



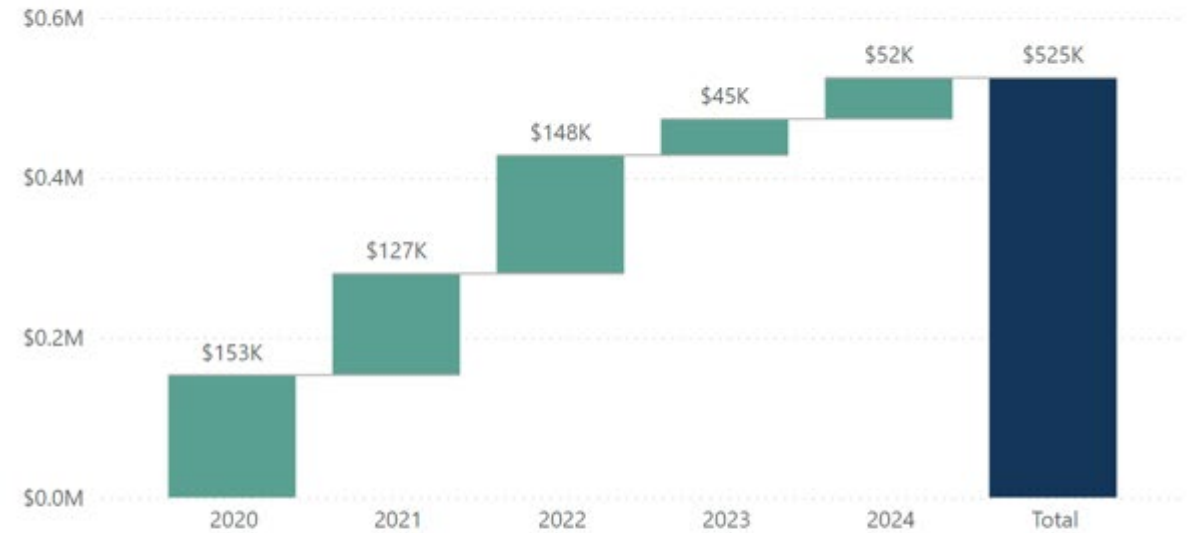
20/20 Sample Report

Net PEPY Performance



	2020	2021	2022	2023	2024
Actual Net PEPY with Roundstone	\$15,101	\$21,597	\$20,870	\$29,360	\$30,165
Expected PEPY with Roundstone	\$24,666	\$29,600	\$31,080	\$32,634	\$34,265

Total Savings Per Year



	2020	2021	2022	2023	2024	Total
Total Savings	\$153,051	\$126,710	\$148,041	\$45,288	\$51,600	\$524,690
PEPY Savings	\$9,566	\$8,003	\$10,210	\$3,274	\$4,101	\$35,153

	2020	2021	2022	2023	2024
Enrollment					
Average Enrolled Employees	16.0	15.8	14.5	13.8	12.6
Debits					
a. Gross Premium	\$197,946.00	\$209,430.00	\$196,383.00	\$187,827.00	\$173,539.00
b. Medical Claims Paid	\$1,197,763.28	\$106,678.35	\$88,353.50	\$195,821.59	\$346,267.01
c. Pharmacy Claims Paid	\$399,254.43	\$40,170.46	\$40,198.01	\$52,502.39	\$56,949.29
d. Commission	\$12,506.88	\$12,376.60	\$11,334.36	\$10,813.24	\$9,836.14
e. TPA/Network Fees	\$7,171.20	\$8,265.00	\$7,569.00	\$8,431.14	\$7,368.80
f. Base PBM Admin Fees	\$2,188.80	\$4,777.00	\$3,085.50	\$1,153.70	\$3,434.00
g. Vendor Fees	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
Total Debits	\$1,816,830.59	\$381,697.41	\$346,923.37	\$456,549.06	\$597,394.24
Credits					
h. Spec & Agg Reimbursements	-\$1,449,931	-\$27,141	-\$31,696	-\$39,653	-\$197,299
i. Captive Distribution Returns	\$0	\$0	\$0	\$0	\$0
j. PBM Rebates	-\$125,288.89	-\$12,605.78	-\$12,614.42	-\$10,752.69	-\$20,523.63
Total Credits	-\$1,575,219.89	-\$39,746.78	-\$44,310.42	-\$50,405.69	-\$217,822.63
Totals					
Credits	-\$1,575,219.89	-\$39,746.78	-\$44,310.42	-\$50,405.69	-\$217,822.63
Debits	\$1,816,830.59	\$381,697.41	\$346,923.37	\$456,549.06	\$597,394.2400...
Total Program Net Cost	\$241,610.70	\$341,950.63	\$302,612.95	\$406,143.37	\$379,571.61
Net PEPY	\$15,100.67	\$21,596.88	\$20,869.86	\$29,359.76	\$30,164.63
Competition					
Last Known Competition Rate	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
Last Enrolled Employee Rate					
Estimated Increase with Competition	20.00%	5.00%	5.00%	5.00%	15.00%
Projected Competition PEPY	\$24,666.35	\$29,599.62	\$31,079.60	\$32,633.58	\$34,265.26
Projected Competition Total	\$0.00	\$468,660.66	\$450,654.23	\$451,431.22	\$431,171.20
Type					
PEPY Savings	\$9,565.68	\$8,002.74	\$10,209.74	\$3,273.82	\$4,100.63
Total Savings	\$153,050.91	\$126,710.03	\$148,041.28	\$45,287.84	\$51,599.59

Report Section	Type	2020	2021	2022	2023	2024
Savings from Competition	PEPY Savings					
Savings from Competition	Total Savings					
Enrollment	Average Enrolled Employees	Roundstone	Roundstone	Roundstone	Roundstone	Roundstone
Enrollment	Net PEPY					
Competition	Estimated Increase with Competition	Based On Group Performance	Based On Group Performance	Based On Group Performance	Based On Group Performance	Based On Gro
Competition	Last Known Competition Rate					
Competition	Premium Paid					
Competition	Projected Competition PEPY					
Competition	Projected Competition Total					
Actual Cost	a. Gross Premium	Roundstone	Roundstone	Roundstone	Roundstone	Roundstone
Actual Cost	b. Medical Claims Paid	TPA	TPA	TPA	TPA	TPA
Actual Cost	c. Pharmacy Claims Paid	PBM	PBM	PBM	PBM	PBM
Actual Cost	d. Commission	Advisor	Advisor	Advisor	Advisor	Advisor
Actual Cost	e. TPA/Network Fees	TPA	TPA	TPA	TPA	TPA
Actual Cost	f. Base PBM Admin Fees	PBM	PBM	PBM	PBM	PBM
Actual Cost	g. Vendor Fees	Custom Entry	Custom Entry	Custom Entry	Custom Entry	Custom Entry
Actual Cost	h. Spec & Agg Reimbursements	Roundstone	Roundstone	Roundstone	Roundstone	Roundstone
Actual Cost	i. Captive Distribution Returns	Roundstone	Roundstone	Roundstone	Roundstone	Roundstone
Actual Cost	j. PBM Rebates	Custom Entry	Custom Entry	Custom Entry	Custom Entry	Custom Entry