

Responses to Objections Round 3 (Received on 10/17/2022)

Objection 1 –

Comments:

Follow-up to prior round #2 objection #1: There appear to be inconsistencies between the list of methodology changes on page 4 of the act memo and “2022 CHLIC– VT Side by Side v2.xlsx”. The following changes listed in the act memo were not provided in the side by side exhibit:

- a. Medical network utilization factors
- b. Medical multiple offering load
- c. Medical SIC factors
- d. Medical capitation percentages
- e. Medical POS load coefficients
- f. Vision cost
- g. Pharmacy average script count per customer
- h. Pharmacy additional benefits adjustments
- i. Pharmacy discounts

Please reconcile these differences by ensuring that all changes to the rate manual are listed in the act memo and provided in the side by side exhibit. Further, please provide explanation of changes for any tabs added to the side by side exhibit as a result of this request, as was provided in the prior round #2 question #1.

Response:

See *2022 CHLIC– VT Side by Side v3.pdf*

Table Change	Details
Medical network utilization factors Medical POS load coefficients	Current ‘Table 30 – POS Load Coefficients’ has been replaced by proposed ‘Table 24 – Network Utilization Adjustment’. Structure changed from methodology updates to network utilization as noted in objection #1 question #1a.
Multiple Offering Load – Medical Savings	Removed.
Medical SIC Factors	This is the same as the response to “Industry Loads” so this item has been removed from the actuarial memo.
Medical Capitation Percentages	Removed.
Vision Costs Vision Service Utilization Pharmacy average script count per customer	Updated based on latest claim experience.
Pharmacy additional benefit adjustments	Pharmacy additional benefit adjustments are updated to reflect the most recent and accurate claims data. For non-standard benefit requests, pricing is updated to reflect the accurate cost of covering these services.
Pharmacy discounts	No changes were made to section 7.9 of the CHLIC Template so this it has been removed from the actuarial memo.

Objection 2 –

Comments:

Follow-up to prior round #2 objection #2: The following table outlines our current understanding of the prior filing and order:

GMCB Order	Cigna Adjustment
Reduce Profit from 3.5% to 0.0%	Reduce Profit from 3.5% to 0.0%
Reduce Administrative Expenses from 6.3% to 5.3%	Increased Administrative Expenses from 6.3% to 6.6% to match National levels; Reduced Profit further from 0.0% to -1.3%, such that the overall retention level ordered is achieved.
Reduce Pharmacy trend from 6.8% to 6.1%, resulting in a decrease to overall trend from 6.5% to 6.3%.	Do not change Rx and/or overall trend; Reduce Profit further from -1.3% to -1.5% such that the overall 0.2% trend decrease is achieved.

The final actuarial memorandum from the prior 2020 filing, submitted post-order, states that the overall claims trend is 6.5% on page 3. That is the filed and approved trend. Additionally, we need to be able to see the specific trend factor change, separate from the other rating factor changes. Regarding the table on page 3 of the actuarial memorandum for this filing, please change the table to be either:

(1)

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

Or

(2)

Category	Detail	Avg	Min	Max
Filed and Approved Trend	2023+/2022 Total (Med & Rx) Claims Trend	7.5%	7.5%	7.5%
Revisions to Pricing Factors (excl. Trend)	Changes to area factors, methodology, and other rating factors excluding trend	-0.2%	-27.2%	21.8%
Expense Changes	MLR Change from 88.2% to 87.9%	0.3%	0.3%	0.3%
Requested Rate Change	Composite change of all items listed above	7.6%	-21.5%	31.3%

This is based on the understanding that the proposed total (Med & Rx) claims trend is 7.5%, based on the table provided on page 3 of the initially submitted actuarial memorandum. To the extent we have misunderstood, please correct. However, non-negotiable items include:

- Any prior approved total (Med & Rx) trend referenced must match 6.5% as shown in the final approved actuarial memorandum from the prior 2020 filing.
- We need to see any changes in current to proposed trend separately from changes to any other pricing factors.

Response:

In *Actuarial Memorandum - VT CHLIC 2023 v3.pdf*, the comparison to status quo table has been updated to reflect (1).

Objection 3 –

Comments:

Follow-up to prior round #2 objection #3: The table provided needs to reconcile to the overall proposed total (Med & Rx) claims trend. If the overall proposed claims trend is 7.7%, then the table proposed in objection #2 above should be revised such that the first two rows in option (1) or the first row in option (2) equals 7.7%, rather than 7.5% as drafted in the question. If the overall proposed claims trend is 7.5%, then we need a new version of the table from round #2 objection #3 that shows an overall trend of 7.5% rather than 7.7%.

Response:

A granular view of a 7.5% total (Med & Rx) claims trend using the experience from all VT situs policies is provided below. Note that the 2023 medical trend below does not align with *VT 2023 Supplemental Exhibits.pdf* as that uses the experience from all VT residents.

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

Objection 4 –

Comments:

Please provide further qualitative and quantitative support for the development of the unit cost, utilization, and mix trends assumed for the medical and Rx service categories.

Response:

When forecasting local medical cost trends we rely on the contracted rates we obtain at providers within the state as well as nationally contracted rates for vendors providing medical services.

Medical Utilization and Mix trend is set nationally through a combination of multiple factors including retrospective study of our closed block of business, knowledge of prospective factors such as national and local initiatives which aim to lower utilization, leading indicators such as drugs which treat influenza, and industry trends.

Pharmacy trends are composed of several pieces:

1. Cost trend: the change in the average cost per script of drugs due to:
 - a. Inflation – the change in cost per unit for medications used in both the base period and current period, isolating against changes in days' supply and mix shift.
 - b. Mix shift – the change in cost due to patients filling different medications in the current period vs. the prior period. This is caused by a loss of exclusivity (patent expirations) which results in a shift from brand utilization to generic utilization, as well as a shift in utilization from existing generic medications to new generics after patent expirations.
 - c. Pipeline – The approval and launch of pipeline drugs causes a shift in utilization from older therapies to novel therapies and causes the emergence of new claims from previously untreated populations.
2. Utilization trend: the change in the number of prescriptions filled on a PMPM basis.

Pharmacy trends are lower in 2021 due to lower non-specialty unit cost and lower specialty utilization. 2022 was decreased to reflect lower growth in non-COVID Vaccines than previously expected and lower expectation of unit cost trend.

Objection 5 –

Comments:

Please provide the Company's historical risk-based capital (RBC) ratio for the last three years (2019-2021).

Response:

Year	RBC Ratio	
2019	519.597%	RBCLR033 Line 25 - ACA Fee RBCRatio
2020	579.555%	RBCLR033 Line 25 - ACA Fee RBCRatio
2021	477.724%	RBCLR033 Line 21- Ex DTA ACL RBC Ratio. RBC schedule changed 2021. ACA fee no longer applicable.

EXHIBIT I

ACTUARIAL MEMORANDUM AND CERTIFICATION

Scope and Purpose

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

Benefit Description

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

Census

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

Adjustments to Base Claims

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

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

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

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

Benefit Plan Adjustments

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

Renewability Clause

The benefit plans covered under this memorandum are guaranteed renewable.

Applicability

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

Marketing Method

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

Premium Classes

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

Issue Age Range

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

Premium Modalization Rules

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

Annual	11.8227
Semi-Annual	5.9557
Quarterly	2.9852

Distribution of Business

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

Rating

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

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

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

Anticipated Loss Ratio

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

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

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

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

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

Comparison to Status Quo

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

Category	Detail	Avg	Min	Max
Filed and Approved Trend	Filed and Approved Total (Med & Rx) Claims Trend	6.5%	6.5%	6.5%
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Revisions to Pricing Factors	Changes to area factors, methodology, and other rating factors	-0.2%	-27.2%	21.8%
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Requested Rate Change	Composite change of all items listed above	7.6%	-21.5%	31.3%

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

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

ACTUARIAL CERTIFICATION

Opinion

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

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



Daniel Acton, FSA, MAAA
Actuarial Senior Director
Date: 10/24/2022

Trend

Medical Trend - Unleveraged

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

Area Factors

Medical Area Factors

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

MSC Weighting by SCC

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

Preventive Care Child Age Adjustment

Current

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

Proposed

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

Change

Varies by age

Medical Effective Deductible Adjustment

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

Proposed		Plan Deductible															
		0	50	100	150	200	300	400	500	750	1000	1500	2000	2250	2500	3000	
Ratio of Family to Individual Deductible	1	1	0.445	0.434	0.435	0.436	0.438	0.44	0.444	0.454	0.462	0.479	0.499	0.506	0.514	0.528	
	1.25	1	0.505	0.518	0.518	0.517	0.517	0.521	0.538	0.554	0.568	0.593	0.614	0.623	0.632	0.649	
	1.5	1	0.61	0.61	0.61	0.61	0.614	0.621	0.629	0.647	0.67	0.693	0.716	0.725	0.735	0.751	
	1.75	1	0.697	0.697	0.697	0.7	0.705	0.713	0.722	0.74	0.756	0.782	0.805	0.815	0.825	0.84	
	2	1	0.799	0.799	0.799	0.801	0.802	0.804	0.807	0.817	0.834	0.854	0.874	0.883	0.89	0.905	
	2.25	1	0.826	0.832	0.831	0.836	0.838	0.844	0.854	0.87	0.885	0.907	0.925	0.932	0.939	0.95	
	2.5	1	0.89	0.89	0.872	0.877	0.884	0.892	0.9	0.916	0.928	0.945	0.961	0.966	0.97	0.978	
	2.75	1	0.945	0.945	0.945	0.945	0.945	0.945	0.953	0.962	0.974	0.983	0.986	0.99	0.995		
	3	1	0.955	0.955	0.956	0.956	0.962	0.967	0.971	0.979	0.985	0.995	1	1	1	1	
	3.25	1	0.973	0.973	0.973	0.973	0.978	0.983	0.995	1	1	1	1	1	1	1	
	3.5	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	
	3.75	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	
	4	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	
	Ratio of Family to Individual Deductible	1	0.54	0.55	0.561	0.572	0.581	0.591	0.599	0.607	0.615	0.615	0.623	0.63	0.638	0.645	0.648
1.25		0.665	0.68	0.692	0.705	0.71	0.715	0.735	0.745	0.745	0.753	0.76	0.769	0.78	0.786	0.793	
1.5		0.767	0.782	0.796	0.807	0.818	0.828	0.837	0.846	0.846	0.854	0.863	0.869	0.874	0.879	0.889	
1.75		0.857	0.868	0.878	0.884	0.893	0.901	0.909	0.913	0.915	0.922	0.927	0.935	0.937	0.941	0.947	
2		0.916	0.928	0.935	0.943	0.949	0.957	0.96	0.965	0.967	0.972	0.975	0.977	0.982	0.984	0.986	
2.25		0.956	0.968	0.973	0.977	0.982	0.986	0.989	0.991	0.992	0.995	0.995	1	1	1	1	
2.5		0.983	0.989	0.995	0.995	1	1	1	1	1	1	1	1	1	1	1	
2.75		1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	
3		1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	
3.25		1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	
3.5		1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	
3.75		1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	
4		1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	
Ratio of Family to Individual Deductible		1	0.656	0.663	0.669	0.674	0.68	0.685	0.69	0.696	0.7	0.705	0.723	0.746	1		
	1.25	0.8	0.807	0.812	0.818	0.823	0.829	0.834	0.839	0.844	0.849	0.867	0.888	1			
	1.5	0.894	0.896	0.902	0.907	0.911	0.916	0.92	0.924	0.927	0.933	0.943	0.958	1			
	1.75	0.951	0.954	0.958	0.962	0.966	0.968	0.971	0.973	0.978	0.98	0.988	0.988	1			
	2	0.99	0.992	0.995	0.995	1	1	1	1	1	1	1	1	1	1	1	
	2.25	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	
	2.5	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	
	2.75	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	
	3	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	
	3.25	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	
	3.5	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	
	3.75	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	
	4	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	

CHANGE
Depends on variety of plan benefits

Medical Effective Deductible Adjustment

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

Proposed

Proposed		Payer OOP Max															
		250	500	1000	1500	2000	2500	3000	4000	5000	5500	6000	6500	7000	8000	9000	
Ratio of Family to Individual OOP Max	1	0.484	0.484	0.484	0.484	0.507	0.529	0.561	0.579	0.591	0.603	0.618	0.621	0.623	0.625	0.626	
	1.25	0.628	0.629	0.629	0.629	0.645	0.659	0.705	0.728	0.74	0.748	0.77	0.779	0.784	0.791	0.804	
	1.5	0.627	0.627	0.629	0.628	0.645	0.659	0.705	0.728	0.74	0.748	0.748	0.748	0.748	0.748	0.748	
	1.75	0.731	0.731	0.734	0.736	0.756	0.777	0.8	0.817	0.831	0.834	0.845	0.852	0.855	0.863	0.87	
	2	0.79	0.79	0.793	0.796	0.811	0.824	0.842	0.853	0.861	0.864	0.871	0.876	0.878	0.883	0.886	
	2.25	0.871	0.871	0.873	0.876	0.886	0.896	0.905	0.912	0.917	0.921	0.925	0.929	0.933	0.937	0.94	
	2.5	0.897	0.897	0.901	0.905	0.907	0.909	0.909	0.943	0.946	0.947	0.955	0.96	0.97	0.98	0.99	
	2.75	0.99	0.99	0.99	0.99	0.992	0.993	0.994	0.996	0.997	0.998	0.999	0.999	0.999	0.999	0.999	
	3	0.996	0.996	0.996	0.996	0.996	0.996	0.996	0.996	0.997	0.998	0.999	1	1	1	1	
	3.25	0.996	0.996	0.996	0.996	0.996	0.996	0.996	0.996	0.997	0.998	0.999	1	1	1	1	
3.5	0.996	0.996	0.996	0.996	0.996	0.996	0.996	0.996	0.997	0.998	0.999	1	1	1	1		
3.75	0.999	0.999	0.999	0.999	0.999	0.999	0.999	0.999	0.999	0.999	0.999	1	1	1	1		
4	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1		

CHANGE

Depends on variety of plan benefits

Medical Base Claims

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

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

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

Effective Deductible - Collective Adjustment

CURRENT

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

PROPOSED

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

CHANGE

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

Effective Deductible - Collective Adjustment

CURRENT

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

PROPOSED

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

CHANGE

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

Medical Claims Probability Distribution

Account Frequency	Year Annual Medical Claims	Expected Facility	Expected Professional	Outpatient Surgery Facility and Professional	ED Facility and Professional	POP	ICP	Other	Percentage
0000000000	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	0.00%
0000000001	\$65.00	\$0.00	\$0.00	\$0.00	\$1.00	\$1.00	\$0.00	\$0.00	0.15%
0000000002	\$130.00	\$0.00	\$0.00	\$0.00	\$2.00	\$2.00	\$0.00	\$0.00	0.30%
0000000003	\$195.00	\$0.00	\$0.00	\$0.00	\$3.00	\$3.00	\$0.00	\$0.00	0.45%
0000000004	\$260.00	\$0.00	\$0.00	\$0.00	\$4.00	\$4.00	\$0.00	\$0.00	0.60%
0000000005	\$325.00	\$0.00	\$0.00	\$0.00	\$5.00	\$5.00	\$0.00	\$0.00	0.75%
0000000006	\$390.00	\$0.00	\$0.00	\$0.00	\$6.00	\$6.00	\$0.00	\$0.00	0.90%
0000000007	\$455.00	\$0.00	\$0.00	\$0.00	\$7.00	\$7.00	\$0.00	\$0.00	1.05%
0000000008	\$520.00	\$0.00	\$0.00	\$0.00	\$8.00	\$8.00	\$0.00	\$0.00	1.20%
0000000009	\$585.00	\$0.00	\$0.00	\$0.00	\$9.00	\$9.00	\$0.00	\$0.00	1.35%
0000000010	\$650.00	\$0.00	\$0.00	\$0.00	\$10.00	\$10.00	\$0.00	\$0.00	1.50%
0000000011	\$715.00	\$0.00	\$0.00	\$0.00	\$11.00	\$11.00	\$0.00	\$0.00	1.65%
0000000012	\$780.00	\$0.00	\$0.00	\$0.00	\$12.00	\$12.00	\$0.00	\$0.00	1.80%
0000000013	\$845.00	\$0.00	\$0.00	\$0.00	\$13.00	\$13.00	\$0.00	\$0.00	1.95%
0000000014	\$910.00	\$0.00	\$0.00	\$0.00	\$14.00	\$14.00	\$0.00	\$0.00	2.10%
0000000015	\$975.00	\$0.00	\$0.00	\$0.00	\$15.00	\$15.00	\$0.00	\$0.00	2.25%
0000000016	\$1040.00	\$0.00	\$0.00	\$0.00	\$16.00	\$16.00	\$0.00	\$0.00	2.40%
0000000017	\$1105.00	\$0.00	\$0.00	\$0.00	\$17.00	\$17.00	\$0.00	\$0.00	2.55%
0000000018	\$1170.00	\$0.00	\$0.00	\$0.00	\$18.00	\$18.00	\$0.00	\$0.00	2.70%
0000000019	\$1235.00	\$0.00	\$0.00	\$0.00	\$19.00	\$19.00	\$0.00	\$0.00	2.85%
0000000020	\$1300.00	\$0.00	\$0.00	\$0.00	\$20.00	\$20.00	\$0.00	\$0.00	3.00%
0000000021	\$1365.00	\$0.00	\$0.00	\$0.00	\$21.00	\$21.00	\$0.00	\$0.00	3.15%
0000000022	\$1430.00	\$0.00	\$0.00	\$0.00	\$22.00	\$22.00	\$0.00	\$0.00	3.30%
0000000023	\$1495.00	\$0.00	\$0.00	\$0.00	\$23.00	\$23.00	\$0.00	\$0.00	3.45%
0000000024	\$1560.00	\$0.00	\$0.00	\$0.00	\$24.00	\$24.00	\$0.00	\$0.00	3.60%
0000000025	\$1625.00	\$0.00	\$0.00	\$0.00	\$25.00	\$25.00	\$0.00	\$0.00	3.75%
0000000026	\$1690.00	\$0.00	\$0.00	\$0.00	\$26.00	\$26.00	\$0.00	\$0.00	3.90%
0000000027	\$1755.00	\$0.00	\$0.00	\$0.00	\$27.00	\$27.00	\$0.00	\$0.00	4.05%
0000000028	\$1820.00	\$0.00	\$0.00	\$0.00	\$28.00	\$28.00	\$0.00	\$0.00	4.20%
0000000029	\$1885.00	\$0.00	\$0.00	\$0.00	\$29.00	\$29.00	\$0.00	\$0.00	4.35%
0000000030	\$1950.00	\$0.00	\$0.00	\$0.00	\$30.00	\$30.00	\$0.00	\$0.00	4.50%
0000000031	\$2015.00	\$0.00	\$0.00	\$0.00	\$31.00	\$31.00	\$0.00	\$0.00	4.65%
0000000032	\$2080.00	\$0.00	\$0.00	\$0.00	\$32.00	\$32.00	\$0.00	\$0.00	4.80%
0000000033	\$2145.00	\$0.00	\$0.00	\$0.00	\$33.00	\$33.00	\$0.00	\$0.00	4.95%
0000000034	\$2210.00	\$0.00	\$0.00	\$0.00	\$34.00	\$34.00	\$0.00	\$0.00	5.10%
0000000035	\$2275.00	\$0.00	\$0.00	\$0.00	\$35.00	\$35.00	\$0.00	\$0.00	5.25%
0000000036	\$2340.00	\$0.00	\$0.00	\$0.00	\$36.00	\$36.00	\$0.00	\$0.00	5.40%
0000000037	\$2405.00	\$0.00	\$0.00	\$0.00	\$37.00	\$37.00	\$0.00	\$0.00	5.55%
0000000038	\$2470.00	\$0.00	\$0.00	\$0.00	\$38.00	\$38.00	\$0.00	\$0.00	5.70%
0000000039	\$2535.00	\$0.00	\$0.00	\$0.00	\$39.00	\$39.00	\$0.00	\$0.00	5.85%
0000000040	\$2600.00	\$0.00	\$0.00	\$0.00	\$40.00	\$40.00	\$0.00	\$0.00	6.00%
0000000041	\$2665.00	\$0.00	\$0.00	\$0.00	\$41.00	\$41.00	\$0.00	\$0.00	6.15%
0000000042	\$2730.00	\$0.00	\$0.00	\$0.00	\$42.00	\$42.00	\$0.00	\$0.00	6.30%
0000000043	\$2795.00	\$0.00	\$0.00	\$0.00	\$43.00	\$43.00	\$0.00	\$0.00	6.45%
0000000044	\$2860.00	\$0.00	\$0.00	\$0.00	\$44.00	\$44.00	\$0.00	\$0.00	6.60%
0000000045	\$2925.00	\$0.00	\$0.00	\$0.00	\$45.00	\$45.00	\$0.00	\$0.00	6.75%
0000000046	\$2990.00	\$0.00	\$0.00	\$0.00	\$46.00	\$46.00	\$0.00	\$0.00	6.90%
0000000047	\$3055.00	\$0.00	\$0.00	\$0.00	\$47.00	\$47.00	\$0.00	\$0.00	7.05%
0000000048	\$3120.00	\$0.00	\$0.00	\$0.00	\$48.00	\$48.00	\$0.00	\$0.00	7.20%
0000000049	\$3185.00	\$0.00	\$0.00	\$0.00	\$49.00	\$49.00	\$0.00	\$0.00	7.35%
0000000050	\$3250.00	\$0.00	\$0.00	\$0.00	\$50.00	\$50.00	\$0.00	\$0.00	7.50%
0000000051	\$3315.00	\$0.00	\$0.00	\$0.00	\$51.00	\$51.00	\$0.00	\$0.00	7.65%
0000000052	\$3380.00	\$0.00	\$0.00	\$0.00	\$52.00	\$52.00	\$0.00	\$0.00	7.80%
0000000053	\$3445.00	\$0.00	\$0.00	\$0.00	\$53.00	\$53.00	\$0.00	\$0.00	7.95%
0000000054	\$3510.00	\$0.00	\$0.00	\$0.00	\$54.00	\$54.00	\$0.00	\$0.00	8.10%
0000000055	\$3575.00	\$0.00	\$0.00	\$0.00	\$55.00	\$55.00	\$0.00	\$0.00	8.25%
0000000056	\$3640.00	\$0.00	\$0.00	\$0.00	\$56.00	\$56.00	\$0.00	\$0.00	8.40%
0000000057	\$3705.00	\$0.00	\$0.00	\$0.00	\$57.00	\$57.00	\$0.00	\$0.00	8.55%
0000000058	\$3770.00	\$0.00	\$0.00	\$0.00	\$58.00	\$58.00	\$0.00	\$0.00	8.70%
0000000059	\$3835.00	\$0.00	\$0.00	\$0.00	\$59.00	\$59.00	\$0.00	\$0.00	8.85%
0000000060	\$3900.00	\$0.00	\$0.00	\$0.00	\$60.00	\$60.00	\$0.00	\$0.00	9.00%
0000000061	\$3965.00	\$0.00	\$0.00	\$0.00	\$61.00	\$61.00	\$0.00	\$0.00	9.15%
0000000062	\$4030.00	\$0.00	\$0.00	\$0.00	\$62.00	\$62.00	\$0.00	\$0.00	9.30%
0000000063	\$4095.00	\$0.00	\$0.00	\$0.00	\$63.00	\$63.00	\$0.00	\$0.00	9.45%
0000000064	\$4160.00	\$0.00	\$0.00	\$0.00	\$64.00	\$64.00	\$0.00	\$0.00	9.60%
0000000065	\$4225.00	\$0.00	\$0.00	\$0.00	\$65.00	\$65.00	\$0.00	\$0.00	9.75%
0000000066	\$4290.00	\$0.00	\$0.00	\$0.00	\$66.00	\$66.00	\$0.00	\$0.00	9.90%
0000000067	\$4355.00	\$0.00	\$0.00	\$0.00	\$67.00	\$67.00	\$0.00	\$0.00	10.05%
0000000068	\$4420.00	\$0.00	\$0.00	\$0.00	\$68.00	\$68.00	\$0.00	\$0.00	10.20%
0000000069	\$4485.00	\$0.00	\$0.00	\$0.00	\$69.00	\$69.00	\$0.00	\$0.00	10.35%
0000000070	\$4550.00	\$0.00	\$0.00	\$0.00	\$70.00	\$70.00	\$0.00	\$0.00	10.50%
0000000071	\$4615.00	\$0.00	\$0.00	\$0.00	\$71.00	\$71.00	\$0.00	\$0.00	10.65%
0000000072	\$4680.00	\$0.00	\$0.00	\$0.00	\$72.00	\$72.00	\$0.00	\$0.00	10.80%
0000000073	\$4745.00	\$0.00	\$0.00	\$0.00	\$73.00	\$73.00	\$0.00	\$0.00	10.95%
0000000074	\$4810.00	\$0.00	\$0.00	\$0.00	\$74.00	\$74.00	\$0.00	\$0.00	11.10%
0000000075	\$4875.00	\$0.00	\$0.00	\$0.00	\$75.00	\$75.00	\$0.00	\$0.00	11.25%
0000000076	\$4940.00	\$0.00	\$0.00	\$0.00	\$76.00	\$76.00	\$0.00	\$0.00	11.40%
0000000077	\$5005.00	\$0.00	\$0.00	\$0.00	\$77.00	\$77.00	\$0.00	\$0.00	11.55%
0000000078	\$5070.00	\$0.00	\$0.00	\$0.00	\$78.00	\$78.00	\$0.00	\$0.00	11.70%
0000000079	\$5135.00	\$0.00	\$0.00	\$0.00	\$79.00	\$79.00	\$0.00	\$0.00	11.85%
0000000080	\$5200.00	\$0.00	\$0.00	\$0.00	\$80.00	\$80.00	\$0.00	\$0.00	12.00%
0000000081	\$5265.00	\$0.00	\$0.00	\$0.00	\$81.00	\$81.00	\$0.00	\$0.00	12.15%
0000000082	\$5330.00	\$0.00	\$0.00	\$0.00	\$82.00	\$82.00	\$0.00	\$0.00	12.30%
0000000083	\$5395.00	\$0.00	\$0.00	\$0.00	\$83.00	\$83.00	\$0.00	\$0.00	12.45%
0000000084	\$5460.00	\$0.00	\$0.00	\$0.00	\$84.00	\$84.00	\$0.00	\$0.00	12.60%
0000000085	\$5525.00	\$0.00	\$0.00	\$0.00	\$85.00	\$85.00	\$0.00	\$0.00	12.75%
0000000086	\$5590.00	\$0.00	\$0.00	\$0.00	\$86.00	\$86.00	\$0.00	\$0.00	12.90%
0000000087	\$5655.00	\$0.00	\$0.00	\$0.00	\$87.00	\$87.00	\$0.00	\$0.00	13.05%
0000000088	\$5720.00	\$0.00	\$0.00	\$0.00	\$88.00	\$88.00	\$0.00	\$0.00	13.20%
0000000089	\$5785.00	\$0.00	\$0.00	\$0.00	\$89.00	\$89.00	\$0.00	\$0.00	13.35%
0000000090	\$5850.00	\$0.00	\$0.00	\$0.00	\$90.00	\$90.00	\$0.00	\$0.00	13.50%
0000000091	\$5915.00	\$0.00	\$0.00	\$0.00	\$91.00	\$91.00	\$0.00	\$0.00	13.65%
0000000092	\$5980.00	\$0.00	\$0.00	\$0.00	\$92.00	\$92.00	\$0.00	\$0.00	13.80%
0000000093	\$6045.00	\$0.00	\$0.00	\$0.00	\$93.00	\$93.00	\$0.00	\$0.00	13.95%
0000000094	\$6110.00	\$0.00	\$0.00	\$0.00	\$94.00	\$94.00	\$0.00	\$0.00	14.10%
0000000095	\$6175.00	\$0.00	\$0.00	\$0.00	\$95.00	\$95.00	\$0.00	\$0.00	14.25%
0000000096	\$6240.00	\$0.00	\$0.00	\$0.00	\$96.00	\$96.00	\$0.00	\$0.00	14.40%
0000000097	\$6305.00	\$0.00	\$0.00	\$0.00	\$97.00	\$97.00	\$0.00	\$0.00	14.55%
0000000098	\$6370.00	\$0.00	\$0.00	\$0.00	\$98.00	\$98.00	\$0.00	\$0.00	14.70%
0000000099	\$6435.00	\$0.00	\$0.00	\$0.00	\$99.00	\$99.00	\$0.00	\$0.00	14.85%
0000000100	\$6500.00	\$0.00	\$0.00	\$0.00	\$100.00	\$100.00	\$0.00	\$0.00	15.00%

Account Frequency	Year Annual Medical Claims	Expected Facility	Expected Professional	Outpatient Surgery Facility and Professional	ED Facility and Professional	POP	ICP	Other	Percentage
0000000101	\$6565.00	\$0.00	\$0.00	\$0.00	\$101.00	\$101.00	\$0.00	\$0.00	15.15%
0000000102	\$6630.00	\$0.00	\$0.00	\$0.00	\$102.00	\$102.00	\$0.00	\$0.00	15.30%
0000000103	\$6695.00	\$0.00	\$0.00	\$0.00	\$103.00	\$103.00	\$0.00	\$0.00	15.45%
0000000104	\$6760.00	\$0.00	\$0.00	\$0.00	\$104.00	\$104.00	\$0.00	\$0.00	15.60%
0000000105	\$6825.00	\$0.00	\$0.00	\$0.00	\$105.00	\$105.00	\$0.00	\$0.00	15.75%
0000000106	\$6890.00	\$0.00	\$0.00	\$0.00	\$106.00	\$106.00	\$0.00	\$0.00	15.90%
0000000107	\$6955.00	\$0.00	\$0.00	\$0.00	\$107.00	\$107.00	\$0.00	\$0.00	16.05%
0000000108	\$7020.00	\$0.00	\$0.00	\$0.00	\$108.00	\$108.00	\$0.00	\$0.00	16.20%
0000000109	\$7085.00	\$0.00	\$0.00	\$0.00	\$109.00	\$109.00	\$0.00	\$0.00	16.35%
0000000110	\$7150.00	\$0.00	\$0.00	\$0.00	\$110.00	\$110.00	\$0.00	\$0.00	16.50%
0000000111	\$7215.00	\$0.00	\$0.00	\$0.00	\$111.00	\$111.00	\$0.00	\$0.00	16.65%
0000000112	\$7280.00	\$0.00	\$0.00	\$0.00	\$112.00	\$112.00	\$0.00	\$0.00	16.80%
0000000113	\$7345.00	\$0.00	\$0.00	\$0					

Community Rate Loads

Current Factors

Cigna Pathwell Specialty	N/A
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Proposed Factors

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

Change in Factors

Cigna Pathwell Specialty	N/A
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Current Factors

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

Proposed Factors

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

Change

Removing this factor

Current Factors

Integrated Diabetic Program	0.9975
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Proposed Factors

Integrated Diabetic Program	N/A
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Change

Removing this factor

Current Factors

Telehealth Adjustment	1.01
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Proposed Factors

Telehealth Adjustment	N/A
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Change

Removing this factor

Industry Loads

Current Factors

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

Proposed Factors

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

Change in Factors

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

Community Rate Loads

Current Factors

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

Proposed Factors

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

Change

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

Vision

Vision - Average Costs

VT

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

Vision

Vision - Service Utilization

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

Vision

Vision - Frequency Factors

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

Script Count
 Used in the Pricing (Facets and Products)

Formulary	Category	Chaper					
		Preventive Generics	Non-Preventive Generics	Preventive Preferred Brands	Non-Preventive Preferred Brands	Preventive Non- Preferred Brands	Non-Preventive Non-Preferred Brands
Advantage Generics Only Legacy Value	Advantage	3.53	0.52	0.51	0.5	0.52	0.29
	Generics	0	0.05	0	0	0	0
	Preferred	0	0.54	0	0.52	0	0.54
	Non-Preferred	0	0.01	0	0.01	0	0
	Advantage	0	0	0	0.02	0	0
	Generics	0	0	0	0.02	0	0
	Preferred	0	0	0	0.02	0	0
	Non-Preferred	0	0	0	0.02	0	0
	Advantage	0	0.03	0	0	0	0.07
	Generics	0	0.03	0	0	0	0.07
Performance Performance_After Standard	Advantage	0	0.05	0.05	0.5	0	0.05
	Generics	0	0.05	0.05	0.5	0	0.05
	Preferred	0	0.05	0.05	0.5	0	0.05
	Non-Preferred	0	0.05	0.05	0.5	0	0.05
	Advantage	0	0.05	0.05	0.5	0	0.05
	Generics	0	0.05	0.05	0.5	0	0.05
	Preferred	0	0.05	0.05	0.5	0	0.05
	Non-Preferred	0	0.05	0.05	0.5	0	0.05
	Advantage	0	0.05	0.05	0.5	0	0.05
	Generics	0	0.05	0.05	0.5	0	0.05
AdvantageDBT Advantage_After ValueDBT	Advantage	0	0.18	0	0	0	0
	Generics	0	0.18	0	0	0	0
	Preferred	0	0.18	0	0	0	0
	Non-Preferred	0	0.18	0	0	0	0
	Advantage	0	0.18	0	0	0	0
	Generics	0	0.18	0	0	0	0
	Preferred	0	0.18	0	0	0	0
	Non-Preferred	0	0.18	0	0	0	0
	Advantage	0	0.18	0	0	0	0.07
	Generics	0	0.18	0	0	0	0.07

Formulary	Category	Risperid					
		Preventive Generics	Non-Preventive Generics	Preventive Preferred Brands	Non-Preventive Preferred Brands	Preventive Non- Preferred Brands	Non-Preventive Non-Preferred Brands
Advantage Advantage_After Generics Only Legacy Value	Advantage	0	0	0	0	0	0
	Generics	0	0	0	0	0	0
	Preferred	0	0	0	0	0	0
	Non-Preferred	0	0	0	0	0	0
	Advantage	0	0	0	0	0	0
	Generics	0	0	0	0	0	0
	Preferred	0	0	0	0	0	0
	Non-Preferred	0	0	0	0	0	0
	Advantage	0	0	0	0	0	0
	Generics	0	0	0	0	0	0
Performance Performance_After Standard	Advantage	0	0	0	0	0	0
	Generics	0	0	0	0	0	0
	Preferred	0	0	0	0	0	0
	Non-Preferred	0	0	0	0	0	0
	Advantage	0	0	0	0	0	0
	Generics	0	0	0	0	0	0
	Preferred	0	0	0	0	0	0
	Non-Preferred	0	0	0	0	0	0
	Advantage	0	0	0	0	0	0
	Generics	0	0	0	0	0	0
AdvantageDBT ValueDBT	Advantage	0	0	0	0	0	0
	Generics	0	0	0	0	0	0
	Preferred	0	0	0	0	0	0
	Non-Preferred	0	0	0	0	0	0
	Advantage	0	0	0	0	0	0
	Generics	0	0	0	0	0	0
	Preferred	0	0	0	0	0	0
	Non-Preferred	0	0	0	0	0	0
	Advantage	0	0	0	0	0	0
	Generics	0	0	0	0	0	0

Formulary	Category	Chaper					
		Preventive Generics	Non-Preventive Generics	Preventive Preferred Brands	Non-Preventive Preferred Brands	Preventive Non- Preferred Brands	Non-Preventive Non-Preferred Brands
Advantage Generics Only Legacy Value	Advantage	0.05%	100.0%	0.0%	0.0%	42.0%	48.3%
	Generics	0.0%	100.0%	0.0%	0.0%	0.0%	0.0%
	Preferred	0.0%	7.4%	0.0%	44.4%	0.0%	75.0%
	Non-Preferred	0.0%	0.0%	0.0%	100.0%	0.0%	0.0%
	Advantage	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
	Generics	0.0%	0.0%	0.0%	100.0%	0.0%	0.0%
	Preferred	0.0%	0.0%	0.0%	100.0%	0.0%	0.0%
	Non-Preferred	0.0%	0.0%	0.0%	100.0%	0.0%	0.0%
	Advantage	0.0%	100.0%	0.0%	0.0%	0.0%	100.0%
	Generics	0.0%	100.0%	0.0%	0.0%	0.0%	100.0%
Performance Performance_After Standard	Advantage	0.0%	40.0%	0.0%	0.0%	0.0%	0.0%
	Generics	0.0%	40.0%	0.0%	0.0%	0.0%	0.0%
	Preferred	0.0%	40.0%	0.0%	0.0%	0.0%	0.0%
	Non-Preferred	0.0%	40.0%	0.0%	0.0%	0.0%	0.0%
	Advantage	0.0%	40.0%	0.0%	0.0%	0.0%	0.0%
	Generics	0.0%	40.0%	0.0%	0.0%	0.0%	0.0%
	Preferred	0.0%	40.0%	0.0%	0.0%	0.0%	0.0%
	Non-Preferred	0.0%	40.0%	0.0%	0.0%	0.0%	0.0%
	Advantage	0.0%	40.0%	0.0%	0.0%	0.0%	0.0%
	Generics	0.0%	40.0%	0.0%	0.0%	0.0%	0.0%
AdvantageDBT ValueDBT	Advantage	0.0%	100.0%	0.0%	0.0%	0.0%	0.0%
	Generics	0.0%	100.0%	0.0%	0.0%	0.0%	0.0%
	Preferred	0.0%	100.0%	0.0%	0.0%	0.0%	0.0%
	Non-Preferred	0.0%	100.0%	0.0%	0.0%	0.0%	0.0%
	Advantage	0.0%	100.0%	0.0%	0.0%	0.0%	0.0%
	Generics	0.0%	100.0%	0.0%	0.0%	0.0%	0.0%
	Preferred	0.0%	100.0%	0.0%	0.0%	0.0%	0.0%
	Non-Preferred	0.0%	100.0%	0.0%	0.0%	0.0%	0.0%
	Advantage	0.0%	100.0%	0.0%	0.0%	0.0%	0.0%
	Generics	0.0%	100.0%	0.0%	0.0%	0.0%	0.0%

Pharmacy: Additional Benefit Adjustments

0.0113

Current Factors

Benefit	Adjustment
Mail Order Deductible Waiver	1.05
Mail Order Specialty Drug 30 Day Limit	1.004
Patient Assurance Program	1.000 to 1.006
Medication Assisted Therapy/Opioid Use Dis	1.0003 to 1.0025

Proposed Factors

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

Change

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

Script AWHs
Loaded in the Pricing (Facets and Products)

Formulary	Category	Charges					
		Preventive Generics	Non-Preventive Generics	Preventive Preferred Brands	Non-Preventive Preferred Brands	Preventive Non-Preferred Brands	Non-Preventive Non-Preferred Brands
Advantage Generics Only Legacy Value	Advantage Generics	555.72	133.76	455.11	348.89	455.0	555.72
	Advantage Non-Generics	0	0	0	0	0	0
	Advantage Preferred Brands	0	0	0	0	0	0
	Advantage Non-Preferred Brands	0	0	0	0	0	0
	Advantage Value	0	0	0	0	0	0
	Advantage Legacy Value	0	0	0	0	0	0
	Advantage Value	0	0	0	0	0	0
	Advantage Value	0	0	0	0	0	0
	Advantage Value	0	0	0	0	0	0
	Advantage Value	0	0	0	0	0	0
Performance Performance_After Standard	Advantage Generics	1182	829.95	1142.43	551.09	0	8817.69
	Advantage Non-Generics	0	0	0	0	0	0
	Advantage Preferred Brands	0	0	0	0	0	0
	Advantage Non-Preferred Brands	0	0	0	0	0	0
	Advantage Value	0	0	0	0	0	0
	Advantage Legacy Value	0	0	0	0	0	0
	Advantage Value	0	0	0	0	0	0
	Advantage Value	0	0	0	0	0	0
	Advantage Value	0	0	0	0	0	0
	Advantage Value	0	0	0	0	0	0
AdvantageDIT Advantage_After ValueDIT	Advantage Generics	205.11	782.51	2728.1	5170.85	0	2281.54
	Advantage Non-Generics	0	0	0	0	0	0
	Advantage Preferred Brands	0	0	0	0	0	0
	Advantage Non-Preferred Brands	0	0	0	0	0	0
	Advantage Value	0	0	0	0	0	0
	Advantage Legacy Value	0	0	0	0	0	0
	Advantage Value	0	0	0	0	0	0
	Advantage Value	0	0	0	0	0	0
	Advantage Value	0	0	0	0	0	0
	Advantage Value	0	0	0	0	0	0

Formulary	Category	Replaced					
		Preventive Generics	Non-Preventive Generics	Preventive Preferred Brands	Non-Preventive Preferred Brands	Preventive Non-Preferred Brands	Non-Preventive Non-Preferred Brands
Advantage Advantage_After Generics Only Legacy Value	Advantage Generics	105.4	141.05	321.17	346.17	328.56	105.47
	Advantage Non-Generics	0	0	0	0	0	0
	Advantage Preferred Brands	0	0	0	0	0	0
	Advantage Non-Preferred Brands	0	0	0	0	0	0
	Advantage Value	0	0	0	0	0	0
	Advantage Legacy Value	0	0	0	0	0	0
	Advantage Value	0	0	0	0	0	0
	Advantage Value	0	0	0	0	0	0
	Advantage Value	0	0	0	0	0	0
	Advantage Value	0	0	0	0	0	0
Performance Performance_After Standard	Advantage Generics	294.63	1098.67	1461.62	1081.65	106.93	1098.3
	Advantage Non-Generics	0	0	0	0	0	0
	Advantage Preferred Brands	0	0	0	0	0	0
	Advantage Non-Preferred Brands	0	0	0	0	0	0
	Advantage Value	0	0	0	0	0	0
	Advantage Legacy Value	0	0	0	0	0	0
	Advantage Value	0	0	0	0	0	0
	Advantage Value	0	0	0	0	0	0
	Advantage Value	0	0	0	0	0	0
	Advantage Value	0	0	0	0	0	0
AdvantageDIT ValueDIT	Advantage Generics	61.83	10	0	234.06	34.54	238.64
	Advantage Non-Generics	0	0	0	0	0	0
	Advantage Preferred Brands	0	0	0	0	0	0
	Advantage Non-Preferred Brands	0	0	0	0	0	0
	Advantage Value	0	0	0	0	0	0
	Advantage Legacy Value	0	0	0	0	0	0
	Advantage Value	0	0	0	0	0	0
	Advantage Value	0	0	0	0	0	0
	Advantage Value	0	0	0	0	0	0
	Advantage Value	0	0	0	0	0	0

Formulary	Category	Charges					
		Preventive Generics	Non-Preventive Generics	Preventive Preferred Brands	Non-Preventive Preferred Brands	Preventive Non-Preferred Brands	Non-Preventive Non-Preferred Brands
Advantage Generics Only Legacy Value	Advantage Generics	0.0%	13.3%	13.5%	1.4%	10.0%	18.3%
	Advantage Non-Generics	0.0%	17.0%	0.0%	0.0%	0.0%	100.0%
	Advantage Preferred Brands	0.0%	0.5%	0.0%	-1.9%	0.0%	73.1%
	Advantage Non-Preferred Brands	0.0%	0.0%	0.0%	0.0%	0.0%	10.3%
	Advantage Value	0.0%	11.0%	0.0%	0.0%	0.0%	0.0%
	Advantage Legacy Value	0.0%	0.0%	0.0%	0.0%	0.0%	31.5%
	Advantage Value	0.0%	131.8%	0.0%	0.0%	0.0%	34.4%
	Advantage Value	0.0%	3113.3%	0.0%	0.0%	0.0%	4232.3%
	Advantage Value	0.0%	48.8%	100.0%	0.0%	0.0%	99.1%
	Advantage Value	0.0%	27.0%	0.0%	0.0%	0.0%	100.0%
Performance Performance_After Standard	Advantage Generics	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
	Advantage Non-Generics	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
	Advantage Preferred Brands	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
	Advantage Non-Preferred Brands	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
	Advantage Value	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
	Advantage Legacy Value	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
	Advantage Value	0.0%	131.8%	0.0%	0.0%	0.0%	24.9%
	Advantage Value	0.0%	0.0%	0.0%	0.0%	0.0%	75.5%
	Advantage Value	0.0%	134.8%	0.0%	0.0%	0.0%	34.4%
	Advantage Value	0.0%	3113.3%	0.0%	0.0%	0.0%	4232.3%
AdvantageDIT ValueDIT	Advantage Generics	3.2%	16.2%	11.4%	1.5%	13.0%	30.7%
	Advantage Non-Generics	0.0%	10.1%	0.0%	0.0%	0.0%	100.0%
	Advantage Preferred Brands	0.0%	0.0%	0.0%	0.0%	0.0%	81.8%
	Advantage Non-Preferred Brands	0.0%	0.0%	0.0%	0.0%	0.0%	75.5%
	Advantage Value	0.0%	11.0%	0.0%	0.0%	0.0%	0.0%
	Advantage Legacy Value	0.0%	131.2%	0.0%	0.0%	0.0%	66.1%
	Advantage Value	0.0%	131.8%	0.0%	0.0%	0.0%	34.4%
	Advantage Value	0.0%	134.8%	0.0%	0.0%	0.0%	34.4%
	Advantage Value	0.0%	3113.3%	0.0%	0.0%	0.0%	4232.3%
	Advantage Value	0.0%	48.8%	100.0%	0.0%	0.0%	99.1%

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

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

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

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

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

Proposed			R30						
Retail 90	Network	Program	Preventive Generics	Non-Preventive Generics	Preventive Preferred Brands	Non-Preventive Preferred Brands	Preventive Non-Preferred Brands	Non-Preventive Non-Preferred Brands	Specialty
R90	Broad	N	63%	31%	29%	38%	41%	26%	0%
		M1	61%	27%	45%	43%	61%	23%	0%
		M2	60%	30%	51%	42%	60%	21%	0%
		M3	60%	29%	51%	41%	60%	20%	0%
		M0	62%	33%	53%	44%	61%	25%	0%
	Narrow	N	37%	19%	18%	24%	24%	16%	0%
		M1	58%	34%	48%	40%	52%	35%	0%
		M2	57%	32%	48%	39%	51%	34%	0%
		M3	56%	31%	47%	38%	51%	33%	0%
		M0	58%	35%	49%	41%	53%	36%	0%
NONE	Broad	N	0%	0%	0%	0%	0%	0%	

Proposed			MOD						
Retail 90	Network	Program	Preventive Generics	Non-Preventive Generics	Preventive Preferred Brands	Non-Preventive Preferred Brands	Preventive Non-Preferred Brands	Non-Preventive Non-Preferred Brands	Specialty
R90	Broad	N	10%	4%	9%	8%	10%	7%	54%
		M1	31%	16%	27%	26%	22%	12%	53%
		M2	31%	16%	27%	26%	22%	12%	53%
		M3	31%	15%	27%	25%	21%	11%	53%
		M0	31%	16%	27%	26%	22%	13%	53%
	Narrow	N	15%	6%	13%	11%	13%	8%	60%
		M1	32%	16%	25%	22%	22%	20%	69%
		M2	32%	16%	25%	22%	22%	20%	69%
		M3	32%	15%	25%	22%	21%	19%	69%
		M0	33%	16%	25%	23%	22%	20%	69%
NONE	Broad	N	25%	10%	18%	16%	20%	14%	49%

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

Change			R30						
Retail 90	Network	Program	Preventive Generics	Non-Preventive Generics	Preventive Preferred Brands	Non-Preventive Preferred Brands	Preventive Non-Preferred Brands	Non-Preventive Non-Preferred Brands	Specialty
R90	Broad	N	5%	1%	4%	1%	8%	2%	0%
		M1	10%	6%	11%	10%	15%	0%	0%
		M2	10%	6%	10%	10%	17%	0%	0%
		M3	11%	6%	11%	10%	16%	0%	0%
		M0	10%	6%	11%	10%	17%	1%	0%
	Narrow	N	4%	2%	3%	5%	8%	3%	0%
		M1	8%	5%	9%	8%	15%	5%	0%
		M2	8%	5%	10%	9%	14%	5%	0%
		M3	8%	5%	9%	8%	15%	5%	0%
		M0	7%	5%	9%	8%	15%	5%	0%
NONE	Broad	N	0%	0%	0%	0%	0%	0%	

Change			MOD						
Retail 90	Network	Program	Preventive Generics	Non-Preventive Generics	Preventive Preferred Brands	Non-Preventive Preferred Brands	Preventive Non-Preferred Brands	Non-Preventive Non-Preferred Brands	Specialty
R90	Broad	N	-2%	-1%	-1%	-3%	-3%	0%	-1%
		M1	-8%	-4%	-4%	-5%	-14%	-7%	-6%
		M2	-8%	-4%	-4%	-5%	-14%	-7%	-6%
		M3	-8%	-4%	-3%	-6%	-14%	-7%	-6%
		M0	-8%	-4%	-4%	-6%	-14%	-7%	-6%
	Narrow	N	-2%	-1%	-1%	4%	-5%	0%	-3%
		M1	-8%	-4%	-4%	-7%	-18%	-3%	-3%
		M2	-7%	-4%	-6%	-7%	-18%	-2%	-3%
		M3	-7%	-4%	-5%	-6%	-18%	-3%	-3%
		M0	-7%	-4%	-6%	-6%	-18%	-3%	-3%
NONE	Broad	N	-3%	-1%	-1%	-1%	-4%	0%	-3%

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

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

			R90						Specialty
Retail 90	Network	Program	Preventive Generics	Non-Preventive Generics	Preventive Preferred Brands	Non-Preventive Preferred Brands	Preventive Non-Preferred Brands	Non-Preventive Non-Preferred Brands	
R90	Broad	N	57%	26%	25%	30%	30%	15%	0%
		M1	49%	25%	40%	25%	42%	14%	0%
		M2	47%	23%	40%	25%	42%	13%	0%
		M3	47%	24%	40%	24%	41%	13%	0%
		M0	50%	27%	40%	26%	42%	15%	0%
	Narrow	N	32%	14%	16%	16%	15%	8%	0%
		M1	49%	28%	41%	25%	36%	19%	0%
		M2	48%	26%	41%	25%	36%	18%	0%
		M3	47%	25%	40%	24%	36%	18%	0%
		M0	50%	29%	41%	26%	37%	20%	0%
NONE	Broad	N	0%	0%	0%	0%	0%	0%	

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

Proposed			R30						Specialty
Retail 90	Network	Program	Preventive Generics	Non-Preventive Generics	Preventive Preferred Brands	Non-Preventive Preferred Brands	Preventive Non-Preferred Brands	Non-Preventive Non-Preferred Brands	
R90	Broad	N	28%	67%	61%	66%	47%	77%	36%
		M1	7%	51%	18%	47%	16%	62%	38%
		M2	8%	53%	18%	48%	17%	63%	38%
		M3	9%	55%	18%	48%	17%	65%	38%
		M0	6%	49%	17%	47%	16%	60%	38%
	Narrow	N	47%	76%	67%	74%	63%	80%	31%
		M1	9%	50%	21%	50%	21%	58%	24%
		M2	10%	52%	22%	50%	21%	58%	24%
		M3	12%	54%	22%	51%	22%	59%	24%
		M0	8%	48%	21%	49%	20%	55%	24%
NONE	Broad	N	74%	89%	79%	87%	77%	85%	40%

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

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

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

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

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

Pharmacy Trend

Pharmacy Trend		Formulary	Drug Type	Current				Proposed					Change				
				2019/2018	2020/2019	2021/2020	2022+/2021	2019/2018	2020/2019	2021/2020	2022+/2021	2023+/2022	2019/2018	2020/2019	2021/2020	2022+/2021	2023+/2022
Cost Trend	Legacy	Legacy	Generic	5.20%	5.20%	5.20%	5.20%	5.09%	6.24%	3.45%	8.07%	5.30%	-0.11%	1.04%	-1.75%	2.87%	
			Brand	10.70%	9.20%	9.20%	9.20%	10.62%	7.93%	5.11%	3.25%	13.51%	-0.08%	-1.27%	-4.09%	-5.95%	
			Specialty	8.30%	20.10%	20.10%	20.10%	7.74%	30.68%	9.48%	7.74%	8.71%	-0.56%	10.58%	-10.62%	-12.36%	
	Standard	Standard	Generic	3.40%	2.90%	2.90%	2.90%	3.15%	5.35%	1.73%	2.98%	3.77%	-0.25%	2.45%	-1.17%	0.06%	
			Brand	12.00%	11.80%	11.80%	11.80%	12.38%	7.17%	6.01%	11.05%	13.90%	0.38%	-4.63%	-5.79%	-0.75%	
			Specialty	8.30%	20.10%	20.10%	20.10%	7.75%	30.71%	9.50%	7.76%	8.73%	-0.55%	10.61%	-10.60%	-12.34%	
	Value	Value	Generic	5.20%	5.20%	5.20%	5.20%	5.09%	6.24%	3.45%	8.07%	5.30%	-0.11%	1.04%	-1.75%	2.87%	
			Brand	10.70%	9.20%	9.20%	9.20%	10.62%	7.93%	5.11%	3.25%	13.51%	-0.08%	-1.27%	-4.09%	-5.95%	
			Specialty	8.30%	20.10%	20.10%	20.10%	7.74%	30.68%	9.48%	7.74%	8.71%	-0.56%	10.58%	-10.62%	-12.36%	
	ValueDRT	ValueDRT	Generic	4.10%	3.80%	3.80%	3.80%	4.13%	5.39%	2.54%	2.96%	3.77%	0.03%	1.59%	-1.26%	-0.84%	
			Brand	9.60%	7.80%	7.80%	7.80%	9.61%	7.07%	4.18%	11.05%	13.90%	-0.01%	-0.73%	-3.62%	-3.25%	
			Specialty	8.30%	20.10%	20.10%	20.10%	7.76%	30.71%	9.50%	7.76%	8.73%	-0.54%	10.61%	-10.60%	-12.34%	
	Advantage	Advantage	Generic	5.20%	5.20%	5.20%	5.20%	5.09%	6.24%	3.45%	8.07%	5.30%	-0.11%	1.04%	-1.75%	2.87%	
			Brand	10.70%	9.20%	9.20%	9.20%	10.62%	7.93%	5.11%	3.25%	13.51%	-0.08%	-1.27%	-4.09%	-5.95%	
			Specialty	8.30%	20.10%	20.10%	20.10%	7.74%	30.68%	9.48%	7.74%	8.71%	-0.56%	10.58%	-10.62%	-12.36%	
	AdvantageDRT	AdvantageDRT	Generic	4.10%	3.80%	3.80%	3.80%	4.13%	5.39%	2.54%	2.96%	3.77%	0.03%	1.59%	-1.26%	-0.84%	
			Brand	9.60%	7.80%	7.80%	7.80%	9.61%	7.07%	4.18%	11.05%	13.90%	-0.01%	-0.73%	-3.62%	-3.25%	
			Specialty	8.30%	20.10%	20.10%	20.10%	7.76%	30.71%	9.50%	7.76%	8.73%	-0.54%	10.61%	-10.60%	-12.34%	
	Performance	Performance	Generic	3.40%	2.90%	2.90%	2.90%	3.15%	5.35%	1.73%	2.98%	3.77%	-0.25%	2.45%	-1.17%	0.06%	
			Brand	12.00%	11.80%	11.80%	11.80%	12.38%	7.17%	6.01%	11.05%	13.90%	0.38%	-4.63%	-5.79%	-0.75%	
			Specialty	8.30%	20.10%	20.10%	20.10%	7.75%	30.71%	9.50%	7.76%	8.73%	-0.55%	10.61%	-10.60%	-12.34%	
	Performance_4Tier	Performance_4Tier	Generic	3.40%	2.90%	2.90%	2.90%	3.15%	5.35%	1.73%	2.98%	3.77%	-0.25%	2.45%	-1.17%	0.06%	
			Brand	12.00%	11.80%	11.80%	11.80%	12.38%	7.17%	6.01%	11.05%	13.90%	0.38%	-4.63%	-5.79%	-0.75%	
			Specialty	8.30%	20.10%	20.10%	20.10%	7.75%	30.71%	9.50%	7.76%	8.73%	-0.55%	10.61%	-10.60%	-12.34%	
	Performance_4Tier	Performance_4Tier	Generic	5.20%	5.20%	5.20%	5.20%	5.09%	6.24%	3.45%	8.07%	5.30%	-0.11%	1.04%	-1.75%	2.87%	
			Brand	10.70%	9.20%	9.20%	9.20%	10.62%	7.93%	5.11%	3.25%	13.51%	-0.08%	-1.27%	-4.09%	-5.95%	
			Specialty	8.30%	20.10%	20.10%	20.10%	7.74%	30.68%	9.48%	7.74%	8.71%	-0.56%	10.58%	-10.62%	-12.36%	
	Utilization Trend	Legacy	Legacy	Generic	2.70%	2.10%	2.10%	2.10%	3.58%	1.00%	2.80%	0.16%	0.16%	0.88%	-1.10%	0.70%	-1.94%
Brand				-9.10%	-7.90%	-7.90%	-7.90%	-8.37%	5.05%	10.30%	-2.18%	-2.60%	0.73%	12.95%	18.20%	5.72%	
Specialty				10.00%	-5.60%	-5.60%	-5.60%	7.80%	-9.33%	6.51%	5.42%	5.55%	-2.20%	-3.73%	12.11%	11.02%	
Standard		Standard	Generic	2.70%	2.10%	2.10%	2.10%	3.52%	0.92%	2.67%	0.01%	0.63%	0.82%	-1.18%	0.57%	-2.09%	
			Brand	-11.00%	-10.10%	-10.10%	-10.10%	-10.23%	2.95%	8.26%	-4.27%	-6.34%	0.77%	13.05%	18.36%	5.83%	
			Specialty	10.00%	-5.60%	-5.60%	-5.60%	7.80%	-9.33%	6.51%	5.42%	5.55%	-2.20%	-3.73%	12.11%	11.02%	
Value		Value	Generic	2.70%	2.10%	2.10%	2.10%	3.58%	1.00%	2.80%	0.16%	0.16%	0.88%	-1.10%	0.70%	-1.94%	
			Brand	-9.10%	-7.90%	-7.90%	-7.90%	-8.37%	5.05%	10.30%	-2.18%	-2.60%	0.73%	12.95%	18.20%	5.72%	
			Specialty	10.00%	-5.60%	-5.60%	-5.60%	7.80%	-9.33%	6.51%	5.42%	5.55%	-2.20%	-3.73%	12.11%	11.02%	
ValueDRT		ValueDRT	Generic	2.20%	1.70%	1.70%	1.70%	3.21%	0.65%	2.43%	0.01%	0.63%	1.01%	-1.05%	0.73%	-1.69%	
			Brand	-13.20%	-12.30%	-12.30%	-12.30%	-12.38%	2.85%	8.47%	-4.27%	-6.34%	0.82%	15.15%	20.77%	8.03%	
			Specialty	10.00%	-5.60%	-5.60%	-5.60%	7.80%	-9.33%	6.51%	5.42%	5.55%	-2.20%	-3.73%	12.11%	11.02%	
Advantage		Advantage	Generic	2.70%	2.10%	2.10%	2.10%	3.58%	1.00%	2.80%	0.16%	0.16%	0.88%	-1.10%	0.70%	-1.94%	
			Brand	-9.10%	-7.90%	-7.90%	-7.90%	-8.37%	5.05%	10.30%	-2.18%	-2.60%	0.73%	12.95%	18.20%	5.72%	
			Specialty	10.00%	-5.60%	-5.60%	-5.60%	7.80%	-9.33%	6.51%	5.42%	5.55%	-2.20%	-3.73%	12.11%	11.02%	
AdvantageDRT		AdvantageDRT	Generic	2.20%	1.70%	1.70%	1.70%	3.21%	0.65%	2.43%	0.01%	0.63%	1.01%	-1.05%	0.73%	-1.69%	
			Brand	-13.20%	-12.30%	-12.30%	-12.30%	-12.38%	2.85%	8.47%	-4.27%	-6.34%	0.82%	15.15%	20.77%	8.03%	
			Specialty	10.00%	-5.60%	-5.60%	-5.60%	7.80%	-9.33%	6.51%	5.42%	5.55%	-2.20%	-3.73%	12.11%	11.02%	
Performance		Performance	Generic	2.70%	2.10%	2.10%	2.10%	3.52%	0.92%	2.67%	0.01%	0.63%	0.82%	-1.18%	0.57%	-2.09%	
			Brand	-11.00%	-10.10%	-10.10%	-10.10%	-10.23%	2.95%	8.26%	-4.27%	-6.34%	0.77%	13.05%	18.36%	5.83%	
			Specialty	10.00%	-5.60%	-5.60%	-5.60%	7.80%	-9.33%	6.51%	5.42%	5.55%	-2.20%	-3.73%	12.11%	11.02%	
Performance_4Tier		Performance_4Tier	Generic	2.70%	2.10%	2.10%	2.10%	3.52%	0.92%	2.67%	0.01%	0.63%	0.82%	-1.18%	0.57%	-2.09%	
			Brand	-11.00%	-10.10%	-10.10%	-10.10%	-10.23%	2.95%	8.26%	-4.27%	-6.34%	0.77%	13.05%	18.36%	5.83%	
			Specialty	10.00%	-5.60%	-5.60%	-5.60%	7.80%	-9.33%	6.51%	5.42%	5.55%	-2.20%	-3.73%	12.11%	11.02%	
Performance_4Tier		Performance_4Tier	Generic	5.20%	5.20%	5.20%	5.20%	5.09%	6.24%	3.45%	8.07%	5.30%	-0.11%	1.04%	-1.75%	2.87%	
			Brand	10.70%	9.20%	9.20%	9.20%	10.62%	7.93%	5.11%	3.25%	13.51%	-0.08%	-1.27%	-4.09%	-5.95%	
			Specialty	8.30%	20.10%	20.10%	20.10%	7.74%	30.68%	9.48%	7.74%	8.71%	-0.56%	10.58%	-10.62%	-12.36%	
Generics Only		Generics Only	Generic	2.70%	2.10%	2.10%	2.10%	3.58%	1.00%	2.80%	0.16%	0.16%	0.88%	-1.10%	0.70%	-1.94%	
	Brand		-9.10%	-7.90%	-7.90%	-7.90%	-8.37%	5.05%	10.30%	-2.18%	-2.60%	0.73%	12.95%	18.20%	5.72%		
	Specialty		10.00%	-5.60%	-5.60%	-5.60%	7.80%	-9.33%	6.51%	5.42%	5.55%	-2.20%	-3.73%	12.11%	11.02%		
Advantage_4Tier	Advantage_4Tier	Generic	2.70%	2.10%	2.10%	2.10%	3.58%	1.00%	2.80%	0.16%	0.16%	0.88%	-1.10%	0.70%	-1.94%		
		Brand	-9.10%	-7.90%	-7.90%	-7.90%	-8.37%	5.05%	10.30%	-2.18%	-2.60%	0.73%	12.95%	18.20%	5.72%		
		Specialty	10.00%	-5.60%	-5.60%	-5.60%	7.80%	-9.33%	6.51%	5.42%	5.55%	-2.20%	-3.73%	12.11%	11.02%		

Rx Area Factors

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

Rx Industry Loads

Current Factors

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

Proposed Factors

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

Change in Factors

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

Rx Utilization Dampening

Current Factors

Cost Share	1.00%	1.00%	1.00%	1.00%	2.00%	2.00%	3.00%	3.00%	4.00%	5.00%	5.00%	6.00%	6.00%	7.00%	7.00%	8.00%	8.00%
Factor	1.15	1.15	1.15	1.15	1.30	1.30	1.45	1.45	1.60	1.60	1.75	1.75	1.90	1.90	2.05	2.05	2.20
Cost Share	9.00%	9.00%	10.00%	10.00%	11.00%	11.00%	12.00%	12.00%	13.00%	13.00%	14.00%	14.00%	15.00%	15.00%	16.00%	16.00%	17.00%
Factor	1.27	1.27	1.34	1.34	1.41	1.41	1.48	1.48	1.55	1.55	1.62	1.62	1.69	1.69	1.76	1.76	1.83
Cost Share	18.00%	18.00%	19.00%	19.00%	20.00%	20.00%	21.00%	21.00%	22.00%	22.00%	23.00%	23.00%	24.00%	24.00%	25.00%	25.00%	26.00%
Factor	0.94	0.94	0.94	0.94	0.97	0.97	0.99	0.99	1.01	1.01	1.03	1.03	1.05	1.05	1.07	1.07	1.09
Cost Share	20.00%	21.00%	20.00%	20.00%	20.00%	20.00%	20.00%	20.00%	21.00%	21.00%	22.00%	22.00%	23.00%	23.00%	24.00%	24.00%	25.00%
Factor	0.92	0.97	0.97	0.97	0.92	0.92	0.92	0.92	0.97	0.97	1.02	1.02	1.07	1.07	1.12	1.12	1.17
Cost Share	30.00%	30.00%	30.00%	30.00%	30.00%	30.00%	30.00%	30.00%	30.00%	30.00%	30.00%	30.00%	30.00%	30.00%	30.00%	30.00%	30.00%
Factor	0.82	0.82	0.82	0.82	0.82	0.82	0.82	0.82	0.82	0.82	0.82	0.82	0.82	0.82	0.82	0.82	0.82
Cost Share	35.00%	35.00%	35.00%	35.00%	35.00%	35.00%	35.00%	35.00%	35.00%	35.00%	35.00%	35.00%	35.00%	35.00%	35.00%	35.00%	35.00%
Factor	0.82	0.82	0.82	0.82	0.82	0.82	0.82	0.82	0.82	0.82	0.82	0.82	0.82	0.82	0.82	0.82	0.82
Cost Share	40.00%	40.00%	40.00%	40.00%	40.00%	40.00%	40.00%	40.00%	40.00%	40.00%	40.00%	40.00%	40.00%	40.00%	40.00%	40.00%	40.00%
Factor	0.8	0.8	0.8	0.8	0.8	0.8	0.8	0.8	0.8	0.8	0.8	0.8	0.8	0.8	0.8	0.8	0.8
Cost Share	50.00%	50.00%	50.00%	50.00%	50.00%	50.00%	50.00%	50.00%	50.00%	50.00%	50.00%	50.00%	50.00%	50.00%	50.00%	50.00%	50.00%
Factor	0.8	0.8	0.8	0.8	0.8	0.8	0.8	0.8	0.8	0.8	0.8	0.8	0.8	0.8	0.8	0.8	0.8
Cost Share	60.00%	60.00%	60.00%	60.00%	60.00%	60.00%	60.00%	60.00%	60.00%	60.00%	60.00%	60.00%	60.00%	60.00%	60.00%	60.00%	60.00%
Factor	0.8	0.8	0.8	0.8	0.8	0.8	0.8	0.8	0.8	0.8	0.8	0.8	0.8	0.8	0.8	0.8	0.8
Cost Share	70.00%	70.00%	70.00%	70.00%	70.00%	70.00%	70.00%	70.00%	70.00%	70.00%	70.00%	70.00%	70.00%	70.00%	70.00%	70.00%	70.00%
Factor	0.8	0.8	0.8	0.8	0.8	0.8	0.8	0.8	0.8	0.8	0.8	0.8	0.8	0.8	0.8	0.8	0.8
Cost Share	80.00%	80.00%	80.00%	80.00%	80.00%	80.00%	80.00%	80.00%	80.00%	80.00%	80.00%	80.00%	80.00%	80.00%	80.00%	80.00%	80.00%
Factor	0.8	0.8	0.8	0.8	0.8	0.8	0.8	0.8	0.8	0.8	0.8	0.8	0.8	0.8	0.8	0.8	0.8
Cost Share	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%
Factor	0.8	0.8	0.8	0.8	0.8	0.8	0.8	0.8	0.8	0.8	0.8	0.8	0.8	0.8	0.8	0.8	0.8

Proposed Factors

	Deductible Range		Min Adjustment	Max Adjustment	Average Adjustment
	Lower	Upper			
Combined Accumulators					
Combined Out of Pocket	0	75	0.9094	1.1075	1.0415
Combined Out of Pocket	75	99999	0.9019	1.0944	1.0286
Uncombined	0	75	0.8882	1.15	1.0735
Uncombined	75	99999	0.8869	1.15	1.0677
Combined Deductible and Out of Pocket	0	3500	0.8	1.0638	0.9274
Combined Deductible and Out of Pocket	3500	6500	0.8	0.8157	0.8001
Combined Deductible and Out of Pocket	6500	99999	0.8	0.8	0.8

Change

Depends on variety of plan benefits

Medical OON Program Savings Factors
NEW TABLE

Proposed Factors

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

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

Non-Par Enhanced Claims Adjustment
TABLE IS BEING REMOVED

Current Factors

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

Proposed Factors

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

Changes

Removing these factors

Medical Network Utilization Adjustment

Current Factors

Table 30 - POS Load Coefficients

Area Description	Rating Area	Product	Equation Coefficients		
			A	B	C
VT, VERMONT	VTNWK1	NWK	0.25	-0.24	0.09
VT, VERMONT	VTOAP1	OAP	0.25	-0.24	0.09
VT, VERMONT	VTppo1	PPO	0.25	-0.24	0.09

Proposed Factors

Table 24 - Network Utilization Adjustment

Area Description	Rating Area	Product	Min IN Spend %	Max IN Spend %
VT, VERMONT	VTNWK1	NWK	0.97	0.99
VT, VERMONT	VTOAP1	OAP	0.97	0.99
VT, VERMONT	VTppo1	PPO	0.97	0.99

Changes

Methodology change requiring different values

Multiple Offering Load - Medical Savings
TABLE IS BEING REMOVED

Current Factors

State	Minimum	Maximum
VT	1	1.04

Proposed Factors

State	Minimum	Maximum
VT	N/A	N/A

Changes

Removing these factors