

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*.

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

$$\text{Applied Industry Load} = 1 + \text{Adjusted Industry Load}$$

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Despite capitation percentage still being referenced in this section, it is no longer applicable or a value of 0 would be used so the Applied Industry Load is no longer being adjusted by a capitation percentage.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

Prior approved filing:

Category	Average VT Sitused Change in Trend	2020 Medical Trend	2020 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%	6.8%	82.6%	17.4%

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%	8.5%	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 Coefficients

Area Description	Rating Area	Product	Equation Coefficients		
			A	B	C
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					Proposed									
Area Description	Rating Area	Product	% Capitated	2020/2019	2021/2020	2022/2021	2023+//2022	% Capitated	2020/2019	2021/2020	2022/2021	2023+//2022	% Capitated	2020/2019	2021/2020	2022/2021	2023+//2022
VT, VERMONT	VTNWK1	NWK	3.82%	7.96%	6.87%	6.87%	6.87%	N/A	9.41%	10.49%	6.92%	7.58%	Removed	1.45%	3.62%	0.05%	0.71%
VT, VERMONT	VTOAP1	OAP	-	7.96%	6.87%	6.87%	6.87%	N/A	9.41%	10.49%	6.92%	7.58%	Removed	1.45%	3.62%	0.05%	0.71%
VT, VERMONT	VTppo1	PPO	-	7.96%	6.87%	6.87%	6.87%	N/A	9.41%	10.49%	6.92%	7.58%	Removed	1.45%	3.62%	0.05%	0.71%

Area Factors

Medical Area Factors

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

MSC Weighting by SCC

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

Preventive Care Child Age Adjustment

Current

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

Proposed

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

Change

Varies by age

Medical Effective Deductible Adjustment

Current		Plan Deductible																		
		0	50	100	150	200	300	400	500	750	1000	1500	2000	2500	3000	3500	4000	4500	5000	
Ratio of Family to Individual Deductible	1	1	0.54	0.55	0.55	0.55	0.57	0.58	0.59	0.61	0.63	0.66	0.69	0.71	0.73	0.75	0.76	0.77	0.79	
	1.25	1	0.61	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	
	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	
	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	
	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	
	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	0.98	0.98	
	2.5	1	0.86	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	0.99	
	2.75	1	0.89	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	
	3	1	0.92	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	1	
	3.25	1	0.94	0.94	0.94	0.94	0.94	0.95	0.96	0.96	0.97	0.98	0.98	0.99	0.99	0.99	1	1	1	
	3.5	1	0.95	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	
	3.75	1	0.96	0.97	0.97	0.97	0.97	0.97	0.98	0.98	0.99	0.99	0.99	1	1	1	1	1	1	
	4	1	0.98	0.98	0.98	0.98	0.98	0.98	0.99	0.99	0.99	0.99	1	1	1	1	1	1	1	

Proposed

		Plan Deductible																		
		0	50	100	150	200	300	400	500	750	1000	1500	2000	2250	2500	3000				
Ratio of Family to Individual Deductible	1	1	0.445	0.434	0.435		0.436	0.438	0.44	0.444	0.454		0.462	0.479	0.499	0.506	0.514	0.528		
	1.25	1	0.505		0.518	0.518		0.517	0.517	0.521	0.538	0.554		0.568	0.593	0.614	0.623	0.632	0.649	
	1.5	1	0.61		0.61	0.61		0.61	0.614	0.621	0.629	0.647		0.67	0.693	0.716	0.725	0.735	0.751	
	1.75	1	0.697	0.697	0.697		0.7	0.705	0.713	0.722	0.74		0.756	0.782	0.805	0.815	0.825	0.84		
	2	1	0.799	0.799	0.799		0.801	0.802	0.804	0.807	0.817		0.834	0.854	0.874	0.883	0.89	0.905		
	2.25	1	0.826	0.832	0.831		0.836	0.838	0.844	0.854	0.87		0.885	0.907	0.925	0.932	0.939	0.95		
	2.5	1	0.89	0.89	0.872		0.877	0.884	0.892	0.9	0.916		0.928	0.945	0.961	0.966	0.97	0.978		
	2.75	1	0.945	0.945	0.945		0.945	0.945	0.945	0.945	0.953		0.962	0.974	0.983	0.986	0.99	0.995		
	3	1	0.955	0.955	0.956		0.956	0.962	0.967	0.971	0.979		0.985	0.995	1	1	1	1		
	3.25	1	0.973	0.973	0.973		0.973	0.978	0.983	0.995	1		1	1	1	1	1	1		
	3.5	1	1	1	1		1	1	1	1	1		1	1	1	1	1	1		
	3.75	1	1	1	1		1	1	1	1	1		1	1	1	1	1	1		
	4	1	1	1	1	1		1	1	1	1	1		1	1	1	1	1		
			3500	4000	4500	5000	5500	6000	6500	6850	7000	7500	8000	8500	9000	9500	10000			
	1	0.54	0.55	0.561	0.572		0.581	0.591	0.599	0.607	0.615		0.615	0.623	0.63	0.638	0.645	0.648		
	1.25	0.665	0.68	0.692	0.705		0.71	0.715	0.735	0.745	0.745		0.753	0.769	0.78	0.786	0.793	0.793		
	1.5	0.767	0.782	0.796	0.807		0.818	0.828	0.837	0.846	0.846		0.854	0.863	0.869	0.874	0.879	0.889		
	1.75	0.857	0.868	0.878	0.884		0.893	0.901	0.909	0.913	0.915		0.922	0.927	0.935	0.937	0.941	0.947		
	2	0.916	0.928	0.935	0.943		0.949	0.957	0.96	0.965	0.967		0.972	0.975	0.977	0.982	0.984	0.986		
	2.25	0.956	0.968	0.973	0.977		0.982	0.986	0.989	0.991	0.992		0.995	0.995	1	1	1	1		
	2.5	0.983	0.989	0.995	0.995		1	1	1	1	1		1	1	1	1	1	1		
	2.75	1	1	1	1		1	1	1	1	1		1	1	1	1	1	1		
	3	1	1	1	1		1	1	1	1	1		1	1	1	1	1	1		
	3.25	1	1	1	1		1	1	1	1	1		1	1	1	1	1	1		
	3.5	1	1	1	1		1	1	1	1	1		1	1	1	1	1	1		
	3.75	1	1	1	1		1	1	1	1	1		1	1	1	1	1	1		
	4	1	1	1	1	1		1	1	1	1	1		1	1	1	1	1		
			10500	11000	11500	12000	12500	13000	13500	14000	14500	15000	17000	20000	Unlimited					
	1	0.656	0.663	0.669	0.674		0.68	0.685	0.69	0.696	0.7		0.705	0.723	0.746	1				
	1.25	0.8	0.807	0.812	0.818		0.823	0.829	0.834	0.839	0.844		0.849	0.867	0.888	1				
	1.5	0.894	0.896	0.902	0.907		0.911	0.916	0.92	0.924	0.927		0.933	0.943	0.958	1				
	1.75	0.951	0.954	0.958	0.962		0.966	0.968	0.971	0.973	0.978		0.98	0.988	1	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				
	4	1	1	1	1	1		1	1	1	1	1		1	1	1	1			

CHANGE

Depends on variety of plan benefits

Medical Effective Deductible Adjustment

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

Proposed

		PBM UCP Max																		
		250	500	1000	1500	2000	2500	3000	4000	5000	5500	6000	6500	7000	8000	9000				
Ratio of Family to Individual OCP Max	1	0.484	0.484	0.484	0.484	0.507	0.529	0.561	0.579	0.591	0.603	0.618	0.621	0.623	0.625	0.626				
	1.25	0.529	0.529	0.529	0.529	0.545	0.571	0.612	0.637	0.654	0.665	0.672	0.678	0.684	0.711	0.72				
	1.5	0.627	0.627	0.629	0.629	0.645	0.669	0.705	0.728	0.74	0.748	0.77	0.779	0.784	0.791	0.804				
	1.75	0.731	0.731	0.734	0.736	0.756	0.777	0.8	0.817	0.831	0.834	0.845	0.852	0.855	0.863	0.87				
	2	0.79	0.79	0.793	0.793	0.811	0.824	0.842	0.853	0.861	0.864	0.871	0.876	0.878	0.879	0.883	0.886			
	2.25	0.871	0.871	0.873	0.876	0.886	0.896	0.905	0.912	0.917	0.921	0.925	0.929	0.933	0.937	0.94				
	2.5	0.897	0.897	0.901	0.905	0.907	0.909	0.909	0.943	0.946	0.947	0.95	0.95	0.96	0.97	0.98	0.99			
	2.75	0.99	0.99	0.99	0.99	0.992	0.993	0.993	0.994	0.996	0.997	0.998	0.999	1	1	1	1			
	3	0.996	0.996	0.996	0.996	0.996	0.996	0.996	0.996	0.997	0.998	0.999	1	1	1	1	1			
	3.25	0.996	0.996	0.996	0.996	0.996	0.996	0.996	0.996	0.997	0.998	0.999	1	1	1	1	1			
	3.5	0.996	0.996	0.996	0.996	0.996	0.996	0.996	0.997	0.998	0.999	1	1	1	1	1	1			
	3.75	0.999	0.999	0.999	0.999	0.999	0.999	0.999	0.999	0.999	0.999	0.999	1	1	1	1	1			
	4	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1			
		10000	11000	12000	13000	14000	15000	16000	17000	18000	19000	20000	20000	20000	30000	30000	40000			
	1	0.63	0.635	0.641	0.654	0.665	0.677	0.686	0.701	0.71	0.716	0.727	0.731	0.731	0.734	0.734				
	1.25	0.739	0.756	0.774	0.791	0.809	0.827	0.84	0.853	0.866	0.879	0.882	0.917	1	1	1	1			
	1.5	0.813	0.821	0.826	0.84	0.852	0.862	1	1	1	1	1	1	1	1	1	1			
	1.75	0.875	0.883	0.887	0.891	0.894	0.898	1	1	1	1	1	1	1	1	1	1			
	2	0.89	0.894	0.898	0.901	0.905	0.909	1	1	1	1	1	1	1	1	1	1			
	2.25	0.944	0.948	0.952	0.955	0.959	0.963	1	1	1	1	1	1	1	1	1	1			
	2.5	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1			
	2.75	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1			
	3	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1			
	3.25	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1			
	3.5	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1			
	3.75	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1			
	4	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1			
		40000	50000	Unlimited																
	1	0.966	0.981	Unlimited	1															
	1.25	1	1	1	1															
	1.5	1	1	1	1															
	1.75	1	1	1	1															
	2	1	1	1	1															
	2.25	1	1	1	1															
	2.5	1	1	1	1															
	2.75	1	1	1	1															
	3	1	1	1	1															
	3.25	1	1	1	1															
	3.5	1	1	1	1															
	3.75	1	1	1	1															
	4	1	1	1	1															

CHANGE

Depends on variety of plan benefits

Medical Base Claims

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

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

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

Medical Utilization Dampening

CURRENT

	IP	OP	PCP Copay	PCP Ded/Coins	ER	PCP Copay	Ded/Coins	Other
A	-2.8	-1.34	-0.45	-0.93	-0.31	-1.6	-2.33	-2
B	1.19	1.23	1.06	1.67	1.06	1.24	2.03	1.28
Applicable MSC	IP	OP	PCP	PCP	ER	SCP	SCP	Other

	Indemnity (NY metro)	Indemnity (NJ)	Indemnity (all other areas)
A	-0.1	-0.32	-0.32
B	0.62/0.72	0.74	0.29
Applicable MSC	These indemnity UD factors apply to the aggregate cost-share		

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

PROPOSED

Copy or Circumstance	Medical Combination	Reductible	Deductible	Copay	Insured	Outpatient	Utilization Dampening by MSC	PCP	ER	Other	Reversive Cap
Consequence	Not Combined	0	0.0	0	0.20	0.20	1.15	1.20	1.25	0.24	0.24
Consequence	Not Combined	0	0.1	0	0.20	0.22	1.20	1.25	1.40	0.27	0.27
Consequence	Not Combined	0	0.2	0	0.20	0.25	1.25	1.35	1.45	0.30	0.30
Consequence	Not Combined	0	0.3	0	0.20	0.30	1.30	1.40	1.50	0.33	0.33
Consequence	Not Combined	0	0.4	0	0.20	0.40	1.40	1.50	1.60	0.36	0.36
Consequence	Not Combined	0	0.5	0	0.20	0.50	1.50	1.60	1.70	0.39	0.39
Consequence	Not Combined	0	0.6	0	0.20	0.60	1.60	1.70	1.80	0.42	0.42
Consequence	Not Combined	0	0.7	0	0.20	0.70	1.70	1.80	1.90	0.45	0.45
Consequence	Not Combined	0	0.8	0	0.20	0.80	1.80	1.90	2.00	0.48	0.48
Consequence	Not Combined	0	0.9	0	0.20	0.90	1.90	2.00	2.10	0.51	0.51
Consequence	Not Combined	0	1.0	0	0.20	1.00	2.00	2.10	2.20	0.54	0.54
Consequence	Not Combined	0	1.1	0	0.20	1.10	2.10	2.20	2.30	0.57	0.57
Consequence	Not Combined	0	1.2	0	0.20	1.20	2.20	2.30	2.40	0.60	0.60
Consequence	Not Combined	0	1.3	0	0.20	1.30	2.30	2.40	2.50	0.63	0.63
Consequence	Not Combined	0	1.4	0	0.20	1.40	2.40	2.50	2.60	0.66	0.66
Consequence	Not Combined	0	1.5	0	0.20	1.50	2.50	2.60	2.70	0.69	0.69
Consequence	Not Combined	0	1.6	0	0.20	1.60	2.60	2.70	2.80	0.72	0.72
Consequence	Not Combined	0	1.7	0	0.20	1.70	2.70	2.80	2.90	0.75	0.75
Consequence	Not Combined	0	1.8	0	0.20	1.80	2.80	2.90	3.00	0.78	0.78
Consequence	Not Combined	0	1.9	0	0.20	1.90	2.90	3.00	3.10	0.81	0.81
Consequence	Not Combined	0	2.0	0	0.20	2.00	3.00	3.10	3.20	0.84	0.84
Consequence	Not Combined	0	2.1	0	0.20	2.10	3.10	3.20	3.30	0.87	0.87
Consequence	Not Combined	0	2.2	0	0.20	2.20	3.20	3.30	3.40	0.90	0.90
Consequence	Not Combined	0	2.3	0	0.20	2.30	3.30	3.40	3.50	0.93	0.93
Consequence	Not Combined	0	2.4	0	0.20	2.40	3.40	3.50	3.60	0.96	0.96
Consequence	Not Combined	0	2.5	0	0.20	2.50	3.50	3.60	3.70	0.99	0.99
Consequence	Not Combined	0	2.6	0	0.20	2.60	3.60	3.70	3.80	1.02	1.02
Consequence	Not Combined	0	2.7	0	0.20	2.70	3.70	3.80	3.90	1.05	1.05
Consequence	Not Combined	0	2.8	0	0.20	2.80	3.80	3.90	4.00	1.08	1.08
Consequence	Not Combined	0	2.9	0	0.20	2.90	3.90	4.00	4.10	1.11	1.11
Consequence	Not Combined	0	3.0	0	0.20	3.00	4.00	4.10	4.20	1.14	1.14
Consequence	Not Combined	0	3.1	0	0.20	3.10	4.10	4.20	4.30	1.17	1.17
Consequence	Not Combined	0	3.2	0	0.20	3.20	4.20	4.30	4.40	1.20	1.20
Consequence	Not Combined	0	3.3	0	0.20	3.30	4.30	4.40	4.50	1.23	1.23
Consequence	Not Combined	0	3.4	0	0.20	3.40	4.40	4.50	4.60	1.26	1.26
Consequence	Not Combined	0	3.5	0	0.20	3.50	4.50	4.60	4.70	1.29	1.29
Consequence	Not Combined	0	3.6	0	0.20	3.60	4.60	4.70	4.80	1.32	1.32
Consequence	Not Combined	0	3.7	0	0.20	3.70	4.70	4.80	4.90	1.35	1.35
Consequence	Not Combined	0	3.8	0	0.20	3.80	4.80	4.90	5.00	1.38	1.38
Consequence	Not Combined	0	3.9	0	0.20	3.90	4.90	5.00	5.10	1.41	1.41
Consequence	Not Combined	0	4.0	0	0.20	4.00	5.00	5.10	5.20	1.44	1.44
Consequence	Not Combined	0	4.1	0	0.20	4.10	5.10	5.20	5.30	1.47	1.47
Consequence	Not Combined	0	4.2	0	0.20	4.20	5.20	5.30	5.40	1.50	1.50
Consequence	Not Combined	0	4.3	0	0.20	4.30	5.30	5.40	5.50	1.53	1.53
Consequence	Not Combined	0	4.4	0	0.20	4.40	5.40	5.50	5.60	1.56	1.56
Consequence	Not Combined	0	4.5	0	0.20	4.50	5.50	5.60	5.70	1.59	1.59
Consequence	Not Combined	0	4.6	0	0.20	4.60	5.60	5.70	5.80	1.62	1.62
Consequence	Not Combined	0	4.7	0	0.20	4.70	5.70	5.80	5.90	1.65	1.65
Consequence	Not Combined	0	4.8	0	0.20	4.80	5.80	5.90	6.00	1.68	1.68
Consequence	Not Combined	0	4.9	0	0.20	4.90	5.90	6.00	6.10	1.71	1.71
Consequence	Not Combined	0	5.0	0	0.20	5.00	6.00	6.10	6.20	1.74	1.74
Consequence	Not Combined	0	5.1	0	0.20	5.10	6.10	6.20	6.30	1.77	1.77
Consequence	Not Combined	0	5.2	0	0.20	5.20	6.20	6.30	6.40	1.80	1.80
Consequence	Not Combined	0	5.3	0	0.20	5.30	6.30	6.40	6.50	1.83	1.83
Consequence	Not Combined	0	5.4	0	0.20	5.40	6.40	6.50	6.60	1.86	1.86
Consequence	Not Combined	0	5.5	0	0.20	5.50	6.50	6.60	6.70	1.89	1.89
Consequence	Not Combined	0	5.6	0	0.20	5.60	6.60	6.70	6.80	1.92	1.92
Consequence	Not Combined	0	5.7	0	0.20	5.70	6.70	6.80	6.90	1.95	1.95
Consequence	Not Combined	0	5.8	0	0.20	5.80	6.80	6.90	7.00	1.98	1.98
Consequence	Not Combined	0	5.9	0	0.20	5.90	6.90	7.00	7.10	2.01	2.01
Consequence	Not Combined	0	6.0	0	0.20	6.00	7.00	7.10	7.20	2.04	2.04
Consequence	Not Combined	0	6.1	0	0.20	6.10	7.10	7.20	7.30	2.07	2.07
Consequence	Not Combined	0	6.2	0	0.20	6.20	7.20	7.30	7.40	2.10	2.10
Consequence	Not Combined	0	6.3	0	0.20	6.30	7.30	7.40	7.50	2.13	2.13
Consequence	Not Combined	0	6.4	0	0.20	6.40	7.40	7.50	7.60	2.16	2.16
Consequence	Not Combined	0	6.5	0	0.20	6.50	7.50	7.60	7.70	2.19	2.19
Consequence	Not Combined	0	6.6	0	0.20	6.60	7.60	7.70	7.80	2.22	2.22
Consequence	Not Combined	0	6.7	0	0.20	6.70	7.70	7.80	7.90	2.25	2.25
Consequence	Not Combined	0	6.8	0	0.20	6.80	7.80	7.90	8.00	2.28	2.28
Consequence	Not Combined	0	6.9	0	0.20	6.90	7.90	8.00	8.10	2.31	2.31
Consequence	Not Combined	0	7.0	0	0.20	7.00	8.00	8.10	8.20	2.34	2.34
Consequence	Not Combined	0	7.1	0	0.20	7.10	8.10	8.20	8.30	2.37	2.37
Consequence	Not Combined	0	7.2	0	0.20	7.20	8.20	8.30	8.40	2.40	2.40
Consequence	Not Combined	0	7.3	0	0.20	7.30	8.30	8.40	8.50	2.43	2.43
Consequence	Not Combined	0	7.4	0	0.20	7.40	8.40	8.50	8.60	2.46	2.46
Consequence	Not Combined	0	7.5	0	0.20	7.50	8.50	8.60	8.70	2.49	2.49
Consequence	Not Combined	0	7.6	0	0.20	7.60	8.60	8.70	8.80	2.52	2.52
Consequence	Not Combined	0	7.7	0	0.20	7.70	8.70	8.80	8.90	2.55	2.55
Consequence	Not Combined	0	7.8	0	0.20	7.80	8.80	8.90	9.00	2.58	2.58
Consequence	Not Combined	0	7.9	0	0.20	7.90	8.90	9.00	9.10	2.61	2.61
Consequence	Not Combined	0	8.0	0	0.20	8.00	9.00	9.10	9.20	2.64	2.64
Consequence	Not Combined	0	8.1	0	0.20	8.10	9.10	9.20	9.30	2.67	2.67
Consequence	Not Combined	0	8.2	0	0.20	8.20	9.20	9.30	9.40	2.70	2.70
Consequence	Not Combined	0	8.3	0	0.20	8.30	9.30	9.40	9.50	2.73	2.73
Consequence	Not Combined	0	8.4	0	0.20	8.40	9.40	9.50	9.60	2.76	2.76
Consequence	Not Combined	0	8.5	0	0.20	8.50	9.50	9.60	9.70	2.79	2.79
Consequence	Not Combined	0	8.6	0	0.20	8.60	9.60	9.70	9.80	2.82	2.82
Consequence	Not Combined	0	8.7	0	0.20	8.70	9.70	9.80	9.90	2.85	2.85
Consequence	Not Combined	0	8.8	0	0.20	8.80	9.80	9.90	10.00	2.88	2.88
Consequence	Not Combined	0	8.9	0	0.20	8.90	9.90	10.00	10.10	2.91	2.91
Consequence	Not Combined	0	9.0	0	0.20	9.00	10.00	10.10	10.20	2.94	2.94
Consequence	Not Combined	0	9.1	0	0.20	9.10	10.10	10.20	10.30	2.97	2.97
Consequence	Not Combined	0	9.2	0	0.20	9.20	10.20	10.30	10.40	3.00	3.00
Consequence	Not Combined	0	9.3	0	0.20	9.30	10.30	10.40	10.50	3.03	3.03
Consequence	Not Combined	0	9.4	0	0.20	9.40	10.40	10.50	10.60	3.06	3.06
Consequence	Not Combined	0	9.5	0	0.20	9.50	10.50	10.60	10.70	3.09	3.09
Consequence	Not Combined	0	9.6	0	0.20	9.60	10.60	10.70	10.80	3.12	3.12
Consequence	Not Combined	0	9.7	0	0.20	9.70	10.70	10.80	10.90	3.15	3.15
Consequence	Not Combined	0	9.8	0	0.20	9.80	10.80	10.90	11.00	3.18	3.18
Consequence	Not Combined	0	9.9	0	0.20	9.90	10.90	11.00	11.10	3.21	3.21
Consequence	Not Combined	0	10.0	0	0.20	10.00	11.00	11.10	11.20	3.24	3.24
Consequence	Not Combined	0	10.1	0	0.20	10.10	11.10	11.20	11.30	3.27	3.27
Consequence	Not Combined	0	10.2	0	0.20	10.20	11.20	11.30	11.40	3.30	3.30
Consequence	Not Combined	0	10.3	0	0.20	10.30	11.30	11.40	11.50	3.33	3.33
Consequence	Not Combined	0	10.4	0	0.20	10.40	11.40	11.50	11.60	3.36	3.36
Consequence	Not Combined	0	10.5	0	0.20	10.50	11.50	11.60	11.70	3.39	3.39
Consequence	Not Combined	0	10.6	0	0.20	10.60	11.60	11.70	11.80	3.42	3.42
Consequence	Not Combined	0	10.7	0	0.20	10.70	11.70	11.80	11.90	3.45	3.45
Consequence	Not Combined	0	10.8	0	0.20	10.80	11.80	11.90	12.00	3.48	3.48
Consequence	Not Combined	0	10.9	0	0.20	10.90	11.90	12.00	12.10	3.51	3.51
Consequence	Not Combined	0	11.0	0	0.20	11.00	12.00	12.10	12.20	3.54	3.54
Consequence	Not Combined	0	11.1	0	0.20	11.10	12.10	12.20	12.30	3.57	3.57
Consequence	Not Combined	0	11.2	0	0.20	11.20	12.20	12.30	12.40	3.60	3.60
Consequence	Not Combined	0	11.3	0	0.20	11.30	12.30	12.40	12.50	3.63	3.63
Consequence	Not Combined	0	11.4	0	0.20	11.40	12.40	12.50	12.60	3.66	3.66
Consequence	Not Combined	0	11.5	0	0.20	11.50	12.50	12.60	12.70	3.69	3.69
Consequence	Not Combined	0	11.6	0	0.20	11.60	12.60	12.70	12.80	3.72	3.72
Consequence	Not Combined	0	11.7	0	0.20	11.70	12.70	12.80	12.90	3.75	3.75
Consequence	Not Combined	0									

Effective Deductible - Collective Adjustment

CURRENT

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

PROPOSED

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

CHANGE

Deductible	Avg. Family Size: 2	Avg. Family Size: 3	Avg. Family Size: 4	Avg. Family Size: 5
0	0.0%	0.0%	0.0%	N/A
50	0.0%	0.0%	0.0%	N/A
100	0.0%	0.0%	0.0%	N/A
150	0.0%	0.0%	0.0%	N/A
200	0.0%	0.0%	0.0%	N/A
300	0.0%	0.0%	0.0%	N/A
400	0.0%	0.0%	0.0%	N/A
500	0.0%	0.0%	0.0%	N/A
750	0.0%	0.0%	0.0%	N/A
1000	0.0%	0.0%	0.0%	N/A
1500	0.0%	0.0%	0.0%	N/A
2000	0.0%	0.0%	0.0%	N/A
2250	0.0%	0.0%	0.0%	N/A
2500	0.0%	0.0%	0.0%	N/A
3000	0.0%	0.0%	0.0%	N/A
3500	0.0%	0.0%	0.0%	N/A
4000	0.0%	0.0%	0.0%	N/A
4500	0.0%	0.0%	0.0%	N/A
5000	0.0%	0.0%	0.0%	N/A
5500	0.0%	0.0%	0.0%	N/A
6000	0.0%	0.0%	0.0%	N/A
6500	0.0%	0.0%	0.0%	N/A
6850	0.0%	0.0%	0.0%	N/A
7000	0.0%	0.0%	0.0%	N/A
7500	0.0%	0.0%	0.0%	N/A
8000	0.0%	0.0%	0.0%	N/A
8500	0.0%	0.0%	0.0%	N/A
9000	0.0%	0.0%	0.0%	N/A
9500	0.0%	0.0%	0.0%	N/A
10000	0.0%	0.0%	0.0%	N/A
10500	0.0%	0.0%	0.0%	N/A
11000	0.0%	0.0%	0.0%	N/A
11500	0.0%	0.0%	0.0%	N/A
12000	0.0%	0.0%	0.0%	N/A
12500	0.0%	0.0%	0.0%	N/A
13000	0.0%	0.0%	0.0%	N/A
13500	0.0%	0.0%	0.0%	N/A
14000	0.0%	0.0%	0.0%	N/A
14500	0.0%	0.0%	0.0%	N/A
15000	0.0%	0.0%	0.0%	N/A
17000	0.0%	0.0%	0.0%	N/A
20000	0.0%	0.0%	0.0%	N/A

Effective Deductible - Collective Adjustment

CURRENT

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

PROPOSED

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

CHANGE

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

Depends on variety of plan benefits

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 Specialty	N/A
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Current Factors

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

Proposed Factors

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

Change

Removing this factor

Current Factors

Integrated Diabetic Program	0.9975
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Proposed Factors

Integrated Diabetic Program	N/A
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Change

Removing this factor

Current Factors

Telehealth Adjustment	1.01
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Proposed Factors

Telehealth Adjustment	N/A
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Change

Removing this factor

Industry Loads

Current Factors

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

Proposed Factors

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

Change in Factors

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

Community Rate Loads

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

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

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

MHSUD Trend and Adjustments

OAP/PPO/LCP Rates [VT-specific]

NWK Rates [VT-specific]

[illegible]

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

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

Script Count
Used in Rx Pricing (Facets and Proclaim)

Formulary	Category	Coverage					
		Prescription Services	Non-Prescription Services	Preferred Products	Non-Preferred Products	Prescription Non-Preferred Products	Non-Preferred Products
Advantage General Equity Legacy Value	Advantage General Equity Legacy Value	0.52	0.52	0.61	0	0	0
	Advantage General Equity Legacy Value	0	0	0	0	0	0
	Advantage General Equity Legacy Value	0	0	0	0	0	0
	Advantage General Equity Legacy Value	0	0	0	0	0	0
	Advantage General Equity Legacy Value	0	0	0	0	0	0
	Advantage General Equity Legacy Value	0	0	0	0	0	0
	Advantage General Equity Legacy Value	0	0	0	0	0	0
	Advantage General Equity Legacy Value	0	0	0	0	0	0
	Advantage General Equity Legacy Value	0	0	0	0	0	0
	Advantage General Equity Legacy Value	0	0	0	0	0	0
Performance Standard (Tier Standard)	Performance Standard (Tier Standard)	0	0.23	0	0	0	0.07
	Performance Standard (Tier Standard)	0	0.23	0	0	0	0
	Performance Standard (Tier Standard)	0	0.23	0	0	0	0
	Performance Standard (Tier Standard)	0.52	0.52	0.61	0.14	0.09	0.09
	Performance Standard (Tier Standard)	0	0	0	0	0	0
	Performance Standard (Tier Standard)	0	0	0	0	0	0
	Performance Standard (Tier Standard)	0	0	0	0	0	0
	Performance Standard (Tier Standard)	0	0	0	0	0	0
	Performance Standard (Tier Standard)	0	0.23	0	0.02	0	0
	Performance Standard (Tier Standard)	0	0	0	0	0.03	0
	Performance Standard (Tier Standard)	0	0.23	0	0	0	0.07
AdvantageGRT ValueGRT	AdvantageGRT ValueGRT	0.7	0.67	0.56	0.18	0.09	0.1
	AdvantageGRT ValueGRT	0	0.02	0	0	0	0
	AdvantageGRT ValueGRT	0	0.52	0	0.09	0	0.09
	AdvantageGRT ValueGRT	0	0.02	0	0	0.09	0
	AdvantageGRT ValueGRT	0	0	0	0	0.09	0
	AdvantageGRT ValueGRT	0	0	0	0	0	0
	AdvantageGRT ValueGRT	0	0.16	0	0	0	0
	AdvantageGRT ValueGRT	0	0	0	0	0.11	0
	AdvantageGRT ValueGRT	0	0.23	0	0	0	0.07
	AdvantageGRT ValueGRT	0	0.01	0	0	0	0
	AdvantageGRT ValueGRT	0	0.02	0.06	0.14	0	0.09

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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 Disorder	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

Script AWP's
Used in Rx Pricing (Facets and Proclaim)

Formulary	Category	Growth					
		Prevention Growth	Non-Prevention Growth	Prevention Prevalence	Non-Prevention Prevalence	Prevention Rate	Non-Prevention Rate
Advantage Generics Only Value	Advantage Generics Only	100.0	0	0.0	0.0	0	0
	Advantage Generics Only, 100%	100.0	0	0.0	0.0	0	0
	Advantage Generics Only, 90%	100.0	0	0.0	0.0	0	0
	Advantage Generics Only, 80%	100.0	0	0.0	0.0	0	0
	Advantage Generics Only, 70%	100.0	0	0.0	0.0	0	0
	Advantage Generics Only, 60%	100.0	0	0.0	0.0	0	0
	Advantage Generics Only, 50%	100.0	0	0.0	0.0	0	0
	Advantage Generics Only, 40%	100.0	0	0.0	0.0	0	0
	Advantage Generics Only, 30%	100.0	0	0.0	0.0	0	0
	Advantage Generics Only, 20%	100.0	0	0.0	0.0	0	0
Performance Performance, 4-Star Standard	Advantage Generics Only	100.0	0	0.0	0.0	0	0
	Advantage Generics Only, 100%	100.0	0	0.0	0.0	0	0
	Advantage Generics Only, 90%	100.0	0	0.0	0.0	0	0
	Advantage Generics Only, 80%	100.0	0	0.0	0.0	0	0
	Advantage Generics Only, 70%	100.0	0	0.0	0.0	0	0
	Advantage Generics Only, 60%	100.0	0	0.0	0.0	0	0
	Advantage Generics Only, 50%	100.0	0	0.0	0.0	0	0
	Advantage Generics Only, 40%	100.0	0	0.0	0.0	0	0
	Advantage Generics Only, 30%	100.0	0	0.0	0.0	0	0
	Advantage Generics Only, 20%	100.0	0	0.0	0.0	0	0
AdvantageGRT Advantage, 4-Star ValueGRT	Advantage Generics Only	100.0	0	0.0	0.0	0	0
	Advantage Generics Only, 100%	100.0	0	0.0	0.0	0	0
	Advantage Generics Only, 90%	100.0	0	0.0	0.0	0	0
	Advantage Generics Only, 80%	100.0	0	0.0	0.0	0	0
	Advantage Generics Only, 70%	100.0	0	0.0	0.0	0	0
	Advantage Generics Only, 60%	100.0	0	0.0	0.0	0	0
	Advantage Generics Only, 50%	100.0	0	0.0	0.0	0	0
	Advantage Generics Only, 40%	100.0	0	0.0	0.0	0	0
	Advantage Generics Only, 30%	100.0	0	0.0	0.0	0	0
	Advantage Generics Only, 20%	100.0	0	0.0	0.0	0	0

[illegible]

Formulary	Category	Coverage					
		Prescription Drugs	Non-Prescription Products	Prescription Products	Non-Prescription Products	Prescription Products	Non-Prescription Products
Advantage General Only Value	Prescription Drugs	91%	91%	91%	91%	91%	91%
	Non-Prescription Products	91%	91%	91%	91%	91%	91%
	Prescription Products	91%	91%	91%	91%	91%	91%
	Non-Prescription Products	91%	91%	91%	91%	91%	91%
	Prescription Products	91%	91%	91%	91%	91%	91%
	Non-Prescription Products	91%	91%	91%	91%	91%	91%
	Prescription Products	91%	91%	91%	91%	91%	91%
	Non-Prescription Products	91%	91%	91%	91%	91%	91%
	Prescription Products	91%	91%	91%	91%	91%	91%
	Non-Prescription Products	91%	91%	91%	91%	91%	91%
Performance Performance, Plan Standard	Prescription Drugs	91%	91%	91%	91%	91%	91%
	Non-Prescription Products	91%	91%	91%	91%	91%	91%
	Prescription Products	91%	91%	91%	91%	91%	91%
	Non-Prescription Products	91%	91%	91%	91%	91%	91%
	Prescription Products	91%	91%	91%	91%	91%	91%
	Non-Prescription Products	91%	91%	91%	91%	91%	91%
	Prescription Products	91%	91%	91%	91%	91%	91%
	Non-Prescription Products	91%	91%	91%	91%	91%	91%
	Prescription Products	91%	91%	91%	91%	91%	91%
	Non-Prescription Products	91%	91%	91%	91%	91%	91%

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

Current			R30						
Retail 90	Network	Program	Preventive Generics	Non-Preventive Generics	Preventive Preferred Brands	Non-Preventive Preferred Brands	Preventive Non Preferred Brands	Non-Preventive Non-Preferred Brands	Specialty
R90	Broad	N	30%	65%	65%	59%	55%	69%	45%
		M1	10%	55%	28%	36%	21%	58%	41%
		M2	11%	56%	29%	37%	22%	60%	41%
		M3	12%	58%	30%	38%	22%	61%	41%
		M0	9%	53%	27%	35%	20%	56%	41%
	Narrow	N	50%	76%	71%	73%	65%	79%	37%
		M1	11%	51%	30%	40%	23%	47%	28%
		M2	12%	53%	31%	41%	23%	49%	28%
		M3	13%	55%	32%	42%	24%	50%	28%
		M0	10%	50%	29%	38%	22%	46%	28%
NONE	Broad	N	72%	89%	81%	83%	76%	86%	48%
			R90						
Retail 90	Network	Program	Preventive Generics	Non-Preventive Generics	Preventive Preferred Brands	Non-Preventive Preferred Brands	Preventive Non Preferred Brands	Non-Preventive Non-Preferred Brands	Specialty
R90	Broad	N	58%	30%	25%	37%	33%	24%	0%
		M1	51%	26%	41%	33%	43%	23%	0%
		M2	50%	24%	41%	32%	43%	21%	0%
		M3	49%	23%	40%	31%	42%	20%	0%
		M0	52%	27%	42%	34%	44%	24%	0%
	Narrow	N	33%	17%	15%	19%	16%	13%	0%
		M1	50%	29%	39%	32%	37%	30%	0%
		M2	49%	27%	38%	30%	37%	29%	0%
		M3	48%	26%	38%	30%	36%	28%	0%
		M0	51%	30%	40%	33%	38%	31%	0%
NONE	Broad	N	0%	0%	0%	0%	0%	0%	0%
			MOD						
Retail 90	Network	Program	Preventive Generics	Non-Preventive Generics	Preventive Preferred Brands	Non-Preventive Preferred Brands	Preventive Non Preferred Brands	Non-Preventive Non-Preferred Brands	Specialty
R90	Broad	N	12%	5%	10%	5%	13%	7%	55%
		M1	39%	20%	31%	31%	36%	19%	59%
		M2	39%	20%	31%	31%	36%	19%	59%
		M3	39%	19%	30%	31%	35%	18%	59%
		M0	39%	20%	31%	32%	36%	20%	59%
	Narrow	N	17%	7%	14%	7%	18%	8%	63%
		M1	40%	20%	31%	29%	40%	23%	72%
		M2	39%	20%	31%	29%	40%	22%	72%
		M3	39%	19%	30%	28%	40%	22%	72%
		M0	40%	20%	31%	29%	40%	23%	72%
NONE	Broad	N	28%	11%	19%	17%	24%	14%	52%

Proposed			R30							
Retail 90	Network	Program	Preventi vs Generics	Non-Preventi vs Generics	Preventi vs Preferre d Brands	Non-Preventi vs Preferre d Brands	Preventi vs Non-Preferre d Brands	Non-Preventi vs Non-Preferre d Brands	Specialty	
R90	Broad	N	28%	65%	63%	54%	49%	68%	46%	
		M1	8%	52%	21%	31%	17%	65%	47%	
		M2	9%	54%	22%	32%	18%	67%	47%	
		M3	9%	56%	23%	33%	19%	69%	47%	
		M0	7%	51%	20%	30%	17%	63%	47%	
	Narrow	N	48%	75%	69%	65%	64%	76%	40%	
		M1	10%	51%	26%	38%	26%	45%	31%	
		M2	11%	52%	27%	39%	27%	46%	31%	
		M3	12%	54%	28%	40%	28%	48%	31%	
		M0	9%	49%	26%	36%	25%	43%	31%	
NONE	Broad	N	75%	90%	82%	84%	80%	86%	51%	
R90										
Retail 90	Network	Program	Preventi vs Generics	Non-Preventi vs Generics	Preventi vs Preferre d Brands	Non-Preventi vs Preferre d Brands	Preventi vs Non-Preferre d Brands	Non-Preventi vs Non-Preferre d Brands	Specialty	
R90	Broad	N	63%	31%	29%	38%	41%	26%	0%	
		M1	61%	32%	52%	43%	61%	23%	0%	
		M2	60%	30%	51%	42%	60%	21%	0%	
		M3	60%	29%	51%	41%	60%	20%	0%	
		M0	62%	33%	53%	44%	61%	25%	0%	
	Narrow	N	37%	19%	18%	24%	24%	16%	0%	
		M1	58%	34%	48%	40%	52%	34%	0%	
		M2	57%	32%	48%	39%	51%	33%	0%	
		M3	56%	31%	47%	38%	51%	33%	0%	
		M0	58%	35%	49%	41%	53%	36%	0%	
NONE	Broad	N	0%	0%	0%	0%	0%	0%	0%	
MOD										
Retail 90	Network	Program	Preventi vs Generics	Non-Preventi vs Generics	Preventi vs Preferre d Brands	Non-Preventi vs Preferre d Brands	Preventi vs Non-Preferre d Brands	Non-Preventi vs Non-Preferre d Brands	Specialty	
R90	Broad	N	10%	4%	9%	8%	10%	7%	54%	
		M1	31%	16%	27%	26%	22%	12%	53%	
		M2	31%	16%	27%	26%	22%	12%	53%	
		M3	31%	15%	27%	25%	21%	11%	53%	
		M0	31%	16%	27%	26%	22%	13%	53%	
	Narrow	N	15%	6%	13%	11%	13%	8%	60%	
		M1	32%	16%	25%	22%	22%	20%	69%	
		M2	32%	16%	25%	22%	22%	20%	69%	
		M3	32%	15%	25%	22%	21%	19%	69%	
		M0	33%	16%	25%	23%	22%	20%	69%	
NONE	Broad	N	25%	10%	18%	16%	20%	14%	49%	

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

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

Current			R30						
Retail 90	Network	Program	Preventive Generics	Non-Preventive Generics	Preventive Preferred Brands	Non-Preventive Preferred Brands	Preventive Non-Preferred Brands	Non-Preventive Non-Preferred Brands	Specialty
R90	Broad	N	30%	68%	62%	64%	56%	77%	36%
		M1	10%	52%	25%	50%	23%	59%	34%
		M2	11%	54%	25%	50%	24%	60%	34%
		M3	12%	56%	26%	51%	24%	62%	34%
		M0	8%	50%	25%	49%	23%	57%	34%
	Narrow	N	49%	77%	67%	76%	65%	82%	29%
		M1	10%	50%	25%	50%	21%	59%	23%
		M2	11%	52%	25%	51%	22%	61%	23%
		M3	12%	54%	25%	51%	22%	62%	23%
		M0	9%	48%	24%	50%	21%	58%	23%
NONE	Broad	N	69%	88%	77%	85%	75%	85%	38%
			R90						
Retail 90	Network	Program	Preventive Generics	Non-Preventive Generics	Preventive Preferred Brands	Non-Preventive Preferred Brands	Preventive Non-Preferred Brands	Non-Preventive Non-Preferred Brands	Specialty
R90	Broad	N	57%	26%	25%	30%	30%	15%	0%
		M1	49%	25%	40%	25%	42%	14%	0%
		M2	47%	23%	40%	25%	42%	13%	0%
		M3	47%	22%	40%	24%	41%	13%	0%
		M0	50%	27%	40%	26%	42%	15%	0%
	Narrow	N	32%	14%	16%	16%	15%	8%	0%
		M1	49%	28%	41%	25%	36%	19%	0%
		M2	48%	26%	41%	25%	36%	18%	0%
		M3	47%	25%	40%	24%	36%	18%	0%
		M0	50%	29%	41%	26%	37%	20%	0%
NONE	Broad	N	0%	0%	0%	0%	0%	0%	0%
			MOD						
Retail 90	Network	Program	Preventive Generics	Non-Preventive Generics	Preventive Preferred Brands	Non-Preventive Preferred Brands	Preventive Non-Preferred Brands	Non-Preventive Non-Preferred Brands	Specialty
R90	Broad	N	13%	6%	13%	6%	14%	8%	64%
		M1	42%	23%	35%	25%	35%	27%	66%
		M2	42%	23%	35%	25%	35%	27%	66%
		M3	41%	22%	35%	25%	34%	26%	66%
		M0	42%	23%	35%	25%	35%	28%	66%
	Narrow	N	19%	9%	17%	8%	20%	10%	71%
		M1	41%	22%	34%	25%	42%	21%	77%
		M2	41%	22%	34%	25%	42%	21%	77%
		M3	40%	21%	34%	24%	42%	20%	77%
		M0	41%	23%	35%	25%	43%	22%	77%
NONE	Broad	N	31%	12%	23%	15%	25%	15%	62%

Proposed			R30						
Retail 90	Network	Program	Preventive Generics	Non-Preventive Generics	Preventive Preferred Brands	Non-Preventive Preferred Brands	Preventive Non-Preferred Brands	Non-Preventive Non-Preferred Brands	Specialty
R90	Broad	N	28%	67%	61%	69%	47%	77%	36%
		M1	7%	51%	18%	47%	16%	62%	38%
		M2	8%	53%	18%	48%	17%	63%	38%
		M3	9%	55%	18%	48%	17%	65%	38%
		M0	6%	49%	17%	47%	16%	60%	38%
	Narrow	N	47%	76%	67%	74%	63%	80%	31%
		M1	9%	50%	21%	50%	21%	56%	24%
		M2	10%	52%	22%	50%	21%	58%	24%
		M3	12%	54%	22%	51%	22%	59%	24%
		M0	8%	48%	21%	49%	20%	55%	24%
NONE	Broad	N	74%	89%	79%	87%	77%	85%	40%
			R90						
Retail 90	Network	Program	Preventive Generics	Non-Preventive Generics	Preventive Preferred Brands	Non-Preventive Preferred Brands	Preventive Non-Preferred Brands	Non-Preventive Non-Preferred Brands	Specialty
R90	Broad	N	61%	28%	28%	26%	39%	16%	0%
		M1	60%	31%	51%	33%	59%	20%	0%
		M2	59%	29%	50%	33%	59%	19%	0%
		M3	59%	28%	50%	32%	58%	19%	0%
		M0	61%	32%	51%	34%	59%	21%	0%
	Narrow	N	36%	17%	18%	17%	22%	9%	0%
		M1	57%	33%	50%	31%	52%	25%	0%
		M2	56%	31%	50%	31%	52%	24%	0%
		M3	55%	30%	50%	30%	52%	23%	0%
		M0	58%	34%	50%	32%	52%	25%	0%
NONE	Broad	N	0%	0%	0%	0%	0%	0%	0%
			MOD						
Retail 90	Network	Program	Preventive Generics	Non-Preventive Generics	Preventive Preferred Brands	Non-Preventive Preferred Brands	Preventive Non-Preferred Brands	Non-Preventive Non-Preferred Brands	Specialty
R90	Broad	N	11%	5%	11%	8%	15%	8%	64%
		M1	32%	19%	32%	19%	25%	18%	62%
		M2	32%	18%	32%	19%	25%	17%	62%
		M3	32%	18%	32%	19%	25%	17%	62%
		M0	33%	19%	32%	19%	25%	19%	62%
	Narrow	N	16%	8%	15%	10%	16%	10%	69%
		M1	34%	18%	29%	19%	27%	19%	76%
		M2	34%	18%	29%	19%	27%	19%	76%
		M3	33%	17%	29%	19%	26%	18%	76%
		M0	34%	18%	29%	19%	27%	20%	76%
NONE	Broad	N	26%	11%	21%	13%	23%	15%	60%

Change			R30						
Retail 90	Network	Program	Preventive Generics	Non-Preventive Generics	Preventive Preferred Brands	Non-Preventive Preferred Brands	Preventive Non-Preferred Brands	Non-Preventive Non-Preferred Brands	Specialty
R90	Broad	N	-2%	-1%	-1%	2%	9%	0%	0%
		M1	-3%	-1%	-2%	-3%	7%	3%	4%
		M2	-3%	-1%	-2%	-2%	7%	3%	4%
		M3	-3%	-1%	-2%	-3%	7%	3%	4%
		M0	-2%	-1%	-2%	-2%	7%	3%	4%
	Narrow	N	-2%	-1%	0%	-2%	2%	2%	2%
		M1	-1%	0%	-4%	0%	0%	3%	1%
		M2	-1%	0%	-3%	-1%	-1%	3%	1%
		M3	0%	0%	-3%	0%	0%	3%	1%
		M0	-1%	0%	-3%	-1%	-1%	3%	1%
NONE	Broad	N	5%	1%	2%	2%	2%	0%	2%
			R90						
Retail 90	Network	Program	Preventive Generics	Non-Preventive Generics	Preventive Preferred Brands	Non-Preventive Preferred Brands	Preventive Non-Preferred Brands	Non-Preventive Non-Preferred Brands	Specialty
R90	Broad	N	4%	2%	3%	4%	9%	1%	0%
		M1	11%	6%	11%	8%	17%	8%	0%
		M2	12%	6%	10%	8%	17%	8%	0%
		M3	12%	6%	10%	8%	17%	8%	0%
		M0	11%	5%	11%	8%	17%	8%	0%
	Narrow	N	4%	3%	2%	1%	7%	1%	0%
		M1	8%	5%	9%	6%	16%	6%	0%
		M2	8%	5%	9%	6%	16%	6%	0%
		M3	8%	5%	10%	6%	16%	5%	0%
		M0	8%	5%	9%	6%	15%	5%	0%
NONE	Broad	N	0%	0%	0%	0%	0%	0%	0%
			MOD						
Retail 90	Network	Program	Preventive Generics	Non-Preventive Generics	Preventive Preferred Brands	Non-Preventive Preferred Brands	Preventive Non-Preferred Brands	Non-Preventive Non-Preferred Brands	Specialty
R90	Broad	N	-2%	-1%	-2%	2%	1%	0%	0%
		M1	-10%	-4%	-3%	-6%	-10%	8%	4%
		M2	-10%	-5%	-3%	-6%	-10%	8%	4%
		M3	-9%	-4%	-3%	-6%	-9%	8%	4%
		M0	-9%	-4%	-3%	-6%	-10%	8%	4%
	Narrow	N	-3%	-1%	-2%	2%	-4%	0%	2%
		M1	-7%	-4%	-6%	6%	-15%	2%	1%
		M2	-7%	-4%	-6%	6%	-15%	2%	1%
		M3	-7%	-4%	-6%	6%	-16%	2%	1%
		M0	-7%	-5%	-6%	6%	-16%	2%	1%
NONE	Broad	N	-5%	-1%	-2%	-2%	-2%	0%	-2%

Pharmacy Trend		Current				Proposed				Change					
		2019/2018	2020/2019	2021/2020	2022+/2021	2019/2018	2020/2019	2021/2020	2022+/2021	2019/2018	2020/2019	2022+/2021	2023+/2022		
Cost Trend	Standard	Generic	3.40%	2.90%	2.90%	2.90%	3.15%	5.35%	1.73%	2.96%	3.77%	-0.25%	2.45%	-1.17%	0.06%
	Standard	Brand	12.00%	11.80%	11.80%	11.80%	12.38%	7.17%	6.01%	11.05%	13.90%	0.38%	-4.63%	-7.9%	-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 Trend	Standard	Generic	2.70%	2.10%	2.10%	2.10%	3.52%	0.92%	2.67%	0.01%	0.93%	0.82%	-1.18%	0.57%	-2.09%
	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%	5.63%
	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%

Rx Area Factors

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

Pharmacy: CPD (% Preventive)

CURRENT				PROPOSED			
Probability	Generic	Preferred Brand	Non-Preferred Brand	Probability	Generic	Preferred Brand	Non-Preferred Brand
31.68%	0.00%	0.00%	0.00%	14.42%	0.00%	0.00%	0.00%
18.37%	7.64%	4.04%	3.64%	12.59%	3.66%	0.35%	0.35%
7.45%	18.26%	87.82%	1.24%	1.84%	15.79%	86.49%	2.37%
5.21%	14.95%	77.55%	2.58%	2.56%	14.10%	74.03%	5.16%
3.68%	17.07%	63.58%	2.51%	2.79%	13.86%	68.90%	4.91%
3.02%	16.98%	47.58%	2.76%	2.55%	13.47%	72.43%	5.71%
2.51%	19.35%	48.27%	4.53%	2.38%	13.89%	61.76%	8.22%
2.25%	19.25%	40.65%	3.40%	2.21%	14.75%	55.91%	5.48%
1.83%	16.59%	42.28%	4.81%	2.07%	14.99%	54.73%	6.37%
1.64%	10.45%	41.38%	5.13%	1.98%	14.94%	57.10%	4.13%
1.41%	21.69%	43.63%	6.13%	1.86%	15.36%	52.56%	5.00%
1.22%	22.55%	40.10%	4.30%	1.76%	15.74%	48.86%	4.99%
1.07%	22.39%	38.88%	5.02%	1.67%	16.40%	48.67%	5.46%
0.98%	22.54%	35.35%	5.02%	1.58%	16.06%	43.29%	5.56%
0.86%	22.52%	38.58%	6.13%	1.76%	16.39%	44.99%	5.18%
0.78%	21.72%	39.58%	6.92%	1.63%	16.68%	43.70%	6.56%
0.71%	21.68%	40.13%	7.07%	1.53%	16.95%	42.79%	5.91%
0.66%	21.71%	40.81%	7.12%	1.66%	16.89%	44.43%	5.98%
0.59%	22.04%	41.95%	6.43%	1.53%	17.17%	41.48%	7.26%
0.57%	22.42%	39.26%	5.78%	1.42%	17.26%	40.87%	6.26%
0.52%	22.00%	42.73%	5.04%	1.54%	17.69%	43.17%	5.25%
0.50%	22.11%	40.86%	5.96%	1.42%	17.83%	42.80%	7.17%
0.79%	20.97%	39.83%	6.75%	1.63%	18.25%	41.07%	6.60%
0.71%	20.82%	40.90%	9.29%	1.51%	18.10%	42.69%	7.95%
0.63%	20.06%	43.74%	8.80%	1.46%	17.60%	40.76%	8.46%
0.56%	19.37%	41.50%	8.49%	1.92%	17.88%	40.86%	5.85%
0.52%	19.00%	37.78%	7.19%	1.74%	17.47%	41.64%	7.86%
0.48%	19.23%	40.03%	9.45%	2.08%	17.77%	38.73%	6.90%
0.44%	19.62%	39.52%	10.18%	1.87%	17.70%	39.59%	8.17%
0.40%	18.25%	38.37%	6.68%	2.05%	17.53%	40.34%	8.10%
0.37%	18.65%	38.84%	8.65%	1.79%	17.05%	42.11%	9.12%
1.46%	18.55%	44.72%	9.34%	1.59%	17.60%	44.60%	8.81%
0.38%	18.27%	51.05%	13.83%	1.41%	18.07%	44.58%	10.31%
0.77%	18.22%	51.56%	12.97%	1.51%	17.93%	46.22%	10.71%
0.62%	17.53%	54.24%	11.60%	1.35%	17.40%	46.60%	11.11%
0.49%	18.82%	51.82%	14.14%	1.20%	17.60%	48.40%	10.90%
0.41%	18.15%	65.91%	13.52%	1.08%	17.53%	49.61%	12.01%
0.36%	20.59%	70.35%	14.21%	0.97%	17.80%	51.66%	12.08%
0.32%	20.86%	72.02%	15.14%	0.92%	17.62%	54.31%	12.72%
0.27%	20.07%	70.15%	14.44%	0.84%	18.49%	57.15%	12.38%
0.23%	21.43%	69.08%	11.34%	0.78%	18.02%	58.78%	12.37%
0.19%	21.82%	68.27%	13.48%	0.72%	18.24%	60.88%	11.20%
0.16%	20.05%	69.47%	15.30%	0.67%	19.16%	61.35%	12.66%
0.14%	19.88%	69.47%	16.11%	0.62%	19.00%	61.62%	13.56%
0.13%	20.45%	67.54%	13.90%	0.58%	19.32%	63.71%	14.41%
0.12%	19.14%	70.70%	12.67%	0.54%	18.91%	62.88%	11.41%
0.12%	21.24%	68.41%	13.75%	0.50%	19.24%	61.49%	13.19%
0.11%	22.09%	69.32%	11.11%	0.47%	20.29%	64.49%	13.07%
0.10%	19.35%	67.41%	11.59%	0.44%	18.85%	64.74%	11.64%
0.08%	20.89%	69.29%	13.01%	0.42%	20.28%	65.42%	14.70%
0.08%	23.44%	73.62%	11.79%	0.39%	19.93%	66.58%	13.77%
0.07%	22.34%	67.27%	11.87%	0.37%	19.82%	65.78%	14.29%
0.06%	19.62%	67.66%	9.20%	0.35%	19.87%	66.82%	11.94%
0.06%	19.57%	64.64%	9.88%	0.34%	20.82%	66.98%	13.16%
0.06%	19.53%	64.88%	10.84%	0.32%	20.82%	69.12%	12.10%
0.05%	20.43%	61.26%	8.69%	0.30%	19.41%	68.70%	10.86%
0.05%	19.78%	61.27%	10.07%	0.29%	19.61%	70.03%	12.98%
0.05%	21.70%	58.41%	8.29%	0.28%	19.08%	69.26%	11.35%
0.05%	24.61%	56.54%	7.89%	0.26%	20.28%	69.36%	10.93%
0.04%	20.46%	56.58%	11.86%	0.25%	20.47%	71.29%	14.28%
0.04%	18.23%	61.26%	8.69%	0.24%	20.08%	71.16%	13.29%
0.03%	21.32%	51.65%	5.81%	0.24%	21.13%	71.76%	12.22%
0.03%	19.00%	51.34%	6.43%	0.22%	20.95%	71.02%	9.63%
0.03%	17.89%	54.63%	11.80%	0.22%	20.38%	71.03%	11.85%
0.03%	20.17%	56.68%	11.40%	0.21%	19.26%	69.24%	12.40%
0.03%	16.70%	34.55%	13.04%	0.20%	19.95%	72.19%	10.29%
0.03%	17.95%	36.53%	8.25%	0.20%	20.06%	71.54%	11.12%
0.03%	16.85%	36.52%	11.47%	0.19%	20.76%	73.10%	11.55%
0.05%	20.09%	32.66%	11.35%	0.19%	19.92%	72.38%	14.42%
0.04%	17.38%	37.32%	4.62%	0.18%	20.58%	73.80%	11.16%
0.03%	14.79%	31.35%	7.18%	0.17%	20.35%	73.79%	12.36%
0.03%	20.35%	32.44%	5.31%	0.17%	18.99%	73.41%	10.53%
0.03%	14.00%	31.04%	9.51%	0.16%	20.91%	73.78%	10.49%
0.03%	17.44%	29.65%	7.01%	0.16%	20.87%	73.66%	8.72%
0.03%	22.22%	25.34%	6.26%	0.16%	22.32%	73.07%	13.33%
0.03%	18.81%	28.17%	6.26%	0.15%	20.98%	73.71%	12.35%
0.03%	13.50%	18.68%	4.42%	0.14%	21.00%	73.61%	10.58%
0.28%	12.38%	12.70%	1.95%	0.14%	20.50%	73.81%	10.56%
0.16%	10.08%	9.15%	1.68%	0.14%	20.72%	73.77%	13.47%
0.12%	7.36%	3.91%	2.81%	0.13%	19.78%	75.42%	10.63%
0.09%	7.60%	2.30%	2.49%	0.13%	22.63%	74.99%	12.05%
0.05%	6.66%	3.19%	3.62%	0.12%	19.79%	73.40%	10.70%
0.04%	5.57%	2.52%	4.26%	0.12%	22.22%	72.72%	11.76%
0.00%	8.34%	4.64%	0.00%	0.12%	19.35%	70.85%	14.09%
0.00%	8.76%	1.29%	0.00%	0.12%	18.82%	73.90%	10.24%
0.00%	1.92%	0.08%	1.12%	0.11%	19.99%	73.72%	10.56%
0.00%	4.74%	2.20%	0.00%	0.11%	20.63%	73.35%	10.67%
0.00%	7.90%	0.46%	0.26%	0.11%	22.15%	74.83%	10.51%
0.00%	4.97%	0.71%	0.00%	0.10%	20.58%	71.84%	10.59%
0.00%	4.15%	2.49%	0.53%	0.10%	20.36%	74.07%	9.40%
0.00%	2.16%	3.11%	0.22%	0.09%	19.32%	71.75%	13.07%
0.00%	10.62%	1.49%	0.30%	0.09%	21.16%	74.74%	14.31%
0.00%	4.01%	0.78%	0.59%	0.09%	21.24%	75.96%	11.91%
0.00%	5.06%	1.67%	0.27%	0.08%	20.03%	73.81%	8.42%
				0.08%	22.50%	73.77%	11.96%
				0.08%	19.82%	75.75%	11.25%
				0.08%	19.32%	70.40%	14.44%
				0.08%	19.33%	73.59%	10.89%
				0.08%	17.31%	74.64%	9.15%
				0.07%	20.63%	72.33%	9.00%
				0.07%	19.95%	72.10%	10.99%
				0.13%	19.57%	72.29%	9.30%
				0.24%	19.84%	71.59%	9.72%
				0.32%	20.43%	71.58%	9.34%
				0.35%	19.89%	72.92%	9.69%
				0.36%	20.03%	70.73%	10.57%
				0.33%	20.59%	70.85%	9.04%
				0.30%	19.31%	69.75%	9.74%
				0.29%	19.77%	67.69%	10.31%
				0.23%	19.31%	65.49%	9.58%
				0.19%	17.94%	65.69%	10.07%
				0.16%	18.36%	64.79%	10.51%
				0.13%	18.89%	63.57%	11.59%
				0.11%	18.10%	63.90%	12.82%
				0.09%	17.36%	66.02%	8.44%
				0.07%	18.87%	63.09%	6.10%
				0.06%	18.24%	57.47%	8.06%
				0.05%	16.27%	63.84%	14.27%
				0.04%	18.16%	59.91%	7.59%
				0.03%	18.43%	62.60%	4.49%
				0.03%	16.23%	60.69%	8.06%
				0.02%	16.72%	55.06%	7.88%
				0.02%	15.91%	56.32%	7.34%
				0.02%	16.12%	51.26%	4.88%
				0.01%	16.87%	49.61%	4.39%
				0.01%	17.94%	51.44%	5.73%
				0.01%	13.82%	64.87%	1.80%
				0.01%	14.99%	36.63%	13.44%
				0.01%	14.02%	36.57%	3.13%
				0.01%	20.66%	47.85%	2.25%
				0.01%	17.29%	22.29%	6.14%
				0.00%	8.80%	28.80%	1.69%
				0.00%	13.62%	61.85%	7.68%
				0.01%	10.83%	53.44%	5.36%
				0.00%	18.23%	53.44%	3.47%
				0.00%	7.84%	62.28%	7.15%
				0.00%	6.63%	54.10%	0.29%
				0.00%	13.03%	41.85%	0.08%
				0.00%	8.91%	34.68%	12.57%
				0.00%	1.22%	63.34%	19.03%
				0.00%	6.20%	75.74%	0.57%
				0.00%	15.87%	67.71%	1.77%
				0.00%	23.68%	53.32%	0.19%
				0.00%	8.82%	59.14%	4.25%

CHANGE

Depends on variety of plan benefits

Pharmacy: CPD (Cost per Script)

CURRENT					PROPOSED					3 Tier Plan					4 Tier Plan				
Probability	Generic	Preferred Brand	Non-Preferred Brand	Specialty		Probability	Generic	Preferred Brand	Non-Preferred Brand		Generic	Preferred Brand	Non-Preferred Brand	Specialty		Generic	Preferred Brand	Non-Preferred Brand	Specialty
31.68%	\$0.00	\$0.00	\$0.00	\$0.00		14.42%	\$0.00	\$0.00	\$0.00		\$0.00	\$0.00	\$0.00	\$0.00		\$0.00	\$0.00	\$0.00	\$0.00
16.37%	\$0.46	\$7.31	\$12.31	\$16.33		2.56%	\$9.08	\$9.68	\$18.86		\$18.86	\$9.08	\$9.68	\$18.86		\$18.86	\$9.08	\$9.68	\$18.86
7.45%	\$14.41	\$44.15	\$54.42	\$64.49		1.84%	\$14.59	\$44.68	\$49.86		\$49.86	\$14.58	\$45.71	\$49.98		\$49.98	\$14.58	\$45.71	\$49.98
5.21%	\$17.98	\$47.66	\$67.33	\$49.78		2.56%	\$16.21	\$47.36	\$48.02		\$48.02	\$16.19	\$47.36	\$48.02		\$48.02	\$16.19	\$47.36	\$48.02
3.68%	\$19.03	\$54.15	\$75.77	\$42.92		2.79%	\$16.77	\$54.00	\$56.00		\$56.00	\$16.75	\$54.00	\$56.00		\$56.00	\$16.75	\$54.00	\$56.00
3.02%	\$21.20	\$69.41	\$109.40	\$56.72		2.55%	\$17.84	\$54.46	\$58.46		\$58.46	\$17.82	\$54.46	\$58.46		\$58.46	\$17.82	\$54.46	\$58.46
2.51%	\$23.77	\$70.40	\$105.66	\$66.74		3.80%	\$18.60	\$65.29	\$68.29		\$68.29	\$18.58	\$65.25	\$68.25		\$68.25	\$18.58	\$65.25	\$68.25
2.25%	\$24.70	\$86.55	\$115.31	\$52.28		2.21%	\$19.05	\$75.45	\$78.45		\$78.45	\$19.03	\$75.43	\$78.43		\$78.43	\$19.03	\$75.43	\$78.43
1.93%	\$25.62	\$88.38	\$111.23	\$60.33		2.07%	\$19.40	\$75.79	\$78.79		\$78.79	\$19.38	\$75.77	\$78.77		\$78.77	\$19.38	\$75.77	\$78.77
1.64%	\$26.56	\$89.47	\$103.12	\$58.45		1.99%	\$19.94	\$82.83	\$85.83		\$85.83	\$19.92	\$82.81	\$85.81		\$85.81	\$19.92	\$82.81	\$85.81
1.41%	\$27.51	\$91.07	\$102.67	\$51.18		1.86%	\$20.38	\$87.28	\$90.28		\$90.28	\$20.35	\$87.25	\$90.25		\$90.25	\$20.35	\$87.25	\$90.25
1.22%	\$28.32	\$104.26	\$115.82	\$63.23		1.76%	\$20.84	\$92.09	\$95.09		\$95.09	\$20.81	\$92.04	\$95.04		\$95.04	\$20.81	\$92.04	\$95.04
1.07%	\$29.43	\$105.28	\$137.46	\$56.50		1.67%	\$21.09	\$92.27	\$95.27		\$95.27	\$21.06	\$92.24	\$95.24		\$95.24	\$21.06	\$92.24	\$95.24
0.98%	\$30.78	\$118.78	\$144.25	\$66.22		0.98%	\$21.45	\$97.24	\$100.24		\$100.24	\$21.40	\$97.24	\$100.24		\$100.24	\$21.40	\$97.24	\$100.24
0.88%	\$31.96	\$122.00	\$144.03	\$79.90		1.76%	\$21.81	\$99.67	\$102.67		\$102.67	\$21.79	\$99.65	\$102.65		\$102.65	\$21.79	\$99.65	\$102.65
0.78%	\$32.58	\$126.05	\$150.03	\$87.15		1.63%	\$22.47	\$101.94	\$104.94		\$104.94	\$22.43	\$101.93	\$104.93		\$104.93	\$22.43	\$101.93	\$104.93
0.71%	\$33.14	\$132.63	\$145.75	\$94.84		1.53%	\$22.71	\$108.70	\$111.70		\$111.70	\$22.69	\$108.67	\$111.67		\$111.67	\$22.69	\$108.67	\$111.67
0.66%	\$33.96	\$136.38	\$151.66	\$104.18		1.66%	\$23.15	\$113.11	\$116.11		\$116.11	\$23.08	\$113.09	\$116.09		\$116.09	\$23.08	\$113.09	\$116.09
0.59%	\$35.61	\$143.18	\$190.68	\$213.32		1.53%	\$23.55	\$114.33	\$117.33		\$117.33	\$23.51	\$114.33	\$117.33		\$117.33	\$23.51	\$114.33	\$117.33
0.57%	\$36.62	\$148.38	\$224.69	\$319.06		1.42%	\$23.76	\$121.57	\$124.57		\$124.57	\$23.71	\$121.54	\$124.54		\$124.54	\$23.71	\$121.54	\$124.54
0.52%	\$36.92	\$153.77	\$275.94	\$427.40		1.54%	\$24.33	\$122.96	\$125.96		\$125.96	\$24.28	\$122.96	\$125.96		\$125.96	\$24.28	\$122.96	\$125.96
0.45%	\$38.34	\$158.66	\$332.76	\$528.45		1.42%	\$24.71	\$128.24	\$131.24		\$131.24	\$24.65	\$128.24	\$131.24		\$131.24	\$24.65	\$128.24	\$131.24
0.73%	\$40.32	\$173.79	\$235.80	\$258.74		1.63%	\$25.26	\$130.41	\$133.41		\$133.41	\$25.20	\$130.41	\$133.41		\$133.41	\$25.20	\$130.41	\$133.41
0.71%	\$41.25	\$181.78	\$240.37	\$251.05		1.51%	\$25.88	\$136.78	\$139.78		\$139.78	\$25.82	\$136.51	\$139.51		\$139.51	\$25.82	\$136.51	\$139.51
0.62%	\$43.05	\$194.85	\$258.30	\$278.72		1.40%	\$26.47	\$143.33	\$146.33		\$146.33	\$26.41	\$143.33	\$146.33		\$146.33	\$26.41	\$143.33	\$146.33
0.58%	\$44.75	\$198.76	\$249.98	\$259.40		1.30%	\$27.20	\$144.27	\$147.27		\$147.27	\$27.14	\$143.94	\$146.94		\$146.94	\$27.14	\$143.94	\$146.94
0.52%	\$46.13	\$212.62	\$272.67	\$287.04		1.74%	\$27.88	\$155.61	\$158.61		\$158.61	\$27.81	\$152.12	\$155.12		\$155.12	\$27.81	\$152.12	\$155.12
0.48%	\$47.63	\$213.25	\$284.40	\$259.68		2.08%	\$28.89	\$157.60	\$160.60		\$160.60	\$28.81	\$155.46	\$158.46		\$158.46	\$28.81	\$155.46	\$158.46
0.44%	\$47.37	\$220.79	\$286.97	\$279.93		2.08%	\$29.81	\$159.63	\$162.63		\$162.63	\$29.74	\$157.49	\$160.49		\$160.49	\$29.74	\$157.49	\$160.49
0.40%	\$48.96	\$222.63	\$278.28	\$280.98		2.05%	\$30.63	\$162.14	\$165.14		\$165.14	\$30.55	\$160.86	\$163.86		\$163.86	\$30.55	\$160.86	\$163.86
0.37%	\$49.85	\$236.84	\$265.39	\$227.62		1.79%	\$31.23	\$179.61	\$182.61		\$182.61	\$31.12	\$177.75	\$180.75		\$180.75	\$31.12	\$177.75	\$180.75
1.46%	\$52.03	\$249.72	\$280.05	\$239.33		1.59%	\$32.08	\$185.60	\$188.60		\$188.60	\$31.97	\$184.23	\$187.23		\$187.23	\$31.97	\$184.23	\$187.23
0.88%	\$54.93	\$286.09	\$490.67	\$250.79		1.41%	\$32.99	\$192.44	\$195.44		\$195.44	\$32.87	\$190.69	\$193.69		\$193.69	\$32.87	\$190.69	\$193.69
0.77%	\$56.26	\$322.01	\$348.33	\$465.41		1.51%	\$33.06	\$206.73	\$209.73		\$209.73	\$32.99	\$203.95	\$206.95		\$206.95	\$32.99	\$203.95	\$206.95
0.62%	\$55.85	\$345.78	\$367.52	\$511.13		1.35%	\$33.71	\$215.90	\$218.90		\$218.90	\$33.55	\$209.52	\$212.52		\$212.52	\$33.55	\$209.52	\$212.52
0.49%	\$55.84	\$365.93	\$399.10	\$474.41		1.20%	\$33.73	\$229.32	\$232.32		\$232.32	\$33.53	\$218.84	\$221.84		\$221.84	\$33.53	\$218.84	\$221.84
0.41%	\$55.36	\$395.84	\$442.06	\$575.89		0.94%	\$34.21	\$235.96	\$238.96		\$238.96	\$34.05	\$231.68	\$234.68		\$234.68	\$34.05	\$231.68	\$234.68
0.38%	\$55.84	\$437.34	\$450.00	\$741.88		0.97%	\$34.21	\$238.75	\$241.75		\$241.75	\$34.05	\$234.87	\$237.87		\$237.87	\$34.05	\$234.87	\$237.87
0.32%	\$53.27	\$445.14	\$462.46	\$702.22		0.92%	\$34.32	\$251.66	\$254.66		\$254.66	\$34.07	\$244.88	\$247.88		\$247.88	\$34.07	\$244.88	\$247.88
0.27%	\$55.69	\$457.78	\$480.79	\$620.79		0.84%	\$33.99	\$265.91	\$268.91		\$268.91	\$33.93	\$254.83	\$257.83		\$257.83	\$33.93	\$254.83	\$257.83
0.23%	\$55.80	\$483.35	\$498.92	\$565.16		0.78%	\$34.65	\$270.59	\$273.59		\$273.59	\$34.04	\$256.96	\$259.96		\$259.96	\$34.04	\$256.96	\$259.96
0.19%	\$58.80	\$495.62	\$518.02	\$827.37		0.72%	\$34.56	\$278.13	\$281.13		\$281.13	\$34.18	\$268.25	\$271.25		\$271.25	\$34.18	\$268.25	\$271.25
0.16%	\$61.76	\$494.88	\$543.80	\$885.10		0.67%	\$34.38	\$282.51	\$285.51		\$285.51	\$33.89	\$271.85	\$274.85		\$274.85	\$33.89	\$271.85	\$274.85
0.14%	\$65.81	\$528.22	\$555.17	\$886.41		0.62%	\$34.71	\$288.95	\$291.95		\$291.95	\$33.70	\$274.25	\$277.25		\$277.25	\$33.70	\$274.25	\$277.25
0.13%	\$66.01	\$564.01	\$625.33	\$1,215.93		0.58%	\$34.26	\$293.84	\$296.84		\$296.84	\$33.26	\$284.47	\$287.47		\$287.47	\$33.26	\$284.47	\$287.47
0.12%	\$64.88	\$558.92	\$624.70	\$1,186.67		0.54%	\$35.13	\$305.64	\$308.64		\$308.64	\$33.63	\$291.55	\$294.55		\$294.55	\$33.63	\$291.55	\$294.55
0.12%	\$62.70	\$571.56	\$676.44	\$1,207.81		0.50%	\$35.73	\$314.59	\$317.59		\$317.59	\$35.11	\$295.75	\$298.75		\$298.75	\$35.11	\$295.75	\$298.75
0.11%	\$62.42	\$611.37	\$672.71	\$1,207.93		0.47%	\$35.95	\$318.64	\$321.64		\$321.64	\$35.36	\$301.97	\$304.97		\$304.97	\$35.36	\$301.97	\$304.97
0.10%	\$65.61	\$636.74	\$703.99	\$1,346.73		0.44%	\$36.19	\$316.31	\$319.31		\$319.31	\$35.12	\$305.01	\$308.01		\$308.01	\$35.12	\$305.01	\$308.01
0.08%	\$64.71	\$618.15	\$725.15	\$1,360.78		0.42%	\$35.81	\$319.21	\$322.21		\$322.21	\$34.67	\$306.27	\$309.27		\$309.27	\$34.67	\$306.27	\$309.27
0.08%	\$64.03	\$611.59	\$725.73	\$1,466.11		0.39%	\$36.24	\$326.77	\$329.77		\$329.77	\$35.55	\$309.40	\$312.40		\$312.40	\$35.55	\$309.40	\$312.40
0.07%	\$64.52	\$645.61	\$731.40	\$1,427.98		0.37%	\$35.14	\$331.16	\$334.16		\$334.16	\$34.13	\$331.13	\$334.13		\$334.13	\$34.13	\$331.13	\$334.13
0.06%	\$66.06	\$644.66	\$650.46	\$1,447.22		0.37%	\$35.65	\$341.28	\$344.28		\$344.28	\$34.48	\$317.46	\$320.46		\$320.46	\$34.48	\$317.46	\$320.46
0.06%	\$63.83	\$653.21	\$638.30	\$1,403.29		0.34%	\$35.82	\$348.97	\$351.97		\$351.97	\$34.60	\$321.63	\$324.63		\$324.63	\$34.60	\$321.63	\$324.63
0.05%	\$65.04	\$669.80	\$685.34	\$1,569.89		0.32%	\$35.04	\$370.06	\$373.06		\$373.06	\$34.03	\$336.39	\$339.39		\$339.39	\$34.03	\$336.39	\$339.39
0.05%	\$65.30	\$756.03	\$688.52	\$1,626.63		0.30%	\$37.16	\$374.41	\$377.41		\$377.41	\$34.81	\$346.81	\$349.81		\$349.81	\$34.81	\$346.81	\$349.81
0.05%	\$69.30	\$768.99	\$942.29	\$1,648.73		0.29%	\$38.25	\$385.95	\$388.95		\$388.95	\$34.85	\$341.26	\$344.26		\$344.26	\$34.85	\$341.26	\$344.26
0.05%	\$62.51	\$776.04	\$984.92	\$1,891.80		0.28%	\$36.04	\$385.59	\$388.59		\$388.59	\$34.70	\$344.90	\$347.90		\$347.90	\$34.70	\$344.90	\$347.90
0.05%	\$62.36	\$767.95	\$973.42	\$1,836.77		0.26%	\$36.91	\$392.24	\$395.24		\$395.24	\$35.10	\$351.50	\$354.50		\$354.50	\$35.10	\$351.50	\$354.50
0.04%	\$65.28	\$779.39	\$960.22	\$1,767.85		0.25%	\$36.18	\$397.10	\$400.10		\$400.10	\$34.93	\$350.86	\$353.86		\$353.86	\$34.93	\$350.86	\$353.86
0.04%	\$71.09	\$801.83	\$1,086.34	\$1,794.45		0.24%	\$36.62	\$382.80	\$385.80		\$385.80	\$34.66	\$351.26	\$354.26		\$354.26	\$34.66	\$351.26	\$354.26
0.03%	\$62.81	\$860.14	\$1,119.24	\$1,886.53		0.24%	\$36.57	\$393.56	\$396.56		\$396.56	\$34.77	\$355.76	\$358.76		\$358.76	\$34.77	\$355.76	\$358.76
0.03%	\$71																		

Pharmacy: CPD (Scripts PMPY)

CURRENT	PROPOSED				3 Tier Plan				4 Tier Plan			
	Generic	Preferred Brand	Non-Preferred Brand	Specialty	Probability	Generic	Preferred Brand	Non-Preferred Brand	Generic	Preferred Brand	Non-Preferred Brand	Specialty
31.68%	0	0	0	0	14.42%	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
16.97%	2.21	0.007	0.008	0	2.56%	\$1.74	\$0.01	\$0.01	\$1.74	\$0.01	\$0.01	\$0.00
7.45%	4.506	0.156	0.031	0.002	1.84%	\$2.06	\$0.05	\$0.01	\$2.06	\$0.05	\$0.01	\$0.00
5.21%	6.163	0.182	0.055	0.007	2.56%	\$1.77	\$0.04	\$0.01	\$1.77	\$0.04	\$0.01	\$0.00
3.68%	3.164	0.234	0.076	0.012	2.79%	\$1.93	\$0.05	\$0.01	\$1.93	\$0.05	\$0.01	\$0.00
3.00%	9.153	0.274	0.109	0.013	2.55%	\$2.35	\$0.07	\$0.01	\$2.35	\$0.07	\$0.01	\$0.00
2.51%	10.275	0.317	0.122	0.017	2.38%	\$2.70	\$0.08	\$0.02	\$2.70	\$0.08	\$0.02	\$0.00
2.25%	11.186	0.365	0.143	0.02	2.21%	\$3.15	\$0.10	\$0.02	\$3.15	\$0.10	\$0.02	\$0.00
1.93%	12.364	0.431	0.168	0.024	2.07%	\$3.54	\$0.12	\$0.03	\$3.54	\$0.12	\$0.03	\$0.00
1.64%	13.12	0.562	0.246	0.035	1.98%	\$3.94	\$0.13	\$0.03	\$3.93	\$0.13	\$0.03	\$0.00
1.41%	14.097	0.633	0.282	0.038	1.86%	\$4.28	\$0.15	\$0.04	\$4.28	\$0.15	\$0.04	\$0.00
1.22%	14.801	0.675	0.299	0.043	1.76%	\$4.67	\$0.16	\$0.05	\$4.66	\$0.16	\$0.05	\$0.00
1.07%	15.61	0.683	0.315	0.061	1.67%	\$5.06	\$0.18	\$0.05	\$5.06	\$0.18	\$0.05	\$0.00
0.98%	15.796	0.789	0.333	0.056	1.60%	\$5.35	\$0.20	\$0.06	\$5.34	\$0.20	\$0.06	\$0.00
0.88%	16.603	0.775	0.342	0.058	1.76%	\$5.82	\$0.22	\$0.06	\$5.82	\$0.22	\$0.06	\$0.01
0.78%	17.396	0.838	0.348	0.059	1.63%	\$6.18	\$0.24	\$0.07	\$6.18	\$0.24	\$0.07	\$0.01
0.71%	17.595	0.897	0.385	0.09	1.53%	\$6.64	\$0.26	\$0.08	\$6.63	\$0.26	\$0.08	\$0.01
0.66%	17.696	0.869	0.385	0.09	1.60%	\$7.12	\$0.28	\$0.09	\$7.11	\$0.29	\$0.09	\$0.01
0.59%	18.204	1.016	0.426	0.096	1.53%	\$7.48	\$0.33	\$0.09	\$7.47	\$0.33	\$0.09	\$0.01
0.57%	18.148	1.061	0.457	0.1	1.42%	\$7.95	\$0.35	\$0.11	\$7.94	\$0.34	\$0.11	\$0.01
0.52%	18.063	1.043	0.462	0.131	1.54%	\$8.36	\$0.38	\$0.12	\$8.37	\$0.38	\$0.11	\$0.01
0.52%	18.473	1.156	0.511	0.139	1.42%	\$8.70	\$0.40	\$0.13	\$8.69	\$0.40	\$0.13	\$0.02
0.73%	19.943	1.258	0.537	0.114	1.63%	\$9.12	\$0.45	\$0.15	\$9.11	\$0.45	\$0.14	\$0.02
0.71%	20.24	1.461	0.615	0.12	1.51%	\$9.38	\$0.50	\$0.17	\$9.37	\$0.50	\$0.16	\$0.02
0.6%	20.646	1.491	0.622	0.129	1.40%	\$9.75	\$0.54	\$0.17	\$9.74	\$0.54	\$0.17	\$0.02
0.56%	20.679	1.76	0.697	0.138	1.82%	\$10.26	\$0.61	\$0.20	\$10.24	\$0.61	\$0.19	\$0.03
0.52%	20.125	1.976	0.738	0.113	1.74%	\$10.61	\$0.68	\$0.22	\$10.59	\$0.67	\$0.21	\$0.03
0.48%	20.755	2.07	0.829	0.123	2.08%	\$11.05	\$0.78	\$0.26	\$11.03	\$0.78	\$0.26	\$0.03
0.44%	20.97	2.388	0.908	0.143	1.81%	\$11.51	\$0.88	\$0.29	\$11.49	\$0.88	\$0.28	\$0.04
0.40%	20.853	2.401	1.016	0.128	2.05%	\$11.92	\$0.98	\$0.34	\$11.90	\$0.98	\$0.33	\$0.04
0.37%	21.105	2.571	1.085	0.163	1.79%	\$12.29	\$1.07	\$0.38	\$12.28	\$1.07	\$0.37	\$0.04
1.46%	22.286	2.916	1.227	0.152	1.59%	\$12.79	\$1.18	\$0.40	\$12.78	\$1.18	\$0.39	\$0.04
0.88%	23.927	3.412	1.401	0.218	1.41%	\$13.42	\$1.27	\$0.46	\$13.41	\$1.26	\$0.45	\$0.05
0.77%	24.6	4.045	1.568	0.242	1.51%	\$13.98	\$1.39	\$0.50	\$13.94	\$1.38	\$0.49	\$0.05
0.62%	25.069	4.917	1.739	0.25	1.35%	\$14.41	\$1.46	\$0.53	\$14.37	\$1.46	\$0.52	\$0.06
0.49%	26.483	5.584	1.813	0.279	1.20%	\$14.90	\$1.57	\$0.57	\$14.86	\$1.56	\$0.56	\$0.06
0.41%	27.37	6.108	1.936	0.286	1.08%	\$15.36	\$1.67	\$0.61	\$15.31	\$1.70	\$0.60	\$0.07
0.36%	27.073	6.759	1.732	0.34	0.97%	\$15.73	\$1.80	\$0.65	\$15.68	\$1.80	\$0.64	\$0.07
0.32%	28.162	7.508	1.829	0.357	0.92%	\$16.23	\$1.85	\$0.68	\$16.17	\$1.88	\$0.67	\$0.07
0.27%	30.376	7.684	1.965	0.367	0.84%	\$16.79	\$2.05	\$0.70	\$16.73	\$2.04	\$0.68	\$0.08
0.23%	31.142	8.142	1.983	0.456	0.78%	\$17.14	\$2.18	\$0.71	\$17.07	\$2.16	\$0.69	\$0.09
0.19%	31.222	8.431	2.32	0.611	0.72%	\$17.62	\$2.26	\$0.75	\$17.46	\$2.24	\$0.73	\$0.10
0.16%	31.891	9.029	2.396	0.548	0.67%	\$18.11	\$2.45	\$0.77	\$18.04	\$2.44	\$0.75	\$0.10
0.14%	32.849	9.961	2.428	0.694	0.62%	\$18.55	\$2.49	\$0.82	\$18.48	\$2.47	\$0.80	\$0.10
0.13%	33.728	9.902	2.433	0.763	0.58%	\$18.90	\$2.67	\$0.83	\$18.82	\$2.65	\$0.82	\$0.11
0.12%	32.729	9.935	2.514	0.737	0.54%	\$19.24	\$2.73	\$0.90	\$19.16	\$2.70	\$0.88	\$0.13
0.12%	32.923	10.522	2.472	0.926	0.50%	\$19.50	\$2.82	\$0.92	\$19.41	\$2.79	\$0.87	\$0.14
0.11%	33.981	10.845	2.493	0.927	0.47%	\$20.06	\$2.88	\$0.92	\$19.96	\$2.91	\$0.90	\$0.15
0.10%	34.433	10.608	2.647	1.09	0.44%	\$20.45	\$3.00	\$0.94	\$20.36	\$2.97	\$0.92	\$0.14
0.08%	33.689	11.541	2.657	1.077	0.42%	\$20.66	\$3.08	\$0.95	\$20.54	\$3.05	\$0.93	\$0.18
0.08%	33.929	11.927	3.132	1.031	0.39%	\$20.62	\$3.21	\$0.97	\$20.53	\$3.17	\$0.94	\$0.16
0.07%	33.775	12.42	3.703	1.036	0.37%	\$20.85	\$3.24	\$1.00	\$20.74	\$3.19	\$0.96	\$0.20
0.06%	35.577	12.178	2.997	1.516	0.35%	\$21.40	\$3.39	\$1.06	\$21.29	\$3.33	\$1.02	\$0.21
0.06%	35.328	12.568	3.309	1.686	0.34%	\$21.65	\$3.48	\$1.09	\$21.52	\$3.42	\$1.05	\$0.23
0.06%	34.241	12.56	3.229	1.742	0.32%	\$21.96	\$3.60	\$1.08	\$21.84	\$3.54	\$1.04	\$0.22
0.05%	33.338	11.656	3.579	2.036	0.30%	\$21.85	\$3.68	\$1.04	\$21.72	\$3.62	\$1.01	\$0.24
0.05%	33.99	11.985	3.358	2.245	0.29%	\$22.24	\$3.75	\$1.10	\$22.11	\$3.67	\$1.06	\$0.24
0.05%	33.745	12.397	3.571	2.176	0.28%	\$22.29	\$3.79	\$1.10	\$22.15	\$3.71	\$1.08	\$0.26
0.05%	32.36	13.533	3.363	2.609	0.26%	\$22.49	\$3.85	\$1.14	\$22.38	\$3.76	\$1.08	\$0.29
0.04%	33.811	12.887	3.598	2.517	0.25%	\$22.52	\$3.86	\$1.15	\$22.41	\$3.77	\$1.10	\$0.28
0.04%	35.877	13.317	3.228	2.549	0.24%	\$22.73	\$4.01	\$1.14	\$22.59	\$3.93	\$1.08	\$0.30
0.03%	32.993	13.311	3.341	3.077	0.24%	\$22.69	\$4.10	\$1.15	\$22.55	\$4.00	\$1.08	\$0.30
0.03%	36.009	13.282	3.399	3.249	0.22%	\$22.67	\$4.18	\$1.19	\$22.44	\$4.08	\$1.13	\$0.30
0.03%	36.71	13.68	4.11	3.38	0.22%	\$22.75	\$4.17	\$1.24	\$22.57	\$4.08	\$1.18	\$0.34
0.03%	37.43	13.817	3.714	3.112	0.21%	\$22.51	\$4.05	\$1.23	\$22.38	\$3.95	\$1.15	\$0.34
0.03%	27.528	13.884	2.772	4.988	0.20%	\$23.24	\$4.32	\$1.27	\$23.08	\$4.19	\$1.18	\$0.38
0.02%	30.385	12.993	3.493	5.129	0.20%	\$23.08	\$4.44	\$1.31	\$22.93	\$4.29	\$1.23	\$0.39
0.02%	35.489	13.703	2.944	4.788	0.19%	\$23.83	\$4.50	\$1.28	\$23.15	\$4.32	\$1.18	\$0.42
0.02%	29.957	12.307	3.161	5.099	0.19%	\$22.92	\$4.29	\$1.30	\$22.73	\$4.12	\$1.19	\$0.47
0.04%	32.139	13.192	3.794	5.172	0.18%	\$23.08	\$4.46	\$1.42	\$22.89	\$4.26	\$1.29	\$0.51
0.02%	34.464	12.659	3.967	5.913	0.17%	\$24.03	\$4.63	\$1.38	\$23.46	\$4.26	\$1.28	\$0.48
0.03%	34.212	13.094	3.745	5.497	0.17%	\$23.80	\$4.50	\$1.31	\$23.34	\$4.29	\$1.20	\$0.49
0.03%	35.078	13.169	4.342	5.843	0.16%	\$23.66	\$4.67	\$1.32	\$23.52	\$4.48	\$1.21	\$0.44
0.03%	32.831	12.163	4.008	5.755	0.16%	\$23.92	\$4.78	\$1.42	\$23.75	\$4.55	\$1.30	\$0.52
0.02%	27.177	10.742	4.087	5.926	0.16%	\$24.35	\$4.63	\$1.35	\$24.19	\$4.42	\$1.23	\$0.49
0.01%	31.812	10.851	4.212	7.809	0.15%	\$24.01	\$4.67	\$1.38	\$23.83	\$4.47	\$1.23	\$0.54
0.03%	26.989	10.836	3.43	7.238	0.14%	\$24.69	\$4.72	\$1.43	\$24.49	\$4.45	\$1.30	\$0.60
0.28%	25.091	9.791	5.018	6.723	0.14%	\$24.03	\$4.73	\$1.51	\$23.79	\$4.46	\$1.36	\$0.66
0.10%	26.981	10.188	5.456	11.351	0.14%	\$24.88	\$4.82	\$1.48	\$24.68	\$4.42	\$1.35	\$0.62
0.12%	26.425	10.78	3.877	11.952	0.13%	\$24.18	\$4.49	\$1.48	\$23.96	\$4.63	\$1.35	\$0.71
0.09%	25.647	10.996	3.47	12.147	0.13%	\$23.80	\$4.72	\$1.36	\$23.62	\$4.38	\$1.25	\$0.62
0.05%	26.88	10.707	3.472	10.551	0.12%	\$23.90	\$4.69	\$1.52	\$23.67	\$4.49	\$1.35	\$0.79
0.04%	25.34	10.247	3.6	10.218	0.12%	\$23.68	\$4.56	\$1.56	\$23.64	\$4.50	\$1.37	\$0.78
0.04%	25.86	10.88	2.1	8.72	0.12%	\$24.11	\$4.89	\$1.41	\$23.88	\$4.40	\$1.23	\$0.91
0.02%	15.691	10.099	3.012	11.198	0.12%	\$24.84	\$5.08	\$1.54	\$24.63	\$4.56	\$1.37	\$0.90
0.02%	25.712	7.879	3.47	8.955	0.11%	\$24.51	\$5.15	\$1.64	\$24.28	\$4.58	\$1.43	\$1.00
0.02%	23.468	10.808	1.919	8.065	0.11%	\$24.51	\$5.02	\$1.41	\$24.32	\$4.53	\$1.21	\$0.98
0.02%	19.86	11.307	2.067	12.04	0.11%	\$24.42	\$5.08	\$1.63	\$24.16	\$4.55	\$1.44	\$0.97
0.00%	28.054	8.27	3.919	8.622	0.10%	\$25.84	\$4.93	\$1.61	\$25.60	\$4.45	\$1.43	\$0.89
0.00%	38.52	11.48	3.36	12.96	0.10%	\$24.48	\$5.20	\$1.70	\$24.27	\$4.69	\$1.50	\$0.92
0.00%	23.714	10.371	2.086	11.857	0.09%	\$25.49	\$5.12	\$1.61	\$25.20	\$4.60	\$1.35	\$1.06
0.00%	28.732	11.293	2.195	8.806	0.09%	\$25.20	\$5.22	\$1.58	\$24.95	\$4.83	\$1.33	\$0.89
0.00%	24.021	11.333	2.625	12.313	0.09%	\$25.76	\$5.12	\$1.73	\$25.50	\$4.62	\$1.44	\$1.06
0.00%	29.037	10.403	6.397	12.954	0.08%	\$25.60	\$5.82	\$1.83	\$25.37	\$4.36	\$1.59	\$0.93

Rx Industry Loads

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

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

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

Rx Utilization Dampening

Current Factors

Cost Share	0.00%	0.50%	1.00%	1.50%	2.00%	2.50%	3.00%	3.50%	4.00%	4.50%	5.00%	5.50%	6.00%	6.50%	7.00%	7.50%	8.00%	8.50%
Factor	1.12	1.13	1.14	1.15	1.16	1.17	1.18	1.19	1.20	1.21	1.22	1.23	1.24	1.25	1.26	1.28	1.29	1.30
Cost Share	9.00%	9.50%	10.00%	10.50%	11.00%	11.50%	12.00%	12.50%	13.00%	13.50%	14.00%	14.50%	15.00%	15.50%	16.00%	16.50%	17.00%	17.50%
Factor	1.07	1.08	1.09	1.10	1.11	1.12	1.13	1.14	1.15	1.16	1.17	1.18	1.19	1.20	1.21	1.22	1.23	1.24
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	0.95	0.95	0.96	0.96	0.97	0.97	0.98	0.98	0.99	0.99	1.00	1.00	1.01	1.01	1.02	1.02	1.03	1.03
Cost Share	27.00%	27.50%	28.00%	28.50%	29.00%	29.50%	30.00%	30.50%	31.00%	31.50%	32.00%	32.50%	33.00%	33.50%	34.00%	34.50%	35.00%	35.50%
Factor	0.90	0.91	0.91	0.92	0.92	0.93	0.93	0.94	0.94	0.95	0.95	0.96	0.96	0.97	0.97	0.98	0.98	0.99
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	0.85	0.85	0.86	0.86	0.86	0.87	0.87	0.88	0.88	0.89	0.89	0.90	0.90	0.91	0.91	0.92	0.92	0.93
Cost Share	45.00%	45.50%	46.00%	46.50%	47.00%	47.50%	48.00%	48.50%	49.00%	49.50%	50.00%	50.50%	51.00%	51.50%	52.00%	52.50%	53.00%	53.50%
Factor	0.80	0.80	0.81	0.81	0.81	0.82	0.82	0.83	0.83	0.84	0.84	0.85	0.85	0.86	0.86	0.87	0.87	0.88
Cost Share	54.00%	54.50%	55.00%	55.50%	56.00%	56.50%	57.00%	57.50%	58.00%	58.50%	59.00%	59.50%	60.00%	60.50%	61.00%	61.50%	62.00%	62.50%
Factor	0.75	0.75	0.76	0.76	0.76	0.77	0.77	0.78	0.78	0.79	0.79	0.80	0.80	0.81	0.81	0.82	0.82	0.83
Cost Share	63.00%	63.50%	64.00%	64.50%	65.00%	65.50%	66.00%	66.50%	67.00%	67.50%	68.00%	68.50%	69.00%	69.50%	70.00%	70.50%	71.00%	71.50%
Factor	0.70	0.70	0.71	0.71	0.71	0.72	0.72	0.73	0.73	0.74	0.74	0.75	0.75	0.76	0.76	0.77	0.77	0.78
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	0.65	0.65	0.66	0.66	0.66	0.67	0.67	0.68	0.68	0.69	0.69	0.70	0.70	0.71	0.71	0.72	0.72	0.73
Cost Share	81.00%	81.50%	82.00%	82.50%	83.00%	83.50%	84.00%	84.50%	85.00%	85.50%	86.00%	86.50%	87.00%	87.50%	88.00%	88.50%	89.00%	89.50%
Factor	0.60	0.60	0.61	0.61	0.61	0.62	0.62	0.63	0.63	0.64	0.64	0.65	0.65	0.66	0.66	0.67	0.67	0.68
Cost Share	90.00%	90.50%	91.00%	91.50%	92.00%	92.50%	93.00%	93.50%	94.00%	94.50%	95.00%	95.50%	96.00%	96.50%	97.00%	97.50%	98.00%	98.50%
Factor	0.55	0.55	0.56	0.56	0.56	0.57	0.57	0.58	0.58	0.59	0.59	0.60	0.60	0.61	0.61	0.62	0.62	0.63

Proposed Factors

	Deductible Range		Min Adjustment	Max Adjustment	Average Adjustment
	Lower	Upper			
Combined Accumulators	0	75	0.9094	1.1075	1.0415
Combined Out of Pocket	75	999999	0.9019	1.0944	1.0288
Uncombined	0	75	0.9382	1.15	1.0735
Uncombined	75	999999	0.8969	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

	Percent	Factor	
		Stacked	Unstacked
Medicare	0.8	1.932	0.986
	0.9	1.991	1.147
	0.95	2.019	1.221
	1	2.046	1.293
	1.1	2.099	1.427
	1.15	2.124	1.491
	1.2	2.149	1.552
	1.25	2.174	1.611
	1.3	2.198	1.669
	1.35	2.221	1.725
	1.4	2.245	1.78
	1.5	2.29	1.885
	1.75	2.4	2.127
	1.8	2.421	2.173
	1.9	2.464	2.262
	2	2.505	2.348
	2.25	2.608	2.552
	2.3	2.628	2.591
	2.5	2.708	2.743
	2.75	2.807	2.925
	2.9	2.866	3.029
	3	2.905	3.097
	3.25	3.003	3.263
	4	3.294	3.727
	5	3.685	4.293
Usual and Customary (U	0.7	3.042	3.383
	0.75	3.083	3.591
	0.8	3.149	3.847
	0.85	3.257	4.136
	0.9	3.436	4.427
	0.95	3.738	4.683
	1	4.247	4.884

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

Non-Par Enhanced Claims Adjustment
TABLE IS BEING REMOVED

Current Factors			
Area Description	Rating Area	Product	Adjustment
VT, VERMONT	VTNWK1	NWK	0
VT, VERMONT	VTOAP1	OAP	0
VT, VERMONT	VTppo1	PPO	0

Proposed Factors			
Area Description	Rating Area	Product	Adjustment
VT, VERMONT	VTNWK1	NWK	N/A
VT, VERMONT	VTOAP1	OAP	N/A
VT, VERMONT	VTppo1	PPO	N/A

Changes
Removing these factors

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.

Applicability

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

Marketing Method

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

Premium Classes

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

Issue Age Range

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

Premium Modalization Rules

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

Annual	11.8227
Semi-Annual	5.9557
Quarterly	2.9852

Distribution of Business

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

Rating

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

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

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

Anticipated Loss Ratio

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

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

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

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%

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

ACTUARIAL CERTIFICATION

Opinion

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

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



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