

**State:** VermontGMCB **Filing Company:** BCBSVT  
**TOI/Sub-TOI:** ML02 Multi-Line - Other/ML02.000 Multi-Line - Other  
**Product Name:** Q4 2022 Blue Cross Large Group Unit Cost Trend Filing  
**Project Name/Number:** /

## Filing at a Glance

Company: BCBSVT  
 Product Name: Q4 2022 Blue Cross Large Group Unit Cost Trend Filing  
 State: VermontGMCB  
 TOI: ML02 Multi-Line - Other  
 Sub-TOI: ML02.000 Multi-Line - Other  
 Filing Type: GMCB Trend / Admin Charge  
 Date Submitted: 05/20/2022  
 SERFF Tr Num: BCVT-133270497  
 SERFF Status: Pending State Action  
 State Tr Num:  
 State Status:  
 Co Tr Num:  
  
 Effective: On Approval  
 Date Requested:  
 Author(s): Martine Brisson-Lemieux, Andrew Proulx, Matthew Goodrich  
 Reviewer(s): Geoffrey Battista (primary), David Dillon, Jacqueline Lee, Christina McLaughlin, Michael Barber, Laura Beliveau, Jennifer DaPolito  
  
 Disposition Date:  
 Disposition Status:  
 Effective Date:  
  
 State Filing Description:

**State:** VermontGMCB **Filing Company:** BCBSVT  
**TOI/Sub-TOI:** ML02 Multi-Line - Other/ML02.000 Multi-Line - Other  
**Product Name:** Q4 2022 Blue Cross Large Group Unit Cost Trend Filing  
**Project Name/Number:** /

## General Information

Project Name: Status of Filing in Domicile:  
Project Number: Date Approved in Domicile:  
Requested Filing Mode: Review & Approval Domicile Status Comments:  
Explanation for Combination/Other: Market Type: Group  
Submission Type: New Submission Group Market Size: Large  
Group Market Type: Employer Overall Rate Impact:  
Filing Status Changed: 07/19/2022  
State Status Changed: Deemer Date:  
Created By: Matthew Goodrich Submitted By: Matthew Goodrich  
Corresponding Filing Tracking Number:

Filing Description:  
May 19, 2022

Laura Beliveau  
Staff Attorney  
Green Mountain Care Board  
144 State Street  
Montpelier, Vermont 05602

Subject: Blue Cross and Blue Shield of Vermont - NAIC # 53295  
The Vermont Health Plan - NAIC # 95696  
Q4 2022 Large Group Unit Cost Trend Filing

Dear Ms. Beliveau:

Attached for the Green Mountain Care Board's review and approval is Blue Cross and Blue Shield of Vermont's and The Vermont Health Plan's Q4 2022 Large Group Unit Cost Trend Filing. This filing updates unit cost trend factors to align with those filed in the 2023 Vermont ACA Market rate filings in an effort to establish rates effective Q4 2022 and beyond that are aligned with hospital budget requests that will be submitted on July 1, 2022. This filing is intended to allow for actual hospital budget submissions to be incorporated into large group rates in the same manner that they will be incorporated into ACA rates.

Please let me know if we can answer any questions or provide further information during your review.

Sincerely,

Ruth Greene

cc: Michael Barber/GMCB  
Christina McLaughlin/GMCB  
Paul Schultz/Blue Cross  
Martine Lemieux/Blue Cross  
Greg Boulbol/Blue Cross

**State:** VermontGMCB**Filing Company:** BCBSVT**TOI/Sub-TOI:** ML02 Multi-Line - Other/ML02.000 Multi-Line - Other**Product Name:** Q4 2022 Blue Cross Large Group Unit Cost Trend Filing**Project Name/Number:** /

## Company and Contact

### Filing Contact Information

Jude Daye, Executive Assistant  
445 Industrial Lane  
Montpelier, VT 05601

dayej@bcbsvt.com  
802-371-3244 [Phone]

### Filing Company Information

BCBSVT  
PO BOX 186  
Montpelier, VT 05601  
(802) 371-3450 ext. [Phone]

CoCode: 53295  
Group Code:  
Group Name:  
FEIN Number: 03-0277307

State of Domicile: Vermont  
Company Type: Hospital  
Service Corp  
State ID Number:

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**State:** VermontGMCB

**Filing Company:** BCBSVT

**TOI/Sub-TOI:** ML02 Multi-Line - Other/ML02.000 Multi-Line - Other

**Product Name:** Q4 2022 Blue Cross Large Group Unit Cost Trend Filing

**Project Name/Number:** /

## Filing Fees

### State Fees

|                  |          |
|------------------|----------|
| Fee Required?    | Yes      |
| Fee Amount:      | \$150.00 |
| Retaliatory?     | No       |
| Fee Explanation: |          |

SERFF Tracking #:

BCVT-133270497

State Tracking #:

Company Tracking #:

**State:** VermontGMCB **Filing Company:** BCBSVT  
**TOI/Sub-TOI:** ML02 Multi-Line - Other/ML02.000 Multi-Line - Other  
**Product Name:** Q4 2022 Blue Cross Large Group Unit Cost Trend Filing  
**Project Name/Number:** /

## Correspondence Summary

### Objection Letters and Response Letters

#### Objection Letters

| Status           | Created By     | Created On | Date Submitted |
|------------------|----------------|------------|----------------|
| Pending Response | Jacqueline Lee | 07/15/2022 | 07/15/2022     |

#### Response Letters

| Responded By     | Created On | Date Submitted |
|------------------|------------|----------------|
| Matthew Goodrich | 07/19/2022 | 07/19/2022     |

#### Filing Notes

| Subject                       | Note Type        | Created By       | Created On | Date Submitted |
|-------------------------------|------------------|------------------|------------|----------------|
| GMCB Order - Revised Exhibits | Note To Reviewer | Matthew Goodrich | 08/19/2022 | 08/19/2022     |

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**State:** VermontGMCB **Filing Company:** BCBSVT  
**TOI/Sub-TOI:** ML02 Multi-Line - Other/ML02.000 Multi-Line - Other  
**Product Name:** Q4 2022 Blue Cross Large Group Unit Cost Trend Filing  
**Project Name/Number:** /

## Objection Letter

|                         |                  |
|-------------------------|------------------|
| Objection Letter Status | Pending Response |
| Objection Letter Date   | 07/15/2022       |
| Submitted Date          | 07/15/2022       |
| Respond By Date         | 07/19/2022       |

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*Dear Jude Daye,*

**Introduction:**

*Please see the attached letter.*

**Conclusion:**

*Sincerely,*

*Jacqueline Lee*



July 15, 2022

Jude Daye, Executive Assistant  
Blue Cross and Blue Shield of Vermont  
445 Industrial Lane  
Montpelier, VT 05601

Re: Blue Cross and Blue Shield of Vermont, The Vermont Health Plan  
4Q 2022 LG Rating Program Filing  
SERFF Tracking #: BCVT-133270497, BCVT-133270485

Dear Jude Daye:

We have been retained by the Green Mountain Care Board (“GMCB”) to review the above referenced group products filings submitted on 5/20/2022. The following additional information is required for these filings.

Notice regarding proper responses:

- A minimum-acceptable response to quantitative questions from us must include a spreadsheet calculation with retained formulas such that we can replicate the calculations therein.
- Explanatory responses are merely a supplement to the spreadsheet material and in of themselves will constitute a lack of response.

Questions:

1. Using the FY2023 budget submission narratives posted on the GMCB website (<https://gmcboard.vermont.gov/node/3183>), please disclose the impact to the rates if the unit cost trend was set equal to the budget increases submitted and provide quantitative support for the impact.

Please be aware that we expect to have further questions regarding the filing as the review continues.

To ensure that the review of your filing has been completed before statutory deadlines, we expect you to respond as expeditiously as possible to every objection in our letter, but no later than July 19, 2022. Note that the responses can be submitted separately and do not have to be submitted all at the same time.

We trust that you understand these forms may not be used in Vermont until they are formally approved by the GMCB.

Sincerely,

Kevin Ruggeberg, FSA, MAAA  
Vice President and Consulting Actuary  
Lewis & Ellis, Inc.  
kruggeberg@lewisellis.com  
(972)850-0850



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BCVT-133270497

State Tracking #:

Company Tracking #:

State: VermontGMCB Filing Company: BCBSVT  
 TOI/Sub-TOI: ML02 Multi-Line - Other/ML02.000 Multi-Line - Other  
 Product Name: Q4 2022 Blue Cross Large Group Unit Cost Trend Filing  
 Project Name/Number: /

## Response Letter

Response Letter Status Submitted to State  
 Response Letter Date 07/19/2022  
 Submitted Date 07/19/2022

Dear Geoffrey Battista,

**Introduction:**

**Response 1**

**Comments:**

Please find attached our responses to the Q4 2022 Blue Cross Large Group Unit Cost Trend Filing Inquiries dated July 15, 2022.

**Changed Items:**

No Form Schedule items changed.

No Rate/Rule Schedule items changed.

### Supporting Document Schedule Item Changes

|                          |  |
|--------------------------|--|
| <b>Satisfied - Item:</b> | Responses to 4Q 2022 LG Rating Program Inquiry Letter 1  |
| <b>Comments:</b>         |  |
| <b>Attachment(s):</b>    | Responses to 4Q 2022 LG Rating Program Inquiry Letter 1.pdf<br>Responses to 4Q 2022 LG Rating Program Inquiry Letter 1 - Exhibits (REDACTED).pdf<br>Responses to 4Q 2022 LG Rating Program Inquiry Letter 1 - Exhibits (REDACTED).xlsx |

**Conclusion:**

Sincerely,  
Matthew Goodrich

**State:** VermontGMCB

**Filing Company:** BCBSVT

**TOI/Sub-TOI:** ML02 Multi-Line - Other/ML02.000 Multi-Line - Other

**Product Name:** Q4 2022 Blue Cross Large Group Unit Cost Trend Filing

**Project Name/Number:** /

## Note To Reviewer

**Created By:**

Matthew Goodrich on 08/19/2022 07:51 AM

**Last Edited By:**

Matthew Goodrich

**Submitted On:**

08/19/2022 07:53 AM

**Subject:**

GMCB Order - Revised Exhibits

**Comments:**

Please find attached exhibits reflecting the GMCB order dated August 18, 2022.

August 19, 2022

Laura Beliveau  
Staff Attorney  
Green Mountain Care Board  
144 State Street  
Montpelier, Vermont 05602

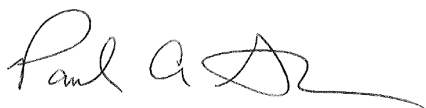
**Subject: Blue Cross and Blue Shield of Vermont - NAIC # 53295**  
**The Vermont Health Plan - NAIC # 95696**  
**Q4 2022 Large Group Unit Cost Trend Filing**

Dear Ms. Beliveau:

Pursuant to the Green Mountain Care Board's Decision and Order dated August 18, 2022, we are writing to confirm that Blue Cross and TVHP will incorporate the ordered modifications to the large group unit cost trend filing. Blue Cross and TVHP have filed amended exhibits, which incorporate the ordered allowed medical trend. A supplemental exhibit is provided which calculates the impact of the ordered trends on the manual rate.

Should you have any questions, please do not hesitate to contact us.

Sincerely,



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Paul A Schultz, F.S.A., M.A.A.A.

BLUE CROSS AND BLUE SHIELD OF VERMONT and THE VERMONT HEALTH PLAN  
 Q4 2022 LARGE GROUP UNIT COST TREND FILING  
 MANUAL RATE IMPACT OF FORMULA AND FACTOR CHANGES USING APPROVED TREND  
 AMENDED PER GMCB ORDER

| Calculation of the Manual Rate (Actives) |               |          |          |                 |
|--|---------------|----------|----------|-----------------|
| Claim Type                               |               | Medical  | Pharmacy | Total           |
| Q4 2022 Filed Manual Rate                | A             | \$556.59 | \$122.77 | \$679.36        |
| Q4 2022 Filed Paid Trend Factor          | B             | 1.238    | N/A      |                 |
| Q4 2022 Approved Paid Trend Factor       | C             | 1.266    |          |                 |
| Q4 2022 Approved Manual Rate             | D = A x (C/B) | \$569.22 | \$122.77 | <b>\$691.99</b> |
| <b>Change in Manual Rate</b>             |               |          |          | <b>1.9%</b>     |

| Q4 2022 Approved Manual Rate |              |              |                    |                |
|------------------------------|--------------|--------------|--------------------|----------------|
| Renewal Year                 | 2023         | 2023         | Component Increase | Premium Impact |
| Filing Year                  | Q3 2022      | Q4 2022      |                    |                |
| Manual Claims                | \$44,934,613 | \$47,102,041 | 4.8%               | 4.4%           |
| Projected Rebates            | -\$2,819,567 | -\$2,819,567 | 0.0%               | 0.0%           |
| Admin                        | \$4,167,412  | \$4,241,448  | 1.8%               | 0.1%           |
| Reserve                      | \$728,621    | \$763,087    | 4.7%               | 0.1%           |
| Mandates and Assessments     | \$1,056,704  | \$1,075,655  | 1.8%               | 0.0%           |
| Additional Items             | \$1,320,353  | \$1,357,731  | 2.8%               | 0.1%           |
| <b>Total</b>                 |              |              |                    | <b>4.7%</b>    |

BLUE CROSS AND BLUE SHIELD OF VERMONT and THE VERMONT HEALTH PLAN  
Q4 2022 LARGE GROUP UNIT COST TREND FILING  
MONTHLY TREND FACTORS  
AMENDED PER GMCB ORDER

| Month          | Medical - BCBSVT | Medical - BCBSVT Non- | Medical - TVHP Managed |
|----------------|------------------|-----------------------|------------------------|
|                | Managed          | Managed               |                        |
| August 2018    | 1.0000           | 1.0000                | 1.0000                 |
| September 2018 | 1.0420           | 1.0420                | 1.0511                 |
| October 2018   | 1.0598           | 1.0598                | 1.0691                 |
| November 2018  | 1.1016           | 1.1018                | 1.1131                 |
| December 2018  | 1.3374           | 1.3376                | 1.3513                 |
| January 2019   | 1.3124           | 1.3126                | 1.3260                 |
| February 2019  | 1.2200           | 1.2320                | 1.2323                 |
| March 2019     | 1.2244           | 1.2365                | 1.2368                 |
| April 2019     | 1.2063           | 1.2182                | 1.2185                 |
| May 2019       | 1.1972           | 1.2090                | 1.2093                 |
| June 2019      | 1.2433           | 1.2556                | 1.2559                 |
| July 2019      | 1.3002           | 1.3130                | 1.3133                 |
| August 2019    | 1.1294           | 1.1426                | 1.1429                 |
| September 2019 | 1.1535           | 1.1670                | 1.1673                 |
| October 2019   | 1.2577           | 1.2725                | 1.2728                 |
| November 2019  | 1.2775           | 1.2926                | 1.2929                 |
| December 2019  | 1.2109           | 1.2251                | 1.2254                 |
| January 2020   | 1.2042           | 1.2183                | 1.2186                 |
| February 2020  | 1.2628           | 1.2770                | 1.2782                 |
| March 2020     | 0.9276           | 0.9380                | 0.9389                 |
| April 2020     | 0.7084           | 0.7164                | 0.7170                 |
| May 2020       | 0.9781           | 0.9890                | 0.9900                 |
| June 2020      | 1.2444           | 1.2583                | 1.2595                 |
| July 2020      | 1.2442           | 1.2582                | 1.2593                 |
| August 2020    | 1.2167           | 1.2312                | 1.2324                 |
| September 2020 | 1.2661           | 1.2813                | 1.2825                 |
| October 2020   | 1.1646           | 1.1785                | 1.1796                 |
| November 2020  | 1.1335           | 1.1471                | 1.1482                 |
| December 2020  | 1.2562           | 1.2713                | 1.2724                 |
| January 2021   | 1.3171           | 1.3347                | 1.3341                 |
| February 2021  | 1.3602           | 1.3784                | 1.3777                 |
| March 2021     | 1.3271           | 1.3448                | 1.3442                 |
| April 2021     | 1.3611           | 1.3794                | 1.3787                 |
| May 2021       | 1.5489           | 1.5697                | 1.5689                 |
| June 2021      | 1.3523           | 1.3704                | 1.3698                 |
| July 2021      | 1.3260           | 1.3468                | 1.3462                 |
| August 2021    | 1.2725           | 1.2924                | 1.2918                 |
| September 2021 | 1.3283           | 1.3491                | 1.3485                 |
| October 2021   | 1.3419           | 1.3629                | 1.3623                 |
| November 2021  | 1.3445           | 1.3655                | 1.3649                 |
| December 2021  | 1.3471           | 1.3681                | 1.3675                 |
| January 2022   | 1.3736           | 1.3964                | 1.3943                 |
| February 2022  | 1.3767           | 1.3996                | 1.3976                 |
| March 2022     | 1.3795           | 1.4024                | 1.4004                 |
| April 2022     | 1.3936           | 1.4168                | 1.4147                 |
| May 2022       | 1.4073           | 1.4307                | 1.4286                 |
| June 2022      | 1.4691           | 1.4935                | 1.4913                 |
| July 2022      | 1.4918           | 1.5167                | 1.5145                 |
| August 2022    | 1.4947           | 1.5197                | 1.5175                 |
| September 2022 | 1.4814           | 1.5061                | 1.5040                 |
| October 2022   | 1.5175           | 1.5427                | 1.5405                 |
| November 2022  | 1.5203           | 1.5456                | 1.5434                 |
| December 2022  | 1.5231           | 1.5485                | 1.5463                 |
| January 2023   | 1.6033           | 1.6301                | 1.6275                 |
| February 2023  | 1.6065           | 1.6333                | 1.6307                 |
| March 2023     | 1.6095           | 1.6364                | 1.6339                 |
| April 2023     | 1.6126           | 1.6395                | 1.6370                 |
| May 2023       | 1.6230           | 1.6500                | 1.6475                 |
| June 2023      | 1.6261           | 1.6532                | 1.6507                 |
| July 2023      | 1.6450           | 1.6726                | 1.6700                 |
| August 2023    | 1.6483           | 1.6759                | 1.6733                 |
| September 2023 | 1.6336           | 1.6609                | 1.6584                 |
| October 2023   | 1.6623           | 1.6901                | 1.6875                 |
| November 2023  | 1.6654           | 1.6932                | 1.6906                 |
| December 2023  | 1.6685           | 1.6963                | 1.6938                 |
| January 2024   | 1.7322           | 1.7621                | 1.7584                 |
| February 2024  | 1.7356           | 1.7656                | 1.7618                 |
| March 2024     | 1.7390           | 1.7690                | 1.7652                 |
| April 2024     | 1.7423           | 1.7723                | 1.7686                 |
| May 2024       | 1.7531           | 1.7833                | 1.7796                 |
| June 2024      | 1.7565           | 1.7868                | 1.7830                 |

SERFF Tracking #:

BCVT-133270497

State Tracking #:

Company Tracking #:

**State:** VermontGMCB **Filing Company:** BCBSVT  
**TOI/Sub-TOI:** ML02 Multi-Line - Other/ML02.000 Multi-Line - Other  
**Product Name:** Q4 2022 Blue Cross Large Group Unit Cost Trend Filing  
**Project Name/Number:** /

### Rate Information

Rate data applies to filing.

**Filing Method:** Experience Rated and Manually Rated  
**Rate Change Type:** Increase  
**Overall Percentage of Last Rate Revision:** 7.600%  
**Effective Date of Last Rate Revision:** 05/18/2022  
**Filing Method of Last Filing:** Experience Rated and Manually Rated  
**SERFF Tracking Number of Last Filing:** BCVT-133154621

### Company Rate Information

| Company Name: | Overall % Indicated Change: | Overall % Rate Impact: | Written Premium Change for this Program: | Number of Policy Holders Affected for this Program: | Written Premium for this Program: | Maximum % Change (where req'd): | Minimum % Change (where req'd): |
|---------------|-----------------------------|------------------------|--|---|-----------------------------------|---------------------------------|---------------------------------|
| BCBSVT        | 2.900%                      | %                      |  | 3,308   | \$42,699,560                      | %                               | %                               |

SERFF Tracking #:

BCVT-133270497

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Company Tracking #:

**State:** VermontGMCB  
**TOI/Sub-TOI:** ML02 Multi-Line - Other/ML02.000 Multi-Line - Other  
**Product Name:** Q4 2022 Blue Cross Large Group Unit Cost Trend Filing  
**Filing Company:** BCBSVT  
**Project Name/Number:** /

## Supporting Document Schedules

|                          |   |
|--------------------------|---|
| <b>Satisfied - Item:</b> | Actuarial Memorandum  |
| <b>Comments:</b>         |   |
| <b>Attachment(s):</b>    | Q4 2022 BCBSVT Large Group Unit Cost Trend Filing - Actuarial Memorandum (REDACTED).pdf |
| <b>Item Status:</b>      |   |
| <b>Status Date:</b>      |   |

|                         |                                 |
|-------------------------|---------------------------------|
| <b>Bypassed - Item:</b> | Civil Union Rating Requirements |
| <b>Bypass Reason:</b>   | Not required.                   |
| <b>Attachment(s):</b>   |                                 |
| <b>Item Status:</b>     |                                 |
| <b>Status Date:</b>     |                                 |

|                          |   |
|--------------------------|---|
| <b>Satisfied - Item:</b> | Filing Compliance Certification   |
| <b>Comments:</b>         |   |
| <b>Attachment(s):</b>    | Q4 2022 BCBSVT Large Group Unit Cost Trend Filing - Rate Filing Certification.pdf |
| <b>Item Status:</b>      |   |
| <b>Status Date:</b>      |   |

|                         |  |
|-------------------------|--|
| <b>Bypassed - Item:</b> | Third Party Filing Authorization                     |
| <b>Bypass Reason:</b>   | BCBSVT does not use a Third Party to submit filings. |
| <b>Attachment(s):</b>   |  |
| <b>Item Status:</b>     |  |
| <b>Status Date:</b>     |  |

|                          |  |
|--------------------------|--|
| <b>Satisfied - Item:</b> | Cover Letter   |
| <b>Comments:</b>         |  |
| <b>Attachment(s):</b>    | Q4 2022 BCBSVT Large Group Unit Cost Trend Filing - Cover Letter.pdf |
| <b>Item Status:</b>      |  |
| <b>Status Date:</b>      |  |

|                          |   |
|--------------------------|---|
| <b>Satisfied - Item:</b> | Exhibits  |
| <b>Comments:</b>         |   |
| <b>Attachment(s):</b>    | Q4 2022 BCBSVT Large Group Unit Cost Trend Filing - Exhibits (REDACTED).pdf<br>Q4 2022 BCBSVT Large Group Unit Cost Trend Filing - Exhibits (REDACTED).xlsx |
| <b>Item Status:</b>      |   |

SERFF Tracking #:

BCVT-133270497

State Tracking #:

Company Tracking #:

**State:** VermontGMCB  
**TOI/Sub-TOI:** ML02 Multi-Line - Other/ML02.000 Multi-Line - Other  
**Product Name:** Q4 2022 Blue Cross Large Group Unit Cost Trend Filing  
**Project Name/Number:** /

**Filing Company:** BCBSVT

|                          |  |
|--------------------------|--|
| <b>Status Date:</b>      |  |
| <b>Satisfied - Item:</b> | F106   |
| <b>Comments:</b>         |  |
| <b>Attachment(s):</b>    | Q4 2022 BCBSVT Lg Grp Filing - F106 Form.pdf   |
| <b>Item Status:</b>      |  |
| <b>Status Date:</b>      |  |
| <b>Satisfied - Item:</b> | Plain Language Summary   |
| <b>Comments:</b>         |  |
| <b>Attachment(s):</b>    | Q4 2022 BCBSVT Large Group Unit Cost Trend Filing - Plain Language Summary.pdf   |
| <b>Item Status:</b>      |  |
| <b>Status Date:</b>      |  |
| <b>Satisfied - Item:</b> | VT Rx Data Template  |
| <b>Comments:</b>         |  |
| <b>Attachment(s):</b>    | VT Rx Data Template - BCBSVT - Q4 2022 Large Group.pdf<br>VT Rx Data Template - BCBSVT - Q4 2022 Large Group.xlsx  |
| <b>Item Status:</b>      |  |
| <b>Status Date:</b>      |  |
| <b>Satisfied - Item:</b> | Responses to 4Q 2022 LG Rating Program Inquiry Letter 1  |
| <b>Comments:</b>         |  |
| <b>Attachment(s):</b>    | Responses to 4Q 2022 LG Rating Program Inquiry Letter 1.pdf<br>Responses to 4Q 2022 LG Rating Program Inquiry Letter 1 - Exhibits (REDACTED).pdf<br>Responses to 4Q 2022 LG Rating Program Inquiry Letter 1 - Exhibits (REDACTED).xlsx |
| <b>Item Status:</b>      |  |
| <b>Status Date:</b>      |  |



SERFF Tracking #:

BCVT-133270497

State Tracking #:

Company Tracking #:

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|                             |   |                        |        |
|-----------------------------|---|------------------------|--------|
| <b>State:</b>               | VermontGMCB   | <b>Filing Company:</b> | BCBSVT |
| <b>TOI/Sub-TOI:</b>         | ML02 Multi-Line - Other/ML02.000 Multi-Line - Other   |                        |        |
| <b>Product Name:</b>        | Q4 2022 Blue Cross Large Group Unit Cost Trend Filing |                        |        |
| <b>Project Name/Number:</b> | /   |                        |        |

***Attachment Q4 2022 BCBSVT Large Group Unit Cost Trend Filing - Exhibits (REDACTED).xlsx is not a PDF document and cannot be reproduced here.***

***Attachment VT Rx Data Template - BCBSVT - Q4 2022 Large Group.xlsx is not a PDF document and cannot be reproduced here.***

***Attachment Responses to 4Q 2022 LG Rating Program Inquiry Letter 1 - Exhibits (REDACTED).xlsx is not a PDF document and cannot be reproduced here.***

Blue Cross and Blue Shield of Vermont and The Vermont Health Plan  
Q4 2022 Large Group Unit Cost Trend Filing  
Actuarial Memorandum

**1. Purpose**

Blue Cross and Blue Shield of Vermont (Blue Cross) and The Vermont Health Plan (TVHP) perform large group rating on a case-by-case basis. We accomplish rating through a formulaic approach that blends recent group experience with a manual rate according to a credibility formula. We may adjust formula results for underwriting judgment and/or management decisions. This filing updates the medical unit cost trend factors that we will use for renewals beginning upon approval of this filing, most notably January 2023 renewals. Updates to the unit cost trend factors flow through to impact the manual rate as well—we also demonstrate this impact as part of this Q4 filing.

Once approved, we will use this filing for insured large group and grandfathered small group renewals (we will refer to them collectively as large groups for the remainder of the filing) until superseded by a subsequent filing. This filing will apply beginning with rates communicated within seven business days after the date of its approval and continuing until at most seven business days after the date of approval of the next Blue Cross and TVHP Large Group Rating Program filings. The term “communicated,” for this purpose, means a written proposal delivered to a large group account.

**2. Overview and Rate Impact**

**2.1. Overview**

This filing includes the development of medical unit cost factors and illustrates a manual rate developed using the medical unit cost trend factors. The medical unit cost factors update those approved in the Q3 2022 BCBSVT Large Group Rating Program Filing and the Q3 2022 TVHP Large Group Rating Program Filing (BCVT-133154621 and BCVT-133154563). The unit cost trend factors align with those filed in the 2023 Vermont ACA Market rate filings (BCVT-133243619 and BCVT-133243509). We use this filing for insured products, including Cost Plus. Blue Cross projects that this filing will affect 6,396 members (3,563 subscribers) in 38 groups. These totals are as of December 31, 2021 and include members of both Blue Cross and TVHP. We will refer to the combined population as Blue Cross throughout this memorandum.

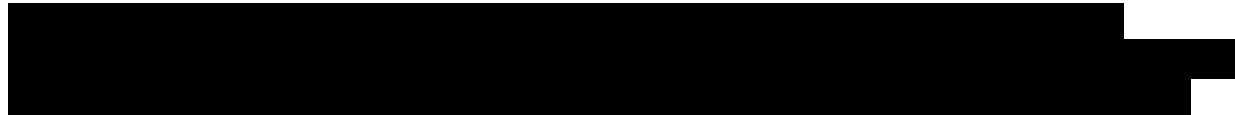
**2.2. Impact of Formula and Factor Changes**

This total impact of changes in medical unit cost factors is 2.9 percent.

**3. Medical Unit Cost Trend**

Observations of recent contracting and provider budgetary changes are the main source of unit cost trends. During the year ended August 2021, roughly 52 percent of total claims dollars were provided by Vermont facilities and providers directly affected by the hospital budget review process of the Green Mountain Care Board (GMCB). For hospitals under the jurisdiction of GMCB review, we start with the assumption that the GMCB will approve hospital budgets for the 2022 cycle that support identical commercial increases as those approved for the 2021 cycle. For hospitals that requested a midyear increase in the spring of 2022, we assume that their next approved budget will be higher than the 2021 cycle by the annualized proportion that was not granted as a midyear adjustment.

Blue Cross and Blue Shield of Vermont and The Vermont Health Plan  
 Q4 2022 Large Group Unit Cost Trend Filing  
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Based upon the above assumptions concerning hospital budget and fee schedule changes, the provider contracting and actuarial departments worked together to assess the impact such an increase would have on contract negotiations for the Blue Cross Managed Care, Blue Cross Non-Managed Care, and TVHP Managed Care contracts. For marketing reasons, Blue Cross negotiates different unit cost increases for each of the three contracts. To reflect these differences, we calculate a cost trend for each contract.

We assumed for other providers within the Blue Cross service area that overall 2022 and 2023 budget increases would be identical to those implemented during the 2021 cycle, with the exception that we have reflected any more recent information gleaned from our early negotiations with providers. Again, the provider contracting and actuarial departments worked closely together to assess the impact these assumptions would have on contract negotiations for the Blue Cross Managed Care, Blue Cross Non-Managed Care, and TVHP Managed Care contracts.

Finally, we derive unit cost increases for providers outside the Blue Cross service area from the Fall 2021 Blue Trend Survey, which is a proprietary and confidential dissemination of the BlueCross BlueShield Association.

Exhibit 2A shows the details of the cost increases by contract and type of claim. We use the expected increases to trend the contract-normalized claims to the projection period.

The chart below summarizes the results of the analysis:

| <b>Medical Unit Cost Trend – CY 2022</b>                                   |                         |                             |                   |
|--|-------------------------|-----------------------------|-------------------|
|  | Blue Cross Managed Care | Blue Cross Non-Managed Care | TVHP Managed Care |
| Vermont facilities and providers impacted by GMCB's Hospital Budget Review | 6.4%                    | 6.6%                        | 6.4%              |
| Other facilities and providers   | 5.5%                    | 5.7%                        | 5.7%              |
| <b>Total</b>   | <b>6.0%</b>             | <b>6.2%</b>                 | <b>6.1%</b>       |

| <b>Medical Unit Cost Trend – CY 2023</b>                                   |                         |                             |                   |
|--|-------------------------|-----------------------------|-------------------|
|  | Blue Cross Managed Care | Blue Cross Non-Managed Care | TVHP Managed Care |
| Vermont facilities and providers impacted by GMCB's Hospital Budget Review | 10.1%                   | 10.1%                       | 10.1%             |
| Other facilities and providers   | 5.7%                    | 5.7%                        | 5.7%              |
| <b>Total</b>   | <b>8.0%</b>             | <b>8.0%</b>                 | <b>8.0%</b>       |

**4. Manual Rate**

We have updated the manual rate for actives from the Q3 2022 BCBSVT Large Group Rating Program Filing and the Q3 2022 TVHP Large Group Rating Program Filing only to apply the trends as described in

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section 3. Other than this update, the manual rate development for actives is identical to that described within the Q3 2022 filings (BCVT-133154621 and BCVT-133154563).

| <b>Calculation of the Manual Rate (Actives)</b> |                      |          |          |                 |
|---|----------------------|----------|----------|-----------------|
| Claim Type                                      |                      | Medical  | Pharmacy | Total           |
| Q3 2022 Manual Rate                             | A                    | \$537.27 | \$122.77 | \$660.04        |
| Q3 2022 Paid Trend Factor                       | B                    | 1.1951   | N/A      |                 |
| Q4 2022 Paid Trend Factor                       | C                    | 1.2380   |          |                 |
| Q4 2022 Manual Rate                             | $D = A \times (C/B)$ | \$556.59 | \$122.77 | <b>\$679.36</b> |

**5. Medical Loss Ratio Projection**

We use the factors and formula in this filing to project a Medical Loss Ratio (MLR) for 2023. Using the manual rate as a proxy for projected claims, we project a 2023 MLR of 89.5 percent for Blue Cross and 88.7 percent for TVHP. The Blue Cross credibility-adjusted MLR for Large Group was 95.3 percent in 2019 and 90.1 percent in 2020. The TVHP credibility-adjusted MLR for Large Group 94.5 percent in 2019 and 97.0 percent in 2020. Exhibit 4C provides the development of the projected MLR. The calculations represent estimates assuming that all pricing assumptions hold true, and assuming no change from 2020 values for various quantities (e.g. HCQ, commissions).

**6. Act 193 Information**

This information is included template filed in SERFF with this filing (*VT Rx Data Template - BCBSVT - Q4 2022 Large Group.xlsx*). The data in the template is based on actual and projected experience for the groups included in the manual rate.

**7. Actuarial Opinion**

I, Martine Lemieux, am an employee of Blue Cross Blue Shield of Vermont and a member of the American Academy of Actuaries. I have experience in the area of insured health care programs.

Section 8 lists applicable limitations and disclosures.

It is my opinion that the factors presented in this filing are reasonable and have been prepared in accordance with applicable Actuarial Standards of Practice. The factors will produce premium rates that are reasonable in relation to the benefits provided and will not be excessive inadequate or unfairly discriminatory.

I am a Fellow of the Society of Actuaries and a Member of the American Academy of Actuaries, and I meet the Academy's Qualification Standards to render this opinion.

  
Martine Lemieux, F.S.A., M.A.A.A.

May 19, 2022

Blue Cross and Blue Shield of Vermont and The Vermont Health Plan  
Q4 2022 Large Group Unit Cost Trend Filing  
Actuarial Memorandum

**8. Disclosures**

**Information Date:** The analysis provided in the report is based on information as known on May 18, 2022.

**Scope:** The purpose of this filing is to update the trend factors and manual rate that will be used for renewals of Blue Cross and Blue Shield of Vermont and The Vermont Health Plan large group plans. This filing is not intended to be used for other purposes.

**Intended Users:** This material has been prepared for the GMCB. Blue Cross understands that this memorandum and accompanying exhibits will be posted publicly.

**Uncertainty or Risk:** Future events will affect the results presented in the memorandum. Per GMCB guidance published on March 31, 2022<sup>1</sup> Vermont hospital budgets submissions are due July 1, 2022. The hospital budget submissions will be different from the assumptions included in this filing and may call into question the adequacy or excessiveness of the premium rates discussed here.

**Reliance on Other Sources for Data and Other Information:** This analysis relies upon data from the Blue Cross data warehouse. I have reviewed the data for reasonableness, but no audit was performed.

**Subsequent Events:** New information related to the COVID-19 pandemic continues to emerge on a regular basis. Subsequent events may affect the projected MLR presented herein. The degree to which future events may materially change the MLR is unknown.

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<sup>1</sup> <https://gmcboard.vermont.gov/sites/gmcb/files/documents/FY23%20Hospital%20Budget%20Guidance-%20FINAL.pdf>

I HEREBY CERTIFY that I have reviewed the applicable filing requirements for this filing, and, to the best of my knowledge, the filing complies with all applicable statutory and regulatory provisions for the state of Vermont

Ruth Greene

Ruth Greene  
Vice President, Treasurer & Chief Financial Officer

5/19/2022

Date

May 19, 2022

Laura Beliveau  
Staff Attorney  
Green Mountain Care Board  
144 State Street  
Montpelier, Vermont 05602

**Subject: Blue Cross and Blue Shield of Vermont - NAIC # 53295**  
**The Vermont Health Plan - NAIC # 95696**  
**Q4 2022 Large Group Unit Cost Trend Filing**

Dear Ms. Beliveau:

Attached for the Green Mountain Care Board's review and approval is Blue Cross and Blue Shield of Vermont's and The Vermont Health Plan's Q4 2022 Large Group Unit Cost Trend Filing. This filing updates unit cost trend factors to align with those filed in the 2023 Vermont ACA Market rate filings in an effort to establish rates effective Q4 2022 and beyond that are aligned with hospital budget requests that will be submitted on July 1, 2022. This filing is intended to allow for actual hospital budget submissions to be incorporated into large group rates in the same manner that they will be incorporated into ACA rates.

Please let me know if we can answer any questions or provide further information during your review.

Sincerely,



Ruth Greene

cc: Michael Barber/GMCB  
Christina McLaughlin/GMCB  
Paul Schultz/Blue Cross  
Martine Lemieux/Blue Cross  
Greg Boulbol/Blue Cross

BLUE CROSS AND BLUE SHIELD OF VERMONT and THE VERMONT HEALTH PLAN  
Q4 2022 LARGE GROUP UNIT COST TREND FILING

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UNIT COST TREND SUMMARY

|                   | Inpatient      |    |          |       |       | Outpatient |    |          |       |       | Professional |           |    |          |       |       | Total     |    |          |       |       |  |  |  |  |
|-------------------|----------------|----|----------|-------|-------|------------|----|----------|-------|-------|--------------|-----------|----|----------|-------|-------|-----------|----|----------|-------|-------|--|--|--|--|
|                   | GMCB           | NH | BlueCard | Other | Total | GMCB       | NH | BlueCard | Other | Total | GMCB         | Community | NH | BlueCard | Other | Total | VT / GMCB | NH | BlueCard | Other | Total |  |  |  |  |
| VHP               | Exp Period     |    |          |       |       | \$86.90    |    |          |       |       |              |           |    |          |       |       |           |    |          |       |       |  |  |  |  |
|                   | CY 2021        |    |          |       |       | \$88.22    |    |          |       |       |              |           |    |          |       |       |           |    |          |       |       |  |  |  |  |
|                   | YE 202206      |    |          |       |       | \$90.78    |    |          |       |       |              |           |    |          |       |       |           |    |          |       |       |  |  |  |  |
|                   | CY 2022        |    |          |       |       | \$94.26    |    |          |       |       |              |           |    |          |       |       |           |    |          |       |       |  |  |  |  |
|                   | CY 2023        |    |          |       |       | \$103.12   |    |          |       |       |              |           |    |          |       |       |           |    |          |       |       |  |  |  |  |
|                   | Exp % of Total |    |          |       |       | 100.0%     |    |          |       |       |              |           |    |          |       |       |           |    |          |       |       |  |  |  |  |
|                   | Prj % of Total |    |          |       |       | 100.0%     |    |          |       |       |              |           |    |          |       |       |           |    |          |       |       |  |  |  |  |
| CY 2022 / CY 2021 |                |    |          |       | 6.9%  |            |    |          |       |       |              |           |    |          |       |       |           |    |          |       |       |  |  |  |  |
| CY 2023 / CY 2022 |                |    |          |       | 9.4%  |            |    |          |       |       |              |           |    |          |       |       |           |    |          |       |       |  |  |  |  |
| Annual Cost Trend |                |    |          |       | 8.9%  |            |    |          |       |       |              |           |    |          |       |       |           |    |          |       |       |  |  |  |  |
|                   |                |    |          |       |       |            |    |          |       |       |              |           |    |          |       |       |           |    |          |       |       |  |  |  |  |
| IND               | Exp Period     |    |          |       |       | \$86.90    |    |          |       |       |              |           |    |          |       |       |           |    |          |       |       |  |  |  |  |
|                   | CY 2021        |    |          |       |       | \$88.42    |    |          |       |       |              |           |    |          |       |       |           |    |          |       |       |  |  |  |  |
|                   | YE 202206      |    |          |       |       | \$90.93    |    |          |       |       |              |           |    |          |       |       |           |    |          |       |       |  |  |  |  |
|                   | CY 2022        |    |          |       |       | \$94.24    |    |          |       |       |              |           |    |          |       |       |           |    |          |       |       |  |  |  |  |
|                   | CY 2023        |    |          |       |       | \$103.09   |    |          |       |       |              |           |    |          |       |       |           |    |          |       |       |  |  |  |  |
|                   | Exp % of Total |    |          |       |       | 100.0%     |    |          |       |       |              |           |    |          |       |       |           |    |          |       |       |  |  |  |  |
|                   | Prj % of Total |    |          |       |       | 100.0%     |    |          |       |       |              |           |    |          |       |       |           |    |          |       |       |  |  |  |  |
| CY 2022 / CY 2021 |                |    |          |       | 6.6%  |            |    |          |       |       |              |           |    |          |       |       |           |    |          |       |       |  |  |  |  |
| CY 2023 / CY 2022 |                |    |          |       | 9.4%  |            |    |          |       |       |              |           |    |          |       |       |           |    |          |       |       |  |  |  |  |
| Annual Cost Trend |                |    |          |       | 8.7%  |            |    |          |       |       |              |           |    |          |       |       |           |    |          |       |       |  |  |  |  |
|                   |                |    |          |       |       |            |    |          |       |       |              |           |    |          |       |       |           |    |          |       |       |  |  |  |  |
| TVHP              | Exp Period     |    |          |       |       | \$86.90    |    |          |       |       |              |           |    |          |       |       |           |    |          |       |       |  |  |  |  |
|                   | CY 2021        |    |          |       |       | \$88.31    |    |          |       |       |              |           |    |          |       |       |           |    |          |       |       |  |  |  |  |
|                   | YE 202206      |    |          |       |       | \$91.00    |    |          |       |       |              |           |    |          |       |       |           |    |          |       |       |  |  |  |  |
|                   | CY 2022        |    |          |       |       | \$94.49    |    |          |       |       |              |           |    |          |       |       |           |    |          |       |       |  |  |  |  |
|                   | CY 2023        |    |          |       |       | \$103.37   |    |          |       |       |              |           |    |          |       |       |           |    |          |       |       |  |  |  |  |
|                   | Exp % of Total |    |          |       |       | 100.0%     |    |          |       |       |              |           |    |          |       |       |           |    |          |       |       |  |  |  |  |
|                   | Prj % of Total |    |          |       |       | 100.0%     |    |          |       |       |              |           |    |          |       |       |           |    |          |       |       |  |  |  |  |
| CY 2022 / CY 2021 |                |    |          |       | 7.0%  |            |    |          |       |       |              |           |    |          |       |       |           |    |          |       |       |  |  |  |  |
| CY 2023 / CY 2022 |                |    |          |       | 9.4%  |            |    |          |       |       |              |           |    |          |       |       |           |    |          |       |       |  |  |  |  |
| Annual Cost Trend |                |    |          |       | 8.9%  |            |    |          |       |       |              |           |    |          |       |       |           |    |          |       |       |  |  |  |  |
|                   |                |    |          |       |       |            |    |          |       |       |              |           |    |          |       |       |           |    |          |       |       |  |  |  |  |

MONTHLY TREND FACTORS

| Month          | Medical - BCBSVT<br>Managed | Medical - BCBSVT Non-<br>Managed | Medical - TVHP Managed |
|----------------|-----------------------------|----------------------------------|------------------------|
| August 2018    | 1.0000                      | 1.0000                           | 1.0000                 |
| September 2018 | 1.0420                      | 1.0420                           | 1.0511                 |
| October 2018   | 1.0598                      | 1.0598                           | 1.0691                 |
| November 2018  | 1.1016                      | 1.1018                           | 1.1131                 |
| December 2018  | 1.3374                      | 1.3376                           | 1.3513                 |
| January 2019   | 1.3124                      | 1.3126                           | 1.3260                 |
| February 2019  | 1.2200                      | 1.2320                           | 1.2323                 |
| March 2019     | 1.2244                      | 1.2365                           | 1.2368                 |
| April 2019     | 1.2063                      | 1.2182                           | 1.2185                 |
| May 2019       | 1.1972                      | 1.2090                           | 1.2093                 |
| June 2019      | 1.2433                      | 1.2556                           | 1.2559                 |
| July 2019      | 1.3002                      | 1.3130                           | 1.3133                 |
| August 2019    | 1.1294                      | 1.1426                           | 1.1429                 |
| September 2019 | 1.1535                      | 1.1670                           | 1.1673                 |
| October 2019   | 1.2577                      | 1.2725                           | 1.2728                 |
| November 2019  | 1.2775                      | 1.2926                           | 1.2929                 |
| December 2019  | 1.2109                      | 1.2251                           | 1.2254                 |
| January 2020   | 1.2042                      | 1.2183                           | 1.2186                 |
| February 2020  | 1.2628                      | 1.2770                           | 1.2782                 |
| March 2020     | 0.9276                      | 0.9380                           | 0.9389                 |
| April 2020     | 0.7084                      | 0.7164                           | 0.7170                 |
| May 2020       | 0.9781                      | 0.9890                           | 0.9900                 |
| June 2020      | 1.2444                      | 1.2583                           | 1.2595                 |
| July 2020      | 1.2442                      | 1.2582                           | 1.2593                 |
| August 2020    | 1.2167                      | 1.2312                           | 1.2324                 |
| September 2020 | 1.2661                      | 1.2813                           | 1.2825                 |
| October 2020   | 1.1646                      | 1.1785                           | 1.1796                 |
| November 2020  | 1.1335                      | 1.1471                           | 1.1482                 |
| December 2020  | 1.2562                      | 1.2713                           | 1.2724                 |
| January 2021   | 1.3171                      | 1.3347                           | 1.3341                 |
| February 2021  | 1.3602                      | 1.3784                           | 1.3777                 |
| March 2021     | 1.3271                      | 1.3448                           | 1.3442                 |
| April 2021     | 1.3611                      | 1.3794                           | 1.3787                 |
| May 2021       | 1.5489                      | 1.5697                           | 1.5689                 |
| June 2021      | 1.3523                      | 1.3704                           | 1.3698                 |
| July 2021      | 1.3260                      | 1.3468                           | 1.3462                 |
| August 2021    | 1.2725                      | 1.2924                           | 1.2918                 |
| September 2021 | 1.3283                      | 1.3491                           | 1.3485                 |
| October 2021   | 1.3419                      | 1.3629                           | 1.3623                 |
| November 2021  | 1.3445                      | 1.3655                           | 1.3649                 |
| December 2021  | 1.3471                      | 1.3681                           | 1.3675                 |
| January 2022   | 1.3736                      | 1.3964                           | 1.3943                 |
| February 2022  | 1.3767                      | 1.3996                           | 1.3976                 |
| March 2022     | 1.3795                      | 1.4024                           | 1.4004                 |
| April 2022     | 1.3936                      | 1.4168                           | 1.4147                 |
| May 2022       | 1.4073                      | 1.4307                           | 1.4286                 |
| June 2022      | 1.4691                      | 1.4935                           | 1.4913                 |
| July 2022      | 1.4918                      | 1.5167                           | 1.5145                 |
| August 2022    | 1.4947                      | 1.5197                           | 1.5175                 |
| September 2022 | 1.4814                      | 1.5061                           | 1.5040                 |
| October 2022   | 1.5031                      | 1.5281                           | 1.5259                 |
| November 2022  | 1.5059                      | 1.5310                           | 1.5288                 |
| December 2022  | 1.5087                      | 1.5339                           | 1.5317                 |
| January 2023   | 1.5702                      | 1.5965                           | 1.5940                 |
| February 2023  | 1.5734                      | 1.5996                           | 1.5972                 |
| March 2023     | 1.5764                      | 1.6027                           | 1.6003                 |
| April 2023     | 1.5794                      | 1.6058                           | 1.6034                 |
| May 2023       | 1.5897                      | 1.6162                           | 1.6138                 |
| June 2023      | 1.5928                      | 1.6194                           | 1.6169                 |
| July 2023      | 1.6117                      | 1.6387                           | 1.6363                 |
| August 2023    | 1.6149                      | 1.6420                           | 1.6395                 |
| September 2023 | 1.6005                      | 1.6274                           | 1.6249                 |
| October 2023   | 1.6159                      | 1.6430                           | 1.6405                 |
| November 2023  | 1.6189                      | 1.6460                           | 1.6436                 |
| December 2023  | 1.6220                      | 1.6491                           | 1.6467                 |
| January 2024   | 1.6554                      | 1.6849                           | 1.6806                 |
| February 2024  | 1.6588                      | 1.6883                           | 1.6840                 |
| March 2024     | 1.6620                      | 1.6916                           | 1.6872                 |
| April 2024     | 1.6652                      | 1.6949                           | 1.6905                 |
| May 2024       | 1.6760                      | 1.7058                           | 1.7014                 |
| June 2024      | 1.6793                      | 1.7091                           | 1.7048                 |

**Example of Manual Rate Adjustment**

|                           |          |
|---------------------------|----------|
| Manual Rate               | \$679.36 |
| Average Age/Gender Factor | 1.000    |
| Average Industry Factor   | 1.000    |
| Projection Period         | 1/1/2023 |
| Trend Factor              | 10.70%   |

|                          |          |                  |
|--------------------------|----------|------------------|
| <b>Group Information</b> | Active   | Medicare Primary |
| Age/Gender Factor        | 0.940    | 1.030            |
| Industry Factor          | 0.965    | 1.000            |
| Projection Period        | 7/1/2023 |                  |

|                     |                       |         |             |                  |
|---------------------|-----------------------|---------|-------------|------------------|
| Contract Conversion | Contract Distribution | Members | Tier Factor | "Contract Tiers" |
| Single              | 25                    | 25      | 1           | 25               |
| Two-Person          | 25                    | 50      | 2.000       | 50               |
| Family              | 50                    | 197     | 2.782       | 139.09           |
|                     | 100                   | 272     |             | 214.09           |

|                            |                        |          |                  |
|----------------------------|------------------------|----------|------------------|
|                            |                        | Active   | Medicare Primary |
| Manual Rate                | A                      | \$679.36 | \$497.79         |
| Adjustment for Age/Gender  | B = 0.94 / 1           | 0.9400   | 1.0300           |
| Adjustment for Industry    | C = 0.965 / 1          | 0.9650   | 1.0000           |
| Adjustment for Trend       | D = 10.7% for 6 months | 1.0521   | 1.0521           |
| Contract Conversion Factor | E = 214.09 / 272       | 1.2705   | 1.0000           |
| Adjusted Manual Rate       | F = A x B x C x D x E  | \$823.76 | \$539.45         |

PROJECTED 2023 MLR CALCULATION

**BCBSVT**

|     |  |                 |   |
|-----|--|-----------------|---|
| (A) | Manual Rate                                  | \$679.36        | Exhibit 4A  |
| (B) | Rebates                                      | \$39.62         | Q3 2022 LG Actuarial Memorandum, Section 2.3  |
| (C) | Estimated HCQ                                | \$2.70          | 2020 MLR Filing, untrended  |
| (D) | State Mandates and Assessments               | \$14.61         | Calculation as described on Q3 2022 LG Exhibit 1C, using latest actual PMPM as needed |
| (E) | <b>MLR Numerator</b>                         | <b>\$657.04</b> | <b>= (A) – (B) + (C) + (D)</b>  |
| (F) | Projected Claims                             | \$654.34        | = (A) – (B) + (D)   |
| (G) | Net Cost of Reinsurance                      | \$2.09          | Q3 2022 LG Actuarial Memorandum, Section 6.4  |
| (H) | Administrative Charge                        | \$58.63         | Calculation as of January 2023, from Q3 2022 LG Exhibit 5A                            |
| (I) | GMCB Billbacks                               | \$2.31          | Q3 2022 LG Actuarial Memorandum, Section 6.8  |
| (J) | Patient-Centered Outcomes Research Institute | \$0.26          | Q3 2022 LG Actuarial Memorandum, Section 6.9  |
| (K) | Subtotal                                     | \$717.63        | = (F) + (G) + (H) + (I) + (J)   |
| (L) | Total Premium                                | \$734.16        | = (K) / (1 - 0.008 - 0.015)   |
| (M) | Commissions                                  | \$5.52          | = (L) x 0.8% (from 2020 MLR filing)   |
| (N) | Contribution to Reserve                      | \$11.01         | = (L) x 1.5% (from Q3 2022 LG Actuarial Memorandum, Section 6.6)                      |
| (O) | <b>MLR Denominator</b>                       | <b>\$734.16</b> | <b>= (L)</b>  |
| (P) | <b>MLR</b>                                   | <b>89.5%</b>    | <b>= (E) / (O)</b>  |

**TVHP**

|     |  |                 |   |
|-----|--|-----------------|---|
| (A) | Manual Rate                                  | \$679.36        | Exhibit 4A  |
| (B) | Rebates                                      | \$39.62         | Q3 2022 LG Actuarial Memorandum, Section 2.3  |
| (C) | Estimated HCQ                                | \$6.43          | 2020 MLR Filing, untrended  |
| (D) | State Mandates and Assessments               | \$14.61         | Calculation as described on Q3 2022 LG Exhibit 1C, using latest actual PMPM as needed |
| (E) | <b>MLR Numerator</b>                         | <b>\$660.77</b> | <b>= (A) – (B) + (C) + (D)</b>  |
| (F) | Projected Claims                             | \$654.34        | = (A) – (B) + (D)   |
| (G) | Net Cost of Reinsurance                      | \$2.09          | Q3 2022 LG Actuarial Memorandum, Section 6.4  |
| (H) | Administrative Charge                        | \$58.63         | Calculation as of January 2023, from Q3 2022 LG Exhibit 5A                            |
| (I) | GMCB Billbacks                               | \$2.31          | Q3 2022 LG Actuarial Memorandum, Section 6.8  |
| (J) | Patient-Centered Outcomes Research Institute | \$0.26          | Q3 2022 LG Actuarial Memorandum, Section 6.9  |
| (K) | Subtotal                                     | \$717.63        | = (F) + (G) + (H) + (I) + (J)   |
| (L) | Total Premium                                | \$744.98        | = (J) / (1 - 0.017 - 0.020)   |
| (M) | Commissions                                  | \$12.45         | = (L) x 1.7% (from 2020 MLR filing)   |
| (N) | Contribution to Reserve                      | \$14.90         | = (L) x 1.5% (from Q3 2022 LG Actuarial Memorandum, Section 6.6)                      |
| (O) | <b>MLR Denominator</b>                       | <b>\$744.98</b> | <b>= (L)</b>  |
| (P) | <b>MLR</b>                                   | <b>88.7%</b>    | <b>= (E) / (O)</b>  |



Vermont Department of Financial Regulation
Health Filing Form F-106

NAIC#: 53295 Transmittal Date: 05/19/2022

Company Name: Blue Cross and Blue Shield of Vermont

Address: PO Box 186

City, State, Zip: Montpelier, VT 05601-0186

Phone: ( ) (802) 371-3734 Contact Person: Greg Boulbol

4Q 2022 BCBSVT Large Group Unit Cost Trend Filing

Amends a previously filing, Departmental File No.:

Approval Date:

Type of Filing: Form(s) Rate(s)

Completely and accurately identify this product filing. If one of the following categories does not describe the product filing, then add comments below (check all that apply):

- Accident Only, AD&D, Advertising, Blanket, Cancer Expense, Conversion, Critical Illness, Dental, Disability, Home Health Only, Hospital Indemnity, Limited Benefit, Long Term Care, Medicare Supplement, Miscellaneous, Nursing Home Only, Organ Transplant, Prescription Drug, Student/Athlete, Stop Loss/Excess Risk, Travel, Vision, Other (explain)

Comments: Health

MANDATORY - Filing Fee Information:

- 1. State of Domicile: Vermont
2. A: Filing fee for the Company's State of Domicile: 150.00
B: Amount of filing fee being submitted with this filing: 150.00
3. Is this fee based on state of domicile's retaliatory fee? Yes No X

4. Explain how each part of the fee was determined, show all calculations (use a separate sheet if necessary):  
Vermont filing fee

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5. Fee calculated by: **(Print Name)** Greg Boulbol **(Signature)** /s/ Gregory J. Boulbol

Failure to accurately and fully complete this form will result in the filing being **rejected**.

08/17

**BLUE CROSS BLUE SHIELD OF VERMONT & THE VERMONT HEALTH PLAN**  
**Q4 2022 LARGE GROUP UNIT COST TREND FILING**  
**PLAIN LANGUAGE SUMMARY**

***Our mission and vision.*** Blue Cross and Blue Shield of Vermont (Blue Cross) is committed to giving our members access to high-value health care while responsibly managing healthcare costs. To that end, we seek to improve the health of Vermonters by promoting preventive care and healthy lifestyles. We use our strong care management program to assure better care for our members and avoid unnecessary costs. And we work with providers on strategies to improve health care services and reduce health care costs.

Blue Cross's vision is a transformed health care system in which every Vermonter has health care coverage, and receives timely, effective, affordable care. To achieve that vision, Blue Cross must be financially sound. That means we need to charge rates that cover the cost of providing health care to our members.

***Rate request summary.*** Blue Cross and TVHP create large group premiums on a case-by-case basis. The rating process uses a formula that blends recent claims experience for each group with a manual rate. This filing updates the medical trend factors and manual rate that will be used to create large group renewals.

- There are an estimated 3,300 contracts (6,000 members) currently enrolled in one of 35 Blue Cross large group plans that will be affected by this filing.
- TVHP has an estimated 200 contracts (400 members) enrolled in three large group plans that will be affected by this filing.
- The factors in this filing will increase premium 2.9 percent for a group that is manually-rated using none of its own experience data.

***Reasons for the change in factors.*** The only change to this filing is to incorporate the expected increases for Vermont and New Hampshire hospitals in the next round of cost increases. Specifically:

- Blue Cross and TVHP are proposing a paid trend of 10.7 percent for medical claims, which includes hospital unit cost increases and anticipated changes in the use of services.
- The higher paid trend factors results in a manual rate increase of 2.9 percent.

***Our efforts to reduce premium increases.*** We know that paying for health insurance is a struggle for many, and we strive to keep premiums as low as possible. The proposed factors reflect our efforts to reduce rate increases, which included the launch of Vermont Blue Rx, an innovative prescription drug benefit service that will improve the consumer experience, drive better health outcomes and lower costs for members, providers, and employers.

***Our experience in this market.*** Over the past five years, Blue Cross has lost almost \$23 million on this line of business. Blue Cross has not included any additional contribution to member reserves to offset this loss.

Our health care system must be adequately funded in order to keep it strong and accessible. Since the factors that determine premiums are primarily the cost and utilization of health care, we believe that there is no way to further reduce the filed factors without underfunding the health care coverage on which Vermonters rely.

***Public comment.*** Members of the public can submit comments to the Green Mountain Care Board about this rate request. For more information, please visit the Board's Public Comment page: [https://ratereview.vermont.gov/public\\_comment](https://ratereview.vermont.gov/public_comment)

Please provide Company specific inputs for any cells shaded in blue.

| Field Name                                   | Description  | Input   |
|--|--|---|
| Insurance Company Name                       | Company Name   | Blue Cross and Blue Shield of Vermont             |
| HIOS ID                                      | 5 digit HIOS ID (if applicable)  | 13627   |
| SERFF Filing Number                          | Filing number assigned by SERFF  | BCVT-133270497                                    |
| Market                                       | Market type: Individual, Small Group, Large Group etc.                                   | Large Group                                       |
| Product Name                                 | Product name entered in SERFF  | Q4 2022 BCBSVT Large Group Unit Cost Trend Filing |
| Period Prior to Experience Period Start Date | Beginning date for the 12 month period preceding the base period experience (MM/DD/YYYY) | 9/1/2019  |
| Period Prior to Experience Period End Date   | End date for the 12 month period preceding the base period experience (MM/DD/YYYY)       | 8/31/2020   |
| Experience Period Start Date                 | Beginning date for base period experience (MM/DD/YYYY)                                   | 9/1/2020  |
| Experience Period End Date                   | End date for base period experience (MM/DD/YYYY)   | 8/31/2021   |
| Projection Period Start Date                 | Beginning effective date for proposed rates (MM/DD/YYYY)                                 | 1/1/2023  |
| Projection Period End Date                   | Ending effective date for proposed rates (MM/DD/YYYY)                                    | 12/31/2023  |



|                        |   |
|------------------------|---|
| Insurance Company Name | Blue Cross and Blue Shield of Vermont             |
| HIOS ID                | 13627   |
| SERFF Filing Number    | BCVT-133270497                                    |
| Market                 | Large Group                                       |
| Product Name           | Q4 2022 BCBSVT Large Group Unit Cost Trend Filing |

**Prescription Drug Costs as Percentage of Premium<sup>1</sup>**

Enter PMPM drug costs incurred during the below periods for the following prescription drug tiers **dispensed only at a pharmacy, network pharmacy, or mail-order pharmacy**. Additionally, enter the total premium PMPM and member months for each period.

| Gross of Member Cost Sharing and Rebates (Allowed Basis)       |                       |         |                       |        |                       |        |
|--|-----------------------|---------|-----------------------|--------|-----------------------|--------|
|  | Experience Period -1  |         | Experience Period     |        | Projection Period     |        |
|  | 09/01/2019-08/31/2020 |         | 09/01/2020-08/31/2021 |        | 01/01/2023-12/31/2023 |        |
|  | Retail                | Mail    | Retail                | Mail   | Retail                | Mail   |
| (III) Non-Specialty Generic PMPM                               | \$16.99               | \$1.03  | \$16.77               | \$0.97 | \$15.62               | \$0.90 |
| (III) Non-Specialty Brand PMPM                                 | \$38.54               | \$4.21  | \$44.32               | \$3.88 | \$49.88               | \$4.37 |
| Specialty PMPM   | \$31.22               | \$14.10 | \$43.74               | \$6.02 | \$60.37               | \$8.31 |
| (B) Medical Rx PMPM  | \$49.37               |         | \$71.47               |        | \$83.28               |        |
| Total (Medical and Rx) Premium PMPM                            | \$508.69              |         | \$548.92              |        | \$714.51              |        |
| (I) Non-Specialty Generic % of Premium                         | 3.34%                 | 0.20%   | 3.06%                 | 0.18%  | 2.19%                 | 0.13%  |
| (I) Non-Specialty Brand % of Premium                           | 7.58%                 | 0.83%   | 8.07%                 | 0.71%  | 6.98%                 | 0.61%  |
| Specialty Total % of Premium                                   | 6.14%                 | 2.77%   | 7.97%                 | 1.10%  | 8.45%                 | 1.16%  |
| (B) Medical Rx PMPM  | 9.70%                 |         | 13.02%                |        | 11.66%                |        |
| (II) Non-Specialty Generic % of Premium Change vs Prior Period |                       |         | -0.29%                | -0.03% | -0.87%                | -0.05% |
| (II) Non-Specialty Brand % of Premium Change vs Prior Period   |                       |         | 0.50%                 | -0.12% | -1.09%                | -0.10% |
| Specialty % of Premium Change vs Prior Period                  |                       |         | 1.83%                 | -1.67% | 0.48%                 | 0.07%  |
| (B) Medical Rx % of Premium Change vs Prior Period             |                       |         | 3.31%                 |        | -1.36%                |        |

| Net of Member Cost Sharing (Paid Amount), Gross of Rebates     |                       |         |                       |        |                       |        |
|--|-----------------------|---------|-----------------------|--------|-----------------------|--------|
|  | Experience Period -1  |         | Experience Period     |        | Projection Period     |        |
|  | 09/01/2019-08/31/2020 |         | 09/01/2020-08/31/2021 |        | 01/01/2023-12/31/2023 |        |
|  | Retail                | Mail    | Retail                | Mail   | Retail                | Mail   |
| (III) Non-Specialty Generic PMPM                               | \$10.97               | \$0.65  | \$11.05               | \$0.69 | \$10.43               | \$0.65 |
| (III) Non-Specialty Brand PMPM                                 | \$34.15               | \$3.98  | \$39.55               | \$3.69 | \$45.11               | \$4.21 |
| Specialty PMPM   | \$30.54               | \$13.58 | \$42.60               | \$5.78 | \$59.60               | \$8.08 |
| (B) Medical Rx PMPM  | \$47.12               |         | \$69.22               |        | \$83.05               |        |
| Total Medical and Rx Premium PMPM                              | \$508.69              |         | \$548.92              |        | \$714.51              |        |
| (I) Non-Specialty Generic % of Premium                         | 2.16%                 | 0.13%   | 2.01%                 | 0.12%  | 1.46%                 | 0.09%  |
| (I) Non-Specialty Brand % of Premium                           | 6.71%                 | 0.78%   | 7.20%                 | 0.67%  | 6.31%                 | 0.59%  |
| Specialty Total % of Premium                                   | 6.00%                 | 2.67%   | 7.76%                 | 1.05%  | 8.34%                 | 1.13%  |
| (B) Medical Rx PMPM  | 9.26%                 |         | 12.61%                |        | 11.62%                |        |
| (II) Non-Specialty Generic % of Premium Change vs Prior Period |                       |         | -0.14%                | 0.00%  | -0.55%                | -0.03% |
| (II) Non-Specialty Brand % of Premium Change vs Prior Period   |                       |         | 0.49%                 | -0.11% | -0.89%                | -0.08% |
| Specialty % of Premium Change vs Prior Period                  |                       |         | 1.76%                 | -1.62% | 0.58%                 | 0.08%  |
| (B) Medical Rx % of Premium Change vs Prior Period             |                       |         | 3.35%                 |        | -0.99%                |        |

<sup>1</sup> Vermont Statute 8 V.S.A. § 4062

(2)(A) In conjunction with a rate filing required by subsection (a) of this section, an insurer shall disclose to the Board:

(i) for all covered prescription drugs, including generic drugs, brand-name drugs excluding specialty drugs, and specialty drugs dispensed at a pharmacy, network pharmacy, or mail-order pharmacy for outpatient use:

(I) the percentage of the premium rate attributable to prescription drug costs for the prior year for each category of prescription drugs;

(II) the year-over-year increase or decrease, expressed as a percentage, in per-member, per-month total health plan spending on each category of prescription drugs; and

(III) the year-over-year increase or decrease in per-member, per-month costs for prescription drugs compared to other components of the premium rate.

(B) The insurer shall provide, if available, the percentage of the premium rate attributable to prescription drugs administered by a health care provider in an outpatient setting that are part of the medical benefit as separate from the pharmacy benefit.

|                        |   |
|------------------------|---|
| Insurance Company Name | Blue Cross and Blue Shield of Vermont             |
| HIOS ID                | 13627   |
| SERFF Filing Number    | BCVT-133270497                                    |
| Market                 | Large Group                                       |
| Product Name           | Q4 2022 BCBSVT Large Group Unit Cost Trend Filing |

**Vermont Statute 8 V.S.A. § 4062**

(2)(A) In conjunction with a rate filing required by subsection (a) of this section, an insurer shall disclose to the Board:

(ii) the specialty tier formulary list.

| Specialty Formulary List                                  |
|---|
| Provide the specialty formulary information listed below. |

| Drug Name   | Drug Tier                     | Formulary Name (if multiple formularies are used) |
|-------------|-------------------------------|---|
| ABIRATERONE | ORAL-CHEMO                    | Blue Cross Formulary                              |
| ABIRATERONE | ORAL-CHEMO                    | National Performance Formulary                    |
| ABRAXANE    | PREFERRED-BRAND-SPECIALTY     | Blue Cross Formulary                              |
| ABRAXANE    | PREFERRED-BRAND-SPECIALTY     | National Performance Formulary                    |
| ACTEMRA     | NON-PREFERRED-BRAND-SPECIALTY | Blue Cross Formulary                              |
| ACTEMRA     | NON-PREFERRED-BRAND-SPECIALTY | National Performance Formulary                    |
| ACTHAR      | PREFERRED-BRAND-SPECIALTY     | Blue Cross Formulary                              |
| ACTHAR      | PREFERRED-BRAND-SPECIALTY     | National Performance Formulary                    |
| ACTIMMUNE   | PREFERRED-BRAND-SPECIALTY     | Blue Cross Formulary                              |
| ACTIMMUNE   | PREFERRED-BRAND-SPECIALTY     | National Performance Formulary                    |
| ADAKVEO     | NON-PREFERRED-BRAND-SPECIALTY | Blue Cross Formulary                              |
| ADAKVEO     | NON-PREFERRED-BRAND-SPECIALTY | National Performance Formulary                    |
| ADCETRIS    | PREFERRED-BRAND-SPECIALTY     | Blue Cross Formulary                              |
| ADCETRIS    | PREFERRED-BRAND-SPECIALTY     | National Performance Formulary                    |
| ADEFOV      | GENERIC-SPECIALTY             | Blue Cross Formulary                              |
| ADEFOV      | GENERIC-SPECIALTY             | National Performance Formulary                    |
| ADEMPAS     | PREFERRED-BRAND-SPECIALTY     | Blue Cross Formulary                              |
| ADEMPAS     | PREFERRED-BRAND-SPECIALTY     | National Performance Formulary                    |
| ADRIAMYCIN  | GENERIC-SPECIALTY             | Blue Cross Formulary                              |
| ADRIAMYCIN  | GENERIC-SPECIALTY             | National Performance Formulary                    |
| ADVATE      | PREFERRED-BRAND-SPECIALTY     | Blue Cross Formulary                              |
| ADVATE      | PREFERRED-BRAND-SPECIALTY     | National Performance Formulary                    |
| ADYNOVATE   | NON-PREFERRED-BRAND-SPECIALTY | Blue Cross Formulary                              |
| ADYNOVATE   | NON-PREFERRED-BRAND-SPECIALTY | National Performance Formulary                    |
| AFINITOR    | ORAL-CHEMO                    | Blue Cross Formulary                              |
| AFINITOR    | ORAL-CHEMO                    | National Performance Formulary                    |
| AFSTYLA     | NON-PREFERRED-BRAND-SPECIALTY | Blue Cross Formulary                              |
| AFSTYLA     | NON-PREFERRED-BRAND-SPECIALTY | National Performance Formulary                    |
| ALDURAZYME  | PREFERRED-BRAND-SPECIALTY     | Blue Cross Formulary                              |
| ALDURAZYME  | PREFERRED-BRAND-SPECIALTY     | National Performance Formulary                    |
| ALECENSA    | ORAL-CHEMO                    | Blue Cross Formulary                              |
| ALECENSA    | ORAL-CHEMO                    | National Performance Formulary                    |
| ALFERON     | PREFERRED-BRAND-SPECIALTY     | Blue Cross Formulary                              |
| ALFERON     | PREFERRED-BRAND-SPECIALTY     | National Performance Formulary                    |
| ALIMTA      | PREFERRED-BRAND-SPECIALTY     | Blue Cross Formulary                              |
| ALIMTA      | PREFERRED-BRAND-SPECIALTY     | National Performance Formulary                    |
| ALIQOPA     | NON-PREFERRED-BRAND-SPECIALTY | Blue Cross Formulary                              |
| ALIQOPA     | NON-PREFERRED-BRAND-SPECIALTY | National Performance Formulary                    |
| ALKERAN     | NON-PREFERRED-BRAND-SPECIALTY | Blue Cross Formulary                              |
| ALKERAN     | NON-PREFERRED-BRAND-SPECIALTY | National Performance Formulary                    |
| ALKERAN     | ORAL-CHEMO                    | Blue Cross Formulary                              |
| ALKERAN     | ORAL-CHEMO                    | National Performance Formulary                    |
| ALPHANATE   | PREFERRED-BRAND-SPECIALTY     | Blue Cross Formulary                              |
| ALPHANATE   | PREFERRED-BRAND-SPECIALTY     | National Performance Formulary                    |
| ALPHANINE   | PREFERRED-BRAND-SPECIALTY     | Blue Cross Formulary                              |
| ALPHANINE   | PREFERRED-BRAND-SPECIALTY     | National Performance Formulary                    |
| ALPROLIX    | NON-PREFERRED-BRAND-SPECIALTY | Blue Cross Formulary                              |
| ALPROLIX    | NON-PREFERRED-BRAND-SPECIALTY | National Performance Formulary                    |
| ALUNBRIG    | ORAL-CHEMO                    | Blue Cross Formulary                              |
| ALUNBRIG    | ORAL-CHEMO                    | National Performance Formulary                    |
| ALYQ        | GENERIC-SPECIALTY             | Blue Cross Formulary                              |
| ALYQ        | GENERIC-SPECIALTY             | National Performance Formulary                    |
| AMBRISENTAN | GENERIC-SPECIALTY             | Blue Cross Formulary                              |
| AMBRISENTAN | GENERIC-SPECIALTY             | National Performance Formulary                    |
| AMPYRA      | NON-PREFERRED-BRAND-SPECIALTY | Blue Cross Formulary                              |
| AMPYRA      | NON-PREFERRED-BRAND-SPECIALTY | National Performance Formulary                    |
| APOKYN      | PREFERRED-BRAND-SPECIALTY     | Blue Cross Formulary                              |
| APOKYN      | PREFERRED-BRAND-SPECIALTY     | National Performance Formulary                    |
| ARALAST     | NON-PREFERRED-BRAND-SPECIALTY | Blue Cross Formulary                              |

|             |                               |                                |
|-------------|-------------------------------|--------------------------------|
| ARALAST     | NON-PREFERRED-BRAND-SPECIALTY | National Performance Formulary |
| ARANESP     | PREFERRED-BRAND-SPECIALTY     | Blue Cross Formulary           |
| ARANESP     | PREFERRED-BRAND-SPECIALTY     | National Performance Formulary |
| ARIKAYCE    | NON-PREFERRED-BRAND-SPECIALTY | Blue Cross Formulary           |
| ARIKAYCE    | NON-PREFERRED-BRAND-SPECIALTY | National Performance Formulary |
| ARIXTRA     | NON-PREFERRED-BRAND-SPECIALTY | Blue Cross Formulary           |
| ARIXTRA     | NON-PREFERRED-BRAND-SPECIALTY | National Performance Formulary |
| ARRANON     | PREFERRED-BRAND-SPECIALTY     | Blue Cross Formulary           |
| ARRANON     | PREFERRED-BRAND-SPECIALTY     | National Performance Formulary |
| ARSENIC     | GENERIC-SPECIALTY             | Blue Cross Formulary           |
| ARSENIC     | GENERIC-SPECIALTY             | National Performance Formulary |
| ARZERRA     | PREFERRED-BRAND-SPECIALTY     | Blue Cross Formulary           |
| ARZERRA     | PREFERRED-BRAND-SPECIALTY     | National Performance Formulary |
| ASCENIV     | NON-PREFERRED-BRAND-SPECIALTY | Blue Cross Formulary           |
| ASPARLAS    | NON-PREFERRED-BRAND-SPECIALTY | Blue Cross Formulary           |
| ASPARLAS    | NON-PREFERRED-BRAND-SPECIALTY | National Performance Formulary |
| ASTAGRAF    | NON-PREFERRED-BRAND-SPECIALTY | Blue Cross Formulary           |
| ASTAGRAF    | NON-PREFERRED-BRAND-SPECIALTY | National Performance Formulary |
| ATGAM       | PREFERRED-BRAND-SPECIALTY     | Blue Cross Formulary           |
| ATGAM       | PREFERRED-BRAND-SPECIALTY     | National Performance Formulary |
| AUBAGIO     | NON-PREFERRED-BRAND-SPECIALTY | Blue Cross Formulary           |
| AUBAGIO     | NON-PREFERRED-BRAND-SPECIALTY | National Performance Formulary |
| AUSTEDO     | NON-PREFERRED-BRAND-SPECIALTY | Blue Cross Formulary           |
| AUSTEDO     | NON-PREFERRED-BRAND-SPECIALTY | National Performance Formulary |
| AVASTIN     | NON-PREFERRED-BRAND-SPECIALTY | Blue Cross Formulary           |
| AVASTIN     | NON-PREFERRED-BRAND-SPECIALTY | National Performance Formulary |
| AVONEX      | PREFERRED-BRAND-SPECIALTY     | Blue Cross Formulary           |
| AVONEX      | PREFERRED-BRAND-SPECIALTY     | National Performance Formulary |
| AVSOLA      | PREFERRED-BRAND-SPECIALTY     | Blue Cross Formulary           |
| AVSOLA      | PREFERRED-BRAND-SPECIALTY     | National Performance Formulary |
| AYVAKIT     | ORAL-CHEMO                    | Blue Cross Formulary           |
| AYVAKIT     | ORAL-CHEMO                    | National Performance Formulary |
| AZACITIDINE | GENERIC-SPECIALTY             | Blue Cross Formulary           |
| AZACITIDINE | GENERIC-SPECIALTY             | National Performance Formulary |
| BAFIERTAM   | PREFERRED-BRAND-SPECIALTY     | Blue Cross Formulary           |
| BAFIERTAM   | PREFERRED-BRAND-SPECIALTY     | National Performance Formulary |
| BALVERSA    | ORAL-CHEMO                    | Blue Cross Formulary           |
| BALVERSA    | ORAL-CHEMO                    | National Performance Formulary |
| BARACLUDE   | NON-PREFERRED-BRAND-SPECIALTY | Blue Cross Formulary           |
| BARACLUDE   | NON-PREFERRED-BRAND-SPECIALTY | National Performance Formulary |
| BAVENCIO    | NON-PREFERRED-BRAND-SPECIALTY | Blue Cross Formulary           |
| BAVENCIO    | NON-PREFERRED-BRAND-SPECIALTY | National Performance Formulary |
| BELEODAQ    | NON-PREFERRED-BRAND-SPECIALTY | Blue Cross Formulary           |
| BELEODAQ    | NON-PREFERRED-BRAND-SPECIALTY | National Performance Formulary |
| BELRAPZO    | NON-PREFERRED-BRAND-SPECIALTY | Blue Cross Formulary           |
| BENDEKA     | NON-PREFERRED-BRAND-SPECIALTY | Blue Cross Formulary           |
| BENDEKA     | NON-PREFERRED-BRAND-SPECIALTY | National Performance Formulary |
| BENEFIX     | PREFERRED-BRAND-SPECIALTY     | Blue Cross Formulary           |
| BENEFIX     | PREFERRED-BRAND-SPECIALTY     | National Performance Formulary |
| BENLYSTA    | NON-PREFERRED-BRAND-SPECIALTY | Blue Cross Formulary           |
| BENLYSTA    | NON-PREFERRED-BRAND-SPECIALTY | National Performance Formulary |
| BEOVU       | NON-PREFERRED-BRAND-SPECIALTY | Blue Cross Formulary           |
| BERINERT    | NON-PREFERRED-BRAND-SPECIALTY | Blue Cross Formulary           |
| BERINERT    | NON-PREFERRED-BRAND-SPECIALTY | National Performance Formulary |
| BESPONSА    | NON-PREFERRED-BRAND-SPECIALTY | Blue Cross Formulary           |
| BESPONSА    | NON-PREFERRED-BRAND-SPECIALTY | National Performance Formulary |
| BETASERON   | PREFERRED-BRAND-SPECIALTY     | Blue Cross Formulary           |
| BETASERON   | PREFERRED-BRAND-SPECIALTY     | National Performance Formulary |
| BETHKIS     | PREFERRED-BRAND-SPECIALTY     | Blue Cross Formulary           |
| BETHKIS     | PREFERRED-BRAND-SPECIALTY     | National Performance Formulary |
| BEVACIZUMAB | NON-PREFERRED-BRAND-SPECIALTY | Blue Cross Formulary           |
| BEVACIZUMAB | NON-PREFERRED-BRAND-SPECIALTY | National Performance Formulary |
| BEVACIZUMAB | TIER 03                       | Blue Cross Formulary           |
| BEVACIZUMAB | TIER 03                       | National Performance Formulary |
| BEXAROTENE  | ORAL-CHEMO                    | Blue Cross Formulary           |
| BEXAROTENE  | ORAL-CHEMO                    | National Performance Formulary |
| BICNU       | NON-PREFERRED-BRAND-SPECIALTY | Blue Cross Formulary           |
| BICNU       | NON-PREFERRED-BRAND-SPECIALTY | National Performance Formulary |
| BIVIGAM     | NON-PREFERRED-BRAND-SPECIALTY | Blue Cross Formulary           |
| BIVIGAM     | NON-PREFERRED-BRAND-SPECIALTY | National Performance Formulary |
| BLNREP      | NON-PREFERRED-BRAND-SPECIALTY | Blue Cross Formulary           |
| BLNREP      | NON-PREFERRED-BRAND-SPECIALTY | National Performance Formulary |
| BLEOMYCIN   | GENERIC-SPECIALTY             | Blue Cross Formulary           |
| BLEOMYCIN   | GENERIC-SPECIALTY             | National Performance Formulary |
| BLINCYTO    | NON-PREFERRED-BRAND-SPECIALTY | Blue Cross Formulary           |
| BLINCYTO    | NON-PREFERRED-BRAND-SPECIALTY | National Performance Formulary |

|              |                               |                                |
|--------------|-------------------------------|--------------------------------|
| BORTEZOMIB   | NON-PREFERRED-BRAND-SPECIALTY | Blue Cross Formulary           |
| BORTEZOMIB   | NON-PREFERRED-BRAND-SPECIALTY | National Performance Formulary |
| BOSENTAN     | GENERIC-SPECIALTY             | Blue Cross Formulary           |
| BOSENTAN     | GENERIC-SPECIALTY             | National Performance Formulary |
| BOSULIF      | ORAL-CHEMO                    | Blue Cross Formulary           |
| BOSULIF      | ORAL-CHEMO                    | National Performance Formulary |
| BOTOX        | PREFERRED-BRAND-SPECIALTY     | Blue Cross Formulary           |
| BOTOX        | PREFERRED-BRAND-SPECIALTY     | National Performance Formulary |
| BRAFTOVI     | ORAL-CHEMO                    | Blue Cross Formulary           |
| BRAFTOVI     | ORAL-CHEMO                    | National Performance Formulary |
| BRINEURA     | NON-PREFERRED-BRAND-SPECIALTY | Blue Cross Formulary           |
| BRINEURA     | NON-PREFERRED-BRAND-SPECIALTY | National Performance Formulary |
| BRUKINSA     | ORAL-CHEMO                    | Blue Cross Formulary           |
| BRUKINSA     | ORAL-CHEMO                    | National Performance Formulary |
| BUPHENYL     | NON-PREFERRED-BRAND-SPECIALTY | Blue Cross Formulary           |
| BUPHENYL     | NON-PREFERRED-BRAND-SPECIALTY | National Performance Formulary |
| BUSULFAN     | GENERIC-SPECIALTY             | Blue Cross Formulary           |
| BUSULFAN     | GENERIC-SPECIALTY             | National Performance Formulary |
| BUSULFEX     | NON-PREFERRED-BRAND-SPECIALTY | Blue Cross Formulary           |
| BUSULFEX     | NON-PREFERRED-BRAND-SPECIALTY | National Performance Formulary |
| CABLIVI      | NON-PREFERRED-BRAND-SPECIALTY | Blue Cross Formulary           |
| CABLIVI      | NON-PREFERRED-BRAND-SPECIALTY | National Performance Formulary |
| CABOMETYX    | ORAL-CHEMO                    | Blue Cross Formulary           |
| CABOMETYX    | ORAL-CHEMO                    | National Performance Formulary |
| CALQUENCE    | ORAL-CHEMO                    | Blue Cross Formulary           |
| CALQUENCE    | ORAL-CHEMO                    | National Performance Formulary |
| CAMPTOSAR    | NON-PREFERRED-BRAND-SPECIALTY | Blue Cross Formulary           |
| CAMPTOSAR    | NON-PREFERRED-BRAND-SPECIALTY | National Performance Formulary |
| CAPECITABINE | ORAL-CHEMO                    | Blue Cross Formulary           |
| CAPECITABINE | ORAL-CHEMO                    | National Performance Formulary |
| CAPRELSA     | ORAL-CHEMO                    | Blue Cross Formulary           |
| CAPRELSA     | ORAL-CHEMO                    | National Performance Formulary |
| CARBAGLU     | PREFERRED-BRAND-SPECIALTY     | Blue Cross Formulary           |
| CARBAGLU     | PREFERRED-BRAND-SPECIALTY     | National Performance Formulary |
| CARBOPLATIN  | GENERIC-SPECIALTY             | Blue Cross Formulary           |
| CARBOPLATIN  | GENERIC-SPECIALTY             | National Performance Formulary |
| CARMUSTINE   | GENERIC-SPECIALTY             | Blue Cross Formulary           |
| CARMUSTINE   | GENERIC-SPECIALTY             | National Performance Formulary |
| CAYSTON      | NON-PREFERRED-BRAND-SPECIALTY | Blue Cross Formulary           |
| CAYSTON      | NON-PREFERRED-BRAND-SPECIALTY | National Performance Formulary |
| CELLCEPT     | NON-PREFERRED-BRAND-SPECIALTY | Blue Cross Formulary           |
| CELLCEPT     | NON-PREFERRED-BRAND-SPECIALTY | National Performance Formulary |
| CERDELGA     | NON-PREFERRED-BRAND-SPECIALTY | Blue Cross Formulary           |
| CERDELGA     | NON-PREFERRED-BRAND-SPECIALTY | National Performance Formulary |
| CEREZYME     | PREFERRED-BRAND-SPECIALTY     | Blue Cross Formulary           |
| CEREZYME     | PREFERRED-BRAND-SPECIALTY     | National Performance Formulary |
| CETROTIDE    | NON-PREFERRED-BRAND-SPECIALTY | Blue Cross Formulary           |
| CHENODAL     | NON-PREFERRED-BRAND-SPECIALTY | Blue Cross Formulary           |
| CHENODAL     | NON-PREFERRED-BRAND-SPECIALTY | National Performance Formulary |
| CHOLBAM      | NON-PREFERRED-BRAND-SPECIALTY | Blue Cross Formulary           |
| CHOLBAM      | NON-PREFERRED-BRAND-SPECIALTY | National Performance Formulary |
| CHOR         | GENERIC-SPECIALTY             | Blue Cross Formulary           |
| CHOR         | GENERIC-SPECIALTY             | National Performance Formulary |
| CIMZIA       | PREFERRED-BRAND-SPECIALTY     | Blue Cross Formulary           |
| CIMZIA       | PREFERRED-BRAND-SPECIALTY     | National Performance Formulary |
| CINQAIR      | NON-PREFERRED-BRAND-SPECIALTY | Blue Cross Formulary           |
| CINQAIR      | NON-PREFERRED-BRAND-SPECIALTY | National Performance Formulary |
| CINRYZE      | NON-PREFERRED-BRAND-SPECIALTY | Blue Cross Formulary           |
| CINRYZE      | NON-PREFERRED-BRAND-SPECIALTY | National Performance Formulary |
| CISPLATIN    | GENERIC-SPECIALTY             | Blue Cross Formulary           |
| CISPLATIN    | GENERIC-SPECIALTY             | National Performance Formulary |
| CISPLATIN    | NON-PREFERRED-BRAND-SPECIALTY | Blue Cross Formulary           |
| CISPLATIN    | NON-PREFERRED-BRAND-SPECIALTY | National Performance Formulary |
| CLADRIBINE   | GENERIC-SPECIALTY             | Blue Cross Formulary           |
| CLADRIBINE   | GENERIC-SPECIALTY             | National Performance Formulary |
| CLOFARABINE  | GENERIC-SPECIALTY             | Blue Cross Formulary           |
| CLOFARABINE  | GENERIC-SPECIALTY             | National Performance Formulary |
| CLOLAR       | NON-PREFERRED-BRAND-SPECIALTY | Blue Cross Formulary           |
| CLOLAR       | NON-PREFERRED-BRAND-SPECIALTY | National Performance Formulary |
| CLOVIQUE     | GENERIC-SPECIALTY             | Blue Cross Formulary           |
| CLOVIQUE     | GENERIC-SPECIALTY             | National Performance Formulary |
| COAGADEX     | NON-PREFERRED-BRAND-SPECIALTY | Blue Cross Formulary           |
| COAGADEX     | NON-PREFERRED-BRAND-SPECIALTY | National Performance Formulary |
| COMETRIQ     | ORAL-CHEMO                    | Blue Cross Formulary           |
| COMETRIQ     | ORAL-CHEMO                    | National Performance Formulary |
| COPAXONE     | PREFERRED-BRAND-SPECIALTY     | Blue Cross Formulary           |

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| COPAXONE     | PREFERRED-BRAND-SPECIALTY     | National Performance Formulary |
| COPIKTRA     | ORAL-CHEMO                    | Blue Cross Formulary           |
| COPIKTRA     | ORAL-CHEMO                    | National Performance Formulary |
| CORIFACT     | PREFERRED-BRAND-SPECIALTY     | Blue Cross Formulary           |
| CORIFACT     | PREFERRED-BRAND-SPECIALTY     | National Performance Formulary |
| COSENTYX     | NON-PREFERRED-BRAND-SPECIALTY | Blue Cross Formulary           |
| COSMEGEN     | NON-PREFERRED-BRAND-SPECIALTY | Blue Cross Formulary           |
| COSMEGEN     | NON-PREFERRED-BRAND-SPECIALTY | National Performance Formulary |
| COTELLIC     | ORAL-CHEMO                    | Blue Cross Formulary           |
| COTELLIC     | ORAL-CHEMO                    | National Performance Formulary |
| CRYSVITA     | NON-PREFERRED-BRAND-SPECIALTY | Blue Cross Formulary           |
| CRYSVITA     | NON-PREFERRED-BRAND-SPECIALTY | National Performance Formulary |
| CUPRIMINE    | NON-PREFERRED-BRAND-SPECIALTY | Blue Cross Formulary           |
| CUPRIMINE    | NON-PREFERRED-BRAND-SPECIALTY | National Performance Formulary |
| CUTAQUIG     | NON-PREFERRED-BRAND-SPECIALTY | Blue Cross Formulary           |
| CUVITRU      | NON-PREFERRED-BRAND-SPECIALTY | Blue Cross Formulary           |
| CUVITRU      | NON-PREFERRED-BRAND-SPECIALTY | National Performance Formulary |
| CYCLOPHOSPH  | GENERIC-SPECIALTY             | Blue Cross Formulary           |
| CYCLOPHOSPH  | GENERIC-SPECIALTY             | National Performance Formulary |
| CYCLOPHOSPH  | NON-PREFERRED-BRAND-SPECIALTY | Blue Cross Formulary           |
| CYCLOPHOSPH  | NON-PREFERRED-BRAND-SPECIALTY | National Performance Formulary |
| CYCLOPHOSPHA | NON-PREFERRED-BRAND-SPECIALTY | Blue Cross Formulary           |
| CYCLOPHOSPHA | NON-PREFERRED-BRAND-SPECIALTY | National Performance Formulary |
| CYCLOSPORINE | GENERIC-SPECIALTY             | Blue Cross Formulary           |
| CYCLOSPORINE | GENERIC-SPECIALTY             | National Performance Formulary |
| CYRAMZA      | NON-PREFERRED-BRAND-SPECIALTY | Blue Cross Formulary           |
| CYRAMZA      | NON-PREFERRED-BRAND-SPECIALTY | National Performance Formulary |
| CYSTADANE    | NON-PREFERRED-BRAND-SPECIALTY | Blue Cross Formulary           |
| CYSTADANE    | NON-PREFERRED-BRAND-SPECIALTY | National Performance Formulary |
| CYSTADROPS   | NON-PREFERRED-BRAND-SPECIALTY | Blue Cross Formulary           |
| CYSTADROPS   | NON-PREFERRED-BRAND-SPECIALTY | National Performance Formulary |
| CYSTAGON     | NON-PREFERRED-BRAND-SPECIALTY | Blue Cross Formulary           |
| CYSTAGON     | NON-PREFERRED-BRAND-SPECIALTY | National Performance Formulary |
| CYSTARAN     | NON-PREFERRED-BRAND-SPECIALTY | Blue Cross Formulary           |
| CYSTARAN     | NON-PREFERRED-BRAND-SPECIALTY | National Performance Formulary |
| CYTARABINE   | GENERIC-SPECIALTY             | Blue Cross Formulary           |
| CYTARABINE   | GENERIC-SPECIALTY             | National Performance Formulary |
| CYTOGAM      | PREFERRED-BRAND-SPECIALTY     | Blue Cross Formulary           |
| CYTOGAM      | PREFERRED-BRAND-SPECIALTY     | National Performance Formulary |
| DACARBAZINE  | GENERIC-SPECIALTY             | Blue Cross Formulary           |
| DACARBAZINE  | GENERIC-SPECIALTY             | National Performance Formulary |
| DACOGEN      | NON-PREFERRED-BRAND-SPECIALTY | Blue Cross Formulary           |
| DACOGEN      | NON-PREFERRED-BRAND-SPECIALTY | National Performance Formulary |
| DACTINOMYCIN | GENERIC-SPECIALTY             | Blue Cross Formulary           |
| DACTINOMYCIN | GENERIC-SPECIALTY             | National Performance Formulary |
| DALFAMPRIDIN | GENERIC-SPECIALTY             | Blue Cross Formulary           |
| DALFAMPRIDIN | GENERIC-SPECIALTY             | National Performance Formulary |
| DANYELZA     | NON-PREFERRED-BRAND-SPECIALTY | Blue Cross Formulary           |
| DANYELZA     | NON-PREFERRED-BRAND-SPECIALTY | National Performance Formulary |
| DARAPRIM     | NON-PREFERRED-BRAND-SPECIALTY | Blue Cross Formulary           |
| DARAPRIM     | NON-PREFERRED-BRAND-SPECIALTY | National Performance Formulary |
| DARZALEX     | NON-PREFERRED-BRAND-SPECIALTY | Blue Cross Formulary           |
| DARZALEX     | NON-PREFERRED-BRAND-SPECIALTY | National Performance Formulary |
| DAUNORUBICIN | GENERIC-SPECIALTY             | Blue Cross Formulary           |
| DAUNORUBICIN | GENERIC-SPECIALTY             | National Performance Formulary |
| DAURISMO     | ORAL-CHEMO                    | Blue Cross Formulary           |
| DAURISMO     | ORAL-CHEMO                    | National Performance Formulary |
| DECITABINE   | GENERIC-SPECIALTY             | Blue Cross Formulary           |
| DECITABINE   | GENERIC-SPECIALTY             | National Performance Formulary |
| DEPEN        | PREFERRED-BRAND-SPECIALTY     | Blue Cross Formulary           |
| DEPEN        | PREFERRED-BRAND-SPECIALTY     | National Performance Formulary |
| DEXRAZOXANE  | GENERIC-SPECIALTY             | Blue Cross Formulary           |
| DEXRAZOXANE  | GENERIC-SPECIALTY             | National Performance Formulary |
| DEXTENZA     | NON-PREFERRED-BRAND-SPECIALTY | Blue Cross Formulary           |
| DEXTENZA     | NON-PREFERRED-BRAND-SPECIALTY | National Performance Formulary |
| DIACOMIT     | NON-PREFERRED-BRAND-SPECIALTY | Blue Cross Formulary           |
| DIACOMIT     | NON-PREFERRED-BRAND-SPECIALTY | National Performance Formulary |
| DIMETHYL     | GENERIC-SPECIALTY             | Blue Cross Formulary           |
| DIMETHYL     | GENERIC-SPECIALTY             | National Performance Formulary |
| DOCETAXEL    | GENERIC-SPECIALTY             | Blue Cross Formulary           |
| DOCETAXEL    | GENERIC-SPECIALTY             | National Performance Formulary |
| DOPTELET     | NON-PREFERRED-BRAND-SPECIALTY | Blue Cross Formulary           |
| DOPTELET     | NON-PREFERRED-BRAND-SPECIALTY | National Performance Formulary |
| DOXIL        | NON-PREFERRED-BRAND-SPECIALTY | Blue Cross Formulary           |
| DOXIL        | NON-PREFERRED-BRAND-SPECIALTY | National Performance Formulary |
| DOXORUBICIN  | GENERIC-SPECIALTY             | Blue Cross Formulary           |

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| DOXORUBICIN  | GENERIC-SPECIALTY             | National Performance Formulary |
| DUPIXENT     | PREFERRED-BRAND-SPECIALTY     | Blue Cross Formulary           |
| DUPIXENT     | PREFERRED-BRAND-SPECIALTY     | National Performance Formulary |
| DUROLANE     | PREFERRED-BRAND-SPECIALTY     | Blue Cross Formulary           |
| DUROLANE     | PREFERRED-BRAND-SPECIALTY     | National Performance Formulary |
| DYSPORT      | NON-PREFERRED-BRAND-SPECIALTY | Blue Cross Formulary           |
| DYSPORT      | NON-PREFERRED-BRAND-SPECIALTY | National Performance Formulary |
| EGRIFTA      | NON-PREFERRED-BRAND-SPECIALTY | Blue Cross Formulary           |
| EGRIFTA      | NON-PREFERRED-BRAND-SPECIALTY | National Performance Formulary |
| ELAPRASE     | PREFERRED-BRAND-SPECIALTY     | Blue Cross Formulary           |
| ELAPRASE     | PREFERRED-BRAND-SPECIALTY     | National Performance Formulary |
| ELELYSO      | NON-PREFERRED-BRAND-SPECIALTY | Blue Cross Formulary           |
| ELELYSO      | NON-PREFERRED-BRAND-SPECIALTY | National Performance Formulary |
| ELIGARD      | NON-PREFERRED-BRAND-SPECIALTY | Blue Cross Formulary           |
| ELIGARD      | NON-PREFERRED-BRAND-SPECIALTY | National Performance Formulary |
| ELITEK       | NON-PREFERRED-BRAND-SPECIALTY | Blue Cross Formulary           |
| ELITEK       | NON-PREFERRED-BRAND-SPECIALTY | National Performance Formulary |
| ELLENC       | NON-PREFERRED-BRAND-SPECIALTY | Blue Cross Formulary           |
| ELLENC       | NON-PREFERRED-BRAND-SPECIALTY | National Performance Formulary |
| ELOCTATE     | NON-PREFERRED-BRAND-SPECIALTY | Blue Cross Formulary           |
| ELOCTATE     | NON-PREFERRED-BRAND-SPECIALTY | National Performance Formulary |
| ELZONRIS     | NON-PREFERRED-BRAND-SPECIALTY | Blue Cross Formulary           |
| ELZONRIS     | NON-PREFERRED-BRAND-SPECIALTY | National Performance Formulary |
| EMFLAZA      | NON-PREFERRED-BRAND-SPECIALTY | Blue Cross Formulary           |
| EMFLAZA      | NON-PREFERRED-BRAND-SPECIALTY | National Performance Formulary |
| EMPLICITI    | NON-PREFERRED-BRAND-SPECIALTY | Blue Cross Formulary           |
| EMPLICITI    | NON-PREFERRED-BRAND-SPECIALTY | National Performance Formulary |
| ENBREL       | NON-PREFERRED-BRAND-SPECIALTY | Blue Cross Formulary           |
| ENBREL       | NON-PREFERRED-BRAND-SPECIALTY | National Performance Formulary |
| ENHERTU      | NON-PREFERRED-BRAND-SPECIALTY | Blue Cross Formulary           |
| ENHERTU      | NON-PREFERRED-BRAND-SPECIALTY | National Performance Formulary |
| ENOXAPARIN   | GENERIC-SPECIALTY             | Blue Cross Formulary           |
| ENOXAPARIN   | GENERIC-SPECIALTY             | National Performance Formulary |
| ENSPRYNG     | NON-PREFERRED-BRAND-SPECIALTY | Blue Cross Formulary           |
| ENSPRYNG     | NON-PREFERRED-BRAND-SPECIALTY | National Performance Formulary |
| ENTECAVIR    | GENERIC-SPECIALTY             | Blue Cross Formulary           |
| ENTECAVIR    | GENERIC-SPECIALTY             | National Performance Formulary |
| ENTYVIO      | NON-PREFERRED-BRAND-SPECIALTY | Blue Cross Formulary           |
| ENTYVIO      | NON-PREFERRED-BRAND-SPECIALTY | National Performance Formulary |
| ENVARBUS     | NON-PREFERRED-BRAND-SPECIALTY | Blue Cross Formulary           |
| ENVARBUS     | NON-PREFERRED-BRAND-SPECIALTY | National Performance Formulary |
| EPCLUSA      | PREFERRED-BRAND-SPECIALTY     | Blue Cross Formulary           |
| EPCLUSA      | PREFERRED-BRAND-SPECIALTY     | National Performance Formulary |
| EPIDIOLEX    | NON-PREFERRED-BRAND-SPECIALTY | Blue Cross Formulary           |
| EPIDIOLEX    | NON-PREFERRED-BRAND-SPECIALTY | National Performance Formulary |
| EPIRUBICIN   | GENERIC-SPECIALTY             | Blue Cross Formulary           |
| EPIRUBICIN   | GENERIC-SPECIALTY             | National Performance Formulary |
| EPIVIR       | NON-PREFERRED-BRAND-SPECIALTY | Blue Cross Formulary           |
| EPIVIR       | NON-PREFERRED-BRAND-SPECIALTY | National Performance Formulary |
| EPIVIR       | PREFERRED-BRAND-SPECIALTY     | Blue Cross Formulary           |
| EPIVIR       | PREFERRED-BRAND-SPECIALTY     | National Performance Formulary |
| EPOGEN       | NON-PREFERRED-BRAND-SPECIALTY | Blue Cross Formulary           |
| EPOPROSTENOL | GENERIC-SPECIALTY             | Blue Cross Formulary           |
| EPOPROSTENOL | GENERIC-SPECIALTY             | National Performance Formulary |
| ERBITUX      | PREFERRED-BRAND-SPECIALTY     | Blue Cross Formulary           |
| ERBITUX      | PREFERRED-BRAND-SPECIALTY     | National Performance Formulary |
| ERIVEDGE     | ORAL-CHEMO                    | Blue Cross Formulary           |
| ERIVEDGE     | ORAL-CHEMO                    | National Performance Formulary |
| ERLEADA      | ORAL-CHEMO                    | Blue Cross Formulary           |
| ERLOTINIB    | ORAL-CHEMO                    | Blue Cross Formulary           |
| ERLOTINIB    | ORAL-CHEMO                    | National Performance Formulary |
| ESBRIET      | NON-PREFERRED-BRAND-SPECIALTY | Blue Cross Formulary           |
| ESBRIET      | NON-PREFERRED-BRAND-SPECIALTY | National Performance Formulary |
| ESPROCT      | NON-PREFERRED-BRAND-SPECIALTY | Blue Cross Formulary           |
| ETOPOPHOS    | NON-PREFERRED-BRAND-SPECIALTY | Blue Cross Formulary           |
| ETOPOPHOS    | NON-PREFERRED-BRAND-SPECIALTY | National Performance Formulary |
| ETOPOSIDE    | GENERIC-SPECIALTY             | Blue Cross Formulary           |
| ETOPOSIDE    | GENERIC-SPECIALTY             | National Performance Formulary |
| ETOPOSIDE    | ORAL-CHEMO                    | Blue Cross Formulary           |
| ETOPOSIDE    | ORAL-CHEMO                    | National Performance Formulary |
| EUFLEXA      | PREFERRED-BRAND-SPECIALTY     | Blue Cross Formulary           |
| EUFLEXA      | PREFERRED-BRAND-SPECIALTY     | National Performance Formulary |
| EVENITY      | NON-PREFERRED-BRAND-SPECIALTY | Blue Cross Formulary           |
| EVENITY      | NON-PREFERRED-BRAND-SPECIALTY | National Performance Formulary |
| EVEROLIMUS   | GENERIC-SPECIALTY             | Blue Cross Formulary           |
| EVEROLIMUS   | GENERIC-SPECIALTY             | National Performance Formulary |

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| EVEROLIMUS   | ORAL-CHEMO                    | Blue Cross Formulary           |
| EVEROLIMUS   | ORAL-CHEMO                    | National Performance Formulary |
| EVKEEZA      | TIER 03                       | Blue Cross Formulary           |
| EVKEEZA      | TIER 03                       | National Performance Formulary |
| EVOMELA      | NON-PREFERRED-BRAND-SPECIALTY | Blue Cross Formulary           |
| EVOMELA      | NON-PREFERRED-BRAND-SPECIALTY | National Performance Formulary |
| EVRYSDI      | NON-PREFERRED-BRAND-SPECIALTY | Blue Cross Formulary           |
| EVRYSDI      | NON-PREFERRED-BRAND-SPECIALTY | National Performance Formulary |
| EXONDYS      | NON-PREFERRED-BRAND-SPECIALTY | Blue Cross Formulary           |
| EXTAVIA      | NON-PREFERRED-BRAND-SPECIALTY | Blue Cross Formulary           |
| EYLEA        | NON-PREFERRED-BRAND-SPECIALTY | Blue Cross Formulary           |
| EYLEA        | NON-PREFERRED-BRAND-SPECIALTY | National Performance Formulary |
| FABRAZYME    | PREFERRED-BRAND-SPECIALTY     | Blue Cross Formulary           |
| FABRAZYME    | PREFERRED-BRAND-SPECIALTY     | National Performance Formulary |
| FARYDAK      | ORAL-CHEMO                    | Blue Cross Formulary           |
| FARYDAK      | ORAL-CHEMO                    | National Performance Formulary |
| FASENRA      | PREFERRED-BRAND-SPECIALTY     | Blue Cross Formulary           |
| FASENRA      | PREFERRED-BRAND-SPECIALTY     | National Performance Formulary |
| FASLODEX     | NON-PREFERRED-BRAND-SPECIALTY | Blue Cross Formulary           |
| FASLODEX     | NON-PREFERRED-BRAND-SPECIALTY | National Performance Formulary |
| FEIBA        | PREFERRED-BRAND-SPECIALTY     | Blue Cross Formulary           |
| FEIBA        | PREFERRED-BRAND-SPECIALTY     | National Performance Formulary |
| FENSOLVI     | NON-PREFERRED-BRAND-SPECIALTY | Blue Cross Formulary           |
| FENSOLVI     | NON-PREFERRED-BRAND-SPECIALTY | National Performance Formulary |
| FIBRYGA      | PREFERRED-BRAND-SPECIALTY     | Blue Cross Formulary           |
| FIBRYGA      | PREFERRED-BRAND-SPECIALTY     | National Performance Formulary |
| FINTEPLA     | NON-PREFERRED-BRAND-SPECIALTY | Blue Cross Formulary           |
| FINTEPLA     | NON-PREFERRED-BRAND-SPECIALTY | National Performance Formulary |
| FIRAZYR      | NON-PREFERRED-BRAND-SPECIALTY | Blue Cross Formulary           |
| FIRAZYR      | NON-PREFERRED-BRAND-SPECIALTY | National Performance Formulary |
| FIRDAPSE     | NON-PREFERRED-BRAND-SPECIALTY | Blue Cross Formulary           |
| FIRMAGON     | NON-PREFERRED-BRAND-SPECIALTY | Blue Cross Formulary           |
| FIRMAGON     | NON-PREFERRED-BRAND-SPECIALTY | National Performance Formulary |
| FLEBOGAMMA   | NON-PREFERRED-BRAND-SPECIALTY | Blue Cross Formulary           |
| FLEBOGAMMA   | NON-PREFERRED-BRAND-SPECIALTY | National Performance Formulary |
| FOLAN        | NON-PREFERRED-BRAND-SPECIALTY | Blue Cross Formulary           |
| FOLAN        | NON-PREFERRED-BRAND-SPECIALTY | National Performance Formulary |
| FLOXURIDINE  | GENERIC-SPECIALTY             | Blue Cross Formulary           |
| FLOXURIDINE  | GENERIC-SPECIALTY             | National Performance Formulary |
| FLUDARABINE  | GENERIC-SPECIALTY             | Blue Cross Formulary           |
| FLUDARABINE  | GENERIC-SPECIALTY             | National Performance Formulary |
| FLUOROURACIL | GENERIC-SPECIALTY             | Blue Cross Formulary           |
| FLUOROURACIL | GENERIC-SPECIALTY             | National Performance Formulary |
| FOLLISTIM    | PREFERRED-BRAND-SPECIALTY     | Blue Cross Formulary           |
| FOLLISTIM    | PREFERRED-BRAND-SPECIALTY     | National Performance Formulary |
| FOLOTYN      | PREFERRED-BRAND-SPECIALTY     | Blue Cross Formulary           |
| FOLOTYN      | PREFERRED-BRAND-SPECIALTY     | National Performance Formulary |
| FONDAPARINUX | GENERIC-SPECIALTY             | Blue Cross Formulary           |
| FONDAPARINUX | GENERIC-SPECIALTY             | National Performance Formulary |
| FORTEO       | PREFERRED-BRAND-SPECIALTY     | Blue Cross Formulary           |
| FORTEO       | PREFERRED-BRAND-SPECIALTY     | National Performance Formulary |
| FRAGMIN      | NON-PREFERRED-BRAND-SPECIALTY | Blue Cross Formulary           |
| FRAGMIN      | NON-PREFERRED-BRAND-SPECIALTY | National Performance Formulary |
| FULPHILA     | NON-PREFERRED-BRAND-SPECIALTY | Blue Cross Formulary           |
| FULVESTRANT  | GENERIC-SPECIALTY             | Blue Cross Formulary           |
| FULVESTRANT  | GENERIC-SPECIALTY             | National Performance Formulary |
| GALAFOLD     | NON-PREFERRED-BRAND-SPECIALTY | Blue Cross Formulary           |
| GALAFOLD     | NON-PREFERRED-BRAND-SPECIALTY | National Performance Formulary |
| GAMASTAN     | PREFERRED-BRAND-SPECIALTY     | Blue Cross Formulary           |
| GAMASTAN     | PREFERRED-BRAND-SPECIALTY     | National Performance Formulary |
| GAMIFANT     | NON-PREFERRED-BRAND-SPECIALTY | Blue Cross Formulary           |
| GAMIFANT     | NON-PREFERRED-BRAND-SPECIALTY | National Performance Formulary |
| GAMMAGARD    | NON-PREFERRED-BRAND-SPECIALTY | Blue Cross Formulary           |
| GAMMAGARD    | NON-PREFERRED-BRAND-SPECIALTY | National Performance Formulary |
| GAMMAKED     | NON-PREFERRED-BRAND-SPECIALTY | Blue Cross Formulary           |
| GAMMAKED     | NON-PREFERRED-BRAND-SPECIALTY | National Performance Formulary |
| GAMMAPLEX    | NON-PREFERRED-BRAND-SPECIALTY | Blue Cross Formulary           |
| GAMMAPLEX    | NON-PREFERRED-BRAND-SPECIALTY | National Performance Formulary |
| GAMUNEX-C    | NON-PREFERRED-BRAND-SPECIALTY | Blue Cross Formulary           |
| GAMUNEX-C    | NON-PREFERRED-BRAND-SPECIALTY | National Performance Formulary |
| GANIRELIX    | GENERIC-SPECIALTY             | Blue Cross Formulary           |
| GANIRELIX    | GENERIC-SPECIALTY             | National Performance Formulary |
| GATTEX       | NON-PREFERRED-BRAND-SPECIALTY | Blue Cross Formulary           |
| GATTEX       | NON-PREFERRED-BRAND-SPECIALTY | National Performance Formulary |
| GAZYVA       | NON-PREFERRED-BRAND-SPECIALTY | Blue Cross Formulary           |
| GAZYVA       | NON-PREFERRED-BRAND-SPECIALTY | National Performance Formulary |



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| GEL-ONE     | NON-PREFERRED-BRAND-SPECIALTY | Blue Cross Formulary           |
| GELSYN-3    | PREFERRED-BRAND-SPECIALTY     | Blue Cross Formulary           |
| GELSYN-3    | PREFERRED-BRAND-SPECIALTY     | National Performance Formulary |
| GEMCITABINE | GENERIC-SPECIALTY             | Blue Cross Formulary           |
| GEMCITABINE | GENERIC-SPECIALTY             | National Performance Formulary |
| GENGRAF     | GENERIC-SPECIALTY             | Blue Cross Formulary           |
| GENGRAF     | GENERIC-SPECIALTY             | National Performance Formulary |
| GENOTROPIN  | NON-PREFERRED-BRAND-SPECIALTY | Blue Cross Formulary           |
| GENVISC     | NON-PREFERRED-BRAND-SPECIALTY | Blue Cross Formulary           |
| GILENYA     | NON-PREFERRED-BRAND-SPECIALTY | Blue Cross Formulary           |
| GILENYA     | NON-PREFERRED-BRAND-SPECIALTY | National Performance Formulary |
| GILOTRIF    | ORAL-CHEMO                    | Blue Cross Formulary           |
| GILOTRIF    | ORAL-CHEMO                    | National Performance Formulary |
| GIVLAARI    | NON-PREFERRED-BRAND-SPECIALTY | Blue Cross Formulary           |
| GIVLAARI    | NON-PREFERRED-BRAND-SPECIALTY | National Performance Formulary |
| GLASSIA     | NON-PREFERRED-BRAND-SPECIALTY | Blue Cross Formulary           |
| GLASSIA     | NON-PREFERRED-BRAND-SPECIALTY | National Performance Formulary |
| GLATIRAMER  | GENERIC-SPECIALTY             | Blue Cross Formulary           |
| GLATIRAMER  | GENERIC-SPECIALTY             | National Performance Formulary |
| GLATOPA     | GENERIC-SPECIALTY             | Blue Cross Formulary           |
| GLATOPA     | GENERIC-SPECIALTY             | National Performance Formulary |
| GLEOSTINE   | ORAL-CHEMO                    | Blue Cross Formulary           |
| GLEOSTINE   | ORAL-CHEMO                    | National Performance Formulary |
| GONAL-F     | NON-PREFERRED-BRAND-SPECIALTY | Blue Cross Formulary           |
| GRANIX      | NON-PREFERRED-BRAND-SPECIALTY | Blue Cross Formulary           |
| HAEGARDA    | NON-PREFERRED-BRAND-SPECIALTY | Blue Cross Formulary           |
| HAEGARDA    | NON-PREFERRED-BRAND-SPECIALTY | National Performance Formulary |
| HALAVEN     | PREFERRED-BRAND-SPECIALTY     | Blue Cross Formulary           |
| HALAVEN     | PREFERRED-BRAND-SPECIALTY     | National Performance Formulary |
| HARVONI     | PREFERRED-BRAND-SPECIALTY     | Blue Cross Formulary           |
| HARVONI     | PREFERRED-BRAND-SPECIALTY     | National Performance Formulary |
| HEMLIBRA    | NON-PREFERRED-BRAND-SPECIALTY | Blue Cross Formulary           |
| HEMLIBRA    | NON-PREFERRED-BRAND-SPECIALTY | National Performance Formulary |
| HEMOFIL     | NON-PREFERRED-BRAND-SPECIALTY | Blue Cross Formulary           |
| HEMOFIL     | NON-PREFERRED-BRAND-SPECIALTY | National Performance Formulary |
| HEPSERA     | NON-PREFERRED-BRAND-SPECIALTY | Blue Cross Formulary           |
| HEPSERA     | NON-PREFERRED-BRAND-SPECIALTY | National Performance Formulary |
| HERCEP      | NON-PREFERRED-BRAND-SPECIALTY | Blue Cross Formulary           |
| HERCEP      | NON-PREFERRED-BRAND-SPECIALTY | National Performance Formulary |
| HERCEPTIN   | NON-PREFERRED-BRAND-SPECIALTY | Blue Cross Formulary           |
| HERCEPTIN   | NON-PREFERRED-BRAND-SPECIALTY | National Performance Formulary |
| HERZUMA     | NON-PREFERRED-BRAND-SPECIALTY | Blue Cross Formulary           |
| HETLIOZ     | NON-PREFERRED-BRAND-SPECIALTY | Blue Cross Formulary           |
| HETLIOZ     | NON-PREFERRED-BRAND-SPECIALTY | National Performance Formulary |
| HIZENTRA    | NON-PREFERRED-BRAND-SPECIALTY | Blue Cross Formulary           |
| HIZENTRA    | NON-PREFERRED-BRAND-SPECIALTY | National Performance Formulary |
| HUMATE-P    | PREFERRED-BRAND-SPECIALTY     | Blue Cross Formulary           |
| HUMATE-P    | PREFERRED-BRAND-SPECIALTY     | National Performance Formulary |
| HUMATROPE   | NON-PREFERRED-BRAND-SPECIALTY | Blue Cross Formulary           |
| HUMIRA      | PREFERRED-BRAND-SPECIALTY     | Blue Cross Formulary           |
| HUMIRA      | PREFERRED-BRAND-SPECIALTY     | National Performance Formulary |
| HYCAMTIN    | NON-PREFERRED-BRAND-SPECIALTY | Blue Cross Formulary           |
| HYCAMTIN    | NON-PREFERRED-BRAND-SPECIALTY | National Performance Formulary |
| HYCAMTIN    | ORAL-CHEMO                    | Blue Cross Formulary           |
| HYCAMTIN    | ORAL-CHEMO                    | National Performance Formulary |
| HYDROXY     | GENERIC-SPECIALTY             | Blue Cross Formulary           |
| HYDROXY     | GENERIC-SPECIALTY             | National Performance Formulary |
| HYDROXYPROG | GENERIC-SPECIALTY             | Blue Cross Formulary           |
| HYDROXYPROG | GENERIC-SPECIALTY             | National Performance Formulary |
| HYMOVIS     | NON-PREFERRED-BRAND-SPECIALTY | Blue Cross Formulary           |
| HYPERRHO    | PREFERRED-BRAND-SPECIALTY     | Blue Cross Formulary           |
| HYPERRHO    | PREFERRED-BRAND-SPECIALTY     | National Performance Formulary |
| HYQVIA      | NON-PREFERRED-BRAND-SPECIALTY | Blue Cross Formulary           |
| HYQVIA      | NON-PREFERRED-BRAND-SPECIALTY | National Performance Formulary |
| IBRANCE     | ORAL-CHEMO                    | Blue Cross Formulary           |
| IBRANCE     | ORAL-CHEMO                    | National Performance Formulary |
| ICATIBANT   | GENERIC-SPECIALTY             | Blue Cross Formulary           |
| ICATIBANT   | GENERIC-SPECIALTY             | National Performance Formulary |
| ICLUSIG     | ORAL-CHEMO                    | Blue Cross Formulary           |
| ICLUSIG     | ORAL-CHEMO                    | National Performance Formulary |
| IDAMYCIN    | NON-PREFERRED-BRAND-SPECIALTY | Blue Cross Formulary           |
| IDAMYCIN    | NON-PREFERRED-BRAND-SPECIALTY | National Performance Formulary |
| IDARUBICIN  | GENERIC-SPECIALTY             | Blue Cross Formulary           |
| IDARUBICIN  | GENERIC-SPECIALTY             | National Performance Formulary |
| IDELVION    | NON-PREFERRED-BRAND-SPECIALTY | Blue Cross Formulary           |
| IDELVION    | NON-PREFERRED-BRAND-SPECIALTY | National Performance Formulary |



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| IDHIFA     | ORAL-CHEMO                    | Blue Cross Formulary           |
| IDHIFA     | ORAL-CHEMO                    | National Performance Formulary |
| IFEX       | NON-PREFERRED-BRAND-SPECIALTY | Blue Cross Formulary           |
| IFEX       | NON-PREFERRED-BRAND-SPECIALTY | National Performance Formulary |
| IFOSFAMIDE | GENERIC-SPECIALTY             | Blue Cross Formulary           |
| IFOSFAMIDE | GENERIC-SPECIALTY             | National Performance Formulary |
| ILARIS     | PREFERRED-BRAND-SPECIALTY     | Blue Cross Formulary           |
| ILARIS     | PREFERRED-BRAND-SPECIALTY     | National Performance Formulary |
| ILUMYA     | NON-PREFERRED-BRAND-SPECIALTY | Blue Cross Formulary           |
| ILUMYA     | NON-PREFERRED-BRAND-SPECIALTY | National Performance Formulary |
| ILUVIEN    | NON-PREFERRED-BRAND-SPECIALTY | Blue Cross Formulary           |
| ILUVIEN    | NON-PREFERRED-BRAND-SPECIALTY | National Performance Formulary |
| IMATINIB   | ORAL-CHEMO                    | Blue Cross Formulary           |
| IMATINIB   | ORAL-CHEMO                    | National Performance Formulary |
| IMBRUVICA  | ORAL-CHEMO                    | Blue Cross Formulary           |
| IMBRUVICA  | ORAL-CHEMO                    | National Performance Formulary |
| IMFINZI    | NON-PREFERRED-BRAND-SPECIALTY | Blue Cross Formulary           |
| IMFINZI    | NON-PREFERRED-BRAND-SPECIALTY | National Performance Formulary |
| IMLYGIC    | NON-PREFERRED-BRAND-SPECIALTY | Blue Cross Formulary           |
| IMLYGIC    | NON-PREFERRED-BRAND-SPECIALTY | National Performance Formulary |
| INBRIJA    | NON-PREFERRED-BRAND-SPECIALTY | Blue Cross Formulary           |
| INBRIJA    | NON-PREFERRED-BRAND-SPECIALTY | National Performance Formulary |
| INCRELEX   | PREFERRED-BRAND-SPECIALTY     | Blue Cross Formulary           |
| INCRELEX   | PREFERRED-BRAND-SPECIALTY     | National Performance Formulary |
| INFLECTRA  | PREFERRED-BRAND-SPECIALTY     | Blue Cross Formulary           |
| INFLECTRA  | PREFERRED-BRAND-SPECIALTY     | National Performance Formulary |
| INFUGEM    | NON-PREFERRED-BRAND-SPECIALTY | Blue Cross Formulary           |
| INFUGEM    | NON-PREFERRED-BRAND-SPECIALTY | National Performance Formulary |
| INGREZZA   | NON-PREFERRED-BRAND-SPECIALTY | Blue Cross Formulary           |
| INGREZZA   | NON-PREFERRED-BRAND-SPECIALTY | National Performance Formulary |
| INLYTA     | ORAL-CHEMO                    | Blue Cross Formulary           |
| INLYTA     | ORAL-CHEMO                    | National Performance Formulary |
| INQOVI     | ORAL-CHEMO                    | Blue Cross Formulary           |
| INQOVI     | ORAL-CHEMO                    | National Performance Formulary |
| INREBIC    | ORAL-CHEMO                    | Blue Cross Formulary           |
| INREBIC    | ORAL-CHEMO                    | National Performance Formulary |
| INTRON     | NON-PREFERRED-BRAND-SPECIALTY | Blue Cross Formulary           |
| INTRON     | NON-PREFERRED-BRAND-SPECIALTY | National Performance Formulary |
| IRESSA     | ORAL-CHEMO                    | Blue Cross Formulary           |
| IRESSA     | ORAL-CHEMO                    | National Performance Formulary |
| IRINOTECAN | GENERIC-SPECIALTY             | Blue Cross Formulary           |
| IRINOTECAN | GENERIC-SPECIALTY             | National Performance Formulary |
| ISTODAX    | NON-PREFERRED-BRAND-SPECIALTY | Blue Cross Formulary           |
| ISTODAX    | NON-PREFERRED-BRAND-SPECIALTY | National Performance Formulary |
| ISTURISA   | NON-PREFERRED-BRAND-SPECIALTY | Blue Cross Formulary           |
| IXEMPRA    | PREFERRED-BRAND-SPECIALTY     | Blue Cross Formulary           |
| IXEMPRA    | PREFERRED-BRAND-SPECIALTY     | National Performance Formulary |
| IXINITY    | NON-PREFERRED-BRAND-SPECIALTY | Blue Cross Formulary           |
| IXINITY    | NON-PREFERRED-BRAND-SPECIALTY | National Performance Formulary |
| JAKAFI     | ORAL-CHEMO                    | Blue Cross Formulary           |
| JAKAFI     | ORAL-CHEMO                    | National Performance Formulary |
| JELMYTO    | NON-PREFERRED-BRAND-SPECIALTY | Blue Cross Formulary           |
| JELMYTO    | NON-PREFERRED-BRAND-SPECIALTY | National Performance Formulary |
| JEVTANA    | PREFERRED-BRAND-SPECIALTY     | Blue Cross Formulary           |
| JEVTANA    | PREFERRED-BRAND-SPECIALTY     | National Performance Formulary |
| JIVI       | NON-PREFERRED-BRAND-SPECIALTY | Blue Cross Formulary           |
| JIVI       | NON-PREFERRED-BRAND-SPECIALTY | National Performance Formulary |
| JUXTAPID   | NON-PREFERRED-BRAND-SPECIALTY | Blue Cross Formulary           |
| JUXTAPID   | NON-PREFERRED-BRAND-SPECIALTY | National Performance Formulary |
| JYNARQUE   | NON-PREFERRED-BRAND-SPECIALTY | Blue Cross Formulary           |
| JYNARQUE   | NON-PREFERRED-BRAND-SPECIALTY | National Performance Formulary |
| KADCYLA    | NON-PREFERRED-BRAND-SPECIALTY | Blue Cross Formulary           |
| KADCYLA    | NON-PREFERRED-BRAND-SPECIALTY | National Performance Formulary |
| KALBITOR   | NON-PREFERRED-BRAND-SPECIALTY | Blue Cross Formulary           |
| KALBITOR   | NON-PREFERRED-BRAND-SPECIALTY | National Performance Formulary |
| KALYDECO   | NON-PREFERRED-BRAND-SPECIALTY | Blue Cross Formulary           |
| KALYDECO   | NON-PREFERRED-BRAND-SPECIALTY | National Performance Formulary |
| KANJINTI   | PREFERRED-BRAND-SPECIALTY     | Blue Cross Formulary           |
| KANJINTI   | PREFERRED-BRAND-SPECIALTY     | National Performance Formulary |
| KANUMA     | NON-PREFERRED-BRAND-SPECIALTY | Blue Cross Formulary           |
| KANUMA     | NON-PREFERRED-BRAND-SPECIALTY | National Performance Formulary |
| KEPIVANCE  | PREFERRED-BRAND-SPECIALTY     | Blue Cross Formulary           |
| KEPIVANCE  | PREFERRED-BRAND-SPECIALTY     | National Performance Formulary |
| KESIMPTA   | PREFERRED-BRAND-SPECIALTY     | Blue Cross Formulary           |
| KESIMPTA   | PREFERRED-BRAND-SPECIALTY     | National Performance Formulary |
| KEVEYIS    | NON-PREFERRED-BRAND-SPECIALTY | Blue Cross Formulary           |

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| KEVEYIS      | NON-PREFERRED-BRAND-SPECIALTY | National Performance Formulary |
| KEVZARA      | NON-PREFERRED-BRAND-SPECIALTY | Blue Cross Formulary           |
| KEVZARA      | NON-PREFERRED-BRAND-SPECIALTY | National Performance Formulary |
| KEYTRUDA     | NON-PREFERRED-BRAND-SPECIALTY | Blue Cross Formulary           |
| KEYTRUDA     | NON-PREFERRED-BRAND-SPECIALTY | National Performance Formulary |
| KHAPZORY     | NON-PREFERRED-BRAND-SPECIALTY | Blue Cross Formulary           |
| KHAPZORY     | NON-PREFERRED-BRAND-SPECIALTY | National Performance Formulary |
| KINERET      | NON-PREFERRED-BRAND-SPECIALTY | Blue Cross Formulary           |
| KINERET      | NON-PREFERRED-BRAND-SPECIALTY | National Performance Formulary |
| KISQALI      | ORAL-CHEMO                    | Blue Cross Formulary           |
| KISQALI      | ORAL-CHEMO                    | National Performance Formulary |
| KITABIS      | NON-PREFERRED-BRAND-SPECIALTY | Blue Cross Formulary           |
| KOATE        | PREFERRED-BRAND-SPECIALTY     | Blue Cross Formulary           |
| KOATE        | PREFERRED-BRAND-SPECIALTY     | National Performance Formulary |
| KOATE-DVI    | PREFERRED-BRAND-SPECIALTY     | Blue Cross Formulary           |
| KOATE-DVI    | PREFERRED-BRAND-SPECIALTY     | National Performance Formulary |
| KOGENATE     | NON-PREFERRED-BRAND-SPECIALTY | Blue Cross Formulary           |
| KOGENATE     | NON-PREFERRED-BRAND-SPECIALTY | National Performance Formulary |
| KORLYM       | NON-PREFERRED-BRAND-SPECIALTY | Blue Cross Formulary           |
| KORLYM       | NON-PREFERRED-BRAND-SPECIALTY | National Performance Formulary |
| KOSELUGO     | ORAL-CHEMO                    | Blue Cross Formulary           |
| KOSELUGO     | ORAL-CHEMO                    | National Performance Formulary |
| KOVALTRY     | NON-PREFERRED-BRAND-SPECIALTY | Blue Cross Formulary           |
| KOVALTRY     | NON-PREFERRED-BRAND-SPECIALTY | National Performance Formulary |
| KRYSTEXXA    | NON-PREFERRED-BRAND-SPECIALTY | Blue Cross Formulary           |
| KRYSTEXXA    | NON-PREFERRED-BRAND-SPECIALTY | National Performance Formulary |
| KUVAN        | NON-PREFERRED-BRAND-SPECIALTY | Blue Cross Formulary           |
| KUVAN        | NON-PREFERRED-BRAND-SPECIALTY | National Performance Formulary |
| KYMRIAH      | NON-PREFERRED-BRAND-SPECIALTY | Blue Cross Formulary           |
| KYMRIAH      | NON-PREFERRED-BRAND-SPECIALTY | National Performance Formulary |
| KYNMOBI      | NON-PREFERRED-BRAND-SPECIALTY | Blue Cross Formulary           |
| KYNMOBI      | NON-PREFERRED-BRAND-SPECIALTY | National Performance Formulary |
| KYPROLIS     | PREFERRED-BRAND-SPECIALTY     | Blue Cross Formulary           |
| KYPROLIS     | PREFERRED-BRAND-SPECIALTY     | National Performance Formulary |
| LAMIVUDINE   | GENERIC-SPECIALTY             | Blue Cross Formulary           |
| LAMIVUDINE   | GENERIC-SPECIALTY             | National Performance Formulary |
| LAPATINIB    | ORAL-CHEMO                    | Blue Cross Formulary           |
| LAPATINIB    | ORAL-CHEMO                    | National Performance Formulary |
| LEDIP-SOFOSB | NON-PREFERRED-BRAND-SPECIALTY | Blue Cross Formulary           |
| LEMTRADA     | NON-PREFERRED-BRAND-SPECIALTY | Blue Cross Formulary           |
| LEMTRADA     | NON-PREFERRED-BRAND-SPECIALTY | National Performance Formulary |
| LENVIMA      | ORAL-CHEMO                    | Blue Cross Formulary           |
| LENVIMA      | ORAL-CHEMO                    | National Performance Formulary |
| LEUKINE      | NON-PREFERRED-BRAND-SPECIALTY | Blue Cross Formulary           |
| LEUKINE      | NON-PREFERRED-BRAND-SPECIALTY | National Performance Formulary |
| LEUPROLIDE   | GENERIC-SPECIALTY             | Blue Cross Formulary           |
| LEUPROLIDE   | GENERIC-SPECIALTY             | National Performance Formulary |
| LEVOLEUCOVOR | GENERIC-SPECIALTY             | Blue Cross Formulary           |
| LEVOLEUCOVOR | GENERIC-SPECIALTY             | National Performance Formulary |
| LIBTAYO      | NON-PREFERRED-BRAND-SPECIALTY | Blue Cross Formulary           |
| LIBTAYO      | NON-PREFERRED-BRAND-SPECIALTY | National Performance Formulary |
| LONSURF      | ORAL-CHEMO                    | Blue Cross Formulary           |
| LONSURF      | ORAL-CHEMO                    | National Performance Formulary |
| LORBRENA     | ORAL-CHEMO                    | Blue Cross Formulary           |
| LORBRENA     | ORAL-CHEMO                    | National Performance Formulary |
| LOVENOX      | NON-PREFERRED-BRAND-SPECIALTY | Blue Cross Formulary           |
| LOVENOX      | NON-PREFERRED-BRAND-SPECIALTY | National Performance Formulary |
| LUCENTIS     | PREFERRED-BRAND-SPECIALTY     | Blue Cross Formulary           |
| LUCENTIS     | PREFERRED-BRAND-SPECIALTY     | National Performance Formulary |
| LUMIZYME     | PREFERRED-BRAND-SPECIALTY     | Blue Cross Formulary           |
| LUMIZYME     | PREFERRED-BRAND-SPECIALTY     | National Performance Formulary |
| LUMOXITI     | NON-PREFERRED-BRAND-SPECIALTY | Blue Cross Formulary           |
| LUMOXITI     | NON-PREFERRED-BRAND-SPECIALTY | National Performance Formulary |
| LUPANETA     | NON-PREFERRED-BRAND-SPECIALTY | Blue Cross Formulary           |
| LUPANETA     | NON-PREFERRED-BRAND-SPECIALTY | National Performance Formulary |
| LUPR         | NON-PREFERRED-BRAND-SPECIALTY | Blue Cross Formulary           |
| LUPR         | NON-PREFERRED-BRAND-SPECIALTY | National Performance Formulary |
| LUPR         | PREFERRED-BRAND-SPECIALTY     | Blue Cross Formulary           |
| LUPR         | PREFERRED-BRAND-SPECIALTY     | National Performance Formulary |
| LUPRON       | NON-PREFERRED-BRAND-SPECIALTY | Blue Cross Formulary           |
| LUPRON       | NON-PREFERRED-BRAND-SPECIALTY | National Performance Formulary |
| LUPRON       | PREFERRED-BRAND-SPECIALTY     | Blue Cross Formulary           |
| LUPRON       | PREFERRED-BRAND-SPECIALTY     | National Performance Formulary |
| LUXTURNA     | NON-PREFERRED-BRAND-SPECIALTY | Blue Cross Formulary           |
| LUXTURNA     | NON-PREFERRED-BRAND-SPECIALTY | National Performance Formulary |
| LYNPARZA     | ORAL-CHEMO                    | Blue Cross Formulary           |

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| LYNPARZA     | ORAL-CHEMO                    | National Performance Formulary |
| MAKENA       | PREFERRED-BRAND-SPECIALTY     | Blue Cross Formulary           |
| MAKENA       | PREFERRED-BRAND-SPECIALTY     | National Performance Formulary |
| MARQIBO      | NON-PREFERRED-BRAND-SPECIALTY | Blue Cross Formulary           |
| MARQIBO      | NON-PREFERRED-BRAND-SPECIALTY | National Performance Formulary |
| MATULANE     | ORAL-CHEMO                    | Blue Cross Formulary           |
| MATULANE     | ORAL-CHEMO                    | National Performance Formulary |
| MAVENCLAD    | NON-PREFERRED-BRAND-SPECIALTY | Blue Cross Formulary           |
| MAVENCLAD    | NON-PREFERRED-BRAND-SPECIALTY | National Performance Formulary |
| MAVYRET      | PREFERRED-BRAND-SPECIALTY     | Blue Cross Formulary           |
| MAVYRET      | PREFERRED-BRAND-SPECIALTY     | National Performance Formulary |
| MAYZENT      | NON-PREFERRED-BRAND-SPECIALTY | Blue Cross Formulary           |
| MAYZENT      | NON-PREFERRED-BRAND-SPECIALTY | National Performance Formulary |
| MEKINIST     | ORAL-CHEMO                    | Blue Cross Formulary           |
| MEKINIST     | ORAL-CHEMO                    | National Performance Formulary |
| MEKTOVI      | ORAL-CHEMO                    | Blue Cross Formulary           |
| MEKTOVI      | ORAL-CHEMO                    | National Performance Formulary |
| MELPHALAN    | GENERIC-SPECIALTY             | Blue Cross Formulary           |
| MELPHALAN    | GENERIC-SPECIALTY             | National Performance Formulary |
| MELPHALAN    | ORAL-CHEMO                    | Blue Cross Formulary           |
| MELPHALAN    | ORAL-CHEMO                    | National Performance Formulary |
| MENOPUR      | NON-PREFERRED-BRAND-SPECIALTY | Blue Cross Formulary           |
| MENOPUR      | NON-PREFERRED-BRAND-SPECIALTY | National Performance Formulary |
| MEPSEVII     | NON-PREFERRED-BRAND-SPECIALTY | Blue Cross Formulary           |
| MEPSEVII     | NON-PREFERRED-BRAND-SPECIALTY | National Performance Formulary |
| MESNA        | GENERIC-SPECIALTY             | Blue Cross Formulary           |
| MESNA        | GENERIC-SPECIALTY             | National Performance Formulary |
| MESNEX       | NON-PREFERRED-BRAND-SPECIALTY | Blue Cross Formulary           |
| MESNEX       | NON-PREFERRED-BRAND-SPECIALTY | National Performance Formulary |
| MESNEX       | ORAL-CHEMO                    | Blue Cross Formulary           |
| MESNEX       | ORAL-CHEMO                    | National Performance Formulary |
| MICRHOGAM    | PREFERRED-BRAND-SPECIALTY     | Blue Cross Formulary           |
| MICRHOGAM    | PREFERRED-BRAND-SPECIALTY     | National Performance Formulary |
| MIGLUSTAT    | GENERIC-SPECIALTY             | Blue Cross Formulary           |
| MIGLUSTAT    | GENERIC-SPECIALTY             | National Performance Formulary |
| MIRCERA      | NON-PREFERRED-BRAND-SPECIALTY | Blue Cross Formulary           |
| MIRCERA      | NON-PREFERRED-BRAND-SPECIALTY | National Performance Formulary |
| MITOMYCIN    | GENERIC-SPECIALTY             | Blue Cross Formulary           |
| MITOMYCIN    | GENERIC-SPECIALTY             | National Performance Formulary |
| MITOMYCIN    | NON-PREFERRED-BRAND-SPECIALTY | Blue Cross Formulary           |
| MITOMYCIN    | NON-PREFERRED-BRAND-SPECIALTY | National Performance Formulary |
| MITOXANTRON  | GENERIC-SPECIALTY             | Blue Cross Formulary           |
| MITOXANTRON  | GENERIC-SPECIALTY             | National Performance Formulary |
| MONJUVI      | NON-PREFERRED-BRAND-SPECIALTY | Blue Cross Formulary           |
| MONJUVI      | NON-PREFERRED-BRAND-SPECIALTY | National Performance Formulary |
| MONONINE     | PREFERRED-BRAND-SPECIALTY     | Blue Cross Formulary           |
| MONONINE     | PREFERRED-BRAND-SPECIALTY     | National Performance Formulary |
| MONOVISC     | NON-PREFERRED-BRAND-SPECIALTY | Blue Cross Formulary           |
| MOZOBIL      | PREFERRED-BRAND-SPECIALTY     | Blue Cross Formulary           |
| MOZOBIL      | PREFERRED-BRAND-SPECIALTY     | National Performance Formulary |
| MULPLETA     | PREFERRED-BRAND-SPECIALTY     | Blue Cross Formulary           |
| MULPLETA     | PREFERRED-BRAND-SPECIALTY     | National Performance Formulary |
| MUTAMYCIN    | GENERIC-SPECIALTY             | Blue Cross Formulary           |
| MUTAMYCIN    | GENERIC-SPECIALTY             | National Performance Formulary |
| MVASI        | PREFERRED-BRAND-SPECIALTY     | Blue Cross Formulary           |
| MVASI        | PREFERRED-BRAND-SPECIALTY     | National Performance Formulary |
| MYALEPT      | NON-PREFERRED-BRAND-SPECIALTY | Blue Cross Formulary           |
| MYALEPT      | NON-PREFERRED-BRAND-SPECIALTY | National Performance Formulary |
| MYCAPSSA     | TIER 03                       | Blue Cross Formulary           |
| MYCOPHENOLAT | GENERIC-SPECIALTY             | Blue Cross Formulary           |
| MYCOPHENOLAT | GENERIC-SPECIALTY             | National Performance Formulary |
| MYCOPHENOLIC | GENERIC-SPECIALTY             | Blue Cross Formulary           |
| MYCOPHENOLIC | GENERIC-SPECIALTY             | National Performance Formulary |
| MYFORTIC     | NON-PREFERRED-BRAND-SPECIALTY | Blue Cross Formulary           |
| MYFORTIC     | NON-PREFERRED-BRAND-SPECIALTY | National Performance Formulary |
| MYLOTARG     | NON-PREFERRED-BRAND-SPECIALTY | Blue Cross Formulary           |
| MYLOTARG     | NON-PREFERRED-BRAND-SPECIALTY | National Performance Formulary |
| MYOBLOC      | NON-PREFERRED-BRAND-SPECIALTY | Blue Cross Formulary           |
| MYOBLOC      | NON-PREFERRED-BRAND-SPECIALTY | National Performance Formulary |
| NAGLAZYME    | PREFERRED-BRAND-SPECIALTY     | Blue Cross Formulary           |
| NAGLAZYME    | PREFERRED-BRAND-SPECIALTY     | National Performance Formulary |
| NATPARA      | NON-PREFERRED-BRAND-SPECIALTY | Blue Cross Formulary           |
| NATPARA      | NON-PREFERRED-BRAND-SPECIALTY | National Performance Formulary |
| NAVELBINE    | NON-PREFERRED-BRAND-SPECIALTY | Blue Cross Formulary           |
| NAVELBINE    | NON-PREFERRED-BRAND-SPECIALTY | National Performance Formulary |
| NEORAL       | NON-PREFERRED-BRAND-SPECIALTY | Blue Cross Formulary           |

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| NEORAL      | NON-PREFERRED-BRAND-SPECIALTY | National Performance Formulary |
| NERLYNX     | ORAL-CHEMO                    | Blue Cross Formulary           |
| NERLYNX     | ORAL-CHEMO                    | National Performance Formulary |
| NEULASTA    | NON-PREFERRED-BRAND-SPECIALTY | Blue Cross Formulary           |
| NEULASTA    | NON-PREFERRED-BRAND-SPECIALTY | National Performance Formulary |
| NEUPOGEN    | NON-PREFERRED-BRAND-SPECIALTY | Blue Cross Formulary           |
| NEXAVAR     | ORAL-CHEMO                    | Blue Cross Formulary           |
| NEXAVAR     | ORAL-CHEMO                    | National Performance Formulary |
| NILANDRON   | ORAL-CHEMO                    | Blue Cross Formulary           |
| NILANDRON   | ORAL-CHEMO                    | National Performance Formulary |
| NILUTAMIDE  | ORAL-CHEMO                    | Blue Cross Formulary           |
| NILUTAMIDE  | ORAL-CHEMO                    | National Performance Formulary |
| NINLARO     | ORAL-CHEMO                    | Blue Cross Formulary           |
| NINLARO     | ORAL-CHEMO                    | National Performance Formulary |
| NIPENT      | NON-PREFERRED-BRAND-SPECIALTY | Blue Cross Formulary           |
| NIPENT      | NON-PREFERRED-BRAND-SPECIALTY | National Performance Formulary |
| NITISINONE  | GENERIC-SPECIALTY             | Blue Cross Formulary           |
| NITISINONE  | GENERIC-SPECIALTY             | National Performance Formulary |
| NITYR       | NON-PREFERRED-BRAND-SPECIALTY | Blue Cross Formulary           |
| NITYR       | NON-PREFERRED-BRAND-SPECIALTY | National Performance Formulary |
| NIVESTYM    | PREFERRED-BRAND-SPECIALTY     | Blue Cross Formulary           |
| NIVESTYM    | PREFERRED-BRAND-SPECIALTY     | National Performance Formulary |
| NORDITROPIN | PREFERRED-BRAND-SPECIALTY     | Blue Cross Formulary           |
| NORDITROPIN | PREFERRED-BRAND-SPECIALTY     | National Performance Formulary |
| NORTHERA    | NON-PREFERRED-BRAND-SPECIALTY | Blue Cross Formulary           |
| NORTHERA    | NON-PREFERRED-BRAND-SPECIALTY | National Performance Formulary |
| NOVAREL     | GENERIC-SPECIALTY             | Blue Cross Formulary           |
| NOVAREL     | GENERIC-SPECIALTY             | National Performance Formulary |
| NOVAREL     | NON-PREFERRED-BRAND-SPECIALTY | Blue Cross Formulary           |
| NOVAREL     | NON-PREFERRED-BRAND-SPECIALTY | National Performance Formulary |
| NOVOEIGHT   | PREFERRED-BRAND-SPECIALTY     | Blue Cross Formulary           |
| NOVOEIGHT   | PREFERRED-BRAND-SPECIALTY     | National Performance Formulary |
| NOVOSEVEN   | PREFERRED-BRAND-SPECIALTY     | Blue Cross Formulary           |
| NOVOSEVEN   | PREFERRED-BRAND-SPECIALTY     | National Performance Formulary |
| NPLATE      | PREFERRED-BRAND-SPECIALTY     | Blue Cross Formulary           |
| NPLATE      | PREFERRED-BRAND-SPECIALTY     | National Performance Formulary |
| NUBEQA      | ORAL-CHEMO                    | Blue Cross Formulary           |
| NUBEQA      | ORAL-CHEMO                    | National Performance Formulary |
| NUCALA      | PREFERRED-BRAND-SPECIALTY     | Blue Cross Formulary           |
| NUCALA      | PREFERRED-BRAND-SPECIALTY     | National Performance Formulary |
| NULOJIX     | NON-PREFERRED-BRAND-SPECIALTY | Blue Cross Formulary           |
| NULOJIX     | NON-PREFERRED-BRAND-SPECIALTY | National Performance Formulary |
| NUTROPIN    | PREFERRED-BRAND-SPECIALTY     | Blue Cross Formulary           |
| NUTROPIN    | PREFERRED-BRAND-SPECIALTY     | National Performance Formulary |
| NUWIQ       | PREFERRED-BRAND-SPECIALTY     | Blue Cross Formulary           |
| NUWIQ       | PREFERRED-BRAND-SPECIALTY     | National Performance Formulary |
| OBIZUR      | NON-PREFERRED-BRAND-SPECIALTY | Blue Cross Formulary           |
| OBIZUR      | NON-PREFERRED-BRAND-SPECIALTY | National Performance Formulary |
| OCALIVA     | NON-PREFERRED-BRAND-SPECIALTY | Blue Cross Formulary           |
| OCALIVA     | NON-PREFERRED-BRAND-SPECIALTY | National Performance Formulary |
| OCREVUS     | NON-PREFERRED-BRAND-SPECIALTY | Blue Cross Formulary           |
| OCREVUS     | NON-PREFERRED-BRAND-SPECIALTY | National Performance Formulary |
| OCTAGAM     | NON-PREFERRED-BRAND-SPECIALTY | Blue Cross Formulary           |
| OCTAGAM     | NON-PREFERRED-BRAND-SPECIALTY | National Performance Formulary |
| OCTREOTIDE  | GENERIC-SPECIALTY             | Blue Cross Formulary           |
| OCTREOTIDE  | GENERIC-SPECIALTY             | National Performance Formulary |
| ODOMZO      | ORAL-CHEMO                    | Blue Cross Formulary           |
| ODOMZO      | ORAL-CHEMO                    | National Performance Formulary |
| OFEV        | NON-PREFERRED-BRAND-SPECIALTY | Blue Cross Formulary           |
| OFEV        | NON-PREFERRED-BRAND-SPECIALTY | National Performance Formulary |
| OGIVRI      | NON-PREFERRED-BRAND-SPECIALTY | Blue Cross Formulary           |
| OLUMIANT    | NON-PREFERRED-BRAND-SPECIALTY | Blue Cross Formulary           |
| OMNITROPE   | NON-PREFERRED-BRAND-SPECIALTY | Blue Cross Formulary           |
| ONCASPAR    | PREFERRED-BRAND-SPECIALTY     | Blue Cross Formulary           |
| ONCASPAR    | PREFERRED-BRAND-SPECIALTY     | National Performance Formulary |
| ONIVYDE     | NON-PREFERRED-BRAND-SPECIALTY | Blue Cross Formulary           |
| ONIVYDE     | NON-PREFERRED-BRAND-SPECIALTY | National Performance Formulary |
| ONPATTRO    | NON-PREFERRED-BRAND-SPECIALTY | Blue Cross Formulary           |
| ONPATTRO    | NON-PREFERRED-BRAND-SPECIALTY | National Performance Formulary |
| ONTRUZANT   | NON-PREFERRED-BRAND-SPECIALTY | Blue Cross Formulary           |
| ONUREG      | ORAL-CHEMO                    | Blue Cross Formulary           |
| ONUREG      | ORAL-CHEMO                    | National Performance Formulary |
| OPDIVO      | NON-PREFERRED-BRAND-SPECIALTY | Blue Cross Formulary           |
| OPDIVO      | NON-PREFERRED-BRAND-SPECIALTY | National Performance Formulary |
| OPSUMIT     | PREFERRED-BRAND-SPECIALTY     | Blue Cross Formulary           |
| OPSUMIT     | PREFERRED-BRAND-SPECIALTY     | National Performance Formulary |

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| ORENCIA       | NON-PREFERRED-BRAND-SPECIALTY | Blue Cross Formulary           |
| ORENCIA       | NON-PREFERRED-BRAND-SPECIALTY | National Performance Formulary |
| ORENITRAM     | NON-PREFERRED-BRAND-SPECIALTY | Blue Cross Formulary           |
| ORENITRAM     | NON-PREFERRED-BRAND-SPECIALTY | National Performance Formulary |
| ORFADIN       | NON-PREFERRED-BRAND-SPECIALTY | Blue Cross Formulary           |
| ORFADIN       | NON-PREFERRED-BRAND-SPECIALTY | National Performance Formulary |
| ORKAMBI       | NON-PREFERRED-BRAND-SPECIALTY | Blue Cross Formulary           |
| ORKAMBI       | NON-PREFERRED-BRAND-SPECIALTY | National Performance Formulary |
| ORTHOVISC     | NON-PREFERRED-BRAND-SPECIALTY | Blue Cross Formulary           |
| OTEZLA        | PREFERRED-BRAND-SPECIALTY     | Blue Cross Formulary           |
| OTEZLA        | PREFERRED-BRAND-SPECIALTY     | National Performance Formulary |
| OVIDREL       | NON-PREFERRED-BRAND-SPECIALTY | Blue Cross Formulary           |
| OVIDREL       | NON-PREFERRED-BRAND-SPECIALTY | National Performance Formulary |
| OXALIPLATIN   | GENERIC-SPECIALTY             | Blue Cross Formulary           |
| OXALIPLATIN   | GENERIC-SPECIALTY             | National Performance Formulary |
| OXBRYTA       | NON-PREFERRED-BRAND-SPECIALTY | Blue Cross Formulary           |
| OXERVATE      | NON-PREFERRED-BRAND-SPECIALTY | Blue Cross Formulary           |
| OXERVATE      | NON-PREFERRED-BRAND-SPECIALTY | National Performance Formulary |
| OXLUMO        | NON-PREFERRED-BRAND-SPECIALTY | Blue Cross Formulary           |
| OXLUMO        | NON-PREFERRED-BRAND-SPECIALTY | National Performance Formulary |
| OZURDEX       | NON-PREFERRED-BRAND-SPECIALTY | Blue Cross Formulary           |
| OZURDEX       | NON-PREFERRED-BRAND-SPECIALTY | National Performance Formulary |
| PACLITAXEL    | GENERIC-SPECIALTY             | Blue Cross Formulary           |
| PACLITAXEL    | GENERIC-SPECIALTY             | National Performance Formulary |
| PADCEV        | NON-PREFERRED-BRAND-SPECIALTY | Blue Cross Formulary           |
| PADCEV        | NON-PREFERRED-BRAND-SPECIALTY | National Performance Formulary |
| PALFORZIA     | NON-PREFERRED-BRAND-SPECIALTY | Blue Cross Formulary           |
| PALYNZIQ      | NON-PREFERRED-BRAND-SPECIALTY | Blue Cross Formulary           |
| PALYNZIQ      | NON-PREFERRED-BRAND-SPECIALTY | National Performance Formulary |
| PAMIDRONATE   | GENERIC-SPECIALTY             | Blue Cross Formulary           |
| PAMIDRONATE   | GENERIC-SPECIALTY             | National Performance Formulary |
| PANZYGA       | NON-PREFERRED-BRAND-SPECIALTY | Blue Cross Formulary           |
| PARAPLATIN    | GENERIC-SPECIALTY             | Blue Cross Formulary           |
| PARAPLATIN    | GENERIC-SPECIALTY             | National Performance Formulary |
| PARSABIV      | NON-PREFERRED-BRAND-SPECIALTY | Blue Cross Formulary           |
| PARSABIV      | NON-PREFERRED-BRAND-SPECIALTY | National Performance Formulary |
| PEGASYS       | PREFERRED-BRAND-SPECIALTY     | Blue Cross Formulary           |
| PEGASYS       | PREFERRED-BRAND-SPECIALTY     | National Performance Formulary |
| PEMAZYRE      | ORAL-CHEMO                    | Blue Cross Formulary           |
| PEMAZYRE      | ORAL-CHEMO                    | National Performance Formulary |
| PENICILLAMIN  | GENERIC-SPECIALTY             | Blue Cross Formulary           |
| PENICILLAMIN  | GENERIC-SPECIALTY             | National Performance Formulary |
| PERJETA       | PREFERRED-BRAND-SPECIALTY     | Blue Cross Formulary           |
| PERJETA       | PREFERRED-BRAND-SPECIALTY     | National Performance Formulary |
| PHENYL BUTYRA | GENERIC-SPECIALTY             | Blue Cross Formulary           |
| PHENYL BUTYRA | GENERIC-SPECIALTY             | National Performance Formulary |
| PHESGO        | PREFERRED-BRAND-SPECIALTY     | Blue Cross Formulary           |
| PHESGO        | PREFERRED-BRAND-SPECIALTY     | National Performance Formulary |
| PHOTOFRIN     | NON-PREFERRED-BRAND-SPECIALTY | Blue Cross Formulary           |
| PHOTOFRIN     | NON-PREFERRED-BRAND-SPECIALTY | National Performance Formulary |
| PIQRAY        | ORAL-CHEMO                    | Blue Cross Formulary           |
| PIQRAY        | ORAL-CHEMO                    | National Performance Formulary |
| PLEGRIDY      | NON-PREFERRED-BRAND-SPECIALTY | Blue Cross Formulary           |
| POLIVY        | NON-PREFERRED-BRAND-SPECIALTY | Blue Cross Formulary           |
| POLIVY        | NON-PREFERRED-BRAND-SPECIALTY | National Performance Formulary |
| POMALYST      | ORAL-CHEMO                    | Blue Cross Formulary           |
| POMALYST      | ORAL-CHEMO                    | National Performance Formulary |
| PORTRAZZA     | NON-PREFERRED-BRAND-SPECIALTY | Blue Cross Formulary           |
| PORTRAZZA     | NON-PREFERRED-BRAND-SPECIALTY | National Performance Formulary |
| POTELIGEO     | NON-PREFERRED-BRAND-SPECIALTY | Blue Cross Formulary           |
| POTELIGEO     | NON-PREFERRED-BRAND-SPECIALTY | National Performance Formulary |
| PREGNYL       | GENERIC-SPECIALTY             | Blue Cross Formulary           |
| PREGNYL       | GENERIC-SPECIALTY             | National Performance Formulary |
| PREVMIS       | NON-PREFERRED-BRAND-SPECIALTY | Blue Cross Formulary           |
| PREVMIS       | NON-PREFERRED-BRAND-SPECIALTY | National Performance Formulary |
| PRIVIGEN      | NON-PREFERRED-BRAND-SPECIALTY | Blue Cross Formulary           |
| PRIVIGEN      | NON-PREFERRED-BRAND-SPECIALTY | National Performance Formulary |
| PROCRIT       | NON-PREFERRED-BRAND-SPECIALTY | Blue Cross Formulary           |
| PROCRIT       | PREFERRED-BRAND-SPECIALTY     | Blue Cross Formulary           |
| PROCYSBI      | NON-PREFERRED-BRAND-SPECIALTY | Blue Cross Formulary           |
| PROCYSBI      | NON-PREFERRED-BRAND-SPECIALTY | National Performance Formulary |
| PROFILNINE    | PREFERRED-BRAND-SPECIALTY     | Blue Cross Formulary           |
| PROFILNINE    | PREFERRED-BRAND-SPECIALTY     | National Performance Formulary |
| PROGRAF       | NON-PREFERRED-BRAND-SPECIALTY | Blue Cross Formulary           |
| PROGRAF       | NON-PREFERRED-BRAND-SPECIALTY | National Performance Formulary |
| PROLASTIN-C   | NON-PREFERRED-BRAND-SPECIALTY | Blue Cross Formulary           |

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| PROLASTIN-C  | NON-PREFERRED-BRAND-SPECIALTY | National Performance Formulary |
| PROLEUKIN    | PREFERRED-BRAND-SPECIALTY     | Blue Cross Formulary           |
| PROLEUKIN    | PREFERRED-BRAND-SPECIALTY     | National Performance Formulary |
| PROLIA       | PREFERRED-BRAND-SPECIALTY     | Blue Cross Formulary           |
| PROLIA       | PREFERRED-BRAND-SPECIALTY     | National Performance Formulary |
| PROMACTA     | NON-PREFERRED-BRAND-SPECIALTY | Blue Cross Formulary           |
| PROMACTA     | NON-PREFERRED-BRAND-SPECIALTY | National Performance Formulary |
| PROVENGE     | PREFERRED-BRAND-SPECIALTY     | Blue Cross Formulary           |
| PROVENGE     | PREFERRED-BRAND-SPECIALTY     | National Performance Formulary |
| PULMOZYME    | PREFERRED-BRAND-SPECIALTY     | Blue Cross Formulary           |
| PULMOZYME    | PREFERRED-BRAND-SPECIALTY     | National Performance Formulary |
| PURIXAN      | ORAL-CHEMO                    | Blue Cross Formulary           |
| PURIXAN      | ORAL-CHEMO                    | National Performance Formulary |
| PYRIMETHAMIN | GENERIC-SPECIALTY             | Blue Cross Formulary           |
| PYRIMETHAMIN | GENERIC-SPECIALTY             | National Performance Formulary |
| QINLOCK      | ORAL-CHEMO                    | Blue Cross Formulary           |
| QINLOCK      | ORAL-CHEMO                    | National Performance Formulary |
| RADICAVA     | NON-PREFERRED-BRAND-SPECIALTY | Blue Cross Formulary           |
| RADICAVA     | NON-PREFERRED-BRAND-SPECIALTY | National Performance Formulary |
| RAPAMUNE     | NON-PREFERRED-BRAND-SPECIALTY | Blue Cross Formulary           |
| RAPAMUNE     | NON-PREFERRED-BRAND-SPECIALTY | National Performance Formulary |
| RAVICTI      | NON-PREFERRED-BRAND-SPECIALTY | Blue Cross Formulary           |
| RAVICTI      | NON-PREFERRED-BRAND-SPECIALTY | National Performance Formulary |
| REBIF        | NON-PREFERRED-BRAND-SPECIALTY | Blue Cross Formulary           |
| REBINYN      | NON-PREFERRED-BRAND-SPECIALTY | Blue Cross Formulary           |
| REBINYN      | NON-PREFERRED-BRAND-SPECIALTY | National Performance Formulary |
| REBLOZYL     | NON-PREFERRED-BRAND-SPECIALTY | Blue Cross Formulary           |
| REBLOZYL     | NON-PREFERRED-BRAND-SPECIALTY | National Performance Formulary |
| RECLAST      | NON-PREFERRED-BRAND-SPECIALTY | Blue Cross Formulary           |
| RECLAST      | NON-PREFERRED-BRAND-SPECIALTY | National Performance Formulary |
| RECOMBINATE  | PREFERRED-BRAND-SPECIALTY     | Blue Cross Formulary           |
| RECOMBINATE  | PREFERRED-BRAND-SPECIALTY     | National Performance Formulary |
| REMICADE     | NON-PREFERRED-BRAND-SPECIALTY | Blue Cross Formulary           |
| REMODULIN    | NON-PREFERRED-BRAND-SPECIALTY | Blue Cross Formulary           |
| RENFLXIS     | PREFERRED-BRAND-SPECIALTY     | Blue Cross Formulary           |
| RENFLXIS     | PREFERRED-BRAND-SPECIALTY     | National Performance Formulary |
| RETACRIT     | PREFERRED-BRAND-SPECIALTY     | Blue Cross Formulary           |
| RETACRIT     | PREFERRED-BRAND-SPECIALTY     | National Performance Formulary |
| RETEVMO      | ORAL-CHEMO                    | Blue Cross Formulary           |
| RETEVMO      | ORAL-CHEMO                    | National Performance Formulary |
| RETISERT     | NON-PREFERRED-BRAND-SPECIALTY | Blue Cross Formulary           |
| RETISERT     | NON-PREFERRED-BRAND-SPECIALTY | National Performance Formulary |
| REVATIO      | NON-PREFERRED-BRAND-SPECIALTY | Blue Cross Formulary           |
| REVATIO      | NON-PREFERRED-BRAND-SPECIALTY | National Performance Formulary |
| REVCOVI      | NON-PREFERRED-BRAND-SPECIALTY | Blue Cross Formulary           |
| REVCOVI      | NON-PREFERRED-BRAND-SPECIALTY | National Performance Formulary |
| REVLIMID     | ORAL-CHEMO                    | Blue Cross Formulary           |
| REVLIMID     | ORAL-CHEMO                    | National Performance Formulary |
| RHOGAM       | PREFERRED-BRAND-SPECIALTY     | Blue Cross Formulary           |
| RHOGAM       | PREFERRED-BRAND-SPECIALTY     | National Performance Formulary |
| RIASTAP      | PREFERRED-BRAND-SPECIALTY     | Blue Cross Formulary           |
| RIASTAP      | PREFERRED-BRAND-SPECIALTY     | National Performance Formulary |
| RIBAVIRIN    | GENERIC-SPECIALTY             | Blue Cross Formulary           |
| RIBAVIRIN    | GENERIC-SPECIALTY             | National Performance Formulary |
| RIDAURA      | NON-PREFERRED-BRAND-SPECIALTY | Blue Cross Formulary           |
| RIDAURA      | NON-PREFERRED-BRAND-SPECIALTY | National Performance Formulary |
| RINVOQ       | PREFERRED-BRAND-SPECIALTY     | Blue Cross Formulary           |
| RINVOQ       | PREFERRED-BRAND-SPECIALTY     | National Performance Formulary |
| RITUXAN      | NON-PREFERRED-BRAND-SPECIALTY | Blue Cross Formulary           |
| RITUXAN      | NON-PREFERRED-BRAND-SPECIALTY | National Performance Formulary |
| RIXUBIS      | NON-PREFERRED-BRAND-SPECIALTY | Blue Cross Formulary           |
| RIXUBIS      | NON-PREFERRED-BRAND-SPECIALTY | National Performance Formulary |
| ROMIDEPSIN   | NON-PREFERRED-BRAND-SPECIALTY | Blue Cross Formulary           |
| ROMIDEPSIN   | NON-PREFERRED-BRAND-SPECIALTY | National Performance Formulary |
| ROZLYTREK    | ORAL-CHEMO                    | Blue Cross Formulary           |
| ROZLYTREK    | ORAL-CHEMO                    | National Performance Formulary |
| RUBRACA      | ORAL-CHEMO                    | Blue Cross Formulary           |
| RUBRACA      | ORAL-CHEMO                    | National Performance Formulary |
| RUCONEST     | NON-PREFERRED-BRAND-SPECIALTY | Blue Cross Formulary           |
| RUCONEST     | NON-PREFERRED-BRAND-SPECIALTY | National Performance Formulary |
| RUXIENCE     | PREFERRED-BRAND-SPECIALTY     | Blue Cross Formulary           |
| RUXIENCE     | PREFERRED-BRAND-SPECIALTY     | National Performance Formulary |
| RUZURGI      | NON-PREFERRED-BRAND-SPECIALTY | Blue Cross Formulary           |
| RUZURGI      | NON-PREFERRED-BRAND-SPECIALTY | National Performance Formulary |
| RYDAPT       | ORAL-CHEMO                    | Blue Cross Formulary           |
| RYDAPT       | ORAL-CHEMO                    | National Performance Formulary |



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| SAIZEN       | NON-PREFERRED-BRAND-SPECIALTY | Blue Cross Formulary           |
| SAIZENPREP   | NON-PREFERRED-BRAND-SPECIALTY | Blue Cross Formulary           |
| SAMSCA       | NON-PREFERRED-BRAND-SPECIALTY | Blue Cross Formulary           |
| SAMSCA       | NON-PREFERRED-BRAND-SPECIALTY | National Performance Formulary |
| SAMSCA       | PREFERRED-BRAND-SPECIALTY     | Blue Cross Formulary           |
| SAMSCA       | PREFERRED-BRAND-SPECIALTY     | National Performance Formulary |
| SANDIMMUNE   | NON-PREFERRED-BRAND-SPECIALTY | Blue Cross Formulary           |
| SANDIMMUNE   | NON-PREFERRED-BRAND-SPECIALTY | National Performance Formulary |
| SANDIMMUNE   | PREFERRED-BRAND-SPECIALTY     | Blue Cross Formulary           |
| SANDIMMUNE   | PREFERRED-BRAND-SPECIALTY     | National Performance Formulary |
| SANDOSTATIN  | NON-PREFERRED-BRAND-SPECIALTY | Blue Cross Formulary           |
| SANDOSTATIN  | NON-PREFERRED-BRAND-SPECIALTY | National Performance Formulary |
| SAPROPTERIN  | GENERIC-SPECIALTY             | Blue Cross Formulary           |
| SAPROPTERIN  | GENERIC-SPECIALTY             | National Performance Formulary |
| SARCLISA     | NON-PREFERRED-BRAND-SPECIALTY | Blue Cross Formulary           |
| SARCLISA     | NON-PREFERRED-BRAND-SPECIALTY | National Performance Formulary |
| SCENESSE     | NON-PREFERRED-BRAND-SPECIALTY | Blue Cross Formulary           |
| SCENESSE     | NON-PREFERRED-BRAND-SPECIALTY | National Performance Formulary |
| SEROSTIM     | NON-PREFERRED-BRAND-SPECIALTY | Blue Cross Formulary           |
| SEROSTIM     | NON-PREFERRED-BRAND-SPECIALTY | National Performance Formulary |
| SEVENFACT    | NON-PREFERRED-BRAND-SPECIALTY | Blue Cross Formulary           |
| SEVENFACT    | NON-PREFERRED-BRAND-SPECIALTY | National Performance Formulary |
| SIGNIFOR     | NON-PREFERRED-BRAND-SPECIALTY | Blue Cross Formulary           |
| SIGNIFOR     | NON-PREFERRED-BRAND-SPECIALTY | National Performance Formulary |
| SILDENAFIL   | GENERIC-SPECIALTY             | Blue Cross Formulary           |
| SILDENAFIL   | GENERIC-SPECIALTY             | National Performance Formulary |
| SILIQ        | NON-PREFERRED-BRAND-SPECIALTY | Blue Cross Formulary           |
| SILIQ        | NON-PREFERRED-BRAND-SPECIALTY | National Performance Formulary |
| SIMPONI      | PREFERRED-BRAND-SPECIALTY     | Blue Cross Formulary           |
| SIMPONI      | PREFERRED-BRAND-SPECIALTY     | National Performance Formulary |
| SIROLIMUS    | GENERIC-SPECIALTY             | Blue Cross Formulary           |
| SIROLIMUS    | GENERIC-SPECIALTY             | National Performance Formulary |
| SKYRIZI      | PREFERRED-BRAND-SPECIALTY     | Blue Cross Formulary           |
| SKYRIZI      | PREFERRED-BRAND-SPECIALTY     | National Performance Formulary |
| SODIUM       | GENERIC-SPECIALTY             | Blue Cross Formulary           |
| SODIUM       | GENERIC-SPECIALTY             | National Performance Formulary |
| SOFOS/VELPAT | NON-PREFERRED-BRAND-SPECIALTY | Blue Cross Formulary           |
| SOLIRIS      | NON-PREFERRED-BRAND-SPECIALTY | Blue Cross Formulary           |
| SOLIRIS      | NON-PREFERRED-BRAND-SPECIALTY | National Performance Formulary |
| SOMATULINE   | NON-PREFERRED-BRAND-SPECIALTY | Blue Cross Formulary           |
| SOMATULINE   | NON-PREFERRED-BRAND-SPECIALTY | National Performance Formulary |
| SOMAVERT     | NON-PREFERRED-BRAND-SPECIALTY | Blue Cross Formulary           |
| SOMAVERT     | NON-PREFERRED-BRAND-SPECIALTY | National Performance Formulary |
| SOVALDI      | NON-PREFERRED-BRAND-SPECIALTY | Blue Cross Formulary           |
| SOVALDI      | NON-PREFERRED-BRAND-SPECIALTY | National Performance Formulary |
| SPRAVATO     | NON-PREFERRED-BRAND-SPECIALTY | Blue Cross Formulary           |
| SPRAVATO     | NON-PREFERRED-BRAND-SPECIALTY | National Performance Formulary |
| SPRYCEL      | ORAL-CHEMO                    | Blue Cross Formulary           |
| SPRYCEL      | ORAL-CHEMO                    | National Performance Formulary |
| STELARA      | PREFERRED-BRAND-SPECIALTY     | Blue Cross Formulary           |
| STELARA      | PREFERRED-BRAND-SPECIALTY     | National Performance Formulary |
| STIVARGA     | ORAL-CHEMO                    | Blue Cross Formulary           |
| STIVARGA     | ORAL-CHEMO                    | National Performance Formulary |
| STRENSIQ     | PREFERRED-BRAND-SPECIALTY     | Blue Cross Formulary           |
| STRENSIQ     | PREFERRED-BRAND-SPECIALTY     | National Performance Formulary |
| SUBLOCADE    | NON-PREFERRED-BRAND-SPECIALTY | Blue Cross Formulary           |
| SUBLOCADE    | NON-PREFERRED-BRAND-SPECIALTY | National Performance Formulary |
| SUCRAID      | NON-PREFERRED-BRAND-SPECIALTY | Blue Cross Formulary           |
| SUCRAID      | NON-PREFERRED-BRAND-SPECIALTY | National Performance Formulary |
| SUPARTZ      | NON-PREFERRED-BRAND-SPECIALTY | Blue Cross Formulary           |
| SUPPRELIN    | PREFERRED-BRAND-SPECIALTY     | Blue Cross Formulary           |
| SUPPRELIN    | PREFERRED-BRAND-SPECIALTY     | National Performance Formulary |
| SUTENT       | ORAL-CHEMO                    | Blue Cross Formulary           |
| SUTENT       | ORAL-CHEMO                    | National Performance Formulary |
| SYLVANT      | NON-PREFERRED-BRAND-SPECIALTY | Blue Cross Formulary           |
| SYLVANT      | NON-PREFERRED-BRAND-SPECIALTY | National Performance Formulary |
| SYMDEKO      | NON-PREFERRED-BRAND-SPECIALTY | Blue Cross Formulary           |
| SYMDEKO      | NON-PREFERRED-BRAND-SPECIALTY | National Performance Formulary |
| SYNAGIS      | PREFERRED-BRAND-SPECIALTY     | Blue Cross Formulary           |
| SYNAGIS      | PREFERRED-BRAND-SPECIALTY     | National Performance Formulary |
| SYNRIBO      | NON-PREFERRED-BRAND-SPECIALTY | Blue Cross Formulary           |
| SYNRIBO      | NON-PREFERRED-BRAND-SPECIALTY | National Performance Formulary |
| SYNVISC      | NON-PREFERRED-BRAND-SPECIALTY | Blue Cross Formulary           |
| TABLOID      | ORAL-CHEMO                    | Blue Cross Formulary           |
| TABLOID      | ORAL-CHEMO                    | National Performance Formulary |
| TABRECTA     | ORAL-CHEMO                    | Blue Cross Formulary           |

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| TACROLIMUS   | GENERIC-SPECIALTY             | Blue Cross Formulary           |
| TACROLIMUS   | GENERIC-SPECIALTY             | National Performance Formulary |
| TADALAFIL    | GENERIC-SPECIALTY             | Blue Cross Formulary           |
| TADALAFIL    | GENERIC-SPECIALTY             | National Performance Formulary |
| TAFINLAR     | ORAL-CHEMO                    | Blue Cross Formulary           |
| TAFINLAR     | ORAL-CHEMO                    | National Performance Formulary |
| TAGRISSO     | ORAL-CHEMO                    | Blue Cross Formulary           |
| TAGRISSO     | ORAL-CHEMO                    | National Performance Formulary |
| TAKHZYRO     | NON-PREFERRED-BRAND-SPECIALTY | Blue Cross Formulary           |
| TAKHZYRO     | NON-PREFERRED-BRAND-SPECIALTY | National Performance Formulary |
| TALTZ        | NON-PREFERRED-BRAND-SPECIALTY | Blue Cross Formulary           |
| TALTZ        | NON-PREFERRED-BRAND-SPECIALTY | National Performance Formulary |
| TALZENNA     | ORAL-CHEMO                    | Blue Cross Formulary           |
| TALZENNA     | ORAL-CHEMO                    | National Performance Formulary |
| TARGETIN     | NON-PREFERRED-BRAND-SPECIALTY | Blue Cross Formulary           |
| TARGETIN     | NON-PREFERRED-BRAND-SPECIALTY | National Performance Formulary |
| TASIGNA      | ORAL-CHEMO                    | Blue Cross Formulary           |
| TASIGNA      | ORAL-CHEMO                    | National Performance Formulary |
| TAVALISSE    | NON-PREFERRED-BRAND-SPECIALTY | Blue Cross Formulary           |
| TAVALISSE    | NON-PREFERRED-BRAND-SPECIALTY | National Performance Formulary |
| TAZVERIK     | ORAL-CHEMO                    | Blue Cross Formulary           |
| TECARTUS     | NON-PREFERRED-BRAND-SPECIALTY | Blue Cross Formulary           |
| TECARTUS     | NON-PREFERRED-BRAND-SPECIALTY | National Performance Formulary |
| TECENTRIQ    | NON-PREFERRED-BRAND-SPECIALTY | Blue Cross Formulary           |
| TECENTRIQ    | NON-PREFERRED-BRAND-SPECIALTY | National Performance Formulary |
| TECFIDERA    | PREFERRED-BRAND-SPECIALTY     | Blue Cross Formulary           |
| TECFIDERA    | PREFERRED-BRAND-SPECIALTY     | National Performance Formulary |
| TEGSEDI      | NON-PREFERRED-BRAND-SPECIALTY | Blue Cross Formulary           |
| TEGSEDI      | NON-PREFERRED-BRAND-SPECIALTY | National Performance Formulary |
| TEMODAR      | ORAL-CHEMO                    | Blue Cross Formulary           |
| TEMODAR      | ORAL-CHEMO                    | National Performance Formulary |
| TEMODAR      | PREFERRED-BRAND-SPECIALTY     | Blue Cross Formulary           |
| TEMODAR      | PREFERRED-BRAND-SPECIALTY     | National Performance Formulary |
| TEMOZOLOMIDE | ORAL-CHEMO                    | Blue Cross Formulary           |
| TEMOZOLOMIDE | ORAL-CHEMO                    | National Performance Formulary |
| TEMSIROLIMUS | GENERIC-SPECIALTY             | Blue Cross Formulary           |
| TEMSIROLIMUS | GENERIC-SPECIALTY             | National Performance Formulary |
| TEPADINA     | NON-PREFERRED-BRAND-SPECIALTY | Blue Cross Formulary           |
| TEPADINA     | NON-PREFERRED-BRAND-SPECIALTY | National Performance Formulary |
| TEPEZZA      | NON-PREFERRED-BRAND-SPECIALTY | Blue Cross Formulary           |
| TEPEZZA      | NON-PREFERRED-BRAND-SPECIALTY | National Performance Formulary |
| TERIPARATIDE | PREFERRED-BRAND-SPECIALTY     | Blue Cross Formulary           |
| TERIPARATIDE | PREFERRED-BRAND-SPECIALTY     | National Performance Formulary |
| TETRABENAZIN | GENERIC-SPECIALTY             | Blue Cross Formulary           |
| TETRABENAZIN | GENERIC-SPECIALTY             | National Performance Formulary |
| THALOMID     | ORAL-CHEMO                    | Blue Cross Formulary           |
| THALOMID     | ORAL-CHEMO                    | National Performance Formulary |
| THIOLA       | NON-PREFERRED-BRAND-SPECIALTY | Blue Cross Formulary           |
| THIOLA       | NON-PREFERRED-BRAND-SPECIALTY | National Performance Formulary |
| THIOTEPA     | GENERIC-SPECIALTY             | Blue Cross Formulary           |
| THIOTEPA     | GENERIC-SPECIALTY             | National Performance Formulary |
| TIBSOVO      | ORAL-CHEMO                    | Blue Cross Formulary           |
| TIBSOVO      | ORAL-CHEMO                    | National Performance Formulary |
| TICE         | PREFERRED-BRAND-SPECIALTY     | Blue Cross Formulary           |
| TICE         | PREFERRED-BRAND-SPECIALTY     | National Performance Formulary |
| TIGLUTIK     | NON-PREFERRED-BRAND-SPECIALTY | Blue Cross Formulary           |
| TIGLUTIK     | NON-PREFERRED-BRAND-SPECIALTY | National Performance Formulary |
| TOBI         | NON-PREFERRED-BRAND-SPECIALTY | Blue Cross Formulary           |
| TOBI         | NON-PREFERRED-BRAND-SPECIALTY | National Performance Formulary |
| TOBRAMYCIN   | GENERIC-SPECIALTY             | Blue Cross Formulary           |
| TOBRAMYCIN   | GENERIC-SPECIALTY             | National Performance Formulary |
| TOBRAMYCIN   | NON-PREFERRED-BRAND-SPECIALTY | Blue Cross Formulary           |
| TOLVAPTAN    | GENERIC-SPECIALTY             | Blue Cross Formulary           |
| TOLVAPTAN    | GENERIC-SPECIALTY             | National Performance Formulary |
| TOLVAPTAN    | NON-PREFERRED-BRAND-SPECIALTY | Blue Cross Formulary           |
| TOLVAPTAN    | NON-PREFERRED-BRAND-SPECIALTY | National Performance Formulary |
| TOPOSAR      | GENERIC-SPECIALTY             | Blue Cross Formulary           |
| TOPOSAR      | GENERIC-SPECIALTY             | National Performance Formulary |
| TOPOTECAN    | GENERIC-SPECIALTY             | Blue Cross Formulary           |
| TOPOTECAN    | GENERIC-SPECIALTY             | National Performance Formulary |
| TORISEL      | NON-PREFERRED-BRAND-SPECIALTY | Blue Cross Formulary           |
| TORISEL      | NON-PREFERRED-BRAND-SPECIALTY | National Performance Formulary |
| TOTECT       | NON-PREFERRED-BRAND-SPECIALTY | Blue Cross Formulary           |
| TOTECT       | NON-PREFERRED-BRAND-SPECIALTY | National Performance Formulary |
| TRACLEER     | NON-PREFERRED-BRAND-SPECIALTY | Blue Cross Formulary           |
| TRACLEER     | NON-PREFERRED-BRAND-SPECIALTY | National Performance Formulary |



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| TRAZIMERA    | PREFERRED-BRAND-SPECIALTY     | Blue Cross Formulary           |
| TRAZIMERA    | PREFERRED-BRAND-SPECIALTY     | National Performance Formulary |
| TREANDA      | NON-PREFERRED-BRAND-SPECIALTY | Blue Cross Formulary           |
| TRELSTAR     | NON-PREFERRED-BRAND-SPECIALTY | Blue Cross Formulary           |
| TRELSTAR     | NON-PREFERRED-BRAND-SPECIALTY | National Performance Formulary |
| TREMFYA      | PREFERRED-BRAND-SPECIALTY     | Blue Cross Formulary           |
| TREMFYA      | PREFERRED-BRAND-SPECIALTY     | National Performance Formulary |
| TREPROSTINIL | GENERIC-SPECIALTY             | Blue Cross Formulary           |
| TREPROSTINIL | GENERIC-SPECIALTY             | National Performance Formulary |
| TRETINOIN    | ORAL-CHEMO                    | Blue Cross Formulary           |
| TRETINOIN    | ORAL-CHEMO                    | National Performance Formulary |
| TRETTEN      | NON-PREFERRED-BRAND-SPECIALTY | Blue Cross Formulary           |
| TRETTEN      | NON-PREFERRED-BRAND-SPECIALTY | National Performance Formulary |
| TRIENTINE    | GENERIC-SPECIALTY             | Blue Cross Formulary           |
| TRIENTINE    | GENERIC-SPECIALTY             | National Performance Formulary |
| TRIKAFTA     | NON-PREFERRED-BRAND-SPECIALTY | Blue Cross Formulary           |
| TRIKAFTA     | NON-PREFERRED-BRAND-SPECIALTY | National Performance Formulary |
| TRILURON     | NON-PREFERRED-BRAND-SPECIALTY | Blue Cross Formulary           |
| TRIPTODUR    | NON-PREFERRED-BRAND-SPECIALTY | Blue Cross Formulary           |
| TRIPTODUR    | NON-PREFERRED-BRAND-SPECIALTY | National Performance Formulary |
| TRISENOX     | NON-PREFERRED-BRAND-SPECIALTY | Blue Cross Formulary           |
| TRISENOX     | NON-PREFERRED-BRAND-SPECIALTY | National Performance Formulary |
| TRIVISC      | NON-PREFERRED-BRAND-SPECIALTY | Blue Cross Formulary           |
| TRODELVY     | NON-PREFERRED-BRAND-SPECIALTY | Blue Cross Formulary           |
| TRODELVY     | NON-PREFERRED-BRAND-SPECIALTY | National Performance Formulary |
| TRUXIMA      | NON-PREFERRED-BRAND-SPECIALTY | Blue Cross Formulary           |
| TUKYSA       | ORAL-CHEMO                    | Blue Cross Formulary           |
| TUKYSA       | ORAL-CHEMO                    | National Performance Formulary |
| TURALIO      | ORAL-CHEMO                    | Blue Cross Formulary           |
| TURALIO      | ORAL-CHEMO                    | National Performance Formulary |
| TYKERB       | ORAL-CHEMO                    | Blue Cross Formulary           |
| TYKERB       | ORAL-CHEMO                    | National Performance Formulary |
| TYMLOS       | PREFERRED-BRAND-SPECIALTY     | Blue Cross Formulary           |
| TYMLOS       | PREFERRED-BRAND-SPECIALTY     | National Performance Formulary |
| TYSABRI      | NON-PREFERRED-BRAND-SPECIALTY | Blue Cross Formulary           |
| TYSABRI      | NON-PREFERRED-BRAND-SPECIALTY | National Performance Formulary |
| TYVASO       | NON-PREFERRED-BRAND-SPECIALTY | Blue Cross Formulary           |
| TYVASO       | NON-PREFERRED-BRAND-SPECIALTY | National Performance Formulary |
| UDENYCA      | NON-PREFERRED-BRAND-SPECIALTY | Blue Cross Formulary           |
| ULTOMIRIS    | NON-PREFERRED-BRAND-SPECIALTY | Blue Cross Formulary           |
| ULTOMIRIS    | NON-PREFERRED-BRAND-SPECIALTY | National Performance Formulary |
| UNITUXIN     | NON-PREFERRED-BRAND-SPECIALTY | Blue Cross Formulary           |
| UNITUXIN     | NON-PREFERRED-BRAND-SPECIALTY | National Performance Formulary |
| UPLIZNA      | NON-PREFERRED-BRAND-SPECIALTY | Blue Cross Formulary           |
| UPLIZNA      | NON-PREFERRED-BRAND-SPECIALTY | National Performance Formulary |
| UPTRAVI      | NON-PREFERRED-BRAND-SPECIALTY | Blue Cross Formulary           |
| UPTRAVI      | NON-PREFERRED-BRAND-SPECIALTY | National Performance Formulary |
| VALCHLOR     | NON-PREFERRED-BRAND-SPECIALTY | Blue Cross Formulary           |
| VALCHLOR     | NON-PREFERRED-BRAND-SPECIALTY | National Performance Formulary |
| VALRUBICIN   | GENERIC-SPECIALTY             | Blue Cross Formulary           |
| VALRUBICIN   | GENERIC-SPECIALTY             | National Performance Formulary |
| VALSTAR      | NON-PREFERRED-BRAND-SPECIALTY | Blue Cross Formulary           |
| VALSTAR      | NON-PREFERRED-BRAND-SPECIALTY | National Performance Formulary |
| VANTAS       | NON-PREFERRED-BRAND-SPECIALTY | Blue Cross Formulary           |
| VANTAS       | NON-PREFERRED-BRAND-SPECIALTY | National Performance Formulary |
| VECTIBIX     | NON-PREFERRED-BRAND-SPECIALTY | Blue Cross Formulary           |
| VECTIBIX     | NON-PREFERRED-BRAND-SPECIALTY | National Performance Formulary |
| VELCADE      | PREFERRED-BRAND-SPECIALTY     | Blue Cross Formulary           |
| VELCADE      | PREFERRED-BRAND-SPECIALTY     | National Performance Formulary |
| VELETRI      | NON-PREFERRED-BRAND-SPECIALTY | Blue Cross Formulary           |
| VELETRI      | NON-PREFERRED-BRAND-SPECIALTY | National Performance Formulary |
| VEMLIDY      | NON-PREFERRED-BRAND-SPECIALTY | Blue Cross Formulary           |
| VEMLIDY      | NON-PREFERRED-BRAND-SPECIALTY | National Performance Formulary |
| VENCLEXTA    | ORAL-CHEMO                    | Blue Cross Formulary           |
| VENCLEXTA    | ORAL-CHEMO                    | National Performance Formulary |
| VENTAVIS     | NON-PREFERRED-BRAND-SPECIALTY | Blue Cross Formulary           |
| VENTAVIS     | NON-PREFERRED-BRAND-SPECIALTY | National Performance Formulary |
| VERZENIO     | ORAL-CHEMO                    | Blue Cross Formulary           |
| VERZENIO     | ORAL-CHEMO                    | National Performance Formulary |
| VIDAZA       | NON-PREFERRED-BRAND-SPECIALTY | Blue Cross Formulary           |
| VIDAZA       | NON-PREFERRED-BRAND-SPECIALTY | National Performance Formulary |
| VIEKIRA      | NON-PREFERRED-BRAND-SPECIALTY | Blue Cross Formulary           |
| VIEKIRA      | NON-PREFERRED-BRAND-SPECIALTY | National Performance Formulary |
| VIGABATRIN   | GENERIC-SPECIALTY             | Blue Cross Formulary           |
| VIGABATRIN   | GENERIC-SPECIALTY             | National Performance Formulary |
| VIGADRONE    | GENERIC-SPECIALTY             | Blue Cross Formulary           |

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| VIGADRONE   | GENERIC-SPECIALTY             | National Performance Formulary |
| VILTEPSO    | NON-PREFERRED-BRAND-SPECIALTY | Blue Cross Formulary           |
| VILTEPSO    | NON-PREFERRED-BRAND-SPECIALTY | National Performance Formulary |
| VIMIZIM     | NON-PREFERRED-BRAND-SPECIALTY | Blue Cross Formulary           |
| VIMIZIM     | NON-PREFERRED-BRAND-SPECIALTY | National Performance Formulary |
| VINBLASTINE | GENERIC-SPECIALTY             | Blue Cross Formulary           |
| VINBLASTINE | GENERIC-SPECIALTY             | National Performance Formulary |
| VINCRISTINE | GENERIC-SPECIALTY             | Blue Cross Formulary           |
| VINCRISTINE | GENERIC-SPECIALTY             | National Performance Formulary |
| VINORELBINE | GENERIC-SPECIALTY             | Blue Cross Formulary           |
| VINORELBINE | GENERIC-SPECIALTY             | National Performance Formulary |
| VISCO-3     | NON-PREFERRED-BRAND-SPECIALTY | Blue Cross Formulary           |
| VISUDYNE    | NON-PREFERRED-BRAND-SPECIALTY | Blue Cross Formulary           |
| VISUDYNE    | NON-PREFERRED-BRAND-SPECIALTY | National Performance Formulary |
| VITRAKVI    | ORAL-CHEMO                    | Blue Cross Formulary           |
| VITRAKVI    | ORAL-CHEMO                    | National Performance Formulary |
| VIVITROL    | NON-PREFERRED-BRAND-SPECIALTY | Blue Cross Formulary           |
| VIVITROL    | NON-PREFERRED-BRAND-SPECIALTY | National Performance Formulary |
| VIZIMPRO    | ORAL-CHEMO                    | Blue Cross Formulary           |
| VIZIMPRO    | ORAL-CHEMO                    | National Performance Formulary |
| VONVENDI    | NON-PREFERRED-BRAND-SPECIALTY | Blue Cross Formulary           |
| VONVENDI    | NON-PREFERRED-BRAND-SPECIALTY | National Performance Formulary |
| VOSEVI      | PREFERRED-BRAND-SPECIALTY     | Blue Cross Formulary           |
| VOSEVI      | PREFERRED-BRAND-SPECIALTY     | National Performance Formulary |
| VOTRIENT    | ORAL-CHEMO                    | Blue Cross Formulary           |
| VOTRIENT    | ORAL-CHEMO                    | National Performance Formulary |
| VPRIV       | NON-PREFERRED-BRAND-SPECIALTY | Blue Cross Formulary           |
| VPRIV       | NON-PREFERRED-BRAND-SPECIALTY | National Performance Formulary |
| VUMERITY    | PREFERRED-BRAND-SPECIALTY     | Blue Cross Formulary           |
| VUMERITY    | PREFERRED-BRAND-SPECIALTY     | National Performance Formulary |
| VYNDAMAX    | NON-PREFERRED-BRAND-SPECIALTY | Blue Cross Formulary           |
| VYNDAMAX    | NON-PREFERRED-BRAND-SPECIALTY | National Performance Formulary |
| VYNDAQEL    | NON-PREFERRED-BRAND-SPECIALTY | Blue Cross Formulary           |
| VYNDAQEL    | NON-PREFERRED-BRAND-SPECIALTY | National Performance Formulary |
| VYONDYS     | NON-PREFERRED-BRAND-SPECIALTY | Blue Cross Formulary           |
| VYXEOS      | NON-PREFERRED-BRAND-SPECIALTY | Blue Cross Formulary           |
| VYXEOS      | NON-PREFERRED-BRAND-SPECIALTY | National Performance Formulary |
| WAKIX       | NON-PREFERRED-BRAND-SPECIALTY | Blue Cross Formulary           |
| WAKIX       | NON-PREFERRED-BRAND-SPECIALTY | National Performance Formulary |
| WILATE      | PREFERRED-BRAND-SPECIALTY     | Blue Cross Formulary           |
| WILATE      | PREFERRED-BRAND-SPECIALTY     | National Performance Formulary |
| WINRHO      | PREFERRED-BRAND-SPECIALTY     | Blue Cross Formulary           |
| WINRHO      | PREFERRED-BRAND-SPECIALTY     | National Performance Formulary |
| XALKORI     | ORAL-CHEMO                    | Blue Cross Formulary           |
| XALKORI     | ORAL-CHEMO                    | National Performance Formulary |
| XELJANZ     | NON-PREFERRED-BRAND-SPECIALTY | Blue Cross Formulary           |
| XELJANZ     | NON-PREFERRED-BRAND-SPECIALTY | National Performance Formulary |
| XELJANZ     | PREFERRED-BRAND-SPECIALTY     | Blue Cross Formulary           |
| XELJANZ     | PREFERRED-BRAND-SPECIALTY     | National Performance Formulary |
| XEMBIFY     | NON-PREFERRED-BRAND-SPECIALTY | Blue Cross Formulary           |
| XEMBIFY     | NON-PREFERRED-BRAND-SPECIALTY | National Performance Formulary |
| XEOMIN      | NON-PREFERRED-BRAND-SPECIALTY | Blue Cross Formulary           |
| XEOMIN      | NON-PREFERRED-BRAND-SPECIALTY | National Performance Formulary |
| XGEVA       | PREFERRED-BRAND-SPECIALTY     | Blue Cross Formulary           |
| XGEVA       | PREFERRED-BRAND-SPECIALTY     | National Performance Formulary |
| XIAFLEX     | PREFERRED-BRAND-SPECIALTY     | Blue Cross Formulary           |
| XIAFLEX     | PREFERRED-BRAND-SPECIALTY     | National Performance Formulary |
| XOLAIR      | PREFERRED-BRAND-SPECIALTY     | Blue Cross Formulary           |
| XOLAIR      | PREFERRED-BRAND-SPECIALTY     | National Performance Formulary |
| XOSPATA     | ORAL-CHEMO                    | Blue Cross Formulary           |
| XOSPATA     | ORAL-CHEMO                    | National Performance Formulary |
| XPOVIO      | ORAL-CHEMO                    | Blue Cross Formulary           |
| XPOVIO      | ORAL-CHEMO                    | National Performance Formulary |
| XTANDI      | ORAL-CHEMO                    | Blue Cross Formulary           |
| XTANDI      | ORAL-CHEMO                    | National Performance Formulary |
| XURIDEN     | NON-PREFERRED-BRAND-SPECIALTY | Blue Cross Formulary           |
| XURIDEN     | NON-PREFERRED-BRAND-SPECIALTY | National Performance Formulary |
| XYNTHA      | PREFERRED-BRAND-SPECIALTY     | Blue Cross Formulary           |
| XYNTHA      | PREFERRED-BRAND-SPECIALTY     | National Performance Formulary |
| XYREM       | NON-PREFERRED-BRAND-SPECIALTY | Blue Cross Formulary           |
| XYREM       | NON-PREFERRED-BRAND-SPECIALTY | National Performance Formulary |
| XYWAV       | NON-PREFERRED-BRAND-SPECIALTY | Blue Cross Formulary           |
| XYWAV       | NON-PREFERRED-BRAND-SPECIALTY | National Performance Formulary |
| YERVOY      | PREFERRED-BRAND-SPECIALTY     | Blue Cross Formulary           |
| YERVOY      | PREFERRED-BRAND-SPECIALTY     | National Performance Formulary |
| YESCARTA    | NON-PREFERRED-BRAND-SPECIALTY | Blue Cross Formulary           |

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| YESCARTA   | NON-PREFERRED-BRAND-SPECIALTY | National Performance Formulary |
| YONDELIS   | NON-PREFERRED-BRAND-SPECIALTY | Blue Cross Formulary           |
| YONDELIS   | NON-PREFERRED-BRAND-SPECIALTY | National Performance Formulary |
| YONSA      | ORAL-CHEMO                    | Blue Cross Formulary           |
| YUTIQ      | NON-PREFERRED-BRAND-SPECIALTY | Blue Cross Formulary           |
| YUTIQ      | NON-PREFERRED-BRAND-SPECIALTY | National Performance Formulary |
| ZALTRAP    | PREFERRED-BRAND-SPECIALTY     | Blue Cross Formulary           |
| ZALTRAP    | PREFERRED-BRAND-SPECIALTY     | National Performance Formulary |
| ZANOSAR    | PREFERRED-BRAND-SPECIALTY     | Blue Cross Formulary           |
| ZANOSAR    | PREFERRED-BRAND-SPECIALTY     | National Performance Formulary |
| ZARXIO     | PREFERRED-BRAND-SPECIALTY     | Blue Cross Formulary           |
| ZARXIO     | PREFERRED-BRAND-SPECIALTY     | National Performance Formulary |
| ZAVESCA    | NON-PREFERRED-BRAND-SPECIALTY | Blue Cross Formulary           |
| ZAVESCA    | NON-PREFERRED-BRAND-SPECIALTY | National Performance Formulary |
| ZEJULA     | ORAL-CHEMO                    | Blue Cross Formulary           |
| ZEJULA     | ORAL-CHEMO                    | National Performance Formulary |
| ZELBORAF   | ORAL-CHEMO                    | Blue Cross Formulary           |
| ZELBORAF   | ORAL-CHEMO                    | National Performance Formulary |
| ZEMAIRA    | NON-PREFERRED-BRAND-SPECIALTY | Blue Cross Formulary           |
| ZEMAIRA    | NON-PREFERRED-BRAND-SPECIALTY | National Performance Formulary |
| ZEPATIER   | NON-PREFERRED-BRAND-SPECIALTY | Blue Cross Formulary           |
| ZEPATIER   | NON-PREFERRED-BRAND-SPECIALTY | National Performance Formulary |
| ZEPOSIA    | NON-PREFERRED-BRAND-SPECIALTY | Blue Cross Formulary           |
| ZEPOSIA    | NON-PREFERRED-BRAND-SPECIALTY | National Performance Formulary |
| ZEPZELCA   | NON-PREFERRED-BRAND-SPECIALTY | Blue Cross Formulary           |
| ZEPZELCA   | NON-PREFERRED-BRAND-SPECIALTY | National Performance Formulary |
| ZEVALIN    | NON-PREFERRED-BRAND-SPECIALTY | Blue Cross Formulary           |
| ZEVALIN    | NON-PREFERRED-BRAND-SPECIALTY | National Performance Formulary |
| ZIEXTENZO  | NON-PREFERRED-BRAND-SPECIALTY | Blue Cross Formulary           |
| ZIEXTENZO  | NON-PREFERRED-BRAND-SPECIALTY | National Performance Formulary |
| ZIRABEV    | PREFERRED-BRAND-SPECIALTY     | Blue Cross Formulary           |
| ZIRABEV    | PREFERRED-BRAND-SPECIALTY     | National Performance Formulary |
| ZOLADEX    | NON-PREFERRED-BRAND-SPECIALTY | Blue Cross Formulary           |
| ZOLADEX    | NON-PREFERRED-BRAND-SPECIALTY | National Performance Formulary |
| ZOLADEX    | PREFERRED-BRAND-SPECIALTY     | Blue Cross Formulary           |
| ZOLADEX    | PREFERRED-BRAND-SPECIALTY     | National Performance Formulary |
| ZOLEDRONIC | GENERIC-SPECIALTY             | Blue Cross Formulary           |
| ZOLEDRONIC | GENERIC-SPECIALTY             | National Performance Formulary |
| ZOLGENSMA  | NON-PREFERRED-BRAND-SPECIALTY | Blue Cross Formulary           |
| ZOLGENSMA  | NON-PREFERRED-BRAND-SPECIALTY | National Performance Formulary |
| ZOLINZA    | ORAL-CHEMO                    | Blue Cross Formulary           |
| ZOLINZA    | ORAL-CHEMO                    | National Performance Formulary |
| ZOMACTON   | NON-PREFERRED-BRAND-SPECIALTY | Blue Cross Formulary           |
| ZORBTIVE   | NON-PREFERRED-BRAND-SPECIALTY | Blue Cross Formulary           |
| ZORBTIVE   | NON-PREFERRED-BRAND-SPECIALTY | National Performance Formulary |
| ZORTRESS   | NON-PREFERRED-BRAND-SPECIALTY | Blue Cross Formulary           |
| ZORTRESS   | NON-PREFERRED-BRAND-SPECIALTY | National Performance Formulary |
| ZULRESSO   | NON-PREFERRED-BRAND-SPECIALTY | Blue Cross Formulary           |
| ZULRESSO   | NON-PREFERRED-BRAND-SPECIALTY | National Performance Formulary |
| ZYDELIG    | ORAL-CHEMO                    | Blue Cross Formulary           |
| ZYDELIG    | ORAL-CHEMO                    | National Performance Formulary |
| ZYKADIA    | ORAL-CHEMO                    | Blue Cross Formulary           |
| ZYKADIA    | ORAL-CHEMO                    | National Performance Formulary |
| ZYTIGA     | ORAL-CHEMO                    | Blue Cross Formulary           |

|                        |   |
|------------------------|---|
| Insurance Company Name | Blue Cross and Blue Shield of Vermont             |
| HIOS ID                | 13627   |
| SERFF Filing Number    | BCVT-133270497                                    |
| Market                 | Large Group                                       |
| Product Name           | Q4 2022 BCBSVT Large Group Unit Cost Trend Filing |

**Pharmacy Benefit Manager Information<sup>2</sup>**  
Please list any pharmacy benefit managers utilized for the following periods. Include additional lines as necessary.

|                             | Experience Period -1  |  | Experience Period     |  | Projection Period     |  |
|-----------------------------|-----------------------|--|-----------------------|--|-----------------------|--|
|                             | 09/01/2019-08/31/2020 |  | 09/01/2020-08/31/2021 |  | 01/01/2023-12/31/2023 |  |
| Pharmacy Benefit Manager #1 | Express Scripts (ESI) |  | Express Scripts (ESI) |  | Optum Rx (ORx)        |  |
| Pharmacy Benefit Manager #2 |                       |  | Optum Rx (ORx)        |  |                       |  |
| Pharmacy Benefit Manager #3 |                       |  |                       |  |                       |  |
| Pharmacy Benefit Manager #4 |                       |  |                       |  |                       |  |

For each period, enter the PBM, if applicable, administering pharmacy benefits **at a pharmacy, network pharmacy, or mail-order pharmacy** for each drug tier.

|                            | Experience Period -1  |      | Experience Period     |         | Projection Period     |      |
|----------------------------|-----------------------|------|-----------------------|---------|-----------------------|------|
|                            | 09/01/2019-08/31/2020 |      | 09/01/2020-08/31/2021 |         | 01/01/2023-12/31/2023 |      |
|                            | Retail                | Mail | Retail                | Mail    | Retail                | Mail |
| Non-Specialty Generic PMPM | ESI                   | ESI  | ESI/ORx               | ESI/ORx | ORx                   | ORx  |
| Non-Specialty Brand PMPM   | ESI                   | ESI  | ESI/ORx               | ESI/ORx | ORx                   | ORx  |
| Specialty PMPM             | ESI                   | ESI  | ESI/ORx               | ESI/ORx | ORx                   | ORx  |

For each period, enter the PBM, if applicable, **administering drug benefits by a health care provider in an outpatient setting as part of the medical benefit as separate from the pharmacy benefit** for each drug tier.

|                            | Experience Period -1  |      | Experience Period     |      | Projection Period     |      |
|----------------------------|-----------------------|------|-----------------------|------|-----------------------|------|
|                            | 09/01/2019-08/31/2020 |      | 09/01/2020-08/31/2021 |      | 01/01/2023-12/31/2023 |      |
|                            | Retail                | Mail | Retail                | Mail | Retail                | Mail |
| Non-Specialty Generic PMPM | N/A                   | N/A  | N/A                   | N/A  | N/A                   | N/A  |
| Non-Specialty Brand PMPM   | N/A                   | N/A  | N/A                   | N/A  | N/A                   | N/A  |
| Specialty PMPM             | N/A                   | N/A  | N/A                   | N/A  | N/A                   | N/A  |

<sup>2</sup> **Vermont Statute 8 V.S.A. § 4062**

(2)(A) In conjunction with a rate filing required by subsection (a) of this section, an insurer shall disclose to the Board:

(C) The insurer shall include information on its use of a pharmacy benefit manager, if any, including which components of the prescription drug coverage described in subdivisions (A) and (B) of this subdivision (2) are managed by the pharmacy benefit manager, as well as the name of the pharmacy benefit manager or managers used.

July 19, 2022

Kevin Ruggeberg, FSA, MAAA  
Vice President & Consulting Actuary  
Lewis & Ellis, Inc.

**Subject: Your 07/15/2022 Questions re:  
Blue Cross and Blue Shield of Vermont and TVHP  
Q4 2022 Large Group Unit Cost Trend Filings  
(SERFF Tracking #: BCVT-133270497 and BCVT-133270485)**

Dear Mr. Ruggeberg:

In response to your request dated July 15, 2022, here is *your question* and our answer:

1. *Using the FY2023 budget submission narratives posted on the GMCB website (<https://gmcbboard.vermont.gov/node/3183>), please disclose the impact to the rates if the unit cost trend was set equal to the budget increases submitted and provide quantitative support for the impact.*

For each hospital subject to GMCB budget review, except UVMHN, we incorporated the chargemaster increase included in Table 1 of Appendix 1 of the budget submissions. For UVMHN, we incorporated the commercial rate increases included in the narrative. The information is summarized below:

| Hospital Commercial Rate Increases      | Submitted Average |
|---|-------------------|
| Brattleboro Memorial Hospital           | 14.9%             |
| Central Vermont Medical Center          | 14.5%             |
| Copley Hospital                         | 12.0%             |
| Gifford Medical Center                  | 3.7%              |
| Grace Cottage                           | 5.0%              |
| Mt. Ascutney Hospital and Health Center | 4.7%              |
| North Country Hospital                  | 12.0%             |
| Northeastern Vermont Regional Hospital  | 10.8%             |
| Northwestern Medical Center             | 9.4%              |
| Porter Medical Center                   | 11.5%             |
| Rutland Regional Medical Center         | 17.8%             |
| Southwestern VT Medical Center          | 9.5%              |
| Springfield Hospital                    | 10.0%             |
| University of Vermont Medical Center    | 19.9%             |

For hospitals with October fiscal years, we assume that the October 2023 increase will be halfway between the October 2021 and October 2022 increases.

Please find attached revised versions of the filing exhibits. The tables below show the impact on the overall increase and manual rate.

| Filed Rates | Rate Changes with submitted hospital budget information |
|-------------|---|
| +2.9%       | +5.9%   |

| Calculation of the Manual Rate (Actives) |                      |          |          |                 |
|--|----------------------|----------|----------|-----------------|
| Claim Type                               |                      | Medical  | Pharmacy | Total           |
| Q3 2022 Manual Rate                      | A                    | \$537.27 | \$122.77 | \$660.04        |
| Q3 2022 Paid Trend Factor                | B                    | 1.1951   | N/A      |                 |
| Q4 2022 Paid Trend Factor                | C                    | 1.2844   |          |                 |
| Q4 2022 Manual Rate                      | $D = A \times (C/B)$ | \$577.45 | \$122.77 | <b>\$700.22</b> |

Please let us know if you have any further questions, or if we can provide additional clarity on any of the items above.

Sincerely,




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Martine Lemieux, F.S.A., M.A.A.A.

BLUE CROSS AND BLUE SHIELD OF VERMONT and THE VERMONT HEALTH PLAN  
Q4 2022 LARGE GROUP UNIT COST TREND FILING

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| <b>Exhibit 4</b> | <b>Manual Rate</b>                            |
| 4A               | Example of Manual Rate Adjustment             |
| 4C               | Projected 2023 MLR Calculation                |

UNIT COST TREND SUMMARY

|                   | Inpatient      |    |          |       |       | Outpatient |    |          |       |       | Professional |           |    |          |       |       | Total     |    |          |       |       |  |  |  |  |
|-------------------|----------------|----|----------|-------|-------|------------|----|----------|-------|-------|--------------|-----------|----|----------|-------|-------|-----------|----|----------|-------|-------|--|--|--|--|
|                   | GMCB           | NH | BlueCard | Other | Total | GMCB       | NH | BlueCard | Other | Total | GMCB         | Community | NH | BlueCard | Other | Total | VT / GMCB | NH | BlueCard | Other | Total |  |  |  |  |
| VHP               | Exp Period     |    |          |       |       | \$86.90    |    |          |       |       |              |           |    |          |       |       |           |    |          |       |       |  |  |  |  |
|                   | CY 2021        |    |          |       |       | \$88.22    |    |          |       |       |              |           |    |          |       |       |           |    |          |       |       |  |  |  |  |
|                   | YE 202206      |    |          |       |       | \$90.78    |    |          |       |       |              |           |    |          |       |       |           |    |          |       |       |  |  |  |  |
|                   | CY 2022        |    |          |       |       | \$94.57    |    |          |       |       |              |           |    |          |       |       |           |    |          |       |       |  |  |  |  |
|                   | CY 2023        |    |          |       |       | \$107.78   |    |          |       |       |              |           |    |          |       |       |           |    |          |       |       |  |  |  |  |
|                   | Exp % of Total |    |          |       |       | 100.0%     |    |          |       |       |              |           |    |          |       |       |           |    |          |       |       |  |  |  |  |
|                   | Prj % of Total |    |          |       |       | 100.0%     |    |          |       |       |              |           |    |          |       |       |           |    |          |       |       |  |  |  |  |
| CY 2022 / CY 2021 |                |    |          |       | 7.2%  |            |    |          |       |       |              |           |    |          |       |       |           |    |          |       |       |  |  |  |  |
| CY 2023 / CY 2022 |                |    |          |       | 14.0% |            |    |          |       |       |              |           |    |          |       |       |           |    |          |       |       |  |  |  |  |
| Annual Cost Trend |                |    |          |       | 12.1% |            |    |          |       |       |              |           |    |          |       |       |           |    |          |       |       |  |  |  |  |
|                   |                |    |          |       |       |            |    |          |       |       |              |           |    |          |       |       |           |    |          |       |       |  |  |  |  |
| IND               | Exp Period     |    |          |       |       | \$86.90    |    |          |       |       |              |           |    |          |       |       |           |    |          |       |       |  |  |  |  |
|                   | CY 2021        |    |          |       |       | \$88.42    |    |          |       |       |              |           |    |          |       |       |           |    |          |       |       |  |  |  |  |
|                   | YE 202206      |    |          |       |       | \$90.93    |    |          |       |       |              |           |    |          |       |       |           |    |          |       |       |  |  |  |  |
|                   | CY 2022        |    |          |       |       | \$94.55    |    |          |       |       |              |           |    |          |       |       |           |    |          |       |       |  |  |  |  |
|                   | CY 2023        |    |          |       |       | \$107.72   |    |          |       |       |              |           |    |          |       |       |           |    |          |       |       |  |  |  |  |
|                   | Exp % of Total |    |          |       |       | 100.0%     |    |          |       |       |              |           |    |          |       |       |           |    |          |       |       |  |  |  |  |
|                   | Prj % of Total |    |          |       |       | 100.0%     |    |          |       |       |              |           |    |          |       |       |           |    |          |       |       |  |  |  |  |
| CY 2022 / CY 2021 |                |    |          |       | 6.9%  |            |    |          |       |       |              |           |    |          |       |       |           |    |          |       |       |  |  |  |  |
| CY 2023 / CY 2022 |                |    |          |       | 13.9% |            |    |          |       |       |              |           |    |          |       |       |           |    |          |       |       |  |  |  |  |
| Annual Cost Trend |                |    |          |       | 12.0% |            |    |          |       |       |              |           |    |          |       |       |           |    |          |       |       |  |  |  |  |
|                   |                |    |          |       |       |            |    |          |       |       |              |           |    |          |       |       |           |    |          |       |       |  |  |  |  |
| TVHP              | Exp Period     |    |          |       |       | \$86.90    |    |          |       |       |              |           |    |          |       |       |           |    |          |       |       |  |  |  |  |
|                   | CY 2021        |    |          |       |       | \$88.31    |    |          |       |       |              |           |    |          |       |       |           |    |          |       |       |  |  |  |  |
|                   | YE 202206      |    |          |       |       | \$91.00    |    |          |       |       |              |           |    |          |       |       |           |    |          |       |       |  |  |  |  |
|                   | CY 2022        |    |          |       |       | \$94.80    |    |          |       |       |              |           |    |          |       |       |           |    |          |       |       |  |  |  |  |
|                   | CY 2023        |    |          |       |       | \$108.03   |    |          |       |       |              |           |    |          |       |       |           |    |          |       |       |  |  |  |  |
|                   | Exp % of Total |    |          |       |       | 100.0%     |    |          |       |       |              |           |    |          |       |       |           |    |          |       |       |  |  |  |  |
|                   | Prj % of Total |    |          |       |       | 100.0%     |    |          |       |       |              |           |    |          |       |       |           |    |          |       |       |  |  |  |  |
| CY 2022 / CY 2021 |                |    |          |       | 7.4%  |            |    |          |       |       |              |           |    |          |       |       |           |    |          |       |       |  |  |  |  |
| CY 2023 / CY 2022 |                |    |          |       | 13.9% |            |    |          |       |       |              |           |    |          |       |       |           |    |          |       |       |  |  |  |  |
| Annual Cost Trend |                |    |          |       | 12.1% |            |    |          |       |       |              |           |    |          |       |       |           |    |          |       |       |  |  |  |  |



MONTHLY TREND FACTORS

| Month          | Medical - BCBSVT | Medical - BCBSVT Non- | Medical - TVHP Managed |
|----------------|------------------|-----------------------|------------------------|
|                | Managed          | Managed               |                        |
| August 2018    | 1.0000           | 1.0000                | 1.0000                 |
| September 2018 | 1.0420           | 1.0420                | 1.0511                 |
| October 2018   | 1.0598           | 1.0598                | 1.0691                 |
| November 2018  | 1.1016           | 1.1018                | 1.1131                 |
| December 2018  | 1.3374           | 1.3376                | 1.3513                 |
| January 2019   | 1.3124           | 1.3126                | 1.3260                 |
| February 2019  | 1.2200           | 1.2320                | 1.2323                 |
| March 2019     | 1.2244           | 1.2365                | 1.2368                 |
| April 2019     | 1.2063           | 1.2182                | 1.2185                 |
| May 2019       | 1.1972           | 1.2090                | 1.2093                 |
| June 2019      | 1.2433           | 1.2556                | 1.2559                 |
| July 2019      | 1.3002           | 1.3130                | 1.3133                 |
| August 2019    | 1.1294           | 1.1426                | 1.1429                 |
| September 2019 | 1.1535           | 1.1670                | 1.1673                 |
| October 2019   | 1.2577           | 1.2725                | 1.2728                 |
| November 2019  | 1.2775           | 1.2926                | 1.2929                 |
| December 2019  | 1.2109           | 1.2251                | 1.2254                 |
| January 2020   | 1.2042           | 1.2183                | 1.2186                 |
| February 2020  | 1.2628           | 1.2770                | 1.2782                 |
| March 2020     | 0.9276           | 0.9380                | 0.9389                 |
| April 2020     | 0.7084           | 0.7164                | 0.7170                 |
| May 2020       | 0.9781           | 0.9890                | 0.9900                 |
| June 2020      | 1.2444           | 1.2583                | 1.2595                 |
| July 2020      | 1.2442           | 1.2582                | 1.2593                 |
| August 2020    | 1.2167           | 1.2312                | 1.2324                 |
| September 2020 | 1.2661           | 1.2813                | 1.2825                 |
| October 2020   | 1.1646           | 1.1785                | 1.1796                 |
| November 2020  | 1.1335           | 1.1471                | 1.1482                 |
| December 2020  | 1.2562           | 1.2713                | 1.2724                 |
| January 2021   | 1.3171           | 1.3347                | 1.3341                 |
| February 2021  | 1.3602           | 1.3784                | 1.3777                 |
| March 2021     | 1.3271           | 1.3448                | 1.3442                 |
| April 2021     | 1.3611           | 1.3794                | 1.3787                 |
| May 2021       | 1.5489           | 1.5697                | 1.5689                 |
| June 2021      | 1.3523           | 1.3704                | 1.3698                 |
| July 2021      | 1.3260           | 1.3468                | 1.3462                 |
| August 2021    | 1.2725           | 1.2924                | 1.2918                 |
| September 2021 | 1.3283           | 1.3491                | 1.3485                 |
| October 2021   | 1.3419           | 1.3629                | 1.3623                 |
| November 2021  | 1.3445           | 1.3655                | 1.3649                 |
| December 2021  | 1.3471           | 1.3681                | 1.3675                 |
| January 2022   | 1.3736           | 1.3964                | 1.3943                 |
| February 2022  | 1.3767           | 1.3996                | 1.3976                 |
| March 2022     | 1.3795           | 1.4024                | 1.4004                 |
| April 2022     | 1.3936           | 1.4168                | 1.4147                 |
| May 2022       | 1.4073           | 1.4307                | 1.4286                 |
| June 2022      | 1.4691           | 1.4935                | 1.4913                 |
| July 2022      | 1.4918           | 1.5167                | 1.5145                 |
| August 2022    | 1.4947           | 1.5197                | 1.5175                 |
| September 2022 | 1.4814           | 1.5061                | 1.5040                 |
| October 2022   | 1.5241           | 1.5495                | 1.5472                 |
| November 2022  | 1.5270           | 1.5524                | 1.5500                 |
| December 2022  | 1.5298           | 1.5553                | 1.5530                 |
| January 2023   | 1.6259           | 1.6530                | 1.6503                 |
| February 2023  | 1.6291           | 1.6563                | 1.6535                 |
| March 2023     | 1.6322           | 1.6594                | 1.6567                 |
| April 2023     | 1.6353           | 1.6626                | 1.6598                 |
| May 2023       | 1.6457           | 1.6731                | 1.6703                 |
| June 2023      | 1.6488           | 1.6763                | 1.6736                 |
| July 2023      | 1.6678           | 1.6957                | 1.6929                 |
| August 2023    | 1.6710           | 1.6990                | 1.6963                 |
| September 2023 | 1.6561           | 1.6839                | 1.6811                 |
| October 2023   | 1.6894           | 1.7176                | 1.7148                 |
| November 2023  | 1.6925           | 1.7207                | 1.7180                 |
| December 2023  | 1.6956           | 1.7239                | 1.7212                 |
| January 2024   | 1.7706           | 1.8011                | 1.7971                 |
| February 2024  | 1.7740           | 1.8046                | 1.8006                 |
| March 2024     | 1.7774           | 1.8081                | 1.8040                 |
| April 2024     | 1.7808           | 1.8115                | 1.8075                 |
| May 2024       | 1.7917           | 1.8225                | 1.8185                 |
| June 2024      | 1.7951           | 1.8260                | 1.8220                 |

**Example of Manual Rate Adjustment**

|                           |          |
|---------------------------|----------|
| Manual Rate               | \$700.22 |
| Average Age/Gender Factor | 1.000    |
| Average Industry Factor   | 1.000    |
| Projection Period         | 1/1/2023 |
| Trend Factor              | 10.70%   |

|                          |          |                  |
|--------------------------|----------|------------------|
| <b>Group Information</b> | Active   | Medicare Primary |
| Age/Gender Factor        | 0.940    | 1.030            |
| Industry Factor          | 0.965    | 1.000            |
| Projection Period        | 7/1/2023 |                  |

|                     |                       |         |             |                  |
|---------------------|-----------------------|---------|-------------|------------------|
| Contract Conversion | Contract Distribution | Members | Tier Factor | "Contract Tiers" |
| Single              | 25                    | 25      | 1           | 25               |
| Two-Person          | 25                    | 50      | 2.000       | 50               |
| Family              | 50                    | 197     | 2.782       | 139.09           |
|                     | 100                   | 272     |             | 214.09           |

|                            |                        |          |                  |
|----------------------------|------------------------|----------|------------------|
|                            |                        | Active   | Medicare Primary |
| Manual Rate                | A                      | \$700.22 | \$497.79         |
| Adjustment for Age/Gender  | B = 0.94 / 1           | 0.9400   | 1.0300           |
| Adjustment for Industry    | C = 0.965 / 1          | 0.9650   | 1.0000           |
| Adjustment for Trend       | D = 10.7% for 6 months | 1.0521   | 1.0521           |
| Contract Conversion Factor | E = 214.09 / 272       | 1.2705   | 1.0000           |
| Adjusted Manual Rate       | F = A x B x C x D x E  | \$849.07 | \$539.45         |

PROJECTED 2023 MLR CALCULATION

**BCBSVT**

|     |  |                 |   |
|-----|--|-----------------|---|
| (A) | Manual Rate                                  | \$700.22        | Exhibit 4A  |
| (B) | Rebates                                      | \$39.62         | Q3 2022 LG Actuarial Memorandum, Section 2.3  |
| (C) | Estimated HCQ                                | \$2.70          | 2020 MLR Filing, untrended  |
| (D) | State Mandates and Assessments               | \$14.61         | Calculation as described on Q3 2022 LG Exhibit 1C, using latest actual PMPM as needed |
| (E) | <b>MLR Numerator</b>                         | <b>\$677.91</b> | <b>= (A) – (B) + (C) + (D)</b>  |
| (F) | Projected Claims                             | \$675.21        | = (A) – (B) + (D)   |
| (G) | Net Cost of Reinsurance                      | \$2.09          | Q3 2022 LG Actuarial Memorandum, Section 6.4  |
| (H) | Administrative Charge                        | \$58.63         | Calculation as of January 2023, from Q3 2022 LG Exhibit 5A                            |
| (I) | GMCB Billbacks                               | \$2.31          | Q3 2022 LG Actuarial Memorandum, Section 6.8  |
| (J) | Patient-Centered Outcomes Research Institute | \$0.26          | Q3 2022 LG Actuarial Memorandum, Section 6.9  |
| (K) | Subtotal                                     | \$738.50        | = (F) + (G) + (H) + (I) + (J)   |
| (L) | Total Premium                                | \$755.50        | = (K) / (1 - 0.008 - 0.015)   |
| (M) | Commissions                                  | \$5.68          | = (L) x 0.8% (from 2020 MLR filing)   |
| (N) | Contribution to Reserve                      | \$11.33         | = (L) x 1.5% (from Q3 2022 LG Actuarial Memorandum, Section 6.6)                      |
| (O) | <b>MLR Denominator</b>                       | <b>\$755.50</b> | <b>= (L)</b>  |
| (P) | <b>MLR</b>                                   | <b>89.7%</b>    | <b>= (E) / (O)</b>  |

**TVHP**

|     |  |                 |   |
|-----|--|-----------------|---|
| (A) | Manual Rate                                  | \$700.22        | Exhibit 4A  |
| (B) | Rebates                                      | \$39.62         | Q3 2022 LG Actuarial Memorandum, Section 2.3  |
| (C) | Estimated HCQ                                | \$6.43          | 2020 MLR Filing, untrended  |
| (D) | State Mandates and Assessments               | \$14.61         | Calculation as described on Q3 2022 LG Exhibit 1C, using latest actual PMPM as needed |
| (E) | <b>MLR Numerator</b>                         | <b>\$681.64</b> | <b>= (A) – (B) + (C) + (D)</b>  |
| (F) | Projected Claims                             | \$675.21        | = (A) – (B) + (D)   |
| (G) | Net Cost of Reinsurance                      | \$2.09          | Q3 2022 LG Actuarial Memorandum, Section 6.4  |
| (H) | Administrative Charge                        | \$58.63         | Calculation as of January 2023, from Q3 2022 LG Exhibit 5A                            |
| (I) | GMCB Billbacks                               | \$2.31          | Q3 2022 LG Actuarial Memorandum, Section 6.8  |
| (J) | Patient-Centered Outcomes Research Institute | \$0.26          | Q3 2022 LG Actuarial Memorandum, Section 6.9  |
| (K) | Subtotal                                     | \$738.50        | = (F) + (G) + (H) + (I) + (J)   |
| (L) | Total Premium                                | \$766.64        | = (J) / (1 - 0.017 - 0.020)   |
| (M) | Commissions                                  | \$12.81         | = (L) x 1.7% (from 2020 MLR filing)   |
| (N) | Contribution to Reserve                      | \$15.33         | = (L) x 1.5% (from Q3 2022 LG Actuarial Memorandum, Section 6.6)                      |
| (O) | <b>MLR Denominator</b>                       | <b>\$766.64</b> | <b>= (L)</b>  |
| (P) | <b>MLR</b>                                   | <b>88.9%</b>    | <b>= (E) / (O)</b>  |