

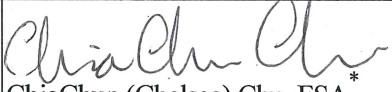


Memo

To: File

Date: January 2018

From: DoD Office of the Actuary (OACT)

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Subject: Actuarial Work for the Chief Financial Officers Act (CFO) Financial Statements (MERHCF, SMA, CRM, DHA, DoD Agency-wide)

PURPOSE OF THIS MEMO

This memo describes the procedures for producing the postretirement benefit (PRB) actuarial valuation results required for the Department of Defense's (DoD's) 9/30/2017 Chief Financial Officers Act (CFO) financial statements (FS). 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, 2016) 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 or Fund). 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 dhra.mc-alex.dhra-hq.mbx.actuary-health@mail.mil.

NOTIFICATION ABOUT ROUNDING

Throughout this memo, numbers in some cases may not appear to add properly; this is due to rounding.

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.

SFFAS 33 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 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.

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

The DoD Office of the Actuary (OACT) annually performs two MERHCF valuations. The primary one is for funding purposes, is governed by Chapter 56 of Title 10 U.S.C., and must use methods and assumptions approved by the DoD Medicare-Eligible Retiree Health Care Board of Actuaries (Board). As noted above, details of the funding valuation are described in OACT's annual 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, 2017, financial statement valuation, OACT determined an SFFAS 33 equivalent discount rate of 3.8% (compared to 4.0% in the previous year), using a 10-year average of quarterly zero coupon Treasury spot rates. These spot rates are based on the U.S. Department of Treasury – Office of Economic Policy's 10-year Average Yield Curve for Treasury Nominal Coupon Issues (TNC yield curve), which represents average rates from April 1, 2007, through March 31, 2017. In the summer of 2017, the Board approved a discount rate of 5.25% for the September 30, 2016, funding valuation which differs from the SFFAS equivalent rate by 145 basis points.

SFFAS 33 requires that the discount rate, underlying inflation rates, and other economic assumptions be consistent with one another. A change in the discount rate may cause other assumptions to change as well. For the September 30, 2017, financial statement valuation, use 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 1.7% (unchanged from the previous year), which is 105 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 4.20% (4.45% in the previous year), also 105 basis points lower than the comparable funding valuation assumption.

PROCESS OVERVIEW

The year-end financial statements, herein 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.

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 dependents.
 - a. Benefits: Purchased Care (PC) – care and prescriptions received from civilian providers at civilian locations, and Direct Care (DC) – care and prescriptions received from providers hired by DoD (located at Military Treatment hospitals and clinics or MTFs)
 - b. Population: All Uniformed (DoD + Non-DoD¹ (CG, NOAA, PHS)) (Active Duty and Reserves); beneficiaries must be eligible for Medicare
2. CRM and DHA – Contract Resource Management (part of Defense Health Agency) covers Purchased Care (PC) benefits. The CRM and DHA financial statements include a liability for future retiree medical benefits received through PC and provided to non-Medicare eligible military retirees and dependents. The DHA 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. Benefits: PC
 - b. Population: DoD (Active Duty and Reserves); beneficiaries are not eligible for Medicare

¹ The non-DoD uniformed services (the US Coast Guard (CG), National Oceanic and Atmospheric Administration (NOAA), and Public Health Service (PHS)) together add about 3.3% to active duty endstrength and 1.0% to reserve endstrength.

3. SMA – Service Medical Activity covers Direct Care (DC) benefits. The SMA financial statement includes a liability for future retiree medical benefits received through Direct Care and provided to non-Medicare eligible military retirees and dependents.
 - a. Benefits: DC
 - b. Population: DoD (Active Duty and Reserves); beneficiaries are not eligible for Medicare
4. MRHB – Military Retirement Health Benefit covers PC and DC retiree medical benefits provided to non-Medicare eligible retirees and dependents. The MRHB liability is included in the DoD Agency-wide Financial Statement and combines the liabilities recorded in the CRM and SMA statement liabilities.

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

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 2017 (Oct. 2016– Sept. 2017), OACT first produced an actuarial valuation for the MERHCF as of FYE 2016. Census data for this valuation were as of FYE 2016. Claim vectors were produced from detailed medical claims data from FY 2014 – FY 2016 and then trued up to FY 2016 incurred cost levels using FY 2016 incurred claims estimates derived from March 2017 claims triangles. This valuation was used to determine the annual unfunded liability amortization payment on October 1, 2017 (FY 2018 payment). The Normal Cost (NC) payment made on October 1, 2017 (FY 2018) was based on per capita NCs originally produced from the MERHCF valuation as of FYE 2015.

The FYE 2017 financial statements (FS) include several types of actuarial liabilities and reconciliations of postretirement military medical benefits. This work was due in September 2017 in order to be recorded in the FYE 2017 financial statements in October. Therefore, OACT used valuation results as of FYE 2016 to produce the roll-forward gain/loss exhibits for FYE 2017. The starting point of the reconciliations was the prior year's CFO valuation results (i.e., rolled forward from the September 30, 2015, valuation). The list of deliverables included:

- Reconciliation of the MERHCF liability from 9/30/2016 to 9/30/2017, and DDRS² Note 17
- Reconciliation of the CRM and DHA Consolidated statement liabilities from 9/30/2016 to 9/30/2017, and DDRS Note 17
- Reconciliation of the SMA statement liability from 9/30/2016 to 9/30/2017, and DDRS Note 17, and breakout of SMA liability reconciliation by service
- Reconciliation of the MRHB (SMA + CRM, or pre-Medicare retiree medical) statement liability from 9/30/2016 to 9/30/2017, and DDRS Note 17

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

- a) Final FS Actuarial Liability (AL) as of the prior year's FYE (a one-year roll-forward of the AL as of the prior year's FYE from the prior year's valuation), plus

² Defense Departmental Reporting System – DoD's internal system for its financial statements.

- b) Expected NC (per capita NC from the prior year's valuation with one year of trend, times expected All Uniformed (or DoD) lives in the FS FY, plus
- c) One year of interest on the AL (a) and NC (b) minus one half year's interest on expected benefit outlays (interest rate is the 9/30/2016 FS valuation discount rate of 4.00%), plus
- d) Plan amendment liability, plus
- e) (Gain)/loss due to experience, plus
- f) (Gain)/loss due to other factors (not assumptions), plus
- g) (Gain)/loss due to changes in medical trend assumption, plus
- h) (Gain)/loss due to assumption changes other than trend, less
- i) Expected benefit outlays during the fiscal year (from the prior year's valuation), equals
- j) Expected AL at FYE

Each liability reconciliation for the 2017 financial statements is shown below:

CHANGE IN MILITARY RETIREE MEDICAL BENEFITS LIABILITY
MERHCF
(\$thousands)

Actuarial Liability as of 9/30/2016	\$557,806,311
Expected Normal Cost for FY 2017	\$11,152,665
Expected Interest Cost for FY 2017	\$22,546,268
Plan Amendment Liability	\$0
Actuarial (Gains) Losses Due to Experience	(\$14,310,744)
Other Changes	\$0
Subtotal: Expenses before Losses/(Gains) from actuarial assumption changes	\$19,388,189
Actuarial Losses/(Gains) due to:	
Changes in Trend Assumptions	(\$53,632,892)
Changes in Assumptions other than Trend	\$14,134,041
Subtotal: Losses /(Gains) from actuarial assumption changes	(\$39,498,851)
Total Expenses	(\$20,110,662)
Less Benefit Outlays	(\$10,709,572)
Total Change in Actuarial Liability	(\$30,820,234)
Actuarial Liability as of 9/30/2017	\$526,986,077

CHANGE IN MILITARY RETIREE MEDICAL BENEFITS LIABILITY
CRM / DHA
(\$thousands)

Actuarial Liability as of 9/30/2016	\$175,052,134
Expected Normal Cost for FY 2017	\$6,631,465
Expected Interest Cost for FY 2017	\$7,107,094
Plan Amendment Liability	\$0
Actuarial (Gains) Losses Due to Experience	(\$6,335,890)
Other Changes	\$1
Subtotal: Expenses before Losses/(Gains) from actuarial assumption changes	\$7,402,670
Actuarial Losses/(Gains) due to:	
Changes in Trend Assumptions	\$1,376,788
Changes in Assumptions other than Trend	\$7,590,305
Subtotal: Losses /(Gains) from actuarial assumption changes	\$8,967,093
Total Expenses	\$16,369,763
Less Benefit Outlays	(\$8,091,813)
Total Change in Actuarial Liability	\$8,277,950
Actuarial Liability as of 9/30/2017	\$183,330,084

CHANGE IN MILITARY RETIREE MEDICAL BENEFITS LIABILITY
SMA
(\$thousands)

Actuarial Liability as of 9/30/2016	\$64,682,529
Expected Normal Cost for FY 2017	\$2,752,815
Expected Interest Cost for FY 2017	\$2,644,403
Plan Amendment Liability	\$0
Actuarial (Gains) Losses Due to Experience	\$61,781
Other Changes	(\$1)
Subtotal: Expenses before Losses/(Gains) from actuarial assumption changes	\$5,458,998
Actuarial Losses/(Gains) due to:	
Changes in Trend Assumptions	(\$267,605)
Changes in Assumptions other than Trend	\$1,985,621
Subtotal: Losses /(Gains) from actuarial assumption changes	\$1,718,016
Total Expenses	\$7,177,014
Less Benefit Outlays	(\$2,676,766)
Total Change in Actuarial Liability	\$4,500,248
Actuarial Liability as of 9/30/2017	\$69,182,777

**CHANGE IN MILITARY RETIREE MEDICAL BENEFITS LIABILITY, SPLIT BY SERVICE
SMA
(\$thousands)**

	<u>Army</u>	<u>Navy</u>	<u>AF</u>	<u>Total</u>
Actuarial Liability as of 9/30/2016	\$24,696,444	\$21,467,489	\$18,518,596	\$64,682,529
Expected Normal Cost for FY 2017	\$1,065,144	\$1,019,226	\$668,445	\$2,752,815
Expected Interest Cost for FY 2017	\$1,009,660	\$877,651	\$757,092	\$2,644,403
Plan Amendment Liability	\$0	\$0	\$0	\$0
Actuarial (Gains) Losses Due to Experience	\$24,369	\$21,144	\$16,268	\$61,781
Other Changes	(\$1)	\$0	\$0	(\$1)
Subtotal: Expenses before Losses/(Gains) from actuarial assumption changes	\$2,099,172	\$1,918,021	\$1,441,805	\$5,458,998
Actuarial Losses/(Gains) due to:				
Changes in Trend Assumptions	(\$105,555)	(\$91,586)	(\$70,464)	(\$267,605)
Changes in Assumptions other than Trend	\$783,211	\$679,568	\$522,842	\$1,985,621
Subtotal: Losses /(Gains) from actuarial assumption changes	\$677,656	\$587,982	\$452,378	\$1,718,016
Total Expenses	\$2,776,828	\$2,506,003	\$1,894,183	\$7,177,014
Less Benefit Outlays	(\$1,036,313)	(\$872,424)	(\$768,029)	(\$2,676,766)
Total Change in Actuarial Liability	\$1,740,515	\$1,633,579	\$1,126,154	\$4,500,248
Actuarial Liability as of 9/30/2017	\$26,436,959	\$23,101,068	\$19,644,750	\$69,182,777

MERHCF LIABILITY

Most of the assumptions and data are the same as what was used for the MERHCF funding valuation. However, two key assumptions, the discount rate and the trend assumptions, are different than what was used for the MERHCF funding valuation due to the SFFAS 33 requirements needed for the financial statement disclosures.³

CRM AND DHA LIABILITY

Two financial statements produced by DHA contain the actuarial liability (for retiree medical benefits) for Purchased Care incurred by non-Medicare eligible retirees and dependents. The CRM statement includes activities of Contract Resource Management, the DHA department responsible for the accounting, financial support, and financial reporting for TRICARE's Purchased Care contracts and Retail Pharmacy Refund program, as well as for processing vendor invoices. The DHA statement includes activities of CRM, FOD,⁴ 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, and USUHS pays death benefits directly to beneficiaries upon the retirees' deaths. OACT receives an updated census annually and determines the appropriate reserve. Since this small amount of 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 DHA financial statement, but it is not included in the Change in Medical Benefits Liability charts. As of 9/30/2017, the retiree life reserve was \$272 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 (CVs⁵), 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 medical costs (different mix of services and lower intensity of care), are more likely to have other health insurance, yet have more covered dependents. 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 eligible and non-Medicare eligible retirees because of the difference in relative usage of Purchased Care and Direct Care, and a different mix of medical treatment and supplies.

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

Many non-Medicare eligible retirees enroll in TRICARE Prime, which requires an enrollment fee. While this enrollment fee is collected and kept by the medical claims processors as part of their administrative fees, we project the estimated value of the enrollment fees collected as both an admin load and an offset to the retiree medical liability. Enrollment fee amounts are subject to annual CPI trend for some members (for other members, enrollment fees do not increase), whereas we assume the administrative costs and claims costs grow with medical trend. We develop enrollment fee vectors (FVs⁶) which are valued as an offset to plan cost.

³ As discussed earlier in the section, "SFFAS 33 RESULTS IN DIFFERENT INTEREST AND INFLATION ASSUMPTIONS FOR FINANCIAL STATEMENT LIABILITIES."

⁴ Financial Operations Division, responsible for developing, justifying and executing DHA Operations and Maintenance, Procurement, and RDT&E appropriations budgets.

⁵ 168 CVs are developed for 12 retiree populations; 84 Medicare CVs (costs attributed to Medicare eligible members) and 84 non-Medicare CVs (costs attributed to non-Medicare eligible members).

⁶ 12 FVs are developed for 12 non-Medicare eligible retiree populations.

Beginning January 2018, several TRICARE plan design changes were implemented for retirees. The changes include adding an annual benefits enrollment, replacing the Standard/Extra plan with a Select PPO, and introducing various cost-sharing changes to TRICARE PRIME (and Select). These changes apply to all retirees (as well as other populations), and include both increases and decreases to cost sharing, depending on the medical service. However, most of the cost-sharing changes apply to those who enter the military on or after January 1, 2018 (Group B). Everyone else is grandfathered (Group A). A table summarizing the CY 2018 TRICARE Prime and Select plans for non-Medicare retirees is included at the end of this memo.

The impact of these medical plan changes on the actuarial liability is uncertain, especially since the new annual enrollment requirement could result in an increase or decrease in the number of retired beneficiaries who choose a TRICARE plan as their primary plan. However, since the retirees in Group B won't be part of our closed-group valuation until the 9/30/2018 valuation, and since the DHA liability is unfunded (ie, no Normal Cost contribution), OACT decided to hold off on making any assumptions about potential cost savings or increases from these changes.

Separately, the 2018 NDAA was signed after DoD financial statements were produced. The changes to the TRICARE pharmacy benefit contained in the 2018 NDAA – which apply to the majority of retirees – have been estimated and will be reflected in next year's valuation (the 9/30/2017 valuation, produced in 2018 and used for the 2018 financial statements).

SMA LIABILITY

The SMA liability (for retiree medical benefits) is comprised of Direct Care benefits that are provided to non-Medicare eligible DoD retirees and dependents.

The claim vectors, medical trend and participation assumptions used for the SMA liability are different than those used for DC 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 medical costs, more eligible dependents, and are more likely to have other medical coverage. In addition, older retirees are less likely to seek medical care at an MTF since Medicare eligible retirees are given the lowest patient priority and the specialty care they need may not be available at the nearest MTF.

ECONOMIC ASSUMPTIONS

Economic assumptions include discount rate, medical trend rates, and plan participation rates. The FYE 2016 valuation used for the FY 2017 financial statement disclosures included a 3.80% discount rate for MERHCF and non-MERHCF liabilities⁷. 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.

⁷ As discussed earlier in the section, "SFFAS 33 RESULTS IN DIFFERENT INTEREST AND INFLATION ASSUMPTIONS FOR FINANCIAL STATEMENT LIABILITIES"

CLAIM-RELATED ASSUMPTIONS

Details about incurred claims data and its use in the valuation model, including claim vector development, can be found in the MERHCF valuation report.

Purchased Care

FY 2016 PURCHASED CARE INCURRED CLAIMS
NON-MEDICARE ELIGIBLE RETIREES
(\$millions)

Inpatient Hospital	\$1,534
Outpatient	\$3,894
<u>Pharmacy</u>	<u>\$1,639</u>
Total	\$7,068

FY 2016 PURCHASED CARE INCURRED CLAIMS
MEDICARE ELIGIBLE RETIREES
(\$millions)

Inpatient Hospital	\$909
Outpatient	\$2,554
<u>Pharmacy</u>	<u>\$3,808</u>
Total	\$7,271

Incurred pharmacy claims in the charts above have not been adjusted to reflect rebates on retail brand prescriptions incurred during FY 2016.

Adjustment for Retail Brand Drug Rebates

The same method described in Appendix E in the Valuation of the Medicare-Eligible Retiree Health Care Fund (September 30, 2016) was used to adjust 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 drug (retail plus mail order) net plan payments. For the September 30, 2016 valuation of non-Medicare eligible retirees, that effective rate was approximately 16.3% (11.2% for Medicare eligible retirees). 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 traditional and specialty drugs. The effective pharmacy rebate factor in year 20 of the valuation for non-Medicare eligible retirees was approximately 16.1% (10.7% for Medicare eligible retirees). 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.

Adjustments to Mail Order Pharmacy Ingredient Costs

DoD pays to replenish its mail order warehouse supplies, and in doing so, obtains favorable federal drug pricing as well as additional savings and credits. The replenishment costs have been lower than the total of ingredient costs found in the claim records, so an adjustment is made to aggregate mail order pharmacy costs in order to reflect the actual amount DoD paid.

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

Approximately 2.0% of the Medicare eligible population and 2.2% of the non-Medicare eligible population are enrolled 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 CVs⁸ based on the average family global rate per retired sponsor or survivor who is Medicare eligible (for the Medicare CVs) or not Medicare eligible (for the non-Medicare CVs) 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. Since the USFHP CVs are applied to all eligible sponsors and survivors and are calibrated to aggregated incurred global rate payments, the values in these CVs are significantly lower than the capitated rates paid on behalf of USFHP members.

The aggregate FY 2016 incurred USFHP payments (\$700 million and \$403 million for the Medicare eligible and non-Medicare eligible retirees, respectively) were determined using monthly enrollment data from the Military Health System Data Mart (M2), and verified against DHA's Contract Resource Management (CRM) MERHCF and DHA Trust Fund Reports.

FY 2016 incurred USFHP payments for non-Medicare eligible members were then multiplied by 1.1553 to adjust for the expected growth in USFHP enrollment over the next five years⁹. This adjustment, determined by projecting recent USFHP enrollment growth, 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, 2016, valuation, the MERHCF Board approved an administration cost load of 0.35% for the USFHP CVs.

Direct Care

FY 2016 DIRECT CARE COSTS
NON-MEDICARE ELIGIBLE RETIREES
(\$ millions)

Inpatient Hospital	\$515
Outpatient	\$1,468
<u>Pharmacy</u>	<u>\$659</u>
Total	\$2,642

⁸ In the case of USFHP, CV refers to the age-based vector of capitation rates. "Capitation rate" and "global rate" are used interchangeably.

⁹ Effective 10/1/2012, a military retiree (or eligible family member) who becomes eligible for Medicare due to age may not enroll or stay enrolled in the US Family Health Plan, unless the military retiree (or eligible family member) was enrolled in the plan on September 30, 2012. This eligibility change requires that an adjustment be made in each projection year to account for future changes in USFHP enrollment patterns for Medicare-eligible members enrolled in USFHP (and this is handled in the MERHCF portion of the valuation). This change to the USFHP eligibility rules is described in the National Defense Authorization Act for FY 2012 (P.L. 112-81, Section 708).

FY 2016 DIRECT CARE COSTS
 MEDICARE ELIGIBLE RETIREES
 (\$ millions)

Inpatient Hospital	\$591
Outpatient	\$695
<u>Pharmacy</u>	<u>\$773</u>
Total	\$2,059

A small adjustment was made to the PC and DC aggregate incurred claims levels to reflect near-term expected growth in USFHP enrollment (non-Medicare eligible members). Based on recent experience, OACT assumed USFHP enrollment growth for non-Medicare eligible members would continue to exceed general population growth of non-Medicare eligible members. For retired members under age 65, 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 non-Medicare eligible incurred claims values:

$$\frac{(1 - \text{USFHP enrollment \% in five years})}{(1 - \text{USFHP enrollment \% in current year})} = 0.9964$$

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

The following tables summarize various valuation assumptions for non-Medicare eligible and Medicare eligible populations. Certain descriptions provided in OACT's report titled Valuation of the Medicare-Eligible Retiree Health Care Fund (September 30, 2016) were not replicated in this memo. Please refer to the valuation report for more information about medical trend and participation rate development.

MEDICAL TREND RATES
25 YEAR SELECT PERIOD AND ULTIMATE
NON-MEDICARE ELIGIBLE RETIREES

From FY:	To FY:	DC			PC			
		IP	OP	Rx	IP	OP	Rx	USFHP
2016	2017	4.45%	6.00%	5.80%	1.95%	3.30%	3.91%	4.03%
2017	2018	4.45%	6.00%	5.80%	1.94%	3.28%	3.64%	3.98%
2018	2019	4.44%	5.93%	6.50%	2.03%	3.32%	5.90%	4.39%
2019	2020	4.43%	5.85%	5.80%	2.13%	3.36%	3.88%	4.06%
2020	2021	4.42%	5.78%	5.73%	2.22%	3.39%	3.89%	4.20%
2021	2022	4.41%	5.70%	5.65%	2.31%	3.43%	3.91%	3.89%
2022	2023	4.40%	5.63%	5.58%	2.41%	3.47%	3.92%	3.91%
2023	2024	4.39%	5.55%	5.51%	2.50%	3.51%	3.94%	3.94%
2024	2025	4.38%	5.48%	5.44%	2.60%	3.55%	3.95%	3.96%
2025	2026	4.37%	5.40%	5.36%	2.69%	3.59%	3.97%	3.98%
2026	2027	4.36%	5.33%	5.29%	2.79%	3.62%	3.98%	4.00%
2027	2028	4.35%	5.25%	5.22%	2.88%	3.66%	3.99%	4.02%
2028	2029	4.34%	5.18%	5.15%	2.97%	3.70%	4.01%	4.04%
2029	2030	4.33%	5.10%	5.07%	3.07%	3.74%	4.02%	4.06%
2030	2031	4.31%	5.03%	5.00%	3.16%	3.78%	4.04%	4.07%
2031	2032	4.30%	4.95%	4.93%	3.26%	3.82%	4.05%	4.09%
2032	2033	4.29%	4.88%	4.85%	3.35%	3.85%	4.07%	4.10%
2033	2034	4.28%	4.80%	4.78%	3.45%	3.89%	4.08%	4.11%
2034	2035	4.27%	4.73%	4.71%	3.54%	3.93%	4.10%	4.13%
2035	2036	4.26%	4.65%	4.64%	3.63%	3.97%	4.11%	4.14%
2036	2037	4.25%	4.58%	4.56%	3.73%	4.01%	4.13%	4.15%
2037	2038	4.24%	4.50%	4.49%	3.82%	4.05%	4.14%	4.16%
2038	2039	4.23%	4.43%	4.42%	3.92%	4.08%	4.16%	4.17%
2039	2040	4.22%	4.35%	4.35%	4.01%	4.12%	4.17%	4.18%
2040	2041	4.21%	4.28%	4.27%	4.11%	4.16%	4.19%	4.19%
ultimate		4.20%	4.20%	4.20%	4.20%	4.20%	4.20%	4.20%

MEDICAL TREND RATES
25 YEAR SELECT PERIOD AND ULTIMATE
MEDICARE ELIGIBLE RETIREES

<u>From FY:</u>	<u>To FY:</u>	<u>DC</u>			<u>PC</u>			
		<u>IP</u>	<u>OP</u>	<u>Rx</u>	<u>IP</u>	<u>OP</u>	<u>Rx</u>	<u>USFHP</u>
2016	2017	2.00%	4.00%	4.00%	1.00%	3.00%	3.42%	2.56%
2017	2018	1.95%	4.00%	4.00%	1.56%	3.00%	3.18%	2.76%
2018	2019	2.89%	3.99%	5.00%	2.31%	3.99%	5.18%	3.78%
2019	2020	3.79%	4.68%	4.00%	3.03%	4.68%	3.42%	4.16%
2020	2021	4.12%	4.83%	4.01%	3.30%	4.83%	3.46%	4.41%
2021	2022	4.32%	4.94%	4.02%	3.45%	4.94%	3.49%	4.18%
2022	2023	4.41%	4.89%	4.03%	3.53%	4.89%	3.53%	4.20%
2023	2024	4.26%	4.98%	4.04%	3.41%	4.98%	3.56%	4.20%
2024	2025	4.16%	5.52%	4.05%	3.33%	5.52%	3.60%	4.45%
2025	2026	4.25%	5.87%	4.05%	3.40%	5.87%	3.63%	4.67%
2026	2027	4.25%	5.77%	4.06%	3.45%	5.77%	3.67%	4.65%
2027	2028	4.24%	5.66%	4.07%	3.50%	5.66%	3.70%	4.63%
2028	2029	4.24%	5.56%	4.08%	3.55%	5.56%	3.74%	4.61%
2029	2030	4.24%	5.45%	4.09%	3.60%	5.45%	3.78%	4.58%
2030	2031	4.23%	5.35%	4.10%	3.65%	5.35%	3.81%	4.56%
2031	2032	4.23%	5.24%	4.11%	3.70%	5.24%	3.85%	4.53%
2032	2033	4.23%	5.14%	4.12%	3.75%	5.14%	3.88%	4.50%
2033	2034	4.23%	5.04%	4.13%	3.80%	5.04%	3.92%	4.48%
2034	2035	4.22%	4.93%	4.14%	3.85%	4.93%	3.95%	4.44%
2035	2036	4.22%	4.83%	4.15%	3.90%	4.83%	3.99%	4.41%
2036	2037	4.22%	4.72%	4.15%	3.95%	4.72%	4.02%	4.37%
2037	2038	4.21%	4.62%	4.16%	4.00%	4.62%	4.06%	4.34%
2038	2039	4.21%	4.51%	4.17%	4.05%	4.51%	4.09%	4.30%
2039	2040	4.21%	4.41%	4.18%	4.10%	4.41%	4.13%	4.27%
2040	2041	4.20%	4.30%	4.19%	4.15%	4.30%	4.16%	4.23%
ultimate		4.20%	4.20%	4.20%	4.20%	4.20%	4.20%	4.20%

PLAN PARTICIPATION RATES
NON-MEDICARE ELIGIBLE RETIREES

<u>Fiscal Year</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>
2016	102.7%	104.0%	102.7%	97.5%	96.9%	97.3%
2017	102.0%	103.0%	102.0%	98.0%	97.6%	97.8%
2018	101.3%	102.0%	101.3%	98.5%	98.2%	98.4%
2019	100.7%	101.0%	100.7%	99.0%	98.9%	99.0%
2020	100.0%	100.0%	100.0%	99.6%	99.5%	99.5%
2021	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
2022	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%

PLAN PARTICIPATION RATES
MEDICARE ELIGIBLE RETIREES

<u>Fiscal Year</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>
2016	102.6%	102.6%	101.3%	98.5%	98.5%	98.4%
2017	102.0%	102.0%	101.0%	98.8%	98.8%	98.7%
2018	101.5%	101.5%	100.8%	99.1%	99.1%	99.0%
2019	100.9%	100.9%	100.6%	99.4%	99.4%	99.3%
2020	100.3%	100.3%	100.3%	99.6%	99.7%	99.6%
2021	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
2022	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%

FY 2016 CLAIM VECTORS FOR NON-MEDICARE ELIGIBLE RETIREES
(Quinquennial Ages Only)

Age	Direct Care											
	Inpatient Retiree Act. Duty Nondis.	Inpatient Retiree Act. Duty Nondis.	Inpatient Retiree Act. Duty Disabled	Inpatient Retiree Act. Duty Disabled	Inpatient Retiree Reserve Nondis.	Inpatient Retiree Reserve Nondis.	Inpatient Retiree Reserve Disabled	Inpatient Retiree Reserve Disabled	Inpatient Survivor Act. Duty	Inpatient Survivor Act. Duty	Inpatient Survivor Reserve	Inpatient Survivor Reserve
	Enlistee	Officer	Enlistee	Officer	Enlistee	Officer	Enlistee	Officer	Enlistee	Officer	Enlistee	Officer
20	\$0.00	\$0.00	\$239.59	\$399.88	\$0.00	\$0.00	\$239.59	\$399.88	\$289.70	\$102.99	\$57.56	\$61.82
25	\$0.00	\$0.00	\$239.59	\$399.88	\$0.00	\$0.00	\$239.59	\$399.88	\$289.70	\$102.99	\$57.56	\$61.82
30	\$0.00	\$0.00	\$316.29	\$399.88	\$0.00	\$0.00	\$316.29	\$399.88	\$180.57	\$102.99	\$57.56	\$61.82
35	\$484.60	\$310.68	\$355.10	\$399.88	\$0.00	\$0.00	\$355.10	\$399.88	\$158.96	\$102.99	\$57.56	\$61.82
40	\$484.60	\$310.68	\$366.36	\$463.52	\$0.00	\$0.00	\$366.36	\$463.52	\$146.38	\$102.99	\$57.56	\$61.82
45	\$435.93	\$310.68	\$350.20	\$497.57	\$137.30	\$89.59	\$350.20	\$497.57	\$141.19	\$102.99	\$57.56	\$61.82
50	\$422.89	\$368.60	\$313.37	\$509.01	\$137.30	\$89.59	\$313.37	\$509.01	\$142.17	\$143.11	\$57.56	\$61.82
55	\$431.65	\$401.60	\$270.20	\$489.17	\$137.30	\$89.59	\$270.20	\$489.17	\$148.42	\$150.12	\$57.56	\$61.82
60	\$468.98	\$435.46	\$243.50	\$428.08	\$137.30	\$89.59	\$243.50	\$428.08	\$159.23	\$147.08	\$57.56	\$61.82
65	\$541.62	\$491.32	\$265.36	\$36.91	\$108.71	\$85.63	\$265.36	\$36.91	\$174.05	\$4.30	\$3.41	\$61.82
70	\$24.86	\$45.64	\$19.96	\$36.91	\$13.93	\$12.73	\$19.96	\$36.91	\$4.85	\$4.30	\$3.41	\$3.65
75	\$24.86	\$3.96	\$19.96	\$36.91	\$3.48	\$2.26	\$19.96	\$36.91	\$4.85	\$4.30	\$3.41	\$3.65
80	\$24.86	\$3.96	\$19.96	\$36.91	\$3.48	\$2.26	\$19.96	\$36.91	\$4.85	\$4.30	\$3.41	\$3.65
85	\$24.86	\$3.96	\$19.96	\$36.91	\$3.48	\$2.26	\$19.96	\$36.91	\$4.85	\$4.30	\$3.41	\$3.65
90	\$24.86	\$3.96	\$19.96	\$36.91	\$3.48	\$2.26	\$19.96	\$36.91	\$4.85	\$4.30	\$3.41	\$3.65
95	\$24.86	\$3.96	\$19.96	\$36.91	\$3.48	\$2.26	\$19.96	\$36.91	\$4.85	\$4.30	\$3.41	\$3.65
100	\$24.86	\$3.96	\$19.96	\$36.91	\$3.48	\$2.26	\$19.96	\$36.91	\$4.85	\$4.30	\$3.41	\$3.65
105	\$24.86	\$3.96	\$19.96	\$36.91	\$3.48	\$2.26	\$19.96	\$36.91	\$4.85	\$4.30	\$3.41	\$3.65
110	\$24.86	\$3.96	\$19.96	\$36.91	\$3.48	\$2.26	\$19.96	\$36.91	\$4.85	\$4.30	\$3.41	\$3.65
115	\$24.86	\$3.96	\$19.96	\$36.91	\$3.48	\$2.26	\$19.96	\$36.91	\$4.85	\$4.30	\$3.41	\$3.65

Act. Duty = Active Duty
Nondis. = Nondisabled

FY 2016 CLAIM VECTORS FOR NON-MEDICARE ELIGIBLE RETIREES
(Quinquennial Ages Only)

Age	Direct Care											
	Outpatient	Outpatient	Outpatient	Outpatient	Outpatient	Outpatient	Outpatient	Outpatient	Outpatient	Outpatient	Outpatient	Outpatient
	Retiree	Retiree	Retiree	Retiree	Retiree	Retiree	Retiree	Retiree	Survivor	Survivor	Survivor	Survivor
	Act. Duty	Act. Duty	Act. Duty	Act. Duty	Reserve	Reserve	Reserve	Reserve	Act. Duty	Act. Duty	Reserve	Reserve
	Nondis.	Nondis.	Disabled	Disabled	Nondis.	Nondis.	Disabled	Disabled				
	Enlistee	Officer	Enlistee	Officer	Enlistee	Officer	Enlistee	Officer	Enlistee	Officer	Enlistee	Officer
20	\$0.00	\$0.00	\$672.55	\$1,134.01	\$0.00	\$0.00	\$672.55	\$1,134.01	\$688.20	\$631.95	\$110.08	\$67.41
25	\$0.00	\$0.00	\$672.55	\$1,134.01	\$0.00	\$0.00	\$672.55	\$1,134.01	\$688.20	\$631.95	\$110.08	\$67.41
30	\$0.00	\$0.00	\$787.48	\$1,134.01	\$0.00	\$0.00	\$787.48	\$1,134.01	\$576.51	\$631.95	\$110.08	\$67.41
35	\$1,771.68	\$1,647.16	\$1,019.81	\$1,134.01	\$0.00	\$0.00	\$1,019.81	\$1,134.01	\$544.43	\$631.95	\$110.08	\$67.41
40	\$1,771.68	\$1,647.16	\$1,154.19	\$1,491.68	\$0.00	\$0.00	\$1,154.19	\$1,491.68	\$505.28	\$631.95	\$110.08	\$67.41
45	\$1,531.56	\$1,685.76	\$1,047.46	\$1,515.04	\$364.93	\$404.81	\$1,047.46	\$1,515.04	\$461.52	\$631.95	\$110.08	\$67.41
50	\$1,374.23	\$1,641.31	\$776.79	\$1,426.43	\$364.93	\$404.81	\$776.79	\$1,426.43	\$417.41	\$598.24	\$110.08	\$67.41
55	\$1,221.30	\$1,538.49	\$539.28	\$1,242.31	\$364.93	\$404.81	\$539.28	\$1,242.31	\$379.27	\$538.46	\$110.08	\$67.41
60	\$1,103.22	\$1,385.11	\$455.34	\$975.43	\$364.93	\$404.81	\$455.34	\$975.43	\$355.74	\$427.38	\$81.07	\$67.41
65	\$1,063.22	\$1,187.37	\$344.25	\$81.45	\$205.69	\$257.17	\$344.25	\$81.45	\$358.07	\$7.70	\$9.06	\$7.83
70	\$54.08	\$135.08	\$35.12	\$81.45	\$34.16	\$35.40	\$35.12	\$81.45	\$4.79	\$7.70	\$9.06	\$7.83
75	\$54.08	\$12.77	\$35.12	\$81.45	\$5.60	\$5.24	\$35.12	\$81.45	\$4.79	\$7.70	\$9.06	\$7.83
80	\$54.08	\$12.77	\$35.12	\$81.45	\$5.60	\$5.24	\$35.12	\$81.45	\$4.79	\$7.70	\$9.06	\$7.83
85	\$54.08	\$12.77	\$35.12	\$81.45	\$5.60	\$5.24	\$35.12	\$81.45	\$4.79	\$7.70	\$9.06	\$7.83
90	\$54.08	\$12.77	\$35.12	\$81.45	\$5.60	\$5.24	\$35.12	\$81.45	\$4.79	\$7.70	\$9.06	\$7.83
95	\$54.08	\$12.77	\$35.12	\$81.45	\$5.60	\$5.24	\$35.12	\$81.45	\$4.79	\$7.70	\$9.06	\$7.83
100	\$54.08	\$12.77	\$35.12	\$81.45	\$5.60	\$5.24	\$35.12	\$81.45	\$4.79	\$7.70	\$9.06	\$7.83
105	\$54.08	\$12.77	\$35.12	\$81.45	\$5.60	\$5.24	\$35.12	\$81.45	\$4.79	\$7.70	\$9.06	\$7.83
110	\$54.08	\$12.77	\$35.12	\$81.45	\$5.60	\$5.24	\$35.12	\$81.45	\$4.79	\$7.70	\$9.06	\$7.83
115	\$54.08	\$12.77	\$35.12	\$81.45	\$5.60	\$5.24	\$35.12	\$81.45	\$4.79	\$7.70	\$9.06	\$7.83

Act. Duty = Active Duty
Nondis. = Nondisabled

FY 2016 CLAIM VECTORS FOR NON-MEDICARE ELIGIBLE RETIREES
(Quinquennial Ages Only)

Age	Direct Care											
	Pharmacy Retiree Act. Duty Nondis.	Pharmacy Retiree Act. Duty Nondis.	Pharmacy Retiree Act. Duty Disabled	Pharmacy Retiree Act. Duty Disabled	Pharmacy Retiree Reserve Nondis.	Pharmacy Retiree Reserve Nondis.	Pharmacy Retiree Reserve Disabled	Pharmacy Retiree Reserve Disabled	Pharmacy Survivor Act. Duty	Pharmacy Survivor Act. Duty	Pharmacy Survivor Reserve	Pharmacy Survivor Reserve
	Enlistee	Officer	Enlistee	Officer	Enlistee	Officer	Enlistee	Officer	Enlistee	Officer	Enlistee	Officer
20	\$0.00	\$0.00	\$60.62	\$524.70	\$0.00	\$0.00	\$60.62	\$524.70	\$80.88	\$229.50	\$55.13	\$75.53
25	\$0.00	\$0.00	\$60.62	\$524.70	\$0.00	\$0.00	\$60.62	\$524.70	\$80.88	\$229.50	\$55.13	\$75.53
30	\$0.00	\$0.00	\$221.79	\$524.70	\$0.00	\$0.00	\$221.79	\$524.70	\$101.32	\$229.50	\$55.13	\$75.53
35	\$560.18	\$493.45	\$312.99	\$524.70	\$0.00	\$0.00	\$312.99	\$524.70	\$120.97	\$229.50	\$55.13	\$75.53
40	\$560.18	\$493.45	\$372.19	\$626.31	\$0.00	\$0.00	\$372.19	\$626.31	\$141.23	\$229.50	\$55.13	\$75.53
45	\$555.19	\$574.59	\$403.65	\$668.37	\$131.04	\$111.80	\$403.65	\$668.37	\$161.95	\$229.50	\$55.13	\$75.53
50	\$554.57	\$607.20	\$410.60	\$673.67	\$131.04	\$111.80	\$410.60	\$673.67	\$182.96	\$187.65	\$55.13	\$75.53
55	\$558.65	\$616.01	\$395.51	\$641.95	\$131.04	\$111.80	\$395.51	\$641.95	\$204.04	\$189.65	\$55.13	\$75.53
60	\$574.15	\$604.18	\$360.35	\$579.50	\$131.04	\$111.80	\$360.35	\$579.50	\$224.93	\$200.60	\$81.87	\$75.53
65	\$608.00	\$574.26	\$306.75	\$59.65	\$183.24	\$170.05	\$306.75	\$59.65	\$245.30	\$3.88	\$110.18	\$0.99
70	\$34.98	\$68.13	\$19.63	\$59.65	\$31.31	\$27.09	\$19.63	\$59.65	\$2.13	\$3.88	\$2.04	\$0.99
75	\$34.98	\$14.51	\$19.63	\$59.65	\$4.00	\$3.32	\$19.63	\$59.65	\$2.13	\$3.88	\$2.04	\$0.99
80	\$34.98	\$14.51	\$19.63	\$59.65	\$4.00	\$3.32	\$19.63	\$59.65	\$2.13	\$3.88	\$2.04	\$0.99
85	\$34.98	\$14.51	\$19.63	\$59.65	\$4.00	\$3.32	\$19.63	\$59.65	\$2.13	\$3.88	\$2.04	\$0.99
90	\$34.98	\$14.51	\$19.63	\$59.65	\$4.00	\$3.32	\$19.63	\$59.65	\$2.13	\$3.88	\$2.04	\$0.99
95	\$34.98	\$14.51	\$19.63	\$59.65	\$4.00	\$3.32	\$19.63	\$59.65	\$2.13	\$3.88	\$2.04	\$0.99
100	\$34.98	\$14.51	\$19.63	\$59.65	\$4.00	\$3.32	\$19.63	\$59.65	\$2.13	\$3.88	\$2.04	\$0.99
105	\$34.98	\$14.51	\$19.63	\$59.65	\$4.00	\$3.32	\$19.63	\$59.65	\$2.13	\$3.88	\$2.04	\$0.99
110	\$34.98	\$14.51	\$19.63	\$59.65	\$4.00	\$3.32	\$19.63	\$59.65	\$2.13	\$3.88	\$2.04	\$0.99
115	\$34.98	\$14.51	\$19.63	\$59.65	\$4.00	\$3.32	\$19.63	\$59.65	\$2.13	\$3.88	\$2.04	\$0.99

Act. Duty = Active Duty
Nondis. = Nondisabled

FY 2016 CLAIM VECTORS FOR NON-MEDICARE ELIGIBLE RETIREES
(Quinquennial Ages Only)

Age	Purchased Care											
	Inpatient	Inpatient	Inpatient	Inpatient	Inpatient	Inpatient	Inpatient	Inpatient	Inpatient	Inpatient	Inpatient	Inpatient
	Retiree	Retiree	Retiree	Retiree	Retiree	Retiree	Retiree	Retiree	Survivor	Survivor	Survivor	Survivor
	Act. Duty	Act. Duty	Act. Duty	Act. Duty	Reserve	Reserve	Reserve	Reserve	Act. Duty	Act. Duty	Reserve	Reserve
	Nondis.	Nondis.	Disabled	Disabled	Nondis.	Nondis.	Disabled	Disabled				
	Enlistee	Officer	Enlistee	Officer	Enlistee	Officer	Enlistee	Officer	Enlistee	Officer	Enlistee	Officer
20	\$0.00	\$0.00	\$1,017.41	\$1,145.20	\$0.00	\$0.00	\$1,017.41	\$1,145.20	\$1,795.21	\$907.08	\$967.87	\$1,136.80
25	\$0.00	\$0.00	\$1,017.41	\$1,145.20	\$0.00	\$0.00	\$1,017.41	\$1,145.20	\$1,795.21	\$907.08	\$967.87	\$1,136.80
30	\$0.00	\$0.00	\$1,474.44	\$1,145.20	\$0.00	\$0.00	\$1,474.44	\$1,145.20	\$1,795.21	\$907.08	\$967.87	\$1,136.80
35	\$1,523.70	\$888.96	\$1,693.01	\$1,145.20	\$0.00	\$0.00	\$1,693.01	\$1,145.20	\$1,646.32	\$907.08	\$967.87	\$1,136.80
40	\$1,523.70	\$888.96	\$1,732.90	\$1,190.22	\$0.00	\$0.00	\$1,732.90	\$1,190.22	\$1,447.62	\$907.08	\$967.87	\$1,136.80
45	\$1,185.63	\$888.96	\$1,606.99	\$1,211.53	\$515.54	\$331.96	\$1,606.99	\$1,211.53	\$1,253.48	\$907.08	\$967.87	\$1,136.80
50	\$1,181.34	\$1,022.67	\$1,381.91	\$1,244.72	\$515.54	\$331.96	\$1,381.91	\$1,244.72	\$1,108.06	\$1,076.27	\$967.87	\$1,136.80
55	\$1,308.35	\$1,132.82	\$1,184.71	\$1,294.21	\$515.54	\$331.96	\$1,184.71	\$1,294.21	\$1,054.92	\$1,045.65	\$967.87	\$1,136.80
60	\$1,554.96	\$1,247.10	\$1,208.52	\$1,365.37	\$515.54	\$331.96	\$1,208.52	\$1,365.37	\$1,136.85	\$999.13	\$738.87	\$1,136.80
65	\$1,911.61	\$1,366.74	\$1,717.39	\$175.34	\$1,100.22	\$960.59	\$1,717.39	\$175.34	\$1,395.83	\$54.50	\$36.16	\$11.68
70	\$382.14	\$212.35	\$176.81	\$175.34	\$228.62	\$172.51	\$176.81	\$175.34	\$6.59	\$54.50	\$36.16	\$11.68
75	\$137.16	\$44.61	\$176.81	\$175.34	\$36.99	\$24.70	\$176.81	\$175.34	\$6.59	\$54.50	\$36.16	\$11.68
80	\$26.92	\$44.61	\$176.81	\$175.34	\$36.99	\$24.70	\$176.81	\$175.34	\$6.59	\$54.50	\$36.16	\$11.68
85	\$26.92	\$44.61	\$176.81	\$175.34	\$36.99	\$24.70	\$176.81	\$175.34	\$6.59	\$54.50	\$36.16	\$11.68
90	\$26.92	\$44.61	\$176.81	\$175.34	\$36.99	\$24.70	\$176.81	\$175.34	\$6.59	\$54.50	\$36.16	\$11.68
95	\$26.92	\$44.61	\$176.81	\$175.34	\$36.99	\$24.70	\$176.81	\$175.34	\$6.59	\$54.50	\$36.16	\$11.68
100	\$26.92	\$44.61	\$176.81	\$175.34	\$36.99	\$24.70	\$176.81	\$175.34	\$6.59	\$54.50	\$36.16	\$11.68
105	\$26.92	\$44.61	\$176.81	\$175.34	\$36.99	\$24.70	\$176.81	\$175.34	\$6.59	\$54.50	\$36.16	\$11.68
110	\$26.92	\$44.61	\$176.81	\$175.34	\$36.99	\$24.70	\$176.81	\$175.34	\$6.59	\$54.50	\$36.16	\$11.68
115	\$26.92	\$44.61	\$176.81	\$175.34	\$36.99	\$24.70	\$176.81	\$175.34	\$6.59	\$54.50	\$36.16	\$11.68

Act. Duty = Active Duty
Nondis. = Nondisabled

FY 2016 CLAIM VECTORS FOR NON-MEDICARE ELIGIBLE RETIREES
(Quinquennial Ages Only)

Age	Purchased Care											
	Outpatient Retiree Act. Duty Nondis. Enlistee	Outpatient Retiree Act. Duty Nondis. Officer	Outpatient Retiree Act. Duty Disabled Enlistee	Outpatient Retiree Act. Duty Disabled Officer	Outpatient Retiree Reserve Nondis. Enlistee	Outpatient Retiree Reserve Nondis. Officer	Outpatient Retiree Reserve Disabled Enlistee	Outpatient Retiree Reserve Disabled Officer	Outpatient Survivor Act. Duty Enlistee	Outpatient Survivor Act. Duty Officer	Outpatient Survivor Reserve Enlistee	Outpatient Survivor Reserve Officer
20	\$0.00	\$0.00	\$2,263.65	\$3,917.57	\$0.00	\$0.00	\$2,263.65	\$3,917.57	\$3,253.13	\$3,413.83	\$1,823.27	\$1,872.35
25	\$0.00	\$0.00	\$2,263.65	\$3,917.57	\$0.00	\$0.00	\$2,263.65	\$3,917.57	\$3,253.13	\$3,413.83	\$1,823.27	\$1,872.35
30	\$0.00	\$0.00	\$3,509.76	\$3,917.57	\$0.00	\$0.00	\$3,509.76	\$3,917.57	\$3,253.13	\$3,413.83	\$1,823.27	\$1,872.35
35	\$4,432.75	\$4,721.96	\$4,191.85	\$3,917.57	\$0.00	\$0.00	\$4,191.85	\$3,917.57	\$3,118.51	\$3,413.83	\$1,823.27	\$1,872.35
40	\$4,432.75	\$4,721.96	\$4,400.60	\$5,181.24	\$0.00	\$0.00	\$4,400.60	\$5,181.24	\$2,912.00	\$3,413.83	\$1,823.27	\$1,872.35
45	\$4,004.24	\$4,466.43	\$4,101.27	\$5,273.99	\$1,486.47	\$1,564.44	\$4,101.27	\$5,273.99	\$2,661.13	\$3,413.83	\$1,823.27	\$1,872.35
50	\$3,785.28	\$4,253.58	\$3,394.26	\$4,734.64	\$1,486.47	\$1,564.44	\$3,394.26	\$4,734.64	\$2,386.83	\$2,819.98	\$1,823.27	\$1,872.35
55	\$3,533.90	\$4,051.14	\$2,536.16	\$3,836.60	\$1,486.47	\$1,564.44	\$2,536.16	\$3,836.60	\$2,126.52	\$2,230.54	\$1,823.27	\$1,872.35
60	\$3,373.95	\$3,857.70	\$1,957.28	\$3,139.29	\$1,486.47	\$1,564.44	\$1,957.28	\$3,139.29	\$1,937.63	\$2,108.15	\$1,506.17	\$1,872.35
65	\$3,478.28	\$3,672.18	\$2,276.82	\$435.99	\$2,445.70	\$2,503.54	\$2,276.82	\$435.99	\$1,901.26	\$54.68	\$1,623.12	\$34.01
70	\$757.92	\$738.11	\$287.60	\$435.99	\$471.16	\$552.77	\$287.60	\$435.99	\$20.13	\$54.68	\$14.74	\$34.01
75	\$313.14	\$91.00	\$287.60	\$435.99	\$99.54	\$69.97	\$287.60	\$435.99	\$20.13	\$54.68	\$14.74	\$34.01
80	\$44.74	\$91.00	\$287.60	\$435.99	\$99.54	\$69.97	\$287.60	\$435.99	\$20.13	\$54.68	\$14.74	\$34.01
85	\$44.74	\$91.00	\$287.60	\$435.99	\$99.54	\$69.97	\$287.60	\$435.99	\$20.13	\$54.68	\$14.74	\$34.01
90	\$44.74	\$91.00	\$287.60	\$435.99	\$99.54	\$69.97	\$287.60	\$435.99	\$20.13	\$54.68	\$14.74	\$34.01
95	\$44.74	\$91.00	\$287.60	\$435.99	\$99.54	\$69.97	\$287.60	\$435.99	\$20.13	\$54.68	\$14.74	\$34.01
100	\$44.74	\$91.00	\$287.60	\$435.99	\$99.54	\$69.97	\$287.60	\$435.99	\$20.13	\$54.68	\$14.74	\$34.01
105	\$44.74	\$91.00	\$287.60	\$435.99	\$99.54	\$69.97	\$287.60	\$435.99	\$20.13	\$54.68	\$14.74	\$34.01
110	\$44.74	\$91.00	\$287.60	\$435.99	\$99.54	\$69.97	\$287.60	\$435.99	\$20.13	\$54.68	\$14.74	\$34.01
115	\$44.74	\$91.00	\$287.60	\$435.99	\$99.54	\$69.97	\$287.60	\$435.99	\$20.13	\$54.68	\$14.74	\$34.01

Act. Duty = Active Duty
Nondis. = Nondisabled

FY 2016 CLAIM VECTORS FOR NON-MEDICARE ELIGIBLE RETIREES
(Quinquennial Ages Only)

Age	Purchased Care											
	Pharmacy Retiree Act. Duty Nondis.	Pharmacy Retiree Act. Duty Nondis.	Pharmacy Retiree Act. Duty Disabled	Pharmacy Retiree Act. Duty Disabled	Pharmacy Retiree Reserve Nondis.	Pharmacy Retiree Reserve Nondis.	Pharmacy Retiree Reserve Disabled	Pharmacy Retiree Reserve Disabled	Pharmacy Survivor Act. Duty	Pharmacy Survivor Act. Duty	Pharmacy Survivor Reserve	Pharmacy Survivor Reserve
	<u>Enlistee</u>	<u>Officer</u>	<u>Enlistee</u>	<u>Officer</u>	<u>Enlistee</u>	<u>Officer</u>	<u>Enlistee</u>	<u>Officer</u>	<u>Enlistee</u>	<u>Officer</u>	<u>Enlistee</u>	<u>Officer</u>
20	\$0.00	\$0.00	\$599.96	\$1,471.31	\$0.00	\$0.00	\$599.96	\$1,471.31	\$263.56	\$720.01	\$789.26	\$1,129.09
25	\$0.00	\$0.00	\$599.96	\$1,471.31	\$0.00	\$0.00	\$599.96	\$1,471.31	\$263.56	\$720.01	\$789.26	\$1,129.09
30	\$0.00	\$0.00	\$972.04	\$1,471.31	\$0.00	\$0.00	\$972.04	\$1,471.31	\$805.00	\$720.01	\$789.26	\$1,129.09
35	\$1,282.55	\$909.94	\$1,254.30	\$1,471.31	\$0.00	\$0.00	\$1,254.30	\$1,471.31	\$992.11	\$720.01	\$789.26	\$1,129.09
40	\$1,282.55	\$909.94	\$1,453.66	\$1,790.19	\$0.00	\$0.00	\$1,453.66	\$1,790.19	\$1,037.54	\$720.01	\$789.26	\$1,129.09
45	\$1,297.73	\$1,338.99	\$1,524.65	\$1,916.16	\$453.69	\$445.99	\$1,524.65	\$1,916.16	\$1,006.19	\$720.01	\$789.26	\$1,129.09
50	\$1,308.21	\$1,474.96	\$1,448.52	\$1,956.18	\$453.69	\$445.99	\$1,448.52	\$1,956.18	\$943.20	\$818.25	\$789.26	\$1,129.09
55	\$1,306.63	\$1,455.76	\$1,249.67	\$1,891.11	\$453.69	\$445.99	\$1,249.67	\$1,891.11	\$881.04	\$845.56	\$789.26	\$1,129.09
60	\$1,294.88	\$1,457.20	\$1,012.98	\$1,697.88	\$453.69	\$445.99	\$1,012.98	\$1,697.88	\$843.70	\$878.58	\$579.84	\$1,129.09
65	\$1,275.19	\$1,829.88	\$902.02	\$227.09	\$993.59	\$1,053.08	\$902.02	\$227.09	\$849.25	\$28.47	\$699.10	\$14.94
70	\$323.99	\$253.62	\$135.19	\$227.09	\$207.78	\$247.84	\$135.19	\$227.09	\$11.72	\$28.47	\$4.95	\$14.94
75	\$135.98	\$48.88	\$135.19	\$227.09	\$57.63	\$32.27	\$135.19	\$227.09	\$11.72	\$28.47	\$4.95	\$14.94
80	\$18.06	\$48.88	\$135.19	\$227.09	\$57.63	\$32.27	\$135.19	\$227.09	\$11.72	\$28.47	\$4.95	\$14.94
85	\$18.06	\$48.88	\$135.19	\$227.09	\$57.63	\$32.27	\$135.19	\$227.09	\$11.72	\$28.47	\$4.95	\$14.94
90	\$18.06	\$48.88	\$135.19	\$227.09	\$57.63	\$32.27	\$135.19	\$227.09	\$11.72	\$28.47	\$4.95	\$14.94
95	\$18.06	\$48.88	\$135.19	\$227.09	\$57.63	\$32.27	\$135.19	\$227.09	\$11.72	\$28.47	\$4.95	\$14.94
100	\$18.06	\$48.88	\$135.19	\$227.09	\$57.63	\$32.27	\$135.19	\$227.09	\$11.72	\$28.47	\$4.95	\$14.94
105	\$18.06	\$48.88	\$135.19	\$227.09	\$57.63	\$32.27	\$135.19	\$227.09	\$11.72	\$28.47	\$4.95	\$14.94
110	\$18.06	\$48.88	\$135.19	\$227.09	\$57.63	\$32.27	\$135.19	\$227.09	\$11.72	\$28.47	\$4.95	\$14.94
115	\$18.06	\$48.88	\$135.19	\$227.09	\$57.63	\$32.27	\$135.19	\$227.09	\$11.72	\$28.47	\$4.95	\$14.94

Act. Duty = Active Duty
Nondis. = Nondisabled

FY 2016 CLAIM VECTORS FOR NON-MEDICARE ELIGIBLE RETIREES
(Quinquennial Ages Only)

Age	Purchased Care											
	USFHP	USFHP	USFHP	USFHP	USFHP	USFHP	USFHP	USFHP	USFHP	USFHP	USFHP	USFHP
	Retiree	Retiree	Retiree	Retiree	Retiree	Retiree	Retiree	Retiree	Survivor	Survivor	Survivor	Survivor
	Act. Duty	Act. Duty	Act. Duty	Act. Duty	Reserve	Reserve	Reserve	Reserve	Act. Duty	Act. Duty	Reserve	Reserve
	Nondis.	Nondis.	Disabled	Disabled	Nondis.	Nondis.	Disabled	Disabled				
	<u>Enlistee</u>	<u>Officer</u>	<u>Enlistee</u>	<u>Officer</u>	<u>Enlistee</u>	<u>Officer</u>	<u>Enlistee</u>	<u>Officer</u>	<u>Enlistee</u>	<u>Officer</u>	<u>Enlistee</u>	<u>Officer</u>
20	\$0.00	\$0.00	\$284.61	\$333.47	\$0.00	\$0.00	\$284.61	\$333.47	\$176.28	\$211.97	\$199.49	\$195.64
25	\$0.00	\$0.00	\$284.61	\$333.47	\$0.00	\$0.00	\$284.61	\$333.47	\$176.28	\$211.97	\$199.49	\$195.64
30	\$0.00	\$0.00	\$284.61	\$333.47	\$0.00	\$0.00	\$284.61	\$333.47	\$176.28	\$211.97	\$199.49	\$195.64
35	\$363.24	\$366.30	\$349.44	\$333.47	\$0.00	\$0.00	\$349.44	\$333.47	\$176.28	\$211.97	\$199.49	\$195.64
40	\$363.24	\$366.30	\$348.94	\$333.47	\$0.00	\$0.00	\$348.94	\$333.47	\$176.28	\$211.97	\$199.49	\$195.64
45	\$341.98	\$366.30	\$328.88	\$333.47	\$323.55	\$207.53	\$328.88	\$333.47	\$176.28	\$211.97	\$199.49	\$195.64
50	\$336.06	\$372.65	\$302.04	\$333.47	\$323.55	\$207.53	\$302.04	\$333.47	\$176.28	\$211.97	\$199.49	\$195.64
55	\$336.66	\$378.99	\$281.01	\$333.47	\$323.55	\$207.53	\$281.01	\$333.47	\$176.28	\$211.97	\$199.49	\$195.64
60	\$342.91	\$376.44	\$278.54	\$333.47	\$323.55	\$207.53	\$278.54	\$333.47	\$182.64	\$213.14	\$199.49	\$195.64
65	\$354.12	\$369.56	\$307.69	\$333.47	\$362.98	\$81.63	\$307.69	\$333.47	\$8.37	\$6.62	\$10.82	\$11.24
70	\$25.16	\$50.59	\$36.79	\$42.81	\$37.35	\$81.63	\$36.79	\$42.81	\$8.37	\$6.62	\$10.82	\$11.24
75	\$25.16	\$24.91	\$36.79	\$42.81	\$37.35	\$81.63	\$36.79	\$42.81	\$8.37	\$6.62	\$10.82	\$11.24
80	\$25.16	\$9.60	\$36.79	\$42.81	\$37.35	\$81.63	\$36.79	\$42.81	\$8.37	\$6.62	\$10.82	\$11.24
85	\$25.16	\$9.60	\$36.79	\$42.81	\$37.35	\$81.63	\$36.79	\$42.81	\$8.37	\$6.62	\$10.82	\$11.24
90	\$25.16	\$9.60	\$36.79	\$42.81	\$37.35	\$81.63	\$36.79	\$42.81	\$8.37	\$6.62	\$10.82	\$11.24
95	\$25.16	\$9.60	\$36.79	\$42.81	\$37.35	\$81.63	\$36.79	\$42.81	\$8.37	\$6.62	\$10.82	\$11.24
100	\$25.16	\$9.60	\$36.79	\$42.81	\$37.35	\$81.63	\$36.79	\$42.81	\$8.37	\$6.62	\$10.82	\$11.24
105	\$25.16	\$9.60	\$36.79	\$42.81	\$37.35	\$81.63	\$36.79	\$42.81	\$8.37	\$6.62	\$10.82	\$11.24
110	\$25.16	\$9.60	\$36.79	\$42.81	\$37.35	\$81.63	\$36.79	\$42.81	\$8.37	\$6.62	\$10.82	\$11.24
115	\$25.16	\$9.60	\$36.79	\$42.81	\$37.35	\$81.63	\$36.79	\$42.81	\$8.37	\$6.62	\$10.82	\$11.24

Act. Duty = Active Duty
Nondis. = Nondisabled

Note about USFHP CVs: Since the USFHP CVs are applied to all eligible sponsors and survivors and are calibrated to aggregated incurred global rate payments, the values in these CVs are significantly lower than the capitated rates paid on behalf of USFHP members.

FY 2016 FEE VECTORS FOR NON-MEDICARE ELIGIBLE RETIREES
(Quinquennial Ages Only)

Age	Purchased Care											
	Enr. Fee	Enr. Fee	Enr. Fee	Enr. Fee	Enr. Fee	Enr. Fee	Enr. Fee	Enr. Fee	Enr. Fee	Enr. Fee	Enr. Fee	Enr. Fee
	Retiree	Retiree	Retiree	Retiree	Retiree	Retiree	Retiree	Retiree	Survivor	Survivor	Survivor	Survivor
	Act. Duty	Act. Duty	Act. Duty	Act. Duty	Reserve	Reserve	Reserve	Reserve	Act. Duty	Act. Duty	Reserve	Reserve
	Nondis.	Nondis.	Disabled	Disabled	Nondis.	Nondis.	Disabled	Disabled				
	<u>Enlistee</u>	<u>Officer</u>	<u>Enlistee</u>	<u>Officer</u>	<u>Enlistee</u>	<u>Officer</u>	<u>Enlistee</u>	<u>Officer</u>	<u>Enlistee</u>	<u>Officer</u>	<u>Enlistee</u>	<u>Officer</u>
20	\$210.34	\$184.88	\$124.02	\$109.90	\$0.00	\$0.00	\$124.02	\$109.90	\$167.86	\$167.86	\$82.92	\$82.92
25	\$286.23	\$259.24	\$166.65	\$146.67	\$0.00	\$0.00	\$166.65	\$146.67	\$167.86	\$167.86	\$82.92	\$82.92
30	\$313.25	\$312.11	\$186.06	\$172.08	\$0.00	\$0.00	\$186.06	\$172.08	\$167.86	\$167.86	\$82.92	\$82.92
35	\$324.74	\$337.05	\$194.90	\$187.66	\$0.00	\$0.00	\$194.90	\$187.66	\$167.86	\$167.86	\$82.92	\$82.92
40	\$330.52	\$342.76	\$196.97	\$194.61	\$0.00	\$0.00	\$196.97	\$194.61	\$167.86	\$167.86	\$82.92	\$82.92
45	\$334.67	\$344.06	\$195.32	\$196.00	\$0.00	\$0.00	\$195.32	\$196.00	\$167.86	\$167.86	\$82.92	\$82.92
50	\$337.41	\$346.04	\$191.24	\$194.06	\$0.00	\$0.00	\$191.24	\$194.06	\$167.86	\$167.86	\$82.92	\$82.92
55	\$327.79	\$337.77	\$179.98	\$184.60	\$0.00	\$0.00	\$179.98	\$184.60	\$134.28	\$134.28	\$66.34	\$66.34
60	\$321.48	\$333.84	\$173.41	\$179.65	\$85.73	\$85.65	\$181.84	\$181.69	\$111.90	\$111.90	\$55.28	\$55.28
65	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
70	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
75	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
80	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
85	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
90	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
95	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
100	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
105	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
110	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
115	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00

Note about FVs: The FVs are developed by dividing estimated Prime enrollment fees collected by the total number of retired (or survivor) sponsors, including those who do not enroll in PRIME.

FY 2016 CLAIM VECTORS FOR MEDICARE ELIGIBLE RETIREES
(Quinquennial Ages Only)

Age	Direct Care											
	Inpatient Retiree Act. Duty Nondis.	Inpatient Retiree Act. Duty Nondis.	Inpatient Retiree Act. Duty Disabled	Inpatient Retiree Act. Duty Disabled	Inpatient Retiree Reserve Nondis.	Inpatient Retiree Reserve Nondis.	Inpatient Retiree Reserve Disabled	Inpatient Retiree Reserve Disabled	Inpatient Survivor Act. Duty	Inpatient Survivor Act. Duty	Inpatient Survivor Reserve	Inpatient Survivor Reserve
	Enlistee	Officer	Enlistee	Officer	Enlistee	Officer	Enlistee	Officer	Enlistee	Officer	Enlistee	Officer
20	\$0.00	\$0.00	\$48.68	\$82.31	\$0.00	\$0.00	\$48.68	\$82.31	\$2.86	\$3.74	\$10.60	\$2.86
25	\$0.00	\$0.00	\$48.68	\$82.31	\$0.00	\$0.00	\$48.68	\$82.31	\$2.86	\$3.74	\$10.60	\$2.86
30	\$0.00	\$0.00	\$48.68	\$82.31	\$0.00	\$0.00	\$48.68	\$82.31	\$2.86	\$3.74	\$10.60	\$2.86
35	\$13.93	\$12.73	\$66.27	\$82.31	\$0.00	\$0.00	\$66.27	\$82.31	\$2.86	\$3.74	\$10.60	\$2.86
40	\$13.93	\$12.73	\$78.70	\$82.31	\$0.00	\$0.00	\$78.70	\$82.31	\$2.86	\$3.74	\$10.60	\$2.86
45	\$13.93	\$12.73	\$93.61	\$82.31	\$15.30	\$1.84	\$93.61	\$82.31	\$2.11	\$3.74	\$10.60	\$2.86
50	\$20.54	\$12.73	\$113.30	\$82.31	\$15.30	\$1.84	\$113.30	\$82.31	\$8.74	\$3.74	\$10.60	\$2.86
55	\$38.64	\$12.73	\$140.70	\$137.55	\$15.30	\$1.84	\$140.70	\$137.55	\$24.30	\$14.27	\$10.60	\$2.86
60	\$80.38	\$12.73	\$179.35	\$191.15	\$15.30	\$1.84	\$179.35	\$191.15	\$53.56	\$20.70	\$10.60	\$2.86
65	\$170.64	\$88.83	\$233.45	\$262.41	\$44.32	\$28.63	\$233.45	\$262.41	\$102.56	\$28.09	\$10.60	\$2.86
70	\$509.03	\$380.86	\$305.25	\$339.86	\$68.84	\$68.86	\$305.25	\$339.86	\$191.98	\$146.38	\$23.86	\$36.81
75	\$573.85	\$453.44	\$489.78	\$516.20	\$86.55	\$79.36	\$489.78	\$516.20	\$219.26	\$154.47	\$35.92	\$36.81
80	\$635.50	\$527.76	\$580.93	\$659.81	\$103.01	\$92.99	\$580.93	\$659.81	\$239.70	\$179.02	\$42.60	\$42.70
85	\$689.99	\$600.43	\$580.93	\$741.00	\$115.77	\$110.39	\$580.93	\$741.00	\$251.11	\$210.03	\$44.41	\$46.76
90	\$732.37	\$667.09	\$580.93	\$582.37	\$125.13	\$132.32	\$580.93	\$582.37	\$251.01	\$222.00	\$37.44	\$50.95
95	\$748.13	\$729.83	\$580.93	\$582.37	\$125.13	\$173.95	\$580.93	\$582.37	\$216.18	\$198.43	\$37.44	\$45.13
100	\$748.13	\$729.83	\$580.93	\$582.37	\$125.13	\$173.95	\$580.93	\$582.37	\$216.18	\$101.79	\$37.44	\$45.13
105	\$748.13	\$729.83	\$580.93	\$582.37	\$125.13	\$173.95	\$580.93	\$582.37	\$216.18	\$101.79	\$37.44	\$45.13
110	\$748.13	\$729.83	\$580.93	\$582.37	\$125.13	\$173.95	\$580.93	\$582.37	\$216.18	\$101.79	\$37.44	\$45.13
115	\$748.13	\$729.83	\$580.93	\$582.37	\$125.13	\$173.95	\$580.93	\$582.37	\$216.18	\$101.79	\$37.44	\$45.13

Act. Duty = Active Duty

Nondis. = Nondisabled

FY 2016 CLAIM VECTORS FOR MEDICARE ELIGIBLE RETIREES
(Quinquennial Ages Only)

Age	Direct Care											
	Outpatient	Outpatient	Outpatient	Outpatient	Outpatient	Outpatient	Outpatient	Outpatient	Outpatient	Outpatient	Outpatient	Outpatient
	Retiree	Retiree	Retiree	Retiree	Retiree	Retiree	Retiree	Retiree	Survivor	Survivor	Survivor	Survivor
	Act. Duty	Act. Duty	Act. Duty	Act. Duty	Reserve	Reserve	Reserve	Reserve	Act. Duty	Act. Duty	Reserve	Reserve
	Nondis.	Nondis.	Disabled	Disabled	Nondis.	Nondis.	Disabled	Disabled				
	Enlistee	Officer	Enlistee	Officer	Enlistee	Officer	Enlistee	Officer	Enlistee	Officer	Enlistee	Officer
20	\$0.00	\$0.00	\$81.33	\$187.92	\$0.00	\$0.00	\$81.33	\$187.92	\$5.23	\$4.67	\$14.85	\$2.48
25	\$0.00	\$0.00	\$81.33	\$187.92	\$0.00	\$0.00	\$81.33	\$187.92	\$5.23	\$4.67	\$14.85	\$2.48
30	\$0.00	\$0.00	\$81.33	\$187.92	\$0.00	\$0.00	\$81.33	\$187.92	\$5.23	\$4.67	\$14.85	\$2.48
35	\$26.24	\$22.88	\$112.69	\$187.92	\$0.00	\$0.00	\$112.69	\$187.92	\$5.23	\$4.67	\$14.85	\$2.48
40	\$26.24	\$22.88	\$132.35	\$187.92	\$0.00	\$0.00	\$132.35	\$187.92	\$5.23	\$4.67	\$14.85	\$2.48
45	\$26.24	\$22.88	\$151.45	\$187.92	\$19.85	\$7.16	\$151.45	\$187.92	\$12.33	\$4.67	\$14.85	\$2.48
50	\$27.84	\$22.88	\$170.10	\$187.92	\$19.85	\$7.16	\$170.10	\$187.92	\$20.42	\$4.67	\$14.85	\$2.48
55	\$47.68	\$22.88	\$188.35	\$261.17	\$19.85	\$7.16	\$188.35	\$261.17	\$34.06	\$9.41	\$14.85	\$2.48
60	\$105.15	\$22.88	\$206.25	\$308.42	\$19.85	\$7.16	\$206.25	\$308.42	\$55.77	\$24.78	\$14.85	\$2.48
65	\$267.44	\$169.45	\$223.86	\$370.45	\$42.49	\$40.06	\$223.86	\$370.45	\$88.72	\$62.42	\$14.85	\$11.05
70	\$665.82	\$690.43	\$311.95	\$536.76	\$105.21	\$132.94	\$311.95	\$536.76	\$236.64	\$232.46	\$38.59	\$65.77
75	\$654.08	\$675.90	\$444.77	\$621.82	\$115.08	\$141.35	\$444.77	\$621.82	\$233.87	\$221.58	\$39.78	\$55.87
80	\$630.56	\$661.38	\$469.55	\$675.47	\$120.05	\$143.92	\$469.55	\$675.47	\$241.45	\$206.13	\$39.01	\$47.07
85	\$590.82	\$644.00	\$415.65	\$675.00	\$117.23	\$141.18	\$415.65	\$675.00	\$223.98	\$185.30	\$35.97	\$39.34
90	\$529.50	\$592.99	\$415.65	\$591.87	\$90.41	\$133.61	\$415.65	\$591.87	\$178.70	\$158.26	\$30.37	\$32.63
95	\$403.47	\$427.12	\$415.65	\$283.69	\$90.41	\$120.67	\$415.65	\$283.69	\$106.63	\$124.11	\$22.45	\$23.62
100	\$403.47	\$427.12	\$415.65	\$283.69	\$90.41	\$120.67	\$415.65	\$283.69	\$106.63	\$56.17	\$22.45	\$23.62
105	\$403.47	\$427.12	\$415.65	\$283.69	\$90.41	\$120.67	\$415.65	\$283.69	\$106.63	\$56.17	\$22.45	\$23.62
110	\$403.47	\$427.12	\$415.65	\$283.69	\$90.41	\$120.67	\$415.65	\$283.69	\$106.63	\$56.17	\$22.45	\$23.62
115	\$403.47	\$427.12	\$415.65	\$283.69	\$90.41	\$120.67	\$415.65	\$283.69	\$106.63	\$56.17	\$22.45	\$23.62

Act. Duty = Active Duty

Nondis. = Nondisabled

FY 2016 CLAIM VECTORS FOR MEDICARE ELIGIBLE RETIREES
(Quinquennial Ages Only)

Age	Direct Care											
	Pharmacy Retiree Act. Duty Nondis.	Pharmacy Retiree Act. Duty Nondis.	Pharmacy Retiree Act. Duty Disabled	Pharmacy Retiree Act. Duty Disabled	Pharmacy Retiree Reserve Nondis.	Pharmacy Retiree Reserve Nondis.	Pharmacy Retiree Reserve Disabled	Pharmacy Retiree Reserve Disabled	Pharmacy Survivor Act. Duty	Pharmacy Survivor Act. Duty	Pharmacy Survivor Reserve	Pharmacy Survivor Reserve
	Enlistee	Officer	Enlistee	Officer	Enlistee	Officer	Enlistee	Officer	Enlistee	Officer	Enlistee	Officer
20	\$0.00	\$0.00	\$11.79	\$137.68	\$0.00	\$0.00	\$11.79	\$137.68	\$4.31	\$3.35	\$37.31	\$7.83
25	\$0.00	\$0.00	\$11.79	\$137.68	\$0.00	\$0.00	\$11.79	\$137.68	\$4.31	\$3.35	\$37.31	\$7.83
30	\$0.00	\$0.00	\$11.79	\$137.68	\$0.00	\$0.00	\$11.79	\$137.68	\$4.31	\$3.35	\$37.31	\$7.83
35	\$21.37	\$20.44	\$45.65	\$137.68	\$0.00	\$0.00	\$45.65	\$137.68	\$4.31	\$3.35	\$37.31	\$7.83
40	\$21.37	\$20.44	\$79.05	\$137.68	\$0.00	\$0.00	\$79.05	\$137.68	\$4.31	\$3.35	\$37.31	\$7.83
45	\$21.37	\$20.44	\$118.40	\$137.68	\$15.56	\$6.67	\$118.40	\$137.68	\$14.12	\$3.35	\$37.31	\$7.83
50	\$25.62	\$20.44	\$159.93	\$137.68	\$15.56	\$6.67	\$159.93	\$137.68	\$25.44	\$3.35	\$37.31	\$7.83
55	\$47.64	\$20.44	\$198.18	\$263.80	\$15.56	\$6.67	\$198.18	\$263.80	\$45.04	\$5.35	\$37.31	\$7.83
60	\$105.69	\$20.44	\$225.92	\$312.03	\$15.56	\$6.67	\$225.92	\$312.03	\$77.35	\$18.39	\$37.31	\$7.83
65	\$249.58	\$137.59	\$255.06	\$484.11	\$57.57	\$33.34	\$255.06	\$484.11	\$128.28	\$50.43	\$37.31	\$11.51
70	\$767.42	\$605.47	\$329.04	\$614.49	\$257.54	\$225.50	\$329.04	\$614.49	\$338.53	\$275.34	\$134.54	\$121.59
75	\$827.23	\$684.76	\$388.36	\$614.01	\$348.32	\$303.24	\$388.36	\$614.01	\$342.38	\$259.80	\$148.87	\$132.23
80	\$768.51	\$691.71	\$395.47	\$613.53	\$364.29	\$317.83	\$395.47	\$613.53	\$307.48	\$235.55	\$134.58	\$116.74
85	\$635.69	\$627.60	\$319.62	\$604.69	\$306.02	\$276.47	\$319.62	\$604.69	\$244.13	\$201.99	\$100.90	\$86.59
90	\$465.82	\$497.66	\$319.62	\$496.27	\$128.63	\$194.34	\$319.62	\$496.27	\$164.91	\$158.48	\$58.75	\$52.12
95	\$238.77	\$235.19	\$319.62	\$131.52	\$128.63	\$64.96	\$319.62	\$131.52	\$52.85	\$104.42	\$14.98	\$15.19
100	\$238.77	\$235.19	\$319.62	\$131.52	\$128.63	\$64.96	\$319.62	\$131.52	\$52.85	\$17.27	\$14.98	\$15.19
105	\$238.77	\$235.19	\$319.62	\$131.52	\$128.63	\$64.96	\$319.62	\$131.52	\$52.85	\$17.27	\$14.98	\$15.19
110	\$238.77	\$235.19	\$319.62	\$131.52	\$128.63	\$64.96	\$319.62	\$131.52	\$52.85	\$17.27	\$14.98	\$15.19
115	\$238.77	\$235.19	\$319.62	\$131.52	\$128.63	\$64.96	\$319.62	\$131.52	\$52.85	\$17.27	\$14.98	\$15.19

Act. Duty = Active Duty

Nondis. = Nondisabled

FY 2016 CLAIM VECTORS FOR MEDICARE ELIGIBLE RETIREES
(Quinquennial Ages Only)

Age	Purchased Care											
	Inpatient Retiree Act. Duty Nondis. Enlistee	Inpatient Retiree Act. Duty Nondis. Officer	Inpatient Retiree Act. Duty Disabled Enlistee	Inpatient Retiree Act. Duty Disabled Officer	Inpatient Retiree Reserve Nondis. Enlistee	Inpatient Retiree Reserve Nondis. Officer	Inpatient Retiree Reserve Disabled Enlistee	Inpatient Retiree Reserve Disabled Officer	Inpatient Survivor Act. Duty Enlistee	Inpatient Survivor Act. Duty Officer	Inpatient Survivor Reserve Enlistee	Inpatient Survivor Reserve Officer
20	\$0.00	\$0.00	\$28.97	\$43.02	\$0.00	\$0.00	\$28.97	\$43.02	\$20.01	\$26.00	\$69.88	\$156.78
25	\$0.00	\$0.00	\$28.97	\$43.02	\$0.00	\$0.00	\$28.97	\$43.02	\$20.01	\$26.00	\$69.88	\$156.78
30	\$0.00	\$0.00	\$28.97	\$43.02	\$0.00	\$0.00	\$28.97	\$43.02	\$20.01	\$26.00	\$69.88	\$156.78
35	\$12.60	\$10.00	\$35.13	\$43.02	\$0.00	\$0.00	\$35.13	\$43.02	\$20.01	\$26.00	\$69.88	\$156.78
40	\$12.60	\$10.00	\$43.50	\$43.02	\$0.00	\$0.00	\$43.50	\$43.02	\$20.01	\$26.00	\$69.88	\$156.78
45	\$12.60	\$10.00	\$58.90	\$43.02	\$20.23	\$12.69	\$58.90	\$43.02	\$36.16	\$26.00	\$69.88	\$156.78
50	\$13.41	\$10.00	\$85.03	\$43.02	\$20.23	\$12.69	\$85.03	\$43.02	\$47.75	\$26.00	\$69.88	\$156.78
55	\$21.60	\$10.00	\$126.03	\$114.04	\$20.23	\$12.69	\$126.03	\$114.04	\$67.96	\$26.00	\$69.88	\$156.78
60	\$54.11	\$10.00	\$186.53	\$133.73	\$20.23	\$12.69	\$186.53	\$133.73	\$104.35	\$26.00	\$69.88	\$156.78
65	\$189.93	\$46.04	\$271.54	\$138.83	\$65.70	\$36.27	\$271.54	\$138.83	\$168.01	\$31.06	\$116.66	\$156.78
70	\$455.20	\$262.73	\$404.97	\$371.98	\$306.65	\$221.77	\$404.97	\$371.98	\$387.05	\$233.62	\$307.47	\$181.06
75	\$653.02	\$429.99	\$598.80	\$641.70	\$506.51	\$362.40	\$598.80	\$641.70	\$493.56	\$372.53	\$419.71	\$265.57
80	\$829.67	\$651.08	\$763.20	\$847.25	\$713.31	\$539.43	\$763.20	\$847.25	\$619.71	\$548.02	\$525.94	\$404.36
85	\$1,015.32	\$914.31	\$883.47	\$980.73	\$895.77	\$758.29	\$883.47	\$980.73	\$770.51	\$722.77	\$609.96	\$563.05
90	\$1,190.59	\$1,197.44	\$923.51	\$1,034.50	\$1,009.68	\$984.99	\$923.51	\$1,034.50	\$867.19	\$827.29	\$650.55	\$673.55
95	\$1,260.44	\$1,532.51	\$923.51	\$945.14	\$922.00	\$1,102.55	\$923.51	\$945.14	\$819.13	\$799.58	\$537.61	\$556.69
100	\$1,260.44	\$1,532.51	\$923.51	\$945.14	\$922.00	\$1,102.55	\$923.51	\$945.14	\$456.54	\$490.10	\$537.61	\$556.69
105	\$1,260.44	\$1,532.51	\$923.51	\$945.14	\$922.00	\$1,102.55	\$923.51	\$945.14	\$456.54	\$490.10	\$537.61	\$556.69
110	\$1,260.44	\$1,532.51	\$923.51	\$945.14	\$922.00	\$1,102.55	\$923.51	\$945.14	\$456.54	\$490.10	\$537.61	\$556.69
115	\$1,260.44	\$1,532.51	\$923.51	\$945.14	\$922.00	\$1,102.55	\$923.51	\$945.14	\$456.54	\$490.10	\$537.61	\$556.69

Act. Duty = Active Duty
Nondis. = Nondisabled

FY 2016 CLAIM VECTORS FOR MEDICARE ELIGIBLE RETIREES
(Quinquennial Ages Only)

Age	Purchased Care											
	Outpatient	Outpatient	Outpatient	Outpatient	Outpatient	Outpatient	Outpatient	Outpatient	Outpatient	Outpatient	Outpatient	Outpatient
	Retiree	Retiree	Retiree	Retiree	Retiree	Retiree	Retiree	Retiree	Survivor	Survivor	Survivor	Survivor
	Act. Duty	Act. Duty	Act. Duty	Act. Duty	Reserve	Reserve	Reserve	Reserve	Act. Duty	Act. Duty	Reserve	Reserve
	Nondis.	Nondis.	Disabled	Disabled	Nondis.	Nondis.	Disabled	Disabled				
	Enlistee	Officer	Enlistee	Officer	Enlistee	Officer	Enlistee	Officer	Enlistee	Officer	Enlistee	Officer
20	\$0.00	\$0.00	\$77.14	\$284.08	\$0.00	\$0.00	\$77.14	\$284.08	\$14.46	\$176.32	\$248.14	\$83.15
25	\$0.00	\$0.00	\$77.14	\$284.08	\$0.00	\$0.00	\$77.14	\$284.08	\$14.46	\$176.32	\$248.14	\$83.15
30	\$0.00	\$0.00	\$77.14	\$284.08	\$0.00	\$0.00	\$77.14	\$284.08	\$14.46	\$176.32	\$248.14	\$83.15
35	\$42.67	\$44.30	\$183.71	\$284.08	\$0.00	\$0.00	\$183.71	\$284.08	\$14.46	\$176.32	\$248.14	\$83.15
40	\$42.67	\$44.30	\$261.66	\$284.08	\$0.00	\$0.00	\$261.66	\$284.08	\$14.46	\$176.32	\$248.14	\$83.15
45	\$42.67	\$44.30	\$341.84	\$284.08	\$105.65	\$36.64	\$341.84	\$284.08	\$112.00	\$176.32	\$248.14	\$83.15
50	\$76.31	\$44.30	\$420.57	\$284.08	\$105.65	\$36.64	\$420.57	\$284.08	\$175.04	\$176.32	\$248.14	\$83.15
55	\$132.20	\$44.30	\$493.49	\$529.21	\$105.65	\$36.64	\$493.49	\$529.21	\$242.03	\$176.32	\$248.14	\$83.15
60	\$237.79	\$44.30	\$555.55	\$620.27	\$105.65	\$36.64	\$555.55	\$620.27	\$308.26	\$226.60	\$248.14	\$140.71
65	\$398.39	\$238.69	\$600.97	\$716.27	\$290.45	\$203.87	\$600.97	\$716.27	\$367.63	\$226.60	\$261.49	\$154.55
70	\$1,694.73	\$1,632.52	\$1,380.41	\$1,674.79	\$1,372.77	\$1,366.88	\$1,380.41	\$1,674.79	\$1,125.08	\$1,092.00	\$983.65	\$979.25
75	\$2,170.38	\$2,211.36	\$1,783.07	\$2,203.83	\$1,804.92	\$1,835.24	\$1,783.07	\$2,203.83	\$1,237.30	\$1,248.49	\$1,089.39	\$1,120.58
80	\$2,301.16	\$2,486.97	\$1,929.98	\$2,478.83	\$1,989.50	\$2,121.92	\$1,929.98	\$2,478.83	\$1,220.38	\$1,281.64	\$1,099.18	\$1,128.54
85	\$2,182.11	\$2,513.60	\$1,819.64	\$2,499.37	\$1,923.95	\$2,196.18	\$1,819.64	\$2,499.37	\$1,134.80	\$1,264.91	\$1,021.87	\$1,092.97
90	\$1,892.67	\$2,342.19	\$1,306.75	\$2,265.79	\$1,631.51	\$2,012.59	\$1,306.75	\$2,265.79	\$983.27	\$1,177.88	\$865.06	\$1,005.43
95	\$1,359.47	\$1,873.41	\$1,306.75	\$1,585.20	\$1,161.87	\$1,503.77	\$1,306.75	\$1,585.20	\$748.87	\$971.48	\$513.59	\$678.72
100	\$1,359.47	\$1,873.41	\$1,306.75	\$1,585.20	\$1,161.87	\$1,503.77	\$1,306.75	\$1,585.20	\$274.17	\$460.19	\$513.59	\$678.72
105	\$1,359.47	\$1,873.41	\$1,306.75	\$1,585.20	\$1,161.87	\$1,503.77	\$1,306.75	\$1,585.20	\$274.17	\$460.19	\$513.59	\$678.72
110	\$1,359.47	\$1,873.41	\$1,306.75	\$1,585.20	\$1,161.87	\$1,503.77	\$1,306.75	\$1,585.20	\$274.17	\$460.19	\$513.59	\$678.72
115	\$1,359.47	\$1,873.41	\$1,306.75	\$1,585.20	\$1,161.87	\$1,503.77	\$1,306.75	\$1,585.20	\$274.17	\$460.19	\$513.59	\$678.72

Act. Duty = Active Duty

Nondis. = Nondisabled

FY 2016 CLAIM VECTORS FOR MEDICARE ELIGIBLE RETIREES
(Quinquennial Ages Only)

Age	Purchased Care											
	Pharmacy Retiree Act. Duty Nondis. Enlistee	Pharmacy Retiree Act. Duty Nondis. Officer	Pharmacy Retiree Act. Duty Disabled Enlistee	Pharmacy Retiree Act. Duty Disabled Officer	Pharmacy Reserve Nondis. Enlistee	Pharmacy Reserve Nondis. Officer	Pharmacy Reserve Disabled Enlistee	Pharmacy Reserve Disabled Officer	Pharmacy Survivor Act. Duty Enlistee	Pharmacy Survivor Act. Duty Officer	Pharmacy Survivor Reserve Enlistee	Pharmacy Survivor Reserve Officer
20	\$0.00	\$0.00	\$96.49	\$478.76	\$0.00	\$0.00	\$96.49	\$478.76	\$5.75	\$112.37	\$422.02	\$121.76
25	\$0.00	\$0.00	\$96.49	\$478.76	\$0.00	\$0.00	\$96.49	\$478.76	\$5.75	\$112.37	\$422.02	\$121.76
30	\$0.00	\$0.00	\$96.49	\$478.76	\$0.00	\$0.00	\$96.49	\$478.76	\$5.75	\$112.37	\$422.02	\$121.76
35	\$66.64	\$108.64	\$323.60	\$478.76	\$0.00	\$0.00	\$323.60	\$478.76	\$5.75	\$112.37	\$422.02	\$121.76
40	\$66.64	\$108.64	\$499.84	\$478.76	\$0.00	\$0.00	\$499.84	\$478.76	\$5.75	\$112.37	\$422.02	\$121.76
45	\$66.64	\$108.64	\$683.71	\$478.76	\$105.11	\$56.04	\$683.71	\$478.76	\$140.22	\$112.37	\$422.02	\$121.76
50	\$150.90	\$108.64	\$863.26	\$478.76	\$105.11	\$56.04	\$863.26	\$478.76	\$274.84	\$112.37	\$422.02	\$121.76
55	\$258.90	\$108.64	\$1,023.79	\$1,382.54	\$105.11	\$56.04	\$1,023.79	\$1,382.54	\$426.08	\$370.56	\$422.02	\$121.76
60	\$426.38	\$108.64	\$1,147.39	\$1,719.18	\$105.11	\$56.04	\$1,147.39	\$1,719.18	\$560.03	\$430.16	\$422.02	\$313.87
65	\$671.60	\$473.01	\$1,212.70	\$2,591.61	\$502.84	\$326.87	\$1,212.70	\$2,591.61	\$622.30	\$430.16	\$533.73	\$566.13
70	\$2,480.10	\$2,487.98	\$2,260.03	\$3,201.70	\$2,127.96	\$2,197.39	\$2,260.03	\$3,201.70	\$1,693.64	\$1,697.39	\$1,600.29	\$1,643.03
75	\$3,078.47	\$3,348.54	\$2,749.99	\$3,562.75	\$2,540.02	\$2,912.01	\$2,749.99	\$3,562.75	\$1,825.75	\$1,992.97	\$1,731.82	\$1,802.65
80	\$3,150.98	\$3,666.19	\$2,828.98	\$3,694.95	\$2,671.78	\$3,182.86	\$2,828.98	\$3,694.95	\$1,797.28	\$2,090.49	\$1,713.72	\$1,810.02
85	\$2,838.09	\$3,528.04	\$2,563.27	\$3,567.89	\$2,542.05	\$3,051.08	\$2,563.27	\$3,567.89	\$1,623.09	\$1,968.00	\$1,559.82	\$1,679.22
90	\$2,294.71	\$3,051.24	\$1,750.90	\$3,147.36	\$2,175.47	\$2,604.06	\$1,750.90	\$3,147.36	\$1,315.86	\$1,634.07	\$1,281.94	\$1,422.28
95	\$1,512.56	\$2,151.35	\$1,750.90	\$1,985.61	\$1,343.43	\$1,754.17	\$1,750.90	\$1,985.61	\$886.54	\$1,136.58	\$686.25	\$1,049.56
100	\$1,512.56	\$2,151.35	\$1,750.90	\$1,985.61	\$1,343.43	\$1,754.17	\$1,750.90	\$1,985.61	\$172.20	\$349.14	\$686.25	\$350.71
105	\$1,512.56	\$2,151.35	\$1,750.90	\$1,985.61	\$1,343.43	\$1,754.17	\$1,750.90	\$1,985.61	\$172.20	\$349.14	\$686.25	\$350.71
110	\$1,512.56	\$2,151.35	\$1,750.90	\$1,985.61	\$1,343.43	\$1,754.17	\$1,750.90	\$1,985.61	\$172.20	\$349.14	\$686.25	\$350.71
115	\$1,512.56	\$2,151.35	\$1,750.90	\$1,985.61	\$1,343.43	\$1,754.17	\$1,750.90	\$1,985.61	\$172.20	\$349.14	\$686.25	\$350.71

Act. Duty = Active Duty

Nondis. = Nondisabled

FY 2016 CLAIM VECTORS FOR MEDICARE ELIGIBLE RETIREES
(Quinquennial Ages Only)

Age	Purchased Care											
	USFHP	USFHP	USFHP	USFHP	USFHP	USFHP	USFHP	USFHP	USFHP	USFHP	USFHP	USFHP
	Retiree	Retiree	Retiree	Retiree	Retiree	Retiree	Retiree	Retiree	Survivor	Survivor	Survivor	Survivor
	Act. Duty	Act. Duty	Act. Duty	Act. Duty	Reserve	Reserve	Reserve	Reserve	Act. Duty	Act. Duty	Reserve	Reserve
	Nondis.	Nondis.	Disabled	Disabled	Nondis.	Nondis.	Disabled	Disabled				
	Enlistee	Officer	Enlistee	Officer	Enlistee	Officer	Enlistee	Officer	Enlistee	Officer	Enlistee	Officer
20	\$0.00	\$0.00	\$17.27	\$32.43	\$0.00	\$0.00	\$17.27	\$32.43	\$3.61	\$2.90	\$27.09	\$23.85
25	\$0.00	\$0.00	\$17.27	\$32.43	\$0.00	\$0.00	\$17.27	\$32.43	\$3.61	\$2.90	\$27.09	\$23.85
30	\$0.00	\$0.00	\$40.30	\$32.43	\$0.00	\$0.00	\$40.30	\$32.43	\$3.61	\$2.90	\$27.09	\$23.85
35	\$3.27	\$1.93	\$40.30	\$32.43	\$0.00	\$0.00	\$40.30	\$32.43	\$3.61	\$2.90	\$27.09	\$23.85
40	\$3.27	\$1.93	\$40.30	\$32.43	\$0.00	\$0.00	\$40.30	\$32.43	\$3.61	\$2.90	\$27.09	\$23.85
45	\$3.27	\$1.93	\$40.30	\$32.43	\$31.41	\$22.62	\$40.30	\$32.43	\$3.61	\$2.90	\$27.09	\$23.85
50	\$3.27	\$1.93	\$40.30	\$34.46	\$31.41	\$22.62	\$40.30	\$34.46	\$3.61	\$2.90	\$27.09	\$23.85
55	\$3.27	\$1.93	\$40.30	\$34.46	\$31.41	\$22.62	\$40.30	\$34.46	\$14.11	\$2.90	\$27.09	\$23.85
60	\$21.29	\$1.93	\$40.30	\$34.46	\$31.41	\$22.62	\$40.30	\$34.46	\$14.11	\$2.90	\$27.09	\$23.85
65	\$65.37	\$50.66	\$142.60	\$170.36	\$31.41	\$22.62	\$142.60	\$170.36	\$42.47	\$32.93	\$27.09	\$23.85
70	\$388.58	\$396.18	\$380.88	\$521.62	\$381.17	\$383.83	\$380.88	\$521.62	\$239.30	\$236.92	\$252.42	\$250.00
75	\$520.99	\$536.36	\$517.60	\$521.62	\$502.15	\$517.84	\$517.60	\$521.62	\$295.08	\$295.84	\$302.36	\$309.76
80	\$611.52	\$632.25	\$611.02	\$521.62	\$579.66	\$613.70	\$611.02	\$521.62	\$346.46	\$348.82	\$348.19	\$358.95
85	\$659.22	\$697.92	\$641.30	\$521.62	\$606.25	\$665.62	\$641.30	\$521.62	\$387.09	\$390.69	\$412.70	\$396.63
90	\$642.55	\$697.92	\$641.30	\$521.62	\$606.25	\$666.84	\$641.30	\$521.62	\$404.15	\$414.21	\$412.70	\$420.03
95	\$642.55	\$697.92	\$641.30	\$521.62	\$606.25	\$570.43	\$641.30	\$521.62	\$404.15	\$414.21	\$412.70	\$420.03
100	\$642.55	\$697.92	\$641.30	\$521.62	\$606.25	\$570.43	\$641.30	\$521.62	\$404.15	\$414.21	\$412.70	\$420.03
105	\$642.55	\$697.92	\$641.30	\$521.62	\$606.25	\$570.43	\$641.30	\$521.62	\$404.15	\$414.21	\$412.70	\$420.03
110	\$642.55	\$697.92	\$641.30	\$521.62	\$606.25	\$570.43	\$641.30	\$521.62	\$404.15	\$414.21	\$412.70	\$420.03
115	\$642.55	\$697.92	\$641.30	\$521.62	\$606.25	\$570.43	\$641.30	\$521.62	\$404.15	\$414.21	\$412.70	\$420.03

Act. Duty = Active Duty

Nondis. = Nondisabled

Note about USFHP CVs: Since the USFHP CVs are applied to all eligible sponsors and survivors and are calibrated to aggregated incurred global rate payments, the values in these CVs are significantly lower than the capitated rates paid on behalf of USFHP members.

CY 2018 TRICARE PRIME AND TRICARE SELECT BENEFIT SUMMARIES¹⁰
 (For Retired Non-Medicare Eligible Beneficiaries, Civilian Network¹¹)

	TRICARE Prime	TRICARE Select
Type of Plan	TRICARE Prime is a managed care network with a gait-keeper model, plus an out-of-network point-of-service (POS) option. Includes Prime, Prime Remote, and USFHP.	TRICARE Select is a fee-for-service Preferred Provider network option (PPO). Self-directed with more generous cost-sharing in-network. Prior authorization needed for certain services.
Eligibility Requirements	In general, retirees, their eligible family members and survivors under age 65 are eligible for TRICARE Prime if it's offered in their location. Beginning January 1, 2018, beneficiaries are classified as either Group A or Group B for plan design purposes. Group A includes sponsors (and their dependents) who entered the military before January 1, 2018. Group B includes sponsors (and their dependents) who enter the military on or after January 1, 2018.	Beginning January 1, 2018, beneficiaries are classified as either Group A or Group B for plan design purposes. Group A includes sponsors (and their dependents) who entered the military before January 1, 2018. Group B includes sponsors (and their dependents) who enter the military on or after January 1, 2018
Annual Enrollment Fees	Group A <ul style="list-style-type: none"> ▪ \$289.08 Individual, ▪ \$578.16 Family Group B <ul style="list-style-type: none"> ▪ \$350 Individual ▪ \$700 Family Annual enrollment is required to participate. Enrollment fees will increase with COLA used for retiree pay.	Group A <ul style="list-style-type: none"> ▪ no fee (there will be a fee in the future, beginning with \$150 individual / \$300 family) Group B <ul style="list-style-type: none"> ▪ \$450 Individual ▪ \$900 Family Annual enrollment is required to participate. Enrollment fees will increase with COLA used for retiree pay. Fees for exempt populations belonging to Group A will not be subject to the COLA (survivors of death-on-active-duty; medically retired sponsors and their dependents)

¹⁰ Plan summaries are based on changes enacted from the 2017 NDAA and effective in CY 2018. Pharmacy copays in this table are based on changes enacted from the 2016 NDAA and effective in CY 2017. The 2018 NDAA included new pharmacy copays, first effective February 2018, and they are not reflected here.

¹¹ Cost-shares in the table are not applicable in the MTFs, except as noted. Most care received in the MTFs is available without a copay.

CY 2018 TRICARE PRIME AND TRICARE SELECT BENEFIT SUMMARIES¹⁰
 (For Retired Non-Medicare Eligible Beneficiaries, Civilian Network¹¹)

	TRICARE Prime	TRICARE Select
Providers	<p>Member must select a PCM, or one is assigned. PCM may be a Military Treatment Facility (MTF) provider or a civilian TRICARE network provider. The PCM</p> <ul style="list-style-type: none"> ▪ Provides routine health care ▪ Coordinates referrals for specialty care that he or she cannot provide ▪ Assists with prior authorizations, when needed ▪ Maintains patient health records <p>Members have the first priority for appointments at MTFs, and when MTF care is not available, member will be referred to a TRICARE network provider. The POS option allows members to seek care from any provider without a referral from a PCM, but at a higher out-of-pocket cost.</p>	<p>Member does not sign up with a PCM and one is not assigned. Member cost-shares are lower if service is received from in-Network Provider.</p>
Filing Claims	<p>Provider will file claims (in most cases)</p>	<p>There are no claim forms when member sees in-network providers.</p>
Annual Deductible	<p>No annual deductible unless member uses the POS option (seeing any provider without a referral from the PCM).</p> <p>POS annual deductible (Groups A and B)</p> <ul style="list-style-type: none"> ▪ \$300 Individual ▪ \$600 Family 	<p>Deductible must be met before TRICARE cost-sharing (including copays and coinsurance) begins.</p> <p>Group A</p> <ul style="list-style-type: none"> ▪ \$150 Individual ▪ \$300 Family <p>Group B</p> <ul style="list-style-type: none"> ▪ \$150 Individual In-network ▪ \$300 Family In-network ▪ \$300 Individual Out-of-network ▪ \$600 Family Out-of-network
Preventive Care Office Visit	<p>\$0 copay</p>	<p>\$0 copay</p>

CY 2018 TRICARE PRIME AND TRICARE SELECT BENEFIT SUMMARIES¹⁰
 (For Retired Non-Medicare Eligible Beneficiaries, Civilian Network¹¹)

	TRICARE Prime	TRICARE Select
Primary Care Office Visit	Group A <ul style="list-style-type: none"> ▪ \$20 copay In-network ▪ 50% of allowable charge Out-of-network Group B <ul style="list-style-type: none"> ▪ \$20 copay In-network ▪ 50% of allowable charge Out-of-network 	Group A <ul style="list-style-type: none"> ▪ \$28 copay In-network ▪ 25% of allowable charge Out-of-network Group B <ul style="list-style-type: none"> ▪ \$25 copay In-network ▪ 25% of allowable charge Out-of-network
Specialty Care Office Visit	Group A <ul style="list-style-type: none"> ▪ \$30 copay In-network ▪ 50% of allowable charge Out-of-network Group B <ul style="list-style-type: none"> ▪ \$30 copay In-network ▪ 50% of allowable charge Out-of-network 	Group A <ul style="list-style-type: none"> ▪ \$41 copay In-network ▪ 25% of allowable charge Out-of-network Group B <ul style="list-style-type: none"> ▪ \$40 copay In-network ▪ 25% of allowable charge Out-of-network
Urgent Care Visit	Group A <ul style="list-style-type: none"> ▪ \$30 copay In-network ▪ 50% of allowable charge Out-of-network Group B <ul style="list-style-type: none"> ▪ \$30 copay In-network ▪ 50% of allowable charge Out-of-network 	Group A <ul style="list-style-type: none"> ▪ \$28 copay In-network ▪ 25% of allowable charge Out-of-network Group B <ul style="list-style-type: none"> ▪ \$40 copay In-network ▪ 25% of allowable charge Out-of-network
Emergency Room Visit	Group A <ul style="list-style-type: none"> ▪ \$60 copay In-network ▪ 50% of allowable charge Out-of-network Group B <ul style="list-style-type: none"> ▪ \$60 copay In-network ▪ 50% of allowable charge Out-of-network 	Group A <ul style="list-style-type: none"> ▪ \$109 copay In-network ▪ 25% of allowable charge Out-of-network Group B <ul style="list-style-type: none"> ▪ \$80 copay In-network ▪ 25% of allowable charge Out-of-network

CY 2018 TRICARE PRIME AND TRICARE SELECT BENEFIT SUMMARIES¹⁰
 (For Retired Non-Medicare Eligible Beneficiaries, Civilian Network¹¹)

	TRICARE Prime	TRICARE Select
Inpatient Hospital	Group A <ul style="list-style-type: none"> ▪ \$150/admission In-network ▪ 50% of allowable charge Out-of-network / no referral Group B <ul style="list-style-type: none"> ▪ \$150/admission In-network ▪ 50% of allowable charge Out-of-network / no referral 	Group A <ul style="list-style-type: none"> ▪ 25% (max \$250/day); plus 20% separately billed services In-network ▪ DRG per diem (max \$250/day); plus 25% separately billed services Out-of-network Group B <ul style="list-style-type: none"> ▪ \$175/admission In-network ▪ 25% of allowable charge Out-of-network
Ambulatory Surgery	Group A <ul style="list-style-type: none"> ▪ \$60 copay In-network ▪ 50% of allowable charge Out-of-network / no referral Group B <ul style="list-style-type: none"> ▪ \$60 copay In-network ▪ 50% of allowable charge Out-of-network / no referral 	Group A <ul style="list-style-type: none"> ▪ 20% In-network ▪ 25% of allowable charge Out-of-network Group B <ul style="list-style-type: none"> ▪ \$95 copay In-network ▪ 25% of allowable charge Out-of-network
Ambulance	Group A <ul style="list-style-type: none"> ▪ \$40 copay In-network ▪ 50% of allowable charge Out-of-network Group B <ul style="list-style-type: none"> ▪ \$40 copay In-network ▪ 50% of allowable charge Out-of-network 	Group A <ul style="list-style-type: none"> ▪ 98 In-network ▪ 25% of allowable charge Out-of-network Group B <ul style="list-style-type: none"> ▪ \$60 copay In-network ▪ 25% of allowable charge Out-of-network
Inpatient Skilled Nursing Care	Group A <ul style="list-style-type: none"> ▪ \$30 copay In-network ▪ 50% of allowable charge Out-of-network Group B <ul style="list-style-type: none"> ▪ \$30 copay In-network ▪ 50% of allowable charge Out-of-network 	Group A <ul style="list-style-type: none"> ▪ \$40 copay In-network ▪ 50% of allowable charge Out-of-network Group B <ul style="list-style-type: none"> ▪ \$40 copay In-network ▪ 50% of allowable charge Out-of-network
Annual Out-of-Pocket Maximum	Group A: \$3,000 per family, per calendar year Group B: \$3,500 per family, per calendar year <i>Note:</i> Annual enrollment fee and POS fees do not apply toward meeting the annual out-of-pocket maximum.	Group A: \$3,000 per family, per calendar year Group B: \$3,500 per family, per calendar year <i>Note:</i> Annual enrollment fee does not apply toward meeting the annual out-of-pocket maximum.

CY 2018 TRICARE PRIME AND TRICARE SELECT BENEFIT SUMMARIES¹⁰
 (For Retired Non-Medicare Eligible Beneficiaries, Civilian Network¹¹)

	TRICARE Prime	TRICARE Select
Pharmacy	<p>Retail Network Pharmacy (30-day supply)</p> <ul style="list-style-type: none"> ▪ Tier 1 (generic): \$10 ▪ Tier 2 (formulary brand): \$24 ▪ Tier 3 (non-formulary): \$50 (generally, no longer available in retail) <p>Mail Order Pharmacy (90 day supply)</p> <ul style="list-style-type: none"> ▪ Tier 1 (generic): \$0 ▪ Tier 2 (formulary brand): \$20 ▪ Tier 3 (non-formulary): \$49 (unless medical necessity is proven, then \$20) <p>Out-of-network Pharmacy (30-day supply) 50% of total cost after POS deductible</p> <p>Military Treatment Facility (90 day supply)</p> <ul style="list-style-type: none"> ▪ Tier 1 (generic): \$0 ▪ Tier 2 (formulary brand): \$0 ▪ Tier 3 (non-formulary): n/a 	<p>Retail Network Pharmacy (30-day supply)</p> <ul style="list-style-type: none"> ▪ Tier 1 (generic): \$10 ▪ Tier 2 (formulary brand): \$24 ▪ Tier 3 (non-formulary): \$50 (generally, no longer available in retail) <p>Mail Order Pharmacy (90 day supply)</p> <ul style="list-style-type: none"> ▪ Tier 1 (generic): \$0 ▪ Tier 2 (formulary brand): \$20 ▪ Tier 3 (non-formulary): \$49 (unless medical necessity is proven, then \$20) <p>Out-of-network Pharmacy (30 day supply) Greater of \$24 or 20% of total cost, after annual deductible is met</p> <p>Military Treatment Facility (90 day supply)</p> <ul style="list-style-type: none"> ▪ Tier 1 (generic): \$0 ▪ Tier 2 (formulary brand): \$0 ▪ Tier 3 (non-formulary): n/a