

Product-Plan Data Collection

Company Legal Name: Highmark BCBSO Inc.
 HIOS Issuer ID: 76168
 Effective Date of Rate Change(s): 1/1/2020

State: DE
 Market: Small Group

To add a product to Worksheet 2 - Plan Product Info, select the Add Product bu
 To add a plan to Worksheet 2 - Plan Product Info, select the Add Plan button or
 To validate, select the Validate button or Ctrl + Shift + I.
 To finalize, select the Finalize button or Ctrl + Shift + F.

Product/Plan Level Calculations

Field # Section I: General Product and Plan Information

Field #	Section I: General Product and Plan Information	Shared Cost EPO														Shared Cost EPO Bas
1.1	Product Name	76168DE049														76168DE050
1.2	Product ID	76168DE043														76168DE050
1.3	Plan Name	Shared Cost EPO Basic 2000 75	Shared Cost EPO 500 100	Shared Cost EPO 250 100	Shared Cost EPO 0 150	Shared Cost EPO 1200 100	Shared Cost EPO 1000 80	Shared Cost EPO 70	Shared Cost EPO 500	Shared Cost EPO 250	Shared Cost EPO 2000 100	Shared Cost EPO 1500 100	Shared Cost EPO 750 100	Shared Cost EPO 2000 100	Shared Cost EPO Basic 1000 75	Shared Cost EPO Basic 2000 75
1.4	Plan ID (Standard Component ID)	76168DE0430002	76168DE0490001	76168DE0490002	76168DE0490003	76168DE0490005	76168DE0490007	76168DE0490008	76168DE0490009	76168DE0490010	76168DE0490011	76168DE0490013	76168DE0490014	76168DE0490015	76168DE0500001	76168DE0500002
1.5	Metal	Silver	Platinum	Platinum	Platinum	Gold	Gold	Gold	Gold	Gold	Silver	Gold	Gold	Gold	Gold	Silver
1.6	AV Metal Value	0.717	0.900	0.905	0.917	0.814	0.819	0.819	0.809	0.807	0.720	0.810	0.810	0.810	0.777	0.793
1.7	Plan Category	Terminated	Renewing	Renewing	Renewing	Renewing	Renewing	Renewing	Renewing	Renewing	Terminated	Renewing	Renewing	Renewing	Renewing	Renewing
1.8	Plan Type	EPO	EPO	EPO	EPO	EPO	EPO	EPO	EPO	EPO	EPO	EPO	EPO	EPO	EPO	EPO
1.9	Exchange Plan?	No	No	No	No	No	No	No	No	No	No	No	No	No	No	No
1.10	Effective Date of Proposed Rates	1/1/2018	1/1/2020	1/1/2020	1/1/2020	1/1/2020	1/1/2020	1/1/2020	1/1/2020	1/1/2020	1/1/2018	1/1/2020	1/1/2020	1/1/2020	1/1/2020	1/1/2020
1.11	Cumulative Rate Change % (over 12 mos prior)	0.00%	4.85%	5.12%	5.56%	5.04%	4.63%	6.02%	5.12%	5.48%	0.00%	5.26%	4.88%	5.42%	0.00%	5.75%
1.12	Product Rate Increase %	0.00%														
1.13	Submission Level Rate Increase %	0.00%														6.34%

Worksheet 1 Totals Section II: Experience Period and Current Plan Level Information

Worksheet 1 Totals	Section II: Experience Period and Current Plan Level Information	Total	76168DE0430002	76168DE0490001	76168DE0490002	76168DE0490003	76168DE0490005	76168DE0490007	76168DE0490008	76168DE0490009	76168DE0490010	76168DE0490011	76168DE0490013	76168DE0490014	76168DE0490015	76168DE0500001	76168DE0500002
\$146,538,706	2.1 Plan ID (Standard Component ID)	\$146,538,706															
\$0	2.2 Allowed Claims	\$146,538,706	-146	\$1,653,035	\$3,547,348	\$1,857,282	\$4,850,380	\$956,882	\$3,063	\$2,656,246	\$812,814	\$13,045,298	\$1,187,411	\$1,705,619	\$5,845,400	\$0	\$237,953
\$0	2.3 Reinsurance	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
\$21,615,216	2.4 Member Cost Sharing	\$21,615,216	\$38	\$86,481	\$297,788	\$117,832	\$496,030	\$230,762	\$684	\$202,136	\$111,901	\$1,854,435	\$175,148	\$268,386	\$932,435	\$0	\$104,951
\$0	2.5 Cost Sharing Reduction	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
\$124,923,491	2.6 Incurred Claims	\$124,923,491	\$184	\$1,566,554	\$3,249,561	\$1,739,450	\$4,354,350	\$736,120	\$2,379	\$2,454,109	\$700,913	\$11,190,863	\$1,012,263	\$1,437,233	\$4,912,965	\$0	\$133,001
-\$4,100,509	2.7 Risk Adjustment Transfer Amount	-\$4,100,509	-\$3,376	-\$81,880	-\$118,033	-\$474,102	-\$438,657	-\$310,776	-\$4,710	-\$569,159	-\$482,099	-\$818,769	-\$177,775	-\$744,271	-\$0	-\$176,584	-\$176,584
\$164,313,849	2.8 Premium	\$164,313,849	\$5,581	\$1,677,151	\$4,604,896	\$1,703,922	\$5,423,185	\$1,736,658	\$9,560	\$1,768,230	\$1,396,599	\$15,970,403	\$1,933,194	\$2,177,406	\$7,410,523	\$0	\$651,806
269,815	2.9 Experience Period Member Months	269,815	10	2,273	6,420	2,308	8,304	2,730	18	2,693	2,182	27,614	2,876	3,536	11,930	0	1,338
22,870	2.10 Current Enrollment	22,870	0	236	471	248	629	225	6	209	194	0	559	856	2,564	0	103
\$659,23	2.11 Current Premium PMPM	\$659,23	\$0.00	\$818.45	\$818.47	\$823.03	\$711.24	\$688.19	\$661.16	\$742.45	\$724.28	\$0.00	\$698.95	\$725.31	\$681.83	\$0.00	\$590.02
77.97%	2.12 Loss Ratio	77.97%	-8.36%	89.06%	72.42%	79.86%	87.36%	50.92%	16.67%	104.99%	76.64%	73.86%	57.67%	68.92%	73.70%	#DIV/0!	27.99%
	Per Member Per Month																
\$543.11	2.13 Allowed Claims	\$543.11	-\$14.63	\$727.25	\$552.55	\$804.72	\$584.10	\$350.51	\$170.14	\$986.35	\$372.51	\$472.42	\$412.87	\$482.36	\$489.97	#DIV/0!	\$177.84
\$0.00	2.14 Reinsurance	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	#DIV/0!	\$0.00
\$80.11	2.15 Member Cost Sharing	\$80.11	\$3.81	\$38.05	\$46.38	\$51.05	\$59.73	\$84.53	\$38.00	\$75.06	\$51.28	\$67.16	\$60.90	\$75.90	\$78.16	#DIV/0!	\$78.44
\$0.00	2.16 Cost Sharing Reduction	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	#DIV/0!	\$0.00
\$463.00	2.17 Incurred Claims	\$463.00	-\$18.44	\$689.20	\$906.16	\$753.66	\$524.37	\$265.98	\$132.14	\$911.29	\$321.22	\$405.26	\$351.97	\$406.46	\$411.82	#DIV/0!	\$99.40
-\$15.20	2.18 Risk Adjustment Transfer Amount	-\$15.20	-\$337.61	-\$36.02	-\$18.39	-\$205.42	-\$52.82	-\$113.84	-\$261.67	-\$211.35	-\$220.94	-\$29.65	-\$61.81	-\$26.00	-\$62.39	#DIV/0!	-\$131.98
\$608.99	2.19 Premium	\$608.99	\$598.15	\$737.86	\$717.27	\$738.27	\$653.08	\$636.14	\$551.11	\$656.60	\$640.05	\$578.34	\$672.18	\$615.78	\$621.17	#DIV/0!	\$487.15

Section III: Plan Adjustment Factors															
3.1 Plan ID (Standard Component ID)	76168DE0430002	76168DE0490001	76168DE0490002	76168DE0490003	76168DE0490005	76168DE0490007	76168DE0490008	76168DE0490009	76168DE0490010	76168DE0490011	76168DE0490013	76168DE0490014	76168DE0490015	76168DE0500001	76168DE0500002
3.2 Market Adjusted Index Rate															
3.3 AV and Cost Sharing Design of Plan	0.0000	1.0109	1.0212	1.0409	0.8886	0.8560	0.8695	0.9243	0.9169	0.0000	0.8791	0.9000	0.8496	0.8444	0.7444
3.4 Provider Network Adjustment	0.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	0.0000	1.0000	1.0000	1.0000	1.0000	1.0000
3.5 Benefits in Addition to EHB	0.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	0.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Administrative Costs															
3.6 Administrative Expense	12.53%	12.53%	12.53%	12.53%	12.53%	12.53%	12.53%	12.53%	12.53%	12.53%	12.53%	12.53%	12.53%	12.53%	12.53%
3.7 Taxes and Fees	3.83%	3.83%	3.83%	3.83%	3.83%	3.83%	3.83%	3.83%	3.83%	3.83%	3.83%	3.83%	3.83%	3.83%	3.83%
3.8 Profit & Risk Load	4.00%	4.00%	4.00%	4.00%	4.00%	4.00%	4.00%	4.00%	4.00%	4.00%	4.00%	4.00%	4.00%	4.00%	4.00%
3.9 Catastrophic Adjustment	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
3.10 Plan Adjusted Index Rate	\$0.00	\$815.10	\$823.41	\$839.29	\$716.49	\$690.21	\$701.09	\$745.28	\$739.31	\$0.00	\$708.83	\$725.68	\$685.05	\$680.85	\$600.22
3.11 Age Calibration Factor	0.6725														
3.12 Geographic Calibration Factor	1.0000														
3.13 Tobacco Calibration Factor	1.0000														
3.14 Calibrated Plan Adjusted Index Rate	\$0.00	\$548.16	\$553.74	\$564.43	\$481.84	\$464.16	\$471.48	\$501.20	\$497.19	\$0.00	\$476.69	\$488.02	\$460.69	\$457.87	\$403.65

Section IV: Projected Plan Level Information																
4.1 Plan ID (Standard Component ID)	Total	76168DE0430002	76168DE0490001	76168DE0490002	76168DE0490003	76168DE0490005	76168DE0490007	76168DE0490008	76168DE0490009	76168DE0490010	76168DE0490011	76168DE0490013	76168DE0490014	76168DE0490015	76168DE0500001	76168DE0500002
4.2 Allowed Claims	\$180,900,600	\$0	\$1,990,995	\$3,990,217	\$2,106,176	\$5,014,474	\$1,792,539	\$46,359	\$1,668,916	\$1,545,293	\$0	\$4,458,169	\$6,822,467	\$20,436,494	\$200,888	\$781,088
4.3 Reinsurance	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
4.4 Member Cost Sharing	\$29,256,890	\$0	\$117,130	\$196,490	\$65,134	\$597,409	\$271,441	\$6,402	\$139,654	\$140,712	\$0	\$572,920	\$735,643	\$3,223,532	\$32,720	\$176,692
4.5 Cost Sharing Reduction	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
4.6 Incurred Claims	\$151,643,709	\$0	\$1,873,865	\$3,793,727	\$2,041,043	\$4,417,065	\$1,521,098	\$39,957	\$1,529,262	\$1,404,581	\$0	\$3,885,249	\$6,086,824	\$17,212,962	\$168,168	\$604,396
4.7 Risk Adjustment Transfer Amount	-\$903,786	\$0	-\$9,261	-\$18,559	-\$9,796	-\$24,835	-\$8,878	-\$230	-\$8,266	-\$7,653	\$0	-\$22,080	-\$33,790	-\$101,216	-\$995	-\$4,056
4.8 Premium	\$191,546,400	\$0	\$2,366,943	\$4,791,988	\$2,578,111	\$5,579,347	\$1,921,352	\$50,471	\$1,931,664	\$1,774,175	\$0	\$4,907,592	\$7,688,477	\$21,742,286	\$212,419	\$763,434
4.9 Projected Member Months	283,416	0	2,904	5,820	3,072	7,788	2,784	72	2,592	2,400	0	6,924	10,596	31,740	312	1,272
4.10 Loss Ratio	79.54%	#DIV/0!	79.48%	79.48%	79.47%	79.52%	79.54%	79.53%	79.51%	79.51%	#DIV/0!	79.53%	79.52%	79.54%	79.54%	79.59%
Per Member Per Month																
4.11 Allowed Claims	\$638.29	#DIV/0!	\$685.60	\$685.60	\$685.60	\$643.87	\$643.87	\$643.87	\$643.87	\$643.87	#DIV/0!	\$643.87	\$643.87	\$643.87	\$643.87	\$614.06
4.12 Reinsurance	\$0.00	#DIV/0!	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	#DIV/0!	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
4.13 Member Cost Sharing	\$103.23	#DIV/0!	\$40.33	\$33.76	\$21.20	\$76.71	\$97.50	\$88.91	\$53.88	\$58.63	#DIV/0!	\$82.74	\$69.43	\$101.56	\$104.87	\$138.91
4.14 Cost Sharing Reduction	\$0.00	#DIV/0!	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	#DIV/0!	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
4.15 Incurred Claims	\$535.06	#DIV/0!	\$645.27	\$651.84	\$664.40	\$567.16	\$546.37	\$554.96	\$589.99	\$585.24	#DIV/0!	\$561.13	\$574.45	\$542.31	\$539.00	\$475.15
4.16 Risk Adjustment Transfer Amount	-\$3.19	#DIV/0!	-\$3.19	-\$3.19	-\$3.19	-\$3.19	-\$3.19	-\$3.19	-\$3.19	-\$3.19	#DIV/0!	-\$3.19	-\$3.19	-\$3.19	-\$3.19	-\$3.19
4.17 Premium	\$675.85	#DIV/0!	\$815.06	\$823.37	\$839.23	\$716.40	\$690.14	\$700.99	\$745.24	\$739.24	#DIV/0!	\$708.78	\$725.60	\$685.01	\$680.83	\$600.18

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c	Health Savings EPO HSA					Health Savings EPO HRA					Shared Cost PPO									
	76168DE051					76168DE052					76168DE053									
Shared Cost EPO Basic 6600 75	Health Savings EPO HSA 1800 100 C	Health Savings EPO HSA 1600 100 C	Health Savings EPO HSA 1400 100 C	Health Savings EPO HSA 2100 100	Health Savings EPO HSA 2250 100	Health Savings Embedded EPO HRA 1500 100 C	Health Savings Embedded EPO HRA 1900 100 C	Health Savings Embedded EPO HRA 1350 100 C	Health Savings Embedded EPO HRA 1350 100 C	Health Savings Embedded EPO HRA 1900 100 C	Shared Cost PPO 90	Shared Cost PPO 1000 100	Shared Cost PPO 300 100	Shared Cost PPO 1500 80	Shared Cost PPO 2850 100	Shared Cost PPO 1400 100	Shared Cost PPO 1400 50	Shared Cost PPO 2500 100	Shared Cost PPO 2600 70	
76168DE0500004	76168DE0510001	76168DE0510002	76168DE0510010	76168DE0510011	76168DE0510012	76168DE0520001	76168DE0520002	76168DE0520003	76168DE0520004	76168DE0520005	76168DE0530001	76168DE0530002	76168DE0530003	76168DE0530004	76168DE0530005	76168DE0530006	76168DE0530007	76168DE0530008	76168DE0530009	
Bronze	Platinum	Platinum	Platinum	Gold	Gold	Platinum	Gold	Gold	Platinum	Platinum	Platinum	Gold	Gold	Silver	Silver	Silver	Gold	Silver		
0.627	0.910	0.918	0.907	0.820	0.811	0.918	0.818	0.820	0.893	0.899	0.913	0.814	0.812	0.818	0.681	0.716	0.720	0.800	0.720	
Renewing	Renewing	Renewing	Renewing	Renewing	Renewing	Terminated	Terminated	Terminated	Terminated	Terminated	Renewing	Renewing	Renewing	Renewing	Terminated	Terminated	Renewing	Renewing	Renewing	
EPO	EPO	EPO	EPO	EPO	EPO	EPO	EPO	EPO	EPO	EPO	PPO	PPO	PPO	PPO	PPO	PPO	PPO	PPO	PPO	
No	No	No	No	No	No	No	No	No	No	No	No	No	No	No	No	No	No	No	No	
1/1/2020	1/1/2020	1/1/2020	1/1/2020	1/1/2020	1/1/2020	1/1/2018	1/1/2018	1/1/2018	1/1/2018	1/1/2018	1/1/2020	1/1/2020	1/1/2020	1/1/2020	1/1/2018	1/1/2018	1/1/2020	1/1/2020	1/1/2020	
6.65%	5.00%	5.35%	5.23%	4.91%	5.62%	0.00%	0.00%	0.00%	0.00%	0.00%	5.36%	5.02%	5.31%	5.28%	0.00%	0.00%	6.07%	6.38%	5.32%	
5.03%					0.00%					5.63%					5.71%					

76168DE0500004	76168DE0510001	76168DE0510002	76168DE0510010	76168DE0510011	76168DE0510012	76168DE0520001	76168DE0520002	76168DE0520003	76168DE0520004	76168DE0520005	76168DE0530001	76168DE0530002	76168DE0530003	76168DE0530004	76168DE0530005	76168DE0530006	76168DE0530007	76168DE0530008	76168DE0530009
\$448,532	\$508,192	\$796,253	\$693,861	\$20,446,461	\$5,142,620	\$269,225	\$1,059,115	\$687,361	\$286,631	\$616,807	\$3,719,282	\$8,172,407	\$7,938,967	\$642,778	\$3,673,887	\$887,891	\$221,218	\$4,304,310	\$3,181,874
\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
\$199,692	\$78,216	\$97,197	\$50,783	\$2,899,667	\$608,811	\$27,648	\$138,555	\$79,147	\$34,968	\$88,585	\$225,681	\$1,020,237	\$800,508	\$100,150	\$536,438	\$166,332	\$33,809	\$626,615	\$798,641
\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
\$248,840	\$429,976	\$699,057	\$643,078	\$17,546,794	\$4,533,810	\$241,577	\$920,560	\$608,214	\$251,663	\$528,222	\$3,493,601	\$7,152,171	\$7,138,459	\$542,628	\$3,137,449	\$721,559	\$187,409	\$3,677,695	\$2,383,234
\$609,943	\$199,915	\$332,114	\$70,097	\$1,726,243	\$1,136,493	\$104,457	\$72,312	\$157,012	\$9,880	\$236,972	\$383,159	\$140,914	\$126,102	\$59,583	\$20,241	\$98,928	\$1,197	\$509,546	\$920,689
\$1,223,477	\$763,454	\$997,282	\$427,295	\$20,310,944	\$3,839,388	\$242,232	\$1,121,943	\$756,343	\$272,384	\$392,814	\$3,762,553	\$10,233,763	\$8,640,783	\$718,680	\$3,891,534	\$1,228,963	\$294,685	\$4,272,587	\$4,716,318
2,747	995	1,380	535	32,321	5,826	337	1,883	1,190	367	558	5,118	16,087	13,419	1,281	7,125	2,243	620	6,846	8,997
239	93	121	46	2,618	503	20	0	0	39	139	498	1,333	1,159	149	0	0	116	1,145	1,789
\$495.32	\$764.97	\$764.35	\$768.45	\$693.45	\$683.82	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$813.31	\$714.81	\$725.58	\$682.92	\$0.00	\$0.00	\$571.21	\$659.65	\$585.59
40.56%	76.30%	56.86%	180.03%	79.62%	91.12%	69.68%	87.70%	66.59%	95.87%	83.87%	103.38%	70.86%	81.43%	69.72%	81.05%	63.85%	63.86%	97.73%	62.79%
\$163.28	\$510.75	\$577.00	\$1,296.94	\$632.61	\$882.70	\$798.89	\$562.46	\$577.61	\$781.01	\$1,105.39	\$726.71	\$508.01	\$591.62	\$501.78	\$515.63	\$395.85	\$356.80	\$628.73	\$353.66
\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
\$72.69	\$78.61	\$70.43	\$94.92	\$89.71	\$104.50	\$82.04	\$73.58	\$66.51	\$95.28	\$158.75	\$44.10	\$63.42	\$59.65	\$78.18	\$75.29	\$74.16	\$54.53	\$91.53	\$88.77
\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
\$90.59	\$432.14	\$306.56	\$1,202.02	\$542.89	\$778.20	\$716.85	\$488.88	\$511.10	\$685.73	\$946.63	\$682.61	\$444.59	\$531.97	\$423.60	\$440.34	\$321.69	\$302.27	\$537.20	\$264.89
\$222.04	\$280.92	\$168.20	\$131.02	\$53.41	\$195.07	\$309.96	\$38.40	\$131.94	\$26.92	\$424.68	\$74.86	\$8.76	\$9.40	\$46.51	\$44.11	\$1.93	\$74.43	\$102.33	\$102.33
\$445.39	\$767.29	\$722.67	\$798.68	\$628.41	\$659.01	\$718.79	\$595.83	\$635.58	\$742.19	\$703.97	\$735.16	\$636.15	\$643.92	\$561.03	\$546.18	\$547.91	\$475.30	\$624.10	\$524.21

76168DE0500004	76168DE0510001	76168DE0510002	76168DE0510010	76168DE0510011	76168DE0510012	76168DE0520001	76168DE0520002	76168DE0520003	76168DE0520004	76168DE0520005	76168DE0530001	76168DE0530002	76168DE0530003	76168DE0530004	76168DE0530005	76168DE0530006	76168DE0530007	76168DE0530008	76168DE0530009
0.6386	0.9444	0.9583	0.9729	0.8686	0.8597	0.0000	0.0000	0.0000	0.0000	0.0000	1.0216	0.8898	0.9097	0.8485	0.0000	0.0000	0.7365	0.8379	0.7345
1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	0.0000	0.0000	0.0000	0.0000	0.0000	1.0000	1.0000	1.0000	1.0000	0.0000	0.0000	1.0000	1.0000	1.0000
1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	0.0000	0.0000	0.0000	0.0000	0.0000	1.0000	1.0000	1.0000	1.0000	0.0000	0.0000	1.0000	1.0000	1.0000

5642.15																			
12.53%	12.53%	12.53%	12.53%	12.53%	12.53%	12.53%	12.53%	12.53%	12.53%	12.53%	12.53%	12.53%	12.53%	12.53%	12.53%	12.53%	12.53%	12.53%	12.53%
3.83%	3.83%	3.83%	3.83%	3.83%	3.83%	3.83%	3.83%	3.83%	3.83%	3.83%	3.83%	3.83%	3.83%	3.83%	3.83%	3.83%	3.83%	3.83%	3.83%
4.00%	4.00%	4.00%	4.00%	4.00%	4.00%	4.00%	4.00%	4.00%	4.00%	4.00%	4.00%	4.00%	4.00%	4.00%	4.00%	4.00%	4.00%	4.00%	4.00%
1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
\$514.91	\$761.48	\$772.69	\$784.46	\$700.37	\$693.19	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$823.73	\$717.46	\$733.51	\$684.16	\$0.00	\$0.00	\$593.85	\$675.61	\$592.24

0.6725																			
1.0000																			
1.0000																			
\$346.28	\$512.10	\$519.64	\$527.55	\$471.00	\$466.17	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$553.96	\$482.49	\$493.28	\$460.10	\$0.00	\$0.00	\$399.37	\$454.35	\$398.28

76168DE0500004	76168DE0510001	76168DE0510002	76168DE0510010	76168DE0510011	76168DE0510012	76168DE0520001	76168DE0520002	76168DE0520003	76168DE0520004	76168DE0520005	76168DE0530001	76168DE0530002	76168DE0530003	76168DE0530004	76168DE0530005	76168DE0530006	76168DE0530007	76168DE0530008	76168DE0530009
\$1,767,071	\$1,966,313	\$1,192,952	\$723,998	\$20,869,176	\$4,010,034	\$0	\$0	\$0	\$0	\$0	\$4,228,807	\$10,623,886	\$9,240,849	\$1,189,875	\$0	\$0	\$884,251	\$9,124,952	\$13,595,355
\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
\$558,845	\$237,437	\$128,632	\$68,262	\$2,898,709	\$592,450	\$0	\$0	\$0	\$0	\$0	\$206,991	\$1,253,151	\$907,798	\$189,035	\$0	\$0	\$207,279	\$1,545,739	\$3,215,109
\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
\$1,208,225	\$1,728,876	\$1,064,319	\$655,736	\$17,970,467	\$3,417,584	\$0	\$0	\$0	\$0	\$0	\$4,021,816	\$9,370,735	\$8,333,051	\$1,000,840	\$0	\$0	\$676,972	\$7,579,213	\$10,380,246
-\$9,452	-\$9,146	-\$5,549	-\$3,367	-\$103,359	-\$19,860	\$0	\$0	\$0	\$0	\$0	-\$19,669	-\$52,617	-\$45,767	-\$5,893	\$0	\$0	-\$4,592	-\$45,193	-\$70,602
\$1,526,151	\$2,183,803	\$1,344,378	\$828,283	\$22,699,117	\$4,316,869	\$0	\$0	\$0	\$0	\$0	\$5,080,095	\$11,836,499	\$10,525,764	\$1,264,196	\$0	\$0	\$855,107	\$9,573,566	\$13,111,646
2,964	2,868	1,740	1,056	32,412	6,228	0	0	0	0	0	6,168	16,500	14,352	1,848	0	0	1,440	14,172	22,140
79.66%	79.50%	79.50%	79.49%	79.53%	79.53%	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	79.48%	79.52%	79.51%	79.54%	#DIV/0!	#DIV/0!	79.60%	79.54%	79.60%

\$596.18	\$685.60	\$685.60	\$685.60	\$643.87	\$643.87	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	\$685.60	\$643.87	\$643.87	\$643.87	#DIV/0!	#DIV/0!	\$614.06	\$643.87	\$614.06
\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	\$0.00	\$0.00	\$0.00	\$0.00	#DIV/0!	#DIV/0!	\$0.00	\$0.00	\$0.00
\$188.54	\$82.79	\$73.93	\$64.64	\$89.43	\$95.13	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	\$33.56	\$75.95	\$63.25	\$102.29	#DIV/0!	#DIV/0!	\$143.94	\$109.07	\$145.22
\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	\$0.00	\$0.00	\$0.00	\$0.00	#DIV/0!	#DIV/0!	\$0.00	\$0.00	\$0.00
\$407.63	\$602.82	\$611.68	\$620.96	\$554.44	\$548.75	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	\$652.05	\$567.92	\$580.62	\$541.58	#DIV/0!	#DIV/0!	\$470.12	\$534.80	\$468.85
-\$3.19	-\$3.19	-\$3.19	-\$3.19	-\$3.19	-\$3.19	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	-\$3.19	-\$3.19	-\$3.19	-\$3.19	#DIV/0!	#DIV/0!	-\$3.19	-\$3.19	-\$3.19
\$514.90	\$761.44	\$772.63	\$784.36	\$700.33	\$693.14	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	\$823.62	\$717.36	\$733.40	\$684.09	#DIV/0!	#DIV/0!	\$593.82	\$675.53	\$592.22

				Health Savings PPO H		Total Health Flex Blue EPO		PCMh Blue PPO			Health Savings Embedded PPO HSA		Health Savings Embedded EPO HSA			HDHP Blue EPO	HDHP Blue PPO
				76168DE054	76168DE055	76168DE058		76168DE059			76168DE060		76168DE061			76168DE062	76168DE066
Shared Cost PPO 2750 100	Shared Cost PPO 3000 90	Shared Cost PPO 2850 100	Shared Cost PPO 1400 100	Health Savings PPO HSA 1500 90	Health Savings Embedded PPO HRA 2000 80 C	Total Health Flex Blue EPO 750 100	Total Health Flex Blue EPO 1500 100	Total Health Flex Blue PPO 2500 100	Total Health Flex Blue PPO 2750 100	Total Health Flex Blue PPO 3000 90	Health Savings Embedded PPO HSA 3400 100 C	Health Savings Embedded PPO HSA 4100 100	Health Savings Embedded EPO HSA Copay 2800	Health Savings Embedded EPO HSA 5250 75	Health Savings Embedded EPO HSA 6400 100	HDHP Blue EPO 6850	HDHP Blue PPO 5000 60
76168DE0530010	76168DE0530011	76168DE0530012	76168DE0530013	76168DE0540002	76168DE0550001	76168DE0580001	76168DE0580002	76168DE0590001	76168DE0590002	76168DE0590003	76168DE0600001	76168DE0600002	76168DE0610001	76168DE0610002	76168DE0610003	76168DE0620001	76168DE0660001
Gold	Gold	Gold	Gold	Gold	Gold	Gold	Gold	Silver	Silver	Silver	Gold	Silver	Silver	Bronze	Bronze	Bronze	Bronze
0.796	0.789	0.792	0.802	0.819	0.807	0.815	0.804	0.714	0.702	0.703	0.816	0.719	0.716	0.637	0.634	0.622	0.630
Renewing	Renewing	Renewing	Renewing	Renewing	Terminated	Terminated	Terminated	Terminated	Terminated	Terminated	Renewing	Renewing	Renewing	Renewing	Renewing	Renewing	Renewing
PPO	PPO	PPO	PPO	PPO	PPO	PPO	PPO	PPO	PPO	PPO	PPO	PPO	PPO	PPO	PPO	PPO	PPO
No	No	No	No	No	No	No	No	No	No	No	No	No	No	No	No	No	No
1/1/2020	1/1/2020	1/1/2020	1/1/2020	1/1/2020	1/1/2018	1/1/2018	1/1/2018	1/1/2018	1/1/2018	1/1/2018	1/1/2020	1/1/2020	1/1/2020	1/1/2020	1/1/2020	1/1/2020	1/1/2020
6.87%	5.11%	6.26%	6.65%	4.52%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	6.61%	6.37%	6.14%	7.45%	7.97%	8.15%	6.45%
				4.51%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	6.40%	6.40%	7.35%	7.35%	8.14%	8.14%	6.45%

76168DE0530010	76168DE0530011	76168DE0530012	76168DE0530013	76168DE0540002	76168DE0550001	76168DE0580001	76168DE0580002	76168DE0590001	76168DE0590002	76168DE0590003	76168DE0600001	76168DE0600002	76168DE0610001	76168DE0610002	76168DE0610003	76168DE0620001	76168DE0660001
\$1,669,461	\$596,754	\$3,697,955	\$2,013,042	\$3,623,921	\$4,167	\$4,285,946	\$1,384,006	\$9,428,708	\$1,200,152	\$804,991	\$672,021	\$4,297,180	\$3,693,629	\$493,293	\$4,651,815	\$1,857,499	\$107,910
\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
\$283,197	\$91,301	\$681,110	\$306,366	\$276,830	\$1,701	\$355,520	\$137,741	\$1,257,746	\$247,145	\$159,206	\$121,610	\$957,195	\$818,702	\$243,414	\$1,681,871	\$463,341	\$40,534
\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
\$1,386,264	\$505,453	\$3,016,845	\$1,706,676	\$3,347,091	\$2,466	\$3,930,426	\$1,246,265	\$8,170,963	\$953,006	\$645,785	\$550,411	\$3,339,985	\$2,874,928	\$249,879	\$2,969,944	\$1,394,158	\$67,377
-\$192,996	-\$51,977	\$108,693	-\$218,826	\$196,755	-\$15,254	\$492,435	\$21,386	-\$245,604	-\$391,868	\$50,451	\$14,670	\$272,555	-\$468,976	-\$498,473	-\$1,424,861	-\$220,491	-\$37,754
\$1,836,904	\$845,625	\$5,067,896	\$2,072,890	\$1,970,325	\$31,376	\$4,545,634	\$1,858,511	\$9,221,651	\$2,107,054	\$1,150,045	\$692,692	\$4,142,373	\$4,198,399	\$970,371	\$6,930,073	\$1,959,213	\$136,280
3,187	1,387	8,271	2,999	3,033	35	7,108	2,546	15,826	3,697	1,985	1,145	7,172	7,411	1,969	13,561	4,099	277
414	275	1,753	385	236	3	0	0	0	0	0	114	801	602	158	1,403	396	23
\$643.12	\$650.95	\$658.55	\$674.03	\$694.87	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$631.83	\$582.85	\$608.72	\$514.70	\$504.24	\$494.68	\$510.43	
84.33%	63.69%	58.28%	92.05%	154.45%	15.30%	78.01%	66.29%	91.03%	55.56%	53.79%	77.81%	75.65%	77.09%	52.95%	53.95%	80.18%	68.38%

\$523.83	\$430.25	\$447.10	\$671.24	\$1,194.83	\$119.06	\$602.97	\$543.60	\$595.77	\$324.63	\$405.54	\$586.92	\$599.16	\$498.40	\$250.53	\$343.03	\$453.16	\$389.57
\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
\$88.86	\$65.83	\$82.35	\$102.16	\$91.27	\$48.60	\$50.02	\$54.10	\$79.47	\$66.85	\$80.20	\$106.21	\$133.46	\$110.47	\$123.62	\$124.02	\$113.04	\$146.33
\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
\$434.97	\$364.42	\$364.75	\$569.08	\$1,103.56	\$70.46	\$552.96	\$489.50	\$516.30	\$257.78	\$325.33	\$480.71	\$465.70	\$387.93	\$126.91	\$219.01	\$340.12	\$243.24
-\$60.56	-\$37.47	\$13.14	-\$72.97	\$64.87	-\$435.83	\$69.28	\$8.40	-\$15.52	-\$106.00	\$25.42	\$12.81	\$38.00	-\$63.28	\$253.16	-\$105.07	-\$53.79	-\$136.30
\$576.37	\$609.68	\$612.73	\$691.19	\$649.63	\$896.45	\$639.51	\$729.97	\$582.69	\$569.94	\$579.37	\$604.97	\$577.58	\$566.51	\$492.82	\$511.03	\$477.97	\$491.99

76168DE0530010	76168DE0530011	76168DE0530012	76168DE0530013	76168DE0540002	76168DE0550001	76168DE0580001	76168DE0580002	76168DE0590001	76168DE0590002	76168DE0590003	76168DE0600001	76168DE0600002	76168DE0610001	76168DE0610002	76168DE0610003	76168DE0620001	76168DE0660001
0.8314	0.8173	0.8323	0.8613	0.8616	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.8122	0.7476	0.7661	0.6600	0.6591	0.6477	0.6485
1.0000	1.0000	1.0000	1.0000	1.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1.0000	1.0000	1.0000	1.0000	1.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
12.53%	12.53%	12.53%	12.53%	12.53%	12.53%	12.53%	12.53%	12.53%	12.53%	12.53%	12.53%	12.53%	12.53%	12.53%	12.53%	12.53%	12.53%
3.83%	3.83%	3.83%	3.83%	3.83%	3.83%	3.83%	3.83%	3.83%	3.83%	3.83%	3.83%	3.83%	3.83%	3.83%	3.83%	3.83%	3.83%
4.00%	4.00%	4.00%	4.00%	4.00%	4.00%	4.00%	4.00%	4.00%	4.00%	4.00%	4.00%	4.00%	4.00%	4.00%	4.00%	4.00%	4.00%
1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
\$670.37	\$659.00	\$671.10	\$694.48	\$694.72	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$654.89	\$602.80	\$617.72	\$532.17	\$531.44	\$522.25	\$522.90

\$450.82	\$443.18	\$451.31	\$467.04	\$467.20	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$440.41	\$405.38	\$415.42	\$357.88	\$357.40	\$351.21	\$351.65
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76168DE0530010	76168DE0530011	76168DE0530012	76168DE0530013	76168DE0540002	76168DE0550001	76168DE0580001	76168DE0580002	76168DE0590001	76168DE0590002	76168DE0590003	76168DE0600001	76168DE0600002	76168DE0610001	76168DE0610002	76168DE0610003	76168DE0620001	76168DE0660001
\$3,299,200	\$2,194,315	\$13,969,444	\$3,067,406	\$1,908,436	\$0	\$0	\$0	\$0	\$0	\$0	\$911,723	\$6,086,592	\$4,575,998	\$1,166,124	\$10,352,028	\$2,926,040	\$171,698
\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
\$580,043	\$416,378	\$2,442,912	\$448,478	\$278,442	\$0	\$0	\$0	\$0	\$0	\$0	\$177,647	\$1,356,504	\$931,906	\$342,183	\$3,047,602	\$896,999	\$52,480
\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
\$2,719,156	\$1,777,938	\$11,526,533	\$2,618,927	\$1,629,994	\$0	\$0	\$0	\$0	\$0	\$0	\$734,075	\$4,730,089	\$3,644,091	\$823,940	\$7,304,427	\$2,029,041	\$119,220
-\$16,340	-\$10,868	-\$69,186	-\$15,192	-\$9,452	\$0	\$0	\$0	\$0	\$0	\$0	-\$4,515	-\$31,608	-\$23,764	-\$6,238	-\$55,372	-\$15,651	-\$918
\$3,434,660	\$2,245,774	\$14,559,561	\$3,308,058	\$2,058,902	\$0	\$0	\$0	\$0	\$0	\$0	\$927,236	\$5,974,738	\$4,602,977	\$1,040,747	\$9,226,473	\$2,562,952	\$150,590
5,124	3,408	21,696	4,764	2,964	0	0	0	0	0	0	1,416	9,912	7,452	1,956	17,364	4,908	288
79.55%	79.55%	79.55%	79.53%	79.53%	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	79.56%	79.59%	79.58%	79.65%	79.65%	79.65%	79.65%

\$643.87	\$643.87	\$643.87	\$643.87	\$643.87	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	\$643.87	\$614.06	\$614.06	\$596.18	\$596.18	\$596.18	\$596.18
\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
\$113.20	\$122.18	\$112.60	\$94.14	\$93.94	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	\$125.46	\$136.85	\$125.05	\$174.94	\$175.51	\$182.76	\$182.22
\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
\$530.67	\$521.70	\$531.27	\$549.73	\$549.93	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	\$518.41	\$477.21	\$489.01	\$421.24	\$420.66	\$413.42	\$413.96
-\$3.19	-\$3.19	-\$3.19	-\$3.19	-\$3.19	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	-\$3.19	-\$3.19	-\$3.19	-\$3.19	-\$3.19	-\$3.19	-\$3.19
\$670.31	\$658.97	\$671.07	\$694.39	\$694.64	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	\$654.83	\$602.78	\$617.68	\$532.08	\$531.36	\$522.20	\$522.88