

Memo

To: File
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From: DoD Office of the Actuary (OACT)

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Subject: Actuarial Work for the CFO Financial Statements (Postretirement Medical)

PURPOSE OF THIS MEMO

This memo describes the procedures for producing the postretirement benefit (PRB) actuarial valuation results required for DoD's 9/30/2011 Chief Financial Officers Act (CFO) financial statements, and use of these results for other purposes may not be appropriate. The report titled Valuation of the Medicare-Eligible Retiree Health Care Fund (September 30, 2010) provides a more detailed description of the actuarial model used to determine the liability and funding requirements for the Medicare Eligible Retiree Health Care Fund (MERHCF). Since the calculation of the annual funding requirements for the MERHCF precedes the calculation of the year-end CFO financial statement values, the Valuation Report for the MERHCF is a precursor to this memo. In addition, assumptions and methods described in the MERHCF Valuation Report apply to the liabilities determined for the CFO financial statements except where expressly stated in this memo. We have performed the valuation using methods and assumptions in accordance with generally accepted actuarial principles and practices. Any questions regarding this memo's content can be addressed by sending an email to healthactuary@osd.pentagon.mil.

SFFAS 33 RESULTS IN DIFFERENT INTEREST AND INFLATION ASSUMPTIONS FOR FINANCIAL STATEMENT LIABILITIES

The Statement of Federal Financial Accounting Standards 33 (SFFAS 33), as published on October 14, 2008, by the Federal Accounting Standards Advisory Board (FASAB), requires the use of a yield curve based on marketable U.S. Treasury securities to determine the discount rates used to calculate actuarial liabilities for federal financial statements. Historical experience is the basis for expectations about future trends in marketable U.S. Treasury securities.

The statement is effective for periods beginning after September 30, 2009, and applies to information provided in general purpose federal financial statements. It does not affect statutory or other special-purpose reports, such as pension or Other Retirement Benefit reports. SFFAS 33 requires a minimum of five periodic rates for the yield curve input and a consistency in the number of historical rates used from period to period. It permits the use of a single average discount rate if the resulting present value is not materially different from what would be obtained using the yield curve.

OACT annually performs two MERHCF valuations. The primary one is for funding purposes—this valuation is governed by Chapter 56 of Title 10 U.S.C. and must use methods and assumptions approved by the Board. As noted above, details of the funding valuation are described in OACT's Valuation of the Medicare-Eligible Retiree Health Care Fund. The other valuation is for financial statement purposes and is governed by FASAB standards. For the September 30, 2011, financial-statement valuation, OACT used quarterly zero coupon Treasury spot rates (as published by the Office of Thrift Supervision) from June 30, 2001, through March 31, 2011, (40 quarterly interest rates) to determine an SFFAS equivalent discount rate

* Meets the qualification standards of the American Academy of Actuaries to perform the work documented in this memo.

of 4.9%. In the summer of 2011, the Board approved a discount rate of 5.75% for the September 30, 2010, funding valuation, which differs from the SFFAS equivalent rate by 85 basis points.

SFFAS 33 requires that the discount rate, underlying inflation rates, and other economic assumptions should be consistent with one another. A change in the discount rate may cause other assumptions to change as well. For the September 30, 2011, financial-statement valuation, implementation of the SFFAS 33 single equivalent discount rate required OACT to change the long-term inflation and medical trend rate assumptions to be consistent with the underlying Treasury spot rates used in the valuation. Looking at inflation over the same period used to develop the yield curve led to a long term inflation assumption of 2.5%, which is 50 basis points lower than the long term inflation assumption for the funding valuation. Therefore, the long-term (or ultimate) medical trend assumption was set to 5.25%, also 50 basis points lower than the comparable funding valuation assumption.

PROCESS OVERVIEW

The year-end financial statements, called the CFO financial statements, report PRB liabilities in total as well as in components. The following list describes the various components of the PRB liabilities needed for financial reporting, and the cost basis underlying each one¹. A description of the cost bases follows this list.

1. MERHCF – The Medicare-Eligible Retiree Health Care Fund covers the liability for the cost of future medical treatment provided to Medicare eligible military retirees and their Medicare eligible dependents.
 - a. Cost basis: Fund
 - b. Population: All Uniformed (DoD + L3² (CG, NOAA, PHS)) (AD and Reserves)
2. TMA and CRM – Contract Resource Management (part of TRICARE Management Activity) covers Purchased Care benefits. The TMA and CRM financial statement include a liability for future medical benefits received through Purchased Care and provided to non-Medicare eligible Military retirees and their non-Medicare eligible dependents. The CRM (consolidated) statement also includes a small death benefit liability for a small closed group of retirees who previously were employed at the Uniformed Services University of the Health Sciences (USUHS).
 - a. Cost basis: CFO
 - b. Population: DoD (AD and Reserves)
3. SMA – Service Medical Activity covers Direct Care benefits. The SMA financial statement includes a liability for future medical benefits received through direct care and provided to non-Medicare eligible military retirees and their non-Medicare eligible dependents. In addition, the SMA statement includes a liability for the cost differential of direct care provided to Medicare-eligible members, based on the difference between valuing Direct Care benefits on a CFO cost basis vs. Fund cost basis.
 - a. Cost basis
 - i. Non-Medicare benefits³: CFO
 - ii. Medicare benefits: Fund and CFO (and take the difference)
 - b. Population
 - i. Non-Medicare benefits: DoD (AD and Reserves)

¹ The cost basis describes the types of costs that are included in the valuation. This is different from the distinction between the different economic assumptions used in the funding vs. SFFAS 33 financial statement valuations.

² L3 refers to the “little three;” together, the US Coast Guard (CG), National Oceanic and Atmospheric Administration (NOAA), and Public Health Service (PHS) add about 3.3% to active duty endstrength and 1% to reserve endstrength.

³ In this context “Non-Medicare” and “Medicare” refer to benefits received when the beneficiary is non-Medicare eligible and Medicare-eligible, respectively.

- ii. Medicare benefits: All Uniformed (DoD + L3 (CG, NOAA, PHS)) (AD and Reserves)
- 4. MRHB – Military Retirement Health Benefit covers Purchased care and Direct Care benefits provided to non-Medicare-eligible retirees and their non-Medicare-eligible dependents, as well as the Medicare benefits portion of the SMA statements. The MRHB statement shows the sum of the liabilities recorded in the TMA CRM and SMA statement liabilities, and is referred to as ODO General Funds

The remaining liability for postretirement medical benefits is found in the individual financial statements of the L3 (CG, NOAA, and PHS). Therefore, the L3 are responsible for computing and recording their liabilities for non-Medicare postretirement medical benefits.

Cost Bases: Fund and CFO

There are two cost bases associated with retiree medical benefits received through Direct Care. The Fund cost basis is used to determine the MERHCF's liability, MERHCF contributions, and payments from the MERHCF. This Fund cost basis does not include certain direct care expenses (such as depreciation, free receipts and certain overhead costs). The CFO cost basis, used for liabilities appearing in the CFO financial statements, includes the "full" Direct Care costs. Therefore, the CFO basis produces a larger AL and larger NC compared to the Fund basis (irrespective of the difference caused by reporting CFO liabilities on a SFFAS 33 basis). Both bases are determined from Direct Care cost analysis performed by Health Affairs' contractors (currently SRA). OACT has no involvement in this process and therefore is not in a position to validate the reasonableness of the data provided for our valuations⁴.

The analysis performed to produce the Fund basis cost is called Direct Care LOE (level of effort), and OACT requests this analysis in early March. The LOE cost information is split by:

- Active duty (AD)
- Active duty family (ADFM)
- Non-MERHCF < 65
- Non-MERHCF 65+
- MERHCF < 65
- MERHCF 65+

We ask Health Affairs to move some non-retired (and non-AD) "others" out of the non-MERHCF buckets so we can use more accurate values for the SMA statement. SRA moves the costs for the "others" into the Active duty family bucket. Examples of the "others" include foreign care and emergency civilian care.

OACT develops "Fund2cfo_DC" factors (one for each Direct Care cost component: IP, OP, Rx) to convert (i.e., bump up) present values of Direct Care costs for Medicare-eligible members from a Fund basis to a CFO basis. These factors are developed in a spreadsheet that contains Direct Care cost information on both a Fund basis and a financial statement basis. The spreadsheet comes from Health Affairs (Greg Atkinson), but OACT first must supply one of the cost items before the CFO total cost basis can be completed. OACT receives this analysis (and provides the necessary cost item) in late summer, so it is used for the next year's valuation. The item OACT supplies is the difference between the Total per capita Full-time Normal Cost (FT NC) and the MERHCF per capita FT NC, where

Total per capita FT NC for FY N = [NonMed FY N per capita FT NC] + [Med FY N per capita FT NC]

⁴ In general this comment applies to all input data OACT receives from other offices and relies upon for the valuation – claims, population, administrative costs, etc. OACT performs some reasonableness checks but does not "own" the data and does not audit it.

from the FYE N-1 valuation on a CFO basis, and

MERHCF per capita FT NC for FY N is the official one from the Summer N-2 Board of Actuaries letter (from the FYE N-3 valuation on a Fund basis).

OACT supplies this value from the Funding Valuation; ie, not on the SFFAS 33 basis.

Therefore, OACT provides Health Affairs a value for the balance of the total per capita NC that is not contained in the MERHCF per capita NC, and Health Affairs includes this amount in the military pay section of its roll-up of total MTF cost (CFO basis).

As an example, in preparation for the CFO financial statements for FYE 2012, we will use an analysis of FY 2010 MEPRS cost on a Fund and CFO basis. OACT provided Health Affairs a NC amount equal to the difference between

1. NonMed FY2010 per capita FT NC (\$5,856) + Med FY2010 per capita FT NC (\$5,172), and
2. Official MERHCF per capita FT NC for FY2010 (\$5,642),

or \$5,386, where the items in (1.) come from the 9/30/09 valuation (CFO results tab) and the item in (2.) comes from the 9/30/07 valuation (published in the Summer 2008 Board letters).

Each year, OACT updates a "Val Model" Excel workbook. This workbook contains several tabs, and each tab contains either inputs into our outputs from the valuation. There are several versions of this val model workbook; each version incorporates an updated assumption that's rolled into the val (forming steps in the reconciliation from prior year-end to current year-end). Since the implementation of SFFAS 33, OACT produces two sets of val model workbooks (and reconciliations): one that begins with the Funding Val interest and trend assumptions (for the MERHCF funding valuation), and one that begins with the SFFAS 33 interest and trend assumptions (for the financial statements).

SUMMARY OF STATEMENT CONTENTS

OACT produces various items associated with the actuarial valuation of postretirement benefits, and DoD's funding and reporting requirements drive OACT's business cycle.

During FY 2011 (Oct. – Sept.), OACT first produced an actuarial valuation for the MERHCF as of FYE 2010. Census data for this valuation were as of FYE 2010. Claim vectors were produced from detailed medical claims data from FY 2007 – FY 2009 and then trued-up to FY 2010 incurred cost levels using FY 2010 aggregate medical claims data from March 2011 claims triangles. This valuation was used to determine the annual unfunded liability amortization payment on October 1, 2011 (FY 2012 payment). (The Normal Cost payment made on October 1, 2011 (FY 2012) was based on per capita NCs produced from the MERHCF valuation as of FYE 2009).

The FYE 2011 financial statements (FS) include several types of actuarial liabilities and reconciliations of postretirement military medical benefits. This work was due in September 2011 in order to be recorded in the FYE 2011 financial statements in October. Therefore, OACT used valuation results as of FYE 2010 to produce the roll-forward gain/loss exhibits for FYE 2011. The starting point of the reconciliations was the prior year's CFO valuation results (i.e., rolled forward from the September 30, 2009, valuation). The list of deliverables included:

- Reconciliation of the MERHCF (Fund basis) liability from 9/30/2010 to 9/30/2011, and DDRS Note 17, ; also, Exhibit One in the "Other Accompanying Information" section of the FS
- Reconciliation of the TMA CRM statement liability (CFO basis) from 9/30/2010 to 9/30/2011, and Note 17

- Reconciliation of the SMA statement liability (CFO basis) from 9/30/2010 to 9/30/2011, and Note 17, and breakout of SMA liability by service
- Reconciliation of the MRHB (SMA + TMA) statement liability (CFO basis) from 9/30/2010 to 9/30/2011, and Note 17

Each of the deliverables is described in more detail below. The Val Model workbook contains four tabs where these exhibits are developed: "CFO gain-loss," "CFO Results," "CFO Note 17," and "CFO Other Info." All FS val results for FYE 2010 came from *Health Val Model 1009_33 step11.xlsx*

Each reconciliation step⁵ has the same general format for the gain/loss exhibit, and complies with the disclosure requirements of SFFAS 33:

- a) Final FS AL as of FYE 2010 (a roll-forward of the AL as of FYE 2009 from the FYE 2009 valuation), plus
- b) NC for FY 2011 (FY 2010 per capita NC from the FYE 2009 valuation with one year of trend, times FY 2011 expected All Uniformed (or DoD) lives from the FYE 2010 valuation), plus
- c) Plan amendment liability, minus
- d) Expected benefit outlays during fiscal year 2011 (from FYE 2009 valuation), plus
- e) One year of interest on the AL (a) and NC (b) minus one half year's interest on the benefit outlays (d) (interest rate = FYE 2009 valuation discount rate = 5.00%), plus
- f) (Gain)/loss due to experience, plus
- g) (Gain)/loss due to changes in medical trend assumption, plus
- h) (Gain)/loss due to other assumption changes, equals
- i) AL as FYE 2011

Each reconciliation for the 2011 financial statements is shown below:

CHANGE IN MILITARY RETIREMENT HEALTH BENEFITS LIABILITY (MERHCF)

(\$thousands)

Actuarial Liability as of 9/30/2010	\$572,995,159
Expected Normal Cost for FY 2011	\$12,127,505
Plan Amendment Liability	(\$12,807,919)
Expected Benefit Outlays for FY 2011	(\$9,455,706)
Expected Interest Cost for FY 2011	\$29,022,624
Actuarial (Gains) Losses Due to Experience	(\$8,889,969)
Actuarial (Gains) Losses Due to Changes in Trends	(\$68,961,084)
Actuarial (Gains) Losses Due to Changes in Other Assumptions	\$19,637,050
Actuarial Liability as of 9/30/2011	\$533,667,660

⁵ This format is consistent with the 2011 financial statements. Some revisions are expected for the 2012 and later financial statements that could change the order and labels of some of the liability reconciliation line items

CHANGE IN MILITARY RETIREMENT HEALTH BENEFITS LIABILITY (CRM/TMA)

(\$thousands)

Actuarial Liability as of 9/30/2010	\$254,915,375
Expected Normal Cost for FY 2011	\$9,487,061
Plan Amendment Liability	(\$3,292,486)
Expected Benefit Outlays for FY 2011	(\$8,369,744)
Expected Interest Cost for FY 2011	\$13,013,430
Actuarial (Gains) Losses Due to Experience	(\$16,844,368)
Actuarial (Gains) Losses Due to Changes in Trends	(\$31,188,666)
Actuarial (Gains) Losses Due to Changes in Other Assumptions	\$6,170,555
Actuarial Liability as of 9/30/2011	\$223,891,157

CHANGE IN MILITARY RETIREMENT HEALTH BENEFITS LIABILITY (SMA)

(\$thousands)

Actuarial Liability as of 9/30/2010	\$74,576,471
Expected Normal Cost for FY 2011	\$2,129,092
Plan Amendment Liability	\$124,081
Expected Benefit Outlays for FY 2011	(\$3,347,408)
Expected Interest Cost for FY 2011	\$3,752,614
Actuarial (Gains) Losses Due to Experience	\$2,183,659
Actuarial (Gains) Losses Due to Changes in Trends	\$104,535
Actuarial (Gains) Losses Due to Changes in Other Assumptions	\$2,570,504
Actuarial Liability as of 9/30/2011	\$82,093,548

CHANGE IN SMA MILITARY RTIREMENT HEALTH BENEFITS LIABILITY, SPLIT BY SERVICE

(\$thousands)

	<u>Army</u>	<u>Navy</u>	<u>AF</u>	<u>Total</u>
Actuarial Liability as of 9/30/2010	\$27,909,666	\$24,821,234	\$21,845,571	\$74,576,471
Expected Normal Cost for FY 2011	\$888,098	\$749,976	\$491,018	\$2,129,092
Plan Amendment Liability	\$46,968	\$41,189	\$35,924	\$124,081
Expected Benefit Outlays for FY 2011	(\$1,212,841)	(\$1,039,196)	(\$1,095,371)	(\$3,347,408)
Expected Interest Cost for FY 2011	\$1,404,387	\$1,248,980	\$1,099,247	\$3,752,614
Actuarial (Gains) Losses Due to Experience	\$826,573	\$724,865	\$632,221	\$2,183,659
Actuarial (Gains) Losses Due to Changes in Trends	\$39,570	\$34,700	\$30,265	\$104,535
Actuarial (Gains) Losses Due to Changes in Other Assumptions	\$1,172,169	\$669,190	\$729,145	\$2,570,504
Actuarial Liability as of 9/30/2011	\$31,074,590	\$27,250,938	\$23,768,020	\$82,093,548

CHANGE IN MILITARY RETIREMENT HEALTH BENEFITS LIABILITY (SMA, TMA)

(\$thousands)

Actuarial Liability as of 9/30/2010	\$329,491,846
Expected Normal Cost for FY 2011	\$11,616,153
Plan Amendment Liability	(\$3,168,405)
Expected Benefit Outlays for FY 2011	(\$11,717,152)
Expected Interest Cost for FY 2011	\$16,766,044
Actuarial (Gains) Losses Due to Experience	(\$14,660,709)
Actuarial (Gains) Losses Due to Changes in Trends	(\$31,084,131)
Actuarial (Gains) Losses Due to Changes in Other Assumptions	\$8,741,059
Actuarial Liability as of 9/30/2011	\$305,984,705

MERHCF (FUND) LIABILITY

Most of the assumptions and data are the same as what was used for the MERHCF valuation (Fund cost basis; all uniformed endstrength). However, two key assumptions, the discount rate and the trend assumptions, are different than what was used for the MERHCF valuation due to the SFFAS 33 requirements needed for the financial statement disclosures.⁶

CRM / TMA LIABILITY

Two financial statements produced by TMA contain the actuarial liability for purchased care incurred by non-Medicare retirees. The CRM statement includes activities of Contract Resource Management, a large department of TMA. The TMA statement is a consolidated statement that includes activities of CRM, FOD⁷, and USUHS. USUHS holds a retiree life reserve for a small, closed group of retirees who have life insurance benefits. The insurance contract was cancelled, so USUHS must pay death benefits directly to beneficiaries upon the retirees' deaths. OACT receives an updated census annually and determines the appropriate reserve. Since the data is not credible, the reserve is simply the sum of death benefits payable. This retiree life reserve is included in the retiree medical liability of the TMA consolidated statement, but it is not included in the Change in Health Benefits Liability charts. As of 9/30/2011, the retiree life reserve was \$278 thousand.

The claim vectors, medical trend and participation assumptions used for this part of the PRB liability are different than those used for purchased care benefits covered by the MERHCF. Our development of the non-Medicare claim vectors (CVs), medical trend and participation assumptions is similar to our development of these assumptions for the MERHCF valuation, except that we focus on data and other information specific to the non-Medicare eligible population.

For example, younger retirees have lower average health care costs (different mix of services and lower intensity of care) and are more likely to have other health insurance. On the other hand, older (Medicare eligible) retirees have lower net nondrug costs paid by TRICARE because Medicare is the primary payer. Annual medical trend rates and plan participation rates are also expected to be different between Medicare and non-Medicare retirees because of the difference in relative usage of Purchased Care and Direct Care, and the different mix of health care goods and services.

⁶ As discussed earlier in the section, "SFFAS 33 RESULTS IN DIFFERENT INTEREST AND INFLATION ASSUMPTIONS FOR FINANCIAL STATEMENT LIABILITIES"

⁷ Financial Operations Division, responsible for developing, justifying and executing TMA Operations and Maintenance, Procurement, and RDT&E appropriations budgets.

The development of CVs for the US Family Health Plan (USFHP) and the treatment of USFHP in the valuation is similar for the TMA liability and the MERHCF liability. The only difference is the population (and therefore the USFHP enrollment and family size assumptions).

SMA LIABILITY

The SMA liability is comprised of two components:

- Future Direct Care benefits that are provided to non-Medicare-eligible DoD retirees and their non-Medicare-eligible dependents.
- Future Direct Care benefit expenses that are excluded from the MERHCF valuation but that are allocated to Medicare-eligible, all uniformed, retirees and their Medicare eligible dependents for the SMA statement (CFO basis).

For the second, smaller component, OACT multiplies the DC portion of the MERHCF liability by the previously mentioned “Fund2cfo_DC” factors to “bump up” the MERHCF liability.

The claim vectors, medical trend and participation assumptions used for the first component of the SMA liability are different than those used for direct care benefits covered by the MERHCF. Our development of the non-Medicare claim vectors, medical trend and participation assumptions is similar to our development of these assumptions for the MERHCF valuation, except that we focus on data and other information specific to the non-Medicare eligible population.

For example, younger retirees have lower average per capita health care costs, more eligible dependents, and are more likely to have other health insurance. In addition, older retirees are less likely to seek medical care at an MTF since Medicare eligible retirees are given the lowest patient priority.

ECONOMIC ASSUMPTIONS

Economic assumptions include discount rate, medical trend rates, and plan participation rates. The FYE 2010 valuation used for the FY 2011 financial statement disclosures included a 4.90% discount rate for MERHCF and non-MERHCF liabilities⁸. Trend rates vary by medical service type and place of service and are shown below. Participation rates also vary by medical service type and place of service.

CLAIM-RELATED ASSUMPTIONS

Purchased Care

(Incurred claims information for the MERHCF can be found in the MERHCF valuation report.)

FY 2010 PURCHASED CARE INCURRED CLAIMS – PRE-MEDICARE RETIREES

(\$millions)

Inpatient Hospital	\$1,413
Outpatient	\$3,167
<u>Pharmacy</u>	<u>\$1,897</u>
Total	\$6,477

Incurred pharmacy claims in the chart above have not been adjusted to reflect voluntary rebates on retail brand prescriptions incurred during FY 2010.

⁸ As discussed earlier in the section, “SFFAS 33 RESULTS IN DIFFERENT INTEREST AND INFLATION ASSUMPTIONS FOR FINANCIAL STATEMENT LIABILITIES”

Adjustment for Retail Brand Drug Rebates

The same method described in the Valuation of the Medicare-Eligible Retiree Health Care Fund (September 30, 2010) was used for non-Medicare-eligible retiree drug costs. Accounting reports of expected rebates and rebate payments received in each incurred fiscal quarter were studied to estimate future actual to expected collection ratios. These estimates were converted to an effective PC pharmacy refund rate in the first valuation year. This refund rate represents the expected discounts on retail brand prescriptions as a percentage of total PC Rx net plan payments (retail plus mail order Rx). For the September 30, 2010 valuation of non-Medicare-eligible retirees, that effective rate was approximately 21%. This rate was adjusted over the next 20 years to incorporate assumed future trends in drug dispensing venues (mail order vs. retail vs. MTF), changes in generic dispense rates, patent expirations, and new basic and specialty drugs. The effective pharmacy rebate factor in year 20 of the valuation was approximately 18%. Since the refund rate is applied to the CVs that have been loaded for administration costs, the effective drug refund rate must be divided by one plus the drug admin load in order to preserve the expected level of administration costs on pharmacy claims.

U.S. Family Health Plan (USFHP) Starting Costs

Approximately 1.9% of the MERHCF-eligible population and 1.6% of the non-MERHCF population enroll in a USFHP plan. USFHP is a managed care plan, offered in six US locations, that is funded on a fully capitated or global rate basis.

OACT produced USFHP CVs⁹ based on the average family global rate per retired sponsor or survivor who is Medicare-eligible (for the MERHCF CVs) or not Medicare-eligible (for the non-Medicare-eligible) and enrolled in USFHP. Actual monthly premiums for each of the six USFHP locations were weighted by monthly USFHP enrollment of retired members to compute average global rates by age and gender.

The MERHCF and non-Medicare USFHP CVs were adjusted to calibrate the initial valuation year’s MERHCF and non-Medicare retiree cash flow, respectively, to aggregate incurred global rate payments (\$652 million and \$312 million for the MERHCF and non-Medicare retirees, respectively, for FY 2010). Estimates of FY 2010 incurred USFHP payments were obtained from the Military Health System Data Mart (M2), and verified against TMA’s Contract Resource Management (CRM) MERHCF Trust Fund Reports.

FY 2010 incurred USFHP payments also were multiplied by 1.0484 (MERHCF) or 1.299 (non-Medicare retiree) to adjust for the expected growth in USFHP enrollment over the next five years. This adjustment, determined by projecting recent USFHP enrollment growth among Medicare and non-Medicare eligible members, is consistent with the adjustments that were made to the aggregate incurred PC and DC claims (see below).

Administrative Costs

Most of the administration costs for this program are incorporated in the USFHP capitation rates. There is a small, additional administrative cost associated with enrollment administration and billing consolidation. For the September 30, 2010, valuation, the MERHCF Board approved an administration cost load of 0.45% for the USFHP CVs, unchanged from the prior year.

Direct Care

FY 2010 DIRECT CARE COSTS – PRE-MEDICARE RETIREES
(\$ millions)

Inpatient Hospital	\$437
Outpatient	\$1,044
<u>Pharmacy</u>	<u>\$534</u>
Total	\$2,015

⁹ In the case of USFHP, CV refers to the age-based vector of capitation rates. “Capitation rate” and “global rate” are used interchangeably.

An adjustment was made to the PC and DC aggregate incurred claims levels to reflect near-term expected growth in USFHP enrollment. Based on recent experience, OACT assumed USFHP enrollment growth would continue to exceed general population growth. Extrapolating current USFHP enrollment experience, an assumption was made about USFHP enrollment growth over the first five projection years of the valuation model, which resulted in the application of the following factor to each of the DC (and PC) retired nonfund incurred claims values:

$$(1 - \text{USFHP enrollment \% in five years}) / (1 - \text{USFHP enrollment \% in current year}) = .996$$

TABLES: (MEDICAL TREND RATES, PLAN PARTICIPATION RATES, AND CLAIM VECTORS)

The following tables summarize various valuation assumptions for pre-Medicare and Medicare-eligible populations.

MEDICAL TREND RATES FOR PRE-MEDICARE LIABILITIES
25 YEAR SELECT PERIOD PLUS 26th YEAR ULTIMATE RATES

		Pre-Medicare						
		MTF			PC			
		<u>IP</u>	<u>OP</u>	<u>Rx</u>	<u>IP</u>	<u>OP</u>	<u>Rx</u>	<u>USFHP</u>
<u>From</u>	<u>To</u>							
2010	2011	1.0400	1.0400	1.0100	1.0727	1.0599	1.0613	1.0627
2011	2012	1.0405	1.0405	1.0117	1.0717	1.0596	1.0604	1.0623
2012	2013	1.0410	1.0410	1.0134	1.0707	1.0592	1.0596	1.0620
2013	2014	1.0415	1.0415	1.0151	1.0697	1.0588	1.0589	1.0617
2014	2015	1.0420	1.0420	1.0168	1.0688	1.0585	1.0583	1.0614
2015	2016	1.0425	1.0425	1.0185	1.0679	1.0581	1.0577	1.0610
2016	2017	1.0430	1.0430	1.0202	1.0670	1.0578	1.0572	1.0607
2017	2018	1.0435	1.0435	1.0219	1.0661	1.0575	1.0567	1.0602
2018	2019	1.0440	1.0440	1.0236	1.0653	1.0572	1.0563	1.0597
2019	2020	1.0445	1.0445	1.0253	1.0644	1.0568	1.0559	1.0592
2020	2021	1.0450	1.0450	1.0270	1.0636	1.0565	1.0556	1.0602
2021	2022	1.0455	1.0455	1.0287	1.0628	1.0563	1.0552	1.0549
2022	2023	1.0460	1.0460	1.0304	1.0620	1.0560	1.0550	1.0547
2023	2024	1.0465	1.0465	1.0321	1.0613	1.0557	1.0547	1.0545
2024	2025	1.0470	1.0470	1.0338	1.0605	1.0554	1.0544	1.0544
2025	2026	1.0475	1.0475	1.0355	1.0597	1.0551	1.0542	1.0542
2026	2027	1.0480	1.0480	1.0372	1.0590	1.0548	1.0540	1.0540
2027	2028	1.0485	1.0485	1.0389	1.0582	1.0546	1.0538	1.0539
2028	2029	1.0490	1.0490	1.0406	1.0575	1.0543	1.0536	1.0537
2029	2030	1.0495	1.0495	1.0423	1.0568	1.0540	1.0534	1.0535
2030	2031	1.0500	1.0500	1.0440	1.0561	1.0538	1.0533	1.0533
2031	2032	1.0505	1.0505	1.0457	1.0553	1.0535	1.0531	1.0532
2032	2033	1.0510	1.0510	1.0474	1.0546	1.0533	1.0529	1.0530
2033	2034	1.0515	1.0515	1.0491	1.0539	1.0530	1.0528	1.0528
2034	2035	1.0520	1.0520	1.0508	1.0532	1.0528	1.0526	1.0527
2035	2036	1.0525	1.0525	1.0525	1.0525	1.0525	1.0525	1.0525

MEDICAL TREND RATES FOR MEDICARE LIABILITIES
25 YEAR SELECT PERIOD PLUS 26th YEAR ULTIMATE RATES

		Medicare						
		MTF			PC			
		<u>IP</u>	<u>OP</u>	<u>Rx</u>	<u>IP</u>	<u>OP</u>	<u>Rx</u>	<u>USFHP</u>
<u>From</u>	<u>To</u>							
2010	2011	1.0338	1.0326	1.0200	1.0438	1.0426	1.0582	1.0567
2011	2012	1.0245	1.0231	1.0200	1.0345	1.0331	1.0580	1.0461
2012	2013	1.0246	1.0243	1.0200	1.0346	1.0343	1.0578	1.0462
2013	2014	1.0241	1.0418	1.0200	1.0341	1.0518	1.0576	1.0536
2014	2015	1.0227	1.0410	1.0215	1.0327	1.0510	1.0572	1.0523
2015	2016	1.0216	1.0398	1.0230	1.0316	1.0498	1.0569	1.0510
2016	2017	1.0209	1.0472	1.0244	1.0309	1.0572	1.0565	1.0539
2017	2018	1.0242	1.0518	1.0259	1.0342	1.0618	1.0562	1.0568
2018	2019	1.0277	1.0545	1.0274	1.0377	1.0645	1.0559	1.0589
2019	2020	1.0348	1.0591	1.0289	1.0448	1.0691	1.0556	1.0631
2020	2021	1.0359	1.0587	1.0303	1.0453	1.0681	1.0553	1.0634
2021	2022	1.0370	1.0583	1.0318	1.0458	1.0670	1.0551	1.0607
2022	2023	1.0381	1.0579	1.0333	1.0463	1.0660	1.0548	1.0571
2023	2024	1.0392	1.0575	1.0348	1.0467	1.0650	1.0546	1.0568
2024	2025	1.0404	1.0570	1.0363	1.0472	1.0639	1.0544	1.0565
2025	2026	1.0415	1.0566	1.0377	1.0477	1.0629	1.0542	1.0562
2026	2027	1.0426	1.0562	1.0392	1.0482	1.0618	1.0540	1.0559
2027	2028	1.0437	1.0558	1.0407	1.0487	1.0608	1.0538	1.0555
2028	2029	1.0448	1.0554	1.0422	1.0491	1.0598	1.0536	1.0552
2029	2030	1.0459	1.0550	1.0436	1.0496	1.0587	1.0535	1.0548
2030	2031	1.0470	1.0546	1.0451	1.0501	1.0577	1.0533	1.0544
2031	2032	1.0481	1.0542	1.0466	1.0506	1.0567	1.0531	1.0540
2032	2033	1.0492	1.0537	1.0481	1.0511	1.0556	1.0530	1.0537
2033	2034	1.0503	1.0533	1.0495	1.0515	1.0546	1.0528	1.0533
2034	2035	1.0514	1.0529	1.0510	1.0520	1.0535	1.0527	1.0529
2035	2036	1.0525	1.0525	1.0525	1.0525	1.0525	1.0525	1.0525

PLAN PARTICIPATION RATES FOR PRE-MEDICARE LIABILITIES

<u>From</u>	<u>To</u>	<u>DC IP</u>	<u>DC OP</u>	<u>DC Rx</u>	<u>PC IP</u>	<u>PC OP</u>	<u>PC Rx</u>
2010	2011	1.0667	1.1000	1.0667	0.9326	0.9230	0.9158
2011	2012	1.0600	1.0900	1.0600	0.9406	0.9319	0.9257
2012	2013	1.0533	1.0800	1.0533	0.9483	0.9406	0.9352
2013	2014	1.0467	1.0700	1.0467	0.9557	0.9490	0.9443
2014	2015	1.0400	1.0600	1.0400	0.9628	0.9571	0.9532
2015	2016	1.0333	1.0500	1.0333	0.9697	0.9649	0.9617
2016	2017	1.0267	1.0400	1.0267	0.9763	0.9725	0.9700
2017	2018	1.0200	1.0300	1.0200	0.9825	0.9796	0.9777
2018	2019	1.0133	1.0200	1.0133	0.9881	0.9862	0.9850
2019	2020	1.0067	1.0100	1.0067	0.9934	0.9925	0.9918
2020	2021	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
2021	2022	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000

PLAN PARTICIPATION RATES FOR MEDICARE LIABILITIES

<u>From</u>	<u>To</u>	<u>DC IP</u>	<u>DC OP</u>	<u>DC Rx</u>	<u>PC IP</u>	<u>PC OP</u>	<u>PC Rx</u>
2010	2011	1.0667	1.0667	1.0333	0.9328	0.9335	0.9338
2011	2012	1.0600	1.0600	1.0300	0.9412	0.9418	0.9420
2012	2013	1.0533	1.0533	1.0267	0.9492	0.9497	0.9498
2013	2014	1.0467	1.0467	1.0233	0.9567	0.9572	0.9573
2014	2015	1.0400	1.0400	1.0200	0.9640	0.9644	0.9644
2015	2016	1.0333	1.0333	1.0167	0.9708	0.9712	0.9711
2016	2017	1.0267	1.0267	1.0133	0.9774	0.9776	0.9776
2017	2018	1.0200	1.0200	1.0100	0.9833	0.9835	0.9834
2018	2019	1.0133	1.0133	1.0067	0.9887	0.9888	0.9888
2019	2020	1.0067	1.0067	1.0033	0.9935	0.9936	0.9936
2020	2021	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
2021	2022	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000

FY 2010 NON-MEDICARE CLAIM VECTORS

Direct Care - Inpatient										
	Retiree Active Duty Nondisabled	Retiree Active Duty Nondisabled	Retiree Active Duty Disabled	Retiree Active Duty Disabled	Retiree Reserve Nondisabled	Retiree Reserve Nondisabled	Survivor Active Duty	Survivor Active Duty	Survivor Reserve	Survivor Reserve
<u>Age</u>	<u>Enlisted</u>	<u>Officer</u>	<u>Enlisted</u>	<u>Officer</u>	<u>Enlisted</u>	<u>Officer</u>	<u>Enlisted</u>	<u>Officer</u>	<u>Enlisted</u>	<u>Officer</u>
20	349.91	39.00	388.54	326.24	43.33	37.03	336.22	121.85	21.52	8.71
25	349.91	39.00	352.44	326.24	43.33	37.03	234.35	121.85	21.52	8.71
30	349.91	39.00	321.00	381.86	43.33	37.03	158.92	121.85	21.52	8.71
35	349.91	39.00	292.10	358.85	43.33	37.03	125.28	154.46	21.52	8.71
40	349.91	173.12	265.20	323.79	43.33	37.03	116.73	156.67	21.52	8.71
45	335.71	292.17	239.93	300.08	43.33	37.03	122.14	146.58	21.52	8.71
50	317.75	300.44	216.03	303.23	43.33	37.03	133.79	129.18	21.52	41.61
55	347.07	312.16	193.30	329.42	43.33	37.03	146.10	114.39	21.52	41.61
60	414.76	328.27	171.58	343.14	43.33	37.03	154.97	117.85	21.52	41.61
65	412.16	360.05	210.06	177.93	68.67	60.35	157.27	161.78	45.38	41.61
70	61.04	45.55	65.66	20.80	7.54	5.22	6.90	3.50	0.82	3.33
75	16.55	11.22	22.93	20.80	7.54	5.22	6.90	3.50	0.82	3.33
80	8.63	8.56	22.93	20.80	7.54	5.22	6.90	3.50	0.82	3.33
85	19.35	11.11	22.93	20.80	7.54	5.22	6.90	3.50	0.82	3.33
90	33.80	11.37	22.93	20.80	7.54	5.22	6.90	3.50	0.82	3.33
95	22.85	25.62	22.93	4.23	7.54	5.22	6.90	3.50	0.82	3.33
100	22.85	25.62	22.93	4.23	7.54	5.22	6.90	3.50	0.82	3.33
105	22.85	25.62	22.93	4.23	7.54	5.22	6.90	3.50	0.82	3.33
110	22.85	25.62	22.93	4.23	7.54	5.22	6.90	3.50	0.82	3.33
115	22.85	25.62	22.93	4.23	7.54	5.22	6.90	3.50	0.82	3.33

Note about DC CVs: direct care costs shown do not include the CFO full cost basis adjustment. For the 2011 SMA financial statement, the DC IP factor (load) was 1.457.

FY 2010 NON-MEDICARE CLAIM VECTORS

Direct Care - Outpatient										
	Retiree	Retiree	Retiree	Retiree	Retiree	Retiree	Survivor	Survivor	Survivor	Survivor
	Active Duty	Active Duty	Active Duty	Active Duty	Reserve	Reserve	Active Duty	Active Duty	Reserve	Reserve
	Nondisabled	Nondisabled	Disabled	Disabled	Nondisabled	Nondisabled				
<u>Age</u>	<u>Enlisted</u>	<u>Officer</u>								
20	1,125.98	918.42	336.80	1,095.00	77.02	101.72	835.83	619.97	94.01	118.90
25	1,125.98	918.42	616.03	1,095.00	77.02	101.72	679.60	619.97	94.01	118.90
30	1,125.98	918.42	702.64	1,063.43	77.02	101.72	554.34	619.97	94.01	118.90
35	1,125.98	918.42	686.16	991.88	77.02	101.72	459.92	582.43	94.01	118.90
40	1,045.71	912.98	613.07	915.01	77.02	101.72	389.92	535.80	94.01	118.90
45	1,005.85	1,074.14	514.12	833.17	77.02	101.72	339.86	475.96	94.01	118.90
50	899.42	1,085.00	410.58	746.65	77.02	101.72	306.51	409.86	85.28	118.90
55	793.03	964.80	317.68	655.69	77.02	101.72	287.41	346.38	66.84	94.33
60	735.90	817.55	246.60	560.50	77.02	101.72	280.65	296.61	60.83	94.33
65	642.29	713.38	266.12	327.94	117.70	136.32	284.72	274.08	82.03	94.33
70	116.11	101.02	84.68	71.38	27.66	10.63	6.72	3.70	4.30	3.33
75	35.11	28.12	31.45	34.85	7.74	10.63	6.72	3.70	1.63	3.33
80	18.94	10.27	17.48	19.78	7.74	10.63	6.72	3.70	1.63	3.33
85	29.71	16.46	22.29	17.11	7.74	10.63	6.72	3.70	1.63	3.33
90	35.95	20.93	28.86	16.42	7.74	10.63	6.72	3.70	1.63	3.33
95	4.59	2.76	14.23	2.67	7.74	10.63	6.72	3.70	1.63	3.33
100	4.59	2.76	14.23	2.67	7.74	10.63	6.72	3.70	1.63	3.33
105	4.59	2.76	14.23	2.67	7.74	10.63	6.72	3.70	1.63	3.33
110	4.59	2.76	14.23	2.67	7.74	10.63	6.72	3.70	1.63	3.33
115	4.59	2.76	14.23	2.67	7.74	10.63	6.72	3.70	1.63	3.33

Note about DC CVs: direct care costs shown do not include the CFO full cost basis adjustment. For the 2011 SMA financial statement, the DC OP factor (load) was 1.610.

FY 2010 NON-MEDICARE CLAIM VECTORS

Direct Care - Pharmacy										
	Retiree	Retiree	Retiree	Retiree	Retiree	Retiree	Survivor	Survivor	Survivor	Survivor
	Active Duty	Active Duty	Active Duty	Active Duty	Reserve	Reserve	Active Duty	Active Duty	Reserve	Reserve
	Nondisabled	Nondisabled	Disabled	Disabled	Nondisabled	Nondisabled				
<u>Age</u>	<u>Enlisted</u>	<u>Officer</u>								
20	327.51	251.68	4.48	352.42	93.93	106.98	74.29	125.98	21.75	47.27
25	327.51	251.68	150.87	352.42	93.93	106.98	81.60	125.98	21.75	47.27
30	327.51	251.68	244.88	403.81	93.93	106.98	89.51	125.98	21.75	47.27
35	327.51	251.68	294.75	435.60	93.93	106.98	96.04	138.33	21.75	47.27
40	326.84	293.94	308.32	472.59	93.93	106.98	104.56	133.59	21.75	47.27
45	344.92	355.97	294.11	507.55	93.93	106.98	118.42	133.49	34.36	47.27
50	356.72	390.87	261.65	528.10	93.93	106.98	140.15	146.94	49.68	47.27
55	406.55	419.66	221.61	515.50	93.93	106.98	170.68	174.82	69.36	67.18
60	492.84	457.90	185.83	443.45	93.93	106.98	208.52	202.29	94.05	91.09
65	500.19	443.44	237.88	249.05	163.18	166.17	248.93	190.03	124.46	120.55
70	95.40	72.75	62.96	60.02	41.95	37.82	3.75	2.42	3.28	2.85
75	30.11	19.73	23.65	29.26	9.01	15.68	3.75	2.42	3.28	2.85
80	13.27	8.58	10.03	17.47	9.01	6.52	3.75	2.42	3.28	2.85
85	16.38	13.47	12.00	17.86	9.01	6.52	3.75	2.42	3.28	2.85
90	15.77	12.98	20.18	11.97	9.01	6.52	3.75	2.42	0.02	2.85
95	2.17	2.25	4.71	2.15	9.01	6.52	3.49	2.42	0.02	2.85
100	2.17	2.25	4.71	2.15	9.01	6.52	3.49	2.42	0.02	2.85
105	2.17	2.25	4.71	2.15	9.01	6.52	3.49	2.42	0.02	2.85
110	2.17	2.25	4.71	2.15	9.01	6.52	3.49	2.42	0.02	2.85
115	2.17	2.25	4.71	2.15	9.01	6.52	3.49	2.42	0.02	2.85

Note about DC CVs: direct care costs shown do not include the CFO full cost basis adjustment. For the 2011 SMA financial statement, the DC Rx factor (load) was 1.003.

FY 2010 NON-MEDICARE CLAIM VECTORS

Purchased Care - Inpatient										
	Retiree	Retiree	Retiree	Retiree	Retiree	Retiree	Survivor	Survivor	Survivor	Survivor
	Active Duty	Active Duty	Active Duty	Active Duty	Reserve	Reserve	Active Duty	Active Duty	Reserve	Reserve
	Nondisabled	Nondisabled	Disabled	Disabled	Nondisabled	Nondisabled				
Age	<u>Enlisted</u>	<u>Officer</u>								
20	1,274.43	1,015.22	1,447.09	645.49	343.12	539.91	1,049.43	858.23	588.38	656.89
25	1,274.43	1,015.22	1,500.88	645.49	343.12	539.91	949.21	858.23	588.38	656.89
30	1,274.43	1,015.22	1,477.17	1,246.33	343.12	539.91	954.64	858.23	588.38	656.89
35	1,274.43	1,015.22	1,390.09	1,928.91	343.12	539.91	965.19	803.59	588.38	656.89
40	1,274.43	870.35	1,259.68	1,985.28	343.12	539.91	983.84	633.94	588.38	656.89
45	1,080.21	918.18	1,117.56	1,685.74	343.12	539.91	1,014.54	529.35	588.38	656.89
50	1,053.66	943.09	1,008.59	1,320.97	343.12	539.91	1,062.38	585.87	714.04	656.89
55	1,234.59	1,010.51	992.32	1,197.19	343.12	539.91	1,133.70	819.27	785.44	649.57
60	1,655.92	1,235.95	1,144.28	1,633.51	343.12	539.91	1,236.25	1,090.55	856.85	708.62
65	2,081.95	1,696.15	1,397.65	2,290.76	980.64	885.10	1,379.31	1,020.75	928.25	767.67
70	358.15	304.17	337.03	149.44	193.11	163.03	41.18	48.05	9.06	24.23
75	116.45	90.05	184.87	149.44	70.47	71.00	41.18	48.05	9.06	24.23
80	59.55	38.77	106.67	149.44	32.37	42.47	41.18	48.05	9.06	24.23
85	106.84	67.53	95.60	149.44	30.53	46.84	41.18	48.05	9.06	24.23
90	191.23	107.50	145.80	149.44	13.20	58.66	41.18	48.05	9.06	24.23
95	256.47	101.41	84.36	149.44	1.72	51.64	41.18	48.05	9.06	24.23
100	67.53	101.41	84.36	149.44	1.72	51.64	41.18	48.05	9.06	24.23
105	67.53	101.41	84.36	149.44	1.72	51.64	41.18	48.05	9.06	24.23
110	67.53	101.41	84.36	149.44	1.72	51.64	41.18	48.05	9.06	24.23
115	67.53	101.41	84.36	149.44	1.72	51.64	41.18	48.05	9.06	24.23

FY 2010 NON-MEDICARE CLAIM VECTORS

Purchased Care - Outpatient										
	Retiree	Retiree	Retiree	Retiree	Retiree	Retiree	Survivor	Survivor	Survivor	Survivor
	Active Duty	Active Duty	Active Duty	Active Duty	Reserve	Reserve	Active Duty	Active Duty	Reserve	Reserve
	Nondisabled	Nondisabled	Disabled	Disabled	Nondisabled	Nondisabled				
Age	<u>Enlisted</u>	<u>Officer</u>								
20	3,617.71	3,823.87	1,392.75	2,928.28	1,471.46	1,734.31	3,302.55	2,399.93	1,427.56	1,161.98
25	3,617.71	3,823.87	2,800.79	2,928.28	1,471.46	1,734.31	3,152.25	2,399.93	1,427.56	1,161.98
30	3,617.71	3,823.87	3,413.47	4,212.19	1,471.46	1,734.31	2,963.55	2,399.93	1,427.56	1,161.98
35	3,617.71	3,823.87	3,460.90	5,027.36	1,471.46	1,734.31	2,702.93	2,282.04	1,427.56	1,161.98
40	3,453.59	3,627.81	3,143.22	4,887.01	1,471.46	1,734.31	2,412.92	2,128.56	1,427.56	1,161.98
45	3,334.70	3,597.27	2,659.46	4,306.12	1,471.46	1,734.31	2,136.20	2,024.14	1,427.56	1,161.98
50	2,890.17	3,349.05	2,190.84	3,641.06	1,471.46	1,734.31	1,916.37	1,981.49	1,342.71	1,195.17
55	2,776.15	3,100.08	1,892.86	3,146.87	1,471.46	1,734.31	1,798.31	2,011.29	1,342.71	1,301.37
60	3,133.18	3,239.62	1,891.71	3,010.84	1,471.46	1,734.31	1,828.36	2,122.76	1,342.71	1,454.08
65	3,432.36	3,873.60	2,109.56	3,108.11	2,180.42	2,510.73	2,054.46	2,324.04	1,342.71	1,667.11
70	705.94	739.83	607.34	712.59	454.75	454.23	53.44	37.57	14.31	29.67
75	243.59	232.58	257.51	288.75	143.69	163.43	31.04	37.57	14.31	20.70
80	110.28	89.79	119.75	113.11	50.55	88.65	31.04	37.57	14.31	20.70
85	126.98	109.79	104.25	80.43	50.19	67.26	31.04	37.57	14.31	20.70
90	144.95	125.07	114.45	80.43	38.67	38.64	31.04	37.57	14.31	20.70
95	41.92	75.65	47.49	80.43	28.05	31.01	31.04	37.57	14.31	20.70
100	41.92	75.65	47.49	80.43	28.05	31.01	31.04	37.57	14.31	20.70
105	41.92	75.65	47.49	80.43	28.05	31.01	31.04	37.57	14.31	20.70
110	41.92	75.65	47.49	80.43	28.05	31.01	31.04	37.57	14.31	20.70
115	41.92	75.65	47.49	80.43	28.05	31.01	31.04	37.57	14.31	20.70

FY 2010 NON-MEDICARE CLAIM VECTORS

Purchased Care - Pharmacy										
	Retiree Active Duty Nondisabled	Retiree Active Duty Nondisabled	Retiree Active Duty Disabled	Retiree Active Duty Disabled	Retiree Reserve Nondisabled	Retiree Reserve Nondisabled	Survivor Active Duty Enlisted	Survivor Active Duty Officer	Survivor Reserve Enlisted	Survivor Reserve Officer
<u>Age</u>	<u>Enlisted</u>	<u>Officer</u>	<u>Enlisted</u>	<u>Officer</u>	<u>Enlisted</u>	<u>Officer</u>	<u>Enlisted</u>	<u>Officer</u>	<u>Enlisted</u>	<u>Officer</u>
20	1,393.16	1,747.20	28.37	1,795.79	1,023.47	1,206.41	428.28	956.62	917.17	505.77
25	1,393.16	1,747.20	918.46	1,795.79	1,023.47	1,206.41	769.90	956.62	917.17	505.77
30	1,393.16	1,747.20	1,489.60	2,508.33	1,023.47	1,206.41	1,040.46	945.53	917.17	505.77
35	1,393.16	1,747.20	1,752.14	2,974.61	1,023.47	1,206.41	1,140.99	1,021.28	917.17	505.77
40	1,367.00	1,645.96	1,753.82	2,772.46	1,023.47	1,206.41	1,143.29	1,091.80	917.17	505.77
45	1,420.48	1,627.86	1,573.92	2,426.00	1,023.47	1,206.41	1,107.27	1,158.03	925.61	505.77
50	1,393.02	1,737.72	1,317.52	2,220.78	1,023.47	1,206.41	1,075.59	1,220.67	1,047.92	1,067.11
55	1,415.82	1,799.30	1,111.22	2,189.38	1,023.47	1,206.41	1,071.60	1,280.25	1,114.03	1,099.73
60	1,585.45	1,902.47	1,099.98	2,112.52	1,023.47	1,206.41	1,098.90	1,337.18	1,098.04	1,091.04
65	1,633.43	2,098.59	1,178.87	1,781.45	1,491.75	1,654.18	1,141.65	1,391.78	971.37	1,035.37
70	390.20	455.97	375.87	405.32	324.42	343.21	25.54	21.94	9.87	17.73
75	142.02	155.13	155.31	159.40	102.91	124.87	14.60	21.94	9.87	16.95
80	60.86	63.75	76.22	75.05	38.83	48.90	14.60	21.94	9.87	16.95
85	58.50	66.12	58.88	60.13	39.52	42.87	14.60	21.94	9.87	16.95
90	61.63	66.10	45.83	60.13	28.06	46.62	14.60	21.94	9.87	16.95
95	24.13	29.31	45.83	60.13	9.00	30.86	14.60	21.94	9.87	16.95
100	24.13	29.31	45.83	60.13	9.00	30.86	14.60	21.94	9.87	16.95
105	24.13	29.31	45.83	60.13	9.00	30.86	14.60	21.94	9.87	16.95
110	24.13	29.31	45.83	60.13	9.00	30.86	14.60	21.94	9.87	16.95
115	24.13	29.31	45.83	60.13	9.00	30.86	14.60	21.94	9.87	16.95

FY 2010 NON-MEDICARE CLAIM VECTORS

USFHP										
	Retiree Active Duty Nondisabled	Retiree Active Duty Nondisabled	Retiree Active Duty Disabled	Retiree Active Duty Disabled	Retiree Reserve Nondisabled	Retiree Reserve Nondisabled	Survivor Active Duty	Survivor Active Duty	Survivor Reserve	Survivor Reserve
<u>Age</u>	<u>Enlisted</u>	<u>Officer</u>	<u>Enlisted</u>	<u>Officer</u>	<u>Enlisted</u>	<u>Officer</u>	<u>Enlisted</u>	<u>Officer</u>	<u>Enlisted</u>	<u>Officer</u>
20	0.00	0.00	55.88	209.92	0.00	322.13	123.44	98.99	44.62	46.58
25	0.00	0.00	216.06	209.92	0.00	322.13	123.44	98.99	44.62	46.58
30	0.00	0.00	301.87	209.92	0.00	322.13	123.44	98.99	44.62	46.58
35	0.00	0.00	299.83	209.92	0.00	322.13	171.00	98.99	44.62	46.58
40	271.47	291.33	259.17	209.92	0.00	322.13	165.85	98.99	44.62	46.58
45	277.93	300.88	221.74	231.48	0.00	322.13	161.89	98.99	44.62	46.58
50	266.79	310.43	214.45	242.93	0.00	322.13	162.96	161.53	89.35	46.58
55	285.62	319.98	240.81	259.17	0.00	322.13	169.76	177.68	149.21	166.90
60	318.92	329.54	271.83	281.48	309.19	322.13	178.51	193.83	178.34	187.11
65	352.02	384.02	281.06	334.81	342.77	372.96	179.62	209.99	197.38	215.29
70	65.15	63.34	68.08	94.52	70.14	61.92	5.68	5.66	1.98	6.51
75	19.31	15.32	28.97	36.56	22.76	24.65	5.68	5.66	1.98	6.51
80	15.62	13.39	19.64	14.92	13.05	22.02	5.68	5.66	1.98	6.51
85	15.62	13.39	13.79	14.92	4.45	8.98	5.68	5.66	1.98	6.51
90	15.62	13.39	0.00	14.92	4.45	8.98	5.68	5.66	1.98	6.51
95	15.62	13.39	0.00	14.92	4.45	8.98	5.68	5.66	1.98	6.51
100	15.62	13.39	0.00	14.92	4.45	8.98	5.68	5.66	1.98	6.51
105	15.62	13.39	0.00	14.92	4.45	8.98	5.68	5.66	1.98	6.51
110	15.62	13.39	0.00	14.92	4.45	8.98	5.68	5.66	1.98	6.51
115	15.62	13.39	0.00	14.92	4.45	8.98	5.68	5.66	1.98	6.51

FY 2010 MEDICARE CLAIM VECTORS

Direct Care - Inpatient										
	Retiree Active Duty Nondisabled	Retiree Active Duty Nondisabled	Retiree Active Duty Disabled	Retiree Active Duty Disabled	Retiree Reserve Nondisabled	Retiree Reserve Nondisabled	Survivor Active Duty	Survivor Active Duty	Survivor Reserve	Survivor Reserve
<u>Age</u>	<u>Enlisted</u>	<u>Officer</u>	<u>Enlisted</u>	<u>Officer</u>	<u>Enlisted</u>	<u>Officer</u>	<u>Enlisted</u>	<u>Officer</u>	<u>Enlisted</u>	<u>Officer</u>
20	11.14	5.77	44.81	90.96	5.73	5.35	4.16	8.92	22.75	20.45
25	11.14	5.77	44.81	90.96	5.73	5.35	4.16	8.92	22.75	20.45
30	11.14	5.77	55.90	90.96	5.73	5.35	4.16	8.92	22.75	20.45
35	11.14	5.77	63.94	90.96	5.73	5.35	4.16	8.92	22.75	20.45
40	11.14	5.77	73.24	90.96	5.73	5.35	4.16	8.92	22.75	20.45
45	12.66	5.77	82.96	131.48	5.73	5.35	4.16	8.92	22.75	20.45
50	20.80	13.22	91.85	146.09	5.73	5.35	27.21	8.92	22.75	20.45
55	38.20	14.95	98.20	160.70	5.73	5.35	32.93	8.92	22.75	20.45
60	69.80	22.03	99.81	175.31	5.73	5.35	40.92	30.14	22.75	20.45
65	334.14	180.68	199.25	246.76	34.85	36.40	87.22	33.99	22.75	41.78
70	421.34	308.60	402.90	477.82	58.07	61.04	189.17	120.06	27.09	45.00
75	515.96	400.91	404.52	662.40	89.71	80.03	221.01	157.77	38.25	48.21
80	587.52	493.22	472.73	616.54	120.32	104.82	240.68	190.26	52.82	51.42
85	637.53	585.54	652.31	528.94	149.98	136.64	247.32	210.90	56.66	54.64
90	667.06	677.85	1,081.30	556.04	172.11	176.90	240.16	210.90	56.66	58.32
95	667.06	774.89	1,081.30	798.85	172.11	221.16	204.94	210.90	56.66	58.32
100	667.06	774.89	1,081.30	798.85	172.11	221.16	204.94	210.90	56.66	58.32
105	667.06	774.89	1,081.30	798.85	172.11	221.16	204.94	210.90	56.66	58.32
110	667.06	774.89	1,081.30	798.85	172.11	221.16	204.94	210.90	56.66	58.32
115	667.06	774.89	1,081.30	798.85	172.11	221.16	204.94	210.90	56.66	58.32

Note about DC CVs: direct care costs shown do not include the CFO full cost basis adjustment. For the 2011 SMA financial statement, the DC IP factor (load) was 1.457.

FY 2010 MEDICARE CLAIM VECTORS

Direct Care - Outpatient										
	Retiree Active Duty Nondisabled	Retiree Active Duty Nondisabled	Retiree Active Duty Disabled	Retiree Active Duty Disabled	Retiree Reserve Nondisabled	Retiree Reserve Nondisabled	Survivor Active Duty	Survivor Active Duty	Survivor Reserve	Survivor Reserve
<u>Age</u>	<u>Enlisted</u>	<u>Officer</u>	<u>Enlisted</u>	<u>Officer</u>	<u>Enlisted</u>	<u>Officer</u>	<u>Enlisted</u>	<u>Officer</u>	<u>Enlisted</u>	<u>Officer</u>
20	8.30	5.56	55.26	49.84	3.45	8.48	3.20	11.00	1.49	7.53
25	8.30	5.56	55.26	49.84	3.45	8.48	3.20	11.00	1.49	7.53
30	8.30	5.56	60.35	49.84	3.45	8.48	3.20	11.00	1.49	7.53
35	8.30	5.56	72.16	49.84	3.45	8.48	3.20	11.00	1.49	7.53
40	8.30	5.56	92.03	49.84	3.45	8.48	3.20	11.00	1.49	7.53
45	17.63	5.56	110.32	142.18	3.45	8.48	13.14	11.00	1.49	7.53
50	28.34	14.42	115.65	242.33	3.45	8.48	22.26	11.00	1.49	7.53
55	44.82	24.20	104.09	305.49	3.45	8.48	35.85	11.00	3.20	7.53
60	77.83	33.58	91.69	244.77	3.45	8.48	55.39	28.62	13.75	32.05
65	203.52	142.31	187.08	146.35	29.23	24.84	82.64	36.59	22.93	49.16
70	492.00	500.12	359.56	568.09	76.54	97.48	224.36	201.35	30.43	52.90
75	543.96	578.10	360.42	682.48	98.40	126.87	226.51	204.71	35.91	48.98
80	545.68	609.54	379.92	605.16	112.49	140.35	214.19	195.78	39.04	42.04
85	515.61	598.73	443.30	467.53	114.99	139.13	188.75	175.69	39.66	35.88
90	469.12	549.37	619.74	390.14	101.55	129.77	151.34	145.43	39.66	33.65
95	416.00	464.62	619.74	390.14	50.75	129.77	102.92	105.83	39.66	39.51
100	416.00	290.17	619.74	390.14	50.75	129.77	32.13	55.33	39.66	39.51
105	416.00	290.17	619.74	390.14	50.75	129.77	32.13	55.33	39.66	39.51
110	416.00	290.17	619.74	390.14	50.75	129.77	32.13	55.33	39.66	39.51
115	416.00	290.17	619.74	390.14	50.75	129.77	32.13	55.33	39.66	39.51

Note about DC CVs: direct care costs shown do not include the CFO full cost basis adjustment. For the 2011 SMA financial statement, the DC OP factor (load) was 1.610.

FY 2010 MEDICARE CLAIM VECTORS

Direct Care - Pharmacy										
	Retiree Active Duty Nondisabled	Retiree Active Duty Nondisabled	Retiree Active Duty Disabled	Retiree Active Duty Disabled	Retiree Reserve Nondisabled	Retiree Reserve Nondisabled	Survivor Active Duty	Survivor Active Duty	Survivor Reserve	Survivor Reserve
<u>Age</u>	<u>Enlisted</u>	<u>Officer</u>	<u>Enlisted</u>	<u>Officer</u>	<u>Enlisted</u>	<u>Officer</u>	<u>Enlisted</u>	<u>Officer</u>	<u>Enlisted</u>	<u>Officer</u>
20	12.49	6.64	9.15	23.81	18.66	12.79	3.44	21.55	3.98	8.42
25	12.49	6.64	9.15	23.81	18.66	12.79	3.44	21.55	3.98	8.42
30	12.49	6.64	9.15	23.81	18.66	12.79	3.44	21.55	3.98	8.42
35	12.49	6.64	55.02	23.81	18.66	12.79	3.44	21.55	3.98	8.42
40	12.49	6.64	84.56	54.06	18.66	12.79	3.44	21.55	3.98	8.42
45	14.28	6.64	104.11	112.59	18.66	12.79	15.82	21.55	3.98	8.42
50	21.65	12.85	107.77	174.47	18.66	12.79	26.79	21.55	3.98	8.42
55	41.10	20.69	97.11	207.51	18.66	12.79	43.15	21.55	3.98	8.42
60	83.28	31.96	86.36	170.67	18.66	12.79	66.67	21.55	25.09	37.70
65	233.56	126.10	180.51	138.28	65.71	45.82	99.49	51.79	88.36	85.66
70	670.09	532.99	418.40	572.86	299.97	268.38	322.99	254.92	135.56	115.65
75	736.05	616.63	427.23	660.00	382.02	342.24	315.80	256.88	149.44	123.55
80	674.80	616.99	429.19	569.87	363.83	348.54	281.88	231.46	121.03	111.66
85	537.81	542.06	423.06	408.10	267.82	290.43	225.11	186.81	87.41	87.11
90	378.58	411.30	403.47	262.39	153.50	195.20	155.86	132.88	39.36	60.73
95	217.62	257.17	374.75	213.11	115.60	111.66	92.64	81.22	39.36	49.18
100	217.62	109.37	374.75	213.11	115.60	101.31	63.52	45.97	39.36	49.18
105	217.62	109.37	374.75	213.11	115.60	101.31	63.52	45.97	39.36	49.18
110	217.62	109.37	374.75	213.11	115.60	101.31	63.52	45.97	39.36	49.18
115	217.62	109.37	374.75	213.11	115.60	101.31	63.52	45.97	39.36	49.18

Note about DC CVs: direct care costs shown do not include the CFO full cost basis adjustment. For the 2011 SMA financial statement, the DC Rx factor (load) was 1.003.

FY 2010 MEDICARE CLAIM VECTORS

Purchased Care - Inpatient										
	Retiree Active Duty Nondisabled	Retiree Active Duty Nondisabled	Retiree Active Duty Disabled	Retiree Active Duty Disabled	Retiree Reserve Nondisabled	Retiree Reserve Nondisabled	Survivor Active Duty	Survivor Active Duty	Survivor Reserve	Survivor Reserve
<u>Age</u>	<u>Enlisted</u>	<u>Officer</u>	<u>Enlisted</u>	<u>Officer</u>	<u>Enlisted</u>	<u>Officer</u>	<u>Enlisted</u>	<u>Officer</u>	<u>Enlisted</u>	<u>Officer</u>
20	10.37	3.26	15.24	35.05	32.91	8.18	17.47	26.56	22.25	22.71
25	10.37	3.26	15.24	35.05	32.91	8.18	17.47	26.56	22.25	22.71
30	10.37	3.26	31.47	35.05	32.91	8.18	17.47	26.56	22.25	22.71
35	10.37	3.26	47.74	35.05	32.91	8.18	17.47	26.56	22.25	22.71
40	10.37	3.26	66.92	35.05	32.91	8.18	17.47	26.56	22.25	22.71
45	9.10	3.26	87.92	48.61	32.91	8.18	17.47	26.56	22.25	22.71
50	14.14	6.18	109.15	63.57	32.91	8.18	17.47	26.56	22.25	22.71
55	29.15	9.96	128.51	76.42	32.91	8.18	65.66	26.56	22.25	22.71
60	63.11	15.39	143.33	83.09	32.91	8.18	99.99	26.56	111.82	22.71
65	217.95	54.68	228.06	124.55	112.57	36.68	139.88	64.44	182.24	110.57
70	467.16	296.68	451.44	486.56	301.26	246.93	358.91	295.57	262.93	190.01
75	677.78	491.01	615.79	621.84	451.82	435.42	483.82	476.51	354.22	283.09
80	890.51	734.37	838.00	777.27	610.19	646.09	614.31	645.43	456.43	383.48
85	1,082.92	981.91	993.02	952.15	766.30	859.01	737.44	780.96	569.89	481.08
90	1,225.55	1,196.45	993.02	1,144.89	906.88	1,044.80	835.17	857.56	733.75	561.45
95	1,281.04	1,354.20	993.02	1,351.01	970.31	1,163.01	868.47	845.42	733.75	594.35
100	823.84	1,354.20	993.02	1,351.01	970.31	1,157.11	868.47	630.93	733.75	594.35
105	823.84	1,354.20	993.02	1,351.01	970.31	1,157.11	868.47	630.93	733.75	594.35
110	823.84	1,354.20	993.02	1,351.01	970.31	1,157.11	868.47	630.93	733.75	594.35
115	823.84	1,354.20	993.02	1,351.01	970.31	1,157.11	868.47	630.93	733.75	594.35

FY 2010 MEDICARE CLAIM VECTORS

Purchased Care - Outpatient										
	Retiree Active Duty Nondisabled	Retiree Active Duty Nondisabled	Retiree Active Duty Disabled	Retiree Active Duty Disabled	Retiree Reserve Nondisabled	Retiree Reserve Nondisabled	Survivor Active Duty	Survivor Active Duty	Survivor Reserve	Survivor Reserve
<u>Age</u>	<u>Enlisted</u>	<u>Officer</u>	<u>Enlisted</u>	<u>Officer</u>	<u>Enlisted</u>	<u>Officer</u>	<u>Enlisted</u>	<u>Officer</u>	<u>Enlisted</u>	<u>Officer</u>
20	27.45	16.16	72.26	75.16	117.83	54.32	71.42	88.43	130.68	39.69
25	27.45	16.16	72.26	75.16	117.83	54.32	71.42	88.43	130.68	39.69
30	27.45	16.16	145.08	75.16	117.83	54.32	71.42	88.43	130.68	39.69
35	27.45	16.16	198.14	75.16	117.83	54.32	71.42	88.43	130.68	39.69
40	27.45	16.16	248.95	185.91	117.83	54.32	71.42	88.43	130.68	39.69
45	34.68	16.16	296.82	266.23	117.83	54.32	71.42	88.43	130.68	39.69
50	62.54	25.50	340.96	337.55	117.83	54.32	71.42	88.43	130.68	41.53
55	109.41	43.89	380.52	376.73	117.83	54.32	174.41	88.43	130.68	50.69
60	200.29	84.30	414.52	352.57	117.83	54.32	250.42	88.43	356.85	163.72
65	446.78	255.33	558.32	562.49	292.66	173.85	298.38	129.80	606.86	484.29
70	1,702.30	1,699.83	1,520.51	1,984.94	1,359.42	1,326.58	1,069.28	1,017.75	804.17	771.73
75	2,042.61	2,188.21	1,738.47	2,444.80	1,696.28	1,774.71	1,126.87	1,148.79	918.01	950.46
80	2,094.94	2,414.08	1,759.28	2,471.72	1,737.10	1,977.70	1,113.37	1,191.19	930.27	996.80
85	1,938.87	2,401.71	1,653.75	2,239.71	1,582.51	1,951.41	1,035.36	1,150.53	843.18	925.22
90	1,640.92	2,171.84	1,653.75	1,902.00	1,304.34	1,734.82	898.46	1,031.68	563.02	778.61
95	1,257.11	1,742.37	1,653.75	1,594.70	921.89	1,392.97	707.51	838.88	563.02	580.73
100	541.46	1,128.85	1,653.75	1,226.46	575.76	979.22	466.72	504.15	563.02	580.73
105	541.46	650.03	1,653.75	1,226.46	575.76	979.22	228.53	504.15	563.02	580.73
110	541.46	650.03	1,653.75	1,226.46	575.76	979.22	228.53	504.15	563.02	580.73
115	541.46	650.03	1,653.75	1,226.46	575.76	979.22	228.53	504.15	563.02	580.73

FY 2010 MEDICARE CLAIM VECTORS

Purchased Care - Pharmacy										
	Retiree Active Duty Nondisabled	Retiree Active Duty Nondisabled	Retiree Active Duty Disabled	Retiree Active Duty Disabled	Retiree Reserve Nondisabled	Retiree Reserve Nondisabled	Survivor Active Duty	Survivor Active Duty	Survivor Reserve	Survivor Reserve
<u>Age</u>	<u>Enlisted</u>	<u>Officer</u>	<u>Enlisted</u>	<u>Officer</u>	<u>Enlisted</u>	<u>Officer</u>	<u>Enlisted</u>	<u>Officer</u>	<u>Enlisted</u>	<u>Officer</u>
20	59.29	45.51	53.13	133.98	87.14	76.17	132.58	220.02	133.94	16.91
25	59.29	45.51	53.13	133.98	87.14	76.17	132.58	220.02	133.94	16.91
30	59.29	45.51	185.95	133.98	87.14	76.17	132.58	220.02	133.94	16.91
35	59.29	45.51	321.87	133.98	87.14	76.17	132.58	220.02	133.94	16.91
40	59.29	45.51	459.14	435.14	87.14	76.17	132.58	220.02	133.94	16.91
45	84.98	45.51	583.24	677.51	87.14	76.17	132.58	220.02	133.94	16.91
50	137.85	59.86	684.40	912.38	87.14	76.17	132.58	220.02	133.94	16.91
55	227.08	110.33	755.82	1,056.47	87.14	76.17	376.92	220.02	477.80	16.91
60	408.90	199.69	792.67	983.28	109.25	76.17	510.30	220.02	687.86	527.68
65	964.69	628.70	1,053.29	1,284.40	740.19	512.51	646.05	380.47	1,319.81	1,224.70
70	2,950.41	3,169.21	2,629.82	3,500.51	2,771.31	2,777.08	2,129.30	2,178.44	1,939.06	1,831.23
75	3,401.33	3,903.13	2,871.15	4,281.24	3,262.77	3,475.00	2,201.00	2,420.76	2,262.86	2,233.01
80	3,333.92	4,109.70	2,691.92	4,271.75	3,163.21	3,694.38	2,173.85	2,550.13	2,233.52	2,381.83
85	2,988.34	4,031.90	2,460.49	3,876.56	2,869.00	3,579.74	2,037.63	2,534.46	1,925.94	2,285.01
90	2,564.33	3,733.54	2,460.49	3,387.30	2,502.96	3,251.71	1,781.21	2,340.05	1,491.72	1,997.08
95	2,094.39	3,137.81	2,460.49	2,895.58	1,760.87	2,811.84	1,392.52	1,931.63	1,491.72	1,460.44
100	2,094.39	1,826.48	2,460.49	2,076.04	937.61	2,139.01	858.65	1,099.77	1,491.72	1,460.44
105	2,094.39	1,826.48	2,460.49	2,076.04	937.61	2,139.01	160.32	1,099.77	1,491.72	1,460.44
110	2,094.39	1,826.48	2,460.49	2,076.04	937.61	2,139.01	160.32	1,099.77	1,491.72	1,460.44
115	2,094.39	1,826.48	2,460.49	2,076.04	937.61	2,139.01	160.32	1,099.77	1,491.72	1,460.44

FY 2010 MEDICARE CLAIM VECTORS

USFHP										
<u>Age</u>	Retiree	Retiree	Retiree	Retiree	Retiree	Retiree	Survivor	Survivor	Survivor	Survivor
	Active Duty	Active Duty	Active Duty	Active Duty	Reserve	Reserve	Active Duty	Active Duty	Reserve	Reserve
	Nondisabled	Nondisabled	Disabled	Disabled	Nondisabled	Nondisabled				
	<u>Enlisted</u>	<u>Officer</u>								
20	0.00	0.00	26.03	0.00	0.00	0.00	12.72	5.19	18.84	11.03
25	0.00	0.00	26.03	0.00	0.00	0.00	12.72	5.19	18.84	11.03
30	0.00	0.00	26.03	0.00	0.00	0.00	12.72	5.19	18.84	11.03
35	0.00	0.00	26.03	0.00	0.00	0.00	12.72	5.19	18.84	11.03
40	0.13	0.00	26.03	25.34	0.00	0.00	12.72	5.19	18.84	11.03
45	2.61	1.08	26.03	32.08	0.00	0.00	12.72	5.19	18.84	11.03
50	4.43	1.88	41.83	39.60	0.00	0.00	12.72	5.19	18.84	11.03
55	9.66	2.33	55.58	47.92	0.00	0.00	12.72	5.19	18.84	11.03
60	24.17	9.20	72.86	57.02	15.37	1.64	12.72	5.19	18.84	11.03
65	136.46	115.75	211.59	153.24	117.22	111.27	85.38	61.14	77.69	60.15
70	481.47	489.53	477.87	442.56	447.40	447.30	291.57	289.01	287.49	292.02
75	604.29	624.82	602.39	561.91	574.42	581.13	345.30	344.31	339.15	343.17
80	650.28	685.40	668.13	630.48	637.58	653.61	379.25	379.61	374.14	370.25
85	649.18	693.16	675.31	652.96	642.78	670.40	393.13	394.77	388.60	390.31
90	625.76	666.42	531.95	579.47	595.07	636.35	393.13	394.77	388.60	390.31
95	596.14	602.19	531.95	579.47	435.61	541.31	393.13	394.77	388.60	390.31
100	596.14	602.19	531.95	579.47	435.61	541.31	393.13	394.77	388.60	390.31
105	596.14	602.19	531.95	579.47	435.61	541.31	393.13	394.77	388.60	390.31
110	596.14	602.19	531.95	579.47	435.61	541.31	393.13	394.77	388.60	390.31
115	596.14	602.19	531.95	579.47	435.61	541.31	393.13	394.77	388.60	390.31