

**MarACon 2010 Medical Costs Pricing System Version 2.0
Rate Sheet**

Group Name:

Net In Network Rates:

	Monthly		Annual
	Medical	Drugs	Total
Employee Only	\$ 507.25	\$ 136.99	\$ 7,730.88
Employee + Spouse	\$ 1,065.23	\$ 287.68	\$ 16,234.92
Employee + Child(ren)	\$ 939.80	\$ 242.41	\$ 14,186.52
Employee + Spouse + Child(ren)	\$ 1,497.78	\$ 393.10	\$ 22,690.56
Early Retiree	\$ 1,053.74	\$ 203.42	\$ 15,085.92
Medicare Eligible	\$ 155.14	\$ 107.86	\$ 3,156.00

PPO Utilization:

Net Out of Network Rates:

	Monthly		Annual
	Medical	Drugs	Total
Employee Only	\$ 466.24	\$ 136.99	\$ 7,238.76
Employee + Spouse	\$ 979.10	\$ 287.68	\$ 15,201.36
Employee + Child(ren)	\$ 866.39	\$ 242.41	\$ 13,305.60
Employee + Spouse + Child(ren)	\$ 1,379.25	\$ 393.10	\$ 21,268.20
Early Retiree	\$ 1,005.65	\$ 203.42	\$ 14,508.84
Medicare Eligible	\$ 142.79	\$ 107.86	\$ 3,007.80

Net Rates:

	Monthly		Annual	Count
	Medical	Drugs	Total	
Employee Only	\$ 494.95	\$ 136.99	\$ 7,583.24	5
Employee + Spouse	\$ 1,039.39	\$ 287.68	\$ 15,924.85	5
Employee + Child(ren)	\$ 917.78	\$ 242.41	\$ 13,922.24	5
Employee + Spouse + Child(ren)	\$ 1,462.22	\$ 393.10	\$ 22,263.85	5
Early Retiree	\$ 1,039.31	\$ 203.42	\$ 14,912.80	
Medicare Eligible	\$ 151.44	\$ 107.86	\$ 3,111.54	

Group Total

MarACon 2010 Medical Costs Pricing System Version 2.0
Input Sheet Procedure Based Plan In Network

Group Name: Plan 1

Allowable Type **Discounts**
 Enter Discounts on 'Discounts' Spreadsheet

Enter Co-Pays on the 'ProcedureCopays' Spreadsheet

Annual Deductible \$ 250

Deductible Waved for Prescription Drugs Yes

Deductible Waved for Office Visits Yes

Program Benefits: Annual Maximum Out of Pocket (Excluding Deductible)
 \$ 1,500

Coinsurance	
90%	Inpatient Hospital
90%	Outpatient Hospital
90%	Surgery
90%	Office Visits
90%	Diagnostic Xray & Lab
100%	Prescription Drugs

Hospital N&M, ACC & Drug Maximum 30 Days

Outpatient N&M, ACC & Drug 50% Coinsurance
 \$ 100 Per Visit Maximum
 \$ 2,500 Annual Maximum

Wellness	Children	Allowance per Visit	Visits by Age		
			<1	1-2	3+
		\$ -	6	2	1
	Adult	\$ -	Visits per Year 1		
	Female OB/GYN	\$ -	Visits per Year 1		
Annual Maximum		\$ 1,000,000			

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PPO Utilization: 70%

Net Rates:

	Monthly			Annual Total	Count
	Medical	Drugs	Total		
Employee Only	\$ 494.95	\$ 136.99	\$ 7,583.24	5	
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Medicare Eligible	\$ 151.44	\$ 107.86	\$ 3,111.54		

Group Total \$ 298,471

MarACon 2010 Medical Costs Pricing System Version 2.0
Input Sheet **Procedure Based Plan** **Out of Network**

Group Name: **Plan 1**
 Allowable Type: **UCR**

Enter Co-Pays on the 'ProcedureCopays' Spreadsheet

Annual Deductible: **\$ 250**
 Deductible Waved for Prescription Drugs: **Yes**
 Deductible Waved for Office Visits: **Yes**

Program Benefits: **Annual Maximum Out of Pocket (Excluding Deductible)**
\$ 1,500
 Coinsurance
80% Inpatient Hospital
80% Outpatient Hospital
80% Surgery
80% Office Visits
80% Diagnostic Xray & Lab
100% Prescription Drugs

Hospital N&M, ACC & Drug Maximum: **30** Days
 Outpatient N&M, ACC & Drug: **50%** Coinsurance
\$ 100 Per Visit Maximum
\$ 2,500 Annual Maximum

Wellness
 Children: Allowance per Visit **\$ -** Visits by Age: **<1: 6, 1-2: 2, 3+: 1**
 Adult: Allowance per Visit **\$ -** Visits per Year: **1**
 Female OB/GYN: Allowance per Visit **\$ -** Visits per Year: **1**
 Annual Maximum: **\$ 1,000,000**

Net Out of Network Rates:

	Monthly Medical	Drugs	Annual Total
Employee Only	\$ 466.24	\$ 136.99	\$ 7,238.76
Employee + Spouse	\$ 979.10	\$ 287.68	\$ 15,201.36
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Employee + Spouse + Child(ren)	\$ 1,379.25	\$ 393.10	\$ 21,268.20
Early Retiree	\$ 1,005.65	\$ 203.42	\$ 14,508.84
Medicare Eligible	\$ 142.79	\$ 107.86	\$ 3,007.80

PPO Utilization: **70%**

Net Rates:

	Monthly Medical	Drugs	Annual Total	Count
Employee Only	\$ 494.95	\$ 136.99	\$ 7,583.24	5
Employee + Spouse	\$ 1,039.39	\$ 287.68	\$ 15,924.85	5
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Medicare Eligible	\$ 151.44	\$ 107.86	\$ 3,111.54	

Group Total: **\$ 298,471**

Procedures	Network Discounts In Network
Inpatient Hospital	0%
Outpatient Hospital	0%
Surgery	0%
Office Visits	0%
Diagnostic Xray & Lab	0%
Prescription Drugs	0%

Code	Copay	
	In Network	Out of Network
Inpatient Hospital		
Per Admission	0.00	0.00
Per Day	0.00	0.00
Emergency Room	0.00	0.00
Office Visits		
Primary	0.00	0.00
Specialist	0.00	0.00
Prescription Drugs		
Brand	0.00	0.00
Generic	0.00	0.00
Formulary	0.00	0.00
Mail Order		
Brand	0.00	0.00
Generic	0.00	0.00
Formulary	0.00	0.00

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Plan 1

Child

In Network

2 Rx Separate

		Inpatient Hospital	Outpatient Hospital	Surgery	Office Visits	Diagnostic Xray & Lab	Total	Prescription Drugs	Gtotal
%		22.3%	16.1%	15.1%	36.6%	9.9%	100.0%	100.0%	
Base Rates		56.07	40.33	37.99	91.98	24.85	251.22	52.34	303.56
%		22.3%	16.1%	15.1%	36.6%	9.9%	100.0%	100.0%	96.6%
Base Deductible		0.00	0.00	0.00	0.00	22.54	22.54	0.00	22.54
%		0.0%	0.0%	0.0%	0.0%	100.0%	100.0%	0.0%	
Adjusted %		0.0%	0.0%	0.0%	0.0%	100.0%		0.0%	
Adjusted Deductible		0.00	0.00	0.00	0.00	22.54	22.54	0.00	22.54
Less Deductible		56.07	40.33	37.99	91.98	2.31	228.68	52.34	281.02
Coinsurance		90%	90%	90%	90%	90%	90.0%	100%	190.0%
Coinsurance Factor		0.890	0.890	0.890	0.890	0.890		1.000	
Times coins Factor		49.90	35.89	33.81	81.86	2.06	203.52	52.34	255.86
Stop Loss		15000	15000	15000	15000	15000	15,000	1000000	(1,667)
Adjusted Stop Loss		4160	2992	2818	6824	172	16965	1017928	1034894
Stop Loss Lookup		27.38	0.43	17.13	2.78	6.21	53.93	0.00	53.93
Stop Loss Adjustment		24.21	0.38	15.15	2.46	5.49	47.69	0.00	47.69
Less Stop Loss		25.69	35.51	18.66	79.40	0.00	159.26	52.34	211.60
Maximum Adjustment		0.14	0.00	2.42	0.10	1.36	4.02	0.00	4.02
Plus Maximum		52.93	35.94	33.37	82.08	4.85	209.17	52.34	261.51
User Utilization	0.995	0.995	0.995	0.995	0.995	0.995		0.997	
Times Utilization		52.67	35.76	33.20	81.67	4.83	208.13	52.18	260.31
N&M Factor		0.983	1.000	1.000	1.000	1.000		1.000	
Times N&M Factor		51.77	35.76	33.20	81.67	4.83	207.23	52.18	259.41
OP Psych Adjustment		0.00	0.00	0.00	6.88	0.00	6.88	0.00	6.88
Plus OP Psych		51.77	35.76	33.20	88.55	4.83	214.11	52.18	266.29
Wellness Adjustment		0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Plus Wellness		51.77	35.76	33.20	88.55	4.83	214.11	52.18	266.29
Industry Factor		1.050	1.050	1.050	1.050	1.050		1.050	
Times Industry		54.36	37.55	34.86	92.98	5.07	224.82	54.79	279.61
Age/Gender/Student		1.000	1.000	1.000	1.000	1.000		1.000	
Times Above		54.36	37.55	34.86	92.98	5.07	224.82	54.79	279.61
	1.000	Medical	Drugs						
Total		224.82	54.79						

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Plan 1

Child Prescription Drug Continuance

		Generic	Brand	Formulary	Mail Order Generic	Mail Order Brand	Mail Order Formulary	Total Script	Total Costs
Manual Average Script Cost		\$xxx.xx	\$xxx.xx	\$xxx.xx	\$xxx.xx	\$xxx.xx	\$xxx.xx		\$ -
Discount	0%	1.000	1.000	1.000	1.000	1.000	1.000		
Trend	0.9700								
Area Factor	1.003								
Co-Pay		\$ -	\$ -	\$ -	\$ -	\$ -	\$ -		\$ -
Coinsurance	100%	1.000	1.000	1.000	1.000	1.000	1.000		
Net Average Script Cost		\$xxx.xx	\$xxx.xx	\$xxx.xx	\$xxx.xx	\$xxx.xx	\$xxx.xx		\$ -
Manual Utilization		\$xxx.xx	\$xxx.xx	\$xxx.xx	\$xxx.xx	\$xxx.xx	\$xxx.xx	0.00	
User Utilization	1.000								
Area Factor	0.997								
Industry Factor	1.050								
Age/Gender/Student	1.000								
Net Utilization		\$xxx.xx	\$xxx.xx	\$xxx.xx	\$xxx.xx	\$xxx.xx	\$xxx.xx	\$xxx.xx	
	Frequency	Relativity						Total Script	Total Costs
	0.0370900	\$xxx.xx	\$xxx.xx	\$xxx.xx	\$xxx.xx	\$xxx.xx	\$xxx.xx	0.00	\$ -
	0.0500000	\$xxx.xx	\$xxx.xx	\$xxx.xx	\$xxx.xx	\$xxx.xx	\$xxx.xx	0.00	\$ -
	0.3540000	\$xxx.xx	\$xxx.xx	\$xxx.xx	\$xxx.xx	\$xxx.xx	\$xxx.xx	0.00	\$ -
	0.1770000	\$xxx.xx	\$xxx.xx	\$xxx.xx	\$xxx.xx	\$xxx.xx	\$xxx.xx	0.00	\$ -
	0.0600000	\$xxx.xx	\$xxx.xx	\$xxx.xx	\$xxx.xx	\$xxx.xx	\$xxx.xx	0.00	\$ -
	0.1416000	\$xxx.xx	\$xxx.xx	\$xxx.xx	\$xxx.xx	\$xxx.xx	\$xxx.xx	0.00	\$ -
	0.0708000	\$xxx.xx	\$xxx.xx	\$xxx.xx	\$xxx.xx	\$xxx.xx	\$xxx.xx	0.00	\$ -
	0.0177000	\$xxx.xx	\$xxx.xx	\$xxx.xx	\$xxx.xx	\$xxx.xx	\$xxx.xx	0.00	\$ -
	0.0141600	\$xxx.xx	\$xxx.xx	\$xxx.xx	\$xxx.xx	\$xxx.xx	\$xxx.xx	0.00	\$ -
	0.0088500	\$xxx.xx	\$xxx.xx	\$xxx.xx	\$xxx.xx	\$xxx.xx	\$xxx.xx	0.00	\$ -
	0.0053100	\$xxx.xx	\$xxx.xx	\$xxx.xx	\$xxx.xx	\$xxx.xx	\$xxx.xx	0.00	\$ -
	0.0017700	\$xxx.xx	\$xxx.xx	\$xxx.xx	\$xxx.xx	\$xxx.xx	\$xxx.xx	0.00	\$ -
	0.0008850	\$xxx.xx	\$xxx.xx	\$xxx.xx	\$xxx.xx	\$xxx.xx	\$xxx.xx	0.00	\$ -
	0.0130000	\$xxx.xx	\$xxx.xx	\$xxx.xx	\$xxx.xx	\$xxx.xx	\$xxx.xx	0.00	\$ -
	0.0130000	\$xxx.xx	\$xxx.xx	\$xxx.xx	\$xxx.xx	\$xxx.xx	\$xxx.xx	0.00	\$ -
	0.0008850	\$xxx.xx	\$xxx.xx	\$xxx.xx	\$xxx.xx	\$xxx.xx	\$xxx.xx	0.00	\$ -
	0.0008850	\$xxx.xx	\$xxx.xx	\$xxx.xx	\$xxx.xx	\$xxx.xx	\$xxx.xx	0.00	\$ -
	0.0065000	\$xxx.xx	\$xxx.xx	\$xxx.xx	\$xxx.xx	\$xxx.xx	\$xxx.xx	0.00	\$ -
	0.0005310	\$xxx.xx	\$xxx.xx	\$xxx.xx	\$xxx.xx	\$xxx.xx	\$xxx.xx	0.00	\$ -
	0.0065000	\$xxx.xx	\$xxx.xx	\$xxx.xx	\$xxx.xx	\$xxx.xx	\$xxx.xx	0.00	\$ -
	0.0001770	\$xxx.xx	\$xxx.xx	\$xxx.xx	\$xxx.xx	\$xxx.xx	\$xxx.xx	0.00	\$ -
	0.0052000	\$xxx.xx	\$xxx.xx	\$xxx.xx	\$xxx.xx	\$xxx.xx	\$xxx.xx	0.00	\$ -
	0.0052000	\$xxx.xx	\$xxx.xx	\$xxx.xx	\$xxx.xx	\$xxx.xx	\$xxx.xx	0.00	\$ -
	0.0026000	\$xxx.xx	\$xxx.xx	\$xxx.xx	\$xxx.xx	\$xxx.xx	\$xxx.xx	0.00	\$ -
	0.0026000	\$xxx.xx	\$xxx.xx	\$xxx.xx	\$xxx.xx	\$xxx.xx	\$xxx.xx	0.00	\$ -
	0.0006500	\$xxx.xx	\$xxx.xx	\$xxx.xx	\$xxx.xx	\$xxx.xx	\$xxx.xx	0.00	\$ -
	0.0006500	\$xxx.xx	\$xxx.xx	\$xxx.xx	\$xxx.xx	\$xxx.xx	\$xxx.xx	0.00	\$ -
	0.0005200	\$xxx.xx	\$xxx.xx	\$xxx.xx	\$xxx.xx	\$xxx.xx	\$xxx.xx	0.00	\$ -
	0.0005200	\$xxx.xx	\$xxx.xx	\$xxx.xx	\$xxx.xx	\$xxx.xx	\$xxx.xx	0.00	\$ -
	0.0003250	\$xxx.xx	\$xxx.xx	\$xxx.xx	\$xxx.xx	\$xxx.xx	\$xxx.xx	0.00	\$ -
	0.0003250	\$xxx.xx	\$xxx.xx	\$xxx.xx	\$xxx.xx	\$xxx.xx	\$xxx.xx	0.00	\$ -
	0.0001950	\$xxx.xx	\$xxx.xx	\$xxx.xx	\$xxx.xx	\$xxx.xx	\$xxx.xx	0.00	\$ -
	0.0001950	\$xxx.xx	\$xxx.xx	\$xxx.xx	\$xxx.xx	\$xxx.xx	\$xxx.xx	0.00	\$ -
	0.0000650	\$xxx.xx	\$xxx.xx	\$xxx.xx	\$xxx.xx	\$xxx.xx	\$xxx.xx	0.00	\$ -
	0.0000650	\$xxx.xx	\$xxx.xx	\$xxx.xx	\$xxx.xx	\$xxx.xx	\$xxx.xx	0.00	\$ -
	0.0000325	\$xxx.xx	\$xxx.xx	\$xxx.xx	\$xxx.xx	\$xxx.xx	\$xxx.xx	0.00	\$ -
	0.0000325	\$xxx.xx	\$xxx.xx	\$xxx.xx	\$xxx.xx	\$xxx.xx	\$xxx.xx	0.00	\$ -
	0.0000325	\$xxx.xx	\$xxx.xx	\$xxx.xx	\$xxx.xx	\$xxx.xx	\$xxx.xx	0.00	\$ -
	0.0000325	\$xxx.xx	\$xxx.xx	\$xxx.xx	\$xxx.xx	\$xxx.xx	\$xxx.xx	0.00	\$ -
	0.0000325	\$xxx.xx	\$xxx.xx	\$xxx.xx	\$xxx.xx	\$xxx.xx	\$xxx.xx	0.00	\$ -
	0.0000195	\$xxx.xx	\$xxx.xx	\$xxx.xx	\$xxx.xx	\$xxx.xx	\$xxx.xx	0.00	\$ -
	0.0000195	\$xxx.xx	\$xxx.xx	\$xxx.xx	\$xxx.xx	\$xxx.xx	\$xxx.xx	0.00	\$ -
	0.0000065	\$xxx.xx	\$xxx.xx	\$xxx.xx	\$xxx.xx	\$xxx.xx	\$xxx.xx	0.00	\$ -
	0.0000065	\$xxx.xx	\$xxx.xx	\$xxx.xx	\$xxx.xx	\$xxx.xx	\$xxx.xx	0.00	\$ -
Total Monthly	1.0000000	0.00	0.00	0.00	0.00	0.00	0.00	0.00	\$ -
									\$ -