# New Mexico Retiree Health Care Authority Long-Tem Solvency Modeling Projected Year of Insolvency: FYE2035

Baseline Scenario: 8% trend for Non-Medicare and Medicare medical and Rx for all years; Annual Non-Medicare Medical Plan Changes in CY2023+; Default members into Medicare Advantage offering at 65 beginning CY2018; Annual Medicare Supplement & EGWP plan changes in CY2032+; Annual Non-Medicare Rate Increases of 8.0% in CY2018-2022 and 4.0% thereafter; Expanded Value Option to BCBS beginning CY2018; Updated Rx Rebates per Market Check

					RE\	/ENUE							EXPEND	DITURES					
	50111						Medicare PDP &										Rev Exp.	_	
Fiscal Year Beginning	BOY Invested Assets	Employer Contribution	Employee Contribution	Retiree Medical	Retiree Ancillarv	Tax & HB 351 Revenue	Manufacturers Discount	Miscellaneous	Total Revenue	Investment Income	Medical/Rx	Basic Life	Ancillary Premiums	ASO & HC Reform Fees	Program Support	Total Expenditures	Excluding Inv. Income	Fiscal Year End	EOY Invested Assets
7/1/2017	\$551,412,183	\$85,288,498	\$42,644,249	\$132,916,507	\$30,562,632	\$26,256,221	\$26,065,069	\$455,545	\$344,188,722	\$41,051,156	\$264,089,082	\$3,509,235	\$30,562,632	\$13,469,663	\$2,936,800	\$314,567,412	\$29,621,309	6/30/2018	\$622,084,648
7/1/2018	\$622,084,648	\$85,288,498	\$42,644,249	\$146,464,612	\$33,136,815	\$26,256,221	\$27,478,076	\$457,853	\$361,726,324	\$45,626,962	\$294,300,931	\$2,506,596	\$33,136,815	\$14,266,233	\$3,010,220	\$347,220,795	\$14,505,529	6/30/2019	\$682,217,140
7/1/2019	\$682,217,140	\$85,288,498	\$42,644,249	\$161,536,706	\$35,796,147	\$29,406,967	\$28,723,746	\$459,016	\$383,855,329	\$49,480,849	\$327,940,425	\$1,503,958	\$35,796,147	\$14,974,662	\$3,085,476	\$383,300,667	\$554,663	6/30/2020	\$732,252,651
7/1/2020 7/1/2021	\$732,252,651 \$775,830,629	\$88,273,596 \$91,363,171	\$44,136,798 \$45,681,586	\$176,618,275 \$193,137,854	\$38,302,494 \$41,146,720	\$32,935,804 \$36,888,100	\$29,777,624 \$30,830,767	\$457,030 \$456,115	\$410,501,620 \$439,504,313	\$52,755,627 \$55,489,259	\$362,154,916 \$399,879,806	\$501,319 \$0	\$38,302,494 \$41,146,720	\$15,557,928 \$16,159,195	\$3,162,612 \$3,241,678	\$419,679,270 \$460,427,398	(\$9,177,650) (\$20,923,086)	6/30/2021 6/30/2022	\$775,830,629 \$810,396,802
7/1/2022	\$810,396,802	\$94,560,882	\$47,280,441	\$211,788,565	\$44,616,861	\$41,314,672	\$31,807,628	\$467,207	\$471,836,256	\$57,430,749	\$443,472,136	\$0	\$44,616,861	\$16,921,609	\$3,322,720	\$508,333,325	(\$36,497,069)	6/30/2023	\$831,330,482
7/1/2023	\$831,330,482	\$97,870,513	\$48,935,257	\$229,406,548	\$47,960,423	\$46,272,433	\$32,761,792	\$470,085	\$503,677,050	\$58,499,103	\$483,570,267	\$0	\$47,960,423	\$17,633,176	\$3,405,788	\$552,569,653	(\$48,892,603)	6/30/2024	\$840,936,982
7/1/2024 7/1/2025	\$840,936,982 \$840,636,785	\$101,295,981 \$104,841,341	\$50,647,991 \$52,420,670	\$246,838,708 \$267,850,730	\$51,262,491 \$55,452,951	\$51,825,124 \$58,044,139	\$33,595,567 \$34,551,086	\$471,781 \$480,291	\$535,937,644 \$573,641,209	\$58,824,655 \$58,293,956	\$522,051,997 \$568,739,169	\$0 \$0	\$51,262,491 \$55,452,951	\$18,257,076 \$19,035,331	\$3,490,932 \$3,578,206	\$595,062,496 \$646,805,657	(\$59,124,853) (\$73,164,449)	6/30/2025 6/30/2026	\$840,636,785 \$825,766,292
7/1/2026	\$825,766,292	\$108,510,787	\$54,255,394	\$288,926,730	\$59,322,679	\$65,009,436	\$35,434,716	\$482,146	\$611,941,888	\$56,729,432	\$615,798,223	\$0	\$59,322,679	\$19,736,069	\$3,667,661	\$698,524,632	(\$86,582,744)	6/30/2027	\$795,912,980
7/1/2027	\$795,912,980	\$112,308,665	\$56,154,333	\$309,839,856	\$63,247,596	\$72,810,568	\$36,299,557	\$419,263	\$651,079,838	\$54,103,682	\$663,044,185	\$0	\$63,247,596	\$20,339,303	\$3,759,352	\$750,390,436	(\$99,310,598)	6/30/2028	\$750,706,064
7/1/2028	\$750,706,064	\$116,239,468	\$58,119,734	\$334,409,379	\$67,985,564	\$81,547,837	\$37,130,045	\$426,562	\$695,858,589	\$50,203,990	\$719,421,718	\$0	\$67,985,564	\$21,072,435	\$3,853,336	\$812,333,053	(\$116,474,464)	6/30/2029	\$684,435,591
7/1/2029 7/1/2030	\$684,435,591 \$596,616,220	\$120,307,850 \$124,518,624	\$60,153,925 \$62,259,312	\$358,735,527 \$387,625,380	\$72,317,474 \$77,851,850	\$91,333,577 \$102,293,606	\$37,816,547 \$38,484,418	\$426,934 \$326,388	\$741,091,834 \$793,359,579	\$44,813,634 \$37,681,040	\$775,754,637 \$842,709,328	\$0 \$0	\$72,317,474 \$77,851,850	\$21,703,058 \$22,505,451	\$3,949,669 \$4,048,411	\$873,724,839 \$947,115,040	(\$132,633,005) (\$153,755,461)	6/30/2030 6/30/2031	\$596,616,220 \$480,541,800
7/1/2031	\$480,541,800	\$128,876,776	\$64,438,388	\$414,499,465	\$83,129,413	\$114,568,839	\$39,070,788	\$333,129	\$844,916,799	\$28,803,971	\$900,869,238	\$0	\$83,129,413	\$23,259,816	\$4,149,622	\$1,011,408,088	(\$166,491,289)	6/30/2032	\$342,854,482
7/1/2032	\$342,854,482	\$133,387,463	\$66,693,732	\$438,516,171	\$88,518,038	\$128,317,100	\$39,595,436	\$337,902	\$895,365,843	\$18,741,755	\$947,356,177	\$0	\$88,518,038	\$23,933,298	\$4,253,362	\$1,064,060,875	(\$168,695,032)	6/30/2033	\$192,901,205
7/1/2033	\$192,901,205	\$138,056,025 \$142,887,986	\$69,028,012 \$71,443,993	\$468,576,120 \$505,258,718	\$94,711,786 \$101,532,503	\$143,715,152 \$160,960,970	\$40,172,443	\$346,404 \$360,267	\$954,605,942	\$7,880,095	\$999,261,249	\$0 \$0	\$94,711,786	\$24,693,695	\$4,359,696 \$4,468,689	\$1,123,026,425 \$1,188,312,012	(\$168,420,483)	6/30/2034 6/30/2035	\$32,360,816 (\$132,609,941)
7/1/2034 7/1/2035	\$32,360,816 (\$132,609,941)	\$147,889,065	\$73,944,533	\$537,172,838	\$107,753,964	\$180,276,286	\$40,678,395 \$41,237,177	\$360,267	\$1,023,122,831 \$1,088,633,923	\$218,424 \$0	\$1,056,752,871 \$1,109,885,613	\$0	\$101,532,503 \$107,753,964	\$25,557,950 \$26,235,756	\$4,580,406	\$1,248,455,738	(\$165,189,181) (\$159,821,815)	6/30/2036	(\$292,431,756)
7/1/2036	(\$292,431,756)	\$153,065,182	\$76,532,591	\$567,180,817	\$114,596,153	\$201,909,441	\$41,902,055	\$360,197	\$1,155,546,436	\$0	\$1,165,206,116	\$0	\$114,596,153	\$26,884,875	\$4,694,916	\$1,311,382,061	(\$155,835,625)	6/30/2037	(\$448,267,381)
7/1/2037	(\$448,267,381)	\$158,422,464	\$79,211,232	\$597,693,913	\$121,415,316	\$226,138,574	\$42,433,611	\$360,785	\$1,225,675,894	\$0	\$1,220,102,696	\$0	\$121,415,316	\$27,494,512	\$4,812,289	\$1,373,824,813	(\$148,148,919)	6/30/2038	(\$596,416,300)
7/1/2038 7/1/2039	(\$596,416,300) (\$733,728,058)	\$163,967,250 \$169,706,104	\$81,983,625 \$84.853.052	\$628,582,911 \$662,537,531	\$128,396,252 \$136,180,824	\$253,275,203 \$283,668,227	\$43,018,482 \$43,611,821	\$356,164 \$356,223	\$1,299,579,887 \$1,380,913,782	\$0 \$0	\$1,275,529,642 \$1,337,066,271	\$0 \$0	\$128,396,252 \$136,180,824	\$28,033,156 \$28,636,711	\$4,932,596 \$5,055,911	\$1,436,891,645 \$1,506,939,717	(\$137,311,759) (\$126.025.935)	6/30/2039 6/30/2040	(\$733,728,058) (\$859,753,993)
7/1/2039	(\$733,728,058) (\$859,753,993)	\$175,645,817	\$87,822,909	\$700,016,590	\$136,180,824 \$144,687,906	\$317,708,414	\$43,611,821	\$356,223	\$1,470,440,076	\$0 \$0	\$1,404,209,482	\$0	\$136,180,824	\$29,322,268	\$5,182,309	\$1,583,401,964	(\$120,025,935) (\$112,961,889)	6/30/2040	(\$972,715,882)
7/1/2041	(\$972,715,882)	\$181,793,421	\$90,896,710	\$742,048,741	\$154,256,043	\$355,833,424	\$44,722,302	\$367,633	\$1,569,918,274	\$0	\$1,480,917,881	\$0	\$154,256,043	\$30,137,738	\$5,311,866	\$1,670,623,528	(\$100,705,255)	6/30/2042	(\$1,073,421,137)
7/1/2042	(\$1,073,421,137)	\$188,156,191	\$94,078,095	\$786,499,537	\$164,199,230	\$398,533,435	\$45,196,017	\$375,855	\$1,677,038,360	\$0	\$1,561,871,986	\$0	\$164,199,230	\$30,973,985	\$5,444,663	\$1,762,489,864	(\$85,451,504)	6/30/2043	(\$1,158,872,641)
7/1/2043 7/1/2044	(\$1,158,872,641) (\$1,223,925,189)	\$194,741,657 \$201,557,615	\$97,370,829 \$100,778,808	\$833,760,405 \$884,399,981	\$174,875,237 \$186,284,168	\$446,357,447 \$499,920,340	\$45,638,778 \$46,088,010	\$385,785 \$395,976	\$1,793,130,136 \$1,919,424,898	\$0 \$0	\$1,645,886,355 \$1,736,167,909	\$0 \$0	\$174,875,237 \$186,284,168	\$31,840,313 \$32,741,783	\$5,580,780 \$5,720,299	\$1,858,182,685 \$1,960,914,159	(\$65,052,549) (\$41,489,261)	6/30/2044 6/30/2045	(\$1,223,925,189) (\$1,265,414,450)
7/1/2045	(\$1,265,414,450)	\$208,612,132	\$104,306,066	\$938,662,082	\$198,476,788	\$559,910,781	\$46,556,278	\$406,437	\$2,056,930,565	\$0	\$1,832,781,089	\$0	\$198,476,788	\$33,674,559	\$5,863,307	\$2,070,795,743	(\$13,865,178)	6/30/2046	(\$1,279,279,629)
7/1/2046	(\$1,279,279,629)	\$215,913,556	\$107,956,778	\$996,828,591	\$211,507,387	\$627,100,075	\$47,044,309	\$417,174	\$2,206,767,872	\$0	\$1,934,520,509	\$0	\$211,507,387	\$34,639,908	\$6,009,889	\$2,186,677,693	\$20,090,178	6/30/2047	(\$1,259,189,450)
7/1/2047	(\$1,259,189,450)	\$223,470,531	\$111,735,265	\$1,059,204,190	\$225,434,022	\$702,352,084	\$47,552,857	\$428,195	\$2,370,177,144	\$0	\$2,043,520,739	\$0	\$225,434,022	\$35,639,156	\$6,160,136	\$2,310,754,053	\$59,423,091	6/30/2048	(\$1,199,766,359)
7/1/2048	(\$1,199,766,359)	\$231,291,999	\$115,646,000	\$1,126,118,234	\$240,318,781	\$786,634,334	\$48,082,703	\$439,508	\$2,548,531,559	\$0	\$2,160,188,379	\$0	\$240,318,781	\$36,673,684	\$6,314,140	\$2,443,494,984	\$105,036,575	6/30/2049	(\$1,094,729,784)
	n Fiscal Year Basis: Annual Payroll Growth	<b>b</b>		FY2018 0.00%	FY2019 0.00%	FY2020 0.00%	FY2021 3.50%	FY2022 3.50%	FY2023 3.50%	FY2024 3.50%	FY2025 3.50%	FY2026 3.50%	FY2027 3.50%	FY2028 3.50%	FY2029 3.50%	FY2030 3.50%	FY2031 3.50%	FY2032 3.50%	FY2033+ 3.50%
	Annual Payroll Growt			0.00%	0.00%	0.00%	3.50%	3.50%	3.50%	3.50%	3.50%	3.50%	3.50%	3.50%	3.50%	3.50%	3.50%	3.50%	3.50%
Public Safety, et al	Employer Rate			2.500%	2.500%	2.500%	2.500%	2.500%	2.500%	2.500%	2.500%	2.500%	2.500%	2.500%	2.500%	2.500%	2.500%	2.500%	2.500%
	<b>F</b> ( <b>D</b> (				1.0500/	4.0500/	4.0500/	4.0500/	4.0500/	4.0500/	4.0500/	4.0500/		4.0500/	4.0500/			4.0500/	
Public Safety, et al				1.250%	1.250% 2.000%	1.250% 2.000%	1.250%	1.250% 2.000%	1.250% 2.000%	1.250% 2.000%	1.250% 2.000%	1.250%	1.250%	1.250% 2.000%	1.250% 2.000%	1.250%	1.250%	1.250%	1.250%
Public Safety, et al Other Occupations Other Occupations	Employer Rate				1.250% 2.000% 1.000%	1.250% 2.000% 1.000%	1.250% 2.000% 1.000%	1.250% 2.000% 1.000%	1.250% 2.000% 1.000%	1.250% 2.000% 1.000%	1.250% 2.000% 1.000%	1.250% 2.000% 1.000%		1.250% 2.000% 1.000%	1.250% 2.000% 1.000%			1.250% 2.000% 1.000%	
Other Occupations Other Occupations Annual Investment	Employer Rate Employee Rate Return			1.250% 2.000% 1.000% 7.25%	2.000% 1.000% 7.25%	2.000% 1.000% 7.25%	2.000% 1.000% 7.25%	2.000% 1.000% 7.25%	2.000% 1.000% 7.25%	2.000% 1.000% 7.25%	2.000% 1.000% 7.25%	2.000% 1.000% 7.25%	1.250% 2.000% 1.000% 7.25%	2.000% 1.000% 7.25%	2.000% 1.000% 7.25%	1.250% 2.000% 1.000% 7.25%	1.250% 2.000% 1.000% 7.25%	2.000% 1.000% 7.25%	1.250% 2.000% 1.000% 7.25%
Other Occupations Other Occupations Annual Investment Annual Growth in R	Employer Rate Employee Rate Return Retirees under age 65			1.250% 2.000% 1.000% 7.25% 0.78%	2.000% 1.000% 7.25% 0.82%	2.000% 1.000% 7.25% 0.41%	2.000% 1.000% 7.25% -0.70%	2.000% 1.000% 7.25% -0.32%	2.000% 1.000% 7.25% 3.93%	2.000% 1.000% 7.25% 0.98%	2.000% 1.000% 7.25% 0.57%	2.000% 1.000% 7.25% 2.86%	1.250% 2.000% 1.000% 7.25% 0.61%	2.000% 1.000% 7.25% -0.80%	2.000% 1.000% 7.25% 2.39%	1.250% 2.000% 1.000% 7.25% 0.12%	1.250% 2.000% 1.000% 7.25% 4.09%	2.000% 1.000% 7.25% 2.07%	1.250% 2.000% 1.000% 7.25% varies
Other Occupations Other Occupations Annual Investment Annual Growth in R Annual Growth in R	Employer Rate Employee Rate Return Retirees under age 65 Retirees age 65+	Trend		1.250% 2.000% 1.000% 7.25% 0.78% 5.97%	2.000% 1.000% 7.25% 0.82% 5.34%	2.000% 1.000% 7.25% 0.41% 4.82%	2.000% 1.000% 7.25% -0.70% 3.75%	2.000% 1.000% 7.25% -0.32% 4.03%	2.000% 1.000% 7.25% 3.93% 3.36%	2.000% 1.000% 7.25% 0.98% 3.32%	2.000% 1.000% 7.25% 0.57% 2.57%	2.000% 1.000% 7.25% 2.86% 3.26%	1.250% 2.000% 1.000% 7.25% 0.61% 2.53%	2.000% 1.000% 7.25% -0.80% 2.57%	2.000% 1.000% 7.25% 2.39% 2.33%	1.250% 2.000% 1.000% 7.25% 0.12% 1.71%	1.250% 2.000% 1.000% 7.25% 4.09% 1.74%	2.000% 1.000% 7.25% 2.07% 1.33%	1.250% 2.000% 1.000% 7.25% varies varies
Other Occupations Other Occupations Annual Investment Annual Growth in R Annual Growth in R Non-Medicare Pres	Employer Rate Employee Rate Return Retirees under age 65			1.250% 2.000% 1.000% 7.25% 0.78%	2.000% 1.000% 7.25% 0.82%	2.000% 1.000% 7.25% 0.41%	2.000% 1.000% 7.25% -0.70%	2.000% 1.000% 7.25% -0.32%	2.000% 1.000% 7.25% 3.93%	2.000% 1.000% 7.25% 0.98%	2.000% 1.000% 7.25% 0.57%	2.000% 1.000% 7.25% 2.86%	1.250% 2.000% 1.000% 7.25% 0.61%	2.000% 1.000% 7.25% -0.80%	2.000% 1.000% 7.25% 2.39%	1.250% 2.000% 1.000% 7.25% 0.12%	1.250% 2.000% 1.000% 7.25% 4.09%	2.000% 1.000% 7.25% 2.07%	1.250% 2.000% 1.000% 7.25% varies
Other Occupations Other Occupations Annual Investment Annual Growth in R Annual Growth in R Non-Medicare Press Medicare Prescripti	Employer Rate Employee Rate Return Retirees under age 65 Retirees age 65+ scription Drug Rebate	d		1.250% 2.000% 1.000% 7.25% 0.78% 5.97% 15.01%	2.000% 1.000% 7.25% 0.82% 5.34% 0.00%	2.000% 1.000% 7.25% 0.41% 4.82% 0.00%	2.000% 1.000% 7.25% -0.70% 3.75% 0.00%	2.000% 1.000% 7.25% -0.32% 4.03% 0.00%	2.000% 1.000% 7.25% 3.93% 3.36% 0.00%	2.000% 1.000% 7.25% 0.98% 3.32% 0.00%	2.000% 1.000% 7.25% 0.57% 2.57% 0.00%	2.000% 1.000% 7.25% 2.86% 3.26% 0.00%	1.250% 2.000% 1.000% 7.25% 0.61% 2.53% 0.00%	2.000% 1.000% 7.25% -0.80% 2.57% 0.00%	2.000% 1.000% 7.25% 2.39% 2.33% 0.00%	1.250% 2.000% 1.000% 7.25% 0.12% 1.71% 0.00%	1.250% 2.000% 1.000% 7.25% 4.09% 1.74% 0.00%	2.000% 1.000% 7.25% 2.07% 1.33% 0.00%	1.250% 2.000% 1.000% 7.25% varies varies 0.00%
Other Occupations Other Occupations Annual Investment Annual Growth in R Annual Growth in R Non-Medicare Press Medicare Prescripti Assumptions with Non-Medicare Medi	Employer Rate Employee Rate Return Retirees under age 65 Retirees age 65+ scription Drug Rebate ion Drug Rebate Tren Calendar Year Basi dical Claims Trend	d s:		1.250% 2.000% 1.000% 7.25% 0.78% 5.97% 15.01% -8.57% CY2018 8.00%	2.000% 1.000% 7.25% 0.82% 5.34% 0.00% 0.00% CY2019 8.00%	2.000% 1.000% 7.25% 0.41% 4.82% 0.00% 0.00% CY2020 8.00%	2.000% 1.000% 7.25% -0.70% 3.75% 0.00% 0.00% CY2021 8.00%	2.000% 1.000% 7.25% -0.32% 4.03% 0.00% 0.00% CY2022 8.00%	2.000% 1.000% 7.25% 3.93% 3.36% 0.00% 0.00% CY2023 8.00%	2.000% 1.000% 7.25% 0.98% 3.32% 0.00% 0.00% CY2024 8.00%	2.000% 1.000% 7.25% 0.57% 2.57% 0.00% 0.00% CY2025 8.00%	2.000% 1.000% 7.25% 2.86% 3.26% 0.00% 0.00% CY2026 8.00%	1.250% 2.000% 1.000% 7.25% 0.61% 2.53% 0.00% 0.00% CY2027 8.00%	2.000% 1.000% 7.25% -0.80% 2.57% 0.00% 0.00% CY2028 8.00%	2.000% 1.000% 7.25% 2.39% 2.33% 0.00% 0.00% CY2029 8.00%	1.250% 2.000% 1.000% 7.25% 0.12% 1.71% 0.00% 0.00% CY2030 8.00%	1.250% 2.000% 1.000% 7.25% 4.09% 1.74% 0.00% 0.00% CY2031 8.00%	2.000% 1.000% 7.25% 2.07% 1.33% 0.00% 0.00% CY2032 8.00%	1.250% 2.000% 1.000% 7.25% varies varies 0.00% 0.00% CY2033+ 8.00%
Other Occupations Other Occupations Annual Investment Annual Growth in R Annual Growth in R Non-Medicare Press Medicare Prescripti Assumptions with Non-Medicare Med Non-Medicare Pres	Employer Rate Employee Rate Return Retirees under age 65 Retirees age 65+ scription Drug Rebate ion Drug Rebate Tren <b>1 Calendar Year Basi</b> dical Claims Trend scription Drug Claims	d s:		1.250% 2.000% 1.000% 7.25% 0.78% 5.97% 15.01% -8.57% CY2018 8.00% 8.00%	2.000% 1.000% 7.25% 0.82% 5.34% 0.00% 0.00% CY2019 8.00% 8.00%	2.000% 1.000% 7.25% 0.41% 4.82% 0.00% 0.00% CY2020 8.00% 8.00%	2.000% 1.000% 7.25% -0.70% 3.75% 0.00% 0.00% CY2021 8.00% 8.00%	2.000% 1.000% 7.25% -0.32% 4.03% 0.00% 0.00% CY2022 8.00% 8.00%	2.000% 1.000% 7.25% 3.93% 3.36% 0.00% 0.00% CY2023 8.00% 8.00%	2.000% 1.000% 7.25% 0.98% 3.32% 0.00% 0.00% CY2024 8.00% 8.00%	2.000% 1.000% 7.25% 0.57% 0.00% 0.00% CY2025 8.00% 8.00%	2.000% 1.000% 7.25% 2.86% 3.26% 0.00% 0.00% CY2026 8.00% 8.00%	1.250% 2.000% 1.000% 7.25% 0.61% 2.53% 0.00% 0.00% CY2027 8.00% 8.00%	2.000% 1.000% 7.25% -0.80% 2.57% 0.00% 0.00% CY2028 8.00% 8.00%	2.000% 1.000% 7.25% 2.39% 2.33% 0.00% 0.00% CY2029 8.00% 8.00%	1.250% 2.000% 1.000% 7.25% 0.12% 1.71% 0.00% 0.00% CY2030 8.00% 8.00%	1.250% 2.000% 1.000% 7.25% 4.09% 1.74% 0.00% 0.00% CY2031 8.00% 8.00%	2.000% 1.000% 7.25% 2.07% 1.33% 0.00% 0.00% 0.00% CY2032 8.00% 8.00%	1.250% 2.000% 1.000% 7.25% varies 0.00% 0.00% CY2033+ 8.00%
Other Occupations Other Occupations Annual Investment Annual Growth in R Annual Growth in R Non-Medicare Pres Medicare Prescripti Assumptions with Non-Medicare Medi Non-Medicare Pres Medicare Medical C	Employer Rate Employee Rate Return Retirees under age 65 Retirees age 65+ scription Drug Rebate ion Drug Rebate Tren <b>1 Calendar Year Basi</b> dical Claims Trend scription Drug Claims	d <b>s:</b> Trend		1.250% 2.000% 1.000% 7.25% 0.78% 5.97% 15.01% -8.57% CY2018 8.00%	2.000% 1.000% 7.25% 0.82% 5.34% 0.00% 0.00% CY2019 8.00%	2.000% 1.000% 7.25% 0.41% 4.82% 0.00% 0.00% CY2020 8.00%	2.000% 1.000% 7.25% -0.70% 3.75% 0.00% 0.00% CY2021 8.00%	2.000% 1.000% 7.25% -0.32% 4.03% 0.00% 0.00% CY2022 8.00%	2.000% 1.000% 7.25% 3.93% 3.36% 0.00% 0.00% CY2023 8.00%	2.000% 1.000% 7.25% 0.98% 3.32% 0.00% 0.00% CY2024 8.00%	2.000% 1.000% 7.25% 0.57% 2.57% 0.00% 0.00% CY2025 8.00%	2.000% 1.000% 7.25% 2.86% 3.26% 0.00% 0.00% CY2026 8.00%	1.250% 2.000% 1.000% 7.25% 0.61% 2.53% 0.00% 0.00% CY2027 8.00%	2.000% 1.000% 7.25% -0.80% 2.57% 0.00% 0.00% CY2028 8.00%	2.000% 1.000% 7.25% 2.39% 2.33% 0.00% 0.00% CY2029 8.00%	1.250% 2.000% 1.000% 7.25% 0.12% 1.71% 0.00% 0.00% CY2030 8.00%	1.250% 2.000% 1.000% 7.25% 4.09% 1.74% 0.00% 0.00% CY2031 8.00%	2.000% 1.000% 7.25% 2.07% 1.33% 0.00% 0.00% CY2032 8.00%	1.250% 2.000% 1.000% 7.25% varies varies 0.00% 0.00% CY2033+ 8.00% 8.00% 8.00%
Other Occupations Other Occupations Annual Investment Annual Growth in R Annual Growth in R Non-Medicare Press Medicare Prescripti Assumptions with Non-Medicare Med Non-Medicare Press Medicare Prescripti Annual Growth in E	Employer Rate Employee Rate Return Retirees under age 65 Retirees age 65+ scription Drug Rebate ion Drug Rebate Tren <b>Calendar Year Basi</b> dical Claims Trend scription Drug Claims Claims Trend ion Drug Claims Trend GWP Direct Subsidy	d <b>s:</b> Trend d		1.250% 2.000% 1.000% 7.25% 0.78% 5.97% 15.01% -8.57% CY2018 8.00% 8.00% 8.00% 8.00% 8.00% 8.00%	2.000% 1.000% 7.25% 0.82% 5.34% 0.00% 0.00% CY2019 8.00% 8.00% 8.00% 8.00% 5.00%	2.000% 1.000% 7.25% 0.41% 4.82% 0.00% 0.00% CY2020 8.00% 8.00% 8.00% 8.00% 8.00%	2.000% 1.000% 7.25% -0.70% 3.75% 0.00% 0.00% CY2021 8.00% 8.00% 8.00% 8.00% 4.00%	2.000% 1.000% 7.25% -0.32% 4.03% 0.00% 0.00% CY2022 8.00% 8.00% 8.00% 8.00%	2.000% 1.000% 7.25% 3.93% 3.36% 0.00% 0.00% CY2023 8.00% 8.00% 8.00% 8.00% 4.00%	2.000% 1.000% 7.25% 0.98% 3.32% 0.00% 0.00% CY2024 8.00% 8.00% 8.00% 4.00%	2.000% 1.000% 7.25% 0.57% 2.57% 0.00% 0.00% CY2025 8.00% 8.00% 8.00% 8.00% 4.00%	2.000% 1.000% 7.25% 2.86% 3.26% 0.00% 0.00% CY2026 8.00% 8.00% 8.00% 8.00% 4.00%	1.250% 2.000% 1.000% 7.25% 0.61% 2.53% 0.00% 0.00% CY2027 8.00% 8.00% 8.00% 8.00% 4.00%	2.000% 1.000% 7.25% -0.80% 2.57% 0.00% 0.00% CY2028 8.00% 8.00% 8.00% 8.00% 4.00%	2.000% 1.000% 7.25% 2.39% 2.33% 0.00% 0.00% <b>CY2029</b> 8.00% 8.00% 8.00% 8.00% 4.00%	1.250% 2.000% 1.000% 7.25% 0.12% 1.71% 0.00% 0.00% CY2030 8.00% 8.00% 8.00% 8.00% 4.00%	1.250% 2.000% 1.000% 7.25% 4.09% 1.74% 0.00% 0.00% CY2031 8.00% 8.00% 8.00% 4.00%	2.000% 1.000% 7.25% 2.07% 1.33% 0.00% 0.00% <b>CY2032</b> 8.00% 8.00% 8.00% 8.00% 4.00%	1.250% 2.000% 1.000% 7.25% varies varies 0.00% 0.00% CY2033+ 8.00% 8.00% 8.00% 8.00% 4.00%
Other Occupations Other Occupations Annual Investment Annual Growth in R Annual Growth in R Non-Medicare Press Medicare Prescripti Assumptions with Non-Medicare Medi Non-Medicare Press Medicare Medical C Medicare Prescripti Annual Growth in C	Employer Rate Employee Rate Return Retirees under age 65 Retirees age 65+ scription Drug Rebate ion Drug Rebate Tren Calendar Year Basi dical Claims Trend scription Drug Claims Claims Trend ion Drug Claims Trend GGWP Direct Subsidy Coverage Gap Discour	d s: Trend d nt Program Reven	ue	1.250% 2.000% 1.000% 7.25% 0.78% 5.97% 15.01% -8.57% CY2018 8.00% 8.00% 8.00% 8.00% 8.00% 8.00%	2.000% 1.000% 7.25% 0.82% 5.34% 0.00% 0.00% CY2019 8.00% 8.00% 8.00% 8.00% 5.00% 0.00%	2.000% 1.000% 7.25% 0.41% 4.82% 0.00% 0.00% CY2020 8.00% 8.00% 8.00% 8.00% 5.00% 0.00%	2.000% 1.000% 7.25% -0.70% 3.75% 0.00% 0.00% CY2021 8.00% 8.00% 8.00% 8.00% 4.00% 0.00%	2.000% 1.000% 7.25% -0.32% 4.03% 0.00% 0.00% CY2022 8.00% 8.00% 8.00% 8.00% 4.00% 0.00%	2.000% 1.000% 7.25% 3.93% 3.36% 0.00% 0.00% CY2023 8.00% 8.00% 8.00% 8.00% 8.00% 4.00% 0.00%	2.000% 1.000% 7.25% 0.98% 3.32% 0.00% 0.00% CY2024 8.00% 8.00% 8.00% 8.00% 8.00% 0.00%	2.000% 1.000% 7.25% 0.57% 2.57% 0.00% 0.00% CY2025 8.00% 8.00% 8.00% 8.00% 4.00% 0.00%	2.000% 1.000% 7.25% 2.86% 3.26% 0.00% 0.00% CY2026 8.00% 8.00% 8.00% 8.00% 4.00% 0.00%	1.250% 2.000% 1.000% 7.25% 0.61% 2.53% 0.00% 0.00% <b>CY2027</b> 8.00% 8.00% 8.00% 8.00% 8.00% 4.00% 0.00%	2.000% 1.000% 7.25% -0.80% 2.57% 0.00% 0.00% CY2028 8.00% 8.00% 8.00% 8.00% 4.00% 0.00%	2.000% 1.000% 7.25% 2.39% 2.33% 0.00% 0.00% CY2029 8.00% 8.00% 8.00% 8.00% 8.00% 4.00% 0.00%	1.250% 2.000% 1.000% 7.25% 0.12% 1.71% 0.00% 0.00% CY2030 8.00% 8.00% 8.00% 8.00% 8.00% 4.00% 0.00%	1.250% 2.000% 1.000% 7.25% 4.09% 1.74% 0.00% 0.00% CY2031 8.00% 8.00% 8.00% 8.00% 8.00% 4.00% 0.00%	2.000% 1.000% 7.25% 2.07% 1.33% 0.00% 0.00% CY2032 8.00% 8.00% 8.00% 8.00% 4.00% 0.00%	1.250% 2.000% 1.000% 7.25% varies 0.00% 0.00% CY2033+ 8.00% 8.00% 8.00% 8.00% 4.00% 0.00%
Other Occupations Other Occupations Annual Investment Annual Growth in R Annual Growth in R Non-Medicare Press Medicare Prescripti Assumptions with Non-Medicare Medi Non-Medicare Medi Non-Medicare Prescripti Annual Growth in E Annual Growth in E	Employer Rate Employee Rate Return Retirees under age 65 Retirees age 65+ scription Drug Rebate ion Drug Rebate Tren <b>Calendar Year Basi</b> dical Claims Trend scription Drug Claims Claims Trend ion Drug Claims Trend GWP Direct Subsidy Coverage Gap Discour	d s: Trend d nt Program Revenur rance	ue	1.250% 2.000% 1.000% 7.25% 0.78% 5.97% 15.01% -8.57% CY2018 8.00% 8.00% 8.00% 8.00% 8.00% -19.89% -5.00% 10.00%	2.000% 1.000% 7.25% 0.82% 5.34% 0.00% 0.00% CY2019 8.00% 8.00% 8.00% 8.00% 5.00% 0.00% 0.00%	2.000% 1.000% 7.25% 0.41% 4.82% 0.00% 0.00% <b>CY2020</b> 8.00% 8.00% 8.00% 8.00% 8.00% 5.00% 0.00%	2.000% 1.000% 7.25% -0.70% 3.75% 0.00% 0.00% CY2021 8.00% 8.00% 8.00% 8.00% 8.00% 4.00% 0.00%	2.000% 1.000% 7.25% -0.32% 4.03% 0.00% 0.00% CY2022 8.00% 8.00% 8.00% 8.00% 8.00% 4.00% 0.00%	2.000% 1.000% 7.25% 3.93% 3.36% 0.00% 0.00% CY2023 8.00% 8.00% 8.00% 8.00% 8.00% 4.00% 0.00%	2.000% 1.000% 7.25% 0.98% 3.32% 0.00% 0.00% CY2024 8.00% 8.00% 8.00% 8.00% 8.00% 4.00% 0.00% 0.00%	2.000% 1.000% 7.25% 0.57% 2.57% 0.00% 0.00% CY2025 8.00% 8.00% 8.00% 8.00% 8.00% 8.00% 4.00% 0.00%	2.000% 1.000% 7.25% 2.86% 3.26% 0.00% 0.00% <b>CY2026</b> 8.00% 8.00% 8.00% 8.00% 4.00% 0.00%	1.250% 2.000% 1.000% 7.25% 0.61% 2.53% 0.00% 0.00% <b>CY2027</b> 8.00% 8.00% 8.00% 8.00% 8.00% 4.00% 0.00%	2.000% 1.000% 7.25% -0.80% 2.57% 0.00% 0.00% <b>CY2028</b> 8.00% 8.00% 8.00% 8.00% 8.00% 4.00% 0.00%	2.000% 1.000% 7.25% 2.39% 2.33% 0.00% 0.00% CY2029 8.00% 8.00% 8.00% 8.00% 4.00% 0.00% 0.00%	1.250% 2.000% 1.000% 7.25% 0.12% 1.71% 0.00% 0.00% <b>CY2030</b> 8.00% 8.00% 8.00% 8.00% 8.00% 4.00% 0.00%	1.250% 2.000% 1.000% 7.25% 4.09% 1.74% 0.00% 0.00% <b>CY2031</b> 8.00% 8.00% 8.00% 8.00% 8.00% 4.00% 0.00%	2.000% 1.000% 7.25% 2.07% 1.33% 0.00% 0.00% <b>CY2032</b> 8.00% 8.00% 8.00% 8.00% 4.00% 0.00% 0.00%	1.250% 2.000% 1.000% 7.25% varies 0.00% 0.00% CY2033+ 8.00% 8.00% 8.00% 8.00% 4.00% 0.00%
Other Occupations Other Occupations Annual Investment Annual Growth in R Annual Growth in R Non-Medicare Press Medicare Prescripti Assumptions with Non-Medicare Medical C Medicare Medical C Medicare Prescripti Annual Growth in E Annual Growth in E	Employer Rate Employee Rate Return Retirees under age 65 Retirees age 65+ scription Drug Rebate ion Drug Rebate Tren Calendar Year Basi dical Claims Trend scription Drug Claims Claims Trend ion Drug Claims Trend GGWP Direct Subsidy Coverage Gap Discour	d s: Trend d t Program Reven irance ibsidy	ue	1.250% 2.000% 1.000% 7.25% 0.78% 5.97% 15.01% -8.57% CY2018 8.00% 8.00% 8.00% 8.00% 8.00% 8.00%	2.000% 1.000% 7.25% 0.82% 5.34% 0.00% 0.00% CY2019 8.00% 8.00% 8.00% 8.00% 5.00% 0.00%	2.000% 1.000% 7.25% 0.41% 4.82% 0.00% 0.00% CY2020 8.00% 8.00% 8.00% 8.00% 5.00% 0.00%	2.000% 1.000% 7.25% -0.70% 3.75% 0.00% 0.00% CY2021 8.00% 8.00% 8.00% 8.00% 4.00% 0.00%	2.000% 1.000% 7.25% -0.32% 4.03% 0.00% 0.00% CY2022 8.00% 8.00% 8.00% 8.00% 4.00% 0.00%	2.000% 1.000% 7.25% 3.93% 3.36% 0.00% 0.00% CY2023 8.00% 8.00% 8.00% 8.00% 8.00% 4.00% 0.00%	2.000% 1.000% 7.25% 0.98% 3.32% 0.00% 0.00% CY2024 8.00% 8.00% 8.00% 8.00% 8.00% 0.00%	2.000% 1.000% 7.25% 0.57% 2.57% 0.00% 0.00% CY2025 8.00% 8.00% 8.00% 8.00% 4.00% 0.00%	2.000% 1.000% 7.25% 2.86% 3.26% 0.00% 0.00% CY2026 8.00% 8.00% 8.00% 8.00% 4.00% 0.00%	1.250% 2.000% 1.000% 7.25% 0.61% 2.53% 0.00% 0.00% <b>CY2027</b> 8.00% 8.00% 8.00% 8.00% 8.00% 4.00% 0.00%	2.000% 1.000% 7.25% -0.80% 2.57% 0.00% 0.00% CY2028 8.00% 8.00% 8.00% 8.00% 4.00% 0.00%	2.000% 1.000% 7.25% 2.39% 2.33% 0.00% 0.00% CY2029 8.00% 8.00% 8.00% 8.00% 8.00% 4.00% 0.00%	1.250% 2.000% 1.000% 7.25% 0.12% 1.71% 0.00% 0.00% CY2030 8.00% 8.00% 8.00% 8.00% 8.00% 4.00% 0.00%	1.250% 2.000% 1.000% 7.25% 4.09% 1.74% 0.00% 0.00% CY2031 8.00% 8.00% 8.00% 8.00% 8.00% 4.00% 0.00%	2.000% 1.000% 7.25% 2.07% 1.33% 0.00% 0.00% CY2032 8.00% 8.00% 8.00% 8.00% 4.00% 0.00%	1.250% 2.000% 1.000% 7.25% varies 0.00% 0.00% CY2033+ 8.00% 8.00% 8.00% 8.00% 4.00% 0.00%
Other Occupations Other Occupations Other Occupations Annual Investment Annual Growth in R Annual Growth in R Non-Medicare Press Medicare Prescripti Annual Growth in E Annual Growth in E	Employer Rate Employee Rate Return Retirees under age 65 Retirees age 65+ scription Drug Rebate ion Drug Rebate Tren <b>1 Calendar Year Basi</b> dical Claims Trend scription Drug Claims Claims Trend ion Drug Claims Trend GWP Direct Subsidy Coverage Gap Discour GWP Federal Reinsu GWP Low Income Su GWP Low Income Su	d s: Trend d t Program Reven irance ibsidy Increase Increase	ue	1.250% 2.000% 1.000% 7.25% 0.78% 5.97% 15.01% -8.57% CY2018 8.00% 8.00% 8.00% 8.00% 8.00% 10.00% 10.00% 0.00% 8.00%	2.000% 1.000% 7.25% 0.82% 5.34% 0.00% 0.00% CY2019 8.00% 8.00% 8.00% 5.00% 0.00% 0.00% 0.00% 8.00% 8.00%	2.000% 1.000% 7.25% 0.41% 4.82% 0.00% 0.00% <b>CY2020</b> 8.00% 8.00% 8.00% 5.00% 0.00% 0.00% 0.00% 8.00% 8.00%	2.000% 1.000% 7.25% -0.70% 3.75% 0.00% 0.00% CY2021 8.00% 8.00% 8.00% 4.00% 0.00% 0.00% 0.00% 8.00% 8.00%	2.000% 1.000% 7.25% -0.32% 4.03% 0.00% 0.00% CY2022 8.00% 8.00% 8.00% 4.00% 0.00% 0.00% 0.00% 8.00% 8.00%	2.000% 1.000% 7.25% 3.93% 3.36% 0.00% 0.00% CY2023 8.00% 8.00% 8.00% 8.00% 4.00% 0.00% 0.00% 8.00% 8.00%	2.000% 1.000% 7.25% 0.98% 3.32% 0.00% 0.00% CY2024 8.00% 8.00% 8.00% 4.00% 0.00% 0.00% 0.00% 8.00% 8.00%	2.000% 1.000% 7.25% 0.57% 2.57% 0.00% 0.00% CY2025 8.00% 8.00% 8.00% 4.00% 0.00% 0.00% 0.00% 8.00% 8.00%	2.000% 1.000% 7.25% 2.86% 3.26% 0.00% 0.00% <b>CY2026</b> 8.00% 8.00% 8.00% 8.00% 0.00% 0.00% 0.00% 8.00% 8.00% 8.00%	1.250% 2.000% 1.000% 7.25% 0.61% 2.53% 0.00% 0.00% 0.00% 8.00% 8.00% 8.00% 4.00% 0.00% 0.00% 0.00% 8.00% 8.00%	2.000% 1.000% 7.25% -0.80% 2.57% 0.00% 0.00% <b>CY2028</b> 8.00% 8.00% 8.00% 8.00% 4.00% 0.00% 0.00% 8.00% 8.00% 8.00%	2.000% 1.000% 7.25% 2.39% 2.33% 0.00% 0.00% 0.00% 8.00% 8.00% 8.00% 4.00% 0.00% 0.00% 0.00% 8.00% 8.00%	1.250% 2.000% 1.000% 7.25% 0.12% 1.71% 0.00% 0.00% 8.00% 8.00% 8.00% 8.00% 4.00% 0.00% 0.00% 0.00% 8.00% 8.00%	1.250% 2.000% 1.000% 7.25% 4.09% 1.74% 0.00% 0.00% <b>CY2031</b> 8.00% 8.00% 8.00% 4.00% 0.00% 0.00% 0.00% 8.00% 8.00%	2.000% 1.000% 7.25% 2.07% 1.33% 0.00% 0.00% <b>CY2032</b> 8.00% 8.00% 8.00% 8.00% 0.00% 0.00% 0.00% 8.00% 8.00%	1.250% 2.000% 1.000% 7.25% varies 0.00% 0.00% CY2033+ 8.00% 8.00% 8.00% 8.00% 8.00% 0.00% 0.00% 0.00% 8.00% 8.00%
Other Occupations Other Occupations Other Occupations Annual Investment Annual Growth in R Annual Growth in R Non-Medicare Press Medicare Pressripti Annual Growth in E Annual Growth in E Annual Growth in E Annual Growth in E Humana Medicare / Lovelace Medicare	Employer Rate Employee Rate Return Retirees under age 65 Retirees age 65+ scription Drug Rebate ion Drug Rebate Tren Calendar Year Basi dical Claims Trend scription Drug Claims Claims Trend GWP Direct Subsidy Coverage Gap Discour GWP Federal Reinsu GWP Federal Reinsu GWP Low Income Su Advantage Premium Cadvantage Premium	d s: Trend d nt Program Revenurance ubsidy Increase Increase um Increase		1.250% 2.000% 1.000% 7.25% 0.78% 5.97% 15.01% -8.57% CY2018 8.00% 8.00% 8.00% 8.00% 8.00% 10.00% 0.00% 8.00% 8.00%	2.000% 1.000% 7.25% 0.82% 5.34% 0.00% 0.00% <b>CY2019</b> 8.00% 8.00% 8.00% 5.00% 0.00% 0.00% 0.00% 8.00% 8.00% 8.00%	2.000% 1.000% 7.25% 0.41% 4.82% 0.00% 0.00% 8.00% 8.00% 8.00% 8.00% 0.00% 0.00% 0.00% 8.00% 8.00% 8.00%	2.000% 1.000% 7.25% -0.70% 3.75% 0.00% 0.00% CY2021 8.00% 8.00% 8.00% 8.00% 0.00% 0.00% 0.00% 8.00% 8.00% 8.00%	2.000% 1.000% 7.25% -0.32% 4.03% 0.00% 0.00% CY2022 8.00% 8.00% 8.00% 8.00% 0.00% 0.00% 0.00% 8.00% 8.00%	2.000% 1.000% 7.25% 3.93% 3.36% 0.00% 0.00% 0.00% 8.00% 8.00% 8.00% 0.00% 0.00% 0.00% 0.00% 8.00% 8.00%	2.000% 1.000% 7.25% 0.98% 3.32% 0.00% 0.00% CY2024 8.00% 8.00% 8.00% 8.00% 0.00% 0.00% 8.00% 8.00% 8.00%	2.000% 1.000% 7.25% 0.57% 2.57% 0.00% 0.00% CY2025 8.00% 8.00% 8.00% 8.00% 0.00% 0.00% 0.00% 8.00% 8.00% 8.00%	2.000% 1.000% 7.25% 2.86% 3.26% 0.00% 0.00% <b>CY2026</b> 8.00% 8.00% 8.00% 8.00% 0.00% 0.00% 0.00% 8.00% 8.00% 8.00% 8.00%	1.250% 2.000% 1.000% 7.25% 0.61% 2.53% 0.00% 0.00% 0.00% 8.00% 8.00% 8.00% 8.00% 0.00% 0.00% 0.00% 8.00% 8.00% 8.00%	2.000% 1.000% 7.25% -0.80% 2.57% 0.00% 0.00% 8.00% 8.00% 8.00% 4.00% 0.00% 0.00% 0.00% 8.00% 8.00% 8.00% 8.00%	2.000% 1.000% 7.25% 2.39% 2.33% 0.00% 0.00% 0.00% 8.00% 8.00% 8.00% 4.00% 0.00% 0.00% 0.00% 8.00% 8.00% 8.00%	1.250% 2.000% 1.000% 7.25% 0.12% 1.71% 0.00% 0.00% 8.00% 8.00% 8.00% 8.00% 8.00% 0.00% 0.00% 0.00% 8.00% 8.00% 8.00%	1.250% 2.000% 1.000% 7.25% 4.09% 1.74% 0.00% 0.00% <b>CY2031</b> 8.00% 8.00% 8.00% 8.00% 0.00% 0.00% 0.00% 8.00% 8.00%	2.000% 1.000% 7.25% 2.07% 1.33% 0.00% 0.00% <b>CY2032</b> 8.00% 8.00% 8.00% 8.00% 0.00% 0.00% 0.00% 8.00% 8.00% 8.00%	1.250% 2.000% 1.000% 7.25% varies 0.00% 0.00% 0.00% 8.00% 8.00% 8.00% 4.00% 0.00% 0.00% 0.00% 8.00% 8.00% 8.00%
Other Occupations Other Occupations Other Occupations Annual Investment Annual Growth in R Annual Growth in R Non-Medicare Press Medicare Prescripti Annual Growth in E Annual Growth in E Annual Growth in E Annual Growth in E Humana Medicare A Lovelace Medicare Presbyterian Medic	Employer Rate Employee Rate Return Retirees under age 65 Setirees age 65+ scription Drug Rebate ion Drug Rebate Tren Calendar Year Basi dical Claims Trend Scription Drug Claims Claims Trend GWP Direct Subsidy Coverage Gap Discour GWP Federal Reinsu GWP Low Income Su GWP Low Income Su GWP Low Income Su Advantage Premium Cadvantage Premium Cadvantage Premium Cadvantage Premium	d s: Trend d ht Program Reveni irance ibsidy Increase Increase Increase um Increase Premium Increase		1.250% 2.000% 1.000% 7.25% 0.78% 5.97% 15.01% -8.57% CY2018 8.00% 8.00% 8.00% 8.00% 8.00% 10.00% 0.00% 0.00% 8.00% 8.00% 8.00%	2.000% 1.000% 7.25% 0.82% 5.34% 0.00% 0.00% CY2019 8.00% 8.00% 8.00% 8.00% 0.00% 0.00% 0.00% 8.00% 8.00% 8.00% 8.00% 8.00%	2.000% 1.000% 7.25% 0.41% 4.82% 0.00% <b>CY2020</b> 8.00% 8.00% 8.00% 5.00% 0.00% 0.00% 0.00% 8.00% 8.00% 8.00% 8.00% 8.00%	2.000% 1.000% 7.25% -0.70% 3.75% 0.00% 0.00% CY2021 8.00% 8.00% 8.00% 8.00% 0.00% 0.00% 0.00% 8.00% 8.00% 8.00% 8.00% 8.00%	2.000% 1.000% 7.25% -0.32% 4.03% 0.00% 0.00% CY2022 8.00% 8.00% 8.00% 8.00% 0.00% 0.00% 0.00% 8.00% 8.00% 8.00% 8.00% 8.00%	2.000% 1.000% 7.25% 3.93% 3.36% 0.00% 0.00% CY2023 8.00% 8.00% 8.00% 8.00% 0.00% 0.00% 0.00% 8.00% 8.00% 8.00% 8.00% 8.00% 8.00%	2.000% 1.000% 7.25% 0.98% 3.32% 0.00% 0.00% CY2024 8.00% 8.00% 8.00% 8.00% 0.00% 0.00% 0.00% 8.00% 8.00% 8.00% 8.00%	2.000% 1.000% 7.25% 0.57% 2.57% 0.00% <b>CY2025</b> 8.00% 8.00% 8.00% 8.00% 0.00% 0.00% 0.00% 8.00% 8.00% 8.00% 8.00%	2.000% 1.000% 7.25% 2.86% 3.26% 0.00% 0.00% <b>CY2026</b> 8.00% 8.00% 8.00% 8.00% 0.00% 0.00% 0.00% 8.00% 8.00% 8.00% 8.00% 8.00%	1.250% 2.000% 1.000% 7.25% 0.61% 2.53% 0.00% 0.00% 0.00% 8.00% 8.00% 8.00% 8.00% 8.00% 8.00% 8.00% 8.00% 8.00% 8.00% 8.00% 8.00%	2.000% 1.000% 7.25% -0.80% 2.57% 0.00% 0.00% <b>CY2028</b> 8.00% 8.00% 8.00% 8.00% 0.00% 0.00% 0.00% 8.00% 8.00% 8.00% 8.00% 8.00% 8.00%	2.000% 1.000% 7.25% 2.39% 2.33% 0.00% 0.00% 0.00% 8.00% 8.00% 8.00% 0.00% 0.00% 0.00% 0.00% 8.00% 8.00% 8.00%	1.250% 2.000% 1.000% 7.25% 0.12% 1.71% 0.00% 0.00% <b>CY2030</b> 8.00% 8.00% 8.00% 8.00% 0.00% 0.00% 0.00% 8.00% 8.00% 8.00% 8.00% 8.00% 8.00% 8.00%	1.250% 2.000% 1.000% 7.25% 4.09% 1.74% 0.00% 0.00% <b>CY2031</b> 8.00% 8.00% 8.00% 8.00% 8.00% 0.00% 0.00% 0.00% 8.00% 8.00% 8.00% 8.00%	2.000% 1.000% 7.25% 2.07% 1.33% 0.00% 0.00% <b>CY2032</b> 8.00% 8.00% 8.00% 8.00% 8.00% 8.00% 8.00% 8.00% 8.00% 8.00% 8.00% 8.00%	1.250% 2.000% 1.000% 7.25% varies varies 0.00% 0.00% CY2033+ 8.00% 8.00% 8.00% 8.00% 0.00% 0.00% 0.00% 8.00% 8.00% 8.00% 8.00% 8.00%
Other Occupations Other Occupations Other Occupations Annual Investment Annual Growth in R Annual Growth in R Non-Medicare Press Medicare Pressripti Annual Growth in E Annual Growth in E Annual Growth in E Annual Growth in E Humana Medicare / Lovelace Medicare Presbyterian Medic	Employer Rate Employee Rate Return Retirees under age 65 Retirees age 65+ scription Drug Rebate ion Drug Rebate Tren Calendar Year Basi dical Claims Trend scription Drug Claims Claims Trend GWP Direct Subsidy Coverage Gap Discour GWP Federal Reinsu GWP Low Income Su GWP Low Income Su Advantage Premium care Advantage Premi Medicare Advantage F Benefit Modifications	d s: Trend d ht Program Reveni irance ibsidy Increase Increase Increase um Increase Premium Increase		1.250% 2.000% 1.000% 7.25% 0.78% 5.97% 15.01% -8.57% CY2018 8.00% 8.00% 8.00% 8.00% 8.00% 10.00% 0.00% 8.00% 8.00% 8.00% 8.00% 8.00%	2.000% 1.000% 7.25% 0.82% 5.34% 0.00% 0.00% CY2019 8.00% 8.00% 8.00% 0.00% 0.00% 0.00% 0.00% 8.00% 8.00% 8.00% 8.00% 8.00% 8.00% 8.00% 8.00% 8.00%	2.000% 1.000% 7.25% 0.41% 4.82% 0.00% 8.00% 8.00% 8.00% 8.00% 0.00% 0.00% 0.00% 0.00% 8.00%	2.000% 1.000% 7.25% -0.70% 3.75% 0.00% 0.00% CY2021 8.00% 8.00% 8.00% 8.00% 8.00% 8.00% 8.00% 8.00% 8.00% 8.00% 8.00% 8.00% 8.00% 8.00%	2.000% 1.000% 7.25% -0.32% 4.03% 0.00% 0.00% CY2022 8.00% 8.00% 8.00% 8.00% 8.00% 8.00% 8.00% 8.00% 8.00% 8.00% 8.00% 8.00% 8.00% 8.00% 8.00%	2.000% 1.000% 7.25% 3.93% 3.36% 0.00% 0.00% CY2023 8.00% 8.00% 8.00% 8.00% 0.00% 0.00% 0.00% 8.00% 8.00% 8.00% 8.00% 8.00% 8.00% 8.00% 8.00% 8.00%	2.000% 1.000% 7.25% 0.98% 3.32% 0.00% 0.00% CY2024 8.00%	2.000% 1.000% 7.25% 0.57% 2.57% 0.00% 0.00% CY2025 8.00%	2.000% 1.000% 7.25% 2.86% 3.26% 0.00% 0.00% <b>CY2026</b> 8.00% 8.00% 8.00% 8.00% 0.00% 0.00% 0.00% 8.0%	1.250% 2.000% 1.000% 7.25% 0.61% 2.53% 0.00% 0.00% 0.00% 8.00% 8.00% 8.00% 8.00% 8.00% 8.00% 8.00% 8.00% 8.00% 8.00% 8.00% 8.00%	2.000% 1.000% 7.25% -0.80% 2.57% 0.00% 0.00% 8.00% 8.00% 8.00% 4.00% 0.00% 0.00% 0.00% 8.00%	2.000% 1.000% 7.25% 2.39% 2.33% 0.00% 0.00% 0.00% 8.00% 8.00% 8.00% 4.00% 0.00% 0.00% 0.00% 8.00%	1.250% 2.000% 1.000% 7.25% 0.12% 1.71% 0.00% 0.00% CY2030 8.00% 8.00% 8.00% 8.00% 0.00% 0.00% 0.00% 8.00%	1.250% 2.000% 1.000% 7.25% 4.09% 1.74% 0.00% 0.00% <b>CY2031</b> 8.00% 8.00% 8.00% 8.00% 0.00% 0.00% 0.00% 8.00% 8.00% 8.00% 8.00% 8.00% 8.00%	2.000% 1.000% 7.25% 2.07% 1.33% 0.00% 0.00% <b>CY2032</b> 8.00% 8.00% 8.00% 8.00% 0.00% 0.00% 0.00% 8.00% 8.00% 8.00% 8.00% 8.00% 8.00% 8.00% 8.00%	1.250% 2.000% 1.000% 7.25% varies 0.00% 0.00% CY2033+ 8.00% 8.00% 8.00% 4.00% 0.00% 0.00% 0.00% 8.0
Other Occupations Other Occupations Other Occupations Annual Investment Annual Growth in R Annual Growth in R Non-Medicare Press Medicare Prescripti Annual Growth in E Annual Growth in E Annual Growth in E Annual Growth in E Humana Medicare A Lovelace Medicare Presbyterian Medic	Employer Rate Employee Rate Return Retirees under age 65 Retirees age 65+ scription Drug Rebate ion Drug Rebate Tren Calendar Year Basi dical Claims Trend scription Drug Claims Claims Trend ion Drug Claims Trend GWP Direct Subsidy Coverage Gap Discour GWP Federal Reinsu GWP Low Income Su Advantage Premium I Advantage Premi Medicare Advantage F Benefit Modifications mier	d s: Trend d ht Program Reveni irance ibsidy Increase Increase Increase um Increase Premium Increase		1.250% 2.000% 1.000% 7.25% 0.78% 5.97% 15.01% -8.57% CY2018 8.00% 8.00% 8.00% 8.00% 8.00% 10.00% 0.00% 0.00% 8.00% 8.00% 8.00%	2.000% 1.000% 7.25% 0.82% 5.34% 0.00% 0.00% CY2019 8.00% 8.00% 8.00% 8.00% 0.00% 0.00% 0.00% 8.00% 8.00% 8.00% 8.00% 8.00%	2.000% 1.000% 7.25% 0.41% 4.82% 0.00% <b>CY2020</b> 8.00% 8.00% 8.00% 5.00% 0.00% 0.00% 0.00% 8.00% 8.00% 8.00% 8.00% 8.00%	2.000% 1.000% 7.25% -0.70% 3.75% 0.00% 0.00% CY2021 8.00% 8.00% 8.00% 8.00% 0.00% 0.00% 0.00% 8.00% 8.00% 8.00% 8.00% 8.00%	2.000% 1.000% 7.25% -0.32% 4.03% 0.00% 0.00% CY2022 8.00% 8.00% 8.00% 8.00% 0.00% 0.00% 0.00% 8.00% 8.00% 8.00% 8.00% 8.00%	2.000% 1.000% 7.25% 3.93% 3.36% 0.00% 0.00% CY2023 8.00% 8.00% 8.00% 8.00% 0.00% 0.00% 0.00% 8.00% 8.00% 8.00% 8.00% 8.00% 8.00%	2.000% 1.000% 7.25% 0.98% 3.32% 0.00% 0.00% CY2024 8.00% 8.00% 8.00% 8.00% 0.00% 0.00% 0.00% 8.00% 8.00% 8.00% 8.00%	2.000% 1.000% 7.25% 0.57% 2.57% 0.00% 0.00% CY2025 8.00% 8.00% 8.00% 8.00% 0.00% 0.00% 0.00% 8.00% 8.00% 8.00% 8.00%	2.000% 1.000% 7.25% 2.86% 3.26% 0.00% 0.00% <b>CY2026</b> 8.00% 8.00% 8.00% 8.00% 0.00% 0.00% 0.00% 8.00% 8.00% 8.00% 8.00% 8.00%	1.250% 2.000% 1.000% 7.25% 0.61% 2.53% 0.00% 0.00% 0.00% 8.00% 8.00% 8.00% 8.00% 8.00% 8.00% 8.00% 8.00% 8.00% 8.00% 8.00% 8.00%	2.000% 1.000% 7.25% -0.80% 2.57% 0.00% 0.00% <b>CY2028</b> 8.00% 8.00% 8.00% 8.00% 0.00% 0.00% 0.00% 8.00% 8.00% 8.00% 8.00% 8.00% 8.00%	2.000% 1.000% 7.25% 2.39% 2.33% 0.00% 0.00% 0.00% 8.00% 8.00% 8.00% 0.00% 0.00% 0.00% 0.00% 8.00% 8.00% 8.00%	1.250% 2.000% 1.000% 7.25% 0.12% 1.71% 0.00% 0.00% <b>CY2030</b> 8.00% 8.00% 8.00% 8.00% 0.00% 0.00% 0.00% 8.00% 8.00% 8.00% 8.00% 8.00% 8.00% 8.00%	1.250% 2.000% 1.000% 7.25% 4.09% 1.74% 0.00% 0.00% <b>CY2031</b> 8.00% 8.00% 8.00% 8.00% 8.00% 0.00% 0.00% 0.00% 8.00% 8.00% 8.00% 8.00%	2.000% 1.000% 7.25% 2.07% 1.33% 0.00% 0.00% <b>CY2032</b> 8.00% 8.00% 8.00% 8.00% 8.00% 8.00% 8.00% 8.00% 8.00% 8.00% 8.00% 8.00%	1.250% 2.000% 1.000% 7.25% varies varies 0.00% 0.00% CY2033+ 8.00% 8.00% 8.00% 4.00% 0.00% 0.00% 8.00% 8.00% 8.00% 8.00%
Other Occupations Other Occupations Other Occupations Annual Investment Annual Growth in R Annual Growth in R Non-Medicare Press Medicare Prescripti Annual Growth an E Annual Growth in E Annual Growth in E Annual Growth in E Humana Medicare Presbyterian Medic United Healthcare M Self-funded Plan E Non-Medicare Pres	Employer Rate Employee Rate Return Return Retirees under age 65 Retirees age 65+ scription Drug Rebate ion Drug Rebate Tren <b>Calendar Year Basi</b> dical Claims Trend scription Drug Claims Claims Trend ion Drug Claims Trend GWP Direct Subsidy Coverage Gap Discour GWP Federal Reinsu GWP Low Income Su Advantage Premium are Advantage Premi Medicare Advantage F Benefit Modifications mier ie scription Drug	d s: Trend d ht Program Reveni rrance ubsidy Increase Increase Increase um Increase Premium Increase		1.250% 2.000% 1.000% 7.25% 0.78% 5.97% 15.01% -8.57% <b>CY2018</b> 8.00% 8.00% 8.00% 8.00% 8.00% 10.00% 10.00% 0.00% 8.00% 8.00% 8.00% 8.00% 8.00% 8.00% 8.00% 8.00% 8.00% 8.00% 8.00%	2.000% 1.000% 7.25% 0.82% 5.34% 0.00% 0.00% <b>CY2019</b> 8.00% 8.00% 8.00% 8.00% 0.00% 0.00% 8.0%	2.000% 1.000% 7.25% 0.41% 4.82% 0.00% 0.00% <b>CY2020</b> 8.00% 8.00% 8.00% 8.00% 0.00% 0.00% 8.0%	2.000% 1.000% 7.25% -0.70% 3.75% 0.00% 0.00% CY2021 8.00% 8.00% 8.00% 8.00% 4.00% 0.00% 0.00% 8.00%	2.000% 1.000% 7.25% -0.32% 4.03% 0.00% 0.00% CY2022 8.00% 8.00% 8.00% 8.00% 4.00% 0.00% 0.00% 8.00%	2.000% 1.000% 7.25% 3.93% 3.36% 0.00% 0.00% CY2023 8.00% 8.00% 8.00% 8.00% 8.00% 0.00% 0.00% 8.00%	2.000% 1.000% 7.25% 0.98% 3.32% 0.00% 0.00% CY2024 8.00% 8.00% 8.00% 8.00% 0.00% 0.00% 8.00%	2.000% 1.000% 7.25% 0.57% 2.57% 0.00% 0.00% CY2025 8.00% 8.00% 8.00% 8.00% 0.00% 0.00% 0.00% 8.00%	2.000% 1.000% 7.25% 2.86% 3.26% 0.00% 0.00% CY2026 8.00% 8.00% 8.00% 8.00% 4.00% 0.00% 0.00% 8.00%	1.250% 2.000% 1.000% 7.25% 0.61% 2.53% 0.00% 0.00% <b>CY2027</b> 8.00% 8.0	2.000% 1.000% 7.25% -0.80% 2.57% 0.00% 0.00% <b>CY2028</b> 8.00% 8.00% 8.00% 8.00% 4.00% 0.00% 0.00% 8.0	2.000% 1.000% 7.25% 2.39% 2.33% 0.00% 0.00% 0.00% 8.00% 8.00% 8.00% 8.00% 0.00% 0.00% 0.00% 8.00%	1.250% 2.000% 1.000% 7.25% 0.12% 1.71% 0.00% 0.00% 8.00%	1.250% 2.000% 1.000% 7.25% 4.09% 1.74% 0.00% 0.00% CY2031 8.00%	2.000% 1.000% 7.25% 2.07% 1.33% 0.00% 0.00% <b>CY2032</b> 8.00% 8.00% 8.00% 8.00% 8.00% 0.00% 0.00% 8.0%	1.250% 2.000% 1.000% 7.25% varies varies 0.00% 0.00% CY2033+ 8.00% 8.00% 8.00% 8.00% 4.00% 0.00% 0.00% 8.
Other Occupations Other Occupations Other Occupations Annual Investment Annual Growth in R Annual Growth in R Non-Medicare Press Medicare Prescripti Annual Growth an E Annual Growth in E Mumana Medicare <i>I</i> Lovelace Medicare I Humana Medicare <i>I</i> Belf-funded Plan E Non-Medicare Pres Medicare Press Medicare Press Medicare Press	Employer Rate Employee Rate Return Retirees under age 65 Retirees age 65+ scription Drug Rebate ion Drug Rebate Tren Calendar Year Basi dical Claims Trend scription Drug Claims Claims Trend GWP Direct Subsidy Coverage Gap Discour GWP Federal Reinsu GWP Low Income Su GWP Low Income Su GWP Low Income Su Advantage Premium Ladvantage Premium Cadvantage Prem	d s: Trend d ht Program Reveni rrance ubsidy Increase Increase Increase um Increase Premium Increase		1.250% 2.000% 1.000% 7.25% 0.78% 5.97% 15.01% -8.57% CY2018 8.00% 8.00% 8.00% 8.00% 8.00% 10.00% 10.00% 0.00% 8.00	2.000% 1.000% 7.25% 0.82% 5.34% 0.00% 0.00% CY2019 8.00% 8.00% 8.00% 8.00% 0.00% 0.00% 8.00%	2.000% 1.000% 7.25% 0.41% 4.82% 0.00% <b>CY2020</b> 8.00% 8.00% 8.00% 8.00% 0.00% 0.00% 0.00% 8.0%	2.000% 1.000% 7.25% -0.70% 3.75% 0.00% 0.00% CY2021 8.00%	2.000% 1.000% 7.25% -0.32% 4.03% 0.00% 0.00% CY2022 8.00%	2.000% 1.000% 7.25% 3.93% 3.36% 0.00% 0.00% CY2023 8.00%	2.000% 1.000% 7.25% 0.98% 3.32% 0.00% 0.00% CY2024 8.00% 8.00% 8.00% 8.00% 0.00% 0.00% 0.00% 8.00%	2.000% 1.000% 7.25% 0.57% 2.57% 0.00% 0.00% CY2025 8.00% 8.00% 8.00% 8.00% 0.00% 0.00% 0.00% 8.00%	2.000% 1.000% 7.25% 2.86% 3.26% 0.00% 0.00% CY2026 8.00% 8.00% 8.00% 8.00% 4.00% 0.00% 0.00% 8.00%	1.250% 2.000% 1.000% 7.25% 0.61% 2.53% 0.00% 0.00% <b>CY2027</b> 8.00% 8.00% 8.00% 8.00% 8.00% 0.00% 0.00% 8.0	2.000% 1.000% 7.25% -0.80% 2.57% 0.00% 0.00% CY2028 8.00% 8.00% 8.00% 8.00% 4.00% 0.00% 0.00% 8.00%	2.000% 1.000% 7.25% 2.39% 2.33% 0.00% 0.00% 0.00% 8.00% 8.00% 8.00% 4.00% 0.00% 0.00% 0.00% 8.00%	1.250% 2.000% 1.000% 7.25% 0.12% 1.71% 0.00% 0.00% CY2030 8.00%	1.250% 2.000% 1.000% 7.25% 4.09% 1.74% 0.00% 0.00% CY2031 8.00% 8.00% 8.00% 8.00% 8.00% 0.00% 0.00% 8.00%	2.000% 1.000% 7.25% 2.07% 1.33% 0.00% 0.00% <b>CY2032</b> 8.00% 8.00% 8.00% 8.00% 0.00% 0.00% 0.00% 8.0%	1.250% 2.000% 1.000% 7.25% varies varies 0.00% 0.00% CY2033+ 8.00% 8.00% 8.00% 8.00% 4.00% 0.00% 0.00% 0.00% 8.
Other Occupations Other Occupations Other Occupations Annual Investment Annual Growth in R Annual Growth in R Non-Medicare Press Medicare Prescripti Annual Growth an E Annual Growth in E Mumana Medicare I Uvelace Medicare Presbyterian Medic United Healthcare M Self-funded Plan E Non-Medicare Press Medicare Press Medicare Prescripti	Employer Rate Employee Rate Return Retirees under age 65 Retirees age 65+ scription Drug Rebate ion Drug Rebate Tren <b>Calendar Year Basi</b> dical Claims Trend scription Drug Claims Claims Trend ion Drug Claims Trend GWP Direct Subsidy Coverage Gap Discour GWP Federal Reinsu GWP Low Income Su GWP Low Income Su Advantage Premium acte Advantage Premium hedicare Advantage Premium hedicare Advantage I Benefit Modifications mier le scription Drug ent ion Drug	d s: Trend d ht Program Reveni rance ubsidy Increase Increase Increase um Increase Premium Increase s effective 1/1:		1.250% 2.000% 1.000% 7.25% 0.78% 5.97% 15.01% -8.57% <b>CY2018</b> 8.00% 8.00% 8.00% 8.00% 8.00% 10.00% 0.00% 0.00% 8.0	2.000% 1.000% 7.25% 0.82% 5.34% 0.00% 0.00% <b>CY2019</b> 8.00% 8.00% 8.00% 8.00% 0.00% 0.00% 8.00	2.000% 1.000% 7.25% 0.41% 4.82% 0.00% 0.00% CY2020 8.00% 8.00% 8.00% 8.00% 0.00% 0.00% 0.00% 8.00% 0.00%	2.000% 1.000% 7.25% -0.70% 3.75% 0.00% 0.00% CY2021 8.00%	2.000% 1.000% 7.25% -0.32% 4.03% 0.00% 0.00% CY2022 8.00%	2.000% 1.000% 7.25% 3.93% 3.36% 0.00% 0.00% CY2023 8.00%	2.000% 1.000% 7.25% 0.98% 3.32% 0.00% 0.00% CY2024 8.00% 8.00% 8.00% 8.00% 0.00% 0.00% 0.00% 8.00%	2.000% 1.000% 7.25% 0.57% 2.57% 0.00% <b>CY2025</b> 8.00% 8.00% 8.00% 8.00% 0.00% 0.00% 0.00% 8.00	2.000% 1.000% 7.25% 2.86% 3.26% 0.00% 0.00% <b>CY2026</b> 8.00% 8.00	1.250% 2.000% 1.000% 7.25% 0.61% 2.53% 0.00% 0.00% 8.00%	2.000% 1.000% 7.25% -0.80% 2.57% 0.00% 0.00% CY2028 8.00% 8.00% 8.00% 8.00% 4.00% 0.00% 0.00% 0.00% 8.00%	2.000% 1.000% 7.25% 2.39% 2.33% 0.00% 0.00% <b>CY2029</b> 8.00% 8.00% 8.00% 8.00% 0.00% 0.00% 0.00% 8.00	1.250% 2.000% 1.000% 7.25% 0.12% 1.71% 0.00% 0.00% 8.00%	1.250% 2.000% 1.000% 7.25% 4.09% 1.74% 0.00% 0.00% CY2031 8.00% 8.00% 8.00% 8.00% 8.00% 0.00% 0.00% 8.00%	2.000% 1.000% 7.25% 2.07% 1.33% 0.00% 0.00% <b>CY2032</b> 8.00% 8.00% 8.00% 8.00% 8.00% 0.00% 0.00% 0.00% 8.0%	1.250% 2.000% 1.000% 7.25% varies varies 0.00% 0.00% <b>CY2033+</b> 8.00% 8.00% 8.00% 8.00% 8.00% 0.00% 0.00% 0.00% 8.00%
Other Occupations Other Occupations Other Occupations Annual Investment Annual Growth in R Annual Growth in R Non-Medicare Press Medicare Prescripti Annual Growth an E Annual Growth in E Humana Medicare <i>I</i> Lovelace Medicare I Humana Medicare I Self-funded Plan E Non-Medicare Pres Medicare Prescripti Member Rate-Shar	Employer Rate Employee Rate Return Retirees under age 65 Setirees age 65+ scription Drug Rebate ion Drug Rebate Tren <b>Calendar Year Basi</b> dical Claims Trend scription Drug Claims Claims Trend ion Drug Claims Trend GWP Direct Subsidy Coverage Gap Discour GWP Federal Reinsu GWP Low Income Su GWP Low Income Su GWP Low Income Su Advantage Premium Advantage Premium Cadvantage Premium Medicare Advantage F Benefit Modifications mier Ie scription Drug ent ion Drug me for Self-funded Pl	d s: Trend d ht Program Reven irance ubsidy Increase Increase um Increase Premium Increase s effective 1/1: ans effective 1/1:		1.250% 2.000% 1.000% 7.25% 0.78% 5.97% 15.01% -8.57% CY2018 8.00% 8.00% 8.00% 8.00% 8.00% 10.00% 0.00% 0.00% 8.00%	2.000% 1.000% 7.25% 0.82% 5.34% 0.00% 0.00% CY2019 8.00% 8.00% 8.00% 8.00% 0.00% 0.00% 8.00%	2.000% 1.000% 7.25% 0.41% 4.82% 0.00% <b>CY2020</b> 8.00% 8.00% 8.00% 8.00% 0.00% 0.00% 0.00% 8.0%	2.000% 1.000% 7.25% -0.70% 3.75% 0.00% 0.00% CY2021 8.00% 0.00%	2.000% 1.000% 7.25% -0.32% 4.03% 0.00% 0.00% CY2022 8.00% 0.00%	2.000% 1.000% 7.25% 3.93% 3.36% 0.00% 0.00% CY2023 8.00% 8.00% 8.00% 8.00% 8.00% 0.00% 0.00% 8.00%	2.000% 1.000% 7.25% 0.98% 3.32% 0.00% 0.00% CY2024 8.00% 8.00% 8.00% 8.00% 0.00% 0.00% 0.00% 8.00%	2.000% 1.000% 7.25% 0.57% 2.57% 0.00% 0.00% CY2025 8.00% 8.00% 8.00% 8.00% 4.00% 0.00% 0.00% 0.00% 8.00%	2.000% 1.000% 7.25% 2.86% 3.26% 0.00% 0.00% CY2026 8.00% 8.00% 8.00% 8.00% 8.00% 0.00% 0.00% 8.00%	1.250% 2.000% 1.000% 7.25% 0.61% 2.53% 0.00% 0.00% 0.00% 8.00%	2.000% 1.000% 7.25% -0.80% 2.57% 0.00% 0.00% CY2028 8.00% 8.00% 8.00% 8.00% 4.00% 0.00% 0.00% 0.00% 8.00%	2.000% 1.000% 7.25% 2.39% 2.33% 0.00% 0.00% 0.00% 8.00% 8.00% 8.00% 4.00% 0.00% 0.00% 0.00% 8.00%	1.250% 2.000% 1.000% 7.25% 0.12% 1.71% 0.00% 0.00% 0.00% CY2030 8.00% 8.00% 8.00% 8.00% 4.00% 0.00% 0.00% 0.00% 8.	1.250% 2.000% 1.000% 7.25% 4.09% 1.74% 0.00% 0.00% CY2031 8.00% 8.00% 8.00% 8.00% 0.00% 0.00% 0.00% 8.00%	2.000% 1.000% 7.25% 2.07% 1.33% 0.00% 0.00% <b>CY2032</b> 8.00% 8.00% 8.00% 8.00% 4.00% 0.00% 0.00% 8.0%	1.250% 2.000% 1.000% 7.25% varies varies 0.00% 0.00% CY2033+ 8.00% 8.00% 8.00% 8.00% 4.00% 0.00% 0.00% 8.
Other Occupations Other Occupations Annual Investment Annual Growth in R Annual Growth in R Non-Medicare Press Medicare Prescripti Assumptions with Non-Medicare Medical Non-Medicare Medical Medicare Medical Omedicare Prescripti Annual Growth in E Annual Growth in E Annual Growth in E Annual Growth in E Annual Growth in E Humana Medicare J Lovelace Medicare Presbyterian Medic United Healthcare M Self-funded Plan E Non-Medicare Press Medicare Prescripti Member Rate-Shan Non-Medicare Retir	Employer Rate Employee Rate Return Retirees under age 65 Retirees age 65+ scription Drug Rebate ion Drug Rebate Tren <b>Calendar Year Basi</b> dical Claims Trend scription Drug Claims Claims Trend ion Drug Claims Trend GWP Direct Subsidy Coverage Gap Discour GWP Federal Reinsu GWP Low Income Su GWP Low Income Su Advantage Premium acte Advantage Premium hedicare Advantage Premium hedicare Advantage I Benefit Modifications mier le scription Drug ent ion Drug	d s: Trend d ht Program Revenurance ubsidy Increase Increase um Increase Premium Increase s effective 1/1: ans effective 1/1: vears of service)		1.250% 2.000% 1.000% 7.25% 0.78% 5.97% 15.01% -8.57% <b>CY2018</b> 8.00% 8.00% 8.00% 8.00% 8.00% 10.00% 0.00% 0.00% 8.0	2.000% 1.000% 7.25% 0.82% 5.34% 0.00% 0.00% <b>CY2019</b> 8.00% 8.00% 8.00% 8.00% 0.00% 0.00% 8.00	2.000% 1.000% 7.25% 0.41% 4.82% 0.00% 0.00% CY2020 8.00% 8.00% 8.00% 8.00% 0.00% 0.00% 0.00% 8.00% 0.00%	2.000% 1.000% 7.25% -0.70% 3.75% 0.00% 0.00% CY2021 8.00%	2.000% 1.000% 7.25% -0.32% 4.03% 0.00% 0.00% CY2022 8.00%	2.000% 1.000% 7.25% 3.93% 3.36% 0.00% 0.00% CY2023 8.00%	2.000% 1.000% 7.25% 0.98% 3.32% 0.00% 0.00% CY2024 8.00% 8.00% 8.00% 8.00% 0.00% 0.00% 0.00% 8.00%	2.000% 1.000% 7.25% 0.57% 2.57% 0.00% <b>CY2025</b> 8.00% 8.00% 8.00% 8.00% 0.00% 0.00% 0.00% 8.00	2.000% 1.000% 7.25% 2.86% 3.26% 0.00% 0.00% <b>CY2026</b> 8.00% 8.00	1.250% 2.000% 1.000% 7.25% 0.61% 2.53% 0.00% 0.00% 8.00%	2.000% 1.000% 7.25% -0.80% 2.57% 0.00% 0.00% CY2028 8.00% 8.00% 8.00% 8.00% 4.00% 0.00% 0.00% 0.00% 8.00%	2.000% 1.000% 7.25% 2.39% 2.33% 0.00% 0.00% <b>CY2029</b> 8.00% 8.00% 8.00% 8.00% 0.00% 0.00% 0.00% 8.00	1.250% 2.000% 1.000% 7.25% 0.12% 1.71% 0.00% 0.00% 8.00%	1.250% 2.000% 1.000% 7.25% 4.09% 1.74% 0.00% 0.00% CY2031 8.00% 8.00% 8.00% 8.00% 8.00% 0.00% 0.00% 8.00%	2.000% 1.000% 7.25% 2.07% 1.33% 0.00% 0.00% <b>CY2032</b> 8.00% 8.00% 8.00% 8.00% 8.00% 0.00% 0.00% 0.00% 8.0%	1.250% 2.000% 1.000% 7.25% varies varies 0.00% 0.00% <b>CY2033+</b> 8.00% 8.00% 8.00% 8.00% 8.00% 0.00% 0.00% 0.00% 8.00%
Other Occupations Other Occupations Other Occupations Annual Investment Annual Growth in R Annual Growth in R Non-Medicare Press Medicare Prescripti Annual Growth an E Annual Growth in E Annual Growth in E Annual Growth in C Annual Growth in C Annual Growth in E Humana Medicare Presbyterian Medic Uvelace Medicare Presbyterian Medic United Healthcare M Self-funded Plan E Non-Medicare Press Medicare Prescripti Member Rate-Shaa Non-Medicare Retir Non-Medicare Retir Non-Medicare Retire	Employer Rate Employee Rate Return Return Retirees under age 65 Retirees age 65+ scription Drug Rebate ion Drug Rebate Tren <b>Calendar Year Basi</b> dical Claims Trend scription Drug Claims Claims Trend Courney Claims Trend GWP Direct Subsidy Coverage Gap Discour GWP Federal Reinsu GWP Low Income Su Advantage Premium Advantage Premium Cow Prederal Reinsu Advantage Premium Advantage Premium are Advantage Premi Medicare Advantage F Benefit Modifications mier Le scription Drug ent ion Drug Tre for Self-funded PI ree Rate Share (20+ years	d s: Trend d t Program Revenution trance ubsidy increase increase um Increase Premium Increase S effective 1/1: vears of service) of service)		1.250% 2.000% 1.000% 7.25% 0.78% 5.97% 15.01% -8.57% CY2018 8.00% 8.00% 8.00% 8.00% 8.00% 10.00% 0.00% 0.00% 8.00% 8.00% 8.00% 8.00% 8.00% 8.00% 8.00% 8.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 64.00% 64.00%	2.000% 1.000% 7.25% 0.82% 5.34% 0.00% 0.00% CY2019 8.00%	2.000% 1.000% 7.25% 0.41% 4.82% 0.00% 0.00% CY2020 8.00% 8.00% 8.00% 8.00% 8.00% 0.00% 0.00% 8.00% 8.00% 8.00% 8.00% 8.00% 8.00% 8.00% 8.00% 8.00% 0.00%	2.000% 1.000% 7.25% -0.70% 3.75% 0.00% 0.00% CY2021 8.00%	2.000% 1.000% 7.25% -0.32% 4.03% 0.00% 0.00% CY2022 8.00%	2.000% 1.000% 7.25% 3.93% 3.36% 0.00% 0.00% CY2023 8.00%	2.000% 1.000% 7.25% 0.98% 3.32% 0.00% 0.00% CY2024 8.00%	2.000% 1.000% 7.25% 0.57% 2.57% 0.00% 0.00% CY2025 8.00% 8.00% 8.00% 8.00% 8.00% 0.00% 0.00% 0.00% 8.00%	2.000% 1.000% 7.25% 2.86% 3.26% 0.00% 0.00% <b>CY2026</b> 8.00% 8.00	1.250% 2.000% 1.000% 7.25% 0.61% 2.53% 0.00% 0.00% 8.00%	2.000% 1.000% 7.25% -0.80% 2.57% 0.00% 0.00% <b>CY2028</b> 8.00% 8.00% 8.00% 8.00% 8.00% 0.00% 0.00% 0.00% 8.0	2.000% 1.000% 7.25% 2.39% 2.33% 0.00% 0.00% <b>CY2029</b> 8.00% 8.00	1.250% 2.000% 1.000% 7.25% 0.12% 1.71% 0.00% 0.00% 8.00%	1.250% 2.000% 1.000% 7.25% 4.09% 1.74% 0.00% 0.00% <b>CY2031</b> 8.00% 8.0	2.000% 1.000% 7.25% 2.07% 1.33% 0.00% 0.00% <b>CY2032</b> 8.00% 8.00	1.250% 2.000% 1.000% 7.25% varies varies 0.00% 0.00% CY2033+ 8.00% 8.00% 8.00% 8.00% 8.00% 0.00% 0.00% 0.00% 0.00% 8.
Other Occupations Other Occupations Other Occupations Annual Investment Annual Growth in R Annual Growth in R Non-Medicare Press Medicare Prescripti Annual Growth an E Annual Growth in E Monia Growth in E Annual Growth in E Annual Growth in E Monia Growth in E Monia Growth in E Self-funded Plan E Non-Medicare Press Medicare Prescripti Member Rate-Shan Non-Medicare Retir Non-Medicare Retir Non-Medicare Retir Non-Medicare Retir Non-Medicare Retir Non-Medicare Retir Non-Medicare Retir Non-Medicare Retir Non-Medicare Retir Non-Medicare Retire R Medicare Retire R	Employer Rate Employee Rate Return Return Retirees under age 65 Retirees age 65+ scription Drug Rebate ion Drug Rebate Tren <b>Calendar Year Basi</b> dical Claims Trend Scription Drug Claims Claims Trend ion Drug Claims Trend GWP Direct Subsidy Coverage Gap Discour GWP Federal Reinsu GWP Low Income Su Advantage Premium I Advantage Premium Medicare Advantage F Benefit Modifications mier ie scription Drug ent ion Drug Tre for Self-funded PI ree Rate Share (20+ years Rate Share (20+ years	d s: Trend d nt Program Reven irance ubsidy Increase Increase Increase um Increase Premium Increase Seffective 1/1: ans effective 1/1: vears of service) years of service) of service) s of service)		1.250% 2.000% 1.000% 7.25% 0.78% 5.97% 15.01% -8.57% CY2018 8.00% 8.00% 8.00% 8.00% 8.00% 10.00% 0.00% 0.00% 0.00% 8.00% 8.00% 8.00% 8.00% 8.00% 8.00% 8.00% 0.	2.000% 1.000% 7.25% 0.82% 5.34% 0.00% 0.00% CY2019 8.00% 8.00% 8.00% 8.00% 0.00% 0.00% 0.00% 8.00% 8.00% 8.00% 8.00% 8.00% 8.00% 8.00% 0.00%	2.000% 1.000% 7.25% 0.41% 4.82% 0.00% 0.00% CY2020 8.00% 8.00% 8.00% 8.00% 8.00% 0.00% 0.00% 0.00% 8.00%	2.000% 1.000% 7.25% -0.70% 3.75% 0.00% 0.00% CY2021 8.00%	2.000% 1.000% 7.25% -0.32% 4.03% 0.00% 0.00% CY2022 8.00%	2.000% 1.000% 7.25% 3.93% 3.36% 0.00% 0.00% CY2023 8.00%	2.000% 1.000% 7.25% 0.98% 3.32% 0.00% 0.00% CY2024 8.00% 8.00% 8.00% 8.00% 4.00% 0.00% 0.00% 8.00%	2.000% 1.000% 7.25% 0.57% 2.57% 0.00% 0.00% CY2025 8.00% 8.00% 8.00% 8.00% 4.00% 0.00% 0.00% 0.00% 8.00%	2.000% 1.000% 7.25% 2.86% 3.26% 0.00% 0.00% CY2026 8.00%	1.250% 2.000% 1.000% 7.25% 0.61% 2.53% 0.00% 0.00% 0.00% CY2027 8.00% 8.	2.000% 1.000% 7.25% -0.80% 2.57% 0.00% 0.00% CY2028 8.00%	2.000% 1.000% 7.25% 2.39% 2.33% 0.00% 0.00% <b>CY2029</b> 8.00% 8.00% 8.00% 8.00% 8.00% 0.00% 0.00% 0.00% 8.00	1.250% 2.000% 1.000% 7.25% 0.12% 1.71% 0.00% 0.00% CY2030 8.00% 8.	1.250% 2.000% 1.000% 7.25% 4.09% 1.74% 0.00% 0.00% CY2031 8.00% 8.	2.000% 1.000% 7.25% 2.07% 1.33% 0.00% 0.00% <b>CY2032</b> 8.00% 8.00% 8.00% 8.00% 8.00% 0.00% 0.00% 8.00	1.250% 2.000% 1.000% 7.25% varies varies 0.00% 0.00% CY2033+ 8.00% 8.00% 8.00% 8.00% 8.00% 0.00% 0.00% 0.00% 0.00% 8.00% 8.00% 8.00% 8.00% 8.00% 8.00% 8.00% 8.00% 8.00% 8.00% 8.00% 8.00% 8.00% 8.00% 64.00% 50.00% 75.00%
Other Occupations Other Occupations Other Occupations Annual Investment Annual Growth in R Annual Growth in R Non-Medicare Press Medicare Prescripti Annual Growth an E Annual Growth in E Mumana Medicare I Uovelace Medicare Presbyterian Medic United Healthcare M Self-funded Plan E Non-Medicare Press Medicare Prescripti Member Rate-Shan Non-Medicare Retir Non-Medicare Retir Non-Medicare Retir Non-Medicare Retir Non-Medicare Retir Non-Medicare Retir Non-Medicare Retir Non-Medicare Spouse R Medicare Spouse R Premium Rates for	Employer Rate Employee Rate Return Return Reterees under age 65 Retirees age 65+ scription Drug Rebate ion Drug Rebate Tren <b>1 Calendar Year Basi</b> dical Claims Trend Scription Drug Claims Claims Trend ion Drug Claims Trend GWP Direct Subsidy Coverage Gap Discour GWP Federal Reinsu GWP Low Income Su GWP Low Income Su	d s: Trend d nt Program Reven irance ubsidy Increase Increase Increase um Increase Premium Increase Seffective 1/1: ans effective 1/1: vears of service) years of service) of service) s of service)		1.250% 2.000% 1.000% 7.25% 0.78% 5.97% 15.01% -8.57% CY2018 8.00% 8.00% 8.00% 8.00% 8.00% 10.00% 0.00% 0.00% 8.	2.000% 1.000% 7.25% 0.82% 5.34% 0.00% 0.00% CY2019 8.00% 8.00% 8.00% 8.00% 0.00% 0.00% 0.00% 8.00% 8.00% 8.00% 8.00% 8.00% 8.00% 8.00% 0.00%	2.000% 1.000% 7.25% 0.41% 4.82% 0.00% CY2020 8.00% 8.00% 8.00% 8.00% 0.00% 0.00% 0.00% 8.00% 8.00% 8.00% 8.00% 8.00% 8.00% 8.00% 8.00% 0.00%	2.000% 1.000% 7.25% -0.70% 3.75% 0.00% 0.00% CY2021 8.00% 8.00% 8.00% 8.00% 8.00% 0.00% 0.00% 0.00% 8.00%	2.000% 1.000% 7.25% -0.32% 4.03% 0.00% 0.00% CY2022 8.00% 8.00% 8.00% 8.00% 8.00% 0.00%	2.000% 1.000% 7.25% 3.93% 3.36% 0.00% 0.00% CY2023 8.00% 8.00% 8.00% 8.00% 8.00% 0.00% 0.00% 0.00% 8.00%	2.000% 1.000% 7.25% 0.98% 3.32% 0.00% CY2024 8.00% 8.00% 8.00% 8.00% 4.00% 0.00% 0.00% 0.00% 8.00%	2.000% 1.000% 7.25% 0.57% 2.57% 0.00% CY2025 8.00% 8.00% 8.00% 8.00% 4.00% 0.00% 0.00% 0.00% 8.00%	2.000% 1.000% 7.25% 2.86% 3.26% 0.00% 0.00% CY2026 8.00% 8.00% 8.00% 8.00% 8.00% 0.00% 0.00% 0.00% 8.00%	1.250% 2.000% 1.000% 7.25% 0.61% 2.53% 0.00% 0.00% <b>CY2027</b> 8.00% 8.0	2.000% 1.000% 7.25% -0.80% 2.57% 0.00% 0.00% CY2028 8.00% 8.00% 8.00% 8.00% 4.00% 0.00% 0.00% 0.00% 8.00%	2.000% 1.000% 7.25% 2.39% 2.33% 0.00% 0.00% CY2029 8.00% 8.00% 8.00% 8.00% 4.00% 0.00% 0.00% 0.00% 8.00% 0.00%	1.250% 2.000% 1.000% 7.25% 0.12% 1.71% 0.00% <b>CY2030</b> 8.00% 8.0	1.250% 2.000% 1.000% 7.25% 4.09% 1.74% 0.00% 0.00% CY2031 8.00% 8.00% 8.00% 8.00% 8.00% 0.00% 0.00% 0.00% 8.00%	2.000% 1.000% 7.25% 2.07% 1.33% 0.00% 0.00% <b>CY2032</b> 8.00% 8.00% 8.00% 8.00% 0.00% 0.00% 0.00% 8.00	1.250% 2.000% 1.000% 7.25% varies varies 0.00% 0.00% CY2033+ 8.00% 8.00% 8.00% 8.00% 4.00% 0.00% 0.00% 0.00% 8.00% 6.
Other Occupations Other Occupations Other Occupations Annual Investment Annual Growth in R Annual Growth in R Non-Medicare Press Medicare Prescripti Annual Growth an E Annual Growth in E Monia Growth in E Annual Growth in E Annual Growth in E Monia Growth in E Monia Growth in E Self-funded Plan E Non-Medicare Press Medicare Prescripti Member Rate-Shan Non-Medicare Retir Non-Medicare Retir Non-Medicare Retir Non-Medicare Retir Non-Medicare Retir Non-Medicare Retir Non-Medicare Retir Non-Medicare Retir Non-Medicare Retir Non-Medicare Retire R Medicare Retire R	Employer Rate Employee Rate Return Retirees under age 65 Setirees age 65+ scription Drug Rebate ion Drug Rebate Tren <b>Calendar Year Basi</b> dical Claims Trend scription Drug Claims Claims Trend GWP Direct Subsidy Coverage Gap Discour GWP Federal Reinsu GWP Low Income Su GWP Low Income Su GWP Low Income Su Advantage Premium Advantage Premium Medicare Advantage Premi Medicare Advantage Premi Medicare Advantage Premi Medicare Stare (20+ years or Self-funded Plans or Self-funded Plans or Self-funded Plans or Self-funded Plans or Self-funded Plans	d s: Trend d nt Program Reven irance ubsidy Increase Increase Increase um Increase Premium Increase Seffective 1/1: ans effective 1/1: vears of service) years of service) of service) s of service)		1.250% 2.000% 1.000% 7.25% 0.78% 5.97% 15.01% -8.57% CY2018 8.00% 8.00% 8.00% 8.00% 8.00% 10.00% 0.00% 0.00% 0.00% 8.00% 8.00% 8.00% 8.00% 8.00% 8.00% 8.00% 0.	2.000% 1.000% 7.25% 0.82% 5.34% 0.00% 0.00% CY2019 8.00% 8.00% 8.00% 8.00% 0.00% 0.00% 0.00% 8.00% 8.00% 8.00% 8.00% 8.00% 8.00% 8.00% 0.00%	2.000% 1.000% 7.25% 0.41% 4.82% 0.00% 0.00% CY2020 8.00% 8.00% 8.00% 8.00% 8.00% 0.00% 0.00% 0.00% 8.00%	2.000% 1.000% 7.25% -0.70% 3.75% 0.00% 0.00% CY2021 8.00%	2.000% 1.000% 7.25% -0.32% 4.03% 0.00% 0.00% CY2022 8.00%	2.000% 1.000% 7.25% 3.93% 3.36% 0.00% 0.00% CY2023 8.00%	2.000% 1.000% 7.25% 0.98% 3.32% 0.00% 0.00% CY2024 8.00% 8.00% 8.00% 8.00% 4.00% 0.00% 0.00% 8.00%	2.000% 1.000% 7.25% 0.57% 2.57% 0.00% 0.00% CY2025 8.00% 8.00% 8.00% 8.00% 4.00% 0.00% 0.00% 0.00% 8.00%	2.000% 1.000% 7.25% 2.86% 3.26% 0.00% 0.00% CY2026 8.00%	1.250% 2.000% 1.000% 7.25% 0.61% 2.53% 0.00% 0.00% <b>CY2027</b> 8.00% 9.00% 9.0	2.000% 1.000% 7.25% -0.80% 2.57% 0.00% 0.00% CY2028 8.00%	2.000% 1.000% 7.25% 2.39% 2.33% 0.00% 0.00% <b>CY2029</b> 8.00% 8.00% 8.00% 8.00% 8.00% 0.00% 0.00% 0.00% 8.00	1.250% 2.000% 1.000% 7.25% 0.12% 1.71% 0.00% 0.00% CY2030 8.00% 8.	1.250% 2.000% 1.000% 7.25% 4.09% 1.74% 0.00% 0.00% CY2031 8.00% 8.	2.000% 1.000% 7.25% 2.07% 1.33% 0.00% 0.00% <b>CY2032</b> 8.00% 8.00% 8.00% 8.00% 8.00% 0.00% 0.00% 8.00	1.250% 2.000% 1.000% 7.25% varies varies 0.00% 0.00% CY2033+ 8.00% 8.00% 8.00% 8.00% 8.00% 0.00% 0.00% 0.00% 0.00% 8.
Other Occupations Other Occupations Other Occupations Annual Investment Annual Growth in R Annual Growth in R Non-Medicare Press Medicare Prescripti Annual Growth an E Annual Growth in E Humana Medicare / Lovelace Medicare Presbyterian Medic United Healthcare M Self-funded Plan E Non-Medicare Press Medicare Suppleme Medicare Retire Non-Medicare Retir Non-Medicare Retire Medicare Retire R Medicare Retire R Medicare Retire R Medicare Retire R Medicare Retire R	Employer Rate Employee Rate Return Retirees under age 65 Retirees age 65+ scription Drug Rebate ion Drug Rebate Tren <b>Calendar Year Basi</b> dical Claims Trend scription Drug Claims Claims Trend GWP Direct Subsidy Coverage Gap Discour GWP Federal Reinsu GWP Low Income Su Advantage Premium Advantage Premium Cadvantage Premium Advantage Premium Advantage Premium are Advantage Premi Medicare Advantage F Benefit Modifications mier ie scription Drug tre for Self-funded Pl Rate Share (20+ years Rate Share (20+ years Rate Share (20+ years Rate Share (20+ years Rate Share (20+ years Coverage Sub Increase use % Increase d % Increase	d s: Trend d nt Program Reven irance ubsidy Increase Increase Increase um Increase Premium Increase Seffective 1/1: ans effective 1/1: vears of service) years of service) of service) s of service)		1.250% 2.000% 1.000% 7.25% 0.78% 5.97% 15.01% -8.57% CY2018 8.00% 8.00% 8.00% 8.00% 8.00% 10.00% 0.00% 0.00% 8.00% 8.00% 8.00% 8.00% 8.00% 8.00% 8.00% 8.00% 8.00% 8.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% CY2018 36.00% 64.00% 50.00% CY2018 36.00% 64.00% 50.00% CY2018 8.00%	2.000% 1.000% 7.25% 0.82% 5.34% 0.00% 0.00% CY2019 8.00% 8.00% 8.00% 8.00% 0.00% 0.00% 0.00% 8.00%	2.000% 1.000% 7.25% 0.41% 4.82% 0.00% CY2020 8.00% 8.00% 8.00% 8.00% 0.00% 0.00% 0.00% 8.00%	2.000% 1.000% 7.25% -0.70% 3.75% 0.00% 0.00% CY2021 8.00% 8.00% 8.00% 8.00% 4.00% 0.00% 0.00% 8.00%	2.000% 1.000% 7.25% -0.32% 4.03% 0.00% 0.00% CY2022 8.00%	2.000% 1.000% 7.25% 3.93% 3.36% 0.00% 0.00% CY2023 8.00%	2.000% 1.000% 7.25% 0.98% 3.32% 0.00% 0.00% CY2024 8.00% 8.00% 8.00% 8.00% 0.00% 0.00% 0.00% 8.00% 8.00% 8.00% 8.00% 8.00% 8.00% 8.00% 8.00% 8.00% 6.31% -6.31% -6.31% -6.31% 0.00% 0.00% 0.00% 0.00% 0.00% CY2024 36.00% 64.00% 50.00% CY2024 4.00%	2.000% 1.000% 7.25% 0.57% 2.57% 0.00% <b>CY2025</b> 8.00% 8.00% 8.00% 8.00% 0.00% 0.00% 0.00% 8.00	2.000% 1.000% 7.25% 2.86% 3.26% 0.00% 0.00% CY2026 8.00%	1.250% 2.000% 1.000% 7.25% 0.61% 2.53% 0.00% 0.00% 0.00% 8.00%	2.000% 1.000% 7.25% -0.80% 2.57% 0.00% 0.00% CY2028 8.00% 8.00% 8.00% 8.00% 4.00% 0.00% 0.00% 8.00%	2.000% 1.000% 7.25% 2.39% 2.33% 0.00% 0.00% 0.00% 8.00% 8.00% 8.00% 4.00% 0.00% 0.00% 0.00% 8.00%	1.250% 2.000% 1.000% 7.25% 0.12% 1.71% 0.00% 0.00% CY2030 8.00%	1.250% 2.000% 1.000% 7.25% 4.09% 1.74% 0.00% 0.00% CY2031 8.00% 8.00% 8.00% 8.00% 8.00% 0.00% 0.00% 0.00% 8.00%	2.000% 1.000% 7.25% 2.07% 1.33% 0.00% 0.00% <b>CY2032</b> 8.00% 8.00	1.250% 2.000% 1.000% 7.25% varies varies 0.00% 0.00% CY2033+ 8.00% 8.00% 8.00% 8.00% 4.00% 0.00% 0.00% 8.

## New Mexico Retiree Health Care Authority Baseline Assumptions for Long-Term Solvency Projections

<b>A</b>	Prior Assumption	Prior Assumption	Prior Assumption	Prior Assumption	Current Assumption	
Assumption	July 2013	July 2014	July 2015	July 2016	July 2017	
	Use May 31, 2013 fund balance of	Use May 31, 2014 fund balance of	Use May 31, 2015 fund balance of	Use May 31, 2016 fund balance of	Use May 31, 2017 fund balance of	
Asset Balance	\$279,487,430 as an estimate for	\$369,131,762 as an estimate for	\$429,925,522 as an estimate for	\$455,592,072 as an estimate for	\$551,412,183 as an estimate for	
Investment Return	7/1/2013 fund balance	7/1/2014 fund balance	7/1/2015 fund balance	7/1/2016 fund balance	7/1/2017 fund balance 7.25%	
	No Change FY13 payroll estimated to be	No Change F20Y14 payroll estimated to be	No Change F20Y15 payroll estimated to be	No Change FY2016 payroll estimated to be	FY2017 payroll estimated to be	
Annual Growth in Payroll		\$3,941,587,760, increasing 3% through		\$4,126,747,451, increasing 3.5%	\$4,165,647,339, increasing 0.0%	
	6/30/14 and 4% thereafter	6/30/15 and 3.5% thereafter	annually	annually	through FY2019 and 3.5% thereafter	
Percentage of Covered Payroll						
for Public Safety, et al	9.14%	No Change	No Change	No Change	No Change	
Contribution Rates (Employer/Employee)						
Public Safety, et al	2.50%/1.25%	No Change	No Change	No Change	No Change	
Other Occupations	2.50%/1.25%	No Change	No Change	No Change	No Change	
Annual Growth in Retirees						
	1.75% annually through 6/30/2015,					
Non-Medicare	then based on FY2009 open valuation output table	No Change	No Change	No Change	No Change	
Medicare	5.8% through 6/30/2015, then based on FY2009 open valuation output table	No Change	No Change	No Change	No Change	
Retiree Ancillary Costs	Assumed to equal premium expenses	No Change	No Change	No Change	No Change	
	and is paid fully by retirees				No Change	
	\$18,688,658 for FY13,	\$20.931.300 for FY2014.	\$23.443.056 for FY2015.	\$26.256.200 for FY2016.	\$28,306,470 for FY2017, frozen	
Pension Tax Revenue	increasing 12% thereafter	increasing 12% thereafter	increasing 12% thereafter	increasing 12% thereafter	through FY2019 and increasing 12% thereafter	
HB 728/573 Revenue	\$3 million annually, no sunset	No Change	No Change	No Change	Eliminated effective 1/1/2017	
		Rebates of \$8,407,050 estimated for	Rebates of \$8,960,237 estimated for	Rebates of \$8,566,058 estimated for	Rebates of \$18,321,264 estimated for	
	Rebates of \$5,798,571 estimated for	FY14, reflecting proposed contract	FY15, reflecting proposed contract	FY2016, reflecting proposed contract	FY2017, reflecting proposed contract	
Rx Rebates	FY13, increased at annual retiree	terms through FY18; all annual figures	terms through FY18; all annual figures	terms through FY2018; all annual	terms through FY2018; all annual	
	growth rate	increased at retiree growth rate	increased at retiree growth rate	figures increased at retiree growth rate	figures increased at retiree growth rate	
EGWP Revenue Components:						
		CY2014-15 projected by ESI;	CY2015-16 projected by ESI;	CY2016 and CY2017 projected by ESI;	CY2017 and CY2018 projected by ESI;	
	No Change: half of Medicare Rx trend,	thereafter increases annually at retiree growth rate, plus one half of Medicare	thereafter increases annually at retiree growth rate, plus one half of Medicare	thereafter increases annually at retiree growth rate, plus one half of Medicare	thereafter increases annually at retiree growth rate, plus one half of Medicare	
Direct Subsidy	plus 1% for donut hole closure CY12	Rx trend +1% for donut hole closure	Rx trend +1% for donut hole closure	Rx trend +1% for donut hole closure	Rx trend +1% for donut hole closure	
	through CY20	CY16 through CY20 (one half of	CY17 through CY20 (one half of	CY2018 through CY2020 (one half of	CY2019 through CY2020 (one half of	
		Medicare Rx trend CY2021+)	Medicare Rx trend CY2021+)	Medicare Rx trend CY2021+)	Medicare Rx trend CY2021+)	
	CY13 & CY14 PMPM revenue	CY2014-15 projected by ESI; CY2016+	CY2015-16 projected by ESI; CY2017+	CY2016 and CY2017 projected by ESI;	CY2017 and CY2018 projected by ESI;	
Federal Reinsurance	estimated by ESI, increased at retiree	annual increase at only retiree growth	annual increase at only retiree growth	CY2018 and CY2017 projected by ESI; CY2018+ annual increase at only	CY2017 and CY2018 projected by ESI; CY2019+ annual increase at only	
	growth rate	rate	rate	retiree growth rate	retiree growth rate	
	No Change: half of Medicare Rx trend,			, and the second	Ŭ.	
Low Income Subsidy	plus 1% for donut hole closure CY12 through CY20	0.0% annual increase to CY2014 estimate of \$2.85 PMPM	0.0% annual increase to CY2015 estimate of \$3.40 PMPM	0.0% annual increase to CY2016 estimate of \$3.40 PMPM	0.0% annual increase to CY2017 estimate of \$2.84 PMPM	
	CY13 & CY14 PMPM revenue	CY2014-15 projected by ESI; CY2016+	CY2015-16 projected by ESI; CY2017+	CY2016 and CY2017 projected by ESI-	CY2017 and CY2018 projected by ESI;	
Coverage Gap Discount Program	estimated by ESI, increased at retiree	annual increase at only retiree growth	annual increase at only retiree growth	CY2018+ annual increase at only	CY2019+ annual increase at only	
	growth rate	rate	rate	retiree growth rate	retiree growth rate	
Shart Tarm Interest	\$54,802 projected for FY13, increasing	\$0 projected for FY2014, increasing	Nie O'	Nie O'	N- O'	
Short Term Interest	0.0% annually	0.0% annually	No Change	No Change	No Change	
Subrogation	\$389,857 estimated for FY13,	\$239,932 estimated for FY2014,	\$277,326 estimated for FY2015,	\$327,942 estimated for FY2016,	\$279,589 estimated for FY2017,	
	increased at retiree growth rate	increased at retiree growth rate	increased at retiree growth rate	increased at retiree growth rate	increased at retiree growth rate	

## New Mexico Retiree Health Care Authority Baseline Assumptions for Long-Term Solvency Projections

Assumption	Prior Assumption July 2013	Prior Assumption July 2014	Prior Assumption July 2015	Prior Assumption July 2016	Current Assumption July 2017
Annual Trend					
Medical					
Medicare Advantage	8.00%	No Change	No Change	No Change	No Change
Medicare Supplement	8.00%	No Change	No Change	No Change	No Change
Medicare Rx	8.00%	No Change	No Change	No Change	No Change
Non-Medicare Medical	8.00%	No Change	No Change	No Change	No Change
Mental Health	Included in Medical Trend	No Change	No Change	No Change	No Change
Non-Medicare Rx	8.00%	No Change	No Change	No Change	No Change
Medical Rates	Annual Non-Medicare rate increases of 8% in 2014-2016, 3% Non-Medicare thereafter, 6% Medicare Supplement rate increases in 2014+		Annual Non-Medicare rate increases of 8% in 2016-2021 and 4% thereafter, 6% Medicare Supplement rate increase in 2016-2033 and 3% thereafter	2017 rates for Premier and new Value plan set per pricing exercise; Annual Non-Medicare rate increases of 8% in 2018-2022 and 4% thereafter, 6% Medicare Supplement rate increase in 2017-2030 and 3% thereafter	Annual Non-Medicare rate increases of 8% in 2018-2022 and 4% thereafter, 6% Medicare Supplement rate increase in 2017-2031 and 3% thereafter
Life Insurance	Assumes level total premium on Basic Life for duration of projection	Assumes level total premium on Basic Life for duration of projection	Assumes level total premium on Basic Life through CY17 decreasing 25% per year through CY21	No Change	No Change
Dental	6.00%	No Change	No Change	No Change	No Change
Vision	5.00%	No Change	No Change	No Change	No Change
Program Support	\$2,651,000 budgeted for FY2014, increasing 2.5% annually thereafter	\$2,929,300 budgeted for FY2015, increasing 2.5% annually thereafter	\$3,012,900 budgeted for FY2016, increasing 2.5% annually thereafter	\$3,118,300 budgeted for FY2016, increasing 2.5% annually thereafter	\$2,936,800 budgeted for FY2017, increasing 2.5% annually thereafter
Administrative Services Fee	Medical based on information from Mark for 2013-2016, increasing 2.00% annually thereafter; Rx based on existing contract terms in place through 6/30/2014	Individual fee components based on existing contract terms in place, increasing 2.00% annually thereafter	No Change	No Change	No Change
Plan Design Changes					
Medical					
Medicare	No changes for 1/1/2014 or beyond	Annual plan changes in CY2034 and beyond such that projected claims and expenses remain beneath Excise Tax threshold	Annual plan changes in CY2034 and beyond such that projected claims and expenses remain beneath Excise Tax threshold	Annual plan changes in CY2031 and beyond such that projected claims and expenses remain beneath Excise Tax threshold	Annual plan changes in CY2032 and beyond such that projected claims and expenses remain beneath Excise Tax threshold
Non-Medicare	Consolidation of Non-Medicare plans in CY17, annual plan changes thereafter to keep projected claims beneath	CY2017, annual plan changes in CY2021 and beyond such that	CY2017, annual plan changes in CY2022 and beyond such that	Beginning CY2017: Elimination of Premier Plus plan, introduction of Value plan, Premier plan OOP max increase to \$4,500, deductible and copays accumulating to OOP max;	Beginning CY2018, expanding value option to BCBSNM network; annual plan changes in CY2023 and beyond such that projected claims and
	Cadillac Tax threshold	projected claims and expenses remain beneath Excise Tax threshold	projected claims and expenses remain beneath Excise Tax threshold	annual plan changes in CY2023 and beyond such that projected claims and expenses remain beneath Excise Tax threshold	expenses remain beneath Excise Tax threshold
Rx	Cadillac Tax threshold			beyond such that projected claims and expenses remain beneath Excise Tax threshold	
Rx Medicare	No changes for 1/1/2014 or beyond			beyond such that projected claims and expenses remain beneath Excise Tax	
		beneath Excise Tax threshold Annual plan changes in CY2034 and beyond such that projected claims and expenses remain beneath Excise Tax	beneath Excise Tax threshold Annual plan changes in CY2034 and beyond such that projected claims and expenses remain beneath Excise Tax	beyond such that projected claims and expenses remain beneath Excise Tax threshold Eliminate coverage for drugs now available over the counter (OTC); Annual plan changes in CY2031 and beyond such that projected claims and expenses remain beneath Excise Tax	threshold Add Voluntary Smart90 program; annual plan changes in CY2032 and beyond such that projected claims and expenses remain beneath Excise Tax
Medicare	No changes for 1/1/2014 or beyond	beneath Excise Tax threshold Annual plan changes in CY2034 and beyond such that projected claims and expenses remain beneath Excise Tax threshold	beneath Excise Tax threshold Annual plan changes in CY2034 and beyond such that projected claims and expenses remain beneath Excise Tax threshold	beyond such that projected claims and expenses remain beneath Excise Tax threshold Eliminate coverage for drugs now available over the counter (OTC); Annual plan changes in CY2031 and beyond such that projected claims and expenses remain beneath Excise Tax threshold Eliminate coverage for drugs now	threshold Add Voluntary Smart90 program; annual plan changes in CY2032 and beyond such that projected claims and expenses remain beneath Excise Tax threshold

## New Mexico Retiree Health Care Authority Baseline Assumptions for Long-Term Solvency Projections

Assumption	Prior Assumption July 2013	Prior Assumption July 2014	Prior Assumption July 2015	Prior Assumption July 2016	Current Assumption July 2017
	<u>,</u>	Projected increase in National Health			
Annual Increase in PCORI Fee	3%	Expenditures, per CMS Office of the			
		Actuary	Actuary	Actuary	Actuary
Member Rate Share					
Retiree					
Medicare	50%	No Change	No Change	No Change	No Change
Non-Medicare	35%	No Change	36% in CY2016+	No Change	No Change
Spouse					
Medicare	75%	No Change	No Change	No Change	No Change
Non-Medicare	60%	62% in CY2015+	64% in CY2016+	No Change	No Change
Child(ren)					
Medicare	100%	No Change	No Change	No Change	No Change
Non-Medicare	100%	No Change	No Change	No Change	No Change
Minimum Service to Receive Full Subsidy	20 years	No Change	No Change	No Change	No Change
Minimum Participation Age	None	No Change	No Change	No Change	No Change