><th>7.50%</th><th>8.00%</th><th>8.50%</th></th<></th1.13<>	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 1.07 1.08 1.08 1.09 1.08 1.09 1.08 1.00 <	Factor	1.18	5 1.15	1.16	i 1.15	1.15	1.134	1.125	1.121	1.116		1.108	1.103	1.099	1.094	1.09	1.086	1.081	1.077
Const Board 11000 11000 11000 11000 11000 11000 2000 2000 2200 2200 2200 2400 <th>Cost Share</th> <th>9.00%</th> <th>9.50%</th> <th>10.00%</th> <th>10.50%</th> <th>11.00%</th> <th>11.50%</th> <th>12.00%</th> <th>12.50%</th> <th>13.00%</th> <th>13.50%</th> <th>14.00%</th> <th>14.50%</th> <th>15.00%</th> <th>15.50%</th> <th>16.00%</th> <th>16.50%</th> <th>17.00%</th> <th>17.50%</th>	Cost Share	9.00%	9.50%	10.00%	10.50%	11.00%	11.50%	12.00%	12.50%	13.00%	13.50%	14.00%	14.50%	15.00%	15.50%	16.00%	16.50%	17.00%	17.50%
Team Open Open <th< th=""><th>Factor</th><th>1.073</th><th>3 1.068</th><th>1.064</th><th>1.059</th><th>1.055</th><th>1.051</th><th>1.046</th><th>1.042</th><th>1.038</th><th>1.033</th><th>1.029</th><th>1.024</th><th>1.02</th><th>1.016</th><th>1.011</th><th>1.007</th><th>1.003</th><th>0.998</th></th<>	Factor	1.073	3 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
Continue 2700 2700 2800 2800 2000 2800	Cost Share	18.00%	18.50%	19.00%	19.50%	20.00%	20.50%	21.00%	21.50%	22.00%	22.50%	23.00%	23.50%	24.00%	24.50%	25.00%	25.50%	26.00%	26.50%
Factor 0.55 0.57 0.57 0.50 <	Factor				0.981		0.973	0.969	0.966	0.962		0.954	0.951	0.947	0.943	0.939	0.936	0.932	0.928
Cond Baser 31000 4000 40000 41000 41000 42000	Cost Share	27.00%	27.50%	28.00%	28.50%	29.00%	29.50%	30.00%	30.50%	31.00%	31.50%	32.00%	32.50%	33.00%	33.50%	34.00%	34.50%	35.00%	35.50%
Family 0.85 0.84 0.84 0.84 0.85 0.84 0.84 0.85 0.87 0.88 0.87 <th0.87< th=""> 0.87 0.87 <t< th=""><th>Factor</th><th>0.924</th><th>4 0.921</th><th>0.917</th><th>0.913</th><th>0.909</th><th>0.906</th><th>0.902</th><th>0.898</th><th>0.894</th><th>0.891</th><th>0.887</th><th>0.883</th><th>0.879</th><th>0.876</th><th>0.872</th><th>0.868</th><th>0.864</th><th>0.861</th></t<></th0.87<>	Factor	0.924	4 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
Card Baser 44.00% 44.00% 46.00% 47.00% 47.00% 46.	Cost Share	36.00%	36.50%	37.00%	37.50%	38.00%	38.50%	39.00%	39.50%	40.00%	40.50%	41.00%	41.50%	42.00%	42.50%	43.00%	43.50%	44.00%	44.50%
Factor 0.4 0.4 0.3 0.3 0.4<	Factor	0.85	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
Gent Board Status Sta	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%
Favor 0.4 0.4 0.3 0.3 0.4 </th <th>Factor</th> <th>0.8</th> <th>8 0.8</th> <th>0.8</th>	Factor	0.8	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
Construint Constru	Cost Share	54.00%		55.00%	55.50%	56.00%	56.50%	57.00%	57.50%	58.00%	58.50%	59.00%	59.50%	60.00%	60.50%	61.00%	61.50%	62.00%	62.50%
Paner 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Factor	0.0	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
CostShare 72.00% 72.50% 73.00% 73.50% 74.00% 74.50% 75.00% 75.50% 76.00% 76.50% 77.50% 77.50% 78.00% 78.50% 79.00% 79.50% 80.00%	Cost Share	63.00%	63.50%	64.00%	64.50%	65.00%	65.50%	66.00%	66.50%	67.00%	67.50%	68.00%	68.50%	69.00%	69.50%	70.00%	70.50%	71.00%	71.50%
Cost Share 72.00% 72.50% 73.00% 73.50% 74.00% 74.50% 75.50% 76.00% 76.50% 76.00% 76.50% 77.00% 77.50% 78.00% 78.50% 79.00% 79.50% 80.00%	Factor	0.0	8.0.8	0.8	0.8	0.8	0.8	0.8	0.8	0.8	0.8	0.8	0.8	0.8	0.8	0.8	0.8	0.8	0.8
	Cost Share	72.00%	72.50%	73.00%	73.50%	74.00%	74.50%	75.00%	75.50%	76.00%	76.50%	77.00%	77.50%	78.00%	78.50%	79.00%	79.50%	80.00%	80.50%
Factor 0.8 0.8 0.8 0.8 0.8 0.8 0.8 0.8 0.8 0.8	Factor	0.0	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% 85.50% 86.00% 86.50% 87.00% 87.50% 88.00% 88.50% 83.00%	Cost Share	81.00%	81.50%	82.00%	82.50%	83.00%	83.50%	84.00%	84.50%	85.00%	85.50%	85.00%	86.50%	87.00%	87.50%	88.00%	88.50%	89.00%	89.50%
Factor 0.8 0.8 0.8 0.8 0.8 0.8 0.8 0.8 0.8 0.8	Factor	0.8	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% 92.00% 93.50% 94.00% 94.00% 94.50%	Cost Share	90.00%	90.50%	91.00%		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	Factor	0.8	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 Range			
Combined Accumulators	Lower	Upper	Min Adjustment	Max Adjustment	Average Adjustment
Combined Out of Pocket	0	75	0.9094	1.1075	1.0415
Combined Out of Pocket	75	999999	0.9019	1.0944	1.0288
Uncombined	0	75	0.8982	1.15	1.0735
Uncombined	75	999999	0.8869	1.15	1.0677
Combined Deductible and Out of Pocket	0	3500	0.8	1.0638	0.8874
Combined Deductible and Out of Pocket	3500	6500	0.8	0.8157	0.8001
Combined Deductible and Out of Pocket	6500	999999	0.8	0.8	0.8

Change Depends on variety of plan benefits

Medical OON Program Savings Factors NEW TABLE

Proposed Factors

Proposed Factors			
		Fac	tor
	Percent	Stacked	Unstacked
Medicare	0.8	1.932	0.986
	0.9	1.991	1.147
	0.95	2.019	1.221
	1	2.046	1.293
	1.1	2.099	1.427
	1.15	2.124	1.491
	1.2	2.149	1.552
	1.25	2.174	1.611
	1.3	2.198	1.669
	1.35	2.221	1.725
	1.4	2.245	1.78
	1.5	2.29	1.885
	1.75	2.4	2.127
	1.8	2.421	2.173
	1.9	2.464	2.262
	2	2.505	2.348
	2.25	2.608	2.552
	2.3	2.628	2.59
	2.5	2.708	2.743
	2.75	2.807	2.92
	2.9	2.866	3.029
	3	2.905	3.09
	3.25	3.003	3.263
	4	3.294	3.72
	5	3.685	4.293
	<i>c</i> =		
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	4.42
	0.95	3.738	4.683
	1	4.247	4.884

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

Non-Par Enhanced Claims Adjustment TABLE IS BEING REMOVED

Current Factors

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

Proposed Factors

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

Changes Removing these factors

EXHIBIT I

ACTUARIAL MEMORANDUM AND CERTIFICATION

Scope and Purpose

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

Benefit Description

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

Census

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

Adjustments to Base Claims

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

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

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

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

Benefit Plan Adjustments

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

Renewability Clause

The benefit plans covered under this memorandum are guaranteed renewable.

Applic ability

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

Marketing Method

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

Premium Classes

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

Issue Age Range

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

Premium Modalization Rules

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

Annual	11.8227
Semi-Annual	5.9557
Quarterly	2.9852

Distribution of Business

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

Rating

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

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

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

Anticipated Loss Ratio

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

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

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

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

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

Comparison to Status Quo

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

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

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

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

ACTUARIAL CERTIFICATION

Opinion

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

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

Paul R Con

Daniel Acton, FSA, MAAA Actuarial Senior Director Date: 11/11/2022