

Comments:

Items in **BLUE** are inputs.

Scenario Selection

(1)	Selected Severity:	Severe	<i>(Drop Down Menu)</i>		
(2)	Distribution Curve:	V\	<i>(Drop Down Menu)</i>		
(3)	Current Scenario:	Severe Scenario, V\ Curve			
(4)	Scenario Menu:	<i>Seasonal</i>	<i>Moderate</i>	<i>Severe</i>	
(5)	Distribution Curve Menu:	<i>S</i>	<i>M</i>	<i>VV</i>	<i>V\</i>
(6)	Distribution Curve Labels:	<i>Seasonal "U"</i>	<i>Moderate "U"</i>	<i>Hypothetical "W"</i>	<i>1918 "V\"</i>
(7)	Provider Labels:	<i>Not Seeking</i>	<i>Outpatient</i>	<i>Hospital</i>	<i>Deaths</i>

Company Specific Assumptions

(8)	Medical Inflation Rate:	7.0%	
(9)	Claims Projected From:	2003	
(10)	Claims Projected To:	2010	
(11)	Cumulative Inflation:	60.6%	
(12)	TaxRate:	35.0%	
(13)	LOB1:	LOB_1	
(14)	LOB2:	LOB_2	
(15)	LOB1 Population:	1,000,000	Covered Members
(16)	LOB2 Population:	750,000	Covered Members
(17)	Insured Population:	1,750,000	
(18)	Total Private Insurance:	175,000,000	
(19)	Pop0to69:	273,093,444	

**Pandemic Scenario Assumptions
Mortality Distribution**

Population Deaths per 1000 (1)	6.48	Seasonal 0.14	Moderate 0.71	Severe 6.48
Distribution by Age (2)	V1	Seasonal "S", Moderate "U" curve, Severe "VV", or 1918 "V"		
Mortality Ratio of Insured vs Gen Pop (3)	76.9%	Seasonal 57.1%	Moderate 57.1%	Severe 76.9%

Age Range	Population (4)	Seasonal "U" Curve		Moderate "U" Curve		Hypothetical "W" Curve		1918 "V" Curve		Mortality Selected (13)	Total Deaths (14)
		Percentage (5)	Excess qx (6)	Percentage (7)	Excess qx (8)	Percentage (9)	Excess qx (10)	Percentage (11)	Excess qx (12)		
0 - 4	20,504,919	5%	0.324	100%	6.480	100%	6.480	177%	11.450	11.450	234,781
5 - 9	20,029,162	1%	0.058	10%	0.648	35%	2.268	35%	2.290	2.290	45,867
10 - 14	21,602,009	1%	0.058	10%	0.648	35%	2.268	35%	2.290	2.290	49,469
15 - 19	21,177,681	1%	0.058	10%	0.648	85%	5.508	106%	6.870	6.870	145,491
20 - 24	21,424,399	1%	0.065	10%	0.648	125%	8.100	153%	9.923	9.923	212,594
25 - 29	19,983,531	2%	0.130	15%	0.972	180%	11.664	224%	14.504	14.504	289,841
30 - 34	20,913,321	3%	0.194	20%	1.296	180%	11.664	224%	14.504	14.504	303,327
35 - 39	21,507,166	4%	0.259	30%	1.944	100%	6.480	130%	8.397	8.397	180,596
40 - 44	23,554,480	5%	0.324	40%	2.592	75%	4.860	106%	6.870	6.870	161,819
45 - 49	22,600,601	10%	0.648	60%	3.888	45%	2.916	82%	5.343	5.343	120,755
50 - 54	19,917,402	30%	1.944	85%	5.508	40%	2.592	59%	3.817	3.817	76,025
55 - 59	16,845,766	60%	3.888	120%	7.776	48%	3.110	47%	3.053	3.053	51,430
60 - 64	12,861,425	100%	6.480	160%	10.368	75%	4.860	35%	2.290	2.290	29,453
65 - 69	10,171,582	175%	11.340	200%	12.960	95%	6.156	24%	1.527	1.527	15,532
70 - 74	8,690,804	350%	22.680	300%	19.440	140%	9.072	24%	1.527	1.527	13,271
75 - 79	7,570,871	850%	55.080	500%	32.400	190%	12.312	12%	0.763	0.763	5,777
80 - 84	5,680,255	1400%	90.720	750%	48.600	285%	18.468	12%	0.763	0.763	4,334
85+	4,964,626	1450%	93.960	1005%	65.124	385%	24.948	12%	0.763	0.763	3,788
Total	300,000,000		6.48		6.48		6.48		6.48		1,944,149

Column Notes:

- | | |
|--|--|
| (1) From Life report; based on HHS figures | (7) Hypothetical distribution based on data from 1957 and 1968 |
| (2) Selected mortality curve (mortality distribution by age) | (8) (7) x (1) |
| (3) Relative impact of pandemic on insured vs general population; includes difference in ratio of high risk individuals, ability to social distance, impact of mitigation, interventions, etc. | (9) Hypothetical distribution extrapolating historic data from 1918, 1957 and 1968 |
| (4) 300mm distributed based on US Census projected as of 2004 | (10) (9) x (1) |
| (5) Seasonal distribution based on Molinari | (11) Hypothetical distribution based on data from 1918 |
| | (12) (11) x (1) |
| | (13) Selected scenario excess qx by age |

**Pandemic Scenario Assumptions
Morbidity Distribution**

Morbidity (1)	30.0%	Seasonal 8.4%	Moderate 30.0%	Severe 30.0%	
Distribution by Age (2)	VI	Seasonal "S", Moderate "U" curve, Severe "VV", or 1918 "VI"			
Risk Adjustment Insured vs Gen Pop (3)	92.5%				
Utilization Adjustment Insured vs Gen Pop (4)	97.5%	Seasonal 107.5%	Moderate 102.5%	Severe 97.5%	
Wave Duration (5)	12.0	12.0	12.0	12.0	Weeks for wave to pass (6 - 24)

Age Range	Distribution of Morbidity by Age										Morbidity Selected (15)	Total Cases (16)
	Population Net of Deaths (6)	Seasonal "U" Curve		Moderate "U" Curve		Hypothetical "W" Curve		1918 "V" Curve				
		Percentage (7)	Morbidity (8)	Percentage (9)	Morbidity (10)	Percentage (11)	Morbidity (12)	Percentage (13)	Morbidity (14)			
0 - 4	19,722,315	240%	72.0%	150%	45.0%	150%	45.0%	200%	60.0%	60.0%	11,833,389	
5 - 9	19,876,273	135%	40.5%	125%	37.5%	100%	30.0%	75%	22.5%	22.5%	4,472,161	
10 - 14	21,437,114	95%	28.5%	100%	30.0%	75%	22.5%	75%	22.5%	22.5%	4,823,351	
15 - 19	20,692,712	85%	25.5%	85%	25.5%	75%	22.5%	75%	22.5%	22.5%	4,655,860	
20 - 24	20,715,751	85%	25.5%	85%	25.5%	90%	27.0%	100%	30.0%	30.0%	6,214,725	
25 - 29	19,017,394	85%	25.5%	85%	25.5%	150%	45.0%	150%	45.0%	45.0%	8,557,827	
30 - 34	19,902,232	85%	25.5%	85%	25.5%	150%	45.0%	175%	52.5%	52.5%	10,448,672	
35 - 39	20,905,180	85%	25.5%	85%	25.5%	150%	45.0%	175%	52.5%	52.5%	10,975,220	
40 - 44	23,015,082	85%	25.5%	85%	25.5%	150%	45.0%	150%	45.0%	45.0%	10,356,787	
45 - 49	22,198,084	80%	24.0%	85%	25.5%	90%	27.0%	100%	30.0%	30.0%	6,659,425	
50 - 54	19,663,986	75%	22.5%	85%	25.5%	75%	22.5%	75%	22.5%	22.5%	4,424,397	
55 - 59	16,674,332	75%	22.5%	85%	25.5%	50%	15.0%	45%	13.5%	13.5%	2,251,035	
60 - 64	12,763,249	75%	22.5%	100%	30.0%	50%	15.0%	25%	7.5%	7.5%	957,244	
65 - 69	10,119,809	80%	24.0%	125%	37.5%	50%	15.0%	15%	4.5%	4.5%	455,391	
70 - 74	8,646,568	100%	30.0%	125%	37.5%	50%	15.0%	10%	3.0%	3.0%	259,397	
75 - 79	7,551,616	115%	34.5%	140%	42.0%	50%	15.0%	10%	3.0%	3.0%	226,548	
80 - 84	5,665,808	125%	37.5%	150%	45.0%	50%	15.0%	10%	3.0%	3.0%	169,974	
85+	4,951,999	125%	37.5%	150%	45.0%	50%	15.0%	10%	3.0%	3.0%	148,560	
Total	293,519,505		30.0%		30.0%		29.8%		29.9%		87,889,963	

Column Notes:

- (1) Seasonal from Molinari; moderate & severe based on HHS
- (2) Selected morbidity curve (morbidity distribution by age)
- (3) Relative proportion of high risk individuals for insured vs general population
- (4) Relative intensity of utilization of services for insureds vs general population
- (5) Weeks for a wave to pass. Longer is conservative - allows more services and higher resulting costs.
- (6) Census population net of deaths and their proportionate exposures
- (7) Based on Molinari
- (8) (7) x (1)
- (9) Based on moderate distribution of deaths
- (10) (9) x (1)
- (11) Based on severe "VV" distribution of deaths
- (12) (11) x (1)
- (13) Based on severe "V" distribution of deaths
- (14) (13) x (1)
- (15) Selected scenario morbidity by age
- (16) (15) x (6)

**Pandemic Scenario Assumptions
Case Distribution by Provider Type**

Age Range	Population Net of Deaths (1)	Total Cases (2)	Case Distribution by Provider Type			Number of Cases by Provider Type		
			Not Seeking (3)	Outpatient (4)	Hospital (5)	Not Seeking (6)	Outpatient (7)	Hospital (8)
0 - 4	19,722,315	11,833,389	30.0%	55.0%	15.0%	3,550,017	6,508,364	1,775,008
5 - 9	19,876,273	4,472,161	56.5%	40.0%	3.5%	2,526,771	1,788,864	156,526
10 - 14	21,437,114	4,823,351	56.5%	40.0%	3.5%	2,725,193	1,929,340	168,817
15 - 19	20,692,712	4,655,860	53.0%	40.0%	7.0%	2,467,606	1,862,344	325,910
20 - 24	20,715,751	6,214,725	45.0%	45.0%	10.0%	2,796,626	2,796,626	621,473
25 - 29	19,017,394	8,557,827	42.0%	45.0%	13.0%	3,594,287	3,851,022	1,112,518
30 - 34	19,902,232	10,448,672	42.0%	45.0%	13.0%	4,388,442	4,701,902	1,358,327
35 - 39	20,905,180	10,975,220	45.0%	45.0%	10.0%	4,938,849	4,938,849	1,097,522
40 - 44	23,015,082	10,356,787	48.0%	45.0%	7.0%	4,971,258	4,660,554	724,975
45 - 49	22,198,084	6,659,425	50.0%	45.0%	5.0%	3,329,713	2,996,741	332,971
50 - 54	19,663,986	4,424,397	51.5%	45.0%	3.5%	2,278,564	1,990,979	154,854
55 - 59	16,674,332	2,251,035	62.5%	35.0%	2.5%	1,406,897	787,862	56,276
60 - 64	12,763,249	957,244	73.5%	25.0%	1.5%	703,574	239,311	14,359
65 - 69	10,119,809	455,391	84.0%	15.0%	1.0%	382,528	68,309	4,554
70 - 74	8,646,568	259,397	84.0%	15.0%	1.0%	217,893	38,910	2,594
75 - 79	7,551,616	226,548	84.0%	15.0%	1.0%	190,300	33,982	2,265
80 - 84	5,665,808	169,974	84.0%	15.0%	1.0%	142,778	25,496	1,700
85+	4,951,999	148,560	84.0%	15.0%	1.0%	124,790	22,284	1,486
Total	293,519,505	87,889,963				40,736,086	39,241,739	7,912,135

Range	Seasonal			Moderate "U" Curve			"VV" Curve			1918 "VI" Curve		
	Not Seeking (9)	Outpatient (10)	Hospital (11)	Not Seeking (12)	Outpatient (13)	Hospital (14)	Not Seeking (15)	Outpatient (16)	Hospital (17)	Not Seeking (18)	Outpatient (19)	Hospital (20)
0 - 4	51.1%	47.5%	1.40%	43.5%	55.0%	1.50%	30.0%	55.0%	15.00%	30.0%	55.0%	15.00%
5 - 9	62.4%	37.5%	0.06%	54.9%	45.0%	0.12%	51.5%	45.0%	3.50%	56.5%	40.0%	3.50%
10 - 14	64.9%	35.0%	0.06%	59.9%	40.0%	0.12%	56.5%	40.0%	3.50%	56.5%	40.0%	3.50%
15 - 19	64.9%	35.0%	0.06%	59.9%	40.0%	0.12%	53.0%	40.0%	7.00%	53.0%	40.0%	7.00%
20 - 24	64.9%	35.0%	0.10%	59.8%	40.0%	0.20%	49.0%	40.0%	11.00%	45.0%	45.0%	10.00%
25 - 29	64.8%	35.0%	0.20%	59.7%	40.0%	0.30%	46.0%	40.0%	14.00%	42.0%	45.0%	13.00%
30 - 34	64.7%	35.0%	0.30%	59.6%	40.0%	0.40%	46.0%	40.0%	14.00%	42.0%	45.0%	13.00%
35 - 39	64.6%	35.0%	0.40%	59.5%	40.0%	0.50%	49.0%	40.0%	11.00%	45.0%	45.0%	10.00%
40 - 44	64.4%	35.0%	0.60%	59.4%	40.0%	0.60%	53.0%	40.0%	7.00%	48.0%	45.0%	7.00%
45 - 49	64.1%	35.0%	0.90%	59.2%	40.0%	0.80%	55.0%	40.0%	5.00%	50.0%	45.0%	5.00%
50 - 54	56.0%	42.5%	1.50%	53.9%	45.0%	1.15%	51.5%	45.0%	3.50%	51.5%	45.0%	3.50%
55 - 59	55.5%	42.5%	2.00%	48.5%	50.0%	1.50%	46.5%	50.0%	3.50%	62.5%	35.0%	2.50%
60 - 64	55.0%	42.5%	2.50%	43.0%	55.0%	2.00%	40.0%	55.0%	5.00%	73.5%	25.0%	1.50%
65 - 69	36.5%	60.0%	3.50%	37.5%	60.0%	2.50%	33.0%	60.0%	7.00%	84.0%	15.0%	1.00%
70 - 74	25.5%	70.0%	4.50%	27.5%	70.0%	2.50%	23.0%	70.0%	7.00%	84.0%	15.0%	1.00%
75 - 79	15.5%	80.0%	4.50%	17.5%	80.0%	2.50%	13.0%	80.0%	7.00%	84.0%	15.0%	1.00%
80 - 84	15.5%	80.0%	4.50%	17.5%	80.0%	2.50%	13.0%	80.0%	7.00%	84.0%	15.0%	1.00%
85+	15.5%	80.0%	4.50%	17.5%	80.0%	2.50%	13.0%	80.0%	7.00%	84.0%	15.0%	1.00%

Column Notes:

- (1) Exhibit 3, Page 2 Column 6
- (2) Exhibit 3, Page 2 Column 16
- (3) Based on Scenario
- (4) Based on Scenario
- (5) Based on Scenario
- (6) (3) x (2)
- (7) (4) x (2)
- (8) (5) x (2)
- (9) 1 - (10) - (11)
- (10) Based on Molinari research
- (11) Based on Molinari research
- (12) 1 - (13) - (14)
- (13) Based on ratio of moderate vs seasonal morbidity & judgment
- (14) Based on ratio of moderate vs seasonal deaths & judgment
- (15) 1 - (16) - (17)
- (16) Based on ratio of severe vs moderate morbidity by age & judgment
- (17) Based on ratio of severe vs moderate mortality by age & judgment
- (18) 1 - (19) - (20)
- (19) Based on ratio of 1918 vs moderate morbidity by age & judgment
- (20) Based on ratio of 1918 vs moderate mortality by age & judgment

**Pandemic Scenario Assumptions
Case Distribution by Risk Class**

Age Range	Percent Low Risk	Percent High Risk	Number of Cases by Provider Type			Low Risk Cases by Provider Type			High Risk Cases by Provider Type		
	(1)	(2)	Not Seeking (3)	Outpatient (4)	Hospital (5)	Not Seeking (6)	Outpatient (7)	Hospital (8)	Not Seeking (9)	Outpatient (10)	Hospital (11)
0 - 4	95%	5%	3,550,017	6,508,364	1,775,008	3,372,516	6,182,946	1,686,258	177,501	325,418	88,750
5 - 9	90%	10%	2,526,771	1,788,864	156,526	2,274,094	1,609,978	140,873	252,677	178,886	15,653
10 - 14	90%	10%	2,725,193	1,929,340	168,817	2,452,674	1,736,406	151,935	272,519	192,934	16,882
15 - 19	90%	10%	2,467,606	1,862,344	325,910	2,220,845	1,676,110	293,319	246,761	186,234	32,591
20 - 24	85%	15%	2,796,626	2,796,626	621,473	2,377,132	2,377,132	528,252	419,494	419,494	93,221
25 - 29	85%	15%	3,594,287	3,851,022	1,112,518	3,055,144	3,273,369	945,640	539,143	577,653	166,878
30 - 34	85%	15%	4,388,442	4,701,902	1,358,327	3,730,176	3,996,617	1,154,578	658,266	705,285	203,749
35 - 39	85%	15%	4,938,849	4,938,849	1,097,522	4,198,022	4,198,022	932,894	740,827	740,827	164,628
40 - 44	85%	15%	4,971,258	4,660,554	724,975	4,225,569	3,961,471	616,229	745,689	699,083	108,746
45 - 49	80%	20%	3,329,713	2,996,741	332,971	2,663,770	2,397,393	266,377	665,943	599,348	66,594
50 - 54	75%	25%	2,278,564	1,990,979	154,854	1,708,923	1,493,234	116,141	569,641	497,745	38,714
55 - 59	65%	35%	1,406,897	787,862	56,276	914,483	512,110	36,579	492,414	275,752	19,697
60 - 64	60%	40%	703,574	239,311	14,359	422,144	143,587	8,615	281,430	95,724	5,744
65 - 69	55%	45%	382,528	68,309	4,554	210,390	37,570	2,505	172,138	30,739	2,049
70 - 74	50%	50%	217,893	38,910	2,594	108,947	19,455	1,297	108,947	19,455	1,297
75 - 79	45%	55%	190,300	33,982	2,265	85,635	15,292	1,019	104,665	18,690	1,246
80 - 84	45%	55%	142,778	25,496	1,700	64,250	11,473	765	78,528	14,023	935
85+	45%	55%	124,790	22,284	1,486	56,156	10,028	669	68,635	12,256	817
Total			40,736,086	39,241,739	7,912,135	34,140,870	33,652,191	6,883,945	6,595,216	5,589,548	1,028,190

Column Notes:

- (1) 1 - (2)
- (2) Based on Molinari research
- (3) Exhibit 3, Page 3, Column 6
- (4) Exhibit 3, Page 3, Column 7
- (5) Exhibit 3, Page 3, Column 8
- (6) (1) x (3)
- (7) (1) x (4)
- (8) (1) x (5)
- (9) (2) x (3)
- (10) (2) x (4)
- (11) (2) x (5)

Provider Scenario Assumptions
Capacity and Staffing by Provider

Hospital Capacity Assumptions						Multiple of Seasonal	
	Total Capacity	Selected	Seasonal	Moderate	Severe	<i>Moderate</i>	<i>Severe</i>
(1)	Total Hospital Beds	1,183,750	947,000	1,041,700	1,183,750	110%	125%
(2)	Total ICU Beds	99,000	90,000	94,500	99,000	105%	110%
(3)	Total Non-ICU Beds	1,084,750	857,000	947,200	1,084,750		
(4)	Total Ventilators	110,000	110,000	110,000	110,000		
Average Utilization							
(5)	Average Daily Inpatients	522,400	653,000	620,350	522,400	95%	80%
(6)	ICU Bed Use	60,750	67,500	64,125	60,750	95%	90%
(7)	Non-ICU Bed Use	461,650	585,500	556,225	461,650		
(8)	Ventilator Use	76,500	85,000	80,750	76,500	95%	90%
Available Surge Capacity							
(9)	Hospital Beds	661,350	294,000	421,350	661,350		
(10)	ICU Beds	38,250	22,500	30,375	38,250		
(11)	Non-ICU Beds	623,100	271,500	390,975	623,100		
(12)	Ventilators	33,500	25,000	29,250	33,500		
Hospital Staffing Considerations							
(13)	# Physicians	225,000	225,000	247,500	225,000	110%	100%
(14)	Physicians Per Bed	0.19	0.24	0.24	0.19		
(15)	# Nurses	1,370,000	1,370,000	1,507,000	1,370,000	110%	100%
(16)	Nurses Per Bed	1.16	1.45	1.45	1.16		
Hospital Utilization Assumptions							
(17)	Non-ICU Length of Stay	4.0	5.0	5.0	4.0	100%	80%
(18)	ICU Length of Stay	8.0	10.0	10.0	8.0	100%	80%
(19)	Ventilator Length of Stay	8.0	10.0	10.0	8.0	100%	80%
(20)	Hospital Charge Adj.*	50%	0%	10%	50%		
(21)	% Needing ICU Care	15.0%	7.5%	15.0%	15.0%		
(22)	% Needing Ventilators	15.0%	7.5%	15.0%	15.0%		
(23)	% of Deaths Hospitalized	85%	100%	95%	85%	95%	85%
ACF Considerations							
(24)	Physicians Per Bed	0.04	0.24	0.07	0.04	30%	20%
(25)	Nurses Per Bed	0.46	1.45	0.87	0.46	60%	40%
(26)	Length of Stay	5.0	5.0	5.0	5.0	100%	100%
(27)	Per Diem Charge	500	500	500	500	100%	100%
Outpatient Capacity Assumptions							
(28)	Total Physicians	966,000	920,000	920,000	966,000	100%	105%
(29)	Total Nurses	2,750,000	2,500,000	2,500,000	2,750,000	100%	110%
(30)	Family Care Factor	1.5	0.5	1.0	1.5	200%	300%

* Reduction in hospital charges as a percentage of reduction in non - ICU length of stay.

Provider Scenario Assumptions
Provider Charges By Scenario, Provider, and Risk Group

Age Range	Outpatient - Low Risk				Hospitalizations - Low Risk				Deaths - Low Risk			
	Selected (1)	Mild (2)	Moderate (3)	Severe (4)	Selected (5)	Mild (6)	Moderate* (7)	Severe* (8)	Selected (9)	Mild (10)	Moderate* (11)	Severe* (12)
0 - 4	180	180	180	180	9,900	11,000	11,000	9,900	31,500	35,000	35,000	31,500
5 - 9	150	150	150	150	13,050	14,500	14,500	13,050	22,500	25,000	25,000	22,500
10 - 14	150	150	150	150	13,050	14,500	14,500	13,050	22,500	25,000	25,000	22,500
15 - 19	150	150	150	150	13,050	14,500	14,500	13,050	22,500	25,000	25,000	22,500
20 - 24	180	180	180	180	16,650	18,500	18,500	16,650	67,500	75,000	75,000	67,500
25 - 29	180	180	180	180	16,650	18,500	18,500	16,650	67,500	75,000	75,000	67,500
30 - 34	180	180	180	180	16,650	18,500	18,500	16,650	67,500	75,000	75,000	67,500
35 - 39	180	180	180	180	16,650	18,500	18,500	16,650	67,500	75,000	75,000	67,500
40 - 44	180	180	180	180	16,650	18,500	18,500	16,650	67,500	75,000	75,000	67,500
45 - 49	180	180	180	180	16,650	18,500	18,500	16,650	81,000	90,000	90,000	81,000
50 - 54	250	250	250	250	20,250	22,500	22,500	20,250	108,000	120,000	120,000	108,000
55 - 59	250	250	250	250	20,250	22,500	22,500	20,250	108,000	120,000	120,000	108,000
60 - 64	250	250	250	250	20,250	22,500	22,500	20,250	108,000	120,000	120,000	108,000
65 - 69	225	225	225	225	11,250	12,500	12,500	11,250	54,000	60,000	60,000	54,000
70 - 74	225	225	225	225	10,350	11,500	11,500	10,350	31,950	35,500	35,500	31,950
75 - 79	225	225	225	225	10,350	11,500	11,500	10,350	31,950	35,500	35,500	31,950
80 - 84	225	225	225	225	10,350	11,500	11,500	10,350	31,950	35,500	35,500	31,950
85+	225	225	225	225	10,350	11,500	11,500	10,350	31,950	35,500	35,500	31,950

Age Range	Outpatient - High Risk				Hospitalizations - High Risk				Deaths - High Risk			
	Selected (13)	Mild (14)	Moderate (15)	Severe (16)	Selected (17)	Mild (18)	Moderate* (19)	Severe* (20)	Selected (21)	Mild (22)	Moderate* (23)	Severe* (24)
0 - 4	625	625	625	625	69,750	77,500	77,500	69,750	225,000	250,000	250,000	225,000
5 - 9	625	625	625	625	36,000	40,000	40,000	36,000	135,000	150,000	150,000	135,000
10 - 14	625	625	625	625	36,000	40,000	40,000	36,000	135,000	150,000	150,000	135,000
15 - 19	625	625	625	625	36,000	40,000	40,000	36,000	135,000	150,000	150,000	135,000
20 - 24	800	800	800	800	40,500	45,000	45,000	40,500	67,500	75,000	75,000	67,500
25 - 29	800	800	800	800	40,500	45,000	45,000	40,500	67,500	75,000	75,000	67,500
30 - 34	800	800	800	800	40,500	45,000	45,000	40,500	67,500	75,000	75,000	67,500
35 - 39	800	800	800	800	40,500	45,000	45,000	40,500	67,500	75,000	75,000	67,500
40 - 44	800	800	800	800	40,500	45,000	45,000	40,500	67,500	75,000	75,000	67,500
45 - 49	800	800	800	800	40,500	45,000	45,000	40,500	81,000	90,000	90,000	81,000
50 - 54	800	800	800	800	36,000	40,000	40,000	36,000	108,000	120,000	120,000	108,000
55 - 59	800	800	800	800	36,000	40,000	40,000	36,000	108,000	120,000	120,000	108,000
60 - 64	800	800	800	800	36,000	40,000	40,000	36,000	108,000	120,000	120,000	108,000
65 - 69	650	650	650	650	22,500	25,000	25,000	22,500	54,000	60,000	60,000	54,000
70 - 74	500	500	500	500	13,500	15,000	15,000	13,500	31,950	35,500	35,500	31,950
75 - 79	500	500	500	500	13,500	15,000	15,000	13,500	31,950	35,500	35,500	31,950
80 - 84	500	500	500	500	13,500	15,000	15,000	13,500	31,950	35,500	35,500	31,950
85+	500	500	500	500	13,500	15,000	15,000	13,500	31,950	35,500	35,500	31,950

* Adjusted by 1/2 of the assumed reduction of length in hospital stay, if any (see Exhibit 2, Page 1)

Provider Scenario Assumptions
Provider Utilization by Week

	Pandemic Influenza Cases	Total	Week of Scenario					6
			1	2	3	4	5	
(1)	Hospital Case Distribution		1.9%	3.7%	6.5%	9.9%	13.0%	15.0%
(2)	Hospital Non-ICU Cases	8,129,962	154,469	300,809	528,448	804,866	1,056,895	1,219,494
(3)	Hospital ICU Cases	1,434,699	27,259	53,084	93,255	142,035	186,511	215,205
(4)	Total Hospital Cases (w/ Deaths)	9,564,661	181,728	353,893	621,703	946,901	1,243,406	1,434,699
(5)	Outpatient Case Distribution		7.4%	25.9%	15.7%	11.2%	8.6%	6.9%
(6)	Outpatient Cases	39,241,739	2,903,889	10,163,610	6,160,953	4,395,075	3,374,790	2,707,680
(7)	Provider Case Distribution		1.9%	3.7%	6.5%	9.9%	13.0%	15.0%
(8)	Physician Cases (Hosp + Out)	158,096	3,004	5,850	10,276	15,651	20,552	23,714
(9)	Nurse Cases (Hosp + Out)	450,065	8,551	16,652	29,254	44,556	58,508	67,510
Weekly Hospital Bed Demand								
(10)	Hospital Non-ICU Bed Demand		88,268	171,891	301,970	459,923	603,940	696,854
(11)	Hospital ICU Bed Demand		27,259	56,978	100,838	155,357	206,802	241,849
(12)	Total Hospital Demand		115,527	228,869	402,808	615,280	810,742	938,703
(13)	Hospital Capacity		661,350	661,350	661,350	661,350	661,350	661,350
(14)	ACF Demand	868,043	-	-	-	-	149,392	277,353
(15)	ACF Staffing - Physician	0.04	-	-	-	-	5,976	11,094
(16)	ACF Staffing - Nurses	0.46	-	-	-	-	68,720	127,582
Outpatient Physician Capacity								
(17)	Total Physician Capacity	966,000	966,000	966,000	966,000	966,000	966,000	966,000
(18)	Hospital Demand	225,000	225,000	225,000	225,000	225,000	225,000	225,000
(19)	ACF Demand		-	-	-	-	5,976	11,094
(20)	Weekly Physician Illnesses		3,004	5,850	10,276	15,651	20,552	23,714
(21)	Family Care Absences	1.5	4,506	8,775	15,414	23,477	30,828	35,571
(22)	Physicians Remaining		733,490	726,375	715,310	701,873	683,644	670,621
(23)	Weekly Outpatient Caseload		4.0	14.0	8.6	6.3	4.9	4.0
Outpatient Nurse Capacity								
(24)	Total Nurse Capacity	2,750,000	2,750,000	2,750,000	2,750,000	2,750,000	2,750,000	2,750,000
(25)	Hospital Needs	1,370,000	1,370,000	1,370,000	1,370,000	1,370,000	1,370,000	1,370,000
(26)	ACF Needs		-	-	-	-	68,720	127,582
(27)	Weekly Nurse Illnesses		8,551	16,652	29,254	44,556	58,508	67,510
(28)	Family Care Absences	1.5	12,827	24,978	43,881	66,834	87,762	101,265
(29)	Nurses Remaining		1,358,622	1,338,370	1,306,865	1,268,610	1,165,010	1,083,643
(30)	Weekly Outpatient Caseload		2.1	7.6	4.7	3.5	2.9	2.5
ICU Capacity								
(31)	ICU Bed Capacity	497,250	38,250	38,250	38,250	38,250	38,250	38,250
(32)	ICU Demand	1,639,654	27,259	56,978	100,838	155,357	206,802	241,849
(33)	Excess ICU Demand	1,191,159	-	18,728	62,588	117,107	168,552	203,599
Ventilator Capacity								
(34)	Ventilator Capacity	402,000	33,500	33,500	33,500	33,500	33,500	33,500
(35)	Patients Needing Ventilators	1,434,698	27,259	53,084	93,255	142,035	186,511	215,205
(36)	Excess Ventilator Demand	1,045,180	-	19,584	59,755	108,535	153,011	181,705
Deaths								
(37)	Total # of deaths from influenza	1,944,148	-	-	36,939	71,933	126,370	192,471
(38)	# of influenza deaths in hospital	1,652,526	-	-	31,398	61,143	107,415	163,600

Provider Scenario Assumptions
Provider Utilization by Week

		Week of Scenario							
Pandemic Influenza Cases		7	8	9	10	11	12	13	14
(1)	Hospital Case Distribution	15.0%	13.0%	9.9%	6.5%	3.7%	1.9%	0.0%	0.0%
(2)	Hospital Non-ICU Cases	1,219,494	1,056,895	804,866	528,448	300,809	154,469	-	-
(3)	Hospital ICU Cases	215,205	186,511	142,035	93,255	53,084	27,259	-	-
(4)	Total Hospital Cases (w/ Deaths)	1,434,699	1,243,406	946,901	621,703	353,893	181,728	-	-
(5)	Outpatient Case Distribution	5.7%	4.8%	4.2%	3.6%	3.2%	2.8%	0.0%	0.0%
(6)	Outpatient Cases	2,236,779	1,883,603	1,648,153	1,412,703	1,255,736	1,098,769	-	-
(7)	Provider Case Distribution	15.0%	13.0%	9.9%	6.5%	3.7%	1.9%	0.0%	0.0%
(8)	Physician Cases (Hosp + Out)	23,714	20,552	15,651	10,276	5,850	3,004	-	-
(9)	Nurse Cases (Hosp + Out)	67,510	58,508	44,556	29,254	16,652	8,551	-	-
Weekly Hospital Bed Demand									
(10)	Hospital Non-ICU Bed Demand	696,854	603,940	459,923	301,970	171,891	88,268	-	-
(11)	Hospital ICU Bed Demand	245,949	217,255	168,679	113,546	66,406	34,842	3,894	-
(12)	Total Hospital Demand	942,803	821,195	628,602	415,516	238,297	123,110	3,894	-
(13)	Hospital Capacity	661,350	661,350	661,350	661,350	661,350	661,350	661,350	-
(14)	ACF Demand	281,453	159,845	-	-	-	-	-	-
(15)	ACF Staffing - Physician	11,258	6,394	-	-	-	-	-	-
(16)	ACF Staffing - Nurses	129,468	73,529	-	-	-	-	-	-
Outpatient Physician Capacity									
(17)	Total Physician Capacity	966,000	966,000	966,000	966,000	966,000	966,000	966,000	966,000
(18)	Hospital Demand	225,000	225,000	225,000	225,000	225,000	225,000	225,000	225,000
(19)	ACF Demand	11,258	6,394	-	-	-	-	-	-
(20)	Weekly Physician Illnesses	23,714	20,552	15,651	10,276	5,850	3,004	-	-
(21)	Family Care Absences	35,571	30,828	23,477	15,414	8,775	4,506	-	-
(22)	Physicians Remaining	670,457	683,226	701,873	715,310	726,375	733,490	741,000	741,000
(23)	Weekly Outpatient Caseload	3.3	2.8	2.3	2.0	1.7	1.5	-	-
Outpatient Nurse Capacity									
(24)	Total Nurse Capacity	2,750,000	2,750,000	2,750,000	2,750,000	2,750,000	2,750,000	2,750,000	2,750,000
(25)	Hospital Needs	1,370,000	1,370,000	1,370,000	1,370,000	1,370,000	1,370,000	1,370,000	1,370,000
(26)	ACF Needs	129,468	73,529	-	-	-	-	-	-
(27)	Weekly Nurse Illnesses	67,510	58,508	44,556	29,254	16,652	8,551	-	-
(28)	Family Care Absences	101,265	87,762	66,834	43,881	24,978	12,827	-	-
(29)	Nurses Remaining	1,081,757	1,160,201	1,268,610	1,306,865	1,338,370	1,358,622	1,380,000	1,380,000
(30)	Weekly Outpatient Caseload	2.1	1.6	1.3	1.1	0.9	0.8	-	-
ICU Capacity									
(31)	ICU Bed Capacity	38,250	38,250	38,250	38,250	38,250	38,250	38,250	-
(32)	ICU Demand	245,949	217,255	168,679	113,546	66,406	34,842	3,894	-
(33)	Excess ICU Demand	207,699	179,005	130,429	75,296	28,156	-	-	-
Ventilator Capacity									
(34)	Ventilator Capacity	33,500	33,500	33,500	33,500	33,500	33,500	-	-
(35)	Patients Needing Ventilators	215,205	186,511	142,035	93,255	53,084	27,259	-	-
(36)	Excess Ventilator Demand	181,705	153,011	108,535	59,755	19,584	-	-	-
Deaths									
(37)	Total # of deaths from influenza	252,739	291,622	291,622	252,739	192,471	126,370	71,933	36,939
(38)	# of influenza deaths in hospital	214,828	247,879	247,879	214,828	163,600	107,415	61,143	31,398

**Provider Scenario Assumptions
Provider Case Distribution**

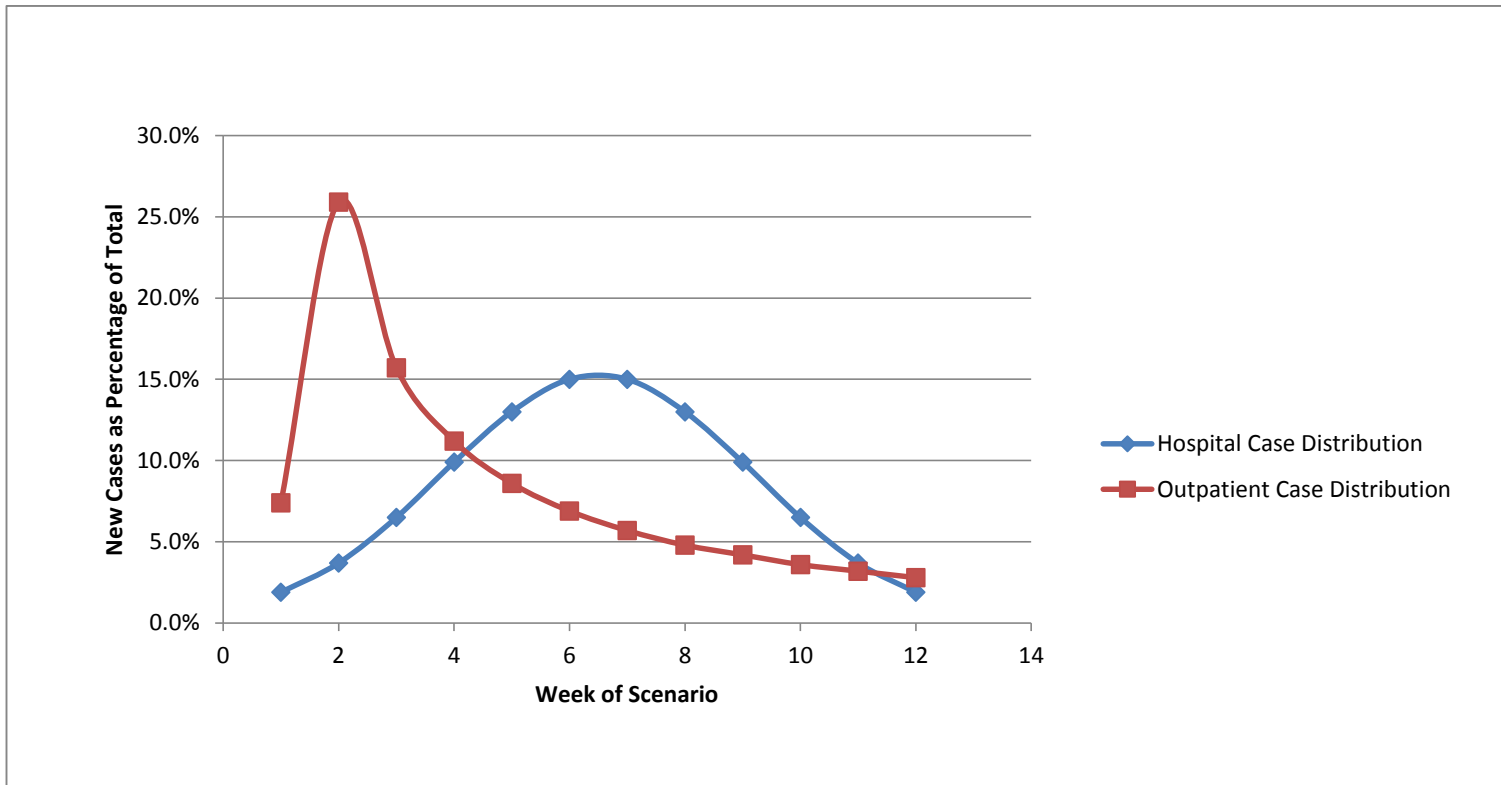
Hospital Case Distribution	Week of Scenario											
	1	2	3	4	5	6	7	8	9	10	11	12
Distribution 1: Normal	1.9%	3.7%	6.5%	9.9%	13.0%	15.0%	15.0%	13.0%	9.9%	6.5%	3.7%	1.9%
Distribution 2: Weibull	7.4%	25.9%	15.7%	11.2%	8.6%	6.9%	5.7%	4.8%	4.2%	3.6%	3.2%	2.8%
<i>Selected</i>	1.9%	3.7%	6.5%	9.9%	13.0%	15.0%	15.0%	13.0%	9.9%	6.5%	3.7%	1.9%

Outpatient Case Distribution	Week of Scenario											
	1	2	3	4	5	6	7	8	9	10	11	12
Distribution 1: Normal	1.9%	3.7%	6.5%	9.9%	13.0%	15.0%	15.0%	13.0%	9.9%	6.5%	3.7%	1.9%
Distribution 2: Weibull	7.4%	25.9%	15.7%	11.2%	8.6%	6.9%	5.7%	4.8%	4.2%	3.6%	3.2%	2.8%
<i>Selected</i>	7.4%	25.9%	15.7%	11.2%	8.6%	6.9%	5.7%	4.8%	4.2%	3.6%	3.2%	2.8%

Distribution Input Parameters

Normal Std Deviation Factor	4.5	Based on Meltzer
Weibull Alpha	0.4	Informed by 2009 H1N1
Weibull Beta	3.0	Informed by 2009 H1N1

Provider Scenario Assumptions Provider Case Distribution



**Provider Scenario Assumptions
Alternate Care Facility Costs**

Age Range	Distribution (1)	Cases (2)	Length of Stay (3)	Per Diem Charge (4)	Per Stay Charge (5)	Total Charges (6)
0 - 4	0.0%	-	5	\$ 500	\$ 2,500	-
5 - 9	0.0%	-	5	500	2,500	-
10 - 14	0.0%	-	5	500	2,500	-
15 - 19	6.0%	52,083	5	500	2,500	\$ 130,206,450
20 - 24	10.8%	93,749	5	500	2,500	234,371,610
25 - 29	19.3%	167,532	5	500	2,500	418,830,748
30 - 34	23.6%	204,858	5	500	2,500	512,145,370
35 - 39	19.0%	164,928	5	500	2,500	412,320,425
40 - 44	12.6%	109,373	5	500	2,500	273,433,545
45 - 49	5.4%	46,874	5	500	2,500	117,185,805
50 - 54	2.4%	20,833	5	500	2,500	52,082,580
55 - 59	0.7%	6,076	5	500	2,500	15,190,753
60 - 64	0.2%	1,736	5	500	2,500	4,340,215
65 - 69	0.1%	868	5	500	2,500	2,170,108
70 - 74	0.0%	-	5	500	2,500	-
75 - 79	0.0%	-	5	500	2,500	-
80 - 84	0.0%	-	5	500	2,500	-
85+	0.0%	-	5	500	2,500	-
Total	100%	868,043				\$ 2,172,277,608

Column Notes:

- (1) Based on low risk hospital distribution
- (2) (1) x ACF demand (Exhibit 2, Page 3, Total)
- (3) Based on literature review and judgment
- (4) Based on literature review and judgment
- (5) (3) x (4)
- (6) (2) x (5)

Provider Scenario Assumptions
Estimated Value of Deferred Elective Care

		Net Vacancies	Hospital Bed Demand Scenario	Base
(1)	Bed Vacancies	130,600	522,400	653,000
		Private Ins.	Other	
(2)	Elective Care Distribution	67.0%	33.0%	
(3)	Deferrals by Payer	87,502	43,098	
(4)	Avg. Procedure Cost	\$ 25,753	\$ 29,600	
		Private Ins.	Other	
(5)	% of Wave Deferring	66.7%	66.7%	
(6)	Length of Period Deferring	8	8	
(7)	Length of Period (Days)	56	56	
(8)	Average Length of Stay	3.8	4.8	
(9)	Number of Deferrals	1,290,148	503,061	
(10)	Estimated Value of Deferrals by Payer	\$ 33,224,656,603	\$ 14,890,617,588	
(11)	Est. Total for Wave	\$ 48,115,274,191		

Column Notes:

- (1) Excess of base bed demand minus scenario bed demand (see Exhibit 2, Page 1)
- (2) Distribution of elective care by payer (HCUP data)
- (3) (1) x (2)
- (4) Average cost of elective procedure\ by payer (HCUP data)
- (5) Percentage of wave assumed to be deferring elective care
- (6) (5) x Wave Duration (assumes beginning and end of wave not impacted)
- (7) (6) x 7
- (8) Average length of stay for elective care by payer (HCUP data)
- (9) (3) x (7) / (8)
- (10) (4) x (9)
- (11) Sum by payer

LOB_1 Case Distribution by Provider and Risk Class

Covered Members (1) 1,000,000 Utilization Adjustment (3) 97.5% ICU Stepdown % (5) 73.0%
 Insured vs Pop Mortality Ratio (2) 76.9% Risk Adjustment (4) 92.5% % Deaths in Hospital (6) 85.0%

Age Range	Distribution by Age		Mortality			Case Distribution by Provider Type			Number of Cases by Provider Type		
	By Age (7)	Members (8)	Rate (9)	Deaths (10)	Net of Deaths (11)	Not Seeking (12)	Outpatient (13)	Hospital (14)	Not Seeking (15)	Outpatient (16)	Hospital (17)
0 - 4	7.5%	75,000	8.805	660	21,840	31.8%	53.6%	14.6%	6,945	11,706	3,189
5 - 9	7.3%	73,000	1.761	129	21,771	57.6%	39.0%	3.4%	12,540	8,491	740
10 - 14	7.9%	79,000	1.761	139	23,561	57.6%	39.0%	3.4%	13,571	9,189	801
15 - 19	7.8%	78,000	5.283	412	22,988	54.2%	39.0%	6.8%	12,459	8,965	1,563
20 - 24	7.8%	78,000	7.631	595	22,805	46.3%	43.9%	9.8%	10,559	10,011	2,235
25 - 29	7.3%	73,000	11.154	814	21,086	43.4%	43.9%	12.7%	9,151	9,257	2,678
30 - 34	7.7%	77,000	11.154	859	22,241	43.4%	43.9%	12.7%	9,653	9,764	2,825
35 - 39	7.9%	79,000	6.457	510	23,190	46.3%	43.9%	9.8%	10,737	10,180	2,273
40 - 44	8.6%	86,000	5.283	454	25,346	49.3%	43.9%	6.8%	12,496	11,127	1,724
45 - 49	8.3%	83,000	4.109	341	24,559	51.2%	43.9%	4.9%	12,574	10,781	1,203
50 - 54	7.3%	73,000	2.935	214	21,686	52.7%	43.9%	3.4%	11,429	9,520	737
55 - 59	6.2%	62,000	2.348	146	18,454	63.5%	34.1%	2.4%	11,718	6,293	443
60 - 64	4.7%	47,000	1.761	83	14,017	74.1%	24.4%	1.5%	10,387	3,420	210
65 - 69	3.7%	37,000	1.174	43	11,057	84.4%	14.6%	1.0%	9,332	1,614	111
70 - 74	0.0%	-	1.174	-	-	84.4%	14.6%	1.0%	-	-	-
75 - 79	0.0%	-	0.587	-	-	84.4%	14.6%	1.0%	-	-	-
80 - 84	0.0%	-	0.587	-	-	84.4%	14.6%	1.0%	-	-	-
85+	0.0%	-	0.587	-	-	84.4%	14.6%	1.0%	-	-	-
Total	100.0%	1,000,000		5,399	294,601				153,551	120,318	20,732

Age Range	Percent Low Risk (18)	Percent High Risk (19)	Low Risk Cases by Provider Type				High Risk Cases by Provider Type				
			Not Seeking (20)	Outpatient (21)	ACF (22)	Hospital (23)	Dths Hosp (24)	Not Seeking (25)	Outpatient (26)	Hospital (27)	Dths Hosp (28)
0 - 4	95%	4.6%	6,626	11,168	-	3,149	542	319	538	40	19
5 - 9	91%	9.3%	11,374	7,701	-	721	103	1,166	790	19	7
10 - 14	91%	9.3%	12,309	8,334	-	781	110	1,262	855	20	8
15 - 19	91%	9.3%	11,300	8,131	191	1,333	326	1,159	834	39	24
20 - 24	86%	13.9%	9,091	8,619	343	1,808	455	1,468	1,392	84	51
25 - 29	86%	13.9%	7,879	7,970	613	1,964	622	1,272	1,287	101	70
30 - 34	86%	13.9%	8,311	8,407	750	1,969	656	1,342	1,357	106	74
35 - 39	86%	13.9%	9,245	8,765	604	1,584	390	1,492	1,415	85	44
40 - 44	86%	13.9%	10,759	9,580	400	1,259	347	1,737	1,547	65	39
45 - 49	82%	18.5%	10,248	8,787	172	971	251	2,326	1,994	60	39
50 - 54	77%	23.1%	8,789	7,321	76	615	151	2,640	2,199	46	31
55 - 59	68%	32.4%	7,921	4,254	22	382	95	3,797	2,039	39	29
60 - 64	63%	37.0%	6,544	2,155	6	183	52	3,843	1,265	21	19
65 - 69	58%	41.6%	5,450	943	3	96	26	3,882	671	12	11
70 - 74	54%	46.3%	-	-	-	-	-	-	-	-	-
75 - 79	49%	50.9%	-	-	-	-	-	-	-	-	-
80 - 84	49%	50.9%	-	-	-	-	-	-	-	-	-
85+	49%	50.9%	-	-	-	-	-	-	-	-	-
Total			125,846	102,135	3,180	16,815	4,126	27,705	18,183	737	465

Column Notes:

- (1) LOB_1 Population
- (2) Tab:: Mortality Distribution: Column (3)
- (3) Tab:: Morbidity Distribution: Column (4)
- (4) Tab:: Morbidity Distribution: Column (5)
- (5) 1 - Exh 2, Page 5 Total: (Row 31 / Row 32) * (1)
- (6) Tab:: Provider Scenario: Column (23)
- (7) Based on Tab:: Mortality Distribution: (7) * (1)
- (8) (7) * (1)
- (9) (2) * (Tab:: Mortality Distribution: Column (8)) * (9) / 1000
- (10) (8) * (9) / 1000
- (11) (Tab:: Morbidity Distribution: Column (1)) * (11) - (13) - (14)
- (12) 1 - (13) - (14)
- (13) (3) * Tab:: Distribution by Provider: Column (3)
- (14) (3) * Tab:: Distribution by Provider: Column (5)
- (15) (11) * (12)
- (16) (11) * (13)
- (17) (11) * (14)
- (18) 1 - (19)
- (19) (4) * Tab:: Distribution by Risk Class: Column (4)
- (20) (15) * (18)
- (21) (16) * (18)
- (22) Tab:: Morbidity Distribution: Column (2)) * (1) * Population 0 to 69
- (23) (17) - (22) - (27)
- (24) (10) * (6) - (28)
- (25) (15) * (19)
- (26) (16) * (19)
- (27) (17) * (19) * (1 - (5))
- (28) (5) * (6) * (10) * (19)

LOB_1 Costs by Provider and Risk Class

Age Range	Outpatient - Low Risk			Hospitalizations - Low Risk			Deaths - Low Risk		
	Cases (1)	Charge (2)	Total Costs (3)	Cases (4)	Charge (5)	Total Costs (6)	Deaths (7)	Charge (8)	Total Costs (9)
0 - 4	11,168	180	2,010,240	3,149	9,900	31,175,100	542	31,500	17,073,000
5 - 9	7,701	150	1,155,150	721	13,050	9,409,050	103	22,500	2,317,500
10 - 14	8,334	150	1,250,100	781	13,050	10,192,050	110	22,500	2,475,000
15 - 19	8,131	150	1,219,650	1,333	13,050	17,395,650	326	22,500	7,335,000
20 - 24	8,619	180	1,551,420	1,808	16,650	30,103,200	455	67,500	30,712,500
25 - 29	7,970	180	1,434,600	1,964	16,650	32,700,600	622	67,500	41,985,000
30 - 34	8,407	180	1,513,260	1,969	16,650	32,783,850	656	67,500	44,280,000
35 - 39	8,765	180	1,577,700	1,584	16,650	26,373,600	390	67,500	26,325,000
40 - 44	9,580	180	1,724,400	1,259	16,650	20,962,350	347	67,500	23,422,500
45 - 49	8,787	180	1,581,660	971	16,650	16,167,150	251	81,000	20,331,000
50 - 54	7,321	250	1,830,250	615	20,250	12,453,750	151	108,000	16,308,000
55 - 59	4,254	250	1,063,500	382	20,250	7,735,500	95	108,000	10,260,000
60 - 64	2,155	250	538,750	183	20,250	3,705,750	52	108,000	5,616,000
65 - 69	943	225	212,175	96	11,250	1,080,000	26	54,000	1,404,000
70 - 74	-	225	-	-	10,350	-	-	31,950	-
75 - 79	-	225	-	-	10,350	-	-	31,950	-
80 - 84	-	225	-	-	10,350	-	-	31,950	-
85+	-	225	-	-	10,350	-	-	31,950	-
Total	102,135		18,662,855	16,815		252,237,600	4,126		249,844,500

Age Range	Outpatient - High Risk			Hospitalizations - High Risk			Deaths - High Risk		
	Cases (10)	Charge (11)	Total Costs (12)	Cases (13)	Charge (14)	Total Costs (15)	Deaths (16)	Charge (17)	Total Costs (18)
0 - 4	538	625	336,250	40	69,750	2,790,000	19	225,000	4,275,000
5 - 9	790	625	493,750	19	36,000	684,000	7	135,000	945,000
10 - 14	855	625	534,375	20	36,000	720,000	8	135,000	1,080,000
15 - 19	834	625	521,250	39	36,000	1,404,000	24	135,000	3,240,000
20 - 24	1,392	800	1,113,600	84	40,500	3,402,000	51	67,500	3,442,500
25 - 29	1,287	800	1,029,600	101	40,500	4,090,500	70	67,500	4,725,000
30 - 34	1,357	800	1,085,600	106	40,500	4,293,000	74	67,500	4,995,000
35 - 39	1,415	800	1,132,000	85	40,500	3,442,500	44	67,500	2,970,000
40 - 44	1,547	800	1,237,600	65	40,500	2,632,500	39	67,500	2,632,500
45 - 49	1,994	800	1,595,200	60	40,500	2,430,000	39	81,000	3,159,000
50 - 54	2,199	800	1,759,200	46	36,000	1,656,000	31	108,000	3,348,000
55 - 59	2,039	800	1,631,200	39	36,000	1,404,000	29	108,000	3,132,000
60 - 64	1,265	800	1,012,000	21	36,000	756,000	19	108,000	2,052,000
65 - 69	671	650	436,150	12	22,500	270,000	11	54,000	594,000
70 - 74	-	500	-	-	13,500	-	-	31,950	-
75 - 79	-	500	-	-	13,500	-	-	31,950	-
80 - 84	-	500	-	-	13,500	-	-	31,950	-
85+	-	500	-	-	13,500	-	-	31,950	-
Total	18,183		13,917,775	737		29,974,500	465		40,590,000

Column Notes:

- (1) Tab:: LOB1 Dist: Column (21)
- (2) Tab:: Provider Charges: Column (1)
- (3) (1) * (2)
- (4) Tab:: LOB1 Dist: Column (23)
- (5) Tab:: Provider Charges: Column (5)
- (6) (4) * (5)
- (7) Tab:: LOB1 Dist: Column (2)
- (8) Tab:: Provider Charges: Column (1)
- (9) (7) * (8)
- (10) Tab:: LOB1 Dist: Column (2)
- (11) Tab:: Provider Charges: Column (5)
- (12) (10) * (11)
- (13) Tab:: LOB1 Dist: Column (27)
- (14) Tab:: Provider Charges: Column (1)
- (15) (13) * (14)
- (16) Tab:: LOB1 Dist: Column (28)
- (17) Tab:: Provider Charges: Column (1)
- (18) (16) * (17)

LOB_1 Estimated Net Payer Costs as of 2010

		Gross Cost as of 2003 (Millions)			
		Severe	Seasonal	Moderate	Severe
		V\ Curve			
(1)	Outpatient	\$ 32.6			
(2)	Hospital	282.2			
(3)	Death	290.4			
(4)	Gross Cost	\$ 605.2			
(5)	ACF Cost Allocation	\$ 8.0			
		Deferred Elective			
(6)	Care Allocation	\$ 189.9			
(7)	Net 2003 Payer Cost	\$ 423.3			
(8)	Inflation 2003 - 2010	60.6%			
(9)	Est 2010 Gross Cost	\$ 679.8			

Adjustment for Employee Out Of Pocket as of 2010 (Millions)

		Cases by Provider			Employee OOP Costs
		Severe	Seasonal	Moderate	Severe
		V\ Curve			
(10)	Outpatient	120,318			\$ 50
(11)	Hospital	17,552			4,000
(12)	Deaths Hospital	4,591			4,000
(13)	EE OOP Costs	\$ 94.6			OOP x Cases
(14)	<i>as % of Total</i>	13.9%			
(15)	Net Pre-Tax Cost	\$ 585.2			
		(Millions)			
(16)	Net After Tax Cost	\$ 380.4			

Row Notes:

- (1) Tab:: LOB1 Costs: Column (3) + Column (12)
- (2) Tab:: LOB1 Costs: Column (6) + Column (15)
- (3) Tab:: LOB1 Costs: Column (9) + Column (18)
- (4) (1) + (2) + (3)
- (5) Tab:: ACF Costs: Column (6) * Fully Insured Population / Population 0 to 69
- (6) Tab:: Deferred Care: Column (10) * Fully Insured Population / Total Private Insurance
- (7) (4) - (5) - (6)
- (8) Inflation rate based on annual 7% increase
- (9) (7) * (8)
- (10) Tab:: LOB1 Costs: Column (1) + Column (10)
- (11) Tab:: LOB1 Costs: Column (4) + Column (13)
- (12) Tab:: LOB1 Costs: Column (7) + Column (16)
- (13) Sum of Rows (10), (11), AND (12): (Cases by Provider) * (Employee OOP Costs)
- (14) (13) / (9)
- (15) (13) - (9)
- (16) (15) * (1 - 0.35)

LOB_2 Case Distribution by Provider and Risk Class

Covered Members (1) 750,000 Utilization Adjustment (3) 97.5% ICU Stepdown % (5) 73.0%
 Insured vs Pop Mortality Ratio (2) 76.9% Risk Adjustment (4) 92.5% % Deaths in Hospital (6) 85.0%

Age Range	Distribution by Age		Mortality		# Cases Net of Deaths (11)	Case Distribution by Provider Type			Number of Cases by Provider Type		
	By Age (7)	Members (8)	Rate (9)	Deaths (10)		Not Seeking (12)	Outpatient (13)	Hospital (14)	Not Seeking (15)	Outpatient (16)	Hospital (17)
0 - 4	7.5%	56,250	8.805	495	16,380	31.8%	53.6%	14.6%	5,209	8,780	2,391
5 - 9	7.3%	54,750	1.761	96	16,329	57.6%	39.0%	3.4%	9,406	6,368	555
10 - 14	7.9%	59,250	1.761	104	17,671	57.6%	39.0%	3.4%	10,178	6,892	601
15 - 19	7.8%	58,500	5.283	309	17,241	54.2%	39.0%	6.8%	9,345	6,724	1,172
20 - 24	7.8%	58,500	7.631	446	17,104	46.3%	43.9%	9.8%	7,919	7,509	1,676
25 - 29	7.3%	54,750	11.154	611	15,814	43.4%	43.9%	12.7%	6,863	6,942	2,008
30 - 34	7.7%	57,750	11.154	644	16,681	43.4%	43.9%	12.7%	7,240	7,323	2,118
35 - 39	7.9%	59,250	6.457	383	17,392	46.3%	43.9%	9.8%	8,052	7,635	1,704
40 - 44	8.6%	64,500	5.283	341	19,009	49.3%	43.9%	6.8%	9,371	8,345	1,293
45 - 49	8.3%	62,250	4.109	256	18,419	51.2%	43.9%	4.9%	9,431	8,086	903
50 - 54	7.3%	54,750	2.935	161	16,264	52.7%	43.9%	3.4%	8,571	7,140	553
55 - 59	6.2%	46,500	2.348	109	13,841	63.5%	34.1%	2.4%	8,789	4,720	332
60 - 64	4.7%	35,250	1.761	62	10,513	74.1%	24.4%	1.5%	7,790	2,565	158
65 - 69	3.7%	27,750	1.174	33	8,292	84.4%	14.6%	1.0%	6,998	1,211	83
70 - 74	0.0%	-	1.174	-	-	84.4%	14.6%	1.0%	-	-	-
75 - 79	0.0%	-	0.587	-	-	84.4%	14.6%	1.0%	-	-	-
80 - 84	0.0%	-	0.587	-	-	84.4%	14.6%	1.0%	-	-	-
85+	0.0%	-	0.587	-	-	84.4%	14.6%	1.0%	-	-	-
Total	100.0%	750,000		4,050	220,950				115,162	90,240	15,547

Age Range	Percent Low Risk (18)	Percent High Risk (19)	Low Risk Cases by Provider Type				High Risk Cases by Provider Type				
			Not Seeking (20)	Outpatient (21)	ACF (22)	Hospital (23)	Dths Hosp (24)	Not Seeking (25)	Outpatient (26)	Hospital (27)	Dths Hosp (28)
0 - 4	95%	4.6%	4,969	8,376	-	2,361	407	240	404	30	14
5 - 9	91%	9.3%	8,531	5,776	-	541	76	875	592	14	6
10 - 14	91%	9.3%	9,231	6,251	-	586	82	947	641	15	6
15 - 19	91%	9.3%	8,476	6,099	143	1,000	245	869	625	29	18
20 - 24	86%	13.9%	6,818	6,465	257	1,356	341	1,101	1,044	63	38
25 - 29	86%	13.9%	5,909	5,977	460	1,473	466	954	965	75	53
30 - 34	86%	13.9%	6,234	6,305	563	1,476	491	1,006	1,018	79	56
35 - 39	86%	13.9%	6,933	6,574	453	1,187	293	1,119	1,061	64	33
40 - 44	86%	13.9%	8,068	7,185	300	944	261	1,303	1,160	49	29
45 - 49	82%	18.5%	7,686	6,590	129	729	189	1,745	1,496	45	29
50 - 54	77%	23.1%	6,591	5,491	57	462	114	1,980	1,649	34	23
55 - 59	68%	32.4%	5,941	3,191	17	286	71	2,848	1,529	29	22
60 - 64	63%	37.0%	4,908	1,616	5	137	39	2,882	949	16	14
65 - 69	58%	41.6%	4,087	707	2	72	19	2,911	504	9	9
70 - 74	54%	46.3%	-	-	-	-	-	-	-	-	-
75 - 79	49%	50.9%	-	-	-	-	-	-	-	-	-
80 - 84	49%	50.9%	-	-	-	-	-	-	-	-	-
85+	49%	50.9%	-	-	-	-	-	-	-	-	-
Total			94,382	76,603	2,386	12,610	3,094	20,780	13,637	551	350

Column Notes:

- (1) LOB_2 Population
- (2) Tab:: Mortality Distribution: Column (3)
- (3) Tab:: Morbidity Distribution: Column (4)
- (4) Tab:: Morbidity Distribution: Column (3)
- (5) 1 - Exh 2, Page 5 Total: (Row 31 / Row 32)
- (6) Tab:: Provider Scenario: Column (23)
- (7) Based on Tab:: Mortality Distribution: Column (7) * (1)
- (8) (7) * (1)
- (9) (2) * (Tab:: Mortality Distribution: Column (13)
- (10) (8) * (9) / 1000
- (11) (Tab:: Morbidity Distribution: Column (1)) * (8) - (12) 1 - (13) - (14)
- (12) (3) * Tab:: Distribution by Provider: Column (4)
- (13) (3) * Tab:: Distribution by Provider: Column (5)
- (14) (3) * Tab:: Distribution by Provider: Column (5)
- (15) (11) * (12)
- (16) (11) * (13)
- (17) (11) * (14)
- (18) 1 - (19)
- (19) (4) * Tab:: Distribution by Risk Class: Column (2)
- (20) (15) * (18)
- (21) (16) * (18)
- (22) Tab:: Morbidity Distribution: Column (2) / (1) * Population 0 to 69
- (23) (17) - (22) - (27)
- (24) (10) * (6) - (28)
- (25) (15) * (19)
- (26) (16) * (19)
- (27) (17) * (19) * (1 - (5))
- (28) (5) * (6) * (10) * (19)

LOB_2 Costs by Provider and Risk Class

Age Range	Outpatient - Low Risk			Hospitalizations - Low Risk			Deaths - Low Risk		
	Cases (1)	Charge (2)	Total Costs (3)	Cases (4)	Charge (5)	Total Costs (6)	Deaths (7)	Charge (8)	Total Costs (9)
0 - 4	8,376	180	1,507,680	2,361	9,900	23,373,900	407	31,500	12,820,500
5 - 9	5,776	150	866,400	541	13,050	7,060,050	76	22,500	1,710,000
10 - 14	6,251	150	937,650	586	13,050	7,647,300	82	22,500	1,845,000
15 - 19	6,099	150	914,850	1,000	13,050	13,050,000	245	22,500	5,512,500
20 - 24	6,465	180	1,163,700	1,356	16,650	22,577,400	341	67,500	23,017,500
25 - 29	5,977	180	1,075,860	1,473	16,650	24,525,450	466	67,500	31,455,000
30 - 34	6,305	180	1,134,900	1,476	16,650	24,575,400	491	67,500	33,142,500
35 - 39	6,574	180	1,183,320	1,187	16,650	19,763,550	293	67,500	19,777,500
40 - 44	7,185	180	1,293,300	944	16,650	15,717,600	261	67,500	17,617,500
45 - 49	6,590	180	1,186,200	729	16,650	12,137,850	189	81,000	15,309,000
50 - 54	5,491	250	1,372,750	462	20,250	9,355,500	114	108,000	12,312,000
55 - 59	3,191	250	797,750	286	20,250	5,791,500	71	108,000	7,668,000
60 - 64	1,616	250	404,000	137	20,250	2,774,250	39	108,000	4,212,000
65 - 69	707	225	159,075	72	11,250	810,000	19	54,000	1,026,000
70 - 74	-	225	-	-	10,350	-	-	31,950	-
75 - 79	-	225	-	-	10,350	-	-	31,950	-
80 - 84	-	225	-	-	10,350	-	-	31,950	-
85+	-	225	-	-	10,350	-	-	31,950	-
Total	76,603		13,997,435	12,610		189,159,750	3,094		187,425,000

Age Range	Outpatient - High Risk			Hospitalizations - High Risk			Deaths - High Risk		
	Cases (10)	Charge (11)	Total Costs (12)	Cases (13)	Charge (14)	Total Costs (15)	Deaths (16)	Charge (17)	Total Costs (18)
0 - 4	404	625	252,500	30	69,750	2,092,500	14	225,000	3,150,000
5 - 9	592	625	370,000	14	36,000	504,000	6	135,000	810,000
10 - 14	641	625	400,625	15	36,000	540,000	6	135,000	810,000
15 - 19	625	625	390,625	29	36,000	1,044,000	18	135,000	2,430,000
20 - 24	1,044	800	835,200	63	40,500	2,551,500	38	67,500	2,565,000
25 - 29	965	800	772,000	75	40,500	3,037,500	53	67,500	3,577,500
30 - 34	1,018	800	814,400	79	40,500	3,199,500	56	67,500	3,780,000
35 - 39	1,061	800	848,800	64	40,500	2,592,000	33	67,500	2,227,500
40 - 44	1,160	800	928,000	49	40,500	1,984,500	29	67,500	1,957,500
45 - 49	1,496	800	1,196,800	45	40,500	1,822,500	29	81,000	2,349,000
50 - 54	1,649	800	1,319,200	34	36,000	1,224,000	23	108,000	2,484,000
55 - 59	1,529	800	1,223,200	29	36,000	1,044,000	22	108,000	2,376,000
60 - 64	949	800	759,200	16	36,000	576,000	14	108,000	1,512,000
65 - 69	504	650	327,600	9	22,500	202,500	9	54,000	486,000
70 - 74	-	500	-	-	13,500	-	-	31,950	-
75 - 79	-	500	-	-	13,500	-	-	31,950	-
80 - 84	-	500	-	-	13,500	-	-	31,950	-
85+	-	500	-	-	13,500	-	-	31,950	-
Total	13,637		10,438,150	551		22,414,500	350		30,514,500

Column Notes:

- (1) Tab:: LOB2 Dist: Column (21)
- (2) Tab:: Provider Charges: Column (1)
- (3) (1) * (2)
- (4) Tab:: LOB2 Dist: Column (23)
- (5) Tab:: Provider Charges: Column (5)
- (6) (4) * (5)

- (7) Tab:: LOB2 Dist: Column (24)
- (8) Tab:: Provider Charges: Column (9)
- (9) (7) * (8)
- (10) Tab:: LOB2 Dist: Column (26)
- (11) Tab:: Provider Charges: Column (1)
- (12) (10) * (11)

- (13) Tab:: LOB2 Dist: Column (27)
- (14) Tab:: Provider Charges: Column (17)
- (15) (13) * (14)
- (16) Tab:: LOB2 Dist: Column (28)
- (17) Tab:: Provider Charges: Column (21)
- (18) (16) * (17)

LOB_2 Estimated Net Payer Costs as of 2010

		Gross Cost as of 2003 (Millions)			
		Severe	Seasonal	Moderate	Severe
		V\ Curve			
(1)	Outpatient	\$ 24.4			
(2)	Hospital	211.6			
(3)	Death	217.9			
(4)	Gross Cost	\$ 453.9			
(5)	ACF Cost Allocation	\$ 6.0			
(6)	Deferred Elective Care Allocation	\$ 142.4			
(7)	Net 2003 Payer Cost	\$ 317.5			
(8)	Inflation 2003 - 2010	60.6%			
(9)	Est 2010 Gross Cost	\$ 509.9			

Adjustment for Employee Out Of Pocket as of 2010 (Millions)

		Cases by Provider			Employee OOP Costs
		Severe	Seasonal	Moderate	Severe
		V\ Curve			
(10)	Outpatient	90,240			\$ 40
(11)	Hospital	13,161			2,500
(12)	Deaths Hospital	3,444			2,500
(13)	EE OOP Costs	\$ 45.1			OOP x Cases
(14)	<i>as % of Total</i>	8.8%			
(15)	Net Pre-Tax Cost	\$ 464.8			
		(Millions)			
(16)	Net After Tax Cost	\$ 302.1			

Row Notes:

- (1) Tab:: LOB2 Costs: Column (3) + Column (12)
- (2) Tab:: LOB2 Costs: Column (6) + Column (15)
- (3) Tab:: LOB2 Costs: Column (9) + Column (18)
- (4) (1) + (2) + (3)
- (5) Tab:: ACF Costs: Column (6) * Self Insured Population / Population 0 to 69
- (6) Tab:: Deferred Care: Column (10) * Self Insured Population / Total Private Insurance
- (7) (4) - (5) - (6)
- (8) Inflation rate based on annual 7% increase
- (9) (7) * (8)
- (10) Tab:: LOB2 Costs: Column (1) + Column (10)
- (11) Tab:: LOB2 Costs: Column (4) + Column (13)
- (12) Tab:: LOB2 Costs: Column (7) + Column (16)
- (13) Sum of Rows (10), (11), AND (12): (Cases by Provider) * (Employee OOP Costs)
- (14) (13) / (9)
- (15) (13) - (9)
- (16) (15) * (1 - 0.35)

Total Costs by Provider and Risk Group

Age Range	Percent Low Risk (1)	Outpatient - Low Risk			Hospitalizations - Low Risk			Deaths - Low Risk		
		Cases (2)	Charge (3)	Total Costs (4)	Cases (5)	Charge (6)	Total Costs (7)	Deaths (8)	Charge (9)	Total Costs (10)
0 - 4	95.0%	19,544	180	3,517,920	5,510	9,900	54,549,000	949	31,500	29,893,500
5 - 9	90.0%	13,477	150	2,021,550	1,262	13,050	16,469,100	179	22,500	4,027,500
10 - 14	90.0%	14,585	150	2,187,750	1,367	13,050	17,839,350	192	22,500	4,320,000
15 - 19	90.0%	14,230	150	2,134,500	2,333	13,050	30,445,650	571	22,500	12,847,500
20 - 24	85.0%	15,084	180	2,715,120	3,164	16,650	52,680,600	796	67,500	53,730,000
25 - 29	85.0%	13,947	180	2,510,460	3,437	16,650	57,226,050	1,088	67,500	73,440,000
30 - 34	85.0%	14,712	180	2,648,160	3,445	16,650	57,359,250	1,147	67,500	77,422,500
35 - 39	85.0%	15,339	180	2,761,020	2,771	16,650	46,137,150	683	67,500	46,102,500
40 - 44	85.0%	16,765	180	3,017,700	2,203	16,650	36,679,950	608	67,500	41,040,000
45 - 49	80.0%	15,377	180	2,767,860	1,700	16,650	28,305,000	440	81,000	35,640,000
50 - 54	75.0%	12,812	250	3,203,000	1,077	20,250	21,809,250	265	108,000	28,620,000
55 - 59	65.0%	7,445	250	1,861,250	668	20,250	13,527,000	166	108,000	17,928,000
60 - 64	60.0%	3,771	250	942,750	320	20,250	6,480,000	91	108,000	9,828,000
65 - 69	55.0%	1,650	225	371,250	168	11,250	1,890,000	45	54,000	2,430,000
70 - 74	50.0%	-	225	-	-	10,350	-	-	31,950	-
75 - 79	45.0%	-	225	-	-	10,350	-	-	31,950	-
80 - 84	45.0%	-	225	-	-	10,350	-	-	31,950	-
85+	45.0%	-	225	-	-	10,350	-	-	31,950	-
Total		178,738		32,660,290	#####		#####	7,220		#####

Age Range	Percent High Risk (11)	Outpatient - High Risk			Hospitalizations - High Risk			Deaths - High Risk		
		Cases (12)	Charge (13)	Total Costs (14)	Cases (15)	Charge (16)	Total Costs (17)	Deaths (18)	Charge (19)	Total Costs (20)
0 - 4	5.0%	942	625	588,750	70	69,750	4,882,500	33	225,000	7,425,000
5 - 9	10.0%	1,382	625	863,750	33	36,000	1,188,000	13	135,000	1,755,000
10 - 14	10.0%	1,496	625	935,000	35	36,000	1,260,000	14	135,000	1,890,000
15 - 19	10.0%	1,459	625	911,875	68	36,000	2,448,000	42	135,000	5,670,000
20 - 24	15.0%	2,436	800	1,948,800	147	40,500	5,953,500	89	67,500	6,007,500
25 - 29	15.0%	2,252	800	1,801,600	176	40,500	7,128,000	123	67,500	8,302,500
30 - 34	15.0%	2,375	800	1,900,000	185	40,500	7,492,500	130	67,500	8,775,000
35 - 39	15.0%	2,476	800	1,980,800	149	40,500	6,034,500	77	67,500	5,197,500
40 - 44	15.0%	2,707	800	2,165,600	114	40,500	4,617,000	68	67,500	4,590,000
45 - 49	20.0%	3,490	800	2,792,000	105	40,500	4,252,500	68	81,000	5,508,000
50 - 54	25.0%	3,848	800	3,078,400	80	36,000	2,880,000	54	108,000	5,832,000
55 - 59	35.0%	3,568	800	2,854,400	68	36,000	2,448,000	51	108,000	5,508,000
60 - 64	40.0%	2,214	800	1,771,200	37	36,000	1,332,000	33	108,000	3,564,000
65 - 69	45.0%	1,175	650	763,750	21	22,500	472,500	20	54,000	1,080,000
70 - 74	50.0%	-	500	-	-	13,500	-	-	31,950	-
75 - 79	55.0%	-	500	-	-	13,500	-	-	31,950	-
80 - 84	55.0%	-	500	-	-	13,500	-	-	31,950	-
85+	55.0%	-	500	-	-	13,500	-	-	31,950	-
Total		31,820		24,355,925	1,288		52,389,000	815		71,104,500

Column Notes:

- (1) 1 - (11)
- (2) Tab:: LOB1 Costs: Column (1) + Tab:: LOB2 Sum: Colu
- (3) Tab:: Provider Charges: Column (1)
- (4) (2) * (3)
- (5) Tab:: LOB1 Costs: Column (4) + Tab:: LOB2 Sum: Colu
- (6) Tab:: Provider Charges: Column (5)
- (7) (5) * (6)
- (8) Tab:: LOB1 Costs: Column (7) + Tab:: LOB2 Sum: Colu
- (9) Tab:: Provider Charges: Column (9)
- (10) (8) * (9)
- (11) Tab:: Distribution by Risk Class: Column (2)
- (12) Tab:: LOB1 Costs: Column (10) + Tab:: LOB2 Sum:
- (13) Tab:: Provider Charges: Column (13)
- (14) (12) * (13)
- (15) Tab:: LOB1 Costs: Column (13) + Tab:: LOB2 Sum:
- (16) Tab:: Provider Charges: Column (17)
- (17) (15) * (16)
- (18) Tab:: LOB1 Costs: Column (16) + Tab:: LOB2 Sum:
- (19) Tab:: Provider Charges: Column (21)
- (20) (18) * (19)

Total Company Estimated Gross Costs as of 2010

		Gross Cost as of 2003 (Millions)			
		Severe V\ Curve	Seasonal	Moderate	Severe
(1)	Outpatient	\$ 57.0			
(2)	Hospital	493.8			
(3)	Death	508.4			
(4)	Gross Cost	\$ 1,059.2			
(5)	ACF Cost Allocation	\$ 13.9			
	Deferred Elective				
(6)	Care Allocation	\$ 332.2			
(7)	Net 2003 Payer Cost	\$ 740.9			
(8)	Inflation 2003 - 2010	60.6%			
		Gross Cost as of 2010 (Millions)			
		Severe V\ Curve	Seasonal	Moderate	Severe
(9)	2010 Gross Cost	\$ 1,189.6			
(10)	EE OOP Costs	\$ 139.7			
(11)	<i>as % of Total</i>	11.7%			
(12)	Net Pre-Tax Cost	\$ 1,049.9			
(13)	Net After Tax Cost	\$ 682.5			
(14)	Net After Tax PMPM	\$ 32.50			

Row Notes:

- (1) Tab:: Total Costs: Column (4) + Column (14)
- (2) Tab:: Total Costs: Column (7) + Column (17)
- (3) Tab:: Total Costs: Column (10) + Column (20)
- (4) (1) + (2) + (3)
- (5) Tab:: LOB1 Sum: Row (5) + Tab:: LOB2 Sum: Row (5)
- (6) Tab:: LOB1 Sum: Row (6) + Tab:: LOB2 Sum: Row (6)
- (7) (4) - (5) - (6)
- (8) Insurance inflation rate based on annual 7% increase since 2003
- (9) (7) * (8)
- (10) Tab:: LOB1 Sum: Row (13) + Tab:: LOB2 Sum: Row (13)
- (11) (10) / (9)
- (12) (10) - (9)
- (13) (12) * (1 - 0.35)
- (14) (13) / (12 * Insured Population)