

1 Q. **2013 General Rate Application, Operating Expenses**

2 Has Hydro completed an internal review or retained any external consultant to
3 review its group insurance in the period 2007 to 2013? If yes, provide a copy of
4 every report received from such consultant or completed internally.

5

6

7 A. Hydro (in conjunction with Nalcor) engages Morneau Shepell to support its benefit
8 renewal process. Morneau Shepell provides an analysis of the company's
9 experience, a review of alternative pricing options, and negotiates premiums on
10 behalf of the company during the renewal process. The annual renewal reports
11 from Morneau Shepell are inclusive of non-regulated lines of business. Please see
12 PUB-NLH-038, Attachments 1 to 7.¹

13

14 In 2013, Hydro (in conjunction with Nalcor) engaged Morneau Shepell to conduct a
15 Benefits Market Study. The scope of work included supporting the Request for
16 Proposals (RFP) process and the selection of carriers for various group insurance
17 benefits with the goal of providing best value to the company and its employees.
18 The report was provided to Nalcor (on behalf of all affiliates) and contains
19 confidential and commercially sensitive comparisons between benefit providers
20 and is therefore not provided.

¹ There are areas of the report that have been redacted to protect the privacy of individuals as it relates to personal information.

Newfoundland and Labrador Hydro

Financial Details of the Group Benefits Program and Renewal

Effective January 1, 2007

Integrating

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FOREWORD

We have completed our review of the financial information presented by Great-West Life for the life and long term disability insurance benefits, as well as the information provided by Medavie Blue Cross for the supplementary health and dental benefits. Within this report we have provided a summary of the financial position as of February 28, 2006, for the life and long term disability benefits; the information relating to the health and dental benefits covers the period September 1, 2005, to August 31, 2006.

Note on Professional Standards

As leading employee benefit and actuarial consultants, Morneau Sobeco believes it is imperative that clients receive the best advice at all times. To this end all reports and recommendations are subject to review by a second qualified consultant within our organization. This report was prepared by Linda M. Evans, Senior Consultant, and reviewed by Wade Harding, Partner.

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Executive Summary

Newfoundland and Labrador Hydro's group insurance program provides a full range of life, health and disability insurance benefits for approximately 1200 employees and life and health insurance for over 500 retirees. The underwriters for the program are:

- > Basic Life, Dependent Life, Optional Life and Long Term Disability Insurance – The Great-West Life Assurance Company
- > Health and Dental Benefits – Administered by Medavie Blue Cross
- > Basic and Voluntary Accidental Death & Dismemberment Insurance and Optional Critical Illness Insurance – AXA Assurances Inc. (formerly The Citadel Assurance Company)

Renewal of the group insurance program is effective January 1, 2007. Based on the information provided by the insurers, the following are the premium rate adjustments required effective January 1, 2007:

Table 1

Benefit	Requested	Negotiated
Basic Life	+12.1%	+5.9%
Long Term Disability	+18.5%	1) +8.3% - includes 15% for policy amendment (105 day elimination period) 2) No change
Supplementary Health		
- Active	+27.1%	+13%
- Retirees	+9.4%	No change
Group Travel		
- Active	+10%	No change
- Retirees	+10%	No Change
Dental		
- Active	+3.0%	No Change
- Retirees	+3.3%	No Change
Optional Life	No Change	No Change
Optional Dependent Life	+19%	No Change
Basic and Voluntary AD&D	No Change	No Change
Critical Illness	No Change	No Change

The total cost increase is 4.4%. Based on the cost sharing arrangement, the increase to the employer is 6.7%, or approximately \$278,000 per annum. There is no increase to active employees. The retiree premium increase is 0.2% or approximately \$1,600 per year.

We recommend acceptance of the proposed renewal rates with an effective date of January 1, 2007, in order to support anticipated claims and minimize deficits to the benefit plans.

Section 1 – Group Life Insurance

The group life insurance program is underwritten on a fully-experience rated basis whereby all claims, reserves and insurance company expenses are deducted from the premiums paid. In the event the premium exceeds the total charges, the program would be in a surplus position and a refund would be available after all reserve requirements have been met. However, if the charges exceed the premium, a deficit would exist which, if not eliminated, would be carried forward to the next policy year. Further, where a deficit exists, a rate increase may be requested at renewal to support the plan for the coming year, as well as to facilitate deficit recovery.

The policy includes an aggregate stop-loss provision whereby the maximum claims charged to the plan in any one policy year would not exceed 125% of the annual premium. The cost for this protection was 12.32% of premium up to January 1, 2006. At that time the charge was reduced to 11.3%. The weighted charge for the period under review is 12.1%. Effective January 1, 2007, the stop-loss charge will be reduced to 10.7%; however, with the premium increase, the dollar amount will remain about the same.

Schedule of Insurance

All employees are insured for an amount equal to three times annual earnings. On retirement (prior to age 65) coverage reduces to one times annual earnings, further reducing to \$5,000 at age 65. The current monthly unit rate is \$0.305 per \$1,000 of coverage and is 100% employer paid for active employees and cost shared 50/50 for retirees.

1.1 Financial Review

The following is the financial experience of the group life insurance program for the period under review:

Table 2 - March 1, 2005 to February 28, 2006

	TOTAL
PAID PREMIUM	\$646,598
- Less Reinsurance Premium *	32,738
NET PREMIUM	613,860
CLAIMS CHARGES	
- Paid Claims (charged)	574,000
- Conversion Charge	---
Stop-loss Charge (12.1%)	78,503
TOTAL CLAIMS CHARGE	652,503
Retention	43,747
Interest	22,863
In Year Gain/(Loss)	(105,253)
Carryover Deficit	(602,190)
Balance at February 28, 2006	(707,443)

** Due to the increased insurance risk relative to the pilots and company owned aircraft, Great-West Life reinsures the life policy with another insurance company. Half of the total premium required is charged to Hydro and deducted from the life premium.*

SUPPORT FIGURES

Claims Breakdown

Presented below is a breakdown of the claims paid under the group life and dependent life insurance policies:

Table 3 - Group Life Claims

	Date of Death D/M/Y	Total Claims
Death		
		\$170,000
		172,000
		39,000
		115,000
		73,000
		5,000
		\$574,000
Conversion		
Nil		
TOTAL		\$574,000

The total claims charge did not exceed 125% of the annual gross premium (\$646,598 x 125% = \$808,248).

Retention

Following is a breakdown of the retention expenses for the group life benefit for the period under review:

Table 4

	Total
Premium Tax	\$22,724
General Administration	11,362
Claims Settlement Expense	1,050
Profit/Risk Charge	8,521
Miscellaneous	
- experience summary reports	90
- amendments	---
	\$43,747

The above amounts are in accordance with Great-West Life's retention formula, as outlined below:

Table 5

	Retention Formula
Premium Tax	4% of experience-rated premium
General Administration	2.0% of experience-rated premium
Claims Settlement Expense	\$175/claim
Profit Charge	1.1% of experience-rated premium (March 1/05 – December 31/05) 2.0% of experience-rated premium (effective January 1/06)
Risk Charge	0.25% of experience-rated premium
Miscellaneous	As Incurred

Interest

The interest rate basis and actual charge for the period is provided below:

Table 6

Cash Flow	The interest rate on cash flow is Great-West Life's one year standard interest rate. The charge for the period is \$1,486.
Surplus	The applicable rate is Great-West Life's short term interest rate.
Deficit	The applicable rate is Great-West Life's one-year standard interest rate plus 2%. The interest charge on the deficit was \$21,378.

Claims Fluctuation Reserve

The Claims Fluctuation Reserve (CFR) or Rate Stabilization Reserve is established for the purpose of providing rate stability to the experience-rated benefits. Any experience surplus is required to be credited to the fund until 25% of the annualized experience-rated life premium has accumulated, at which time no further deposits will be required other than adjustments due to premium fluctuations. The insurer has first call on these funds to eliminate or reduce any deficit incurred under the program.

The Claims Fluctuation Reserve Fund has a zero balance as of February 28, 2006.

1.2 Rate Action

Great-West Life's experience analysis is provided in Appendix A. Based on 113 months of experience, from February, 1997, to July, 2006, the calculated rate is unchanged at \$0.24. Including deficit recovery, the analysis shows a proposed rate of \$0.323 for a 5.9% increase.

However, in their cover letter Great-West Life requested deficit recovery over two years (+32.5% or \$0.078) and reestablishment of the CFR (+10% or \$0.024) for a proposed rate of \$0.342, or 12.1% increase.

We do not believe the establishment of the CFR should be a factor in the renewal rating, rather it should only be funded from any surplus generated. Great-West Life have now agreed to the proposed rate as per the original analysis - \$0.323 per \$1,000 of coverage.

Considering the current deficit is over \$700,000, we believe this rate is fair.

With the increase in the unit rate, the stop-loss charge will be reduced from 11.3% to 10.7% of annual premium.

1.3 Life Insurance for Retirees Over Age 65

At present, retiree life insurance coverage reduces to \$5,000 at age 65. This amount continues for the life of the retiree and is intended to offset burial expenses.

In comparing other large employers in the province and other Atlantic Utilities who provide retiree benefits, coverage ranges from \$2,000 (terminating at 72) to \$15,000. If, as expressed by Hydro, it is your desire to remain competitive in this area, we recommend consideration be given to increasing the benefit amount to \$10,000 on a go forward basis for employees who retire on or after January 1, 2007.

While Great-West Life confirmed there would be no effect on the renewal rate, it will impact the life insurance rate over time. In addition, any improvement in retiree coverage will increase the post retirement accounting liability to Newfoundland and Labrador Hydro. Based on the last valuation as at December 31, 2002, the life insurance liability represented 3.4% of the total liability. This change would represent an increase in total expense of 0.7% or about \$34,000.

Section 2 – Long Term Disability Insurance

Long term disability (LTD) insurance provides a level of income replacement to employees following 105 days of continuous disability. Sixty percent of regular monthly earnings is payable to the claimant and 6% is paid to the PSPP on the employee's behalf.

The current rate is 2.05% of insured payroll and is 100% employee paid, which renders the benefit non-taxable in the hands of the claimant.

The LTD plan is underwritten by the Great-West Life Assurance Company on a five year experience-rated basis. Under this arrangement, the first five years' payment for each claim is charged directly to the experience of the policy and, thereafter, benefit payments are pooled insofar as there is no surplus/deficit accounting. Claims which extend beyond a five-year period will not directly affect the financial results under the program; however, the renewal rating and pooling charge is based on the total claims experience.

Relative to the underwriting arrangement, premiums were allocated 33% to the pool and 67% to the experience-rated portion of the plan up to January 1, 2006, when the allocation changed to 30% and 70% respectively.

2.1 Financial Review

The following is the financial experience relative to the long term disability insurance program for the period March 1, 2005, to February 28, 2006:

Table 7 – March 1, 2005, to February 28, 2006

PAID PREMIUM	\$1,054,132
Less Pooling Charge	342,970
Experience- Rated	\$711,162
PAID CLAIMS	347,847
CLAIMS RESERVE ADJUSTMENTS	
- Incurred But Unreported	
Reserve Adjustment	
- previous	434,513
- current	337,008
- change	97,505
- Disabled Life Reserve	
- previous	362,952
- current	426,872
- change	63,920
TOTAL CLAIMS CHARGE	314,262
Retention	90,447
TOTAL POLICY CHARGE	
Interest Credit on Reserves	28,978
SURPLUS FOR PERIOD MAR. 1, 2005 TO FEB. 28, 2006	335,431
Transfer to CFR	23,350
Transfer to RDA	312,081
Balance at February 28, 2006	0

SUPPORT FIGURES

Claims Breakdown

A summary of the active long term disability insurance claims for the policy period March 1, 2005, to February 28, 2006, is provided in Appendix A.

Disabled Life Reserve

The reserve for each disability claim is dependent on the age and sex of the claimant at the date of disability, the duration of the disability, the definition of disability and prevailing interest rates. The reserve is adjusted at each policy anniversary to reflect the changes in these factors. As of February 28, 2006, the total disability reserve was \$3,278,482. Following is a summary of the Disabled Life Reserve for the period under review:

Table 8 – Summary of Disabled Life Reserve

Policy Period Ending	Total	Experience-Rated
February 28, 2005	\$3,761,878	\$362,952
February 28, 2006	3,278,482	426,872
Credit/(Charge)	483,396	63,920

Incurred But Unreported Reserve

The incurred but unreported claims reserve is calculated as a percentage of the refund premium for the last month of the policy year annualized ($\$81,354 \times 12 \times 70\% = \$683,374$). The percentage used is calculated below, which will reduce as the elimination period is reduced.

$$\frac{\text{Elimination Period} + 30}{365} = \frac{150 + 30}{365} = 49.315\%$$

The requirement for the period ending February 28, 2006 is \$337,008.

Retention

Provided below is Great-West Life's breakdown of the actual expenses for the long term disability program for the period March 1, 2005, to February 28, 2006:

Table 9 – Retention Breakdown

	Formula	
Premium Tax	4.0% of experience-rated premium (less surplus)	\$15,029
General Administration	2.0% of experience-rated premium	14,223
Claims Administration	4.0% of Incurred Claims (4.5% effective Jan. 1/06)	12,822
Profit Charge	0.8% of experience-rated premium	5,746
Risk Charge	0.25% of experience-rated premium	1,778
Other Expenses	- Amendments	\$410
	- Medical Vouchers	2,157
	- Rehabilitation	16,026
	- Other Rehab Expenses	2,085
	- Independent Medical Exam	2,763
	- Provider Specialist	750
	- Medical Coordination	<u>16,658</u>
		<u>40,849</u>
TOTAL		\$90,447

Interest

As per the underwriting agreement, the interest rate basis and actual charge for the period under review is outlined below:

Table 10

Cash Flow	The average valuation rate (AVR) for the policy year. The interest earned on cash flow was \$1,012.
Reserves	
IBNR	The AVR for the policy year which was 3.379%, or \$14,682.
DLR	The average reserve weighted valuation rate (ARWVR). For March 1, 2005 to February 28, 2006, the rate was 3.66% or \$13,284
Surplus	Great-West Life's short term interest rate.

Claims Fluctuation Reserve

Experience surplus on any anniversary date is required to be credited to the Claims Fluctuation Reserve (CFR) Fund until 25% of experience-rated long term disability insurance premium has accumulated. At that time, no further deposits would be required other than adjustments due to premium fluctuations.

A summary of the CFR, which is now fully funded, is provided below:.

Table 11

Balance at March 1, 2005	\$147,481
Interest (at 1.55%)	2,286
Transfer of Gain	<u>23,350</u>
	\$173,117

Refund Deposit Account

A refund deposit account (RDA) is established to hold surplus funds remaining after other reserve requirements have been met. The funds remain the property of the policyholder to be left on deposit or used at your discretion. Whereas the LTD is 100% employee paid, the funds should be directed to the benefit of the plan/plan members.

As of February 28, 2006, there was a surplus of \$335,431, of which \$23,350 was transferred to the CFR to fully fund the requirement. The balance of \$312,081 was deposited in a RDA.

Table 12

Balance at March 1, 2005	\$0
Transfer of Gain	<u>\$312,081</u>
Balance at February 28, 2006	\$312,081

2.2 Rate Action

The long term disability experience analysis is included in Appendix A. Based on 53 months of experience which is considered 100% credible, the calculated rate is 1.93%; in addition, Great-West Life included 9% for margin/deficit recovery for a proposed rate of 2.10% or a 2.44% increase based on the current waiting period of 150 days.

With the reduction in the elimination period to 105 days effective January 1, 2007, Great-West Life requested an additional 0.33% for a required rate of 2.43% of salary, representing an increase of 18.5% over the current cost.

Whereas there is currently no deficit on the plan and the CFR is fully funded, we believe there should be no requirement for margin/deficit recovery in the renewal rating.

Further, the incremental adjustment to reduce the LTD elimination period from 150 days to 105 days is 15%, based on the rate schedule quoted by Great-West Life in the 2002 market study. Applying this increase to the calculated rate of 1.93% results in a renewal rate of 2.22%. Following discussions with Great-West Life, they have now agreed to this rate, which represents an increase of 8.3% over the current cost.

Due to the reduced elimination period and the potential for a higher incidence of LTD claims, we believe this adjustment is justified. However, considering the level of funding in the RDA, the increase

can be paid from this account, leaving the rate paid by the employee unchanged for 2007 at 2.05%. The increase would represent approximately \$90,000 in premium for the twelve month period.

Great-West Life noted there are currently 53 open LTD claims which is one more than last year's renewal. However, one claimant reached 65 years of age in October, 2006, one will be 65 in January 2007, two in March 2007 and one in May 2007. The prognoses of the open claims are as follows: 33 are expected to go the duration; 5 are not expected to return to their own job; 7 are expected to return to return to work, 2 are in litigation; and 6 are unknown at this time.

With the reduced elimination period, it will be imperative to monitor and control claims in the first 105 days of disability so as to contain the incidence of LTD claims and avoid increases in the premium rate. As discussed, we recommend that Great-West Life be retained to adjudicate the STD claims. This would also ensure a seamless transition to LTD for those who qualify.

2.3 Increase in Pension Contribution

Over a number of years, the pension contribution of 6% paid by the plan on behalf of LTD claimants has become insufficient, in some cases, to cover the required contribution to the PSPP. In those cases, NL Hydro contributed the difference so there would be no shortfall to the pension plan. In order that the LTD benefit covers the full pension requirement, at Newfoundland Hydro's request we asked Great-West Life to increase the contribution to 8%. We are pleased to advise that Great-West Life has agreed to this request with no additional charge to the plan. This change can be effective with the renewal, January 1, 2007.

Section 3 – Supplementary Health and Dental

3.1 Financial Review

The supplementary health and dental programs are administered by Medavie Blue Cross. The programs are self-insured by Hydro with claims adjudicated and processed by Blue Cross in accordance with the terms of the ASO contract.

There is a 125% stop-loss provision under the plans, whereby claims in excess of 125% of the expected claims amount, as calculated by Blue Cross, would not be charged to the plan. For this protection there is a charge of 0.25% of expected claims.

The accounting statements prepared by MBC for the health and dental plans are provided in Appendix C. The financial positions for the active employees and the retirees along with the combined totals for the period September, 2005, to August, 2006, are provided below:

Table 13

	Health	Dental	Total
Active Employees			
Balance from August 31, 2005	\$23,508	\$97,546	\$121,054
Current Year Surplus/(Deficit)	(80,106)	(27,175)	107,281
Balance at August 31, 2006	(56,598)	70,371	13,773
Retirees			
Balance from August 31, 2005	70,950	19,182	90,132
Current Year Surplus/(Deficit)	104,644	6,176	110,820
Balance at August 31, 2006	175,594	25,358	200,952
Combined			
Balance from August 31, 2005	94,458	116,728	211,186
Current Year Surplus/(Deficit)	24,538	(20,999)	3,539
Balance at August 31, 2006	118,996	95,729	214,725

As shown in Table 17, approximately half of the surplus is applied to the health renewal calculation for active employees to reduce the required increase. Additional funds can be used to pay the EFAP for the first year as well as ongoing wellness initiatives.

Two additional deposits for pay periods ending August 13 and August 27, 2006 were received after the end of the accounting period and are not reflected in the accounting statement. However, these deposits are shown below along with the estimated account balance.

Table 14

	Health	Dental	Total
Active			
Balance at August 31, 2006	\$(56,598)	\$70,371	\$13,773
Estimated Outstanding Deposits for pay periods August 13 and August 27, 2006	<u>137,607</u>	<u>49,937</u>	<u>187,544</u>
Estimated Account Balance	81,009	120,308	210,317
Retiree			
Balance at August 31, 2006	175,594	25,358	200,952
Estimated Outstanding Deposits for pay periods August 13 and August 27, 2006	<u>131,783</u>	<u>15,006</u>	<u>146,789</u>
Estimated Account Balance	<u>307,377</u>	<u>40,364</u>	<u>347,741</u>
Total	388,386	160,672	549,058

3.2 Rate Action

Within this section we have provided Blue Cross' renewal calculations for the supplementary health and dental programs for active employees and retirees.

Supplementary Health

Following is Blue Cross' renewal calculation.

Table 15 - Active Employees

	Hospital	EHB	Drugs	Total
09/05 to 08/06 Paid Claims	\$22,295	\$498,354	\$1,144,877	\$1,665,526
Projected Cost Increases	8.8%	18.4%	21.2%	20.2%
Projected Claims	24,257	590,051	1,387,591	2,001,899
*Projected Deposits				1,742,964
Claims Ratio				114.9%
Admin 9.38% (+.9062) Includes Premium Tax				126.7%
Large Amount Pooling (+.9975)				127.1%
Required Rate Increase				27.1%

**Actual Deposits –no rate change in the period September 2005, to August 2006 .*

We believe the trend factors used by MBC for active employees are too high; Hydro's actual experience over the past year showed a 9.9% increase. Using an annual trend of 10%, or 13% over a 16 month period, the calculation is provided below:

Table 16

	Hospital	EHB	Drugs	Total
09/05 to 08/06 Paid Claims	\$22,295	\$498,354	\$1,144,877	\$1,665,526
Projected Cost Increases				13%
Projected Claims				1,882,044
Projected Deposits				1,742,964
Claims Ratio				108.6%
Admin 9.38%(÷ .9062) Includes Premium Tax				119.2
Large Amount Pooling (÷.9975)				119.5
Required Rate Increase				19.5%

Whereas the health benefit is employer paid and since there are excess funds available, the increase can be further reduced by applying a portion of the surplus to projected deposits, as shown below:

Table 17

	Hospital	EHB	Drugs	Total
09/05 to 08/06 Paid Claims	\$22,295	\$498,354	\$1,144,877	\$1,665,526
Projected Cost Increases				13%
Projected Claims				1,882,044
Projected Deposits				1,742,964
+ surplus				<u>100,000</u>
				1,842,964
Claims Ratio				102.1%
Admin 9.38%(÷ .9062) Includes Premium Tax				112.7%
Large Amount Pooling (÷.9975)				113.0
Required Rate Increase				13%

It should be noted that using surplus to reduce the required increase this year could further impact the required adjustment next year.

Retirees

Below is Blue Cross' renewal calculation for the retiree division.

Table 18

	Hospital	EHB	Drugs	Total
09/05 to 08/06 Paid Claims	\$30,029	\$225,910	\$1,113,671	\$1,369,610
Projected Cost Increases	8.8%	18.46%	21.2%	20.5%
Projected Claims	32,672	267,478	1,349,769	1,649,918
*Projected Deposits				1,668,644
Claims Ratio				98.9%
Admin 9.38% (+ .9062) Includes Premium Tax				109.1
Large Amount Pooling (+.9975)				109.4
Required Rate Increase				9.4%

* Actual Deposits – no rate change in the period September, 2005 to August, 2006.

The retiree health claims for the past year increased by 10.8% over the previous year. Using this trend, or 14.4% over 16 months, the required increase is reduced, as shown below:

Table 19

	Hospital	EHB	Drugs	Total
09/05 to 08/06 Paid Claims	\$30,029	\$225,910	\$1,113,671	\$1,369,610
Projected Cost Increases				14.4%
Projected Claims				1,566,834
Projected Deposits				1,668,644
Claims Ratio				93.9%
Admin 9.38 (+ .9062) includes Premium Tax				103.6
Large Amount Pooling (+.9975)				103.9
Required Rate Increase				3.9%

Considering the surplus available on this division, the current rates can be maintained for 2007.

Dental

Blue Cross' renewal calculation is shown below, separately for the active employees and retirees:

Table 20 - Active Employees

	Dental
09/05 to 08/06 Paid Claims	\$516,272
Projected Cost Increases	14%
Projected Claims	588,550
*Projected Deposits	632,442
Claims Ratio	93.1%
Admin 9.38% (÷ .9062) Includes Premium Tax	102.7%
Large Amount Pooling (÷.9975)	103.0%
Required Rate Increase	3.0%

**Actual Deposits – no rate change in the period September 2005, to August 2006.*

We believe the projected cost increase of 14% is too high, considering that actual claims paid were lower than the previous year. Therefore, we do not believe an increase is warranted and recommend that the current rates be maintained.

Table 21 - Retirees

	Dental
09/05 to 08/06 Paid Claims	\$155,481
Projected Cost Increases	14.0%
Projected Claims	177,249
*Projected Deposits	189,791
Claims Ratio	93.4%
Admin 9.38 % (÷ .9062) Includes Premium Tax	103.1%
Large Amount Pooling (÷.9975)	103.3%
Required Rate Increase	3.3%

** Actual Deposits – no rate change in the period September 2005, to August 2006.*

Claims paid for this division increased by 14% over the previous year. While the trend factor may be accurate, the required increase is minimal and, considering the surplus available, we believe the current rates can remain unchanged.

Group Travel

For your information, total travel claims paid for the period September 1, 2005, to August 31, 2006, were \$23,541 against total revenue of \$91,106.

Blue Cross requested an increase in the travel rates for active employees and retirees to be effective January 1, 2006. Whereas, the increase was not put through at that time, Blue Cross has requested the new rates be implemented January 1, 2007. The current and renewal rates are shown below:

Table 22 – Current and Renewal Rates

	Current		Renewal	
	Single	Family	Single	Family
Active	\$1.23	\$2.46	\$1.35	\$2.70
Retirees	5.00	9.99	5.51	11.02

Whereas the estimated annual increase is less than \$10,000, it can be funded from surplus.

2007 Deposit Rates

The Blue Cross deposit rates for active employees and retirees are outlined below.

Table 23- Active Employees

	Current		Renewal	
	Single	Family	Single	Family
Health	\$43.30	\$133.81	\$48.93	\$151.21 *
Travel	1.23	2.46	1.23	2.46
Dental	23.44	48.70	23.44	48.70

Table 24 - Retirees

	Current		Renewal	
	Single	Family	Single	Family
Health	\$131.66	\$268.19	\$131.66	\$268.19
Travel	5.00	9.99	5.00	9.99
Dental	16.30	33.89	16.30	33.89

The supplementary health and dental programs are cost shared between employee and employer as follows:

Table 25

	Current		Renewal	
	Employee	Employer	Employee	Employer
Active Employees				
Health	---	\$149,309	---	\$168,725
Travel	---	2,797	---	2,797
Dental	<u>13,482</u>	<u>40,446</u>	<u>13,482</u>	<u>40,446</u>
	\$13,482	192,552	13,482	211,968
			---	10.1%
Retirees				
Health	71,980	71,980	71,980	71,980
Travel	2,688	2,688	2,688	2,688
Dental	<u>4,098</u>	<u>12,295</u>	<u>4,098</u>	<u>12,295</u>
	78,766	86,963	78,766	86,963
			---	---
Total	\$92,248	\$279,515	\$92,248	\$298,931
			---	6.9%

Alternate Pooling Arrangement

Under the current stop-loss provision, the plan is protected against claims exceeding 125% of expected claims in any policy period. The expected claims amount is calculated by MBC and based on their requested renewal rates for the period under review and actual exposure. While it is unlikely that the liability would exceed this amount, the stop-loss charge is reflective of this. For example, the expected claims amount for the period is \$3,707,386. The stop-loss threshold is \$4,634,233. Actual claims were \$3,706,889.

For your consideration, we have requested costings on alternate stop-loss and individual pooling arrangements.

With a lower stop-loss level, the charge would increase accordingly. We obtained costings for 115% and 110% stop-loss as shown below:

Table 26

Stop-loss Level	Charge	Cost	Increase
125%	.25%	\$9,268	---
115%	.50%	18,537	\$9,269
110%	.65%	24,098	14,830

An individual pooling limit would provide financial protection to the plan against health claims exceeding a specified amount in any policy period. While pooling limits of \$10,000 are the norm on smaller groups, Hydro could absorb a higher limit and, therefore, we have obtained costings at \$25,000 and \$50,000. Costs are provided below and are broken down for active employees only or active employees and retirees and for new claimants only or all claimants.

Table 27

Pooling Option	Charge	Cost	Increase
Active Employees Only			
- \$25,000 – New claimants only	1.04%	\$38,552	\$29,284
- \$50,000 – New claimants only	0.54%	20,017	10,749
- \$25,000 – All claimants	2.54%	94,155	84,887
- \$50,000 – All claimants	0.54%	20,017	10,749
Active Employees and Retirees			
- \$25,000 – New claimants only	1.36%	50,414	41,146
- \$50,000 – New claimants only	0.70%	25,948	16,680
- \$25,000 – All claimants	2.89%	107,129	97,861
- \$50,000 – All claimants	0.70%	25,948	16,680

The optimum protection would be \$25,000 individual pooling for active employees and retirees applicable to all claimants. However, this is also the most costly.

For your information, we have provided the claims amount in excess of the various pooling thresholds for the last financial period.

Table 28

\$10,000 - \$19,999	- 7 Participants
\$20,000 - \$24,999	- 4 Participants
\$25,000 - \$39,999	- 6 Participants
\$40,000 +	- 0 Participants

A breakdown of the individual totals for those who incurred more than \$25,000 in paid claims is provided below:

Table 29

\$33,967.09
35,447.19
27,611.68
25,402.39
25,327.59
32,478.65
\$180,234.59

If claims exceeding \$25,000 were pooled, \$30,235 would not have been charged to NL Hydro's financial experience.

We provide this information for your review and recommend further discussion regarding the foregoing as any change will depend on the degree of risk Hydro is willing to absorb.

Health and Dental Claims Reports

Several health and dental claims reports are included in Appendix D. They are described briefly below:

Paid Claims Analysis

This report shows claims paid as a percentage of the total for Hospital, EHB, drugs and dental. Almost 23% of the EHB total was for non-emergency transportation. There were 2,189 claims for a total of \$165,890 paid. The previous year there were 2,222 claims for a total of \$147,019.

Drug Claim Analysis by PTC

The top 5 drug categories claimed by the group are shown below and represent 50% of Hydro's total drug bill. The columns on the right indicate the order separately for active employees and retirees.

Table 30

	Active	Retirees
1. HMG-COA Reductase Inhibitors – Cholesterol reducing agents	3	1
2. Miscellaneous Gastro-Intestinal Drugs (including Losec, Nexirin, Pantoloc)	2	2
3. Miscellaneous Therapeutic Agents – Including Remicade (rheumatoid arthritis), Rebif (multiple sclerosis); Betaseron(multiple sclerosis)	1	5
4. Angiotensin – Converting Enzyme Inhibitors, for treatment of hypertension.	5	3
5. Psychotherapeutic Agents – Antidepressants	6	7

Top 100 Drugs by Eligible Expense

This report provides a further breakdown of drug claims by drug identification number (DIN) and compares Hydro's ranking against Blue Cross' Newfoundland block of business.

Over the Counter Drug Claims Analysis

Lists all drugs paid that are available without a prescription; however, most would not likely be dispensed without a prescription. The total amount paid was \$42,247 for the review period.

Detailed Dental Claims Study

This report provides a year over year comparison of dental procedures paid under the plan.

Section 4 - Optional Life and Optional Dependent Life Insurance

The optional life benefit provides additional life insurance coverage to employees and/or their spouse on a voluntary and employee-pay-all basis. Coverage is available in \$10,000 units to a maximum of \$300,000. Evidence of insurability is required on all amounts.

This benefit is underwritten on a fully pooled basis whereby there is no surplus/deficit accounting. Rates are based on gender and smoking status in five year age bands and rarely change unless there is a change in the underwriter's manual rating. Accordingly, the optional life rates will remain unchanged for the next policy year.

The optional dependent life insurance benefit is also voluntary and 100% employee paid. There are two coverage options available; Option 1 provides \$10,000 spousal insurance and \$5,000 on each child; Option 2 provides \$20,000 and \$10,000 respectively. Optional dependent life is also fully pooled and the flat rates are based on the demographics of the group.

Great-West Life advised that the current rates are about 50% of their manual rates and requested an increase in the unit rate for Option 1 from \$2.15 to \$2.56 and in Option 2 from \$4.30 to \$5.12 per month. However, we are pleased to advise that they have now agreed to maintain the current rates for the next year.

Section 5 - Basic and Voluntary Accidental Death and Dismemberment Insurance and Critical Illness Benefit

The basic and voluntary accidental death and dismemberment insurance programs and critical illness benefit are underwritten by AXA Insurance Company on a fully pooled basis.

Basic AD&D Insurance is provided in an amount equal to group life insurance. Voluntary Accidental Death and Dismemberment is available on an employee only or family basis in \$10,000 units to a maximum of \$300,000. Critical Illness insurance is available in \$10,000 units to a maximum of \$100,000 and is payable following 30 days of diagnosis of a specified critical illness.

The voluntary accidental death and dismemberment insurance and critical illness benefits are offered on a completely voluntary and employee-pay-all basis.

Following is a financial review of each of these plans.

Table 31 - Basic Accidental Death and Dismemberment Insurance

Policy Period	Paid Premium	Paid Claims
August 1, 2002 to July 31, 2003	62,752	0
August 1, 2003 to July 31, 2004	60,787	*60,000
August 1, 2004 to July 31, 2005	61,281	0
August 1, 2005 to July 31, 2006	61,471	**115,000

* *Loss of Life* –

** *Loss of Life* –

Table 32- Voluntary Accidental Death and Dismemberment Insurance

Policy Period	Paid Premium	Paid Claims
August 1, 2002 to July 31, 2003	56,380	0
August 1, 2003 to July 31, 2004	50,057	0
August 1, 2004 to July 31, 2005	48,999	0
August 1, 2005 to July 31, 2006	51,217	*150,000

* *Loss of Life* –

Table 33 - Critical Illness Benefit

Policy Period	Paid Premium	Paid Claims
October 1, 2003 to September 30, 2004	\$5,575	0
October 1, 2004 to September 30, 2005	7,180	0
October 1, 2005 to September 30, 2006	7,157	0

Section 6 - Cost Summary

Table 34

	Volume	Current		Renewal	
		Unit Rate	Monthly Premium	Unit Rate	Monthly Premium
Group Life					
- Active	200,535,000	0.305	\$61,163	0.323	\$64,773
- Retirees	15,239,000	0.305	\$4,648	0.323	\$4,922
AD&D					
- Active	200,535,000	0.024	\$4,813	0.024	\$4,813
- Retirees	14,634,000	0.024	\$351	0.024	\$351
Long Term Disability	4,335,655	2.05	\$88,881	2.05	\$88,881
Supplementary Health					
- Active & Temporary					
- Single	120	43.30	\$5,196	48.93	\$5,872
- Family	1,077	133.81	\$144,113	151.21	\$162,853
- Retirees					
- Single	134	131.66	\$17,642	131.66	\$17,642
- Family	471	268.19	\$126,317	268.19	\$126,317
Travel					
- Active & Temporary					
- Single	120	1.23	\$148	1.23	\$148
- Family	1077	2.46	\$2,649	2.46	\$2,649
- Retirees					
- Single	134	5.00	\$670	5.00	\$670
- Family	471	9.99	\$4,705	9.99	\$4,705
Dental					
- Active & Temporary					
- Single	115	23.44	\$2,696	23.44	\$2,696
- Family	1,052	48.70	\$51,232	48.70	\$51,232
- Retirees					
- Single	95	16.30	\$1,549	16.30	\$1,549
- Family	438	33.89	\$14,844	33.89	\$14,844
Total					
- Active			\$360,891		\$383,916
					6.4%
- Retirees			\$170,727		\$171,001
					0.2%
			\$531,618		\$554,917
					4.4%

The employer share of the current and renewal premium is shown below:

Table 35

	Current		Renewal	
	Total Monthly Premium	Employer Portion	Total Monthly Premium	Employer Portion
Group Life				
- Active	\$61,163	\$61,163	\$64,773	\$64,773
- Retirees	4,648	2,324	4,922	2,461
AD&D				
- Active	4,813	4,813	4,813	4,813
- Retirees	351	176	351	176
Supplementary Health				
- Active	149,309	149,309	168,725	168,725
- Retirees	143,959	71,980	143,959	71,980
Travel				
- Active	2,797	2,797	2,797	2,797
- Retirees	5,375	2,688	5,375	2,688
Dental				
- Active	53,928	40,446	53,928	40,446
- Retirees	16,393	12,295	16,393	12,295
Total				
- Active	272,010	258,528	295,036	281,554
			8.5%	8.9%
- Retirees	170,726	89,463	171,000	89,600
			0.2%	0.2%
	\$442,736	\$347,991	\$466,036	\$371,154
			5.3%	6.7%

Section 7 – Impact of Elimination of Mandatory Retirement

In Canada, labor laws do not specify a retirement age for employees. Forcing an employee to retire by reason of age is considered to be a human rights issue and is regulated by human rights legislation.

Several jurisdictions have amended the definition of “age” in their Human Rights Code removing the upper limit of 65 years to say “18 years or more”. This change effectively makes mandatory retirement policies discriminatory and has generated much discussion relative to the impact this could have on workplace policy and practice, group benefits coverage and cost, and workers’ compensation, to name a few.

Particular attention has been given this issue of late due to the fact that Ontario’s Human Rights Code will be amended effective December 12, 2006, to remove the age 65 limit with respect to prohibited discrimination in employment. Alberta, Manitoba, Quebec and PEI have already enacted similar legislation. Saskatchewan has announced changes to come, and New Brunswick and Nova Scotia have started discussions.

Effective May 26, 2007, the Human Rights Code of Newfoundland and Labrador will be amended and the age 65 limit will be repealed. Exceptions in the Code based on a bona fide occupational qualification will continue to apply.

While the provincial government was silent on the issue, Great-West Life has stated that the elimination of mandatory retirement will not affect any age 65 restrictions in employee benefits plans. The provision of benefits to workers age 65 and older would be at the employer’s discretion. Certainly there would be greater risk and increased cost of providing benefits for older employees. Considerations are outlined below by line of benefit:

Group Life Insurance – At present coverage reduces to \$5,000 at age 65. GWL would be prepared to extend coverage for active employees past age 65 with a reduction and termination provision. They suggest coverage reduce by 50%, to a maximum of \$250,000, at age 65 and terminate at age 71. We believe the termination age could be extended. The conversion privilege ends at age 65.

Any effect on the life rate would not be immediate but there could be a negative impact over time.

Long Term Disability (LTD) Insurance – Coverage terminates at age 65 less the elimination period; benefits cease at age 65. GWL stated they would not be prepared to extend LTD beyond age 65. However, we believe this position will change as other insurers are willing provide LTD coverage beyond age 65.

LTD benefits are integrated with other sources of income; for example, workers compensation benefits are a direct offset to LTD and are exempt from the prohibition against age discrimination in employment. However, WC benefits are payable for a maximum of two years if injury occurs after age 63. CPP disability benefits end at age 65.

If consideration is given to providing LTD benefits beyond age 65, we recommend a maximum benefit payment period of two or five years.

Health and Dental Benefits – These benefits are administered by Medavie Blue Cross on an ASO basis and are continued through retirement. Separate rates are applicable to active employees and retirees and are based on the claims experience of each group. Employees over age 65 would remain on the active plan at lower rates, while younger retirees would be paying higher rates.

Group Travel – This is a pooled benefit underwritten by Medavie Blue Cross and is continued through retirement. Separate rates are applicable to active employees and retirees.

Basic Accidental Death and Dismemberment (AD&D) – At present, basic AD&D insurance matches group life coverage, but terminates at age 65. AXA Insurance would be prepared to extend coverage to age 70. They would consider requests for further extensions on an individual case basis; separate (higher) rates may be required.

Voluntary AD&D - Coverage terminates at age 65. It may be possible to extend coverage to active employees to age 70; AXA will confirm.

Critical Illness Benefit - Hydro's Critical Illness Benefit terminates at age 65. However, coverage can be extended to age 70.

Other considerations relative to the elimination of mandatory retirement include:

- > Severance packages could be more costly for older employees
- > Duty to accommodate older workers may be challenging
- > More sensitivity to age discrimination in hiring practices
- > There is the possibility of wrongful dismissal suits
- > Collective Agreements will not be exempt from the prohibition on mandatory retirement

We will continue to monitor this issue as it evolves and would be pleased to work with Hydro in developing policies that are fair and cost effective.

Section 8 - Summation

We believe the proposed renewal rates are required to support expected claims under the benefits program based on the current plan design, and we recommend your acceptance of same.

We would like to thank the Newfoundland Hydro Group of Companies for this opportunity to provide our services. We look forward to further discussion once you have reviewed our report. In the interim, should you require clarification on any aspect of this report, please feel free to contact us at any time.

Respectfully submitted,
Morneau Sobeco



Linda M. Evans
Senior Consultant

Appendix A

LIFE EXPERIENCE ANALYSIS

Newfoundland and Labrador Hydro Group of Companies

31264, 155398 & 44928

LIFE

Renewal Date: January 1, 2007

		Months	Calculated Volume	Billed Premium	Death Claims	Change In Waiver Claims	Total Claims	Incurred Claims (Incl. IBNR)	Incurred Loss Ratio	Billed Rate	Death Rate	Waiver Rate	Total Actual Claim Rate	Expected Claim Rate
Mar/1996	Feb/1997	12		0										
Mar/1997	Feb/1998	12	156,660,807	481,262	75,000	0	75,000	75,000	0.156	0.256	0.040	0.000	0.040	0.220
Mar/1998	Feb/1999	12	165,139,374	453,803	199,000	0	199,000	199,000	0.439	0.229	0.100	0.000	0.101	0.200
Mar/1999	Feb/2000	12	168,750,000	405,000	124,530	0	124,530	124,530	0.307	0.200	0.061	0.000	0.061	0.260
Mar/2000	Feb/2001	12	172,580,065	422,476	431,000	0	431,000	431,000	1.020	0.204	0.208	0.000	0.208	0.260
Mar/2001	Feb/2002	12	189,650,794	477,920	188,834	0	188,834	188,834	0.395	0.210	0.083	0.000	0.083	0.290
Mar/2002	Feb/2003	12	195,794,362	472,256	1,008,840	0	1,008,840	1,008,840	2.136	0.201	0.429	0.000	0.429	0.290
Mar/2003	Feb/2004	12	204,882,275	464,673	513,000	0	513,000	513,000	1.104	0.189	0.209	0.000	0.209	0.290
Mar/2004	Feb/2005	12	208,364,322	497,574	561,320	0	561,320	561,320	1.128	0.199	0.224	0.000	0.224	0.290
Mar/2005	Feb/2006	12	208,043,115	646,598	574,000	0	574,000	574,000	0.888	0.259	0.230	0.000	0.230	0.310
Mar/2006	Jul/2006	5	214,245,246	326,724	54,000	0	54,000	135,550	0.415	0.305	0.050	0.000	0.127	0.310
		113	1,884,110,359	4,648,286	3,729,524	0	3,729,524	3,811,074	0.820	0.220	0.177	0.000	0.181	0.273

SUMMARY:		Months	Average Volume	Average Death Rate	Average Waiver Rate	Average Actual Claim Rate	Average Expected Claim Rate	Credibility	Cred-Adjusted Exp-Indicated Claim Rate	Demographic Factor	Demographic Adjusted Claim Rate	Required Rate Adjusted for Breakeven	Required As a % of Current Billed Rate
									(a)*(c)+(b)*(1-(c))	CECR / (b)	(d)*(e)	(f)/BE	
						(a)	(b)	(c)	(d)	(e)	(f)		
Mar/1997	Jul/2006	113	186,810,687	0.177	0.000	0.181	0.273	100%	0.181	1.13553	0.2055	0.240	78.69%
Mar/1998	Jul/2006	101	190,392,851	0.190	0.000	0.194	0.278	100%	0.194	1.11511	0.2163	0.252	82.62%
Mar/1999	Jul/2006	89	193,797,814	0.200	0.000	0.205	0.287	100%	0.205	1.08014	0.2214	0.258	84.59%
Mar/2000	Jul/2006	77	197,701,369	0.219	0.000	0.224	0.291	95%	0.227	1.06529	0.2418	0.282	92.46%
Mar/2001	Jul/2006	65	202,339,148	0.220	0.000	0.227	0.295	80%	0.241	1.05085	0.2533	0.295	96.72%
Mar/2002	Jul/2006	53	205,211,983	0.249	0.000	0.257	0.297	65%	0.271	1.04377	0.2829	0.330	108.20%
Mar/2003	Jul/2006	41	207,968,360	0.200	0.000	0.209	0.298	50%	0.254	1.04027	0.2642	0.308	100.98%
Mar/2004	Jul/2006	29	209,245,361	0.196	0.000	0.209	0.302	36%	0.269	1.02649	0.2761	0.322	105.57%
Mar/2005	Jul/2006	17	209,867,271	0.176	0.000	0.199	0.310	21%	0.287	1.00000	0.2870	0.334	109.51%
Mar/2006	Jul/2006	5	214,245,246	0.050	0.000	0.127	0.310	6%	0.299	1.00000	0.2990	0.348	114.10%

IBNR Reserve Factor: 0.000%
 Breakeven (BE): 0.858
 Input Credibility at: 0%
 Number of Lives: 1475
 Current Expected Claim Rate (CECR): 0.310

Proposed Life Rate:

Current Billed Rate: 0.305
 Proposed Experience Indicated: 0.240
 Margin/Deficit Recovery: 35.00%
 Proposed Rate: 0.323
 Proposed Change: 5.90% Increase

Newfoundland and Labrador Hydro Group of Companies

Policy Number: 31264, 155398 & 44928

Renewal Effective Date: January 1, 2007



Demographic Summary - Life Insurance

Age Bands	Prior Year				Current Year			
	Male		Female		Male		Female	
	(lives)	(Volume)	(lives)	(Volume)	(lives)	(Volume)	(lives)	(Volume)
<25	4	504,000	0	0	9	1,099,000	0	0
25-29	45	6,960,000	9	1,086,000	38	5,579,000	9	1,240,000
30-34	48	7,325,000	8	993,000	56	8,636,000	15	1,829,000
35-39	93	15,279,000	24	3,359,000	90	14,497,000	18	2,547,000
40-44	152	26,727,000	50	6,718,000	151	26,827,000	48	6,772,000
45-49	170	29,749,000	54	7,725,000	161	29,558,000	60	8,417,000
50-54	200	35,627,000	42	6,155,000	199	37,034,000	41	5,301,000
55-59	257	38,743,000	31	3,191,000	244	36,811,000	32	4,121,000
60-64	194	17,834,000	9	902,000	211	18,662,000	13	1,203,000
65-70	104	2,054,000	6	104,000	126	2,740,000	5	74,000
70-75	24	120,000	2	10,000	28	140,000	2	10,000
75+	2	10,000	0	0	6	30,000	0	0
Total	1,293	180,932,000	235	30,243,000	1,319	181,613,000	243	31,514,000

Male/Female %: 85.7%

14.3%

85.2%

14.8%

Average Age:

Underwriter Area:

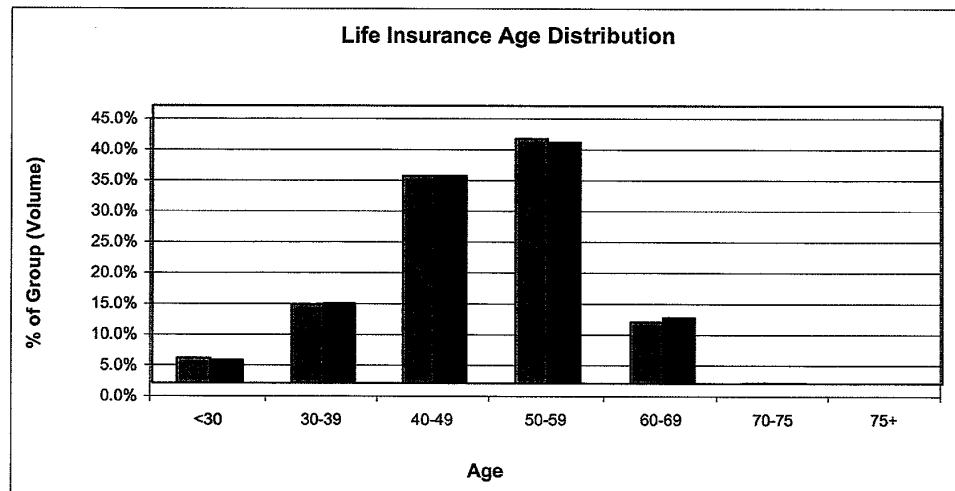
Total Volume: PY: 211,175,000

CY: 213,127,000

Tab Rate: PY: 0.357

CY: 0.361

Change: 1.12%



LTD EXPERIENCE ANALYSIS

Newfoundland and Labrador Hydro Group of Companies

31264, 155398 & 44928

LTD

Renewal Date: January 1, 2007

Time Period		Months	Calculated Volume	Billed Premium	Interest	Paid Clms. by Year of Incurred	IBNR	DLR by Year of Incurred	Expenses	Net Premium	Unadjusted Rate per \$100 Bft./Payroll
Mar/2002	Feb/2003	12	4,607,700	1,214,774	123,388	554,348	0	570,159	107,285	106,369	2.0046
Mar/2003	Feb/2004	12	4,291,152	901,142	76,002	246,356	0	386,657	71,343	272,789	1.2202
Mar/2004	Feb/2005	12	4,356,939	1,071,807	62,365	198,827	0	390,729	80,145	464,471	1.1616
Mar/2005	Feb/2006	12	4,285,089	1,054,132	30,960	57,960	85,822	638,784	71,944	230,583	1.6016
Mar/2006	Jul/2006	5	4,403,902	451,400	3,032	0	429,109	0	29,567	(4,244)	2.0693
		53	4,386,983	4,693,255	295,747	1,057,490	514,931	1,986,330	360,283	1,069,968	1.5583

Time Period		Months	Unadjusted Rate per \$100 Bft./Payroll	Amend. Adjust.	LTD Morbidity Adjust.	Demo- graphic Adjust.	Experience Ind. Rate per \$100 Bft./Payroll	Billed Rate	Experience Ind. Rate as a Percentage of Billed Rate	Time Period Weighting
Mar/2002	Feb/2003	12	2.0046	1.171	1.000	1.147	2.6925	2.1970	123%	1
Mar/2003	Feb/2004	12	1.2202	1.247	1.000	1.094	1.6646	1.7500	95%	1
Mar/2004	Feb/2005	12	1.1616	1.161	1.000	1.056	1.4241	2.0500	69%	1
Mar/2005	Feb/2006	12	1.6016	1.093	1.000	1.033	1.8083	2.0500	88%	1
Mar/2006	Jul/2006	5	2.0693	1.000	1.000	1.024	2.1190	2.0500	103%	1
		53	1.5583	1.143	1.000	1.081	1.9262	2.0185	95%	

SUMMARY:		Months	Average Volume	Experience Required Rate	Manual Rate	Credibility	Credibility Adjusted Experience Indicated Rate	Cred. Adj. Exp. Ind. Percentage of Current Billed Rate
Time Period								
Mar/2002	Jul/2006	53	4,386,982	1.930	1.450	100%	1.930	94%
Mar/2003	Jul/2006	41	4,322,382	1.692	1.450	100%	1.692	83%
Mar/2004	Jul/2006	29	4,335,305	1.703	1.450	100%	1.703	83%
Mar/2005	Jul/2006	17	4,320,034	1.901	1.450	100%	1.901	93%
Mar/2006	Jul/2006	5	4,403,902	2.119	1.450	100%	2.119	103%
Weighted								
Mar/2002	Jul/2006		4,386,982	1.930	1.450	100%	1.930	94%

Proposed LTD Rate

Current Billed	2.050
Proposed Rate Excluding Margin	1.930
Margin\Deficit Recovery	9.00%
Proposed Rate including Margin	2.100
Proposed Change	2.44% Increase

Newfoundland and Labrador Hydro Group of Companies
Policy Number: 31264, 155398 & 44928
Renewal Effective Date: January 1, 2007



Demographic Summary - Long Term Disability

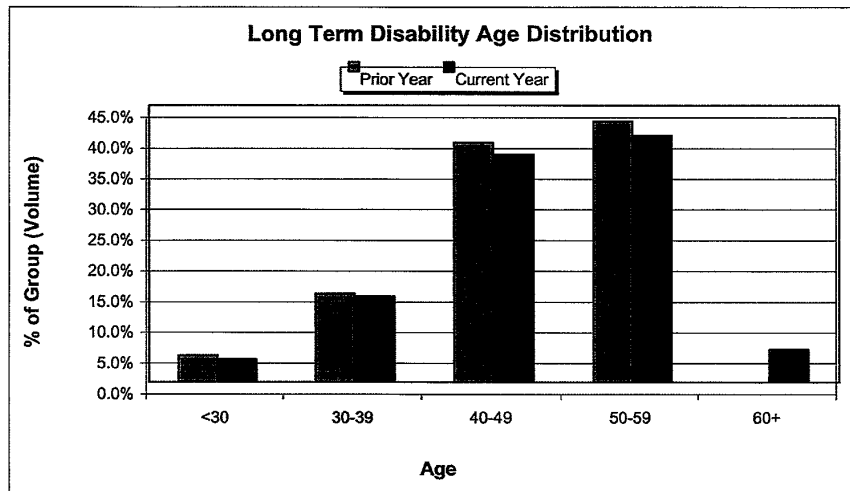
Age Bands	Prior Year				Current Year			
	Male		Female		Male		Female	
	(lives)	(Volume)	(lives)	(Volume)	(lives)	(Volume)	(lives)	(Volume)
<25	3	7,012	0	0	8	17,840	0	0
25-29	41	115,510	3	8,292	32	86,789	6	16,314
30-34	40	115,086	6	14,179	50	143,207	8	20,529
35-39	84	256,982	19	52,333	86	255,808	14	38,487
40-44	140	457,493	44	107,861	141	463,795	43	112,536
45-49	160	519,600	38	105,324	151	509,802	49	132,501
50-54	179	599,355	33	94,394	182	623,761	30	74,578
55-59	165	567,510	14	33,402	171	565,465	20	55,075
60+	0	0	0	0	56	165,222	4	8,702
Total	812	2,638,548	157	415,785	877	2,831,689	174	458,722

Male/Female %: 86.4% 13.6% 86.1% 13.9%

Average Age:

Underwriter Area:

Total Volume:	PY:	3,054,333	CY:	3,290,411	
Tab Rate:	PY:	1.189	CY:	1.217	Change: 2.35%



Appendix B

Disabled Life Reserves

Client: Newfoundland and Labrador Hydro Group of Companies
Group: 31264, 155398 & 44928
Valuation Date: Jul 31, 2006

Div	Employee ID	Name	Sex	Birth Date	Disability Date	Benefit Start Date	Benefit Amount	Expensed DLR	Pooled DLR	Total DLR
	1		M				1,154		19,363	19,363
	3		M				1,098		6,691	6,691
	1		M				703		59,840	59,840
	1		M				608		68,485	68,485
	1		M				331		944	944
	1		M				483		27,033	27,033
	3		M				1,476		41,728	41,728
	1		M				660		24,001	24,001
	1		M				349		14,266	14,266
	1		M				463		24,016	24,016
	1		F				879		145,173	145,173
	1		M				1,211		11,985	11,985
	1		M				461		25,713	25,713
	1		M				843		59,653	59,653
	1		M				1,070		128,001	128,001
	1		M				946		80,793	80,793
	1		F				796		106,989	106,989
	1		M				1,504		160,185	160,185
	1		M				775		16,679	16,679
	1		M				826		73,098	73,098
	1		F				776		15,416	15,416
	1		M				0		0	0
	1		M				96		778	778
	1		F				2,054		273,123	273,123
	1		M				2,110		179,879	179,879
	3		M				1,745		68,064	68,064
	1		M				2,274		56,644	56,644
	1		M				1,461		78,312	78,312
	1		F				917		139,678	139,678
	1		M				101		7,446	7,446
	1		M				215		7,653	7,653
	1		M				1,412		131,081	131,081
						Prior to Analysis		2,052,710	2,052,710	
	1		M				1,430		75,449	75,449
	1		M				1,687		114,022	114,022
	1		F				1,170		63,239	63,239
	1		M				2,578		147,740	147,740
	1		M				1,753		142,559	142,559
						Mar/02 - Feb/03		543,009	543,009	
#155398	2		F				2,030	56,391	91,090	\$ 147,481
	1		M				1,648	37,440	0	\$ 37,440
	1		F				1,986	61,200	122,124	\$ 183,324
						Mar/03 - Feb/04		155,031	213,214	\$ 368,245
	2		F				2,429	43,874	0	\$ 43,874
	1		F				1,599	30,849	0	\$ 30,849
	1		M				2,804	64,308	96,763	\$ 161,071
	1		M				2,498	71,023	8,150	\$ 79,173
	1		M				2,252	57,156	0	\$ 57,156
						Mar/04 - Feb/05		267,210	104,913	\$ 372,123
	1		M				3,611	94,739	83,409	\$ 178,148
	1		M				2,334	50,851	50,135	\$ 100,986
	1		M				3,144	65,697	0	\$ 65,697
	1		M				2,499	58,133	7,859	\$ 65,992
	1		M				2,373	17,590	0	\$ 17,590
	1		M				2,159	33,578	0	\$ 33,578
	1		M				5,161	51,915	0	\$ 51,915
	1		M				2,499	53,366	41,094	\$ 94,460
						Mar/05 - Feb/06		425,869	182,497	\$ 608,366

Appendix C

**MEDAVIE BLUE CROSS
HEALTH AND DENTAL ACCOUNTING STATEMENT
NEWFOUNDLAND AND LABRADOR HYDRO
FOR THE PERIOD 01 SEPTEMBER 2005 TO 31 AUGUST 2006**

	<u>Health</u>	<u>Dental</u>	<u>Total</u>
1. <u>Deposits</u>	\$ 3,439,557	\$ 713,635	\$ 4,153,192
Less: Travel Pooling	\$ (91,106)	\$ -	\$ (91,106)
Less: Stop Loss Pooling	<u>\$ (7,497)</u>	<u>\$ (1,771)</u>	<u>\$ (9,268)</u>
Net Deposits	\$ 3,340,954	\$ 711,864	\$ 4,052,818
2. <u>Paid Claims</u>	\$ 3,035,136	\$ 671,753	\$ 3,706,889
Less: Pooled Claims	<u>\$ -</u>	<u>\$ -</u>	<u>\$ -</u>
Total Paid	\$ 3,035,136	\$ 671,753	\$ 3,706,889
3. <u>ASO Charges</u>	\$ 284,544	\$ 62,977	\$ 347,521
4. <u>Interest Accreditation</u>			
Cash Flow	\$ 1,942	\$ 232	\$ 2,174
Balance Carried Forward	<u>\$ 1,322</u>	<u>\$ 1,635</u>	<u>\$ 2,957</u>
Total	\$ 3,264	\$ 1,867	\$ 5,131
5. <u>Current Year Surplus/(Deficit)</u>	\$ 24,538	\$ (20,999)	\$ 3,539
6. <u>Account Reconciliation</u>			
Balance carried forward at 31 August 2005	\$ 94,458	\$ 116,728	\$ 211,186
Current Year Surplus/(Deficit)	<u>\$ 24,538</u>	<u>\$ (20,999)</u>	<u>\$ 3,539</u>
Balance at 31 August 2006	\$ 118,996	\$ 95,729	\$ 214,725
7. Estimated Outstanding Deposits	<u>\$ 269,390</u>	<u>\$ 64,944</u>	<u>\$ 334,333</u>
Estimated Account Balance	\$ 388,386	\$ 160,673	\$ 549,058
8. <u>Subscriber Counts</u>			
Single	263		
Family	<u>1,577</u>		
Total	1,840		
9. <u>Interest Rates</u>			
Prime Rate + 1% - 01 September 2005 -	5.25%		
Annual GIC Rate - 01 September 2005 -	1.40%		

**MEDAVIE BLUE CROSS
ASO CALCULATIONS
NEWFOUNDLAND AND LABRADOR HYDRO
FOR THE PERIOD 01 SEPTEMBER 2005 TO 31 AUGUST 2006**

1. STOP LOSS POOLING

Expected Health Claims \$2,998,860 x 0.25%	= \$	7,497
Expected Dental Claims \$708,322 x 0.25%	= \$	1,771

2. ASO CHARGES

Administration Charge

Health Paid Claims \$3,035,136 x 5.0%	\$ 151,757		
Dental Paid Claims \$671,753 x 5.0%	<u>\$ 33,588</u>	= \$	185,345

Premium Tax

(\$3,035,136 + \$151,757) / 0.96 x 4.0%	\$ 132,787		
(\$671,753 + \$33,588) / 0.96 x 4.0%	<u>\$ 29,389</u>	= \$	162,176

3. INTEREST ACCREDITATION

Cashflow

	<u>Health</u>	<u>Dental</u>	
Deposits	\$ 23,173	\$ 4,941	
Claims	\$ (20,220)	\$ (4,484)	
Expenses	<u>\$ (1,011)</u>	<u>\$ (225)</u>	
	\$ 1,942	\$ 232	= \$ 2,174

Balance Carried Forward

Health \$94,458 x 1.40%	= \$	1,322
Dental \$116,728 x 1.40%	= \$	1,634

**MEDAVIE BLUE CROSS
HEALTH AND DENTAL ACCOUNTING STATEMENT
NEWFOUNDLAND AND LABRADOR HYDRO - ACTIVE/TEMPORARY EMPLOYEES
FOR THE PERIOD 01 SEPTEMBER 2005 TO 31 AUGUST 2006**

	<u>Health</u>	<u>Dental</u>	<u>Total</u>
1. <u>Deposits</u>	\$ 1,776,235	\$ 537,430	\$ 2,313,665
Less: Travel Pooling	\$ (31,439)	\$ -	\$ (31,439)
Less: Stop Loss Pooling	\$ (3,958)	\$ (1,395)	\$ (5,353)
Net Deposits	\$ 1,740,838	\$ 536,035	\$ 2,276,873
2. <u>Paid Claims</u>	\$ 1,665,526	\$ 516,272	\$ 2,181,798
Less: Pooled Claims	\$ -	\$ -	\$ -
Total Paid	\$ 1,665,526	\$ 516,272	\$ 2,181,798
3. <u>ASO Charges</u>	\$ 156,143	\$ 48,401	\$ 204,544
4. <u>Interest Accreditation</u>			
Cash Flow	\$ 396	\$ 97	\$ 493
Balance Carried Forward	\$ 329	\$ 1,366	\$ 1,695
Total	\$ 725	\$ 1,463	\$ 2,188
5. <u>Current Year Surplus/(Deficit)</u>	\$ (80,106)	\$ (27,175)	\$ (107,281)
6. <u>Account Reconciliation</u>			
Balance carried forward at 31 August 2005	\$ 23,508	\$ 97,546	\$ 121,054
Current Year Surplus/(Deficit)	\$ (80,106)	\$ (27,175)	\$ (107,281)
Balance at 31 August 2006	\$ (56,598)	\$ 70,371	\$ 13,773
7. Estimated Outstanding Deposits	\$ 137,607	\$ 49,937	\$ 187,544
Estimated Account Balance	\$ 81,009	\$ 120,308	\$ 201,317
8. <u>Subscriber Counts</u>			
Single	124		
Family	1,092		
Total	1,216		
9. <u>Interest Rates</u>			
Prime Rate + 1% - 01 September 2005 -	5.25%		
Annual GIC Rate - 01 September 2005 -	1.40%		

**MEDAVIE BLUE CROSS
ASO CALCULATIONS
NEWFOUNDLAND AND LABRADOR HYDRO - ACTIVE/TEMPORARY EMPLOYEES
FOR THE PERIOD 01 SEPTEMBER 2005 TO 31 AUGUST 2006**

1. STOP LOSS POOLING

Expected Health Claims \$1,583,220 x 0.25%	= \$	3,958
Expected Dental Claims \$558,060 x 0.25%	= \$	1,395

2. ASO CHARGES

Administration Charge

Health Paid Claims \$1,665,526 x 5.0%	\$ 83,276	
Dental Paid Claims \$516,272 x 5.0%	<u>\$ 25,814</u>	= \$ 109,090

Premium Tax

(\$1,665,526 + \$83,276) / 0.96 x 4.0%	\$ 72,867	
(\$516,272 + \$25,814) / 0.96 x 4.0%	<u>\$ 22,587</u>	= \$ 95,454

3. INTEREST ACCREDITATION

Cashflow

	<u>Health</u>	<u>Dental</u>	
Deposits	\$ 12,096	\$ 3,724	
Claims	\$ (11,143)	\$ (3,454)	
Expenses	<u>\$ (557)</u>	<u>\$ (173)</u>	
	\$ 396	\$ 97	= \$ 493

Balance Carried Forward

Health \$23,508 x 1.40%	= \$	329
Dental \$97,546 x 1.40%	= \$	1,366

**MEDAVIE BLUE CROSS
HEALTH AND DENTAL ACCOUNTING STATEMENT
NEWFOUNDLAND AND LABRADOR HYDRO - RETIRED EMPLOYEES
FOR THE PERIOD 01 SEPTEMBER 2005 TO 31 AUGUST 2006**

	<u>Health</u>	<u>Dental</u>	<u>Total</u>
1. <u>Deposits</u>	\$ 1,663,322	\$ 176,205	\$ 1,839,527
Less: Travel Pooling	\$ (59,667)	\$ -	\$ (59,667)
Less: Stop Loss Pooling	\$ (3,539)	\$ (376)	\$ (3,915)
Net Deposits	\$ 1,600,116	\$ 175,829	\$ 1,775,945
2. <u>Paid Claims</u>	\$ 1,369,610	\$ 155,481	\$ 1,525,091
Less: Pooled Claims	\$ -	\$ -	\$ -
Total Paid	\$ 1,369,610	\$ 155,481	\$ 1,525,091
3. <u>ASO Charges</u>	\$ 128,401	\$ 14,576	\$ 142,977
4. <u>Interest Accreditation</u>			
Cash Flow	\$ 1,546	\$ 135	\$ 1,681
Balance Carried Forward	\$ 993	\$ 269	\$ 1,262
Total	\$ 2,539	\$ 404	\$ 2,943
5. <u>Current Year Surplus/(Deficit)</u>	\$ 104,644	\$ 6,176	\$ 110,820
6. <u>Account Reconciliation</u>			
Balance carried forward at 31 August 2005	\$ 70,950	\$ 19,182	\$ 90,132
Current Year Surplus/(Deficit)	\$ 104,644	\$ 6,176	\$ 110,820
Balance at 31 August 2006	\$ 175,594	\$ 25,358	\$ 200,952
7. <u>Estimated Outstanding Deposits</u>	\$ 131,783	\$ 15,006	\$ 146,789
Estimated Account Balance	\$ 307,377	\$ 40,364	\$ 347,741
8. <u>Subscriber Counts</u>			
Single	139		
Family	485		
Total	624		
9. <u>Interest Rates</u>			
Prime Rate + 1% - 01 September 2005 -	5.25%		
Annual GIC Rate - 01 September 2005 -	1.40%		

**MEDAVIE BLUE CROSS
ASO CALCULATIONS
NEWFOUNDLAND AND LABRADOR HYDRO - RETIRED EMPLOYEES
FOR THE PERIOD 01 SEPTEMBER 2005 TO 31 AUGUST 2006**

1. STOP LOSS POOLING

Expected Health Claims \$1,415,640 x 0.25%	= \$	3,539
Expected Dental Claims \$150,262 x 0.25%	= \$	376

2. ASO CHARGES

Administration Charge

Health Paid Claims \$1,369,610 x 5.0%	\$ 68,481		
Dental Paid Claims \$155,481 x 5.0%	<u>\$ 7,774</u>	= \$	76,255

Premium Tax

(\$1,369,610 + \$68,481) / 0.96 x 4.0%	\$ 59,920		
(\$155,481 + \$7,774) / 0.96 x 4.0%	<u>\$ 6,802</u>	= \$	66,722

3. INTEREST ACCREDITATION

Cashflow

	<u>Health</u>	<u>Dental</u>	
Deposits	\$ 11,077	\$ 1,217	
Claims	\$ (9,077)	\$ (1,030)	
Expenses	<u>\$ (454)</u>	<u>\$ (52)</u>	
	\$ 1,546	\$ 135	= \$ 1,681

Balance Carried Forward

Health \$70,950 x 1.40%	= \$	993
Dental \$19,182 x 1.40%	= \$	269

Appendix D

BLUE CROSS

PAID CLAIMS ANALYSIS

PAGE: 1

FOR PERIOD 2005-09-01 TO 2006-08-31

CONSOLIDATION CODE : 1AA

NEWFOUNDLAND AND LABRADOR HYDRO

RATE ANNIVERSARY DATE : JAN

	TOTAL CLAIMS	TOTAL PAID	PERCENT
HOSPITAL			
SEMI-PRIVATE ROOM	87	37,862.00	72.36%
TRANSPORTATION	126	14,462.00	27.64%
	213	52,324.00	
E.H.B.			
TRANSPORTATION	2,189	165,889.98	22.90%
FRAMES	878	103,023.80	14.22%
LENSES	879	74,772.86	10.32%
PHYSIOTHERAPY	1,843	53,853.78	7.44%
NURSING	401	52,592.26	7.26%
REFRACTIONS	1,122	47,010.40	6.49%
OTHER	1,371	42,856.42	5.92%
DIABETIC EQUIPMENT AND SUPP.	994	42,064.39	5.81%
PROSTHETIC APPLIANCES	215	26,675.48	3.68%
MASSAGE THERAPY	830	26,439.04	3.65%
CHIROPRACTOR	972	21,931.49	3.03%
MEDICAL EQUIPMENT	245	21,863.91	3.02%
OSTOMY SUPPLIES	259	14,023.94	1.94%
CONTACT LENSES	124	12,147.06	1.68%
ACUPUNCTURE	163	6,866.44	0.95%
HEARING AID	12	4,800.00	0.66%
CHIROPODIST / PODIATRIST	90	2,863.60	0.40%
NATUROPATH	27	1,381.20	0.19%
PSYCHOLOGIST	83	1,232.27	0.17%
MEDICAL SUPPLIES	30	1,182.84	0.16%
ACCIDENTAL DENTAL	6	671.60	0.09%
DIAGNOSTIC TESTS	4	91.20	0.01%
OTHER PRACTITIONER	2	30.00	0.00%
OUT OF PROVINCE	-1	.00	0.00%
	12,738	724,263.96	
DRUGS			
OTHER PRESCRIPTION DRUGS	19,516	1,404,541.21	62.19%
GASTROINTESTINAL DRUGS	2,788	277,894.31	12.30%
CENTRAL NERVOUS SYSTEM	6,628	259,037.53	11.47%
HORMONES AND SYNTHETIC	4,154	168,370.79	7.45%
ANTI-INFECTION AGENTS	3,624	83,505.59	3.70%

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BLUE CROSS

PAID CLAIMS ANALYSIS

PAGE: 2

FOR PERIOD 2005-09-01 TO 2006-08-31

CONSOLIDATION CODE : 1AA

NEWFOUNDLAND AND LABRADOR HYDRO

RATE ANNIVERSARY DATE : JAN

DRUGS

CARDIOVASCULAR DRUGS	2,311	32,031.78	1.42%
CONTRACEPTIVES	1,294	30,790.92	1.36%
OTHER	65	2,281.28	0.10%
OTHER PRESCRIPTION DRUGS	8	93.91	0.00%
	40,388	2,258,547.32	

TOTAL HEALTH 53,339 3,035,135.28

DENTAL

RESTORATIVE SERVICES	2,086	173,944.44	25.89%
PROPHYLAXIS/POLISHING	4,942	143,539.70	21.37%
DIAGNOSTIC SERVICES	4,480	91,870.28	13.68%
CROWNS	123	57,934.28	8.62%
PERIODONTICS	410	37,723.91	5.62%
ORAL AND MAXILLOFACIAL SURGERY	457	36,803.22	5.48%
ENDODONTICS	113	34,436.11	5.13%
PARTIAL DENTURES	54	26,632.19	3.96%
DENTURES	39	19,807.90	2.95%
PREVENTIVE SERVICES	678	10,783.23	1.61%
RETAINERS	23	10,045.02	1.50%
OTHER	22	7,528.11	1.12%
PROSTHODONTICS	93	7,274.01	1.08%
ADJUNCTIVE GENERAL SERVICES	42	4,849.25	0.72%
POSTS	32	4,465.73	0.66%
PONTICS	13	3,472.94	0.52%
MAJOR RESTORATIVE	13	515.03	0.08%
REPAIRS	2	61.13	0.01%
ANAESTHESIA	2	50.71	0.01%
CYTOLOGICAL TESTS	1	15.84	0.00%
	13,625	671,753.03	

TOTAL COMBINED 66,964 3,706,888.31

BLUE CROSS

DRUG CLAIM ANALYSIS BY PTC

NEWFOUNDLAND AND LABRADOR HYDRO

EXPERIENCE PERIOD : 2005-09-01 TO 2006-08-31

PAGE : 1
CONSOLIDATION CODE : IAA

RATE ANNIVERSARY DATE : JAN

PTC	PTC NAME	NUMBER OF SCRIPTS	% OF TOTAL SCRIPTS	INGREDIENT COST	MARKUP/ SURCHARGE	DISPENSING FEE	ELIGIBLE EXPENSE	% OF TOTAL EXPENSE (\$)	AVG ELIG EXPENSE/ SCRIPT	CO-PAY	PAID AMOUNT	RANK (\$)	RANK (\$)	% OF TOTAL (\$)
240608	HMG-COA REDUCTASE INHIBITORS	3,048	7.18	298,982	12,281	19,368	343,524	13.56	112.70	19,805	323,529	1	1	10.66
564000	MISCELLANEOUS G.I. DRUGS	2,974	7.01	255,712	11,392	18,721	291,236	11.50	97.93	18,974	272,170	2	3	9.91
920000	MISCELLANEOUS THERAPEUTIC AGENTS	1,269	2.99	245,247	2,343	7,599	259,213	10.23	204.27	7,866	251,300	3	2	10.24
243204	ANGIOTENSIN-CONVERTING ENZYME INHIBIT	2,993	7.05	177,967	7,760	19,527	211,372	8.35	70.62	20,100	191,087	4	4	7.37
281604	PSYCHOTHERAPEUTIC AGENTS (ANTIDEPRESS.	2,270	5.35	94,507	3,435	13,888	114,376	4.52	50.39	14,103	100,202	5	5	5.44
682092	ANTIDIABETIC AGENTS (MISCELLANEOUS)	1,282	3.02	75,391	2,650	8,255	86,961	3.43	67.83	8,335	78,611	6	9	2.72
849200	MISCELLANEOUS SKIN AND MUCOUS MEMBRAN.	200	0.47	84,120	740	1,175	86,906	3.43	434.53	1,193	85,713	7	27	0.81
242800	CALCIUM-CHANNEL BLOCKING AGENTS	991	2.34	73,921	3,131	6,217	86,132	3.40	86.91	6,314	79,818	8	6	3.47
243208	ANGIOTENSIN II RECEPTOR ANTAGONISTS	867	2.04	64,454	2,535	5,330	74,821	2.95	86.30	5,612	69,173	9	10	2.35
280804	NONSTEROIDAL ANTI-INFLAMMATORY AGENTS	1,604	3.78	49,016	1,865	9,790	62,332	2.46	38.86	10,048	52,255	10	8	3.00
242400	BETA-ADRENERGIC BLOCKING AGENTS	1,985	4.68	39,516	999	12,903	54,619	2.16	27.52	13,079	41,470	11	13	1.80
201218	PLATELET-AGGREGATION INHIBITORS	283	0.67	36,958	1,683	1,747	43,956	1.74	155.32	1,871	41,946	12	32	0.53
201600	HEMATOPOIETIC AGENTS	50	0.12	32,326	0	749	40,596	1.60	811.92	749	39,847	13	17	1.44
121200	SYMPATHOMIMETIC (ADRENERGIC) AGENTS	931	2.19	32,376	1,006	5,564	40,550	1.60	43.56	5,604	34,914	14	11	2.23
681200	CONTRACEPTIVES	1,479	3.49	30,002	789	7,236	39,749	1.57	26.88	7,440	32,296	15	12	2.00
242892	MISCELLANEOUS CALCIUM-CHANNEL BLOCKIN	360	0.85	28,896	1,612	2,326	33,161	1.31	92.11	2,348	30,813	16	53	0.28
280808	OPIATE AGONISTS (NARCOTIC ANALGESICS)	377	0.89	26,364	1,686	2,985	31,482	1.24	83.51	3,054	28,393	17	23	0.91
682008	ANTIDIABETIC AGENTS (INSULINS)	459	1.08	25,339	154	4,151	30,690	1.21	66.86	4,117	26,568	18	14	1.67
680400	ADRENALS	748	1.76	22,038	987	4,609	29,188	1.15	39.02	4,494	24,635	19	19	1.27
281292	ANTICONVULSANTS (MISCELLANEOUS)	318	0.75	22,013	1,545	1,988	25,616	1.01	80.55	1,988	23,580	20	24	0.91
82200	QUINOLONES	519	1.22	19,839	964	3,150	24,798	0.98	47.78	3,251	21,500	21	20	1.26
81212	ANTIBIOTICS (MACROLIDES)	579	1.36	19,059	933	3,507	24,180	0.95	41.76	3,539	20,612	22	16	1.59
840600	ANTI-INFLAMMATORY AGENTS (LOCAL)	958	2.26	16,343	374	5,519	22,958	0.91	23.96	5,664	17,226	23	18	1.31
100000	ANTINEOPLASTIC AGENTS	130	0.31	21,533	516	883	22,932	0.91	176.40	883	22,049	24	15	1.60
281608	PSYCHOTHERAPEUTIC AGENTS (TRANQUILIZE	202	0.48	18,749	871	1,136	21,754	0.86	107.69	1,269	20,485	25	21	1.18
283228	SELECTIVE SEROTONIN AGONISTS	184	0.43	19,692	902	1,054	21,647	0.85	117.65	1,054	20,593	26	30	0.62
520800	ANTI-INFLAMMATORY AGENTS	640	1.51	16,362	328	3,832	20,773	0.82	32.46	3,850	16,908	27	25	0.83
81216	ANTIBIOTICS (PENICILLINS)	1,445	3.41	9,346	330	9,107	19,370	0.76	13.41	9,361	9,830	28	22	0.93
402800	DIURETICS	1,642	3.87	7,064	337	10,805	18,709	0.74	11.39	10,939	7,390	29	28	0.68
682020	SULFONYLUREAS	600	1.41	14,167	229	3,849	18,613	0.73	31.02	3,867	14,721	30	33	0.53

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DRUG CLAIM ANALYSIS BY PTC

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PTC	PTC NAME	NUMBER OF SCRIPTS	% OF TOTAL SCRIPTS	INGREDIENT COST	MARKUP/ SURCHARGE	DISPENSING FEE	ELIGIBLE EXPENSE	% OF TOTAL EXPENSE/	AVG ELIG SCRIPT	CO-PAY	PAID AMOUNT	RANK (\$)	RANK (\$)	% OF TOTAL (\$)
529200	EENT DRUGS, MISCELLANEOUS	337	0.79	13,737	411	2,208	16,424	0.65	48.74	2,208	14,216	31	51	0.30
240606	FIBRIC ACID DERIVATIVES	213	0.50	13,673	747	1,435	16,033	0.63	75.27	1,333	14,700	32	31	0.59
240605	CHOLESTEROL ABSORPTION INHIBITORS	138	0.33	13,644	588	866	15,835	0.63	114.74	905	14,921	33	64	0.21
282408	ANXIOLYTICS, SEDATIVES, HYPNOTICS (BENZ)	1,134	2.67	5,618	344	7,101	13,299	0.53	11.73	7,229	5,720	34	29	0.62
120808	ANTIMUSCARINICS/ANTISPASMODICS	214	0.50	10,119	255	1,297	13,292	0.52	62.11	1,369	11,923	35	26	0.81
681604	ESTROGENS	429	1.01	9,891	233	2,679	12,836	0.51	29.92	2,690	10,146	36	35	0.52
81206	ANTIBIOTICS (CEPHALOSPORINS)	451	1.06	7,217	183	2,945	10,670	0.42	23.66	2,994	7,659	37	36	0.52
201204	ANTICOAGULANTS	387	0.91	6,461	105	2,523	9,691	0.38	25.04	2,652	7,012	38	39	0.45
683604	THYROID AGENTS	842	1.98	4,039	85	5,178	9,649	0.38	11.46	5,369	4,190	39	37	0.51
81800	ANTIVIRALS	121	0.29	6,992	271	708	8,672	0.34	71.67	757	7,915	40	34	0.52
122000	SKELETAL MUSCLE RELAXANTS	262	0.62	6,314	169	1,621	8,201	0.32	31.30	1,637	6,559	41	40	0.45
81204	ANTIBIOTICS (ANTIFUNGALS)	243	0.57	6,226	165	1,412	8,102	0.32	33.34	1,441	6,662	42	43	0.39
241208	NITRATES AND NITRITES	269	0.63	5,970	167	1,745	8,021	0.32	29.82	1,723	6,280	43	58	0.25
282492	MISCELLANEOUS ANXIOLYTICS, SEDATIVES, H	328	0.77	5,723	102	2,166	7,999	0.32	24.39	2,173	5,819	44	48	0.35
401200	REPLACEMENT PREPARATIONS	355	0.84	5,574	76	2,017	7,833	0.31	22.06	2,031	5,792	45	54	0.28
921000	MISCELLANEOUS COMPOUNDS	259	0.61	5,222	190	2,139	7,739	0.31	29.88	2,191	5,509	46	120	0.02
861200	GENITOURINARY SMOOTH MUSCLE RELAXANTS	98	0.23	6,432	208	597	7,308	0.29	74.58	597	6,712	47	46	0.35
562200	ANTIEMETICS	57	0.13	6,253	364	281	6,899	0.27	121.03	281	6,618	48	42	0.40
280892	MISCELLANEOUS ANALGESICS AND ANTIPYRE	539	1.27	2,434	178	3,311	6,203	0.24	11.51	3,487	2,592	49	45	0.35
81224	ANTIBIOTICS (TETRACYCLINES)	148	0.35	4,384	195	930	5,659	0.22	38.24	947	4,688	50	50	0.31
240800	HYPOTENSIVE AGENTS	129	0.30	4,542	178	879	5,624	0.22	43.59	879	4,744	51	49	0.33
402810	DIURETICS (POTASSIUM-SPARING)	466	1.10	2,227	69	2,856	5,469	0.22	11.74	2,957	2,388	52	65	0.20
520404	ANTI-INFECTIVES (ANTIBIOTICS)	311	0.73	3,012	43	1,934	5,075	0.20	16.32	1,951	3,093	53	56	0.26
242000	ALPHA-ADRENERGIC BLOCKING AGENTS	133	0.31	4,025	122	614	4,967	0.20	37.35	802	4,165	54	57	0.26
840406	ANTI-INFECTIVES (ANTIVIRALS)	111	0.26	3,909	140	680	4,897	0.19	44.12	680	4,217	55	63	0.21
683200	PROGESTINS	167	0.39	3,305	110	765	4,407	0.17	26.39	782	3,591	56	52	0.30
840404	ANTI-INFECTIVES (ANTIBIOTICS)	168	0.40	2,892	83	1,026	4,107	0.16	24.45	1,043	3,064	57	59	0.25
561400	CHOLELITHOLYTIC AGENTS	21	0.05	3,785	202	83	4,070	0.16	193.82	83	3,987	58	74	0.14
523600	MISCELLANEOUS (EENT) DRUGS - RETIRED	106	0.25	2,962	69	640	3,792	0.15	35.77	646	3,145	59	41	0.42
84000	MISCELLANEOUS ANTI-INFECTIVES	357	0.84	915	95	2,215	3,412	0.13	9.56	2,337	981	60	76	0.13

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PTC	PTC NAME	NUMBER OF SCRIPTS	% OF TOTAL SCRIPTS	INGREDIENT COST	MARKUP/ SURCHARGE	DISPENSING FEE	ELIGIBLE EXPENSE	% OF TOTAL EXPENSE/	AVG ELIG SCRIPT	CO-PAY	NF			
											PAID AMOUNT	RANK (\$)	RANK (\$)	% OF TOTAL (\$)
281208	ANTI-CONVULSANTS (BENZODIAZEPINES)	162	0.38	2,197	34	1,080	3,318	0.13	20.48	1,087	2,218	61	67	0.17
840408	ANTI-INFECTIVES (ANTIFUNGALS)	130	0.31	2,406	107	687	3,272	0.13	25.17	698	2,572	62	60	0.24
840416	ANTI-INFECTIVES (MISC LOCAL) - RETIRE	107	0.25	2,375	102	551	3,244	0.13	30.32	566	2,659	63	68	0.17
521000	CARBONIC ANHYDRASE INHIBITORS	61	0.14	2,650	163	373	3,186	0.13	52.23	373	2,812	64	72	0.15
81228	ANTIBACTERIALS, MISCELLANEOUS	44	0.10	2,619	192	302	3,112	0.12	70.74	302	2,810	65	87	0.08
842800	KERATOLYTIC AGENTS	93	0.22	2,221	77	577	2,912	0.11	31.31	581	2,331	66	71	0.15
680800	ANDROGENS	32	0.08	2,391	130	210	2,846	0.11	88.95	221	2,626	67	69	0.16
82400	SULFONAMIDES	48	0.11	2,441	25	293	2,759	0.11	57.48	293	2,466	68	107	0.05
681612	ESTROGEN AGONIST-ANTAGONISTS	19	0.04	2,413	110	130	2,653	0.10	139.64	130	2,523	69	66	0.18
241200	VASODILATING AGENTS	60	0.14	2,134	91	416	2,641	0.10	44.01	416	2,225	70	80	0.10
121212	ALPHA & BETA-ADRENERGIC AGONISTS	21	0.05	2,269	45	194	2,508	0.10	119.43	194	2,314	71	102	0.05
282092	MISC ANOREXIGENIC AGENTS - RESP & CERE	38	0.09	1,525	79	214	2,375	0.09	62.50	228	2,147	72	86	0.09
120800	ANTICHOLINERGIC AGENTS	20	0.05	2,095	93	120	2,309	0.09	115.43	120	2,188	73	103	0.05
81218	QUINOLONES	39	0.09	1,895	117	256	2,276	0.09	58.35	256	2,020	74	81	0.10
682800	PITUITARY	12	0.03	2,202	0	37	2,239	0.09	186.61	37	2,202	75	89	0.08
241212	PHOSPHODIESTERASE INHIBITORS	16	0.04	1,814	181	95	2,239	0.09	139.93	95	2,144	76	98	0.06
881600	VITAMIN D	49	0.12	1,854	55	311	2,230	0.09	45.52	281	1,949	77	91	0.08
40000	ANTI-HISTAMINE DRUGS	61	0.14	1,710	30	380	2,192	0.09	35.93	391	1,800	78	79	0.11
289200	MISCELLANEOUS CENTRAL NERVOUS SYSTEM	27	0.06	1,840	103	199	2,141	0.08	79.31	199	1,943	79	47	0.35
520412	ANTI-INFECTIVES (MISCELLANEOUS)	83	0.20	1,544	25	557	2,131	0.08	25.68	557	1,570	80	82	0.09
120400	PARASYMPATHOMIMETIC (CHOLINERGIC) AGENTS	18	0.04	1,471	144	88	2,118	0.08	117.65	88	2,030	81	73	0.14
880800	VITAMIN B COMPLEX	243	0.57	789	11	1,103	1,946	0.08	8.01	1,106	829	82	95	0.07
240404	ANTIARRHYTHMIC AGENTS	21	0.05	1,534	21	141	1,696	0.07	80.76	141	1,554	83	70	0.16
240408	CARDIOTONIC AGENTS	85	0.20	1,037	0	593	1,680	0.07	19.76	611	1,069	84	85	0.09
82000	ANTIMALARIAL AGENTS	56	0.13	862	17	288	1,504	0.06	26.86	288	1,178	85	90	0.08
240400	CARDIAC DRUGS	35	0.08	1,080	21	243	1,468	0.06	41.95	250	1,210	86	75	0.13
480800	ANTI-TUSSIVES	46	0.11	984	24	306	1,354	0.05	29.44	315	1,030	87	119	0.02
481600	EXPECTORANTS	88	0.21	646	4	583	1,233	0.05	14.01	583	646	88	99	0.06
241292	MISCELLANEOUS VASODILATING AGENTS	14	0.03	1,104	10	115	1,229	0.05	87.76	115	1,114	89	114	0.03
202400	HEMORRHOLOGIC AGENTS	30	0.07	916	49	255	1,219	0.05	40.65	255	965	90	116	0.03

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PTC	PTC NAME	NUMBER OF SCRIPTS	% OF TOTAL SCRIPTS	INGREDIENT COST	MARKUP/ SURCHARGE	DISPENSING FEE	ELIGIBLE EXPENSE	% OF TOTAL (\$)	AVG ELIG EXPENSE/ SCRIPT	CO-PAY	NF			
											PAID AMOUNT	RANK (\$)	RANK (\$)	% OF TOTAL (\$)
562836	PROTON-PUMP INHIBITORS	14	0.03	955	56	93	1,106	0.04	79.03	93	1,013	91	93	0.07
682400	PARATHYROID	16	0.04	848	21	74	943	0.04	58.91	74	869	92	100	0.06
681800	GONADOTROPINS	10	0.02	849	0	50	899	0.04	89.92	50	849	93	62	0.23
240604	BILE ACID SEQUESTRANTS	17	0.04	671	14	138	823	0.03	48.39	138	685	94	88	0.08
201216	HEMOSTATICS	12	0.03	648	33	85	766	0.03	63.87	85	681	95	106	0.05
861600	RESPIRATORY SMOOTH MUSCLE RELAXANTS	39	0.09	448	6	293	748	0.03	19.17	293	455	96	112	0.04
83600	URINARY ANTI-INFECTIVES	32	0.08	441	12	180	698	0.03	21.80	201	483	97	97	0.06
200404	IRON PREPARATIONS	3	0.01	554	0	18	671	0.03	223.51	34	636	98	94	0.07
800400	SERUMS	6	0.01	0	0	0	668	0.03	111.33	256	412	99		
281204	ANTICONVULSANTS (BARBITURATES)	27	0.06	445	7	203	655	0.03	24.26	203	452	100	122	0.02
281212	ANTICONVULSANTS (HYDANTOINS)	36	0.08	412	0	242	654	0.03	18.15	242	412	101	101	0.05
280812	OPIATE PARTIAL AGONISTS	12	0.03	541	24	84	649	0.03	54.10	84	565	102	129	0.01
841600	CELL STIMULANTS AND PROLIFERANTS	21	0.05	435	4	115	580	0.02	27.64	123	457	103	96	0.06
562828	PROSTAGLANDINS	29	0.07	371	0	188	560	0.02	19.30	188	371	104	123	0.02
282000	RESPIRATORY AND CEREBRAL STIMULANTS	5	0.01	481	17	35	534	0.02	106.83	35	499	105	55	0.27
282800	ANTIMANIC AGENTS	30	0.07	287	11	201	499	0.02	16.64	201	287	106	109	0.04
521600	LOCAL ANESTHETICS (E.E.N.T.)	29	0.07	282	2	190	478	0.02	16.48	191	286	107	125	0.01
401800	POTASSIUM-REMOVING RESINS	6	0.01	408	0	45	453	0.02	75.45	45	408	108	83	0.09
520492	EENT ANTI-INFECTIVES, MISCELLANEOUS	29	0.07	247	3	179	451	0.02	15.55	192	256	109	132	0.01
683608	ANTITHYROID AGENTS	12	0.03	270	22	105	396	0.02	33.04	105	292	110	121	0.02
882900	MINERALS	4	0.01	312	31	27	370	0.01	92.52	27	344	111	154	0.00
520406	ANTI-INFECTIVES (ANTIVIRALS)	8	0.02	289	21	59	370	0.01	46.21	59	310	112	130	0.01
843600	MISC SKIN & MUOUS MEMBRANE AGENTS -	17	0.04	226	0	110	362	0.01	21.28	112	250	113	38	0.50
81428	POLYENES	30	0.07	171	4	177	355	0.01	11.83	177	178	114	118	0.02
840800	ANTIPRURITICS AND LOCAL ANESTHETICS	40	0.09	80	16	251	346	0.01	8.66	251	80	115	124	0.01
82600	SULFONES	7	0.02	19	0	9	291	0.01	41.56	30	261	116	141	0.00
522400	MYDRIATICS (E.E.N.T.)	16	0.04	151	5	113	269	0.01	16.83	113	151	117	134	0.01
600000	GOLD COMPOUNDS	3	0.01	141	0	25	166	0.01	55.37	25	141	118	126	0.01
520200	ANTIALLERGIC AGENTS	2	0.00	141	0	16	157	0.01	78.29	16	141	119	144	0.00
560800	ANTIIDIARRHEA AGENTS	4	0.01	82	0	27	109	0.00	27.21	27	82	120	115	0.03

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PTC	PTC NAME	NUMBER OF SCRIPTS	% OF TOTAL SCRIPTS	INGREDIENT COST	MARKUP/ SURCHARGE	DISPENSING FEE	ELIGIBLE EXPENSE	% OF TOTAL EXPENSE/	AVG ELIG SCRIPT	CO-PAY	NF			
											PAID AMOUNT	RANK (\$)	RANK (\$)	% OF TOTAL (\$)
281000	OPIATE ANTAGONISTS	2	0.00	94	5	9	107	0.00	53.73	9	99	121	133	0.01
562832	PROTECTANTS	2	0.00	77	6	18	101	0.00	50.41	18	83	122	117	0.03
121600	SYMPATHOLYTIC (ADRENERGIC BLOCKING) A	9	0.02	78	0	0	83	0.00	9.25	0	83	123	77	0.12
120804	ANTIPARKINSONIAN AGENTS	4	0.01	38	6	14	59	0.00	14.71	14	38	124	108	0.05
882800	MULTIVITAMIN PREPARATIONS	1	0.00	30	1	8	40	0.00	39.61	8	31	125	137	0.01
482400	MUCCOLYTIC AGENTS	2	0.00	8	0	4	27	0.00	13.74	4	23	126	168	0.00
520408	ANTI-INFECTIVES (SULFONAMIDES)	1	0.00	0	0	0	5	0.00	4.85	0	5	127	139	0.00
PTC TOTAL		42,475		2,119,343	72,910	266,308	2,532,874			271,448	2,258,453			
TOTAL PAY-DIRECT DRUGS		40,286		2,119,343	72,910	266,308	2,458,561			265,243	2,191,632			
TOTAL REIMBURSEMENT DRUGS		2,139		0	0	0	74,313			6,205	66,821			
ALL DRUGS TOTAL		42,425		2,119,343	72,910	266,308	2,532,874			271,448	2,258,453			

TOTALS MAY BE OFF DUE TO ROUNDING

DISPENSING FEE, INGREDIENT COST AND MARKUP/SURCHARGE BREAKDOWNS ARE NOT AVAILABLE FOR REIMBURSEMENT CLAIMS

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												RANK	RANK	% OF TOTAL (\$)
920000	MISCELLANEOUS THERAPEUTIC AGENTS	526	2.68	193,224	1,274	3,398	199,527	16.38	379.33	3,425	196,102	1	2	10.20
564000	MISCELLANEOUS G.I. DRUGS	1,454	7.39	124,378	6,231	9,245	140,612	11.54	96.71	9,273	131,340	2	3	9.94
240608	HMG-COA REDUCTASE INHIBITORS	1,061	5.40	102,690	4,724	6,870	116,472	9.56	109.78	6,891	109,579	3	1	10.69
849200	MISCELLANEOUS SKIN AND MUCOUS MEMBRAN	146	0.74	79,349	604	873	81,651	6.70	559.25	891	80,760	4	25	0.89
243204	ANGIOTENSIN-CONVERTING ENZYME INHIBIT	1,100	5.59	61,834	2,884	7,303	72,953	5.99	66.32	7,333	65,616	5	4	7.43
281604	PSYCHOTHERAPEUTIC AGENTS (ANTIDEPRESS	1,138	5.79	48,675	2,079	6,864	57,993	4.76	50.96	6,881	51,086	6	5	5.44
681200	CONTRACEPTIVES	1,293	6.58	26,695	739	6,485	35,036	2.88	27.10	6,588	28,434	7	12	2.02
682092	ANTIDIABETIC AGENTS (MISCELLANEOUS)	454	2.31	28,347	1,179	2,805	32,383	2.66	71.33	2,814	29,567	8	9	2.72
280804	NONSTEROIDAL ANTI-INFLAMMATORY AGENTS	944	4.80	24,718	896	5,756	31,919	2.62	33.81	5,845	26,060	9	8	2.98
243208	ANGIOTENSIN II RECEPTOR ANTAGONISTS	357	1.82	28,065	1,112	2,252	31,576	2.59	88.45	2,252	29,324	10	10	2.40
280808	OPIATE AGONISTS (NARCOTIC ANALGESICS)	222	1.13	22,269	1,408	2,200	26,186	2.15	117.95	2,221	23,955	11	24	0.91
242800	CALCIUM-CHANNEL BLOCKING AGENTS	259	1.32	22,742	947	1,673	25,399	2.08	98.07	1,673	23,726	12	6	3.39
121200	SYMPATHOMIMETIC (ADRENERGIC) AGENTS	553	2.81	16,086	475	3,365	20,089	1.65	36.33	3,388	16,692	13	11	2.20
283228	SELECTIVE SEROTONIN AGONISTS	166	0.84	16,028	775	932	17,735	1.46	106.84	932	16,804	14	29	0.67
242400	BETA-ADRENERGIC BLOCKING AGENTS	600	3.05	11,794	333	3,787	16,043	1.32	26.74	3,792	12,251	15	13	1.80
81212	ANTIBIOTICS (MACROLIDES)	376	1.91	12,740	622	2,422	15,980	1.31	42.50	2,440	13,520	16	16	1.57
680400	ADRENALS	376	1.91	11,901	612	2,348	15,305	1.26	40.70	2,366	12,897	17	19	1.24
81216	ANTIBIOTICS (PENICILLINS)	1,059	5.39	6,383	201	6,707	13,682	1.12	12.92	6,889	6,669	18	22	0.93
82200	QUINOLONES	284	1.44	10,409	500	1,612	12,830	1.05	45.18	1,660	11,161	19	20	1.24
682008	ANTIDIABETIC AGENTS (INSULINS)	142	0.72	9,950	0	2,207	12,210	1.00	85.99	2,220	9,990	20	14	1.68
840600	ANTI-INFLAMMATORY AGENTS (LOCAL)	558	2.84	8,366	208	3,301	11,998	0.98	21.50	3,338	8,627	21	18	1.31
520800	ANTI-INFLAMMATORY AGENTS	367	1.87	9,406	220	2,246	11,979	0.98	32.64	2,260	9,713	22	26	0.83
201218	PLATELET-AGGREGATION INHIBITORS	66	0.34	11,032	243	399	11,674	0.96	176.87	399	11,275	23	31	0.61
281292	ANTICONVULSANTS (MISCELLANEOUS)	171	0.87	8,880	584	1,110	10,573	0.87	61.83	1,110	9,416	24	23	0.92
201600	HEMATOPOIETIC AGENTS	14	0.07	8,985	0	564	9,549	0.78	682.09	564	8,985	25	17	1.48
281608	PSYCHOTHERAPEUTIC AGENTS (TRANQUILIZE	65	0.33	8,240	415	414	9,325	0.77	143.46	423	8,901	26	21	1.17
242892	MISCELLANEOUS CALCIUM-CHANNEL BLOCKIN	108	0.55	7,957	469	636	9,062	0.74	83.91	636	8,426	27	50	0.33
81204	ANTIBIOTICS (ANTIFUNGALS)	206	1.05	5,300	138	1,175	6,907	0.57	33.53	1,204	5,703	28	42	0.39
81206	ANTIBIOTICS (CEPHALOSPORINS)	281	1.43	4,499	119	1,855	6,609	0.54	23.52	1,870	4,728	29	36	0.51
402800	DIURETICS	560	2.85	2,579	186	3,761	6,552	0.54	11.70	3,766	2,600	30	28	0.68

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											PAID AMOUNT	RANK (\$)	RANK (\$)	% OF TOTAL (\$)
681604	ESTROGENS	188	0.96	4,375	191	1,222	5,789	0.48	30.79	1,222	4,566	31	35	0.52
682020	SULFONYLUREAS	157	0.80	4,229	134	988	5,376	0.44	34.24	996	4,380	32	34	0.53
81800	ANTIVIRALS	86	0.44	4,627	185	525	5,343	0.44	62.13	525	4,818	33	33	0.53
240606	FIBRIC ACID DERIVATIVES	71	0.36	4,620	234	449	5,303	0.44	74.69	449	4,854	34	32	0.58
122000	SKELETAL MUSCLE RELAXANTS	182	0.93	4,033	46	1,088	5,264	0.43	28.92	1,104	4,158	35	40	0.45
921000	MISCELLANEOUS COMPOUNDS	162	0.82	3,628	139	1,304	5,258	0.43	32.45	1,355	3,865	36	120	0.02
240605	CHOLESTEROL ABSORPTION INHIBITORS	45	0.23	4,264	227	320	4,810	0.39	106.90	320	4,490	37	61	0.25
282408	ANXIOLYTICS, SEDATIVES, HYPNOTICS (BENZ	412	2.10	1,897	142	2,531	4,595	0.38	11.15	2,546	1,907	38	30	0.61
81224	ANTIBIOTICS (TETRACYCLINES)	112	0.57	3,504	183	738	4,480	0.37	40.00	740	3,725	39	51	0.31
100000	ANTINEOPLASTIC AGENTS	39	0.20	3,996	49	310	4,355	0.36	111.67	310	4,045	40	15	1.62
861200	GENITOURINARY SMOOTH MUSCLE RELAXANTS	43	0.22	3,499	174	223	3,967	0.33	92.25	223	3,744	41	45	0.36
280892	MISCELLANEOUS ANALGESICS AND ANTIPTYRE	322	1.64	1,640	120	2,107	3,952	0.32	12.27	2,171	1,718	42	46	0.35
529200	EENT DRUGS, MISCELLANEOUS	75	0.38	3,126	165	579	3,869	0.32	51.59	579	3,290	43	48	0.34
683604	THYROID AGENTS	343	1.74	1,707	53	2,046	3,858	0.32	11.25	2,062	1,743	44	37	0.51
562200	ANTIEMETICS	28	0.14	3,485	214	99	3,798	0.31	135.66	99	3,699	45	41	0.39
840406	ANTI-INFECTIVES (ANTIVIRALS)	84	0.43	2,994	98	520	3,641	0.30	43.35	520	3,122	46	63	0.22
683200	PROGESTINS	113	0.57	2,194	91	509	2,902	0.24	25.68	526	2,354	47	52	0.30
842800	KERATOLYTIC AGENTS	84	0.43	1,929	73	530	2,570	0.21	30.60	533	2,037	48	70	0.16
201204	ANTICOAGULANTS	93	0.47	1,751	55	719	2,525	0.21	27.15	719	1,806	49	39	0.45
561400	CHOLELITHOLYTIC AGENTS	12	0.06	2,265	202	35	2,502	0.21	208.52	35	2,467	50	74	0.15
81228	ANTIBACTERIALS, MISCELLANEOUS	29	0.15	2,126	172	187	2,485	0.20	85.70	187	2,299	51	88	0.08
240800	HYPOTENSIVE AGENTS	50	0.25	1,976	84	383	2,443	0.20	48.86	383	2,060	52	60	0.25
840416	ANTI-INFECTIVES (MISC LOCAL) - RETIRE	74	0.38	1,674	81	395	2,357	0.19	31.85	410	1,929	53	67	0.17
520404	ANTI-INFECTIVES (ANTIBIOTICS)	152	0.77	1,259	34	981	2,295	0.19	15.10	990	1,274	54	55	0.26
840404	ANTI-INFECTIVES (ANTIBIOTICS)	102	0.52	1,575	33	603	2,278	0.19	22.33	612	1,665	55	58	0.25
282092	MISC ANOREXIGENIC AGENTS - RESP & CERE	36	0.18	1,433	70	200	2,260	0.19	62.76	214	2,045	56	78	0.11
682800	PITUITARY	12	0.06	2,202	0	37	2,239	0.18	186.61	37	2,202	57	86	0.08
120808	ANTINUSCARINICS/ANTISPASMODICS	65	0.33	1,753	55	423	2,237	0.18	34.41	425	1,812	58	27	0.81
840408	ANTI-INFECTIVES (ANTIFUNGALS)	95	0.48	1,607	71	482	2,230	0.18	23.48	493	1,736	59	62	0.24
282492	MISCELLANEOUS ANXIOLYTICS, SEDATIVES, H	103	0.52	1,519	28	603	2,150	0.18	20.88	603	1,547	60	47	0.35

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												RANK	RANK	% OF TOTAL (\$)
881600	VITAMIN D	33	0.17	1,834	55	250	2,139	0.18	64.83	250	1,889	61	90	0.08
82400	SULFONAMIDES	36	0.18	1,889	25	222	2,136	0.18	59.34	222	1,914	62	105	0.05
680800	ANDROGENS	20	0.10	1,850	130	130	2,110	0.17	105.52	130	1,980	63	69	0.16
681612	ESTROGEN AGONIST-ANTAGONISTS	16	0.08	1,895	81	103	2,079	0.17	129.97	103	1,976	64	66	0.18
281208	ANTICONVULSANTS (BENZODIAZEPINES)	90	0.46	1,311	21	638	1,970	0.16	21.89	638	1,332	65	68	0.17
84000	MISCELLANEOUS ANTI-INFECTIVES	201	1.02	447	67	1,274	1,885	0.15	9.38	1,338	481	66	75	0.13
121212	ALPHA & BETA-ADRENERGIC AGONISTS	14	0.07	1,622	45	133	1,800	0.15	128.59	133	1,667	67	95	0.06
241208	NITRATES AND NITRITES	57	0.29	1,194	45	371	1,630	0.13	28.59	371	1,259	68	59	0.25
520412	ANTI-INFECTIVES (MISCELLANEOUS)	62	0.32	1,119	15	410	1,549	0.13	24.98	410	1,135	69	81	0.09
401200	REPLACEMENT PREPARATIONS	72	0.37	1,030	6	405	1,451	0.12	20.16	405	1,047	70	53	0.28
40000	ANTIHISTAMINE DRUGS	38	0.19	1,065	25	244	1,398	0.11	36.78	255	1,143	71	77	0.11
289200	MISCELLANEOUS CENTRAL NERVOUS SYSTEM	7	0.04	1,095	103	44	1,241	0.10	177.33	44	1,197	72	49	0.33
523600	MISCELLANEOUS (BENT) DRUGS - RETIRED	37	0.19	968	10	240	1,235	0.10	33.38	240	994	73	43	0.38
402810	DIURETICS (POTASSIUM-SPARING)	109	0.55	517	27	621	1,214	0.10	11.14	646	542	74	64	0.20
242000	ALPHA-ADRENERGIC BLOCKING AGENTS	29	0.15	976	37	141	1,154	0.09	39.80	141	1,013	75	56	0.26
82000	ANTIMALARIAL AGENTS	34	0.17	566	17	222	1,039	0.09	30.57	222	797	76	87	0.08
880800	VITAMIN B COMPLEX	109	0.55	315	10	630	955	0.08	8.76	630	315	77	94	0.07
240404	ANTIARRHYTHMIC AGENTS	15	0.08	774	21	106	901	0.07	60.06	106	795	78	71	0.15
681800	GONADOTROPINS	10	0.05	849	0	50	899	0.07	89.92	50	849	79	65	0.20
240400	CARDIAC DRUGS	21	0.11	657	17	179	853	0.07	40.63	179	674	80	85	0.08
81218	QUINOLONES	15	0.08	673	55	99	834	0.07	55.61	99	735	81	79	0.10
241292	MISCELLANEOUS VASODILATING AGENTS	4	0.02	773	10	12	795	0.07	198.76	12	783	82	113	0.04
481600	EXPECTORANTS	41	0.21	306	0	284	590	0.05	14.40	284	306	83	101	0.06
201216	HEMOSTATICS	10	0.05	488	23	70	580	0.05	57.99	70	510	84	103	0.05
562836	PROTON-PUMP INHIBITORS	7	0.04	485	43	51	580	0.05	82.83	51	529	85	92	0.07
200404	IRON PREPARATIONS	2	0.01	554	0	18	572	0.05	285.78	18	554	86	93	0.07
480800	ANTITUSSIVES	21	0.11	386	8	141	550	0.05	26.21	141	400	87	119	0.02
282000	RESPIRATORY AND CEREBRAL STIMULANTS	5	0.03	481	17	35	534	0.04	106.83	35	499	88	54	0.26
841600	CELL STIMULANTS AND PROLIFERANTS	18	0.09	418	4	109	534	0.04	29.67	111	423	89	97	0.06
281212	ANTICONVULSANTS (HYDANTOINS)	29	0.15	306	0	219	525	0.04	18.10	219	306	90	104	0.05

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											PAID AMOUNT	RANK (\$)	RANK (\$)	% OF TOTAL (\$)
800400	SERUMS	4	0.02	0	0	0	496	0.04	124.00	188	308	91		
240604	BILE ACID SEQUESTRANTS	8	0.04	337	14	67	418	0.03	52.20	67	351	92	83	0.09
562828	PROSTAGLANDINS	22	0.11	251	0	161	411	0.03	18.69	161	251	93	123	0.02
520406	ANTI-INFECTIVES (ANTIVIRALS)	7	0.04	263	21	52	337	0.03	48.07	52	284	94	132	0.01
520492	EENT ANTI-INFECTIVES, MISCELLANEOUS	22	0.11	194	3	132	329	0.03	14.94	132	194	95	133	0.01
282800	ANTIMANIC AGENTS	17	0.09	217	11	95	323	0.03	19.00	95	217	96	109	0.04
521000	CARBONIC ANHYDRASE INHIBITORS	14	0.07	252	16	52	320	0.03	22.89	52	268	97	72	0.15
521600	LOCAL ANESTHETICS (E.E.N.T.)	20	0.10	163	2	127	296	0.02	14.79	128	166	98	125	0.01
82600	SULFONES	7	0.04	19	0	9	291	0.02	41.56	30	261	99	141	0.00
401800	POTASSIUM-REMOVING RESINS	1	0.01	231	0	6	237	0.02	237.08	6	231	100	82	0.09
683608	ANTITHYROID AGENTS	10	0.05	137	9	87	232	0.02	23.23	87	145	101	121	0.02
281204	ANTICONVULSANTS (BARBITURATES)	9	0.05	144	7	62	212	0.02	23.58	62	150	102	122	0.02
840800	ANTIPRURITICS AND LOCAL ANESTHETICS	24	0.12	43	16	153	212	0.02	8.83	153	43	103	124	0.01
843600	MISC SKIN & MUCOUS MEMBRANE AGENTS - :	8	0.04	125	0	60	187	0.02	23.34	60	127	104	38	0.47
81428	POLYENES	15	0.08	86	0	91	180	0.01	12.01	91	89	105	118	0.02
682400	PARATHYROID	5	0.03	163	0	15	178	0.01	35.57	15	163	106	100	0.06
520200	ANTIALLERGIC AGENTS	2	0.01	141	0	16	157	0.01	78.29	16	141	107	144	0.00
83600	URINARY ANTI-INFECTIVES	10	0.05	82	0	69	151	0.01	15.07	69	82	108	96	0.06
861600	RESPIRATORY SMOOTH MUSCLE RELAXANTS	6	0.03	83	0	37	119	0.01	19.87	37	83	109	114	0.04
281000	OPIATE ANTAGONISTS	2	0.01	94	5	9	107	0.01	53.73	9	99	110	131	0.01
121600	SYMPATHOLYTIC (ADRENERGIC BLOCKING) A	9	0.05	78	0	0	83	0.01	9.25	0	83	111	99	0.06
522400	MYDRIATICS (E.E.N.T.)	5	0.03	29	0	41	70	0.01	13.91	41	29	112	134	0.01
560800	ANTIDIARRHEA AGENTS	3	0.02	32	0	22	54	0.00	17.91	22	32	113	115	0.03
882800	MULTIVITAMIN PREPARATIONS	1	0.01	30	1	8	40	0.00	39.61	8	31	114	136	0.00
120800	ANTICHOLINERGIC AGENTS	4	0.02	34	0	0	34	0.00	8.40	0	34	115	102	0.05
240408	CARDIOTONIC AGENTS	1	0.01	21	0	6	27	0.00	27.44	6	21	116	84	0.09
241200	VASODILATING AGENTS	3	0.02	10	0	9	19	0.00	6.25	9	10	117	80	0.10
482400	MUCOLYTIC AGENTS	1	0.01	0	0	0	15	0.00	15.48	0	15	118	166	0.00
PTC TOTAL		19,677		1,044,510	34,598	124,535	1,218,207			125,881	1,091,214			

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TOTAL PAY-DIRECT DRUGS	19,059	1,044,510	34,598	124,535	1,203,643	124,535	1,078,080
TOTAL REIMBURSEMENT DRUGS	603	0	0	0	14,564	1,346	13,134
ALL DRUGS TOTAL	19,662	1,044,510	34,598	124,535	1,218,207	125,881	1,091,214

TOTALS MAY BE OFF DUE TO ROUNDING

DISPENSING FEE, INGREDIENT COST AND MARKUP/SURCHARGE BREAKDOWNS ARE NOT AVAILABLE FOR REIMBURSEMENT CLAIMS

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												RANK	RANK	% OF TOTAL
												(\$)	(\$)	(\$)
240608	HMG-COA REDUCTASE INHIBITORS	1,894	8.89	189,613	7,206	12,129	218,867	17.45	115.56	12,536	206,145	1	1	10.69
564000	MISCELLANEOUS G.I. DRUGS	1,395	6.55	122,748	4,686	8,981	140,879	11.23	100.99	9,201	131,586	2	3	9.94
243204	ANGIOTENSIN-CONVERTING ENZYME INHIBIT	1,795	8.43	113,105	4,730	12,018	134,387	10.71	74.87	12,398	121,807	3	4	7.43
242800	CALCIUM-CHANNEL BLOCKING AGENTS	702	3.30	49,845	2,157	4,455	58,746	4.68	83.68	4,500	54,246	4	6	3.39
920000	MISCELLANEOUS THERAPEUTIC AGENTS	720	3.38	49,706	960	4,178	57,072	4.55	79.27	4,317	52,708	5	2	10.20
682092	ANTIDIABETIC AGENTS (MISCELLANEOUS)	802	3.76	46,751	1,458	5,372	54,140	4.32	67.51	5,444	48,684	6	9	2.72
281604	PSYCHOTHERAPEUTIC AGENTS (ANTIDEPRESS	1,069	5.02	42,643	1,245	6,728	52,204	4.16	48.83	6,864	45,295	7	5	5.44
243208	ANGIOTENSIN II RECEPTOR ANTAGONISTS	491	2.30	35,796	1,389	3,034	42,380	3.38	86.31	3,316	39,028	8	10	2.40
242400	BETA-ADRENERGIC BLOCKING AGENTS	1,319	6.19	26,775	614	8,879	37,292	2.97	28.27	9,033	28,192	9	13	1.80
201600	HEMATOPOIETIC AGENTS	36	0.17	23,341	0	185	31,047	2.47	862.41	185	30,862	10	17	1.48
201218	PLATELET-AGGREGATION INHIBITORS	207	0.97	23,802	1,310	1,281	29,961	2.39	144.74	1,405	28,416	11	31	0.61
280804	NONSTEROIDAL ANTI-INFLAMMATORY AGENTS	609	2.86	23,038	908	3,785	28,781	2.29	47.26	3,933	24,833	12	8	2.98
242892	MISCELLANEOUS CALCIUM-CHANNEL BLOCKIN	242	1.14	20,835	1,137	1,682	23,958	1.91	99.00	1,704	22,255	13	50	0.33
121200	SYMPATHOMIMETIC (ADRENERGIC) AGENTS	342	1.61	16,012	526	2,077	19,363	1.54	56.62	2,012	17,329	14	11	2.20
100000	ANTINEOPLASTIC AGENTS	76	0.36	17,256	454	464	18,174	1.45	239.14	464	17,710	15	15	1.62
682008	ANTIDIABETIC AGENTS (INSULINS)	284	1.33	14,505	154	1,764	17,374	1.38	61.18	1,717	15,654	16	14	1.68
281292	ANTICONVULSANTS (MISCELLANEOUS)	146	0.69	12,772	925	870	14,637	1.17	100.25	870	13,767	17	23	0.92
682020	SULFONYLUREAS	428	2.01	9,841	95	2,805	13,066	1.04	30.53	2,814	10,226	18	34	0.53
529200	BENT DRUGS, MISCELLANEOUS	262	1.23	10,612	246	1,629	12,555	1.00	47.92	1,629	10,926	19	48	0.34
281608	PSYCHOTHERAPEUTIC AGENTS (TRANQUILIZE	137	0.64	10,509	456	721	12,430	0.99	90.73	846	11,584	20	21	1.17
680400	ADRENALS	344	1.61	8,617	315	2,153	12,196	0.97	35.45	2,020	10,158	21	19	1.24
402800	DIURETICS	1,037	4.87	4,391	113	6,921	11,791	0.94	11.37	6,969	4,666	22	28	0.68
82200	QUINOLONES	215	1.01	8,627	430	1,469	11,052	0.88	51.40	1,522	9,492	23	20	1.24
120808	ANTIMUSCARINICS/ANTISPASMODICS	145	0.68	8,342	199	865	11,023	0.88	76.02	935	10,088	24	27	0.81
240606	FIBRIC ACID DERIVATIVES	123	0.58	8,792	502	978	10,449	0.83	84.95	875	9,573	25	32	0.58
240605	CHOLESTEROL ABSORPTION INHIBITORS	82	0.38	8,744	343	523	10,347	0.82	126.18	562	9,776	26	61	0.25
840600	ANTI-INFLAMMATORY AGENTS (LOCAL)	358	1.68	7,550	150	2,033	10,271	0.82	28.69	2,119	8,127	27	18	1.31
282408	ANXIOLYTICS, SEDATIVES, HYPNOTICS (BENZ	693	3.25	3,588	193	4,449	8,393	0.67	12.11	4,526	3,665	28	30	0.61
520800	ANTI-INFLAMMATORY AGENTS	255	1.20	6,546	102	1,491	8,236	0.66	32.30	1,491	6,735	29	26	0.83
81212	ANTIBIOTICS (MACROLIDES)	175	0.82	5,667	291	986	7,413	0.59	42.36	1,001	6,403	30	16	1.57

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PTC	PTC NAME	NUMBER OF SCRIPTS	% OF TOTAL SCRIPTS	INGREDIENT COST	MARKUP/ SURCHARGE	DISPENSING FEE	ELIGIBLE EXPENSE	% OF TOTAL (\$)	AVG ELIG EXPENSE/ SCRIPT	CO-PAY	PAID AMOUNT	NF		
												RANK	RANK	% OF TOTAL (\$)
201204	ANTICOAGULANTS	292	1.37	4,526	51	1,800	6,977	0.56	23.89	1,928	5,022	31	39	0.45
681604	ESTROGENS	228	1.07	5,203	42	1,428	6,697	0.53	29.37	1,434	5,264	32	35	0.52
401200	REPLACEMENT PREPARATIONS	280	1.31	4,530	69	1,587	6,342	0.51	22.65	1,601	4,732	33	53	0.28
241208	NITRATES AND NITRITES	201	0.94	4,531	106	1,345	6,102	0.49	30.36	1,323	4,760	34	59	0.25
282492	MISCELLANEOUS ANXIOLYTICS, SEDATIVES, H	222	1.04	4,128	71	1,539	5,748	0.46	25.89	1,546	4,194	35	47	0.35
683604	THYROID AGENTS	458	2.15	2,123	32	2,959	5,338	0.43	11.65	3,073	2,228	36	37	0.51
280808	OPIATE AGONISTS (NARCOTIC ANALGESICS)	147	0.69	4,042	269	767	5,216	0.42	35.48	816	4,384	37	24	0.91
849200	MISCELLANEOUS SKIN AND MUCOUS MEMBRAN	50	0.23	4,494	109	276	4,925	0.39	98.51	276	4,649	38	25	0.89
81216	ANTIBIOTICS (PENICILLINS)	314	1.47	2,564	75	2,102	4,836	0.39	15.40	2,137	2,691	39	22	0.93
402810	DIURETICS (POTASSIUM-SPARING)	335	1.57	1,622	12	2,181	4,074	0.32	12.16	2,249	1,756	40	64	0.20
81206	ANTIBIOTICS (CEPHALOSPORINS)	151	0.71	2,542	56	1,033	3,775	0.30	25.00	1,067	2,708	41	36	0.51
242000	ALPHA-ADRENERGIC BLOCKING AGENTS	97	0.46	2,940	78	657	3,681	0.29	37.95	645	3,037	42	56	0.26
283228	SELECTIVE SEROTONIN AGONISTS	17	0.08	3,417	102	114	3,633	0.29	213.69	114	3,519	43	29	0.67
861200	GENITOURINARY SMOOTH MUSCLE RELAXANTS	53	0.25	2,811	22	356	3,189	0.25	60.18	356	2,833	44	45	0.36
562200	ANTIEMETICS	29	0.14	2,768	150	182	3,101	0.25	106.91	182	2,918	45	41	0.39
81800	ANTIVIRALS	28	0.13	2,328	86	177	3,029	0.24	108.18	205	2,824	46	33	0.53
240800	HYPOTENSIVE AGENTS	68	0.32	2,421	86	488	2,996	0.24	44.05	488	2,508	47	60	0.25
521000	CARBONIC ANHYDRASE INHIBITORS	45	0.21	2,380	147	321	2,848	0.23	63.28	321	2,527	48	72	0.15
520404	ANTI-INFECTIVES (ANTIBIOTICS)	150	0.70	1,686	10	937	2,693	0.21	17.95	944	1,749	49	55	0.26
122000	SKELETAL MUSCLE RELAXANTS	71	0.33	2,008	111	484	2,604	0.21	36.67	484	2,116	50	40	0.45
523600	MISCELLANEOUS (EENT) DRUGS - RETIRED	68	0.32	1,983	59	392	2,539	0.20	37.34	398	2,141	51	43	0.38
681200	CONTRACEPTIVES	93	0.44	1,724	41	408	2,531	0.20	27.21	465	2,066	52	12	2.02
241200	VASODILATING AGENTS	53	0.25	2,043	85	400	2,528	0.20	47.70	400	2,128	53	80	0.10
921000	MISCELLANEOUS COMPOUNDS	92	0.43	1,473	45	786	2,304	0.18	25.04	786	1,518	54	120	0.02
120800	ANTICHOLINERGIC AGENTS	16	0.08	2,061	93	120	2,275	0.18	142.19	120	2,155	55	102	0.05
120400	PARASYMPATHOMIMETIC (CHOLINERGIC) AGE	18	0.08	1,471	144	88	2,118	0.17	117.65	88	2,030	56	73	0.15
280892	MISCELLANEOUS ANALGESICS AND ANTIPYRE	201	0.94	725	46	1,154	2,114	0.17	10.52	1,266	799	57	46	0.35
840404	ANTI-INFECTIVES (ANTIBIOTICS)	63	0.30	1,239	45	406	1,730	0.14	27.46	414	1,316	58	58	0.25
240408	CARDIOTONIC AGENTS	84	0.39	1,016	0	587	1,652	0.13	19.67	605	1,047	59	84	0.09
561400	CHOLELITHOLYTIC AGENTS	9	0.04	1,520	0	48	1,568	0.12	174.21	48	1,520	60	74	0.15

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PTC	PTC NAME	NUMBER OF SCRIPTS	% OF TOTAL SCRIPTS	INGREDIENT COST	MARKUP/ SURCHARGE	DISPENSING FEE	ELIGIBLE EXPENSE	% OF TOTAL (\$)	AVG ELIG EXPENSE/ SCRIPT	CO-PAY	PAID AMOUNT	NF		
												RANK	RANK	% OF TOTAL (\$)
84000	MISCELLANEOUS ANTI-INFECTIVES	147	0.69	450	18	889	1,435	0.11	9.76	938	480	61	75	0.13
281208	ANTICONVULSANTS (BENZODIAZEPINES)	70	0.33	882	8	442	1,332	0.11	19.03	442	882	62	68	0.17
683200	PROGESTINS	48	0.23	946	17	231	1,313	0.10	27.35	231	1,072	63	52	0.30
202400	HEMORRHEOLOGIC AGENTS	30	0.14	916	49	255	1,219	0.10	40.65	255	965	64	116	0.03
840406	ANTI-INFECTIVES (ANTIVIRALS)	25	0.12	914	42	161	1,117	0.09	44.70	161	956	65	63	0.22
81218	QUINOLONES	21	0.10	930	34	143	1,106	0.09	52.68	143	963	66	79	0.10
840408	ANTI-INFECTIVES (ANTIFUNGALS)	33	0.15	784	36	197	1,018	0.08	30.84	197	821	67	62	0.24
880800	VITAMIN B COMPLEX	127	0.60	458	0	457	959	0.08	7.55	460	498	68	94	0.07
81224	ANTIBIOTICS (TETRACYCLINES)	28	0.13	654	12	154	907	0.07	32.38	169	728	69	51	0.31
289200	MISCELLANEOUS CENTRAL NERVOUS SYSTEM	20	0.09	745	0	155	900	0.07	45.01	155	745	70	49	0.33
81204	ANTIBIOTICS (ANTIFUNGALS)	28	0.13	688	13	186	888	0.07	31.71	186	702	71	42	0.39
840416	ANTI-INFECTIVES (MISC LOCAL) - RETIRE	28	0.13	663	21	157	841	0.07	30.04	157	684	72	67	0.17
480800	ANTITUSSIVES	25	0.12	598	16	165	804	0.06	32.15	174	630	73	119	0.02
240404	ANTIARRHYTHMIC AGENTS	6	0.03	759	0	36	795	0.06	132.51	36	759	74	71	0.15
40000	ANTIHISTAMINE DRUGS	19	0.09	588	4	123	715	0.06	37.65	123	592	75	77	0.11
280812	OPIATE PARTIAL AGONISTS	12	0.06	541	24	84	649	0.05	54.10	84	565	76	129	0.01
861600	RESPIRATORY SMOOTH MUSCLE RELAXANTS	33	0.15	366	6	256	628	0.05	19.04	256	372	77	114	0.04
82400	SULFONAMIDES	12	0.06	552	0	71	623	0.05	51.88	71	552	78	105	0.05
240400	CARDIAC DRUGS	14	0.07	423	4	64	615	0.05	43.92	71	536	79	85	0.08
81228	ANTIBACTERIALS, MISCELLANEOUS	14	0.07	461	19	107	587	0.05	41.94	107	480	80	88	0.08
681612	ESTROGEN AGONIST-ANTAGONISTS	3	0.01	518	29	27	574	0.05	191.22	27	547	81	66	0.18
481600	EXPECTORANTS	40	0.19	294	4	265	563	0.04	14.07	265	294	82	101	0.06
83600	URINARY ANTI-INFECTIVES	20	0.09	342	12	106	525	0.04	26.24	127	384	83	96	0.06
121212	ALPHA & BETA-ADRENERGIC AGONISTS	5	0.02	472	0	46	519	0.04	103.70	46	472	84	95	0.06
520412	ANTI-INFECTIVES (MISCELLANEOUS)	17	0.08	360	10	120	490	0.04	28.83	120	370	85	81	0.09
680800	ANDROGENS	5	0.02	372	0	29	484	0.04	96.83	35	449	86	69	0.16
562836	PROTON-PUMP INHIBITORS	6	0.03	391	12	37	443	0.04	73.82	37	406	87	92	0.07
241292	MISCELLANEOUS VASODILATING AGENTS	10	0.05	331	0	103	434	0.03	43.35	103	331	88	113	0.04
281204	ANTICONVULSANTS (BARBITURATES)	17	0.08	288	0	136	424	0.03	24.96	136	288	89	122	0.02
240604	BILE ACID SEQUESTRANTS	9	0.04	334	0	71	405	0.03	45.01	71	334	90	83	0.09

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												RANK	RANK	% OF TOTAL (\$)
82000	ANTIMALARIAL AGENTS	16	0.08	203	0	66	372	0.03	23.25	66	288	91	87	0.08
882900	MINERALS	4	0.02	312	31	27	370	0.03	92.52	27	344	92	152	0.00
682400	PARATHYROID	5	0.02	211	21	35	267	0.02	53.42	35	232	93	100	0.06
401800	POTASSIUM-REMOVING RESINS	5	0.02	177	0	39	216	0.02	43.13	39	177	94	82	0.09
522400	MYDRIATICS (E.E.N.T.)	10	0.05	119	0	72	191	0.02	19.08	72	119	95	134	0.01
521600	LOCAL ANESTHETICS (E.E.N.T.)	9	0.04	119	0	63	182	0.01	20.23	63	120	96	125	0.01
282800	ANTIMANIC AGENTS	13	0.06	70	0	106	176	0.01	13.54	106	70	97	109	0.04
600000	GOLD COMPOUNDS	3	0.01	141	0	25	166	0.01	55.37	25	141	98	126	0.01
683608	ANTIETHYROID AGENTS	2	0.01	133	13	18	164	0.01	82.11	18	147	99	121	0.02
842800	KERATOLYTIC AGENTS	6	0.03	113	3	31	148	0.01	24.59	31	116	100	70	0.16
562828	PROSTAGLANDINS	6	0.03	119	0	21	140	0.01	23.35	21	119	101	123	0.02
282092	MISC ANOREXIGENIC AGENTS - RESP & CERE	2	0.01	92	9	14	115	0.01	57.73	14	101	102	78	0.11
81428	POLYENES	13	0.06	46	0	69	114	0.01	8.79	69	46	103	118	0.02
281212	ANTICONVULSANTS (HYDANTOINS)	4	0.02	89	0	23	112	0.01	28.06	23	89	104	104	0.05
840800	ANTI-PRURITICS AND LOCAL ANESTHETICS	13	0.06	31	0	76	107	0.01	8.24	76	31	105	124	0.01
520492	BENT ANTI-INFECTIVES, MISCELLANEOUS	6	0.03	43	0	41	106	0.01	17.66	53	53	106	133	0.01
843600	MISC SKIN & MUCOUS MEMBRANE AGENTS -	5	0.02	73	0	33	106	0.01	21.11	33	73	107	38	0.47
562832	PROTECTANTS	2	0.01	77	6	18	101	0.01	50.41	18	83	108	117	0.03
200404	IRON PREPARATIONS	1	0.00	0	0	0	99	0.01	98.96	16	83	109	93	0.07
881600	VITAMIN D	14	0.07	15	0	62	86	0.01	6.16	31	55	110	90	0.08
120804	ANTIPARKINSONIAN AGENTS	4	0.02	38	6	14	59	0.00	14.71	14	38	111	106	0.05
560800	ANTIDIARRHEA AGENTS	1	0.00	50	0	5	55	0.00	55.09	5	50	112	115	0.03
841600	CELL STIMULANTS AND PROLIFERANTS	2	0.01	17	0	6	46	0.00	23.18	12	34	113	97	0.06
520406	ANTI-INFECTIVES (ANTIVIRALS)	1	0.00	26	0	7	33	0.00	33.20	7	26	114	132	0.01
482400	MUCOLYTIC AGENTS	1	0.00	8	0	4	12	0.00	12.00	4	8	115	166	0.00
520408	ANTI-INFECTIVES (SULFONAMIDES)	1	0.00	0	0	0	5	0.00	4.85	0	5	116	138	0.00
PTC TOTAL		21,337		1,028,031	36,021	136,174	1,254,504			139,249	1,113,577			
TOTAL PAY-DIRECT DRUGS		19,986		1,028,031	36,021	136,174	1,200,226			135,110	1,064,640			
TOTAL REIMBURSEMENT DRUGS		1,318		0	0	0	54,278			4,140	48,936			

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DISPENSING FEE, INGREDIENT COST AND MARKUP/SURCHARGE BREAKDOWNS ARE NOT AVAILABLE FOR REIMBURSEMENT CLAIMS

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												RANK	RANK	% OF TOTAL (\$)
564000	MISCELLANEOUS G.I. DRUGS	125	8.57	8,587	476	495	9,745	16.20	77.96	500	9,245	1	3	9.94
240608	HMG-COA REDUCTASE INHIBITORS	93	6.37	6,679	351	369	8,185	13.60	88.01	379	7,806	2	1	10.69
281604	PSYCHOTHERAPEUTIC AGENTS (ANTIDEPRESS.	63	4.32	3,189	112	296	4,179	6.95	66.33	357	3,822	3	5	5.44
243204	ANGIOTENSIN-CONVERTING ENZYME INHIBIT	98	6.72	3,028	147	306	4,032	6.70	41.14	369	3,663	4	4	7.43
920000	MISCELLANEOUS THERAPEUTIC AGENTS	23	1.58	2,316	110	124	2,613	4.34	113.63	124	2,490	5	2	10.20
201218	PLATELET-AGGREGATION INHIBITORS	10	0.69	2,125	130	68	2,322	3.86	232.21	68	2,254	6	31	0.61
241212	PHOSPHODIESTERASE INHIBITORS	16	1.10	1,814	181	95	2,239	3.72	139.93	95	2,144	7	98	0.06
681200	CONTRACEPTIVES	93	6.37	1,584	9	343	2,183	3.63	23.47	387	1,796	8	12	2.02
242800	CALCIUM-CHANNEL BLOCKING AGENTS	30	2.06	1,333	26	89	1,987	3.30	66.24	141	1,846	9	6	3.39
680400	ADRENALS	28	1.92	1,520	60	108	1,688	2.81	60.27	108	1,580	10	19	1.24
280804	NONSTEROIDAL ANTI-INFLAMMATORY AGENTS	51	3.50	1,259	61	249	1,632	2.71	32.00	270	1,362	11	8	2.98
242400	BETA-ADRENERGIC BLOCKING AGENTS	66	4.52	946	52	236	1,284	2.13	19.45	254	1,028	12	13	1.80
682008	ANTIDIABETIC AGENTS (INSULINS)	33	2.26	884	0	180	1,105	1.84	33.48	180	924	13	14	1.68
121200	SYMPATHOMIMETIC (ADRENERGIC) AGENTS	36	2.47	278	4	122	1,098	1.82	30.49	204	894	14	11	2.20
82200	QUINOLONES	20	1.37	803	34	69	916	1.52	45.79	69	846	15	20	1.24
243208	ANGIOTENSIN II RECEPTOR ANTAGONISTS	19	1.30	592	34	44	865	1.44	45.53	44	821	16	10	2.40
81216	ANTIBIOTICS (PENICILLINS)	72	4.93	399	54	298	853	1.42	11.84	335	470	17	22	0.93
81212	ANTIBIOTICS (MACROLIDES)	28	1.92	652	20	98	786	1.31	28.08	98	688	18	16	1.57
840600	ANTI-INFLAMMATORY AGENTS (LOCAL)	42	2.88	427	16	185	688	1.14	16.37	207	472	19	18	1.31
240605	CHOLESTEROL ABSORPTION INHIBITORS	11	0.75	636	18	23	678	1.13	61.59	23	654	20	61	0.25
520800	ANTI-INFLAMMATORY AGENTS	18	1.23	410	5	94	559	0.93	31.03	99	460	21	26	0.83
682400	PARATHYROID	6	0.41	474	0	24	498	0.83	82.94	24	474	22	100	0.06
683604	THYROID AGENTS	41	2.81	208	1	173	454	0.75	11.06	233	219	23	37	0.51
682092	ANTIDIABETIC AGENTS (MISCELLANEOUS)	26	1.78	294	13	78	437	0.73	16.82	78	360	24	9	2.72
281292	ANTICONVULSANTS (MISCELLANEOUS)	1	0.07	361	36	9	406	0.67	405.76	9	397	25	23	0.92
100000	ANTINEOPLASTIC AGENTS	15	1.03	281	13	109	402	0.67	26.81	109	294	26	15	1.62
402800	DIURETICS	45	3.08	95	38	123	365	0.61	8.12	203	125	27	28	0.68
681604	ESTROGENS	13	0.89	312	0	29	350	0.58	26.90	34	316	28	35	0.52
81218	QUINOLONES	3	0.21	293	28	14	335	0.56	111.76	14	321	29	79	0.10
122000	SKELETAL MUSCLE RELAXANTS	9	0.62	274	11	49	333	0.55	37.05	49	285	30	40	0.45

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												RANK (\$)	RANK (\$)	RANK (\$)	% OF TOTAL (\$)
849200	MISCELLANEOUS SKIN AND MUCOUS MEMBRAN	4	0.27	278	27	26	330	0.55	82.59	26	304	31	25		0.89
282408	ANXIOLYTICS, SEDATIVES, HYPNOTICS (BENZ	29	1.99	133	9	121	311	0.52	10.74	157	149	32	30		0.61
81204	ANTIBIOTICS (ANTIFUNGALS)	9	0.62	237	14	50	308	0.51	34.17	50	257	33	42		0.39
81800	ANTIVIRALS	7	0.48	38	0	6	300	0.50	42.85	27	273	34	33		0.53
241208	NITRATES AND NITRITES	11	0.75	245	16	29	290	0.48	26.35	29	261	35	59		0.25
81206	ANTIBIOTICS (CEPHALOSPORINS)	19	1.30	176	8	57	286	0.48	15.08	58	223	36	36		0.51
240606	FIBRIC ACID DERIVATIVES	19	1.30	262	11	9	281	0.47	14.81	9	272	37	32		0.58
283228	SELECTIVE SEROTONIN AGONISTS	1	0.07	246	25	9	279	0.46	279.47	9	271	38	29		0.67
81224	ANTIBIOTICS (TETRACYCLINES)	8	0.55	226	0	38	273	0.45	34.07	38	235	39	51		0.31
680800	ANDROGENS	7	0.48	168	0	51	252	0.42	35.98	55	197	40	69		0.16
842800	KERATOLYTIC AGENTS	3	0.21	178	0	16	194	0.32	64.80	16	178	41	70		0.16
683200	PROGESTINS	6	0.41	166	1	25	192	0.32	31.96	25	166	42	52		0.30
121212	ALPHA & BETA-ADRENERGIC AGONISTS	2	0.14	175	0	14	189	0.31	94.68	14	175	43	95		0.06
201204	ANTICOAGULANTS	2	0.14	184	0	5	189	0.31	94.49	5	184	44	39		0.45
201216	HEMOSTATICS	2	0.14	160	11	16	187	0.31	93.26	16	171	45	103		0.05
240800	HYPOTENSIVE AGENTS	11	0.75	145	7	9	185	0.31	16.84	9	176	46	60		0.25
402810	DIURETICS (POTASSIUM-SPARING)	22	1.51	88	30	54	181	0.30	8.21	61	90	47	64		0.20
921000	MISCELLANEOUS COMPOUNDS	5	0.34	121	6	50	178	0.30	35.52	50	127	48	120		0.02
800400	SERUMS	2	0.14	0	0	0	172	0.29	86.00	68	104	49			
682020	SULFONYLUREAS	15	1.03	97	0	56	171	0.28	11.39	56	115	50	34		0.53
861200	GENITOURINARY SMOOTH MUSCLE RELAXANTS	2	0.14	122	12	18	152	0.25	76.02	18	134	51	45		0.36
242892	MISCELLANEOUS CALCIUM-CHANNEL BLOCKIN	10	0.69	104	6	8	141	0.23	14.06	8	132	52	50		0.33
840406	ANTI-INFECTIVES (ANTIVIRALS)	2	0.14	0	0	0	139	0.23	69.28	0	139	53	63		0.22
280892	MISCELLANEOUS ANALGESICS AND ANTIPYRE	16	1.10	68	12	51	137	0.23	8.59	51	75	54	46		0.35
242000	ALPHA-ADRENERGIC BLOCKING AGENTS	7	0.48	109	7	16	131	0.22	18.77	16	116	55	56		0.26
282492	MISCELLANEOUS ANXIOLYTICS, SEDATIVES, H	3	0.21	75	3	24	102	0.17	33.84	24	78	56	47		0.35
840404	ANTI-INFECTIVES (ANTIBIOTICS)	3	0.21	78	5	17	100	0.17	33.22	17	83	57	58		0.25
241200	VASODILATING AGENTS	4	0.27	81	6	7	94	0.16	23.54	7	87	58	80		0.10
82000	ANTIMALARIAL AGENTS	6	0.41	93	0	0	93	0.15	15.47	0	93	59	87		0.08
520412	ANTI-INFECTIVES (MISCELLANEOUS)	4	0.27	66	0	27	92	0.15	23.05	27	66	60	81		0.09

B L U E C R O S S

NL HYDRO

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PTC	PTC NAME	NUMBER OF SCRIPTS	% OF TOTAL SCRIPTS	INGREDIENT COST	MARKUP/ SURCHARGE	DISPENSING FEE	ELIGIBLE EXPENSE	% OF TOTAL (\$)	AVG ELIG EXPENSE/ SCRIPT	CO-PAY	PAID AMOUNT	NF		
												RANK (\$)	RANK (\$)	% OF TOTAL (\$)
84000	MISCELLANEOUS ANTI-INFECTIVES	9	0.62	19	11	51	91	0.15	10.16	61	20	61	75	0.13
520404	ANTI-INFECTIVES (ANTIBIOTICS)	9	0.62	66	0	16	88	0.15	9.72	17	71	62	55	0.26
562836	PROTON-PUMP INHIBITORS	1	0.07	78	0	5	84	0.14	83.71	5	78	63	92	0.07
280808	OPIATE AGONISTS (NARCOTIC ANALGESICS)	8	0.55	54	9	18	80	0.13	10.06	18	54	64	24	0.91
481600	EXPECTORANTS	7	0.48	46	0	34	80	0.13	11.41	34	46	65	101	0.06
40000	ANTIHISTAMINE DRUGS	4	0.27	57	0	13	79	0.13	19.64	13	66	66	77	0.11
843600	MISC SKIN & MUCOUS MEMBRANE AGENTS -	4	0.27	28	0	18	69	0.12	17.37	19	50	67	38	0.47
81428	POLYENES	2	0.14	40	3	17	61	0.10	30.25	17	43	68	118	0.02
840416	ANTI-INFECTIVES (MISC LOCAL) - RETIRE	5	0.34	37	0	0	46	0.08	9.21	0	46	69	67	0.17
81228	ANTIBACTERIALS, MISCELLANEOUS	1	0.07	32	0	8	40	0.07	39.88	8	32	70	88	0.08
401200	REPLACEMENT PREPARATIONS	3	0.21	14	0	26	40	0.07	13.21	26	14	71	53	0.28
120808	ANTIMUSCARINICS/ANTISPASMODICS	4	0.27	23	0	8	32	0.05	7.98	8	23	72	27	0.81
880800	VITAMIN B COMPLEX	7	0.48	15	0	17	31	0.05	4.50	17	15	73	94	0.07
840800	ANTIPRURITICS AND LOCAL ANESTHETICS	3	0.21	6	0	22	27	0.05	9.10	22	6	74	124	0.01
840408	ANTI-INFECTIVES (ANTIFUNGALS)	2	0.14	16	0	9	24	0.04	12.04	9	16	75	62	0.24
83600	URINARY ANTI-INFECTIVES	2	0.14	17	0	5	22	0.04	11.05	5	17	76	96	0.06
281204	ANTICONVULSANTS (BARBITURATES)	1	0.07	14	0	5	18	0.03	18.49	5	14	77	122	0.02
523600	MISCELLANEOUS (XENT) DRUGS - RETIRED	1	0.07	10	0	8	18	0.03	18.02	8	10	78	43	0.38
521000	CARBONIC ANHYDRASE INHIBITORS	2	0.14	18	0	0	18	0.03	8.85	0	18	79	72	0.15
281208	ANTICONVULSANTS (BENZODIAZEPINES)	2	0.14	4	5	0	17	0.03	8.38	7	5	80	68	0.17
281212	ANTICONVULSANTS (HYDANTOINS)	3	0.21	16	0	0	16	0.03	5.43	0	16	81	104	0.05
520492	XENT ANTI-INFECTIVES, MISCELLANEOUS	1	0.07	9	0	7	16	0.03	16.30	7	9	82	133	0.01
522400	MYDIATICS (E.E.N.T.)	1	0.07	3	5	0	9	0.01	8.85	0	3	83	134	0.01
562828	PROSTAGLANDINS	1	0.07	1	0	7	8	0.01	8.23	7	1	84	123	0.02
881600	VITAMIN D	2	0.14	5	0	0	5	0.01	2.37	0	5	85	90	0.08
841600	CELL STIMULANTS AND PROLIFERANTS	1	0.07	0	0	0	0	0.00	0.00	0	0	86	97	0.06
PTC TOTAL		1,461		46,803	2,291	5,599	60,163			6,318	53,663			
TOTAL PAY-DIRECT DRUGS		1,241		46,803	2,291	5,599	54,692			5,599	48,912			
TOTAL REIMBURSEMENT DRUGS		218		0	0	0	5,470			719	4,751			

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ALL DRUGS TOTAL	1,459	46,803	2,291	5,599	60,163	6,318	53,663
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TOTALS MAY BE OFF DUE TO ROUNDING

DISPENSING FEE, INGREDIENT COST AND MARKUP/SURCHARGE BREAKDOWNS ARE NOT AVAILABLE FOR REIMBURSEMENT CLAIMS

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NEWFOUNDLAND AND LABRADOR HYDRO

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TYPE	DIN	TRADE NAME	PTC	NUMBER OF SCRIPTS	DRUG QUANTITY	INGREDIENT COST	MARKUP/ SURCHARGE	DISPENSING FEE	ELIGIBLE EXPENSE	NF		CO-PAY	PAID AMOUNT	RANK (\$)	RANK (\$)	TOTAL (\$)
										% OF TOTAL	% OF AVG ELIG EXPENSE/ SCRIPT					
P	00002190915	LOSEC	564000	546	41,038	77,216	3,224	3,596	84,036	3.32	153.91	3,596	80,440	1	5	1.64
P	00002230711	LIPITOR	240608	614	43,653	69,332	2,767	4,019	76,117	3.01	123.97	4,019	72,098	2	1	2.51
P	00002230713	LIPITOR	240608	411	30,343	60,564	2,054	2,523	65,142	2.57	158.50	2,517	62,625	3	4	1.81
P	00002244522	NEXIUM	564000	466	34,588	54,213	2,820	2,761	59,793	2.36	128.31	2,761	57,033	4	7	1.42
P	00002247162	CRESTOR	240608	529	38,790	48,390	1,758	3,660	53,807	2.12	101.71	3,660	50,148	5	3	1.86
P	00002237320	REBIF	920000	11	384	50,232	0	61	50,293	1.99	4,572.11	61	50,232	6	16	0.83
P	00002221853	ALTACE	243204	668	47,691	43,868	1,852	4,344	50,064	1.98	74.95	4,344	45,720	7	2	2.17
P	00002244016	REMICADE	920000	14	260	44,400	0	76	44,476	1.76	3,176.85	76	44,400	8	10	1.25
P	00002259052	AMEVIVE	843600	8	40	34,471	0	43	34,515	1.36	4,314.32	43	34,471	9	21	0.68
P	00002259052	AMEVIVE	849200	6	24	33,348	0	51	33,399	1.32	5,566.54	51	33,348	10	21	0.68
P	00002229453	PANTOLOC	564000	198	13,911	26,600	1,229	1,301	29,131	1.15	147.13	1,240	27,891	11	6	1.52
P	00002230714	LIPITOR	240608	161	10,321	24,485	1,082	1,181	26,749	1.06	166.14	1,181	25,567	12	18	0.78
P	00002238682	PLAVIX	920000	154	8,526	22,020	1,006	1,059	24,085	0.95	156.40	1,059	23,026	13	8	1.40
P	00002155907	ADALAT XL	242800	325	20,430	19,715	714	2,241	22,670	0.90	69.75	2,235	20,435	14	20	0.68
P	00000670928	VASOTEC	243204	155	17,372	20,002	1,101	1,098	22,201	0.88	143.23	1,098	21,103	15	31	0.49
P	00000878936	NORVASC	242800	163	11,856	20,109	936	1,114	22,159	0.87	135.95	1,053	21,106	16	28	0.53
P	00002165511	PREVACID	564000	164	12,153	20,108	849	1,024	21,981	0.87	134.03	1,024	20,957	17	9	1.30
P	00002237319	REBIF	920000	6	288	21,437	0	35	21,473	0.85	3,578.75	35	21,437	18	70	0.27
P	00000828564	NOVO-RANIDINE	564000	412	44,267	17,483	390	2,844	20,717	0.82	50.28	2,844	17,872	19	12	0.98
P	00002247163	CRESTOR	240608	189	12,452	18,432	843	1,255	20,530	0.81	108.63	1,194	19,337	20	40	0.43
P	00002243796	PARIET	564000	296	27,382	16,648	825	2,122	19,595	0.77	66.20	2,116	17,479	21	13	0.93
P	00002241114	AVANDIA	682092	105	8,861	17,950	797	640	19,387	0.77	184.64	640	18,747	22	25	0.56
P	00002239942	CELEBREX	280804	201	15,021	17,239	816	1,150	19,205	0.76	95.55	1,150	18,055	23	17	0.81
P	00002241113	AVANDIA	682092	115	9,512	17,290	532	758	18,580	0.73	161.57	758	17,822	24	23	0.63
P	00002221845	ALTACE	243204	318	19,358	15,428	422	2,288	18,137	0.72	57.04	2,288	15,849	25	19	0.75
P	00002155990	ADALAT XL	242800	159	8,898	14,895	639	1,151	16,685	0.66	104.94	1,151	15,534	26	22	0.65
P	00001968017	NEUPOGEN	201600	18	250	15,973	0	277	16,250	0.64	902.79	277	15,973	27	47	0.36
P	00002242903	ENBREL	920000	16	160	15,976	0	53	16,029	0.63	1,001.82	53	15,976	28	11	1.15
P	00002238682	PLAVIX	201218	93	5,603	14,398	677	662	15,737	0.62	169.21	662	15,075	29	8	1.40
P	00002237280	EFFEXOR XR	281604	190	9,583	13,797	540	1,271	15,608	0.62	82.15	1,271	14,337	30	15	0.83

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										% OF TOTAL	% OF AVG ELIG EXPENSE/ SCRIPT					
P	00000670901	VASOTEC	243204	160	14,768	13,298	902	1,095	15,295	0.60	95.59	1,095	14,200	31	30	0.51
P	00002245913	KINERET	920000	11	336	14,838	0	67	14,905	0.59	1,354.96	67	14,838	32	394	0.05
P	00002217511	APO-LISINAPRIL	243204	156	19,084	12,822	607	1,069	14,498	0.57	92.93	1,069	13,429	33	41	0.41
P	00002169649	BETASERON	920000	9	135	14,086	0	77	14,162	0.56	1,573.60	77	14,086	34	87	0.22
P	00002242573	ACTOS TAB	682092	77	3,465	11,135	503	585	12,223	0.48	158.74	585	11,638	35	74	0.26
P	00002246737	GEN-SIMVASTATIN	240608	133	7,775	10,479	686	999	12,163	0.48	91.45	999	11,165	36	27	0.54
P	00002246584	GEN-SIMVASTATIN	240608	121	7,098	10,398	607	957	11,961	0.47	98.85	957	11,004	37	33	0.47
P	00002243401	EPREX	201600	9	115	11,620	0	13	11,633	0.46	1,292.57	13	11,620	38	218	0.09
P	00002258595	HUMIRA	920000	9	20	11,316	0	306	11,622	0.46	1,291.31	306	11,316	39	26	0.56
P	00002245386	SYMBICORT TURBUHALER	121200	122	19,245	10,480	333	780	11,594	0.46	95.03	780	10,832	40	29	0.52
P	00002221837	ALTACE	243204	202	12,396	9,688	383	1,442	11,514	0.45	57.00	1,442	10,072	41	39	0.43
N	00002125390	HYDROMORPH CONTIN SR	280808	6	2,600	10,155	992	54	11,201	0.44	1,866.77	54	11,147	42	392	0.05
P	00002246896	ACTONEL	920000	111	1,122	9,611	477	663	10,751	0.42	96.85	663	10,088	43	43	0.40
P	00000878928	NORVASC	242800	102	7,565	9,295	449	643	10,387	0.41	101.83	643	9,743	44	35	0.45
P	00002239833	LUPRON DEPOT	100000	8	9	9,996	0	50	10,046	0.40	1,255.69	50	9,996	45	228	0.09
P	00002274728	ENBREL	920000	2	32	9,760	0	50	9,810	0.39	4,904.75	50	9,760	46	86	0.22
P	00000708879	VASOTEC	243204	127	9,866	7,948	343	852	9,144	0.36	72.00	852	8,289	47	60	0.30
P	00002239092	ATACAND	243208	111	8,527	7,881	397	794	9,072	0.36	81.73	794	8,278	48	48	0.36
P	00002182882	COZAAR	243208	86	7,660	8,095	398	564	9,057	0.36	105.31	564	8,493	49	131	0.15
P	00002240908	APO-PAROXETINE	281604	145	8,013	7,494	473	1,071	9,038	0.36	62.33	1,071	7,966	50	64	0.28
P	00002126710	BIAXIN BID	81212	147	2,876	7,434	484	1,035	8,953	0.35	60.91	1,035	7,918	51	36	0.45
P	00002250160	NOVO-SIMVASTATIN	240608	112	5,404	7,623	332	846	8,801	0.35	78.58	846	7,955	52	69	0.27
P	00002237282	EFFEXOR XR	281604	109	5,558	7,699	295	661	8,655	0.34	79.41	661	7,995	53	37	0.45
P	00002238465	NASONEX AQUEOUS	520800	251	52,480	6,992	99	1,510	8,601	0.34	34.27	1,510	7,086	54	49	0.35
P	00002237924	AVAPO	243208	84	6,740	7,637	348	570	8,556	0.34	101.85	570	7,985	55	82	0.23
P	00002247521	EZETROL	240600	76	4,647	7,616	359	526	8,502	0.34	111.86	526	7,975	56	24	0.61
P	00002244293	FLOVENT METERED DOSE	680400	91	13,814	7,435	296	702	8,433	0.33	92.67	522	7,911	57	50	0.34
P	00000733059	APO-RANITIDINE	564000	168	15,672	6,616	317	1,342	8,276	0.33	49.26	1,342	6,933	58	46	0.36
P	00002247811	RATIO-PAROXETINE	281604	134	6,874	6,904	223	968	8,095	0.32	60.41	968	7,127	59	109	0.18
P	00002148765	GEN-METFORMIN	682092	243	50,834	5,823	89	1,551	7,463	0.29	30.71	1,551	5,912	60	75	0.26

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										% OF TOTAL	AVG ELIG EXPENSE/ SCRIPT					
P	00002243401	EPREX	0	9	78	0	0	0	6,880	0.27	764.42	0	6,880	61	218	0.09
P	00002239091	ATACAND	243208	102	6,165	5,806	352	688	6,846	0.27	67.12	688	6,158	62	62	0.30
N	00002146126	HYDROMORPHONE HP	280808	16	874	6,093	0	705	6,798	0.27	424.89	705	6,093	63	1016	0.01
P	00002245329	FOSAMAX	920000	79	868	6,050	207	421	6,678	0.26	84.53	421	6,257	64	42	0.40
P	00002247014	APO-SIMVASTATIN	240608	89	4,260	5,438	532	684	6,654	0.26	74.77	684	5,970	65	136	0.14
P	00002247521	EZETROL	240605	52	3,950	6,027	229	340	6,596	0.26	126.85	332	6,265	66	24	0.61
P	00002213672	FLONASE AQ	520800	187	32,900	5,204	121	1,175	6,500	0.26	34.76	1,175	5,325	67	71	0.27
P	00002207761	GEN-RANITIDINE	564000	148	14,498	5,228	232	1,028	6,489	0.26	43.85	1,028	5,461	68	34	0.45
P	00002217503	APO-LISINAPRIL	243204	133	8,728	5,295	220	939	6,455	0.25	48.53	939	5,515	69	68	0.27
P	00000648035	NOVO-METOPROL	242400	272	40,240	4,654	49	1,626	6,328	0.25	23.27	1,626	4,702	70	91	0.21
P	00001997580	ASACOL	564000	32	22,992	5,976	223	129	6,327	0.25	197.72	129	6,198	71	55	0.31
P	00002182874	COZAAR	243208	76	4,716	5,677	62	486	6,225	0.25	81.91	486	5,739	72	95	0.20
P	00002244781	DIOVAN	243208	51	4,650	5,663	188	339	6,190	0.24	121.36	339	5,851	73	106	0.18
P	00002229269	ZYPREXA	281608	21	1,890	5,815	162	125	6,102	0.24	290.56	125	5,977	74	173	0.12
P	00002028700	TRI-CYCLEN	681200	163	8,568	5,090	195	810	6,095	0.24	37.39	810	5,284	75	38	0.44
P	00002237825	WELLBUTRIN SR	281604	82	7,386	5,371	119	493	5,984	0.24	72.97	493	5,491	76	89	0.22
P	00002248105	CO SIMVASTATIN	240608	50	4,094	5,641	0	280	5,920	0.23	118.41	280	5,641	77	107	0.18
P	00002244914	RATIO-SALBUTAMOL	121200	361	101,600	3,510	24	2,293	5,827	0.23	16.14	2,293	3,521	78	56	0.31
P	00000851752	PULMICORT TURBUHALER	680400	78	20,240	5,074	265	450	5,788	0.23	74.21	450	5,339	79	72	0.27
P	00002246793	SPIRIVA	120808	48	26,220	5,312	124	342	5,778	0.23	120.37	342	5,436	80	93	0.21
P	00002245209	APO-LAMOTRIGINE	281292	38	6,015	5,130	286	272	5,688	0.22	149.68	272	5,416	81	298	0.07
P	00002243097	LIPITOR	240608	38	2,019	5,177	131	274	5,583	0.22	146.91	274	5,308	82	83	0.23
P	00002244292	FLOVENT METERED DOSE	680400	117	18,360	4,601	216	756	5,572	0.22	47.63	756	4,817	83	57	0.31
P	00002242574	ACTOS TAB	682092	18	1,110	5,272	168	125	5,565	0.22	309.18	125	5,441	84	110	0.18
P	00002238217	SINGULAIR	920000	47	2,220	4,938	296	327	5,561	0.22	118.31	327	5,234	85	53	0.32
P	00002247013	APO-SIMVASTATIN	240608	51	3,290	4,789	370	397	5,556	0.22	108.94	397	5,159	86	97	0.20
P	00002099683	PENTASA	564000	27	10,920	5,072	295	167	5,533	0.22	204.94	167	5,367	87	92	0.21
P	00002229837	ARTHROTEC 75	280804	70	8,617	4,705	254	418	5,378	0.21	76.82	418	4,959	88	58	0.30
P	00002237925	AVAPRO	243208	62	4,150	4,829	93	373	5,295	0.21	85.41	373	4,922	89	148	0.13
P	00002245127	ADVAIR 250	121200	33	5,760	4,974	114	163	5,251	0.21	159.11	163	5,088	90	129	0.15

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B L U E C R O S S

NEWFOUNDLAND AND LABRADOR HYDRO

EXPERIENCE PERIOD : 2005-09-01 TO 2006-08-31

TOP 100 DRUGS BY ELIGIBLE EXPENSE

PAGE : 4
CONSOLIDATION CODE : 1AA

RATE ANNIVERSARY DATE : JAN

TYPE	DIN	TRADE NAME	FTC	NUMBER OF SCRIPTS	DRUG QUANTITY	INGREDIENT COST	MARKUP/ SURCHARGE	DISPENSING FEE	ELIGIBLE EXPENSE	% OF AVG ELIG		CO-PAY	PAID AMOUNT	NF		
										TOTAL	EXPENSE/ SCRIPT			RANK	RANK	% OF TOTAL
										(\$)				(\$)	(\$)	(\$)
P	00002217481	APO-LISINAPRIL	243204	119	7,280	4,176	126	933	5,235	0.21	43.99	933	4,303	91	197	0.10
P	00002237279	EFFEXOR XR	281604	129	6,004	4,250	138	844	5,232	0.21	40.56	844	4,387	92	73	0.26
D	00001959220	HUMULIN R (CARTRIDGE)	682008	58	2,270	4,492	0	733	5,225	0.21	90.09	733	4,492	93	207	0.10
P	00002123282	COVERSYL	243204	67	5,610	4,470	203	503	5,176	0.20	77.26	503	4,673	94	115	0.17
P	00002240519	MAXALT	283228	41	288	4,538	144	320	5,003	0.20	122.02	320	4,682	95	186	0.11
P	00002240770	MICARDIS	243208	44	4,000	4,270	164	310	4,744	0.19	107.81	310	4,434	96	139	0.14
P	00002212161	IMITREX DF	283228	35	474	4,351	215	152	4,719	0.19	134.83	152	4,567	97	114	0.17
P	00000021474	NOVO-HYDRAZIDE	402800	500	27,790	1,136	104	3,420	4,661	0.18	9.32	3,420	1,137	98	108	0.18
P	00002029421	TRI-CYCLEN	681200	173	9,128	3,664	82	897	4,643	0.18	26.84	897	3,745	99	125	0.16
P	00002250179	NOVO-SIMVASTATIN	240608	35	3,280	4,373	54	212	4,640	0.18	132.56	212	4,427	100	101	0.19
TOTAL TOP 100 DRUGS				13,584	1,231,247	1,360,323	45,022	91,453	1,503,677			91,044	1,412,507			
TOTAL REIMBURSEMENT DRUGS				2,139	135,394	0	0	0	74,313			6,205	66,821			
TOTAL PROVIDER DRUGS				40,286	3,366,148	2,119,343	72,910	266,308	2,458,561			265,243	2,191,632			
ALL DRUGS TOTAL				42,425	3,501,542	2,119,343	72,910	266,308	2,532,874			271,448	2,258,453			

TOTALS MAY BE OFF DUE TO ROUNDING

DISPENSING FEE, INGREDIENTS COST AND MARKUP/SURCHARGE BREAKDOWNS ARE NOT AVAILABLE FOR REIMBURSEMENT CLAIMS

BLUE CROSS

OVER THE COUNTER DRUG CLAIMS ANALYSIS

NEWFOUNDLAND AND LABRADOR HYDRO

EXPERIENCE PERIOD : 2005-09-01 TO 2006-08-31

PAGE : 1
CONSOLIDATION CODE : 1AA

RATE ANNIVERSARY DATE : JAN

DIN	TRADE NAME	PTC	% OF		INGREDIENT	MARKUP/ SURCHARGE	DISPENSING FEE	ELIGIBLE EXPENSE	% OF AVG ELIG		CO-PAY	PAID AMOUNT	RANK (\$)	NF % OF	
			SCRIPTS	TOTAL SCRIPTS					TOTAL EXPENSE/	SCRIPT				RANK (\$)	TOTAL (\$)
1959220	HUMULIN R (CARTRIDGE)	682008	58	4.23	4,492	0	733	5,225	10.00	90.09	733.04	4,492	1		
1959239	HUMULIN N (CARTRIDGE)	682008	56	4.08	3,684	0	548	4,232	8.10	75.58	548.24	3,684	2		
999997	COMPOUND PIN	840600	147	10.72	2,508	124	1,242	3,874	7.42	26.35	1,241.73	2,613	3	1	20.70
2245689	LANTUS	682008	40	2.92	3,161	0	415	3,576	6.84	89.40	415.47	3,161	4		
2025248	NOVOLIN GE 30/70 (PENFILL)	682008	41	2.99	3,035	154	195	3,384	6.48	82.53	194.86	3,189	5		
74225	SLOW-K	401200	122	8.90	1,989	20	866	2,875	5.50	23.56	866.01	2,003	6	4	4.44
2244353	NOVORAPID	682008	22	1.60	2,214	0	616	2,830	5.42	128.65	615.92	2,214	7		
587737	HUMULIN N	682008	53	3.87	1,742	0	339	2,081	3.98	39.26	236.07	1,845	8		
363812	BUSCOPAN	120808	69	5.03	1,188	43	482	1,713	3.28	24.83	482.23	1,231	9	5	4.36
1959212	HUMULIN 30/70 (CARTRIDGE)	682008	9	0.66	1,421	0	196	1,617	3.09	179.63	195.80	1,421	10		
2231948	CALTRATE 600	401200	54	3.94	1,292	24	262	1,578	3.02	29.22	261.71	1,316	11	8	2.41
2271842	LEVEMIR PENFILL	682008	14	1.02	1,318	0	225	1,543	2.95	110.22	224.73	1,318	12		
509558	EPIPEN 1:1000	121200	13	0.95	1,389	24	88	1,501	2.87	115.48	88.17	1,413	13	3	5.95
2043025	OS-CAL D 500	401200	45	3.28	829	2	273	1,104	2.11	24.53	272.58	831	14	7	2.44
2231441	NITROLINGUAL	241208	48	3.50	715	13	320	1,048	2.01	21.83	320.45	727	15	9	2.31
999997	COMPOUND PIN	840408	36	2.63	669	0	328	997	1.91	27.68	327.58	669	16	1	20.70
2024284	NOVOLIN GE TORONTO (PENFIL)	682008	15	1.09	857	0	136	992	1.90	66.15	135.62	857	17		
2229705	HUMALOG	682008	14	1.02	682	0	86	768	1.47	54.89	86.15	682	18		
509558	EPIPEN 1:1000	121212	5	0.36	614	21	41	677	1.30	135.34	41.49	635	19	3	5.95
586714	HUMULIN R	682008	27	1.97	474	0	141	615	1.18	22.76	56.98	558	20		
2024268	NOVOLIN GE NPH (PENFILL)	682008	10	0.73	469	0	92	560	1.07	56.03	91.77	469	21		
2024233	NOVOLIN GE TORONTO	682008	15	1.09	451	0	107	558	1.07	37.20	106.90	451	22		
2229704	HUMALOG	682008	12	0.88	436	0	109	545	1.04	45.40	109.11	436	23		
999997	COMPOUND PIN	840404	15	1.09	418	0	107	525	1.00	34.97	106.85	418	24	1	20.70
713376	K-DUR 20	401200	23	1.68	324	0	166	490	0.94	21.31	165.88	324	25	29	0.49
2024217	NOVOLIN GE 30/70	682008	21	1.53	402	0	86	488	0.93	23.23	86.25	402	26		
999997	COMPOUND PIN	843600	3	0.22	441	4	23	469	0.90	156.43	23.47	446	27	1	20.70
999997	COMPOUND PIN	921000	17	1.24	286	20	155	461	0.88	27.14	154.95	301	28	1	20.70
2024225	NOVOLIN GE NPH	682008	16	1.17	373	0	84	457	0.88	28.58	84.24	373	29		
2166976	CALTRATE 600	401200	15	1.09	338	6	48	392	0.75	26.11	47.60	344	30	16	1.00
2243768	K CITRA	882900	4	0.29	312	31	27	370	0.71	92.52	26.55	344	31		

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OVER THE COUNTER DRUG CLAIMS ANALYSIS

NEWFOUNDLAND AND LABRADOR HYDRO

EXPERIENCE PERIOD : 2005-09-01 TO 2006-08-31

PAGE : 2
CONSOLIDATION CODE : 1AA

RATE ANNIVERSARY DATE : JAN

DIN	TRADE NAME	PTC	% OF		INGREDIENT	MARKUP/ SURCHARGE	DISPENSING FEE	ELIGIBLE EXPENSE	% OF AVG ELIG		CO-PAY	NF			
			NUMBER OF SCRIPTS	TOTAL SCRIPTS					TOTAL EXPENSE/ (\$)	SCRIPT		PAID AMOUNT	RANK (\$)	RANK (\$)	TOTAL (\$)
2243768	K CITRA	882900	4		312	31	27	370	0.71	92.52	26.55	344	31	181	0.02
999997	COMPOUND PIN	680400	15	1.09	214	24	112	350	0.67	23.35	112.10	225	32	1	20.70
521515	VITAMIN B12	880800	59	4.30	212	0	123	335	0.64	5.67	122.72	212	33	19	0.73
999997	COMPOUND PIN	849200	4	0.29	241	13	29	283	0.54	70.64	28.83	254	34	1	20.70
480878	VITAMIN B12	880800	12	0.88	200	0	71	271	0.52	22.60	71.35	200	35	38	0.37
2243598	GEN-NITRO SL	241208	16	1.17	151	1	104	256	0.49	16.01	104.01	152	36	32	0.48
2232482	CALCIUM SANDOZ	401200	4	0.29	189	19	35	244	0.47	60.88	35.40	208	37	95	0.11
2042304	MICRO-K	401200	15	1.09	115	0	110	225	0.43	14.97	109.56	115	38	13	1.19
37613	NITROSTAT	241208	21	1.53	66	0	150	216	0.41	10.29	149.90	66	39	56	0.22
578657	EPIPEN JR	121200	2	0.15	175	0	14	189	0.36	94.68	13.98	175	40	17	0.90
787	ISOPTO HOMATROPINE	522400	7	0.51	100	0	50	151	0.29	21.51	50.24	100	41	94	0.11
2231422	CALTRATEPLUS	401200	5	0.36	143	0	0	143	0.27	28.61	0.00	143	42	26	0.52
2247310	TWINJECT 1:1000	121212	1	0.07	91	0	50	141	0.27	140.85	50.00	91	43	46	0.26
2042991	OS-CAL	401200	9	0.66	110	0	30	140	0.27	15.55	29.79	110	44	20	0.71
999997	COMPOUND PIN	280804	1	0.07	111	0	9	120	0.23	120.00	8.96	111	45	1	20.70
1987003	CYANOCOBALAMIN	880800	27	1.97	75	0	44	118	0.23	4.39	43.61	75	46	78	0.15
513644	ILETIN II REGULAR	682008	2	0.15	86	0	29	115	0.22	57.63	28.82	86	47		
602884	APO-K	401200	8	0.58	37	0	55	92	0.18	11.50	54.88	37	48	54	0.23
2040921	MAGNESIUM OXIDE	401200	2	0.15	74	0	18	91	0.18	45.75	17.70	74	49	259	0.01
305227	VITAMIN B6	880800	8	0.58	24	0	57	81	0.15	10.08	56.92	24	50	227	0.01
645923	CALCIUM	401200	13	0.95	35	0	43	78	0.15	5.98	43.00	35	51	77	0.15
329185	VITAMIN B6	880800	7	0.51	31	0	43	74	0.14	10.60	42.80	31	52	151	0.03
2238998	RHO-NITRO	241208	6	0.44	43	0	25	69	0.13	11.48	25.32	44	53	79	0.15
2040913	CALCIUM MEGA	401200	4	0.29	39	0	28	67	0.13	16.81	27.96	39	54	296	0.00
999997	COMPOUND PIN	681604	1	0.07	59	0	6	65	0.12	64.63	5.99	59	55	1	20.70
682039	APO-CAL	401200	6	0.44	5	0	53	58	0.11	9.72	53.10	5	56	107	0.09
514551	ILETIN II NPH	682008	1	0.07	43	0	14	58	0.11	57.63	14.41	43	57		
999997	COMPOUND PIN	564000	2	0.15	37	0	13	50	0.10	25.02	13.27	37	58	1	20.70
999997	COMPOUND PIN	81206	2	0.15	34	2	11	47	0.09	23.34	10.85	36	59	1	20.70
268631	VITAMIN B1	880800	4	0.29	8	0	35	43	0.08	10.82	35.40	8	60	197	0.02

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B L U E C R O S S

NEWFOUNDLAND AND LABRADOR HYDRO

EXPERIENCE PERIOD : 2005-09-01 TO 2006-08-31

OVER THE COUNTER DRUG CLAIMS ANALYSIS

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													NF			
DIN	TRADE NAME	PTC	% OF		INGREDIENT	MARKUP/ SURCHARGE	DISPENSING FEE	ELIGIBLE EXPENSE	% OF		CO-PAY	PAID AMOUNT	RANK (\$)	RANK (\$)	RANK (\$)	% OF TOTAL (\$)
			NUMBER OF SCRIPTS	TOTAL SCRIPTS					TOTAL (\$)	AVG ELIG EXPENSE/ SCRIPT						
999997	COMPOUND PIN	81216	1	0.07	33	0	9	42	0.08	42.18	8.99	33	61	1	20.70	
718580	CALCIUM W VITAMIN D	401200	5	0.36	18	4	18	40	0.08	8.02	17.97	18	62	117	0.07	
999997	COMPOUND PIN	940000	1	0.07	24	2	14	40	0.08	39.94	13.54	26	63	1	20.70	
407011	VITAMIN B1	880800	3	0.22	13	0	24	37	0.07	12.28	23.70	13	64	169	0.02	
999997	COMPOUND PIN	280808	1	0.07	19	0	13	32	0.06	32.22	13.27	19	65	1	20.70	
999997	COMPOUND PIN	81212	2	0.15	9	0	20	29	0.06	14.63	20.26	9	66	1	20.70	
335940	VITAMIN B12	880800	2	0.15	10	0	14	24	0.05	11.96	13.98	10	67	171	0.02	
999997	COMPOUND PIN	81428	2	0.15	11	0	13	24	0.05	11.92	12.89	11	68	1	20.70	
1926721	NITROLINGUAL	241208	1	0.07	13	0	9	23	0.04	22.58	9.15	13	69	276	0.01	
2085992	K-LYTE ORANGE	401200	1	0.07	13	0	9	22	0.04	21.62	8.85	13	70	39	0.35	
497533	VITAMIN B12	880800	12	0.88	12	0	8	20	0.04	1.68	8.09	12	71	175	0.02	
2237736	VITAMIN B12	880800	1	0.07	9	0	9	18	0.03	18.17	8.85	9	72	141	0.04	
2166984	CALTRATE 600	401200	3	0.22	12	0	5	17	0.03	5.74	4.97	12	73	90	0.12	
2052717	CYANOCOBALAMIN	880800	3	0.22	10	0	7	17	0.03	5.68	6.82	10	74	187	0.02	
2103087	BENTYLOL	120808	1	0.07	7	1	8	16	0.03	16.13	8.40	8	75	154	0.03	
999997	COMPOUND PIN	81224	1	0.07	9	0	6	15	0.03	14.61	5.99	9	76	1	20.70	
2243297	GLUCAGON	682092	2	0.15	14	0	0	14	0.03	6.97	0.00	14	77			
331015	VITAMIN B12	880800	2	0.15	9	0	5	13	0.03	6.56	4.59	9	78	142	0.04	
890294	VITAMIN B12	880800	2	0.15	4	0	9	13	0.02	6.52	8.85	4	79	385	0.00	
37621	NITROSTAT	241208	1	0.07	3	0	9	12	0.02	12.17	8.85	3	80	228	0.01	
2091526	MUCOMYST	482400	1	0.07	8	0	4	12	0.02	12.00	4.20	8	81	313	0.00	
621722	CALCIUM	401200	11	0.80	12	0	0	12	0.02	1.07	0.00	12	82	399	0.00	
268607	VITAMIN B6	880800	1	0.07	3	0	9	12	0.02	11.52	8.85	3	83	260	0.01	
2023598	VITAMIN B12	880800	2	0.15	7	0	4	11	0.02	5.48	3.83	7	84	271	0.01	
1926454	NITROL	241208	1	0.07	1	0	9	10	0.02	9.50	8.50	1	85	131	0.05	
999997	COMPOUND PIN	121212	1	0.07	1	0	5	6	0.01	6.14	5.49	1	86	1	20.70	
125857	LEVSIN SL	120808	1	0.07	0	0	0	0	0.00	0.00	0.00	0	87	412	0.00	
2237793	SUDAFED	121200	3	0.22	0	0	0	0	0.00	0.00	0.00	0	88	248	0.01	
TOTAL OTC CLAIMS			1,371	100.00	41,555	553	10,135	52,243			9,948.15	42,247				

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DETAILED DENTAL CLAIMS STUDY
FOR CONSOLIDATION CODE 1AA

USERID: BCDSPEN

PROCEDURE TYPE	BENEFIT DESCRIPTION	2003-09-01 TO 2004-08-31		2004-09-01 TO 2005-08-31		2004 VS 2003		2005-09-01 TO 2006-08-31		2005 VS 2004	
		# OF CLAIMS	PAID CLAIMS	# OF CLAIMS	PAID CLAIMS	% CHANGE #	% CHANGE \$	# OF CLAIMS	PAID CLAIMS	% CHANGE #	% CHANGE \$
BASIC	ADJUNCTIVE GENERAL SERVICES	38	3,334.55	29	3,002.83	-23.7%	-9.9%	38	4,625.75	31.0%	54.0%
		0	0.00	2	45.64	0.0%	0.0%	2	50.71	0.0%	11.1%
	PARENTAL CONSCIOUS SEDATION	38	3,334.55	31	3,048.47	-18.4%	-8.6%	40	4,676.46	29.0%	53.4%
	DIAGNOSTIC SERVICES	3,034	61,801.02	3,102	62,054.70	2.2%	0.4%	2,958	61,801.45	-4.6%	-0.4%
		102	3,063.29	125	3,397.86	22.5%	10.9%	147	4,188.32	17.6%	23.3%
		1	60.00	0	0.00	-100.0%	-100.0%	1	64.00	0.0%	0.0%
		1,283	21,776.24	1,316	22,650.07	2.6%	4.0%	1,435	25,896.35	9.0%	14.3%
		4,420	86,700.55	4,543	88,102.63	2.8%	1.6%	4,541	91,950.12	0.0%	4.4%
ENDODONTICS	OTHER ROOT CANAL	32	1,937.60	37	2,470.24	15.6%	27.5%	28	1,816.83	-24.3%	-26.5%
		93	31,352.89	104	31,095.46	11.8%	-0.8%	87	32,763.28	-16.3%	5.4%
		125	33,290.49	141	33,565.70	12.8%	0.8%	115	34,580.11	-18.4%	3.0%
ORAL AND MAXILLOFACIAL SURGERY	DENTAL	527	34,497.08	535	40,087.12	1.5%	16.2%	476	36,334.66	-11.0%	-9.4%
		1	160.41	4	647.49	300.0%	303.6%	2	214.58	-50.0%	-66.9%
		528	34,657.49	539	40,734.61	2.1%	17.5%	478	36,549.24	-11.3%	-10.3%
OTHER	DENTAL	0	0.00	1	120.00	0.0%	0.0%	0	0.00	-100.0%	-100.0%
		0	0.00	1	120.00	0.0%	0.0%	0	0.00	-100.0%	-100.0%
PERIODONTICS	APPLIANCES NON SURGICAL SERVICES OTHER ROOT PLANING SCALING SURGICAL SERVICES	31	6,454.25	20	4,978.53	-35.5%	-22.9%	25	6,265.78	25.0%	25.9%
		54	1,337.06	67	1,829.45	24.1%	36.8%	75	2,157.04	11.9%	17.9%
		16	651.59	14	484.34	-12.5%	-25.7%	28	1,010.42	100.0%	108.6%
		317	19,083.62	320	18,235.82	0.9%	-4.4%	230	14,306.20	-28.1%	-21.5%
		2,708	91,348.88	2,971	98,194.18	9.7%	7.5%	2,889	106,551.36	-2.8%	8.5%
		40	7,744.03	43	12,733.34	7.5%	64.4%	56	13,984.47	30.2%	9.8%
		3,166	126,619.43	3,435	136,455.66	8.5%	7.8%	3,303	144,275.27	-3.8%	5.7%

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DETAILED DENTAL CLAIMS STUDY
FOR CONSOLIDATION CODE 1AA

USERID: BCDSPEN

			2003-09-01 TO 2004-08-31		2004-09-01 TO 2005-08-31		2004 VS 2003		2005-09-01 TO 2006-08-31		2005 VS 2004	
PROCEDURE TYPE	BENEFIT DESCRIPTION		# OF CLAIMS	PAID CLAIMS	# OF CLAIMS	PAID CLAIMS	% CHANGE #	\$	# OF CLAIMS	PAID CLAIMS	% CHANGE #	\$
BASIC	PREVENTIVE SERVICES	FLUORIDE	412	4,510.54	451	5,035.62	9.5%	11.6%	526	5,978.28	16.6%	18.7%
		OTHER	263	5,515.31	167	5,168.09	-36.5%	-6.3%	162	4,804.95	-3.0%	-7.0%
		POLISHING	2,059	36,878.41	2,203	38,607.44	7.0%	4.7%	2,095	36,988.34	-4.9%	-4.2%
			2,734	48,904.26	2,821	48,811.15	3.2%	4.1%	2,783	47,771.57	-1.3%	-2.1%
	PROSTHODONTICS	FIXED	0	0.00	1	171.05	0.0%	0.0%	0	0.00	-100.0%	-100.0%
			0	0.00	1	171.05	0.0%	0.0%	0	0.00	-100.0%	-100.0%
	PROSTHODONTICS FIXED		9	616.63	4	210.61	-55.6%	-65.8%	4	320.18	0.0%	52.0%
		PROSTHODONTICS FIXED	1	134.80	0	0.00	-100.0%	-100.0%	0	0.00	0.0%	0.0%
		REMOVAL, FIXED BRIDGE	0	0.00	2	117.89	0.0%	0.0%	2	61.13	0.0%	-48.1%
			10	751.43	6	328.50	-40.0%	-56.3%	6	381.31	0.0%	16.1%
	PROSTHODONTICS REMOVABLE		28	2,873.72	20	1,458.37	-28.6%	-49.3%	24	3,261.89	20.0%	123.7%
			28	2,873.72	20	1,458.37	-28.6%	-49.3%	24	3,261.89	20.0%	123.7%
	RESTORATIVE SERVICES	AMALGAM	476	24,267.32	385	22,912.78	-19.1%	-5.6%	459	30,350.56	19.2%	32.5%
		OTHER	96	2,875.95	118	3,775.01	22.9%	31.3%	115	3,766.40	-2.5%	-0.2%
		TOOTH COLORED AMALGAM	2,176	168,182.94	2,186	178,728.51	0.5%	6.3%	1,554	140,582.07	-28.9%	-21.3%
			2,748	195,326.21	2,689	205,416.30	-2.1%	5.2%	2,128	174,699.03	-20.9%	-15.0%
	TOTAL BASIC		13,797	530,458.13	14,227	558,212.44	3.1%	5.2%	13,418	538,145.00	-5.7%	-3.6%
MAJOR	ADJUNCTIVE GENERAL SERVICES		0	0.00	1	87.50	0.0%	0.0%	6	223.50	500.0%	155.4%
			0	0.00	1	87.50	0.0%	0.0%	6	223.50	500.0%	155.4%
	ORAL AND MAXILLOFACIAL SURGERY		5	193.55	5	465.90	0.0%	140.7%	2	253.98	-60.0%	-45.5%
			5	193.55	5	465.90	0.0%	140.7%	2	253.98	-60.0%	-45.5%
	PARTIAL DENTURES	DENTAL	1	645.16	0	0.00	-100.0%	-100.0%	1	385.00	0.0%	0.0%
		1	645.16	0	0.00	-100.0%	-100.0%	1	385.00	0.0%	0.0%	

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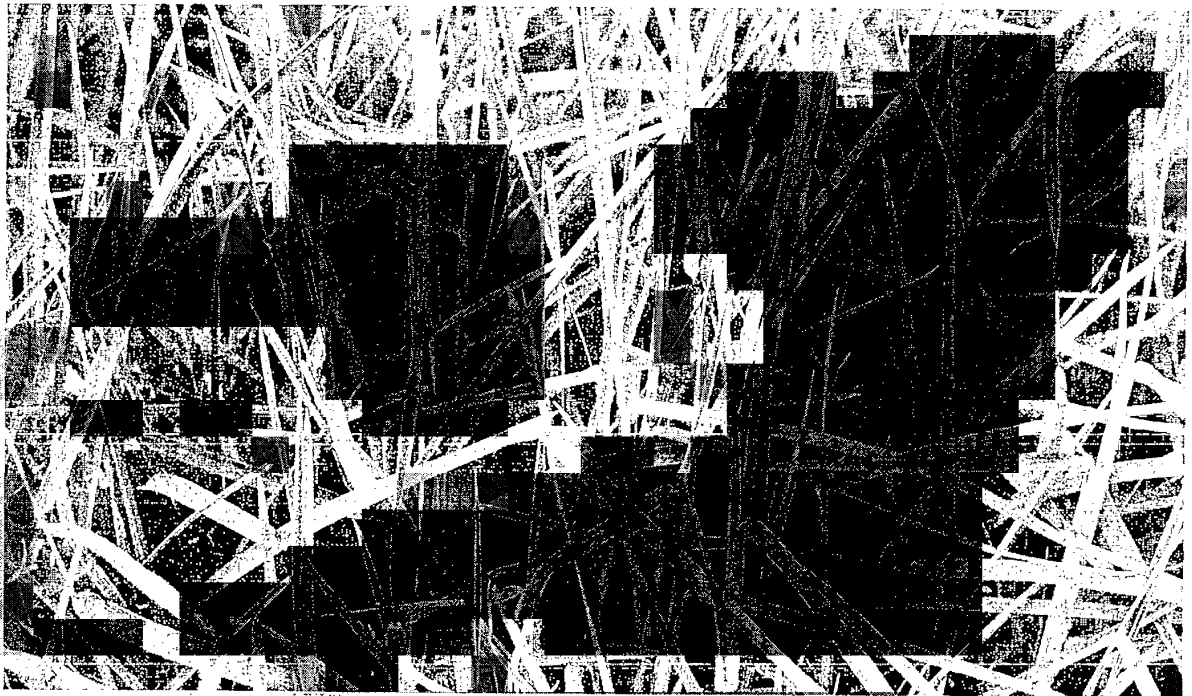
DETAILED DENTAL CLAIMS STUDY
FOR CONSOLIDATION CODE 1AA

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			2003-09-01 TO 2004-08-31		2004-09-01 TO 2005-08-31		2004 VS 2003		2005-09-01 TO 2006-08-31		2005 VS 2004	
PROCEDURE TYPE		BENEFIT DESCRIPTION	# OF CLAIMS	PAID CLAIMS	# OF CLAIMS	PAID CLAIMS	% CHANGE #	\$	# OF CLAIMS	PAID CLAIMS	% CHANGE #	\$
MAJOR	POSTS	DENTAL	0	0.00	0	0.00	0.0%	0.0%	1	141.05	0.0%	0.0%
			0	0.00	0	0.00	0.0%	0.0%	1	141.05	0.0%	0.0%
	PROSTHODONTICS FIXED	FIXED	72	22,339.32	74	23,570.94	2.8%	5.5%	32	11,740.70	-56.8%	-50.2%
			0	0.00	0	0.00	0.0%	0.0%	4	1,777.26	0.0%	0.0%
			72	22,339.32	74	23,570.94	2.8%	5.5%	36	13,517.96	-51.4%	-42.6%
			198	64,255.16	157	51,492.20	-20.7%	-19.9%	167	50,067.21	6.4%	-2.8%
	PROSTHODONTICS REMOVABLE	DENTAL	0	0.00	1	600.38	0.0%	0.0%	0	0.00	-100.0%	-100.0%
			198	64,255.16	158	52,092.58	-20.2%	-18.9%	167	50,067.21	5.7%	-3.9%
			107	48,982.73	101	45,621.03	-5.6%	-6.9%	136	60,726.40	34.7%	33.1%
	RESTORATIVE SERVICES	CROWNS	1	495.28	4	1,526.41	300.0%	208.2%	3	1,294.45	-25.0%	-15.2%
		INLAYS	3	1,521.07	4	2,184.66	33.3%	43.6%	5	2,817.80	25.0%	29.0%
		OTHER	3	50.52	0	0.00	-100.0%	-100.0%	0	0.00	0.0%	0.0%
		POSTS	32	5,160.86	30	4,265.58	-6.3%	-17.3%	29	4,180.68	-3.3%	-2.0%
			146	56,210.46	139	53,597.68	-4.8%	-4.6%	173	69,019.33	24.5%	28.8%
TOTAL MAJOR		422	143,643.65	377	129,814.60	-10.7%	-9.6%	386	133,608.03	2.4%	2.9%	
TOTAL		14,219	674,101.78	14,604	688,027.04	2.7%	2.1%	13,804	671,753.03	-5.5%	-2.4%	

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Newfoundland and Labrador Hydro Group of Companies

Financial Details of the Group Benefits Program and Renewal
Effective January 1, 2008

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NEWFOUNDLAND
LABRADOR

FOREWORD

We have completed our review of the financial information presented by Great-West Life for the life and long term disability insurance benefits, as well as the information provided by Medavie Blue Cross for the supplementary health and dental benefits. Within this report we have provided a summary of the financial position as of February 28, 2007, for the life and long term disability benefits; the information relating to the health and dental benefits covers the period September 1, 2006, to August 31, 2007.

Note on Professional Standards

As leading employee benefit and actuarial consultants, Morneau Sobeco believes it is imperative that clients receive the best advice at all times. To this end all reports and recommendations are subject to review by a second qualified consultant within our organization. This report was prepared by Linda M. Evans, Senior Consultant, and reviewed by Wade Harding, Partner.

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Executive Summary

Newfoundland and Labrador Hydro's group insurance program provides a full range of life, health and disability insurance benefits for approximately 1200 employees and life and health insurance for over 500 retirees. The underwriters for the program are:

- > Basic Life, Dependent Life, Optional Life and Long Term Disability Insurance – The Great-West Life Assurance Company
- > Health and Dental Benefits – Administered by Medavie Blue Cross
- > Basic and Voluntary Accidental Death & Dismemberment Insurance and Optional Critical Illness Insurance – AXA Assurances Inc.

Renewal of the group insurance program is effective January 1, 2008. Based on the information provided by the insurers, the following are the premium rate adjustments required effective January 1, 2008:

Table 1

Benefit	Requested	Negotiated
Basic Life	+8.7%	No Change
Long Term Disability	-15%	-15%
Supplementary Health		
> Active	+23.8%	+12%
> Retirees	+8%	No Change
Group Travel		
> Active	+21%	+21%
> Retirees	+21%	No Change
Dental		
> Active	+8%	+8%
> Retirees	+2%	No Change
Optional Life	No Change	No Change
Optional Dependent Life	27%	+20%
Basic and Voluntary AD&D	30%	20%
Critical Illness	No Change	No Change

The total cost increase is approximately \$16,000, or 2.7%. However, based on the cost sharing and the decrease in the employee paid long term disability premium, the increase to the employer is 7.4%, or approximately \$339,000 per annum. The cost to active employees will reduce by 11%. The retiree premium increase is 0.05% or about \$1,000 per year.

We recommend acceptance of the proposed renewal rates with an effective date of January 1, 2008.

Section 1 – Group Life Insurance

The group life insurance program is underwritten on a fully-experience rated basis whereby all claims, reserves and insurance company expenses are deducted from the premiums paid. In the event the premium exceeds the total charges, the program would be in a surplus position and a refund would be available after all reserve requirements have been met. However, if the charges exceed the premium, a deficit would exist which, if not eliminated, would be carried forward to the next policy year. Further, where a deficit exists, a rate increase may be requested at renewal to support the plan for the coming year, as well as to facilitate deficit recovery.

The policy includes an aggregate stop-loss provision whereby the maximum claims charged to the plan in any one policy year would not exceed 125% of the annual premium. The cost for this protection was 11.3% of premium up to January 1, 2007. At that time the charge was reduced to 10.7%. The blended charge for the period under review is 11.21%.

Schedule of Insurance

All employees are insured for an amount equal to three times annual earnings. On retirement (prior to age 65) coverage reduces to one times annual earnings, further reducing to \$5,000 at age 65, or \$10,000 for those who retired on or after January 1, 2007. The current monthly unit rate is \$0.323 per \$1,000 of coverage and is 100% employer paid for active employees and cost shared 50/50 for retirees.

1.1 Financial Review

The following is the financial experience of the group life insurance program for the period under review:

Table 2 - March 1, 2006 to February 28, 2007

	TOTAL
PAID PREMIUM	\$786,459
- Less Stop Loss	(88,125)
BILLED PREMIUM	698,334
- Reinsurance Premium *	(35,213)
NET PREMIUM	663,121
CLAIMS CHARGES	
- Paid Claims (charged)	(587,000)
- Conversion Charge	---
TOTAL CLAIMS CHARGE	587,000
Retention	(59,308)
Interest	(31,629)
In Year Gain/(Loss)	(14,815)
Carryover Deficit	(707,443)
Balance at February 28, 2007	(722,259)

** Due to the increased insurance risk relative to the pilots and company owned aircraft, Great-West Life reinsures the life policy with another insurance company. Half of the total premium required is charged to Hydro and deducted from the life premium.*

We noted that the reinsurance premium should be deducted from the paid premium before the stop loss charge is applied. This would reduce the stop loss charge by about \$3,900. Further, all retention charges should be based on net premium, rather than billed premium as calculated above. Great-West Life advised that the correction will be made on the next financial statement and a credit of approximately \$7,000 will be applied.

SUPPORT FIGURES

Claims Breakdown

Presented below is a breakdown of the claims paid under the group life and dependent life insurance policies:

Table 3 - Group Life Claims

Death	Date of Death	Total
	D/M/Y	Claims
		\$5,000
		5,000
		102,000
		119,000
		54,000
		113,000
		184,000
		5,000
TOTAL		587,000

The total claims charge did not exceed 125% of the annual premium.

Retention

Following is a breakdown of the retention expenses for the group life benefit for the period under review:

Table 4

	Total
Premium Tax	\$27,933
General Administration	13,967
Claims Settlement Expense	1,400
Profit/Risk Charge	15,713
Miscellaneous	
> experience summary reports	90
> amendments	205
	59,308

The above amounts are in accordance with Great-West Life's retention formula, as outlined below:

Table 5

	Retention Formula
Premium Tax	4% of experience-rated premium
General Administration	2.0% of experience-rated premium
Claims Settlement Expense	\$175/claim
Profit Charge	2.0% of experience-rated premium
Risk Charge	0.25% of experience-rated premium
Miscellaneous	As Incurred

Interest

The interest rate basis and actual charge for the period is provided below:

Table 6

Cash Flow	The interest rate on cash flow is Great-West Life's one year standard interest rate. The credit for the period is \$1,621.
Surplus	The applicable rate is Great-West Life's short term interest rate.
Deficit	The applicable rate is Great-West Life's one-year standard interest rate plus 2%. The interest charge on the deficit was \$33,250.

Claims Fluctuation Reserve

The Claims Fluctuation Reserve (CFR) or Rate Stabilization Reserve is established for the purpose of providing rate stability to the experience-rated benefits. Any experience surplus is required to be credited to the fund until 25% of the annualized experience-rated life premium has accumulated, at which time no further deposits will be required other than adjustments due to premium fluctuations. The insurer has first call on these funds to eliminate or reduce any deficit incurred under the program. We estimate the reserve requirement to be approximately \$165,000.

The Claims Fluctuation Reserve Fund has a zero balance as of February 28, 2007.

1.2 Rate Action

Great-West Life's experience analysis is provided in Appendix A. Based on 89 months of experience, from March, 2000, to July, 2007, the calculated rate is \$0.281. An additional 25% is included and is broken down - 15% for deficit recovery and 10% for reestablishment of the CFR. Since the deficit recovery factor is currently included in the rate, the result is an 8.7% increase over the current rate, from \$0.323 to \$0.351.

As stated at the last renewal, we do not believe the establishment of the CFR should be a factor in the renewal rating. We are pleased to advise that Great-West Life have again agreed to remove it, and the rate will remain unchanged at \$0.323 per \$1,000 of coverage.

The stop-loss charge will also be maintained at 10.7% of annual premium.

Section 2 – Long Term Disability Insurance

Long term disability (LTD) insurance provides a level of income replacement to employees following 105 days of continuous disability. Sixty percent of regular monthly earnings is payable to the claimant and, 6% is paid to the PSPP on the employee's behalf. As of January 1, 2007, the pension contribution amount was increased to 8% for new claimants.

The current billed rate is 2.22% of insured payroll. However, employees are paying 2.05%, with the difference paid from the refund deposit account (RDA). Whereas the premium is 100% employee paid, the benefit is non-taxable in the hands of the claimant.

The LTD plan is underwritten by the Great-West Life Assurance Company on a five year experience-rated basis. Under this arrangement, the first five years' payment for each claim is charged directly to the experience of the policy and, thereafter, benefit payments are pooled insofar as there is no surplus/deficit accounting. Claims which extend beyond a five-year period will not directly affect the financial results under the program; however, the renewal rating and pooling charge is based on the total claims experience.

Relative to the underwriting arrangement, premiums are allocated 30% to the pool and 70% to the experience-rated portion of the plan.

2.1 Financial Review

The following is the financial experience relative to the long term disability insurance program for the period March 1, 2006, to February 28, 2007:

Table 7 – March 1, 2006, to February 28, 2007

PAID PREMIUM	\$1,093,644
Less Pooling Charge	(328,093)
Experience- Rated Premium	765,551
PAID CLAIMS (Experience-rated)	(335,873)
CLAIMS RESERVE ADJUSTMENTS	
- Incurred But Unreported	
Reserve Adjustment	
> previous	337,008
> current	283,761
> change	(53,247)
- Disabled Life Reserve	
> previous	426,872
> current	531,379
> change	104,507
TOTAL CLAIMS CHARGE	387,133
Retention	(72,855)
TOTAL POLICY CHARGE	
Interest Credit on Reserves	28,437
SURPLUS FOR PERIOD MAR. 1, 2006 TO FEB. 28, 2007	334,000
Transfer to CFR	(8,203)
Transfer to RDA	(325,797)
Balance at February 28, 2007	0

SUPPORT FIGURES

Claims Breakdown

A summary of the active long term disability insurance claims for the policy period March 1, 2006, to February 28, 2007, is provided in Appendix A.

Disabled Life Reserve

The reserve for each disability claim is dependent on the age and sex of the claimant at the date of disability, the average duration of the disability, the definition of disability and prevailing interest rates. The reserve is adjusted at each policy anniversary to reflect the changes in these factors. As of February 28, 2006, the total disability reserve was \$3,278,482. Following is a summary of the Disabled Life Reserve for the period under review:

Table 8 – Summary of Disabled Life Reserve

Policy Period Ending	Total	Experience-Rated
February 28, 2006	\$3,278,482	\$426,872
February 28, 2007	3,161,774	531,379
Credit/(Charge)	116,708	(104,507)

Although the total DLR has reduced, the experience-rated amount has increased. This is due to the addition of new claims in the five year experience-rating period, while some of the older, pooled claims have terminated.

Incurred But Unreported Reserve

The incurred but unreported claims reserve is calculated as a percentage of the refund premium for the last month of the policy year annualized (\$91,300 x 12 x 70% = \$766,920). The percentage used is calculated below.

$$\frac{\text{Elimination Period} + 30}{365} = \frac{105 + 30}{365} = 37.0\%$$

The requirement for the period ending February 28, 2007 is \$283,761.

Retention

Provided below is Great-West Life's breakdown of the actual expenses for the long term disability program for the period March 1, 2006, to February 28, 2007:

Table 9 – Retention Breakdown

	Formula	
Premium Tax	4.0% of experience-rated premium (less surplus)	\$17,262
General Administration	2.0% of experience-rated premium	15,311
Claims Administration	4.5% of Incurred Claims	17,421
Profit Charge	0.8% of experience-rated premium	5,742
Risk Charge	0.25% of experience-rated premium	1,914
Other Expenses	> Amendments	\$205
	> Medical Vouchers	1,726
	> Rehabilitation	5,334
	> Other Rehab Expenses	1,455
	> Provider Specialist	915
	> Medical Coordination	<u>5,570</u>
		<u>15,205</u>
TOTAL		\$72,855

Interest

As per the underwriting agreement, the interest rate basis and actual charge for the period under review is outlined below:

Table 10

Cash Flow	The average valuation rate (AVR) for the policy year. The interest earned on cash flow was \$3,627.
Reserves	
> IBNR	The AVR for the policy year which was 2.988%, or \$10,070.
> DLR	The average reserve weighted valuation rate (ARWVR). For March 1, 2005 to February 28, 2006, the rate was 3.453% or \$14,740
Surplus	Great-West Life's short term interest rate.

Claims Fluctuation Reserve

Experience surplus on any anniversary date is required to be credited to the Claims Fluctuation Reserve (CFR) Fund until 25% of experience-rated long term disability insurance premium has accumulated. At that time, no further deposits would be required other than adjustments due to premium fluctuations.

A summary of the CFR, which is now fully funded, is provided below:

Table 11

Balance at March 1, 2005	\$173,117
Interest (at 2.70%)	4,674
Transfer of Gain	<u>8,203</u>
	<u>\$185,994</u>

Refund Deposit Account

A refund deposit account (RDA) is established to hold surplus funds remaining after other reserve requirements have been met. The funds remain the property of the policyholder to be left on deposit or used at your discretion. Whereas the LTD is 100% employee paid, the funds should be directed to the benefit of the plan/plan members.

A portion of the surplus at February 28, 2007, was required to fund the adjustment to the CFR. The balance of \$325,797 was deposited in the RDA.

Table 12

Balance at March 1, 2006	\$312,081
Withdrawals (Premium rate adjustment)	(3,490)
Interest	8,354
Transfer of Gain	<u>\$325,797</u>
Balance at February 28, 2007	<u>\$642,742</u>

The LTD rate increase of 8.3% effective January 1, 2007, was authorized to be paid from this account. Withdrawals of \$7,039.51 on March 8, 2007 and \$3,573.41 on March 16, 2007 are not reflected in the above balance but are included in the billed premium. These withdrawals will appear in next year's report. Including these amounts, total withdrawals to the end of 2007 will be approximately \$88,000 leaving a balance of \$555,000 in the RDA.

2.2 Rate Action

The long term disability experience analysis, included in Appendix A, indicates a proposed rate of 1.75% of payroll, representing a 21% decrease from the current billed rate of 2.22%. However, as the 8.3% rate increase for 2007 was paid from the RDA, employees continued to pay 2.05% and, effective January 1, 2008, will see a decrease of 15% in their payroll deduction for LTD premium payment.

The LTD elimination period has been steadily reducing over the past 5 years from 365 days in 2002 to 105 days as of January 1, 2007. Whereas claims would now be payable earlier under the LTD plan, it could be expected that the claims amount and, accordingly, the rate would increase. However, it appears that the earlier intervention and adjudication is having the desired positive effect. While there were some increases along the way reflecting the reduced elimination period, the LTD rate has reduced

from 2.37% of payroll in 2002 to 1.75% for 2008. At the same time the financial position of the plan has turned around from a deficit of \$310,990 in 2002 to a surplus exceeding \$700,000 in 2007.

There are currently 46 open LTD claims, which is down from 53 last year, and two pending. Of the 46 claims, 34 are expected to go the duration; 1 is not expected to return to their own job; 7 are expected to return to work, 2 are in litigation; and 2 are unknown at this time.

We recommend that a meeting be arranged with Great-West Life early in the New Year to review the claims process and make any adjustments necessary.

RDA Funds

Whereas funds in the RDA now exceed half a million dollars, consideration could be given to funding a premium holiday for employees. We recommend that at least half of the funds be left on deposit. The balance of approximately \$275,000 would fund a premium holiday for three months ($\$85,000 \times 3 = \$255,000$).

Assuming the reduced premium rate supports the experience over the next year, a further premium holiday could be considered at the next renewal.

Section 3 – Supplementary Health and Dental

3.1 Financial Review

The supplementary health and dental programs are administered by Medavie Blue Cross. The programs are self-insured by Hydro with claims adjudicated and processed by Blue Cross in accordance with the terms of the ASO contract.

There is a 125% stop-loss provision under the plans, whereby claims in excess of 125% of the expected claims amount, as calculated by Blue Cross, would not be charged to the plan. For this protection there is a charge of 0.25% of expected claims.

The accounting statements prepared by MBC for the health and dental plans are provided in Appendix C. A summary of the financial position for the active employees and the retirees along with the combined totals for the period September, 2006, to August, 2007, are provided below:

Table 13

	Health	Dental	Total
Active Employees			
Balance from August 31, 2006	\$(56,598)	\$70,371	\$13,773
Current Year Surplus/(Deficit)	(188,457)	(3,389)	(191,846)
Travel Reconciliation	(2,130)	---	(2,130)
EFAP Premium	(60,000)	---	(60,000)
Balance at August 31, 2007	(307,185)	66,982	240,203
Retirees			
Balance from August 31, 2006	175,594	25,358	200,952
Current Year Surplus/(Deficit)	84,555	22,660	107,215
Travel Reconciliation	(4,594)	---	(4,594)
Balance at August 31, 2007	255,555	48,018	303,573
Combined			
Balance from August 31, 2006	118,996	95,729	214,725
Current Year Surplus/(Deficit)	(103,902)	19,271	(84,631)
Travel Reconciliation	(6,724)	---	(6,724)
EFAP Premium	(60,000)	---	(60,000)
Balance at August 31, 2007	(51,630)	115,000	63,370

An additional deposit for the pay period ending August 26th was received after the end of the accounting period and is not reflected in the above balance. Also, it appears that the 13% increase in the health rates effective January 1, 2007, was not reflected in the payments to Blue Cross. Whereas a

lump sum payment will be made to correct the shortfall, we have shown below an estimated account balance including these payments.

Table 14

	Health	Dental	Total
Active			
Balance at August 31, 2007	\$(307,185)	\$66,982	\$(240,203)
Estimated Outstanding Deposit for pay period August 26, 2007	69,309	25,268	94,577
Deposit re rate adjustment (Jan – Aug 2007)	<u>151,560</u>	---	<u>151,560</u>
Estimated Account Balance	(86,316)	92,250	5,934
Retiree			
Balance at August 31, 2007	255,555	48,018	303,573
Estimated Outstanding Deposit for pay period August 26, 2007	<u>70,206</u>	<u>8,117</u>	<u>78,323</u>
Estimated Account Balance	<u>325,761</u>	<u>56,135</u>	<u>381,896</u>
Total	239,445	148,385	387,830

3.2 Rate Action

Within this section we have provided Blue Cross' renewal calculations for the supplementary health and dental programs for active employees and retirees.

Supplementary Health

Following is Blue Cross' renewal calculation.

Table 15 - Active Employees

	Hospital	EHB	Drugs	Total
09/06 to 08/07 Paid Claims	\$26,325	\$573,021	\$1,239,344	\$1,838,690
Projected Cost Increases	39.7%	14.0%	11.6%	12.8%
Projected Claims	36,776	653,244	1,383,108	2,073,128
Projected Claims plus Admin (9.38%)				2,267,587
* Projected Deposits				1,834,768
Claims Ratio				123.6%
Large Amount Pooling (+.9975)				123.8%
Required Rate Increase				23.8%

**Revenue for the period 09/06 to 12/06 adjusted to reflect 13% increase in health rates effective January 1, 2007. (However, the premium for January to August did not include the 13% increase.)*

While, MBC has adjusted their inflation factor downward from previous years, it still appears a little high based on Hydro's experience. The actual year over year increase in the total amount paid was 10.4%. However, adjusting for the increase in exposure, or number of employees covered which increased by 2.4%, the average claim increased by 7.8% for the year, adjusted to 10.4% to cover from the end of the experience period to the end of the accounting period (16 months).

As previously mentioned, the rate adjustment for January 2007 was not reflected in the payment to MBC. So even though MBC adjusted the revenue for September to December 2006, the deposits from January to August 2007 were underpaid by 13%. The calculation below shows the reduced inflation factor and includes adjusted revenue for the full 12 months.

Table 16

	Hospital	EHB	Drugs	Total
09/06 to 08/07 Paid Claims	\$26,325	\$573,021	\$1,239,344	\$1,838,690
Projected Cost Increases				10.4%
Projected Claims				2,029,914
Projected Claims plus Admin (9.38%)				2,220,320
Projected Deposits				1,992,457
Claims Ratio				111.4%
Large Amount Pooling (+.9975)				111.7%
Required Rate Increase				12%

While there are excess funds available, they are mostly attributable to the retirees. Therefore, we would not recommend applying any portion of the surplus to reduce the requested increase.

Retirees

Below is Blue Cross' renewal calculation for the retiree division.

Table 17

	Hospital	EHB	Drugs	Total
09/06 to 08/07 Paid Claims	\$40,351	\$270,270	\$1,287,757	\$1,598,378
Projected Cost Increases	39.7%	14.0%	11.6%	12.7%
Projected Claims	56,370	308,107	1,437,137	1,801,615
Projected Claims Plus Admin (9.38%)	61,655	336,992	1,571,869	1,970,606
*Projected Deposits				1,831,076
Claims Ratio				107.6%
Large Amount Pooling (+.9975)				107.9%
Required Rate Increase				8%

* Actual Deposits – no rate change in the period September, 2006 to August, 2007.

The retiree health claims for the past year increased by 16.7% over the previous year. However, as the number of retirees increased by 6.0% for the review period over the previous 12 months, the increase in the average amount claimed was 10.1%. Applying this annual trend over 16 months, the projected claims increase would be 13.5%, which is slightly higher than the factor used by MBC.

An 8% increase in the retiree rates represents approximately \$150,000. As the surplus under the retiree health plan is in excess of \$300,000, the current rates could remain unchanged for 2008 with any premium shortfall taken from the surplus.

Dental

Blue Cross' renewal calculation is shown below, separately for the active employees and retirees:

Table 18 - Active Employees

	Dental
09/06 to 08/07 Paid Claims	\$612,754
Projected Cost Increases	9.6%
Projected Claims	671,578
Projected Claims plus Admin (9.38%)	734,572
*Projected Deposits	641,156
Claims Ratio	114.6%
Large Amount Pooling (-.9975)	114.9%
Required Rate Increase	15%

**Actual Deposits – no rate change in the period September 2006, to August 2007.*

The year over year increase in dental claims for active employees was 18.7%. Whereas the exposure increased by only 2.6%, the average claim amount increased by 15.6%. However, we do not believe that the most recent period necessarily reflects the trends indicated. Rather we believe that last year was an anomaly when total claims were 6.4% lower than the previous year. Comparing the review period with September 2004 to August 2005, the increase in paid claims was 11.0%. Both the permanent and temporary employee divisions experienced this fluctuation in claims, although it was more pronounced for the temporary division as illustrated below.

Table 19 – Claims Experience

	Permanent	Temporary	Total
September 2004 - August 2005	\$509,356	\$42,424	\$551,780
September 2005 – August 2006	482,944	33,328	516,272
Change Over Previous Year	-5.2%	-21.4%	-6.4%
September 2006 – August 2007	564,518	48,236	612,754
Change Over Previous Year	+16.9%	+44.7%	+18.7%
Change in 06/07 over 04/05	+10.8%	+13.7%	+11.0%

Considering the foregoing and that there was no rate adjustment last year, we recommend acceptance of the proposed 15% increase in dental rates for active employees.

Table 20 – Retirees

	Dental
09/06 to 08/07 Paid Claims	\$172,197
Projected Cost Increases	9.6%
Projected Claims	188,728
Projected Claims plus admin (9.38%)	206,431
*Projected Deposits	202,912
Claims Ratio	101.7%
Large Amount Pooling (+.9975)	102.0%
Required Rate Increase	2.0%

** Actual Deposits – no rate change in the period September 2006, to August 2007.*

Whereas the increase is minimal, approximately \$4,000, and considering the surplus available, we recommend the current rates be maintained for 2008.

Group Travel

This is a fully pooled benefit insured by MBC. Any claims under this plan would be excluded from the experience of the plan for rating and surplus/deficit calculations.

For your information, total travel claims paid for the period September 1, 2006, to August 31, 2007, were \$5,646 against total revenue of \$112,649. While there have been no major claims incurred under this plan in recent years, just one out of Canada hospital claim could exceed the premium in any given year.

Blue Cross stated the pooled travel claims continue to increase and they require a further increase in their travel rates. Whereas the increase requested for January 2007 was paid from surplus, the January 2008 renewal rates reflect an increase of 21% over the current remitted rates. The current and renewal rates are shown below:

Table 21 – Current and Renewal Rates

	Current(Remitted)		Renewal ('07)		Renewal ('08)	
	Single	Family	Single	Family	Single	Family
Active	\$1.23	\$2.46	\$1.35	\$2.70	\$1.49	\$2.98
Retirees	5.00	9.99	5.51	11.02	6.05	12.10

We recommend acceptance of the 2008 renewal increase for active employees.

The increase for retirees represents approximately \$14,000 and can also be paid from surplus funds on deposit with MBC.

2007 Deposit Rates

The Blue Cross deposit rates for active employees and retirees are outlined below.

Table 22- Active Employees

	Current		Renewal	
	Single	Family	Single	Family
Health	\$48.93	\$151.21	\$54.80	\$169.36
Travel	1.23	2.46	1.49	2.98
Dental	23.44	48.70	26.91	55.91

Table 23 - Retirees

	Current		Renewal	
	Single	Family	Single	Family
Health	\$131.66	\$268.19	\$131.66	\$268.19
Travel	5.00	9.99	5.00	9.99
Dental	16.30	33.89	16.30	33.89

The supplementary health and dental programs are cost shared between employee and employer as follows:

Table 24

	Current		Renewal	
	Employee	Employer	Employee	Employer
Active Employees				
Health	---	\$170,499	---	\$190,964
Travel	---	2,823	---	3,419
Dental	<u>13,634</u>	<u>40,904</u>	<u>15,653</u>	<u>46,959</u>
	\$13,634	214,226	15,653	241,342
			14.8%	12.7%
Retirees				
Health	75,788	75,789	75,788	75,789
Travel	2,830	2,830	2,830	2,830
Dental	<u>4,385</u>	<u>13,155</u>	<u>4,385</u>	<u>13,155</u>
	83,003	91,774	83,003	91,774
			--	--
Total	\$96,637	\$306,000	\$98,656	\$333,116
			2.1%	8.9%

Stop Loss Provision

Under the current stop-loss provision, the plan is protected against claims exceeding 125% of expected claims in any policy period. The expected claims amount is calculated by MBC and based on their requested renewal rates for the period under review and actual exposure. It is unlikely that the liability would exceed this amount, as health and dental claims are relatively predictable. The stop-loss charge reflects this at 0.25% of the expected claims. The expected claims amount for the period was \$4,452,295. The stop-loss threshold was \$5,565,369. Actual claims were \$4,222,019. The stop-loss charge for the period was \$11,131.

We requested costings on alternate stop-loss and individual pooling arrangements. However, they are not yet available and will be provided on receipt from MBC.

An individual pooling limit would provide financial protection to the plan against health claims exceeding a specified amount in any policy period. Pooling limits of \$10,000 are the norm on smaller groups; however, Hydro could absorb a higher limit and, accordingly, we requested costings at \$25,000 and \$50,000.

For your information, during the review period there were 20 participants who exceeded \$10,000 in health claims by a total of \$238,376. Seven participants exceeded \$25,000 by a total of \$33,823. Nobody exceeded \$50,000 in claims.

Health and Dental Claims Reports

Several health and dental claims reports are included in Appendix D and described briefly below:

Paid Claims Analysis

This report shows claims paid as a percentage of the total for Hospital, EHB, drugs and dental. Non-emergency transportation claims represented almost the same percentage of the EHB total as last year, 23.3% versus 22.9%. However, the dollar value increased by 18.3% from \$165,890 to \$196,209.

Drug Claim Analysis by PTC

The top 5 drug categories claimed by the group are shown below and represent 52% of Hydro's total drug bill. We have requested this report showing active employees and retirees separately and will forward to you on receipt.

Table 29

	Paid Amount
1. HMG-COA Reductase Inhibitors – Cholesterol reducing agents	\$368,516
2. Miscellaneous Therapeutic Agents – Including Remicade (rheumatoid arthritis), Rebif (multiple sclerosis); Betaseron(multiple sclerosis)	332,967
3. Miscellaneous Gastro-Intestinal Drugs (including Losec, Nexrin, Pantoloc)	296,560
4. Angiotensin – Converting Enzyme Inhibitors, for treatment of hypertension.	198,696
5. Psychotherapeutic Agents – Antidepressants	114,349
Total	\$1,311,088

Top 100 Drugs by Eligible Expense

This report provides a further breakdown of drug claims by drug identification number (DIN) and compares Hydro's ranking against Blue Cross' Newfoundland block of business.

Over the Counter Drug Claims Analysis

Lists all drugs paid that are available without a prescription; however, most would not likely be dispensed without a prescription. The total amount paid was \$48,887 for the review period.

Detailed Dental Claims Study

This report provides a year over year comparison of dental procedures paid under the plan.

Section 4 - Optional Life and Optional Dependent Life Insurance

The optional life benefit provides additional life insurance coverage to employees and/or their spouse on a voluntary and employee-pay-all basis. Coverage is available in \$10,000 units to a maximum of \$300,000. Evidence of insurability is required on all amounts.

This benefit is underwritten on a fully pooled basis whereby there is no surplus/deficit accounting. Rates are based on gender and smoking status in five year age bands and rarely change unless there is a change in the underwriter's manual rating. Accordingly, the optional life rates will remain unchanged for the next policy year.

The optional dependent life insurance benefit is also voluntary and 100% employee paid. There are two coverage options available; Option 1 provides \$10,000 spousal insurance and \$5,000 on each child; Option 2 provides \$20,000 and \$10,000 respectively. Optional dependent life is also fully pooled and the flat rates are based on the demographics of the group.

Great-West Life advised that the current rates are about 50% of their manual rates and requested a 27% increase in the unit rates for both options. We were able to negotiate a lower increase of 20% and effective January 1st the monthly rate for Option 1 will be \$2.58 and Option 2 will be \$5.16.

Section 5 - Basic and Voluntary Accidental Death and Dismemberment Insurance and Critical Illness Benefit

The basic and voluntary accidental death and dismemberment insurance programs and critical illness benefit are underwritten by AXA Insurance Company on a fully pooled basis.

Basic AD&D Insurance is provided in an amount equal to group life insurance. Voluntary Accidental Death and Dismemberment is available on an employee only or family basis in \$10,000 units to a maximum of \$300,000. Critical Illness insurance is available in \$10,000 units to a maximum of \$100,000 and is payable following 30 days of diagnosis of a specified critical illness.

The voluntary accidental death and dismemberment insurance and critical illness benefits are offered on a completely voluntary and employee-pay-all basis.

Following is a financial review of each of these plans.

Table 30 - Basic Accidental Death and Dismemberment Insurance

Policy Period	Paid Premium	Incurred Claims	Loss Ratio
August 1, 2002 to July 31, 2003	\$62,752	\$0	0
August 1, 2003 to July 31, 2004	60,787	60,000	98.7%
August 1, 2004 to July 31, 2005	61,281	0	0
August 1, 2005 to July 31, 2006	61,471	115,000	187.1%
August 1, 2006 to July 31, 2007	64,190	*260,000	405.0%
	\$310,481	\$435,000	140.1%

* Includes reserve of \$141,000 for pending claim (Loss of Use)

Table 31- Voluntary Accidental Death and Dismemberment Insurance

Policy Period	Paid Premium	Incurred Claims	Loss Ratio
August 1, 2002 to July 31, 2003	\$56,380	\$0	0
August 1, 2003 to July 31, 2004	50,057	0	0
August 1, 2004 to July 31, 2005	48,999	0	0
August 1, 2005 to July 31, 2006	51,217	150,000	292.9%
August 1, 2006 to July 31, 2007	48,244	*228,000	472.6%
	\$254,897	\$378,000	148.3%

* Reserve amount for pending claim (Loss of Use)

Table 32 - Critical Illness Benefit

Policy Period	Paid Premium	Paid Claims
October 1, 2003 to September 30, 2004	\$5,575	0
October 1, 2004 to September 30, 2005	7,180	0
October 1, 2005 to September 30, 2006	7,157	0
October 1, 2006 to September 30, 2007	6,866	0

Rate Action

Due to the incidence and amount of claims under the Basic and Voluntary AD&D plans over the last five years, AXA Assurances requested an increase of 30% in the rates for these plans. While the dollar amount is not significant, it is unusual to see any increase in accident insurance rates. This could be reflective of a different underwriting approach by AXA, who bought The Citadel Assurance two years ago. Alternately, it could be the start of a trend with accident insurance carriers as increasing numbers of claims not previously considered accidental go to litigation.

Following discussions with AXA they have agreed to reduce the increase to 20% this year with the additional 10% to be effective next year. The current and renewal rates are shown below:

Table 33

	Current	Renewal
Basic	\$0.024	\$0.029
Voluntary AD&D		
> Single	0.027	0.032
> Family	0.038	0.046

Section 6 - Cost Summary

Table 34

		Current		Renewal	
	Volume	Unit Rate	Monthly Premium	Unit Rate	Monthly Premium
Group Life					
- Active	215,366,000	0.323	\$69,563	0.323	\$69,563
- Retirees	17,290,000	0.323	\$5,585	0.323	\$5,585
AD&D					
- Active	215,366,000	0.024	\$5,169	0.029	\$6,246
- Retirees	17,290,000	0.024	\$415	0.029	\$501
Long Term Disability*	4,821,441	2.05	\$98,840	1.75	\$84,375
Supplementary Health					
- Active & Temporary					
- Single	113	48.93	\$5,529	54.80	\$6,192
- Family	1,091	151.21	\$164,970	169.36	\$184,772
- Retirees					
- Single	145	131.66	\$19,091	131.66	\$19,091
- Family	494	268.19	\$132,486	268.19	\$132,486
Travel*					
- Active & Temporary					
- Single	113	1.23	\$139	1.49	\$168
- Family	1091	2.46	\$2,684	2.98	\$3,251
- Retirees					
- Single	145	5.00	\$725	5.00	\$725
- Family	494	9.99	\$4,935	9.99	\$4,935
Dental					
- Active & Temporary					
- Single	114	23.44	\$2,672	26.91	\$3,068
- Family	1,065	48.70	\$51,866	55.91	\$59,544
- Retirees					
- Single	103	16.30	\$1,679	16.30	\$1,679
- Family	468	33.89	\$15,861	33.89	\$15,861
Total					
- Active			\$401,431		\$417,180
					3.9%
- Retirees			\$180,776		\$180,862
					0.05%
			\$582,207		\$598,042
					2.7%

* Current LTD and Travel rates shown are amounts remitted for 2007.

The employer share of the current and renewal premium is shown below:

Table 35

	Current		Renewal	
	Total Monthly Premium	Employer Portion	Total Monthly Premium	Employer Portion
Group Life				
> Active	\$69,563	\$69,563	\$69,563	\$69,563
> Retirees	5,585	2,793	5,585	2,793
AD&D				
> Active	5,169	5,169	6,246	6,246
> Retirees	415	208	501	251
Supplementary Health				
> Active	170,499	170,499	190,964	190,964
> Retirees	151,577	75,789	151,577	75,789
Travel				
> Active	2,823	2,823	3,419	3,419
> Retirees	5,660	2,830	5,660	2,830
Dental				
> Active	54,538	40,904	62,612	46,959
> Retirees	17,540	13,155	17,540	13,155
Total				
> Active	302,592	288,958	332,804	317,151
			10.0%	9.8%
> Retirees	180,777	94,775	180,863	94,818
			0.05%	0.05%
	\$483,369	\$383,733	\$513,667	\$411,969
			6.3%	7.4%

Section 7 – Proposed Initiatives

7.1 Health and Dental Claims Audit

We have discussed this briefly and will provide a formal proposal early in the New Year. We believe all plan sponsors should consider a claims audit, particularly those on an ASO basis. This is due to the fact that carriers assume little or no risk in administering these benefits. With the ever increasing cost of providing health and dental plans, it becomes an issue of proper risk management and good governance.

Our proposal will outline the scope of the audit which can be modified as per your requirements.

7.2 Strategic Review of Group Benefits Program

With Hydro's expansion to other areas of the energy sector and in conjunction with the ongoing corporate governance review, we believe it is an opportune time for a strategic review of the group benefits program. This will ensure the benefits plans are in line with the organization's goals and objectives going forward. Some of the items to be considered include:

- > Long term objectives
- > Total compensation objectives
- > Risk tolerance
- > Link to Wellness
- > Retiree coverage


We look forward to further discussion on this matter and would be pleased to provide a formal proposal outlining the stages involved and the time line for completion.

Section 8 - Summation

We believe the proposed renewal rates are required to support expected claims under the benefits program based on the current plan design, and we recommend your acceptance of same.

We would like to thank the Newfoundland Hydro Group of Companies for this opportunity to provide our services. We look forward to further discussion once you have reviewed our report. In the interim, should you require clarification on any aspect of this report, please feel free to contact us at any time.

Respectfully submitted,
Morneau Sobeco



Linda Evans
Senior Consultant

Appendix A Life and LTD Experience Analysis and
 Demographic Reports

LIFE EXPERIENCE ANALYSIS

Newfoundland and Labrador Hydro Group of Companies

31264

LIFE

Renewal Date: January 1, 2008

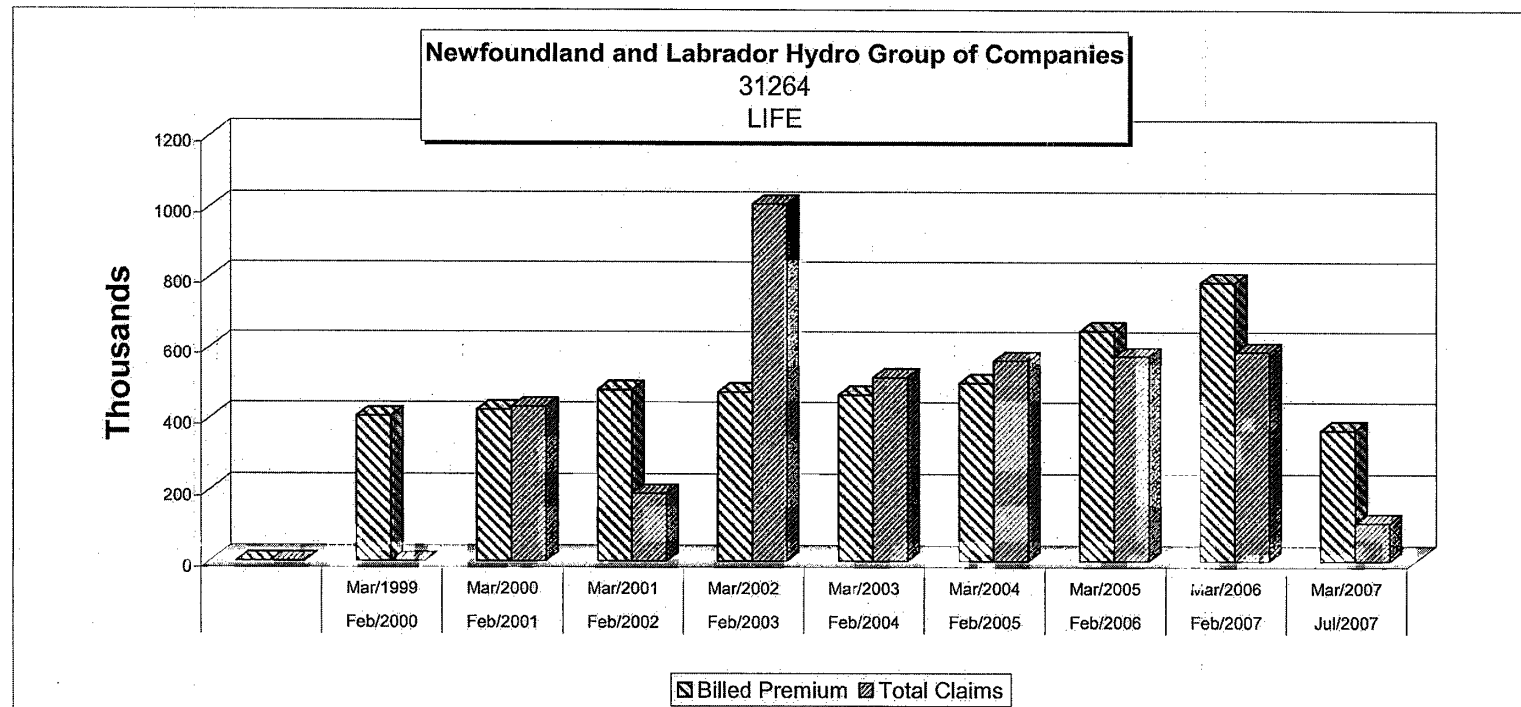
Time Period	Months	Calculated Volume	Billed Premium	Death Claims	Change in Waiver Claims	Total Claims	Incurred Claims (Incl. IBNR)	Incurred Loss Ratio	Billed Rate	Death Rate	Waiver Rate	Total Actual Claim Rate	Expected Claim Rate
Mar/1999	Feb/2000		405,000										
Mar/2000	Feb/2001	12	172,580,065	422,476	431,000	0	431,000	431,000	1.020	0.204	0.208	0.208	0.260
Mar/2001	Feb/2002	12	189,650,794	477,920	188,834	0	188,834	188,834	0.395	0.210	0.083	0.083	0.290
Mar/2002	Feb/2003	12	195,794,362	472,256	1,008,840	0	1,008,840	1,008,840	2.136	0.201	0.429	0.429	0.290
Mar/2003	Feb/2004	12	204,882,275	464,673	513,000	0	513,000	513,000	1.104	0.189	0.209	0.209	0.290
Mar/2004	Feb/2005	12	208,364,322	497,574	561,320	0	561,320	561,320	1.128	0.199	0.224	0.224	0.290
Mar/2005	Feb/2006	12	208,043,115	646,598	574,000	0	574,000	574,000	0.888	0.259	0.230	0.230	0.310
Mar/2006	Feb/2007	12	213,827,896	786,459	587,000	0	587,000	587,000	0.746	0.307	0.229	0.229	0.310
Mar/2007	Jul/2007	5	226,501,548	365,800	107,000	0	107,000	209,000	0.571	0.323	0.094	0.184	0.310
		89	1,619,644,375	4,133,756	3,970,994	0	3,970,994	4,072,994	0.985	0.232	0.222	0.228	0.293

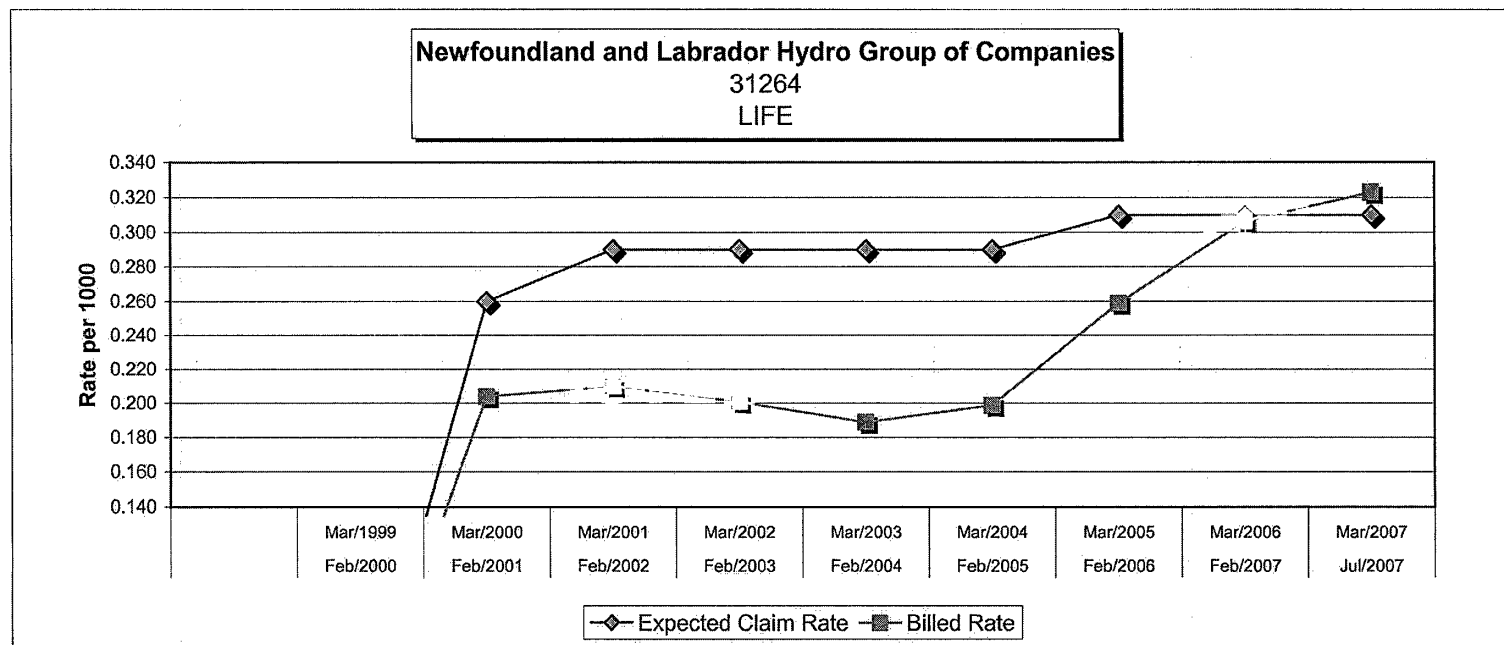
SUMMARY:

Time Period	Months	Average Volume	Average Death Rate	Average Waiver Rate	Average Actual Claim Rate	Average Expected Claim Rate	Credibility	Cred-Adjusted Exp-Indicated Claim Rate (a)*(c)+(b)*(1-(c))	Demographic Factor CECR / (b)	Demographic Adjusted Claim Rate (d)*(e)	Required Rate Adjusted for Breakeven (f)/BE	Required As a % of Current Billed Rate
					(e)	(b)	(c)	(d)	(e)	(f)		
Mar/2000	Jul/2007	89	200,564,288	0.222	0.000	0.228	0.293	100%	0.228	1.05802	0.2412	87.00%
Mar/2001	Jul/2007	77	204,925,466	0.224	0.000	0.231	0.298	95%	0.234	1.04027	0.2434	87.93%
Mar/2002	Jul/2007	65	207,745,406	0.248	0.000	0.256	0.299	80%	0.265	1.03679	0.2747	99.07%
Mar/2003	Jul/2007	53	210,451,302	0.210	0.000	0.219	0.301	66%	0.247	1.02990	0.2544	91.95%
Mar/2004	Jul/2007	41	212,081,261	0.210	0.000	0.222	0.304	51%	0.262	1.01974	0.2672	96.28%
Mar/2005	Jul/2007	29	213,619,306	0.205	0.000	0.221	0.310	36%	0.278	1.00000	0.2780	100.31%
Mar/2006	Jul/2007	17	217,555,440	0.188	0.000	0.215	0.310	21%	0.290	1.00000	0.2900	104.64%
Mar/2007	Jul/2007	5	226,501,548	0.094	0.000	0.184	0.310	6%	0.302	1.00000	0.3020	108.98%

Proposed Life Rate:

IBNR Reserve Factor:	0.000%	Current Billed Rate:	0.323
Breakeven (BE):	0.858	Proposed Experience Indicated:	0.281
Input Credibility at:	0%	Margin/Deficit Recovery:	25.00%
Number of Lives:	1484		
Current Expected Claim Rate (CECR):	0.310	Proposed Rate:	0.350
		Proposed Change:	8.36% Increase





	Start	End	Start	Thousands Billed Prior Total Claims	Rate per 1000 Expected (Billed Rate)	Finding minimum value in ecr/br range so plotting doesn't begin at zero	
Prior 9				0 0	0.000 0.000	0.000	0.0
Prior 8	Mar/1999	Feb/2000	Mar/1999	405 0	0.000 0.000	0.000	0.0
Prior 7	Mar/2000	Feb/2001	Mar/2000	422.476 431	0.260 0.204	0.189	1.0
Prior 6	Mar/2001	Feb/2002	Mar/2001	477.92 188.834	0.290 0.210	0.189	1.0
Prior 5	Mar/2002	Feb/2003	Mar/2002	472.256 1008.84	0.290 0.201	0.189	1.0
Prior 4	Mar/2003	Feb/2004	Mar/2003	464.673 513	0.290 0.189	0.189	1.0
Prior 3	Mar/2004	Feb/2005	Mar/2004	497.574 561.32	0.290 0.199	0.199	1.0
Prior 2	Mar/2005	Feb/2006	Mar/2005	646.598 574	0.310 0.259	0.259	1.0
Prior 1	Mar/2006	Feb/2007	Mar/2006	786.459 587	0.310 0.307	0.307	1.0
Current	Mar/2007	Jul/2007	Mar/2007	365.8 107	0.310 0.323	0.310	1.0

8

0.189
0.19
0.14 minScale

Great-West
GROUP

Newfoundland and Labrador Hydro Group of Companies

Policy Number: 31264 44928 155398

Renewal Effective Date: January 1, 2008

Demographic Summary - Life Insurance

Age Bands	Prior Year				Current Year			
	Male		Female		Male		Female	
	(Lives)	(Volume)	(Lives)	(Volume)	(Lives)	(Volume)	(Lives)	(Volume)
<25	9	1,099,000	0	0	11	1,470,000	3	407,000
25-29	38	5,579,000	9	1,240,000	50	7,720,000	7	1,056,000
30-34	56	8,636,000	15	1,829,000	64	10,903,000	23	3,644,000
35-39	90	14,497,000	18	2,547,000	77	13,401,000	19	2,664,000
40-44	151	26,827,000	48	6,772,000	151	28,476,000	45	6,891,000
45-49	161	29,558,000	60	8,417,000	155	30,133,000	62	9,027,000
50-54	199	37,034,000	41	5,301,000	198	37,262,000	41	5,680,000
55-59	244	36,811,000	32	4,121,000	238	37,326,000	32	4,336,000
60-64	211	18,662,000	13	1,203,000	241	21,992,000	18	1,667,000
65-69	126	2,740,000	5	74,000	136	2,297,000	4	20,000
70-75	28	140,000	2	10,000	38	190,000	3	15,000
75+	6	30,000	0	0	7	35,000	0	0
Total	1,319	181,613,000	243	31,514,000	1,366	191,205,000	257	35,407,000

Male/Female # Lives: 1,562

Male/Female Volume: 213,127,000

Male/Female %: 85.2%

14.8%

1,623

226,612,000

84.4%

15.6%

Underwriter Area:

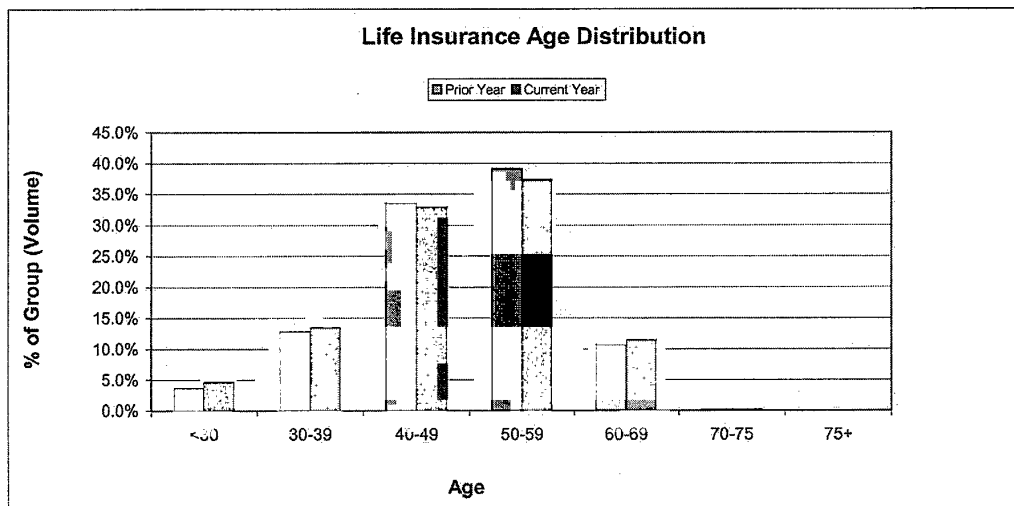
Total Volume: PY: 213,127,000

CY: 226,612,000

Tab Rate: PY: 0.361

CY: 0.358

Change: -0.83%



LTD EXPERIENCE ANALYSIS

Newfoundland and Labrador Hydro Group of Companies

31264 44928 155398

LTD

Renewal Date: January 1, 2008

Time Period	Months	Calculated Volume	Billed Premium	Interest	Paid Clms. by Year of Incurred	IBNR	DLR by Year of Incurred	Expenses	Net Premium	Unadjusted Rate per \$100 Bft./Payroll	
Mar/2003	Feb/2004	12	4,291,152	901,142	103,831	293,472	0	125,997	73,698	511,806	0.7561
Mar/2004	Feb/2005	12	4,356,939	1,071,807	95,663	288,403	0	223,153	84,624	571,290	0.9573
Mar/2005	Feb/2006	12	4,285,089	1,054,132	64,143	222,164	0	221,407	80,154	594,550	0.8938
Mar/2006	Feb/2007	12	4,415,556	1,093,645	33,698	74,265	0	418,068	75,347	559,663	1.0078
Mar/2007	Jul/2007	5	4,772,468	529,744	3,747	2,175	456,970	143,025	34,807	(103,486)	2.6537
		53	4,378,249	4,650,470	301,082	880,479	456,970	1,131,650	348,630	2,133,823	1.0845

Time Period		Months	Unadjusted Rate per \$100 Bft./Payroll	Amend. Adjust.	LTD Morbidity Adjust.	Demo- graphic Adjust.	Experience Ind. Rate per \$100 Bft./Payroll	Billed Rate	Experience Ind. Rate as a Percentage of Billed Rate	Time Period Weighting
Mar/2003	Feb/2004	12	0.7561	1.510	1.000	1.285	1.4671	1.7500	84%	1
Mar/2004	Feb/2005	12	0.9573	1.408	1.000	1.240	1.6714	2.0500	82%	1
Mar/2005	Feb/2006	12	0.8938	1.325	1.000	1.213	1.4365	2.0500	70%	1
Mar/2006	Feb/2007	12	1.0078	1.177	1.000	1.202	1.4258	2.0640	69%	1
Mar/2007	Jul/2007	5	2.6537	1.000	1.000	1.174	3.1154	2.2200	140%	1
		53	1.0845	1.257	1.000	1.217	1.6595	2.0041	83%	

SUMMARY:		Months	Average Volume	Experience Required Rate	Current Manual Rate	Credibility	Credibility Adjusted Experience Indicated Rate	Cred. Adj. Exp. Ind. Percentage of Current Billed Rate
Mar/2003	Jul/2007	53	4,378,249	1.666	1.816	45%	1.748	79%
Mar/2004	Jul/2007	41	4,403,740	1.723	1.816	35%	1.783	80%
Mar/2005	Jul/2007	29	4,423,106	1.744	1.816	25%	1.798	81%
Mar/2006	Jul/2007	17	4,520,530	1.950	1.816	15%	1.835	83%
Mar/2007	Jul/2007	5	4,772,468	3.115	1.816	4%	1.872	84%

Weighted		Months	Average Volume	Experience Required Rate	Current Manual Rate	Credibility	Credibility Adjusted Experience Indicated Rate	Cred. Adj. Exp. Ind. Percentage of Current Billed Rate
Mar/2003	Jul/2007	53	4,378,249	1.666	1.816	45%	1.748	79%

Proposed LTD Rate

Current Billed	2.220
Proposed Rate Excluding Margin	1.750
Margin\Deficit Recovery	0.00%
Proposed Rate Including Margin	1.750
Proposed Change	-21.17% Decrease

Newfoundland and Labrador Hydro Group of Companies

Policy Number: 31264 44928 155398

Renewal Effective Date: January 1, 2008

Great-West
GROUP

Demographic Summary - Long Term Disability

Age Bands	Prior Year				Current Year			
	Male		Female		Male		Female	
	(Lives)	(Volume)	(Lives)	(Volume)	(Lives)	(Volume)	(Lives)	(Volume)
<25	8	17,840	0	0	11	27,648	3	7,646
25-29	32	86,789	6	16,314	50	145,411	7	19,917
30-34	50	143,207	8	20,529	64	205,465	23	68,679
35-39	86	255,808	14	38,487	77	252,261	19	50,141
40-44	141	463,795	43	112,536	151	532,468	45	129,689
45-49	151	509,802	49	132,501	155	561,408	62	169,942
50-54	182	623,761	30	74,578	197	692,674	39	104,496
55-59	171	565,465	20	55,075	175	618,051	24	68,982
60-65	56	165,222	4	8,702	0	0	0	0
Total	877	2,831,689	174	458,722	880	3,035,386	222	619,492

Male/Female # Lives: 1051

Male/Female Volume: 3,290,411

Male/Female %: 86.1%

1102

3,654,878

83.1%

16.9%

Underwriter Area:

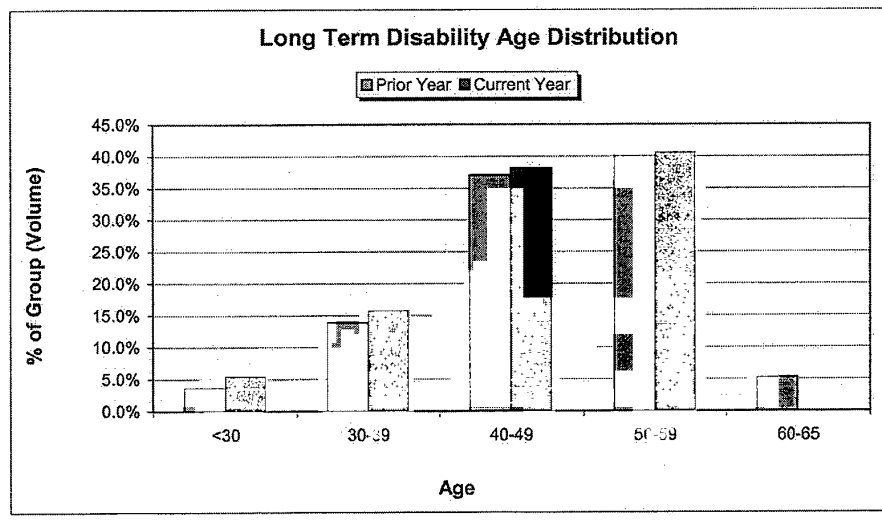
Total Volume: PY: 3,290,411

CY: 3,654,878

Tab Rate: PY: 1.217

CY: 1.429

Change: 17.42%



Appendix B Long Term Disability Claims Listing

Disabled Life Reserves

Client: Newfoundland and Labrador Hydro Group of Companies
Group: 31254 44928 155398
Valuation Date: Jul 31, 2007

Div	Employee ID#	Name	Sex	Birthdate	Disability Date	Benefit Start Date	Benefit Amount	Exp. Rated DLR	Pooled DLR	Total DLR
3			M				1,154			6,509
1			M				1,098			40,878
3			M				703			55,570
1			M				608			65,783
1			M				483			23,075
3			M				0			0
1			M				660			17,488
1			M				349			10,938
1			M				463			19,898
1			F				879			141,206
1			M				461			21,706
1			M				1,070			122,324
1			F				796			102,290
1			M				1,504			152,283
1			M				775			8,293
1			F				776			6,810
1			M				0			0
1			F				2,054			263,343
1			M				2,110			167,300
3			M				1,745			51,732
1			M				205			2,972
1			M				1,461			66,485
1			F				917			137,623
1			M				215			5,653
1			M				1,412			125,625
1			M				1,430			64,974
1			M				1,687			104,114
1			F				1,170			53,555
1			M				2,578			130,813
1			M				1,753			136,102
									\$	2,105,342
2			F				1,417	71,151	26,401	\$ 97,552
1			M				1,648	0	22,445	\$ 22,445
					Mar/03 - Feb/04				\$	119,997
2			F				1,656	0	20,984	\$ 20,984
1			F				1,599	0	26,277	\$ 26,277
1			M				1,897	116,342	48,924	\$ 165,266
					Mar/04 - Feb/05				\$	212,527
1			M				2,578	0	47,097	\$ 47,097
1			M				1,164	39,903	24,976	\$ 64,879
1			M				1,597	25,017	41,848	\$ 66,865
2			M				5,174	0	32,023	\$ 32,023
					Mar/05 - Feb/06				\$	210,864
1			F				2,159	46,747	52,882	\$ 99,629
1			M				2,805	28,240	68,242	\$ 96,482
2			F				3,063	0	63,031	\$ 63,031
2			F				1,909	46,438	42,650	\$ 89,088
2			F				2,056	11,932	37,998	\$ 49,930
					Mar/06 - Feb/07				\$	398,160
1			M				2,175	23,087	32,892	\$ 55,979
2			F				2,750	38,191	42,044	\$ 80,235
					Mar/07 - Jul/07				\$	80,235
									Total #155398	\$ 1,021,783

Appendix C Blue Cross Health and Dental Accounting
Statements

**MEDAVIE BLUE CROSS
HEALTH AND DENTAL ACCOUNTING STATEMENT
NEWFOUNDLAND AND LABRADOR HYDRO
FOR THE PERIOD 01 SEPTEMBER 2006 TO 31 AUGUST 2007**

	<u>Health</u>	<u>Dental</u>	<u>Total</u>
1. <u>Deposits</u>	\$ 3,767,456	\$ 876,266	\$ 4,643,722
Less: Travel Pooling	\$ (105,925)	\$ -	\$ (105,925)
Less: Stop Loss Pooling	\$ (9,174)	\$ (1,957)	\$ (11,131)
Net Deposits	\$ 3,652,357	\$ 874,309	\$ 4,526,666
2. <u>Paid Claims</u>	\$ 3,437,068	\$ 784,951	\$ 4,222,019
Less: Pooled Claims	\$ -	\$ -	\$ -
Total Paid	\$ 3,437,068	\$ 784,951	\$ 4,222,019
3. <u>ASO Charges</u>	\$ 322,226	\$ 73,590	\$ 395,816
4. <u>Interest Accreditation</u>			
Cash Flow	\$ 623	\$ 584	\$ 1,207
Payment from Surplus	\$ (1,218)	\$ -	\$ (1,218)
Balance Carried Forward	\$ 3,630	\$ 2,919	\$ 6,549
Total	\$ 3,035	\$ 3,503	\$ 6,538
5. <u>Current Year Surplus/(Deficit)</u>	\$ (103,902)	\$ 19,271	\$ (84,631)
6. <u>Account Reconciliation</u>			
Balance carried forward at 31 August 2006	\$ 118,996	\$ 95,729	\$ 214,725
Payment from Surplus	\$ (60,000)	\$ -	\$ (60,000)
Travel Reconciliation	\$ (6,724)	\$ -	\$ (6,724)
Current Year Surplus/(Deficit)	\$ (103,902)	\$ 19,271	\$ (84,631)
Balance at 31 August 2007	\$ (51,630)	\$ 115,000	\$ 63,370
7. Estimated Outstanding Deposits	\$ 141,023	\$ 33,814	\$ 174,837
Estimated Account Balance	\$ 89,393	\$ 148,814	\$ 238,207
8. <u>Subscriber Counts</u>			
Single	272		
Family	1,610		
Total	1,882		
9. <u>Interest Rates</u>			
Prime Rate + 1% - 01 September 2006 -	7.00%		
Annual GIC Rate - 01 September 2006 -	3.05%		

**MEDAVIE BLUE CROSS
ASO CALCULATIONS
NEWFOUNDLAND AND LABRADOR HYDRO
FOR THE PERIOD 01 SEPTEMBER 2006 TO 31 AUGUST 2007**

1. STOP LOSS POOLING

Expected Health Claims $\$3,669,441 \times 0.25\%$	=	\$	9,174
Expected Dental Claims $\$782,854 \times 0.25\%$	=	\$	1,957

2. ASO CHARGES

Administration Charge

Health Paid Claims $\$3,437,068 \times 5.0\%$	\$	171,854	
Dental Paid Claims $\$784,951 \times 5.0\%$	\$	<u>39,248</u>	= \$ 211,102

Premium Tax

($\$3,437,068 + \$171,854$) / $0.96 \times 4.0\%$	\$	150,372	
($\$784,951 + \$39,248$) / $0.96 \times 4.0\%$	\$	<u>34,342</u>	= \$ 184,714

3. INTEREST ACCREDITATION

Cashflow

	<u>Health</u>	<u>Dental</u>		
Deposits	\$ 41,929	\$ 10,048		
Claims	\$ (39,339)	\$ (9,013)		
Expenses	\$ (1,967)	\$ (451)		
	\$ 623	\$ 584	=	\$ 1,207

Balance Carried Forward

Health $\$118,996 \times 3.05\%$	=	\$	3,629
Dental $\$95,729 \times 3.05\%$	=	\$	2,920

Payment From Surplus

($\$60,000$) $\times 3.05\% \times 243 / 365$	=	\$	(1,218)
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**MEDAVIE BLUE CROSS
HEALTH AND DENTAL ACCOUNTING STATEMENT
NEWFOUNDLAND AND LABRADOR HYDRO - ACTIVE/TEMPORARY EMPLOYEES
FOR THE PERIOD 01 SEPTEMBER 2006 TO 31 AUGUST 2007**

	<u>Health</u>	<u>Dental</u>	<u>Total</u>
1. <u>Deposits</u>	\$ 1,866,792	\$ 665,928	\$ 2,532,720
Less: Travel Pooling	\$ (35,149)	\$ -	\$ (35,149)
Less: Stop Loss Pooling	\$ (4,869)	\$ (1,497)	\$ (6,366)
Net Deposits	\$ 1,826,774	\$ 664,431	\$ 2,491,205
2. <u>Paid Claims</u>	\$ 1,838,690	\$ 612,754	\$ 2,451,444
Less: Pooled Claims	\$ -	\$ -	\$ -
Total Paid	\$ 1,838,690	\$ 612,754	\$ 2,451,444
3. <u>ASO Charges</u>	\$ 172,378	\$ 57,446	\$ 229,824
4. <u>Interest Accretion</u>			
Cash Flow	\$ (1,219)	\$ 234	\$ (985)
Payment from Surplus	\$ (1,218)	\$ -	\$ (1,218)
Balance Carried Forward	\$ (1,726)	\$ 2,146	\$ 420
Total	\$ (4,163)	\$ 2,380	\$ (1,783)
5. <u>Current Year Surplus/(Deficit)</u>	\$ (188,457)	\$ (3,389)	\$ (191,846)
6. <u>Account Reconciliation</u>			
Balance carried forward at 31 August 2006	\$ (56,598)	\$ 70,371	\$ 13,773
Payment from Surplus	\$ (60,000)	\$ -	\$ (60,000)
Travel Reconciliation	\$ (2,130)	\$ -	\$ (2,130)
Current Year Surplus/(Deficit)	\$ (188,457)	\$ (3,389)	\$ (191,846)
Balance at 31 August 2007	\$ (307,185)	\$ 66,982	\$ (240,203)
7. Estimated Outstanding Deposits	\$ 70,051	\$ 25,602	\$ 95,652
Estimated Account Balance	\$ (237,134)	\$ 92,584	\$ (144,551)
8. <u>Subscriber Counts</u>			
Single	119		
Family	1,097		
Total	1,216		
9. <u>Interest Rates</u>			
Prime Rate + 1% - 01 September 2006 -	7.00%		
Annual GIC Rate - 01 September 2006 -	3.05%		

**MEDAVIE BLUE CROSS
ASO CALCULATIONS
NEWFOUNDLAND AND LABRADOR HYDRO - ACTIVE/TEMPORARY EMPLOYEES
FOR THE PERIOD 01 SEPTEMBER 2006 TO 31 AUGUST 2007**

1. STOP LOSS POOLING

Expected Health Claims \$1,947,437 x 0.25%	= \$	4,869
Expected Dental Claims \$598,666 x 0.25%	= \$	1,497

2. ASO CHARGES

Administration Charge

Health Paid Claims \$1,838,690 x 5.0%	\$ 91,935	
Dental Paid Claims \$612,754 x 5.0%	<u>\$ 30,638</u>	= \$ 122,573

Premium Tax

(\$1,838,690 + \$91,935) / 0.96 x 4.0%	\$ 80,443	
(\$612,754 + \$30,638) / 0.96 x 4.0%	<u>\$ 26,808</u>	= \$ 107,251

3. INTEREST ACCREDITATION

Cashflow

	<u>Health</u>	<u>Dental</u>	
Deposits	\$ 21,014	\$ 7,643	
Claims	\$ (21,174)	\$ (7,056)	
Expenses	<u>\$ (1,059)</u>	<u>\$ (353)</u>	
	\$ (1,219)	\$ 234	= \$ (985)

Balance Carried Forward

Health -\$56,598 x 3.05%	= \$	(1,726)
Dental \$70,371 x 3.05%	= \$	2,146

Payment From Surplus

(\$60,000) x 3.05% x 243 / 365	= \$	(1,218)
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**MEDAVIE BLUE CROSS
HEALTH AND DENTAL ACCOUNTING STATEMENT
NEWFOUNDLAND AND LABRADOR HYDRO - RETIRED EMPLOYEES
FOR THE PERIOD 01 SEPTEMBER 2006 TO 31 AUGUST 2007**

	<u>Health</u>	<u>Dental</u>	<u>Total</u>
1. <u>Deposits</u>	\$ 1,900,664	\$ 210,338	\$ 2,111,002
Less: Travel Pooling	\$ (70,776)	\$ -	\$ (70,776)
Less: Stop Loss Pooling	\$ (4,305)	\$ (460)	\$ (4,765)
Net Deposits	\$ 1,825,583	\$ 209,878	\$ 2,035,461
2. <u>Paid Claims</u>	\$ 1,598,378	\$ 172,197	\$ 1,770,575
Less: Pooled Claims	\$ -	\$ -	\$ -
Total Paid	\$ 1,598,378	\$ 172,197	\$ 1,770,575
3. <u>ASO Charges</u>	\$ 149,848	\$ 16,144	\$ 165,992
4. <u>Interest Accreditation</u>			
Cash Flow	\$ 1,842	\$ 350	\$ 2,192
Balance Carried Forward	\$ 5,356	\$ 773	\$ 6,129
Total	\$ 7,198	\$ 1,123	\$ 8,321
5. <u>Current Year Surplus/(Deficit)</u>	\$ 84,555	\$ 22,660	\$ 107,215
6. <u>Account Reconciliation</u>			
Balance carried forward at 31 August 2006	\$ 175,594	\$ 25,358	\$ 200,952
Travel Reconciliation	\$ (4,594)	\$ -	\$ (4,594)
Current Year Surplus/(Deficit)	\$ 84,555	\$ 22,660	\$ 107,215
Balance at 31 August 2007	\$ 255,555	\$ 48,018	\$ 303,573
7. Estimated Outstanding Deposits	\$ 70,973	\$ 8,212	\$ 79,185
Estimated Account Balance	\$ 326,528	\$ 56,230	\$ 382,758
8. <u>Subscriber Counts</u>			
Single	153		
Family	513		
Total	666		
9. <u>Interest Rates</u>			
Prime Rate + 1% - 01 September 2006 -	7.00%		
Annual GIC Rate - 01 September 2006 -	3.05%		

**MEDAVIE BLUE CROSS
ASO CALCULATIONS
NEWFOUNDLAND AND LABRADOR HYDRO - RETIRED EMPLOYEES
FOR THE PERIOD 01 SEPTEMBER 2006 TO 31 AUGUST 2007**

1. STOP LOSS POOLING

Expected Health Claims \$1,722,004 x 0.25%	= \$	4,305
Expected Dental Claims \$184,188 x 0.25%	= \$	460

2. ASO CHARGES

Administration Charge

Health Paid Claims \$1,598,378 x 5.0%	\$ 79,919	
Dental Paid Claims \$172,197 x 5.0%	<u>\$ 8,610</u>	= \$ 88,529

Premium Tax

(\$1,598,378 + \$79,919) / 0.96 x 4.0%	\$ 69,929	
(\$172,197 + \$8,610) / 0.96 x 4.0%	<u>\$ 7,534</u>	= \$ 77,463

3. INTEREST ACCREDITATION

Cashflow

	<u>Health</u>	<u>Dental</u>	
Deposits	\$ 20,915	\$ 2,405	
Claims	\$ (18,165)	\$ (1,957)	
Expenses	<u>\$ (908)</u>	<u>\$ (98)</u>	
	\$ 1,842	\$ 350	= \$ 2,192

Balance Carried Forward

Health \$175,594 x 3.05%	= \$	5,356
Dental \$25,358 x 3.05%	= \$	773

Appendix D – Health and Dental Claims Reports

BLUE CROSS

INTEGRATED HEALTH MANAGEMENT ANALYSIS REPORT
PAID CLAIMS ANALYSIS

PAGE : 1
CONSOLIDATION CODE : IAA

NEWFOUNDLAND AND LABRADOR HYDRO

RATE ANNIVERSARY DATE : JAN

	CURRENT PERIOD			PRIOR PERIOD 1			PRIOR PERIOD 2			CURRENT VS PRIOR 1	PRIOR 1 VS PRIOR 2
	2006-09-01	TO	2007-08-31	2005-09-01	TO	2006-08-31	2004-09-01	TO	2005-08-31	% CHANGE	% CHANGE
	TOTAL CLAIMS	TOTAL PAID	%	TOTAL CLAIMS	TOTAL PAID	%	TOTAL CLAIMS	TOTAL PAID	%		
HOSPITAL											
PRIVATE ROOM	-1	.00	0.00%		.00	0.00%		.00	0.00%	0.0%	0.0%
SEMI-PRIVATE ROOM	99	47,251.74	70.87%	87	37,862.00	72.36%	67	25,770.00	69.48%	24.8%	46.9%
TRANSPORTATION	167	19,423.79	29.13%	126	14,462.00	27.64%	102	11,321.00	30.52%	34.3%	27.7%
	265	66,675.53		213	52,324.00		169	37,091.00		27.4%	41.1%
E.H.B.											
ACCIDENTAL DENTAL	5	2,119.60	0.25%	6	671.60	0.09%	2	135.20	0.02%	215.6%	396.7%
ACUPUNCTURE	113	4,237.40	0.50%	163	6,866.44	0.95%	104	4,096.16	0.61%	-38.3%	67.6%
CHIROPODIST / PODIATRIST	95	3,149.60	0.37%	90	2,863.60	0.40%	39	1,424.20	0.21%	10.0%	101.1%
CHIROPRACTOR	1,209	29,060.37	3.45%	972	21,931.49	3.03%	1,051	24,072.44	3.56%	32.5%	-8.9%
CHRISTIAN SCIENCE PRACTITIONERS		.00	0.00%		.00	0.00%		.00	0.00%	0.0%	0.0%
CONTACT LENSES	123	11,931.02	1.41%	124	12,147.06	1.68%	101	8,745.28	1.29%	-1.8%	38.9%
DIABETIC EQUIPMENT AND SUPP.	946	44,547.54	5.28%	994	42,064.39	5.81%	896	39,104.46	5.79%	5.9%	7.6%
DIAGNOSTIC TESTS	4	93.60	0.01%	4	91.20	0.01%	5	188.00	0.03%	2.6%	-51.5%
FRAMES	1,002	118,612.89	14.07%	878	103,023.80	14.22%	887	102,473.21	15.17%	15.1%	0.5%
HEARING AID	9	3,600.00	0.43%	12	4,800.00	0.66%	8	2,460.00	0.36%	-25.0%	95.1%
LENSES	1,056	94,778.50	11.24%	879	74,772.86	10.32%	919	78,173.72	11.57%	26.8%	-4.4%
MASSAGE THERAPY	887	30,374.32	3.60%	830	26,439.04	3.65%	758	24,301.20	3.60%	14.9%	8.8%
MEDICAL EQUIPMENT	281	28,809.47	3.32%	245	21,863.91	3.02%	173	24,172.64	3.58%	28.1%	-9.6%
MEDICAL SUPPLIES	30	1,751.68	0.21%	30	1,182.84	0.16%	26	875.32	0.13%	48.1%	35.1%
NATUROPATH	50	1,882.80	0.22%	27	1,381.20	0.19%	23	1,159.90	0.17%	36.3%	19.1%
NURSING	407	58,829.48	6.98%	401	52,592.26	7.26%	490	50,857.37	7.53%	11.9%	3.4%
OSTEOPATH		.00	0.00%		.00	0.00%		.00	0.00%	0.0%	0.0%
OSTOMY SUPPLIES	198	13,426.03	1.59%	259	14,023.94	1.94%	192	10,803.96	1.60%	-4.3%	29.8%
OTHER	1,876	51,198.73	6.07%	1,371	42,856.42	5.92%	1,253	39,174.99	5.80%	19.5%	9.4%
OTHER PRACTITIONER	-1	.00	0.00%	2	30.00	0.00%	-1	.00	0.00%	-100.0%	0.0%
OUT OF PROVINCE		.00	0.00%	-1	.00	0.00%		.00	0.00%	0.0%	0.0%
PHYSIOTHERAPY	2,062	60,753.95	7.20%	1,843	53,853.78	7.44%	1,601	43,472.60	6.43%	12.8%	23.9%
PROSTHETIC APPLIANCES	270	36,925.08	4.38%	215	26,675.48	3.68%	172	23,791.88	3.52%	38.4%	12.1%
PSYCHOLOGIST	111	1,213.50	0.14%	83	1,232.27	0.17%	96	1,328.00	0.20%	-1.5%	-7.2%
REFRACTIONS	1,198	50,585.80	6.00%	1,122	47,010.40	6.49%	1,132	47,043.80	6.96%	7.6%	-0.1%
TRANSPORTATION	2,605	196,209.37	23.27%	2,189	165,889.98	22.90%	2,147	147,866.65	21.88%	18.3%	12.2%

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	CURRENT PERIOD			PRIOR PERIOD 1			PRIOR PERIOD 2			CURRENT VS PRIOR 1	PRIOR 1 VS PRIOR 2
	2006-09-01	TO	2007-08-31	2005-09-01	TO	2006-08-31	2004-09-01	TO	2005-08-31	% CHANGE	% CHANGE
	TOTAL CLAIMS		TOTAL PAID	%	TOTAL CLAIMS	TOTAL PAID	%	TOTAL CLAIMS	TOTAL PAID	%	%
E.H.B.	14,536		843,290.73		12,738	724,263.96		12,074	675,720.98	16.4%	7.2%
DRUGS											
ANTI-INFECTIVE AGENTS	3,577		78,234.24	3.10%	3,624	83,505.59	3.70%	4,119	89,611.27	4.40%	-6.3%
CARDIOVASCULAR DRUGS	1,421		14,158.57	0.56%	2,311	32,031.78	1.42%	2,621	56,875.14	2.79%	-55.8%
CENTRAL NERVOUS SYSTEM	7,115		273,968.93	10.84%	6,628	259,037.53	11.47%	6,995	239,161.21	11.73%	5.8%
CONTRACEPTIVES	1,329		35,443.86	1.40%	1,294	30,790.92	1.36%	1,308	29,508.83	1.45%	4.3%
GASTROINTESTINAL DRUGS	3,144		322,776.52	12.77%	2,788	277,894.31	12.30%	2,883	275,737.86	13.52%	0.8%
HEMOSTATICS	2		115.32	0.00%		.00	0.00%		.00	0.00%	0.0%
HORMONES AND SYNTHETIC	4,260		180,560.79	7.14%	4,154	168,370.79	7.45%	4,038	151,341.43	7.42%	7.2%
OTHER	1,076		15,380.05	0.61%	65	2,281.28	0.10%	44	719.36	0.04%	574.2%
OTHER PRESCRIPTION DRUGS	20,856		1,606,463.48	63.57%	19,524	1,404,635.12	62.19%	18,662	1,195,843.94	58.65%	14.4%
	42,780		2,527,101.76		40,388	2,258,547.32		40,670	2,038,799.04	11.9%	10.8%
TOTAL HEALTH	57,581		3,437,068.02		53,339	3,035,135.28		52,913	2,751,611.02	13.2%	10.3%

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	TOTAL CLAIMS	TOTAL PAID	%	TOTAL CLAIMS	TOTAL PAID	%	TOTAL CLAIMS	TOTAL PAID	%		
DENTAL											
ADJUNCTIVE GENERAL SERVICES	34	3,859.20	0.49%	42	4,849.25	0.72%	29	3,090.33	0.45%	-20.4%	56.9%
ANAESTHESIA	3	272.80	0.03%	2	50.71	0.01%	2	45.64	0.01%	438.0%	11.1%
COMPLETE DENTURES		.00	0.00%		.00	0.00%	1	600.38	0.09%	0.0%	-100.0%
CONTROL OF ORAL HABITS		.00	0.00%		.00	0.00%	1	765.54	0.11%	0.0%	-100.0%
CROWNS	69	35,621.28	4.54%	123	57,934.28	8.62%	86	42,006.07	6.11%	-38.5%	37.9%
CYTOLOGICAL TESTS		.00	0.00%	1	15.84	0.00%		.00	0.00%	-100.0%	0.0%
DENTURE RELINE	1	120.00	0.02%		.00	0.00%	1	120.00	0.02%	0.0%	-100.0%
DENTURES	52	30,891.53	3.94%	39	19,807.90	2.95%	39	19,709.81	2.86%	56.0%	0.5%
DIAGNOSTIC SERVICES	5,460	116,749.96	14.87%	4,480	91,870.28	13.68%	4,449	88,102.63	12.81%	27.1%	4.3%
ENDODONTICS	137	39,967.62	5.09%	113	34,436.11	5.13%	134	33,565.70	4.88%	16.1%	2.6%
MAJOR RESTORATIVE	11	540.64	0.07%	13	515.03	0.08%	13	545.90	0.08%	5.0%	-5.7%
ORAL AND MAXILLOFACIAL SURGEI	511	40,291.09	5.13%	457	36,803.22	5.48%	538	41,200.51	5.99%	9.5%	-10.7%
OTHER	15	4,634.80	0.59%	22	7,528.11	1.12%	25	7,815.22	1.14%	-38.4%	-3.7%
PARTIAL DENTURES	63	32,182.26	4.10%	54	26,632.19	3.96%	60	28,763.13	4.18%	20.8%	-7.4%
PERIODONTICS	379	47,827.89	6.09%	410	37,723.91	5.62%	460	38,261.48	5.56%	26.8%	-1.4%
PONTICS	13	3,593.38	0.46%	13	3,472.94	0.52%	29	6,116.92	0.89%	3.5%	-43.2%
POSTS	22	3,968.81	0.51%	32	4,465.73	0.66%	29	4,265.58	0.62%	-11.1%	4.7%
PREVENTIVE SERVICES	851	12,339.76	1.57%	678	10,783.23	1.61%	606	9,438.17	1.37%	14.4%	14.3%
PROPHYLAXIS/POLISHING	5,711	168,710.82	21.49%	4,942	143,539.70	21.37%	5,096	136,801.62	19.88%	17.5%	4.9%
PROSTHODONTICS	70	5,425.92	0.69%	93	7,274.01	1.08%	75	4,477.63	0.65%	-25.4%	62.5%
RECEMENTATION		.00	0.00%		.00	0.00%	1	171.05	0.02%	0.0%	-100.0%
REPAIRS		.00	0.00%	2	61.13	0.01%	2	117.89	0.02%	-100.0%	-48.1%
RESTORATIVE SERVICES	2,563	225,944.88	28.78%	2,086	173,944.44	25.89%	2,643	204,591.82	29.74%	29.9%	-15.0%
RETAINERS	26	12,008.43	1.53%	23	10,045.02	1.50%	45	17,454.02	2.54%	19.5%	-42.4%
	15,991	784,951.07		13,625	671,753.03		14,364	688,027.04		16.9%	-2.4%
TOTAL COMBINED	73,572	4,222,019.09		66,964	3,706,888.31		67,277	3,439,638.06		13.9%	7.8%

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											PAID AMOUNT	RANK (\$)	RANK (\$)	% OF TOTAL (\$)
240608	HMG-COA REDUCTASE INHIBITORS	3,391	7.41	343,034	14,120	22,296	391,158	13.84	115.35	22,631	368,516	1	1	11.38
920000	MISCELLANEOUS THERAPEUTIC AGENTS	1,647	3.60	325,552	2,857	10,211	343,333	12.15	208.46	10,323	332,967	2	2	10.05
564000	MISCELLANEOUS G.I. DRUGS	3,422	7.48	276,538	12,469	21,490	318,453	11.27	93.06	21,765	296,560	3	3	9.80
243204	ANGIOTENSIN-CONVERTING ENZYME INHIBIT	3,173	6.94	182,678	8,276	20,835	220,048	7.79	69.35	21,342	198,696	4	4	6.50
281604	PSYCHOTHERAPEUTIC AGENTS (ANTIDEPRESS.	2,398	5.24	107,179	4,191	14,369	129,171	4.57	53.87	14,646	114,349	5	5	5.52
242800	CALCIUM-CHANNEL BLOCKING AGENTS	1,106	2.42	82,724	3,680	7,356	97,555	3.45	88.21	7,402	90,153	6	9	2.53
201600	HEMATOPOIETIC AGENTS	111	0.24	84,983	0	370	97,455	3.45	877.97	370	97,085	7	16	1.37
682092	ANTIDIABETIC AGENTS (MISCELLANEOUS)	1,340	2.93	82,079	3,097	8,728	95,407	3.38	71.20	8,812	86,595	8	8	2.60
243208	ANGIOTENSIN II RECEPTOR ANTAGONISTS	960	2.10	70,516	2,736	6,047	82,161	2.91	85.58	6,218	75,943	9	10	2.51
280804	NONSTEROIDAL ANTI-INFLAMMATORY AGENTS	1,739	3.80	50,871	1,874	10,965	65,482	2.32	37.65	11,216	54,164	10	7	2.76
242400	BETA-ADRENERGIC BLOCKING AGENTS	2,150	4.70	42,287	1,248	14,279	59,355	2.10	27.61	14,587	44,740	11	14	1.67
201218	PLATELET-AGGREGATION INHIBITORS	296	0.65	39,665	1,646	1,839	46,695	1.65	157.75	2,030	44,665	12	17	1.37
681200	CONTRACEPTIVES	1,532	3.35	34,154	1,290	7,974	45,397	1.61	29.63	8,292	37,105	13	11	2.25
121200	SYMPATHOMIMETIC (ADRENERGIC) AGENTS	933	2.04	32,554	1,201	5,815	42,560	1.51	45.62	5,893	36,654	14	12	2.04
682008	ANTIDIABETIC AGENTS (INSULINS)	483	1.06	30,303	106	4,427	35,754	1.27	74.02	4,391	31,363	15	13	1.78
849200	MISCELLANEOUS SKIN AND MUCOUS MEMBRAN	203	0.44	30,402	653	1,217	33,691	1.19	165.97	1,228	32,463	16	21	1.20
680400	ADRENALS	819	1.79	23,673	1,043	5,158	31,165	1.10	38.05	5,214	25,821	17	20	1.21
281292	ANTICONVULSANTS (MISCELLANEOUS)	391	0.85	26,308	1,708	2,424	30,657	1.08	78.41	2,479	28,137	18	23	1.03
242892	MISCELLANEOUS CALCIUM-CHANNEL BLOCKIN	329	0.72	26,346	1,399	2,178	30,000	1.06	91.18	2,178	27,822	19	28	0.83
81212	ANTIBIOTICS (MACROLIDES)	670	1.46	22,321	1,051	4,298	28,411	1.01	42.40	4,376	24,019	20	15	1.58
81218	QUINOLONES	642	1.40	22,350	964	4,145	28,187	1.00	43.91	4,236	23,938	21	34	0.58
562200	ANTIEMETICS	134	0.29	23,866	1,488	642	26,124	0.92	194.96	642	25,482	22	44	0.40
240605	CHOLESTEROL ABSORPTION INHIBITORS	214	0.47	22,587	927	1,445	25,705	0.91	120.12	1,330	24,374	23	27	0.83
520800	ANTI-INFLAMMATORY AGENTS	715	1.56	19,273	555	4,360	24,827	0.88	34.72	4,446	20,351	24	26	0.85
840600	ANTI-INFLAMMATORY AGENTS (LOCAL)	944	2.06	17,354	631	5,631	24,060	0.85	25.49	5,707	18,236	25	18	1.30
283228	SELECTIVE SEROTONIN AGONISTS	198	0.43	19,941	866	976	21,783	0.77	110.02	976	20,807	26	31	0.70
81216	ANTIBIOTICS (PENICILLINS)	1,498	3.27	10,304	609	9,774	21,505	0.76	14.36	10,093	11,123	27	22	1.09
281608	ANTI-PSYCHOTICS	195	0.43	17,990	751	1,119	21,115	0.75	108.28	1,142	19,968	28	24	1.01
100000	ANTI-NEOPLASTIC AGENTS	131	0.29	17,634	417	1,033	19,084	0.68	145.68	1,033	18,051	29	19	1.28
280808	OPIATE AGONISTS (NARCOTIC ANALGESICS)	538	1.18	12,983	536	3,716	17,274	0.61	32.11	3,743	13,469	30	25	0.86

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682020	SULFONYLUREAS	561	1.23	12,822	322	3,839	17,180	0.61	30.62	3,837	13,339	31	41	0.47
529200	MISCELLANEOUS BENT DRUGS	318	0.70	12,917	460	2,067	15,793	0.56	49.66	2,109	13,656	32	38	0.50
201204	ANTICOAGULANTS	409	0.89	12,001	173	2,613	15,418	0.55	37.70	2,663	12,723	33	36	0.54
120808	ANTIMUSCARINICS/ANTISPASMODICS	235	0.51	11,676	391	1,522	14,654	0.52	62.36	1,631	13,023	34	30	0.75
282408	ANXIOLYTICS, SEDATIVES, HYPNOTICS (BENZ)	1,193	2.61	6,255	573	7,425	14,549	0.51	12.20	7,513	6,606	35	33	0.60
240606	FIBRIC ACID DERIVATIVES	195	0.43	12,474	627	1,351	14,526	0.51	74.49	1,330	13,196	36	40	0.47
681604	ESTROGENS	437	0.96	10,914	402	2,785	14,126	0.50	32.33	2,785	11,322	37	42	0.43
402820	THIAZIDE DIURETICS	1,230	2.69	2,746	475	8,020	11,642	0.41	9.47	8,188	3,029	38	66	0.17
861200	GENITOURINARY SMOOTH MUSCLE RELAXANTS	145	0.32	9,506	441	838	11,050	0.39	76.20	854	10,195	39	50	0.34
683604	THYROID AGENTS	902	1.97	4,602	214	5,580	10,726	0.38	11.89	5,733	4,848	40	39	0.49
282492	MISCELLANEOUS ANXIOLYTICS, SEDATIVES, H	379	0.83	7,615	269	2,570	10,515	0.37	27.74	2,575	7,900	41	48	0.35
81800	ANTIVIRALS	142	0.31	8,907	354	918	10,225	0.36	72.01	918	9,307	42	35	0.54
563600	ANTI-INFLAMMATORY AGENTS	69	0.15	9,277	326	316	9,926	0.35	143.85	316	9,610	43	69	0.16
81206	ANTIBIOTICS (CEPHALOSPORINS)	404	0.88	6,661	241	2,597	9,710	0.34	24.03	2,641	7,062	44	37	0.51
401200	REPLACEMENT PREPARATIONS	414	0.90	6,857	145	2,321	9,542	0.34	23.05	2,395	7,137	45	60	0.19
122000	SKELETAL MUSCLE RELAXANTS	283	0.62	6,087	283	1,781	8,315	0.29	29.38	1,816	6,481	46	43	0.41
921000	MISCELLANEOUS COMPOUNDS	294	0.64	4,819	250	2,218	7,580	0.27	25.78	2,249	5,301	47	114	0.03
241208	NITRATES AND NITRITES	236	0.52	5,347	169	1,551	7,112	0.25	30.14	1,496	5,616	48	68	0.16
280892	MISCELLANEOUS ANALGESICS AND ANTIPYRE	507	1.11	2,889	297	3,272	6,670	0.24	13.16	3,387	3,086	49	51	0.31
81204	ANTIBIOTICS (ANTIFUNGALS)	248	0.54	4,305	106	1,449	6,004	0.21	24.21	1,496	4,505	50	45	0.40
242000	ALPHA-ADRENERGIC BLOCKING AGENTS	143	0.31	4,500	158	984	5,745	0.20	40.18	959	4,782	51	56	0.25
240800	HYPOTENSIVE AGENTS	104	0.23	4,452	187	682	5,468	0.19	52.57	709	4,758	52	67	0.17
520404	ANTI-INFECTIVES (ANTIBIOTICS)	302	0.66	2,994	118	1,871	5,195	0.18	17.20	1,956	3,191	53	55	0.25
120400	PARASYMPATHOMIMETIC (CHOLINERGIC) AGE	35	0.08	3,527	246	195	5,023	0.18	143.50	196	4,826	54	59	0.19
402824	THIAZIDE-LIKE DIURETICS	213	0.47	3,302	80	1,404	4,841	0.17	22.73	1,385	3,456	55	85	0.09
683200	PROGESTINS	146	0.32	3,493	154	729	4,729	0.17	32.39	841	3,864	56	54	0.26
402810	DIURETICS (POTASSIUM-SPARING)	357	0.78	2,143	91	2,353	4,686	0.17	13.13	2,369	2,268	57	63	0.18
402808	LOOP DIURETICS	416	0.91	1,796	73	2,759	4,666	0.17	11.22	2,719	1,888	58	97	0.06
840404	ANTI-INFECTIVES (ANTIBIOTICS)	180	0.39	2,983	75	1,183	4,270	0.15	23.72	1,177	3,092	59	53	0.26
840406	ANTI-INFECTIVES (ANTIVIRALS)	93	0.20	3,394	90	572	4,096	0.14	44.04	572	3,524	60	58	0.20

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81224	ANTIBIOTICS (TETRACYCLINES)	128	0.28	3,056	106	761	4,039	0.14	31.56	765	3,260	61	52	0.31
561400	CHOLELYTHOLYTIC AGENTS	12	0.03	3,649	165	62	3,876	0.14	323.02	62	3,814	62	71	0.16
121212	ALPHA & BETA-ADRENERGIC AGONISTS	35	0.08	3,332	9	281	3,659	0.13	104.53	281	3,378	63	65	0.17
84000	MISCELLANEOUS ANTI-INFECTIVES	322	0.70	1,166	132	2,206	3,655	0.13	11.35	2,228	1,298	64	75	0.15
281208	ANTICONVULSANTS (BENZODIAZEPINES)	178	0.39	2,441	44	994	3,497	0.12	19.64	1,001	2,489	65	61	0.18
241212	PHOSPHODIESTERASE INHIBITORS	17	0.04	2,208	213	87	3,211	0.11	188.90	132	3,080	66	72	0.16
562836	PROTON-PUMP INHIBITORS	39	0.09	2,564	143	230	3,082	0.11	79.03	242	2,840	67	87	0.08
82400	SULFONAMIDES	37	0.08	2,627	77	264	2,968	0.10	80.20	264	2,704	68	104	0.05
521000	CARBONIC ANHYDRASE INHIBITORS	53	0.12	2,384	152	326	2,863	0.10	54.02	326	2,536	69	81	0.10
282000	RESPIRATORY AND CEREBRAL STIMULANTS	26	0.06	2,486	117	189	2,792	0.10	107.40	189	2,603	70	100	0.05
240404	ANTIARRHYTHMIC AGENTS	31	0.07	2,300	39	186	2,722	0.10	87.81	198	2,524	71	74	0.15
840408	ANTI-INFECTIVES (ANTIFUNGALS)	106	0.23	1,913	74	691	2,686	0.10	25.34	691	1,995	72	57	0.20
82000	ANTIMALARIAL AGENTS	66	0.14	2,004	50	382	2,643	0.09	40.04	424	2,219	73	62	0.18
842800	KERATOLYTIC AGENTS	83	0.18	1,939	66	453	2,604	0.09	31.37	455	2,147	74	73	0.15
681612	ESTROGEN AGONIST-ANTAGONISTS	19	0.04	2,304	125	151	2,580	0.09	135.80	151	2,429	75	78	0.14
120800	ANTICHOLINERGIC AGENTS	18	0.04	2,325	110	111	2,546	0.09	141.43	111	2,435	76	101	0.05
282092	MISC ANOREXIGENIC AGENTS - RESP & CERE	33	0.07	1,349	60	134	2,528	0.09	76.60	167	2,361	77	46	0.37
241200	VASODILATING AGENTS	64	0.14	1,914	111	363	2,516	0.09	39.32	363	2,153	78	91	0.07
840416	ANTI-INFECTIVES (MISC LOCAL) - RETIRE	81	0.18	1,817	50	531	2,407	0.09	29.72	531	1,876	79	64	0.17
520412	ANTI-INFECTIVES (MISCELLANEOUS)	91	0.20	1,552	50	604	2,261	0.08	24.84	625	1,625	80	83	0.10
289200	MISCELLANEOUS CENTRAL NERVOUS SYSTEM	23	0.05	1,856	101	171	2,128	0.08	92.54	171	1,957	81	47	0.37
881600	VITAMIN D	68	0.15	1,552	62	407	2,124	0.08	31.23	390	1,734	82	88	0.07
880800	VITAMIN B COMPLEX	261	0.57	863	36	1,168	2,090	0.07	0.01	1,174	893	83	93	0.07
682800	PITUITARY	21	0.05	1,915	18	44	1,977	0.07	94.15	44	1,933	84	89	0.07
81228	ANTIBACTERIALS, MISCELLANEOUS	59	0.13	1,272	49	326	1,716	0.06	29.09	335	1,381	85	82	0.10
240408	CARDIOTONIC AGENTS	88	0.19	954	24	667	1,667	0.06	18.95	667	1,000	86	90	0.07
281000	OPIATE ANTAGONISTS	18	0.04	1,425	89	80	1,594	0.06	88.54	80	1,514	87	125	0.01
680800	ANDROGENS	18	0.04	1,339	68	126	1,533	0.05	85.14	126	1,407	88	79	0.13
480800	ANTITUSSIVES	58	0.13	1,042	43	390	1,475	0.05	25.44	384	1,084	89	98	0.06
240400	CARDIAC DRUGS	41	0.09	1,016	51	244	1,466	0.05	35.76	302	1,164	90	117	0.03

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DRUG CLAIM ANALYSIS BY PTC

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NEWFOUNDLAND AND LABRADOR HYDRO

EXPERIENCE PERIOD : 2006-09-01 TO 2007-08-31

RATE ANNIVERSARY DATE : JAN

PTC	PTC NAME	NUMBER OF SCRIPTS	% OF TOTAL SCRIPTS	INGREDIENT COST	MARKUP/ SURCHARGE	DISPENSING FEE	ELIGIBLE EXPENSE	% OF TOTAL EXPENSE/ (\$)	AVG ELIG SCRIPT	CO-PAY	NF			
											PAID AMOUNT	RANK (\$)	RANK (\$)	% OF TOTAL (\$)
682400	PARATHYROID	19	0.04	1,286	28	101	1,415	0.05	74.49	101	1,314	91	108	0.04
240604	BILE ACID SEQUESTRANTS	24	0.05	1,086	19	199	1,304	0.05	54.32	199	1,105	92	86	0.08
40000	ANTIHISTAMINE DRUGS	37	0.08	938	30	211	1,270	0.04	34.34	211	1,038	93	80	0.12
481600	EXPECTORANTS	82	0.18	642	16	538	1,213	0.04	14.80	546	660	94	103	0.05
202400	HEMORRHEOLOGIC AGENTS	25	0.05	925	52	208	1,185	0.04	47.41	208	977	95	113	0.03
401800	POTASSIUM-REMOVING RESINS	9	0.02	1,017	28	70	1,115	0.04	123.90	70	1,045	96	92	0.07
241292	MISCELLANEOUS VASODILATING AGENTS	20	0.04	898	0	177	1,075	0.04	53.76	177	898	97	121	0.02
281212	ANTICONVULSANTS (HYDANTOINS)	56	0.12	611	21	435	1,067	0.04	19.06	435	632	98	102	0.05
800400	SERUMS	8	0.02	0	0	0	852	0.03	106.50	460	392	99		
861600	RESPIRATORY SMOOTH MUSCLE RELAXANTS	40	0.09	508	27	310	845	0.03	21.13	310	535	100	111	0.03
841600	CELL STIMULANTS AND PROLIFERANTS	36	0.08	568	13	218	814	0.03	22.61	219	595	101	95	0.06
83600	URINARY ANTI-INFECTIVES	47	0.10	429	13	244	746	0.03	15.86	254	479	102	94	0.06
280812	OPIATE PARTIAL AGONISTS	17	0.04	592	33	119	744	0.03	43.75	119	625	103	130	0.01
521600	LOCAL ANESTHETICS (E.E.N.T.)	45	0.10	381	6	266	686	0.02	15.23	283	403	104	106	0.04
840492	ANTI-INFECTIVES, MISCELLANEOUS LOCAL	17	0.04	496	18	108	621	0.02	36.55	108	514	105	138	0.00
562832	PROTECTANTS	12	0.03	476	37	106	619	0.02	51.61	106	514	106	109	0.03
562828	PROSTAGLANDINS	33	0.07	365	6	227	598	0.02	18.12	227	365	107	129	0.01
520492	EENT ANTI-INFECTIVES, MISCELLANEOUS	40	0.09	314	7	230	568	0.02	14.20	230	338	108	123	0.02
281204	ANTICONVULSANTS (BARBITURATES)	26	0.06	333	11	190	534	0.02	20.54	190	344	109	122	0.02
282800	ANTIMANIC AGENTS	28	0.06	317	13	205	534	0.02	19.08	205	318	110	105	0.04
202816	HEMOSTATICS	8	0.02	392	20	60	472	0.02	59.00	60	412	111	116	0.03
840800	ANTIPRURITICS AND LOCAL ANESTHETICS	50	0.11	94	9	288	411	0.01	8.21	302	100	112	124	0.02
82600	SULFONES	10	0.02	180	11	64	402	0.01	40.23	77	325	113	135	0.01
403600	IRRIGATING SOLUTIONS	6	0.01	361	27	9	397	0.01	66.21	9	388	114	131	0.01
520406	ANTI-INFECTIVES (ANTIVIRALS)	13	0.03	290	15	87	393	0.01	30.21	87	306	115	133	0.01
520200	ANTIALLERGIC AGENTS	7	0.02	301	3	29	333	0.01	47.55	29	303	116	134	0.01
683608	ANTITHYROID AGENTS	13	0.03	217	13	89	319	0.01	24.56	89	230	117	119	0.02
81428	POLYENES	26	0.06	118	10	159	301	0.01	11.57	167	127	118	118	0.02
200404	IRON PREPARATIONS	1	0.00	220	0	50	270	0.01	270.00	50	220	119	112	0.03
843600	MISC SKIN & MUCOUS MEMBRANE AGENTS	6	0.01	105	1	52	158	0.01	26.40	52	106	120	132	0.01

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PTC	PTC NAME	NUMBER OF SCRIPTS	% OF TOTAL SCRIPTS	INGREDIENT COST	MARKUP/ SURCHARGE	DISPENSING FEE	ELIGIBLE EXPENSE	% OF TOTAL (\$)	AVG ELIG EXPENSE/ SCRIPT	CO-PAY	NF			
											PAID AMOUNT	RANK (\$)	RANK (\$)	% OF TOTAL (\$)
522400	MYDIATICS (E.E.N.T.)	5	0.01	56	6	33	134	0.00	26.87	33	102	121	136	0.01
681600	ESTROGENS	6	0.01	65	5	53	122	0.00	20.35	53	69	122	154	0.00
82200	QUINOLONES	1	0.00	58	0	7	65	0.00	64.61	7	58	123	32	0.66
560800	ANTIDIARRHEA AGENTS	3	0.01	39	1	22	61	0.00	20.45	22	39	124	115	0.03
120804	ANTIPARKINSONIAN AGENTS	6	0.01	27	0	32	59	0.00	9.82	32	27	125	84	0.09
121600	SYMPATHOLYTIC (ADRENERGIC BLOCKING) A	3	0.01	44	1	9	54	0.00	18.08	9	45	126	120	0.02
600000	GOLD COMPOUNDS	4	0.01	40	0	8	48	0.00	12.02	8	40	127	127	0.01
81200	ANTIBIOTICS	4	0.01	22	1	18	42	0.00	10.40	18	24	128	150	0.00
482400	MUCOLYTIC AGENTS	1	0.00	17	0	9	25	0.00	25.41	9	17	129	160	0.00
520408	ANTI-INFECTIVES (SULFONAMIDES)	3	0.01	20	0	0	25	0.00	8.30	4	21	130	140	0.00
80800	ANTHELMINTICS	1	0.00	7	1	9	16	0.00	16.47	9	7	131	148	0.00
999999	DEFAULT VALUE	1	0.00	0	0	0	12	0.00	12.45	0	12	132		
402800	DIURETICS	1	0.00	0	0	0	0	0.00	0.00	0	0	133	49	0.35
840000	SKIN AND MUCOUS MEMBRANE AGENTS	0	0.00	0	0	0	0	0.00	0.00	0	0	134		
PTC TOTAL		45,786		2,363,164	83,113	290,756	2,826,382			296,219	2,527,114			
TOTAL PAY-DIRECT DRUGS		43,436		2,363,164	83,113	290,756	2,737,034			289,291	2,445,124			
TOTAL REIMBURSEMENT DRUGS		2,310		0	0	0	89,336			6,928	81,978			
ALL DRUGS TOTAL		45,746		2,363,164	83,113	290,756	2,826,370			296,219	2,527,102			

TOTALS MAY BE OFF DUE TO ROUNDING

DISPENSING FEE, INGREDIENT COST AND MARKUP/SURCHARGE BREAKDOWNS ARE NOT AVAILABLE FOR REIMBURSEMENT CLAIMS

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NEWFOUNDLAND AND LABRADOR HYDRO

EXPERIENCE PERIOD : 2006-09-01 TO 2007-08-31

TOP 100 DRUGS BY ELIGIBLE EXPENSE

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TYPE	DIN	TRADE NAME	PTC	NUMBER OF SCRIPTS	DRUG QUANTITY	INGREDIENT COST	MARKUP/ SURCHARGE	DISPENSING FEE	ELIGIBLE EXPENSE	% OF AVG ELIG		CO-PAY	PAID AMOUNT	RANK			TOTAL
										TOTAL	EXPENSE/ SCRIPT			(\$)	(\$)	(\$)	(\$)
P	00002247162	CRESTOR	240608	796	59,650	72,242	2,750	5,630	80,622	2.85	101.28	5,612	75,010	1	1		2.59
P	00002244522	NEXIUM	564000	558	42,735	71,458	3,475	3,587	78,520	2.78	140.72	3,587	74,933	2	3		1.93
P	00002244016	REMICADE	920000	29	629	73,809	0	263	74,071	2.62	2,554.18	263	73,809	3	10		1.38
P	00002230711	LIPITOR	240608	548	40,187	65,093	2,697	3,664	71,454	2.53	130.39	3,664	67,790	4	2		2.33
P	00002230713	LIPITOR	240608	467	32,305	65,760	2,318	3,182	71,259	2.52	152.59	3,157	68,102	5	4		1.88
P	00002190915	LOSEC	564000	445	33,699	55,014	2,587	2,815	60,417	2.14	135.77	2,815	57,601	6	7		1.46
P	00002249790	NEULASTA	201600	23	57	50,491	0	84	50,575	1.79	2,198.92	84	50,491	7	18		0.76
P	00002238682	PLAVIX	201218	259	16,126	39,113	1,646	1,811	42,570	1.51	164.36	1,811	40,759	8	9		1.38
P	00002237319	REBIF	920000	11	399	41,326	0	66	41,392	1.46	3,762.89	66	41,326	9	61		0.28
P	00002221853	ALTACE	243204	526	40,221	35,420	1,497	3,360	40,277	1.43	76.57	3,360	36,917	10	6		1.50
P	00002229453	PANTOLOC	564000	283	18,763	30,939	1,439	1,764	34,142	1.21	120.64	1,709	32,433	11	5		1.60
P	00002230714	LIPITOR	240608	206	15,344	31,544	1,143	1,392	34,078	1.21	165.43	1,380	32,699	12	12		0.95
P	00002247163	CRESTOR	240608	266	18,491	27,773	1,129	1,873	30,775	1.09	115.70	1,818	28,957	13	19		0.74
P	00002155907	ADALAT XL	242800	400	23,625	25,332	1,104	3,052	29,488	1.04	73.72	3,027	26,461	14	25		0.61
P	00002243796	PARIET	564000	412	41,590	25,042	1,098	2,918	29,059	1.03	70.53	2,912	26,147	15	11		1.25
P	00002258595	HUMIRA	920000	17	54	28,161	0	171	28,332	1.00	1,666.57	171	28,161	16	8		1.39
P	00002237320	REBIF	920000	5	180	27,997	0	35	28,032	0.99	5,606.43	35	27,997	17	16		0.79
P	00002247521	EZETROL	240605	194	14,394	22,587	927	1,445	24,958	0.88	128.65	1,327	23,632	18	15		0.86
P	00002165511	PREVACID	564000	163	12,361	22,531	855	1,059	24,446	0.86	149.97	1,059	23,386	19	14		0.88
P	00002169649	BETASERON	920000	11	225	23,726	0	96	23,822	0.84	2,165.61	96	23,726	20	70		0.25
P	00000878936	NORVASC	242800	196	12,480	21,174	991	1,384	23,549	0.83	120.15	1,329	22,220	21	26		0.59
P	00000670928	VASOTEC	243204	151	16,727	19,429	1,202	1,093	21,724	0.77	143.87	1,093	20,631	22	39		0.42
P	00001968017	NEUPOGEN	201600	32	255	20,872	0	140	21,011	0.74	656.60	140	20,872	23	67		0.26
P	00002155990	ADALAT XL	242800	165	10,671	17,482	777	1,202	19,461	0.69	117.94	1,202	18,258	24	23		0.66
P	00000828564	NOVO-RANIDINE	564000	378	45,466	16,431	418	2,489	19,338	0.68	51.16	2,489	16,844	25	21		0.66
P	00002241114	AVANDIA	682092	101	7,908	17,843	845	617	19,305	0.68	191.14	617	18,688	26	32		0.47
P	00002241113	AVANDIA	682092	105	9,587	16,809	583	663	18,055	0.64	171.95	663	17,392	27	29		0.53
P	00002239942	CELEBREX	280804	160	12,619	14,726	583	1,023	16,332	0.58	102.07	1,023	15,309	28	20		0.70
P	00002259052	AMEVIVE	849200	3	12	16,112	0	26	16,138	0.57	5,379.46	26	16,112	29	100		0.19
P	00002274728	ENBREL	920000	3	39	15,601	0	150	15,751	0.56	5,250.25	150	15,601	30	13		0.94

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TYPE	DIN	TRADE NAME	PTC	NUMBER OF SCRIPTS	DRUG QUANTITY	INGREDIENT COST	MARKUP/ SURCHARGE	DISPENSING FEE	ELIGIBLE EXPENSE	% OF AVG ELIG		CO-PAY	PAID AMOUNT	RANK (\$)	RANK (\$)	TOTAL (\$)
										TOTAL	EXPENSE/ SCRIPT					
P	00002237280	EFFEXOR XR	281604	153	10,895	14,218	569	961	15,747	0.56	102.92	961	14,787	31	17	0.76
P	00002264064	NOVO-ONDANSETRON	562200	35	1,282	13,424	962	192	14,577	0.52	416.49	192	14,386	32	207	0.10
P	00000670901	VASOTEC	243204	140	11,938	11,917	786	1,053	13,755	0.49	98.25	1,053	12,703	33	37	0.43
P	00002245913	KINERET	920000	10	308	13,681	0	63	13,743	0.49	1,374.34	63	13,681	34	421	0.04
P	00002221845	ALTACE	243204	232	14,823	10,646	372	1,694	12,712	0.45	54.79	1,694	11,018	35	31	0.50
P	00002246584	GEN-SIMVASTATIN	240608	114	7,859	10,537	644	848	12,030	0.43	105.52	848	11,181	36	30	0.52
P	00000878928	NORVASC	242800	121	8,015	10,324	428	880	11,632	0.41	96.13	880	10,752	37	36	0.43
P	00002238465	NASONEX AQUÉOUS	520800	296	57,120	9,298	290	1,951	11,539	0.41	38.98	1,951	9,588	38	40	0.42
P	00002260867	RATIO-OMEPRAZOLE	564000	124	10,349	10,144	370	776	11,290	0.40	91.05	776	10,514	39	72	0.24
P	00002242903	ENDREL	920000	14	168	11,110	0	174	11,284	0.40	806.02	174	11,110	40	24	0.65
P	00002239092	ATACAND	243208	139	10,830	9,820	438	989	11,246	0.40	80.91	989	10,258	41	45	0.37
P	00002242573	ACTOS TAB	682092	62	3,870	10,147	464	430	11,041	0.39	178.08	430	10,611	42	75	0.24
P	00002246896	ACTONEL	920000	124	1,208	9,912	410	656	10,978	0.39	88.53	656	10,322	43	44	0.37
P	00002148765	GEN-METFORMIN	682092	304	68,484	8,081	312	2,096	10,488	0.37	34.50	2,096	8,393	44	49	0.35
P	00002049384	ZESTRIL	243204	99	12,395	9,003	391	691	10,085	0.36	101.87	691	9,394	45	78	0.23
P	00002245386	SYMBICORT TURBUHALER	121200	113	19,221	8,847	360	787	9,994	0.35	88.44	632	9,362	46	27	0.58
P	00002126710	BIAXIN BID	81212	159	3,182	8,400	481	1,067	9,948	0.35	62.57	1,067	8,881	47	34	0.46
P	00002246737	GEN-SIMVASTATIN	240608	83	6,670	8,707	611	626	9,945	0.35	119.82	626	9,319	48	28	0.55
P	00002182882	COZAAR	243208	111	8,183	8,697	447	794	9,937	0.35	89.52	794	9,143	49	133	0.14
P	00002221837	ALTACE	243204	175	11,689	8,048	372	1,283	9,702	0.34	55.44	1,283	8,420	50	64	0.27
P	00002250160	NOVO-SIMVASTATIN	240608	104	5,369	7,897	376	847	9,120	0.32	87.69	847	8,273	51	110	0.17
P	00002245058	APO-OMEPRAZOLE	564000	132	7,167	7,673	382	919	8,974	0.32	67.98	919	8,055	52	58	0.28
P	00000733059	APO-RANITIDINE	564000	183	17,068	6,693	354	1,458	8,505	0.30	46.48	1,458	7,045	53	79	0.23
P	00000708879	VASOTEC	243204	118	10,050	7,259	326	797	8,382	0.30	71.03	797	7,585	54	90	0.20
P	00002237924	AVAPRO	243208	78	6,540	7,509	309	544	8,363	0.30	107.22	544	7,819	55	83	0.22
P	00002244293	FLOVENT METERED DOSE	680400	83	14,412	7,474	310	558	8,342	0.30	100.51	492	7,849	56	52	0.33
P	00002207761	GEN-RANITIDINE	564000	185	17,246	6,463	386	1,379	8,228	0.29	44.48	1,379	6,849	57	33	0.46
P	00002242574	ACTOS TAB	682092	27	1,890	7,645	229	179	8,053	0.28	298.25	179	7,873	58	101	0.19
P	00002240908	APO-PAROXETINE	281604	102	7,126	6,984	311	704	7,998	0.28	78.42	704	7,295	59	99	0.19
P	00002231587	EPFEX	201600	7	49	7,770	0	4	7,774	0.28	1,110.64	4	7,770	60	81	0.23

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NEWFOUNDLAND AND LABRADOR HYDRO

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TYPE	DIN	TRADE NAME	PTC	NUMBER OF SCRIPTS	DRUG QUANTITY	INGREDIENT COST	MARKUP/ SURCHARGE	DISPENSING FEE	ELIGIBLE EXPENSE	NF		CO-PAY	PAID AMOUNT	RANK (\$)	RANK (\$)	TOTAL (\$)
										% OF TOTAL	AVG ELIG EXPENSE/ SCRIPT					
P	00002182874	COZAAR	243208	93	9,463	6,835	204	559	7,598	0.27	81.70	559	7,039	61	93	0.20
P	00002287722	RATIO-RAMIPRIL	243204	117	10,519	6,362	180	794	7,336	0.26	62.70	794	6,542	62	56	0.29
P	00002028700	TRI-CYCLEN	681200	188	10,836	5,993	284	954	7,230	0.26	38.46	954	6,277	63	35	0.45
P	00002245619	COPAXONE	920000	7	270	7,070	0	124	7,194	0.25	1,027.71	124	7,070	64	22	0.66
P	00002243097	LIPITOR	240608	51	2,795	6,433	330	414	7,177	0.25	140.72	414	6,763	65	50	0.34
P	00002240519	MAXALT	283228	50	492	6,541	195	406	7,141	0.25	142.83	406	6,736	66	178	0.11
P	00002282097	ORENCIA	920000	16	49	7,047	0	21	7,068	0.25	441.72	21	7,047	67	618	0.03
P	00002238217	SINGULAIR	920000	51	3,006	6,220	406	355	6,981	0.25	136.88	355	6,626	68	57	0.29
P	00002237282	EFFEXOR XR	281604	81	4,278	6,052	312	488	6,852	0.24	84.59	488	6,364	69	42	0.38
P	00002213672	FLONASE AQ	520800	189	36,282	5,414	120	1,193	6,727	0.24	35.59	1,193	5,533	70	77	0.23
P	00002049376	ZESTRIL	243204	131	8,337	5,469	244	1,006	6,718	0.24	51.28	1,006	5,712	71	155	0.13
P	00002239091	ATACAND	243208	97	6,169	5,713	289	626	6,628	0.23	68.33	626	6,002	72	55	0.30
P	00002045737	ZESTORETIC	243204	74	5,770	5,688	259	568	6,515	0.23	88.04	568	5,947	73	121	0.16
D	00002244353	NOVORAPID	682008	44	2,100	5,479	15	1,003	6,497	0.23	147.65	1,003	5,494	74	69	0.26
P	0000648035	NOVO-METOPROL	242400	246	42,501	4,765	77	1,649	6,492	0.23	26.39	1,649	4,843	75	111	0.17
P	00002244292	FLOVENT METERED DOSE	680400	126	18,245	5,276	265	888	6,429	0.23	51.02	888	5,541	76	51	0.34
P	00002231493	KALATAN	529200	106	537	5,296	248	818	6,364	0.23	60.04	818	5,546	77	76	0.24
P	00002224135	ARIMIDEX	100000	21	2,190	6,018	186	116	6,320	0.22	300.94	116	6,204	78	205	0.10
P	00002176017	DIDROCAL KIT	920000	73	5,155	5,752	115	416	6,283	0.22	86.07	416	5,867	79	145	0.13
P	00002247811	RATIO-PAROXETINE	281604	85	5,628	5,603	82	548	6,232	0.22	73.32	548	5,685	80	216	0.09
P	00002244756	BIAXIN XL	81212	122	2,288	5,185	190	825	6,200	0.22	50.82	825	5,375	81	38	0.42
P	00002231586	EPREX	0	16	106	0	0	0	6,187	0.22	386.71	0	6,187	82	265	0.08
P	00002213575	ZOFRAN	562200	31	374	5,613	287	156	6,056	0.21	195.35	156	5,900	83	246	0.08
P	0000851752	PULMICORT TURBUHALER	680400	79	21,000	5,201	204	506	5,912	0.21	74.83	506	5,405	84	82	0.22
P	00002237925	AVAPRO	243208	71	5,462	5,230	209	438	5,878	0.21	82.79	438	5,439	85	127	0.15
P	00002229269	ZYPREXA	281608	22	1,575	5,450	142	148	5,739	0.20	260.87	148	5,591	86	198	0.10
P	00002247014	APO-SIMVASTATIN	240608	81	3,120	4,663	398	649	5,710	0.20	70.50	649	5,062	87	202	0.10
P	00002229837	ARTHROTEC 75	280804	84	8,834	4,948	202	506	5,655	0.20	67.33	506	5,150	88	63	0.27
P	00002123282	COVERSYL	243204	69	6,333	4,858	186	513	5,558	0.20	80.55	513	5,045	89	106	0.18
P	00002237279	EFFEXOR XR	281604	122	8,587	4,649	130	775	5,553	0.20	45.51	775	4,778	90	97	0.20

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NEWFOUNDLAND AND LABRADOR HYDRO

EXPERIENCE PERIOD : 2006-09-01 TO 2007-08-31

TOP 100 DRUGS BY ELIGIBLE EXPENSE

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RATE ANNIVERSARY DATE : JAN

TYPE	DIN	TRADE NAME	PTC	NUMBER OF SCRIPTS	DRUG QUANTITY	INGREDIENT COST	MARKUP/ SURCHARGE	DISPENSING FEE	ELIGIBLE EXPENSE	% OF AVG ELIG		CO-PAY	PAID AMOUNT	NF		
										TOTAL EXPENSE/ (\$)	SCRIPT			RANK (\$)	RANK (\$)	% OF TOTAL (\$)
P	00002258110	CO ALENDRONATE	920000	82	916	4,766	180	521	5,468	0.19	66.68	521	4,947	91	114	0.17
P	00002219492	VALTREX	81800	78	1,941	4,799	173	476	5,449	0.19	69.85	476	4,972	92	48	0.35
P	00002244914	RATIO-SALBUTAMOL	121200	318	92,000	3,212	65	2,141	5,417	0.19	17.04	2,141	3,274	93	53	0.32
P	00002246624	COVERSYL	243204	71	4,348	4,595	284	536	5,415	0.19	76.27	536	4,879	94	85	0.21
P	00002243961	DITROPAN XL	861200	35	2,521	4,668	297	208	5,192	0.18	148.35	208	4,984	95	262	0.08
P	00002103729	ZESTORETIC	243204	104	6,030	4,191	238	714	5,143	0.18	49.45	714	4,429	96	224	0.09
P	00002045729	ZESTORETIC	243204	78	5,139	4,361	184	570	5,115	0.18	65.58	570	4,545	97	167	0.12
P	00002248105	CO SIMVASTATIN	240608	35	3,268	4,900	0	213	5,113	0.18	146.09	213	4,900	98	172	0.11
P	00002236975	ALESSE (28)	681200	157	9,103	4,046	153	904	5,103	0.18	32.50	904	4,199	99	126	0.15
P	00002236974	ALESSE (21)	681200	179	7,455	3,957	121	983	5,060	0.18	28.27	983	4,077	100	60	0.28
TOTAL TOP 100 DRUGS				14,220	1,247,227	1,498,503	49,207	97,174	1,651,071			96,585	1,554,476			
TOTAL REIMBURSEMENT DRUGS				2,310	140,889	0	0	0	89,336			6,928	81,978			
TOTAL PROVIDER DRUGS				43,436	3,702,785	2,363,164	83,113	290,756	2,737,034			289,291	2,445,124			
ALL DRUGS TOTAL				45,746	3,843,674	2,363,164	83,113	290,756	2,826,370			296,219	2,527,102			

TOTALS MAY BE OFF DUE TO ROUNDING

DISPENSING FEE, INGREDIENTS COST AND MARKUP/SURCHARGE BREAKDOWNS ARE NOT AVAILABLE FOR REIMBURSEMENT CLAIMS

B L U E C R O S S

NEWFOUNDLAND AND LABRADOR HYDRO

EXPERIENCE PERIOD : 2006-09-01 TO 2007-08-31

OVER THE COUNTER DRUG CLAIMS ANALYSIS

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													NF		
DIN	TRADE NAME	PTC	% OF		INGREDIENT	MARKUP/ SURCHARGE	DISPENSING FEE	% OF		AVG ELIG EXPENSE/ SCRIPT	CO-PAY	PAID AMOUNT	RANK (\$)	RANK (\$)	% OF TOTAL (\$)
			NUMBER OF SCRIPTS	TOTAL SCRIPTS				TOTAL EXPENSE/ (\$)	ELIGIBLE EXPENSE						
2244353	NOVORAPID	682008	44	2.97	5,479	15	1,003	6,497	10.90	147.65	1,002.87	5,494	1		
2271842	LEVEMIR PENFILL	682008	33	2.23	4,223	0	309	4,532	7.60	137.33	308.77	4,223	2		
1959220	HUMULIN R (CARTRIDGE)	682008	59	3.99	3,729	0	599	4,328	7.26	73.36	598.74	3,729	3		
999997	COMPOUND PIN	840600	153	10.34	2,224	135	1,305	3,665	6.15	23.95	1,305.11	2,337	4	1	18.73
74225	SLOW-K	401200	112	7.57	1,946	43	864	2,853	4.79	25.48	864.46	1,989	5	6	3.61
2245689	LANTUS	682008	22	1.49	2,451	0	321	2,772	4.65	125.99	321.27	2,451	6		
2025248	NOVOLIN GE 30/70 (PENFILL)	682008	28	1.89	2,346	77	116	2,538	4.26	90.66	115.56	2,423	7		
505558	EPIPEN 1:1000	121212	25	1.69	2,294	0	186	2,480	4.16	99.19	186.14	2,294	8	2	6.46
1959239	HUMULIN N (CARTRIDGE)	682008	38	2.57	2,175	0	292	2,466	4.14	64.91	291.96	2,175	9		
2024284	NOVOLIN GE TORONTO (PENFILL)	682008	30	2.03	1,544	0	329	1,872	3.14	62.41	328.60	1,544	10		
2231948	CALTRATE 600	401200	65	4.39	1,434	43	340	1,817	3.05	27.95	340.21	1,477	11	15	1.13
1959212	HUMULIN 30/70 (CARTRIDGE)	682008	20	1.35	1,646	0	110	1,755	2.95	87.77	109.72	1,646	12		
2043025	OS-CAL D 500	401200	62	4.19	1,176	12	282	1,470	2.47	23.70	282.14	1,187	13	18	1.06
363812	BUSCOPAN	120808	60	4.06	989	22	440	1,451	2.43	24.18	439.77	1,011	14	8	3.43
587737	HUMULIN N	682008	40	2.70	1,077	0	346	1,423	2.39	35.58	283.92	1,139	15		
2024268	NOVOLIN GE NPH (PENFILL)	682008	24	1.62	1,115	14	253	1,382	2.32	57.58	253.18	1,129	16		
2251930	LANTUS	682008	7	0.47	1,144	0	58	1,202	2.02	171.74	58.49	1,144	17		
2229705	HUMALOG	682008	15	1.01	1,054	0	76	1,130	1.90	75.35	75.85	1,054	18		
999997	COMPOUND PIN	849200	23	1.56	918	63	143	1,125	1.89	48.92	143.33	982	19	1	18.73
713376	K-DUR 20	401200	32	2.16	671	10	250	931	1.56	29.11	250.20	681	20	44	0.42
999997	COMPOUND PIN	840408	38	2.57	571	20	281	872	1.46	22.95	280.81	585	21	1	18.73
2231441	NITROLINGUAL	241208	42	2.84	548	13	254	816	1.37	19.42	254.41	561	22	12	1.42
999997	COMPOUND PIN	840404	18	1.22	565	14	144	723	1.21	40.15	143.84	579	23	1	18.73
2229704	HUMALOG	682008	15	1.01	540	0	133	672	1.13	44.83	132.81	540	24		
2024233	NOVOLIN GE TORONTO	682008	17	1.15	540	0	122	662	1.11	38.95	122.37	540	25		
2166976	CALTRATE 600	401200	19	1.28	548	12	90	649	1.09	34.18	89.99	559	26	43	0.42
2024217	NOVOLIN GE 30/70	682008	21	1.42	427	0	93	520	0.87	24.77	93.41	427	27		
578657	EPIPEN JR	121212	4	0.27	438	0	64	502	0.84	125.61	63.98	438	28	21	1.00
586714	HUMULIN R	682008	21	1.42	349	0	142	492	0.82	23.41	91.79	400	29		
2024225	NOVOLIN GE NPH	682008	14	0.95	371	0	107	477	0.80	34.09	106.57	371	30		
2042991	OS-CAL	401200	29	1.96	373	14	46	433	0.73	14.92	45.85	377	31	63	0.24

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OVER THE COUNTER DRUG CLAIMS ANALYSIS

NEWFOUNDLAND AND LABRADOR HYDRO

EXPERIENCE PERIOD : 2006-09-01 TO 2007-08-31

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RATE ANNIVERSARY DATE : JAN

DIN	TRADE NAME	PTC	% OF		INGREDIENT	MARKUP/ SURCHARGE	DISPENSING FEE	ELIGIBLE EXPENSE	% OF AVG ELIG		CO-PAY	NF			
			NUMBER OF SCRIPTS	TOTAL SCRIPTS					TOTAL (\$)	EXPENSE/ SCRIPT		PAID AMOUNT	RANK (\$)	RANK (\$)	% OF TOTAL (\$)
999997	COMPOUND PIN	921000	22	1.49	227	14	144	386	0.65	17.54	144.44	241	32	1	18.73
2268205	TWINJECT .15MG/ML	121212	1	0.07	343	0	7	350	0.59	349.85	6.99	343	33	72	0.20
521515	VITAMIN B12	880800	59	3.99	193	0	108	302	0.51	5.12	108.35	194	34	40	0.47
2243297	GLUCAGON	682092	3	0.20	273	0	20	293	0.49	97.62	19.97	273	35		
2247310	TWINJECT 1:1000	121212	4	0.27	257	9	24	290	0.49	72.52	23.90	266	36	33	0.57
480878	VITAMIN B12	880800	14	0.95	160	3	87	250	0.42	17.88	86.94	163	37	48	0.33
2231422	CALTRATEPLUS	401200	7	0.47	216	5	25	246	0.41	35.18	25.29	221	38	55	0.28
2103087	BENTYLLOL	120808	7	0.47	161	8	60	229	0.38	32.67	60.15	169	39	109	0.08
602884	APO-K	401200	11	0.74	188	0	31	219	0.37	19.95	31.29	188	40	71	0.20
2042304	MICRO-K	401200	16	1.08	105	2	105	211	0.35	13.21	105.10	106	41	25	0.82
2243588	GEN-NITRO SL	241208	11	0.74	100	2	80	182	0.31	16.56	79.89	102	42	58	0.27
37613	NITROSTAT	241208	22	1.49	55	1	121	177	0.30	8.05	120.77	56	43	93	0.12
645923	CALCIUM	401200	19	1.28	81	2	89	172	0.29	9.06	89.13	83	44	89	0.13
1987003	CYANOCOBALAMIN	880800	34	2.30	102	0	61	164	0.27	4.81	60.89	103	45	70	0.20
682039	APO-CAL	401200	16	1.08	27	0	122	149	0.25	9.34	122.17	27	46	135	0.05
999997	COMPOUND PIN	680400	9	0.61	43	1	80	123	0.21	13.68	79.70	43	47	1	18.73
999997	COMPOUND PIN	283228	1	0.07	89	0	7	96	0.16	96.42	6.97	89	48	1	18.73
2103095	BENTYLLOL	120808	3	0.20	78	3	15	96	0.16	32.01	15.49	81	49	88	0.13
787	ISOPTO HOMATROPINE	522400	3	0.20	73	5	18	96	0.16	31.89	17.84	78	50	127	0.05
2238998	RHO-NITRO	241208	5	0.34	37	1	32	69	0.12	13.88	31.98	37	51	115	0.07
795879	HUMULIN 30/70	682008	2	0.14	58	0	6	64	0.11	32.05	6.41	58	52		
329185	VITAMIN B6	880800	5	0.34	25	1	36	61	0.10	12.28	35.95	25	53	151	0.03
2241500	VITAMIN B12	880800	4	0.27	37	0	20	57	0.10	14.33	20.44	37	54	111	0.07
268631	VITAMIN B1	880800	5	0.34	8	0	44	52	0.09	10.43	44.25	8	55	234	0.01
2040913	CALCIUM MEGA	401200	3	0.20	29	1	22	51	0.09	17.14	21.97	29	56	235	0.01
650935	NOVOLIN 30/70	682008	1	0.07	37	0	12	49	0.08	48.67	11.81	37	57		
999997	COMPOUND PIN	280804	2	0.14	18	0	27	44	0.07	22.12	26.54	18	58	1	18.73
610267	VITAMIN B1	880800	4	0.27	7	0	35	42	0.07	10.52	35.10	7	59	245	0.01
999997	COMPOUND PIN	81216	3	0.20	17	1	22	41	0.07	13.58	21.98	19	60	1	18.73
999997	COMPOUND PIN	840416	1	0.07	26	0	10	37	0.06	36.87	10.46	26	61	1	18.73

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NEWFOUNDLAND AND LABRADOR HYDRO

CONSOLIDATION CODE : IAA

EXPERIENCE PERIOD : 2006-09-01 TO 2007-08-31

RATE ANNIVERSARY DATE : JAN

DIN	TRADE NAME	PTC	% OF		INGREDIENT	MARKUP/ SURCHARGE	DISPENSING FEE	ELIGIBLE EXPENSE	% OF AVG ELIG		CO-PAY	NF			
			NUMBER OF SCRIPTS	TOTAL SCRIPTS					TOTAL EXPENSE/ (\$)	SCRIPT		PAID AMOUNT	RANK (\$)	RANK (\$)	% OF TOTAL (\$)
999997	COMPOUND PIN	81428	3	0.20	18	1	17	36	0.06	12.05	16.98	19	62	1	18.73
718580	CALCIUM W VITAMIN D	401200	3	0.20	15	0	21	36	0.06	11.97	20.83	15	63	178	0.02
1926721	NITROLINGUAL	241208	1	0.07	26	0	9	35	0.06	35.31	9.05	26	64	208	0.01
331015	VITAMIN B12	880800	3	0.20	12	1	22	34	0.06	11.44	21.97	12	65	125	0.06
999997	COMPOUND PIN	81224	4	0.27	12	0	21	33	0.05	8.16	20.97	12	66	1	18.73
2232483	GRAMCAL	401200	1	0.07	22	0	9	31	0.05	30.93	8.85	22	67	267	0.00
2150220	CITRACAL	401200	1	0.07	16	1	9	27	0.04	26.66	9.05	18	68	279	0.00
890294	VITAMIN B12	880800	2	0.14	8	0	18	27	0.04	13.27	17.84	9	69	280	0.00
2091526	MUCOMYST	482400	1	0.07	17	0	9	25	0.04	25.41	8.85	17	70	211	0.01
2103109	ELTOR-120	121200	2	0.14	17	1	7	25	0.04	12.62	6.99	18	71	282	0.00
2237736	VITAMIN B12	880800	2	0.14	12	1	9	22	0.04	10.81	8.99	13	72	189	0.02
999997	COMPOUND PIN	81232	1	0.07	15	0	7	20	0.03	19.73	6.99	13	73	1	18.73
999997	COMPOUND PIN	280808	6	0.41	15	0	3	18	0.03	3.03	2.73	15	74	1	18.73
779	ISOPTO HOMATROPINE	522400	1	0.07	10	1	7	18	0.03	17.65	6.99	11	75	174	0.02
781622	VITAMIN B-12	880800	1	0.07	8	0	9	16	0.03	16.30	8.50	8	76	309	0.00
640360	CALCIUM	401200	1	0.07	10	0	6	16	0.03	15.50	5.99	10	77	277	0.00
999997	MIXTURE MAGISTRALE	840600	1	0.07	13	0	0	13	0.02	12.59	0.00	13	78	1	18.73
2052717	CYANOCOBALAMIN	880800	4	0.27	7	0	5	12	0.02	2.88	4.61	7	79	213	0.01
305227	VITAMIN B6	880800	1	0.07	4	0	7	11	0.02	11.14	6.99	4	80	239	0.01
497533	VITAMIN B12	880800	6	0.41	6	0	4	10	0.02	1.67	4.02	6	81	202	0.01
2238604	PMS-POTASSIUM	401200	1	0.07	1	0	8	9	0.02	9.48	7.99	1	82	224	0.01
2221454	SUDAFED 12 HOUR	121200	1	0.07	4	0	3	7	0.01	6.83	2.69	4	83	325	0.00
38830	VITAMIN B12	880800	1	0.07	3	0	0	3	0.01	3.09	0.00	3	84	218	0.01
15377	GLUCAGON	682092	1	0.07	0	0	0	0	0.00	0.00	0.00	0	85		
2232482	CALCIUM SANDOZ	401200	1	0.07	0	0	0	0	0.00	0.00	0.00	0	86	134	0.05
999997	COMPOUND PIN	520492	1	0.07	0	0	0	0	0.00	0.00	0.00	0	87	1	18.73
335940	VITAMIN B12	880800	1	0.07	0	0	0	0	0.00	0.00	0.00	0	88	196	0.01
TOTAL OTC CLAIMS			1,479	100.00	48,243	572	10,779	59,593			10,666.15	48,887			

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DETAILED DENTAL CLAIMS STUDY
FOR CONSOLIDATION CODE 1AA

PROCEDURE TYPE	BENEFIT DESCRIPTION	2004-09-01 TO 2005-08-31		2005-09-01 TO 2006-08-31		2005 VS 2004		2006-09-01 TO 2007-08-31		2006 VS 2005	
		# OF CLAIMS	PAID CLAIMS	# OF CLAIMS	PAID CLAIMS	% CHANGE #	\$	# OF CLAIMS	PAID CLAIMS	% CHANGE #	\$
BASIC	ADJUNCTIVE GENERAL SERVICES	29	3,002.83	38	4,625.75	31.0%	54.0%	34	3,859.20	-10.5%	-16.6%
		2	45.64	2	50.71	0.0%	11.1%	3	272.80	50.0%	438.0%
	PARENTAL CONSCIOUS SEDATION										
		31	3,048.47	40	4,676.46	29.0%	53.4%	37	4,132.00	-7.5%	-11.6%
	DIAGNOSTIC SERVICES	3,102	62,054.70	2,958	61,801.45	-4.6%	-0.4%	3,460	77,990.15	17.0%	26.2%
		125	3,397.86	147	4,188.32	17.6%	23.3%	191	5,397.67	29.9%	28.9%
		0	0.00	1	64.00	0.0%	0.0%	0	0.00	-100.0%	-100.0%
	TESTS AND LABORATORY X-RAYS	1,316	22,650.07	1,435	25,896.35	9.0%	14.3%	1,876	33,362.14	30.7%	28.8%
		4,543	88,102.63	4,541	91,950.12	0.0%	4.4%	5,527	116,749.96	21.7%	27.0%
	ENDODONTICS	37	2,470.24	28	1,816.83	-24.3%	-26.5%	41	3,908.11	46.4%	115.1%
		104	31,095.46	87	32,763.28	-16.3%	5.4%	98	36,059.51	12.6%	10.1%
		141	33,565.70	115	34,580.11	-18.4%	3.0%	139	39,967.62	20.9%	15.6%
	ORAL AND MAXILLOFACIAL SURGERY	535	40,087.12	476	36,334.66	-11.0%	-9.4%	506	39,367.77	6.3%	8.3%
		4	647.49	2	214.58	-50.0%	-66.9%	4	696.96	100.0%	224.8%
		539	40,734.61	478	36,549.24	-11.3%	-10.3%	510	40,064.73	6.7%	9.6%
	OTHER	1	120.00	0	0.00	-100.0%	-100.0%	1	120.00	0.0%	0.0%
		1	120.00	0	0.00	-100.0%	-100.0%	1	120.00	0.0%	0.0%
	PERIODONTICS	20	4,978.53	25	6,265.78	25.0%	25.9%	27	6,364.13	8.0%	1.6%
		67	1,829.45	75	2,157.04	11.9%	17.9%	63	1,972.13	-16.0%	-8.6%
	NON SURGICAL SERVICES										
	OTHER	14	484.34	28	1,010.42	100.0%	108.6%	14	577.19	-50.0%	-42.9%
	ROOT PLANING	320	18,235.82	230	14,306.20	-28.1%	-21.5%	226	20,115.51	-1.7%	40.6%
	SCALING	2,971	98,194.18	2,889	106,551.36	-2.8%	8.5%	3,283	125,010.11	13.6%	17.3%
	SURGICAL SERVICES	43	12,733.34	56	13,984.47	30.2%	9.8%	56	18,798.93	0.0%	34.4%
		3,435	136,455.66	3,303	144,275.27	-3.8%	5.7%	3,669	172,838.00	11.1%	19.8%

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DETAILED DENTAL CLAIMS STUDY
FOR CONSOLIDATION CODE 1AA

USERID: BCSRICH

			2004-09-01 TO 2005-08-31		2005-09-01 TO 2006-08-31		2005 VS 2004		2006-09-01 TO 2007-08-31		2006 VS 2005	
PROCEDURE TYPE	BENEFIT DESCRIPTION		# OF CLAIMS	PAID CLAIMS	# OF CLAIMS	PAID CLAIMS	% CHANGE #	% CHANGE \$	# OF CLAIMS	PAID CLAIMS	% CHANGE #	% CHANGE \$
BASIC	PREVENTIVE SERVICES	FLUORIDE	451	5,035.62	526	5,978.28	16.6%	18.7%	706	8,482.46	34.2%	41.9%
		OTHER	167	5,168.09	162	4,804.95	-3.0%	-7.0%	153	3,857.30	-5.6%	-19.7%
		POLISHING	2,203	38,607.44	2,095	36,988.34	-4.9%	-4.2%	2,478	43,700.71	18.3%	18.1%
			2,821	48,811.15	2,783	47,771.57	-1.3%	-2.1%	3,337	56,040.47	19.9%	17.3%
	PROSTHODONTICS FIXED	FIXED	1	171.05	0	0.00	-100.0%	-100.0%	0	0.00	0.0%	0.0%
			1	171.05	0	0.00	-100.0%	-100.0%	0	0.00	0.0%	0.0%
	PROSTHODONTICS FIXED	REMOVAL, FIXED BRIDGE	4	210.61	4	320.18	0.0%	52.0%	4	235.54	0.0%	-26.4%
			2	117.89	2	61.13	0.0%	-48.1%	0	0.00	-100.0%	-100.0%
	PROSTHODONTICS REMOVABLE		6	328.50	6	381.31	0.0%	16.1%	4	235.54	-33.3%	-38.2%
		PERIODONTAL SURGERY	20	1,458.37	24	3,261.89	20.0%	123.7%	17	2,132.78	-29.2%	-34.6%
	RESTORATIVE SERVICES		0	0.00	0	0.00	0.0%	0.0%	1	80.00	0.0%	0.0%
		AMALGAM	20	1,458.37	24	3,261.89	20.0%	123.7%	18	2,212.78	-25.0%	-32.2%
		OTHER	385	22,912.78	459	30,350.56	19.2%	32.5%	309	21,638.26	-32.7%	-28.7%
		TOOTH COLORED AMALGAM	118	3,775.01	115	3,766.40	-2.5%	-0.2%	131	4,488.04	13.9%	19.2%
MAJOR	TOTAL BASIC		2,186	178,728.51	1,554	140,582.07	-28.9%	-21.3%	2,179	200,841.59	40.2%	42.9%
			2,689	205,416.30	2,128	174,699.03	-20.9%	-15.0%	2,619	226,967.89	23.1%	29.9%
	ADJUNCTIVE GENERAL SERVICES		14,227	558,212.44	13,418	538,145.00	-5.7%	-3.6%	15,861	659,328.99	18.2%	22.5%
			1	87.50	6	223.50	500.0%	155.4%	0	0.00	-100.0%	-100.0%
	ORAL AND MAXILLOFACIAL SURGERY		1	87.50	6	223.50	500.0%	155.4%	0	0.00	-100.0%	-100.0%
			5	465.90	2	253.98	-60.0%	-45.5%	6	226.36	200.0%	-10.9%
	PARTIAL DENTURES DENTAL		5	465.90	2	253.98	-60.0%	-45.5%	6	226.36	200.0%	-10.9%
			0	0.00	1	385.00	0.0%	0.0%	1	507.50	0.0%	31.8%
			0	0.00	1	385.00	0.0%	0.0%	1	507.50	0.0%	31.8%

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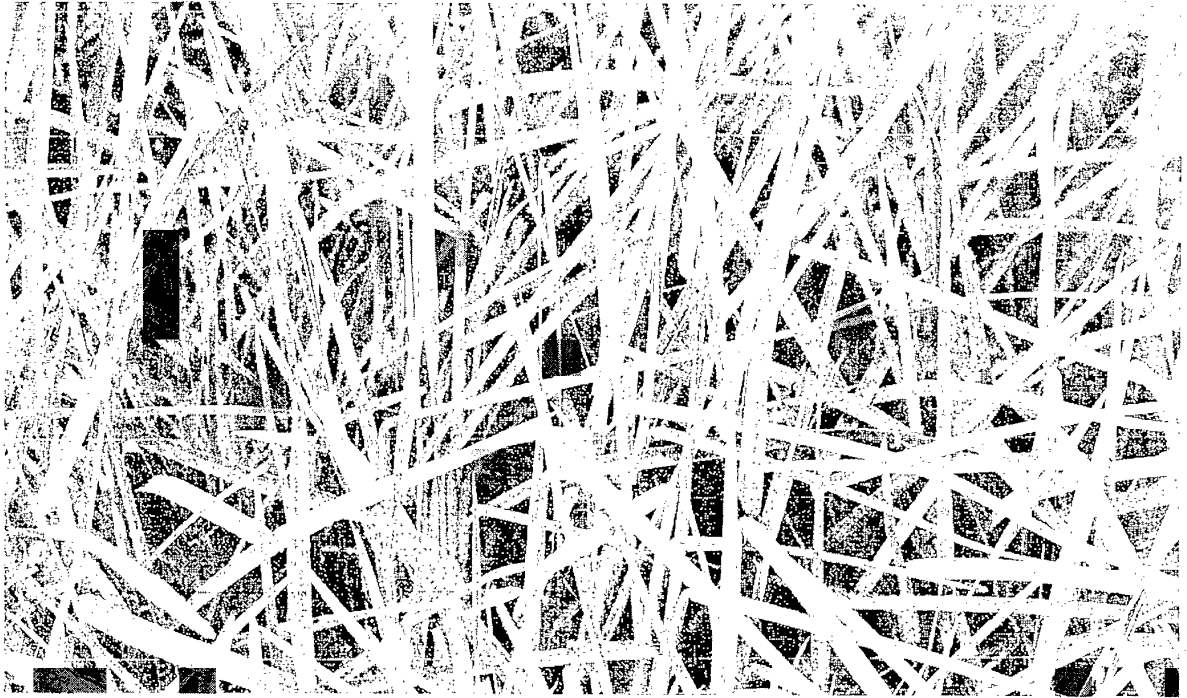
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DETAILED DENTAL CLAIMS STUDY
FOR CONSOLIDATION CODE 1AA

USERID: BCSRICH

		2004-09-01 TO 2005-08-31		2005-09-01 TO 2006-08-31		2005 VS 2004		2006-09-01 TO 2007-08-31		2006 VS 2005		
PROCEDURE TYPE	BENEFIT DESCRIPTION	# OF CLAIMS	PAID CLAIMS	# OF CLAIMS	PAID CLAIMS	% CHANGE #	\$	# OF CLAIMS	PAID CLAIMS	% CHANGE #	\$	
MAJOR	POSTS	DENTAL	0	0.00	1	141.05	0.0%	0.0%	0	0.00	-100.0%	-100.0%
			0	0.00	1	141.05	0.0%	0.0%	0	0.00	-100.0%	-100.0%
	PROSTHODONTICS FIXED		74	23,570.94	32	11,740.70	-56.8%	-50.2%	37	14,351.81	15.6%	22.2%
		FIXED	0	0.00	4	1,777.26	0.0%	0.0%	2	1,250.00	-50.0%	-29.7%
	PROSTHODONTICS REMOVABLE		74	23,570.94	36	13,517.96	-51.4%	-42.6%	39	15,601.81	8.3%	15.4%
			157	51,492.20	167	50,067.21	6.4%	-2.8%	169	65,779.43	1.2%	31.4%
	RESTORATIVE SERVICES	DENTAL	1	600.38	0	0.00	-100.0%	-100.0%	0	0.00	0.0%	0.0%
			158	52,092.58	167	50,067.21	5.7%	-3.9%	169	65,779.43	1.2%	31.4%
		CROWNS	101	45,621.03	136	60,726.40	34.7%	33.1%	76	36,562.78	-44.1%	-39.8%
		INLAYS	4	1,526.41	3	1,294.45	-25.0%	-15.2%	4	1,547.63	33.3%	19.6%
		ONLAYS	4	2,184.66	5	2,817.80	25.0%	29.0%	3	1,427.76	-40.0%	-49.3%
		POSTS	30	4,265.58	29	4,180.68	-3.3%	-2.0%	22	3,968.81	-24.1%	-5.1%
			139	53,597.68	173	69,019.33	24.5%	28.8%	105	43,506.98	-39.3%	-37.0%
	TOTAL MAJOR		377	129,814.60	386	133,608.03	2.4%	2.9%	320	125,622.08	-17.1%	-6.0%
	TOTAL		14,604	688,027.04	13,804	671,753.03	-5.5%	-2.4%	16,181	784,951.07	17.2%	16.9%



Renewal, effective January 1, 2009

Newfoundland and Labrador Hydro Group of Companies

Prepared in November, 2005

MORNEAU
SOBECO

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Executive Summary

We are pleased to have the opportunity to provide Newfoundland and Labrador Hydro Group of Companies with ongoing consulting services for you and your employees.

Your group insurance program, with The Great-West Life Assurance Company, Medavie Blue Cross and AXA Assurances Inc. will renew on January 1, 2009. Within this report, we provide our analysis of your renewal, together with your insurer's requested rate action and the rate action that has been negotiated for the upcoming year. This report also provides a summary of the financial information for the life and LTD benefits as of February 29, 2008, and for the health and dental benefits for the period September 1, 2007 to August 31, 2008.

Based on the renewal information provided by the insurer(s), the following are the premium rate adjustments required effective January 1, 2009.

Benefit	Proposed	Negotiated
Basic Life	No Change	1) No Change 2) -7.15
Long Term Disability	-10%	-10%
Supplementary Health		
> Active	0.7%	No Change
> Retirees	16.6%	5%
Group Travel		
> Active	No Change	No change
> Retirees	21%	21%
Dental		
> Active	13.4%	No Change
> Retirees	31.1%	25%
Optional Life	No Change	No Change
Optional Dependent Life	No Change	No Change
Basic and Voluntary AD&D	10%	10%
Critical Illness	No Change	No Change

The total annual cost increase is approximately \$60,000 or 1.0%. Based on the cost sharing and the decrease in the employee paid long term disability premium, the increase to the employer is 2.2% or approximately \$108,000 per annum. The cost to active employees will reduce by 8.5%. The retiree cost increase is 6.4% or about \$71,000 per year.

We recommend acceptance of the proposed renewal rates with an effective date of January 1, 2009.

See Appendix A for a complete Premium Rate Summary.

While we verify as much of the information provided to us as possible, and check all of the calculations, we are unable to verify claims data in the absence of a claims audit.

The information in this Renewal Report provides you with our analysis of your current benefits situation, and is based on the data and information provided to us by Great-West Life, Medavie Blue Cross and AXA Assurances Inc. We do not independently audit or verify this data and information, and our report and analysis are based on the assumption that the data and information provided to us are accurate.

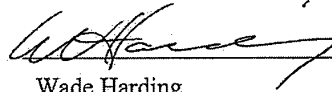
In closing, we offer our appreciation for being given the opportunity to be of service to your organization. We look forward to meeting to discuss this information in more detail.

Respectfully submitted,

MORNEAU SOBECO



Linda Evans
Senior Consultant



Wade Harding
Partner

**MORNEAU
SOBECO**

Section 1 – Group Life

Underwriting Arrangements

The group life insurance program is underwritten on a fully-experience rated basis whereby all claims, reserves and insurance company expenses are deducted from the premiums paid. In the event the premium exceeds the total charges, the program would be in a surplus position and a refund would be available after all reserve requirements have been met. However, if the charges exceed the premium, a deficit would exist which, if not eliminated, would be carried forward to the next policy year. Further, where a deficit exists, a rate increase may be requested at renewal to support the plan for the coming year, as well as to facilitate deficit recovery.

The policy includes an aggregate stop-loss provision whereby the maximum claims charged to the plan in any one policy year would not exceed 125% of the annual premium. The cost for this protection is 10.7% of premium.

Schedule of Insurance

All employees are insured for an amount equal to three times annual earnings. On retirement (prior to age 65) coverage reduces to one times annual earnings, further reducing to \$5,000 at age 65, or \$10,000 for those who retired on or after January 1, 2007. The current monthly unit rate is \$0.323 per \$1,000 of coverage and is 100% employer paid for active employees and cost shared 50/50 for retirees.

1.1 Financial Review

The following is the financial experience of the group life insurance program for the period under review:

Table 1.1 - March 1, 2007 to February 29, 2008

	TOTAL
Paid Premium	\$873,891
- Less Stop Loss	93,506
Billed Premium	780,385
- Reinsurance Premium *	34,861
Net Premium	745,524
Claims Charges	
- Paid Claims (charged)	377,000
- Conversion Charge	---
Total Claims Charge	377,000
Retention	58,574
Interest	32,104
In Year Gain/(Loss)	277,846
Carryover Deficit	(722,259)
Balance at February 29, 2008	(444,413)

* Due to the increased insurance risk relative to the pilots and company owned aircraft, Great-West Life reinsures the life policy with another insurance company. Half of the total premium required is charged to Hydro and deducted from the life premium.

SUPPORT FIGURES

Claims Breakdown

Presented below is a breakdown of the claims paid under the group life and dependent life insurance policies:

Table 1.2 - Group Life Claims

Death	Date of Death D/M/Y	Total Claims
		\$137,000
		5,000
		5,000
		5,000
		5,000
		5,000
		5,000

Death	Date of Death D/M/Y	Total Claims
		50,000
		63,000
		5,000
		92,000
TOTAL		\$377,000

The total claims charge did not exceed 125% of the annual premium.

Retention

Following is a breakdown of the retention expenses for the group life benefit for the period under review:

Table 1.3

	Total
Premium Tax	\$29,821
General Administration	14,910
Claims Settlement Expense	1,925
Risk Charge	1,864
Profit	14,910
Miscellaneous	
> experience summary reports	90
> amendments	205
> retention credit *	(5,151)
	58,574

* Adjustment from 2002-2007 excluding the reinsurance premium from the retention calculation.

The above amounts are in accordance with Great-West Life's retention formula, as outlined below:

Table 1.4

	Retention Formula
Premium Tax	4% of experience-rated premium
General Administration	2.0% of experience-rated premium
Claims Settlement Expense	\$175/claim
Risk Charge	0.25% of experience-rated premium
Profit Charge	2.0% of experience-rated premium
Miscellaneous	As Incurred

Interest

The interest rate basis and actual charge for the period is provided below:

Table 1.5

Cash Flow	The interest rate on cash flow is Great-West Life's one year standard interest rate. The credit for the period is \$3,287.
Surplus	The applicable rate is Great-West Life's short term interest rate.
Deficit	The applicable rate is Great-West Life's one-year standard interest rate plus 2%. The interest charge on the deficit was \$35,391.

Claims Fluctuation Reserve

The Claims Fluctuation Reserve (CFR) or Rate Stabilization Reserve is established for the purpose of providing rate stability to the experience-rated benefits. Any experience surplus is required to be credited to the fund until 25% of the annualized experience-rated life premium has accumulated, at which time no further deposits will be required other than adjustments due to premium fluctuations. The insurer has first call on these funds to eliminate or reduce any deficit incurred under the program. We estimate the reserve requirement to be approximately \$186,000.

The Claims Fluctuation Reserve Fund had a zero balance as of February 29, 2008.

1.2 Rate Action

Great-West Life's experience analysis is provided in Appendix B. Based on 89 months of experience, from March, 2001, to July, 2008, the calculated rate is \$0.261. However, Great-West Life requested that the current rate remain unchanged at \$0.323, with the difference applied to the deficit. Whereas the deficit recovery amount included in the current rate is 15%, we were able to negotiate a reduction in the deficit recovery amount from 23.75% to 15% on the calculated rate, for a renewal rate of \$0.30. However, considering there is an in-year loss of approximately \$9,000 at September 30th and that interest is charged on the outstanding deficit (\$35,391 last year), we believe it would be prudent to leave the current rate unchanged for the next policy year. Any surplus will be applied to reduce or eliminate the deficit with any balance used to re-establish the claims fluctuation reserve. The costings found in the balance of this report are based on maintaining the current rate of \$0.323.

The stop-loss charge will be maintained at 10.7% of annual premium at the current rate but may be increased slightly if the rate is reduced.

Section 2 – Long Term Disability

Underwriting Arrangements

The LTD plan is underwritten by the Great-West Life Assurance Company on a five year experience-rated basis. Under this arrangement, the first five years' payment for each claim is charged directly to the experience of the policy and, thereafter, benefit payments are pooled insofar as there is no surplus/deficit accounting. Claims which extend beyond a five-year period will not directly affect the financial results under the program; however, the renewal rating and pooling charge is based on the total claims experience. Whereas the premium is 100% employee paid, the benefit is non-taxable in the hands of the claimant.

Relative to the underwriting arrangement, premiums are allocated 30% to the pool and 70% to the experience-rated portion of the plan.

Schedule of Insurance

Long term disability (LTD) insurance provides a level of income replacement to employees following 105 days of continuous disability. Sixty percent of regular monthly earnings is payable to the claimant and, 6% is paid to the PSPP on the employee's behalf. As of January 1, 2007, the pension contribution amount was increased to 8% for new claimants.

2.1 Financial Review

The following is the financial experience relative to the long term disability insurance program for the period March 1, 2007, to February 29, 2008:

Table 2.1 - March 1, 2007, to February 29, 2008

Paid Premium	\$1,223,677
Less Pooling Charge	367,103
Experience- Rated Premium	856,574
Paid Claims (Experience-rated)	420,244
Claims Reserve Adjustments	
- Incurred But Unreported	
Reserve Adjustment	
> previous	283,761
> current	231,772
> change	(51,989)
- Disabled Life Reserve	
> previous	531,379
> current	449,574
> change	(81,805)
Total Claims Charge	286,450
Retention	104,520
Total Policy Charge	390,970
Interest Credit on Reserves	31,003
Surplus for Period Mar. 1, 2007 To Feb. 29, 2008	496,607
Transfer to CFR	17,839
Transfer to RDA	478,768
Balance at February 29, 2008	0

SUPPORT FIGURES

Claims Breakdown

A summary of the active long term disability insurance claims for the policy period March 1, 2007, to February 29, 2008, is provided in Appendix C.

Disabled Life Reserve

The reserve for each disability claim is dependent on the age and sex of the claimant at the date of disability, the average duration of the disability, the definition of disability and prevailing interest rates. The reserve is adjusted at each policy anniversary to reflect the changes in these factors. As of February 29, 2008, the total disability reserve was \$2,819,000. Following is a summary of the Disabled Life Reserve for the period under review:

Table 2.2 - Summary of Disabled Life Reserve

Policy Period Ending	Total	Experience-Rated
February 28, 2007	\$3,161,774	\$531,379
February 29, 2008	2,819,060	449,574
Credit/(Charge)	342,774	81,805

Incurred But Unreported Reserve

The incurred but unreported claims reserve is calculated as a percentage of the refund premium for the last month of the policy year annualized ($\$74,600 \times 12 \times 70\% = \$626,640$). The percentage used is calculated below.

$$\frac{\text{Elimination Period} + 30}{365} = \frac{105 + 30}{365} = 37.0\%$$

The requirement for the period ending February 29, 2008 is \$231,772.

Retention

Provided below is Great-West Life's breakdown of the actual expenses for the long term disability program for the period March 1, 2007, to February 29, 2008:

Table 2.3 - Retention Breakdown

	Formula	
Premium Tax	4.0% of experience-rated premium (less surplus)	\$14,399
General Administration	2.0% of experience-rated premium	17,132
Claims Administration	4.5% of Incurred Claims	12,890
Profit Charge	0.8% of experience-rated premium	6,424
Risk Charge	0.25% of experience-rated premium	2,141
Other Expenses	> Amendments	\$205
	> Medical Vouchers	1,949
	> Rehabilitation	23,541
	> Other Rehab Expenses	10,859
	> Independent Medical Exam	3,090
	> Medical Coordination	<u>11,890</u>
		<u>51,534</u>
TOTAL		\$104,520

Interest

As per the underwriting agreement, the interest rate basis and actual charge for the period under review is outlined below:

Table 2.4

Cash Flow	Great-West Life's one year Standard Interest Rate. The interest earned on cash flow was \$4,610.
Reserves	
> IBNR	The average valuation rate (AVR) for the policy year was 3.213%, or \$9,117.
> DLR	The average reserve weighted valuation rate (ARWVR). For March 1, 2007 to February 29, 2008, the rate was 3.251% or \$17,275
Surplus	Great-West Life's short term interest rate.

Claims Fluctuation Reserve

Experience surplus on any anniversary date is required to be credited to the Claims Fluctuation Reserve (CFR) Fund until 25% of experience-rated long term disability insurance premium has accumulated. At that time, no further deposits would be required other than adjustments due to premium fluctuations.

A summary of the CFR, which is fully funded, is provided below:

Table 2.5

Balance at March 1, 2007	\$185,994
Interest (at 2.90%)	5,394
Transfer of Gain	<u>17,839</u>
Balance at February 29, 2008	209,227

Refund Deposit Account

A refund deposit account (RDA) is established to hold surplus funds remaining after other reserve requirements have been met. The funds remain the property of the policyholder to be left on deposit or used at your discretion. Whereas the LTD is 100% employee paid, the funds should be directed to the benefit of the plan/plan members.

A portion of the surplus at February 29, 2008, was required to fund the adjustment to the CFR. The balance of \$478,768 was deposited in the RDA.

Table 2.6

Balance at March 1, 2007	\$642,742
Withdrawals (Premium rate adjustment)	(92,636)
Interest (2.9% less 2% on withdrawals)	16,307
Transfer of Gain	<u>\$478,768</u>
Balance at February 29, 2008	\$1,045,181

The withdrawals of \$92,636 represent the LTD premium rate increase of 8.3% effective January 1, 2007, through December, 2007, at which time no further withdrawals were required.

2.2 Rate Action

The long term disability experience analysis, included in Appendix B, indicates a proposed rate of 1.575% of payroll, representing a 10% decrease from the current rate of 1.75%. This is the second year in a row that the LTD rate has been reduced, for a 23% savings to employees or 29% in the actual billed rate (difference paid from RDA) from 2007 and reflects continued improvement in the claims experience.

As of July 31, 2008, there were 37 LTD claims, which is down from 46 last year. There are no claims pending. Of the 37 claims, 31 are not expected to return to work; 4 are expected to return to work; and 2 are unknown at this time.

RDA Funds

The RDA now exceeds \$1 million and we have discussed a number of options relative to the utilization of these funds, leaving approximately 25% on deposit. Some of the options include a premium holiday, cash refund and health promotion activities.

One that we recommend for consideration is Best Doctors offered through Great-West Life.

Best Doctors is a service that connects individuals to leading medical centres and experts. Through Best Doctors, plan members and their local doctors or specialists have immediate access to the latest technologies, the opinions of world class specialists and clinical guidance. Best Doctors can assist with confirming the diagnosis of a covered condition and can suggest the most effective treatment plan by drawing on a global database of 50,000 peer-ranked specialists.

Please note the cost of medical treatment, travel and accommodation is not included in this service. Refer to the enclosed brochure for additional information and case studies. The cost for this services is \$1.00 per employee/retiree per month, for an estimated annual cost of \$22,000.

Section 3 – Supplementary Health, Dental and Travel Benefits

3.1 Financial Review

The supplementary health and dental programs are administered by Medavie Blue Cross (MBC). The programs are self-insured by Hydro with claims adjudicated and processed by Blue Cross in accordance with the terms of the ASO contract.

There is a 125% stop-loss provision under the plans, whereby claims in excess of 125% of the expected claims amount, as calculated by MBC, would not be charged to the plan. For this protection there is a charge of 0.25% of expected claims.

The accounting statements prepared by MBC for the health and dental plans are provided in Appendix D. A summary of the financial position for the active employees and the retirees along with the combined totals for the period September, 2007, to August, 2008, is provided below:

Table 3.1

Active Employees	Health	Dental	Total
Balance from August 31, 2007	\$(307,185)	\$66,982	\$(240,203)
Current Year Surplus/(Deficit)	194,008	54,357	248,365
Travel Reconciliation	(1,094)	---	(1,094)
Biaxin Credit	<u>2,011</u>	<u>---</u>	<u>2,011</u>
Balance at August 31, 2008	(112,260)	121,339	9,079
Estimated Outstanding Deposits	174,452	57,436	231,888
Estimated Account Balance	62,192	178,775	240,967
Retirees			
Balance from August 31, 2007	255,555	48,018	303,573
Current Year Surplus/(Deficit)	(48,881)	(26,234)	(75,115)
Travel Reconciliation	<u>(12,336)</u>	<u>---</u>	<u>(12,336)</u>
Balance at August 31, 2008	194,338	21,784	216,122
Estimated Outstanding Deposits	<u>146,917</u>	<u>17,242</u>	<u>164,059</u>
Estimated Account Balance	341,255	38,926	380,181
Combined			
Balance from August 31, 2007	(51,630)	115,000	63,370
Current Year Surplus/(Deficit)	145,127	28,123	173,250
Travel Reconciliation	(13,430)	---	(13,430)
Biaxin Credit	<u>2,011</u>	<u>---</u>	<u>2,011</u>
Balance at August 31, 2008	82,078	143,123	225,201
Estimated Outstanding Deposits	<u>321,369</u>	<u>74,578</u>	<u>395,946</u>
Estimated Account Balance	403,447	217,701	621,147

3.2 Rate Action

Within this section we have provided Blue Cross' renewal calculations for the supplementary health and dental programs for active employees and retirees.

Supplementary Health

Following is Blue Cross' renewal calculation.

Table 3.2 - Active Employees

	Hospital	EHB	Drugs	Total
09/07 to 08/08 Paid Claims	\$25,250	\$545,326	\$1,214,786	\$1,785,362
Projected Cost Increases	13.1%	12.5%	12.1%	12.2%
Projected Claims	28,558	613,492	1,361,775	2,003,825
Projected Claims plus Admin (9.38%)	31,235	671,007	1,489,442	2,191,684
Projected Deposits *				2,182,465
Claims Ratio				100.4%
Large Amount Pooling (+.9975)				100.7%
Required Rate Increase				0.7%

**Revenue for the period 09/07 to 12/07 adjusted to reflect 12% increase in health rates effective January 1, 2008.*

The total claims amount paid was 2.9% lower than the previous year and there was virtually no change in exposure. Also, using the amounts from Hydro's bi-weekly remittance sheets, we show a slightly higher deposit amount. Even applying 10% for projected cost increase, we calculate a 3.3% reduction as shown below. However, we recommend the current rates be maintained.

Table 3.3 – Active Employees

	Hospital	EHB	Drugs	Total
09/07 to 08/08 Paid Claims	\$25,250	\$545,326	\$1,214,786	\$1,785,362
Projected Cost Increases				10%
Projected Claims				1,963,898
Projected Claims plus Admin (9.38%)				2,148,112
Projected Deposits				2,227,879
Claims Ratio				96.4%
Large Amount Pooling (+.9975)				96.7%
Required Rate Increase				-3.3%

Retirees

Below is Medavie Blue Cross' renewal calculation for the retiree division.

Table 3.4 - Retirees

	Hospital	EHB	Drugs	Total
09/07 to 08/08 Paid Claims	\$34,232	\$286,711	\$1,371,871	\$1,692,814
Projected Cost Increases	13.1%	12.5%	12.1%	12.2%
Projected Claims	38,716	322,550	1,537,868	1,899,133
Projected Claims Plus Admin (9.38%)	42,346	352,789	1,682,043	2,077,178
*Projected Deposits				1,784,944
Claims Ratio				116.4%
Large Amount Pooling (+.9975)				116.6%
Required Rate Increase				16.6%

* Actual Deposits – no rate change in the period September, 2007 to August, 2008.

The retiree health claims for the past year increased by 7.8% over the previous year and the number of retirees increased by 6.3%. The average amount claimed reduced by 0.3%. Whereas this cannot be considered a normal trend, especially for the retiree division, we believe MBC's trend is too high. Therefore, in our justification we used 50% of the trend used by MBC. Also, the deposits are higher based on Hydro's remittance sheets. A revised calculation is provided below.

Table 3.5 - Retirees

	Hospital	EHB	Drugs	Total
09/07 to 08/08 Paid Claims	\$34,232	\$286,711	\$1,371,871	\$1,692,814
Projected Cost Increases				6.1%
Projected Claims				1,790,076
Projected Claims Plus Admin (9.38%)				1,964,548
*Projected Deposits				1,875,844
Claims Ratio				104.7%
Large Amount Pooling (+.9975)				105.0%
Required Rate Increase				5%

A 5% increase in the retiree rates represents approximately \$94,000. As the surplus under the retiree health plan is still in excess of \$300,000, the current rates could remain unchanged for 2009 with any premium shortfall taken from the surplus. However, doing this could compound the increase in future should claims experience deteriorate.

Dental

Blue Cross' renewal calculation is shown below, separately for the active employees and retirees:

Table 3.6 - Active Employees

	Dental
09/07 to 08/08 Paid Claims	\$598,375
Projected Cost Increases	15.8%
Projected Claims	692,918
Projected Claims plus Admin (9.38%)	757,880
Projected Deposits *	669,550
Claims Ratio	113.2%
Large Amount Pooling (+.9975)	113.4%
Required Rate Increase	13.4%

**Revenue for the period September 2007, to December 2007 adjusted to reflect 15% increase in dental rates effective January 1, 2008.*

Whereas the total and average claim amount was lower than the previous year, we believe MBC's projected cost increase of 15.8% is excessive. Using 10% cost increase and revenue from Hydro's remittance sheets, we calculate a rate reduction, but recommend no change.

Table 3.7 - Active Employees

	Dental
09/07 to 08/08 Paid Claims	\$598,375
Projected Cost Increases	10.0%
Projected Claims	658,213
Projected Claims plus Admin (9.38%)	719,953
Projected Deposits *	734,089
Claims Ratio	98.1%
Large Amount Pooling (+.9975)	98.3%
Required Rate Increase	-1.7%

** Revenue for the period September 2007, to December 2007 adjusted to reflect 15% increase in dental rates effective January 1, 2008.*

Retirees

Below is Medavie Blue Cross' renewal calculation.

Table 3.8 – Retirees

	Dental
09/07 to 08/08 Paid Claims	\$215,971
Projected Cost Increases	15.8%
Projected Claims	250,094
Projected Claims plus admin (9.38%)	273,540
Projected Deposits *	209,116
Claims Ratio	130.8%
Large Amount Pooling (+.9975)	131.1%
Required Rate Increase	31.1%

* Actual Deposits – no rate change in the period September 2007, to August 2008.

The year over year increase in total claims paid was 25.4%; exposure increased by 7.4%. The average claim paid increased by 16.8%. Using MBC's projected cost increase and adjusting the revenue as per Hydro's remittance sheets, we calculate a 25% rate increase is warranted, as shown below:

Table 3.9 – Retirees

	Dental
09/07 to 08/08 Paid Claims	\$215,971
Projected Cost Increases	15.8%
Projected Claims	250,094
Projected Claims plus admin (9.38%)	273,540
Projected Deposits *	218,131
Claims Ratio	125.4%
Large Amount Pooling (+.9975)	125.7%
Required Rate Increase	25%

* Actual Deposits – no rate change in the period September 2007, to August 2008

A 25% increase in the dental rates represents approximately \$55,000. The premium rates could remain unchanged with any premium shortfall taken from surplus. However, required adjustments in future could be compounded if experience worsens. We recommend consideration be given to increasing the dental rates by at least 50% of the required adjustment.

Group Travel

This is a fully pooled benefit insured by MBC. Any claims under this plan would be excluded from the experience of the plan for rating and surplus/deficit calculations.

For your information, total travel claims paid for the period September 1, 2007, to August 31, 2008, were \$114,785 against total revenue of \$121,259.

While there is no increase requested in the travel rates for 2009, the rates currently remitted for retirees are lower than the actual billed rates. The difference taken from surplus for the period under review was \$12,336.

The current remitted and actual billed rates are shown below. Please confirm whether the retiree rates will be remitted at the billed amount or if the difference will be paid from surplus.

Table 3.10 – Current and Renewal Rates

	Current(Remitted)		Actual	
	Single	Family	Single	Family
Active	\$1.49	\$2.98	\$1.49	\$2.98
Retirees	5.00	9.99	6.05	12.10

2009 Deposit Rates

The Blue Cross deposit rates for active employees and retirees are outlined below.

Table 3.11- Active Employees

	Current		Renewal	
	Single	Family	Single	Family
Health	\$54.80	\$169.36	\$54.80	\$169.36
Travel	1.49	2.98	1.49	2.98
Dental	26.91	55.91	26.91	55.91

Table 3.12 - Retirees

	Current		Renewal	
	Single	Family	Single	Family
Health	\$131.66	\$268.19	\$138.24	\$281.60
Travel	5.00	9.99	6.05	12.10
Dental	16.30	33.89	20.38	42.36

The supplementary health and dental programs are cost shared between employee and employer as follows:

Table 3.12

	Current		Renewal	
	Employee	Employer	Employee	Employer
Active Employees				
Health	---	\$182,541	---	\$182,541
Travel	---	3,275	---	3,275
Dental	<u>15,575</u>	<u>46,726</u>	<u>15,575</u>	<u>46,726</u>
	\$15,575	232,542	15,575	232,542
Retirees				
Health	81,269	81,269	85,333	85,333
Travel	3,035	3,035	3,676	3,676
Dental	<u>4,751</u>	<u>14,253</u>	<u>5,939</u>	<u>17,816</u>
	89,055	98,557	94,948	106,825
Total	\$104,630	\$331,099	\$110,523	\$339,367
			5.6%	2.5%

Stop Loss Provision

Under the current stop-loss provision, the plan is protected against claims exceeding 125% of expected claims in any policy period. The expected claims amount is calculated by MBC and based on their requested renewal rates for the period under review and actual exposure. It is unlikely that the liability would exceed this amount, as health and dental claims are relatively predictable. The stop-loss charge reflects this at 0.25% of the expected claims. The expected claims amount for the period was \$4,791,914. The stop-loss threshold was \$5,989,823. Actual claims were \$4,292,522. The stop-loss charge for the period was \$11,980.

We requested costings on alternate stop-loss and individual pooling arrangements. An individual pooling limit would provide financial protection to the plan against health claims exceeding a specified amount in any policy period.

For your information, during the review period there were 2 participants who exceeded \$25,000 in health claims. Nobody exceeded \$50,000 in claims.

The alternate stop-loss and pooling provisions are outlined below along with the annual cost:

Table 3.13

	Charge	Annual Cost	Increase
Current - 125% Stop Loss	.25%*	\$11,980	---
1: 120% Stop Loss	.25%*	11,980	---
2. 115% Stop Loss	.45%*	21,564	9,584
3. \$25,000 Individual Pooling	1.87%	76,719	64,739
4. \$50,000 Individual Pooling	.69%	28,308	16,328

* % of expected claims

We recommend consideration be given to implementing an individual pooling limit of \$50,000. Alternately, if the stop-loss provision is maintained, it should be reduced to 120% of expected claims since there is no additional cost to do so.

A combination of these provisions could also be considered, with individual pooling of \$50,000 and stop-loss at 120%. This option would protect the plan from total claims exceeding 120% of expected claims where there are no individual claims over \$50,000.

Health and Dental Claims Reports

Several health and dental claims reports are included in Appendix E and described briefly below:

Paid Claims Analysis

This report shows claims paid as a percentage of the total for Hospital, EHB, drugs and dental. Prescription drugs totaling \$2,527,102 represented 73.5% of total health claims. Non-emergency transportation claims represented the largest portion of the EHB total at 23.7% or \$197,073.

Drug Claim Analysis by PTC

The top 5 drug categories claimed by the group are shown below and represent 51% of Hydro's total drug bill. Separate reports for active employees and retirees are also provided.

Table 3.14

	Paid Amount
1. HMG-COA Reductase Inhibitors – Cholesterol reducing agents	\$410,989
2. Miscellaneous Therapeutic Agents – Including Remicade (rheumatoid arthritis), Rebif (multiple sclerosis); Betaseron(multiple sclerosis)	352,236
3. Proton Pump Inhibitors – Nexium	266,311
4. Angiotensin – Converting Enzyme Inhibitors, for treatment of hypertension.	178,845
5. Psychotherapeutic Agents – Antidepressants	118,589
Total	\$1,326,970

Top 100 Drugs by Eligible Expense

This report provides a further breakdown of drug claims by drug identification number (DIN) and compares Hydro's ranking against Blue Cross' Newfoundland block of business.

Over the Counter Drug Claims Analysis

This report lists all drugs paid that are available without a prescription; however, most would not likely be dispensed without a prescription. The total amount paid was \$65,781 for the review period.

Detailed Dental Claims Study

This report provides a year over year comparison of dental procedures paid under the plan.

Section 4 – Optional Life and Optional Dependent Life

The optional life benefit provides additional life insurance coverage to employees and/or their spouse on a voluntary and employee-pay-all basis. Coverage is available in \$10,000 units to a maximum of \$300,000. Evidence of insurability is required on all amounts.

This benefit is underwritten on a fully pooled basis whereby there is no surplus/deficit accounting. Rates are based on gender and smoking status in five year age bands and rarely change unless there is a change in the underwriter's manual rating. Accordingly, the optional life rates will remain unchanged for the next policy year.

The optional dependent life insurance benefit is also voluntary and 100% employee paid. There are two coverage options available; Option 1 provides \$10,000 spousal insurance and \$5,000 on each child; Option 2 provides \$20,000 and \$10,000 respectively. Optional dependent life is also fully pooled and the flat rates are based on the demographics of the group.

We are pleased to advise that the current monthly rates, \$2.58 for Option 1 and \$5.16 for Option 2, will remain unchanged for 2009.

Section 5 – Basic and Voluntary AD&D

The basic and voluntary accidental death and dismemberment insurance programs are underwritten by AXA Assurances, Inc. on a fully pooled basis.

Basic AD&D Insurance is provided in an amount equal to group life insurance. Voluntary Accidental Death and Dismemberment is available on an employee only or family basis in \$10,000 units to a maximum of \$300,000.

The voluntary accidental death and dismemberment insurance and are offered on a completely voluntary and employee-pay-all basis.

Table 5.1 - Basic Accidental Death and Dismemberment Insurance

Policy Period	Paid Premium	Incurred Claims	Loss Ratio
August 1, 2003 to July 31, 2004	\$60,787	\$60,000	98.7%
August 1, 2004 to July 31, 2005	61,281	0	0
August 1, 2005 to July 31, 2006	61,471	115,000	187.1%
August 1, 2006 to July 31, 2007	64,190	*119,553	186.2%
August 1, 2007 to July 31, 2008	77,047	237,495	308.2%
	\$260,586	\$532,048	204.2%

* Includes reserve for pending claim (Loss of Use)

Table 5.2- Voluntary Accidental Death and Dismemberment Insurance

Policy Period	Paid Premium	Incurred Claims	Loss Ratio
August 1, 2003 to July 31, 2004	\$50,057	\$0	0
August 1, 2004 to July 31, 2005	48,999	0	0
August 1, 2005 to July 31, 2006	51,217	150,000	292.9%
August 1, 2006 to July 31, 2007	48,244	0	0
August 1, 2007 to July 31, 2008	51,590	*174,500	338.2%
	\$198,517	\$324,500	163.5%

* Reserve amount for pending claim (Loss of Use)

Rate Action

Last year, AXA Assurances requested an increase of 30% in the rates for these plans. Following discussions at that time, AXA agreed to the increase over 2 years with 20% effective for 2008 and the additional 10% to be effective January 1, 2009. The current and renewal rates are shown below:

Table 5.3

	Current	Renewal
Basic	\$0.029	\$0.032
Voluntary AD&D		
> Single	0.032	0.035
> Family	0.046	0.051

Section 6 – Critical Illness

The critical illness benefit is also underwritten by AXA Assurances on a fully pooled basis.

The benefit is available in \$10,000 units to a maximum of \$100,000 and is payable following 30 days of diagnosis of a specified critical illness. The critical illness benefit is offered on a completely voluntary and employee pay-all basis. The current rates, which have been in force since Hydro implemented the plan, will remain unchanged.

Table 6.1 - Critical Illness Benefit

Policy Period	Paid Premium	Paid Claims
October 1, 2003 to September 30, 2004	\$5,575	0
October 1, 2004 to September 30, 2005	7,180	0
October 1, 2005 to September 30, 2006	7,157	0
October 1, 2006 to September 30, 2007	6,866	0
October 1, 2007 to September 30, 2008	7,164	0
	33,942	0

Appendix A
Premium Rate Summary

Premium Rate Summary

		Current		Renewal	
	Volume	Unit Rate	Monthly Premium	Unit Rate	Monthly Premium
Group Life					
- Active	226,440,000	0.323	\$73,140	0.323	\$73,140
- Retirees	19,038,000	0.323	\$6,149	0.323	\$6,149
AD&D					
- Active	230,967,000	0.029	\$6,698	0.032	\$7,391
- Retirees	18,098,000	0.029	\$525	0.032	\$579
Long Term Disability	5,091,223	1.75	\$89,096	1.575	\$80,187
Supplementary Health					
- Active & Temporary					
- Single	120	54.80	\$6,576	54.80	\$6,576
- Family	1,039	169.36	\$175,965	169.36	\$175,965
- Retirees					
- Single	159	131.66	\$20,934	138.24	\$21,980
- Family	528	268.19	\$141,604	281.60	\$148,685
Travel*					
- Active & Temporary					
- Single	120	1.49	\$179	1.49	\$179
- Family	1,039	2.98	\$3,096	2.98	\$3,096
- Retirees					
- Single	159	5.00	\$795	6.05	\$962
- Family	528	9.99	\$5,275	12.10	\$6,389
Dental					
- Active & Temporary					
- Single	117	26.91	\$3,148	26.91	\$3,148
- Family	1,058	55.91	\$59,153	55.91	\$59,153
- Retirees					
- Single	118	16.30	\$1,923	20.38	\$2,405
- Family	504	33.89	\$17,081	42.36	\$21,349
Total					
- Active			\$417,052		\$408,835
					-2.0%
- Retirees			\$194,286		\$208,498
					7.32%
			\$611,338		\$617,334
					1.0%

*Current travel rates shown for retirees are actual remitted for 2008

The employer share of the current and renewal premium is shown below:

	Current		Renewal	
	Total Monthly Premium	Employer Portion	Total Monthly Premium	Employer Portion
Group Life				
- Active	\$73,140	\$73,140	\$73,140	\$73,140
- Retirees	\$6,149	\$3,075	\$6,149	\$3,075
AD&D				
- Active	\$6,698	\$6,698	\$7,391	\$7,391
- Retirees	\$525	\$263	\$579	\$290
Supplementary Health				
- Active	\$182,541	\$182,541	\$182,541	\$182,541
- Retirees	\$162,538	\$81,269	\$170,665	\$85,333
Travel				
- Active	\$3,275	\$3,275	\$3,275	\$3,275
- Retirees	\$6,080	\$3,035	\$7,351	\$3,676
Dental				
- Active & Temporary	\$62,301	\$46,726	\$62,301	\$46,726
- Retirees	\$19,004	\$14,253	\$23,754	\$17,816
Total				
- Active	\$327,955	\$312,380	\$328,648	\$313,073
			0.2%	0.2%
- Retirees	\$194,296	\$101,895	\$208,498	\$110,190
			7.3%	8.1%
	\$522,251	\$414,275	\$537,146	\$423,263
			2.9%	2.2%

Appendix B

Life and LTD Experience Analysis

Demographic Analysis

LIFE EXPERIENCE ANALYSIS

Newfoundland and Labrador Hydro

31264 44928 155398

LIFE

Renewal Date: January 1, 2009

Time Period		Months	Claims Data										Total Actual Claim Rate	Expected Claim Rate
			Calculated Volume	Billed Premium	Death Claims	Change in Waiver Claims	Total Claims	Incurred Claims (Incl. IBNR)	Incurred Loss Ratio	Billed Rate	Death Rate	Waiver Rate		
Mar/1999	Feb/2000			405,000										
Mar/2000	Feb/2001	12	172,580,065	422,476	431,000	0	431,000	431,000	1.020	0.204	0.208	0.000	0.208	0.260
Mar/2001	Feb/2002	12	189,650,794	477,920	188,834	0	188,834	188,834	0.395	0.210	0.083	0.000	0.083	0.290
Mar/2002	Feb/2003	12	195,794,362	472,256	1,008,840	0	1,008,840	1,008,840	2.136	0.201	0.429	0.000	0.429	0.290
Mar/2003	Feb/2004	12	204,882,275	464,673	513,000	0	513,000	513,000	1.104	0.189	0.209	0.000	0.209	0.290
Mar/2004	Feb/2005	12	208,364,322	497,574	561,320	0	561,320	561,320	1.128	0.199	0.224	0.000	0.224	0.290
Mar/2005	Feb/2006	12	208,043,115	646,598	574,000	0	574,000	574,000	0.888	0.259	0.230	0.000	0.230	0.310
Mar/2006	Feb/2007	12	213,827,896	786,459	587,000	0	587,000	587,000	0.746	0.307	0.229	0.000	0.229	0.310
Mar/2007	Feb/2008	12	225,462,074	873,891	377,000	0	377,000	377,000	0.431	0.323	0.139	0.000	0.139	0.310
Mar/2008	Jul/2008	5	246,195,046	397,605	326,000	0	326,000	340,226	0.856	0.323	0.265	0.000	0.276	0.300
		101	1,864,799,948	5,039,452	4,566,994	0	4,566,994	4,581,220	0.909	0.244	0.221	0.000	0.222	0.295

SUMMARY:

Time Period		Months	Average Volume	Average Death Rate	Average Waiver Rate	Actual Claim Rate	Expected Claim Rate	Credibility	Cred-Adjusted Exp-Indicated Claim Rate	Demographic Factor	Demographic Adjusted Claim Rate	Rate Adjusted for Breakeven	As a % of Current Billed Rate
						(a)	(b)	(c)	(a)*(c)+(b)*(1-(c))	CECR / (b)	(d)*(e)	(f)/BE	
Mar/2000	Jul/2008	101	204,497,367	0.221	0.000	0.222	0.295	100%	0.222	1.01695	0.2258	0.263	81.42%
Mar/2001	Jul/2008	89	208,800,823	0.223	0.000	0.223	0.299	100%	0.223	1.00334	0.2237	0.261	80.80%
Mar/2002	Jul/2008	77	211,785,243	0.242	0.000	0.243	0.300	100%	0.243	1.00000	0.2430	0.283	87.62%
Mar/2003	Jul/2008	65	214,737,406	0.210	0.000	0.211	0.302	90%	0.220	0.99338	0.2185	0.255	78.95%
Mar/2004	Jul/2008	53	216,968,757	0.211	0.000	0.212	0.305	73%	0.237	0.98361	0.2331	0.272	84.21%
Mar/2005	Jul/2008	41	219,487,128	0.207	0.000	0.209	0.309	57%	0.252	0.97087	0.2447	0.285	88.24%
Mar/2006	Jul/2008	29	224,222,582	0.198	0.000	0.200	0.308	40%	0.265	0.97403	0.2581	0.301	93.19%
Mar/2007	Jul/2008	17	231,560,007	0.178	0.000	0.182	0.307	24%	0.277	0.97720	0.2707	0.316	97.83%
Mar/2008	Jul/2008	5	246,195,046	0.265	0.000	0.276	0.300	7%	0.298	1.00000	0.2980	0.347	107.43%

IBNR Reserve Factor: 0.000%

Breakeven (BE): 0.858

Input Credibility at: 0%

Number of Lives: 1661

Current Expected Claim Rate (CECR): 0.300

Proposed Life Rate:

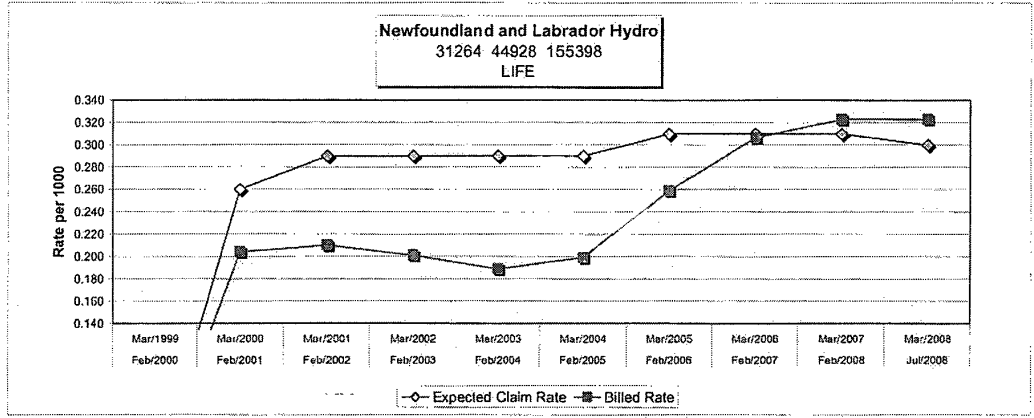
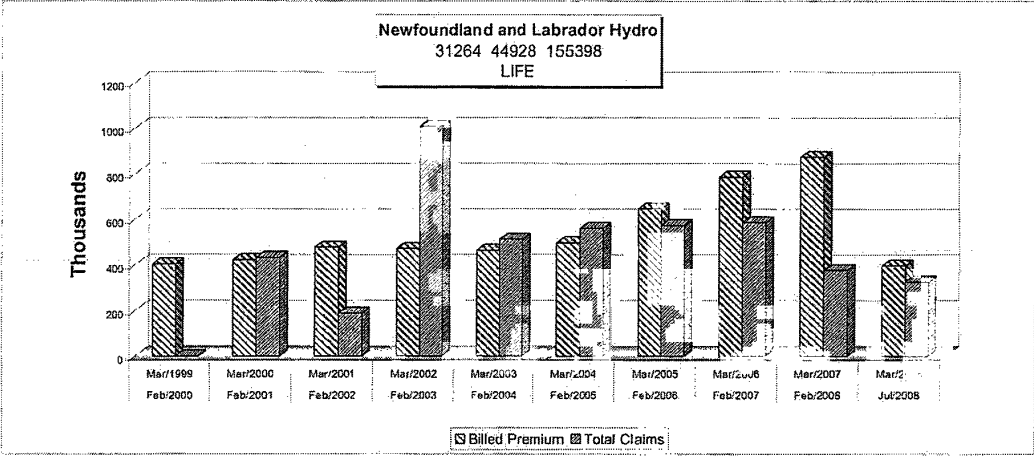
Current Billed Rate: 0.323

Proposed Experience Indicated: 0.261

Margin/Deficit Recovery: 23.75%

Proposed Rate: 0.323

Proposed Change: 0.00% No Change



			Thousands		Rate per 1000		Finding minimum value in acbr/range so plotting doesn't begin at zero	
	Start	End	Start	Billed Prem Total Claims	Expected CBilled Rate			
Prior 9	Mar/1999	Feb/2000	Mar/1999	405 0	0.000 0.000	0.000	0.0	
Prior 8	Mar/2000	Feb/2001	Mar/2000	422.476 431	0.260 0.204	0.189	1.0	
Prior 7	Mar/2001	Feb/2002	Mar/2001	477.92 188.834	0.290 0.210	0.189	1.0	
Prior 6	Mar/2002	Feb/2003	Mar/2002	472.256 1008.84	0.290 0.201	0.189	1.0	
Prior 5	Mar/2003	Feb/2004	Mar/2003	464.673 513	0.290 0.189	0.189	1.0	
Prior 4	Mar/2004	Feb/2005	Mar/2004	497.574 561.32	0.290 0.199	0.199	1.0	
Prior 3	Mar/2005	Feb/2006	Mar/2005	646.598 574	0.310 0.259	0.259	1.0	
Prior 2	Mar/2006	Feb/2007	Mar/2006	786.459 587	0.310 0.307	0.300	1.0	
Prior 1	Mar/2007	Feb/2008	Mar/2007	873.891 377	0.310 0.323	0.300	1.0	
Current	Mar/2008	Jul/2008	Mar/2008	397.605 326	0.300 0.323	0.300	1.0	

Newfoundland and Labrador Hydro
Policy Number: 31264+155398

Renewal Effective Date: January 1, 2009

Great-West
GROUP

Demographic Summary - Life Insurance

Age Bands	Prior Year				Current Year			
	Male		Female		Male		Female	
	(Lives)	(Volume)	(Lives)	(Volume)	(Lives)	(Volume)	(Lives)	(Volume)
<25	11	1,470,000	3	407,000	6	845,000	1	121,000
25-29	50	7,720,000	7	1,056,000	50	8,347,000	13	1,945,000
30-34	64	10,903,000	23	3,644,000	67	12,096,000	23	3,921,000
35-39	77	13,401,000	19	2,664,000	74	13,568,000	23	3,484,000
40-44	151	28,476,000	45	6,891,000	150	29,708,000	51	8,185,000
45-49	155	30,133,000	62	9,027,000	159	32,782,000	55	8,639,000
50-54	198	37,262,000	41	5,680,000	190	37,748,000	46	6,642,000
55-59	238	37,326,000	32	4,336,000	225	37,724,000	35	4,425,000
60-64	241	21,992,000	18	1,667,000	254	24,934,000	19	1,611,000
65-69	136	2,297,000	4	20,000	140	930,000	2	10,000
70-75	38	190,000	3	15,000	61	305,000	4	20,000
75+	7	35,000	0	0	13	65,000	0	0
Total	1,366	191,205,000	257	35,407,000	1,389	199,052,000	272	39,003,000

Male/Female # Lives: 1,623

Male/Female Volume: 226,612,000

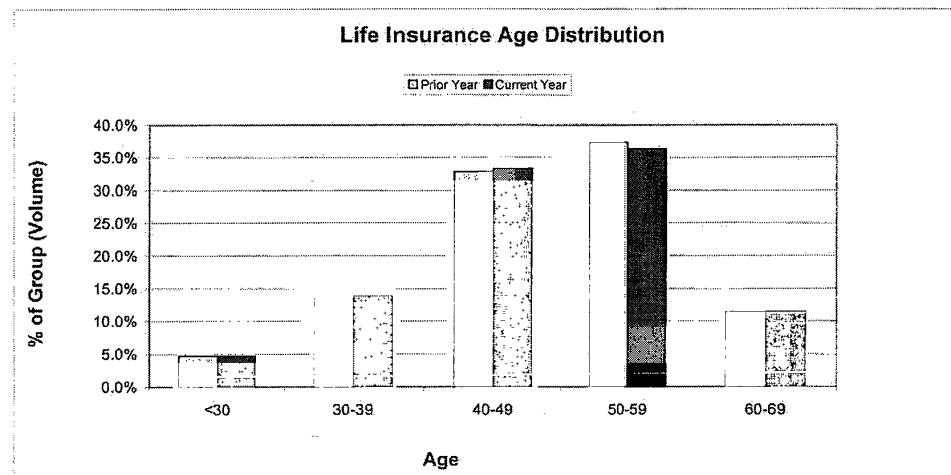
Male/Female %: 84.4%

1,661

238,055,000

83.6%

16.4%



LTD EXPERIENCE ANALYSIS

Newfoundland and Labrador Hydro

31264 44928 155398

LTD

Renewal Date: January 1, 2009

Time Period		Months	Calculated Volume	Billed Premium	Interest	Paid Clms. by Year of Incurral	IBNR	DLR by Year of Incurral	Expenses	Net Premium	Unadjusted Rate per \$100 Bft./Payroll
Mar/2004	Feb/2005	12	4,356,939	1,071,807	97,774	306,420	0	195,672	85,524	581,965	0.9369
Mar/2005	Feb/2006	12	4,285,089	1,054,132	74,293	240,288	0	41,977	81,060	765,100	0.5621
Mar/2006	Feb/2007	12	4,415,556	1,093,645	54,054	125,260	0	0	77,897	944,542	0.2814
Mar/2007	Feb/2008	12	4,760,648	1,223,677	27,654	169,428	0	657,282	88,622	335,999	1.5538
Mar/2008	Jul/2008	5	5,245,337	458,967	2,570	3,386	379,990	88,403	30,232	(40,473)	1.9043
		53	4,529,160	4,902,228	256,345	844,782	379,990	983,333	363,335	2,587,133	0.9644

Time Period		Months	Unadjusted Rate per \$100 Bft./Payroll	Amend. Adjust.	LTD Morbidity Adjust.	Demo- graphic Adjust.	Experience Ind. Rate per \$100 Bft./Payroll	Billed Rate	Experience Ind. Rate as a Percentage of Billed Rate	Time Period Weighting
Mar/2004	Feb/2005	12	0.9369	1.408	1.000	1.230	1.6226	2.0500	79%	1
Mar/2005	Feb/2006	12	0.5621	1.325	1.000	1.204	0.8967	2.0500	44%	1
Mar/2006	Feb/2007	12	0.2814	1.177	1.000	1.193	0.3951	2.0640	19%	1
Mar/2007	Feb/2008	12	1.5538	1.000	1.000	1.165	1.8102	2.1420	85%	1
Mar/2008	Jul/2008	5	1.9043	1.000	1.000	0.992	1.8891	1.7500	108%	1
		53	0.9644	1.138	1.000	1.148	1.2604	2.0422	62%	

SUMMARY:

SUMMARY:						Credibility	Cred. Adj.
		Months		Experience	Current	Adjusted	Exp. Ind.
Time Period			Average	Required	Manual	Experience	Percentage
			Volume	Rate	Rate	Indicated	of Current
						Rate	Billed Rate
Mar/2004	Jul/2008	53	4,529,160	1.270	1.860	48%	1.575
Mar/2005	Jul/2008	41	4,579,566	1.172	1.860	37%	1.603
Mar/2006	Jul/2008	29	4,701,418	1.275	1.860	26%	1.706
Mar/2007	Jul/2008	17	4,903,204	1.835	1.860	16%	1.856
Mar/2008	Jul/2008	5	5,245,337	1.889	1.860	5%	1.861

Weighted	Time Period	Average Volume	Experience Required Rate	Current Manual Rate	Credibility	Credibility Adjusted Experience Indicated Rate	Cred. Adj. Exp. Ind. Percentage of Current Billed Rate
Mar/2004	Jul/2008	4,529,160	1.270	1.860	48%	1.575	90%

Proposed LTD Rate

Current Billed	1.750
Proposed Rate Excluding Margin	1.575
Margin/Deficit Recovery	0.00%
Proposed Rate including Margin	1.575
Proposed Change	-10.00% Decrease

Tuesday, August 12, 2008 10:30 AM

On and After
01-Aug-2008

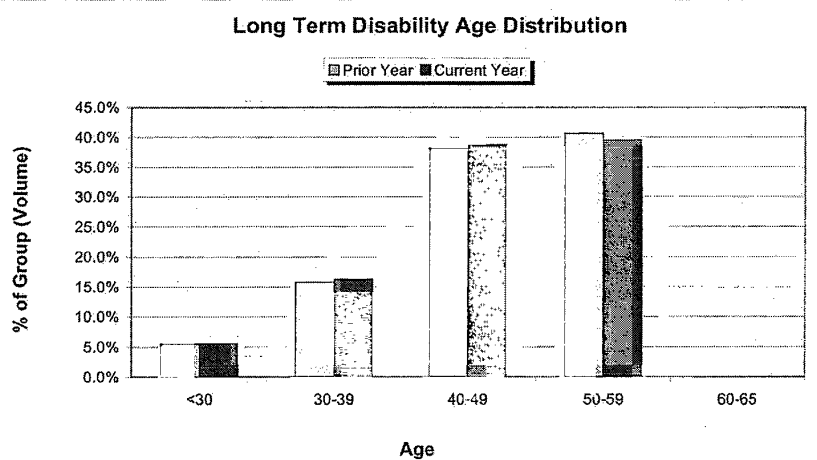
Great-West
GROUP

Newfoundland and Labrador Hydro
Policy Number: 31264+155398
Renewal Effective Date: January 1, 2009

Demographic Summary - Long Term Disability

Age Bands	Prior Year				Current Year			
	Male		Female		Male		Female	
	(Lives)	(Volume)	(Lives)	(Volume)	(Lives)	(Volume)	(Lives)	(Volume)
<25	11	27,648	3	7,646	6	15,897	1	2,280
25-29	50	145,411	7	19,917	50	157,166	13	36,651
30-34	64	205,465	23	68,679	67	227,774	23	73,869
35-39	77	252,261	19	50,141	74	254,941	23	65,609
40-44	151	532,468	45	129,689	150	554,941	51	153,986
45-49	155	561,408	62	169,942	159	610,969	55	162,609
50-54	197	692,674	39	104,496	189	700,502	45	123,579
55-59	175	618,051	24	68,982	164	622,815	23	67,896
60-65	0	0	0	0	0	0	0	0
Total	880	3,035,386	222	619,492	859	3,145,005	234	686,479

Male/Female # Lives:	1102	1093
Male/Female Volume:	3,654,878	3,831,484
Male/Female %:	83.1%	82.1%
		17.9%



Appendix C
LTD Claims Listing

Disabled Life Reserves

Client: Newfoundland and Labrador Hydro
Group: 31264-155398
Valuation Date: Jul 31, 2008

Div	Employee ID#	Name	Sex	Birthdate	Disability Date	Benefit Start Date	Benefit Amount	Exp. Rated DLR	Pooled DLR	Total DLR
1							1,098			30,319
1			M				608			62,934
3			M				703			51,002
3			M				0			0
1			M				483			18,821
1			M				660			10,588
1			M				349			7,421
1			M				574			19,413
1			F				879			139,010
1			M				461			17,669
1			M				1,070			119,230
1			F				796			100,180
1			M				1,504			147,857
3			M				1,745			34,338
1			M				2,110			158,545
1			M				1,461			54,431
1			F				2,054			263,509
1			F				917			141,465
1			M				215			3,471
1			M				1,412			123,536
1			M				1,430			53,809
1			F				1,170			43,460
1			M				2,578			112,758
1			M				1,753			130,980
1			M				1,687			<u>94,572</u>
							Prior to Analysis		\$	1,939,318
2			F				1,417	11,075	79,472	90,547
1			M				1,648	4,114	0	<u>4,114</u>
							Prior to Analysis			94,661
1			M				1,897	33,132	143,681	176,813
1			F				1,599	9,541	0	<u>9,541</u>
							Mar/04 - Feb/05			186,354

1	M	2,578	39,978	0	<u>39,978</u>
			Mar/05 - Feb/06		39,978
2	F	2,750	71,462	108,474	179,936
1	M	1,354	36,606	21,511	58,117
1	M	3,084	72,422	63,964	136,386
2	M	3,400	68,161	74,014	142,175
1	M	2,616	53,023	44,112	97,135
2	M	2,520	12,234	0	<u>12,234</u>
			Mar/07 - Feb/08		625,983
1	M	3,387	56,199	27,994	<u>84,193</u>
			Mar/08 - Jul/08	\$	84,193
		Total #155398	\$		1,031,169

Appendix D

Health and Dental Accounting Statements

**MEDAVIE BLUE CROSS
HEALTH AND DENTAL ACCOUNTING STATEMENT
NEWFOUNDLAND AND LABRADOR HYDRO - ACTIVE/TEMPORARY EMPLOYEES
FOR THE PERIOD 01 SEPTEMBER 2007 TO 31 AUGUST 2008**

	<u>Health</u>	<u>Dental</u>	<u>Total</u>
1. <u>Deposits</u>	\$ 2,199,518	\$ 706,962	\$ 2,906,480
Less: Travel Pooling	\$ (37,699)	\$ -	\$ (37,699)
Less: Stop Loss Pooling	\$ (5,136)	\$ (1,605)	\$ (6,741)
Net Deposits	\$ 2,156,683	\$ 705,357	\$ 2,862,040
2. <u>Paid Claims</u>	\$ 1,785,362	\$ 598,375	\$ 2,383,737
Less: Pooled Claims	\$ -	\$ -	\$ -
Total Paid	\$ 1,785,362	\$ 598,375	\$ 2,383,737
3. <u>ASO Charges</u>	\$ 167,378	\$ 56,098	\$ 223,476
4. <u>Interest Accreditation</u>			
Cash Flow	\$ 2,965	\$ 660	\$ 3,625
Balance Carried Forward	\$ (12,902)	\$ 2,813	\$ (10,089)
Biaxin Credit	\$ 2	\$ -	\$ 2
Total	\$ (9,935)	\$ 3,473	\$ (6,462)
5. <u>Current Year Surplus/(Deficit)</u>	\$ 194,008	\$ 54,357	\$ 248,365
6. <u>Account Reconciliation</u>			
Balance carried forward at 31 August 2007	\$ (307,185)	\$ 66,982	\$ (240,203)
Travel Reconciliation	\$ (1,094)	\$ -	\$ (1,094)
Biaxin Credit	\$ 2,011	\$ -	\$ 2,011
Current Year Surplus/(Deficit)	\$ 194,008	\$ 54,357	\$ 248,365
Balance at 31 August 2008	\$ (112,260)	\$ 121,339	\$ 9,079
7. Estimated Outstanding Deposits	\$ 174,452	\$ 57,436	\$ 231,888
Estimated Account Balance	\$ 62,192	\$ 178,775	\$ 240,967
8. <u>Subscriber Counts</u>			
Single	125		
Family	1,095		
Total	1,220		
9. <u>Interest Rates</u>			
Prime Rate - 01 September 2007 -	6.25%		
Annual GIC Rate - 01 September 2007 -	3.20%		

**MEDAVIE BLUE CROSS
ASO CALCULATIONS
NEWFOUNDLAND AND LABRADOR HYDRO - ACTIVE/TEMPORARY EMPLOYEES
FOR THE PERIOD 01 SEPTEMBER 2007 TO 31 AUGUST 2008**

1. STOP LOSS POOLING

Expected Health Claims \$2,054,480 x 0.25%	= \$	5,136
Expected Dental Claims \$641,911 x 0.25%	= \$	1,605

2. ASO CHARGES

Administration Charge

Health Paid Claims \$1,785,362 x 5.0%	\$ 89,268		
Dental Paid Claims \$598,375 x 5.0%	<u>\$ 29,919</u>	= \$	119,187

Premium Tax

(\$1,785,362 + \$89,268) / 0.96 x 4.0%	\$ 78,110		
(\$598,375 + \$29,919) / 0.96 x 4.0%	<u>\$ 26,179</u>	= \$	104,289

3. INTEREST ACCREDITATION

Cashflow

	<u>Health</u>	<u>Dental</u>	
Deposits	\$ 41,255	\$ 13,493	
Claims	\$ (35,008)	\$ (11,733)	
Expenses	<u>\$ (3,282)</u>	<u>\$ (1,100)</u>	
	\$ 2,965	\$ 660	= \$ 3,625

Balance Carried Forward

Health (\$307,185) x 4.20%	= \$	(12,902)
Dental \$66,982 x 4.20%	= \$	2,813

Biaxin Credit

\$2,011 x 4.20% x 10/365	= \$	2
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**MEDAVIE BLUE CROSS
HEALTH AND DENTAL ACCOUNTING STATEMENT
NEWFOUNDLAND AND LABRADOR HYDRO - RETIRED EMPLOYEES
FOR THE PERIOD 01 SEPTEMBER 2007 TO 31 AUGUST 2008**

	<u>Health</u>	<u>Dental</u>	<u>Total</u>
1. <u>Deposits</u>	\$ 1,868,076	\$ 209,030	\$ 2,077,106
Less: Travel Pooling	\$ (70,129)	\$ -	\$ (70,129)
Less: Stop Loss Pooling	\$ (4,732)	\$ (507)	\$ (5,239)
Net Deposits	\$ 1,793,215	\$ 208,523	\$ 2,001,738
2. <u>Paid Claims</u>	\$ 1,692,814	\$ 215,971	\$ 1,908,785
Less: Pooled Claims	\$ -	\$ -	\$ -
Total Paid	\$ 1,692,814	\$ 215,971	\$ 1,908,785
3. <u>ASO Charges</u>	\$ 158,702	\$ 20,248	\$ 178,950
4. <u>Interest Accreditation</u>			
Cash Flow	\$ (1,313)	\$ (555)	\$ (1,868)
Balance Carried Forward	\$ 10,733	\$ 2,017	\$ 12,750
Total	\$ 9,420	\$ 1,462	\$ 10,882
5. <u>Current Year Surplus/(Deficit)</u>	\$ (48,881)	\$ (26,234)	\$ (75,115)
6. <u>Account Reconciliation</u>			
Balance carried forward at 31 August 2007	\$ 255,555	\$ 48,018	\$ 303,573
Travel Reconciliation	\$ (12,336)	\$ -	\$ (12,336)
Current Year Surplus/(Deficit)	\$ (48,881)	\$ (26,234)	\$ (75,115)
Balance at 31 August 2008	\$ 194,338	\$ 21,784	\$ 216,122
7. <u>Estimated Outstanding Deposits</u>	\$ 146,917	\$ 17,142	\$ 164,059
Estimated Account Balance	\$ 341,255	\$ 38,926	\$ 380,181
8. <u>Subscriber Counts</u>			
Single	162		
Family	543		
Total	705		
9. <u>Interest Rates</u>			
Prime Rate - 01 September 2007 -	6.25%		
Annual GIC Rate - 01 September 2007 -	3.20%		

**MEDAVIE BLUE CROSS
ASO CALCULATIONS
NEWFOUNDLAND AND LABRADOR HYDRO - RETIRED EMPLOYEES
FOR THE PERIOD 01 SEPTEMBER 2007 TO 31 AUGUST 2008**

1. STOP LOSS POOLING

Expected Health Claims \$1,892,607 x 0.25%	= \$	4,732
Expected Dental Claims \$202,916 x 0.25%	= \$	507

2. ASO CHARGES

Administration Charge

Health Paid Claims \$1,692,814 x 5.0%	\$ 84,641		
Dental Paid Claims \$215,971 x 5.0%	<u>\$ 10,799</u>	= \$	95,440

Premium Tax

(\$1,692,814 + \$84,641) / 0.96 x 4.0%	\$ 74,061		
(\$215,971 + \$10,799) / 0.96 x 4.0%	<u>\$ 9,449</u>	= \$	83,510

3. INTEREST ACCREDITATION

Cashflow

	<u>Health</u>	<u>Dental</u>	
Deposits	\$ 34,362	\$ 3,996	
Claims	\$ (32,617)	\$ (4,161)	
Expenses	<u>\$ (3,058)</u>	<u>\$ (390)</u>	
	\$ (1,313)	\$ (555)	= \$ (1,868)

Balance Carried Forward

Health \$255,555 x 4.20%	= \$	10,733
Dental \$48,018 x 4.20%	= \$	2,017

**MEDAVIE BLUE CROSS
HEALTH AND DENTAL ACCOUNTING STATEMENT
NEWFOUNDLAND AND LABRADOR HYDRO
FOR THE PERIOD 01 SEPTEMBER 2007 TO 31 AUGUST 2008**

	<u>Health</u>	<u>Dental</u>	<u>Total</u>
1. <u>Deposits</u>	\$ 4,067,594	\$ 915,992	\$ 4,983,586
Less: Travel Pooling	\$ (107,828)	\$ -	\$ (107,828)
Less: Stop Loss Pooling	\$ (9,868)	\$ (2,112)	\$ (11,980)
Net Deposits	\$ 3,949,898	\$ 913,880	\$ 4,863,778
2. <u>Paid Claims</u>	\$ 3,478,176	\$ 814,346	\$ 4,292,522
Less: Pooled Claims	\$ -	\$ -	\$ -
Total Paid	\$ 3,478,176	\$ 814,346	\$ 4,292,522
3. <u>ASO Charges</u>	\$ 326,080	\$ 76,346	\$ 402,426
4. <u>Interest Accreditation</u>			
Cash Flow	\$ 1,652	\$ 105	\$ 1,757
Balance Carried Forward	\$ (2,169)	\$ 4,830	\$ 2,661
Biaxin Credit	\$ 2	\$ -	\$ 2
Total	\$ (515)	\$ 4,935	\$ 4,420
5. <u>Current Year Surplus/(Deficit)</u>	\$ 145,127	\$ 28,123	\$ 173,250
6. <u>Account Reconciliation</u>			
Balance carried forward at 31 August 2007	\$ (51,630)	\$ 115,000	\$ 63,370
Travel Reconciliation	\$ (13,430)	\$ -	\$ (13,430)
Biaxin Credit	\$ 2,011	\$ -	\$ 2,011
Current Year Surplus/(Deficit)	\$ 145,127	\$ 28,123	\$ 173,250
Balance at 31 August 2008	\$ 82,078	\$ 143,123	\$ 225,201
7. Estimated Outstanding Deposits	\$ 321,369	\$ 74,578	\$ 395,946
Estimated Account Balance	\$ 403,447	\$ 217,701	\$ 621,147
8. <u>Subscriber Counts</u>			
Single	287		
Family	1,638		
Total	1,925		
9. <u>Interest Rates</u>			
Prime Rate - 01 September 2007 -	6.25%		
Annual GIC Rate - 01 September 2007 -	3.20%		

**MEDAVIE BLUE CROSS
ASO CALCULATIONS
NEWFOUNDLAND AND LABRADOR HYDRO
FOR THE PERIOD 01 SEPTEMBER 2007 TO 31 AUGUST 2008**

1. STOP LOSS POOLING

Expected Health Claims \$3,947,087 x 0.25%	= \$	9,868
Expected Dental Claims \$844,827 x 0.25%	= \$	2,112

2. ASO CHARGES

Administration Charge

Health Paid Claims \$3,478,176 x 5.0%	\$ 173,909	
Dental Paid Claims \$814,346 x 5.0%	<u>\$ 40,718</u>	= \$ 214,627

Premium Tax

(\$3,478,176 + \$173,909) / 0.96 x 4.0%	\$ 152,171	
(\$814,346 + \$40,718) / 0.96 x 4.0%	<u>\$ 35,628</u>	= \$ 187,799

3. INTEREST ACCREDITATION

Cashflow

	<u>Health</u>	<u>Dental</u>	
Deposits	\$ 75,617	\$ 17,489	
Claims	\$ (67,625)	\$ (15,894)	
Expenses	<u>\$ (6,340)</u>	<u>\$ (1,490)</u>	
	\$ 1,652	\$ 105	= \$ 1,757

Balance Carried Forward

Health (\$51,630) x 4.20%	= \$	(2,168)
Dental \$115,000 x 4.20%	= \$	4,830

Biaxin Credit

\$2,011 x 4.20% x 10/365	= \$	2
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Appendix E

Health and Dental Claims Reports

BLUE CROSS

INTEGRATED HEALTH MANAGEMENT ANALYSIS REPORT
PAID CLAIMS ANALYSIS

PAGE : 1
CONSOLIDATION CODE : 1AA

NEWFOUNDLAND AND LABRADOR HYDRO

RATE ANNIVERSARY DATE : JAN

	CURRENT PERIOD			PRIOR PERIOD 1			PRIOR PERIOD 2			CURRENT VS PRIOR 1	
	2007-09-01	TO	2008-08-31	2006-09-01	TO	2007-08-31	2005-09-01	TO	2006-08-31	%	%
	TOTAL CLAIMS	TOTAL PAID	%	TOTAL CLAIMS	TOTAL PAID	%	TOTAL CLAIMS	TOTAL PAID	%	% CHANGE	% CHANGE
HOSPITAL											
OTHER	1	2,630.27	4.42%		.00	0.00%		.00	0.00%	0.0%	0.0%
PRIVATE ROOM		.00	0.00%	-1	.00	0.00%		.00	0.00%	0.0%	0.0%
SEMI-PRIVATE ROOM	89	42,680.00	71.75%	99	47,251.74	70.87%	87	37,862.00	72.36%	-9.7%	24.8%
TRANSPORTATION	125	14,171.40	23.82%	167	19,423.79	29.13%	126	14,462.00	27.64%	-27.0%	34.3%
	215	59,481.67		265	66,675.53		213	52,324.00		-10.8%	27.4%
E.H.B.											
ACCIDENTAL DENTAL		.00	0.00%	5	2,119.60	0.25%	6	671.60	0.09%	-100.0%	215.6%
ACUPUNCTURE	96	3,905.62	0.47%	113	4,237.40	0.50%	163	6,866.44	0.95%	-7.8%	-38.3%
CHIROPODIST / PODIATRIST	143	4,547.18	0.55%	95	3,149.60	0.37%	90	2,863.60	0.40%	44.4%	10.0%
CHIROPRACITOR	1,245	32,711.41	3.93%	1,209	29,060.37	3.45%	972	21,931.49	3.03%	12.6%	32.5%
CONTACT LENSES	125	12,344.76	1.48%	123	11,931.02	1.41%	124	12,147.06	1.68%	3.5%	-1.8%
DIABETIC EQUIPMENT AND SUPP.	1,030	47,883.29	5.75%	946	44,547.54	5.28%	994	42,064.39	5.81%	7.5%	5.9%
DIAGNOSTIC TESTS	4	96.00	0.01%	4	93.60	0.01%	4	91.20	0.01%	2.6%	2.6%
FRAMES	910	115,406.87	13.87%	1,002	118,612.89	14.07%	878	103,023.80	14.22%	-2.7%	15.1%
HEARING AID	15	5,386.24	0.65%	9	3,600.00	0.43%	12	4,800.00	0.66%	49.6%	-25.0%
LENSES	901	73,740.45	8.86%	1,056	94,778.50	11.24%	879	74,772.86	10.32%	-22.2%	26.8%
MASSAGE THERAPY	880	33,118.70	3.98%	887	30,374.32	3.60%	830	26,439.04	3.65%	9.0%	14.9%
MEDICAL EQUIPMENT	321	44,329.25	5.33%	281	28,009.47	3.32%	245	21,863.91	3.02%	58.3%	28.1%
MEDICAL SUPPLIES	25	1,612.38	0.19%	30	1,751.68	0.21%	30	1,182.84	0.16%	-8.0%	48.1%
NATUROPATH	24	1,472.36	0.18%	50	1,882.80	0.22%	27	1,381.20	0.19%	-21.8%	36.3%
NURSING	158	23,368.95	2.81%	407	58,829.48	6.98%	401	52,592.26	7.26%	-60.3%	11.9%
OSTOMY SUPPLIES	250	16,172.02	1.94%	198	13,426.03	1.59%	259	14,023.94	1.94%	20.5%	-4.3%
OTHER	2,026	48,004.18	5.77%	1,876	51,198.73	6.07%	1,369	42,636.29	5.89%	-6.2%	20.1%
OTHER PRACTITIONER		.00	0.00%	-1	.00	0.00%		.00	0.00%	0.0%	0.0%
OTHER VISION CARE	1	200.00	0.02%		.00	0.00%	1	200.00	0.03%	0.0%	-100.0%
OUT OF PROVINCE		.00	0.00%		.00	0.00%	-1	.00	0.00%	0.0%	0.0%
PHYSIOTHERAPY	2,290	75,019.12	9.02%	2,062	60,753.95	7.20%	1,843	53,853.78	7.44%	23.5%	12.8%
PROSTHETIC APPLIANCES	317	47,137.71	5.67%	270	36,925.08	4.38%	215	26,675.48	3.68%	27.7%	38.4%
PSYCHOLOGIST	49	929.00	0.11%	111	1,213.50	0.14%	83	1,232.27	0.17%	-23.4%	-1.5%
REFRACTIONS	1,129	47,451.15	5.70%	1,198	50,585.80	6.00%	1,122	47,010.40	6.49%	-6.2%	7.6%
SOCIAL WORKER	3	60.00	0.01%		.00	0.00%	2	30.00	0.00%	0.0%	-100.0%

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INTEGRATED HEALTH MANAGEMENT ANALYSIS REPORT
PAID CLAIMS ANALYSIS

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NEWFOUNDLAND AND LABRADOR HYDRO

RATE ANNIVERSARY DATE: JAN

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SPEECH THERAPIST

TRANSPORTATION

VISION CARE(FRAMES AND LENSES)

VISUAL TRAINING

DRUGS

ANTI-INFECTIVE AGENTS

CARDIOVASCULAR DRUGS

CENTRAL NERVOUS SYSTEM

CONTRACEPTIVES

GASTROINTESTINAL DRUGS

HEMOSTATICS

HORMONES AND SYNTHETIC

OTHER PRESCRIPTION DRUGS

REIMBURSEMENT DRUGS

RENAL DRUGS

TOTAL HEALTH

CURRENT PERIOD 2007-09-01 TO 2008-08-31			PRIOR PERIOD 1 2006-09-01 TO 2007-08-31			PRIOR PERIOD 2 2005-09-01 TO 2006-08-31			CURRENT VS PRIOR 1	PRIOR 1 VS PRIOR 2
TOTAL CLAIMS	TOTAL PAID	%	TOTAL CLAIMS	TOTAL PAID	%	TOTAL CLAIMS	TOTAL PAID	%	% CHANGE	% CHANGE
1	68.00	0.01%		.00	0.00%		.00	0.00%	0.0%	0.0%
2,599	197,072.67	23.69%	2,605	196,209.37	23.27%	2,189	165,889.98	22.90%	0.4%	18.3%
-2	.00	0.00%		.00	0.00%		.00	0.00%	0.0%	0.0%
	.00	0.00%		.00	0.00%	1	20.13	0.00%	0.0%	-100.0%
14,540	832,037.31		14,536	843,290.73		12,738	724,263.96		-1.3%	16.4%
3,175	67,681.75	2.62%	3,577	78,234.24	3.10%	3,624	83,505.59	3.70%	-13.5%	-6.3%
579	11,218.11	0.43%	1,421	14,158.57	0.56%	2,311	32,031.78	1.42%	-20.8%	-55.8%
7,778	282,762.99	10.93%	7,115	273,968.93	10.84%	6,628	259,037.53	11.47%	3.2%	5.8%
1,328	35,867.21	1.39%	1,329	35,443.86	1.40%	1,294	30,790.92	1.36%	1.2%	15.1%
2,523	216,144.15	8.36%	3,144	322,776.52	12.77%	2,788	277,894.31	12.30%	-33.0%	16.2%
17	1,135.71	0.04%	2	115.32	0.00%		.00	0.00%	884.8%	0.0%
4,433	184,043.03	7.12%	4,260	180,560.79	7.14%	4,154	168,370.79	7.45%	1.9%	7.2%
24,946	1,787,349.30	69.10%	21,932	1,621,843.53	64.18%	19,589	1,406,916.40	62.29%	10.2%	15.3%
2	342.70	0.01%		.00	0.00%		.00	0.00%	0.0%	0.0%
2	111.91	0.00%		.00	0.00%		.00	0.00%	0.0%	0.0%
44,783	2,586,656.86		42,780	2,527,101.76		40,388	2,258,547.32		2.4%	11.9%
59,538	3,478,175.84		57,581	3,437,068.02		53,339	3,035,135.28		1.2%	13.2%

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INTEGRATED HEALTH MANAGEMENT ANALYSIS REPORT
PAID CLAIMS ANALYSIS

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NEWFOUNDLAND AND LABRADOR HYDRO

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	CURRENT PERIOD			PRIOR PERIOD 1			PRIOR PERIOD 2			CURRENT VS PRIOR	
	2007-09-01	TO	2008-08-31	2006-09-01	TO	2007-08-31	2005-09-01	TO	2006-08-31	%	%
	TOTAL CLAIMS	TOTAL PAID	%	TOTAL CLAIMS	TOTAL PAID	%	TOTAL CLAIMS	TOTAL PAID	%	% CHANGE	% CHANGE
DENTAL											
ADJUNCTIVE GENERAL SERVICES	32	4,036.63	0.50%	34	3,859.20	0.49%	42	4,849.25	0.72%	4.6%	-20.4%
ANAESTHESIA	9	646.88	0.08%	3	272.80	0.03%	2	50.71	0.01%	137.1%	438.0%
CONTROL OF ORAL HABITS	2	1,588.54	0.20%		.00	0.00%		.00	0.00%	0.0%	0.0%
CROWNS	83	45,440.96	5.58%	69	35,621.28	4.54%	123	57,934.28	8.62%	27.6%	-38.5%
CYTOLOGICAL TESTS		.00	0.00%		.00	0.00%	1	15.84	0.00%	0.0%	-100.0%
DENTURE RELINE		.00	0.00%	1	120.00	0.02%		.00	0.00%	-100.0%	0.0%
DENTURES	38	20,341.59	2.50%	52	30,891.53	3.94%	39	19,807.90	2.95%	-34.2%	56.0%
DIAGNOSTIC SERVICES	5,236	121,178.68	14.88%	5,460	116,749.96	14.87%	4,480	91,870.28	13.68%	3.8%	27.1%
ENDODONTICS	134	44,346.88	5.45%	137	39,967.62	5.09%	113	34,436.11	5.13%	11.0%	16.1%
MAJOR RESTORATIVE	11	545.79	0.07%	11	540.64	0.07%	13	515.03	0.08%	1.0%	5.0%
ORAL AND MAXILLOFACIAL SURGEI	454	44,236.11	5.43%	511	40,291.09	5.13%	457	36,803.22	5.48%	9.8%	9.5%
ORTHODONTICS MISCELLANEOUS	-1	.00	0.00%		.00	0.00%		.00	0.00%	0.0%	0.0%
OTHER	8	1,962.99	0.24%	8	2,599.08	0.33%	9	2,233.51	0.33%	-24.5%	16.4%
PARTIAL DENTURES	65	36,452.28	4.48%	63	32,182.26	4.10%	54	26,632.19	3.96%	13.3%	20.8%
PERIODONTICS	390	48,596.73	5.97%	379	47,827.89	6.09%	410	37,723.91	5.62%	1.6%	26.8%
PONTICS	20	6,107.44	0.75%	13	3,593.38	0.46%	13	3,472.94	0.52%	70.0%	3.5%
POSTS	29	4,913.87	0.60%	22	3,968.81	0.51%	32	4,465.73	0.66%	23.8%	-11.1%
PREVENTIVE SERVICES	770	12,860.37	1.58%	851	12,339.76	1.57%	678	10,783.23	1.61%	4.2%	14.4%
PROPHYLAXIS/POLISHING	5,760	184,247.93	22.63%	5,711	168,710.82	21.49%	4,942	143,539.70	21.37%	9.2%	17.5%
PROSTHODONTICS	93	7,468.96	0.92%	70	5,425.92	0.69%	93	7,274.01	1.08%	37.7%	-25.4%
RECEMENTATION / REBONDING	2	116.00	0.01%	3	169.61	0.02%	3	202.28	0.03%	-31.6%	-16.2%
REPAIRS		.00	0.00%		.00	0.00%	2	61.13	0.01%	0.0%	-100.0%
RESTORATIONS	6	3,640.88	0.45%	2	924.61	0.12%	4	2,300.20	0.34%	293.8%	-59.8%
RESTORATIVE SERVICES	2,139	204,547.84	25.12%	2,563	225,944.88	28.78%	2,086	173,944.44	25.89%	-9.5%	29.9%
RETAINERS	31	14,534.01	1.78%	26	12,008.43	1.53%	23	10,045.02	1.50%	21.0%	19.5%
VENEERS LABORATORY PROCESSE	16	6,534.46	0.80%	2	941.50	0.12%	6	2,792.12	0.42%	594.0%	-66.3%
	15,327	814,345.82		15,991	784,951.07		13,625	671,753.03		3.7%	16.9%
TOTAL COMBINED	74,865	4,292,521.66		73,572	4,222,019.09		66,964	3,706,888.31		1.7%	13.9%

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NEWFOUNDLAND AND LABRADOR HYDRO

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TOP 100 DRUGS BY ELIGIBLE EXPENSE

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TYPE	DIN	TRADE NAME	PTC	NUMBER OF SCRIPTS	DRUG QUANTITY	INGREDIENT COST	MARKUP/ SURCHARGE	DISPENSING FEE	ELIGIBLE EXPENSE	% OF AVG ELIG		CO-PAY	PAID AMOUNT	NF % OF		
										TOTAL	EXPENSE/ SCRIPT			RANK	RANK	TOTAL
										(\$)				(\$)	(\$)	(\$)
P	00002247162	CRESTOR	240608	941	70,780	88,106	3,147	6,731	97,984	3.37	104.13	6,617	91,367	1	1	3.16
P	00002244016	REMICADE	920000	28	473	82,701	0	369	83,070	2.86	2,966.78	369	82,701	2	2	2.63
P	00002230711	LIPITOR	240608	571	41,623	64,855	2,428	3,959	71,241	2.45	124.77	3,959	67,281	3	4	2.13
P	00002230713	LIPITOR	240608	453	32,498	63,341	2,172	3,456	68,969	2.37	152.25	3,238	65,731	4	5	1.93
P	00002244522	NEXIUM	564000	381	30,150	51,239	2,266	2,494	56,000	1.93	146.98	2,494	53,506	5	3	2.15
P	00002282097	ORENCIA	920000	51	164	45,536	0	733	46,268	1.59	907.22	733	45,536	6	125	0.15
P	00002238682	PLAVIX	201218	289	17,515	41,914	1,461	2,062	45,436	1.56	157.22	2,062	43,375	7	7	1.51
P	00002258595	HUMIRA	920000	21	110	44,970	0	273	45,243	1.56	2,154.43	273	44,970	8	6	1.79
P	00002244522	NEXIUM	562836	273	22,780	39,537	1,580	1,791	42,909	1.48	157.17	1,791	41,117	9	3	2.15
P	00002247163	CRESTOR	240608	329	25,845	37,921	1,592	2,387	41,899	1.44	127.35	2,362	39,537	10	10	1.13
P	00002237319	REBIF	920000	12	468	39,521	0	62	39,583	1.36	3,298.56	62	39,521	11	77	0.24
P	00002230714	LIPITOR	240608	212	16,783	34,493	1,110	1,505	37,107	1.28	175.04	1,505	35,602	12	11	1.10
P	00002155907	ADALAT XL	242800	471	27,962	29,376	1,179	3,529	34,085	1.17	72.37	3,511	30,573	13	19	0.74
P	00002260867	RATIO-OMEPRAZOLE	564000	279	20,863	24,716	986	2,085	27,787	0.96	99.59	2,085	25,702	14	14	0.94
P	00002247521	EZETROL	240605	209	15,512	23,792	807	1,432	26,031	0.89	124.55	1,408	24,623	15	12	1.01
P	00001968017	NEUPOGEN	201600	24	254	25,407	0	152	25,559	0.88	1,064.97	152	25,407	16	24	0.61
P	0000878936	NORVASC	242800	200	13,977	22,162	1,131	1,419	24,711	0.85	123.56	1,364	23,348	17	25	0.60
P	00002237320	REBIF	920000	4	144	21,874	0	28	21,902	0.75	5,475.39	28	21,874	18	16	0.86
P	00002155990	ADALAT XL	242800	174	11,404	19,609	720	1,267	21,596	0.74	124.11	1,267	20,329	19	22	0.69
P	00002259052	AMEVIVE	849200	4	16	21,483	0	37	21,520	0.74	5,379.95	37	21,483	20	161	0.13
P	00002287722	RATIO-RAMIPRIL	243204	292	26,323	17,191	571	2,074	19,837	0.68	67.93	2,074	17,762	21	17	0.84
P	00002169649	BETASERON	920000	4	180	19,614	0	37	19,651	0.68	4,912.67	37	19,614	22	98	0.19
P	00002243796	PARIET	564000	261	27,360	16,638	687	1,863	19,188	0.66	73.52	1,863	17,325	23	9	1.21
P	00002229453	PANTOLOC	564000	153	10,718	17,192	798	1,043	19,033	0.65	124.40	969	18,064	24	8	1.30
P	00002165511	PREVACID	564000	119	9,091	17,473	632	811	18,916	0.65	158.95	811	18,105	25	15	0.94
P	00002275031	NOVO-VENLAFAXINE XR	281604	201	14,234	15,800	689	1,305	17,795	0.61	88.53	1,305	16,489	26	18	0.78
P	00002260867	RATIO-OMEPRAZOLE	562836	162	12,665	15,068	494	1,224	16,785	0.58	103.61	1,224	15,562	27	14	0.94
P	00002239942	CELEBREX	280804	199	11,921	12,996	428	1,225	14,649	0.50	73.61	1,225	13,424	28	21	0.71
P	00002245913	KINERET	920000	10	280	13,728	69	70	13,868	0.48	1,386.81	70	13,798	29	552	0.03
P	00002239092	ATACAND	243208	151	11,160	11,704	578	1,138	13,420	0.46	88.88	1,138	12,282	30	37	0.41

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NEWFOUNDLAND AND LABRADOR HYDRO

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TYPE	DIN	TRADE NAME	PTC	NUMBER OF SCRIPTS	DRUG QUANTITY	INGREDIENT COST	MARKUP/ SURCHARGE	DISPENSING FEE	ELIGIBLE EXPENSE	% OF AVG ELIG		CO-PAY	PAID AMOUNT	NF		
										TOTAL (\$)	EXPENSE/ SCRIPT			RANK (\$)	RANK (\$)	% OF TOTAL (\$)
P	0000828564	NOVO-RANIDINE	564000	330	38,544	10,660	339	2,034	13,032	0.45	39.49	2,034	10,998	31	40	0.40
P	0000216551	PREVACID	562836	69	5,799	11,019	377	453	11,850	0.41	171.73	453	11,396	32	15	0.94
P	0000223846	MASONEX AQUEOUS	520808	279	54,522	9,312	307	1,810	11,430	0.39	40.97	1,810	9,620	33	27	0.46
P	0000224658	GEN-SIMVASTATIN	240608	98	6,586	9,977	463	776	11,216	0.39	114.45	776	10,440	34	31	0.44
P	0000223138	FEMARA	100000	37	2,520	10,166	608	254	11,028	0.38	298.06	254	10,774	35	93	0.20
P	0000224309	LIPITOR	240608	86	4,980	9,898	431	682	11,011	0.38	128.03	682	10,329	36	29	0.45
P	0000224689	ACTONEL	920000	130	1,256	9,903	336	707	10,946	0.38	84.20	707	10,239	37	41	0.40
P	0000067092	VASOTEC	243204	80	9,087	9,610	549	586	10,744	0.37	134.30	586	10,158	38	108	0.17
P	0000225158	APO-RAMIPRIL	243204	217	14,700	8,840	415	1,395	10,650	0.37	49.08	1,395	9,255	39	62	0.29
P	0000222945	PANTOLOC	562836	85	6,637	9,648	381	520	10,548	0.36	124.10	520	10,029	40	8	1.30
P	0000224090	APO-PAROXETINE	281604	155	9,599	8,856	395	1,129	10,380	0.36	66.97	1,129	9,251	41	83	0.22
P	0000218282	COZAAR	243208	121	7,679	8,859	423	1,071	10,353	0.36	85.56	946	9,407	42	120	0.16
P	0000224538	SYMBICORT TURBUHALER	121200	103	20,200	9,125	375	727	10,227	0.35	99.29	609	9,618	43	23	0.65
P	0000223983	ARTHROTEC 75	280804	133	14,652	8,942	413	854	10,209	0.35	76.76	854	9,354	44	68	0.27
P	0000224716	CRESTOR	240608	57	4,650	9,110	275	420	9,806	0.34	172.03	420	9,385	45	148	0.14
P	0000878928	NORVASC	242800	109	7,460	8,632	403	733	9,768	0.34	89.61	733	9,035	46	36	0.43
P	0000224257	ACTOS TAB	682092	46	3,787	9,118	347	299	9,763	0.34	212.24	299	9,465	47	78	0.24
P	0000224379	PARIET	562836	119	14,464	8,121	326	825	9,271	0.32	77.91	825	8,446	48	9	1.21
P	0000224111	AVANDIA	682092	42	4,200	8,624	197	297	9,117	0.31	217.08	297	8,821	49	65	0.27
P	0000223821	SINGULAIR	920000	79	4,783	8,281	409	407	9,097	0.31	115.16	407	8,690	50	59	0.31
P	0000223792	AVAPRO	243208	85	7,290	8,053	267	597	8,917	0.31	104.90	597	8,320	51	73	0.25
D	0000224435	NOVORAPID	682008	72	2,790	8,156	46	485	8,688	0.30	120.66	485	8,202	52	54	0.32
P	0000224429	PLOVENT METERED DOSE	680400	84	13,683	7,730	288	566	8,584	0.30	102.20	563	8,021	53	45	0.36
P	0000223909	ATACAND	243208	117	7,520	7,293	410	810	8,512	0.29	72.76	810	7,703	54	47	0.35
P	0000226554	CRESTOR	240608	87	7,237	7,640	325	540	8,505	0.29	97.76	540	7,965	55	28	0.46
P	0000224114	AVANDIA	682092	55	2,561	7,851	171	397	8,419	0.29	153.07	397	8,022	56	63	0.28
P	0000224505	APO-OMEPRAZOLE	564000	96	6,278	7,415	303	686	8,405	0.29	87.55	686	7,719	57	55	0.31
P	0000218287	COZAAR	243208	94	7,169	7,442	157	655	8,254	0.28	87.81	655	7,599	58	80	0.23
P	0000227505	NOVO-VENLAFAXINE XR	281604	108	5,700	7,021	307	716	8,044	0.28	74.48	716	7,328	59	30	0.44
P	0000224794	NOVO-RAMIPRIL	243204	139	11,051	6,790	166	921	7,876	0.27	56.66	921	6,955	60	72	0.25

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TYPE	DIN	TRADE NAME	PTC	NUMBER OF SCRIPTS	DRUG QUANTITY	INGREDIENT COST	MARKUP/ SURCHARGE	DISPENSING FEE	ELIGIBLE EXPENSE	% OF TOTAL (\$)	AVG ELIG EXPENSE/ SCRIPT	CO-PAY	PAID AMOUNT	NF		
														RANK (\$)	RANK (\$)	% OF TOTAL (\$)
P	00002207761	GEN-RANITIDINE	564000	204	19,098	6,074	340	1,362	7,776	0.27	38.12	1,362	6,412	61	52	0.33
P	00002248013	GEN-PAROXETINE	281604	124	7,234	6,101	421	858	7,381	0.25	59.52	858	6,522	62	43	0.38
P	00002244613	DETROL LA	861200	76	4,138	6,455	307	461	7,223	0.25	95.04	461	6,762	63	137	0.14
P	00000648035	NOVO-METOPROLOL	242400	271	45,547	5,143	126	1,894	7,163	0.25	26.43	1,894	5,269	64	94	0.20
P	00002245619	COPAXONE	920000	8	272	7,031	0	78	7,109	0.24	888.59	78	7,031	65	20	0.71
P	00002217511	APO-LISINAPRIL	243204	67	9,210	6,384	237	483	7,104	0.24	106.04	483	6,622	66	112	0.17
P	00002244914	RATIO-SALBUTAMOL	121200	385	103,411	4,158	113	2,761	7,033	0.24	18.27	2,761	4,266	67	42	0.39
P	00002231493	XALATAN	529200	132	599	5,724	218	995	6,937	0.24	52.55	995	5,941	68	79	0.24
P	0000224292	FLOVENT METERED DOSE	680400	125	20,400	5,808	241	887	6,936	0.24	55.49	887	6,049	69	50	0.33
P	00002269279	PMS-SIMVASTATIN	240608	62	4,030	6,243	210	483	6,936	0.24	111.87	483	6,453	70	155	0.13
P	00002237925	AVAPRO	243208	84	6,988	6,147	264	518	6,928	0.24	82.48	518	6,410	71	141	0.14
P	00002246737	GEN-SIMVASTATIN	240608	58	4,204	6,104	361	458	6,923	0.24	119.37	458	6,466	72	32	0.44
P	00002019906	APO-ENALAPRIL	243204	62	7,219	6,172	253	430	6,855	0.24	110.57	430	6,425	73	127	0.15
P	00002287714	RATIO-RAMIPRIL	243204	126	10,792	5,657	214	938	6,810	0.23	94.05	938	5,872	74	60	0.30
P	00002148765	GEN-METFORMIN	682004	190	43,383	5,167	216	1,331	6,714	0.23	35.34	1,331	5,383	75	39	0.40
P	00002240519	MAXALT	283228	46	432	6,069	249	373	6,691	0.23	145.46	373	6,318	76	192	0.11
P	00000670901	VASOTEC	243204	77	7,411	5,720	381	580	6,681	0.23	86.76	580	6,101	77	102	0.18
P	00002126710	BIAXIN BID	81212	108	2,177	5,614	313	744	6,672	0.23	61.77	744	5,927	78	57	0.31
P	00002231586	EPREX	201600	12	92	5,880	0	688	6,568	0.23	547.30	688	5,880	79	221	0.09
P	00002264064	NOVO-ONDANSETRON	562200	42	498	5,953	309	294	6,557	0.23	156.11	294	6,263	80	201	0.10
P	00002275023	NOVO-VENLAFAXINE XR	281604	186	8,347	4,911	172	1,321	6,404	0.22	34.43	1,321	5,080	81	74	0.25
P	00002224135	ARIMIDEX	100000	21	1,620	5,757	332	146	6,235	0.21	296.89	146	6,089	82	176	0.11
D	00002271842	LEVEMIR PENFILL	682008	36	945	5,839	0	378	6,217	0.21	172.70	378	5,839	83	49	0.34
P	00000326844	APO-HYDRO	402820	599	34,894	1,555	340	4,315	6,210	0.21	10.37	4,315	1,595	84	113	0.17
P	00002244756	BIAXIN XL	81212	119	2,282	5,167	192	823	6,181	0.21	51.94	823	5,358	85	33	0.43
P	00002190915	LOSEC	564000	82	7,598	5,556	254	344	6,154	0.21	75.05	344	5,810	86	61	0.29
P	00002246010	APO-METOPROLOL	242400	412	49,202	2,967	104	3,025	6,096	0.21	14.80	3,025	3,067	87	124	0.15
P	00002028700	TRI-CYCLEN	681200	178	9,429	5,027	226	842	6,096	0.21	34.24	842	5,254	88	46	0.36
P	00002287706	RATIO-RAMIPRIL	243204	117	9,199	5,048	162	871	6,081	0.21	51.97	871	5,210	89	107	0.18
P	00002258110	CO ALENDRONATE	920000	84	912	5,311	150	604	6,065	0.21	72.21	604	5,461	90	103	0.18

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NEWFOUNDLAND AND LABRADOR HYDRO

EXPERIENCE PERIOD : 2007-09-01 TO 2008-08-31

TOP 100 DRUGS BY ELIGIBLE EXPENSE

PAGE : 4

CONSOLIDATION CODE : 1AA

RATE ANNIVERSARY DATE : JAN

TYPE	DIN	TRADE NAME	PTC	NUMBER OF SCRIPTS	DRUG QUANTITY	INGREDIENT COST	MARKUP/ SURCHARGE	DISPENSING FEE	ELIGIBLE EXPENSE	% OF TOTAL	AVG ELIG EXPENSE/ SCRIPT	CO-PAY	PAID AMOUNT	NF		
														RANK	RANK	% OF TOTAL
										(\$)				(\$)	(\$)	(\$)
P	00002212153	IMITREX DF	283228	21	1,234	5,507	396	88	5,992	0.21	285.35	88	5,904	91	575	0.03
P	00002229519	GEN-GLICLAZIDE	682020	117	16,883	4,986	73	862	5,921	0.20	50.61	856	5,065	92	121	0.16
P	00002148765	GEN-METFORMIN	682092	171	40,314	4,542	187	1,182	5,912	0.20	34.57	1,182	4,730	93	39	0.40
P	00002246357	ARANESP	201600	12	39	5,181	0	620	5,801	0.20	483.41	620	5,181	94	316	0.07
P	00002245058	APO-OMEPRAZOLE	562836	71	5,082	5,173	168	447	5,789	0.20	81.54	447	5,342	95	55	0.31
P	00002244781	DIOVAN	243208	46	4,695	5,357	64	321	5,742	0.20	124.82	321	5,420	96	85	0.21
P	00000628123	APO-AMOXI	81216	405	11,470	2,563	151	2,993	5,706	0.20	14.09	2,993	2,661	97	56	0.31
P	00002219492	VALTREX	81800	75	1,930	4,932	235	469	5,636	0.19	75.15	469	5,167	98	38	0.41
P	00002123282	COVERSYL	243204	69	6,550	4,806	210	513	5,529	0.19	80.12	513	5,015	99	89	0.21
P	00002237618	ADALAT XL	242800	55	7,106	4,999	193	324	5,517	0.19	98.51	324	5,192	100	117	0.16
TOTAL TOP 100 DRUGS				14,926	1,297,503	1,454,836	44,118	106,016	1,604,969			105,236	1,499,364			
TOTAL REIMBURSEMENT DRUGS				2,531	161,841	0	0	0	86,092			7,669	78,271			
TOTAL PROVIDER DRUGS				45,592	3,966,649	2,427,676	81,423	313,603	2,822,702			312,138	2,508,044			
ALL DRUGS TOTAL				48,123	4,128,490	2,427,676	81,423	313,603	2,908,794			319,807	2,586,314			

TOTALS MAY BE OFF DUE TO ROUNDING

DISPENSING FEE, INGREDIENTS COST AND MARKUP/SURCHARGE BREAKDOWNS ARE NOT AVAILABLE FOR REIMBURSEMENT CLAIMS

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OVER THE COUNTER DRUG CLAIMS ANALYSIS

PAGE : 1
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NEWFOUNDLAND AND LABRADOR HYDRO

EXPERIENCE PERIOD : 2007-09-01 TO 2008-08-31

RATE ANNIVERSARY DATE : JAN

DIN	TRADE NAME	PTC	NUMBER OF SCRIPTS	% OF TOTAL		INGREDIENT COST	MARKUP/ SURCHARGE	DISPENSING FEE	ELIGIBLE EXPENSE	% OF AVG ELIG		CO-PAY	PAID AMOUNT	RANK (\$)	NF % OF TOTAL	
				SCRIPTS	SCRIPTS					TOTAL (\$)	EXPENSE/ SCRIPT				RANK (\$)	RANK (\$)
2244353	NOVORAPID	682008	72	4.27		8,156	46	485	8,688	11.22	120.66	485.45	8,202	1		
2271842	LEVEMIR PENFILL	682008	36	2.13		5,839	0	378	6,217	8.03	172.70	378.02	5,839	2	2	12.61
1959220	HUMULIN R (CARTRIDGE)	682008	75	4.44		4,587	0	485	5,072	6.55	67.62	484.61	4,587	3		
2251930	LANTUS	682008	27	1.60		4,521	0	298	4,819	6.22	178.47	297.71	4,521	4		
1959239	HUMULIN N (CARTRIDGE)	682008	74	4.38		4,179	0	421	4,600	5.94	62.17	421.46	4,179	5		
999997	COMPOUND PIN	840600	164	9.72		2,864	88	1,425	4,377	5.65	26.69	1,425.08	2,925	6	1	13.23
1959212	HUMULIN 30/70 (CARTRIDGE)	682008	25	1.48		2,774	0	408	3,182	4.11	127.28	407.73	2,774	7		
2245689	LANTUS	682008	12	0.71		2,771	0	41	2,812	3.63	234.30	40.83	2,771	8		
74225	SLOW-K	401200	127	7.52		1,635	67	1,041	2,743	3.54	21.60	1,040.84	1,702	9	8	2.85
2229705	HUMALOG	682008	26	1.54		2,071	0	350	2,421	3.13	93.13	349.94	2,071	10		
2024284	NOVOLIN GE TORONTO (PENFILL)	682008	39	2.31		2,117	0	241	2,358	3.05	60.46	241.42	2,117	11		
509558	EPIPEN	121212	25	1.48		2,131	0	151	2,282	2.95	91.28	150.72	2,131	12	5	5.22
2231948	CALTRATE 600	401200	85	5.04		1,767	35	448	2,250	2.91	26.47	448.14	1,802	13	14	1.15
2024268	NOVOLIN GE NPH (PENFILL)	682008	42	2.49		1,916	43	289	2,248	2.90	53.52	288.90	1,959	14		
2025248	NOVOLIN GE 30/70 (PENFILL)	682008	20	1.18		1,566	0	235	1,801	2.33	90.04	235.11	1,566	15		
587737	HUMULIN N	682008	40	2.37		1,421	0	132	1,553	2.01	38.84	101.61	1,452	16		
999997	COMPOUND PIN	849200	15	0.89		1,308	50	137	1,496	1.93	99.71	137.20	1,358	17	1	13.23
363812	BUSCOPAN	120808	54	3.20		1,050	28	396	1,473	1.90	27.29	395.84	1,076	18	9	2.61
2294338	LANTUS SOLOSTAR	682008	14	0.83		1,386	0	86	1,471	1.90	105.10	85.52	1,386	19		
2231441	NITROLINGUAL	241208	55	3.26		774	22	367	1,163	1.50	21.14	366.58	794	20	13	1.31
2043025	OS-CAL D 500	401200	40	2.37		862	5	210	1,076	1.39	26.89	209.56	866	21	41	0.37
2166976	CALTRATE 600	401200	35	2.07		833	18	172	1,023	1.32	29.23	172.25	851	22	34	0.49
586714	HUMULIN R	682008	26	1.54		803	0	102	905	1.17	34.80	71.67	833	23		
999997	COMPOUND PIN	840404	23	1.36		634	17	176	827	1.07	35.97	176.11	651	24	1	13.23
578657	EPIPEN JR	121212	10	0.59		734	0	37	771	1.00	77.06	36.73	734	25	15	1.00
2024217	NOVOLIN GE 30/70	682008	14	0.83		533	0	159	692	0.89	49.44	158.82	533	26		
713376	K-DUR 20	401200	32	1.90		422	13	240	676	0.87	21.13	240.35	436	27	51	0.27
2229704	HUMALOG	682008	11	0.65		560	0	87	647	0.84	58.78	86.97	560	28		
2247310	TWINJECT	121212	8	0.47		523	0	84	607	0.78	75.86	83.90	523	29	23	0.65
999997	COMPOUND PIN	840408	19	1.13		378	29	191	598	0.77	31.47	190.60	397	30	1	13.23
	NOVOLIN GE TORONTO	682008	22	1.30		457	0	127			26.56	127.29		31		

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NEWFOUNDLAND AND LABRADOR HYDRO

OVER THE COUNTER DRUG CLAIMS ANALYSIS

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CONSOLIDATION CODE : 1AA

EXPERIENCE PERIOD : 2007-09-01 TO 2008-08-31

RATE ANNIVERSARY DATE : JAN

DIN	TRADE NAME	PTC	NUMBER OF SCRIPTS	% OF TOTAL SCRIPTS	INGREDIENT COST	MARKUP/ SURCHARGE	DISPENSING FEE	ELIGIBLE EXPENSE	% OF TOTAL EXPENSE/ (\$)	AVG ELIG SCRIPT	CO-PAY	PAID AMOUNT	RANK (\$)	NF	
														RANK (\$)	% OF TOTAL (\$)
2024233	NOVOLIN GE TORONTO	682008	22		457	0	127	584	0.75	26.56	127.29	457	31		
645923	CALCIUM	401200	40	2.37	161	5	251	417	0.54	10.43	250.75	167	32	81	0.13
2231422	CALTRATEPLUS	401200	15	0.89	315	4	64	382	0.49	25.49	63.83	319	33	50	0.30
602884	APO-K	401200	15	0.89	274	0	90	364	0.47	24.26	89.68	274	34	70	0.17
2024225	NOVOLIN GE NPH	682008	14	0.83	276	0	84	360	0.47	25.72	84.28	276	35		
999997	COMPOUND PIN	921000	19	1.13	156	13	166	334	0.43	17.60	165.66	162	36	1	13.23
2042991	OS-CAL	401200	18	1.07	225	28	72	325	0.42	18.06	71.83	232	37	66	0.19
2042304	MICRO-K	401200	17	1.01	170	4	132	306	0.39	17.98	131.69	174	38	29	0.55
521515	VITAMIN B12	880800	62	3.67	193	0	104	297	0.38	4.79	103.84	193	39	33	0.50
2243297	GLUCAGON	682092	3	0.18	270	0	23	293	0.38	97.67	22.79	270	40		
682039	APO-CAL	401200	23	1.36	74	6	153	233	0.30	10.13	152.98	74	41	100	0.08
480878	VITAMIN B12	880800	9	0.53	144	1	69	213	0.28	23.67	68.73	144	42	46	0.31
999997	COMPOUND PIN	680400	15	0.89	63	6	120	189	0.24	12.58	119.90	64	43	1	13.23
2268205	TWINJECT	121212	2	0.12	176	0	7	183	0.24	91.38	6.99	176	44	43	0.34
999997	COMPOUND PIN	241208	8	0.47	101	12	67	180	0.23	22.45	66.66	104	45	1	13.23
2238998	RHO-NITRO	241208	13	0.77	90	3	82	176	0.23	13.52	82.04	94	46	102	0.08
1987003	CYANOCOBALAMIN	880800	40	2.37	97	0	57	154	0.20	3.86	57.42	97	47	77	0.14
37613	NITROSTAT	241208	15	0.89	48	1	98	147	0.19	9.83	98.03	49	48	99	0.08
2243588	GEN-NITRO SL	241208	9	0.53	80	1	62	144	0.19	16.00	62.22	82	49	56	0.24
2103087	BENTYLLOL	120808	3	0.18	65	1	27	93	0.12	30.88	26.65	66	50	125	0.05
999997	COMPOUND PIN	840406	1	0.06	73	0	7	80	0.10	80.06	6.99	73	51	1	13.23
1926454	NITROL	241208	2	0.12	58	3	17	78	0.10	38.77	17.04	60	52	88	0.11
2103095	BENTYLLOL	120808	3	0.18	43	0	24	67	0.09	22.31	23.57	43	53	111	0.06
999997	COMPOUND PIN	840492	1	0.06	50	0	13	63	0.08	63.48	13.30	50	54	1	13.23
779	ISOPTO HOMATROPINE	522400	3	0.18	40	3	18	61	0.08	20.23	18.04	43	55	154	0.02
999997	COMPOUND PIN	81428	3	0.18	27	0	31	58	0.08	19.48	31.46	27	56	1	13.23
2040913	CALCIUM MEGA	401200	3	0.18	34	0	24	58	0.08	19.47	23.97	34	57	219	0.01
2241500	VITAMIN B12	880800	4	0.24	32	0	20	52	0.07	13.01	19.66	32	58	110	0.06
335940	VITAMIN B12	880800	2	0.12	41	2	9	51	0.07	25.63	9.05	42	59	171	0.02
718580	CALCIUM W VITAMIN D	401200	8	0.47	18	0	28	46	0.06	5.74	27.88	18	60	207	0.01

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OVER THE COUNTER DRUG CLAIMS ANALYSIS

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NEWFOUNDLAND AND LABRADOR HYDRO

EXPERIENCE PERIOD : 2007-09-01 TO 2008-08-31

RATE ANNIVERSARY DATE : JAN

DIN	TRADE NAME	PTC	NUMBER OF SCRIPTS	% OF TOTAL SCRIPTS	INGREDIENT COST	MARKUP/ SURCHARGE	DISPENSING FEE	ELIGIBLE EXPENSE	% OF TOTAL EXPENSE/ (\$)	AVG ELIG SCRIPT	CO-PAY	PAID AMOUNT	NF		
													RANK	RANK	% OF TOTAL (\$)
294853	VITAMIN B1	880800	5	0.30	7	0	36	44	0.06	8.76	36.20	8	61	220	0.01
787	ISOPTO HOMATROPINE	522400	3	0.18	24	2	18	44	0.06	14.51	18.10	25	62	147	0.03
721743	VITAMIN B12	880800	3	0.18	15	0	27	42	0.05	14.16	27.15	15	63	225	0.01
999997	COMPOUND PIN	81212	1	0.06	32	0	10	42	0.05	41.74	9.99	32	64	1	13.23
2103109	ELFOR-120	121200	3	0.18	25	0	16	41	0.05	13.81	15.98	25	65	309	0.00
329185	VITAMIN B6	880800	3	0.18	15	0	24	39	0.05	12.96	23.97	15	66	153	0.02
331015	VITAMIN B12	880800	3	0.18	12	0	24	36	0.05	12.11	23.97	12	67	124	0.05
999997	COMPOUND PIN	280808	1	0.06	19	1	14	34	0.04	33.79	13.58	20	68	1	13.23
299448	MAGNESIUM OXIDE	401200	3	0.18	11	0	21	32	0.04	10.72	20.97	11	69	222	0.01
2091526	MUCOMYST	482400	1	0.06	19	1	9	30	0.04	29.64	9.05	21	70	58	0.21
305227	VITAMIN B6	880800	2	0.12	8	0	16	24	0.03	11.85	15.98	8	71	178	0.01
999997	MIXTURE MAGISTRALE	840600	1	0.06	23	0	0	23	0.03	22.71	0.00	23	72	1	13.23
407011	VITAMIN B1	880800	5	0.30	3	0	19	22	0.03	4.31	18.65	3	73	174	0.02
795879	HUMULIN 30/70	682008	1	0.06	20	0	0	20	0.03	20.46	0.00	20	74		
999997	COMPOUND PIN	81224	1	0.06	9	0	10	19	0.02	19.01	10.25	9	75	1	13.23
999997	COMPOUND PIN	520404	1	0.06	7	0	9	16	0.02	16.04	8.85	7	76	1	13.23
610267	VITAMIN B1	880800	1	0.06	5	0	9	14	0.02	14.07	9.05	5	77	320	0.00
999997	COMPOUND PIN	84000	1	0.06	6	0	7	13	0.02	12.71	6.99	6	78	1	13.23
2052717	CYANOCOBALAMIN	880800	3	0.18	7	0	4	11	0.01	3.73	4.48	7	79	187	0.01
268631	VITAMIN B1	880800	1	0.06	2	0	9	11	0.01	10.71	8.85	2	80	233	0.01
2192799	NASAL + SINUS RELIEF	121200	1	0.06	1	0	9	11	0.01	10.63	9.05	2	81	285	0.00
450642	VITAMIN B12	880800	1	0.06	3	0	7	10	0.01	10.05	6.97	3	82	256	0.00
2221454	SUDAFED 12 HOUR	121200	1	0.06	4	0	3	7	0.01	6.83	2.68	4	83		
999997	COMPOUND PIN	481600	1	0.06	2	0	0	2	0.00	2.23	0.00	2	84	1	13.23
38830	VITAMIN B12	880800	2	0.12	2	0	0	2	0.00	1.07	0.00	2	85	318	0.00
650935	NOVOLIN 30/70	682008	1	0.06	0	0	0	0	0.00	0.00	0.00	0	86		
15377	GLUCAGON	682092	1	0.06	0	0	0	0	0.00	0.00	0.00	0	87		
TOTAL OTC CLAIMS			1,688	100.00	65,247	561	11,616	77,424			11,554.65	65,781			

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DRUG CLAIM ANALYSIS BY PTC

NEWFOUNDLAND AND LABRADOR HYDRO

EXPERIENCE PERIOD : 2007-09-01 TO 2008-08-31

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RATE ANNIVERSARY DATE : JAN

PTC	PTC NAME	NUMBER OF SCRIPTS	% OF TOTAL SCRIPTS	INGREDIENT COST	MARKUP/ SURCHARGE	DISPENSING FEE	ELIGIBLE EXPENSE	% OF TOTAL (\$)	AVG ELIG EXPENSE/ SCRIPT	CO-PAY	PAID AMOUNT	RANK (\$)	NF		% OF TOTAL (\$)
													RANK (\$)	RANK (\$)	
240608	HMG-COA REDUCTASE INHIBITORS	3,705	7.70	383,735	14,394	24,741	435,882	14.98	117.65	24,892	410,989	1	1		11.97
920000	MISCELLANEOUS THERAPEUTIC AGENTS	1,710	3.55	346,266	2,864	11,094	363,558	12.50	212.61	11,310	352,236	2	2		11.43
562836	PROTON-PUMP INHIBITORS	2,552	5.30	249,792	10,289	16,377	282,973	9.73	110.88	16,652	266,311	3	7		3.34
243204	ANGIOTENSIN-CONVERTING ENZYME INHIBIT	3,269	6.79	166,467	6,708	21,684	200,977	6.91	61.48	22,110	178,845	4	5		5.54
281604	PSYCHOTHERAPEUTIC AGENTS (ANTIDEPRESS	2,592	5.39	111,548	4,169	16,157	135,246	4.65	52.18	16,557	118,589	5	6		5.28
242800	CALCIUM-CHANNEL BLOCKING AGENTS	1,196	2.49	90,381	3,868	8,016	105,833	3.64	88.49	8,000	97,834	6	10		2.53
243208	ANGIOTENSIN II RECEPTOR ANTAGONISTS	1,142	2.37	84,051	3,090	7,794	98,294	3.38	86.07	7,843	90,451	7	8		2.76
280804	NONSTEROIDAL ANTI-INFLAMMATORY AGENTS	1,799	3.74	51,911	1,949	11,269	67,525	2.32	37.53	11,677	55,741	8	9		2.64
242400	BETA-ADRENERGIC BLOCKING AGENTS	2,232	4.64	43,251	1,441	15,364	61,786	2.12	27.68	15,698	46,070	9	15		1.65
564000	MISCELLANEOUS G.I. DRUGS	1,197	2.49	42,804	1,883	7,550	52,850	1.82	44.15	7,606	45,214	10	4		5.85
682008	ANTIDIABETIC AGENTS (INSULINS)	644	1.34	45,953	89	4,409	52,165	1.79	81.00	4,390	47,775	11	13		1.96
201600	HEMATOPOIETIC AGENTS	75	0.16	42,245	0	1,648	51,388	1.77	685.18	1,648	49,740	12	19		1.25
201218	PLATELET-AGGREGATION INHIBITORS	317	0.66	42,500	1,461	2,090	48,481	1.67	152.94	2,190	46,291	13	18		1.36
681200	CONTRACEPTIVES	1,517	3.15	34,542	1,326	7,878	44,881	1.54	29.59	8,061	36,820	14	12		2.05
121200	SYMPATHOMIMETIC (ADRENERGIC) AGENTS	871	1.81	31,424	1,230	5,718	41,280	1.42	47.39	5,826	35,448	15	11		2.44
849200	MISCELLANEOUS SKIN AND MUCOUS MEMBRAN	210	0.44	36,943	637	1,226	38,901	1.34	185.24	1,233	37,668	16	25		0.97
682092	ANTIDIABETIC AGENTS (MISCELLANEOUS)	207	0.43	33,446	1,084	1,412	36,128	1.24	174.53	1,412	34,716	17	16		1.53
680400	ADRENALS	859	1.79	27,076	1,037	5,347	35,641	1.23	41.49	5,420	30,162	18	20		1.24
682004	BIGUANIDES	1,030	2.14	26,840	956	6,866	35,558	1.22	34.52	6,922	28,636	19	34		0.63
281292	ANTICONVULSANTS (MISCELLANEOUS)	415	0.86	30,303	1,767	2,667	35,248	1.21	84.93	2,718	32,526	20	23		1.14
100000	ANTINEOPLASTIC AGENTS	168	0.35	30,822	999	1,717	33,537	1.15	199.63	1,717	31,820	21	14		1.96
242892	MISCELLANEOUS CALCIUM-CHANNEL BLOCKIN	309	0.64	27,470	1,375	2,028	31,262	1.07	101.17	2,041	29,221	22	31		0.80
81218	QUINOLONES	666	1.38	24,939	874	4,464	30,800	1.06	46.25	4,530	26,252	23	21		1.22
240605	CHOLESTEROL ABSORPTION INHIBITORS	237	0.49	23,792	807	1,432	26,901	0.92	113.51	1,411	25,490	24	26		0.94
81212	ANTIBIOTICS (MACROLIDES)	646	1.34	20,848	990	4,271	26,723	0.92	41.37	4,353	22,370	25	17		1.42
283228	SELECTIVE SEROTONIN AGONISTS	185	0.38	21,785	984	1,023	23,924	0.82	129.32	1,032	22,891	26	33		0.63
520808	CORTICOSTEROIDS	678	1.41	18,325	591	4,105	23,594	0.81	34.80	4,234	19,346	27	30		0.83
840600	ANTI-INFLAMMATORY AGENTS (LOCAL)	937	1.95	15,710	576	5,855	22,679	0.78	24.20	5,999	16,622	28	22		1.18
81216	ANTIBIOTICS (PENICILLINS)	1,431	2.97	11,125	638	9,618	22,035	0.76	15.40	9,874	11,931	29	24		1.05
281608	ANTIPSYCHOTICS	277	0.58	14,687	809	1,541	21,105	0.73	76.19	1,620	19,475	30	27		0.92

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											PAID AMOUNT	RANK (\$)	RANK (\$)	% OF TOTAL (\$)
682020	SULFONYLUREAS	604	1.26	14,546	452	4,246	19,422	0.67	32.16	4,227	15,184	31	40	0.48
280808	OPIATE AGONISTS (NARCOTIC ANALGESICS)	852	1.77	10,741	535	5,923	17,461	0.60	20.49	5,993	11,443	32	29	0.85
529200	MISCELLANEOUS BENT DRUGS	347	0.72	13,843	547	2,373	17,343	0.60	49.98	2,457	14,886	33	36	0.59
282408	ANXIOLYTICS, SEDATIVES, HYPNOTICS (BENZ)	1,256	2.63	6,694	889	8,120	15,977	0.55	12.62	8,192	7,059	34	35	0.61
120808	ANTIMUSCARINICS/ANTISPASMODICS	285	0.59	12,508	469	1,713	15,869	0.55	55.68	1,818	14,050	35	28	0.87
240606	FIBRIC ACID DERIVATIVES	188	0.39	13,191	484	1,328	15,122	0.52	80.44	1,313	13,809	36	42	0.42
681604	ESTROGENS	455	0.95	10,996	440	2,990	14,795	0.51	32.52	3,032	11,762	37	44	0.41
861200	GENITOURINARY SMOOTH MUSCLE RELAXANTS	184	0.38	12,944	618	1,042	14,640	0.50	79.57	1,042	13,597	38	49	0.36
562200	ANTIEMETICS	126	0.26	12,280	607	751	14,593	0.50	115.81	797	13,796	39	48	0.37
683604	THYROID AGENTS	981	2.04	5,120	194	6,293	11,988	0.41	12.22	6,500	5,403	40	39	0.50
402820	THIAZIDE DIURETICS	1,182	2.46	2,787	569	7,887	11,706	0.40	9.90	8,068	3,133	41	51	0.33
81206	ANTIBIOTICS (CEPHALOSPORINS)	409	0.85	8,312	360	2,799	11,682	0.40	28.56	2,856	8,826	42	38	0.51
282492	MISCELLANEOUS ANXIOLYTICS, SEDATIVES, H	381	0.79	7,518	226	2,686	10,549	0.36	27.69	2,713	7,791	43	45	0.39
401200	REPLACEMENT PREPARATIONS	483	1.00	6,801	186	2,945	10,209	0.35	21.14	3,035	7,147	44	66	0.18
81800	ANTIVIRALS	135	0.28	8,021	338	815	9,481	0.33	70.23	858	8,624	45	37	0.55
201204	ANTICOAGULANTS	373	0.78	6,072	260	2,353	9,128	0.31	24.47	2,379	6,746	46	41	0.47
122000	SKELETAL MUSCLE RELAXANTS	291	0.60	6,520	239	1,852	8,771	0.30	30.14	1,868	6,884	47	46	0.39
921000	MISCELLANEOUS COMPOUNDS	278	0.58	5,773	218	2,404	8,433	0.29	30.33	2,417	5,959	48	123	0.02
81204	ANTIBIOTICS (ANTIFUNGALS)	262	0.54	6,033	178	1,716	8,281	0.28	31.61	1,772	6,509	49	43	0.42
241209	NITRATES AND NITRITES	249	0.52	6,098	194	1,675	8,071	0.28	32.42	1,659	6,410	50	69	0.17
563600	ANTI-INFLAMMATORY AGENTS	43	0.09	7,035	241	217	7,581	0.26	176.30	226	7,355	51	57	0.25
240800	HYPOTENSIVE AGENTS	176	0.37	5,118	281	946	6,832	0.23	38.82	1,057	5,742	52	73	0.15
280892	MISCELLANEOUS ANALGESICS AND ANTIPYRE	517	1.07	2,878	271	3,229	6,686	0.23	12.93	3,382	3,134	53	52	0.30
242000	ALPHA-ADRENERGIC BLOCKING AGENTS	155	0.32	5,369	183	918	6,602	0.23	42.59	893	5,709	54	56	0.25
520404	ANTI-INFECTIVES (ANTIBIOTICS)	309	0.64	3,295	142	2,040	5,810	0.20	18.80	2,162	3,618	55	53	0.30
683200	PROGESTINS	162	0.34	3,969	135	808	5,745	0.20	35.46	1,052	4,686	56	58	0.24
81220	SULFONAMIDES	276	0.57	3,274	161	2,012	5,559	0.19	20.14	2,086	3,435	57	83	0.10
840404	ANTI-INFECTIVES (ANTIBIOTICS)	212	0.44	3,815	145	1,336	5,341	0.18	25.19	1,349	3,987	58	54	0.29
402824	THIAZIDE-LIKE DIURETICS	234	0.49	3,463	116	1,588	5,311	0.18	22.70	1,585	3,725	59	71	0.16
840406	ANTI-INFECTIVES (ANTIVIRALS)	115	0.24	4,310	170	669	5,228	0.18	45.46	687	4,541	60	62	0.20

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402808	LOOP DIURETICS	441	0.92	2,026	56	2,942	5,181	0.18	11.75	2,991	2,183	61	79	0.12	
282092	MISC ANOREXIGENIC AGENTS - RESP & CERE	58	0.12	3,721	228	367	5,131	0.18	88.46	398	4,733	62	47	0.39	
402810	DIURETICS (POTASSIUM-SPARING)	394	0.82	2,203	73	2,636	5,030	0.17	12.77	2,671	2,348	63	67	0.17	
281208	ANTICONVULSANTS (BENZODIAZEPINES)	249	0.52	2,913	76	1,452	4,441	0.15	17.83	1,452	2,970	64	63	0.19	
121212	ALPHA & BETA-ADRENERGIC AGONISTS	49	0.10	3,564	0	278	4,109	0.14	83.86	305	3,804	65	65	0.18	
561400	CHOLELITHOLYTIC AGENTS	15	0.03	3,773	137	66	3,977	0.14	265.11	66	3,911	66	72	0.15	
81224	ANTIBIOTICS (TETRACYCLINES)	123	0.26	2,872	64	769	3,835	0.13	31.18	810	3,022	67	55	0.29	
240604	BILE ACID SEQUESTRANTS	47	0.10	3,343	37	308	3,688	0.13	78.46	308	3,379	68	86	0.09	
241200	VASODILATING AGENTS	77	0.16	2,687	96	458	3,648	0.13	47.38	481	3,167	69	93	0.07	
240404	ANTIARRHYTHMIC AGENTS	42	0.09	3,011	99	258	3,581	0.12	85.25	276	3,305	70	74	0.15	
289200	MISCELLANEOUS CENTRAL NERVOUS SYSTEM	22	0.05	3,314	62	125	3,501	0.12	159.14	125	3,376	71	50	0.35	
83008	ANTIMALARIALS	79	0.16	2,380	57	471	3,259	0.11	41.26	532	2,727	72	64	0.18	
680800	ANDROGENS	30	0.06	2,772	184	219	3,175	0.11	105.83	219	2,956	73	82	0.10	
521000	CARBONIC ANHYDRASE INHIBITORS - RETIN	45	0.09	2,490	130	276	2,896	0.10	64.37	276	2,620	74	85	0.09	
682800	PITUITARY	22	0.05	2,728	15	51	2,793	0.10	126.97	51	2,743	75	88	0.08	
681612	ESTROGEN AGONIST-ANTAGONISTS	23	0.05	2,476	132	163	2,772	0.10	120.51	163	2,609	76	77	0.12	
881600	VITAMIN D	108	0.22	1,572	33	619	2,564	0.09	23.74	649	1,911	77	94	0.07	
840408	ANTI-INFECTIVES (ANTIFUNGALS)	89	0.18	1,500	50	558	2,215	0.08	24.89	568	1,647	78	59	0.20	
880800	VITAMIN B COMPLEX	258	0.54	853	33	1,154	2,126	0.07	8.24	1,195	905	79	92	0.07	
840492	ANTI-INFECTIVES, MISCELLANEOUS LOCAL	71	0.15	1,561	62	446	2,104	0.07	29.64	455	1,650	80	76	0.12	
481600	EXPECTORANTS	126	0.26	972	41	929	1,947	0.07	15.45	929	1,008	81	98	0.05	
282000	RESPIRATORY AND CEREBRAL STIMULANTS	16	0.03	1,707	67	114	1,888	0.06	118.02	114	1,775	82	91	0.07	
842800	KERATOLYTIC AGENTS	59	0.12	1,280	25	298	1,708	0.06	28.94	308	1,400	83	75	0.13	
240408	CARDIOTONIC AGENTS	96	0.20	825	26	740	1,629	0.06	16.97	743	886	84	97	0.06	
120800	ANTICHOLINERGIC AGENTS	16	0.03	1,354	73	67	1,494	0.05	93.40	67	1,427	85	105	0.04	
682400	PARATHYROID	20	0.04	1,370	26	93	1,489	0.05	74.43	93	1,395	86	106	0.04	
40000	ANTIHISTAMINE DRUGS	34	0.07	1,051	42	232	1,403	0.05	41.26	243	1,160	87	81	0.11	
480800	ANTITUSSIVES	50	0.10	920	42	356	1,343	0.05	26.86	366	977	88	101	0.05	
281212	ANTICONVULSANTS (HYDANTOINS)	65	0.14	751	19	542	1,312	0.05	20.18	542	770	89	99	0.05	
83600	URINARY ANTI-INFECTIVES	62	0.13	735	21	456	1,254	0.04	20.23	465	789	90	96	0.06	

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202816	HEMOSTATICS	18	0.04	1,075	61	103	1,239	0.04	68.83	103	1,136	91	102	0.05
81228	ANTIBACTERIALS, MISCELLANEOUS	38	0.08	818	32	256	1,158	0.04	30.47	251	906	92	80	0.12
241292	MISCELLANEOUS VASODILATING AGENTS	20	0.04	896	0	128	1,024	0.04	51.18	128	896	93	120	0.02
84000	MISCELLANEOUS ANTI-INFECTIVES	74	0.15	486	43	455	992	0.03	13.40	446	519	94	90	0.08
520800	ANTI-INFLAMMATORY AGENTS	33	0.07	677	35	210	975	0.03	29.53	237	738	95	107	0.04
120400	PARASYMPATHOMIMETIC (CHOLINERGIC) AGE	9	0.02	303	23	36	937	0.03	104.15	37	900	96	70	0.16
682005	DIPEPTIDYL PEPTIDASE 4 INHIBITORS	6	0.01	813	60	45	918	0.03	153.07	45	874	97	127	0.01
681800	GONADOTROPINS	7	0.01	842	0	42	884	0.03	126.31	42	842	98	60	0.20
562832	PROTECTANTS	16	0.03	723	36	97	858	0.03	53.61	97	761	99	110	0.03
202400	HEMORRHEOLOGIC AGENTS	14	0.03	724	20	73	817	0.03	58.39	73	744	100	117	0.03
521600	LOCAL ANESTHETICS (E.E.N.T.)	35	0.07	534	17	246	797	0.03	22.77	246	546	101	116	0.03
841600	CELL STIMULANTS AND PROLIFERANTS	28	0.06	600	29	144	773	0.03	27.60	144	628	102	95	0.06
861600	RESPIRATORY SMOOTH MUSCLE RELAXANTS	43	0.09	387	21	342	750	0.03	17.45	342	408	103	118	0.02
280812	OPIATE PARTIAL AGONISTS	14	0.03	558	41	125	724	0.02	51.69	125	599	104	129	0.01
281204	ANTICONVULSANTS (BARBITURATES)	36	0.07	397	24	298	720	0.02	19.99	298	421	105	126	0.01
282800	ANTIMANIC AGENTS	49	0.10	319	21	287	627	0.02	12.79	287	322	106	109	0.03
240692	MISCELLANEOUS ANTILIPEMIC AGENTS	10	0.02	518	33	47	599	0.02	59.89	47	552	107	125	0.01
81428	POLYENES	41	0.09	231	17	271	552	0.02	13.46	293	253	108	119	0.02
520412	ANTI-INFECTIVES (MISCELLANEOUS)	35	0.07	299	11	215	547	0.02	15.63	225	322	109	115	0.03
403600	IRRIGATING SOLUTIONS	5	0.01	482	36	18	536	0.02	107.16	18	518	110	138	0.01
562828	PROSTAGLANDINS	33	0.07	266	25	233	523	0.02	15.84	233	266	111	132	0.01
683608	ANTITHYROID AGENTS	22	0.05	263	3	164	431	0.01	19.57	164	267	112	113	0.03
800400	SERUMS	4	0.01	0	0	0	427	0.01	106.67	256	171	113		
562292	MISCELLANEOUS ANTIEMETICS	4	0.01	391	0	32	423	0.01	105.68	32	391	114	134	0.01
520492	EENT ANTI-INFECTIVES, MISCELLANEOUS	27	0.06	214	7	160	409	0.01	15.16	168	241	115	122	0.02
401800	POTASSIUM-REMOVING RESINS	6	0.01	351	7	42	399	0.01	66.58	42	358	116	89	0.08
840800	ANTI-PRURITICS AND LOCAL ANESTHETICS	39	0.08	94	18	267	379	0.01	9.71	267	96	117	124	0.02
82600	SULFONES	7	0.01	77	6	34	337	0.01	48.13	75	262	118	147	0.00
120804	ANTI-PARKINSONIAN AGENTS	42	0.09	62	2	272	336	0.01	8.01	272	64	119	84	0.10
843600	MISC SKIN & MUCOUS MEMBRANE AGENTS	11	0.02	193	10	90	312	0.01	28.37	99	213	120	142	0.01

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												(\$)	(\$)	(\$)	(\$)
520406	ANTI-INFECTIVES (ANTIVIRALS)	9	0.02	184	13	61	258	0.01	28.64	61	197	121	139		0.01
845006	PIGMENTING AGENTS	4	0.01	151	11	32	194	0.01	48.45	32	162	122	149		0.00
520408	ANTI-INFECTIVES (SULFONAMIDES)	11	0.02	127	6	45	184	0.01	16.70	45	139	123	140		0.01
522400	MYDRIATICS (E.E.N.T.)	13	0.03	89	6	80	176	0.01	13.54	80	96	124	144		0.00
560800	ANTIDIARRHEA AGENTS	7	0.01	104	2	50	157	0.01	22.37	50	106	125	111		0.03
520200	ANTIALLERGIC AGENTS	6	0.01	109	2	29	141	0.00	23.48	29	111	126	137		0.01
240844	RENIN-ANGIOTENSIN-ALDOSTERONE SYSTEM	2	0.00	112	0	8	120	0.00	59.95	8	112	127	151		0.00
121600	SYMPATHOLYTIC (ADRENERGIC BLOCKING) A	7	0.01	99	0	0	99	0.00	14.15	0	99	128	121		0.02
402800	DIURETICS	4	0.01	1	0	36	37	0.00	9.27	36	1	129	168		0.00
81200	ANTIBIOTICS	4	0.01	18	0	18	36	0.00	9.06	18	18	130	163		0.00
600000	GOLD COMPOUNDS	3	0.01	23	0	8	31	0.00	10.20	8	23	131	130		0.01
482400	MUCOLYTIC AGENTS	1	0.00	19	1	9	30	0.00	29.64	9	21	132	141		0.01
522800	MOUTH WASHES AND GARGLES (E.E.N.T.)	1	0.00	0	0	0	21	0.00	20.85	10	11	133			
681600	ESTROGENS	1	0.00	10	1	9	20	0.00	20.33	9	11	134			
522000	MIOTICS (E.E.N.T.) - RETIRED CODE	1	0.00	4	0	9	14	0.00	13.55	9	5	135	158		0.00
200404	IRON PREPARATIONS	2	0.00	7	0	0	7	0.00	3.50	0	7	136	112		0.03
402816	POTASSIUM-SPARING DIURETICS	1	0.00	0	0	0	0	0.00	0.00	0	0	137	165		0.00
PTC TOTAL		48,192		2,427,676	81,423	313,603	2,908,794			319,807	2,586,314				
TOTAL PAY-DIRECT DRUGS		45,592		2,427,676	81,423	313,603	2,822,702			312,138	2,508,044				
TOTAL REIMBURSEMENT DRUGS		2,531		0	0	0	86,092			7,669	78,271				
ALL DRUGS TOTAL		48,123		2,427,676	81,423	313,603	2,908,794			319,807	2,586,314				

TOTALS MAY BE OFF DUE TO ROUNDING

DISPENSING FEE, INGREDIENT COST AND MARKUP/SURCHARGE BREAKDOWNS ARE NOT AVAILABLE FOR REIMBURSEMENT CLAIMS

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920000	MISCELLANEOUS THERAPEUTIC AGENTS	659	3.12	260,701	1,067	4,858	267,787	20.56	406.35	4,894	262,883	1		
240608	HMG-COA REDUCTASE INHIBITORS	1,160	5.50	122,954	4,919	7,671	138,158	10.61	119.10	7,718	130,440	2		
562836	PROTON-PUMP INHIBITORS	1,239	5.87	118,969	5,254	7,748	132,652	10.19	107.06	7,788	124,864	3		
281604	PSYCHOTHERAPEUTIC AGENTS (ANTIDEPRESS.	1,266	6.00	55,492	2,275	7,692	66,145	5.08	52.25	7,804	58,285	4		
243204	ANGIOTENSIN-CONVERTING ENZYME INHIBIT	1,061	5.03	49,995	2,159	6,879	60,515	4.65	57.04	6,987	53,516	5		
681200	CONTRACEPTIVES	1,355	6.42	31,408	1,186	7,247	40,330	3.10	29.76	7,317	33,013	6		
243208	ANGIOTENSIN II RECEPTOR ANTAGONISTS	431	2.04	34,084	1,243	2,964	38,838	2.98	90.11	2,964	35,874	7		
280804	NONSTEROIDAL ANTI-INFLAMMATORY AGENTS	1,008	4.77	27,595	1,079	6,509	35,674	2.74	35.39	6,620	28,986	8		
849200	MISCELLANEOUS SKIN AND MUCOUS MEMBRAN.	156	0.74	32,956	544	902	34,498	2.65	221.14	909	33,589	9		
242800	CALCIUM-CHANNEL BLOCKING AGENTS	285	1.35	23,982	1,093	1,813	27,128	2.08	95.19	1,817	25,311	10		
564000	MISCELLANEOUS G.I. DRUGS	546	2.59	21,321	971	3,424	25,989	2.00	47.60	3,471	22,488	11		
680400	ADRENALS	444	2.10	15,516	679	2,881	19,566	1.50	44.07	2,913	16,612	12		
682008	ANTIDIABETIC AGENTS (INSULINS)	175	0.83	17,186	0	1,271	18,508	1.42	105.76	1,284	17,224	13		
281292	ANTICONVULSANTS (MISCELLANEOUS)	216	1.02	15,751	960	1,586	18,297	1.41	84.71	1,586	16,708	14		
283228	SELECTIVE SEROTONIN AGONISTS	158	0.75	15,705	725	862	17,424	1.34	110.28	872	16,552	15		
812112	ANTIBIOTICS (MACROLIDES)	427	2.02	13,474	665	2,850	17,187	1.32	40.25	2,886	14,301	16		
121200	SYMPATHOMIMETIC (ADRENERGIC) AGENTS	476	2.25	13,329	521	3,177	17,180	1.32	36.09	3,216	13,959	17		
242400	BETA-ADRENERGIC BLOCKING AGENTS	602	2.85	12,044	446	4,198	16,884	1.30	28.05	4,244	12,633	18		
812118	QUINOLONES	349	1.65	12,883	507	2,300	16,015	1.23	45.89	2,350	13,655	19		
812116	ANTIBIOTICS (PENICILLINS)	1,021	4.84	7,198	462	6,864	14,903	1.14	14.60	7,022	7,681	20		
201218	PLATELET-AGGREGATION INHIBITORS	69	0.33	12,237	266	456	12,959	1.00	187.82	456	12,504	21		
520808	CORTICOSTEROIDS	360	1.71	9,473	336	2,211	12,064	0.93	33.51	2,217	9,842	22		
840600	ANTI-INFLAMMATORY AGENTS (LOCAL)	510	2.42	7,592	334	3,165	11,335	0.87	22.23	3,222	8,071	23		
682004	BIGUANIDES	279	1.32	8,660	363	1,714	10,819	0.83	38.78	1,728	9,091	24		
240605	CHOLESTEROL ABSORPTION INHIBITORS	92	0.44	9,064	304	587	10,355	0.80	112.55	589	9,766	25		
280808	OPIATE AGONISTS (NARCOTIC ANALGESICS)	603	2.86	5,355	191	4,420	10,012	0.77	16.60	4,445	5,549	26		
682092	ANTIDIABETIC AGENTS (MISCELLANEOUS)	56	0.27	8,415	379	384	9,179	0.70	163.91	384	8,795	27		
100000	ANTINEOPLASTIC AGENTS	67	0.32	8,154	105	815	9,074	0.70	135.43	815	8,259	28		
201600	HEMATOPOIETIC AGENTS	13	0.06	5,446	0	208	8,367	0.64	643.65	208	8,160	29		
81206	ANTIBIOTICS (CEPHALOSPORINS)	275	1.30	5,704	259	1,922	8,015	0.62	29.15	1,957	6,058	30		
861200	GENITOURINARY SMOOTH MUSCLE RELAXANTS	81	0.38	6,701	353	405	7,460	0.57	92.10	405	7,055	31		

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PTC	PTC NAME	NUMBER OF SCRIPTS	% OF TOTAL SCRIPTS	INGREDIENT COST	MARKUP/ SURCHARGE	DISPENSING FEE	ELIGIBLE EXPENSE	% OF TOTAL EXPENSE	AVG ELIG EXPENSE/ SCRIPT	CO-PAY	PAID AMOUNT	RANK (\$)	RANK (\$)	% OF TOTAL (\$)
242892	MISCELLANEOUS CALCIUM-CHANNEL BLOCKIN	69	0.33	5,847	255	427	6,529	0.50	94.62	427	6,102	32		
81204	ANTIBIOTICS (ANTIFUNGALS)	202	0.96	4,672	121	1,331	6,296	0.48	31.17	1,367	4,929	33		
563600	ANTI-INFLAMMATORY AGENTS	30	0.14	5,367	204	170	5,828	0.45	194.28	179	5,649	34		
681604	ESTROGENS	177	0.84	4,236	220	1,118	5,602	0.43	31.65	1,127	4,475	35		
282408	ANXIOLYTICS, SEDATIVES, HYPNOTICS (BENZ	463	2.19	2,481	395	2,714	5,599	0.43	12.09	2,722	2,528	36		
122000	SKELETAL MUSCLE RELAXANTS	202	0.96	3,953	172	1,267	5,514	0.42	27.30	1,277	4,224	37		
81800	ANTIVIRALS	100	0.47	4,534	181	627	5,416	0.42	54.16	636	4,780	38		
562200	ANTIEMETICS	60	0.28	4,262	188	338	5,295	0.41	88.25	384	4,912	39		
282092	MISC ANOREXIGENIC AGENTS - RESP & CERB	58	0.27	3,721	228	367	5,131	0.39	88.46	398	4,733	40		
921000	MISCELLANEOUS COMPOUNDS	161	0.76	3,562	115	1,362	5,078	0.39	31.54	1,375	3,672	41		
683604	THYROID AGENTS	389	1.84	2,186	103	2,267	4,646	0.36	11.94	2,286	2,292	42		
682020	SULFONYLUREAS	103	0.49	3,646	162	722	4,530	0.35	43.98	722	3,808	43		
240606	FIBRIC ACID DERIVATIVES	58	0.27	3,958	122	397	4,477	0.34	77.20	397	4,080	44		
683200	PROGESTINS	108	0.51	3,201	119	569	4,419	0.34	40.91	664	3,748	45		
402820	THIAZIDE DIURETICS	445	2.11	1,081	433	2,803	4,373	0.34	9.83	2,818	1,142	46		
280892	MISCELLANEOUS ANALGESICS AND ANTIPYRE	304	1.44	1,982	173	2,004	4,243	0.33	13.96	2,067	2,081	47		
840406	ANTI-INFECTIVES (ANTIVIRALS)	90	0.43	3,285	123	534	3,961	0.30	44.01	534	3,426	48		
81220	SULFONAMIDES	169	0.80	2,398	140	1,253	3,857	0.30	22.82	1,303	2,520	49		
840404	ANTI-INFECTIVES (ANTIBIOTICS)	138	0.65	2,444	102	867	3,457	0.27	25.05	880	2,576	50		
120808	ANTIMUSCARINICS/ANTISPASMODICS	87	0.41	2,713	92	498	3,411	0.26	39.20	522	2,888	51		
520404	ANTI-INFECTIVES (ANTIBIOTICS)	175	0.83	1,744	91	1,151	3,120	0.24	17.83	1,185	1,905	52		
281608	ANTI-PSYCHOTICS	43	0.20	2,815	96	186	3,107	0.24	72.26	194	2,905	53		
529200	MISCELLANEOUS BENT DRUGS	79	0.37	2,424	114	555	3,102	0.24	39.26	555	2,547	54		
121212	ALPHA & BETA-ADRENERGIC AGONISTS	35	0.17	2,581	0	203	3,050	0.23	87.15	229	2,821	55		
240800	HYPOTENSIVE AGENTS	92	0.44	2,278	115	433	2,826	0.22	30.71	433	2,359	56		
680800	ANDROGENS	24	0.11	2,458	174	172	2,804	0.22	116.85	172	2,632	57		
682800	PITUITARY	22	0.10	2,728	15	51	2,793	0.21	126.97	51	2,743	58		
282492	MISCELLANEOUS ANXIOLYTICS, SEDATIVES, H	113	0.54	1,906	44	774	2,765	0.21	24.47	792	1,969	59		
281208	ANTICONVULSANTS (BENZODIAZEPINES)	140	0.66	1,712	59	843	2,614	0.20	18.67	843	1,764	60		
289200	MISCELLANEOUS CENTRAL NERVOUS SYSTEM	17	0.08	2,411	62	85	2,559	0.20	150.52	85	2,474	61		
81224	ANTIBIOTICS (TETRACYCLINES)	77	0.36	1,872	48	455	2,396	0.18	31.11	461	1,930	62		

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561400	CHOLELITHOLYTIC AGENTS	8	0.04	1,864	137	36	2,038	0.16	254.69	36	2,001	63		
401200	REPLACEMENT PREPARATIONS	104	0.49	1,461	31	543	2,035	0.16	19.57	543	1,486	64		
201204	ANTICOAGULANTS	79	0.37	1,368	54	541	1,963	0.15	24.85	541	1,422	65		
83008	ANTIMALARIALS	43	0.20	1,572	33	291	1,896	0.15	44.10	291	1,605	66		
282000	RESPIRATORY AND CEREBRAL STIMULANTS	15	0.07	1,698	67	114	1,879	0.14	125.29	114	1,766	67		
842800	KERATOLYTIC AGENTS	56	0.27	1,240	25	291	1,638	0.13	29.24	301	1,337	68		
402824	THIAZIDE-LIKE DIURETICS	66	0.31	1,166	25	391	1,582	0.12	23.97	391	1,191	69		
240604	BILE ACID SEQUESTRANTS	12	0.06	1,375	4	66	1,445	0.11	120.43	66	1,379	70		
881600	VITAMIN D	39	0.18	1,011	27	268	1,306	0.10	33.48	268	1,033	71		
402810	DIURETICS (POTASSIUM-SPARING)	104	0.49	643	19	564	1,277	0.10	12.27	582	688	72		
840408	ANTI-INFECTIVES (ANTIFUNGALS)	52	0.25	850	39	338	1,265	0.10	24.32	340	925	73		
240404	ANTIARRHYTHMIC AGENTS	20	0.09	644	29	86	973	0.07	48.65	104	869	74		
681612	ESTROGEN AGONIST-ANTAGONISTS	9	0.04	828	61	54	943	0.07	104.78	54	889	75		
481600	EXPECTORANTS	63	0.30	440	23	450	917	0.07	14.56	450	458	76		
840492	ANTI-INFECTIVES, MISCELLANEOUS LOCAL	32	0.15	673	28	191	912	0.07	28.51	200	712	77		
880800	VITAMIN B COMPLEX	116	0.55	286	31	539	887	0.07	7.65	555	306	78		
40000	ANTIHISTAMINE DRUGS	22	0.10	624	25	140	867	0.07	39.43	151	716	79		
402808	LOOP DIURETICS	69	0.33	374	6	452	843	0.06	12.21	461	379	80		
202816	HEMOSTATICS	12	0.06	715	38	59	812	0.06	67.69	59	753	81		
241208	NITRATES AND NITRITES	31	0.15	556	20	191	784	0.06	25.28	196	584	82		
681800	GONADOTROPINS	3	0.01	695	0	25	720	0.06	239.96	25	695	83		
81228	ANTIBACTERIALS, MISCELLANEOUS	23	0.11	510	20	173	702	0.05	30.53	173	529	84		
841600	CELL STIMULANTS AND PROLIFERANTS	21	0.10	532	29	138	698	0.05	33.25	138	561	85		
242000	ALPHA-ADRENERGIC BLOCKING AGENTS	10	0.05	608	14	60	681	0.05	68.08	60	621	86		
520800	ANTI-INFLAMMATORY AGENTS	16	0.08	496	25	93	624	0.05	39.01	102	522	87		
480800	ANTITUSSIVES	24	0.11	404	22	185	610	0.05	25.43	185	425	88		
84000	MISCELLANEOUS ANTI-INFECTIVES	45	0.21	300	32	273	605	0.05	13.44	273	311	89		
521600	LOCAL ANESTHETICS (E.B.N.T.)	26	0.12	390	12	190	593	0.05	22.81	190	398	90		
281212	ANTICONVULSANTS (HYDANTOINS)	30	0.14	310	0	257	566	0.04	18.88	257	310	91		
403600	IRRIGATING SOLUTIONS	5	0.02	482	36	18	536	0.04	107.16	18	518	92		
562828	PROSTAGLANDINS	31	0.15	263	17	224	503	0.04	16.23	224	263	93		

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562292	MISCELLANEOUS ANTIEMETICS	4	0.02	391	0	32	423	0.03	105.68	32	391	94		
682400	PARATHYROID	12	0.06	369	0	49	417	0.03	34.78	49	369	95		
683608	ANTITHYROID AGENTS	21	0.10	248	3	155	406	0.03	19.36	155	252	96		
241292	MISCELLANEOUS VASODILATING AGENTS	4	0.02	372	0	28	400	0.03	99.96	28	372	97		
282800	ANTIMANIC AGENTS	22	0.10	225	3	135	363	0.03	16.49	135	227	98		
241200	VASODILATING AGENTS	12	0.06	291	0	70	361	0.03	30.09	70	291	99		
240692	MISCELLANEOUS ANTILIPEMIC AGENTS	8	0.04	300	17	31	348	0.03	43.49	31	317	100		
83600	URINARY ANTI-INFECTIVES	20	0.09	184	4	145	333	0.03	16.64	145	187	101		
81428	POLYENES	26	0.12	120	10	164	325	0.02	12.51	186	135	102		
520412	ANTI-INFECTIVES (MISCELLANEOUS)	19	0.09	180	7	121	323	0.02	17.01	128	195	103		
120800	ANTICHOLINERGIC AGENTS	10	0.05	288	7	15	310	0.02	30.96	15	294	104		
682005	DIPEPTIDYL PEPTIDASE 4 INHIBITORS	2	0.01	278	20	9	307	0.02	153.39	9	298	105		
520492	BENT ANTI-INFECTIVES, MISCELLANEOUS	20	0.09	159	6	122	307	0.02	15.33	130	176	106		
521000	CARBONIC ANHYDRASE INHIBITORS - RETIR	9	0.04	264	13	27	304	0.02	33.79	27	277	107		
520406	ANTI-INFECTIVES (ANTIVIRALS)	8	0.04	183	13	61	256	0.02	32.03	61	196	108		
82600	SULFONES	3	0.01	0	0	0	221	0.02	73.50	41	180	109		
800400	SERUMS	2	0.01	0	0	0	213	0.02	106.67	128	85	110		
840800	ANTIPRURITICS AND LOCAL ANESTHETICS	22	0.10	58	14	140	212	0.02	9.64	140	58	111		
845006	PIGMENTING AGENTS	4	0.02	151	11	32	194	0.01	48.45	32	162	112		
401800	POTASSIUM-REMOVING RESINS	3	0.01	125	1	18	145	0.01	48.24	18	127	113		
520200	ANTIALLERGIC AGENTS	4	0.02	109	2	29	141	0.01	35.22	29	111	114		
520408	ANTI-INFECTIVES (SULFONAMIDES)	9	0.04	101	5	27	138	0.01	15.37	27	111	115		
843600	MISC SKIN & MUCOUS MEMBRANE AGENTS -	4	0.02	58	0	27	104	0.01	25.99	36	68	116		
121600	SYMPATHOLYTIC (ADRENERGIC BLOCKING) A	7	0.03	99	0	0	99	0.01	14.15	0	99	117		
240408	CARDIOTONIC AGENTS	2	0.01	44	0	9	53	0.00	26.64	9	44	118		
861600	RESPIRATORY SMOOTH MUSCLE RELAXANTS	2	0.01	34	1	17	52	0.00	26.05	17	35	119		
522400	MYDRIATICS (E.E.N.T.)	3	0.01	23	2	18	43	0.00	14.22	18	25	120		
560800	ANTIDIARRHEA AGENTS	2	0.01	24	1	17	41	0.00	20.70	17	24	121		
562832	PROTECTANTS	3	0.01	39	0	0	39	0.00	13.00	0	39	122		
81200	ANTIBIOTICS	2	0.01	18	0	18	36	0.00	18.13	18	18	123		
482400	MUCOLYTIC AGENTS	1	0.00	19	1	9	30	0.00	29.64	9	21	124		

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202400	HEMORRHEOLOGIC AGENTS	1	0.00	19	1	9	30	0.00	29.54	9	20	125		
681600	ESTROGENS	1	0.00	10	1	9	20	0.00	20.33	9	11	126		
280812	OPiate PARTIAL AGONISTS	1	0.00	9	0	7	16	0.00	15.55	7	9	127		
240844	RENIN-ANGIOTENSIN-ALDOSTERONE SYSTEM	1	0.00	8	0	0	8	0.00	8.01	0	8	128		
200404	IRON PREPARATIONS	2	0.01	7	0	0	7	0.00	3.50	0	7	129		
PTC TOTAL		21,131		1,112,986	35,185	135,315	1,302,240			137,284	1,163,232			
TOTAL PAY-DIRECT DRUGS		20,497		1,112,986	35,185	135,315	1,283,486			135,315	1,146,478			
TOTAL REIMBURSEMENT DRUGS		613		0	0	0	18,754			1,969	16,754			
ALL DRUGS TOTAL		21,110		1,112,986	35,185	135,315	1,302,240			137,284	1,163,232			

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PTC	PTC NAME	NUMBER OF SCRIPTS	% OF TOTAL SCRIPTS	INGREDIENT COST	MARKUP/ SURCHARGE	DISPENSING FEE	ELIGIBLE EXPENSE	% OF TOTAL EXPENSE/ SCRIPT	AVG ELIG CO-PAY	PAID AMOUNT	RANK (\$)	RANK (\$)	% OF TOTAL (\$)
240608	HMG-COA REDUCTASE INHIBITORS	2,428	9.50	255,437	9,250	16,717	289,786	18.73	119.35	16,673	273,111	1	
562836	PROTON-PUMP INHIBITORS	1,220	4.77	121,456	4,530	8,146	139,989	9.05	114.74	8,382	131,598	2	
243204	ANGIOTENSIN-CONVERTING ENZYME INHIBIT	2,106	8.24	113,543	4,377	14,411	136,067	8.79	64.61	14,535	121,523	3	
920000	MISCELLANEOUS THERAPEUTIC AGENTS	1,011	3.96	84,483	1,747	6,084	94,340	6.10	93.31	6,229	88,108	4	
242800	CALCIUM-CHANNEL BLOCKING AGENTS	870	3.40	64,005	2,666	5,988	74,912	4.84	86.11	5,943	68,969	5	
281604	PSYCHOTHERAPEUTIC AGENTS (ANTIDEPRESS.	1,234	4.83	53,975	1,802	8,135	65,941	4.26	53.44	8,312	57,586	6	
243208	ANGIOTENSIN II RECEPTOR ANTAGONISTS	677	2.65	48,451	1,830	4,731	57,524	3.72	84.97	4,776	52,747	7	
242400	BETA-ADRENERGIC BLOCKING AGENTS	1,557	6.09	30,618	967	10,885	43,576	2.82	27.99	11,064	32,501	8	
201600	HEMATOPOIETIC AGENTS	62	0.24	36,798	0	1,440	43,021	2.78	693.88	1,440	41,581	9	
201218	PLATELET-AGGREGATION INHIBITORS	245	0.96	29,780	1,176	1,620	35,007	2.26	142.88	1,720	33,287	10	
682008	ANTIDIABETIC AGENTS (INSULINS)	444	1.74	27,868	89	2,966	32,571	2.10	73.36	2,935	29,637	11	
280804	NONSTEROIDAL ANTI-INFLAMMATORY AGENTS	716	2.80	22,881	808	4,430	29,714	1.92	41.50	4,689	24,986	12	
682092	ANTIDIABETIC AGENTS (MISCELLANEOUS)	151	0.59	25,031	704	1,028	26,949	1.74	178.47	1,028	25,922	13	
564000	MISCELLANEOUS G.I. DRUGS	613	2.40	20,345	888	3,963	25,425	1.64	41.48	3,957	21,468	14	
682004	BIGUANIDES	734	2.87	17,919	584	5,104	24,411	1.58	33.26	5,146	19,265	15	
242892	MISCELLANEOUS CALCIUM-CHANNEL BLOCKIN	223	0.87	21,141	1,092	1,558	24,120	1.56	108.16	1,562	22,558	16	
121200	SYMPATHOMIMETIC (ADRENERGIC) AGENTS	355	1.39	17,194	654	2,286	22,670	1.46	63.86	2,335	20,334	17	
100000	ANTINEOPLASTIC AGENTS	83	0.32	21,059	774	779	22,612	1.46	272.44	779	21,833	18	
281608	ANTI-PSYCHOTICS	234	0.92	11,872	713	1,355	17,998	1.16	76.92	1,427	16,571	19	
281292	ANTICONVULSANTS (MISCELLANEOUS)	192	0.75	14,395	807	1,074	16,787	1.08	87.43	1,125	15,661	20	
240605	CHOLESTEROL ABSORPTION INHIBITORS	142	0.56	14,648	503	846	16,466	1.06	115.96	823	15,644	21	
680400	ADRENALS	402	1.57	11,220	350	2,416	15,669	1.01	38.98	2,453	13,205	22	
682020	SULFONYLUREAS	492	1.92	10,838	283	3,496	14,795	0.96	30.07	3,477	11,311	23	
529200	MISCELLANEOUS BENT DRUGS	266	1.04	11,359	429	1,800	14,158	0.91	53.23	1,884	12,274	24	
81218	QUINOLONES	304	1.19	11,454	334	2,085	14,071	0.91	46.29	2,101	11,961	25	
120808	ANTIMUSCARINICS/ANTISPASMODICS	188	0.74	9,650	369	1,162	12,253	0.79	65.17	1,241	11,010	26	
840600	ANTI-INFLAMMATORY AGENTS (LOCAL)	380	1.49	7,663	227	2,486	10,614	0.69	27.93	2,556	8,042	27	
240606	FIBRIC ACID DERIVATIVES	125	0.49	9,175	363	931	10,587	0.68	84.70	915	9,671	28	
520808	CORTICOSTEROIDS	287	1.12	8,258	227	1,822	10,521	0.68	36.66	1,853	8,659	29	
282408	ANXIOLYTICS, SEDATIVES, HYPNOTICS (BENZ	769	3.01	4,088	436	5,283	9,898	0.64	12.87	5,268	4,306	30	
562200	ANTIEMETICS	66	0.26	8,018	419	413	9,297	0.60	140.87	413	8,884	31	

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681604	ESTROGENS	268	1.05	6,627	219	1,800	8,980	0.58	33.51	1,834	7,146	32		
81212	ANTIBIOTICS (MACROLIDES)	201	0.79	6,944	305	1,346	8,878	0.57	44.17	1,378	7,500	33		
401200	REPLACEMENT PREPARATIONS	374	1.46	5,334	155	2,385	8,143	0.53	21.77	2,476	5,647	34		
282492	MISCELLANEOUS ANXIOLYTICS, SEDATIVES, H	261	1.02	5,428	172	1,872	7,542	0.49	28.89	1,881	5,620	35		
241208	NITRATES AND NITRITES	214	0.84	5,495	174	1,477	7,234	0.47	33.80	1,455	5,779	36		
280808	OPIATE AGONISTS (NARCOTIC ANALGESICS)	236	0.92	5,234	337	1,453	7,226	0.47	30.62	1,489	5,737	37		
201204	ANTICOAGULANTS	294	1.15	4,704	206	1,812	7,165	0.46	24.37	1,838	5,324	38		
683604	THYROID AGENTS	563	2.20	2,770	83	3,876	6,987	0.45	12.41	4,047	2,926	39		
402820	THIAZIDE DIURETICS	691	2.70	1,616	112	4,812	6,928	0.45	10.03	4,966	1,891	40		
861200	GENITOURINARY SMOOTH MUSCLE RELAXANTS	101	0.40	6,004	247	620	6,906	0.45	68.38	620	6,286	41		
81216	ANTIBIOTICS (PENICILLINS)	373	1.46	3,674	159	2,590	6,618	0.43	17.74	2,649	3,945	42		
283228	SELECTIVE SEROTONIN AGONISTS	27	0.11	6,080	259	161	6,500	0.42	240.73	161	6,339	43		
242000	ALPHA-ADRENERGIC BLOCKING AGENTS	143	0.56	4,731	170	850	5,883	0.38	41.14	825	5,058	44		
402808	LOOP DIURETICS	364	1.42	1,602	45	2,490	4,278	0.28	11.75	2,527	1,752	45		
402810	DIURETICS (POTASSIUM-SPARING)	284	1.11	1,529	54	2,037	3,675	0.24	12.94	2,045	1,625	46		
81800	ANTIVIRALS	30	0.12	3,080	157	174	3,645	0.24	121.50	207	3,438	47		
81206	ANTIBIOTICS (CEPHALOSPORINS)	129	0.50	2,560	101	868	3,611	0.23	27.99	890	2,721	48		
849200	MISCELLANEOUS SKIN AND MUCOUS MEMBRAN	39	0.15	3,263	81	266	3,610	0.23	92.57	266	3,344	49		
402824	THIAZIDE-LIKE DIURETICS	163	0.64	2,263	91	1,179	3,585	0.23	21.99	1,177	2,408	50		
240800	HYPOTENSIVE AGENTS	63	0.25	2,665	161	486	3,312	0.21	52.56	486	2,826	51		
241200	VASODILATING AGENTS	62	0.24	2,352	95	381	3,235	0.21	52.18	404	2,831	52		
921000	MISCELLANEOUS COMPOUNDS	113	0.44	2,079	102	996	3,176	0.21	28.10	996	2,154	53		
681200	CONTRACEPTIVES	94	0.37	2,391	113	463	3,148	0.20	33.49	482	2,667	54		
122000	SKELETAL MUSCLE RELAXANTS	75	0.29	2,268	62	486	2,855	0.18	38.06	494	2,356	55		
520404	ANTI-INFECTIVES (ANTIBIOTICS)	133	0.52	1,549	51	884	2,683	0.17	20.17	972	1,711	56		
240404	ANTIARRHYTHMIC AGENTS	22	0.09	2,366	70	171	2,608	0.17	118.53	171	2,436	57		
521000	CARBONIC ANHYDRASE INHIBITORS - RETIR	36	0.14	2,226	117	249	2,592	0.17	72.01	249	2,343	58		
280892	MISCELLANEOUS ANALGESICS AND ANTIPYRE	194	0.76	783	84	1,198	2,279	0.15	11.75	1,280	938	59		
240604	BILE ACID SEQUESTRANTS	35	0.14	1,968	33	242	2,243	0.14	64.07	242	2,001	60		
561400	CHOLELITHOLYTIC AGENTS	7	0.03	1,909	0	30	1,939	0.13	277.03	30	1,909	61		
281208	ANTICONVULSANTS (BENZODIAZEPINES)	102	0.40	1,177	10	609	1,796	0.12	17.61	609	1,182	62		

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								(\$)				(\$)	(\$)	(\$)
840404	ANTI-INFECTIVES (ANTIBIOTICS)	67	0.26	1,280	40	440	1,761	0.11	26.28	440	1,317	63		
81220	SULFONAMIDES	100	0.39	858	21	709	1,626	0.11	16.26	728	894	64		
240408	CARDIOTONIC AGENTS	94	0.37	780	26	732	1,576	0.10	16.76	734	841	65		
81204	ANTIBIOTICS (ANTI-FUNGALS)	52	0.20	1,004	39	346	1,546	0.10	29.73	356	1,190	66		
681612	ESTROGEN AGONIST-ANTAGONISTS	8	0.03	1,382	52	64	1,498	0.10	187.21	64	1,434	67		
81224	ANTIBIOTICS (TETRACYCLINES)	43	0.17	985	16	313	1,415	0.09	32.92	340	1,076	68		
563600	ANTI-INFLAMMATORY AGENTS	10	0.04	1,308	37	40	1,385	0.09	138.52	40	1,345	69		
881600	VITAMIN D	69	0.27	561	6	351	1,259	0.08	18.24	381	878	70		
83008	ANTIMALARIALS	32	0.13	679	14	164	1,208	0.08	37.76	225	983	71		
880800	VITAMIN B COMPLEX	130	0.51	549	2	599	1,202	0.08	9.25	624	578	72		
120800	ANTICHOLINERGIC AGENTS	6	0.02	1,066	67	52	1,185	0.08	197.46	52	1,133	73		
840492	ANTI-INFECTIVES, MISCELLANEOUS LOCAL	38	0.15	887	35	255	1,183	0.08	31.12	255	928	74		
840406	ANTI-INFECTIVES (ANTIVIRALS)	20	0.08	966	45	126	1,136	0.07	56.80	126	1,011	75		
683200	PROGESTINS	45	0.18	571	8	204	1,076	0.07	23.92	352	724	76		
481600	EXPECTORANTS	60	0.23	496	16	457	968	0.06	16.13	457	511	77		
289200	MISCELLANEOUS CENTRAL NERVOUS SYSTEM	5	0.02	902	0	40	942	0.06	188.44	40	902	78		
120400	PARASYMPATHOMIMETIC (CHOLINERGIC) AGE	9	0.04	303	23	36	937	0.06	104.15	37	900	79		
840408	ANTI-INFECTIVES (ANTI-FUNGALS)	34	0.13	636	10	211	919	0.06	27.03	219	700	80		
83600	URINARY ANTI-INFECTIVES	39	0.15	542	17	302	876	0.06	22.47	294	582	81		
562832	PROTECTANTS	13	0.05	684	36	97	819	0.05	62.99	97	722	82		
202400	HEMORRHEOLOGIC AGENTS	13	0.05	705	19	64	788	0.05	60.61	64	724	83		
121212	ALPHA & BETA-ADRENERGIC AGONISTS	10	0.04	701	0	59	760	0.05	76.00	59	701	84		
480800	ANTI-TUSSIVES	26	0.10	516	20	171	733	0.05	28.19	181	552	85		
281204	ANTICONVULSANTS (BARBITURATES)	36	0.14	397	24	298	720	0.05	19.99	298	421	86		
280812	OPIATE PARTIAL AGONISTS	13	0.05	549	41	118	708	0.05	54.47	118	590	87		
861600	RESPIRATORY SMOOTH MUSCLE RELAXANTS	41	0.16	353	20	325	698	0.05	17.03	325	373	88		
281212	ANTICONVULSANTS (HYDANTOINS)	32	0.13	357	15	260	632	0.04	19.75	260	372	89		
241292	MISCELLANEOUS VASODILATING AGENTS	16	0.06	524	0	100	624	0.04	38.98	100	524	90		
682005	DIPEPTIDYL PEPTIDASE 4 INHIBITORS	4	0.02	536	40	36	612	0.04	152.92	36	576	91		
40000	ANTI-HISTAMINE DRUGS	11	0.04	409	17	92	518	0.03	47.05	92	426	92		
682400	PARATHYROID	5	0.02	487	0	18	505	0.03	100.93	18	487	93		

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PTC	PTC NAME	NUMBER OF SCRIPTS	% OF TOTAL SCRIPTS	INGREDIENT COST	MARKUP/ SURCHARGE	DISPENSING FEE	ELIGIBLE EXPENSE	% OF TOTAL EXPENSE/(\$)	AVG ELIG SCRIPT	CO-PAY	PAID AMOUNT	RANK (\$)	RANK (\$)	% OF TOTAL (\$)
81228	ANTIBACTERIALS, MISCELLANEOUS	14	0.05	308	12	82	436	0.03	31.16	78	358	94		
680800	ANDROGENS	6	0.02	314	9	47	371	0.02	61.76	47	324	95		
520800	ANTI-INFLAMMATORY AGENTS	17	0.07	181	10	118	350	0.02	20.61	135	215	96		
84000	MISCELLANEOUS ANTI-INFECTIVES	26	0.10	161	5	166	341	0.02	13.10	157	183	97		
120804	ANTIPARKINSONIAN AGENTS	42	0.16	62	2	272	336	0.02	8.01	272	64	98		
202816	HEMOSTATICS	4	0.02	217	13	35	266	0.02	66.41	35	231	99		
401800	POTASSIUM-REMOVING RESINS	3	0.01	226	5	24	255	0.02	84.93	24	231	100		
240692	MISCELLANEOUS ANTILIPEMIC AGENTS	2	0.01	219	16	16	251	0.02	125.50	16	235	101		
282800	ANTIMANIC AGENTS	23	0.09	88	0	151	239	0.02	10.39	151	88	102		
520412	ANTI-INFECTIVES (MISCELLANEOUS)	16	0.06	119	4	95	224	0.01	13.99	97	127	103		
81428	POLYENES	14	0.05	107	7	100	216	0.01	15.44	100	115	104		
843600	MISC SKIN & MUCOUS MEMBRANE AGENTS -	7	0.03	135	10	63	208	0.01	29.73	63	145	105		
521600	LOCAL ANESTHETICS (E.E.N.T.)	8	0.03	141	4	46	192	0.01	23.95	46	146	106		
840800	ANTI-PRURITICS AND LOCAL ANESTHETICS	15	0.06	34	1	118	154	0.01	10.26	118	36	107		
522400	MYDRIATICS (E.E.N.T.)	10	0.04	66	5	62	133	0.01	13.34	62	71	108		
82600	SULFONES	4	0.02	77	6	34	116	0.01	29.11	34	82	109		
560800	ANTIDIARRHEA AGENTS	5	0.02	80	2	33	115	0.01	23.04	33	82	110		
240844	RENIN-ANGIOTENSIN-ALDOSTERONE SYSTEM	1	0.00	104	0	8	112	0.01	111.89	8	104	111		
520492	ANTI-INFECTIVES, MISCELLANEOUS	6	0.02	46	1	30	86	0.01	14.32	30	56	112		
842800	KERATOLYTIC AGENTS	3	0.01	40	0	7	70	0.00	23.34	7	63	113		
841600	CELL STIMULANTS AND PROLIFERANTS	3	0.01	57	0	7	64	0.00	21.43	7	57	114		
520408	ANTI-INFECTIVES (SULFONAMIDES)	2	0.01	27	1	17	45	0.00	22.67	17	28	115		
402800	DIURETICS	4	0.02	1	0	36	37	0.00	9.27	36	1	116		
600000	GOLD COMPOUNDS	3	0.01	23	0	8	31	0.00	10.20	8	23	117		
522800	MOUTH WASHES AND GARGLES (E.E.N.T.)	1	0.00	0	0	0	21	0.00	20.85	10	11	118		
522000	MIOTICS (E.E.N.T.) - RETIRED CODE	1	0.00	4	0	9	14	0.00	13.55	9	5	119		
520406	ANTI-INFECTIVES (ANTIVIRALS)	1	0.00	1	0	0	1	0.00	1.47	0	1	120		
520200	ANTIALLERGIC AGENTS	2	0.01	0	0	0	0	0.00	0.00	0	0	121		
81200	ANTIBIOTICS	2	0.01	0	0	0	0	0.00	0.00	0	0	122		
402816	POTASSIUM-SPARING DIURETICS	1	0.00	0	0	0	0	0.00	0.00	0	0	123		
PTC TOTAL		25,594		1,272,112	44,243	172,365	1,547,508			175,198	1,371,528			

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TOTAL PAY-DIRECT DRUGS	23,904	1,272,112	44,243	172,365	1,488,721	170,900	1,317,160
TOTAL REIMBURSEMENT DRUGS	1,658	0	0	0	58,787	4,297	54,368
ALL DRUGS TOTAL	25,562	1,272,112	44,243	172,365	1,547,508	175,198	1,371,528

TOTALS MAY BE OFF DUE TO ROUNDING

DISPENSING FEE, INGREDIENT COST AND MARKUP/SURCHARGE BREAKDOWNS ARE NOT AVAILABLE FOR REIMBURSEMENT CLAIMS

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562836	PROTON-PUMP INHIBITORS	93	6.41	9,367	505	483	10,332	17.50	111.10	483	9,850	1		
240608	HMG-COA REDUCTASE INHIBITORS	117	8.06	5,344	225	353	7,938	13.44	67.85	501	7,437	2		
243204	ANGIOTENSIN-CONVERTING ENZYME INHIBIT	102	7.03	2,929	173	393	4,394	7.44	43.08	588	3,806	3		
242800	CALCIUM-CHANNEL BLOCKING AGENTS	41	2.83	2,394	108	215	3,793	6.42	92.51	239	3,554	4		
281604	PSYCHOTHERAPEUTIC AGENTS (ANTIDEPRESS	92	6.34	2,081	92	330	3,160	5.35	34.35	441	2,718	5		
280804	NONSTEROIDAL ANTI-INFLAMMATORY AGENTS	75	5.17	1,435	63	330	2,138	3.62	28.51	369	1,769	6		
243208	ANGIOTENSIN II RECEPTOR ANTAGONISTS	34	2.34	1,516	17	99	1,933	3.27	56.84	103	1,830	7		
100000	ANTINEOPLASTIC AGENTS	18	1.24	1,609	120	123	1,851	3.14	102.85	123	1,729	8		
564000	MISCELLANEOUS G.I. DRUGS	38	2.62	1,138	25	163	1,436	2.43	37.79	178	1,258	9		
920000	MISCELLANEOUS THERAPEUTIC AGENTS	40	2.76	1,082	50	152	1,431	2.42	35.78	187	1,244	10		
121200	SYMPATHOMIMETIC (ADRENERGIC) AGENTS	40	2.76	900	56	256	1,431	2.42	35.76	275	1,155	11		
681200	CONTRACEPTIVES	68	4.69	743	27	168	1,402	2.37	20.62	262	1,140	12		
242400	BETA-ADRENERGIC BLOCKING AGENTS	73	5.03	588	28	281	1,327	2.25	18.17	390	936	13		
682008	ANTIDIABETIC AGENTS (INSULINS)	25	1.72	899	0	172	1,086	1.84	43.43	172	914	14		
520808	CORTICOSTEROIDS	31	2.14	594	28	72	1,009	1.71	32.55	165	844	15		
849200	MISCELLANEOUS SKIN AND MUCOUS MEMBRAN	15	1.03	724	12	57	793	1.34	52.86	57	736	16		
840600	ANTI-INFLAMMATORY AGENTS (LOCAL)	47	3.24	455	15	205	730	1.24	15.54	221	509	17		
81218	QUINOLONES	13	0.90	603	33	79	714	1.21	54.93	79	636	18		
240800	HYPOTENSIVE AGENTS	21	1.45	175	6	27	695	1.18	33.07	138	557	19		
81212	ANTIBIOTICS (MACROLIDES)	18	1.24	430	20	75	658	1.11	36.54	90	568	20		
242892	MISCELLANEOUS CALCIUM-CHANNEL BLOCKIN	17	1.17	482	28	43	613	1.04	36.08	52	561	21		
682400	PARATHYROID	3	0.21	514	26	27	567	0.96	188.85	27	540	22		
201218	PLATELET-AGGREGATION INHIBITORS	3	0.21	482	18	14	514	0.87	171.48	14	500	23		
81216	ANTIBIOTICS (PENICILLINS)	37	2.55	253	17	164	514	0.87	13.90	203	304	24		
282408	ANXIOLYTICS, SEDATIVES, HYPNOTICS (BENZ	34	2.34	125	57	123	480	0.81	14.12	202	225	25		
81204	ANTIBIOTICS (ANTIFUNGALS)	8	0.55	357	18	40	439	0.74	54.87	49	390	26		
81800	ANTIVIRALS	5	0.34	407	0	14	420	0.71	84.09	14	407	27		
680400	ADRENALS	13	0.90	340	8	49	406	0.69	31.21	54	344	28		
402820	THIAZIDE DIURETICS	46	3.17	91	25	272	405	0.69	8.81	284	100	29		
122000	SKELETAL MUSCLE RELAXANTS	14	0.96	299	5	98	402	0.68	28.70	98	304	30		
563600	ANTI-INFLAMMATORY AGENTS	3	0.21	361	0	7	367	0.62	122.49	7	361	31		

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DRUG CLAIM ANALYSIS BY PTC

NEWFOUNDLAND & LABRADOR HYDRO

EXPERIENCE PERIOD : 2007-09-01 TO 2008-08-31

PAGE : 2
POLICY NO. : 06328

RATE ANNIVERSARY DATE : JAN

PTC	PTC NAME	NUMBER OF SCRIPTS	% OF TOTAL SCRIPTS	INGREDIENT COST	MARKUP/ SURCHARGE	DISPENSING FEE	ELIGIBLE EXPENSE	% OF TOTAL EXPENSE/(\$)	AVG ELIG SCRIPT	CO-PAY	PAID AMOUNT	RANK (\$)	RANK (\$)	% OF TOTAL (\$)
683604	THYROID AGENTS	29	2.00	164	8	150	355	0.60	12.26	167	184	32		
681612	ESTROGEN AGONIST-ANTAGONISTS	6	0.41	266	20	45	331	0.56	55.18	45	286	33		
682004	RIGUANIDES	17	1.17	261	9	48	328	0.56	19.29	48	280	34		
121212	ALPHA & BETA-ADRENERGIC AGONISTS	4	0.28	283	0	16	299	0.51	74.67	16	283	35		
861200	GENITOURINARY SMOOTH MUSCLE RELAXANTS	2	0.14	239	18	18	274	0.46	137.20	18	257	36		
683200	PROGESTINS	9	0.62	198	8	35	250	0.42	27.75	36	214	37		
282492	MISCELLANEOUS ANXIOLYTICS, SEDATIVES, H	7	0.48	183	10	41	243	0.41	34.70	41	202	38		
280808	OPiate AGONISTS (NARCOTIC ANALGESICS)	13	0.90	152	7	51	223	0.38	17.15	59	157	39		
800400	SERUMS	2	0.14	0	0	0	213	0.36	106.67	128	85	40		
681604	ESTROGENS	10	0.69	133	0	71	213	0.36	21.30	71	142	41		
120808	ANTIMUSCARINICS/ANTISPASMODICS	10	0.69	144	7	54	206	0.35	20.57	54	152	42		
921000	MISCELLANEOUS COMPOUNDS	4	0.28	132	1	46	179	0.30	44.67	46	133	43		
681800	GONADOTROPINS	4	0.28	147	0	18	164	0.28	41.08	18	147	44		
281292	ANTICONVULSANTS (MISCELLANEOUS)	7	0.48	157	0	7	164	0.28	23.42	7	157	45		
280892	MISCELLANEOUS ANALGESICS AND ANTIPYRE	19	1.31	113	14	27	164	0.28	8.62	35	115	46		
202816	HEMOSTATICS	2	0.14	142	9	9	161	0.27	80.45	9	152	47		
83008	ANTIMALARIALS	4	0.28	130	10	16	155	0.26	38.76	16	139	48		
402824	THIAZIDE-LIKE DIURETICS	5	0.34	33	0	18	144	0.24	28.74	18	126	49		
840406	ANTI-INFECTIVES (ANTIVIRALS)	5	0.34	60	2	9	132	0.22	26.38	27	105	50		
840404	ANTI-INFECTIVES (ANTIBIOTICS)	7	0.48	91	3	29	123	0.21	17.51	29	94	51		
281212	ANTICONVULSANTS (HYDANTOINS)	3	0.21	84	4	25	114	0.19	37.84	25	88	52		
682020	SULFONYLUREAS	9	0.62	62	7	28	97	0.16	10.75	28	65	53		
529200	MISCELLANEOUS ENT DRUGS	2	0.14	60	5	18	83	0.14	41.53	18	65	54		
240605	CHOLESTEROL ABSORPTION INHIBITORS	3	0.21	80	0	0	80	0.14	26.68	0	80	55		
402810	DIURETICS (POTASSIUM-SPARING)	6	0.41	31	0	35	79	0.13	13.11	43	35	56		
81220	SULFONAMIDES	7	0.48	18	1	50	76	0.13	10.81	55	21	57		
481600	EXPECTORANTS	3	0.21	37	2	23	62	0.10	20.56	23	39	58		
402808	LOOP DIURETICS	8	0.55	50	4	0	60	0.10	7.51	4	52	59		
240606	FIBRIC ACID DERIVATIVES	5	0.34	58	0	0	58	0.10	11.52	0	58	60		
81206	ANTIBIOTICS (CEPHALOSPORINS)	5	0.34	48	0	9	56	0.10	11.29	9	48	61		
241208	NITRATES AND NITRITES	4	0.28	47	0	7	54	0.09	13.49	7	47	62		

B L U E C R O S S

NEWFOUNDLAND & LABRADOR HYDRO

EXPERIENCE PERIOD : 2007-09-01 TO 2008-08-31

DRUG CLAIM ANALYSIS BY PTC

PAGE : 3
POLICY NO. : 06328

RATE ANNIVERSARY DATE : JAN

PTC	PTC NAME	NUMBER OF SCRIPTS	% OF TOTAL SCRIPTS	INGREDIENT COST	MARKUP/ SURCHARGE	DISPENSING FEE	ELIGIBLE EXPENSE	% OF TOTAL EXPENSE/	AVG ELIG SCRIPT	CO-PAY	PAID AMOUNT	RANK (\$)	RANK (\$)	% OF TOTAL (\$)
241200	VASODILATING AGENTS	3	0.21	44	1	7	52	0.09	17.24	7	45	63		
84000	MISCELLANEOUS ANTI-INFECTIVES	3	0.21	25	6	16	47	0.08	15.55	16	25	64		
83600	URINARY ANTI-INFECTIVES	3	0.21	9	0	9	45	0.08	14.99	26	19	65		
242000	ALPHA-ADRENERGIC BLOCKING AGENTS	2	0.14	30	0	9	39	0.07	19.32	9	30	66		
880800	VITAMIN B COMPLEX	12	0.83	17	0	16	37	0.06	3.09	16	21	67		
840408	ANTI-INFECTIVES (ANTIFUNGALS)	3	0.21	14	0	9	31	0.05	10.31	9	22	68		
281208	ANTICONVULSANTS (BENZODIAZEPINES)	7	0.48	24	7	0	31	0.05	4.40	0	24	69		
401200	REPLACEMENT PREPARATIONS	5	0.34	6	0	17	31	0.05	6.16	17	14	70		
282800	ANTIMANIC AGENTS	4	0.28	7	18	0	25	0.04	6.21	0	7	71		
683608	ANTI-THYROID AGENTS	1	0.07	15	0	9	24	0.04	24.11	9	15	72		
81224	ANTIBIOTICS (TETRACYCLINES)	3	0.21	15	0	0	24	0.04	8.00	9	15	73		
562828	PROSTAGLANDINS	2	0.14	3	8	9	20	0.03	9.80	9	3	74		
81228	ANTIBACTERIALS, MISCELLANEOUS	1	0.07	0	0	0	19	0.03	19.34	0	19	75		
40000	ANTI-HISTAMINE DRUGS	1	0.07	18	0	0	18	0.03	17.72	0	18	76		
520492	ANTI-ANTI-INFECTIVES, MISCELLANEOUS	1	0.07	9	0	8	17	0.03	16.77	8	9	77		
840800	ANTI-PRURITICS AND LOCAL ANESTHETICS	2	0.14	2	2	9	13	0.02	6.44	9	2	78		
521600	LOCAL ANESTHETICS (E.E.N.T.)	1	0.07	3	0	9	12	0.02	12.43	9	3	79		
81428	POLYENES	1	0.07	3	0	7	11	0.02	10.51	7	4	80		
841600	CELL STIMULANTS AND PROLIFERANTS	4	0.28	10	0	0	10	0.02	2.60	0	10	81		
840492	ANTI-INFECTIVES, MISCELLANEOUS LOCAL	1	0.07	0	0	0	9	0.02	9.23	0	9	82		
282000	RESPIRATORY AND CEREBRAL STIMULANTS	1	0.07	9	0	0	9	0.02	9.05	0	9	83		
520404	ANTI-INFECTIVES (ANTIBIOTICS)	1	0.07	2	0	5	7	0.01	7.39	5	2	84		
PTC TOTAL		1,467		42,578	1,994	5,923	59,046			7,326	51,554			
TOTAL PAY-DIRECT DRUGS		1,191		42,578	1,994	5,923	50,495			5,923	44,406			
TOTAL REIMBURSEMENT DRUGS		260		0	0	0	8,551			1,403	7,148			
ALL DRUGS TOTAL		1,451		42,578	1,994	5,923	59,046			7,326	51,554			

TOTALS MAY BE OFF DUE TO ROUNDING

DISPENSING FEE, INGREDIENT COST AND MARKUP/SURCHARGE BREAKDOWNS ARE NOT AVAILABLE FOR REIMBURSEMENT CLAIMS

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DETAILED DENTAL CLAIMS STUDY
FOR CONSOLIDATION CODE 1AA

USERID: BCSRICH

PROCEDURE TYPE	BENEFIT DESCRIPTION	2005-09-01 TO 2006-08-31		2006-09-01 TO 2007-08-31		2006 VS 2005		2007-09-01 TO 2008-08-31		2007 VS 2006	
		# OF CLAIMS	PAID CLAIMS	# OF CLAIMS	PAID CLAIMS	% CHANGE #	% CHANGE \$	# OF CLAIMS	PAID CLAIMS	% CHANGE #	% CHANGE \$
BASIC	ADJUNCTIVE GENERAL SERVICES	38	4,625.75	34	3,859.20	-10.5%	-16.6%	32	3,914.13	-5.9%	1.4%
	PARENTAL CONSCIOUS SEDATION	2	50.71	3	272.80	50.0%	438.0%	9	646.88	200.0%	137.1%
	DIAGNOSTIC SERVICES	40	4,676.46	37	4,132.00	-7.5%	-11.6%	41	4,561.01	10.8%	10.4%
		2,958	61,801.45	3,460	77,990.15	17.0%	26.2%	3,322	81,314.84	-4.0%	4.3%
		147	4,188.32	191	5,397.67	29.9%	28.9%	218	6,348.24	14.1%	17.6%
		1	64.00	0	0.00	-100.0%	-100.0%	0	0.00	0.0%	0.0%
	TESTS AND LABORATORY X-RAYS	1,435	25,896.35	1,876	33,362.14	30.7%	28.8%	1,742	33,563.60	-7.1%	0.6%
		4,541	91,950.12	5,527	116,749.96	21.7%	27.0%	5,282	121,226.68	-4.4%	3.8%
		28	1,816.83	41	3,908.11	46.4%	115.1%	36	3,311.20	-12.2%	-15.3%
		87	32,763.28	98	36,059.51	12.6%	10.1%	100	41,035.68	2.0%	13.8%
ENDODONTICS	OTHER	115	34,580.11	139	39,967.62	20.9%	15.6%	136	44,346.88	-2.2%	11.0%
	ROOT CANAL	476	36,334.66	506	39,367.77	6.3%	8.3%	443	42,623.31	-12.5%	8.3%
ORAL AND MAXILLOFACIAL SURGERY	DENTAL	2	214.58	4	696.96	100.0%	224.8%	3	537.92	-25.0%	-22.8%
		478	36,549.24	510	40,064.73	6.7%	9.6%	446	43,161.23	-12.5%	7.7%
OTHER	DENTAL	0	0.00	1	120.00	0.0%	0.0%	0	0.00	-100.0%	-100.0%
		0	0.00	1	120.00	0.0%	0.0%	0	0.00	-100.0%	-100.0%
PERIODONTICS	APPLIANCES	25	6,265.78	27	6,364.13	8.0%	1.6%	42	10,544.94	55.6%	65.7%
	NON SURGICAL SERVICES	75	2,157.04	63	1,972.13	-16.0%	-8.6%	53	1,643.69	-15.9%	-16.7%
	OTHER	28	1,010.42	14	577.19	-50.0%	-42.9%	14	624.73	0.0%	8.2%
	ROOT PLANING	230	14,306.20	226	20,115.51	-1.7%	40.6%	243	19,475.50	7.5%	-3.2%
	SCALING	2,889	106,551.36	3,283	125,010.11	13.6%	17.3%	3,340	138,922.77	1.7%	11.1%
	SURGICAL SERVICES	56	13,984.47	56	18,798.93	0.0%	34.4%	44	16,259.87	-21.4%	-13.5%
		3,303	144,275.27	3,669	172,838.00	11.1%	19.8%	3,736	187,471.50	1.8%	8.5%

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DETAILED DENTAL CLAIMS STUDY
FOR CONSOLIDATION CODE 1AA

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PROCEDURE TYPE	BENEFIT DESCRIPTION		2005-09-01 TO 2006-08-31		2006-09-01 TO 2007-08-31		2006 VS 2005		2007-09-01 TO 2008-08-31		2007 VS 2006	
			# OF CLAIMS	PAID CLAIMS	# OF CLAIMS	PAID CLAIMS	% CHANGE #	% CHANGE \$	# OF CLAIMS	PAID CLAIMS	% CHANGE #	% CHANGE \$
BASIC	PREVENTIVE SERVICES	FLUORIDE	526	5,978.28	706	8,482.46	34.2%	41.9%	643	8,080.75	-8.9%	-4.7%
		OTHER	162	4,804.95	153	3,857.30	-5.6%	-19.7%	131	6,368.16	-14.4%	65.1%
		POLISHING	2,095	36,988.34	2,478	43,700.71	18.3%	18.1%	2,436	45,325.16	-1.7%	3.7%
			2,783	47,771.57	3,337	56,040.47	19.9%	17.3%	3,210	59,774.07	-3.8%	6.7%
	PROSTHODONTICS FIXED		4	320.18	4	235.54	0.0%	-26.4%	7	493.69	75.0%	109.6%
		PROSTHODONTI CS FIXED	0	0.00	0	0.00	0.0%	0.0%	1	154.98	0.0%	0.0%
		REMOVAL, FIXED BRIDGE	2	61.13	0	0.00	-100.0%	-100.0%	0	0.00	0.0%	0.0%
			6	381.31	4	235.54	-33.3%	-38.2%	8	648.67	100.0%	175.4%
	PROSTHODONTICS REMOVABLE		24	3,261.89	17	2,132.78	-29.2%	-34.6%	19	1,927.36	11.8%	-9.6%
		PERIODONTAL SURGERY	0	0.00	1	80.00	0.0%	0.0%	0	0.00	-100.0%	-100.0%
			24	3,261.89	18	2,212.78	-25.0%	-32.2%	19	1,927.36	5.6%	-12.9%
	RESTORATIVE SERVICES	AMALGAM	459	30,350.56	309	21,638.26	-32.7%	-28.7%	251	20,756.89	-18.8%	-4.1%
		OTHER	115	3,766.40	131	4,488.04	13.9%	19.2%	114	4,256.36	-13.0%	-5.2%
		TOOTH COLORED AMALGAM	1,554	140,582.07	2,179	200,841.59	40.2%	42.9%	1,813	180,080.81	-16.8%	-10.3%
			2,128	174,699.03	2,619	226,967.89	23.1%	29.9%	2,178	205,094.06	-16.8%	-9.6%
MAJOR	TOTAL BASIC		13,418	538,145.00	15,861	659,328.99	18.2%	22.5%	15,056	668,211.46	-5.1%	1.3%
	ADJUNCTIVE GENERAL SERVICES		6	223.50	0	0.00	-100.0%	-100.0%	1	122.50	0.0%	0.0%
			6	223.50	0	0.00	-100.0%	-100.0%	1	122.50	0.0%	0.0%
	ORAL AND MAXILLOFACIAL SURGERY		2	253.98	6	226.36	200.0%	-10.9%	10	1,074.88	66.7%	374.9%
			2	253.98	6	226.36	200.0%	-10.9%	10	1,074.88	66.7%	374.9%
	PARTIAL DENTURES	DENTAL	1	385.00	1	507.50	0.0%	31.8%	1	308.91	0.0%	-39.1%
			1	385.00	1	507.50	0.0%	31.8%	1	308.91	0.0%	-39.1%

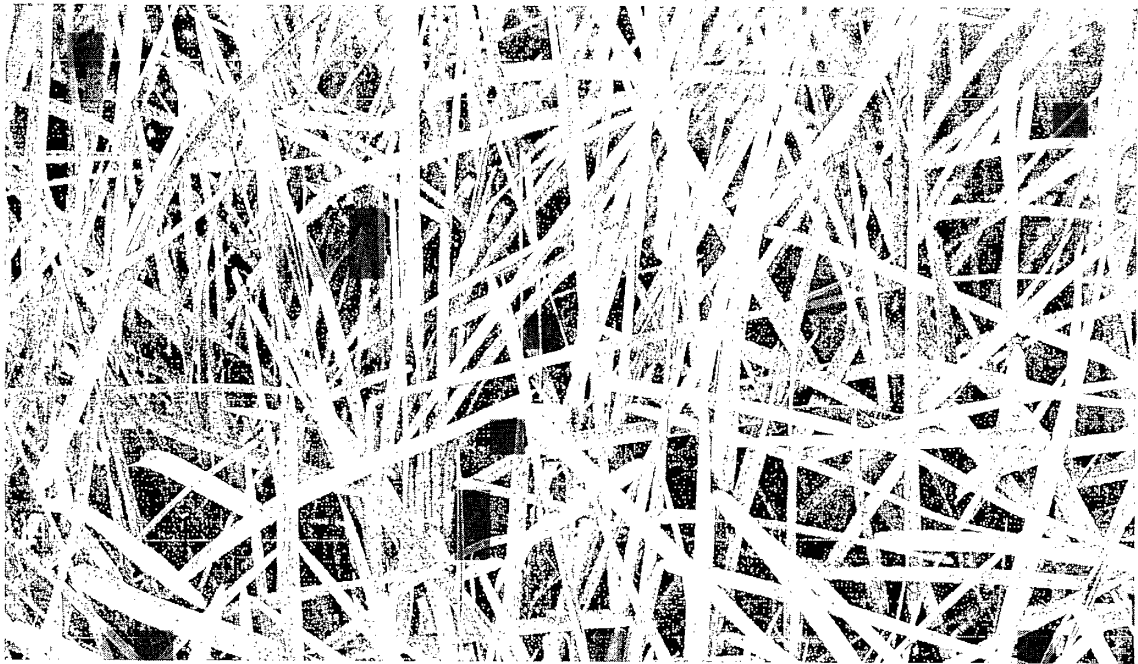
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DETAILED DENTAL CLAIMS STUDY
FOR CONSOLIDATION CODE 1AA

USERID: BCSRICH

PROCEDURE TYPE	BENEFIT DESCRIPTION		2005-09-01 TO 2006-08-31		2006-09-01 TO 2007-08-31		2006 VS 2005		2007-09-01 TO 2008-08-31		2007 VS 2006	
			# OF CLAIMS	PAID CLAIMS	# OF CLAIMS	PAID CLAIMS	% CHANGE #	% CHANGE \$	# OF CLAIMS	PAID CLAIMS	% CHANGE #	% CHANGE \$
MAJOR	POSTS	DENTAL	1	141.05	0	0.00	-100.0%	-100.0%	0	0.00	0.0%	0.0%
			1	141.05	0	0.00	-100.0%	-100.0%	0	0.00	0.0%	0.0%
	PROSTHODONTICS		32	11,740.70	37	14,351.81	15.6%	22.2%	51	20,641.45	37.8%	43.8%
	FIXED	FIXED	4	1,777.26	2	1,250.00	-50.0%	-29.7%	0	0.00	-100.0%	-100.0%
			36	13,517.96	39	15,601.81	8.3%	15.4%	51	20,641.45	30.8%	32.3%
	PROSTHODONTICS		167	50,067.21	169	65,779.43	1.2%	31.4%	177	61,871.58	4.7%	-5.9%
	REMOVABLE		167	50,067.21	169	65,779.43	1.2%	31.4%	177	61,871.58	4.7%	-5.9%
	RESTORATIVE	CROWNS	136	60,726.40	76	36,562.78	-44.1%	-39.8%	99	51,975.42	30.3%	42.2%
	SERVICES	INLAYS	3	1,294.45	4	1,547.63	33.3%	19.6%	3	1,584.87	-25.0%	2.4%
		ONLAYS	5	2,817.80	3	1,427.76	-40.0%	-49.3%	6	3,640.88	100.0%	155.0%
		POSTS	29	4,180.68	22	3,968.81	-24.1%	-5.1%	29	4,913.87	31.8%	23.8%
			173	69,019.33	105	43,506.98	-39.3%	-37.0%	137	62,115.04	30.5%	42.8%
	TOTAL MAJOR		386	133,608.03	320	125,622.08	-17.1%	-6.0%	377	146,134.36	17.8%	16.3%
TOTAL			13,804	671,753.03	16,181	784,951.07	17.2%	16.9%	15,433	814,345.82	-4.6%	3.7%



Nalcor Energy

Renewal, effective January 1, 2010

Prepared November, 2009

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Executive Summary

We are pleased to have the opportunity to provide Nalcor Energy with ongoing consulting services for you and your employees.

Your group insurance program, with The Great-West Life Assurance Company, Medavie Blue Cross and AXA Assurances Inc. will renew on January 1, 2010. Within this report, we provide our analysis of your renewal, together with your insurer's requested rate action and the rate action that has been negotiated for the upcoming year. This report also provides a summary of the financial information for the life and LTD benefits as of February 28, 2009, and for the health and dental benefits for the period September 1, 2008 to August 31, 2009.

Based on the renewal information provided by the insurers, the following are the premium rate adjustments required effective January 1, 2010.

Table 1

Benefit	Proposed	Negotiated
Basic Life	No Change	1) No Change 2) -7.12% (Active Employees)
Long Term Disability	-8.57%	-8.57%
Supplementary Health		
> Active	-1.9%	No Change
> Retirees	1.1%	No Change
Group Travel		
> Active	10.1%	10.1%
> Retirees	65.1%	65.1%
Dental		
> Active	3.9%	No Change
> Retirees	-6.4%	No Change
Optional Life	No Change	No Change
Optional Dependent Life	No Change	No Change
Basic and Voluntary AD&D	No Change	No Change
Critical Illness	No Change	No Change

The negotiated renewal premium represents a reduction of -0.4% in your total annual cost, or -1.3% if the life rate is reduced for active employees. The cost for active employees will reduce by -1.7% (-3.0%) while the retiree cost will increase by 2.3%. There is no change in the employer cost unless the life rate is reduced, which would result in savings of approximately \$68,000 per year. The cost to active employees will reduce by -7.3%. The increase to retirees is 2.4% or about \$30,000 per year.

We recommend acceptance of the proposed renewal rates with an effective date of January 1, 2010.

See Appendix A for a complete Premium Rate Summary.

While we verify as much of the information provided to us as possible, and check all of the calculations, we are unable to verify claims data in the absence of a claims audit.

The information in this Renewal Report provides you with our analysis of your current benefits situation, and is based on the data and information provided to us by Great-West Life, Medavie Blue Cross and AXA Assurances Inc. We do not independently audit or verify this data and information, and our report and analysis are based on the assumption that the data and information provided to us are accurate.

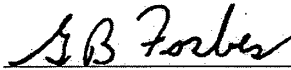
In closing, we offer our appreciation for being given the opportunity to be of service to your organization. We look forward to meeting to discuss this information in more detail.

Respectfully submitted,

MORNEAU SOBECO



Linda Evans
Senior Consultant



Greg Forbes
Partner

Section 1 – Group Life

Underwriting Arrangements

The group life insurance program is underwritten on a fully-experience rated basis whereby all claims, reserves and insurance company expenses are deducted from the premiums paid. In the event the premium exceeds the total charges, the program would be in a surplus position and a refund would be available after all reserve requirements have been met. However, if the charges exceed the premium, a deficit would exist which, if not eliminated, would be carried forward to the next policy year. Further, where a deficit exists, a rate increase may be requested at renewal to support the plan for the coming year, as well as to facilitate deficit recovery.

The policy includes an aggregate stop-loss provision whereby the maximum claims charged to the plan in any one policy year would not exceed 125% of the annual premium. The cost for this protection is 10.7% of premium.

Schedule of Insurance

All employees are insured for an amount equal to three times annual earnings. On retirement (prior to age 65) coverage reduces to one times annual earnings, further reducing to \$10,000 at age 65. For those who retired prior to January 1, 2007, the coverage is \$5,000 at age 65. The current monthly unit rate is \$0.323 per \$1,000 of coverage and is 100% employer paid for active employees and cost shared 50/50 for retirees.

1.1 Financial Review

The following is the financial experience of the group life insurance program for the period under review:

Table 2 - March 1, 2008 to February 28, 2009

	TOTAL
Paid Premium	\$941,380
- Less Stop Loss (10.7%)	100,728
Billed Premium	840,652
- Reinsurance Premium *	26,458
Net Premium	814,194
Claims Charges	
- Paid Claims (charged)	592,000
- Conversion Charge	1,840
Total Claims Charge	593,840
Retention	68,866
Total Policy Charge	662,706
Interest (Charge)	19,619
In Year Gain/(Loss)	131,869
Carryover Deficit	(444,413)
Balance at February 28, 2009	(312,544)

* Due to the increased insurance risk relative to the pilots and company owned aircraft, Great-West Life reinsures the life policy with another insurance company. Half of the total premium required is charged to Nalcor and deducted from the life premium.

SUPPORT FIGURES

Claims Breakdown

Presented below is a breakdown of the claims paid under the group life and dependent life insurance policies:

Table 3 - Group Life Claims

Death	Date of Death	Claim Amount
Chambers, Allan	28-Dec-2008	\$173,000
Diamond, Lloyd	30-Jul-2008	78,000
Dyke, Wilbur	23-May-2008	72,000
Lushman, Albert	20-Oct-2008	5,000
Peddle, Sadie	17-Mar-2008	5,000
Poole, Edward	25-Jul-2008	5,000
Ralph, Randy	06-Jun-2008	213,000
Rideout, Robert	12-Mar-2008	41,000
		592,000
Conversion	Date of Conversion	Conversion Charge
Hoskins, Edmund	01-Sept-2008	1,840
TOTAL		\$539,840

The total claims charge did not exceed 125% of the annual premium.

Retention

Following is a breakdown of the retention expenses for the group life benefit for the period under review:

Table 4

	Net Premium	Charge	Total
Premium Tax	\$814,194	4.0%	\$32,568
General Administration	814,194	2.0%	16,284
Risk Charge	814,194	0.25%	2,035
Profit	814,194	2.0%	16,284
	Claims	Charge	Total
Claims Settlement Expense	8	175.00	1,400
Miscellaneous			
> experience summary reports			90
> amendments			205
			295
			\$68,866

The above charges are in accordance with Great-West Life's underwriting agreement.

Interest

The interest rate basis and actual charge for the period is provided below:

Table 5

Cash Flow	The interest rate on cash flow is Great-West Life's one year standard interest rate. The charge for the period is \$287.14.
Surplus	The applicable rate is Great-West Life's short term interest rate.
Deficit	The applicable rate is Great-West Life's one-year standard interest rate plus 2%. The interest charge on the deficit was \$19,331.96.

Claims Fluctuation Reserve

The Claims Fluctuation Reserve (CFR) or Rate Stabilization Reserve is established for the purpose of providing rate stability to the experience-rated benefits. Any experience surplus is required to be credited to the fund until 25% of the annualized experience-rated life premium has accumulated, at which time no further deposits will be required other than adjustments due to premium fluctuations. The insurer has first call on these funds to eliminate or reduce any deficit incurred under the program. We estimate the reserve requirement to be approximately \$200,000.

The Claims Fluctuation Reserve Fund had a zero balance as of February 28, 2009.

1.2 Rate Action

The current billed rate is \$0.323 per \$1,000 of coverage which is 95% of Great-West Life's manual rate based on the composition of your group. However, the rating for Nalcor is based on your own claims experience and is considered 100% credible. Based on the experience analysis, provided in Appendix B, and using 89 months, from March, 2002, to July, 2009, the calculated rate is \$0.267. This is the same as the rate calculated last year, but was left unchanged at that time with the difference applied to the deficit. Great-West Life has again proposed no change in the current rate as there is still a deficit of \$312,000 at February 28, 2009. While we believe that there should be some amount for deficit recovery built in to the rating until the deficit is eliminated, we believe that a slight reduction in the rate for active employees, from \$0.323 to \$0.30, is justified. This would still allow approximately 15% for deficit recovery. We would not recommend reducing the retiree rate, as the rate charged is already significantly lower than the calculated manual rate for this group, as indicated on the separate demographic summary sheets in Appendix B. Great-West Life has agreed to the foregoing.

The stop-loss charge will be maintained at 10.7% of annual premium at the current rate.

Retention

Great-West Life advised that their current retention is 81.3% of required on a combined basis for Life and LTD, and they propose to move to their target amount over time. For January, 2010, the requested increases would bring them to about 91% of their required amount. Shown below are the current and increased charges for the Life benefit.

Table 6

	Current	Effective January 1, 2010
General Administration	2.0%	2.0%
Claims Administration	\$175	\$175
Risk	.25%	.80%
Profit	2.0%	2.0%

Based on last years experience, the increase in retention cost for the Life benefit would be \$4,479.

2 – Long Term Disability

Underwriting Arrangements

The LTD plan is underwritten by the Great-West Life Assurance Company on a five year experience-rated basis. Under this arrangement, the first five years' payment for each claim is charged directly to the experience of the policy and, thereafter, benefit payments are pooled insofar as there is no surplus/deficit accounting. Claims which extend beyond a five-year period will not directly affect the financial results under the program; however, the renewal rating and pooling charge is based on the total claims experience. Whereas the premium is 100% employee paid, the benefit is non-taxable in the hands of the claimant.

Premiums are allocated 30% to the pool and 70% to the experience-rated portion of the plan.

Schedule of Insurance

Long term disability (LTD) insurance provides a level of income replacement to employees following 105 days of continuous disability. Sixty percent of regular monthly earnings is payable to the claimant. In addition, 6% is paid to the PSPP for claimants disabled prior to 2007; as of January 1, 2007, the pension contribution was increased to 8% for new claimants.

2.1 Financial Review

The following is the financial experience relative to the long term disability insurance program for the period March 1, 2008, to February 28, 2009:

Table 7 - March 1, 2008, to February 28, 2009

Paid Premium	\$1,065,147
Less Pooling Charge	<u>319,544</u>
Experience- Rated Premium	745,603
Paid Claims (Experience-rated)	329,765
Claims Reserve Adjustments	
> Incurred but Unreported	
Reserve Adjustment	
> Previous	231,772
> current	<u>233,749</u>
> change	1,977
Disabled Life Reserve	
> Previous	449,574
> current	<u>531,299</u>
> change	81,725
Total Claims Charge	413,467
Retention	<u>82,570</u>
Total Policy Charge	496,037
Interest Credit	<u>25,421</u>
Surplus for Period Mar. 1, 2008 To Feb. 28, 2009	274,987
Transfer to RDA	(274,987)
Balance at February 28, 2009	0

SUPPORT FIGURES

Claims Breakdown

A summary of the active long term disability insurance claims for the policy period March 1, 2008, to February 28, 2009, is provided in Appendix C.

Disabled Life Reserve

The reserve for each disability claim is dependent on the age and sex of the claimant at the date of disability, the average duration of the disability, the definition of disability and prevailing interest rates. The reserve is adjusted at each policy anniversary to reflect the changes in these factors. As of February 28, 2009, the total disability reserve was \$2,866,812. Following is a summary of the Disabled Life Reserve for the period under review:

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Table 8 - Summary of Disabled Life Reserve

Policy Period Ending	Total	Experience-Rated
February 29, 2008	\$2,819,060	\$449,574
February 28, 2009	2,866,812	531,299
Change	47,752	81,725

Incurred But Unreported Reserve

The incurred but unreported claims reserve is calculated as a percentage of the refund premium for the last month of the policy year annualized (\$75,209 x 12 x 70% = \$631,754). The percentage used is calculated below.

$$\frac{\text{Elimination Period} + 30}{365} = \frac{105 + 30}{365} = 37.0\%$$

The requirement for the period ending February 28, 2009 is \$233,749.

Retention

Provided below is Great-West Life's breakdown of the actual expenses for the long term disability program for the period March 1, 2008, to February 28, 2009:

Table 9 - Retention Breakdown

Formula		
Premium Tax	4.0% of experience-rated premium (less surplus)	\$18,825
General Administration	2.0% of experience-rated premium	14,912
Claims Administration	4.5% of Incurred Claims	18,606
Profit Charge	0.75% of experience-rated premium	5,592
Risk Charge	0.25% of experience-rated premium	1,864
Other Expenses	> Amendments	\$615
	> Medical Vouchers	1,150
	> Rehabilitation	15,750
	> Other Rehab Expenses	5,256
		<u>22,771</u>
TOTAL		\$82,570

Interest

The interest rate basis and actual charge for the period under review is outlined below:

Table 10

Cash Flow	Great-West Life's one year Standard Interest Rate. The interest earned on cash flow was \$2,973.
Reserves	
> IBNR	The average valuation rate (AVR) for the policy year was 3.317%, or \$7,688.
> DLR	The average reserve weighted valuation rate (ARWVR). For March 1, 2008 to February 28, 2009, the rate was 3.283% or \$14,760.
Surplus	Great-West Life's short term interest rate.

Claims Fluctuation Reserve

Experience surplus on any anniversary date is required to be credited to the Claims Fluctuation Reserve (CFR) Fund until 25% of experience-rated long term disability insurance premium has accumulated. At that time, no further deposits would be required other than adjustments due to premium fluctuations.

A summary of the CFR, which is fully funded, is provided below:

Table 11

Balance at March 1, 2008	\$209,227
Interest (at 2.35%)	4,917
Transfer to RDA	(29,405)
Balance at February 28, 2009	\$184,739

Refund Deposit Account

A refund deposit account (RDA) is established to hold surplus funds remaining after other reserve requirements have been met. The funds remain the property of the policyholder to be left on deposit or used at your discretion. Whereas the LTD is 100% employee paid, the funds should be directed to the benefit of the plan/plan members.

Table 12

Balance at March 1, 2008	\$1,045,181
Premium Withdrawals	
- Feb. 06/09	(37,492)
- Feb. 09/09	(37,561)
	(75,053)
Interest (2.35% less 2% on withdrawals)	23,046
Transfer of Gain	\$274,987
Transfer from CFR	29,405
Balance at February 28, 2009	\$1,297,566

Premium withdrawals of \$37,627 on March 6/09 and \$37,610 on March 9/09 are not reflected above but are included in the billed premium for the period. The withdrawals will appear in next year's report.

The employee premium holiday was extended to July 12/09 and included 13 pay periods in total. Additional withdrawals, including the two mentioned above, totaled roughly \$418,000, leaving a balance of approximately \$880,000.

We recommend an additional premium holiday be extended to employees in 2010. With the LTD rate reduction the bi-weekly premium would be approximately \$35,000. If the premium holiday is extended for 6 months, the RDA withdrawals would total approximately \$455,000, leaving a balance of \$425,000. If extended for 8 months, the withdrawals would be approximately \$607,000, leaving a balance of \$273,000. Considering the claims fluctuation reserve is fully funded, this would still leave a significant safety net.

2.2 Rate Action

The current billed rate is 1.575% of payroll which is 88.5% of the manual rate of 1.78%. The LTD rating is based on a combination of the claims experience and the demographics of your group. The experience analysis, included in Appendix B, indicates a proposed rate of 1.44% of payroll, which is what Great-West Life is proposing. This is a reduction of 8.57% from the current rate.

As of July 31, 2009, there were 37 open LTD claims, same as last year, and one pending. Of the 37 open claims, 27 are not expected to return to work; 6 are expected to return to work (own job or other gainful employment); and 4 are unknown at this time.

Pension Contribution

Effective January 1, 2007, the pension contribution portion of the LTD payment was increased from 6% to 8% for new claimants disabled after that date. For claimants disabled prior to that date, Nalcor tops up the amount required over 6%. Based on the current disabled employee listing, we estimate the cost to be approximately \$10,000 to \$12,000 per year.

Considering the favorable financial position of the LTD plan, we asked GWL if the pension contribution amount paid from the LTD plan could be increased to 8% for those claimants disabled prior to January 1, 2007. We are pleased to advise that they have agreed to increase the payment effective January 1, 2010, with no change to the proposed renewal rate. However, as this increase affects the disabled life reserve (DLR) liability, GWL requires a payment to cover this cost and the expenses associated with it. An estimated cost as of October 31, 2009, is approximately \$37,000. They would recalculate the requirement as of December 31, 2009, but the estimate should be fairly accurate. This payment could be taken from the RDA and authorization from Nalcor would be required to do so.

We recommend that the pension contribution be increased to 8% for all claimants and that the lump sum payment required by GWL be withdrawn from the RDA.

Retention

Great-West Life has also requested an increase in their retention charges for the LTD plan, as outlined below:

Table 13

	Current	Effective January 1, 2010
General Administration	2.0%	2.0%
Claims Administration	4.5%	5.0%
Rehab	\$105	\$105
Profit	.75%	.75%
Risk	.25%	.90%

Based on last years experience, the increase in retention cost for the LTD benefit would be \$6,913.

Section 3 – Supplementary Health, Dental and Travel Benefits

3.1 Financial Review

The supplementary health and dental programs are administered by Medavie Blue Cross (MBC). The programs are self-insured by Nalcor with claims adjudicated and processed by Blue Cross in accordance with the terms of the ASO contract.

There is a 120% stop-loss provision under the plans, whereby claims in excess of 120% of the expected claims amount, as calculated by MBC, would not be charged to the plan. For this protection there is a charge of 0.25% of expected claims.

The accounting statements prepared by MBC for the health and dental plans are provided in Appendix D. A summary of the financial position for the active employees and the retirees along with the combined totals for the period September, 2008, to August, 2009, is provided below:

Table 14

Active Employees	Health	Dental	Total
Balance from August 31, 2008	\$(112,260)	\$121,339	\$9,079
Current Year Surplus/(Deficit)	279,648	69,703	349,351
Mid-Year Accounting Statements	(63)	(62)	(125)
Balance at August 31, 2009	167,325	190,980	358,305
Estimated Outstanding Deposits	92,106	29,848	121,954
Estimated Account Balance	259,431	220,828	480,259
Retirees			
Balance from August 31, 2008	194,338	21,784	216,122
Current Year Surplus/(Deficit)	156,648	31,481	188,129
Travel Reconciliation	(5,148)	---	(5,148)
Mid-Year Accounting Statements	(63)	(62)	(125)
Balance at August 31, 2009	345,775	53,203	398,978
Estimated Outstanding Deposits	84,009	11,707	95,716
Estimated Account Balance	429,784	64,910	494,694
Combined			
Balance from August 31, 2008	82,078	143,123	225,201
Current Year Surplus/(Deficit)	436,296	101,184	537,480
Travel Reconciliation	(5,148)	---	(5,148)
Mid-Year Accounting Statements	(126)	(124)	(250)
Balance at August 31, 2009	513,100	244,183	757,283
Estimated Outstanding Deposits	176,115	41,555	217,670
Estimated Account Balance	689,215	285,738	974,953

The amounts in bold print are the deposits received by Blue Cross up to August 31st, and included in their accounting statement. The estimated outstanding deposits are revenue applicable to the period under review but received after the end of the financial period. On a cash flow accounting basis, there is usually a lag of one or two pay period deposits, which would be reflected in the accounting statement for the following year. Included in the current accounting statement is an amount of \$395,946 received in the current financial period but applicable to the prior period.

3.1 Rate Action

Within this section we have provided Blue Cross' renewal calculations for the supplementary health and dental programs for active employees and retirees.

Supplementary Health

Following is Blue Cross' renewal calculation.

Table 15 - Active Employees

	Hospital	EHB	Drugs	Total
Paid Claims (09/08 to 08/09)	\$28,852	\$593,976	\$1,264,205	\$1,887,032
Projected Cost Increases (09/09 TO 12/10)	9.7%	7.9%	7.1%	7.4%
Projected Claims (01/10 TO 12/10)	31,650	640,900	1,353,963	2,026,672
Admin including Premium Tax (9.38%)	2,968	60,116	127,002	190,086
Stop Loss Pooling (0.25%)	79	1,602	3,385	5,066
Projected Claims plus Expenses (01/10 to 12/10)				2,221,824
Projected Deposits *				2,264,900
Claims Ratio				98.1%
Required Rate Increase				-1.9%

* Actual revenue for the period as there was no increase in health rates January 1, 2009.

The total claims amount paid was 5.7% higher than the previous year; however, exposure increased by 2% resulting in increased revenue for the period. Therefore, the increase in the average amount claimed was 3.6%. This annual increase projected over 16 months, from September 2009 to December 2010, would be 4.3%. If applied to the above calculation, instead of 7.4%, a further reduction would be justified. However, we recommend the current rates be maintained.

Below is Medavie Blue Cross' renewal calculation for the retiree division.

Table 16

	Hospital	EHB	Drugs	Total
Paid Claims (09/08 to 08/09)	\$31,887	\$278,225	\$1,485,718	\$1,795,830
Projected Cost Increases (09/09 TO 12/10)	9.7%	7.9%	7.1%	7.3%
Projected Claims (01/10 TO 12/10)	34,980	300,205	1,591,204	1,926,389
Admin including Premium Tax (9.38%)	3,281	28,159	149,255	180,695
Stop Loss Pooling (0.25%)	87	751	3,978	4,816
Projected Claims plus Expenses (01/10 to 12/10)	38,348	329,115	1,744,437	2,111,900
Projected Deposits *				2,089,426
Claims Ratio				101.1%
Required Rate Increase				1.1%

* Revenue for the period September 2008 to December 2008 adjusted to reflect 5% increase in health rates effective January 1, 2009.

The retiree health claims increased by 6.1% over the previous year. Whereas the number of retirees increased by 6.2%, there was virtually no change in the average amount claimed. While we would not expect this trend to continue to this extent, we see no need to increase the current deposit level. In fact, a reduction could be justified if the projected cost increase is reduced by even 50%, as shown below.

Table 17 – Retirees

	Hospital	EHB	Drugs	Total
Paid Claims (09/08 to 08/09)	\$31,887	\$278,225	\$1,485,718	\$1,795,830
Projected Cost Increases (09/09 TO 12/10)				3.7%
Projected Claims (01/10 TO 12/10)				1,862,276
Admin including Premium Tax (9.38%)				174,681
Stop Loss Pooling (0.25%)				4,656
Projected Claims plus Expenses (01/10 to 12/10)				2,041,613
Projected Deposits *				2,089,426
Claims Ratio				97.7%
Required Rate Increase				-2.3%

We recommend continuation of the current rates.

Dental

Blue Cross' renewal calculation is shown below, separately for the active employees and retirees:

Table 18 - Active Employees

	Dental
Paid Claims (09/08 to 08/09)	\$646,930
Projected Cost Increases (09/09 TO 12/10)	9.4%
Projected Claims (01/10 TO 12/10)	707,742
Admin including Premium Tax (9.38%)	66,386
Stop Loss Pooling (0.25%)	1,769
Projected Claims plus Expenses (01/10 to 12/10)	775,897
Projected Deposits *	746,532
Claims Ratio	103.9%
Required Rate Increase	3.9%

* Actual revenue for the period as there was no adjustment in dental rates January 1, 2009.

Total claims paid were 8.1% higher than the previous year, while exposure was 1.4% higher. The increase in the average claim was 6.6%. Projecting this trend over 16 months, the increase would be 8.8%. Used in the renewal calculation, this trend results in a similar increase, as shown below.

Table 19 - Active Employees

	Dental
Paid Claims (09/08 to 08/09)	\$646,930
Projected Cost Increases (09/09 TO 12/10)	8.8%
Projected Claims (01/10 TO 12/10)	703,860
Admin including Premium Tax (9.38%)	66,022
Stop Loss Pooling (0.25%)	1,760
Projected Claims plus Expenses (01/10 to 12/10)	771,642
Projected Deposits *	746,532
Claims Ratio	103.4%
Required Rate Increase	3.4%

* Actual revenue for the period as there was no adjustment in dental rates January 1, 2009.

The required adjustment represents approximately \$25,000 in annual premium. Considering the favorable financial position of the plan, the current rates could remain unchanged with any shortfall to be taken from the surplus available. In order to avoid cash flow interest charges, authorization could be given to Blue Cross to transfer the required amount as of January 1st. We caution that deferring the increase could compound any adjustment in future.

Retirees

Below is Medavie Blue Cross' renewal calculation.

Table 20 - Retirees

	Dental
Paid Claims (09/08 to 08/09)	\$227,265
Projected Cost Increases (09/09 TO 12/10)	9.4%
Projected Claims (01/10 TO 12/10)	248,627
Admin including Premium Tax (9.38%)	23,321
Stop Loss Pooling (0.25%)	622
Projected Claims plus Expenses (01/10 to 12/10)	272,570
Projected Deposits *	291,279
Claims Ratio	93.6%
Required Rate Increase	-6.4%

* Revenue for the period September to December 2008 adjusted to reflect the 25% increase in dental rates effective January 1, 2009.

We recommend the current rates be maintained for 2010. For your information, paid claims increased by 5.2% over the previous year; however, as exposure increased by 7.1%, the change in the average claim was -1.8%.

Group Travel

This is a fully pooled benefit insured by MBC. Any claims under this plan would not be included in the experience of the health plan for rating or surplus/deficit calculations.

Blue Cross' experience on their out of Canada travel pool continues to deteriorate due to increased travel as well as increased costs for healthcare services, particularly in the United States. Due to the adverse experience, Blue Cross is increasing the travel rates across their block of business

The current and renewal rates are shown below.

Table 21 - Group Travel Rates

	Current		Renewal	
	Single	Family	Single	Family
Active	\$1.49	\$2.98	\$1.64	\$3.28
Retirees	6.05	12.10	9.99	19.98

The increase in travel rates is a concern, particularly for the retiree group. While it is still good value for those who travel, it is an escalating expense which is likely to continue in that direction. Under the

current plan, there is no maximum on trip duration. In an effort to reduce the rates, we have requested costings limiting the duration to 30 or 60 days. Limiting coverage for exposure beyond 60 days would have little impact on the cost. These costings will be provided on receipt.

Alternately, if Nalcor self-insured the travel benefit with individual pooling beyond \$25,000 or \$50,000, the following rates would apply:

Table 22 - Travel Pooling Rates

	\$25,000		\$50,000	
	Single	Family	Single	Family
Active	\$0.75	\$1.50	\$0.53	\$1.07
Retirees	6.06	12.11	4.00	7.99

We have requested Blue Cross to provide a guarantee period on these charges. The pooling would apply on a per person per incident basis. Claims below the pooling threshold would be charged to Nalcor.

Further discussion is warranted on this matter. On receipt of the information from Blue Cross, we will prepare a cost analysis for your review based on the last 2 years claims.

Also, we have requested a proposal from AXA Assurances for group travel insurance. However, it should be noted that they do not extend coverage beyond 45 days in or out of Canada.

2010 Deposit Rates

The Blue Cross deposit rates for active employees and retirees are outlined below. Renewal (1) shows the increased travel rates and the in-force health rates. Renewal (2) shows the increased travel rates, with the health rates reduced by the increase in the travel rates, so that the combined amount is the same as current.

Table 23 - Active Employees

	Current		Renewal (1)		Renewal (2)	
	Single	Family	Single	Family	Single	Family
Health	\$54.80	\$169.36	\$54.80	\$169.36	\$54.65	\$169.06
Travel	<u>1.49</u>	<u>2.98</u>	<u>1.64</u>	<u>3.28</u>	<u>1.64</u>	<u>3.28</u>
	56.29	172.34	56.44	172.64	56.29	172.34
Dental	26.91	55.91	26.91	55.91	26.91	55.91

Table 24 - Retirees

	Current		Renewal (1)		Renewal (2)	
	Single	Family	Single	Family	Single	Family
Health	\$138.24	\$281.60	138.24	281.60	\$134.30	\$273.72
Travel	<u>6.05</u>	<u>12.10</u>	<u>9.99</u>	<u>19.98</u>	<u>9.99</u>	<u>19.98</u>
	144.29	293.70	148.23	301.58	144.29	293.70
Dental	20.38	42.36	20.38	42.36	20.38	42.36

While we recommended that the health rates for active employees remain unchanged, there was a calculated decrease of -1.9%, so there is room to cover the increase in the travel rates, approximately \$4,000 per year. Therefore, we recommend that the health rates be reduced by the increase in travel rates so that, on a combined basis, there is no change for active employees, i.e., Renewal (2).

However, relative to the retirees, a marginal increase was requested in the health rates. Although a small reduction of -2.3% could be justified, resulting in savings of approximately \$48,000, it would not cover the increase in the travel premium of roughly \$60,000. Therefore, we recommend that the health rates be maintained and the travel rates be increased as requested, i.e., Renewal (1).

Stop Loss Provision

Under the current stop-loss provision, the plan is protected against claims exceeding 120% of expected claims in any policy period. It is unlikely that the liability would exceed this amount, as health and dental claims are relatively predictable. The stop-loss charge reflects this at 0.25%; the actual charge for the period was \$12,316.

We requested costings on alternate stop-loss and individual pooling arrangements. An individual pooling limit would provide financial protection to the plan against health claims exceeding a specified amount in any policy period.

We asked Blue Cross for a breakdown of the number of individuals who exceeded \$25,000 in claims and the amounts, but we have not yet received this information. In any case, it is not unusual to see claims exceed \$25,000 or even \$50,000 in a year for individuals.

The alternate stop-loss and pooling provisions are outlined below along with the annual cost, based on last year's experience:

Table 25

	Charge	Annual Cost	Increase
Current - 120% Stop Loss	0.25%*	\$12,316	---
1. 115% Stop Loss	0.40%*	19,704	7,388
2. \$25,000 Individual Pooling (all claims)	2.45%	111,648	99,332
3. \$50,000 Individual Pooling (all claims)	0.65%	29,621	17,305

* % of expected claims

We recommend consideration be given to implementing an individual pooling limit of \$50,000.

A combination of these provisions could also be considered, with individual pooling of \$50,000 and stop-loss at 120%. This option would protect the plan from total claims exceeding 120% of expected claims where there are no individual claims over \$50,000. The Pooling charge would be the same, at 0.65% of paid claims, while the stop loss charge would be reduced from 0.25% to 0.20% of expected claims.

We also recommend that the stop loss provision be removed from the dental benefit, as it would be unlikely that there would be catastrophic claims under this benefit. The stop loss charge on the dental benefit was \$2,317 for the last financial period.

Health and Dental Claims Reports

Several health and dental claims reports are included in Appendix E and described briefly below:

Paid Claims Analysis

This report shows claims paid as a percentage of the total for Hospital, EHB, drugs and dental. Prescription drugs totaling \$2,749,923 represented 74.7% of total health claims. Non-emergency transportation claims represented the largest portion of the EHB total again this year, at 23.3% or \$203,474.

Drug Claim Analysis by PTC

The top 5 drug categories claimed by the group are shown below and represent 51% of Nalcor's total drug bill. They are the same top 5 as the previous year and in the same order.

Table 26

	Paid Amount
1. HMG-COA Reductase Inhibitors – Cholesterol reducing agents	\$437,863
2. Miscellaneous Therapeutic Agents – Including Remicade (rheumatoid arthritis), Rebif (multiple sclerosis); Betaseron(multiple sclerosis)	397,564
3. Proton Pump Inhibitors – Nexium	267,911
4. Angiotensin – Converting Enzyme Inhibitors, for treatment of hypertension.	170,313
5. Psychotherapeutic Agents – Antidepressants	122,235
Total	\$1,395,886

Top 100 Drugs by Eligible Expense

This report provides a further breakdown of drug claims by drug identification number (DIN) and compares Nalcor's ranking against Blue Cross' Newfoundland block of business.

Over the Counter Drug Claims Analysis

This report lists all drugs paid that are available without a prescription; however, most would not likely be dispensed without a prescription. The total amount paid was \$65,781 for the review period.

Detailed Dental Claims Study

This report provides a year over year comparison of dental procedures paid under the plan.

Section 4 – Optional Life and Optional Dependent Life

The optional life benefit provides additional life insurance coverage to employees and/or their spouse on a voluntary and employee-pay-all basis. Coverage is available in \$10,000 units to a maximum of \$300,000. Evidence of insurability is required on all amounts.

This benefit is underwritten on a fully pooled basis whereby there is no surplus/deficit accounting. Rates are based on gender and smoking status in five year age bands and rarely change unless there is a change in the underwriter's manual rating. Accordingly, the optional life rates will remain unchanged for the next policy year.

The optional dependent life insurance benefit is also voluntary and 100% employee paid. There are two coverage options available; Option 1 provides \$10,000 spousal insurance and \$5,000 on each child; Option 2 provides \$20,000 and \$10,000 respectively. Optional dependent life is also fully pooled and the flat rates are based on the demographics of the group.

We are pleased to advise that the current monthly rates, \$2.58 for Option 1 and \$5.16 for Option 2, will remain unchanged for 2010.

Section 5 – Basic and Voluntary Accidental Death & Dismemberment Insurance

The basic and voluntary accidental death and dismemberment (AD&D) insurance programs are underwritten by AXA Assurances Inc. on a fully pooled basis.

Basic AD&D Insurance is provided in an amount equal to group life insurance. Voluntary Accidental Death and Dismemberment is available on an employee only or family basis in \$10,000 units to a maximum of \$300,000.

The voluntary AD&D insurance benefit is offered on a completely voluntary and employee-pay-all basis.

Provided below is the claims experience for the last 5 years for each benefit.

Table 27 - Basic Accidental Death and Dismemberment Insurance

Policy Period	Paid Premium	Incurred Claims	Loss Ratio
August 1, 2004 to July 31, 2005	61,281	0	0
August 1, 2005 to July 31, 2006	61,471	115,000	187.1%
August 1, 2006 to July 31, 2007	64,190	119,553	186.2%
August 1, 2007 to July 31, 2008	77,047	*237,495	308.2%
August 1, 2008 to July 31, 2009	94,450	0	
	\$358,439	\$472,048	131.7%

* Includes reserve for pending claim (Loss of Life)

Table 28 - Voluntary Accidental Death and Dismemberment Insurance

Policy Period	Paid Premium	Incurred Claims	Loss Ratio
August 1, 2004 to July 31, 2005	48,999	0	0
August 1, 2005 to July 31, 2006	51,217	150,000	292.9%
August 1, 2006 to July 31, 2007	48,244	0	0
August 1, 2007 to July 31, 2008	51,590	*163,950	318.0%
August 1, 2008 to July 31, 2009	59,915	0	0
	\$259,965	\$313,950	120.8%

* Reserve amount for pending claim (Loss of Life)

Rate Action

There will be no change in the current rates for 2010. The basic AD&D rate will remain at \$0.032 per \$1,000 of coverage; the voluntary AD&D rates will remain at \$0.035 single and \$0.051 family.

Section 6 – Critical Illness

The critical illness benefit is also underwritten by AXA Assurances on a fully pooled basis.

The benefit is available in \$10,000 units to a maximum of \$100,000 and is payable following 30 days of diagnosis of a specified critical illness. The critical illness benefit is offered on a completely voluntary and employee pay-all basis. The current rates, which have been in force since Nalcor implemented the plan, will remain unchanged.

Financial experience for the last 5 years is provided below. There have been no claims paid under the plan.

Table 29 - Critical Illness Benefit

Policy Period	Paid Premium	Paid Claims
October 1, 2004 to September 30, 2005	\$7,180	0
October 1, 2005 to September 30, 2006	7,157	0
October 1, 2006 to September 30, 2007	6,866	0
October 1, 2007 to September 30, 2008	7,297	0
October 1, 2008 to September 30, 2009	7,268	0
	\$35,768	0

Appendix A – Premium Rate Summary

In this cost summary the group life rate for active employees remains unchanged.

Benefit	Volume	Current		Renewal	
		Unit Rate	Monthly Premium	Unit Rate	Monthly Premium
Group Life					
- Active	247,384,000	0.323	\$79,905	\$0.323	\$79,905
- Retirees	20,701,000	0.323	\$6,686	0.323	\$6,686
AD&D					
- Active	254,263,000	0.032	\$8,136	0.032	\$8,136
- Retirees	19,652,000	0.032	\$629	0.032	\$629
Long Term Disability	5,635,706	1.575	\$88,762	1.44	\$81,154
Supplementary Health					
- Active & Temporary					
- Single	133	54.80	\$7,288	54.65	\$7,268
- Family	1,110	169.36	\$187,990	169.06	\$187,657
- Retirees					
- Single	169	138.24	\$23,363	138.24	\$23,363
- Family	554	281.60	\$156,006	281.60	\$156,006
Travel					
- Active & Temporary					
- Single	133	1.49	\$198	1.64	\$218
- Family	1,110	2.98	\$3,308	3.28	\$3,641
- Retirees					
- Single	169	6.05	\$1,022	9.99	\$1,688
- Family	554	12.10	\$6,703	19.98	\$11,069
Dental					
- Active & Temporary					
- Single	122	26.91	\$3,283	26.91	\$3,283
- Family	1,086	55.91	\$60,718	55.91	\$60,718
- Retirees					
- Single	120	20.38	\$2,446	20.38	\$2,446
- Family	528	42.36	\$22,366	42.36	\$22,366
Total					
- Active			\$439,588		\$431,980
					-1.7%
- Retirees			\$219,221		\$224,253
					2.3%
			\$658,809		\$656,233
					-0.4%

The cost share of the current and renewal premium is shown below:

Benefit	Current			Renewal		
	Total Monthly Premium	Employer Portion	Employee Portion	Total Monthly Premium	Employer Portion	Employee Portion
Group Life						
- Active	\$79,905	\$79,905	\$0	\$79,905	\$79,905	\$0
- Retirees	\$6,686	\$3,343	\$3,343	\$6,686	\$3,343	\$3,343
AD&D						
- Active	\$8,136	\$8,136	\$0	\$8,136	\$8,136	\$0
- Retirees	\$629	\$315	\$314	\$629	\$315	\$314
Long Term Disability	\$88,762	\$0	\$88,762	\$81,154	\$0	\$81,154
Supplementary Health						
- Active	\$195,278	\$195,278	\$0	\$194,925	\$194,925	\$0
- Retirees	\$179,369	\$89,685	\$89,684	\$179,369	\$89,685	\$89,684
Travel						
- Active	\$3,506	\$3,506	\$0	\$3,859	\$3,859	\$0
- Retirees	\$7,725	\$3,863	\$3,862	\$12,757	\$6,379	\$6,378
Dental						
- Active & Temporary	\$64,001	\$48,001	\$16,000	\$64,001	\$48,001	\$16,000
- Retirees	\$24,812	\$18,609	\$6,203	\$24,812	\$18,609	\$6,203
Total						
- Active	\$439,588	\$334,826	\$104,762	\$431,980	\$334,826	\$97,154
- Retirees	\$219,221	\$115,815	\$103,406	\$224,253	\$118,331	\$105,922
				2.3%	2.2%	2.40%
	\$658,809	\$450,641	\$208,168	\$656,233	\$453,157	\$203,076
				0.9%	0.6%	-2.40%

In this cost summary the group life rate for active employees is reduced by 7.1%.

Benefit	Volume	Current		Renewal	
		Unit Rate	Monthly Premium	Unit Rate	Monthly Premium
Group Life					
- Active	247,384,000	0.323	\$79,905	\$0.300	\$74,215
- Retirees	20,701,000	0.323	\$6,686	0.323	\$6,686
AD&D					
- Active	254,263,000	0.032	\$8,136	0.032	\$8,136
- Retirees	19,652,000	0.032	\$629	0.032	\$629
Long Term Disability	5,635,706	1.575	\$88,762	1.44	\$81,154
Supplementary Health					
- Active & Temporary					
- Single	133	54.80	\$7,288	54.65	\$7,268
- Family	1,110	169.36	\$187,990	169.06	\$187,657
- Retirees					
- Single	169	138.24	\$23,363	138.24	\$23,363
- Family	554	281.60	\$156,006	281.60	\$156,006
Travel					
- Active & Temporary					
- Single	133	1.49	\$198	1.64	\$218
- Family	1,110	2.98	\$3,308	3.28	\$3,641
- Retirees					
- Single	169	6.05	\$1,022	9.99	\$1,688
- Family	554	12.10	\$6,703	19.98	\$11,069
Dental					
- Active & Temporary					
- Single	122	26.91	\$3,283	26.91	\$3,283
- Family	1,086	55.91	\$60,718	55.91	\$60,718
- Retirees					
- Single	120	20.38	\$2,446	20.38	\$2,446
- Family	528	42.36	\$22,366	42.36	\$22,366
Total					
- Active			\$439,588		\$426,290
					-3.0%
- Retirees			\$219,221		\$224,253
					2.3%
			\$658,809		\$650,543
					-1.3%

The cost share of the current and renewal premium is shown below:

Benefit	Current			Renewal		
	Total Monthly Premium	Employer Portion	Employee Portion	Total Monthly Premium	Employer Portion	Employee Portion
Group Life						
- Active	\$79,905	\$79,905	\$0	\$74,215	\$74,215	\$0
- Retirees	\$6,686	\$3,343	\$3,343	\$6,686	\$3,343	\$3,343
AD&D						
- Active	\$8,136	\$8,136	\$0	\$8,136	\$8,136	\$0
- Retirees	\$629	\$315	\$315	\$629	\$315	\$315
Long Term Disability	\$88,762	\$0	\$88,762	\$81,154	\$0	\$81,154
Supplementary Health						
- Active	\$195,278	\$195,278	\$0	\$194,925	\$194,925	\$0
- Retirees	\$179,369	\$89,685	\$89,684	\$179,369	\$89,685	\$89,684
Travel						
- Active	\$3,506	\$3,506	\$0	\$3,859	\$3,859	\$0
- Retirees	\$7,725	\$3,863	\$3,862	\$12,757	\$6,379	\$6,378
Dental						
- Active & Temporary	\$64,001	\$48,001	\$16,000	\$64,001	\$48,001	\$16,000
- Retirees	\$24,812	\$18,609	\$6,203	\$24,812	\$18,609	\$6,203
Total						
- Active	\$439,588	\$334,826	\$104,762	\$426,290	\$329,136	\$97,154
				-3.0%	-1.7%	-7.30%
- Retirees	\$219,221	\$115,815	\$103,406	\$224,253	\$118,331	\$105,922
				2.3%	2.2%	2.40%
	\$658,809	\$450,641	\$208,168	\$650,543	\$447,467	\$203,076
				-1.3%	-0.7%	-2.4%

APPENDIX B

Life and LTD Experience Analysis Demographic Analysis

LIFE EXPERIENCE ANALYSIS

Nalcor Energy

31264

LIFE

Renewal Date: January 1, 2010

Time Period	Months	Calculated Volume	Billed Premium	Death Claims	Change in Waiver Claims	Total Claims	Incurred Claims (Incl. IBNR)	Incurred Loss Ratio	Billed Rate	Death Rate	Waiver Rate	Total Actual Claim Rate	Expected Claim Rate
Mar/1999	Feb/2000	12		405,000									
Mar/2000	Feb/2001	12	172,580,065	422,476	431,000	0	431,000	431,000	1.020	0.204	0.208	0.208	0.260
Mar/2001	Feb/2002	12	189,650,794	477,920	188,834	0	188,834	188,834	0.395	0.210	0.083	0.083	0.290
Mar/2002	Feb/2003	12	195,794,362	472,256	1,008,840	0	1,008,840	1,008,840	2.136	0.201	0.429	0.429	0.290
Mar/2003	Feb/2004	12	204,882,275	464,673	513,000	0	513,000	513,000	1.104	0.189	0.209	0.209	0.290
Mar/2004	Feb/2005	12	208,364,322	497,574	561,320	0	561,320	561,320	1.128	0.199	0.224	0.224	0.290
Mar/2005	Feb/2006	12	208,043,115	646,598	574,000	0	574,000	574,000	0.888	0.259	0.230	0.230	0.310
Mar/2006	Feb/2007	12	213,827,896	786,459	587,000	0	587,000	587,000	0.746	0.307	0.229	0.229	0.310
Mar/2007	Feb/2008	12	225,462,074	873,891	377,000	0	377,000	377,000	0.431	0.323	0.139	0.139	0.310
Mar/2008	Feb/2009	12	242,874,097	941,380	593,840	0	593,840	593,840	0.631	0.323	0.204	0.204	0.300
Mar/2009	Jul/2009	5	262,996,904	424,740	217,000	0	217,000	202,693	0.477	0.323	0.165	0.154	0.300
		113	2,124,475,903	6,007,967	5,051,834	0	5,051,834	5,037,527	0.838	0.254	0.214	0.213	0.296

SUMMARY:

Time Period	Months	Average Volume	Average Death Rate	Average Waiver Rate	Average Actual Claim Rate	Average Expected Claim Rate	Credibility	Cred-Adjusted Exp-Indicated Claim Rate	Demographic Factor	Demographic Adjusted Claim Rate	Required Rate Adjusted for Breakeven	Required As a % of Current Billed Rate
					(a)	(b)	(c)	(a)*(c)+(b)*(1-(c))	CECR / (b)	(d)*(e)	(f)/BE	
Mar/2000	Jul/2009	113	209,316,217	0.214	0.000	0.213	0.296	100%	0.213	1.01351	0.2159	78.02%
Mar/2001	Jul/2009	101	213,680,908	0.214	0.000	0.213	0.299	100%	0.213	1.00334	0.2137	77.09%
Mar/2002	Jul/2009	89	216,920,924	0.230	0.000	0.229	0.300	100%	0.229	1.00000	0.2290	82.66%
Mar/2003	Jul/2009	77	220,213,375	0.202	0.000	0.201	0.302	100%	0.201	0.99338	0.1997	72.14%
Mar/2004	Jul/2009	65	223,043,732	0.201	0.000	0.200	0.304	92%	0.208	0.98684	0.2053	73.99%
Mar/2005	Jul/2009	53	226,367,372	0.196	0.000	0.195	0.306	75%	0.223	0.98039	0.2186	78.95%
Mar/2006	Jul/2009	41	231,730,569	0.187	0.000	0.185	0.306	58%	0.236	0.98039	0.2314	83.59%
Mar/2007	Jul/2009	29	239,138,572	0.171	0.000	0.169	0.304	41%	0.249	0.98684	0.2457	88.54%
Mar/2008	Jul/2009	17	248,792,570	0.192	0.000	0.188	0.300	24%	0.273	1.00000	0.2730	98.45%
Mar/2009	Jul/2009	5	262,996,904	0.165	0.000	0.154	0.300	7%	0.290	1.00000	0.2900	104.64%

IBNR Reserve Factor: 0.000%
Breakeven (BE): 0.858
Input Credibility at: 0%
Number of Lives: 1700
Current Expected Claim Rate (CECR): 0.300

Proposed Life Rate:

Current Billed Rate: 0.323
Proposed Experience Indicated: 0.267
Margin/Deficit Recovery: 20.97%
Proposed Rate: 0.323
Proposed Change: 0.00% No Change

Policy Name: Nalcor Energy
Policy Number: 31264
Renewal Effective Date: January 1, 2010

Life
First Branch Policy in Group
Group Name: Nalcor Energy

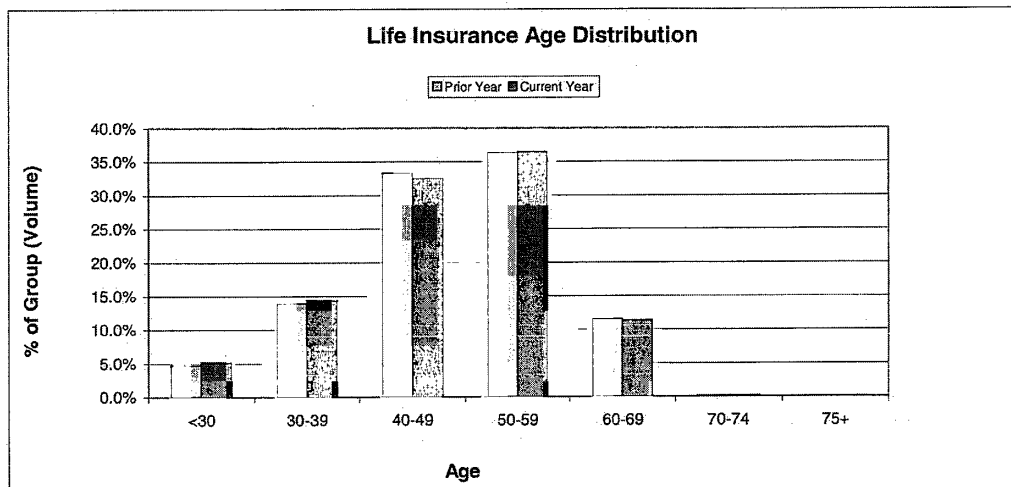
Demographic Summary - Life Insurance

COMBINED

Age Bands	Prior Year				Current Year			
	Male		Female		Male		Female	
	(Lives)	(Volume)	(Lives)	(Volume)	(Lives)	(Volume)	(Lives)	(Volume)
<25	6	845,000	1	121,000	8	1,165,000	1	149,000
25-29	50	8,347,000	13	1,945,000	56	9,891,000	14	2,248,000
30-34	67	12,096,000	23	3,921,000	76	14,567,000	24	4,317,000
35-39	74	13,568,000	23	3,484,000	74	14,636,000	25	4,139,000
40-44	150	29,708,000	51	8,185,000	153	32,036,000	49	8,680,000
45-49	159	32,782,000	55	8,639,000	167	36,171,000	53	8,555,000
50-54	190	37,748,000	46	6,642,000	195	42,864,000	50	8,076,000
55-59	225	37,724,000	35	4,425,000	218	38,958,000	41	5,904,000
60-64	254	24,934,000	19	1,611,000	273	27,811,000	19	1,258,000
65-69	140	930,000	2	10,000	100	555,000	1	5,000
70-74	61	305,000	4	20,000	82	410,000	4	20,000
75+	13	65,000	0	0	16	80,000	1	5,000
Total	1,389	199,052,000	272	39,003,000	1,418	219,144,000	282	43,356,000

Male/Female # Lives: 1,661 1,700
Male/Female Volume: 238,055,000 262,500,000
Male/Female %: 83.6% 16.4% 83.5% 16.5%

Underwriter Area:			
Total Volume:	PY: 238,055,000	CY: 262,500,000	
Tab Rate:	PY: 0.353	CY: 0.351	Change: -0.57%



Policy Name: Nalcor Energy
Policy Number: 31264
Renewal Effective Date: January 1, 2010



Demographic Summary - Life Insurance

ACTIVE

Age Bands	Prior Year				Current Year			
	Male		Female		Male		Female	
	(Lives)	(Volume)	(Lives)	(Volume)	(Lives)	(Volume)	(Lives)	(Volume)
<25	6	845,000	1	121,000	8	1,165,000	1	149,000
25-29	50	8,347,000	13	1,945,000	56	9,891,000	14	2,248,000
30-34	67	12,096,000	23	3,921,000	76	14,567,000	24	4,317,000
35-39	74	13,568,000	23	3,484,000	74	14,636,000	25	4,139,000
40-44	150	29,708,000	51	8,185,000	153	32,036,000	49	8,680,000
45-49	159	32,782,000	55	8,639,000	167	36,171,000	53	8,555,000
50-54	189	37,707,000	45	6,561,000	194	42,824,000	50	8,076,000
55-59	164	33,879,000	23	3,743,000	168	35,628,000	33	5,389,000
60-64	82	14,540,000	10	1,269,000	85	16,143,000	6	685,000
65-69	0	0	0	0	0	0	0	0
70-74	0	0	0	0	0	0	0	0
75+	0	0	0	0	0	0	0	0
Total	941	183,472,000	244	37,868,000	981	203,061,000	255	42,238,000

Male/Female # Lives: 1,185 1,236
Male/Female Volume: 221,340,000 245,299,000
Male/Female %: 82.9% 17.1% 82.8% 17.2%

Underwriter Area:				
Total Volume:	PY:	221,340,000	CY:	245,299,000
Tab Rate:	PY:	0.308	CY:	0.307
				Change: -0.32%

Policy Name: Nalcor Energy
Policy Number: 31264
Renewal Effective Date: January 1, 2010

West Life
10101 West 10th Avenue
Denver, CO 80231
303.733.1000

Demographic Summary - Life Insurance

RETIRED < 65

Age Bands	Prior Year				Current Year			
	Male		Female		Male		Female	
	(Lives)	(Volume)	(Lives)	(Volume)	(Lives)	(Volume)	(Lives)	(Volume)
<25	0	0	0	0	0	0	0	0
25-29	0	0	0	0	0	0	0	0
30-34	0	0	0	0	0	0	0	0
35-39	0	0	0	0	0	0	0	0
40-44	0	0	0	0	0	0	0	0
45-49	0	0	0	0	0	0	0	0
50-54	1	41,000	1	81,000	1	40,000	0	0
55-59	61	3,845,000	12	682,000	50	3,330,000	8	515,000
60-64	172	10,394,000	9	342,000	188	11,668,000	13	573,000
65-69	0	0	0	0	0	0	0	0
70-74	0	0	0	0	0	0	0	0
75+	0	0	0	0	0	0	0	0
Total	234	14,280,000	22	1,105,000	239	15,038,000	21	1,088,000

Male/Female # Lives: 256
Male/Female Volume: 15,385,000
Male/Female %: 92.8%

7.2%

260
16,126,000
93.3%

6.7%

Underwriter Area:					
Total Volume:	PY:	15,385,000	CY:	16,126,000	
Tab Rate:	PY:	0.854	CY:	0.887	Change: 3.86%

Policy Name: Nalcor Energy
Policy Number: 81264
Renewal Effective Date: January 1, 2010

Great-West Life
Great-West Life Insurance Company
One West Street, Suite 1000
New York, NY 10038-6000
Phone: (212) 854-1000
Fax: (212) 854-1001
www.greatwest.com

Demographic Summary - Life Insurance

RETIRED 65 AND OVER

Age Bands	Prior Year				Current Year			
	Male		Female		Male		Female	
	(Lives)	(Volume)	(Lives)	(Volume)	(Lives)	(Volume)	(Lives)	(Volume)
<25	0	0	0	0	0	0	0	0
25-29	0	0	0	0	0	0	0	0
30-34	0	0	0	0	0	0	0	0
35-39	0	0	0	0	0	0	0	0
40-44	0	0	0	0	0	0	0	0
45-49	0	0	0	0	0	0	0	0
50-54	0	0	0	0	0	0	0	0
55-59	0	0	0	0	0	0	0	0
60-64	0	0	0	0	0	0	0	0
65-69	140	930,000	2	10,000	100	555,000	1	5,000
70-74	61	305,000	4	20,000	82	410,000	4	20,000
75+	13	65,000	0	0	16	80,000	1	5,000
Total	214	1,300,000	6	30,000	198	1,045,000	6	30,000

Male/Female # Lives: 220
Male/Female Volume: 1,330,000
Male/Female %: 97.7%

204
1,075,000
97.2%
2.8%

Underwriter Area:				
Total Volume:	PY:	1,330,000	CY:	1,075,000
Tab Rate:	PY:	2.051	CY:	2.519
				Change: 22.82%

LTD EXPERIENCE ANALYSIS

Nalcor Energy

31264, 155398

LTD

Renewal Date: January 1, 2010

Time Period	Months	Calculated Volume	Billed Premium	Interest	Paid Cms. by Year of Incurral	IBNR	DLR by Year of Incurral	Expenses	Net Premium	Unadjusted Rate per \$100 Bft./Payroll
Mar/2005 Feb/2006	12	4,285,089	1,054,132	74,631	271,215	0	13,607	82,606	761,335	0.5694
Mar/2006 Feb/2007	12	4,415,556	1,093,645	62,752	125,260	0	0	77,897	953,240	0.2650
Mar/2007 Feb/2008	12	4,760,648	1,223,677	42,993	228,907	0	226,143	91,596	720,024	0.8816
Mar/2008 Feb/2009	12	5,157,597	1,065,147	17,942	214,581	0	658,427	80,496	129,585	1.5116
Mar/2009 Jul/2009	5	5,619,835	442,562	1,939	0	382,082	32,121	28,988	1,310	1.5703
	53	4,745,771	4,879,163	200,257	839,963	382,082	930,297	361,583	2,565,494	0.9199

Time Period	Months	Unadjusted Rate per \$100 Bft./Payroll	Amend. Adjust.	LTD Morbidity Adjust.	Demo-graphic Adjust.	Experience Ind. Rate per \$100 Bft./Payroll	Billed Rate	Experience Ind. Rate as a Percentage of Billed Rate	Time Period Weighting
Mar/2005 Feb/2006	12	0.5694	1.325	1.000	1.151	0.8684	2.0500	42%	1
Mar/2006 Feb/2007	12	0.2650	1.177	1.000	1.140	0.3556	2.0640	17%	1
Mar/2007 Feb/2008	12	0.8816	1.000	1.000	1.114	0.9821	2.1420	46%	1
Mar/2008 Feb/2009	12	1.5116	1.000	1.000	0.949	1.4345	1.7210	83%	1
Mar/2009 Jul/2009	5	1.5703	1.000	1.000	0.956	1.5012	1.5750	95%	1
	53	0.9199	1.052	1.000	1.023	0.9903	1.9398	51%	

Time Period	Months	Average Volume	Experience Required Rate	Current Manual Rate	Credibility	Credibility Adjusted Experience Indicated Rate	Cred. Adj. Exp. Ind. Percentage of Current Billed Rate
Mar/2005 Jul/2009	53	4,745,771	0.996	1.780	43%	1.440	91%
Mar/2006 Jul/2009	41	4,880,605	1.029	1.780	34%	1.528	97%
Mar/2007 Jul/2009	29	5,073,038	1.272	1.780	24%	1.659	105%
Mar/2008 Jul/2009	17	5,293,549	1.455	1.780	14%	1.735	110%
Mar/2009 Jul/2009	5	5,619,835	1.501	1.780	4%	1.769	112%

Weighted							
Mar/2005 Jul/2009	4,745,771	0.996	1.780	43%	1.440	91%	

Proposed LTD Rate

Current Billed	1.575
Proposed Rate Excluding Margin	1.440
Margin/Deficit Recovery	0.00%
Proposed Rate including Margin	1.440
Proposed Change	-8.57% Decrease

Policy Name: Nalcor Energy
Policy Number: 31264, 44928, 155398
Renewal Effective Date: January 1, 2010

Great-West Life

Demographic Summary - Long Term Disability

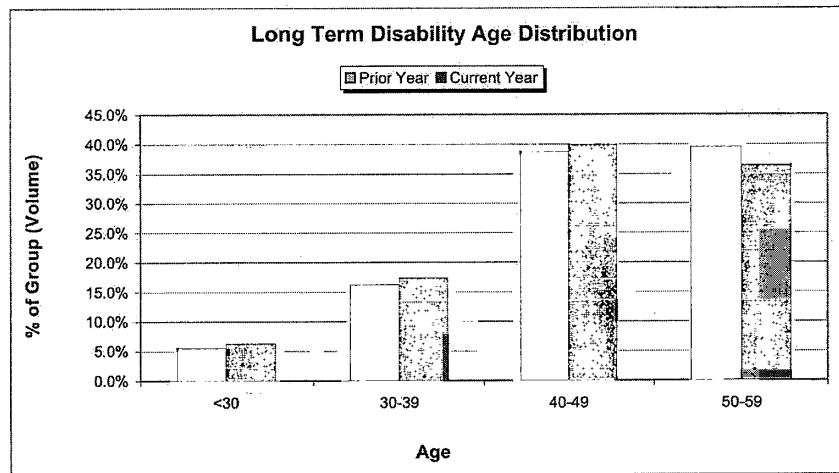
Age Bands	Prior Year				Current Year			
	Male		Female		Male		Female	
	(Lives)	(Volume)	(Lives)	(Volume)	(Lives)	(Volume)	(Lives)	(Volume)
<25	6	15,897	1	2,280	8	21,924	1	2,809
25-29	50	157,166	13	36,651	53	178,848	11	34,023
30-34	67	227,774	23	73,869	74	266,984	19	67,566
35-39	74	254,941	23	65,609	68	257,590	17	59,133
40-44	150	554,941	51	153,986	142	566,918	41	142,221
45-49	159	610,969	55	162,609	155	639,380	48	150,290
50-54	189	700,502	45	123,579	178	735,503	31	104,810
55-59	164	622,815	23	67,896	112	448,871	25	78,259
60-64	0	0	0	0	0	0	0	0
65+	0	0	0	0	0	0	0	0
Total	859	3,145,005	234	686,479	790	3,116,018	193	639,111

Male/Female # Lives: 1093
Male/Female Volume: 3,831,484
Male/Female %: 82.1%

17.9%

983
3,755,129
83.0%

17.0%



APPENDIX C

LTD Claims Listing

Disabled Life Reserves

Policy Name: Nalcor Energy
Policy Number: 31264, 44928, 155398
Valuation Date: Jul 31, 2009

155398

Div	Employee ID#	Name	Sex	Birthdate	Disability Date	Benefit Start Date	Benefit Amount	Exp. Rated DLR	Pooled DLR	Total DLR
2			F				1,417	0	80,578	80,578
1			F				1,599	10,988	81,242	92,230
1			M				1,897	12,976	166,334	179,310
						Prior to Analysis		23,964	328,154	352,118
1			M	11		Mar 2005 to Feb 2006	2,578	12,959	0	12,959
								12,959	0	12,959
2			F				1,748	43,678	107,475	151,153
1			M			Mar 2007 to Feb 2008	1,354	33,581	30,640	64,221
								77,259	138,115	215,374
1			M				3,387	29,182	0	29,182
2			M				3,678	66,463	77,995	144,458
1			M				3,734	68,421	0	68,421
1			F				2,852	71,487	57,867	129,354
1			M				4,007	76,429	0	76,429
1			M				1,558	32,249	35,165	67,414
1			M			Mar 2008 to Feb 2009	2,555	53,479	58,336	111,815
								397,710	229,363	627,073
1			M			Mar 2009 to Jul 2009	2,445	30,591	0	30,591
								30,591	0	30,591
		31264								
1			M				1,098	0	17,875	17,875
3			M				703	0	45,773	45,773
1			M				608	0	58,798	58,798
1			M				483	0	14,222	14,222
1			M				660	0	2,520	2,520
1			M				349	0	3,657	3,657
1			M				590	0	13,375	13,375
1			M				461	0	12,570	12,570
1			M				1,070	0	109,431	109,431
1			F				796	0	91,734	91,734
1			M				1,504	0	132,165	132,165
1			F				2,054	0	233,053	233,053

1	M	2,110	0	135,254	135,254
3	M	1,745	0	13,241	13,241
1	M	1,461	0	37,882	37,882
1	F	917	0	125,670	125,670
1	M	215	0	841	841
1	M	1,412	0	111,162	111,162
1	M	1,430	0	39,717	39,717
1	M	1,687	0	78,871	78,871
1	F	990	0	25,444	25,444
1	M	2,578	0	88,754	88,754
1	M	1,753	0	<u>114,858</u>	<u>114,858</u>
		Prior to Analysis		1,506,867	1,506,867

Policy Name: Nalcor Energy
Policy Number: 31264, 155398 Combined

INCURREAL PERIOD		# of Claims Added	NUMBER OF OPEN CLAIMS												# of Claims Termed	Current # of Employees	Incidence Per 1,000 Lives	# of Months Exposed to Incidence	Weighted Average Incidence
FROM	TO		Feb-29 2000	Feb-28 2001	Feb-28 2002	Feb-28 2003	Feb-29 2004	Feb-28 2005	Feb-28 2006	Feb-28 2007	Feb-29 2008	Feb-28 2009	Jul-31 2009						
Up To	29-Feb-2000	218	54	48	41	38	35	31	27	24	18	16	14	20					
01-Mar-2000	28-Feb-2001	12		10	6	3	3	2	2	2	2	2	2	16	1,111	10.88	108.7	10.42	
01-Mar-2001	28-Feb-2002	14			12	9	7	4	3	3	2	2	2	12	1,075	13.17	96.7	10.37	
01-Mar-2002	28-Feb-2003	13				11	11	8	5	5	5	5	5	8	1,053	12.06	84.7	9.98	
01-Mar-2003	29-Feb-2004	7					7	6	4	3	2	1	1	6	949	7.28	72.7	9.64	
01-Mar-2004	28-Feb-2005	7						7	6	4	3	2	2	6	929	7.55	60.8	10.10	
01-Mar-2005	28-Feb-2006	10							10	5	1	1	1	9	631	11.10	48.6	10.73	
01-Mar-2006	28-Feb-2007	9								7	1			9	1,05	6.58	36.6	10.61	
01-Mar-2007	29-Feb-2008	14									10	4	2	12	1,062	12.20	24.6	11.61	
01-Mar-2008	28-Feb-2009	11										9	7	11	1,413	10.68	12.6	10.57	
01-Mar-2009	31-Jul-2009	1											1	1	933	20.78	0.6		

On and After
01-Aug-2009

Total	316	54	58	59	61	63	58	57	53	44	42	37	279
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Current # of Open Claims

37

of Pending Claims

1

Waiting Period (Days):

105

APPENDIX D

Health and Dental Accounting Statements

**MEDAVIE BLUE CROSS
HEALTH AND DENTAL ACCOUNTING STATEMENT
NALCOR ENERGY
FOR THE PERIOD 01 SEPTEMBER 2008 TO 31 AUGUST 2009**

	<u>Health</u>	<u>Dental</u>	<u>Total</u>
1. <u>Deposits</u>	\$ 4,598,786	\$ 1,053,762	\$ 5,652,548
Less: Travel Pooling	\$ (132,327)	\$ -	\$ (132,327)
Less: Stop Loss Pooling	\$ (9,999)	\$ (2,317)	\$ (12,316)
Net Deposits	\$ 4,456,460	\$ 1,051,445	\$ 5,507,905
2. <u>Paid Claims</u>	\$ 3,682,862	\$ 874,195	\$ 4,557,057
Less: Pooled Claims	\$ -	\$ -	\$ -
Total Paid	\$ 3,682,862	\$ 874,195	\$ 4,557,057
3. <u>ASO Charges</u>	\$ 345,270	\$ 81,956	\$ 427,226
4. <u>Interest Accreditation</u>			
Cash Flow	\$ 5,300	\$ 1,238	\$ 6,538
Balance Carried Forward	\$ 2,668	\$ 4,652	\$ 7,320
Total	\$ 7,968	\$ 5,890	\$ 13,858
5. <u>Current Year Surplus/(Deficit)</u>	\$ 436,296	\$ 101,184	\$ 537,480
6. <u>Account Reconciliation</u>			
Balance carried forward at 31 August 2008	\$ 82,078	\$ 143,123	\$ 225,201
Travel Reconciliation	\$ (5,148)	\$ -	\$ (5,148)
Mid Year Accounting Statements	\$ (126)	\$ (124)	\$ (250)
Current Year Surplus/(Deficit)	\$ 436,296	\$ 101,184	\$ 537,480
Balance at 31 August 2009	\$ 513,100	\$ 244,183	\$ 757,283
7. Estimated Outstanding Deposits	\$ 176,115	\$ 41,555	\$ 217,670
8. <u>Subscriber Counts</u>			
Single	318		
Family	1703		
Total	2021		
9. <u>Interest Rates</u>			
Prime Rate - 01 September 2008 -	4.75%		
Annual GIC Rate - 01 September 2008 -	2.25%		

**MEDAVIE BLUE CROSS
ASO CALCULATIONS
NALCOR ENERGY
FOR THE PERIOD 01 SEPTEMBER 2008 TO 31 AUGUST 2009**

1. STOP LOSS POOLING

Expected Health Claims \$3,999,369 x 0.25%	= \$	9,999
Expected Dental Claims \$926,669 x 0.25%	= \$	2,317

2. ASO CHARGES

Administration Charge

Health Paid Claims \$3,682,862 x 5.0%	\$ 184,144	
Dental Paid Claims \$874,195 x 5.0%	<u>\$ 43,710</u>	= \$ 227,854

Premium Tax

(\$3,682,862 + \$184,144) / 0.96 x 4.0%	\$ 161,126	
(\$874,195 + \$43,710) / 0.96 x 4.0%	<u>\$ 38,246</u>	= \$ 199,372

3. INTEREST ACCREDITATION

Cashflow

	<u>Health</u>	<u>Dental</u>	
Deposits	\$ 54,004	\$ 12,833	
Claims	\$ (44,529)	\$ (10,601)	
Expenses	<u>\$ (4,175)</u>	<u>\$ (994)</u>	
	\$ 5,300	\$ 1,238	= \$ 6,538

Balance Carried Forward

Health \$82,078 x 3.25%	= \$	2,668
Dental \$143,123 x 3.25%	= \$	4,651

**MEDAVIE BLUE CROSS
HEALTH AND DENTAL ACCOUNTING STATEMENT
NALCOR ENERGY - ACTIVE/TEMPORARY EMPLOYEES
FOR THE PERIOD 01 SEPTEMBER 2008 TO 31 AUGUST 2009**

	<u>Health</u>	<u>Dental</u>	<u>Total</u>
1. <u>Deposits</u>	\$ 2,391,399	\$ 774,151	\$ 3,165,550
Less: Travel Pooling	\$ (42,803)	\$ -	\$ (42,803)
Less: Stop Loss Pooling	\$ (5,105)	\$ (1,715)	\$ (6,820)
Net Deposits	\$ 2,343,491	\$ 772,436	\$ 3,115,927
2. <u>Paid Claims</u>	\$ 1,887,032	\$ 646,930	\$ 2,533,962
Less: Pooled Claims	\$ -	\$ -	\$ -
Total Paid	\$ 1,887,032	\$ 646,930	\$ 2,533,962
3. <u>ASO Charges</u>	\$ 176,910	\$ 60,650	\$ 237,560
4. <u>Interest Accreditation</u>			
Cash Flow	\$ 3,747	\$ 903	\$ 4,650
Balance Carried Forward	\$ (3,648)	\$ 3,944	\$ 296
Total	\$ 99	\$ 4,847	\$ 4,946
5. <u>Current Year Surplus/(Deficit)</u>	\$ 279,648	\$ 69,703	\$ 349,351
6. <u>Account Reconciliation</u>			
Balance carried forward at 31 August 2008	\$ (112,260)	\$ 121,339	\$ 9,079
Travel Reconciliation	\$ -	\$ -	\$ -
Mid Year Accounting Statements	\$ (63)	\$ (62)	\$ (125)
Current Year Surplus/(Deficit)	\$ 279,648	\$ 69,703	\$ 349,351
Balance at 31 August 2009	\$ 167,325	\$ 190,980	\$ 358,305
7. Estimated Outstanding Deposits	\$ 92,106	\$ 29,848	\$ 121,954
8. <u>Subscriber Counts</u>			
Single	144		
Family	1134		
Total	1278		
9. <u>Interest Rates</u>			
Prime Rate - 01 September 2008 -	4.75%		
Annual GIC Rate - 01 September 2008 -	2.25%		

**MEDAVIE BLUE CROSS
ASO CALCULATIONS
NALCOR ENERGY - ACTIVE/TEMPORARY EMPLOYEES
FOR THE PERIOD 01 SEPTEMBER 2008 TO 31 AUGUST 2009**

1. STOP LOSS POOLING

Expected Health Claims $\$2,041,891 \times 0.25\%$	= \$	5,105
Expected Dental Claims $\$685,818 \times 0.25\%$	= \$	1,715

2. ASO CHARGES

Administration Charge

Health Paid Claims $\$1,887,032 \times 5.0\%$	\$ 94,352	
Dental Paid Claims $\$646,930 \times 5.0\%$	<u>\$ 32,347</u>	= \$ 126,699

Premium Tax

$(\$1,887,032 + \$94,352) / 0.96 \times 4.0\%$ $(\$646,930 + \$32,347) / 0.96 \times 4.0\%$	\$ 82,558 <u>\$ 28,303</u>	= \$ 110,861
--	-------------------------------	--------------

3. INTEREST ACCREDITATION

Cashflow

	<u>Health</u>	<u>Dental</u>	
Deposits	\$ 28,862	\$ 9,513	
Claims	\$ (22,962)	\$ (7,872)	
Expenses	<u>\$ (2,153)</u>	<u>\$ (738)</u>	
	\$ 3,747	\$ 903	= \$ 4,650

Balance Carried Forward

Health $(\$112,260) \times 3.25\%$	= \$	(3,648)
Dental $\$121,339 \times 3.25\%$	= \$	3,944

**MEDAVIE BLUE CROSS
HEALTH AND DENTAL ACCOUNTING STATEMENT
NALCOR ENERGY - RETIRED EMPLOYEES
FOR THE PERIOD 01 SEPTEMBER 2008 TO 31 AUGUST 2009**

	<u>Health</u>	<u>Dental</u>	<u>Total</u>
1. <u>Deposits</u>	\$ 2,207,387	\$ 279,611	\$ 2,486,998
Less: Travel Pooling	\$ (89,524)	\$ -	\$ (89,524)
Less: Stop Loss Pooling	\$ (4,894)	\$ (602)	\$ (5,496)
Net Deposits	\$ 2,112,969	\$ 279,009	\$ 2,391,978
2. <u>Paid Claims</u>	\$ 1,795,830	\$ 227,265	\$ 2,023,095
Less: Pooled Claims	\$ -	\$ -	\$ -
Total Paid	\$ 1,795,830	\$ 227,265	\$ 2,023,095
3. <u>ASO Charges</u>	\$ 168,360	\$ 21,306	\$ 189,666
4. <u>Interest Accreditation</u>			
Cash Flow	\$ 1,553	\$ 335	\$ 1,888
Balance Carried Forward	\$ 6,316	\$ 708	\$ 7,024
Total	\$ 7,869	\$ 1,043	\$ 8,912
5. <u>Current Year Surplus/(Deficit)</u>	\$ 156,648	\$ 31,481	\$ 188,129
6. <u>Account Reconciliation</u>			
Balance carried forward at 31 August 2008	\$ 194,338	\$ 21,784	\$ 216,122
Travel Reconciliation	\$ (5,148)	\$ -	\$ (5,148)
Mid Year Accounting Statements	\$ (63)	\$ (62)	\$ (125)
Current Year Surplus/(Deficit)	\$ 156,648	\$ 31,481	\$ 188,129
Balance at 31 August 2009	\$ 345,775	\$ 53,203	\$ 398,978
7. Estimated Outstanding Deposits	\$ 84,009	\$ 11,707	\$ 95,716
8. <u>Subscriber Counts</u>			
Single	174		
Family	569		
Total	743		
9. <u>Interest Rates</u>			
Prime Rate - 01 September 2008 -	4.75%		
Annual GIC Rate - 01 September 2008 -	2.25%		

**MEDAVIE BLUE CROSS
ASO CALCULATIONS
NALCOR ENERGY - RETIRED EMPLOYEES
FOR THE PERIOD 01 SEPTEMBER 2008 TO 31 AUGUST 2009**

1. STOP LOSS POOLING

Expected Health Claims \$1,957,477 x 0.25%	= \$	4,894
Expected Dental Claims \$240,851 x 0.25%	= \$	602

2. ASO CHARGES

Administration Charge

Health Paid Claims \$1,795,830 x 5.0%	\$ 89,792	
Dental Paid Claims \$227,265 x 5.0%	<u>\$ 11,363</u>	= \$ 101,155

Premium Tax

(\$1,795,830 + \$89,792) / 0.96 x 4.0%	\$ 78,568	
(\$227,265 + \$11,363) / 0.96 x 4.0%	<u>\$ 9,943</u>	= \$ 88,511

3. INTEREST ACCREDITATION

Cashflow

	<u>Health</u>	<u>Dental</u>	
Deposits	\$ 25,142	\$ 3,320	
Claims	\$ (21,567)	\$ (2,729)	
Expenses	<u>\$ (2,022)</u>	<u>\$ (256)</u>	
	\$ 1,553	\$ 335	= \$ 1,888

Balance Carried Forward

Health \$194,338 x 3.25%	= \$	6,316
Dental \$21,784 x 3.25%	= \$	708

APPENDIX E

Health and Dental Claims Reports
Paid Claims Analysis
Drug Claim Analysis by PTC
Top 100 Drugs by Eligible Expense
Over The Counter Drug Claims Analysis
Detailed Dental Claims Study

BLUE CROSS

NALCOR ENERGY

INTEGRATED HEALTH MANAGEMENT ANALYSIS REPORT
PAID CLAIMS ANALYSIS

PAGE: 1
CONSOLIDATION CODE: 1AA

RATE ANNIVERSARY DATE: JAN

	CURRENT PERIOD 2008-09-01 TO 2009-08-31			PRIOR PERIOD 1 2007-09-01 TO 2008-08-31			PRIOR PERIOD 2 2006-09-01 TO 2007-08-31			CURRENT VS PRIOR 1	PRIOR 1 VS PRIOR 2
	TOTAL CLAIMS	TOTAL PAID	%	TOTAL CLAIMS	TOTAL PAID	%	TOTAL CLAIMS	TOTAL PAID	%	% CHANGE	% CHANGE
HOSPITAL:											
OTHER		.00	0.00%	1	2,630.27	4.42%		.00	0.00%	-100.0%	0.0%
PRIVATE ROOM		.00	0.00%		.00	0.00%	-1	.00	0.00%	0.0%	0.0%
SEMI-PRIVATE ROOM	95	44,587.95	73.41%	89	42,680.00	71.75%	99	47,251.74	70.87%	4.5%	-9.7%
TRANSPORTATION	136	16,150.19	26.59%	125	14,171.40	23.82%	167	19,423.79	29.13%	14.0%	-27.0%
TOTAL	231	60,738.14		215	59,481.67		265	66,675.53		2.1%	-10.8%
E.H.B.:											
ACCIDENTAL DENTAL	1	155.23	0.02%		.00	0.00%	5	2,119.60	0.25%	0.0%	-100.0%
ACUPUNCTURE	170	7,868.82	0.90%	96	3,905.62	0.47%	113	4,237.40	0.50%	101.5%	-7.8%
CHIROPODIST / PODIATRIST	143	4,659.40	0.53%	143	4,547.18	0.55%	95	3,149.60	0.37%	2.5%	44.4%
CHIROPRACTOR	1,555	43,046.00	4.94%	1,245	32,711.41	3.93%	1,209	29,060.37	3.45%	31.6%	12.6%
CONTACT LENSES	122	12,750.56	1.46%	125	12,344.76	1.48%	123	11,931.02	1.41%	3.3%	3.5%
DIABETIC EQUIPMENT AND SUPP.	1,000	49,659.86	5.69%	1,030	47,883.29	5.75%	946	44,547.54	5.28%	3.7%	7.5%
DIAGNOSTIC TESTS	4	96.00	0.01%	4	96.00	0.01%	4	93.60	0.01%	0.0%	2.6%
FRAMES	948	124,029.19	14.22%	910	115,406.87	13.87%	1,002	118,612.89	14.07%	7.5%	-2.7%
HEARING AID	13	5,600.00	0.64%	15	5,386.24	0.65%	9	3,600.00	0.43%	4.0%	49.6%
LENSES	943	73,391.95	8.41%	901	73,740.45	8.86%	1,056	94,778.50	11.24%	-0.5%	-22.2%
MASSAGE THERAPY	849	33,469.87	3.84%	880	33,118.70	3.98%	887	30,374.32	3.60%	1.1%	9.0%
MEDICAL EQUIPMENT	274	37,015.01	4.24%	321	44,329.25	5.33%	281	28,009.47	3.32%	-16.5%	58.3%
MEDICAL SUPPLIES	35	2,621.89	0.30%	25	1,612.38	0.19%	30	1,751.68	0.21%	62.6%	-8.0%
NATUROPATH	14	918.70	0.11%	24	1,472.36	0.18%	50	1,882.80	0.22%	-37.6%	-21.8%
NURSING	197	30,125.78	3.45%	158	23,368.95	2.81%	407	58,829.48	6.98%	28.9%	-60.3%
OSTOMY SUPPLIES	368	24,433.56	2.80%	250	16,172.02	1.94%	198	13,426.03	1.59%	51.1%	20.5%
OTHER	2,265	58,002.44	6.65%	2,026	48,004.18	5.77%	1,876	51,198.73	6.07%	20.8%	-6.2%
OTHER PRACTITIONER		.00	0.00%		.00	0.00%	-1	.00	0.00%	0.0%	0.0%
OTHER VISION CARE	7	1,384.00	0.16%	1	200.00	0.02%		.00	0.00%	592.0%	0.0%
PHYSIOTHERAPY	2,093	70,996.30	8.14%	2,290	75,019.12	9.02%	2,062	60,753.95	7.20%	-5.4%	23.5%
PROSTHETIC APPLIANCES	314	37,185.31	4.26%	317	47,137.71	5.67%	270	36,925.08	4.38%	-21.1%	27.7%
PSYCHOLOGIST	41	807.00	0.09%	49	929.00	0.11%	111	1,213.50	0.14%	-13.1%	-23.4%
REFRACTIONS	1,202	50,510.15	5.79%	1,129	47,451.15	5.70%	1,198	50,585.80	6.00%	6.4%	-6.2%
SOCIAL WORKER		.00	0.00%	3	60.00	0.01%		.00	0.00%	-100.0%	0.0%
SPEECH THERAPIST		.00	0.00%	1	68.00	0.01%		.00	0.00%	-100.0%	0.0%

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	CURRENT PERIOD			PRIOR PERIOD 1			PRIOR PERIOD 2			CURRENT VS PRIOR 1	PRIOR 1 VS PRIOR 2
	2008-09-01 TOTAL CLAIMS	TO 2009-08-31 TOTAL PAID	%	2007-09-01 TOTAL CLAIMS	TO 2008-08-31 TOTAL PAID	%	2006-09-01 TOTAL CLAIMS	TO 2007-08-31 TOTAL PAID	%	% CHANGE	% CHANGE
E.H.B.:											
TRANSPORTATION	2,642	203,474.01	23.33%	2,599	197,072.67	23.69%	2,605	196,209.37	23.27%	3.2%	0.4%
VISION CARE(FRAMES AND LENSES)	-1	.00	0.00%	-2	.00	0.00%		.00	0.00%	0.0%	0.0%
TOTAL	15,199	872,201.03		14,540	832,037.31		14,536	843,290.73		4.8%	-1.3%
DRUGS:											
ANTI-INFECTIVE AGENTS	3,286	81,333.87	2.96%	3,175	67,681.75	2.62%	3,577	78,234.24	3.10%	20.2%	-13.5%
CARDIOVASCULAR DRUGS	568	11,945.44	0.43%	579	11,218.11	0.43%	1,421	14,158.57	0.56%	6.5%	-20.8%
CENTRAL NERVOUS SYSTEM	7,688	297,411.41	10.82%	7,778	282,762.99	10.93%	7,115	273,968.93	10.84%	5.2%	3.2%
CONTRACEPTIVES	1,409	38,600.94	1.40%	1,328	35,867.21	1.39%	1,329	35,443.86	1.40%	7.6%	1.2%
DOPAMINE PRECURSORS	3	1,778.26	0.06%		.00	0.00%		.00	0.00%	0.0%	0.0%
GASTROINTESTINAL DRUGS	1,273	62,469.16	2.27%	2,523	216,144.15	8.36%	3,144	322,776.52	12.77%	-71.1%	-33.0%
HEMOSTATICS	28	2,723.88	0.10%	17	1,135.71	0.04%	2	115.32	0.00%	139.8%	884.8%
HORMONES AND SYNTHETIC	4,455	199,271.84	7.25%	4,433	184,043.03	7.12%	4,260	180,560.79	7.14%	8.3%	1.9%
OTHER PRESCRIPTION DRUGS	27,392	2,054,215.98	74.70%	24,946	1,787,349.30	69.10%	21,932	1,621,843.53	64.18%	14.9%	10.2%
REIMBURSEMENT DRUGS		.00	0.00%	2	342.70	0.01%		.00	0.00%	-100.0%	0.0%
RENAL DRUGS	4	171.96	0.01%	2	111.91	0.00%		.00	0.00%	53.7%	0.0%
TOTAL	46,106	2,749,922.74		44,783	2,586,656.86		42,780	2,527,101.76		6.3%	2.4%
TOTAL HEALTH	61,536	3,682,861.91		59,538	3,478,175.84		57,581	3,437,068.02		5.9%	1.2%

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	CURRENT PERIOD			PRIOR PERIOD 1			PRIOR PERIOD 2			CURRENT VS PRIOR	
	2008-09-01	TO 2009-08-31	%	2007-09-01	TO 2008-08-31	%	2006-09-01	TO 2007-08-31	%	% CHANGE	% CHANGE
	TOTAL CLAIMS	TOTAL PAID		TOTAL CLAIMS	TOTAL PAID		TOTAL CLAIMS	TOTAL PAID			
DENTAL: BASIC											
ADJUNCTIVE GENERAL SERVICES	38	4,224.49	0.58%	31	3,914.13	0.59%	34	3,859.20	0.59%	7.9%	1.4%
ANAESTHESIA	8	733.40	0.10%	9	646.88	0.10%	3	272.80	0.04%	13.4%	137.1%
CONTROL OF ORAL HABITS	2	1,200.42	0.17%	2	1,588.54	0.24%		.00	0.00%	-24.4%	0.0%
DENTURE RELINE		.00	0.00%		.00	0.00%	1	120.00	0.02%	0.0%	-100.0%
DIAGNOSTIC SERVICES	5,115	125,267.44	17.27%	5,236	121,178.68	18.13%	5,460	116,749.96	17.71%	3.4%	3.8%
ENDODONTICS	121	42,249.07	5.82%	134	44,346.88	6.64%	137	39,967.62	6.06%	-4.7%	11.0%
MAJOR RESTORATIVE	6	332.16	0.05%	11	545.79	0.08%	11	540.64	0.08%	-39.1%	1.0%
ORAL AND MAXILLOFACIAL SURGE	495	47,710.43	6.58%	444	43,161.23	6.46%	506	40,064.73	6.08%	10.5%	7.7%
ORTHODONTICS MISCELLANEOUS		.00	0.00%	-1	.00	0.00%		.00	0.00%	0.0%	0.0%
OTHER	7	856.47	0.12%	5	378.12	0.06%	3	548.30	0.08%	126.5%	-31.0%
PERIODONTICS	369	46,233.78	6.37%	390	48,596.73	7.27%	379	47,827.89	7.25%	-4.9%	1.6%
PREVENTIVE SERVICES	695	11,802.44	1.63%	770	12,860.37	1.92%	851	12,339.76	1.87%	-8.2%	4.2%
PROPHYLAXIS/POLISHING	5,973	207,176.34	28.55%	5,760	184,247.93	27.57%	5,711	168,710.82	25.59%	12.4%	9.2%
PROSTHODONTICS	27	3,384.84	0.47%	20	2,082.34	0.31%	18	2,212.78	0.34%	62.5%	-5.9%
RECEMENTATION / REBONDING		.00	0.00%	2	116.00	0.02%	3	169.61	0.03%	-100.0%	-31.6%
REPAIRS	2	258.00	0.04%		.00	0.00%		.00	0.00%	0.0%	0.0%
RESTORATIVE SERVICES	2,315	234,126.80	32.27%	2,139	204,547.84	30.61%	2,563	225,944.88	34.27%	14.5%	-9.5%
TOTAL BASIC	15,173	725,556.08		14,952	668,211.46		15,680	659,328.99		8.6%	1.3%
DENTAL: MAJOR											
ADJUNCTIVE GENERAL SERVICES		.00	0.00%	1	122.50	0.08%		.00	0.00%	-100.0%	0.0%
CROWNS	64	39,291.92	26.43%	83	45,440.96	31.10%	69	35,621.28	28.36%	-13.5%	27.6%
DENTURES	48	33,276.76	22.39%	38	20,341.59	13.92%	52	30,891.53	24.59%	63.6%	-34.2%
ORAL AND MAXILLOFACIAL SURGE	10	2,223.28	1.50%	10	1,074.88	0.74%	5	226.36	0.18%	106.8%	374.9%
OTHER	1	32.78	0.02%	3	1,584.87	1.08%	5	2,050.78	1.63%	-97.9%	-22.7%
PARTIAL DENTURES	75	43,758.02	29.44%	65	36,452.28	24.94%	63	32,182.26	25.62%	20.0%	13.3%
PONICS	8	2,490.56	1.68%	20	6,107.44	4.18%	13	3,593.38	2.86%	-59.2%	70.0%
POSTS	33	5,194.86	3.49%	29	4,913.87	3.36%	22	3,968.81	3.16%	5.7%	23.8%
PROSTHODONTICS	68	5,286.50	3.56%	73	5,386.62	3.69%	52	3,213.14	2.56%	-1.9%	67.6%
RESTORATIONS	6	3,328.17	2.24%	6	3,640.88	2.49%	2	924.61	0.74%	-8.6%	293.8%
RETAINERS	23	11,737.25	7.90%	31	14,534.01	9.95%	26	12,008.43	9.56%	-19.2%	21.0%
VEENEERS LABORATORY PROCESSE	4	2,018.59	1.36%	16	6,534.46	4.47%	2	941.50	0.75%	-69.1%	594.0%

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	2008-09-01	TO	2009-08-31	2007-09-01	TO	2008-08-31	2006-09-01	TO	2007-08-31	VS	PRIOR 1
	TOTAL CLAIMS	TOTAL PAID	%	TOTAL CLAIMS	TOTAL PAID	%	TOTAL CLAIMS	TOTAL PAID	%	% CHANGE	% CHANGE
<hr/>											
DENTAL: MAJOR											
TOTAL MAJOR	340	148,638.69		375	146,134.36		311	125,622.08		1.7%	16.3%
TOTAL DENTAL	15,513	874,194.77		15,327	814,345.82		15,991	784,951.07		7.3%	3.7%
TOTAL COMBINED	77,049	4,557,056.68		74,865	4,292,521.66		73,572	4,222,019.09		6.2%	1.7%

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PTC	PTC NAME	NUMBER OF SCRIPTS	% OF TOTAL SCRIPTS	INGREDIENT COST	MARKUP/ SURCHARGE	DISPENSING FEE	ELIGIBLE EXPENSE	% OF TOTAL EXPENSE/	AVG ELIG SCRIPT	CO-PAY	PAID AMOUNT	RANK (\$)	NL		% OF TOTAL (\$)
													RANK	RANK	
240608	HMG-COA REDUCTASE INHIBITORS	3,872	7.81	412,235	15,513	26,527	464,693	15.06	120.01	26,821	437,863	1			
920000	MISCELLANEOUS THERAPEUTIC AGENTS	1,882	3.80	389,822	2,939	12,108	410,087	13.29	217.90	12,524	397,564	2			
562836	PROTON-PUMP INHIBITORS	2,718	5.49	253,134	10,466	16,985	285,197	9.24	104.93	17,286	267,911	3			
243204	ANGIOTENSIN-CONVERTING ENZYME INHIBIT	3,109	6.27	160,234	6,117	21,127	191,881	6.22	61.72	21,558	170,313	4			
281604	PSYCHOTHERAPEUTIC AGENTS (ANTIDEPRESS	2,543	5.13	114,998	4,518	16,320	139,212	4.51	54.74	16,783	122,235	5			
242800	CALCIUM-CHANNEL BLOCKING AGENTS	1,253	2.53	102,866	4,523	8,608	119,840	3.88	95.64	8,776	111,064	6			
243208	ANGIOTENSIN II RECEPTOR ANTAGONISTS	1,283	2.59	96,721	3,693	8,686	112,820	3.66	87.93	8,952	103,868	7			
280804	NONSTEROIDAL ANTI-INFLAMMATORY AGENTS	1,789	3.61	54,384	2,109	11,229	70,468	2.28	39.39	11,778	58,585	8			
242400	BETA-ADRENERGIC BLOCKING AGENTS	2,252	4.54	44,116	1,481	15,879	63,020	2.04	27.98	16,295	46,692	9			
682008	ANTIDIABETIC AGENTS (INSULINS)	588	1.19	55,364	123	4,893	61,969	2.01	105.39	4,947	57,022	10			
564000	MISCELLANEOUS G.I. DRUGS	1,296	2.62	42,967	1,805	8,029	53,251	1.73	41.09	9,105	45,060	11			
201218	PLATELET-AGGREGATION INHIBITORS	335	0.68	45,863	1,878	2,295	52,357	1.70	156.29	2,372	49,984	12			
121200	SYMPATHOMIMETIC (ADRENERGIC) AGENTS	956	1.93	41,620	1,515	6,242	50,020	1.62	52.32	6,411	43,600	13			
681200	CONTRACEPTIVES	1,597	3.22	37,125	1,476	8,470	48,614	1.58	30.44	8,786	39,828	14			
281292	ANTICONVULSANTS (MISCELLANEOUS)	577	1.16	39,934	2,201	3,437	46,238	1.50	80.13	3,537	42,641	15			
682004	BIGUANIDES	1,065	2.15	30,828	1,161	7,313	40,146	1.30	37.70	7,427	32,716	16			
680400	ADRENALS	915	1.85	27,199	1,097	5,755	36,061	1.17	39.41	5,932	30,023	17			
201600	HEMATOPOIETIC AGENTS	116	0.23	22,199	0	2,013	35,092	1.14	302.52	2,013	33,079	18			
849200	MISCELLANEOUS SKIN AND MUCOUS MEMBRAN	151	0.30	31,373	379	984	33,006	1.07	218.58	998	32,008	19			
682092	ANTIDIABETIC AGENTS (MISCELLANEOUS)	170	0.34	29,057	883	1,181	31,185	1.01	183.44	1,189	29,996	20			
81216	QUINOLONES	687	1.39	24,309	1,069	4,701	30,660	0.99	44.63	4,773	25,885	21			
242892	MISCELLANEOUS CALCIUM-CHANNEL BLOCKIN	307	0.62	26,093	1,208	1,890	29,812	0.97	97.11	1,943	27,869	22			
240605	CHOLESTEROL ABSORPTION INHIBITORS	223	0.45	24,307	796	1,437	27,165	0.88	121.82	1,432	25,733	23			
529200	MISCELLANEOUS BENT DRUGS	443	0.89	22,186	718	2,895	26,553	0.86	59.94	2,916	23,637	24			
520808	CORTICOSTEROIDS	717	1.45	19,864	737	4,661	25,715	0.83	35.86	4,737	20,978	25			
81216	ANTIBIOTICS (PENICILLINS)	1,465	2.96	13,846	692	9,407	25,351	0.82	17.30	10,065	15,127	26			
100000	ANTINEOPLASTIC AGENTS	142	0.29	22,896	702	1,365	25,063	0.81	176.50	1,365	23,698	27			
840600	ANTI-INFLAMMATORY AGENTS (LOCAL)	1,020	2.06	17,473	673	6,239	24,912	0.81	24.42	6,318	18,522	28			
81212	ANTIBIOTICS (MACROLIDES)	655	1.32	18,945	870	4,210	24,911	0.81	38.03	4,280	20,631	29			
681604	ESTROGENS	452	0.91	16,246	587	2,909	19,780	0.64	43.76	2,917	16,853	30			
120808	ANTIMUSCARINICS/ANTISPASMODICS	290	0.59	16,984	452	1,863	19,652	0.64	67.77	1,907	17,743	31			

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PTC	PTC NAME	NUMBER OF SCRIPTS	% OF TOTAL SCRIPTS	INGREDIENT COST	MARKUP/ SURCHARGE	DISPENSING FEE	ELIGIBLE EXPENSE	% OF TOTAL EXPENSE/ SCRIPT	AVG ELIG EXPENSE/ SCRIPT	CO-PAY	PAID AMOUNT	NL		
												RANK	RANK	% OF TOTAL
												(\$)	(\$)	(\$)
283228	SELECTIVE SEROTONIN AGONISTS	197	0.40	17,550	805	1,020	19,499	0.63	98.98	1,029	18,470	32		
682020	SULFONYLUREAS	522	1.05	13,052	381	3,717	17,297	0.56	33.14	3,737	13,559	33		
280808	OPIATE AGONISTS (NARCOTIC ANALGESICS)	602	1.21	12,387	623	3,669	16,979	0.55	28.20	3,784	13,084	34		
861200	GENITOURINARY SMOOTH MUSCLE RELAXANTS	175	0.35	14,503	788	1,142	16,506	0.53	94.32	1,151	15,355	35		
240606	FIBRIC ACID DERIVATIVES	203	0.41	14,179	568	1,490	16,238	0.53	79.99	1,447	14,790	36		
282408	ANXIOLYTICS, SEDATIVES, HYPNOTICS (BENZ)	1,244	2.51	6,475	795	7,927	15,559	0.50	12.51	8,095	6,846	37		
81800	ANTIVIRALS	206	0.42	13,218	532	1,221	15,047	0.49	73.04	1,221	13,826	38		
282492	MISCELLANEOUS ANXIOLYTICS, SEDATIVES, H	454	0.92	9,790	276	3,086	13,261	0.43	29.21	3,112	10,133	39		
201204	ANTICOAGULANTS	390	0.79	9,348	304	2,483	13,062	0.42	33.49	2,596	10,465	40		
683604	THYROID AGENTS	1,025	2.07	5,692	237	6,541	13,004	0.42	12.69	6,842	6,054	41		
81206	ANTIBIOTICS (CEPHALOSPORINS)	396	0.80	8,132	373	2,550	11,828	0.38	29.87	2,739	9,089	42		
402820	THIAZIDE DIURETICS	1,126	2.27	2,875	458	8,040	11,695	0.38	10.39	8,181	3,140	43		
281608	ANTIPSYCHOTICS	177	0.36	8,801	531	995	11,610	0.38	65.59	1,094	10,509	44		
563600	ANTI-INFLAMMATORY AGENTS	76	0.15	10,114	454	346	11,213	0.36	147.54	399	10,814	45		
562200	ANTIEMETICS	96	0.19	9,787	441	584	10,826	0.35	112.77	584	10,242	46		
921000	MISCELLANEOUS COMPOUNDS	371	0.75	6,740	305	2,950	10,344	0.34	27.88	3,045	7,239	47		
401200	REPLACEMENT PREPARATIONS	429	0.87	6,370	251	2,754	9,531	0.31	22.22	2,786	6,685	48		
81204	ANTIBIOTICS (ANTIFUNGALS)	283	0.57	6,889	270	1,726	9,091	0.29	32.12	1,778	7,301	49		
840404	ANTI-INFECTIVES (ANTIBIOTICS)	299	0.60	6,687	294	1,912	9,048	0.29	30.26	1,940	7,104	50		
122000	SKELETAL MUSCLE RELAXANTS	292	0.59	6,346	270	1,911	8,684	0.28	29.74	1,941	6,735	51		
280892	MISCELLANEOUS ANALGESICS AND ANTIPYRE	559	1.13	3,731	347	3,556	8,163	0.26	14.60	3,936	4,035	52		
520404	ANTI-INFECTIVES (ANTIBIOTICS)	400	0.81	4,309	181	2,570	7,400	0.24	18.50	2,669	4,665	53		
242000	ALPHA-ADRENERGIC BLOCKING AGENTS	158	0.32	6,022	196	1,008	7,392	0.24	46.78	993	6,399	54		
241208	NITRATES AND NITRITES	231	0.47	5,329	164	1,543	7,252	0.23	31.40	1,585	5,668	55		
282092	MISC ANOREXIGENIC AGENTS - RESP & CERE	79	0.16	5,476	310	578	6,650	0.22	84.17	595	6,046	56		
240800	HYPOTENSIVE AGENTS	145	0.29	5,309	283	880	6,515	0.21	44.93	880	5,635	57		
401800	POTASSIUM-REMOVING RESINS	9	0.02	6,449	0	59	6,508	0.21	723.11	59	6,449	58		
81224	ANTIBIOTICS (TETRACYCLINES)	154	0.31	4,578	172	991	5,802	0.19	37.68	1,010	4,784	59		
81220	SULFONAMIDES	304	0.61	3,214	160	2,137	5,677	0.18	18.67	2,259	3,378	60		
683200	PROGESTINS	142	0.29	4,071	176	700	5,595	0.18	39.40	800	4,784	61		
561400	CHOLELITHOLYTIC AGENTS	14	0.03	5,164	244	75	5,483	0.18	391.67	75	5,409	62		

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PTC	PTC NAME	NUMBER OF SCRIPTS	% OF TOTAL SCRIPTS	INGREDIENT COST	MARKUP/ SURCHARGE	DISPENSING FEE	ELIGIBLE EXPENSE	% OF TOTAL EXPENSE/	AVG ELIG SCRIPT	CO-PAY	NL		
											PAID AMOUNT	RANK (\$)	% OF TOTAL (\$)
121212	ALPHA & BETA-ADRENERGIC AGONISTS	55	0.11	4,854	26	555	5,456	0.18	99.19	555	4,900	63	
402810	DIURETICS (POTASSIUM-SPARING)	391	0.79	2,570	117	2,498	5,357	0.17	13.70	2,564	2,758	64	
402808	LOOP DIURETICS	431	0.87	1,981	78	3,054	5,287	0.17	12.27	3,128	2,133	65	
402824	THIAZIDE-LIKE DIURETICS	224	0.45	3,556	108	1,512	5,266	0.17	23.51	1,519	3,747	66	
840406	ANTI-INFECTIVES (ANTIVIRALS)	110	0.22	4,155	182	609	5,133	0.17	46.66	636	4,495	67	
281208	ANTICONVULSANTS (BENZODIAZEPINES)	265	0.53	3,314	81	1,669	5,070	0.16	19.13	1,670	3,395	68	
680800	ANDROGENS	34	0.07	4,451	318	263	5,061	0.16	148.86	263	4,798	69	
289200	MISCELLANEOUS CENTRAL NERVOUS SYSTEM	50	0.10	3,831	101	142	4,563	0.15	91.26	238	4,325	70	
241200	VASODILATING AGENTS	90	0.18	3,591	111	655	4,497	0.15	49.97	670	3,827	71	
240404	ANTIARRHYTHMIC AGENTS	40	0.08	3,502	93	215	4,270	0.14	106.74	248	4,021	72	
240604	BILE ACID SEQUESTRANTS	39	0.08	3,863	79	283	4,226	0.14	108.35	283	3,942	73	
840408	ANTI-INFECTIVES (ANTIFUNGALS)	125	0.25	2,740	123	752	3,807	0.12	30.45	765	3,042	74	
682800	PITUITARY	34	0.07	3,516	98	140	3,754	0.12	110.42	140	3,614	75	
83008	ANTIMALARIALS	101	0.20	2,766	109	502	3,645	0.12	36.09	634	3,004	76	
521000	CARBONIC ANHYDRASE INHIBITORS - RETIR	52	0.10	2,802	134	329	3,265	0.11	62.79	329	2,936	77	
81832	NUCLEOSIDES AND NUCLEOTIDES	2	0.00	2,918	190	19	3,126	0.10	1,563.09	19	3,107	78	
202816	HEMOSTATICS	30	0.06	2,545	179	237	3,062	0.10	102.05	246	2,816	79	
840492	ANTI-INFECTIVES, MISCELLANEOUS LOCAL	93	0.19	2,334	92	607	3,033	0.10	32.61	607	2,426	80	
282000	RESPIRATORY AND CEREBRAL STIMULANTS	23	0.05	2,659	171	167	2,998	0.10	130.34	167	2,830	81	
880800	VITAMIN B COMPLEX	338	0.68	1,169	40	1,637	2,918	0.09	8.63	1,664	1,228	82	
881600	VITAMIN D	123	0.25	1,622	23	636	2,762	0.09	22.46	759	1,992	83	
120400	PARASYMPATHOMIMETIC (CHOLINERGIC) AGE	13	0.03	2,310	173	119	2,603	0.08	200.20	119	2,483	84	
681612	ESTROGEN AGONIST-ANTAGONISTS	13	0.03	2,058	102	109	2,269	0.07	174.52	109	2,160	85	
562292	MISCELLANEOUS ANTIEMETICS	26	0.05	2,017	37	164	2,218	0.07	85.30	164	2,054	86	
81228	ANTIBACTERIALS, MISCELLANEOUS	53	0.11	1,710	54	360	2,141	0.07	40.40	360	1,781	87	
520800	ANTI-INFLAMMATORY AGENTS	35	0.07	924	25	155	2,059	0.07	58.84	169	1,891	88	
240408	CARDIOTONIC AGENTS	123	0.25	971	27	876	1,949	0.06	15.85	887	1,062	89	
120800	ANTICHOLINERGIC AGENTS	15	0.03	1,791	40	97	1,928	0.06	128.57	97	1,831	90	
283616	DOPAMINE PRECURSORS	5	0.01	1,778	0	22	1,801	0.06	360.15	22	1,778	91	
40000	ANTI-HISTAMINE DRUGS	41	0.08	1,148	56	286	1,563	0.05	38.13	295	1,268	92	
280812	OPiate PARTIAL AGONISTS	36	0.07	1,013	76	283	1,372	0.04	38.11	283	1,085	93	

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PTC	PTC NAME	NUMBER OF SCRIPTS	% OF TOTAL SCRIPTS	INGREDIENT COST	MARKUP/ SURCHARGE	DISPENSING FEE	ELIGIBLE EXPENSE	% OF TOTAL (\$)	AVG ELIG EXPENSE/ SCRIPT	CO-PAY	PAID AMOUNT	NL		
												RANK	RANK	% OF TOTAL (\$)
481600	EXPECTORANTS	93	0.19	654	24	670	1,348	0.04	14.49	670	676	94		
840000	MISCELLANEOUS ANTI-INFECTIVES	90	0.18	625	32	585	1,298	0.04	14.43	619	665	95		
836000	URINARY ANTI-INFECTIVES	61	0.12	803	44	406	1,291	0.04	21.16	414	871	96		
480800	ANTITUSSIVES	51	0.10	840	38	334	1,250	0.04	24.50	348	901	97		
841600	CELL STIMULANTS AND PROLIFERANTS	42	0.08	913	51	264	1,227	0.04	29.22	264	955	98		
240692	MISCELLANEOUS ANTILIPEMIC AGENTS	6	0.01	1,088	75	34	1,197	0.04	199.50	34	1,163	99		
682005	DIPEPTIDYL PEPTIDASE 4 INHIBITORS	6	0.01	905	68	35	1,008	0.03	167.98	35	973	100		
281212	ANTICONVULSANTS (HYDANTOINS)	50	0.10	535	9	404	948	0.03	18.96	404	543	101		
202400	HEMORRHEOLOGIC AGENTS	16	0.03	697	52	138	887	0.03	55.41	138	749	102		
241292	MISCELLANEOUS VASODILATING AGENTS	8	0.02	834	0	50	883	0.03	110.42	50	834	103		
281204	ANTICONVULSANTS (BARBITURATES)	36	0.07	516	28	298	841	0.03	23.36	298	543	104		
520492	BENT ANTI-INFECTIVES, MISCELLANEOUS	53	0.11	464	17	346	827	0.03	15.60	346	481	105		
520412	ANTI-INFECTIVES (MISCELLANEOUS)	50	0.10	370	16	340	770	0.02	15.39	349	419	106		
282800	ANTIMANIC AGENTS	62	0.13	340	22	327	688	0.02	11.10	327	341	107		
682400	PARATHYROID	14	0.03	594	4	50	678	0.02	48.44	50	628	108		
861600	RESPIRATORY SMOOTH MUSCLE RELAXANTS	41	0.08	294	12	345	652	0.02	15.90	345	307	109		
800400	SERUMS	3	0.01	0	0	0	643	0.02	214.33	87	556	110		
825000	SULFONES	9	0.02	169	13	18	641	0.02	71.25	100	541	111		
842800	KERATOLYTIC AGENTS	16	0.03	402	19	94	571	0.02	35.69	103	468	112		
562828	PROSTAGLANDINS	28	0.06	271	17	196	503	0.02	17.97	196	291	113		
683608	ANTITHYROID AGENTS	17	0.03	325	14	115	462	0.01	27.17	115	347	114		
521600	LOCAL ANESTHETICS (B.E.N.T.)	29	0.06	163	6	203	376	0.01	12.97	203	173	115		
840800	ANTI-PRURITICS AND LOCAL ANESTHETICS	38	0.08	66	25	250	361	0.01	9.50	267	71	116		
520200	ANTIALLERGIC AGENTS	9	0.02	279	8	59	346	0.01	38.41	59	287	117		
845006	PIGMENTING AGENTS	8	0.02	272	19	40	331	0.01	41.42	40	292	118		
814280	POLYENES	27	0.05	106	8	207	321	0.01	11.90	205	111	119		
562832	PROTECTANTS	10	0.02	244	5	42	291	0.01	29.07	42	249	120		
520406	ANTI-INFECTIVES (ANTIVIRALS)	12	0.02	180	12	60	251	0.01	20.95	60	191	121		
843600	MISC SKIN & MUCOUS MEMBRANE AGENTS -	10	0.02	166	6	75	248	0.01	24.77	75	172	122		
120804	ANTIPARKINSONIAN AGENTS	26	0.05	48	2	161	211	0.01	8.11	161	49	123		
240844	RENIN-ANGIOTENSIN-ALDOSTERONE SYSTEM	6	0.01	163	9	26	198	0.01	33.01	26	172	124		

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PTC	PTC NAME	NUMBER OF SCRIPTS	% OF TOTAL SCRIPTS	INGREDIENT COST	MARKUP/ SURCHARGE	DISPENSING FEE	ELIGIBLE EXPENSE	% OF TOTAL EXPENSE/ SCRIPT	AVG ELIG CO-PAY	NL			
										PAID AMOUNT	RANK (\$)	RANK (\$)	% OF TOTAL (\$)
200404	IRON PREPARATIONS	3	0.01	187	0	7	193	0.01	64.50	7	187	125	
522400	MYDRIATICS (E.E.N.T.)	10	0.02	88	12	80	180	0.01	17.97	80	94	126	
520408	ANTI-INFECTIVES (SULFONAMIDES)	11	0.02	113	3	58	175	0.01	15.89	58	117	127	
121600	SYMPATHOLYTIC (ADRENERGIC BLOCKING) A	5	0.01	126	1	9	136	0.00	27.20	9	127	128	
560800	ANTIDIARRHEA AGENTS	6	0.01	72	2	50	124	0.00	20.70	50	74	129	
522000	MIOTICS (E.E.N.T.) - RETIRED CODE	7	0.01	29	2	65	96	0.00	13.70	65	31	130	
681800	GONADOTROPINS	2	0.00	74	0	9	83	0.00	41.52	9	74	131	
520820	NONSTEROIDAL ANTI-INFLAMMATORY AGENTS	1	0.00	20	2	9	31	0.00	30.78	9	22	132	
404000	URICOSURIC AGENTS	3	0.01	5	7	18	29	0.00	9.80	18	5	133	
80800	ANTHELMINTICS	3	0.01	3	0	12	15	0.00	5.12	0	15	134	
81600	ANTITUBERCULOSIS AGENTS	2	0.00	6	1	8	14	0.00	7.14	8	6	135	
81200	ANTIBIOTICS	2	0.00	0	0	0	0	0.00	0.00	0	0	136	
801200	VACCINES	0	0.00	0	0	0	0	0.00	0.00	0	0	137	
520801	ANT-ALLERGIC	1	0.00	0	0	0	0	0.00	0.00	0	0	138	
402800	DIURETICS	1	0.00	0	0	0	0	0.00	0.00	0	0	139	
PTC TOTAL		49,620		2,592,283	87,296	325,369	3,086,568			333,858	2,749,923		
TOTAL PAY-DIRECT DRUGS		47,149		2,592,283	87,296	325,369	3,004,949			324,465	2,677,722		
TOTAL REIMBURSEMENT DRUGS		2,404		0	0	0	81,619			9,392	72,200		
ALL DRUGS TOTAL		49,553		2,592,283	87,296	325,369	3,086,568			333,858	2,749,923		

TOTALS MAY BE OFF DUE TO ROUNDING

DISPENSING FEE, INGREDIENT COST AND MARKUP/SURCHARGE BREAKDOWNS ARE NOT AVAILABLE FOR REIMBURSEMENT CLAIMS

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TYPE	DIN	TRADE NAME	PTC	NUMBER OF SCRIPTS	DRUG QUANTITY	INGREDIENT COST	MARKUP/ SURCHARGE	DISPENSING FEE	ELIGIBLE EXPENSE	% OF AVG ELIG		CO-PAY	PAID AMOUNT	NL % OF		
										TOTAL EXPENSE/ (\$)	SCRIPT			RANK (\$)	RANK (\$)	TOTAL (\$)
P	00002247162	CRESTOR	240608	1,095	86,202	106,515	3,897	7,858	118,270	3.83	108.01	7,821	110,448	1		
P	00002244522	NEXIUM	562836	741	64,770	107,407	4,690	4,824	116,921	3.79	157.79	4,824	112,097	2		
P	00002230713	LIPITOR	240608	445	32,179	64,916	2,437	3,272	70,625	2.29	158.71	3,272	67,353	3		
P	00002258595	HUMIRA	920000	43	200	69,697	0	594	70,290	2.28	1,634.66	594	69,697	4		
P	00002244016	REMICADE	920000	32	532	66,398	0	134	66,532	2.16	2,079.12	134	66,398	5		
P	00002230711	LIPITOR	240608	509	40,211	59,302	2,261	3,508	65,071	2.11	127.84	3,508	61,563	6		
P	00002238682	PLAVIX	201218	315	18,902	45,277	1,878	2,266	49,421	1.60	156.89	2,266	47,155	7		
P	00002237319	REBIF	920000	15	566	44,049	0	80	44,130	1.43	2,941.97	80	44,049	8		
P	00002247163	CRESTOR	240608	352	27,756	39,797	1,614	2,614	44,025	1.43	125.07	2,495	41,530	9		
P	00002230714	LIPITOR	240608	244	19,622	39,666	1,242	1,672	42,580	1.38	174.51	1,660	40,920	10		
P	00002282097	ORENCIA	920000	42	143	39,373	0	533	39,906	1.29	950.14	533	39,373	11		
P	00002260867	RATIO-OMEPRAZOLE	562836	430	31,893	32,592	1,237	2,987	36,816	1.19	85.62	2,987	33,829	12		
P	00002155907	ADALAT XL	242800	484	29,614	31,515	1,417	3,628	36,560	1.18	75.54	3,610	32,950	13		
P	00002165511	PRIVACID	562836	195	15,613	29,316	929	1,308	31,552	1.02	161.81	1,308	30,244	14		
P	00002247521	EZETROL	240605	207	16,343	24,307	796	1,437	26,540	0.86	128.21	1,418	25,122	15		
P	00000878936	NORVASC	242800	187	15,300	24,194	1,043	1,286	26,522	0.86	141.83	1,267	25,254	16		
P	00002169649	BETASERON	920000	9	300	23,946	0	76	24,022	0.78	2,669.09	76	23,946	17		
P	00002274728	EMEREL	920000	25	200	22,134	0	89	22,223	0.72	888.92	89	22,134	18		
P	00002237320	REBIF	920000	4	144	21,874	0	29	21,903	0.71	5,475.64	29	21,874	19		
P	00002259052	AMEVIVE	849200	8	48	21,633	0	159	21,792	0.71	2,723.99	159	21,633	20		
P	00002155990	ADALAT XL	242800	159	12,514	18,463	765	1,063	20,291	0.66	127.61	1,063	19,228	21		
P	00002275031	NOVO-VENLAFAXINE XR	281604	265	17,628	17,439	668	1,600	19,707	0.64	74.37	1,600	18,107	22		
P	00002245058	APO-OMEPRAZOLE	562836	242	16,414	16,924	640	1,650	19,214	0.62	79.40	1,650	17,564	23		
P	00002236632	NOVO-RABEPRAZOLE	562836	339	38,980	16,209	539	2,302	19,049	0.62	56.19	2,302	16,747	24		
P	00002292920	APO-PANTOPRAZOLE	564000	151	12,886	16,377	646	1,018	18,041	0.58	119.48	1,018	17,023	25		
P	00002239092	ATACAND	243208	179	14,879	15,730	820	1,341	17,891	0.58	99.95	1,341	16,550	26		
P	00002239942	CLEEREX	280804	190	12,242	14,702	574	1,278	16,555	0.54	87.13	1,278	15,276	27		
P	00002287722	RATIO-RAMIPRIL	243204	232	21,705	13,655	376	1,609	15,640	0.51	67.41	1,609	14,031	28		
P	00002265540	CRESTOR	240608	131	10,700	12,894	430	897	14,221	0.46	108.56	897	13,324	29		
P	00002238465	NASONEX AQUEOUS	520808	317	64,020	10,869	421	2,135	13,426	0.43	42.35	2,135	11,291	30		
P	00002243097	LIPITOR	240608	106	6,024	12,067	507	791	13,365	0.43	126.08	791	12,574	31		

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TYPE	DIN	TRADE NAME	PTC	NUMBER OF SCRIPTS	DRUG QUANTITY	INGREDIENT COST	MARKUP/ SURCHARGE	DISPENSING FEE	ELIGIBLE EXPENSE	% OF AVG ELIG		CO-PAY	PAID AMOUNT	NL % OF		
										TOTAL (\$)	EXPENSE/ SCRIPT			RANK (\$)	RANK (\$)	TOTAL (\$)
P	00002148765	MYLAN-METFORMIN	682004	388	86,222	10,030	367	2,685	13,081	0.42	33.71	2,685	10,393	32		
P	00002246896	ACTONEL	920000	135	1,494	11,504	347	744	12,595	0.41	93.29	744	11,851	33		
P	00002245127	ADVAIR 250	121200	78	13,080	11,432	508	544	12,484	0.40	160.05	544	11,939	34		
P	00002190915	LOSEC	562836	102	15,730	11,428	500	301	12,230	0.40	119.90	301	11,929	35		
P	00002245386	SYMBICORT TURBUHALER	121200	117	23,400	11,026	431	748	12,205	0.40	104.32	730	11,475	36		
P	00002247164	CRESTOR	240608	76	5,910	10,986	348	534	11,867	0.38	156.15	534	11,334	37		
P	00002239091	ATACAND	243208	153	10,160	10,221	459	1,047	11,726	0.38	76.64	1,047	10,679	38		
P	00002251582	APO-RAMIPRIL	243204	202	14,400	9,476	524	1,410	11,410	0.37	56.49	1,410	10,000	39		
D	00002244353	MOVORAPID	682008	65	4,290	10,636	63	561	11,260	0.36	173.23	561	10,699	40		
P	00002245913	KIMERET	920000	5	280	11,087	-69	28	11,046	0.36	2,209.19	28	11,018	41		
P	00002296640	NOVO-RABEPRAZOLE	562836	170	14,330	9,273	488	1,226	10,988	0.36	64.63	1,214	9,773	42		
P	00000878928	NORVASC	242800	109	8,504	9,651	438	778	10,867	0.35	99.70	778	10,089	43		
P	00002240908	APO-PAROXETINE	281604	157	9,223	9,176	466	1,220	10,861	0.35	69.18	1,220	9,641	44		
P	00002246584	MYLAN-SIMVASTATIN	240608	99	6,237	9,511	444	791	10,746	0.35	108.54	791	9,955	45		
P	00002229837	ARTHRITEC 75	280804	126	12,526	9,063	324	888	10,275	0.33	81.55	888	9,387	46		
P	00002269279	FMS-SIMVASTATIN	240608	104	6,600	8,966	379	811	10,156	0.33	97.65	811	9,345	47		
P	00002245619	COPAXONE	920000	10	390	9,843	0	101	9,944	0.32	994.42	101	9,843	48		
P	00002217511	APO-LISINAPRIL	243204	93	10,150	8,729	312	737	9,778	0.32	105.14	737	9,041	49		
P	00002237618	ADALAT XL	242800	79	7,379	8,610	400	616	9,626	0.31	121.84	616	9,010	50		
P	00002182882	COZAAR	243208	124	8,614	8,308	359	936	9,603	0.31	77.44	917	8,686	51		
P	00002244293	FLOVENT METERED DOSE	680400	83	12,482	8,097	307	579	8,982	0.29	108.22	579	8,403	52		
P	00002238217	SINGULAIR	920000	71	4,669	8,106	395	411	8,912	0.29	125.53	411	8,501	53		
D	00002294338	LANTUS SOLOSTAR	682008	58	1,605	8,302	0	487	8,789	0.28	151.53	487	8,302	54		
P	00002241113	AVANDIA	682092	32	3,780	8,313	218	228	8,759	0.28	273.71	228	8,531	55		
P	00002246357	ARANESP	201600	22	127	7,963	0	720	8,683	0.28	394.67	720	7,963	56		
P	00002268434	LYRICA	281292	63	8,734	7,959	383	328	8,671	0.28	137.63	328	8,342	57		
P	00002237924	AVAPRO	243208	90	8,154	7,659	156	557	8,372	0.27	93.02	557	7,815	58		
P	00002241114	AVANDIA	682092	43	2,676	7,646	193	300	8,139	0.26	189.28	300	7,839	59		
P	00002231493	KALATAN	529200	160	756	6,533	151	1,183	7,868	0.25	49.17	1,183	6,684	60		
P	00002237925	AVAPRO	243208	90	6,917	6,829	298	565	7,692	0.25	85.46	565	7,127	61		
P	00002244292	FLOVENT METERED DOSE	680400	125	22,800	6,481	282	922	7,684	0.25	61.47	922	6,762	62		

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EXPERIENCE PERIOD : 2008-09-01 TO 2009-08-31

TOP 100 DRUGS BY ELIGIBLE EXPENSE

PAGE : 3
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TYPE	DIN	TRADE NAME	PTC	NUMBER OF SCRIPTS	DRUG QUANTITY	INGREDIENT COST	MARKUP/ SURCHARGE	DISPENSING FEE	ELIGIBLE EXPENSE	% OF AVG ELIG		CO-PAY	PAID AMOUNT	NL		
										TOTAL EXPENSE/ (\$)	SCRIPT			RANK (\$)	RANK (\$)	% OF TOTAL (\$)
P	00001997580	ASACOL	563600	54	25,000	7,047	350	266	7,663	0.25	141.91	266	7,397	63		
P	00002244914	RATIO-SALBUTAMOL	121200	415	115,400	4,527	144	2,989	7,660	0.25	18.46	2,983	4,674	64		
P	00000648035	NOVO-METOPROL	242400	276	45,299	5,395	158	2,011	7,564	0.25	27.40	2,011	5,552	65		
P	00002246010	APO-METOPROLOL	242400	495	63,024	3,750	138	3,651	7,539	0.24	15.23	3,651	3,878	66		
P	00002019906	APO-ENALAPRIL	243204	72	7,476	6,654	282	535	7,472	0.24	103.78	535	6,937	67		
P	00002244781	DIOVAN	243208	59	5,985	6,817	174	436	7,427	0.24	125.89	436	6,991	68		
P	00002269287	PMS-SIMVASTATIN	240608	80	4,900	6,527	274	599	7,400	0.24	92.49	599	6,800	69		
P	00002010909	PROSCAR	920000	95	4,112	6,334	356	635	7,325	0.24	77.11	617	6,708	70		
P	00002275058	NOVO-VENLAFAXINE XR	281604	84	5,605	6,433	278	571	7,282	0.24	86.69	571	6,711	71		
P	00002296810	LUCENTIS	529200	9	5	6,891	166	74	7,131	0.23	792.31	74	7,057	72		
P	00000628123	APO-AMOXI	81216	417	12,359	4,033	210	2,865	7,109	0.23	17.05	2,854	4,212	73		
P	00002182874	COZAAR	243208	74	5,364	6,307	223	545	7,075	0.23	95.61	545	6,530	74		
P	00002244613	DETROL LA	861200	84	4,360	6,190	306	512	7,009	0.23	83.44	512	6,496	75		
P	00002247947	NOVO-RAMIPRIL	243204	103	8,994	6,200	72	682	6,953	0.23	67.51	682	6,272	76		
P	00002246624	COVERSYL	243204	66	6,360	5,921	239	434	6,594	0.21	99.90	434	6,160	77		
P	00002231384	FEMARA	100000	19	1,310	6,069	314	131	6,514	0.21	342.84	131	6,383	78		
P	00002229519	MYLAN-GLICLAZIDE	682020	111	20,568	5,545	75	823	6,442	0.21	58.04	805	5,638	79		
P	00002244310	RENAGEL	401800	6	4,140	6,350	0	36	6,386	0.21	1,064.26	36	6,350	80		
P	00002258110	CO ALENDRONATE	920000	85	949	5,441	144	709	6,293	0.20	74.04	611	5,683	81		
P	00002232044	ARICEPT	120808	31	1,254	5,883	117	234	6,234	0.20	201.10	234	6,000	82		
P	00002248013	MYLAN-PAROXETINE	281604	71	5,560	5,280	389	556	6,225	0.20	87.67	556	5,669	83		
P	00002028700	TRI-CYCLEN	681200	173	9,069	5,138	249	832	6,220	0.20	35.95	832	5,388	84		
P	00002275023	NOVO-VENLAFAXINE XR	281604	147	9,497	4,912	173	1,013	6,098	0.20	41.48	1,013	5,081	85		
D	00002251930	LANTUS	682008	25	1,635	5,687	0	355	6,043	0.20	241.70	355	5,687	86		
P	00002240519	MAXALT	283228	44	520	5,408	234	287	5,929	0.19	134.76	287	5,642	87		
P	00002246793	SPIRIVA	120808	52	2,790	5,321	194	403	5,918	0.19	113.80	397	5,521	88		
P	00000326844	APO-HYDRO	402820	552	34,967	1,502	213	4,162	5,876	0.19	10.65	4,162	1,546	89		
P	00002246737	MYLAN-SIMVASTATIN	240608	43	3,408	5,239	271	336	5,846	0.19	135.94	336	5,510	90		
P	00002287714	RATIO-RAMIPRIL	243204	104	8,890	4,722	191	765	5,678	0.18	54.59	765	4,913	91		
P	00002244756	BIAXIN XL	81212	107	2,153	4,776	155	733	5,664	0.18	52.94	714	4,950	92		
P	00002287706	RATIO-RAMIPRIL	243204	113	8,619	4,691	136	824	5,651	0.18	50.01	824	4,827	93		

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TOP 100 DRUGS BY ELIGIBLE EXPENSE

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TYPE	DIN	TRADE NAME	PTC	NUMBER OF SCRIPTS	DRUG QUANTITY	INGREDIENT COST	MARKUP/ SURCHARGE	DISPENSING FEE	ELIGIBLE EXPENSE	% OF TOTAL EXPENSE/ (\$)	AVG ELIG SCRIPT	CO-PAY	PAID AMOUNT	NL		
														RANK	RANK	% OF TOTAL (\$)
P	00002246569	COVERSYL PLUS	243204	60	5,447	4,946	178	418	5,543	0.18	92.38	418	5,124	94		
P	00002245894	URSO DS	561400	14	3,240	5,164	244	75	5,483	0.18	391.67	75	5,409	95		
P	00002251574	APO-RAMIPRIL	243204	120	8,843	4,405	218	843	5,466	0.18	45.55	843	4,623	96		
P	00002240770	MICARDIS	243208	52	4,650	4,930	150	375	5,456	0.18	104.92	375	5,081	97		
P	00000828564	NOVO-RANIDINE	564000	251	27,590	3,682	158	1,607	5,447	0.18	21.70	1,607	3,840	98		
P	00002246826	RATIO-CIPROFLOXACIN	81218	125	2,739	4,236	229	963	5,428	0.18	43.43	963	4,465	99		
D	00002271842	LEVEMIR PENFILL	682008	28	780	5,003	0	296	5,299	0.17	189.23	296	5,003	100		
TOTAL TOP 100 DRUGS				15,638	1,443,010	1,565,431	46,696	110,607	1,722,734			110,159	1,612,346			
TOTAL REIMBURSEMENT DRUGS				2,404	150,417	0	0	0	81,619			9,392	72,200			
TOTAL PROVIDER DRUGS				47,149	4,126,305	2,592,283	87,296	325,369	3,004,949			324,465	2,677,722			
ALL DRUGS TOTAL				49,553	4,276,722	2,592,283	87,296	325,369	3,086,568			333,858	2,749,923			

TOTALS MAY BE OFF DUE TO ROUNDING

DISPENSING FEE, INGREDIENTS COST AND MARKUP/SURCHARGE BREAKDOWNS ARE NOT AVAILABLE FOR REIMBURSEMENT CLAIMS

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OVER THE COUNTER DRUG CLAIMS ANALYSIS

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NALCOR ENERGY

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DIN	TRADE NAME	PTC	% OF		INGREDIENT	MARKUP/	DISPENSING	ELIGIBLE	% OF AVG ELIG		CO-PAY	PAID	RANK	NL	
			NUMBER OF	TOTAL		SURCHARGE			TOTAL	EXPENSE/				RANK	% OF
			SCRIPTS	SCRIPTS	COST		FEE	EXPENSE	(\$)	SCRIPT		AMOUNT	(\$)	RANK	TOTAL
															(\$)
2244353	NOVORAPID	682008	65	3.79	10,636	63	561	11,260	12.59	173.23	560.78	10,699	1		
2294338	LANTUS SOLOSTAR	682008	58	3.38	8,302	0	487	8,789	9.83	151.53	486.98	8,302	2		
2251930	LANTUS	682008	25	1.46	5,687	0	355	6,043	6.76	241.70	355.21	5,687	3		
2271842	LEVEMIR PENFILL	682008	28	1.63	5,003	0	296	5,299	5.92	189.23	295.85	5,003	4		
999997	COMPOUND PIN	840600	204	11.89	3,401	145	1,676	5,222	5.84	25.60	1,676.35	3,503	5		
1959220	HUMULIN R (CARTRIDGE)	682008	52	3.03	3,511	0	355	3,866	4.32	74.35	354.88	3,511	6		
1959212	HUMULIN 30/70 (CARTRIDGE)	682008	32	1.86	3,415	0	442	3,856	4.31	120.51	441.80	3,415	7		
509558	EPIPEN	121212	36	2.10	3,455	0	347	3,802	4.25	105.62	347.21	3,455	8		
2245689	LANTUS	682008	13	0.76	3,235	0	76	3,311	3.70	254.69	75.62	3,235	9		
1959239	HUMULIN N (CARTRIDGE)	682008	45	2.62	2,860	0	303	3,164	3.54	70.30	303.28	2,860	10		
74225	SLOW-K	401200	132	7.69	1,684	69	1,074	2,827	3.16	21.42	1,073.84	1,753	11		
2229705	HUMALOG	682008	23	1.34	2,207	0	378	2,585	2.89	112.38	378.19	2,207	12		
2024284	NOVOLIN GE TORONTO (PENFILL)	682008	38	2.21	2,280	0	226	2,506	2.80	65.95	225.85	2,280	13		
2231948	CALTRATE 600	401200	69	4.02	1,752	43	442	2,237	2.50	32.42	442.36	1,755	14		
2025248	NOVOLIN GE 30/70 (PENFILL)	682008	29	1.69	1,710	0	447	2,157	2.41	74.39	447.45	1,710	15		
587737	HUMULIN N	682008	39	2.27	1,855	0	178	2,033	2.27	52.12	177.60	1,855	16		
2024268	NOVOLIN GE NPH (PENFILL)	682008	28	1.63	1,495	60	191	1,746	1.95	62.35	190.71	1,555	17		
2166976	CALTRATE 600	401200	45	2.62	1,233	47	230	1,510	1.69	33.55	230.44	1,279	18		
586714	HUMULIN R	682008	23	1.34	1,023	0	110	1,132	1.27	49.23	109.70	1,023	19		
999997	COMPOUND PIN	840408	50	2.91	687	30	346	1,062	1.19	21.25	346.11	705	20		
578657	EPIPEN JR	121212	12	0.70	871	26	136	1,033	1.15	86.07	135.89	897	21		
999997	COMPOUND PIN	849200	13	0.76	847	54	113	1,015	1.13	78.06	113.47	901	22		
2231441	NITROLINGUAL	241208	48	2.80	682	17	315	1,013	1.13	21.11	314.92	698	23		
999997	COMPOUND PIN	680400	24	1.40	726	46	214	986	1.10	41.07	213.87	768	24		
2229704	HUMALOG	682008	9	0.52	651	0	84	734	0.82	81.61	83.95	651	25		
713376	K-DUR 20	401200	27	1.57	485	18	223	726	0.81	26.89	223.33	503	26		
2024217	NOVOLIN GE 30/70	682008	13	0.76	554	0	161	715	0.80	55.01	150.70	554	27		
2024233	NOVOLIN GE TORONTO	682008	13	0.76	419	0	119	538	0.60	41.38	118.58	419	28		
2243297	GLUCAGON	682092	7	0.41	461	0	41	503	0.56	71.80	41.47	461	29		
2247310	TWINJECT	121212	4	0.23	352	0	65	417	0.47	104.24	65.39	352	30		
999997	COMPOUND PIN	840404	15	0.87	267	10	132	408	0.46	27.21	132.14	276	31		
645923	CALCIUM	401200	38	2.21	165	12	218	395	0.44	10.39	217.58	169	32		

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RATE ANNIVERSARY DATE : JAN

DIN	TRADE NAME	PTC	NUMBER OF SCRIPTS	% OF TOTAL SCRIPTS	INGREDIENT COST	MARKUP/ SURCHARGE	DISPENSING FEE	ELIGIBLE EXPENSE	% OF TOTAL EXPENSE/ (\$)	AVG ELIG SCRIPT	CO-PAY	PAID AMOUNT	RANK (\$)	NL		% OF TOTAL (\$)
														RANK	RANK	
2024225	NOVOLIN GE NPH	682008	11	0.64	292	0	83	375	0.42	34.11	83.16	292	33			
521515	VITAMIN B12	880800	63	3.67	221	1	125	346	0.39	5.50	125.11	221	34			
721743	VITAMIN B12	880800	27	1.57	71	5	229	304	0.34	11.28	228.59	76	35			
999997	COMPOUND PIN	562836	5	0.29	229	0	66	295	0.33	58.90	65.86	229	36			
2042304	MICRO-K	401200	12	0.70	205	2	84	290	0.32	24.21	84.11	206	37			
999997	COMPOUND PIN	921000	15	0.87	134	5	151	290	0.32	19.35	151.49	139	38			
2243588	MYLAN-NITRO SL	241208	19	1.11	152	5	132	288	0.32	15.18	132.05	156	39			
682039	APO-CAL	401200	28	1.63	70	23	189	282	0.32	10.08	188.77	71	40			
2231422	CALTRATEPLUS	401200	11	0.64	211	5	57	274	0.31	24.86	57.38	216	41			
2238998	RHO-NITRO	241208	15	0.87	132	4	109	245	0.27	16.31	109.21	135	42			
480878	VITAMIN B12	880800	17	0.99	170	0	56	226	0.25	13.28	56.17	170	43			
795879	HUMULIN 30/70	682008	4	0.23	184	0	34	218	0.24	54.49	33.76	184	44			
2237736	VITAMIN B12	880800	19	1.11	98	3	112	214	0.24	11.26	112.40	102	45			
602884	APO-K	401200	5	0.29	184	0	28	212	0.24	42.43	27.88	184	46			
2042991	OS-CAL	401200	11	0.64	122	29	52	204	0.23	18.52	52.34	122	47			
2268205	TWINJECT	121212	2	0.12	176	0	7	183	0.20	91.38	6.99	176	48			
1987003	CYANOCOBALAMIN	880800	36	2.10	109	0	62	171	0.19	4.74	61.61	109	49			
999997	COMPOUND PIN	81224	8	0.47	91	2	72	165	0.18	20.65	72.15	93	50			
37613	NITROSTAT	241208	13	0.76	77	2	80	159	0.18	12.21	80.20	79	51			
999997	COMPOUND PIN	840492	4	0.23	105	0	40	144	0.16	36.09	39.63	105	52			
2043025	OS-CAL D 500	401200	10	0.58	126	3	9	138	0.15	13.79	8.50	129	53			
305243	VITAMIN B12	880800	15	0.87	22	1	107	130	0.14	8.63	106.62	23	54			
787	ISOPTO HOMATROPINE	522400	5	0.29	71	5	46	122	0.14	24.38	45.61	76	55			
268631	VITAMIN B1	880800	9	0.52	37	2	73	112	0.12	12.42	73.06	39	56			
2241500	VITAMIN B12	880800	11	0.64	60	0	38	98	0.11	8.95	38.12	60	57			
2040913	CALCIUM MEGA	401200	5	0.29	56	0	37	93	0.10	18.65	37.19	56	58			
718580	CALCIUM W VITAMIN D	401200	12	0.70	28	0	63	91	0.10	7.58	62.73	28	59			
335940	VITAMIN B12	880800	4	0.23	46	0	25	71	0.08	17.69	25.25	46	60			
329185	VITAMIN B6	880800	7	0.41	26	3	40	69	0.08	9.87	39.95	26	61			
999997	COMPOUND PIN	83600	2	0.12	44	3	18	65	0.07	32.49	17.70	47	62			
999997	COMPOUND PIN	81428	3	0.17	46	4	9	59	0.07	19.67	8.50	48	63			
999997	COMPOUND PIN	81206	3	0.17	43	3	11	58	0.06	19.27	11.23	47	64			

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DIN	TRADE NAME	PTC	NUMBER OF SCRIPTS	% OF TOTAL SCRIPTS	INGREDIENT COST	MARKUP/ SURCHARGE	DISPENSING FEE	ELIGIBLE EXPENSE	% OF TOTAL EXPENSE/	AVG ELIG SCRIPT	CO-PAY	PAID AMOUNT	NL		
													RANK	RANK	% OF TOTAL
									(\$)				(\$)	(\$)	(\$)
299448	MAGNESIUM OXIDE	401200	4	0.23	27	0	29	56	0.06	13.96	28.96	27	65		
2024322	NOVOLIN GE 50/50 (PENFILL)	682008	1	0.06	44	0	9	54	0.06	53.50	9.23	44	66		
331015	VITAMIN B12	880800	4	0.23	18	0	32	50	0.06	12.50	31.96	18	67		
305227	VITAMIN B6	880800	4	0.23	15	0	32	47	0.05	11.85	31.96	15	68		
999997	MIXTURE MAGISTRALE	840600	3	0.17	38	0	0	38	0.04	12.68	0.00	38	69		
294853	VITAMIN B1	880800	3	0.17	5	0	27	33	0.04	10.95	27.15	6	70		
622443	O-CALCIUM	401200	4	0.23	14	0	14	28	0.03	6.89	13.94	14	71		
999997	COMPOUND PIN	242892	1	0.06	13	1	14	28	0.03	27.52	13.58	14	72		
999997	COMPOUND PIN	843600	1	0.06	17	1	8	27	0.03	26.52	7.90	19	73		
999997	COMPOUND PIN	81216	2	0.12	12	1	11	24	0.03	11.85	11.23	12	74		
999997	COMPOUND PIN	520408	1	0.06	12	0	10	23	0.03	22.51	10.46	12	75		
2052717	CYANOCOBALAMIN	880800	5	0.29	13	0	9	22	0.03	4.48	8.96	13	76		
2103087	BENTYLLOL	120808	1	0.06	12	1	9	21	0.02	21.45	8.72	13	77		
999997	COMPOUND PIN	121200	1	0.06	7	0	12	19	0.02	18.86	11.85	7	78		
999997	COMPOUND PIN	81220	1	0.06	4	0	11	15	0.02	15.27	11.23	4	79		
999997	COMPOUND PIN	241208	1	0.06	1	0	13	14	0.02	14.29	13.28	1	80		
80001408	NOVO OYSTER SHELL CALCIUM	401200	2	0.12	8	0	4	12	0.01	6.06	4.24	8	81		
1957481	ELTOR-120	121200	1	0.06	3	0	9	12	0.01	12.03	9.23	3	82		
407011	VITAMIN B1	880800	1	0.06	5	0	7	12	0.01	11.98	6.97	5	83		
1926454	NITROL	241208	2	0.12	3	0	8	11	0.01	5.57	7.90	3	84		
999997	COMPOUND PIN	121212	1	0.06	0	0	7	7	0.01	7.32	6.99	0	85		
450642	VITAMIN B12	880800	4	0.23	0	0	0	0	0.00	0.00	0.00	0	86		
TOTAL OTC CLAIMS			1,716	100.00	75,820	752	12,861	89,432			12,860.56	76,449			

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DETAILED DENTAL CLAIMS STUDY
FOR CONSOLIDATION CODE 1AA

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PROCEDURE TYPE	BENEFIT DESCRIPTION	2006-09-01 TO 2007-08-31		2007-09-01 TO 2008-08-31		2007 VS 2006		2008-09-01 TO 2009-08-31		2008 VS 2007	
		# OF CLAIMS	PAID CLAIMS	# OF CLAIMS	PAID CLAIMS	% CHANGE #	% CHANGE \$	# OF CLAIMS	PAID CLAIMS	% CHANGE #	% CHANGE \$
BASIC	ADJUNCTIVE GENERAL SERVICES	34	3,859.20	32	3,914.13	-5.9%	1.4%	39	4,224.49	21.9%	7.9%
	PARENTAL CONSCIOUS SEDATION	3	272.80	9	646.88	200.0%	137.1%	10	733.40	11.1%	13.4%
	DIAGNOSTIC SERVICES	37	4,132.00	41	4,561.01	10.8%	10.4%	49	4,957.89	19.5%	8.7%
		3,460	77,990.15	3,322	81,314.84	-4.0%	4.3%	3,440	89,424.65	3.6%	10.0%
		191	5,397.67	218	6,348.24	14.1%	17.6%	133	4,162.20	-39.0%	-34.4%
		0	0.00	0	0.00	0.0%	0.0%	1	20.00	0.0%	0.0%
	TESTS AND LABORATORY X-RAYS	1,876	33,362.14	1,742	33,563.60	-7.1%	0.6%	1,584	31,680.59	-9.1%	-5.6%
		5,527	116,749.96	5,282	121,226.68	-4.4%	3.8%	5,158	125,287.44	-2.3%	3.3%
		41	3,908.11	36	3,311.20	-12.2%	-15.3%	36	4,552.09	0.0%	37.5%
		98	36,059.51	100	41,035.68	2.0%	13.8%	91	37,730.98	-9.0%	-8.1%
ENDODONTICS	OTHER	139	39,967.62	136	44,346.88	-2.2%	11.0%	127	42,283.07	-6.6%	-4.7%
	ROOT CANAL	506	39,367.77	443	42,623.31	-12.5%	8.3%	494	47,095.03	11.5%	10.5%
ORAL AND MAXILLOFACIAL SURGERY	DENTAL	4	696.96	3	537.92	-25.0%	-22.8%	4	615.40	33.3%	14.4%
		510	40,064.73	446	43,161.23	-12.5%	7.7%	498	47,710.43	11.7%	10.5%
OTHER	DENTAL	1	120.00	0	0.00	-100.0%	-100.0%	0	0.00	0.0%	0.0%
		1	120.00	0	0.00	-100.0%	-100.0%	0	0.00	0.0%	0.0%
PERIODONTICS	APPLIANCES	27	6,364.13	42	10,544.94	55.6%	65.7%	23	7,535.62	-45.2%	-28.5%
		63	1,972.13	53	1,643.69	-15.9%	-16.7%	37	1,529.18	-30.2%	-7.0%
	OTHER	14	577.19	14	624.73	0.0%	8.2%	16	778.46	14.3%	24.6%
	ROOT PLANING	226	20,115.51	243	19,475.50	7.5%	-3.2%	258	21,547.35	6.2%	10.6%
	SCALING	3,283	125,010.11	3,340	138,922.77	1.7%	11.1%	3,529	158,786.97	5.7%	14.3%
	SURGICAL SERVICES	56	18,798.93	44	16,259.87	-21.4%	-13.5%	40	14,843.17	-9.1%	-8.7%
		3,669	172,838.00	3,736	187,471.50	1.8%	8.5%	3,903	205,020.75	4.5%	9.4%

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DETAILED DENTAL CLAIMS STUDY
FOR CONSOLIDATION CODE 1AA

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			2006-09-01 TO 2007-08-31		2007-09-01 TO 2008-08-31		2007 VS 2006		2008-09-01 TO 2009-08-31		2008 VS 2007	
PROCEDURE TYPE	BENEFIT DESCRIPTION		# OF CLAIMS	PAID CLAIMS	# OF CLAIMS	PAID CLAIMS	% CHANGE #	% CHANGE \$	# OF CLAIMS	PAID CLAIMS	% CHANGE #	% CHANGE \$
BASIC	PREVENTIVE SERVICES	FLUORIDE	706	8,482.46	643	8,080.75	-8.9%	-4.7%	600	7,595.62	-6.7%	-6.0%
		OTHER	153	3,857.30	131	6,368.16	-14.4%	65.1%	104	5,407.24	-20.6%	-15.1%
		POLISHING	2,478	43,700.71	2,436	45,325.16	-1.7%	3.7%	2,485	48,389.37	2.0%	6.8%
			3,337	56,040.47	3,210	59,774.07	-3.8%	6.7%	3,189	61,392.23	-0.7%	2.7%
	PROSTHODONTICS FIXED		4	235.54	7	493.69	75.0%	109.6%	9	1,003.30	28.6%	103.2%
		PROSTHODONTICS FIXED	0	0.00	1	154.98	0.0%	0.0%	2	258.00	100.0%	66.5%
			4	235.54	8	648.67	100.0%	175.4%	11	1,261.30	37.5%	94.4%
	PROSTHODONTICS REMOVABLE		17	2,132.78	19	1,927.36	11.8%	-9.6%	25	2,545.54	31.6%	32.1%
		BASIC BENEFITS	0	0.00	0	0.00	0.0%	0.0%	1	421.30	0.0%	0.0%
		PERIODONTAL SURGERY	1	80.00	0	0.00	-100.0%	-100.0%	0	0.00	0.0%	0.0%
			18	2,212.78	19	1,927.36	5.6%	-12.9%	26	2,966.84	36.8%	53.9%
	PROSTHODONTICS AMOVIBLE	PROSTHODONTICS REMOVABLE	0	0.00	0	0.00	0.0%	0.0%	1	400.00	0.0%	0.0%
				0	0.00	0	0.00	0.0%	0.0%	1	400.00	0.0%
	RESTORATIVE SERVICES	AMALGAM	309	21,638.26	251	20,756.89	-18.8%	-4.1%	267	22,602.98	6.4%	8.9%
		OTHER	131	4,488.04	114	4,256.36	-13.0%	-5.2%	77	2,969.70	-32.5%	-30.2%
		TOOTH COLORED AMALGAM	2,179	200,841.59	1,813	180,080.81	-16.8%	-10.3%	1,986	208,703.45	9.5%	15.9%
			2,619	226,967.89	2,178	205,094.06	-16.8%	-9.6%	2,330	234,276.13	7.0%	14.2%
	TOTAL BASIC			15,861	659,328.99	15,056	668,211.46	-5.1%	1.3%	15,292	725,556.08	1.6%
MAJOR	ADJUNCTIVE GENERAL SERVICES		0	0.00	1	122.50	0.0%	0.0%	0	0.00	-100.0%	-100.0%
			0	0.00	1	122.50	0.0%	0.0%	0	0.00	-100.0%	-100.0%
	ORAL AND MAXILLOFACIAL SURGERY	DENTAL	6	226.36	10	1,074.88	66.7%	374.9%	11	2,030.78	10.0%	88.9%
			0	0.00	0	0.00	0.0%	0.0%	1	192.50	0.0%	0.0%
			6	226.36	10	1,074.88	66.7%	374.9%	12	2,223.28	20.0%	106.8%

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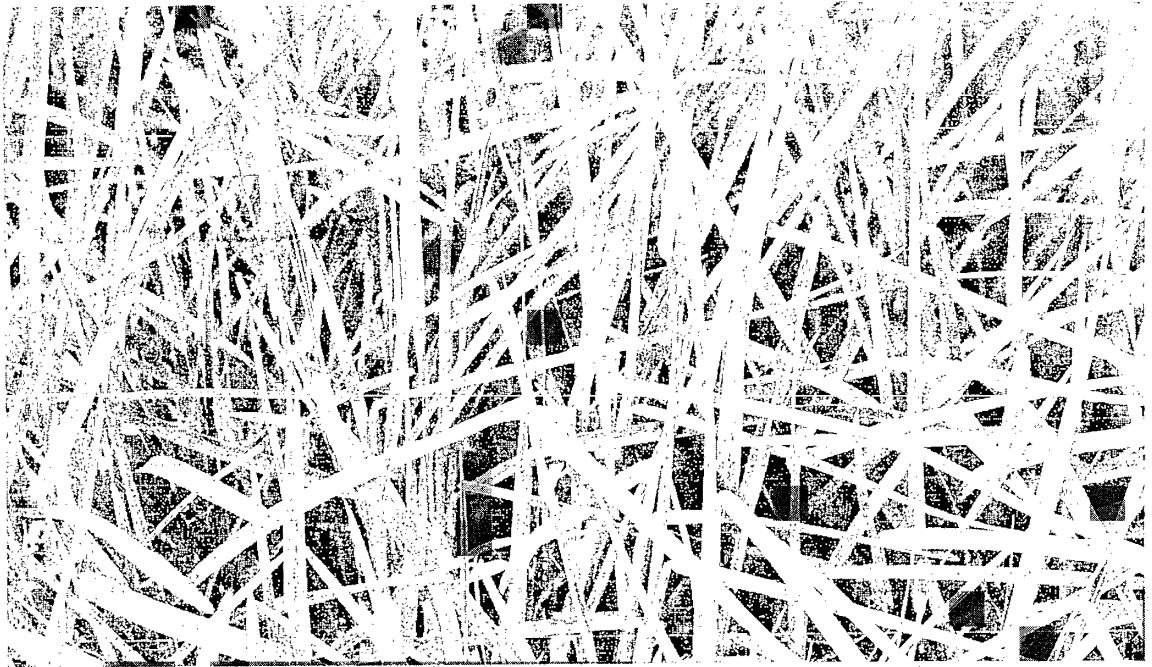
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DETAILED DENTAL CLAIMS STUDY
FOR CONSOLIDATION CODE 1AA

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PROCEDURE TYPE	BENEFIT DESCRIPTION		2006-09-01 TO 2007-08-31		2007-09-01 TO 2008-08-31		2007 VS 2006		2008-09-01 TO 2009-08-31		2008 VS 2007	
			# OF CLAIMS	PAID CLAIMS	# OF CLAIMS	PAID CLAIMS	% CHANGE #	\$	# OF CLAIMS	PAID CLAIMS	% CHANGE #	\$
MAJOR	OTHER	DENTAL	0	0.00	0	0.00	0.0%	0.0%	2	1,925.00	0.0%	0.0%
			0	0.00	0	0.00	0.0%	0.0%	2	1,925.00	0.0%	0.0%
	PARTIAL DENTURES	DENTAL	1	507.50	1	308.91	0.0%	-39.1%	0	0.00	-100.0%	-100.0%
			1	507.50	1	308.91	0.0%	-39.1%	0	0.00	-100.0%	-100.0%
	PROSTHODONTICS FIXED	FIXED	37	14,351.81	51	20,641.45	37.8%	43.8%	31	14,227.81	-39.2%	-31.1%
			2	1,250.00	0	0.00	-100.0%	-100.0%	0	0.00	0.0%	0.0%
	PROSTHODONTICS REMOVABLE	BASIC	39	15,601.81	51	20,641.45	30.8%	32.3%	31	14,227.81	-39.2%	-31.1%
			169	65,779.43	177	61,871.58	4.7%	-5.9%	188	79,183.88	6.2%	28.0%
		DENTAL	0	0.00	0	0.00	0.0%	0.0%	1	1,120.00	0.0%	0.0%
			0	0.00	0	0.00	0.0%	0.0%	1	92.40	0.0%	0.0%
	RESTORATIVE SERVICES	CROWNS	169	65,779.43	177	61,871.58	4.7%	-5.9%	190	80,396.28	7.3%	29.9%
			76	36,562.78	99	51,975.42	30.3%	42.2%	72	41,310.51	-27.3%	-20.5%
		INLAYS	4	1,547.63	3	1,584.87	-25.0%	2.4%	0	0.00	-100.0%	-100.0%
		ONLAYS	3	1,427.76	6	3,640.88	100.0%	155.0%	6	3,328.17	0.0%	-8.6%
		OTHER	0	0.00	0	0.00	0.0%	0.0%	1	32.78	0.0%	0.0%
		POSTS	22	3,968.81	29	4,913.87	31.8%	23.8%	34	5,194.86	17.2%	5.7%
	TOTAL MAJOR		105	43,506.98	137	62,115.04	30.5%	42.8%	113	49,866.32	-17.5%	-19.7%
			320	125,622.08	377	146,134.36	17.8%	16.3%	348	148,638.69	-7.7%	1.7%
TOTAL			16,181	784,951.07	15,433	814,345.82	-4.6%	3.7%	15,640	874,194.77	1.3%	7.3%



lcor Energy

Group Renewal, effective January 1, 2011

Prepared December 1, 2010

MORNEAU
SORECO

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Executive Summary

We are pleased to have the opportunity to provide Nalcor Energy with ongoing consulting services for you and your employees.

Your group insurance program, with The Great-West Life Assurance Company, Medavie Blue Cross and AXA Assurances Inc. will renew on January 1, 2011. Within this report, we provide our analysis of your renewal, together with your insurer's requested rate action and the rate action that has been negotiated for the upcoming year. This report also provides a summary of the financial information for the Basic Life and LTD benefits as of February 28, 2010, and for the Health and Dental benefits for the period September 1, 2009 to August 31, 2010.

Based on the renewal information provided by the insurers, the following are the premium rate adjustments required effective January 1, 2011.

Table 1

Benefit	Proposed	Negotiated
Basic Life		
> Active	-10.0%	-13.3%
> Retirees	-10.2%	No Change
Long Term Disability	-9.7%	1) -9.7% 2) -6.9%*
Supplementary Health		
> Active	0.3%	No Change
> Retirees	5.1%	No Change
Group Travel		
> Active	No Change	No Change
> Retirees	No Change	No Change
Dental		
> Active	11.2%	11.2%
> Retirees	6.1%	6.1%
Optional Life	No Change	No Change
Optional Dependent Life	No Change	No Change
Basic and Voluntary AD&D	No Change	No Change
Critical Illness	No Change	No Change

* With revision to LTD eligibility.

The negotiated renewal premium represents a reduction of -1.6% in your total annual cost, or -1.3% if the eligibility for LTD coverage is revised. The total cost for active employees will reduce by -2.8% (-2.3%) while the retiree cost will increase by 0.6%. There is a reduction in the employer cost for active employees of -1.6% and an increase for retirees of 0.9%. The cost to active employees will reduce by -6.6% (or -4.2% if the LTD is revised). The increase to retirees is 0.3%.

We recommend acceptance of the proposed renewal rates with an effective date of January 1, 2011.

See Appendix A for a complete Premium Rate Summary.

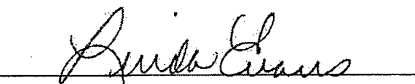
While we verify as much of the information provided to us as possible, and check all of the calculations, we are unable to verify claims data in the absence of a claims audit.

The information in this Renewal Report provides you with our analysis of your current benefits situation, and is based on the data and information provided to us by Great-West Life, Medavie Blue Cross and AXA Assurances Inc. We do not independently audit or verify this data and information, and our report and analysis are based on the assumption that the data and information provided to us are accurate.

In closing, we offer our appreciation for being given the opportunity to be of service to your organization. We look forward to meeting to discuss this information in more detail.

Respectfully submitted,

MORNEAU SOBECO



Linda Evans
Senior Consultant



Greg Caines
Partner

Section 1 – Group Life

Underwriting Arrangements

The group life insurance program is underwritten on a fully-experience rated basis whereby all claims, reserves and insurance company expenses are deducted from the premiums paid. In the event the premium exceeds the total charges, the program would be in a surplus position and a refund would be available after all reserve requirements have been met. However, if the charges exceed the premium, a deficit would exist which, if not eliminated, would be carried forward to the next policy year. Further, where a deficit exists, a rate increase may be requested at renewal to support the plan for the coming year, as well as to facilitate deficit recovery.

The policy includes an aggregate stop-loss provision whereby the maximum claims charged to the plan in any one policy year would not exceed 125% of the annual premium. The cost for this protection is 10.7% of premium.

Schedule of Insurance

All employees are insured for an amount equal to three times annual earnings. On retirement (prior to age 65) coverage reduces to one times annual earnings, further reducing to \$10,000 at age 65. For those who retired prior to January 1, 2007, the coverage is \$5,000 at age 65. The current monthly unit rate is \$0.30 per \$1,000 of coverage for active employees and is 100% employer paid. The retiree rate is \$0.323 per \$1,000 of coverage and is cost shared 50/50.

1.1 Financial Review

The following is the financial experience of the group life insurance program for the period under review:

Table 1 - March 1, 2009 to February 28, 2010

	TOTAL
Paid Premium	\$1,046,241
- Less Stop Loss (10.7%)	111,948
Billed Premium	934,293
- Reinsurance Premium *	25,146
Net Premium	909,147
Claims Charges	
- Paid Claims (charged)	490,000
- Conversion Charge	—
Total Claims Charge	490,000
Retention	76,217
Interest (Charge)	8,352
Total Policy Charge	574,569
In Year Gain (Net Premium – Total Policy Charge)	334,578
Carryover Deficit	(312,544)
Transfer to CFR	(22,034)
Balance at February 28, 2010	0

* Due to the increased insurance risk relative to the pilots and company owned aircraft, Great-West Life reinsures the life policy with another insurance company. Half of the total premium required is charged to Nalcor and deducted from the life premium.

SUPPORT FIGURES

Claims Breakdown

Presented below is a breakdown of the claims paid under the group life and dependent life insurance policies:

Table 2 - Group Life Claims

Name	Date of Death	Claim Amount
		\$217,000
		126,000
		147,000
TOTAL		\$490,000

The total claims charge did not exceed 125% of the annual premium.

Retention

Following is a breakdown of the retention expenses for the group life benefit for the period under review:

Table 3

	Net Premium	Charge	Total
Premium Tax	*\$887,113	4.0%	\$35,484.50
General Administration	909,147	2.0%	18,182.94
Risk Charge	909,147	0.345%	3,136.56
Profit	909,147	2.0%	18,182.94
Claims Settlement Expense	3	175	525.00
Miscellaneous			
> experience summary reports		90	
> amendments		615	705.00
			\$76,216.94

* For calculation of premium tax, the surplus is deducted from net premium.

The above charges are in accordance with Great-West Life's underwriting agreement. The risk charge was increased from .25% to .80% effective January 1, 2010, and was pro-rated accordingly for the financial period.

Interest

The interest rate basis and actual charge for the period is provided below:

Table 4

Cash Flow	The interest rate on cash flow is Great-West Life's one year standard interest rate. The credit for the period is \$711.98.
Surplus	The applicable rate is Great-West Life's short term interest rate.
Deficit	The applicable rate is Great-West Life's one-year standard interest rate plus 2%. The interest charge on the deficit was \$9,063.77.

Claims Fluctuation Reserve

The Claims Fluctuation Reserve (CFR) or Rate Stabilization Reserve is established for the purpose of providing rate stability to the experience-rated benefits. Any experience surplus is required to be credited to the fund until 25% of the annualized experience-rated life premium has accumulated, at which time no further deposits will be required other than adjustments due to premium fluctuations. The insurer has first call on these funds to eliminate or reduce any deficit incurred under the program. We estimate the reserve requirement to be approximately \$225,000.

A CFR has now been established under the Life benefit. With the deficit eliminated, the remaining in-year surplus of \$22,034 was deposited in this reserve account.

1.2 Rate Action

The current composite rate is \$0.302, which is 84% of Great-West Life's manual rating for your group. However, the rating for Nalcor is based on your own claims experience and is considered 100% credible. Great West Life's analysis is included in Appendix B and, based on 89 months of experience from March, 2003, to July, 2010, indicates a required rate of \$0.24. Although the deficit has been eliminated, Great-West Life has added 12.5% to fund the claims fluctuation reserve (CFR) which, currently, is funded at 10% of the requirement. Accordingly, Great-West Life has proposed a composite renewal rate of \$0.272, for a 10% reduction.

Whereas the CFR is only required to be funded from surplus, we believe the 12.5% margin included in the proposed renewal rate is excessive. However, we also recognize that, at present, there is a minimum \$2.5 million liability for current retirees, assuming the reduced benefit at age 65. In consideration of this and that any funds in the CFR, not required to pay deficit, would be refunded to Nalcor on terminal accounting, we negotiated a slight reduction in the margin to 10%. This results in a composite rate of \$0.265 and represents an overall reduction of 12.25%.

The current billed rates are \$0.30 per \$1,000 of coverage for active employees and \$0.323 for retirees. Applying the reduction equally, the rate for active employees would be \$0.263 and \$0.283 for retirees. However, we recommend that the retiree rate remain unchanged at \$0.323, as it is still well below the calculated rate for this group (\$0.894 for retirees under 65 and \$2.708 for retirees 65+). The rate for active employees would then reduce to \$0.26, for a 13.3% decrease. Great-West Life has agreed to the foregoing.

The stop-loss charge will remain unchanged at 10.7% of annual premium.

Retention

Great-West Life advised that the current retention is 86% of required on a combined basis for Life and LTD. While increases are requested on the LTD, none were proposed for the Life benefit.

Section 2 – Long Term Disability

Underwriting Arrangements

The LTD plan is underwritten by the Great-West Life Assurance Company on a five year experience-rated basis. Under this arrangement, the first five years' payment for each claim is charged directly to the experience of the policy and, thereafter, benefit payments are pooled insofar as there is no surplus/deficit accounting. Claims which extend beyond a five-year period will not directly affect the financial results under the program; however, the renewal rating and pooling charge is based on the total claims experience. Whereas the premium is 100% employee paid, the benefit is non-taxable in the hands of the claimant.

Premiums are allocated 30% to the pooled portion and 70% to the experience-rated portion of the plan.

Schedule of Insurance

Long term disability (LTD) insurance provides a level of income replacement to employees following 105 days of continuous disability. Sixty percent of regular monthly earnings is payable to the claimant. In addition, 6% is paid to the PSPP for claimants disabled prior to 2007; as of January 1, 2007, the pension contribution was increased to 8% for new claimants.

Last year GWL agreed to increase the pension contribution to 8% for all claimants, regardless of their date of disability. However, as they did not receive formal notification to proceed, this change was not implemented. Great-West Life has agreed to amend the plan retroactive to January 1, 2010. The charge will be the actual cost of the retroactive payment required, plus an administration fee of \$300. Alternately, this change can be made effective January 1, 2011. Whereas the increased benefit affects the disabled life reserve (DLR) liability, GWL requires a payment to cover this cost and the expenses associated with it, approximately \$33,000. Payment can be taken from the refund deposit account (RDA), for which Nalcor's authorization is required.

2.1 Financial Review

The following is the financial experience relative to the long term disability insurance program for the period March 1, 2009, to February 28, 2010:

Table 5 - March 1, 2009, to February 28, 2010

Paid Premium	\$1,083,558
Less Pooling Charge	325,067
Experience- Rated Premium	758,491
Paid Claims (Experience-rated)	345,447
Claims Reserve Adjustments	
Incurred but Unreported Reserve Adjustment	
Previous	
> Current	233,692
> Previous	233,749
> Change	(57)
Disabled Life Reserve	
> Current	499,694
> Previous	531,299
> change	(31,605)
Total Claims Charge (Paid Claims + Reserve Adjustments)	313,785
Retention	83,235
Interest Credit	(23,031)
Total Policy Charge (Total Claims Charge + Retention – Interest)	373,989
Surplus for Period Mar. 1, 2009 To Feb. 28, 2010	384,502
Transfer to CFR	(2,561)
Transfer to RDA	(381,941)
Balance at February 28, 2010	0

SUPPORT FIGURES

Claims Breakdown

A summary of the active long term disability insurance claims for the policy period March 1, 2009, to February 28, 2010, is provided in Appendix C.

Disabled Life Reserve

The reserve for each disability claim is dependent on the age and sex of the claimant at the date of disability, the average duration of the disability, the definition of disability and prevailing interest rates. The reserve is adjusted at each policy anniversary to reflect the changes in these factors. As of February 28, 2010, the total disability reserve was \$2,425,589. Following is a summary of the Disabled Life Reserve for the period under review:

Table 6 - Summary of Disabled Life Reserve

Policy Period Ending	Total	Experience-Rated
February 28, 2009	\$2,866,812	\$531,299
February 28, 2010	\$2,425,589	\$499,694
Change	\$441,223	\$31,605

Incurred But Unreported Reserve

The incurred but unreported claims reserve is calculated as a percentage of the refund premium for the last month of the policy year annualized ($\$75,218 \times 12 \times 70\% = \$631,831$). The percentage used is calculated below.

$$\frac{\text{Elimination Period} + 30}{365} = \frac{105 + 30}{365} = 37.0\%$$

The requirement for the period ending February 28, 2010 is \$233,692.

Retention

Provided below is Great-West Life's breakdown of the actual expenses for the long term disability program for the period March 1, 2009, to February 28, 2010:

Table 7 - Retention Breakdown

Formula		
Premium Tax	4.0% of experience-rated premium (less surplus)	\$14,959.56
General Administration	2.0% of experience-rated premium	15,169.81
Claims Administration	4.569% of Incurred Claims	14,336.86
Profit Charge	0.75% of experience-rated premium	5,688.68
Risk Charge	0.362% of experience-rated premium	2,745.74
Other Expenses	> Amendments	\$615.00
	> Medical Vouchers	600.00
	> Rehabilitation	16,810.50
	> Other Rehab Expenses	9,930.60
	> Independent Medical Exam	2,378.05
		<u>30,334.15</u>
TOTAL		\$83,234.80

Effective January 1, 2010, the claims administration charge was increased from 4.5% to 5.0% and the risk charge was increased from 0.25% to 0.90%. The above charges were pro-rated accordingly.

Interest

The interest rate basis and actual charge for the period under review is outlined below:

Table 8

Cash Flow	Great-West Life's one year Standard Interest Rate. The interest earned on cash flow was \$665.
Reserves	
> IBNR	The average valuation rate (AVR) for the policy year was 2.729%, or \$6,379.
> DLR	The average reserve weighted valuation rate (ARWVR). For March 1, 2009 to February 28, 2010, the rate was 3.009% or \$15,987.
Surplus	Great-West Life's short term interest rate.

Claims Fluctuation Reserve

Experience surplus on any anniversary date is required to be credited to the Claims Fluctuation Reserve (CFR) Fund until 25% of experience-rated long term disability insurance premium has accumulated. At that time, no further deposits would be required other than adjustments due to premium fluctuations.

A summary of the CFR, which is fully funded, is provided below:

Table 9

Balance at March 1, 2009	\$184,739
Interest	1,662
Transfer of Gain	2,560
Balance at February 28, 2010	\$188,961

Refund Deposit Account

A refund deposit account (RDA) is established to hold surplus funds remaining after other reserve requirements have been met. The funds remain the property of the policyholder to be left on deposit or used at your discretion. Whereas the LTD is 100% employee paid, the funds should be directed to the benefit of the plan/plan members.

Table 10

Balance at March 1, 2009	\$1,297,566
Premium Withdrawals	
- March 6, 2009	(37,626.92)
- March 9, 2009	(37,609.70)
- April 7, 2009	(37,822.00)
- Apr 13, 2009	(38,530.28)
- Apr 21, 2009	(40,311.75)
- May 6, 2009	(40,342.78)
- May 20, 2009	(40,435.54)
- May 29, 2009	(40,448.32)
- June 12, 2009	(40,660.77)
- June 29, 2009	(40,797.93)
- July 9, 2009	(40,936.09)
	(435,522.08)
January 28, 2010	(37,428.55)
February 12, 2010	(37,328.66)
February 24, 2010	(37,587.11)
	(112,344.32)
	(547,866)
Interest	7,216
Transfer of Gain	381,941
Balance at February 28, 2010	\$1,138,857

Premium withdrawals of \$37,597 on March 11, 2010 and \$37,621 on March 22, 2010 are not reflected in the above balance, but are included in the billed premium for the period. The withdrawals will appear in next year's financial report.

The employee premium holiday was extended to August 22nd and included 17 pay periods in total. Additional withdrawals, including the two mentioned above, equal \$534,069 leaving a balance of approximately \$605,000.

A further premium holiday may be extended to employees in 2011. With the LTD rate reduction the bi-weekly premium would be approximately \$34,500. If the premium holiday is extended for 13 pay periods (approximately 6 months), RDA withdrawals would total approximately \$449,000; leaving a balance of about \$156,000. If the revision in LTD eligibility is implemented, the bi-weekly premium would be approximately \$35,500 and RDA withdrawals would total \$462,000 for 6 months, leaving a balance of about \$143,000.

2.2 Rate Action

The current billed rate is 1.44% of payroll and is 83% of the manual rate for your group at 1.73%. However, the LTD rating is based on a combination of the claims experience and the demographics of

your group. The experience analysis, included in Appendix B, indicates a required rate of 1.3% of payroll, which is what Great-West Life is proposing. This is a reduction of 9.7% from the current rate.

At the last renewal there were 37 open LTD claims with one pending. As of July 31, 2010, there were 30 open claims and one pending (still in the waiting period). Of these, 21 are maintenance, or not expected to return to work; 7 are expected to return to their own job or gainful employment; and 2 are unknown at this time.

Retention

As previously stated, Great-West Life requested an increase in their retention charges for the LTD. However, as some of these charges were increased last year, we requested that they remain unchanged for the next policy year. Great-West Life agreed to maintain all charges with the exception of rehabilitation, which will increase to \$125 per hour; their standard rate is \$130 per hour.

Table 11

	Current	Proposed	Negotiated
General Administration	2.0%	2.0%	2.0%
Claims Administration	5.0%	5.5%	5.0%
Rehabilitation	\$105	\$125	\$125
Medical Coordination	\$115	\$125	\$115
Profit	.75%	.75%	.75%
Risk	.90%	1.0%	.90%

Revision to Eligibility

Currently, when an employee, who is at least 55 years of age, becomes eligible for an unreduced pension he/she is not eligible to apply for LTD and coverage is terminated. As requested, we have obtained the cost to allow employees, on an optional basis, to continue coverage and, thereby, collect LTD benefits for the own occupation definition of disability period. GWL would require a 3% increase in the renewal rate for this change, to 1.34% of payroll, which still represents a decrease of 6.9% from the current rate.

Canada Pension Plan Disability Benefits

Canada Pension Plan primary benefits are a direct offset to LTD benefits payable to employees, i.e., LTD benefits are reduced dollar for dollar by payments from CPP in respect of the employee. Secondary benefits are also payable from CPP to the claimant if he/she has dependent children less than 18 years of age; these benefits could also reduce the LTD payment to employees if the total disability income from all sources (with a few exceptions) exceeds 90% of pre-disability net earnings. (Payments made directly to dependents 18 years of age or older are not considered an offset.)

A longstanding agreement allowed claimants to direct CPP to pay the CPP disability benefit directly to the insurer. When assignment is in place, the insurer pays the full disability benefit to a claimant while his or her application for CPP disability benefits is being processed. Once the application is approved,

CPP would pay the insurance company the claimant's portion of the retroactive award. This process helps avoid overpayment and the need for insurers to contact claimants for recovery of these amounts.

Due to changes made to this agreement in 2006, insurers are no longer able to use assignment when a claimant's group disability benefits are reduced in any manner by CPP child benefits. As a result, some plan sponsors have removed CPP dependent benefits as an offset from their LTD plan. At least one insurer will no longer include CPP dependent benefits as an offset, either direct or indirect, for new business and encourages clients to remove the provision from their plan, with a possible rate adjustment ranging from .25% to 5% depending on the terms of the plan.

Great-West Life continues to pay the full amount of the claim to the claimant even though assignment is not allowed. Once the claimant's CPP application is approved, CPP pays the claimant the full amount of retroactive payment and GWL recovers the overpayment from the claimant.

While this does not seem to be an issue under your plan, since claimant benefits are not reduced during the CPP application process, we asked GWL what the impact on the rate would be if the CPP dependent benefit was removed as an offset. They have confirmed that no adjustment would be required. We recommend that consideration be given to removing the dependent benefit as an offset in order to avoid overpayment due to retroactive awards and the need to recover such overpayment.

Section 3 – Supplementary Health, Dental and Travel Benefits

3.1 Financial Review

The supplementary health and dental programs are administered by Medavie Blue Cross (MBC). The programs are self-insured by Nalcor with claims adjudicated and processed by Blue Cross in accordance with the terms of the ASO contract.

There is a 120% stop-loss provision under the plans, whereby claims in excess of 120% of the expected claims amount, as calculated by MBC, would not be charged to the plan. For this protection there is a charge of 0.25% of expected claims.

The accounting statements prepared by MBC for the health and dental plans are provided in Appendix D. A summary of the financial position for the active employees and the retirees along with the combined totals for the period September, 2009, to August, 2010, is provided below:

Table 12

Active Employees	Health	Dental	Total
Balance from August 31, 2009	\$167,325	\$190,980	\$358,305
Withdrawal - @live program	(3,049)	--	(3,049)
Subrogation Credit	4,078	--	4,078
Current Year Surplus/(Deficit)	<u>145,195</u>	<u>(12,302)</u>	<u>132,893</u>
Balance at August 31, 2010	313,549	178,678	492,227
Estimated Outstanding Deposits	<u>181,130</u>	<u>58,856</u>	<u>239,986</u>
Estimated Account Balance	494,679	237,534	732,213
Retirees			
Balance from August 31, 2009	345,775	53,203	398,978
Current Year Surplus/(Deficit)	<u>30,528</u>	<u>7,493</u>	<u>38,021</u>
Balance at August 31, 2010	376,303	60,696	436,999
Estimated Outstanding Deposits	<u>174,112</u>	<u>24,123</u>	<u>198,235</u>
Estimated Account Balance	550,415	84,819	635,234
Combined			
Balance from August 31, 2009	513,100	244,183	757,283
Withdrawal - @live program	(3,049)	--	(3,049)
Subrogation Credit	4,078	--	4,078
Current Year Surplus/(Deficit)	<u>175,723</u>	<u>(4,809)</u>	<u>170,914</u>
Balance at August 31, 2010	689,852	239,374	929,226
Estimated Outstanding Deposits	<u>355,242</u>	<u>82,979</u>	<u>438,221</u>
Estimated Account Balance	1,045,094	322,353	1,367,447

The balance in bold print includes the deposits received by Blue Cross up to August 31st. The estimated outstanding deposits are revenue applicable to the period under review but received after the end of the financial period. On a cash flow accounting basis, there is usually a lag of one or two

deposits, which would be reflected in the accounting statement for the following year. Included in the current accounting statement is an amount of \$438,143 received in the current financial period but applicable to the prior period.

3.2 Rate Action

Within this section we have provided Blue Cross' renewal calculations for the supplementary health and dental programs for active employees and retirees.

Supplementary Health

Following is Blue Cross' renewal calculation.

Table 13 - Active Employees

	Hospital	EHB	Drugs	Total
Paid Claims (09/09 to 08/10)	\$17,016	\$569,133	\$1,386,793	\$1,972,942
Projected Cost Increases (09/10 to 12/11)	8.8%	7.8%	6.5%	6.9%
Projected Claims (01/11 to 12/11)	18,513	613,525	1,476,935	2,108,973
Admin including Premium Tax (9.27%)	1,716	56,864	136,888	195,468
Stop Loss Pooling (0.25%)				5,272
Projected Claims plus Expenses (01/11 to 12/11)				2,309,714
Projected Deposits *				2,302,132
Claims Ratio				100.3%
Required Rate Increase				0%

* Revenue for the period 09/09 to 12/09 has been adjusted to reflect the -0.3% adjustment to the health rates (to offset the travel rate increase) effective January 1, 2010. .

The total claims amount paid was 4.6% higher than the previous year; however, exposure increased by 2.3% for the period. Therefore, the increase in the average amount claimed was 2.4%. This annual increase projected over 16 months, from September 2010 to December 2011, would be 3.2%. If applied to the above calculation, a reduction of 3% would be justified. However, we recommend the current rates be maintained.

Below is Medavie Blue Cross' renewal calculation for the retiree division.

Table 14 - Retirees

	Hospital	EHB	Drugs	Total
Paid Claims (09/09 to 08/10)	\$30,975	\$307,704	\$1,638,039	\$1,976,718
Projected Cost Increases (09/10 to 12/11)	8.8%	7.8%	6.5%	6.7%
Projected Claims (01/11 to 12/11)	33,701	331,705	1,744,512	2,109,918
Admin including Premium Tax (9.27%)	3,124	30,744	161,688	195,556
Stop Loss Pooling (0.25%)	84	829	4,361	5,275
Projected Claims plus Expenses (01/11 to 12/11)	36,909	363,278	1,910,562	2,310,749
Projected Deposits *				2,197,802
Claims Ratio				105.1%
Required Rate Increase				5.1%

* Actual revenue for the period.

Retiree health claims increased by 10.1% over the previous year, while the number of retirees increased by 5.4%. The increase in the average amount claimed was 4.4%. Applying this over a 16 month period would result in a 5.9% trend, which is not significantly different from the trend used by Blue Cross.

While there is a surplus exceeding \$500,000 on the health plan for retirees, the in-year financial position is almost breakeven, with the gain of \$30,528 representing 1.3% of the deposits for the period. We caution against using the funds on deposit to cover a required increase as it would compound any future renewal adjustment. However, since the plan is cost shared 50/50, the retirees own half of the surplus and it has grown since last year. Therefore, we recommend that the rates remain unchanged. The proposed increase represents approximately \$118,000 over the next year. If this is the premium shortfall, it could be paid from the surplus and there would still remain a balance equal to 18% of projected claims as a reserve.

The current and renewal health rates for active employees and retirees are provided below:

Table 15 - Health Rates

	Current		Renewal	
	Single	Family	Single	Family
Active	\$54.65	\$169.06	\$54.65	\$169.06
Retirees	\$138.24	\$281.60	\$138.24	\$281.60

Dental

Blue Cross' renewal calculation is shown below, separately for the active employees and retirees:

Table 16 - Active Employees

	Dental
Paid Claims (09/09 to 08/10)	\$695,117
Projected Cost Increases (09/10 to 12/11)	9.1%
Projected Claims (01/11 to 12/11)	758,372
Admin including Premium Tax (9.27%)	70,289
Stop Loss Pooling (0.25%)	1,896
Projected Claims plus Expenses (01/11 to 12/11)	830,557
Projected Deposits *	746,881
Claims Ratio	111.2%
Required Rate Increase	11.2%

* Actual revenue for the period.

Total claims paid were 7.4% higher than the previous year, while exposure was 1.4% higher. The increase in the average claim was 7.2%. Projecting this trend over 16 months, the cost increase would be 9.6% which would result in a similar rate increase as calculated above. It should be noted that the average increase in the 2010 Dental Fee Guide was 6%.

Whereas the current deposit level did not cover the paid claims for the period under review, we recommend the rates be increased as proposed by Blue Cross. While there are sufficient funds available to cover the increase, the dental rates have not been adjusted for several years and deferring an adjustment at this time will certainly compound the increase required next year.

Retirees

Below is Medavie Blue Cross' renewal calculation for retirees.

Table 17 - Retirees

	Dental
Paid Claims (09/09 to 08/10)	\$272,493
Projected Cost Increases (09/10 to 12/11)	9.1%
Projected Claims (01/11 to 12/11)	297,290
Admin including Premium Tax (9.27%)	27,554
Stop Loss Pooling (0.25%)	743
Projected Claims plus Expenses (01/11 to 12/11)	325,588
Projected Deposits *	306,896
Claims Ratio	106.1%
Required Rate Increase	6.1%

* Actual revenue for the period.

While there are sufficient funds available to cover this increase, we calculate a projected cost increase of 17.2%, based on the year over year changes in paid claims and exposure, which would result in an even higher rate adjustment. Therefore, we recommend the rates be increased by 6.1%, as proposed by Blue Cross in the above calculation.

Table 18 - Dental Rates

	Current		Renewal	
	Single	Family	Single	Family
Active (+11.2%)	\$26.91	\$55.91	\$29.92	\$62.17
Retirees (+6.1%)	\$20.38	\$42.36	\$21.62	\$44.94

Group Travel

This is a fully pooled benefit insured by MBC. Any claims under this plan would not be included in the experience of the health plan for rating or surplus/deficit calculations. Blue Cross has not requested an increase in the travel rates at this renewal.

The current and renewal rates are shown below.

Table 19 - Group Travel Rates

	Current		Renewal	
	Single	Family	Single	Family
Active	\$1.64	\$3.28	\$1.64	\$3.28
Retirees	\$9.99	\$19.98	\$9.99	\$19.98

Whereas these rates remain high, particularly for retirees, we have obtained a proposal from AXA Assurances for group travel insurance for your consideration. Coverage through AXA is comparable to Blue Cross and is unlimited with respect to any one trip provided the insured person's provincial health coverage remains in effect. A cost comparison is provided below.

Table 20 - Group Travel Rates

	Volume	Medavie Blue Cross		AXA Assurances	
		Unit Rate	Monthly Premium	Unit Rate	Monthly Premium
Active					
- Single	142	\$1.64	\$233	\$1.19	\$169
- Family	1,101	\$3.28	\$3,611	\$2.38	\$1,620
Retirees					
- Single	183	\$9.99	\$1,828	\$4.00	\$732
- Family	576	\$19.98	\$11,508	\$8.00	\$4,608
Total			\$17,180		\$7,129

As shown, AXA's proposal represents savings of approximately \$10,000 per month or \$120,000 annually and warrants further consideration. A detailed benefit comparison will be provided under separate cover.

2010 Deposit Rates

A summary of the current and renewal deposit rates for Blue Cross for active employees and retirees is outlined below.

Table 21 - Active Employees

	Current		Renewal	
	Single	Family	Single	Family
Health	\$54.65	\$169.06	\$54.65	\$169.06
Travel	<u>\$1.64</u>	<u>\$3.28</u>	<u>\$1.64</u>	<u>\$3.28</u>
	\$56.29	\$172.34	\$56.29	\$172.34
Dental	\$26.91	\$55.91	\$29.92	\$62.17

Table 22 - Retirees

	Current		Renewal	
	Single	Family	Single	Family
Health	\$138.24	\$281.60	138.24	281.60
Travel	<u>\$9.99</u>	<u>\$19.98</u>	<u>\$9.99</u>	<u>\$19.98</u>
	\$148.23	\$301.58	\$148.23	\$301.58
Dental	\$20.38	\$42.36	\$21.62	\$44.94

Stop Loss Provision

Under the current stop-loss provision, the plan is protected against claims exceeding 120% of expected claims in any policy period. It is unlikely that the liability would exceed this amount, as health and dental claims are relatively predictable. The stop-loss charge reflects this at 0.25%; the actual charge for the period was \$12,316.

We requested costings on alternate stop-loss and individual pooling arrangements. An individual pooling limit would provide financial protection to the plan against individual health claims exceeding a specified amount in any policy period. Currently there is one person exceeding \$30,000 in claims; there are none over \$40,000.

The alternate stop-loss and pooling provisions are outlined below along with the annual cost, based on last year's experience:

Table 23

	Charge*	Annual Cost	Increase
Current - 120% Stop Loss	0.25%	\$10,171	--
1. 115% Stop Loss	0.45%	\$18,309	\$8,138
2. \$30,000 Individual Pooling (all claims)	1.00%	\$40,686	\$30,515
3. \$40,000 Individual Pooling (all claims)	0.65%	\$26,446	\$16,275
4. \$50,000 Individual Pooling (all claims)	0.55%	\$22,377	\$12,206
5. 115% Stop Loss combined with \$40,000 ILAP	1.05%	\$42,720	\$32,549
6. 115% Stop Loss combined with \$50,000 ILAP*	0.95%	\$38,651	\$28,480

* % of expected claims

Please note that the ILAP is applied first and then the stop loss pooling.

Drug costs will continue to rise as usage increases and new, more expensive biologics are introduced to the market. Currently there are about 250 medications in stage 3 clinical trials, 20% of which are cancer drugs and biologics. One such drug that's been on the market for several years is Remicade, used for the treatment of rheumatoid arthritis and Crohn's disease. The average claim for Remicade is \$3,516 (Green Shield 2009). The annual cost for Remicade can range from \$25,000 to \$46,000 per person, depending on the dosage. Two other biologics used to treat immune diseases are now among the Top 10 drugs by DIN: Enbrel (average claim cost \$1,645) and Humira (average claim cost \$1,660) – with annual costs in excess of \$20,000 per person. Remicade is #11 on Nalcor's Top 100 drugs by eligible expense; Enbrel is #14 and Humira is #4.

We would like to further examine the cost/benefit of various individual pooling limits and have requested additional information from Blue Cross relative to individual claim amounts.

Health and Dental Claims Reports

Several health and dental claims reports are included in Appendix E and described briefly below:

Paid Claims Analysis

This report shows claims paid as a percentage of the total for hospital, EHB, drugs and dental. Prescription drugs totaling \$3,024,833 represent 76.6% of total health claims. Non-emergency transportation claims represented the largest portion of the EHB total, at 24% or \$210,396.

Drug Claim Analysis by PTC

The top 5 drug categories claimed by the group are shown below and represent 49.9% of Nalcor's total drug bill. They have been the same top 5 for the past 3 years and in the same order.

Table 24

	Paid Amount		
	2008-2009	2009-2010	Increase
1. HMG-COA Reductase Inhibitors – Cholesterol reducing agents	\$437,863	\$482,202	10.1%
2. Miscellaneous Therapeutic Agents – Including Remicade (rheumatoid arthritis), Rebif (multiple sclerosis); Betaseron(multiple sclerosis)	397,564	416,481	4.8%
3. Proton Pump Inhibitors – Nexium	267,911	303,456	13.3%
4. Angiotensin – Converting Enzyme Inhibitors, for treatment of hypertension.	170,313	174,479	2.4%
5. Psychotherapeutic Agents – Antidepressants	122,235	132,094	8.1%
Total	\$1,395,886	\$1,508,712	8.1%

Top 100 Drugs by Eligible Expense

This report provides a further breakdown of drug claims by drug identification number (DIN) and compares Nalcor's ranking against Blue Cross' Newfoundland block of business.

Over the Counter Drug Claims Analysis

This report lists all drugs paid that are available without a prescription; however, most would not likely be dispensed without a prescription.

Detailed Dental Claims Study

This report provides a year over year comparison of dental procedures paid under the plan.

Section 4 – Optional Life and Optional Dependent Life

The optional life benefit provides additional life insurance coverage to employees and/or their spouse on a voluntary and employee-pay-all basis. Coverage is available in \$10,000 units to a maximum of \$300,000. Evidence of insurability is required on all amounts.

This benefit is underwritten on a fully pooled basis whereby there is no surplus/deficit accounting. Rates are based on gender and smoking status in five year age bands and rarely change unless there is a change in the underwriter's manual rating. Accordingly, the optional life rates will remain unchanged for the next policy year.

The optional dependent life insurance benefit is also voluntary and 100% employee paid. There are two coverage options available; Option 1 provides \$10,000 spousal insurance and \$5,000 on each child; Option 2 provides \$20,000 and \$10,000 respectively. Optional dependent life is also fully pooled and the flat rates are based on the demographics of the group.

We are pleased to advise that the current monthly rates, \$2.58 for Option 1 and \$5.16 for Option 2, will remain unchanged for 2011.

Claims experience is provided below for these benefits and is only available on a combined basis.

Table 25 - Optional Life Insurance (Employee and Spouse) and Optional Dependent Life

Policy Period	Paid Premium	Paid Claims	Loss Ratio
December 1, 2006 to November 30, 2007	\$199,986	\$230,000	115.0%
December 1, 2007 to November 30, 2008	\$212,896	\$171,840	80.7%
December 1, 2008 to November 30, 2009	\$236,943	\$170,000	71.7%
December 1, 2009 to November 30, 2010	\$227,854	\$110,000	48.3%
	\$877,679	\$681,840	77.7%

Section 5 – Basic and Voluntary Accidental Death & Dismemberment Insurance

The basic and voluntary accidental death and dismemberment (AD&D) insurance programs are underwritten by AXA Assurances Inc. on a fully pooled basis.

Basic AD&D Insurance is provided in an amount equal to group life insurance. Voluntary Accidental Death and Dismemberment is available on an employee only or family basis in \$10,000 units to a maximum of \$300,000.

The voluntary AD&D insurance benefit is offered on a completely voluntary and employee-pay-all basis.

Provided below is the claims experience for the last 5 years for each benefit.

Table 26 - Basic Accidental Death and Dismemberment Insurance

Policy Period	Paid Premium	Incurred Claims	Loss Ratio
August 1, 2005 to July 31, 2006	61,471	115,000	187.1%
August 1, 2006 to July 31, 2007	64,190	119,553	186.2%
August 1, 2007 to July 31, 2008	77,047	*237,495	308.2%
August 1, 2008 to July 31, 2009	94,450	0	0%
August 1, 2009 to July 31, 2010	103,915	0	0%
	\$401,073	\$472,048	117.7%

* Includes reserve for pending claim (Loss of Life)

Table 27 - Voluntary Accidental Death and Dismemberment Insurance

Policy Period	Paid Premium	Incurred Claims	Loss Ratio
August 1, 2005 to July 31, 2006	51,217	150,000	292.9%
August 1, 2006 to July 31, 2007	48,244	0	0%
August 1, 2007 to July 31, 2008	51,590	*163,950	318.0%
August 1, 2008 to July 31, 2009	59,915	0	0%
August 1, 2009 to July 31, 2010	63,269	0	0%
	\$274,235	\$313,950	114.5%

* Reserve amount for pending claim (Loss of Life)

Rate Action

There will be no change in the current rates for 2011. The basic AD&D rate will remain at \$0.032 per \$1,000 of coverage; the voluntary AD&D rates will remain at \$0.035 single and \$0.051 family.

New Policy Wording

AXA has inquired whether Nalcor would be agreeable to moving the basic and voluntary AD&D policies to their new standard wording, from the former Citadel contract wording. They have outlined the major changes to policy wording which appears to be mostly upgrades and definition modifications. However, we will provide a detailed analysis to ensure there would be no loss of coverage due to the new wording. The changes are outlined below:

Accidental Death and Dismemberment

1. The Repatriation Benefit maximum was increased from \$10,000 to \$15,000.
2. The Education Benefit was improved from reimbursement-type benefit to indemnity-type benefit.
3. The Day-Care Benefit was improved from reimbursement-type benefit to indemnity-type benefit.
4. The Rehabilitation Benefit maximum was increased from \$10,000 to \$15,000. Also, the "3 years from the date of the accident" was changed to "3 years from the date of loss".
5. The Occupation Training Benefit maximum was increased from \$10,000 to \$15,000.
6. The Family Transportation and Accommodation Benefit, the mileage was increased from \$0.20 to \$0.35 per kilometre travelled.
7. The Identification Benefit maximum was increased from \$5,000 to \$10,000. This benefit was also changed to extend to a family representative and the mileage was increased from \$0.20 to \$0.35 per kilometre travelled.
8. The Home Alteration/Vehicle Modification Benefit maximum was increased from \$10,000 to \$15,000. Also, the "3 years from the date of the accident" was changed to "3 years from the date of loss".
9. The Specific Loss Accident Indemnity Two/Thirds Schedule was improved so that all losses payable at Two-Thirds of the Principal Sum are now payable at Three-Fourths of the Principal Sum, from Three-Fourths to Four-Fifths, from One-Third to Two-Fifths and from One-Fourth to One-Third.
10. A new benefit called "Workplace Modification Benefit" was added without additional premium.
11. The definition of "Injury" has been modified to clarify that Injury is caused by an accident, not sickness or disease.

12. The definitions of "Accident", "Sickness", "Disease", "Loss of Life", "Paralysis", "Quadriplegia", "Paraplegia" and "Hemiplegia" have been added.
13. The definition of "Institution for Higher Learning" was modified to read as "Institution for Higher Learning" is limited to universities, colleges, CEGEPs and trade schools.
14. The definition of "Dependent Child" removes reference to "legitimate or illegitimate child" and now references "natural child".
15. The definition of "Spouse" whether "same-sex" or "opposite-sex" now requires conjugal relationship.
16. The definition of "Motorized Vehicle" which read as "Motorized Vehicle" means passenger car, station wagon, van, jeep-type automobile, truck, ambulance or any type of motorized vehicle used by municipal, provincial or federal police forces, will apply to all benefits where referenced.
17. Under the Specific Loss Accident Indemnity section, the heading entitled "For Total Paralysis Of" was changed to "For Paralysis Of".
18. The term "Member of the Immediate Family" was changed to "Immediate Family Member".
19. The phrase "not less than x kilometres" was changed to "more than x kilometres".
20. The term "accidental loss of life" was changed to "a Loss of Life resulting from Injury".
21. The Exclusions section was modified to read as follows:

This policy does not cover any Loss, fatal or non-fatal, caused or contributed to by:

 - (1) suicide or intentionally self-inflicted Injury;
 - (2) war, whether declared or not;
 - (3) participation in a riot, insurrection, civil commotion or disturbance;
 - (4) active full-time, part-time or temporary service in the armed forces of any country;
 - (5) riding as a passenger or otherwise in any vehicle or device for aerial navigation, other than as provided in the section entitled "Aircraft Coverage";
 - (6) medical treatment or surgery, except if the medical treatment or surgery was needed because of an Accident.

Section 6 – Critical Illness

The critical illness benefit is also underwritten by AXA Assurances on a fully pooled basis.

The benefit is available in \$10,000 units to a maximum of \$100,000 and is payable following 30 days of diagnosis of a specified critical illness. The critical illness benefit is offered on a completely voluntary and employee pay-all basis. The current rates, which have been in force since Nalcor implemented the plan, will remain unchanged.

Financial experience for the last 5 years is provided below. There have been no claims paid under the plan.

Table 28 - Critical Illness Benefit

Policy Period	Paid Premium	Paid Claims
October 1, 2005 to September 30, 2006	\$7,157	0
October 1, 2006 to September 30, 2007	\$6,866	0
October 1, 2007 to September 30, 2008	\$7,297	0
October 1, 2008 to September 30, 2009	\$7,268	0
October 1, 2009 to September 30, 2010	\$9,681	0
		0

Appendix A – Premium Rate Summary

In this cost summary the renewal rates are based on the current plan with no changes.

		Current		Renewal	
	Volume	Unit Rate	Monthly Premium	Unit Rate	Monthly Premium
Group Life					
- Active	269,234,000	\$0.300	\$80,770	\$0.260	\$70,001
- Retirees	21,947,000	0.323	\$7,089	0.323	\$7,089
AD&D					
- Active	273,160,000	0.032	\$8,741	0.032	\$8,741
- Retirees	20,521,000	0.032	\$657	0.032	\$657
Long Term Disability	6,239,400	1.44	\$89,847	1.30	\$81,112
Supplementary Health					
- Active					
- Single	142	54.65	\$7,760	54.65	\$7,760
- Family	1,101	169.06	\$186,135	\$169.06	\$186,135
- Retirees					
- Single	183	138.24	\$25,298	138.24	\$25,298
- Family	576	281.60	\$162,202	281.60	\$162,202
Travel					
- Active					
- Single	142	1.64	\$233	1.64	\$233
- Family	1,101	3.28	\$3,611	3.28	\$3,611
- Retirees					
- Single	183	9.99	\$1,828	9.99	\$1,828
- Family	576	19.98	\$11,508	19.98	\$11,508
Dental					
- Active					
- Single	126	26.91	\$3,391	29.92	\$3,770
- Family	1,064	55.91	\$59,488	62.17	\$66,149
- Retirees					
- Single	127	20.38	\$2,588	21.62	\$2,746
- Family	526	42.36	\$22,281	44.94	\$23,638
Total					
- Active			\$439,977		\$427,512
					-2.8%
- Retirees			\$233,451		\$234,966
					0.6%
			\$673,428		\$662,478
					-1.6%

The cost share of the current and renewal premium is shown below:

	Current			Renewal		
	Total Monthly Premium	Employer Portion	Employee Portion	Total Monthly Premium	Employer Portion	Employee Portion
Group Life						
- Active	\$80,770	\$80,770	\$0	\$70,001	\$70,001	\$0
- Retirees	\$7,089	\$3,545	\$3,544	\$7,089	\$3,545	\$3,544
AD&D						
- Active	\$8,741	\$8,741	\$0	\$8,741	\$8,741	\$0
- Retirees	\$657	\$329	\$328	\$657	\$329	\$328
Long Term Disability	\$89,847	\$0	\$89,847	\$81,112	\$0	\$81,112
Supplementary Health						
- Active	\$193,895	\$193,895	\$0	\$193,895	\$193,895	\$0
- Retirees	\$187,500	\$93,750	\$93,750	\$187,500	\$93,750	\$93,750
Travel						
- Active	\$3,844	\$3,844	\$0	\$3,844	\$3,844	\$0
- Retirees	\$13,336	\$6,668	\$6,668	\$13,336	\$6,668	\$6,668
Dental						
- Active	\$62,879	\$47,159	\$15,720	\$69,919	\$52,439	\$17,480
- Retirees	\$24,869	\$18,652	\$6,217	\$26,384	\$19,788	\$6,596
Total						
- Active	\$439,976	\$334,409	\$105,567	\$427,512	\$328,920	\$98,592
				-2.8%	-1.6%	-6.6%
- Retirees	\$233,451	\$122,944	\$110,507	\$234,966	\$124,080	\$110,886
				0.6%	0.9%	0.3%
	\$673,427	\$457,353	\$216,074	\$662,478	\$453,000	\$209,478
				-1.6%	-1.0%	-3.1%

In this cost summary, the renewal rate for Long Term Disability reflects the change to allow employees to maintain LTD coverage beyond age 55, even if they are eligible for unreduced pension.

		Current		Renewal (Alt)	
	Volume	Unit Rate	Monthly Premium	Unit Rate	Monthly Premium
Group Life					
- Active	269,234,000	\$0.300	\$80,770	\$0.260	\$70,001
- Retirees	21,947,000	0.323	\$7,089	0.323	\$7,089
AD&D					
- Active	273,160,000	0.032	\$8,741	0.032	\$8,741
- Retirees	20,521,000	0.032	\$657	0.032	\$657
Long Term Disability	6,239,400	1.44	\$89,847	1.34	\$83,608
Supplementary Health					
- Active					
- Single	142	54.65	\$7,760	54.65	\$7,760
- Family	1,101	169.06	\$186,135	\$169.06	\$186,135
- Retirees					
- Single	183	138.24	\$25,298	138.24	\$25,298
- Family	576	281.60	\$162,202	281.60	\$162,202
Travel					
- Active					
- Single	142	1.64	\$233	1.64	\$233
- Family	1,101	3.28	\$3,611	3.28	\$3,611
- Retirees					
- Single	183	9.99	\$1,828	9.99	\$1,828
- Family	576	19.98	\$11,508	19.98	\$11,508
Dental					
- Active					
- Single	126	26.91	\$3,391	29.92	\$3,770
- Family	1,064	55.91	\$59,488	62.17	\$66,149
- Retirees					
- Single	127	20.38	\$2,588	21.62	\$2,746
- Family	526	42.36	\$22,281	44.94	\$23,638
Total					
- Active			\$439,977		\$430,008
					-2.3%
- Retirees			\$233,451		\$234,966
					0.6%
			\$673,428		\$664,974
					-1.3%

The cost share of the current and renewal premium is shown below:

	Current			Renewal		
	Total Monthly Premium	Employer Portion	Employee Portion	Total Monthly Premium	Employer Portion	Employee Portion
Group Life						
- Active	\$80,770	\$80,770	\$0	\$70,001	\$70,001	\$0
- Retirees	\$7,089	\$3,545	\$3,544	\$7,089	\$3,545	\$3,544
AD&D						
- Active	\$8,741	\$8,741	\$0	\$8,741	\$8,741	\$0
- Retirees	\$657	\$329	\$328	\$657	\$329	\$328
Long Term Disability	\$89,847	\$0	\$89,847	\$83,608	\$0	\$83,608
Supplementary Health						
- Active	\$193,895	\$193,895	\$0	\$193,895	\$193,895	\$0
- Retirees	\$187,500	\$93,750	\$93,750	\$187,500	\$93,750	\$93,750
Travel						
- Active	\$3,844	\$3,844	\$0	\$3,844	\$3,844	\$0
- Retirees	\$13,336	\$6,668	\$6,668	\$13,336	\$6,668	\$6,668
Dental						
- Active	\$62,879	\$47,159	\$15,720	\$69,919	\$52,439	\$17,480
- Retirees	\$24,869	\$18,652	\$6,217	\$26,384	\$19,788	\$6,596
Total						
- Active	\$439,976	\$334,409	\$105,567	\$430,008	\$328,920	\$101,088
				-2.3%	-1.6%	-4.2%
- Retirees	\$233,451	\$122,944	\$110,507	\$234,966	\$124,080	\$110,886
				0.6%	0.9%	0.3%
	\$673,427	\$457,353	\$216,074	\$664,974	\$453,000	\$211,974
				-1.3%	-1.0%	-1.90%

Appendix B – Life and LTD Experience Analysis Demographic Analysis

LIFE EXPERIENCE ANALYSIS

Nalcor Energy

31264

LIFE

Renewal Date: January 1, 2011

Time Period	Months	Calculated Volume	Billed Premium	Death Claims	Change In Waiver Claims	Total Claims	Incurred Claims (Incl. IBNR)	Incurred Loss Ratio	Billed Rate	Death Rate	Waiver Rate	Total Actual Claim Rate	Expected Claim Rate
Mar/2000	Feb/2001	12		422,476									
Mar/2001	Feb/2002	12	189,650,794	477,920	188,834	0	188,834	188,834	0.395	0.210	0.083	0.083	0.290
Mar/2002	Feb/2003	12	195,794,362	472,256	1,008,840	0	1,008,840	1,008,840	2.136	0.201	0.429	0.429	0.290
Mar/2003	Feb/2004	12	204,882,275	464,673	513,000	0	513,000	513,000	1.104	0.189	0.209	0.209	0.290
Mar/2004	Feb/2005	12	208,364,322	497,574	561,320	0	561,320	561,320	1.128	0.199	0.224	0.224	0.290
Mar/2005	Feb/2006	12	208,043,115	646,598	574,000	0	574,000	574,000	0.888	0.259	0.230	0.230	0.310
Mar/2006	Feb/2007	12	213,827,896	786,459	587,000	0	587,000	587,000	0.746	0.307	0.229	0.229	0.310
Mar/2007	Feb/2008	12	225,462,074	873,891	377,000	0	377,000	377,000	0.431	0.323	0.139	0.139	0.310
Mar/2008	Feb/2009	12	242,874,097	941,380	593,840	0	593,840	593,840	0.631	0.323	0.204	0.204	0.300
Mar/2009	Feb/2010	12	269,928,019	1,046,241	490,000	0	490,000	490,000	0.468	0.323	0.151	0.151	0.300
Mar/2010	Jul/2010	5	247,164,238	373,218	218,000	0	218,000	218,000	0.584	0.302	0.176	0.176	0.320
		113	2,205,991,190	6,580,210	5,111,834	0	5,111,834	5,111,834	0.777	0.266	0.207	0.207	0.300

SUMMARY:

SUMMARY:													
		Months	Average Volume	Average Death Rate	Average Waiver Rate	Average Actual Claim Rate	Average Expected Claim Rate	Credibility	Cred-Adjusted Exp-Indicated Claim Rate	Demographic Factor	Demographic Adjusted Claim Rate	Required Rate Adjusted for Breakeven	Required As a % of Current Billed Rate
Time Period						(a)	(b)	(c)	(a)*(c)-(b)*[1-(c)]	CECR / (b)	(d)*(e)	(f)/BE	
									(d)	(e)	(f)		
Mar/2001	Jul/2010	113	218,953,492	0.207	0.000	0.207	0.300	100%	0.207	1.06867	0.2208	0.257	85.10%
Mar/2002	Jul/2010	101	222,435,001	0.219	0.000	0.219	0.301	100%	0.219	1.06312	0.2328	0.271	89.74%
Mar/2003	Jul/2010	89	226,026,997	0.195	0.000	0.195	0.303	100%	0.195	1.05611	0.2059	0.240	79.47%
Mar/2004	Jul/2010	77	229,322,279	0.192	0.000	0.192	0.304	100%	0.192	1.05263	0.2021	0.236	78.15%
Mar/2005	Jul/2010	65	233,191,440	0.187	0.000	0.187	0.307	91%	0.198	1.04235	0.2064	0.241	79.80%
Mar/2006	Jul/2010	53	238,885,400	0.179	0.000	0.179	0.306	75%	0.211	1.04575	0.2207	0.257	85.10%
Mar/2007	Jul/2010	41	246,219,304	0.166	0.000	0.166	0.305	58%	0.224	1.04918	0.2350	0.274	90.73%
Mar/2008	Jul/2010	29	254,808,503	0.176	0.000	0.176	0.303	41%	0.251	1.05611	0.2651	0.309	102.32%
Mar/2009	Jul/2010	17	263,232,789	0.158	0.000	0.158	0.306	24%	0.270	1.04575	0.2824	0.329	108.94%
Mar/2010	Jul/2010	5	247,164,238	0.176	0.000	0.176	0.320	7%	0.310	1.00000	0.3100	0.361	119.54%

IBNR Reserve Factor: 0.000%
Breakeven (BE): 0.858
Input Credibility at: 0%
Number of Lives: 1689
Current Expected Claim Rate (CECR): 0.320

Proposed Life Rate:

Current Billed Rate: 0.302
Proposed Experience Indicated: 0.240
Margin/Deficit Recovery: 12.50%

Proposed Rate: 0.270

Proposed Change: -10.60% Decrease

Policy Name: Naicor Energy
Policy Number: 31264 44928 155398
Renewal Effective Date: January 1, 2011

Great-West Life

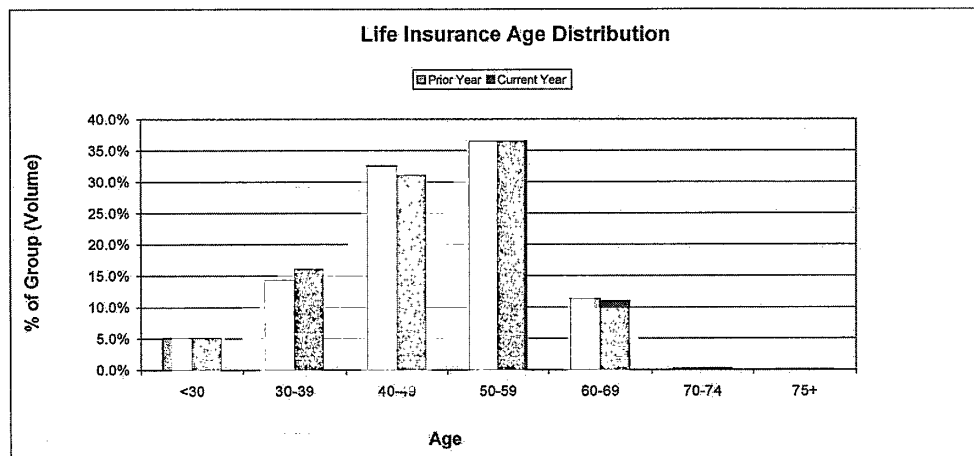
Demographic Summary - Life Insurance

COMBINED

Age Bands	Prior Year				Current Year			
	Male		Female		Male		Female	
	(Lives)	(Volume)	(Lives)	(Volume)	(Lives)	(Volume)	(Lives)	(Volume)
<25	8	1,165,000	1	149,000	9	1,384,000	2	324,000
25-29	56	9,891,000	14	2,248,000	58	10,239,000	9	1,600,000
30-34	76	14,567,000	24	4,317,000	93	17,949,000	13	2,443,000
35-39	74	14,636,000	25	4,139,000	102	20,303,000	8	1,721,000
40-44	153	32,036,000	49	8,680,000	155	31,750,000	6	1,093,000
45-49	167	36,171,000	53	8,555,000	226	47,093,000	12	1,819,000
50-54	195	42,864,000	50	8,076,000	239	50,762,000	11	1,952,000
55-59	218	38,958,000	41	5,904,000	235	42,267,000	7	1,130,000
60-64	273	27,811,000	19	1,258,000	268	28,132,000	3	107,000
65-69	100	555,000	1	5,000	103	576,000	0	0
70-74	82	410,000	4	20,000	106	530,000	2	10,000
75+	16	80,000	1	5,000	22	110,000	0	0
Total	1,418	219,144,000	282	43,356,000	1,616	251,095,000	73	12,199,000

Male/Female # Lives: 1,700 1,689
Male/Female Volume: 262,500,000 263,294,000
Male/Female %: 83.5% 16.5% 93.4% 4.6%

Underwriter Area:			
Total Volume:	PY: 262,500,000	CY: 263,294,000	
Tab Rate:	PY: 0.351	CY: 0.364	Change: 3.70%



Policy Name: Nalcor Energy
Policy Number: 31264 44928 155398
Renewal Effective Date: January 1, 2011

Great-West Life

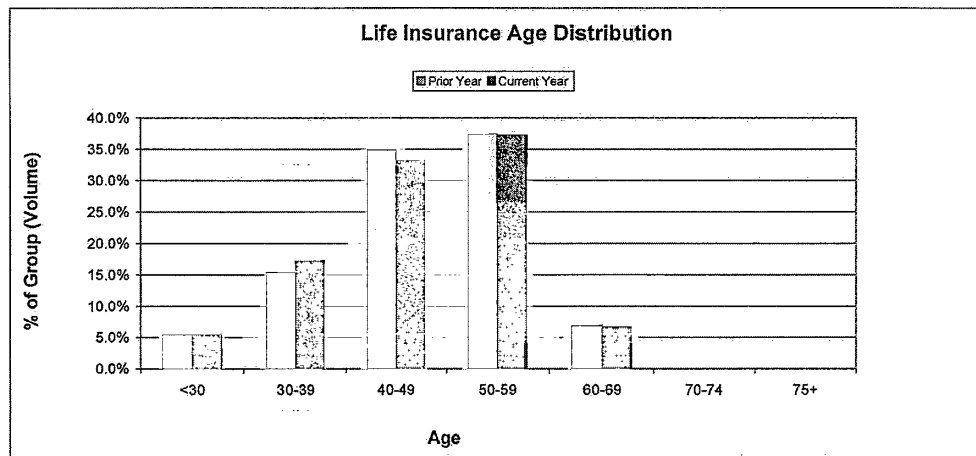
Demographic Summary - Life Insurance

ACTIVE

Age Bands	Prior Year				Current Year			
	Male		Female		Male		Female	
	(Lives)	(Volume)	(Lives)	(Volume)	(Lives)	(Volume)	(Lives)	(Volume)
<25	8	1,165,000	1	149,000	9	1,384,000	2	324,000
25-29	56	9,891,000	14	2,248,000	58	10,239,000	9	1,600,000
30-34	76	14,567,000	24	4,317,000	93	17,949,000	13	2,443,000
35-39	74	14,636,000	25	4,139,000	102	20,303,000	8	1,721,000
40-44	153	32,036,000	49	8,680,000	155	31,750,000	6	1,093,000
45-49	167	36,171,000	53	8,555,000	226	47,093,000	12	1,819,000
50-54	194	42,824,000	50	8,076,000	238	50,722,000	11	1,952,000
55-59	168	35,628,000	33	5,389,000	172	37,878,000	5	1,006,000
60-64	85	16,143,000	6	683,000	89	16,442,000	0	0
65-69	0	0	0	0	0	0	0	0
70-74	0	0	0	0	0	0	0	0
75+	0	0	0	0	0	0	0	0
Total	981	203,061,000	255	42,238,000	1,142	233,760,000	66	11,958,000

Male/Female # Lives: 1,236 1,208
Male/Female Volume: 245,299,000 245,718,000
Male/Female %: 82.8% 95.1% 17.2% 4.9%

Underwriter Area:			
Total Volume:	PY: 245,299,000	CY: 245,718,000	
Tab Rate:	PY: 0.307	CY: 0.317	Change: 3.26%



Policy Name: Nalcor Energy
Policy Number: 31264 44928 155398
Renewal Effective Date: January 1, 2011

Great-West Life
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Demographic Summary - Life Insurance

Retired <65

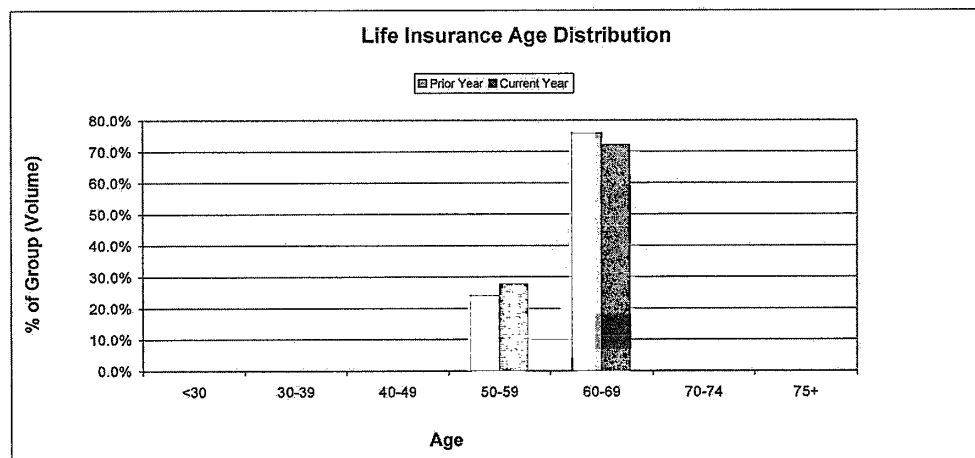
Age Bands	Prior Year				Current Year			
	Male		Female		Male		Female	
	(Lives)	(Volume)	(Lives)	(Volume)	(Lives)	(Volume)	(Lives)	(Volume)
<25	0	0	0	0	0	0	0	0
25-29	0	0	0	0	0	0	0	0
30-34	0	0	0	0	0	0	0	0
35-39	0	0	0	0	0	0	0	0
40-44	0	0	0	0	0	0	0	0
45-49	0	0	0	0	0	0	0	0
50-54	1	40,000	0	0	1	40,000	0	0
55-59	50	3,330,000	8	515,000	63	4,389,000	2	124,000
60-64	188	11,668,000	13	573,000	179	11,690,000	3	107,000
65-69	0	0	0	0	0	0	0	0
70-74	0	0	0	0	0	0	0	0
75+	0	0	0	0	0	0	0	0
Total	239	15,038,000	21	1,088,000	243	16,119,000	5	231,000

Male/Female # Lives: 260
Male/Female Volume: 16,126,000
Male/Female %: 93.3%

6.7%

248
16,350,000
98.6%
1.4%

Underwriter Area:			
Total Volume:	PY: 16,126,000	CY: 16,350,000	
Tab Rate:	PY: 0.887	CY: 0.894	Change: 0.79%



Policy Name: Nalcor Energy
Policy Number: 31264 44928 155398
Renewal Effective Date: January 1, 2011



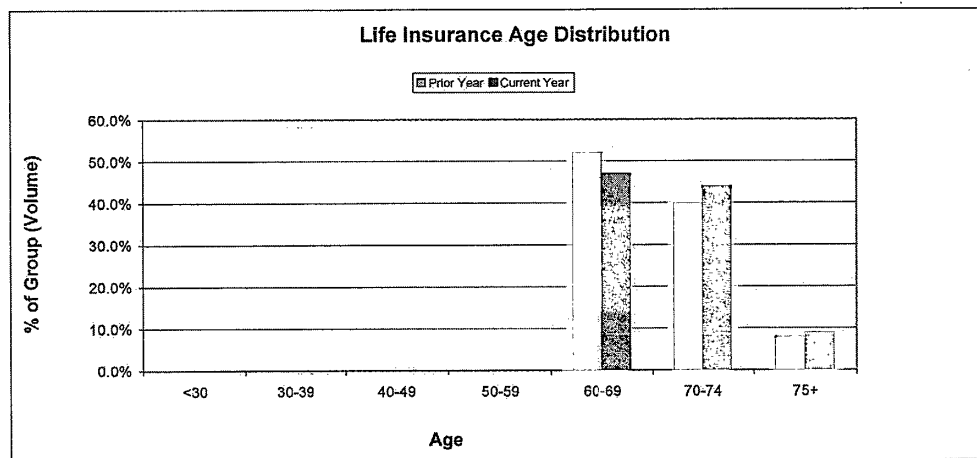
Demographic Summary - Life Insurance

Retired >65

Age Bands	Prior Year				Current Year			
	Male		Female		Male		Female	
	(Lives)	(Volume)	(Lives)	(Volume)	(Lives)	(Volume)	(Lives)	(Volume)
<25	0	0	0	0	0	0	0	0
25-29	0	0	0	0	0	0	0	0
30-34	0	0	0	0	0	0	0	0
35-39	0	0	0	0	0	0	0	0
40-44	0	0	0	0	0	0	0	0
45-49	0	0	0	0	0	0	0	0
50-54	0	0	0	0	0	0	0	0
55-59	0	0	0	0	0	0	0	0
60-64	0	0	0	0	0	0	0	0
65-69	100	555,000	1	5,000	103	576,000	0	0
70-74	82	410,000	4	20,000	106	530,000	2	10,000
75+	16	80,000	1	5,000	22	110,000	0	0
Total	198	1,045,000	6	30,000	231	1,216,000	2	10,000

Male/Female # Lives: 204 233
Male/Female Volume: 1,075,000 1,226,000
Male/Female %: 97.2% 99.2% 0.8%

Underwriter Area:			
Total Volume:	PY: 1,075,000	CY: 1,226,000	
Tab Rate:	PY: 2.519	CY: 2.708	Change: 7.50%



LTD EXPERIENCE ANALYSIS

Nalcor Energy

31264 155398

LTD

Renewal Date: January 1, 2011

Time Period	Months	Calculated Volume	Billed Premium	Interest	Paid Clms. by Year of Incurred	IBNR	DLR by Year of Incurred	Expenses	Net Premium	Unadjusted Rate per \$100 Bft./Payroll
Mar/2006	Feb/2007	12	4,415,556	1,093,645	80,332	125,260	0	0	77,897	0.2318
Mar/2007	Feb/2008	12	4,760,648	1,223,677	60,968	261,158	0	177,639	93,209	0.8245
Mar/2008	Feb/2009	12	5,157,597	1,065,147	32,756	347,747	0	166,611	87,154	0.9190
Mar/2009	Feb/2010	12	5,818,073	1,083,558	18,578	150,319	0	311,741	78,489	0.7476
Mar/2010	Jul/2010	5	5,281,958	380,301	1,592	0	356,460	0	24,910	1.4380
		53	5,060,987	4,846,328	194,226	884,484	356,460	655,991	361,659	0.7696

Time Period		Months	Unadjusted Rate per \$100 Bft./Payroll	Amend. Adjust.	LTD Morbidity Adjust.	Demo-graphic Adjust.	Experience Ind. Rate per \$100 Bft./Payroll	Billed Rate	Experience Ind. Rate as a Percentage of Billed Rate	Time Period Weighting
Mar/2006	Feb/2007	12	0.2318	1.177	1.000	1.103	0.3009	2.0640	15%	1
Mar/2007	Feb/2008	12	0.8245	1.000	1.000	1.078	0.8888	2.1420	41%	1
Mar/2008	Feb/2009	12	0.9190	1.000	1.000	0.918	0.8436	1.7210	49%	1
Mar/2009	Feb/2010	12	0.7476	1.000	1.000	0.925	0.6915	1.5520	45%	1
Mar/2010	Jul/2010	5	1.4380	1.000	1.000	0.968	1.3920	1.4400	97%	1
		53	0.7696	1.011	1.000	0.976	0.7594	1.8068	42%	

SUMMARY:		Months	Average Volume	Experience Required Rate	Current Manual Rate	Credibility	Credibility Adjusted Experience Indicated Rate	Cred. Adj. Exp. Ind. Percentage of Current Billed Rate
Mar/2006	Jul/2010	53	5,060,986	0.760	1.730	44%	1.301	90%
Mar/2007	Jul/2010	41	5,249,893	0.874	1.730	34%	1.437	100%
Mar/2008	Jul/2010	29	5,452,339	0.868	1.730	24%	1.521	106%
Mar/2009	Jul/2010	17	5,660,392	0.884	1.730	14%	1.610	112%
Mar/2010	Jul/2010	5	5,281,958	1.392	1.730	4%	1.716	119%

Weighted		Months	Average Volume	Experience Required Rate	Current Manual Rate	Credibility	Credibility Adjusted Experience Indicated Rate	Cred. Adj. Exp. Ind. Percentage of Current Billed Rate
Mar/2006	Jul/2010	53	5,060,986	0.760	1.730	44%	1.301	90%

Proposed LTD Rate

Current Billed	1.440
Proposed Rate Excluding Margin	1.300
Margin/Deficit Recovery	0.00%
Proposed Rate including Margin	1.300
Proposed Change	-9.72% Decrease

Policy Name: Nalcor Energy
Policy Number: 31264 44928 155398
Renewal Effective Date: January 1, 2011

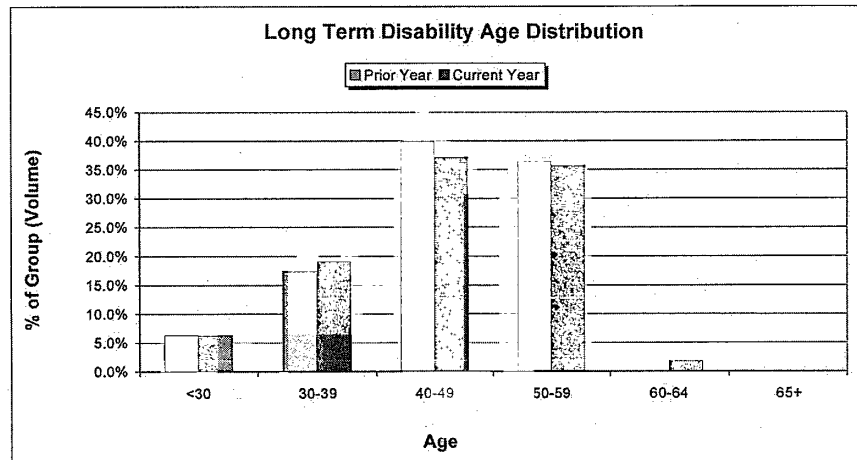


Demographic Summary - Long Term Disability

Age Bands	Prior Year				Current Year			
	Male		Female		Male		Female	
	(Lives)	(Volume)	(Lives)	(Volume)	(Lives)	(Volume)	(Lives)	(Volume)
<25	8	21,924	1	2,809	8	22,793	2	6,115
25-29	53	178,848	11	34,023	55	185,181	8	27,615
30-34	74	266,984	19	67,566	85	313,747	11	41,014
35-39	68	257,590	17	59,133	93	353,255	8	32,447
40-44	142	566,918	41	142,221	143	557,956	6	20,602
45-49	155	639,380	48	150,290	208	831,568	10	30,188
50-54	178	735,503	31	104,810	207	850,762	6	17,765
55-59	112	448,871	25	78,259	127	506,172	3	11,626
60-64	0	0	0	0	21	72,389	0	0
65+	0	0	0	0	0	0	0	0
Total	790	3,116,018	193	639,111	947	3,693,823	54	187,372

Male/Female # Lives:	983	1001
Male/Female Volume:	3,755,129	3,881,195
Male/Female %:	83.0%	95.2%
		4.8%

Underwriter Area:			
Total Volume:	PY: 3,755,129	CY: 3,881,195	
Tab Rate:	PY: 1.356	CY: 1.312	Change: -3.24%



Appendix C – LTD Claims Listing

Nalcor – Renewal effective January 1, 2011

MORNEAU
SORECO

NALCOR ENERGY

Group Policy No. 31264 & 155398

DISABLED LIFE RESERVES

March 1, 2009 to February 28, 2010

Division Number	Claim Number Name of Insured	Date of Disability	Date of First Payment	Net Benefit	Ltd Reserve at		Non-Refund Reserve at		Termination Reason For	Valuation
					Mar 01, 2009	Feb 28, 2010	Mar 01, 2009	Feb 28, 2010	Date Termination	Rate
1				\$1,098	\$0	\$0	\$23,685	\$11,895		4.450%
1				608	0	0	60,364	57,678		4.450%
1				483	0	0	16,057	11,652		4.450%
1				660	0	0	6,292	0		4.450%
1				349	0	0	5,212	1,289		4.450%
1				590	0	0	15,902	10,828		4.450%
1				879	0	0	133,573	0		4.450%
1				461	0	0	14,836	10,608		4.450%
1				1,070	0	0	112,014	107,330		4.450%
1				796	0	0	93,731	90,020		4.450%
1				1,504	0	0	136,385	128,963		4.450%
1				2,110	0	0	140,131	127,067		5.000%
1				1,461	0	0	44,846	31,796		5.150%
1				2,054	0	0	235,143	227,005		5.100%
1				917	0	0	125,803	123,923		5.050%
1				215	0	0	2,068	0		4.200%
1				1,412	0	0	113,629	0		4.050%
1				1,430	0	0	44,959	31,503		4.400%
1				1,170	0	0	35,912	24,669		4.350%
1				2,578	0	0	97,663	74,393		3.900%
1				1,753	0	0	120,588	109,969		3.900%
1				1,687	0	0	83,787	71,610		4.400%
1				1,897	21,569	0	147,048	163,823		3.700%
1				1,599	18,415	0	75,654	81,736		3.450%
1				2,578	24,453	0	0	0		2.850%
1				1,354	35,511	34,331	25,970	39,719		3.300%
1				1,830	45,334	0	47,842	0		3.100%
1				3,387	37,550	12,108	0	0		2.800%
1				3,734	61,720	0	0	0		2.900%
1				2,852	53,966	73,328	35,211	73,140		2.900%
1				4,007	57,988	0	0	0		2.900%
1				2,555	36,719	0	30,309	0		3.000%
1				1,558	37,513	0	30,814	0		2.900%
1				3,581	0	0	0	0		2.450%
1				2,632	0	0	0	0		2.450%
1				3,929	0	83,809	0	0		2.050%
1				2,284	0	0	0	0		2.000%
1				3,412	0	0	0	0		2.100%
1				2,788	0	47,700	0	9,498		2.250%
1				2,632	0	41,616	0	27,413		2.250%
1				3,020	0	28,744	0	0		2.250%
1				3,412	0	53,170	0	0		2.250%
2				1,417	1,411	0	80,374	70,380		3.900%
2				1,415	0	0	0	0		3.450%
2				1,748	43,994	43,262	84,714	52,038		3.050%

14/Jul/2010

Appendix A- 1.

Division Number	Claim		Date of Disability	Date of First Payment	Net Benefit	Ltd Reserve at		Non-Refund Reserve at		Termination Reason For		Valuation Rate
	Number	Name of Insured				Mar 01, 2009	Feb 28, 2010	Mar 01, 2009	Feb 28, 2010	Date	Termination	
2					2,520	2,931	0	0	0			3.100%
2					3,678	52,225	69,314	44,504	108,076			2.900%
2					2,230	0	12,312	0	0			2.200%
3					703	0	0	47,558	43,048			4.450%
3					0	0	0	0	0			4.450%
3					1,745	0	0	22,935	4,826			5.200%
						\$531,299	\$499,694	\$2,335,513	\$1,925,895			

Disabled Life Reserves

Policy Name: Nalcor Energy
Policy Number: 31264 155398
Valuation Date: Jul 31, 2010

Div	Employee ID#	Name	Sex	Birthdate	Disability Date	Benefit Start Date	Benefit Amount	Exp. Rated DLR	Pooled DLR	Total DLR
155398										
	2		F				1,417	0	67,830	67,839
	1		F				1,589	0	78,446	78,446
	1		M				1,897	0	172,387	172,387
							Prior to Analysis		318,672	318,672
	2		F				1,748	36,931	56,713	93,644
	1		M				1,354	30,523	45,013	75,536
						Mar 07 - Feb 08	67,454	67,454	101,726	169,180
	1		F				2,852	70,993	87,684	158,677
						Mar 08 - Feb 09	70,993	70,993	87,684	158,677
	2		F				2,230	6,614	0	6,614
	1		F				2,788	69,310	16,622	85,932
	1		M				3,020	31,465	0	31,465
	1		M				4,714	109,432	48,250	157,682
	1		M				2,392	6,018	0	6,018
	1		M				402	6,242	2,943	9,185
						Mar 09 - Feb 10	229,081	229,081	67,815	296,896
31264										
	1		M				844	0	5,666	5,666
	3		M				703	0	41,304	41,304
	1		M				608	0	56,961	56,961
	1		M				483	0	9,656	9,656
	1		M				632	0	8,820	8,820
	1		M				461	0	8,645	8,645
	1		M				1,070	0	107,406	107,406
	1		F				796	0	91,034	91,034
	1		M				1,504	0	131,002	131,002
	1		F				2,054	0	245,540	245,540
	1		M				2,110	0	129,981	129,981
	1		M				1,461	0	26,139	26,139
	1		F				917	0	138,209	138,209
	1		M				1,430	0	25,994	25,994
	1		M				1,687	0	68,421	68,421
	1		F				1,170	0	19,830	19,830
	1		M				2,578	0	65,383	65,383
	1		M				1,753	0	110,143	110,143
							Prior to Analysis	0	1,290,134	1,290,134

Appendix D – Health and Dental Accounting Statements

**MEDAVIE BLUE CROSS
HEALTH AND DENTAL ACCOUNTING STATEMENT
NALCOR ENERGY
FOR THE PERIOD 01 SEPTEMBER 2009 TO 31 AUGUST 2010**

	<u>Health</u>	<u>Dental</u>	<u>Total</u>
1. <u>Deposits</u>	\$ 4,676,209	\$ 1,053,120	\$ 5,729,329
Less: Travel Pooling	\$ (179,985)	\$ -	\$ (179,985)
Less: Stop Loss Pooling	\$ (10,171)	\$ (2,393)	\$ (12,564)
Net Deposits	\$ 4,486,053	\$ 1,050,727	\$ 5,536,780
2. <u>Paid Claims</u>	\$ 3,949,661	\$ 967,610	\$ 4,917,271
Less: Pooled Claims	\$ -	\$ -	\$ -
Total Paid	\$ 3,949,661	\$ 967,610	\$ 4,917,271
3. <u>ASO Charges</u>	\$ 365,949	\$ 89,804	\$ 455,753
Sales Tax	\$ 2,757	\$ 1,391	\$ 4,148
Total	\$ 368,706	\$ 91,195	\$ 459,901
4. <u>Interest Accreditation</u>			
Cash Flow	\$ 845	\$ (150)	\$ 695
Subrogation Credit	\$ 48	\$ -	\$ 48
Refund of surplus (@live program)	\$ (40)	\$ -	\$ (40)
Balance Carried Forward	\$ 7,184	\$ 3,419	\$ 10,603
Total	\$ 8,037	\$ 3,269	\$ 11,306
5. <u>Current Year Surplus/(Deficit)</u>	\$ 175,723	\$ (4,809)	\$ 170,914
6. <u>Account Reconciliation</u>			
Balance carried forward at 31 August 2009	\$ 513,100	\$ 244,183	\$ 757,283
Travel Reconciliation	\$ -	\$ -	\$ -
Refund of surplus (@live program)	\$ (3,049)	\$ -	\$ (3,049)
Subrogation Credit	\$ 4,078	\$ -	\$ 4,078
Current Year Surplus/(Deficit)	\$ 175,723	\$ (4,809)	\$ 170,914
Balance at 31 August 2010	\$ 689,852	\$ 239,374	\$ 929,226
7. <u>Estimated Outstanding Deposits</u>	\$ 181,792	\$ 42,660	\$ 224,452
8. <u>Subscriber Counts</u>			
Single	341		
Family	1,735		
Total	2,076		
9. <u>Interest Rates</u>			
Prime Rate - 01 September 2009 -	2.25%		
Annual GIC Rate - 01 September 2009 -	0.40%		

MEDAVIE BLUE CROSS
ASO CALCULATIONS
NALCOR ENERGY
FOR THE PERIOD 01 SEPTEMBER 2009 TO 31 AUGUST 2010

1. STOP LOSS POOLING

Expected Health Claims $\$4,068,574 \times 0.25\%$	= \$	10,171
Expected Dental Claims $\$957,101 \times 0.25\%$	= \$	2,393

2. ASO CHARGES

Administration Charge		
Health Paid Claims $\$3,949,661 \times 5.0\%$	\$ 197,483	
Dental Paid Claims $\$967,610 \times 5.0\%$	<u>\$ 48,381</u>	= \$ 245,864

Premium Tax		
<u>Newfoundland</u>		
$(\$3,834,655 + \$191,733) / 0.96 \times 4.0\%$	\$ 167,766	
$(\$938,714 + \$46,936) / 0.96 \times 4.0\%$	<u>\$ 41,069</u>	= \$ 208,835

<u>Quebec (Sept 1, 2009 to Mar 31, 2010)</u>		
$(\$2,225 + \$111) / 0.9765 \times 2.35\%$	\$ 56	
$(\$3,564 + \$178) / 0.9765 \times 2.35\%$	<u>\$ 90</u>	= \$ 146

<u>Quebec (Apr 1, 2010 to Aug 31, 2010)</u>		
$(\$2,423 + \$121) / 0.9745 \times 2.55\%$	\$ 67	
$(\$836 + \$42) / 0.9745 \times 2.55\%$	<u>\$ 23</u>	= \$ 90

<u>Ontario</u>		
$(\$27,464 + \$1,373) \times 2.0\%$	\$ 577	
$(\$11,494 + \$575) \times 2.0\%$	<u>\$ 241</u>	= \$ 818

Sales Tax		
<u>Quebec (Sept 1, 2009 to Mar 31, 2010)</u>		
$(\$2,225 + \$111) / 0.9765 \times 9.0\%$	\$ 215	
$(\$3,564 + \$178) / 0.9765 \times 9.0\%$	<u>\$ 345</u>	= \$ 560

<u>Quebec (Apr 1, 2010 to Aug 31, 2010)</u>		
$(\$2,423 + \$121) / 0.9745 \times 9.0\%$	\$ 235	
$(\$836 + \$42) / 0.9745 \times 9.0\%$	<u>\$ 81</u>	= \$ 316

<u>Ontario</u>		
$(\$27,464 + \$1,373) \times 8.0\%$	\$ 2,307	
$(\$11,494 + \$575) \times 8.0\%$	<u>\$ 965</u>	= \$ 3,272

3. INTEREST ACCREDITATION

Cashflow		<u>Health</u>	<u>Dental</u>		
Deposits	\$ 33,491		\$ 7,867		
Claims	\$ (29,854)		\$ (7,331)		
Expenses	<u>\$ (2,792)</u>		<u>\$ (686)</u>		
	\$ 845		\$ (150)	= \$	695

Balance Carried Forward		
Health $\$513,100 \times 1.40\%$	= \$	7,184
Dental $\$244,183 \times 1.40\%$	= \$	3,419

Subrogation Credit		
$\$2,671 \times 1.40\% \times 365/365 \text{ days} - \text{September 1, 2009}$	=	37
$\$508 \times 1.40\% \times 212/365 \text{ days} - \text{February 1, 2010}$	=	4
$\$899 \times 1.40\% \times 184/365 \text{ days} - \text{March 1, 2010}$	=	6

Refund of Surplus		
<u>@live program - September 23, 2009</u>		
$(\$3,049) \times 1.40\% \times 343/365 \text{ days}$	=	(40)

**MEDAVIE BLUE CROSS
HEALTH AND DENTAL ACCOUNTING STATEMENT
NALCOR ENERGY - ACTIVE/TEMPORARY EMPLOYEES
FOR THE PERIOD 01 SEPTEMBER 2009 TO 31 AUGUST 2010**

	<u>Health</u>	<u>Dental</u>	<u>Total</u>
1. <u>Deposits</u>	\$ 2,349,093	\$ 747,183	\$ 3,096,276
Less: Travel Pooling	\$ (44,212)	\$ -	\$ (44,212)
Less: Stop Loss Pooling	\$ (5,136)	\$ (1,748)	\$ (6,884)
Net Deposits	\$ 2,299,745	\$ 745,435	\$ 3,045,180
2. <u>Paid Claims</u>	\$ 1,972,942	\$ 695,117	\$ 2,668,059
Less: Pooled Claims	\$ -	\$ -	\$ -
Total Paid	\$ 1,972,942	\$ 695,117	\$ 2,668,059
3. <u>ASO Charges</u>	\$ 184,854	\$ 65,122	\$ 249,976
4. <u>Interest Accreditation</u>			
Cash Flow	\$ 895	\$ (172)	\$ 723
Subrogation Credit	\$ 48	\$ -	\$ 48
Refund of surplus (@live program)	\$ (40)	\$ -	\$ (40)
Balance Carried Forward	\$ 2,343	\$ 2,674	\$ 5,017
Total	\$ 3,246	\$ 2,502	\$ 5,748
5. <u>Current Year Surplus/(Deficit)</u>	\$ 145,195	\$ (12,302)	\$ 132,893
6. <u>Account Reconciliation</u>			
Balance carried forward at 31 August 2009	\$ 167,325	\$ 190,980	\$ 358,305
Travel Reconciliation	\$ -	\$ -	\$ -
Refund of surplus (@live program)	\$ (3,049)	\$ -	\$ (3,049)
Subrogation Credit	\$ 4,078	\$ -	\$ 4,078
Current Year Surplus/(Deficit)	\$ 145,195	\$ (12,302)	\$ 132,893
Balance at 31 August 2010	\$ 313,549	\$ 178,678	\$ 492,227
7. Estimated Outstanding Deposits	\$ 92,344	\$ 30,163	\$ 122,507
8. <u>Subscriber Counts</u>			
Single	152		
Family	1,135		
Total	1,287		
9. <u>Interest Rates</u>			
Prime Rate - 01 September 2009 -	2.25%		
Annual GIC Rate - 01 September 2009 -	0.40%		

**MEDAVIE BLUE CROSS
ASO CALCULATIONS
NALCOR ENERGY - ACTIVE/TEMPORARY EMPLOYEES
FOR THE PERIOD 01 SEPTEMBER 2009 TO 31 AUGUST 2010**

1. STOP LOSS POOLING

Expected Health Claims \$2,054,534 x 0.25%	= \$	5,136
Expected Dental Claims \$699,085 x 0.25%	= \$	1,748

2. ASO CHARGES

Administration Charge

Health Paid Claims \$1,972,942 x 5.0%	\$ 98,647	
Dental Paid Claims \$695,117 x 5.0%	<u>\$ 34,756</u>	= \$ 133,403

Premium Tax

(\$1,970,443 + \$98,522) / 0.96 x 4.0%	\$ 86,207	
(\$694,076 + \$34,704) / 0.96 x 4.0%	<u>\$ 30,366</u>	= \$ 116,573

3. INTEREST ACCREDITATION

Cashflow

	<u>Health</u>	<u>Dental</u>	
Deposits	\$ 17,293	\$ 5,605	
Claims	\$ (14,993)	\$ (5,282)	
Expenses	<u>\$ (1,405)</u>	<u>\$ (495)</u>	
	\$ 895	\$ (172)	= \$ 723

Balance Carried Forward

Health \$167,325 x 1.40%	= \$	2,343
Dental \$190,980 x 1.40%	= \$	2,674

Subrogation Credit

September 1, 2009

\$2,671 x 1.40% x 365/365 days	= \$	37
--------------------------------	------	----

February 1, 2010

\$508 x 1.40% x 212/365 days	= \$	4
------------------------------	------	---

March 1, 2010

\$899 x 1.40% x 184/365 days	= \$	6
------------------------------	------	---

Refund of Surplus

@live program - September 23, 2009

(\$3,049) x 1.40% x 343/365 days	= \$	(40)
----------------------------------	------	------

MEDAVIE BLUE CROSS
HEALTH AND DENTAL ACCOUNTING STATEMENT
NALCOR ENERGY - RETIRED EMPLOYEES
FOR THE PERIOD 01 SEPTEMBER 2009 TO 31 AUGUST 2010

	<u>Health</u>	<u>Dental</u>	<u>Total</u>
1. <u>Deposits</u>	\$ 2,327,116	\$ 305,937	\$ 2,633,053
Less: Travel Pooling	\$ (135,773)	\$ -	\$ (135,773)
Less: Stop Loss Pooling	\$ (5,035)	\$ (645)	\$ (5,680)
Net Deposits	\$ 2,186,308	\$ 305,292	\$ 2,491,600
2. <u>Paid Claims</u>	\$ 1,976,719	\$ 272,493	\$ 2,249,212
Less: Pooled Claims	\$ -	\$ -	\$ -
Total Paid	\$ 1,976,719	\$ 272,493	\$ 2,249,212
3. <u>ASO Charges</u>	\$ 181,095	\$ 24,682	\$ 205,777
Sales Tax	\$ 2,757	\$ 1,391	\$ 4,148
Total	\$ 183,852	\$ 26,073	\$ 209,925
4. <u>Interest Accreditation</u>			
Cash Flow	\$ (50)	\$ 22	\$ (28)
Balance Carried Forward	\$ 4,841	\$ 745	\$ 5,586
Total	\$ 4,791	\$ 767	\$ 5,558
5. <u>Current Year Surplus/(Deficit)</u>	\$ 30,528	\$ 7,493	\$ 38,021
6. <u>Account Reconciliation</u>			
Balance carried forward at 31 August 2009	\$ 345,775	\$ 53,203	\$ 398,978
Travel Reconciliation	\$ -	\$ -	\$ -
Current Year Surplus/(Deficit)	\$ 30,528	\$ 7,493	\$ 38,021
Balance at 31 August 2010	\$ 376,303	\$ 60,696	\$ 436,999
7. <u>Estimated Outstanding Deposits</u>	\$ 89,448	\$ 12,497	\$ 101,945
8. <u>Subscriber Counts</u>			
Single	189		
Family	600		
Total	789		
9. <u>Interest Rates</u>			
Prime Rate - 01 September 2009 -	2.25%		
Annual GIC Rate - 01 September 2009 -	0.40%		

**MEDAVIE BLUE CROSS
ASO CALCULATIONS
NALCOR ENERGY - RETIRED EMPLOYEES
FOR THE PERIOD 01 SEPTEMBER 2009 TO 31 AUGUST 2010**

1. STOP LOSS POOLING

Expected Health Claims \$2,014,040 x 0.25%	= \$	5,035
Expected Dental Claims \$258,016 x 0.25%	= \$	645

2. ASO CHARGES

Administration Charge

Health Paid Claims \$1,976,719 x 5.0%	\$ 98,836	
Dental Paid Claims \$272,493 x 5.0%	<u>\$ 13,625</u>	= \$ 112,461

Premium Tax

Newfoundland

(\$1,864,212 + \$93,211) / 0.96 x 4.0%	\$ 81,559	
(\$244,638 + \$12,232) / 0.96 x 4.0%	<u>\$ 10,703</u>	= \$ 92,262

Quebec (Sept 1, 2009 to Mar 31, 2010)

(\$2,225 + \$111) / 0.9765 x 2.35%	\$ 56	
(\$3,564 + \$178) / 0.9765 x 2.35%	<u>\$ 90</u>	= \$ 146

Quebec (Apr 1, 2010 to Aug 31, 2010)

(\$2,423 + \$121) / 0.9745 x 2.55%	\$ 67	
(\$836 + \$42) / 0.9745 x 2.55%	<u>\$ 23</u>	= \$ 90

Ontario

(\$27,464 + \$1,373) x 2.0%	\$ 577	
(\$11,494 + \$575) x 2.0%	<u>\$ 241</u>	= \$ 818

Sales Tax

Quebec (Sept 1, 2009 to Mar 31, 2010)

(\$2,225 + \$111) / 0.9765 x 9.0%	\$ 215	
(\$3,564 + \$178) / 0.9765 x 9.0%	<u>\$ 345</u>	= \$ 560

Quebec (Apr 1, 2010 to Aug 31, 2010)

(\$2,423 + \$121) / 0.9745 x 9.0%	\$ 235	
(\$836 + \$42) / 0.9745 x 9.0%	<u>\$ 81</u>	= \$ 316

Ontario

(\$27,464 + \$1,373) x 8.0%	\$ 2,307	
(\$11,494 + \$575) x 8.0%	<u>\$ 965</u>	= \$ 3,272

3. INTEREST ACCREDITATION

Cashflow

	<u>Health</u>	<u>Dental</u>	
Deposits	\$ 16,198	\$ 2,262	
Claims	\$ (14,861)	\$ (2,049)	
Expenses	<u>\$ (1,387)</u>	<u>\$ (191)</u>	
	\$ (50)	\$ 22	= \$ (28)

Balance Carried Forward

Health \$345,775 x 1.40%	= \$	4,841
Dental \$53,203 x 1.40%	= \$	745

Appendix E

Health and Dental Claims Reports

Paid Claims Analysis

Drug Claim Analysis by PTC

Top 100 Drugs by Eligible Expense

Over The Counter Drug Claims Analysis

Detailed Dental Claims Study

BLUE CROSS

INTEGRATED HEALTH MANAGEMENT ANALYSIS REPORT
PAID CLAIMS ANALYSIS

PAGE: 1
CONSOLIDATION CODE: IAA

NALCOR ENERGY

RATE ANNIVERSARY DATE: JAN

	CURRENT PERIOD			PRIOR PERIOD 1			PRIOR PERIOD 2			CURRENT VS PRIOR 1	
	2009-09-01	TO	2010-08-31	2008-09-01	TO	2009-08-31	2007-09-01	TO	2008-08-31	%	% CHANGE
	TOTAL CLAIMS	TOTAL PAID	%	TOTAL CLAIMS	TOTAL PAID	%	TOTAL CLAIMS	TOTAL PAID	%	% CHANGE	% CHANGE
HOSPITAL:											
OTHER		.00	0.00%		.00	0.00%	1	2,630.27	4.42%	0.0%	-100.0%
SEMI-PRIVATE ROOM	82	33,770.00	70.37%	95	44,587.95	73.41%	89	42,680.00	71.75%	-24.3%	4.5%
TRANSPORTATION	121	14,221.00	29.63%	136	16,150.19	26.59%	125	14,171.40	23.82%	-11.9%	14.0%
TOTAL	203	47,991.00		231	60,738.14		215	59,481.67		-21.0%	2.1%
E.H.B.:											
ACCIDENTAL DENTAL	2	390.32	0.04%	1	155.23	0.02%		.00	0.00%	151.4%	0.0%
ACUPUNCTURE	168	7,434.60	0.85%	170	7,868.82	0.90%	96	3,905.62	0.47%	-5.5%	101.5%
CHIROPODIST / PODIATRIST	154	5,190.00	0.59%	143	4,659.40	0.53%	143	4,547.18	0.55%	11.4%	2.5%
CHIROPRACTOR	1,313	37,543.54	4.28%	1,555	43,046.00	4.94%	1,245	32,711.41	3.93%	-12.8%	31.6%
CONTACT LENSES	142	14,222.30	1.62%	122	12,750.56	1.46%	125	12,344.76	1.48%	11.5%	3.3%
DIABETIC EQUIPMENT AND SUPP.	1,095	54,265.91	6.19%	1,000	49,659.86	5.69%	1,030	47,883.29	5.75%	9.3%	3.7%
DIAGNOSTIC TESTS	2	48.00	0.01%	4	96.00	0.01%	4	96.00	0.01%	-50.0%	0.0%
FRAMES	891	118,145.65	13.47%	948	124,029.19	14.22%	910	115,406.87	13.87%	-4.7%	7.5%
HEARING AID	10	4,000.00	0.46%	13	5,600.00	0.64%	15	5,386.24	0.65%	-28.6%	4.0%
LENSES	865	66,117.73	7.54%	943	73,391.95	8.41%	901	73,740.45	8.86%	-9.9%	-0.5%
MASSAGE THERAPY	1,090	41,438.01	4.73%	849	33,469.87	3.84%	880	33,118.70	3.98%	23.8%	1.1%
MEDICAL EQUIPMENT	266	41,035.35	4.68%	274	37,015.01	4.24%	321	44,329.25	5.33%	10.9%	-16.5%
MEDICAL SUPPLIES	34	1,657.56	0.19%	35	2,621.89	0.30%	25	1,612.38	0.19%	-36.8%	62.6%
NATUROPATH	22	1,415.75	0.16%	14	918.70	0.11%	24	1,472.36	0.18%	54.1%	-37.6%
NURSING	190	26,805.48	3.06%	197	30,125.78	3.45%	158	23,368.95	2.81%	-11.0%	28.9%
OSTOMY SUPPLIES	300	22,533.01	2.57%	368	24,433.56	2.80%	250	16,172.02	1.94%	-7.8%	51.1%
OTHER	2,020	45,454.33	5.18%	2,265	58,002.44	6.65%	2,026	48,004.18	5.77%	-21.6%	20.8%
OTHER VISION CARE	5	1,000.00	0.11%	7	1,384.00	0.16%	1	200.00	0.02%	-27.7%	592.0%
PHYSICIAN	1	281.52	0.03%		.00	0.00%		.00	0.00%	0.0%	0.0%
PHYSIOTHERAPY	2,305	79,243.25	9.04%	2,093	70,996.30	8.14%	2,290	75,019.12	9.02%	11.6%	-5.4%
PROSTHETIC APPLIANCES	364	44,974.12	5.13%	314	37,185.31	4.26%	317	47,137.71	5.67%	20.9%	-21.1%
PSYCHOLOGIST	58	1,155.00	0.13%	41	807.00	0.09%	49	929.00	0.11%	43.1%	-13.1%
REFRACTIONS	1,217	51,925.46	5.92%	1,202	50,510.15	5.79%	1,129	47,451.15	5.70%	2.8%	6.4%
SOCIAL WORKER		.00	0.00%		.00	0.00%	3	60.00	0.01%	0.0%	-100.0%
SPEECH THERAPIST	3	164.00	0.02%		.00	0.00%	1	68.00	0.01%	0.0%	-100.0%
TRANSPORTATION	2,957	210,396.12	23.99%	2,642	203,474.01	23.33%	2,599	197,072.67	23.69%	3.4%	3.2%

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	CURRENT PERIOD 2009-09-01 TO 2010-08-31			PRIOR PERIOD 1 2008-09-01 TO 2009-08-31			PRIOR PERIOD 2 2007-09-01 TO 2008-08-31			CURRENT VS PRIOR 1	PRIOR 1 VS PRIOR 2
	TOTAL CLAIMS	TOTAL PAID	%	TOTAL CLAIMS	TOTAL PAID	%	TOTAL CLAIMS	TOTAL PAID	%	% CHANGE	% CHANGE
<u>E.H.B.:</u>											
VISION CARE(FRAMES AND LENSES)	-1	.00	0.00%	-1	.00	0.00%	-2	.00	0.00%	0.0%	0.0%
TOTAL	15,473	876,837.01		15,199	872,201.03		14,540	832,037.31		0.5%	4.8%
<u>DRUGS:</u>											
ANTI-INFECTIVE AGENTS	4,542	111,934.53	3.70%	3,955	106,880.41	3.89%	3,818	93,770.04	3.63%	4.7%	14.0%
ANTIHISTAMINE DRUGS	36	1,137.90	0.04%	36	1,203.56	0.04%	30	1,092.93	0.04%	-5.5%	10.1%
ANTINEOPLASTIC AGENTS	212	81,775.69	2.70%	126	23,597.88	0.86%	147	28,279.11	1.09%	246.5%	-16.6%
AUTONOMIC DRUGS	1,674	92,934.83	3.07%	1,452	76,575.02	2.78%	1,333	58,012.29	2.24%	21.4%	32.0%
BLOOD, COAGULATION, THROMBOS	832	111,153.44	3.67%	718	83,251.50	3.03%	670	94,421.85	3.65%	33.5%	-11.8%
CARDIOVASCULAR DRUGS	13,245	1,012,913.30	33.49%	12,022	946,838.16	34.43%	11,558	894,329.60	34.57%	7.0%	5.9%
CENTRAL NERVOUS SYSTEM	8,668	326,536.18	10.80%	7,691	299,189.67	10.88%	7,778	282,762.99	10.93%	9.1%	5.8%
DISEASE MODIFYING ANTIRHEUMAT	6	9,734.45	0.32%		.00	0.00%		.00	0.00%	0.0%	0.0%
ELECTROLYTIC, CALORIC, WATER	2,602	23,566.98	0.78%	2,375	24,330.82	0.88%	2,423	18,661.96	0.72%	-3.1%	30.4%
EYE, EAR, NOSE, AND THROAT	1,782	69,458.25	2.30%	1,584	53,607.61	1.95%	1,341	41,666.74	1.61%	29.6%	28.7%
GASTROINTESTINAL DRUGS	3,933	358,936.13	11.87%	3,745	337,398.58	12.27%	3,503	330,468.30	12.78%	6.4%	2.1%
HORMONES AND SYNTHETIC	4,337	267,327.55	8.84%	5,864	237,872.78	8.65%	5,761	219,910.24	8.50%	12.4%	8.2%
MISC THERAPEUTIC AGENTS	1,769	419,645.96	13.87%	1,559	393,118.09	14.30%	1,459	352,897.36	13.64%	6.7%	11.4%
OTHER PRESCRIPTION DRUGS	1,718	62,398.00	2.06%	2,386	72,200.26	2.63%	2,533	78,293.19	3.03%	-13.6%	-7.8%
REIMBURSEMENT DRUGS	5	248.00	0.01%		.00	0.00%	2	342.70	0.01%	0.0%	-100.0%
RESPIRATORY TRACT AGENTS	96	1,081.49	0.04%	132	1,553.12	0.06%	167	1,988.11	0.08%	-30.4%	-21.9%
SKIN AND MUCOUS MEMBRANE AGE	2,009	58,175.07	1.92%	1,878	73,889.64	2.69%	1,759	73,287.43	2.83%	-21.3%	0.8%
SMOOTH MUSCLE RELAXANTS	191	13,184.66	0.44%	202	15,597.35	0.57%	201	13,970.31	0.54%	-15.5%	11.6%
VITAMINS	407	2,690.35	0.09%	381	2,818.29	0.10%	300	2,501.71	0.10%	-4.5%	12.7%
TOTAL	50,064	3,024,832.76		46,106	2,749,922.74		44,783	2,586,656.86		10.0%	6.3%
TOTAL HEALTH	65,740	3,949,660.77		61,536	3,682,861.91		59,538	3,478,175.84		7.2%	5.9%

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	CURRENT PERIOD			PRIOR PERIOD 1			PRIOR PERIOD 2			CURRENT VS PRIOR 1	PRIOR 1 VS PRIOR 2
	2009-09-01 TOTAL CLAIMS	TO 2010-08-31 TOTAL PAID	%	2008-09-01 TOTAL CLAIMS	TO 2009-08-31 TOTAL PAID	%	2007-09-01 TOTAL CLAIMS	TO 2008-08-31 TOTAL PAID	%	% CHANGE	% CHANGE
<u>DENTAL: BASIC</u>											
ADJUNCTIVE GENERAL SERVICES	41	5,275.69	0.66%	38	4,224.49	0.58%	31	3,914.13	0.59%	24.9%	7.9%
ANAESTHESIA	9	1,027.35	0.13%	8	733.40	0.10%	9	646.88	0.10%	40.1%	13.4%
APEXIFICATION / APEXOGENESIS	1	356.38	0.04%		.00	0.00%		.00	0.00%	0.0%	0.0%
CONTROL OF ORAL HABITS		.00	0.00%	2	1,200.42	0.17%	2	1,588.54	0.24%	-100.0%	-24.4%
DIAGNOSTIC SERVICES	5,374	138,126.31	17.15%	5,115	125,267.44	17.27%	5,236	121,178.68	18.13%	10.3%	3.4%
ENDODONTICS	134	51,234.05	6.36%	121	42,249.07	5.82%	134	44,346.88	6.64%	21.3%	-4.7%
MAJOR RESTORATIVE	10	562.80	0.07%	6	332.16	0.05%	11	545.79	0.08%	69.4%	-39.1%
ORAL AND MAXILLOFACIAL SURGEI	543	56,956.61	7.07%	495	47,710.43	6.58%	444	43,161.23	6.46%	19.4%	10.5%
ORTHODONTICS MISCELLANEOUS		.00	0.00%		.00	0.00%	-1	.00	0.00%	0.0%	0.0%
OTHER	4	475.13	0.06%	7	856.47	0.12%	5	378.12	0.06%	-44.5%	126.5%
PERIODONTICS	453	55,896.76	6.94%	369	46,233.78	6.37%	390	48,596.73	7.27%	20.9%	-4.9%
PREVENTIVE SERVICES	752	12,552.77	1.56%	695	11,802.44	1.63%	770	12,860.37	1.92%	6.4%	-8.2%
PROPHYLAXIS/POLISHING	6,254	229,673.90	28.52%	5,973	207,176.34	28.55%	5,760	184,247.93	27.57%	10.9%	12.4%
PROSTHODONTICS	22	2,653.20	0.33%	27	3,384.84	0.47%	20	2,082.34	0.31%	-21.6%	62.5%
RECEMENTATION / REBONDING	3	312.06	0.04%		.00	0.00%	2	116.00	0.02%	0.0%	-100.0%
REPAIRS		.00	0.00%	2	258.00	0.04%		.00	0.00%	-100.0%	0.0%
RESTORATIVE SERVICES	2,385	250,332.94	31.08%	2,315	234,126.80	32.27%	2,139	204,547.84	30.61%	6.9%	14.5%
TOTAL BASIC	15,985	805,435.95		15,173	725,556.08		14,952	668,211.46		11.0%	8.6%
<u>DENTAL: MAJOR</u>											
ADJUNCTIVE GENERAL SERVICES		.00	0.00%		.00	0.00%	1	122.50	0.08%	0.0%	-100.0%
CROWNS	99	60,116.37	37.07%	64	39,291.92	26.43%	83	45,440.96	31.10%	53.0%	-13.5%
DENTURES	45	34,054.67	21.00%	48	33,276.76	22.39%	38	20,341.59	13.92%	2.3%	63.6%
ORAL AND MAXILLOFACIAL SURGEI	5	596.72	0.37%	10	2,223.28	1.50%	10	1,074.88	0.74%	-73.2%	106.8%
OTHER	4	496.30	0.31%	1	32.78	0.02%	3	1,584.87	1.08%	1,414.0%	-97.9%
PARTIAL DENTURES	51	31,727.05	19.56%	75	43,758.02	29.44%	65	36,452.28	24.94%	-27.5%	20.0%
PONTICS	10	2,903.54	1.79%	8	2,490.56	1.68%	20	6,107.44	4.18%	16.6%	-59.2%
POSTS	44	6,889.74	4.25%	33	5,194.86	3.49%	29	4,913.87	3.36%	32.6%	5.7%
PROSTHODONTICS	72	5,865.67	3.62%	68	5,286.50	3.56%	73	5,386.62	3.69%	11.0%	-1.9%
RESTORATIONS	4	2,353.21	1.45%	6	3,328.17	2.24%	6	3,640.88	2.49%	-29.3%	-8.6%
RETAINERS	28	14,787.42	9.12%	23	11,737.25	7.90%	31	14,534.01	9.95%	26.0%	-19.2%
VENEERS LABORATORY PROCESSE	6	2,383.49	1.47%	4	2,018.59	1.36%	16	6,534.46	4.47%	18.1%	-69.1%

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	CURRENT PERIOD			PRIOR PERIOD 1			PRIOR PERIOD 2			CURRENT	PRIOR 1
	2009-09-01	TO	2010-08-31	2008-09-01	TO	2009-08-31	2007-09-01	TO	2008-08-31	VS	VS
	TOTAL CLAIMS	TOTAL PAID	%	TOTAL CLAIMS	TOTAL PAID	%	TOTAL CLAIMS	TOTAL PAID	%	% CHANGE	% CHANGE
DENTAL: MAJOR											
TOTAL MAJOR	368	162,174.18		340	148,638.69		375	146,134.36		2.1%	1.7%
TOTAL DENTAL	16,353	967,610.13		15,513	874,194.77		15,327	814,345.82		10.7%	7.3%
TOTAL COMBINED	82,093	4,917,270.90		77,049	4,557,056.68		74,865	4,292,521.66		7.9%	6.2%

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PTC	PTC NAME	NUMBER OF SCRIPTS	% OF TOTAL SCRIPTS	INGREDIENT COST	MARKUP/ SURCHARGE	DISPENSING FEE	ELIGIBLE EXPENSE	% OF TOTAL EXPENSE/ SCRIPT	AVG ELIG EXPENSE/ SCRIPT	CO-PAY	PAID AMOUNT	RANK (\$)	NL	
													RANK (\$)	% OF TOTAL (\$)
240608	HMG-COA REDUCTASE INHIBITORS	4,250	7.80	457,329	17,558	29,901	512,378	15.07	120.56	30,176	402,202	1		
920000	MISCELLANEOUS THERAPEUTIC AGENTS	1,926	3.53	402,659	4,904	13,252	430,208	12.66	223.37	13,726	416,481	2		
562836	PROTON-PUMP INHIBITORS	3,195	5.86	287,999	11,639	20,385	324,206	9.54	101.47	20,750	303,456	3		
243204	ANGIOTENSIN-CONVERTING ENZYME INHIBIT	3,473	6.37	164,106	6,268	23,509	198,569	5.84	57.18	24,090	174,479	4		
281604	PSYCHOTHERAPEUTIC AGENTS (ANTIDEPRESS	2,793	5.13	125,783	4,941	18,145	150,880	4.44	54.02	18,527	132,054	5		
243208	ANGIOTENSIN II RECEPTOR ANTAGONISTS	1,439	2.64	111,119	4,285	10,074	126,964	3.73	88.23	10,140	116,824	6		
242800	CALCIUM-CHANNEL BLOCKING AGENTS	1,350	2.48	98,104	4,240	9,521	113,930	3.35	84.39	9,555	104,375	7		
100000	ANTINEOPLASTIC AGENTS	270	0.50	80,623	1,141	2,050	84,361	2.48	312.45	2,155	82,206	8		
682008	ANTIDIABETIC AGENTS (INSULINS)	712	1.31	66,818	674	5,871	73,477	2.16	103.20	5,896	67,582	9		
280804	NONSTEROIDAL ANTI-INFLAMMATORY AGENTS	1,866	3.42	54,906	2,109	12,197	71,326	2.10	38.22	12,564	58,641	10		
242400	BETA-ADRENERGIC BLOCKING AGENTS	2,521	4.63	46,499	1,659	17,963	66,973	1.97	26.57	18,221	48,698	11		
201218	PLATELET-AGGREGATION INHIBITORS	380	0.70	51,516	2,269	2,750	58,161	1.71	153.06	2,816	55,345	12		
121200	SYMPATHOMIMETIC (ADRENERGIC) AGENTS	1,141	2.09	47,356	1,744	7,705	57,464	1.69	50.36	7,814	49,583	13		
681200	CONTRACEPTIVES	1,722	3.16	41,508	1,703	9,299	53,618	1.58	31.14	9,543	44,068	14		
201600	HEMATOPOIETIC AGENTS	108	0.20	40,036	0	1,473	51,677	1.52	478.49	1,473	50,205	15		
281292	ANTICONVULSANTS (MISCELLANEOUS)	617	1.13	39,895	2,082	3,418	46,761	1.38	75.79	3,530	43,082	16		
682004	BIGUANIDES	1,151	2.11	34,906	1,272	8,230	44,781	1.32	38.91	8,304	36,477	17		
680400	ADRENALS	1,027	1.88	31,581	1,242	6,579	40,533	1.19	39.47	6,824	33,647	18		
529200	MISCELLANEOUS BENT DRUGS	444	0.81	32,838	741	3,235	37,165	1.09	83.70	3,250	33,915	19		
240605	CHOLESTEROL ABSORPTION INHIBITORS	245	0.45	29,142	901	1,733	32,141	0.95	131.19	1,661	30,480	20		
564000	MISCELLANEOUS G.I. DRUGS	1,035	1.90	23,225	931	6,749	31,270	0.92	30.21	6,846	24,400	21		
81218	QUINOLONES	684	1.26	22,669	979	4,692	28,640	0.84	41.87	4,702	23,932	22		
840600	ANTI-INFLAMMATORY AGENTS (LOCAL)	1,120	2.06	20,334	748	7,127	28,626	0.84	25.56	7,205	21,316	23		
520808	CORTICOSTEROIDS	783	1.44	21,944	754	5,023	28,350	0.83	36.21	5,128	23,219	24		
682092	ANTIDIABETIC AGENTS (MISCELLANEOUS)	148	0.27	26,069	920	1,094	28,106	0.83	189.90	1,094	27,012	25		
81216	ANTIBIOTICS (PENICILLINS)	1,677	3.08	15,212	742	11,356	27,977	0.82	16.68	11,592	16,184	26		
242892	MISCELLANEOUS CALCIUM-CHANNEL BLOCKIN	338	0.62	23,852	1,149	2,159	27,345	0.80	80.90	2,168	25,177	27		
81212	ANTIBIOTICS (MACROLIDES)	718	1.32	20,256	885	4,806	26,533	0.78	36.95	4,929	21,591	28		
283228	SELECTIVE SEROTONIN AGONISTS	286	0.52	23,149	1,126	1,469	25,758	0.76	90.06	1,477	24,281	29		
280808	OPiate AGONISTS (NARCOTIC ANALGESICS)	618	1.13	15,852	858	4,102	21,084	0.62	34.12	4,157	16,794	30		
120808	ANTIMUSCARINICS/ANTISPASMODICS	296	0.54	16,062	472	1,982	18,976	0.56	64.11	2,087	16,889	31		

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PTC	PTC NAME	NUMBER OF SCRIPTS	% OF TOTAL SCRIPTS	INGREDIENT COST	MARKUP/ SURCHARGE	DISPENSING FEE	ELIGIBLE EXPENSE	% OF TOTAL (\$)	AVG ELIG EXPENSE/ SCRIPT	CO-PAY	PAID AMOUNT	NL		
												RANK	RANK	% OF TOTAL (\$)
681604	ESTROGENS	418	0.77	15,299	554	2,571	18,536	0.55	44.34	2,580	15,955	32		
240606	FIBRIC ACID DERIVATIVES	244	0.45	15,547	661	1,696	17,932	0.53	73.49	1,641	16,291	33		
682020	SULFONYLUREAS	545	1.00	13,400	453	3,881	17,851	0.53	32.75	3,882	13,969	34		
81800	ANTIVIRALS	229	0.42	15,066	627	1,422	17,610	0.52	76.90	1,441	16,169	35		
562200	ANTIEMETICS	119	0.22	15,941	872	655	17,518	0.52	147.21	655	16,863	36		
282408	ANXIOLYTICS, SEDATIVES, HYPNOTICS (BENZ	1,433	2.63	6,843	878	9,351	17,512	0.52	12.22	9,538	7,290	37		
281608	ANTIPSYCHOTICS	268	0.49	12,727	663	1,418	17,456	0.51	65.13	1,589	15,865	38		
201204	ANTICOAGULANTS	434	0.80	13,652	350	2,943	17,052	0.50	39.29	2,974	14,066	39		
849200	MISCELLANEOUS SKIN AND MUCOUS MEMBRAN	196	0.36	14,150	515	1,186	15,863	0.47	80.93	1,286	14,677	40		
282492	MISCELLANEOUS ANXIOLYTICS, SEDATIVES, H	539	0.99	11,301	271	3,728	15,408	0.45	28.59	3,742	11,641	41		
683604	THYROID AGENTS	1,107	2.03	6,236	326	6,960	14,067	0.41	12.71	7,298	6,595	42		
861200	GENITOURINARY SMOOTH MUSCLE RELAXANTS	171	0.31	12,319	620	1,076	14,023	0.41	82.01	1,076	12,947	43		
402820	THIAZIDE DIURETICS	1,346	2.47	3,404	566	9,589	13,843	0.41	10.28	9,776	3,609	44		
81205	ANTIBIOTICS (CEPHALOSPORINS)	511	0.94	9,361	423	3,486	13,575	0.40	26.56	3,523	10,024	45		
922400	BONE RESORPTION INHIBITORS	158	0.29	11,371	343	773	12,570	0.37	79.56	773	11,797	46		
563600	ANTI-INFLAMMATORY AGENTS	75	0.14	10,893	412	380	11,685	0.34	155.79	380	11,305	47		
120400	PARASYMPATHOMIMETIC (CHOLINERGIC) AGE	63	0.12	9,905	675	476	11,056	0.33	175.49	476	10,580	48		
921000	MISCELLANEOUS COMPOUNDS	435	0.80	6,470	294	3,412	10,726	0.32	24.66	3,495	7,133	49		
840404	ANTI-INFECTIVES (ANTIBIOTICS)	319	0.59	7,872	290	2,082	10,393	0.31	32.58	2,115	8,265	50		
401200	REPLACEMENT PREPARATIONS	408	0.75	7,028	255	2,813	10,104	0.30	24.76	2,815	7,256	51		
923600	DISEASE MODIFYING ANTIRHEUMATIC AGENT	8	0.01	9,434	300	177	9,911	0.29	1,238.93	177	9,734	52		
520404	ANTI-INFECTIVES (ANTIBIOTICS)	482	0.88	5,713	266	3,374	9,412	0.28	19.53	3,381	5,975	53		
282092	MISC ANOREXIGENIC AGENTS - RESP & CERE	120	0.22	7,660	476	713	9,268	0.27	77.23	745	8,522	54		
121212	ALPHA & BETA-ADRENERGIC AGONISTS	63	0.12	8,281	29	661	9,164	0.27	145.46	683	8,481	55		
122000	SKELETAL MUSCLE RELAXANTS	292	0.54	6,052	245	2,018	8,478	0.25	29.04	2,080	6,366	56		
81224	ANTIBIOTICS (TETRACYCLINES)	187	0.34	6,705	194	1,230	8,180	0.24	43.74	1,235	6,943	57		
242000	ALPHA-ADRENERGIC BLOCKING AGENTS	202	0.37	6,267	222	1,360	8,005	0.24	39.63	1,347	6,658	58		
280892	MISCELLANEOUS ANALGESICS AND ANTIPYRE	571	1.05	2,827	372	3,936	7,320	0.22	12.82	4,055	2,985	59		
683200	PROGESTINS	147	0.27	5,332	187	846	6,987	0.21	47.53	887	6,095	60		
81408	AZOLES	300	0.55	4,545	141	1,975	6,701	0.20	22.34	1,965	4,726	61		
241208	NITRATES AND NITRITES	195	0.36	4,884	177	1,392	6,623	0.19	33.96	1,441	5,176	62		

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PTC	PTC NAME	NUMBER OF SCRIPTS	% OF TOTAL SCRIPTS	INGREDIENT COST	MARKUP/ SURCHARGE	DISPENSING FEE	ELIGIBLE EXPENSE	% OF TOTAL EXPENSE (\$)	AVG ELIG EXPENSE/ SCRIPT	CO-PAY	NL			
											PAID AMOUNT	RANK (\$)	RANK (\$)	% OF TOTAL (\$)
281208	ANTICONVULSANTS (BENZODIAZEPINES)	305	0.56	4,114	175	1,980	6,309	0.19	20.69	2,001	4,276	63		
402810	DIURETICS (POTASSIUM-SPARING)	424	0.78	3,168	124	2,707	6,099	0.18	14.38	2,751	3,320	64		
402808	LOOP DIURETICS	477	0.88	2,147	64	3,538	5,824	0.17	12.21	3,595	2,217	65		
81220	SULFONAMIDES	279	0.51	3,112	224	1,912	5,318	0.16	19.06	1,938	3,274	66		
289200	MISCELLANEOUS CENTRAL NERVOUS SYSTEM	64	0.12	4,056	223	242	5,275	0.16	82.43	421	4,854	67		
240800	HYPOTENSIVE AGENTS	154	0.28	4,105	245	781	5,263	0.15	34.17	781	4,457	68		
240404	ANTIARRHYTHMIC AGENTS	49	0.09	4,220	150	337	5,094	0.15	103.96	354	4,740	69		
682005	DIPEPTIDYL PEPTIDASE 4 INHIBITORS	31	0.06	4,685	198	177	5,060	0.15	163.22	177	4,883	70		
561400	CHOLELITHOLYTIC AGENTS	15	0.03	4,693	203	67	4,962	0.15	330.83	67	4,896	71		
840406	ANTI-INFECTIVES (ANTI-VIRALS)	107	0.20	4,003	113	665	4,781	0.14	44.68	673	4,107	72		
83008	ANTIMALARIALS	112	0.21	3,632	136	695	4,590	0.14	40.98	711	3,865	73		
402824	THIAZIDE-LIKE DIURETICS	191	0.35	2,980	88	1,351	4,495	0.13	23.54	1,376	3,119	74		
401800	POTASSIUM-REMOVING RESINS	5	0.01	4,289	11	40	4,339	0.13	867.80	40	4,299	75		
520800	ANTI-INFLAMMATORY AGENTS	66	0.12	1,818	16	289	4,271	0.13	64.71	287	3,984	76		
680800	ANDROGENS	25	0.05	3,719	258	182	4,159	0.12	166.37	182	3,977	77		
240604	BILE ACID SEQUESTRANTS	36	0.07	3,483	91	231	3,818	0.11	106.07	241	3,578	78		
682400	PARATHYROID	6	0.01	3,503	227	36	3,766	0.11	627.68	36	3,730	79		
241200	VASODILATING AGENTS	83	0.15	3,011	94	635	3,758	0.11	45.28	635	3,123	80		
840408	ANTI-INFECTIVES (ANTI-FUNGALS)	117	0.21	2,674	89	749	3,608	0.11	30.84	775	2,831	81		
521000	CARBONIC ANHYDRASE INHIBITORS - RETIR	47	0.09	2,966	131	351	3,469	0.10	73.82	351	3,119	82		
880800	VITAMIN B COMPLEX	374	0.69	1,358	64	1,646	3,168	0.09	8.47	1,707	1,417	83		
682800	PITUITARY	28	0.05	2,314	128	136	2,578	0.08	92.08	136	2,442	84		
202816	HEMOSTATICS	26	0.05	2,018	121	174	2,313	0.07	88.97	174	2,139	85		
840492	ANTI-INFECTIVES, MISCELLANEOUS LOCAL	76	0.14	1,596	63	497	2,229	0.07	29.32	506	1,723	86		
81228	ANTIBACTERIALS, MISCELLANEOUS	68	0.12	1,579	68	425	2,098	0.06	30.85	425	1,673	87		
120800	ANTICHOLINERGIC AGENTS	15	0.03	1,927	55	101	2,084	0.06	138.91	101	1,982	88		
240408	CARDIOTONIC AGENTS	126	0.23	1,143	35	881	2,077	0.06	16.49	881	1,196	89		
881600	VITAMIN D	88	0.16	1,262	1	580	1,940	0.06	22.05	612	1,328	90		
681612	ESTROGEN AGONIST-ANTAGONISTS	17	0.03	1,722	95	111	1,928	0.06	113.41	111	1,817	91		
84000	MISCELLANEOUS ANTI-INFECTIVES	130	0.24	799	95	812	1,760	0.05	13.54	844	851	92		
83600	URINARY ANTI-INFECTIVES	76	0.14	1,109	59	525	1,721	0.05	22.65	528	1,191	93		

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												RANK	RANK	% OF TOTAL (\$)
81832	NUCLEOSIDES AND NUCLEOTIDES	2	0.00	1,546	108	8	1,662	0.05	831.24	8	1,655	94		
681800	GONADOTROPINS	18	0.03	1,466	0	52	1,518	0.04	84.34	52	1,466	95		
282000	RESPIRATORY AND CEREBRAL STIMULANTS	20	0.04	1,302	77	108	1,487	0.04	74.33	108	1,379	96		
40000	ANTI-HISTAMINE DRUGS	43	0.08	1,082	56	290	1,442	0.04	33.53	300	1,142	97		
280812	OPIATE PARTIAL AGONISTS	32	0.06	1,061	68	285	1,414	0.04	44.19	285	1,129	98		
520492	BENT ANTI-INFECTIVES, MISCELLANEOUS	71	0.13	592	24	451	1,167	0.03	16.44	487	680	99		
81404	ALLYLAMINES	15	0.03	1,027	19	56	1,102	0.03	73.49	56	1,046	100		
240844	RENIN-ANGIOTENSIN-ALDOSTERONE SYSTEM	22	0.04	941	19	99	1,059	0.03	48.14	99	960	101		
281204	ANTICONVULSANTS (BARBITURATES)	43	0.08	650	32	343	1,025	0.03	23.84	343	682	102		
281212	ANTICONVULSANTS (HYDANTOINS)	70	0.13	543	17	438	1,025	0.03	14.65	459	567	103		
202400	HEMORRHOLOGIC AGENTS	17	0.03	801	54	156	1,011	0.03	59.49	156	855	104		
481600	EXPECTORANTS	63	0.12	462	26	484	971	0.03	15.42	484	479	105		
561600	DIGESTANTS	12	0.02	633	0	21	908	0.03	75.70	49	860	106		
480800	ANTITUSSIVES	37	0.07	524	23	219	831	0.02	22.45	238	593	107		
520412	ANTI-INFECTIVES (MISCELLANEOUS)	51	0.09	419	19	354	809	0.02	15.85	362	447	108		
562828	PROSTAGLANDINS	41	0.08	342	85	234	661	0.02	16.13	234	343	109		
800400	SERUMS	4	0.01	0	0	0	648	0.02	162.09	149	499	110		
241292	MISCELLANEOUS VASODILATING AGENTS	5	0.01	595	0	35	630	0.02	126.05	35	595	111		
281000	OPIATE ANTAGONISTS	4	0.01	533	40	27	600	0.02	150.10	27	573	112		
683608	ANTI-THYROID AGENTS	22	0.04	418	20	129	567	0.02	25.78	129	431	113		
861600	RESPIRATORY SMOOTH MUSCLE RELAXANTS	39	0.07	234	11	322	567	0.02	14.54	322	245	114		
562292	MISCELLANEOUS ANTIEMETICS	9	0.02	491	15	42	548	0.02	60.93	42	506	115		
520406	ANTI-INFECTIVES (ANTIVIRALS)	17	0.03	384	16	106	506	0.01	29.74	106	400	116		
841600	CELL STIMULANTS AND PROLIFERANTS	29	0.05	335	3	139	496	0.01	17.11	139	358	117		
81428	POLYENES	36	0.07	211	6	287	496	0.01	13.77	276	220	118		
282800	ANTIMANIC AGENTS	37	0.07	214	15	212	441	0.01	11.92	212	218	119		
520200	ANTIALLERGIC AGENTS	11	0.02	325	6	66	397	0.01	36.12	66	331	120		
82600	SULFONES	5	0.01	195	15	28	384	0.01	76.81	55	329	121		
842800	KERATOLYTIC AGENTS	12	0.02	277	19	73	370	0.01	30.84	73	297	122		
200404	IRON PREPARATIONS	2	0.00	358	0	9	367	0.01	183.66	9	358	123		
521600	LOCAL ANESTHETICS (E.S.N.T.)	30	0.06	155	11	178	361	0.01	12.02	187	171	124		

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											PAID AMOUNT	RANK (\$)	RANK (\$)	% OF TOTAL (\$)
562832	PROTECTANTS	9	0.02	264	10	36	350	0.01	38.89	44	306	125		
843600	MISC SKIN & MUCOUS MEMBRANE AGENTS -	22	0.04	215	0	116	331	0.01	15.02	124	206	126		
283608	ANTICHOLINERGIC AGENTS	33	0.06	89	3	197	289	0.01	8.75	197	91	127		
520408	ANTI-INFECTIVES (SULFONAMIDES)	18	0.03	136	2	123	280	0.01	15.58	133	148	128		
120804	ANTIPARKINSONIAN AGENTS - USE 283608	12	0.02	213	0	56	269	0.01	22.39	56	213	129		
560800	ANTIDIARRHEA AGENTS	8	0.01	169	8	48	224	0.01	28.00	45	179	130		
522400	HYDRATIACS (H.E.N.T.)	10	0.02	73	4	78	175	0.01	17.54	85	91	131		
240692	MISCELLANEOUS ANTILIPEMIC AGENTS	6	0.01	167	0	7	174	0.01	28.94	7	167	132		
840800	ANTIPRURITICS AND LOCAL ANESTHETICS	16	0.03	22	16	98	136	0.00	8.52	98	23	133		
522000	MIOTICS (H.E.N.T.) - RETIRED CODE	11	0.02	42	2	89	134	0.00	12.20	89	45	134		
482400	MUCOLYTIC AGENTS	6	0.01	54	1	15	101	0.00	16.77	27	73	135		
845005	PIGMENTING AGENTS	1	0.00	52	4	8	63	0.00	63.36	8	55	136		
520820	NONSTEROIDAL ANTI-INFLAMMATORY AGENTS	2	0.00	40	0	15	55	0.00	27.67	15	40	137		
882800	MULTIVITAMIN PREPARATIONS	3	0.01	33	0	7	40	0.00	13.27	7	33	138		
520801	ANT-ALLERGIC	2	0.00	29	1	9	39	0.00	19.43	9	30	139		
882801	VITAMINS & MINERALS	1	0.00	12	1	9	22	0.00	22.17	9	13	140		
80800	ANTHELMINTICS	1	0.00	8	1	9	18	0.00	17.82	9	9	141		
404000	URICOSURIC AGENTS	1	0.00	1	0	9	10	0.00	10.13	9	1	142		
882400	VITAMIN K ACTIVITY	1	0.00	2	0	1	4	0.00	3.70	1	2	143		
81200	ANTIBIOTICS	1	0.00	0	0	0	0	0.00	0.00	0	0	144		
121600	SYMPATHOLYTIC (ADRENERGIC BLOCKING) A	1	0.00	0	0	0	0	0.00	0.00	0	0	145		
PTC TOTAL		54,519		2,866,778	98,093	364,446	3,399,411			371,287	3,024,585			
TOTAL PAY-DIRECT DRUGS		52,770		2,866,778	98,093	364,446	3,329,316			363,616	2,962,187			
TOTAL REIMBURSEMENT DRUGS		1,718		0	0	0	70,095			7,672	62,398			
ALL DRUGS TOTAL		54,488		2,866,778	98,093	364,446	3,399,411			371,287	3,024,585			

TOTALS MAY BE OFF DUE TO ROUNDING

DISPENSING FEE, INGREDIENT COST AND MARKUP/SURCHARGE BREAKDOWNS ARE NOT AVAILABLE FOR REIMBURSEMENT CLAIMS

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														RANK	RANK	TOTAL
										(\$)				(\$)	(\$)	(\$)
P	00002247162	CRESTOR	240608	1,289	100,254	123,306	4,990	9,352	137,649	4.05	106.79	9,258	128,391	1		
P	00002244522	NEXIUM	562836	829	69,574	122,773	5,087	5,598	133,457	3.93	160.99	5,598	127,860	2		
P	00002230713	LIPITOR	240608	442	34,147	67,151	2,568	3,272	72,991	2.15	165.14	3,272	69,718	3		
P	00002258595	HUMIRA	920000	32	124	68,166	100	356	68,622	2.02	2,144.45	356	68,266	4		
P	00002230711	LIPITOR	240608	482	38,072	58,948	2,312	3,446	64,706	1.90	134.25	3,446	61,259	5		
P	00002238682	PLAVIX	201218	367	21,047	50,954	2,269	2,720	55,943	1.65	152.43	2,720	53,223	6		
P	00002247163	CRESTOR	240608	432	33,495	48,013	1,932	3,130	53,075	1.56	122.86	3,065	50,010	7		
P	00002282097	ORENCIA	920000	48	166	50,608	1,254	966	52,829	1.55	1,100.60	966	51,863	8		
P	00002230714	LIPITOR	240608	263	20,880	45,020	1,365	1,948	48,333	1.42	183.78	1,948	46,385	9		
P	00002155907	ADALAT XL	242800	509	35,662	38,979	1,806	3,880	44,664	1.31	87.75	3,867	40,797	10		
P	00002244016	REMICADE	920000	18	289	43,873	400	107	44,380	1.31	2,465.54	107	44,273	11		
P	00002237319	REBIF	920000	10	372	43,678	0	74	43,751	1.29	4,375.12	74	43,678	12		
P	00002260867	RATIO-OMEPRAZOLE	562836	471	33,743	34,086	1,297	3,311	38,694	1.14	82.15	3,311	35,383	13		
P	00002274728	ENDREL	920000	15	116	36,364	0	104	36,468	1.07	2,431.17	104	36,364	14		
P	00002247521	EZETROL	240605	235	18,384	29,142	901	1,733	31,775	0.93	135.21	1,652	30,123	15		
P	00002237320	REBIF	920000	5	180	27,342	0	37	27,379	0.81	5,475.89	37	27,342	16		
P	00002265540	CRESTOR	240608	236	18,369	21,630	823	1,644	24,097	0.71	102.10	1,644	22,452	17		
P	00001568017	NEUPOGEN	201600	20	192	23,207	0	113	23,321	0.69	1,166.03	113	23,207	18		
P	00002280817	SUTENT	100000	7	308	22,616	0	7	22,623	0.67	3,231.81	7	22,616	19		
P	00002169649	BETASERON	920000	4	180	21,485	0	37	21,522	0.63	5,380.49	37	21,485	20		
P	00002245058	AP0-OMEPRAZOLE	562836	251	18,809	17,347	670	1,834	19,850	0.58	79.08	1,834	18,016	21		
P	00002321149	MYLAN-NIFEDIPINE EXTND RE	242800	208	15,608	17,429	700	1,518	19,647	0.58	94.46	1,518	18,130	22		
P	00002275031	TEVA-VENLAFAXINE XR	281604	262	17,774	17,445	611	1,581	19,637	0.58	74.95	1,581	18,052	23		
P	00002239092	ATACAND	243208	180	16,462	16,010	810	1,321	18,141	0.53	100.78	1,321	16,820	24		
P	00002296640	NOVO-RABEPRAZOLE	562836	305	19,871	14,945	689	2,192	17,825	0.52	58.44	2,192	15,633	25		
P	00002245913	KENERET	920000	4	357	17,671	0	30	17,701	0.52	4,425.14	30	17,671	26		
P	00002296810	LUCENTIS	529200	21	28	17,089	145	386	17,620	0.52	839.05	386	17,234	27		
P	00002243097	LIPITOR	240608	124	7,169	14,865	688	981	16,534	0.49	133.34	981	15,553	28		
P	00002238465	NASONEX AQUEOUS	520808	394	77,546	13,370	456	2,590	16,416	0.48	41.66	2,590	13,826	29		
P	00002239942	CLEBBREX	280804	184	11,736	14,462	517	1,230	16,208	0.48	88.09	1,230	14,978	30		
P	00002293838	AP0-LANSOPRAZOLE	562836	152	14,696	14,848	361	859	16,068	0.47	105.71	859	15,209	31		

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TYPE	DIN	TRADE NAME	PTC	NUMBER OF SCRIPTS	DRUG QUANTITY	INGREDIENT COST	MARKUP/ SURCHARGE	DISPENSING FEE	ELIGIBLE EXPENSE	% OF TOTAL (\$)	AVG ELIG EXPENSE/ SCRIPT	CO-PAY	PAID AMOUNT	NL		
														RANK (\$)	RANK (\$)	% OF TOTAL (\$)
P	00002239091	ATACAND	243208	205	13,534	13,189	501	1,392	15,081	0.44	73.57	1,400	13,681	32		
P	00002247164	CRESTOR	240608	88	7,560	13,860	388	648	14,896	0.44	169.28	648	14,248	33		
P	00002245127	ADVAIR 250	121200	73	11,880	13,366	709	567	14,643	0.43	200.59	567	14,076	34		
D	00002294338	LANTUS SOLOSTAR	682008	82	2,820	13,193	55	721	13,969	0.41	170.35	721	13,248	35		
P	00002148765	MYLAN-METFORMIN	682004	408	94,910	10,518	378	2,919	13,815	0.41	33.86	2,919	10,896	36		
P	00002244293	FLOVENT METERED DOSE	680400	130	20,760	12,114	461	918	13,493	0.40	103.79	927	12,566	37		
P	00002268434	LYRICA	281292	79	11,229	11,472	534	435	12,442	0.37	157.49	435	12,006	38		
P	00002245386	SYMBICORT TURBUHALER	121200	116	22,560	11,043	361	730	12,134	0.36	104.60	714	11,420	39		
P	00002284227	NEXAVAR	100000	5	960	11,734	0	7	11,741	0.35	2,348.25	7	11,734	40		
P	00002251582	APO-RAMIPRIL	243204	215	14,915	9,589	532	1,594	11,716	0.34	54.49	1,594	10,122	41		
P	00002190915	LOSEC	562836	94	11,830	10,533	469	337	11,339	0.33	120.62	337	11,002	42		
P	00002229837	ARTHERTEC 75	280804	161	16,174	9,822	390	1,105	11,317	0.33	70.29	1,099	10,218	43		
P	00002240908	APO-PAROXETINE	281604	179	11,958	9,352	487	1,380	11,218	0.33	62.67	1,380	9,839	44		
P	00002238217	SINGULAIR	920000	91	6,934	10,101	455	523	11,080	0.33	121.75	523	10,557	45		
P	00002287722	RATIO-RAMIPRIL	243204	165	16,350	9,506	213	1,090	10,810	0.32	65.51	1,090	9,719	46		
P	00002237924	AVAPRO	243208	111	9,384	9,322	276	732	10,330	0.30	93.06	732	9,598	47		
P	00002237618	ADALAT XL	242800	99	7,344	9,018	397	752	10,168	0.30	102.70	752	9,416	48		
P	00002165511	PREVACID	562836	74	8,840	9,273	449	401	10,124	0.30	136.81	401	9,723	49		
P	00002245619	COPAXONE	920000	9	330	9,844	0	104	9,948	0.29	1,105.30	104	9,844	50		
P	00002246584	MYLAN-SIMVASTATIN	240608	91	6,078	8,806	403	738	9,947	0.29	109.31	738	9,209	51		
P	00002324784	SIMPONI	923600	6	0	9,434	300	177	9,911	0.29	1,651.91	177	9,734	52		
P	00002296632	NOVO-RABEPRAZOLE	562836	170	22,194	8,293	331	1,147	9,771	0.29	57.48	1,147	8,624	53		
P	00002182882	COZAAR	243208	118	7,022	8,113	361	954	9,427	0.28	79.89	929	8,498	54		
P	00002246896	ACTONEL	920000	102	1,120	8,456	259	538	9,253	0.27	90.72	538	8,715	55		
P	00002246624	COVERSYL	243204	92	8,760	8,025	300	611	8,935	0.26	97.12	611	8,325	56		
P	00002010909	PROSCAR	920000	108	5,399	7,605	409	825	8,838	0.26	81.83	723	8,115	57		
P	00002244292	FLOVENT METERED DOSE	680400	147	25,320	7,414	346	1,073	8,833	0.26	60.09	1,073	7,760	58		
P	00002269279	PMS-SIMVASTATIN	240608	83	5,450	7,770	238	677	8,684	0.26	104.63	677	8,007	59		
P	00002246010	APO-METOPROLOL	242400	588	71,146	4,171	144	4,369	8,684	0.26	14.77	4,378	4,298	60		
P	00002292920	APO-PANTOPRAZOLE	562836	85	7,500	7,701	228	533	8,462	0.25	99.55	533	7,929	61		
P	00001997580	ASACOL	563600	55	27,240	7,731	311	286	8,328	0.24	151.42	286	8,042	62		

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TYPE	DIN	TRADE NAME	FTC	NUMBER OF SCRIPTS	DRUG QUANTITY	INGREDIENT COST	MARKUP/ SURCHARGE	DISPENSING FEE	ELIGIBLE EXPENSE	% OF TOTAL	AVG ELIG EXPENSE/ SCRIPT	CO-PAY	PAID AMOUNT	NL % OF		
														RANK (\$)	RANK (\$)	TOTAL (\$)
P	00002241114	AVANDIA	682092	39	2,740	7,745	275	282	8,301	0.24	212.86	282	8,020	63		
P	00002247947	TEVA-RAMIPRIL	243204	141	12,087	7,281	128	884	8,293	0.24	58.81	893	7,400	64		
P	00002182874	COZAAR	243208	87	6,846	7,358	258	665	8,260	0.24	95.18	673	7,607	65		
P	00002237925	AVAPRO	243208	93	6,840	7,151	308	622	8,081	0.24	86.89	622	7,459	66		
P	00000878936	NORVASC	242800	66	5,800	7,148	307	423	7,877	0.23	119.35	416	7,460	67		
P	00002231493	XALATAN	529200	156	664	6,244	148	1,165	7,558	0.22	48.45	1,165	6,392	68		
P	00002225905	ZOLADEX LA	100000	7	8	7,084	0	416	7,500	0.22	1,071.39	416	7,084	69		
P	00002275058	TEVA-VENLAFAXINE XR	281604	72	6,626	6,527	334	486	7,447	0.22	103.44	486	6,961	70		
P	00002240770	MICARDIS	243208	79	6,208	6,302	207	598	7,108	0.21	89.97	598	6,510	71		
D	00002244353	NOVORAPID	682008	49	2,205	6,456	155	444	7,055	0.21	143.99	444	6,611	72		
P	00002241113	AVANDIA	682092	35	3,153	6,583	189	242	7,014	0.21	200.41	242	6,772	73		
P	00002240836	ADVAIR	121200	62	5,940	6,365	205	358	6,928	0.20	111.74	358	6,570	74		
P	00002019906	APO-ENALAPRIL	243204	66	8,239	5,983	291	512	6,786	0.20	102.81	512	6,274	75		
P	00002246357	ARANESP	201600	16	56	6,244	0	493	6,736	0.20	421.01	493	6,244	76		
P	00000326844	APO-HYDRO	402820	624	43,283	1,780	256	4,623	6,659	0.20	10.67	4,622	1,838	77		
P	00002298457	FMS-VALACYCLOVIR	81800	81	3,021	5,893	260	505	6,658	0.20	82.20	505	6,154	78		
D	00002229705	HUMALOG	682008	65	2,280	5,900	28	672	6,600	0.19	101.54	672	5,928	79		
P	00002246793	SPIRIVA	120808	55	2,880	5,873	281	431	6,585	0.19	119.72	431	6,154	80		
D	00002251930	LANTUS	682008	41	1,305	6,100	38	394	6,533	0.19	159.33	394	6,139	81		
P	00001981501	BOTOX	920000	4	16	6,288	143	33	6,463	0.19	1,615.80	33	6,430	82		
P	00002258110	CO ALENDRONATE	920000	102	1,066	5,606	137	695	6,438	0.19	63.11	695	5,743	83		
P	00002240519	MAXALT	283228	48	402	5,584	322	359	6,265	0.18	130.51	359	5,906	84		
P	00002244781	DIOVAN	243208	59	5,437	5,621	184	429	6,234	0.18	105.66	429	5,805	85		
P	00002241332	VAGIFEM	681604	85	2,808	5,508	211	511	6,229	0.18	73.29	511	5,719	86		
P	00002246737	MYLAN-SIMVASTATIN	240608	69	4,610	5,400	302	498	6,201	0.18	89.87	498	5,703	87		
P	00002275023	TEVA-VENLAFAXINE XR	281604	157	9,668	5,004	188	1,003	6,196	0.18	39.46	1,003	5,184	88		
P	00002123282	COVERSYL	243204	91	6,955	5,290	231	674	6,195	0.18	68.07	674	5,521	89		
P	0000648035	NOVO-METOPROLOL	242400	243	36,822	4,317	133	1,738	6,188	0.18	25.47	1,747	4,441	90		
P	00000628123	APO-AMOXI	81216	383	10,792	3,450	99	2,585	6,135	0.18	16.02	2,585	3,536	91		
P	00002230248	LUPRON DEPOT	100000	5	5	5,816	76	209	6,100	0.18	1,220.09	209	5,891	92		
P	00002167786	APO-METFORMIN	682004	188	48,887	4,688	147	1,252	6,087	0.18	32.38	1,260	4,826	93		

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TYPE	DIN	TRADE NAME	PTC	NUMBER OF SCRIPTS	DRUG QUANTITY	INGREDIENT COST	MARKUP/ SURCHARGE	DISPENSING FEE	ELIGIBLE EXPENSE	% OF AVG ELIG		CO-PAY	PAID AMOUNT	NL		
										TOTAL (\$)	EXPENSE/ SCRIPT			RANK (\$)	RANK (\$)	% OF TOTAL (\$)
D	00002271842	LEVEMIR PENFILL	682008	27	825	5,502	53	449	6,003	0.18	222.34	449	5,554	94		
P	00002217511	APO-LISINOPRIL	243204	66	6,660	5,135	237	543	5,915	0.17	89.62	543	5,372	95		
P	00002246569	COVERSYL PLUS	243204	60	6,663	5,211	224	374	5,809	0.17	96.81	374	5,435	96		
P	00000406716	NOVAMOXIN	81216	357	10,351	3,231	121	2,455	5,808	0.17	16.27	2,449	3,343	97		
P	00002248013	MYLAN-PAROXETINE	281604	53	4,920	4,939	348	412	5,659	0.17	107.53	412	5,287	98		
P	00002231384	FEMARA	100000	23	1,570	5,089	308	125	5,522	0.16	240.10	125	5,397	99		
P	00002292920	APO-PANTOPRAZOLE	564000	53	4,265	5,043	117	308	5,467	0.16	103.15	308	5,159	100		
TOTAL TOP 100 DRUGS				15,735	1,386,014	1,670,028	50,680	113,504	1,834,212			113,148	1,720,815			
TOTAL REIMBURSEMENT DRUGS				1,718	137,140	0	0	0	70,095			7,672	62,398			
TOTAL PROVIDER DRUGS				52,770	4,620,739	2,866,778	98,093	364,446	3,329,316			363,616	2,962,187			
ALL DRUGS TOTAL				54,486	4,757,879	2,866,778	98,093	364,446	3,399,411			371,287	3,024,585			

TOTALS MAY BE OFF DUE TO ROUNDING

DISPENSING FEE, INGREDIENTS COST AND MARKUP/SURCHARGE BREAKDOWNS ARE NOT AVAILABLE FOR REIMBURSEMENT CLAIMS

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DIN	TRADE NAME	PTC	NUMBER OF SCRIPTS	% OF TOTAL SCRIPTS	INGREDIENT COST	MARKUP/ SURCHARGE	DISPENSING FEE	ELIGIBLE EXPENSE	% OF TOTAL EXPENSE/ SCRIPT	AVG ELIG SCRIPT	CO-PAY	PAID AMOUNT	NL		
													RANK	RANK	% OF TOTAL
													(\$)	(\$)	(\$)
2294338	LANTUS SOLOSTAR	682008	82	4.05	13,193	55	721	13,969	12.84	170.35	720.83	13,248	1		
2244353	NOVORAPID	682008	49	2.42	6,456	155	444	7,055	6.48	143.99	444.33	6,611	2		
2229705	HUMALOG	682008	65	3.21	5,900	28	672	6,600	6.07	101.54	671.96	5,928	3		
2251930	LANTUS	682008	41	2.02	6,100	38	394	6,533	6.00	159.33	394.03	6,139	4		
2271842	LEVEMIR PENFILL	682008	27	1.33	5,502	53	449	6,003	5.52	222.34	448.93	5,554	5		
509558	EPIPEN	121212	39	1.92	4,657	12	445	5,113	4.70	131.11	444.57	4,669	6		
1959212	HUMULIN 30/70 (CARTRIDGE)	682008	32	1.58	4,002	53	358	4,413	4.06	137.90	358.39	4,054	7		
1959220	HUMULIN R (CARTRIDGE)	682008	52	2.57	3,978	18	322	4,318	3.97	83.04	321.82	3,996	8		
999997	COMPOUND PIN	840600	212	10.46	2,462	113	1,728	4,302	3.95	20.29	1,727.71	2,554	9		
1959239	HUMULIN N (CARTRIDGE)	682008	59	2.91	3,264	8	344	3,616	3.32	61.29	344.00	3,272	10		
2024284	NOVOLIN GE TORONTO (PENFILL)	682008	40	1.97	3,216	25	208	3,449	3.17	86.23	208.22	3,241	11		
74225	SLOW-K	401200	139	6.86	2,009	99	1,116	3,225	2.96	23.20	1,116.33	2,108	12		
587737	HUMULIN N	682008	51	2.52	2,697	50	223	2,970	2.73	58.24	222.51	2,748	13		
2025248	NOVOLIN GE 30/70 (PENFILL)	682008	40	1.97	2,383	22	549	2,954	2.71	73.85	548.57	2,405	14		
2245689	LANTUS	682008	9	0.44	2,827	59	55	2,941	2.70	326.77	54.71	2,886	15		
2024268	NOVOLIN GE NPH (PENFILL)	682008	39	1.92	2,115	65	209	2,389	2.20	61.27	209.27	2,180	16		
2231948	CALTRATE 600	401200	61	3.01	1,835	31	387	2,253	2.07	36.93	386.65	1,866	17		
578657	EPIPEN JR	121212	14	0.69	1,866	18	171	2,055	1.89	146.77	170.79	1,884	18		
586714	HUMULIN R	682008	28	1.38	1,398	31	120	1,548	1.42	55.30	119.85	1,429	19		
999997	COMPOUND PIN	840408	58	2.86	1,043	56	421	1,520	1.40	26.21	421.14	1,092	20		
2268205	TWINJECT	121212	4	0.20	1,406	0	30	1,436	1.32	359.03	29.96	1,406	21		
363812	BUSCOPAN	120808	72	3.55	891	25	500	1,417	1.30	19.68	500.26	917	22		
2166976	CALTRATE 600	401200	35	1.73	1,062	39	200	1,300	1.20	37.16	200.16	1,100	23		
2231441	NITROLINGUAL	241208	42	2.07	613	18	285	915	0.84	21.79	284.61	630	24		
999997	COMPOUND PIN	840404	30	1.48	629	32	251	912	0.84	30.40	251.31	661	25		
2229704	HUMALOG	682008	11	0.54	776	0	101	878	0.81	79.78	101.23	776	26		
2245397	NOVORAPID	682008	21	1.04	639	0	150	788	0.72	37.54	149.51	639	27		
713376	K-DUR 20	401200	22	1.09	538	23	187	748	0.69	34.02	187.40	561	28		
2024233	NOVOLIN GE TORONTO	682008	18	0.89	552	8	154	715	0.66	39.71	154.12	561	29		
502790	COTAZYM ECS 5	561600	8	0.39	633	0	21	654	0.60	81.78	20.91	633	30		
2024225	NOVOLIN GE NPH	682008	19	0.94	468	6	154	627	0.58	32.99	153.52	473	31		
2024217	NOVOLIN GE 30/70	682008	11	0.54	491	0	133	623	0.57	56.68	132.71	491	32		

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														RANK (\$)	% OF TOTAL (\$)
999997	COMPOUND PIN	849200	12	0.59	534	0	67	601	0.55	50.12	67.11	534	33		
521515	VITAMIN B12	880800	97	4.79	346	2	233	581	0.53	5.99	233.49	347	34		
2240294	HUMALOG	682008	9	0.44	470	0	73	543	0.50	60.30	73.12	470	35		
999997	COMPOUND PIN	680400	27	1.33	291	4	163	458	0.42	16.96	162.54	295	36		
682039	APO-CAL	401200	50	2.47	127	31	292	450	0.41	9.00	292.20	128	37		
2231422	CALTRATEPLUS	401200	14	0.69	364	5	63	432	0.40	30.84	62.91	369	38		
645923	CALCIUM	401200	38	1.87	159	4	234	396	0.36	10.43	233.97	162	39		
480878	VITAMIN B12	880800	24	1.18	274	2	110	387	0.36	16.11	110.40	276	40		
795879	HUMULIN 30/70	682008	5	0.25	347	0	30	377	0.35	75.43	29.96	347	41		
999997	COMPOUND PIN	280804	16	0.79	265	12	99	376	0.35	23.50	99.01	277	42		
2247310	TWINJECT	121212	2	0.10	352	0	15	367	0.34	183.47	15.39	352	43		
2042991	OS-CAL	401200	12	0.59	244	8	102	354	0.33	29.48	101.83	252	44		
999997	COMPOUND PIN	921000	16	0.79	145	9	163	316	0.29	19.74	162.57	153	45		
2042304	MICRO-K	401200	13	0.64	198	3	112	314	0.29	24.12	112.03	202	46		
37613	NITROSTAT	241208	16	0.79	172	14	122	308	0.28	19.23	122.31	179	47		
999997	COMPOUND PIN	83600	10	0.49	194	13	94	301	0.28	30.05	93.91	207	48		
2243297	GLUCAGON	682092	2	0.10	281	0	18	300	0.28	149.77	18.46	281	49		
2237736	VITAMIN B12	880800	24	1.18	118	3	175	296	0.27	12.33	174.69	121	50		
999997	COMPOUND PIN	562836	5	0.25	210	6	69	285	0.26	57.03	69.25	216	51		
602884	APO-K	401200	5	0.25	228	0	41	269	0.25	53.86	38.37	231	52		
999997	COMPOUND PIN	242400	7	0.35	155	11	96	262	0.24	37.37	95.90	166	53		
721743	VITAMIN B12	880800	18	0.89	52	3	166	221	0.20	12.30	166.14	55	54		
2243588	MYLAN-NITRO SL	241208	12	0.59	100	7	99	206	0.19	17.18	99.20	107	55		
2085992	K-LYTE ORANGE	401200	4	0.20	164	10	9	183	0.17	45.73	9.23	174	56		
999997	COMPOUND PIN	81408	4	0.20	118	9	55	182	0.17	45.46	54.56	127	57		
999997	COMPOUND PIN	81206	5	0.25	126	9	45	179	0.16	35.81	44.92	134	58		
1987003	CYANOCOBALAMIN	880800	30	1.48	88	0	57	145	0.13	4.82	56.71	88	59		
999997	COMPOUND PIN	840492	4	0.20	93	6	24	122	0.11	30.60	24.09	98	60		
335940	VITAMIN B12	880800	9	0.44	64	4	44	113	0.10	12.50	44.41	68	61		
2241500	VITAMIN B12	880800	23	1.13	67	0	36	104	0.10	4.51	36.31	67	62		
999997	COMPOUND PIN	241208	8	0.39	49	11	35	95	0.09	11.93	35.45	49	63		
2043025	OS-CAL D 500	401200	6	0.30	70	0	21	91	0.08	15.19	20.97	70	64		

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			SCRIPTS	% OF TOTAL SCRIPTS					TOTAL EXPENSE/ (\$)	SCRIPT		PAID AMOUNT	RANK (\$)	RANK (\$)	% OF TOTAL (\$)
787	ISOPTO HOMATROPINE	522400	4	0.20	47	4	37	87	0.08	21.06	36.54	51	65		
2238998	RHO-NITRO	241208	5	0.25	46	2	36	83	0.08	16.69	35.60	48	66		
268631	VITAMIN B1	880800	7	0.35	12	0	54	66	0.06	9.48	54.24	12	67		
329185	VITAMIN B6	880800	6	0.30	25	0	40	65	0.06	10.80	39.95	25	68		
718580	CALCIUM W VITAMIN D	401200	6	0.30	17	0	44	62	0.06	10.27	43.87	18	69		
2091526	MUCOMYST	482400	4	0.20	44	1	15	61	0.06	15.27	15.48	46	70		
2024322	NOVOLIN GE 50/50 (PENFILL)	682008	1	0.05	44	0	9	54	0.05	53.50	9.23	44	71		
999997	COMPOUND PIN	81212	1	0.05	36	3	11	50	0.05	50.34	11.23	39	72		
305227	VITAMIN B6	880800	4	0.20	16	0	33	49	0.05	12.35	33.20	16	73		
999997	COMPOUND PIN	81228	1	0.05	28	0	7	35	0.03	35.12	7.49	28	74		
689726	HI POTENCY VITAMIN B12	880800	5	0.25	20	1	14	35	0.03	6.95	13.60	21	75		
999997	COMPOUND PIN	81216	1	0.05	21	2	11	34	0.03	33.96	11.23	23	76		
999997	COMPOUND PIN	520408	1	0.05	14	0	14	28	0.03	28.07	13.85	14	77		
999997	COMPOUND PIN	81220	2	0.10	5	0	22	28	0.03	13.99	22.46	6	78		
1926454	NITROL	241208	4	0.20	20	0	5	26	0.02	6.47	5.49	20	79		
331015	VITAMIN B12	880800	2	0.10	9	0	16	25	0.02	12.50	15.98	9	80		
999997	COMPOUND PIN	81428	3	0.15	12	0	12	24	0.02	7.96	11.85	12	81		
2166984	CALTRATE 600	882801	1	0.05	12	1	9	22	0.02	22.17	9.23	13	82		
2103087	BENTYLLOL	120808	1	0.05	12	1	9	22	0.02	21.98	9.25	13	83		
294462	PSEUDOPRIN	121200	2	0.10	3	8	9	20	0.02	10.03	9.23	3	84		
999997	MIXTURE MAGISTRALE	840408	1	0.05	18	0	0	18	0.02	17.73	0.00	18	85		
999997	COMPOUND PIN	81224	1	0.05	9	0	5	14	0.01	14.14	5.49	9	86		
80001408	NOVO OYSTER SHELL CALCIUM	401200	1	0.05	8	0	4	12	0.01	12.12	4.24	8	87		
407011	VITAMIN B1	880800	2	0.10	2	0	8	10	0.01	5.12	8.00	2	88		
622443	O-CALCIUM	401200	1	0.05	4	3	0	7	0.01	6.97	0.00	4	89		
2052717	CYANOCOBALAMIN	880800	1	0.05	3	0	2	6	0.01	5.60	2.24	3	90		
307912	PSEUDOPRIN	121200	1	0.05	4	0	0	4	0.00	3.52	0.00	4	91		
2265435	NOVOMIX 30	682008	1	0.05	0	0	0	0	0.00	0.00	0.00	0	92		
TOTAL OTC CLAIMS			2,027	100.00	92,559	1,348	14,893	108,800			14,890.69	93,824			

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DETAILED DENTAL CLAIMS STUDY
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PROCEDURE TYPE	BENEFIT DESCRIPTION	2007-09-01 TO 2008-08-31		2008-09-01 TO 2009-08-31		2008 VS 2007		2009-09-01 TO 2010-08-31		2009 VS 2008	
		# OF CLAIMS	PAID CLAIMS	# OF CLAIMS	PAID CLAIMS	% CHANGE #	% CHANGE \$	# OF CLAIMS	PAID CLAIMS	% CHANGE #	% CHANGE \$
BASIC	ADJUNCTIVE GENERAL SERVICES	32	3,914.13	39	4,224.49	21.9%	7.9%	42	5,275.69	7.7%	24.9%
	PARENTAL CONSCIOUS SEDATION	9	646.88	10	733.40	11.1%	13.4%	9	1,027.35	-10.0%	40.1%
DIAGNOSTIC SERVICES	EXAMINATIONS	41	4,561.01	49	4,957.89	19.5%	8.7%	51	6,303.04	4.1%	27.1%
	OTHER	3,322	81,314.84	3,440	89,424.65	3.6%	10.0%	3,433	93,686.62	-0.2%	4.8%
	TESTS AND LABORATORY	218	6,348.24	133	4,162.20	-39.0%	-34.4%	172	5,907.80	29.3%	41.9%
	X-RAYS	0	0.00	1	20.00	0.0%	0.0%	0	0.00	-100.0%	-100.0%
ENDODONTICS	OTHER	1,742	33,563.60	1,584	31,680.59	-9.1%	-5.6%	1,801	38,531.89	13.7%	21.6%
	ROOT CANAL	5,282	121,226.68	5,158	125,287.44	-2.3%	3.3%	5,406	138,126.31	4.8%	10.2%
	OTHER	36	3,311.20	36	4,552.09	0.0%	37.5%	32	4,904.48	-11.1%	7.7%
ORAL AND MAXILLOFACIAL SURGERY	DENTAL	100	41,035.68	91	37,730.98	-9.0%	-8.1%	106	46,685.95	16.5%	23.7%
	OTHER	136	44,346.88	127	42,283.07	-6.6%	-4.7%	138	51,590.43	8.7%	22.0%
	OTHER	443	42,623.31	494	47,095.03	11.5%	10.5%	546	56,358.73	10.5%	19.7%
PERIODONTICS	APPLIANCES	3	537.92	4	615.40	33.3%	14.4%	3	597.88	-25.0%	-2.8%
	NON SURGICAL SERVICES	446	43,161.23	498	47,710.43	11.7%	10.5%	549	56,956.61	10.2%	19.4%
	OTHER	42	10,544.94	23	7,535.62	-45.2%	-28.5%	36	9,032.33	56.5%	19.9%
	ROOT PLANING	53	1,643.69	37	1,529.18	-30.2%	-7.0%	37	1,186.16	0.0%	-22.4%
	SCALING	14	624.73	16	778.46	14.3%	24.6%	22	1,151.84	37.5%	48.0%
	SURGICAL SERVICES	243	19,475.50	258	21,547.35	6.2%	10.6%	311	28,582.54	20.5%	32.6%
	OTHER	3,340	138,922.77	3,529	158,786.97	5.7%	14.3%	3,772	179,138.88	6.9%	12.8%
	OTHER	44	16,259.87	40	14,843.17	-9.1%	-8.7%	52	15,943.89	30.0%	7.4%
		3,736	187,471.50	3,903	205,020.75	4.5%	9.4%	4,230	235,035.64	8.4%	14.6%

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DETAILED DENTAL CLAIMS STUDY
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PROCEDURE TYPE	BENEFIT DESCRIPTION		2007-09-01 TO 2008-08-31		2008-09-01 TO 2009-08-31		2008 VS 2007		2009-09-01 TO 2010-08-31		2009 VS 2008	
			# OF CLAIMS	PAID CLAIMS	# OF CLAIMS	PAID CLAIMS	% CHANGE #	% CHANGE \$	# OF CLAIMS	PAID CLAIMS	% CHANGE #	% CHANGE \$
BASIC	PREVENTIVE SERVICES	FLUORIDE	643	8,080.75	600	7,595.62	-6.7%	-6.0%	651	8,883.85	8.5%	17.0%
		OTHER	131	6,368.16	104	5,407.24	-20.6%	-15.1%	106	3,668.92	1.9%	-32.1%
		POLISHING	2,436	45,325.16	2,485	48,389.37	2.0%	6.8%	2,513	50,535.02	1.1%	4.4%
	PROSTHODONTICS FIXED		3,210	59,774.07	3,189	61,392.23	-0.7%	2.7%	3,270	63,087.79	2.5%	2.8%
			7	493.69	9	1,003.30	28.6%	103.2%	2	301.94	-77.8%	-69.9%
		PROSTHODONTI CS FIXED	1	154.98	2	258.00	100.0%	66.5%	0	0.00	-100.0%	-100.0%
	PROSTHODONTICS REMOVABLE		8	648.67	11	1,261.30	37.5%	94.4%	2	301.94	-81.8%	-76.1%
			19	1,927.36	25	2,545.54	31.6%	32.1%	22	2,653.20	-12.0%	4.2%
		BASIC BENEFITS	0	0.00	1	421.30	0.0%	0.0%	0	0.00	-100.0%	-100.0%
	PROSTHODONTIE AMOVIBLE		19	1,927.36	26	2,966.84	36.8%	53.9%	22	2,653.20	-15.4%	-10.6%
		PROSTHODONTI CS REMOVABLE	0	0.00	1	400.00	0.0%	0.0%	0	0.00	-100.0%	-100.0%
			0	0.00	1	400.00	0.0%	0.0%	0	0.00	-100.0%	-100.0%
	RESTORATIVE SERVICES	AMALGAM	251	20,756.89	287	22,602.98	6.4%	8.9%	236	20,950.43	-11.6%	-7.3%
		OTHER	114	4,256.36	77	2,969.70	-32.5%	-30.2%	123	5,671.75	59.7%	91.0%
		TOOTH COLORED AMALGAM	1,813	180,080.81	1,986	208,703.45	9.5%	15.9%	2,062	224,758.81	3.8%	7.7%
MAJOR	TOTAL BASIC		2,178	205,094.06	2,330	234,276.13	7.0%	14.2%	2,421	251,380.99	3.9%	7.3%
	ADJUNCTIVE GENERAL SERVICES		15,056	668,211.46	15,292	725,556.08	1.6%	8.6%	16,089	805,435.95	5.2%	11.0%
	ORAL AND MAXILLOFACIAL SURGERY		1	122.50	0	0.00	-100.0%	-100.0%	0	0.00	0.0%	0.0%
			1	122.50	0	0.00	-100.0%	-100.0%	0	0.00	0.0%	0.0%
		DENTAL	10	1,074.88	11	2,030.78	10.0%	88.9%	5	596.72	-54.5%	-70.6%
	OTHER		0	0.00	1	192.50	0.0%	0.0%	0	0.00	-100.0%	-100.0%
		DENTAL	10	1,074.88	12	2,223.28	20.0%	106.8%	5	596.72	-58.3%	-73.2%
			0	0.00	2	1,925.00	0.0%	0.0%	0	0.00	-100.0%	-100.0%
			0	0.00	2	1,925.00	0.0%	0.0%	0	0.00	-100.0%	-100.0%

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DETAILED DENTAL CLAIMS STUDY
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USERID: BCRCHIA

PROCEDURE TYPE	BENEFIT DESCRIPTION		2007-09-01 TO 2008-08-31		2008-09-01 TO 2009-08-31		2008 VS 2007		2009-09-01 TO 2010-08-31		2009 VS 2008	
			# OF CLAIMS	PAID CLAIMS	# OF CLAIMS	PAID CLAIMS	% CHANGE #	% CHANGE \$	# OF CLAIMS	PAID CLAIMS	% CHANGE #	% CHANGE \$
MAJOR	PARTIAL DENTURES	DENTAL	1	308.91	0	0.00	-100.0%	-100.0%	1	394.80	0.0%	0.0%
			1	308.91	0	0.00	-100.0%	-100.0%	1	394.80	0.0%	0.0%
	PROSTHODONTICS FIXED		51	20,641.45	31	14,227.81	-39.2%	-31.1%	38	17,690.96	22.6%	24.3%
			51	20,641.45	31	14,227.81	-39.2%	-31.1%	38	17,690.96	22.6%	24.3%
	PROSTHODONTICS REMOVABLE		177	61,871.58	188	79,183.88	6.2%	28.0%	172	71,252.59	-8.5%	-10.0%
		BASIC	0	0.00	1	1,120.00	0.0%	0.0%	0	0.00	-100.0%	-100.0%
		DENTAL	0	0.00	1	92.40	0.0%	0.0%	0	0.00	-100.0%	-100.0%
			177	61,871.58	190	80,396.28	7.3%	29.9%	172	71,252.59	-9.5%	-11.4%
	RESTORATIVE SERVICES	CROWNS	99	51,975.42	72	41,310.51	-27.3%	-20.5%	108	62,499.86	50.0%	51.3%
		INLAYS	3	1,584.87	0	0.00	-100.0%	-100.0%	3	482.30	0.0%	0.0%
		ONLAYS	6	3,640.88	6	3,328.17	0.0%	-8.6%	4	2,353.21	-33.3%	-29.3%
		OTHER	0	0.00	1	32.78	0.0%	0.0%	1	14.00	0.0%	-57.3%
		POSTS	29	4,913.87	34	5,194.86	17.2%	5.7%	45	6,889.74	32.4%	32.6%
			137	62,115.04	113	49,866.32	-17.5%	-19.7%	161	72,239.11	42.5%	44.9%
	TOTAL MAJOR		377	146,134.36	348	148,638.69	-7.7%	1.7%	377	162,174.18	8.3%	9.1%
TOTAL			15,433	814,345.82	15,640	874,194.77	1.3%	7.3%	16,466	967,610.13	5.3%	10.7%

Nalcor Energy

Group Benefits Program Renewal

Effective January 1, 2012

MORNEAU
SHEPELL

Nalcor Energy
Group Benefits Renewal
Effective January 1, 2012

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Executive Summary

We are pleased to have the opportunity to provide Nalcor Energy with ongoing consulting services for you and your employees.

Your group insurance program, with The Great-West Life Assurance Company, Medavie Blue Cross and AXA Assurances Inc. will renew on January 1, 2012. Within this report, we provide our analysis of your renewal, together with your insurer's requested rate action and the rate action that has been negotiated for the upcoming year. This report also provides a summary of the financial information for the Basic Life and LTD benefits as of February 28, 2011, and for the Health and Dental benefits for the period September 1, 2010 to August 31, 2011.

Based on the renewal information provided by the insurers, the following are the premium rate adjustments required effective January 1, 2012.

Table 1

	Proposed	Negotiated
Basic Life		
> Active	-15%	-20%
> Retirees	-15%	No Change
Long Term Disability	- 5%	-5%
Supplementary Health		
> Active	2.8%	No Change
> Retirees	4.7%	No Change
Group Travel		
> Active	No Change	No Change
> Retirees	No Change	No Change
Dental		
> Active	25.2%	20.8%
> Retirees	3.7%	No Change
Optional Life	No Change	No Change
Optional Dependent Life	+12.0%	+12.0%
Basic and Voluntary AD&D	No Change	No Change
Critical Illness	No Change	No Change

The negotiated renewal premium represents a reduction of -0.8% in your total annual cost. The total cost for active employees will reduce by -1.3% while the retiree cost will remain unchanged.

We recommend acceptance of the proposed renewal rates with an effective date of January 1, 2012.

See Appendix A for a complete Premium Rate Summary.

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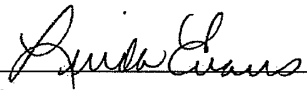
While we verify as much of the information provided to us as possible, and check all of the calculations, we are unable to verify claims data in the absence of a claims audit.

The information in this Renewal Report provides you with our analysis of your current benefits situation, and is based on the data and information provided to us by Great-West Life, Medavie Blue Cross and AXA Assurances Inc. We do not independently audit or verify this data and information, and our report and analysis are based on the assumption that the data and information provided to us are accurate.


In closing, we offer our appreciation for being given the opportunity to be of service to your organization. We look forward to meeting to discuss this information in more detail.

Respectfully submitted,

MORNEAU SHEPELL LTD.



Linda Evans
Senior Consultant



Cheryl Kane
Principal

Section 1 – Emerging Trends

The data and analysis provided in this report should be evaluated in conjunction with emerging trends in the benefits environment. There are a multitude of factors which can affect the plans in a variety of ways. To this end, Morneau Shepell has selected some of the more pertinent trends which we believe would have an impact on your plan.

Drugs

There are a wide variety of factors impacting the drug landscape today, including increasing availability and use of generic drugs and legislated changes impacting generic pricing in some provinces, new drugs in the pharmaceutical “pipeline”, increasing drug claims incidence, as well as impacts in utilization driven by aging populations. All have an impact on the extended health care plans and estimates used in this report for Nalcor’s experience going forward.

> Generics

- > Many key drugs have patents expiring in the coming years or which have expired this year. This industry movement has been referred to as the “patent cliff”. A recent example is Lipitor, a drug used to treat high cholesterol and whose patent expired in 2010. The patent cliff is expected to provide some relief on drug costs for all plans. As of 2009 generic fill rates reached 47%¹. Of particular note is that New Brunswick benefits from the highest generic fill rate (60%)².
- > This positive trend of generic replacement should have a decreasing impact after 2013 as the volume of patent expiries reduces (with 2010 – 2012 being the peak years)².

> Legislative Changes

- > Many governments are now legislating or proposing changes to the drug pricing in their provinces and the Atlantic Provinces are not excluded. The Newfoundland and Labrador Government is currently in negotiations with the Pharmacists Association of NL regarding proposed changes to the generic drug pricing model. The changes would affect the rebates pharmacies get from generic drug companies for stocking their drugs. Other considerations include the setting of generic pricing and rules for price increases.
- > These initiatives follow the lead from Ontario, Alberta, British Columbia and Quebec where governments have legislated (ON, QC, Alberta) or reached agreements (BC) regarding significant reductions in the cost of generic drugs. Ontario has been successful in reducing the cost of generic drugs to 25% of the brand name costs by 2012 and BC to 35% whereas prior to these changes generic drug costs ranged from 55%-70% of the brand price. These savings have come largely at the expense of eliminating drug rebates formerly paid by generic drug manufacturers for dispensing their medications. As a result of these changes, pharmacy practice models are in a state of evolution as they search for new sources of revenue that will better leverage their expertise. The future result may be positive in terms of improved patient

¹ ESI, 2009 Drug Trends Report

² ESI, 2008 Drug Trends Report

care but will most certainly involve increased cost in the areas of professional and cognitive fees.

- > Perhaps a precursor to evolution in pharmacy practice models, pharmacists are being granted prescribing authority with varying degrees of scope across the country. In Atlantic Canada, pharmacists in New Brunswick have been given the greatest level of authority with most provinces adopting or planning to adopt similar legislation in the near future. These changes recognize the pharmacology expertise that resides in pharmacy in addition to the continued pressure faced by family physicians in an over-loaded health care system. As the model continues to evolve, there will be greater emphasis placed on physicians to “diagnose” and pharmacists to “prescribe”.
- > There is a continued focus on limiting hospital stays thereby necessitating more at-home procedures and self-administered drug options.
- > In addition to the legislative changes mentioned above regarding drugs, emerging focus is being placed on the prescribing authority of other health care providers. This may change the dynamics of paramedical benefit claiming patterns in the future.
- > There has been a continued trend toward “passive privatization” where the cost of medications and services are being transferred from the public sector to private benefit plans. Limiting hospital stays as noted above is one example and advances in cancer drug therapies is another. More specifically, cancer medications have traditionally only been available for administration in a hospital setting as they were typically intravenous (IV) drugs. Today, we are seeing advances in therapies as cancer drugs are being perfected in oral forms that can be administered in a patient’s home with resulting costs being shifted to the employer’s drug plan.
- > ***Pharmaceutical Pipeline³***
 - > The pipeline of new drugs continues to focus on biologics and specialty drugs (for example those drugs for Rheumatoid Arthritis and Cancer).
 - > Specialty drugs are growing at a rate of over 15% per year and there are over 250 specialty drugs in phase 3 development (with Cancer drugs leading the way).
- > ***Cancer Drugs and Catastrophic Claims***
 - > The proportion of catastrophic claims in the highest volume categories (those over \$25,000) are increasing. This is in addition to the increase in catastrophic claimants overall (approximately 20,000 cardholders in 2008 as opposed to approximately 8,000 in 2004)⁴.
 - > Continued offloading of provincial plans leads to further pressure on the private sector to pick up costs.
 - > Outpatient treatment of these drugs is becoming more prevalent, again putting upward pressure on costs for the private sector.
 - > Number of prescriptions for cancer drugs has risen 50% in the last 4 years⁵.

³ ESI, 2008 Drug Trend Report

⁴ Emergis, 2008

> **Aging**

- > The aging argument is not new but increased data and findings show that this is having a direct impact on extended health care plan costs, with those in the higher age brackets using a disproportionate amount of health care dollars. With the aging bubble moving towards the highest claiming groups, we are already seeing upward pressure in these benefits (e.g. cardiovascular drugs)⁶

Wellness and Integrated Health Management

- > As employers struggle to manage costs related to disability and absence, a focus on prevention and integrated disability and health management has emerged. Providers are now focusing on supplying solutions that strategically handle the two elements in combination.
- > Wellness has now become a focus of many benefit programs which allows management and organizations to focus on the preventable, long-term cost drivers for both disability and health.
- > The health status of Canadians, and especially Atlantic Canadians, is concerning. We have among the highest levels of obesity, smoking, alcohol consumption, and diabetes in the country. Our per capita drug and health claims data compared to all other regions in Canada underscores this point. The resulting impact on absenteeism costs, benefit plan usage, and decreasing productivity is profound. More importantly, our quality of life is diminished. As a result, organizations and employee groups are recognizing the need to embrace the challenge of wellness and health management.

Other Considerations

- > As plan sponsors struggle with the escalation of costs in their benefit plans, as well as the need to provide a plan that is relevant and targeted for their demographically diverse employee population, there is movement towards the flexible benefits end of the benefit plan delivery spectrum. More employers, (including increasingly smaller employers) are looking to flexible benefits as an appropriate delivery mechanism for providing employees with relevant benefits.
- > Technological developments, such as the move towards pharmacy dispensing machines, paperless claims adjudication and smart phone technologies will change the speed and accuracy at which claims are submitted and enhance the user experience. We also anticipate a reduction in claims administration charges from insurers who can leverage these technology advances as part of their adjudication services.
- > Underwriting & Risk – As catastrophic claims absorb a larger proportion of overall claims, employers are asking questions about the intent of providing benefit plans and the appropriate level of risk management. Are plans moving too much away from the catastrophic nature of true insurance or is this appropriate given employee wants/needs?

⁵ The Cancer Advocacy Coalition of Canada - 2008 Annual Report Card on Cancer

⁶ IMS Health, Canada - LRx longitudinal database

Section 2 – Group Life

Underwriting Arrangements

The group life insurance program is underwritten on a fully-experience rated basis whereby all claims, reserves and insurance company expenses are deducted from the premiums paid. In the event the premium exceeds the total charges, the program would be in a surplus position and a refund would be available after all reserve requirements have been met. However, if the charges exceed the premium, a deficit would exist which, if not eliminated, would be carried forward to the next policy year. Further, where a deficit exists, a rate increase may be requested at renewal to support the plan for the coming year, as well as to facilitate deficit recovery.

The policy includes an aggregate stop-loss provision whereby the maximum claims charged to the plan in any one policy year would not exceed 125% of the annual premium. The cost for this protection is 10.7% of premium.

1.1 Financial Review

The following is the financial experience of the group life insurance program for the period under review:

Table 2 - March 1, 2010 to February 28, 2011

Paid Premium	\$982,233
> Less Stop Loss (10.7%)	<u>105,099</u>
Billed Premium	877,134
> Reinsurance Premium *	<u>25,146</u>
Net Premium	851,988
Claims Charges	
> Paid Claims (charged)	281,000
> Conversion Charge	--
Total Claims Charge	281,000
> Retention	54,493
> Interest (Credit)	<u>(621)</u>
Total Policy Charge	334,872
Surplus for Period March 1, 2010 to Feb. 28, 2011	517,116
Transfer to CFR	(188,464)
Transfer to RDA	(328,652)
Balance at February 28, 2011	0

* Due to the increased insurance risk relative to the pilots and company owned aircraft, Great-West Life reinsures the life policy with another insurance company. Half of the total premium required is charged to Nalcor and deducted from the life premium.

SUPPORT FIGURES

Claims Breakdown

Presented below is a breakdown of the claims paid under the group life and dependent life insurance policies:

Table 3 - Group Life Claims

Name	Date of Death	Claim Amount
		\$48,000
		\$208,000
		\$5,000
		\$5,000
		\$5,000
		\$5,000
		\$5,000
TOTAL		\$281,000

The total claims charge did not exceed 125% of the annual premium.

Retention

Following is a breakdown of the retention expenses for the group life benefit for the period under review:

Table 4

	Net Premium	Charge	Total
Premium Tax	*\$334,872	4.0%	\$13,394.87
General Administration	851,988	2.0%	17,039.74
Risk Charge	851,988	0.8%	6,815.90
Profit	851,988	2.0%	17,039.74
Claims Settlement Expense	7	175	1,225.00
			\$55,515.25

* For calculation of premium tax, the surplus is deducted from net premium.

Claims Fluctuation Reserve

The Claims Fluctuation Reserve (CFR) or Rate Stabilization Reserve is established for the purpose of providing rate stability to the experience-rated benefits. Any experience surplus is required to be credited to the fund until 25% of the annualized experience-rated life premium has accumulated, at which time no further deposits will be required other than adjustments due to premium fluctuations. The insurer has first call on these funds to eliminate or reduce any deficit incurred under the program.

A summary of the CFR, which is now fully funded, is provided below:

Table 5

Balance at March 1, 2010	\$22,034
Interest	77
Transfer of Gain	<u>188,464</u>
Balance at February 28, 2011	\$210,575

Refund Deposit Account

A refund deposit account (RDA) is established to hold surplus funds remaining after other reserve requirements have been met. The funds remain the property of the policyholder to be left on deposit or used at your discretion.

The balance of the surplus funds was deposited in a RDA, which will be separate from the LTD RDA due to the different cost share arrangements. Currently there is a balance of \$328,652 in this account.

Whereas the Life premium is 100% employer paid for active employees and cost shared 50/50 for retirees, we estimate that Nalcor pays approximately 95% of the Life premium and, therefore, owns a corresponding amount of the surplus funds on deposit.

1.2 Rate Action

Great-West Life's analysis is included in Appendix B and, based on 113 months of experience from March, 2002, to July, 2011, indicates a required rate of \$0.225, a 15% decrease from the current composite rate of \$0.264 per \$1,000 of coverage. However, since 2008 Great-West Life has used 89 months and, to be consistent, we requested the same period be used in this and future renewals; Great-West Life agreed. Therefore, based on the analysis, a decrease of 27% is indicated.

However, in considering the increasing future liability under the plan, we requested and Great-West Life agreed to a 20% reduction in the premium rate, leaving 7% for margin. Further, we recommend the retiree rate remain unchanged, applying the full reduction to the active employee rate, reducing same from \$0.26 to \$0.203 per \$1,000 of coverage.

Section 3 – Long Term Disability

Underwriting Arrangements

The LTD plan is underwritten by the Great-West Life Assurance Company on a five year experience-rated basis. Under this arrangement, the first five years' payment for each claim is charged directly to the experience of the policy and, thereafter, benefit payments are pooled insofar as there is no surplus/deficit accounting. Claims which extend beyond a five-year period will not directly affect the financial results under the program; however, the renewal rating and pooling charge is based on the total claims experience. Whereas the premium is 100% employee paid, the benefit is non-taxable in the hands of the claimant.

Premiums are allocated 30% to the pooled portion and 70% to the experience-rated portion of the plan.

3.1 Financial Review

The following is the financial experience relative to the long term disability insurance program for the period March 1, 2010, to February 28, 2011:

Table 6 - March 1, 2010, to February 28, 2011

Paid Premium		\$1,013,996
> Less Pooling Charge		<u>304,199</u>
> Experience- Rated Premium		709,797
Paid Claims (Experience-rated)		334,743
Claims Reserve Adjustments		
Incurred but Unreported Reserve Adjustment		
> Current	238,340	
> Previous	<u>233,692</u>	
> Change		4,648
Disabled Life Reserve		
> Current	580,984	
> Previous	<u>499,694</u>	
> Change		<u>81,290</u>
Total Claims Charge (Paid Claims + Reserve Adjustments)		420,681
Retention		78,403
Interest Credit		<u>(19,227)</u>
Total Policy Charge (Total Claims Charge + Retention – Interest)		<u>479,857</u>
Surplus for Period Mar. 1, 2010 To Feb. 28, 2011		229,940
Transfer to CFR		0
Transfer to RDA		(229,940)
Balance at February 28, 2011		0

SUPPORT FIGURES

Claims Breakdown

A summary of the active long term disability insurance claims for the policy period March 1, 2010, to February 28, 2011, is provided in Appendix C.

Disabled Life Reserve

The reserve for each disability claim is dependent on the age and sex of the claimant at the date of disability, the average duration of the disability, the definition of disability and prevailing interest rates. The reserve is adjusted at each policy anniversary to reflect the changes in these factors. As of February 28, 2011, the total disability reserve was \$2,410,739. Following is a summary of the Disabled Life Reserve for the period under review:

Table 7 - Summary of Disabled Life Reserve

Policy Period Ending	Total	Experience-Rated
February 28, 2011	\$2,410,739	\$580,984
February 28, 2010	\$2,425,589	\$499,694
Change	(\$14,850)	\$81,290

Note, that while the total DLR reduced this year from the prior year, there was an increase in the experience rated portion. This is due to the number of new LTD claims

Incurred But Unreported Reserve

The incurred but unreported claims reserve is calculated as a percentage of the refund premium for the last month of the policy year annualized ($\$76,714 \times 12 \times 70\% = \$644,398$). The percentage used is calculated below.

$$\frac{\text{Elimination Period} + 30}{365} = \frac{105 + 30}{365} = 37.0\%$$

The requirement for the period ending February 28, 2011 is \$238,340.

Retention

Provided below is Great-West Life's breakdown of the actual expenses for the long term disability program for the period March 1, 2010, to February 28, 2011:

Table 8 - Retention Breakdown

Formula		
Premium Tax	4.0% of experience-rated premium (less surplus)	\$19,194.25
General Administration	2.0% of experience-rated premium	14,195.94
Claims Administration	5.0% of Incurred Claims	21,034.03
Profit Charge	0.75% of experience-rated premium	5,323.48
Risk Charge	0.9% of experience-rated premium	6,388.17
Other Expenses	> Amendments	\$410.00
	> Medical Vouchers	350.00
	> Rehabilitation	7,465.00
	> Other Rehab Expenses	3,490.00
	> Medical Coordination	<u>552.00</u>
		<u>12,267.00</u>
TOTAL		\$78,402.87

Claims Fluctuation Reserve

Experience surplus on any anniversary date is required to be credited to the Claims Fluctuation Reserve (CFR) Fund until 25% of experience-rated long term disability insurance premium has accumulated. At that time, no further deposits would be required other than adjustments due to premium fluctuations.

A summary of the CFR, which is fully funded, is provided below:

Table 9

Balance at March 1, 2010	\$188,961
Interest	661
Transfer to RDA	<u>(14,191)</u>
Balance at February 28, 2011	\$175,431

Refund Deposit Account

A refund deposit account (RDA) is established to hold surplus funds remaining after other reserve requirements have been met. The funds remain the property of the policyholder to be left on deposit or used at your discretion. Whereas the LTD is 100% employee paid, the funds should be directed to the benefit of the plan/plan members.

Table 10

Balance at March 1, 2010	\$1,138,857
Premium Withdrawals	
> March 11, 2010	(37,597.10)
> March 22, 2010	(37,621.30)
> April 1, 2010	(37,433.27)
> April 19, 2010	(37,409.83)
> April 30, 2010	(38,083.08)
> May 19, 2010	(38,178.55)
> May 28, 2010	(38,121.24)
> June 11, 2010	(38,085.72)
> June 7 2010	(38,202.65)
> June 14, 2010	(38,251.27)
> July 27, 2010	(38,260.47)
> August 9, 2010	(38,228.73)
> August 18, 2010	(38,524.43)
> September 7, 2010	(38,609.18)
	(\$532,607)
Transfer from CFR	14,191
Interest	2,481
Transfer of Gain	229,186
Balance at February 28, 2011	\$852,108

A premium holiday was extended in 2011 commencing with pay period 14 (June 27 to July 10) and continuing for the balance of the year. This would represent additional withdrawals of approximately \$450,000, leaving a balance of about \$400,000.

3.2 Rate Action

Great-West Life's renewal analysis is included in Appendix B and indicates a required rate of 1.23%, which is a 5.4% decrease to the current rate of 1.3%. Whereas the 2011 renewal rate was not implemented until July 1st, the difference between 1.44% and 1.3% from January 1st is held in a separate reserve account and will be reflected on the next financial accounting statement for the period ending February 2012. We estimate this amount to be approximately \$50,000.

There are currently 30 open LTD claims and one pending, the same as last year. Of these, 23 are not expected to return to work, 3 are expected to return to their own job or gainful employment and 4 are unknown at this time.

Great-West Life has requested an increase in their claims administration charge from 5.0% to 5.3% effective January 1, 2012. Last year they requested an increase to 5.5% but agreed to no change.

Section 4 – Supplementary Health, Dental and Travel Benefits

4.1 Financial Review

The supplementary health and dental programs are administered by Medavie Blue Cross (MBC). The programs are self-insured by Nalcor with claims adjudicated and processed by Blue Cross in accordance with the terms of the ASO contract.

There is a 120% stop-loss provision under the plans, whereby claims in excess of 120% of the expected claims amount, as calculated by MBC, would not be charged to the plan. For this protection there is a charge of 0.25% of expected claims.

The accounting statements prepared by MBC for the health and dental plans are provided in Appendix D. A summary of the financial position for the active employees and the retirees along with the combined totals for the period September, 2010, to August, 2011, is provided below:

Table 11

Active Employees	Health	Dental	Total
> Balance from August 31, 2010	\$313,549	\$178,678	\$492,227
> Withdrawal - @live program	(397)	-	(397)
> Withdrawal from Surplus	(150,000)	-	(150,000)
> Manufacturer's Credit	378	-	378
> Subrogation Credit	2,833	-	2,833
> Orthopedic Shoe Credit	47,901	-	47,901
> Current Year Surplus/(Deficit)	<u>95,756</u>	<u>(114,161)</u>	<u>(18,405)</u>
> Balance at August 31, 2011	310,020	64,517	374,537
> Estimated Outstanding Deposits	<u>89,668</u>	<u>32,242</u>	<u>121,910</u>
> Estimated Account Balance	399,688	96,759	496,447
Retirees			
> Balance from August 31, 2010	376,303	60,696	436,999
> Current Year Surplus/(Deficit)	<u>54,888</u>	<u>11,899</u>	<u>66,787</u>
> Balance at August 31, 2011	431,191	72,595	503,786
> Estimated Outstanding Deposits	<u>81,299</u>	<u>12,117</u>	<u>93,415</u>
> Estimated Account Balance	512,490	84,712	597,201
Combined			
> Balance from August 31, 2010	689,852	239,374	929,226
> Withdrawal - @live program	(397)	-	(397)
> Withdrawal from Surplus	(150,000)	-	(150,000)

Combined (cont'd)	Health	Dental	Total
> Manufacturer's Credit	378	-	378
> Subrogation Credit	2,833	-	2,833
> Orthopedic Shoe Credit	47,901	-	47,901
> Current Year Surplus/(Deficit)	<u>150,644</u>	<u>(102,262)</u>	<u>48,382</u>
> Balance at August 31, 2011	741,211	137,112	878,323
> Estimated Outstanding Deposits	<u>170,967</u>	<u>44,359</u>	<u>215,326</u>
> Estimated Account Balance	912,178	181,471	1,093,649

You will note an "Orthopedic Shoe Credit" of \$47,901. This amount represents claims paid in error to employees over several years for orthopedic shoes over and above the contractual coverage. Medavie Blue Cross did not collect the overpayment from the affected employees but, since it was their error, provided a credit for the amount overpaid.

The balance in bold print includes the deposits received by Blue Cross up to August 31st. The estimated outstanding deposits are revenue applicable to the period under review but received after the end of the financial period. On a cash flow accounting basis, there is usually a lag of one or two deposits, which would be reflected in the accounting statement for the following year.

4.2 Rate Action

Within this section we have provided Blue Cross' renewal calculations for the supplementary health and dental programs for active employees and retirees.

Supplementary Health

Following is Blue Cross' renewal calculation.

Table 12 - Active Employees

	Hospital	EHB	Drugs	Total
Paid Claims (09/10 to 08/11)	\$17,980	\$607,902	\$1,409,902	\$2,035,185
Projected Cost Increases (09/11 to 12/12)	9.0%	7.9%	6.7%	7.1%
Projected Claims (01/12 to 12/12)	19,598	655,280	1,504,365	2,179,243
Admin including Premium Tax (9.27%)	1,816	60,733	139,428	201,978
Stop Loss Pooling (0.25%)	49	1,638	3,761	5,448
Projected Claims plus Expenses (01/12 to 12/12)	21,463	717,652	1,647,555	2,386,669
Projected Deposits *				2,322,606
Claims Ratio				102.8%
Required Rate Increase				2.8%

Total claims were 2.9% higher than the previous year; however, exposure (number of single/family units covered) increased by 2.0% for the period. Therefore, the increase in the average amount claimed was 1.1%, and this figure is more indicative of your recent trend. This annual increase projected over 16 months, from September 2011 to December 2012, would be 1.5%. Considering the proposed increased provides for claims to increase by 7%, we believe the current rates would support expected claims for your group and, therefore, we recommend no change to the current rates.

Below is Medavie Blue Cross' renewal calculation for the retiree division.

Table 13 - Retirees

	Hospital	EHB	Drugs	Total
Paid Claims (09/10 to 08/11)	\$33,974	\$330,736	\$1,663,799	\$2,028,509
Projected Cost Increases (09/11 to 12/12)	9.0%	7.9%	6.7%	6.9%
Projected Claims (01/12 to 12/12)	37,031	356,864	1,775,274	2,169,169
Admin including Premium Tax (9.27%)	3,432	33,075	164,537	201,044
Stop Loss Pooling (0.25%)	93	892	4,438	5,423
Projected Claims plus Expenses (01/12 to 12/12)	40,556	390,831	1,944,249	2,375,636
Projected Deposits *				2,269,517
Claims Ratio				104.7%
Required Rate Increase				4.7%

* Actual revenue for the period.

Retiree health claims increased by 2.6% over the previous year while the number of retirees increased by 4.3%, resulting in a decrease in the average amount claimed. While a decrease in claims is not a good indicator of expected claims for the next policy period, neither is the Medavie Blue Cross projection of 6.9%. Whereas the current rates more than supported the past year's claims and considering the funds on deposit, we recommend the retiree health rates remain unchanged.

We discussed the possibility of reducing the retiree health rates by applying a portion of the surplus funds on deposit. If \$100,000 is applied to projected deposits, using 2% for projected cost increases, a rate reduction of 4% could be obtained, resulting in a difference in the retiree monthly deduction of \$2.76 single and \$5.63 family.

However, we believe that the current premium rates are required to support expected claims over the next year and restate our recommendation that the retiree rates remain unchanged. Consideration could be given to using some of the surplus to fund a premium holiday, say for one month. This would use up approximately \$160,000 of surplus (retiree and employer payments), leaving about \$350,000 or 15% of expected claims as projected by Medavie Blue Cross, still a reasonable margin.

The current and renewal health rates for active employees and retirees are provided below:

Table 14 - Health Rates

	Current		Renewal	
	Single	Family	Single	Family
Active	\$54.65	\$169.06	\$54.65	\$169.06
Retirees	\$138.24	\$281.60	\$138.24	\$281.60

Dental

Blue Cross' renewal calculation is shown below, separately for the active employees and retirees:

Table 15 - Active Employees

	Dental
Paid Claims (09/10 to 08/11)	\$842,962
Projected Cost Increases (09/11 to 12/12)	9.5%
Projected Claims (01/12 to 12/12)	923,043
Admin including Premium Tax (9.27%)	85,550
Stop Loss Pooling (0.25%)	2,308
Projected Claims plus Expenses (01/12 to 12/12)	1,010,901
Projected Deposits *	807,585
Claims Ratio	125.2%
Required Rate Increase	25.2%

* Actual revenue for the period.

Total claims paid were 21.3% higher than the previous year, while exposure (number of single/family units) was 2.4% higher. As a result, the increase in the average claim was 18.5%. Total claims paid for permanent employees increased by 18.7% while claims for temporary employees increased by 61%. While there may be some anti-selection within this group, relative to delaying treatment until employment resumes, it has not been an issue in the past. We have asked Medavie Blue Cross to review the claims paid and advise regarding their audit procedures. It should be noted that the average increase in the 2010 and 2011 Dental Fee Guides was 6% per year, which contributed to the increase in claims. The average increase is expected to be 4.5% in 2012.

The above calculation does not take into account adjusted premium to reflect the increase of 11% implemented in January 2011. This would increase projected deposits to \$837,194 and result in a required increase of 20.8%. Whereas the current deposit level did not cover the paid claims for the period under review, we recommend the rates be increased accordingly.

Retirees

Below is Medavie Blue Cross' renewal calculation for retirees.

Table 16 - Retirees

	Dental
Paid Claims (09/10to 08/11)	\$293,191
Projected Cost Increases (09/11 to 12/12)	9.5%
Projected Claims (01/12 to 12/12)	321,045
Admin including Premium Tax (9.27%)	29,755
Stop Loss Pooling (0.25%)	803
Projected Claims plus Expenses (01/12to 12/12)	351,603
Projected Deposits *	331,854
Claims Ratio	106.0%
Required Rate Increase	6.0%

* Actual revenue for the period.

Medavie Blue Cross did not include the adjusted premium to reflect the 6% increase effective in January. Including adjusted premium, the projected deposits would be \$338,984 and result in a required rate increase of 3.7%.

The average claim increased by 2.7% over the past year. Therefore, projected cost increases may be overstated for this group. Considering the foregoing and that funds on deposit are more than adequate to cover any premium shortfall, we recommend the current rates be maintained.

Mastectomy Brassieres

Current coverage provides 1 mastectomy brassiere per 18 month period. As discussed, we requested a costing from Medavie Blue Cross to increase coverage to (1) 2 per 18 months, or (2) 1 per calendar year. Blue Cross advised that they would expect the impact on claims to be negligible, i.e. 0.09% for option 1 and 0.05% for option 2 and would not require an increase in premium for either option. Therefore, we recommend that the benefit be increased to provide 2 mastectomy brassieres per 18 month period. While plans vary regarding coverage for this item, Blue Cross' coverage on their standard plans allows 2 per calendar year.

Table 17 - Dental Rates

	Current		Renewal	
	Single	Family	Single	Family
Active (+20.8%)	\$29.90	\$62.14	\$36.12	\$75.06
Retirees (0%)	\$21.58	\$44.98	\$21.58	\$44.98

Group Travel

This is a fully pooled benefit insured by MBC. Any claims under this plan would not be included in the experience of the health plan for rating or surplus/deficit calculations. Blue Cross has not requested an increase in the travel rates at this renewal.

The current and renewal rates are shown below.

Table 18 - Group Travel Rates

	Current		Renewal	
	Single	Family	Single	Family
Active	\$1.64	\$3.28	\$1.64	\$3.28
Retirees	\$9.99	\$19.98	\$9.99	\$19.98

The current and renewal Health, Travel and Dental rates are summarized below:

Table 19 - Active Employees

Benefit	Current		Renewal	
	Single	Family	Single	Family
Health	\$54.65	\$169.06	\$54.65	\$169.06
Travel	<u>\$ 1.64</u>	<u>\$3.28</u>	<u>\$1.64</u>	<u>\$3.28</u>
	\$56.29	\$172.34	\$56.29	\$172.34
Dental	\$29.90	\$62.14	\$36.12	\$75.06

Table 20 - Retirees

Benefit	Current		Renewal	
	Single	Family	Single	Family
Health	138.24	281.60	138.24	281.60
Travel	<u>\$9.99</u>	<u>\$19.98</u>	<u>\$9.99</u>	<u>\$19.98</u>
	\$148.23	\$301.58	\$148.23	\$301.58
Dental	\$21.58	\$44.98	\$21.58	\$44.98

Stop Loss Provision

Under the current stop-loss provision, the plan is protected against claims exceeding 120% of expected claims in any policy period. It is unlikely that the liability would exceed this amount, as health and dental claims are relatively predictable. The stop-loss charge is 0.25% of expected claims, or \$13,366 for the last policy period.

For the period September 1, 2010, to August 31, 2011, there were 33 individuals who claimed in excess of \$10,000 for a total of \$600,950. A breakdown is provided below:

Table 21 - Individuals Exceeding \$10,000 Threshold

Current		
	Number of Individuals	Total Amount
\$10,000 - \$15,000	10	\$120,481
\$15,000 - \$20,000	9	\$157,540
\$20,000 - \$25,000	12	\$266,378
\$25,000 - \$30,000	1	\$25,157
> \$30,000	1	\$31,394
	33	\$600,950

While we do not have a breakdown of the above claims, it is likely that a significant portion would be for specialty and biologic drugs. Under the therapeutic classification Miscellaneous Therapeutic Agents, these drugs comprised the top category by amount claimed for the period under review for a total of \$450,113, and accounted for 15% of Nalcor's total drug bill, or 11% of total health claims. This category is growing at an annual rate of 15%.

Considering the foregoing and the increased risk to the plan of exposure to this category of drugs, we requested costings on alternate stop-loss and individual pooling arrangements. An individual pooling limit would provide financial protection to the plan against individual health claims exceeding a specified amount in any policy period.

The alternate stop-loss and pooling provisions are outlined below along with the annual and additional cost, based on last year's experience:

Table 22

	Charge	Annual Cost	Additional Cost
Current - 120% Stop Loss*	0.25%	\$13,366	--
1. 115% Stop Loss*	0.45%	\$24,059	\$10,693
2. 110% Stop Loss*	Not Available		
3. \$30,000 Individual Pooling (all claims)	1.00%	\$40,637	\$27,271
4. \$40,000 Individual Pooling (all claims)	0.65%	\$26,414	\$13,048
5. \$50,000 Individual Pooling (all claims)	0.55%	\$22,350	\$8,984

* % of expected claims

We recommend that an individual pooling limit of \$30,000 be implemented effective January 1st in order to provide future protection against catastrophic claims. We believe that Nalcor's plan is large enough to support claims up to this level, considering the offsetting charge that would be required for a lower threshold. However, we caution that the pooling charge is not guaranteed beyond one year, and will likely increase as the amount of pooled claims increases.

Health and Dental Claims Reports

Several health and dental claims reports are included in Appendix E and described briefly below:

Paid Claims Analysis

This report shows claims paid as a percentage of the total for hospital, EHB, drugs and dental. Prescription drugs totaling \$3,073,701 represent 75.6% of total health claims. Non-emergency transportation claims represented the largest portion of the EHB total, at 24% or \$225,217.

Drug Claim Analysis by PTC

The top 5 drug categories claimed by the group are shown below and represent 48% of Nalcor's total drug bill. They have been the same top 5 for the past 4 years, but this year the order changed slightly with 1st and 2nd this year in reverse order last year. Also, a reduction in the amount claimed for the #2 category, cholesterol lowering agents could be attributed to the brand name drug, Lipitor, coming off patent in the last year.

This is a very high concentration of cost/illness in very few categories of illness. Further study of this for active employees in isolation would likely be revealing. Note the category Miscellaneous Therapeutic Agents; the concentration of medication in this respect, will likely play a role in the pooling analysis referenced above.

Table 23

	Paid Amount		
	2009-2010	2010-2011	Increase
1. Miscellaneous Therapeutic Agents – Including Remicade (rheumatoid arthritis), Rebif (multiple sclerosis); Betaseron(multiple sclerosis)	\$416,481	\$450,113	8.1%
2. HMG-COA Reductase Inhibitors – Cholesterol reducing agents	482,202	416,300	-13.7%
3. Proton Pump Inhibitors – Nexium	303,456	310,783	2.4%
4. Angiotensin – Converting Enzyme Inhibitors, for treatment of hypertension.	174,479	159,700	-8.5%
5. Psychotherapeutic Agents – Antidepressants	132,094	127,871	-3.8%
Total	\$1,508,712	\$1,464,767	-2.9%

Top 100 Drugs by Eligible Expense

This report provides a further breakdown of drug claims by drug identification number (DIN) and compares Nalcor's ranking against Blue Cross' Newfoundland block of business.

Over the Counter Drug Claims Analysis

This report lists all drugs paid that are available without a prescription; however, most would not likely be dispensed without a prescription.

Detailed Dental Claims Study

This report provides a year over year comparison of dental procedures paid under the plan.

Section 5 – Optional Life and Optional Dependent Life

The optional life benefit provides additional life insurance coverage to employees and/or their spouse on a voluntary and employee-pay-all basis. Coverage is available in \$10,000 units to a maximum of \$300,000. Evidence of insurability is required on all amounts.

This benefit is underwritten on a fully pooled basis whereby there is no surplus/deficit accounting. Rates are based on gender and smoking status in five year age bands and rarely change unless there is a change in the underwriter's manual rating. Accordingly, the optional life rates will remain unchanged for the next policy year.

The optional dependent life insurance benefit is also voluntary and 100% employee paid. There are two coverage options available; Option 1 provides \$10,000 spousal insurance and \$5,000 on each child; Option 2 provides \$20,000 and \$10,000 respectively. Optional dependent life is also fully pooled and the flat rates are based on the demographics of the group.

Great-West Life has indicated that the dependent life rates are currently 67% of manual for this group. Therefore, they have requested a 12% increase, which would bring them to 75% of manual. The rates will increase from \$2.58 to \$2.89 for Option 1 and from \$5.16 to \$5.78 for Option 2.

Claims experience is provided below for these benefits and is only available on a combined basis.

Table 24 - Optional Life Insurance (Employee and Spouse) and Optional Dependent Life

Policy Period	Paid Premium	Paid Claims	Loss Ratio
December 1, 2006 to November 30, 2007	\$199,986	\$230,000	115.0%
December 1, 2007 to November 30, 2008	\$212,896	\$171,840	80.7%
December 1, 2008 to November 30, 2009	\$236,943	\$170,000	71.7%
December 1, 2009 to November 30, 2010	\$227,854	\$110,000	48.3%

Section 6 – Basic and Voluntary Accidental Death & Dismemberment Insurance

The basic and voluntary accidental death and dismemberment (AD&D) insurance programs are underwritten by AXA Assurances Inc. on a fully pooled basis.

Basic AD&D Insurance is provided in an amount equal to group life insurance. Voluntary Accidental Death and Dismemberment is available on an employee only or family basis in \$10,000 units to a maximum of \$300,000.

The voluntary AD&D insurance benefit is offered on a completely voluntary and employee-pay-all basis.

Provided below is the claims experience for the last 5 years for each benefit.

Table 25 - Basic Accidental Death and Dismemberment Insurance

Policy Period	Paid Premium	Incurred Claims	Loss Ratio
August 1, 2006 to July 31, 2007	64,190	119,553	186.2%
August 1, 2007 to July 31, 2008	77,047	214,275*	308.2%
August 1, 2008 to July 31, 2009	94,450	0	0%
August 1, 2009 to July 31, 2010	103,915	0	0%
August 1, 2010 to July 31, 2011	113,777	0	0%

**Death claim for*

Table 26 - Voluntary Accidental Death and Dismemberment Insurance

Policy Period	Paid Premium	Incurred Claims	Loss Ratio
August 1, 2006 to July 31, 2007	48,244	0	0%
August 1, 2007 to July 31, 2008	51,590	158,408*	318.0%
August 1, 2008 to July 31, 2009	59,915	0	0%
August 1, 2009 to July 31, 2010	63,269	0	0%
August 1, 2010 to July 31, 2011	\$61,510	0	0%

**Death claim for*

Rate Action

There will be no change in the current rates for 2011. The basic AD&D rate will remain at \$0.032 per \$1,000 of coverage; the voluntary AD&D rates will remain at \$0.035 single and \$0.051 family.

New policy wording has been provided by AXA for these benefits. We will review and provide our comments and recommendation

Section 7 – Critical Illness

The critical illness benefit is also underwritten by AXA Assurances on a fully pooled basis.

The benefit is available in \$10,000 units to a maximum of \$100,000 and is payable following 30 days of diagnosis of a specified critical illness. The critical illness benefit is offered on a completely voluntary and employee pay-all basis. The current rates, which have been in force since Nalcor implemented the plan, will remain unchanged for the current plan. However, they are proposing an enhanced plan design with a different rate schedule. Following our review, we will provide further details.

Financial experience for the last 5 years is provided below. There have been no claims paid under the plan.

Table 27 - Critical Illness Benefit

Policy Period	Paid Premium	Incurred Claims
October 1, 2006 to September 30, 2007	\$6,866	0
October 1, 2007 to September 30, 2008	\$7,297	\$10,000*
October 1, 2008 to September 30, 2009	\$7,268	0
October 1, 2009 to September 30, 2010	\$9,681	0
October 1, 2010 to September 30, 2011	\$10,682	0

* Pending

Section 8 – inConfidence Employee/Family Assistance Program

The inConfidence Employee/Family Assistance Program (EFAP) has been available for 5 years now, providing employees and their eligible dependents with confidential, short term counseling as well as a range of WorkLife Services.

Utilization of the inConfidence EFAP continues to grow. As of the end of the 2nd quarter of 2011, annualized utilization was 8%, an increase from 7% last year. This increase in utilization can be attributed to Nalcor's continued promotion of the program as part of the organization's wellness strategy.

The budgeted utilization rate for 2010 was 7% at a per employee rate of \$2.48 per month. To account for the increased utilization, the renewal will be based on 8% utilization at a per employee rate of \$2.80 per month, an increase of 13%.

Appendix A – Premium Rate Summary

	Volume	Current Unit Rate	Current Monthly Premium	Proposed Renewal Unit Rate	Proposed Renewal Monthly Premium	Negotiated Renewal Unit Rate	Negotiated Renewal Monthly Premium
Group Life							
- Active	284,428,000	\$0.260	\$73,951	\$0.222	\$63,143	\$0.203	\$57,739
- Retirees	21,818,000	0.323	\$7,047	0.275	\$6,000	0.323	\$7,047
AD&D							
- Active	291,251,000	0.032	\$9,320	0.032	\$9,320	0.032	\$9,320
- Retirees	20,570,000	0.032	\$658	0.032	\$658	0.032	\$658
Long Term Disability	6,745,956	1.30%	\$87,697	1.23%	\$82,975	1.23%	\$82,975
Supplementary Health							
- Active							
- Single	158	54.65	\$8,635	54.65	\$8,635	54.65	\$8,635
- Family	1,100	169.06	\$185,966	\$169.06	\$185,966	\$169.06	\$185,966
- Retirees							
- Single	184	138.24	\$25,436	138.24	\$25,436	138.24	\$25,436
- Family	614	281.60	\$172,902	281.60	\$172,902	281.60	\$172,902
Travel							
- Active							
- Single	158	1.64	\$259	1.64	\$259	1.64	\$259
- Family	1,100	3.28	\$3,608	3.28	\$3,608	3.28	\$3,608
- Retirees							
- Single	184	9.99	\$1,838	9.99	\$1,838	9.99	\$1,838
- Family	614	19.98	\$12,268	19.98	\$12,268	19.98	\$12,268
Dental							
- Active							
- Single	159	29.90	\$4,754	37.43	\$5,951	36.12	\$5,743
- Family	1,081	62.14	\$67,173	77.80	\$84,102	75.06	\$81,140
- Retirees							
- Single	146	21.58	\$3,151	22.87	\$3,339	21.58	\$3,151
- Family	592	44.98	\$26,628	47.68	\$28,227	44.98	\$26,628
inConfidence EFAP	1258	2.48	\$3,120	2.80	\$3,522	2.80	\$3,522
Total							
- Active			\$444,484		\$447,481		\$438,907
					0.7%		-1.3%
- Retirees			\$249,929		\$250,668		\$249,929
					0.3%		0.0%
			\$694,413		\$698,150		\$688,836
					0.5%		-0.8%

The cost share of the current and renewal premium is shown below:

	Current			Negotiated Renewal		
	Total Monthly Premium	Employer Portion	Employee Portion	Total Monthly Premium	Employer Portion	Employee Portion
Group Life						
- Active	\$73,951	\$73,951	\$0	\$57,739	\$57,739	\$0
- Retirees	\$7,047	\$3,524	\$3,523	\$7,047	\$3,524	\$3,523
AD&D						
- Active	\$9,320	\$9,320	\$0	\$9,320	\$9,320	\$0
- Retirees	\$658	\$329	\$329	\$658	\$329	\$329
Long Term Disability	\$87,697	\$0	\$87,697	\$82,975	\$0	\$82,975
Supplementary Health						
- Active	\$194,601	\$194,601	\$0	\$194,601	\$194,601	\$0
- Retirees	\$198,338	\$99,169	\$99,169	\$198,338	\$99,169	\$99,169
Travel						
- Active	\$3,867	\$3,867	\$0	\$3,867	\$3,867	\$0
- Retirees	\$14,106	\$7,053	\$7,053	\$14,106	\$7,053	\$7,053
Dental						
- Active	\$71,927	\$53,945	\$17,982	\$86,883	\$65,162	\$21,721
- Retirees	\$29,779	\$22,334	\$7,445	\$29,779	\$22,334	\$7,445
inConfidence EFAP	\$3,120	\$3,120	\$0	\$3,522	\$3,522	\$0
Total						
- Active	\$444,483	\$338,804	\$105,679	\$438,907	\$334,211	\$104,696
				-1.3%	-1.4%	-0.9%
- Retirees	\$249,928	\$132,409	\$117,519	\$249,928	\$132,409	\$117,519
				0.0%	0.0%	0.0%
	\$694,411	\$471,213	\$223,198	\$688,835	\$466,620	\$222,215
				-0.8%	-1.0%	-0.4%

Appendix B – Life and LTD Experience Analysis and
Demographic Analysis

LIFE EXPERIENCE ANALYSIS

Nalcor Energy

31264

LIFE

Renewal Date: January 1, 2012

Time Period		Months	Calculated Volume	Billed Premium	Death Claims	Change in Waiver Claims	Total Claims	Incurred Claims (Incl. IBNR)	Incurred Loss Ratio	Billed Rate	Death Rate	Waiver Rate	Total Actual Claim Rate	Expected Claim Rate
Mar/2001	Feb/2002	12		477,920										
Mar/2002	Feb/2003	12	195,794,362	472,256	1,008,840	0	1,008,840	1,008,840	2.136	0.201	0.429	0.000	0.429	0.290
Mar/2003	Feb/2004	12	204,882,275	464,673	513,000	0	513,000	513,000	1.104	0.189	0.209	0.000	0.209	0.290
Mar/2004	Feb/2005	12	208,364,322	497,574	561,320	0	561,320	561,320	1.128	0.199	0.224	0.000	0.224	0.290
Mar/2005	Feb/2006	12	208,043,115	646,598	574,000	0	574,000	574,000	0.888	0.259	0.230	0.000	0.230	0.310
Mar/2006	Feb/2007	12	213,827,896	786,459	587,000	0	587,000	587,000	0.746	0.307	0.229	0.000	0.229	0.310
Mar/2007	Feb/2008	12	225,462,074	873,891	377,000	0	377,000	377,000	0.431	0.323	0.139	0.000	0.139	0.310
Mar/2008	Feb/2009	12	242,874,097	941,380	593,840	0	593,840	593,840	0.631	0.323	0.204	0.000	0.204	0.300
Mar/2009	Feb/2010	12	272,458,594	1,046,241	490,000	0	490,000	490,000	0.468	0.320	0.150	0.000	0.150	0.300
Mar/2010	Feb/2011	12	276,529,279	982,232	281,000	0	281,000	281,000	0.286	0.296	0.085	0.000	0.085	0.320
Mar/2011	Jul/2011	5	279,621,212	369,100	88,000	0	88,000	88,000	0.238	0.264	0.063	0.000	0.063	0.300
		113	2,327,857,225	7,080,404	5,074,000	0	5,074,000	5,074,000	0.717	0.273	0.195	0.000	0.195	0.303

SUMMARY:														
Time Period		Months	Average Volume	Average Death Rate	Average Waiver Rate	Average Actual Claim Rate	Average Expected Claim Rate	Credibility	Cred-Adjusted Exp-Indicated Claim Rate	Demographic Factor	Demographic Adjusted Claim Rate	Required Rate Adjusted for Breakeven	Required As a % of Current Billed Rate	
						(a)	(b)	(c)	(d)	(e)	(f)			
Mar/2002	Jul/2011	113	229,884,409	0.195	0.000	0.195	0.303	100%	0.195	0.99010	0.1931	0.225	85.23%	
Mar/2003	Jul/2011	101	233,934,712	0.172	0.000	0.172	0.304	100%	0.172	0.98684	0.1697	0.198	75.00%	
Mar/2004	Jul/2011	89	237,851,894	0.168	0.000	0.168	0.306	100%	0.168	0.98039	0.1647	0.192	72.73%	
Mar/2005	Jul/2011	77	242,447,360	0.160	0.000	0.160	0.308	100%	0.160	0.97403	0.1558	0.182	68.94%	
Mar/2006	Jul/2011	65	248,798,913	0.150	0.000	0.150	0.307	97%	0.155	0.97720	0.1515	0.177	67.05%	
Mar/2007	Jul/2011	53	256,716,879	0.135	0.000	0.135	0.307	79%	0.171	0.97720	0.1671	0.195	73.86%	
Mar/2008	Jul/2011	41	265,864,627	0.133	0.000	0.133	0.306	61%	0.200	0.98039	0.1961	0.229	86.74%	
Mar/2009	Jul/2011	29	275,377,950	0.108	0.000	0.108	0.308	43%	0.222	0.97403	0.2162	0.252	95.45%	
Mar/2010	Jul/2011	17	277,438,671	0.078	0.000	0.078	0.314	25%	0.255	0.95541	0.2436	0.284	107.58%	
Mar/2011	Jul/2011	5	279,621,212	0.063	0.000	0.063	0.300	7%	0.283	1.00000	0.2830	0.330	125.00%	

IBNR Reserve Factor: 0.000%
 Breakeven (BE): 0.858
 Input Credibility at: 0%
 Number of Lives: 1791
 Current Expected Claim Rate (CECR): 0.300

Proposed Life Rate:
 Current Billed Rate: 0.264
 Proposed Experience Indicated: 0.225
 Margin/Deficit Recovery: 0.00%
 Proposed Rate: 0.225
 Proposed Change: -14.77% Decrease

Policy Name: Nalcor Energy
Policy Number: 31264

Renewal Effective Date: January 1, 2012

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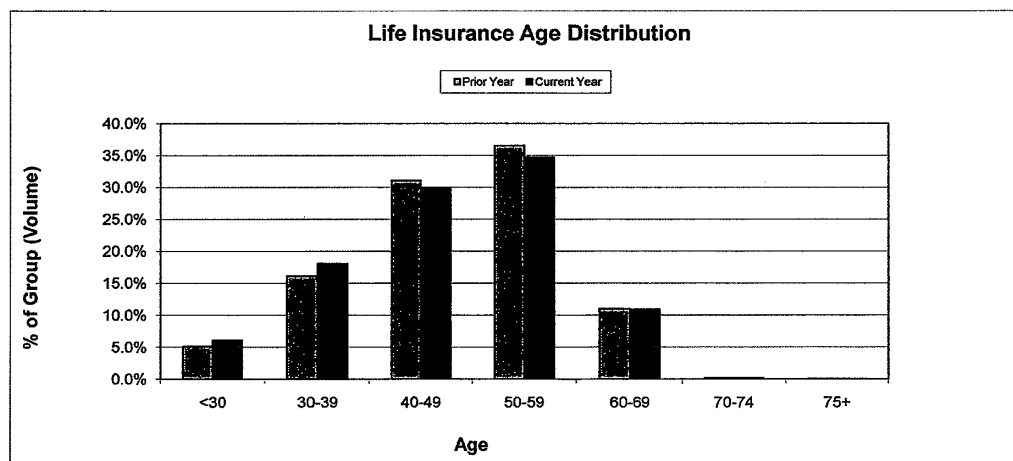
Demographic Summary - Life Insurance

COMBINED

Age Bands	Prior Year				Current Year			
	Male		Female		Male		Female	
	(Lives)	(Volume)	(Lives)	(Volume)	(Lives)	(Volume)	(Lives)	(Volume)
<25	9	1,384,000	2	324,000	7	1,269,000	3	499,000
25-29	58	10,239,000	9	1,600,000	65	12,446,000	21	3,988,000
30-34	93	17,949,000	13	2,443,000	82	18,133,000	24	4,982,000
35-39	102	20,303,000	8	1,721,000	101	23,749,000	35	7,054,000
40-44	155	31,750,000	6	1,093,000	112	25,913,000	40	7,571,000
45-49	226	47,093,000	12	1,819,000	183	45,816,000	53	10,197,000
50-54	239	50,762,000	11	1,952,000	175	43,258,000	67	12,227,000
55-59	235	42,267,000	7	1,130,000	191	42,772,000	35	5,555,000
60-64	268	28,132,000	3	107,000	223	27,471,000	20	1,523,000
65-69	103	576,000	0	0	187	3,432,000	7	147,000
70-74	106	530,000	2	10,000	125	630,000	4	20,000
75+	22	110,000	0	0	29	145,000	2	10,000
Total	1,616	251,095,000	73	12,199,000	1,480	245,034,000	311	53,773,000

Male/Female # Lives: 1,689
Male/Female Volume: 263,294,000
Male/Female %: 95.4%

1,791
298,807,000
82.0%
18.0%



LTD EXPERIENCE ANALYSIS

Nalcor Energy

31264 44928 155398

LTD

Renewal Date: January 1, 2012

Time Period		Months	Calculated Volume	Billed Premium	Interest	Paid Clms. by Year of Incurred	IBNR	DLR by Year of Incurred	Expenses	Net Premium	Unadjusted Rate per \$100 Bft./Payroll
Mar/2007	Feb/2008	12	4,760,648	1,223,677	72,827	296,838	0	85,605	94,993	819,068	0.7083
Mar/2008	Feb/2009	12	5,157,597	1,065,147	42,448	433,342	0	563,061	91,434	19,758	1.6891
Mar/2009	Feb/2010	12	5,818,073	1,083,558	32,839	256,774	0	103,266	83,812	672,545	0.5887
Mar/2010	Feb/2011	12	5,963,279	1,013,996	15,269	154,633	0	302,395	74,148	498,089	0.7209
Mar/2011	Jul/2011	5	6,119,785	397,786	1,510	0	373,810	0	26,055	(569)	1.3019
		53	5,490,455	4,784,164	164,894	1,141,587	373,810	1,054,328	370,442	2,008,891	0.9537

Time Period		Months	Unadjusted Rate per \$100 Bft./Payroll	Amend. Adjust.	Claims Fluctuation Factor	Demo- graphic Adjust.	Experience Ind. Rate per \$100 Bft./Payroll	Billed Rate	Experience Ind. Rate as a Percentage of Billed Rate	Time Period Weighting
Mar/2007	Feb/2008	12	0.7083	1.000	1.000	1.121	0.7940	2.1420	37%	1
Mar/2008	Feb/2009	12	1.6891	1.000	1.000	0.954	1.6114	1.7210	94%	1
Mar/2009	Feb/2010	12	0.5887	1.000	1.000	0.962	0.5663	1.5520	36%	1
Mar/2010	Feb/2011	12	0.7209	1.000	1.000	1.006	0.7252	1.4170	51%	1
Mar/2011	Jul/2011	5	1.3019	1.000	1.000	1.039	1.3527	1.3000	104%	1
		53	0.9537	1.000	1.000	1.001	0.9550	1.6441	58%	

SUMMARY:		Months	Average Volume	Experience Required Rate	Current Manual Rate	Credibility	Credibility Adjusted Experience Indicated Rate	Cred. Adj. Exp. Ind. Percentage of Current Billed Rate
Mar/2007	Jul/2011	53	5,490,455	0.955	1.520	52%	1.227	94%
Mar/2008	Jul/2011	41	5,704,056	0.994	1.520	43%	1.293	99%
Mar/2009	Jul/2011	29	5,930,178	0.772	1.520	34%	1.263	97%
Mar/2010	Jul/2011	17	6,009,310	0.913	1.520	26%	1.365	105%
Mar/2011	Jul/2011	5	6,119,785	1.353	1.520	17%	1.492	115%
Weighted								
Mar/2007	Jul/2011		5,490,455	0.955	1.520	52%	1.227	94%

Proposed LTD Rate

Current Billed	1.300
Proposed Rate Excluding Margin	1.230
Margin/Deficit Recovery	0.00%
Proposed Rate including Margin	1.230
Proposed Change	-5.38% Decrease

Policy Name: Nalcor Energy
Policy Number: 155398
Renewal Effective Date: January 1, 2012

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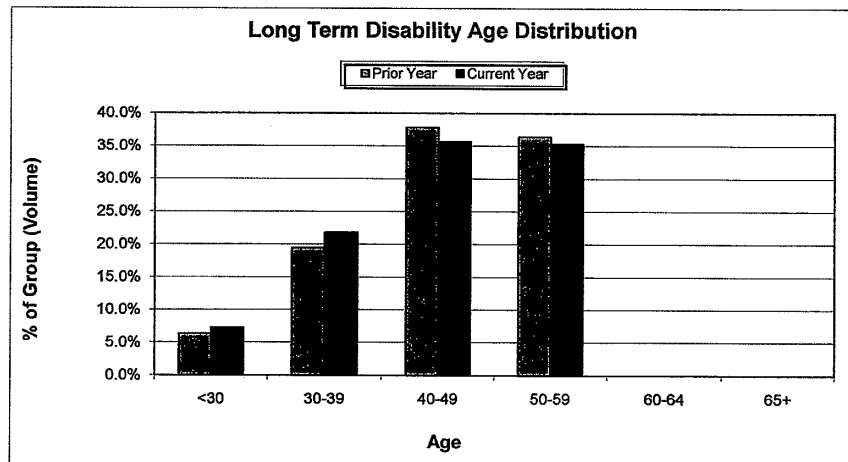
Demographic Summary - Long Term Disability

Age Bands	Prior Year				Current Year			
	Male		Female		Male		Female	
	(Lives)	(Volume)	(Lives)	(Volume)	(Lives)	(Volume)	(Lives)	(Volume)
<25	8	22,793	2	6,115	6	19,453	3	9,387
25-29	55	185,181	8	27,615	62	225,398	19	68,640
30-34	85	313,747	11	41,014	80	334,882	21	82,494
35-39	93	353,255	8	32,447	99	442,051	26	105,196
40-44	143	557,956	6	20,602	105	467,066	29	112,905
45-49	208	831,568	10	30,188	173	820,924	48	180,269
50-54	207	850,762	6	17,765	164	783,201	48	182,670
55-59	127	506,172	3	11,626	115	548,494	14	51,846
60-64	0	0	0	0	0	0	0	0
65+	0	0	0	0	0	0	0	0
Total	926	3,621,434	54	187,372	804	3,641,469	208	793,407

Male/Female # Lives: 980
Male/Female Volume: 3,808,806
Male/Female %: 95.1%

4.9%

1012
4,434,876
82.1%
17.9%



Appendix C – LTD Claims Listing

Disabled Life Reserves

Policy Name: Nalcor Energy
Policy Number: 31264 44928 155398
Valuation Date: Jul 31, 2011

Div	Employee ID#	Name	Sex	Birthdate	Disability Date	Benefit Start Date	Benefit Amount	Exp. Rated DLR	Pooled DLR	Total DLR
2			F				1,417	0	54,124	54,124
1			F				1,599	0	63,368	63,368
1			M				1,897	0	172,441	172,441
					Prior to Analysis			0	289,933	289,933
2			F				1,748	18,697	62,832	81,529
					Mar 2007 - Feb 2008			18,697	62,832	81,529
1			F				1,980	47,985	95,398	143,383
4			F				2,752	69,131	323,735	392,866
					Mar 2008 - Feb 2009			117,116	419,133	536,249
1			M				1,975	4,846	0	4,846
1			M				4,714	93,503	0	93,503
					Mar 2009 - Feb 2010			98,349	0	98,349
1			M				2,637	57,785	0	57,785
1			M				4,585	36,640	0	36,640
2			F				1,709	9,945	0	9,945
1			M				3,135	63,263	21,543	84,806
2			F				4,044	63,166	35,653	98,819
					Mar 2010 - Feb 2011			230,799	57,196	287,995
					Mar 2011 - Jul 2011			0	0	0
#31264										
3			M				703	0	37,705	37,705
1			M				608	0	58,052	58,052
1			M				483	0	4,443	4,443
1			M				683	0	1,756	1,756
1			M				461	0	3,584	3,584
1			M				1,070	0	109,671	109,671
1			F				796	0	87,540	87,540
1			M				1,504	0	126,096	126,096
1			F				2,054	0	232,069	232,069
1			M				2,110	0	115,095	115,095
1			M				1,461	0	9,650	9,650
1			F				917	0	133,480	133,480
1			M				1,430	0	10,052	10,052
1			M				1,687	0	52,953	52,953
1			F				1,170	0	6,430	6,430
1			M				2,578	0	38,136	38,136
1			M				1,753	0	98,920	98,920
					r to Analysis			0	1,125,632	1,125,632

Appendix D – Health and Dental Accounting Statements

**MEDAVIE BLUE CROSS
HEALTH AND DENTAL ACCOUNTING STATEMENT
NALCOR ENERGY
FOR THE PERIOD 01 SEPTEMBER 2010 TO 31 AUGUST 2011**

	<u>Health</u>	<u>Dental</u>	<u>Total</u>
1. <u>Deposits</u>	\$ 4,797,695	\$ 1,138,616	\$ 5,936,311
Less: Travel Pooling	\$ (209,171)	\$ -	\$ (209,171)
Net Deposits	\$ 4,588,524	\$ 1,138,616	\$ 5,727,140
2. <u>Paid Claims</u>	\$ 4,063,694	\$ 1,136,153	\$ 5,199,847
Less: Pooled Claims	\$ -	\$ -	\$ -
Total Paid	\$ 4,063,694	\$ 1,136,153	\$ 5,199,847
3. <u>ASO Charges</u>			
General Administration	\$ 203,184	\$ 56,808	\$ 259,992
Stop Loss Pooling	\$ 10,643	\$ 2,603	\$ 13,246
Premium Tax	\$ 173,112	\$ 48,831	\$ 221,943
Sales Tax	\$ 2,164	\$ 609	\$ 2,773
Total	\$ 389,103	\$ 108,851	\$ 497,954
4. <u>Interest Accreditation</u>			
Cash Flow	\$ 1,961	\$ (1,260)	\$ 701
Subrogation Credit	\$ 28	\$ -	\$ 28
Manufacturer's Credit	\$ -	\$ -	\$ -
Refund of surplus (@live program)	\$ (5)	\$ -	\$ (5)
Refund of surplus	\$ (2,589)	\$ -	\$ (2,589)
Balance Carried Forward	\$ 15,522	\$ 5,386	\$ 20,908
Total	\$ 14,917	\$ 4,126	\$ 19,043
5. <u>Current Year Surplus/(Deficit)</u>	\$ 150,644	\$ (102,262)	\$ 48,382
6. <u>Account Reconciliation</u>			
Balance carried forward at 31 August 2010	\$ 689,852	\$ 239,374	\$ 929,226
Travel Reconciliation	\$ -	\$ -	\$ -
Refund of surplus (@live program)	\$ (397)	\$ -	\$ (397)
Refund of surplus	\$ (150,000)	\$ -	\$ (150,000)
Manufacturer's Credit	\$ 378	\$ -	\$ 378
Subrogation Credit	\$ 2,833	\$ -	\$ 2,833
Orthopedic Shoes Credit	\$ 47,901	\$ -	\$ 47,901
Current Year Surplus/(Deficit)	\$ 150,644	\$ (102,262)	\$ 48,382
Balance at 31 August 2011	\$ 741,211	\$ 137,112	\$ 878,323
7. Estimated Outstanding Deposits	\$ 170,967	\$ 44,359	\$ 215,326
8. <u>Subscriber Counts</u>			
Single	362		
Family	1,756		
Total	2,118		
9. <u>Interest Rates</u>			
Prime Rate - 01 September 2010 -	2.75%		
Annual GIC Rate - 01 September 2010 -	1.25%		

**MEDAVIE BLUE CROSS
ASO CALCULATIONS
NALCOR ENERGY
FOR THE PERIOD 01 SEPTEMBER 2010 TO 31 AUGUST 2011**

1. STOP LOSS POOLING

Expected Health Claims \$4,257,106 x 0.25%	= \$	10,643
Expected Dental Claims \$1,041,569 x 0.25%	= \$	2,603

2. ASO CHARGES

Administration Charge

Health Paid Claims \$4,063,694 x 5.0%	\$	203,184	
Dental Paid Claims \$1,136,153 x 5.0%	\$	56,808	= \$ 259,992

Premium Tax

Newfoundland

(\$3,944,156 + \$197,207) / 0.96 x 4.0%	\$	172,557	
(\$1,112,594 + \$55,630) / 0.96 x 4.0%	\$	48,676	= \$ 221,233

Quebec

(\$4,206 + \$210) / 0.9745 x 2.55%	\$	116	
(\$836 + \$42) / 0.9745 x 2.55%	\$	23	= \$ 139

Ontario

(\$20,911 + \$1,046) x 2.0%	\$	439	
(\$6,290 + \$314) x 2.0%	\$	132	= \$ 571

Sales Tax

Quebec

(\$4,206 + \$210) / 0.9745 x 9.0%	\$	408	
(\$836 + \$42) / 0.9745 x 9.0%	\$	81	= \$ 489

Ontario

(\$20,911 + \$1,046) x 8.0%	\$	1,756	
(\$6,290 + \$314) x 8.0%	\$	528	= \$ 2,284

3. INTEREST ACCREDITATION

Cashflow

	<u>Health</u>	<u>Dental</u>	
Deposits	\$ 57,601	\$ 14,291	
Claims	\$ (50,779)	\$ (14,190)	
Expenses	\$ (4,861)	\$ (1,361)	
	\$ 1,961	\$ (1,260)	= \$ 701

Balance Carried Forward

Health \$689,852 x 2.25%	= \$	15,522
Dental \$239,374 x 2.25%	= \$	5,386

Subrogation Credit

\$14 x 2.25% x 335/365 days - October 1, 2010	= \$	-
\$172 x 2.25% x 243/365 days - January 1, 2011	= \$	3
\$2,647 x 2.25% x 153/365 days - April 1, 2011	= \$	25

Refund of Surplus

@live program - February 17, 2011

(\$397) x 2.25% x 196/365 days	= \$	(5)
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Refund of Surplus - November 25, 2010

(\$150,000) x 2.25% x 280/365 days	= \$	(2,589)
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Manufacturer's Credit - Aug 31, 2011

\$378 x 2.25% x 1/365	= \$	-
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**MEDAVIE BLUE CROSS
HEALTH AND DENTAL ACCOUNTING STATEMENT
NALCOR ENERGY - ACTIVE/TEMPORARY EMPLOYEES
FOR THE PERIOD 01 SEPTEMBER 2010 TO 31 AUGUST 2011**

	<u>Health</u>	<u>Dental</u>	<u>Total</u>
1. <u>Deposits</u>	\$ 2,367,308	\$ 807,073	\$ 3,174,381
Less: Travel Pooling	\$ (46,174)	\$ -	\$ (46,174)
Net Deposits	\$ 2,321,134	\$ 807,073	\$ 3,128,207
2. <u>Paid Claims</u>	\$ 2,035,185	\$ 842,962	\$ 2,878,147
Less: Pooled Claims	\$ -	\$ -	\$ -
Total Paid	\$ 2,035,185	\$ 842,962	\$ 2,878,147
3. <u>ASO Charges</u>			
General Administration	\$ 101,759	\$ 42,148	\$ 143,907
Stop Loss Pooling	\$ 5,249	\$ 1,858	\$ 7,107
Premium Tax	\$ 88,955	\$ 36,880	\$ 125,835
Total	\$ 195,963	\$ 80,886	\$ 276,849
4. <u>Interest Accreditation</u>			
Cash Flow	\$ 1,281	\$ (1,406)	\$ (125)
Subrogation Credit	\$ 28	\$ -	\$ 28
Manufacturer's Credit	\$ -	\$ -	\$ -
Refund of surplus (@live program)	\$ (5)	\$ -	\$ (5)
Refund of surplus	\$ (2,589)	\$ -	\$ (2,589)
Balance Carried Forward	\$ 7,055	\$ 4,020	\$ 11,075
Total	\$ 5,770	\$ 2,614	\$ 8,384
5. <u>Current Year Surplus/(Deficit)</u>	\$ 95,756	\$ (114,161)	\$ (18,405)
6. <u>Account Reconciliation</u>			
Balance carried forward at 31 August 2010	\$ 313,549	\$ 178,678	\$ 492,227
Travel Reconciliation	\$ -	\$ -	\$ -
Refund of surplus (@live program)	\$ (397)	\$ -	\$ (397)
Refund of surplus	\$ (150,000)	\$ -	\$ (150,000)
Manufacturer's Credit	\$ 378	\$ -	\$ 378
Subrogation Credit	\$ 2,833	\$ -	\$ 2,833
Orthopedic Shoe Credit	\$ 47,901	\$ -	\$ 47,901
Current Year Surplus/(Deficit)	\$ 95,756	\$ (114,161)	\$ (18,405)
Balance at 31 August 2011	\$ 310,020	\$ 64,517	\$ 374,537
7. Estimated Outstanding Deposits	\$ 89,668	\$ 32,242	\$ 121,910
8. <u>Subscriber Counts</u>			
Single	170		
Family	1,122		
Total	1,292		
9. <u>Interest Rates</u>			
Prime Rate - 01 September 2010 -	2.75%		
Annual GIC Rate - 01 September 2010 -	1.25%		

**MEDAVIE BLUE CROSS
ASO CALCULATIONS
NALCOR ENERGY - ACTIVE/TEMPORARY EMPLOYEES
FOR THE PERIOD 01 SEPTEMBER 2010 TO 31 AUGUST 2011**

1. STOP LOSS POOLING

Expected Health Claims \$2,099,499 x 0.25%	= \$	5,249
Expected Dental Claims \$743,379 x 0.25%	= \$	1,858

2. ASO CHARGES

Administration Charge

Health Paid Claims \$2,035,185 x 5.0%	\$ 101,759	
Dental Paid Claims \$842,962 x 5.0%	<u>\$ 42,148</u>	= \$ 143,907

Premium Tax

(\$2,033,248 + \$101,662) / 0.96 x 4.0%	\$ 88,955	
(\$842,962 + \$42,148) / 0.96 x 4.0%	<u>\$ 36,880</u>	= \$ 125,835

3. INTEREST ACCREDITATION

Cashflow

	<u>Health</u>	<u>Dental</u>	
Deposits	\$ 29,129	\$ 10,128	
Claims	\$ (25,404)	\$ (10,522)	
Expenses	<u>\$ (2,444)</u>	<u>\$ (1,012)</u>	
	\$ 1,281	\$ (1,406)	= \$ (125)

Balance Carried Forward

Health \$313,549 x 2.25%	= \$	7,055
Dental \$178,678 x 2.25%	= \$	4,020

Subrogation Credit

October 1, 2010

\$14 x 2.25% x 335/365 days	= \$	-
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January 1, 2011

\$172 x 2.25% x 243/365 days	= \$	3
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April 1, 2011

\$2,647 x 2.25% x 153/365 days	= \$	25
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Refund of Surplus

@live program - February 17, 2011

(\$397) x 2.25% x 196/365 days	= \$	(5)
--------------------------------	------	-----

Refund of Surplus - November 25, 2010

(\$150,000) x 2.25% x 280/365 days	= \$	(2,589)
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Manufacturer's Credit - Aug 31, 2011

\$378 x 2.25% x 1/365	= \$	-
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**MEDAVIE BLUE CROSS
HEALTH AND DENTAL ACCOUNTING STATEMENT
NALCOR ENERGY - RETIRED EMPLOYEES
FOR THE PERIOD 01 SEPTEMBER 2010 TO 31 AUGUST 2011**

	<u>Health</u>	<u>Dental</u>	<u>Total</u>
1. <u>Deposits</u>	\$ 2,430,387	\$ 331,543	\$ 2,761,930
Less: Travel Pooling	\$ (162,997)	\$ -	\$ (162,997)
Net Deposits	\$ 2,267,390	\$ 331,543	\$ 2,598,933
2. <u>Paid Claims</u>	\$ 2,028,509	\$ 293,191	\$ 2,321,700
Less: Pooled Claims	\$ -	\$ -	\$ -
Total Paid	\$ 2,028,509	\$ 293,191	\$ 2,321,700
3. <u>ASO Charges</u>			
General Administration	\$ 101,425	\$ 14,660	\$ 116,085
Stop Loss Pooling	\$ 5,394	\$ 745	\$ 6,139
Premium Tax	\$ 84,157	\$ 11,951	\$ 96,108
Sales Tax	\$ 2,164	\$ 609	\$ 2,773
Total	\$ 193,140	\$ 27,965	\$ 221,105
4. <u>Interest Accreditation</u>			
Cash Flow	\$ 680	\$ 146	\$ 826
Balance Carried Forward	\$ 8,467	\$ 1,366	\$ 9,833
Total	\$ 9,147	\$ 1,512	\$ 10,659
5. <u>Current Year Surplus/(Deficit)</u>	\$ 54,888	\$ 11,899	\$ 66,787
6. <u>Account Reconciliation</u>			
Balance carried forward at 31 August 2010	\$ 376,303	\$ 60,696	\$ 436,999
Travel Reconciliation	\$ -	\$ -	\$ -
Current Year Surplus/(Deficit)	\$ 54,888	\$ 11,899	\$ 66,787
Balance at 31 August 2011	\$ 431,191	\$ 72,595	\$ 503,786
7. Estimated Outstanding Deposits	\$ 81,299	\$ 12,117	\$ 93,415
8. <u>Subscriber Counts</u>			
Single	192		
Family	634		
Total	826		
9. <u>Interest Rates</u>			
Prime Rate - 01 September 2010 -	2.75%		
Annual GIC Rate - 01 September 2010 -	1.25%		

**MEDAVIE BLUE CROSS
ASO CALCULATIONS
NALCOR ENERGY - RETIRED EMPLOYEES
FOR THE PERIOD 01 SEPTEMBER 2010 TO 31 AUGUST 2011**

1. STOP LOSS POOLING

Expected Health Claims \$2,157,606 x 0.25%	= \$	5,394
Expected Dental Claims \$298,189 x 0.25%	= \$	745

2. ASO CHARGES

Administration Charge

Health Paid Claims \$2,028,509 x 5.0%	\$ 101,425	
Dental Paid Claims \$293,191 x 5.0%	<u>\$ 14,660</u>	= \$ 116,085

Premium Tax

Newfoundland

(\$1,910,908 + \$95,545) / 0.96 x 4.0%	\$ 83,602	
(\$269,633 + \$13,482) / 0.96 x 4.0%	<u>\$ 11,796</u>	= \$ 95,398

Quebec

(\$4,206 + \$210) / 0.9745 x 2.55%	\$ 116	
(\$836 + \$42) / 0.9745 x 2.55%	<u>\$ 23</u>	= \$ 139

Ontario

(\$20,911 + \$1,046) x 2.0%	\$ 439	
(\$6,290 + \$314) x 2.0%	<u>\$ 132</u>	= \$ 571

Sales Tax

Quebec

(\$4,206 + \$210) / 0.9745 x 9.0%	\$ 408	
(\$836 + \$42) / 0.9745 x 9.0%	<u>\$ 81</u>	= \$ 489

Ontario

(\$20,911 + \$1,046) x 8.0%	\$ 1,756	
(\$6,290 + \$314) x 8.0%	<u>\$ 528</u>	= \$ 2,284

3. INTEREST ACCREDITATION

Cashflow

	<u>Health</u>	<u>Dental</u>	
Deposits	\$ 28,472	\$ 4,163	
Claims	\$ (25,375)	\$ (3,668)	
Expenses	<u>\$ (2,417)</u>	<u>\$ (349)</u>	
	\$ 680	\$ 146	= \$ 826

Balance Carried Forward

Health \$376,303 x 2.25%	= \$	8,467
Dental \$60,696 x 2.25%	= \$	1,366

Appendix E – Health and Dental Claims Reports

Paid Claims Analysis

Drug Claim Analysis by PTC

Top 100 Drugs by Eligible Expense

Over The Counter Drug Claims Analysis

Detailed Dental Claims Study

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INTEGRATED HEALTH MANAGEMENT ANALYSIS REPORT
PAID CLAIMS ANALYSIS

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NALCOR ENERGY

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	TOTAL CLAIMS	TOTAL PAID	%	TOTAL CLAIMS	TOTAL PAID	%	TOTAL CLAIMS	TOTAL PAID	%	% CHANGE	% CHANGE
HOSPITAL:											
SEMI-PRIVATE ROOM	90	35,762.91	68.84%	82	33,770.00	70.37%	95	44,587.95	73.41%	5.9%	-24.3%
TRANSPORTATION	142	16,190.24	31.16%	121	14,221.00	29.63%	136	16,150.19	26.59%	13.8%	-11.9%
TOTAL	232	51,953.15		203	47,991.00		231	60,738.14		8.3%	-21.0%
E.H.B.:											
ACCIDENTAL DENTAL		.00	0.00%	2	390.32	0.04%	1	155.23	0.02%	-100.0%	151.4%
ACUPUNCTURE	207	8,787.05	0.94%	168	7,434.60	0.85%	170	7,868.82	0.90%	18.2%	-5.5%
CHIROPODIST / PODIATRIST	177	5,735.00	0.61%	154	5,190.00	0.59%	143	4,659.40	0.53%	10.5%	11.4%
CHIROPRACTOR	1,249	37,170.40	3.96%	1,313	37,543.54	4.28%	1,555	43,046.00	4.94%	-1.0%	-12.8%
CONTACT LENSES	127	12,988.15	1.38%	142	14,222.30	1.62%	122	12,750.56	1.46%	-8.7%	11.5%
CPAP MASK / HEADGEAR	22	3,574.20	0.38%		.00	0.00%		.00	0.00%	0.0%	0.0%
DIABETIC EQUIPMENT AND SUPP.	1,158	58,619.09	6.25%	1,095	54,265.91	6.19%	1,000	49,659.86	5.69%	8.0%	9.3%
DIAGNOSTIC TESTS	2	72.00	0.01%	2	48.00	0.01%	4	96.00	0.01%	50.0%	-50.0%
FRAMES	909	123,829.11	13.20%	891	118,145.65	13.47%	948	124,029.19	14.22%	4.8%	-4.7%
HEARING AID	15	6,000.00	0.64%	10	4,000.00	0.46%	13	5,600.00	0.64%	50.0%	-28.6%
LENSES	859	69,940.65	7.46%	865	66,117.73	7.54%	943	73,391.95	8.41%	5.8%	-9.9%
MASSAGE THERAPY	1,069	45,064.73	4.80%	1,090	41,438.01	4.73%	849	33,469.87	3.84%	8.8%	23.8%
MEDICAL EQUIPMENT	232	31,948.61	3.41%	266	41,035.35	4.68%	274	37,015.01	4.24%	-22.1%	10.9%
MEDICAL SUPPLIES	40	2,144.28	0.23%	34	1,657.56	0.19%	35	2,621.89	0.30%	29.4%	-36.8%
NATUROPATH	39	1,722.00	0.18%	22	1,415.75	0.16%	14	918.70	0.11%	21.6%	54.1%
NURSING	67	7,011.26	0.75%	190	26,805.48	3.06%	197	30,125.78	3.45%	-73.8%	-11.0%
OSTEOPATH	5	250.00	0.03%		.00	0.00%		.00	0.00%	0.0%	0.0%
OSTOMY SUPPLIES	325	24,604.63	2.62%	300	22,533.01	2.57%	368	24,433.56	2.80%	9.2%	-7.8%
OTHER	2,295	48,576.30	5.18%	2,020	45,454.33	5.18%	2,265	58,002.44	6.65%	6.9%	-21.6%
OTHER PRACTITIONER	-1	.00	0.00%		.00	0.00%		.00	0.00%	0.0%	0.0%
OTHER VISION CARE	28	30,092.41	3.21%	5	1,000.00	0.11%	7	1,384.00	0.16%	2,909.2%	-27.7%
PHYSICIAN	4	215.22	0.02%	1	281.52	0.03%		.00	0.00%	-23.6%	0.0%
PHYSIOTHERAPY	2,770	103,533.60	11.04%	2,305	79,243.25	9.04%	2,093	70,996.30	8.14%	30.7%	11.6%
PROSTHETIC APPLIANCES	320	39,275.90	4.19%	364	44,974.12	5.13%	314	37,185.31	4.26%	-12.7%	20.9%
PSYCHOLOGIST	63	1,260.00	0.13%	58	1,155.00	0.13%	41	807.00	0.09%	9.1%	43.1%
REFRACTIONS	1,182	50,067.40	5.34%	1,217	51,925.46	5.92%	1,202	50,510.15	5.79%	-3.6%	2.8%
SOCIAL WORKER	7	140.00	0.01%		.00	0.00%		.00	0.00%	0.0%	0.0%

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	TOTAL CLAIMS	TOTAL PAID	%	TOTAL CLAIMS	TOTAL PAID	%	TOTAL CLAIMS	TOTAL PAID	%	% CHANGE	% CHANGE
E.H.B.:											
SPEECH THERAPIST	10	200.00	0.02%	3	164.00	0.02%		.00	0.00%	22.0%	0.0%
TRANSPORTATION	3,518	225,217.38	24.01%	2,957	210,396.12	23.99%	2,642	203,474.01	23.33%	7.0%	3.4%
VISION CARE(FRAMES AND LENSES)		.00	0.00%	-1	.00	0.00%	-1	.00	0.00%	0.0%	0.0%
TOTAL	16,698	938,039.37		15,473	876,837.01		15,199	872,201.03		7.0%	0.5%
DRUGS:											
ANTI-INFECTIVE AGENTS	4,603	105,768.54	3.44%	4,542	111,934.53	3.70%	3,955	106,880.41	3.89%	-5.5%	4.7%
ANTIGLAUCOMA AGENTS	50	2,449.17	0.08%		.00	0.00%		.00	0.00%	0.0%	0.0%
ANTIHISTAMINE DRUGS	34	1,241.26	0.04%	36	1,137.90	0.04%	36	1,203.56	0.04%	9.1%	-5.5%
ANTINEOPLASTIC AGENTS	227	86,884.31	2.83%	212	81,775.69	2.70%	126	23,597.88	0.86%	6.2%	246.5%
AUTONOMIC DRUGS	1,814	91,305.11	2.97%	1,674	92,934.83	3.07%	1,452	76,575.02	2.78%	-1.8%	21.4%
BLOOD, COAGULATION, THROMBOS	827	126,742.74	4.12%	832	111,153.44	3.67%	718	83,251.50	3.03%	14.0%	33.5%
CARDIOVASCULAR DRUGS	14,088	929,332.08	30.23%	13,245	1,012,913.30	33.49%	12,022	946,838.16	34.43%	-8.3%	7.0%
CENTRAL NERVOUS SYSTEM	8,938	332,564.79	10.82%	8,668	326,536.18	10.80%	7,691	299,189.67	10.88%	1.8%	9.1%
DISEASE MODIFYING ANTIRHEUMA1	31	50,946.24	1.66%	6	9,734.45	0.32%		.00	0.00%	423.4%	0.0%
ELECTROLYTIC, CALORIC, WATER	2,678	27,537.01	0.90%	2,602	23,566.98	0.78%	2,375	24,330.82	0.88%	16.8%	-3.1%
EYE, EAR, NOSE, AND THROAT	1,804	62,355.54	2.03%	1,782	69,458.25	2.30%	1,584	53,607.61	1.95%	-10.2%	29.6%
GASTROINTESTINAL DRUGS	4,178	369,502.39	12.02%	3,933	358,936.13	11.87%	3,745	337,398.58	12.27%	2.9%	6.4%
HORMONES AND SYNTHETIC	6,967	302,395.44	9.84%	6,337	267,327.55	8.84%	5,864	237,872.78	8.65%	13.1%	12.4%
MISC THERAPEUTIC AGENTS	1,808	445,026.99	14.48%	1,769	419,645.96	13.87%	1,559	393,118.09	14.30%	6.0%	6.7%
OTHER PRESCRIPTION DRUGS	1,429	60,264.32	1.96%	1,718	62,398.00	2.06%	2,386	72,200.26	2.63%	-3.4%	-13.6%
REIMBURSEMENT DRUGS		.00	0.00%	5	248.00	0.01%		.00	0.00%	-100.0%	0.0%
RESPIRATORY TRACT AGENTS	140	1,627.76	0.05%	96	1,081.49	0.04%	132	1,553.12	0.06%	50.5%	-30.4%
SKIN AND MUCOUS MEMBRANE AGE	2,101	58,396.04	1.90%	2,009	58,175.07	1.92%	1,878	73,889.64	2.69%	0.4%	-21.3%
SMOOTH MUSCLE RELAXANTS	221	16,490.64	0.54%	191	13,184.66	0.44%	202	15,597.35	0.57%	25.1%	-15.5%
VITAMINS	480	2,870.47	0.09%	407	2,690.35	0.09%	381	2,818.29	0.10%	6.7%	-4.5%
TOTAL	52,418	3,073,700.84		50,064	3,024,832.76		46,106	2,749,922.74		1.6%	10.0%
TOTAL HEALTH	69,348	4,063,693.36		65,740	3,949,660.77		61,536	3,682,861.91		2.9%	7.2%

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	TOTAL CLAIMS	TOTAL PAID	%	TOTAL CLAIMS	TOTAL PAID	%	TOTAL CLAIMS	TOTAL PAID	%	% CHANGE	% CHANGE
<u>DENTAL: BASIC</u>											
ADJUNCTIVE GENERAL SERVICES	36	4,609.89	0.48%	41	5,275.69	0.66%	38	4,224.49	0.58%	-12.6%	24.9%
ANAESTHESIA	17	3,177.61	0.33%	9	1,027.35	0.13%	8	733.40	0.10%	209.3%	40.1%
APEXIFICATION / APEXOGENESIS		.00	0.00%	1	356.38	0.04%		.00	0.00%	-100.0%	0.0%
CONTROL OF ORAL HABITS		.00	0.00%		.00	0.00%	2	1,200.42	0.17%	0.0%	-100.0%
DENTURE RELINE	1	80.00	0.01%		.00	0.00%		.00	0.00%	0.0%	0.0%
DIAGNOSTIC SERVICES	6,075	167,268.35	17.45%	5,374	138,126.31	17.15%	5,115	125,267.44	17.27%	21.1%	10.3%
ENDODONTICS	153	62,003.06	6.47%	134	51,234.05	6.36%	121	42,249.07	5.82%	21.0%	21.3%
MAJOR RESTORATIVE	25	1,218.21	0.13%	10	562.80	0.07%	6	332.16	0.05%	116.5%	69.4%
ORAL AND MAXILLOFACIAL SURGEI	468	54,869.83	5.72%	543	56,956.61	7.07%	495	47,710.43	6.58%	-3.7%	19.4%
ORTHODONTICS MISCELLANEOUS	-1	.00	0.00%		.00	0.00%		.00	0.00%	0.0%	0.0%
OTHER	6	588.96	0.06%	4	475.13	0.06%	7	856.47	0.12%	24.0%	-44.5%
PERIODONTICS	554	56,915.45	5.94%	453	55,896.76	6.94%	369	46,233.78	6.37%	1.8%	20.9%
PREVENTIVE SERVICES	796	16,209.25	1.69%	752	12,552.77	1.56%	695	11,802.44	1.63%	29.1%	6.4%
PROPHYLAXIS/POLISHING	6,998	271,463.68	28.32%	6,254	229,673.90	28.52%	5,973	207,176.34	28.55%	18.2%	10.9%
PROSTHODONTICS	33	4,869.88	0.51%	22	2,653.20	0.33%	27	3,384.84	0.47%	83.5%	-21.6%
RECEMENTATION / REBONDING	4	460.90	0.05%	3	312.06	0.04%		.00	0.00%	47.7%	0.0%
REPAIRS	2	166.69	0.02%		.00	0.00%	2	258.00	0.04%	0.0%	-100.0%
RESTORATIVE SERVICES	2,833	314,774.39	32.83%	2,385	250,332.94	31.08%	2,315	234,126.80	32.27%	25.7%	6.9%
TOTAL BASIC	18,000	958,676.15		15,985	805,435.95		15,173	725,556.08		19.0%	11.0%
<u>DENTAL: MAJOR</u>											
ADJUNCTIVE GENERAL SERVICES	3	242.50	0.14%		.00	0.00%		.00	0.00%	0.0%	0.0%
CROWNS	111	71,812.37	40.46%	99	60,116.37	37.07%	64	39,291.92	26.43%	19.5%	53.0%
DENTURES	36	27,653.98	15.58%	45	34,054.67	21.00%	48	33,276.76	22.39%	-18.8%	2.3%
ORAL AND MAXILLOFACIAL SURGEI	5	755.57	0.43%	5	596.72	0.37%	10	2,223.28	1.50%	26.6%	-73.2%
OTHER	3	82.13	0.05%	4	496.30	0.31%	1	32.78	0.02%	-83.5%	1,414.0%
PARTIAL DENTURES	60	40,847.92	23.02%	51	31,727.05	19.56%	75	43,758.02	29.44%	28.7%	-27.5%
PONTICS	12	3,038.41	1.71%	10	2,903.54	1.79%	8	2,490.56	1.68%	4.6%	16.6%
POSTS	45	8,004.14	4.51%	44	6,889.74	4.25%	33	5,194.86	3.49%	16.2%	32.6%
PROSTHODONTICS	67	5,814.85	3.28%	72	5,865.67	3.62%	68	5,286.50	3.56%	-0.9%	11.0%
RESTORATIONS	3	1,422.15	0.80%	4	2,353.21	1.45%	6	3,328.17	2.24%	-39.6%	-29.3%
RETAINERS	25	12,327.33	6.95%	28	14,787.42	9.12%	23	11,737.25	7.90%	-16.6%	26.0%

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INTEGRATED HEALTH MANAGEMENT ANALYSIS REPORT
PAID CLAIMS ANALYSIS

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	CURRENT PERIOD			PRIOR PERIOD 1			PRIOR PERIOD 2			CURRENT	PRIOR 1
	2010-09-01	TO	2011-08-31	2009-09-01	TO	2010-08-31	2008-09-01	TO	2009-08-31	VS	VS
	TOTAL CLAIMS	TOTAL PAID	%	TOTAL CLAIMS	TOTAL PAID	%	TOTAL CLAIMS	TOTAL PAID	%	% CHANGE	% CHANGE
DENTAL: MAJOR											
VENEERS LABORATORY PROCESSE	12	5,475.88	3.09%	6	2,383.49	1.47%	4	2,018.59	1.36%	129.7%	18.1%
TOTAL MAJOR	382	177,477.23		368	162,174.18		340	148,638.69		9.4%	9.1%
TOTAL DENTAL	18,382	1,136,153.38		16,353	967,610.13		15,513	874,194.77		17.4%	10.7%
TOTAL COMBINED	87,730	5,199,846.74		82,093	4,917,270.90		77,049	4,557,056.68		5.7%	7.9%

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PTC	PTC NAME	NUMBER OF SCRIPTS	% OF TOTAL SCRIPTS	INGREDIENT COST	MARKUP/ SURCHARGE	DISPENSING FEE	ELIGIBLE EXPENSE	% OF TOTAL (\$)	AVG ELIG EXPENSE/ SCRIPT	CO-PAY	PAID AMOUNT	RANK (\$)	RANK (\$)	% OF TOTAL (\$)
920000	MISCELLANEOUS THERAPEUTIC AGENTS	2,023	3.48	426,701	10,734	12,527	463,099	13.38	228.92	12,940	450,113	1	1	13.78
240608	HMG-COA REDUCTASE INHIBITORS	4,764	8.20	392,928	16,758	33,063	449,429	12.98	94.34	33,110	416,300	2	2	11.15
562836	PROTON-PUMP INHIBITORS	3,516	6.05	295,649	12,227	22,218	333,353	9.63	94.81	22,570	310,783	3	3	7.74
243204	ANGIOTENSIN-CONVERTING ENZYME INHIBIT	3,467	5.97	150,635	5,985	23,980	184,097	5.32	53.10	24,397	159,700	4	5	4.62
281604	PSYCHOTHERAPEUTIC AGENTS (ANTIDEPRESS	2,941	5.06	121,802	4,275	18,161	146,581	4.23	49.84	18,472	127,871	5	4	5.24
243208	ANGIOTENSIN II RECEPTOR ANTAGONISTS	1,538	2.65	111,762	5,508	10,381	129,827	3.75	84.41	10,496	119,331	6	7	3.59
242800	CALCIUM-CHANNEL BLOCKING AGENTS	1,433	2.47	81,276	2,997	9,840	95,834	2.77	66.88	9,944	85,888	7	12	2.14
100000	ANTINEOPLASTIC AGENTS	310	0.53	84,046	2,838	1,890	89,505	2.59	288.73	1,914	87,582	8	10	2.58
682008	ANTIDIABETIC AGENTS (INSULINS)	749	1.29	74,718	2,961	5,258	83,486	2.41	111.46	5,278	78,208	9	8	2.64
242400	BETA-ADRENERGIC BLOCKING AGENTS	2,682	4.62	47,686	1,654	18,785	68,982	1.99	25.72	19,010	49,838	10	14	1.55
280804	NONSTEROIDAL ANTI-INFLAMMATORY AGENTS	1,826	3.14	51,193	2,188	11,839	66,250	1.91	36.28	12,077	53,965	11	11	2.46
121200	SYMPATHOMIMETIC (ADRENERGIC) AGENTS	1,189	2.05	46,261	2,065	8,200	56,951	1.65	47.90	8,282	48,590	12	9	2.61
681200	CONTRACEPTIVES	1,774	3.05	43,274	1,763	10,279	56,057	1.62	31.60	10,401	45,651	13	13	1.88
201600	HEMATOPOIETIC AGENTS	110	0.19	44,793	600	553	55,784	1.61	507.13	553	55,231	14	19	1.24
201218	PLATELET-AGGREGATION INHIBITORS	333	0.57	49,717	2,426	2,382	55,260	1.60	165.95	2,425	52,835	15	15	1.51
682004	BIGUANIDES	1,304	2.24	40,011	1,475	9,417	51,248	1.48	39.30	9,456	41,783	16	18	1.25
923600	DISEASE MODIFYING ANTIRHEUMATIC AGENT	53	0.09	49,246	1,700	269	51,215	1.48	966.32	269	50,946	17	33	0.64
281292	ANTICONVULSANTS (MISCELLANEOUS)	610	1.05	42,232	2,415	3,603	48,825	1.41	80.04	3,651	45,121	18	16	1.35
680400	ADRENALS	1,103	1.90	32,917	1,563	6,826	43,191	1.25	39.16	6,955	36,121	19	17	1.33
240605	CHOLESTEROL ABSORPTION INHIBITORS	294	0.51	34,139	1,566	2,007	37,933	1.10	129.03	1,991	35,942	20	22	1.11
564000	MISCELLANEOUS G.I. DRUGS	994	1.71	25,355	944	6,509	33,069	0.96	33.27	6,551	26,507	21	26	1.08
520808	CORTICOSTEROIDS	929	1.60	24,283	1,028	5,872	31,676	0.92	34.10	5,919	25,755	22	29	0.86
283228	SELECTIVE SEROTONIN AGONISTS	308	0.53	27,205	1,292	1,979	30,607	0.88	99.37	1,979	28,628	23	35	0.59
201204	ANTICOAGULANTS	491	0.85	25,950	1,188	3,136	30,385	0.88	61.88	3,159	27,220	24	30	0.81
81216	ANTIBIOTICS (PENICILLINS)	1,779	3.06	16,909	790	12,022	30,321	0.88	17.04	12,200	17,814	25	24	1.09
840600	ANTI-INFLAMMATORY AGENTS (LOCAL)	1,205	2.07	21,573	835	7,306	29,926	0.86	24.84	7,328	22,517	26	23	1.11
81212	ANTIBIOTICS (MACROLIDES)	824	1.42	22,075	864	5,311	29,024	0.84	35.22	5,418	23,597	27	20	1.23
529200	MISCELLANEOUS BENT DRUGS	372	0.64	23,959	1,440	2,695	28,237	0.82	75.91	2,611	25,626	28	34	0.60
280808	OPiate AGONISTS (NARCOTIC ANALGESICS)	708	1.22	20,857	1,147	4,234	26,378	0.76	37.26	4,253	22,037	29	21	1.23
81218	QUINOLONES	668	1.15	20,684	732	4,536	26,284	0.76	39.35	4,589	21,677	30	25	1.09

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												RANK	RANK	RANK	
												(\$)	(\$)	(\$)	
242892	MISCELLANEOUS CALCIUM-CHANNEL BLOCKIN	333	0.57	22,276	1,045	2,237	25,586	0.74	76.83	2,237	23,349	31	32		0.66
120808	ANTIMUSCARINICS/ANTISPASMODICS	407	0.70	19,899	884	2,667	23,982	0.69	58.92	2,745	21,213	32	27		1.01
682020	SULFONYLUREAS	760	1.31	13,547	429	4,845	19,162	0.55	25.21	4,900	14,262	33	47		0.43
281608	ANTIPSYCHOTICS	385	0.66	16,013	603	2,189	18,952	0.55	49.22	2,209	16,742	34	31		0.72
240606	FIBRIC ACID DERIVATIVES	269	0.46	16,100	579	1,787	18,477	0.53	68.69	1,765	16,712	35	48		0.41
682092	ANTIDIABETIC AGENTS (MISCELLANEOUS)	121	0.21	16,403	788	884	18,388	0.53	151.97	884	17,504	36	41		0.51
681604	ESTROGENS	452	0.78	14,128	677	2,913	17,727	0.51	39.22	2,921	14,805	37	45		0.46
861200	GENITOURINARY SMOOTH MUSCLE RELAXANTS	216	0.37	15,553	764	1,369	17,718	0.51	82.03	1,369	16,348	38	43		0.47
562200	ANTIEMETICS	118	0.20	16,008	683	693	17,384	0.50	147.32	693	16,691	39	49		0.40
282408	ANXIOLYTICS, SEDATIVES, HYPNOTICS (BENZ	1,423	2.45	6,933	880	8,874	16,953	0.49	11.91	8,960	7,322	40	36		0.57
282492	MISCELLANEOUS ANXIOLYTICS, SEDATIVES, H	585	1.01	12,204	315	3,892	16,555	0.48	28.30	3,912	12,620	41	37		0.54
683604	THYROID AGENTS	1,176	2.02	7,037	437	7,402	15,329	0.44	13.03	7,630	7,511	42	39		0.53
81206	ANTIBIOTICS (CEPHALOSPORINS)	468	0.81	10,688	491	3,174	14,598	0.42	31.19	3,219	11,358	43	42		0.48
402820	THIAZIDE DIURETICS	1,372	2.36	3,582	533	9,812	14,241	0.41	10.38	10,016	3,805	44	53		0.35
849200	MISCELLANEOUS SKIN AND MUCOUS MEMBRAN	178	0.31	11,667	466	1,027	13,242	0.38	74.39	1,028	12,214	45	38		0.53
682400	PARATHYROID	29	0.05	11,482	740	133	12,355	0.36	426.04	133	12,222	46	96		0.06
563600	ANTI-INFLAMMATORY AGENTS	75	0.13	11,165	752	372	12,296	0.36	163.95	372	11,924	47	55		0.30
840404	ANTI-INFECTIVES (ANTIBIOTICS)	356	0.61	8,653	418	2,286	11,499	0.33	32.30	2,313	9,176	48	46		0.45
682005	DIPEPTIDYL PEPTIDASE 4 INHIBITORS	70	0.12	10,213	475	500	11,187	0.32	159.82	500	10,688	49	60		0.25
401200	REPLACEMENT PREPARATIONS	434	0.75	7,036	300	2,951	10,286	0.30	23.70	2,951	7,327	50	67		0.18
921000	MISCELLANEOUS COMPOUNDS	615	1.06	5,436	311	3,415	10,022	0.29	16.30	3,679	6,276	51	124		0.02
282092	MISC ANOREXIGENIC AGENTS - RESP & CERE	187	0.32	7,390	379	886	9,969	0.29	53.31	941	9,009	52	44		0.46
922400	BONE RESORPTION INHIBITORS	165	0.28	7,547	155	715	8,658	0.25	52.47	721	7,926	53	57		0.28
683200	PROGESTINS	167	0.29	6,977	332	787	8,650	0.25	51.80	787	7,851	54	54		0.33
520404	ANTI-INFECTIVES (ANTIBIOTICS)	431	0.74	5,124	263	2,864	8,560	0.25	19.86	2,955	5,584	55	56		0.30
120400	PARASYMPATHOMIMETIC (CHOLINERGIC) AGE	64	0.11	7,375	443	461	8,279	0.24	129.37	461	7,818	56	68		0.18
81800	ANTIVIRALS	159	0.27	6,795	164	957	8,065	0.23	50.72	969	7,096	57	52		0.39
401800	POTASSIUM-REMOVING RESINS	17	0.03	7,428	496	118	8,042	0.23	473.06	118	7,924	58	88		0.11
122000	SKELETAL MUSCLE RELAXANTS	280	0.48	5,774	209	1,851	7,967	0.23	28.45	1,894	6,050	59	51		0.39
242000	ALPHA-ADRENERGIC BLOCKING AGENTS	196	0.34	6,195	222	1,401	7,917	0.23	40.39	1,378	6,539	60	62		0.25

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241208	NITRATES AND NITRITES	228	0.39	5,810	237	1,688	7,758	0.22	34.03	1,697	6,062	61	73	0.15
280892	MISCELLANEOUS ANALGESICS AND ANTIPYRE	574	0.99	3,238	469	3,814	7,609	0.22	13.26	3,859	3,392	62	58	0.27
682006	ANTIDIABETIC AGENTS - INCRETIN MIMETI	44	0.08	6,377	324	248	7,133	0.21	162.11	272	6,861	63	78	0.14
121212	ALPHA & BETA-ADRENERGIC AGONISTS	71	0.12	5,998	97	382	6,588	0.19	92.78	391	6,196	64	63	0.22
81224	ANTIBIOTICS (TETRACYCLINES)	190	0.33	5,187	185	1,137	6,516	0.19	34.29	1,137	5,371	65	64	0.22
402810	DIURETICS (POTASSIUM-SPARING)	412	0.71	3,198	128	2,808	6,255	0.18	15.18	2,837	3,395	66	71	0.16
281208	ANTICONVULSANTS (BENZODIAZEPINES)	323	0.56	4,038	116	2,031	6,191	0.18	19.17	2,031	4,157	67	66	0.20
680800	ANDROGENS	32	0.06	5,495	436	238	6,169	0.18	192.78	238	5,931	68	89	0.11
402808	LOOP DIURETICS	519	0.89	2,183	163	3,673	6,149	0.18	11.85	3,742	2,300	69	85	0.12
240844	RENIN-ANGIOTENSIN-ALDOSTERONE SYSTEM	97	0.17	5,204	281	535	6,055	0.17	62.42	535	5,520	70	69	0.17
81408	AZOLES	276	0.48	3,781	95	1,550	5,668	0.16	20.54	1,570	4,090	71	61	0.25
240404	ANTIARRHYTHMIC AGENTS	60	0.10	4,486	129	352	5,555	0.16	92.59	401	5,155	72	86	0.12
240800	HYPOTENSIVE AGENTS	186	0.32	4,158	159	996	5,409	0.16	29.08	996	4,377	73	76	0.14
840406	ANTI-INFECTIVES (ANTIVIRALS)	121	0.21	3,970	191	712	4,945	0.14	40.87	731	4,214	74	74	0.15
83008	ANTIMALARIALS	113	0.19	3,809	200	711	4,825	0.14	42.70	732	4,072	75	65	0.20
81220	SULFONAMIDES	285	0.49	2,662	223	1,779	4,705	0.14	16.51	1,811	2,765	76	80	0.14
561400	CHOLELITHOLYTIC AGENTS	11	0.02	4,325	258	58	4,642	0.13	422.01	58	4,584	77	77	0.14
402824	THIAZIDE-LIKE DIURETICS	197	0.34	2,918	130	1,425	4,482	0.13	22.75	1,433	3,036	78	81	0.13
289200	MISCELLANEOUS CENTRAL NERVOUS SYSTEM	47	0.08	3,626	173	237	4,401	0.13	93.65	300	4,101	79	50	0.39
880800	VITAMIN B COMPLEX	471	0.81	1,743	137	2,395	4,288	0.12	9.10	2,391	1,819	80	87	0.11
681800	GONADOTROPINS	14	0.02	4,053	5	220	4,278	0.12	305.54	220	4,058	81	79	0.14
241200	VASODILATING AGENTS	90	0.15	2,759	99	647	3,530	0.10	39.22	647	2,883	82	97	0.06
524012	ANTIGLAUCOMA AGENTS - CARBONIC ANHYDR	65	0.11	2,801	146	380	3,326	0.10	51.17	380	2,946	83	93	0.08
81228	ANTIBACTERIALS, MISCELLANEOUS	101	0.17	2,523	99	563	3,305	0.10	32.72	581	2,724	84	75	0.15
840492	ANTI-INFECTIVES, MISCELLANEOUS LOCAL	98	0.17	2,446	121	587	3,154	0.09	32.18	587	2,567	85	83	0.13
81202	ANTIBIOTICS (AMINOGLYCOSIDES)	3	0.01	3,140	0	7	3,148	0.09	1,049.28	7	3,140	86	137	0.01
520800	ANTI-INFLAMMATORY AGENTS	60	0.10	1,193	65	277	2,922	0.08	48.69	286	2,636	87	104	0.04
240604	BILE ACID SEQUESTANTS	26	0.04	2,525	91	168	2,784	0.08	107.07	168	2,615	88	82	0.13
840408	ANTI-INFECTIVES (ANTIFUNGALS)	96	0.17	2,041	57	562	2,677	0.08	27.89	569	2,108	89	72	0.16
524028	ANTIGLAUCOMA AGENTS - PROSTAGLANDIN A	34	0.06	2,161	126	262	2,549	0.07	74.98	262	2,287	90	127	0.01

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												RANK (\$)	RANK (\$)	RANK (\$)	
240408	CARDIOTONIC AGENTS	88	0.15	1,147	28	720	1,902	0.05	21.61	720	1,182	91	98		0.06
84000	MISCELLANEOUS ANTI-INFECTIVES	134	0.23	879	94	918	1,899	0.05	14.17	924	911	92	95		0.06
83600	URINARY ANTI-INFECTIVES	88	0.15	1,064	50	612	1,726	0.05	19.61	612	1,109	93	94		0.08
120800	ANTICHOLINERGIC AGENTS	15	0.03	1,483	86	84	1,653	0.05	110.23	84	1,569	94	107		0.04
40000	ANTIHISTAMINE DRUGS	51	0.09	1,187	54	252	1,615	0.05	31.66	270	1,345	95	84		0.12
481600	EXPECTORANTS	105	0.18	780	31	774	1,585	0.05	15.10	774	811	96	106		0.04
681612	ESTROGEN AGONIST-ANTAGONISTS	19	0.03	1,370	39	134	1,544	0.04	81.25	134	1,410	97	101		0.05
280812	OPIATE PARTIAL AGONISTS	35	0.06	1,173	58	303	1,533	0.04	43.81	303	1,231	98	134		0.01
881600	VITAMIN D	90	0.15	788	43	540	1,508	0.04	16.75	624	883	99	99		0.06
202816	HEMOSTATICS	27	0.05	1,123	39	133	1,496	0.04	55.39	165	1,331	100	100		0.05
841600	CELL STIMULANTS AND PROLIFERANTS	43	0.07	1,081	51	220	1,371	0.04	31.88	214	1,157	101	102		0.05
281212	ANTICONVULSANTS (HYDANTOINS)	80	0.14	710	44	593	1,347	0.04	16.84	593	754	102	103		0.05
81404	ALLYLAMINES	26	0.04	998	41	185	1,263	0.04	48.57	185	1,077	103	91		0.10
561600	DIGESTANTS	6	0.01	1,134	0	22	1,156	0.03	192.65	22	1,134	104	116		0.03
682800	PITUITARY	15	0.03	917	39	71	1,148	0.03	76.56	71	1,077	105	111		0.03
520492	EBRT ANTI-INFECTIVES, MISCELLANEOUS	67	0.12	656	30	440	1,148	0.03	17.13	440	708	106	108		0.03
240692	MISCELLANEOUS ANTILIPEMIC AGENTS	8	0.01	1,021	81	45	1,147	0.03	143.39	45	1,102	107	121		0.02
480800	ANTITUSSIVES	45	0.08	766	41	324	1,137	0.03	25.27	311	823	108	114		0.03
683608	ANTITHYROID AGENTS	44	0.08	752	92	214	1,067	0.03	24.25	219	798	109	120		0.02
202400	HEMORRHEOLOGIC AGENTS	25	0.04	848	53	155	1,056	0.03	42.26	155	901	110	119		0.02
241292	MISCELLANEOUS VASODILATING AGENTS	9	0.02	884	3	64	952	0.03	105.75	64	887	111	122		0.02
281204	ANTICONVULSANTS (BARBITURATES)	35	0.06	590	40	297	927	0.03	26.47	297	630	112	129		0.01
82600	SULFONES	14	0.02	363	33	62	900	0.03	64.29	122	778	113	154		0.00
800400	SERUMS	5	0.01	0	0	0	758	0.02	151.68	34	724	114	167		0.00
562828	PROSTAGLANDINS	43	0.07	377	72	266	715	0.02	16.63	266	395	115	125		0.01
562832	PROTECTANTS	13	0.02	468	25	82	705	0.02	54.21	101	604	116	112		0.03
520412	ANTI-INFECTIVES (MISCELLANEOUS)	43	0.07	322	17	289	671	0.02	15.61	305	367	117	113		0.03
121204	ALPHA-ADRENERGIC AGONISTS	10	0.02	622	0	42	664	0.02	66.39	42	622	118	150		0.00
520406	ANTI-INFECTIVES (ANTIVIRALS)	16	0.03	330	16	89	435	0.01	27.17	89	346	119	149		0.00
861600	RESPIRATORY SMOOTH MUSCLE RELAXANTS	28	0.05	167	6	256	430	0.01	15.34	256	173	120	132		0.01

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NALCOR ENERGY

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DRUG CLAIM ANALYSIS BY PTC

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PTC	PTC NAME	NUMBER OF SCRIPTS	% OF TOTAL SCRIPTS	INGREDIENT COST	MARKUP/ SURCHARGE	DISPENSING FEE	ELIGIBLE EXPENSE	% OF TOTAL (\$)	AVG ELIG EXPENSE/ SCRIPT	CO-PAY	PAID AMOUNT	NF			% OF TOTAL (\$)
												RANK	RANK	RANK	
												(\$)	(\$)	(\$)	
521600	LOCAL ANESTHETICS (E.E.N.T.)	36	0.06	211	7	189	423	0.01	11.75	189	232	121	135	0.01	
81428	POLYENES	40	0.07	139	9	233	402	0.01	10.05	240	155	122	117	0.03	
842800	KERATOLYTIC AGENTS	13	0.02	308	12	59	379	0.01	29.13	59	319	123	126	0.01	
282800	ANTIMANIC AGENTS	27	0.05	143	24	176	344	0.01	12.73	176	148	124	115	0.03	
283608	ANTICHOLINERGIC AGENTS	29	0.05	83	5	185	273	0.01	9.40	185	88	125	160	0.00	
81832	NUCLEOSIDES AND NUCLEOTIDES	4	0.01	0	0	226	226	0.01	56.42	0	226	126			
520820	NONSTEROIDAL ANTI-INFLAMMATORY AGENTS	7	0.01	122	3	44	226	0.01	32.21	53	172	127	165	0.00	
522400	MYDRIATICS (E.E.N.T.)	18	0.03	102	1	104	220	0.01	12.20	113	106	128	146	0.01	
120804	ANTIPARKINSONIAN AGENTS - USE 283608	5	0.01	169	0	28	197	0.01	39.45	28	169	129	105	0.04	
682000	ANTIDIABETIC AGENTS	8	0.01	0	0	0	195	0.01	24.44	33	162	130	70	0.17	
282000	RESPIRATORY AND CEREBRAL STIMULANTS	3	0.01	170	7	9	187	0.01	62.38	9	178	131	92	0.09	
560800	ANTIDIARRHEA AGENTS	9	0.02	119	5	60	184	0.01	20.47	60	124	132	118	0.02	
520408	ANTI-INFECTIVES (SULFONAMIDES)	13	0.02	91	4	87	182	0.01	14.00	87	95	133	136	0.01	
520200	ANTIALLERGIC AGENTS	4	0.01	61	0	8	153	0.00	38.28	29	124	134	144	0.01	
524020	ANTIGLAUCOMA AGENTS - MIOTICS	8	0.01	34	2	71	106	0.00	13.29	71	36	135	172	0.00	
524008	ANTIGLAUCOMA AGENTS (BETA-ADRENERGIC)	3	0.01	68	4	24	96	0.00	31.99	24	72	136	128	0.01	
121600	SYMPATHOLYTIC (ADRENERGIC BLOCKING) A	1	0.00	31	0	8	39	0.00	39.24	8	31	137	130	0.01	
840800	ANTIPRURITICS AND LOCAL ANESTHETICS	1	0.00	5	0	8	13	0.00	12.72	8	5	138	180	0.00	
200404	IRON PREPARATIONS	1	0.00	7	0	0	7	0.00	7.49	0	7	139	110	0.03	
845006	PIGMENTING AGENTS	1	0.00	0	0	0	0	0.00	0.00	0	0	140	178	0.00	
PTC TOTAL		58,107		2,900,178	115,420	378,696	3,461,185			383,545	3,073,701				
TOTAL PAY-DIRECT DRUGS		56,651		2,900,178	115,420	378,696	3,394,294			377,008	3,013,437				
TOTAL REIMBURSEMENT DRUGS		1,434		0	0	0	66,891			6,537	60,264				
ALL DRUGS TOTAL		58,085		2,900,178	115,420	378,696	3,461,185			383,545	3,073,701				

TOTALS MAY BE OFF DUE TO ROUNDING

DISPENSING FEE, INGREDIENT COST AND MARKUP/SURCHARGE BREAKDOWNS ARE NOT AVAILABLE FOR REIMBURSEMENT CLAIMS

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NALCOR ENERGY

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TOP 100 DRUGS BY ELIGIBLE EXPENSE

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TYPE	DIN	TRADE NAME	PTC	NUMBER OF SCRIPTS	DRUG QUANTITY	INGREDIENT COST	MARKUP/ SURCHARGE	DISPENSING FEE	ELIGIBLE EXPENSE	% OF AVG ELIG		CO-PAY	PAID AMOUNT	NF		
										TOTAL	EXPENSE/ SCRIPT			RANK	RANK	% OF TOTAL
										(\$)				(\$)	(\$)	(\$)
P	00002247162	CRESTOR	240608	1,477	112,160	135,877	6,655	10,718	153,250	4.43	103.76	10,545	142,705	1	1	4.09
P	00002244522	NEXIUM	562836	880	75,575	130,654	6,152	5,820	142,627	4.12	162.08	5,820	136,807	2	4	2.68
P	00002258595	HUMIRA	920000	49	160	73,404	1,205	326	74,935	2.17	1,529.29	326	74,610	3	2	3.26
P	00002282097	ORENCIA	920000	46	174	62,629	3,674	347	66,650	1.93	1,448.92	347	66,303	4	48	0.29
P	00002247163	CRESTOR	240608	513	39,036	55,884	2,539	3,734	62,157	1.80	121.16	3,634	58,523	5	6	1.64
P	00002244016	REMICADE	920000	34	182	58,966	1,350	153	60,469	1.75	1,778.49	153	60,316	6	3	2.93
P	00002238682	PLAVIX	201218	324	20,984	49,301	2,415	2,360	54,075	1.56	166.90	2,360	51,715	7	7	1.61
P	00002274728	ENBREL	920000	29	304	46,930	965	147	48,042	1.39	1,656.63	147	47,895	8	5	1.76
P	00002237319	REBIF	920000	13	648	42,109	200	67	42,376	1.22	3,259.65	67	42,309	9	127	0.15
P	00002247521	EZETROL	240605	292	23,576	34,139	1,566	2,007	37,713	1.09	129.15	1,983	35,730	10	8	1.15
P	00002260867	RATIO-OMEPRAZOLE	562836	401	32,721	29,380	800	2,677	32,857	0.95	81.94	2,677	30,180	11	10	0.79
P	00002265540	CRESTOR	240608	293	23,885	26,439	1,348	1,930	29,717	0.86	101.42	1,930	27,787	12	9	0.88
P	00002324784	SIMPONI	923600	24	24	25,162	1,000	140	26,302	0.76	1,095.90	140	26,162	13	43	0.32
P	00002324776	SIMPONI	923600	29	36	24,084	700	129	24,914	0.72	859.09	129	24,784	14	66	0.24
P	00002349167	MYLAN-NIFEDIPINE	242800	355	27,358	19,090	768	2,688	22,546	0.65	63.51	2,688	19,859	15	24	0.45
P	00002237320	REBIF	920000	5	216	21,874	0	30	21,904	0.63	4,380.71	30	21,874	16	16	0.57
P	00002284227	NEKAVAR	100000	16	2,804	20,535	0	21	20,556	0.59	1,284.74	21	20,535	17	294	0.08
P	00002238465	NASONEX AQUEOUS	520808	500	94,660	15,167	679	3,243	19,088	0.55	38.18	3,243	15,846	18	19	0.52
P	00002245913	KINERET	920000	5	546	18,017	300	30	18,347	0.53	3,669.49	30	18,317	19	396	0.05
P	00002296640	TEVA-RABEPRAZOLE	562836	340	23,131	15,223	688	2,367	18,278	0.53	53.76	2,367	15,911	20	14	0.73
P	00002247164	CRESTOR	240608	119	8,892	16,519	688	847	18,054	0.52	151.72	847	17,207	21	44	0.31
P	00002239942	CELEBREX	280804	197	13,959	15,939	683	1,362	17,984	0.52	91.29	1,362	16,622	22	11	0.77
P	00002239092	ATACAND	243208	181	15,594	15,718	928	1,329	17,975	0.52	99.31	1,329	16,645	23	23	0.47
P	00002169649	BETASERON	920000	7	180	17,907	0	55	17,962	0.52	2,566.05	55	17,907	24	122	0.15
P	00002268434	LYRICA	281292	73	12,962	15,474	1,022	543	17,040	0.49	233.42	543	16,497	25	42	0.32
P	00002239091	ATACAND	243208	234	15,409	14,356	701	1,657	16,713	0.48	71.42	1,657	15,057	26	25	0.44
D	00002294338	LANTUS SOLOSTAR	682008	87	3,195	15,092	879	638	16,609	0.48	190.91	638	15,971	27	38	0.34
P	00002249790	NEULASTA	201600	12	12	14,621	600	54	15,275	0.44	1,272.95	54	15,221	28	18	0.55
P	00002241095	TEMODAL	100000	10	202	13,942	400	44	14,385	0.42	1,438.54	44	14,342	29	231	0.09
P	00002245619	COPAXONE	920000	12	540	14,053	189	73	14,316	0.41	1,192.98	73	14,242	30	13	0.75

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															NF	
TYPE	DIN	TRADE NAME	PTC	NUMBER OF SCRIPTS	DRUG QUANTITY	INGREDIENT COST	MARKUP/ SURCHARGE	DISPENSING FEE	ELIGIBLE EXPENSE	% OF AVG ELIG		CO-PAY	PAID AMOUNT	RANK (\$)	RANK (\$)	% OF TOTAL
										TOTAL (\$)	SCRIPT					(\$)
P	00002245058	APO-OMEPRAZOLE	562836	199	13,594	12,252	376	1,284	13,913	0.40	69.91	1,284	12,628	31	41	0.32
P	00002245386	SYMBICORT TURBUHALER	121200	134	23,280	12,249	571	902	13,722	0.40	102.40	878	12,845	32	12	0.76
P	00002321149	MYLAN-NIFEDIPINE EXTND RE	242800	168	14,388	12,075	408	1,132	13,615	0.39	81.04	1,132	12,483	33	28	0.42
P	00002245127	ADVAIR 250	121200	62	11,040	12,426	562	470	13,457	0.39	217.05	470	12,987	34	37	0.35
P	00002293838	APO-LANSOPRAZOLE	562836	142	15,832	11,978	243	766	12,987	0.38	91.46	766	12,222	35	46	0.30
P	00002225905	ZOLADEX LA	100000	15	20	11,805	378	368	12,551	0.36	836.73	368	12,183	36	95	0.18
P	00002267233	TECTA	562836	222	17,467	10,569	518	1,293	12,380	0.36	55.77	1,293	11,087	37	31	0.38
P	00002254689	FORTEO	682400	18	46	11,369	739	117	12,225	0.35	679.17	117	12,108	38	511	0.04
P	00001968017	NEUPOGEN	201600	9	141	12,046	0	37	12,083	0.35	1,342.59	37	12,046	39	22	0.47
P	00002246624	COVERSYL	243204	120	11,327	10,491	528	792	11,810	0.34	98.42	792	11,018	40	32	0.37
P	00002238217	SINGULAIR	920000	76	5,206	10,651	594	533	11,778	0.34	154.97	533	11,245	41	30	0.39
P	00002244293	FLOVENT METERED DOSE	680400	110	17,640	10,437	492	764	11,693	0.34	106.30	764	10,930	42	27	0.42
D	00002251930	LANTUS	682008	62	2,115	10,834	352	433	11,619	0.34	187.40	433	11,186	43	70	0.22
P	00002275031	TEVA-VENLAFAXINE XR	281604	162	12,909	10,158	330	873	11,361	0.33	70.13	873	10,487	44	29	0.39
P	00002155907	ADALAT XL	242800	205	13,656	9,363	276	1,455	11,093	0.32	54.11	1,455	9,638	45	75	0.21
P	00002296810	LUCENTIS	529200	6	8	10,138	725	46	10,909	0.32	1,818.16	46	10,863	46	265	0.08
P	00002310546	RAN-RAMIPRIL	243204	179	16,030	9,297	346	1,231	10,874	0.31	60.75	1,231	9,643	47	34	0.37
P	00002295288	APO-ATORVASTATIN	240608	174	12,900	9,038	481	1,170	10,689	0.31	61.43	1,170	9,519	48	53	0.28
P	00002242692	LOVENOX HP	201204	4	360	9,974	400	30	10,404	0.30	2,601.01	30	10,374	49	114	0.16
P	00002190915	LOSEC	562836	104	12,800	9,547	425	377	10,348	0.30	99.50	377	9,972	50	121	0.15
P	00002237924	AVAPRO	243208	122	9,854	9,065	391	715	10,171	0.29	83.37	715	9,456	51	51	0.28
P	00002313715	RAN-ATORVASTATIN	240608	111	9,595	9,357	33	735	10,124	0.29	91.21	735	9,389	52	167	0.11
P	00002292920	APO-PANTOPRAZOLE	562836	109	8,018	8,885	268	739	9,891	0.29	90.75	739	9,152	53	54	0.28
P	00002240908	APO-PAROXETINE	281604	143	10,220	8,300	335	1,060	9,695	0.28	67.80	1,060	8,635	54	105	0.17
P	00002229837	ARTHROTEC 75	280804	137	10,556	8,212	388	1,055	9,655	0.28	70.47	1,055	8,597	55	58	0.26
P	00002237618	ADALAT XL	242800	93	7,858	8,333	455	630	9,418	0.27	101.27	630	8,788	56	63	0.25
P	00002148765	MYLAN-METFORMIN	682004	288	67,830	7,193	148	2,025	9,365	0.27	32.52	2,025	7,340	57	49	0.29
P	00002244292	FLOVENT METERED DOSE	680400	146	25,240	7,819	420	1,104	9,343	0.27	63.99	1,104	8,239	58	45	0.31
P	00002298082	RAN-RABEPRAZOLE	562836	159	14,696	8,107	131	1,002	9,240	0.27	58.11	1,002	8,238	59	52	0.28
P	00002295261	APO-ATORVASTATIN	240608	144	11,046	7,843	371	1,013	9,228	0.27	64.08	1,013	8,208	60	55	0.27

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TYPE	DIN	TRADE NAME	PTC	NUMBER OF SCRIPTS	DRUG QUANTITY	INGREDIENT COST	MARKUP/ SURCHARGE	DISPENSING FEE	ELIGIBLE EXPENSE	% OF AVG ELIG		CO-PAY	PAID AMOUNT	RANK		% OF	
										TOTAL EXPENSE/ SCRIPT	(\$)			(\$)	(\$)	TOTAL (\$)	(\$)
P	00002182882	COZAAR	243208	113	7,393	7,845	478	874	9,197	0.27	81.39	856	8,341	61	106	0.17	
D	00002244353	NOVORAPID	682008	53	3,270	8,434	399	359	9,191	0.27	173.42	359	8,832	62	26	0.44	
P	00002230248	LUPRON DEPOT	100000	8	9	8,172	531	63	8,766	0.25	1,095.74	63	8,703	63	347	0.06	
P	00002237925	AVAPRO	243208	128	9,092	7,496	388	767	8,651	0.25	67.59	767	7,884	64	78	0.21	
P	00002155990	ADALAT XL	242800	89	8,019	7,853	202	587	8,642	0.25	97.10	587	8,055	65	117	0.16	
P	00002246793	SPIRIVA	120808	85	3,840	7,543	376	707	8,627	0.25	101.49	707	7,919	66	36	0.35	
P	00002303922	JANUVIA	682005	54	3,390	7,838	369	391	8,598	0.25	159.23	391	8,207	67	94	0.18	
P	00002231493	XALATAN	529200	166	777	6,982	381	1,211	8,574	0.25	51.65	1,211	7,363	68	72	0.22	
P	00002244521	NEXIUM	562836	59	5,856	7,731	437	348	8,516	0.25	144.34	348	8,168	69	199	0.10	
P	00002182874	COZAAR	243208	82	6,328	7,443	389	644	8,477	0.24	103.37	644	7,832	70	79	0.21	
P	00002246010	APO-METOPROLOL	242400	554	70,185	4,174	219	3,953	8,346	0.24	15.06	3,952	4,334	71	103	0.17	
P	00002324946	SANDOZ ATORVASTATIN	240608	128	8,816	6,922	152	1,013	8,086	0.23	63.18	1,013	7,074	72	198	0.10	
D	00002229705	HUMALOG	682008	77	2,580	7,334	181	546	8,062	0.23	104.70	546	7,515	73	60	0.26	
P	00002251582	APO-RAMIPRIL	243204	166	11,290	6,336	261	1,272	7,870	0.23	47.41	1,272	6,597	74	133	0.14	
P	00002273977	RATIO-VENLAFAXINE XR	281604	108	8,098	7,074	103	692	7,870	0.23	72.87	692	7,177	75	148	0.13	
P	00001997580	ASACOL	563600	56	22,650	7,032	453	273	7,758	0.22	138.53	273	7,485	76	68	0.23	
P	00002240519	MAXALT	283228	48	438	6,916	367	394	7,677	0.22	159.93	394	7,283	77	202	0.10	
P	00002258595	HUMIRA	0	3	11	0	0	0	7,651	0.22	2,550.49	19	7,633	78	2	3.26	
P	00002329174	RAN-SIMVASTATIN	240608	59	5,026	6,969	41	420	7,430	0.21	125.93	420	7,010	79	153	0.12	
P	00002244310	RENAGEL	401800	8	4,950	6,651	436	44	7,132	0.21	891.47	44	7,087	80	222	0.09	
P	00002238454	XELODA	100000	18	1,282	6,499	468	112	7,080	0.20	393.33	112	6,968	81	157	0.12	
P	00002351064	VICTOZA	682006	43	501	6,377	324	248	6,949	0.20	161.60	248	6,701	82	126	0.15	
P	00002240836	ADVAIR	121200	61	5,460	6,122	312	403	6,837	0.20	112.08	403	6,434	83	47	0.29	
P	00002244613	DETROL LA	861200	87	4,147	5,865	302	618	6,784	0.20	77.98	618	6,166	84	80	0.20	
P	00002246584	MYLAN-SIMVASTATIN	240608	75	4,920	5,910	280	591	6,781	0.20	90.41	591	6,190	85	129	0.14	
P	00002167786	APO-METFORMIN	682004	191	45,237	5,130	224	1,406	6,759	0.20	35.39	1,393	5,366	86	101	0.18	
P	00002019906	APO-ENALAPRIL	243204	65	7,176	5,817	315	542	6,673	0.19	102.66	542	6,131	87	196	0.10	
P	00002240770	MICARDIS	243208	69	5,922	5,882	293	496	6,671	0.19	96.68	496	6,175	88	97	0.18	
P	00002244756	BIAXIN XL	81212	131	2,626	5,468	261	855	6,584	0.19	50.26	855	5,729	89	33	0.37	
P	00002224135	ARIMIDEX	100000	22	1,110	5,983	353	186	6,522	0.19	296.47	186	6,336	90	215	0.10	

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NALCOR ENERGY

EXPERIENCE PERIOD : 2010-09-01 TO 2011-08-31

TOP 100 DRUGS BY ELIGIBLE EXPENSE

PAGE : 4
CONSOLIDATION CODE : 1AA

RATE ANNIVERSARY DATE : JAN

TYPE	DIN	TRADE NAME	PTC	NUMBER OF SCRIPTS	DRUG QUANTITY	INGREDIENT COST	MARKUP/ SURCHARGE	DISPENSING FEE	ELIGIBLE EXPENSE	% OF AVG ELIG		CO-PAY	PAID AMOUNT	NF		
										TOTAL	EXPENSE/ (\$)			RANK	RANK	% OF TOTAL
														(\$)	(\$)	(\$)
P	00002298392	TEVA-RISEDRONATE	922400	130	1,417	5,763	124	588	6,475	0.19	49.81	588	5,876	91	65	0.24
P	00002333872	JANUMET	682004	46	5,370	5,815	237	330	6,382	0.18	138.73	330	6,052	92	228	0.09
P	00002123282	COVERSYL	243204	106	7,455	5,223	298	754	6,275	0.18	59.20	754	5,521	93	59	0.26
P	00000406716	NOVAMOXIN	81216	383	10,242	3,449	114	2,670	6,234	0.18	16.28	2,639	3,591	94	50	0.29
P	00002241497	VENTOLIN	121200	382	106,000	3,295	125	2,808	6,228	0.18	16.30	2,808	3,374	95	100	0.18
P	00002302683	NOVO-ATORVASTATIN	240608	65	5,490	5,499	242	457	6,199	0.18	95.36	457	5,741	96	81	0.20
P	00002241332	VAGIFEM	681604	89	2,336	5,336	273	540	6,150	0.18	69.10	540	5,610	97	89	0.19
D	00002271842	LEVEMIR PENFILL	682008	26	855	5,804	158	131	6,092	0.18	234.32	131	5,962	98	21	0.48
P	00002302675	NOVO-ATORVASTATIN	240608	92	7,087	5,178	246	668	6,092	0.18	66.21	668	5,423	99	125	0.15
P	00002028700	TRI-CYCLEN	681200	173	7,616	4,867	197	959	6,023	0.17	34.82	959	5,064	100	64	0.25
TOTAL TOP 100 DRUGS				14,478	1,339,064	1,604,325	62,086	99,606	1,773,669			99,241	1,674,296			
TOTAL REIMBURSEMENT DRUGS				1,434	108,897	0	0	0	66,891			6,537	60,264			
TOTAL PROVIDER DRUGS				56,651	5,000,321	2,900,178	115,420	378,696	3,394,294			377,008	3,013,437			
ALL DRUGS TOTAL				58,085	5,109,218	2,900,178	115,420	378,696	3,461,185			383,545	3,073,701			

TOTALS MAY BE OFF DUE TO ROUNDING

DISPENSING FEE, INGREDIENTS COST AND MARKUP/SURCHARGE BREAKDOWNS ARE NOT AVAILABLE FOR REIMBURSEMENT CLAIMS

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NALCOR ENERGY

EXPERIENCE PERIOD : 2010-09-01 TO 2011-08-31

OVER THE COUNTER DRUG CLAIMS ANALYSIS

PAGE : 1

CONSOLIDATION CODE : 1AA

RATE ANNIVERSARY DATE : JAN

DIN	TRADE NAME	PTC	% OF		INGREDIENT	MARKUP/ SURCHARGE	DISPENSING FEE	ELIGIBLE EXPENSE	% OF AVG ELIG		CO-PAY	PAID AMOUNT	RANK (\$)	RANK (\$)	RANK (\$)	% OF TOTAL
			NUMBER OF SCRIPTS	TOTAL SCRIPTS					TOTAL EXPENSE/ (\$)	SCRIPT						
2294338	LANTUS SOLOSTAR	682008	87	3.64	15,092	879	638	16,609	14.18	190.91	638.26	15,971	1			
2251930	LANTUS	682008	62	2.60	10,834	352	433	11,619	9.92	187.40	433.42	11,186	2			
2244353	NOVORAPID	682008	53	2.22	8,434	399	359	9,191	7.84	173.42	359.13	8,832	3			
2229705	HUMALOG	682008	77	3.22	7,334	181	546	8,062	6.88	104.70	546.37	7,515	4			
2271842	LEVEMIR PENFILL	682008	26	1.09	5,804	158	131	6,092	5.20	234.32	130.54	5,962	5			
999997	COMPOUND PIN	840600	265	11.10	2,940	158	2,051	5,149	4.40	19.43	2,051.14	3,062	6	1	18.53	
1959220	HUMULIN R (CARTRIDGE)	682008	61	2.55	4,101	146	323	4,569	3.90	74.91	322.53	4,247	7			
1959212	HUMULIN 30/70 (CARTRIDGE)	682008	28	1.17	3,910	156	240	4,306	3.68	153.78	239.78	4,066	8			
509558	EPIPEN	121212	45	1.88	3,889	39	284	4,212	3.60	93.60	283.98	3,928	9	5	6.43	
1959239	HUMULIN N (CARTRIDGE/KWIKPEN)	682008	58	2.43	3,519	61	360	3,941	3.36	67.94	359.80	3,581	10			
2024284	NOVOLIN GE TORONTO (PENFILL)	682008	43	1.80	2,944	75	313	3,332	2.84	77.49	313.34	3,019	11			
587737	HUMULIN N	682008	49	2.05	2,606	107	384	3,096	2.64	63.19	383.50	2,713	12			
2025248	NOVOLIN GE 30/70 (PENFILL)	682008	42	1.76	2,525	130	407	3,062	2.61	72.89	406.67	2,655	13			
74225	SLOW-K	401200	118	4.94	1,945	107	948	3,000	2.56	25.43	948.37	2,052	14	10	2.87	
2231948	CALTRATE 600	401200	74	3.10	1,930	80	446	2,456	2.10	33.18	445.94	2,010	15	12	1.27	
363812	BUSCOPAN	120808	109	4.56	1,152	58	614	1,824	1.56	16.73	614.36	1,195	16	8	3.37	
586714	HUMULIN R	682008	28	1.17	1,364	52	213	1,628	1.39	58.15	212.80	1,415	17			
578657	EPIPEN JR	121212	16	0.67	1,476	18	49	1,543	1.32	96.46	49.34	1,494	18	11	1.49	
2024268	NOVOLIN GE NPH (PENFILL)	682008	26	1.09	1,213	62	213	1,488	1.27	57.22	212.85	1,275	19			
2245689	LANTUS	682008	3	0.13	1,327	113	27	1,466	1.25	488.74	26.50	1,440	20			
2240294	HUMALOG	682008	18	0.75	1,065	0	164	1,230	1.05	68.31	164.24	1,065	21			
2166976	CALTRATE 600	401200	35	1.47	857	39	199	1,095	0.93	31.27	198.83	896	22	25	0.60	
2231441	NITROLINGUAL	241208	50	2.09	688	21	307	1,015	0.87	20.30	306.50	708	23	16	1.09	
999997	COMPOUND PIN	840408	37	1.55	628	41	325	994	0.85	26.86	324.79	662	24	1	18.53	
521515	VITAMIN B12	880800	126	5.28	450	19	452	921	0.79	7.31	448.28	461	25	14	1.18	
713376	K-DUR 20	401200	33	1.38	591	38	269	897	0.77	27.17	268.50	628	26	43	0.33	
2237736	VITAMIN B12	880800	81	3.39	407	17	464	888	0.76	10.96	463.70	420	27	30	0.48	
2229704	HUMALOG	682008	11	0.46	693	41	61	795	0.68	72.29	61.42	734	28			
2024233	NOVOLIN GE TORONTO	682008	21	0.88	574	29	155	758	0.65	36.11	155.10	603	29			
821373	COTAZYM ECS 20	561600	4	0.17	591	0	8	599	0.51	149.78	7.97	591	30	51	0.29	
999997	COMPOUND PIN	680400	35	1.47	408	15	170	594	0.51	16.96	170.47	415	31	1	18.53	

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B L U E C R O S S

NALCOR ENERGY

EXPERIENCE PERIOD : 2010-09-01 TO 2011-08-31

OVER THE COUNTER DRUG CLAIMS ANALYSIS

PAGE : 2
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RATE ANNIVERSARY DATE : JAN

DIN	TRADE NAME	PTC	% OF		INGREDIENT	MARKUP/ SURCHARGE	DISPENSING FEE	ELIGIBLE EXPENSE	% OF TOTAL	AVG ELIG EXPENSE/ SCRIPT	CO-PAY	PAID AMOUNT	RANK (\$)	NF		% OF TOTAL
			NUMBER OF SCRIPTS	TOTAL SCRIPTS										RANK (\$)	RANK (\$)	
645923	CALCIUM	401200	57	2.39	231	12	336	580	0.49	10.17	335.81	241	32	102		0.11
2024225	NOVOLIN GE NPH	682008	19	0.80	407	14	140	560	0.48	29.48	139.55	421	33			
502790	COTAZYM ECS 8	561600	2	0.08	543	0	14	557	0.48	278.41	13.94	543	34	66		0.22
2231422	CALTRATEPLUS	401200	22	0.92	394	0	126	520	0.44	23.64	126.39	394	35	78		0.19
2243297	GLUCAGON	682092	4	0.17	376	16	88	479	0.41	119.87	88.06	391	36			
999997	COMPOUND PIN	849200	14	0.59	335	19	96	450	0.38	32.12	96.22	353	37	1		18.53
999997	COMPOUND PIN	840404	13	0.54	270	20	141	431	0.37	33.16	141.27	290	38	1		18.53
2245397	NOVORAPID	682008	19	0.80	394	0	37	431	0.37	22.68	36.92	394	39			
2268205	TWINJECT	121212	5	0.21	365	27	22	415	0.35	82.96	22.47	392	40	95		0.14
682039	APO-CAL	401200	41	1.72	171	7	227	405	0.35	9.88	226.62	173	41	87		0.16
999997	COMPOUND PIN	242400	11	0.46	233	15	149	396	0.34	36.02	148.50	248	42	1		18.53
480878	VITAMIN B12	880800	19	0.80	249	12	74	335	0.29	17.61	74.04	261	43	35		0.42
2042304	MICRO-K	401200	11	0.46	236	10	87	334	0.28	30.34	87.08	247	44	57		0.25
1987003	CYANOCOBALAMIN	880800	42	1.76	144	17	164	326	0.28	7.76	164.39	149	45	54		0.28
2247310	TWINJECT	121212	3	0.13	268	12	27	307	0.26	102.43	26.50	281	46	34		0.43
1918303	K-10	401200	13	0.54	185	0	120	305	0.26	23.47	119.99	185	47	105		0.10
2294346	APIDRA	682008	5	0.21	259	8	35	301	0.26	60.20	34.50	267	48			
795879	HUMULIN 30/70	682008	7	0.29	229	0	55	284	0.24	40.55	54.86	229	49			
37613	NITROSTAT	241208	14	0.59	139	5	95	238	0.20	17.03	95.00	143	50	93		0.14
602884	APO-K	401200	5	0.21	211	0	24	234	0.20	46.88	23.78	211	51	46		0.32
999997	COMPOUND PIN	81404	9	0.38	181	13	40	234	0.20	26.04	40.49	194	52	1		18.53
2243588	MYLAN-NITRO SL	241208	12	0.50	104	5	107	215	0.18	17.91	106.72	108	53	50		0.30
999997	COMPOUND PIN	921000	15	0.63	75	3	100	178	0.15	11.85	99.98	78	54	1		18.53
999997	COMPOUND PIN	840492	5	0.21	142	0	27	169	0.14	33.75	26.50	142	55	1		18.53
999997	COMPOUND PIN	402820	14	0.59	10	1	149	159	0.14	11.36	148.50	11	56	1		18.53
721743	VITAMIN B12	880800	16	0.67	36	2	120	158	0.14	9.89	119.99	38	57	229		0.02
2238998	RHO-NITRO	241208	10	0.42	78	4	76	157	0.13	15.71	75.56	82	58	124		0.07
2085992	K-LYTE ORANGE	401200	2	0.08	110	5	18	134	0.11	66.91	18.46	115	59	28		0.53
2043025	OS-CAL D 500	401200	6	0.25	84	0	42	126	0.11	21.02	41.94	84	60	174		0.03
2024217	NOVOLIN GE 30/70	682008	2	0.08	90	0	26	116	0.10	57.77	25.50	90	61			

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NALCOR ENERGY

EXPERIENCE PERIOD : 2010-09-01 TO 2011-08-31

OVER THE COUNTER DRUG CLAIMS ANALYSIS

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CONSOLIDATION CODE : 1AA

RATE ANNIVERSARY DATE : JAN

															NF		
DIN	TRADE NAME	PTC	% OF		INGREDIENT	MARKUP/ SURCHARGE	DISPENSING FEE	ELIGIBLE EXPENSE	% OF AVG ELIG		CO-PAY	PAID AMOUNT	RANK (\$)	RANK (\$)	% OF TOTAL (\$)		
			NUMBER OF SCRIPTS	TOTAL SCRIPTS					TOTAL EXPENSE/ SCRIPT	SCRIPT							
80001408	NOVO OYSTER SHELL CALCIUM	401200	11	0.46	45	2	54	100	0.09	9.13	53.91	46	62	156	0.04		
2042991	OS-CAL	401200	5	0.21	42	0	47	88	0.08	17.65	46.65	42	63	176	0.03		
999997	COMPOUND PIN	241208	9	0.38	39	10	39	88	0.08	9.77	38.66	40	64	1	18.53		
294853	VITAMIN B1	880800	7	0.29	8	0	62	70	0.06	9.99	61.95	8	65	246	0.01		
335940	VITAMIN B12	880800	4	0.17	29	1	37	67	0.06	16.73	36.92	30	66	195	0.03		
407011	VITAMIN B1	880800	14	0.59	15	0	52	67	0.06	4.75	52.00	15	67	172	0.03		
1926454	NITROL	241208	2	0.08	51	2	9	62	0.05	31.02	9.23	53	68	147	0.05		
999997	COMPOUND PIN	280808	1	0.04	46	3	11	61	0.05	60.97	11.24	50	69	1	18.53		
2241500	VITAMIN B12	880800	6	0.25	34	1	20	55	0.05	9.12	19.51	35	70	129	0.06		
329185	VITAMIN B6	880800	4	0.17	19	2	32	53	0.05	13.30	31.96	21	71	178	0.03		
689726	HI POTENCY VITAMIN B12	880800	4	0.17	25	2	25	52	0.04	12.90	24.74	27	72	155	0.04		
999997	COMPOUND PIN	81228	6	0.25	25	0	22	48	0.04	7.98	22.47	25	73	1	18.53		
999997	COMPOUND PIN	81212	1	0.04	32	3	11	46	0.04	46.19	11.00	35	74	1	18.53		
268631	VITAMIN B1	880800	5	0.21	8	0	35	44	0.04	8.74	35.40	8	75	305	0.00		
787	ISOPTO HOMATROPINE	522400	4	0.17	40	0	0	40	0.03	9.94	0.00	40	76	207	0.02		
999997	COMPOUND PIN	81220	4	0.17	21	1	13	35	0.03	8.63	12.68	22	77	1	18.53		
999997	COMPOUND PIN	83008	2	0.08	13	7	13	33	0.03	16.62	13.30	13	78	1	18.53		
999997	COMPOUND PIN	520408	1	0.04	14	1	14	29	0.02	28.68	13.50	15	79	1	18.53		
999997	COMPOUND PIN	81428	1	0.04	9	1	14	23	0.02	22.71	13.50	9	80	1	18.53		
2103087	BENTYLLOL	120808	1	0.04	12	1	9	22	0.02	22.00	9.25	13	81	145	0.05		
999997	COMPOUND PIN	683200	2	0.08	7	0	12	19	0.02	9.29	11.65	7	82	1	18.53		
999997	COMPOUND PIN	280804	147	6.16	5	0	14	18	0.02	0.12	13.50	5	83	1	18.53		
331015	VITAMIN B12	880800	1	0.04	10	1	7	18	0.02	18.21	7.49	11	84	150	0.05		
779	ISOPTO HOMATROPINE	522400	1	0.04	10	1	7	18	0.02	18.16	7.49	11	85	237	0.01		
579718	HEPARIN	201204	1	0.04	16	0	0	16	0.01	15.95	0.00	16	86	297	0.01		
80002409	VITAMIN B12	880800	1	0.04	6	0	9	15	0.01	14.94	9.00	6	87	292	0.01		
2040875	CALCIUM MAGNESIUM	401200	1	0.04	4	0	9	13	0.01	12.76	8.50	4	88	367	0.00		
999997	COMPOUND PIN	81224	1	0.04	0	0	0	0	0.00	0.00	0.00	0	89	1	18.53		
497533	VITAMIN B12	880800	1	0.04	0	0	0	0	0.00	0.00	0.00	0	90	391	0.00		
	EUCERIN-GLYCERIN-WATER	921000	1	0.04	0	0	0	0	0.00	0.00	0.00		91				

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RATE ANNIVERSARY DATE : JAN

														NF	
			% OF					% OF		AVG ELIG				% OF	
DIN	TRADE NAME	PTC	NUMBER OF	SCRIPTS	INGREDIENT	MARKUP/	DISPENSING	ELIGIBLE	TOTAL	EXPENSE/	CO-PAY	PAID	RANK	RANK	TOTAL
			SCRIPTS		COST	SURCHARGE	FEE	EXPENSE	(\$)	SCRIPT		AMOUNT	(\$)	(\$)	(\$)
903019	EUCERIN-GLYCERIN-WATER	921000	1		0	0	0	0	0.00	0.00	0.00	0	91	206	0.02
890294	VITAMIN B12	880800	1	0.04	0	0	0	0	0.00	0.00	0.00	0	92	386	0.00
TOTAL OTC CLAIMS			2,388	100.00	98,419	3,857	14,887	117,162			14,883.45	102,160			

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DETAILED DENTAL CLAIMS STUDY
FOR CONSOLIDATION CODE 1AA

USERID: BCCMCMU

PROCEDURE TYPE	BENEFIT DESCRIPTION	2008-09-01 TO 2009-08-31		2009-09-01 TO 2010-08-31		2009 VS 2008		2010-09-01 TO 2011-08-31		2010 VS 2009	
		# OF CLAIMS	PAID CLAIMS	# OF CLAIMS	PAID CLAIMS	% CHANGE #	\$	# OF CLAIMS	PAID CLAIMS	% CHANGE #	\$
BASIC	ADJUNCTIVE GENERAL SERVICES	39	4,224.49	42	5,275.69	7.7%	24.9%	36	4,609.89	-14.3%	-12.6%
		10	733.40	9	1,027.35	-10.0%	40.1%	18	3,177.61	100.0%	209.3%
	PARENTAL CONSCIOUS SEDATION										
		49	4,957.89	51	6,303.04	4.1%	27.1%	54	7,787.50	5.9%	23.6%
	DIAGNOSTIC SERVICES	3,440	89,424.65	3,433	93,686.62	-0.2%	4.8%	3,849	114,290.43	12.1%	22.0%
	OTHER	133	4,162.20	172	5,907.80	29.3%	41.9%	211	7,476.58	22.7%	26.6%
	TESTS AND LABORATORY X-RAYS	1	20.00	0	0.00	-100.0%	-100.0%	0	0.00	0.0%	0.0%
		1,584	31,680.59	1,801	38,531.89	13.7%	21.6%	2,070	45,501.34	14.9%	18.1%
		5,158	125,287.44	5,406	138,126.31	4.8%	10.2%	6,130	167,268.35	13.4%	21.1%
	ENDODONTICS	36	4,552.09	32	4,904.48	-11.1%	7.7%	50	7,530.60	56.3%	53.5%
	ROOT CANAL	91	37,730.98	106	46,685.95	16.5%	23.7%	104	54,472.46	-1.9%	16.7%
		127	42,283.07	138	51,590.43	8.7%	22.0%	154	62,003.06	11.6%	20.2%
	ORAL AND MAXILLOFACIAL SURGERY	494	47,095.03	546	56,358.73	10.5%	19.7%	473	54,018.55	-13.4%	-4.2%
	DENTAL	4	615.40	3	597.88	-25.0%	-2.8%	4	851.28	33.3%	42.4%
		498	47,710.43	549	56,956.61	10.2%	19.4%	477	54,869.83	-13.1%	-3.7%
	OTHER	0	0.00	0	0.00	0.0%	0.0%	1	80.00	0.0%	0.0%
		0	0.00	0	0.00	0.0%	0.0%	1	80.00	0.0%	0.0%
	PERIODONTICS	23	7,535.62	36	9,032.33	56.5%	19.9%	30	7,692.23	-16.7%	-14.8%
	APPLIANCES	37	1,529.18	37	1,186.16	0.0%	-22.4%	79	2,698.48	113.5%	127.5%
	NON SURGICAL SERVICES	16	778.46	22	1,151.84	37.5%	48.0%	17	1,004.93	-22.7%	-12.8%
	OTHER	258	21,547.35	311	28,582.54	20.5%	32.6%	380	28,512.22	22.2%	-0.2%
	ROOT PLANING	3,529	158,786.97	3,772	179,138.88	6.9%	12.8%	4,232	211,790.04	12.2%	18.2%
	SCALING	40	14,843.17	52	15,943.89	30.0%	7.4%	52	17,007.59	0.0%	6.7%
	SURGICAL SERVICES										
		3,903	205,020.75	4,230	235,035.64	8.4%	14.6%	4,790	268,705.49	13.2%	14.3%

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DETAILED DENTAL CLAIMS STUDY
FOR CONSOLIDATION CODE 1AA

USERID: BCCMCMU

PROCEDURE TYPE	BENEFIT DESCRIPTION		2008-09-01 TO 2009-08-31		2009-09-01 TO 2010-08-31		2009 VS 2008		2010-09-01 TO 2011-08-31		2010 VS 2009	
			# OF CLAIMS	PAID CLAIMS	# OF CLAIMS	PAID CLAIMS	% CHANGE #	\$	# OF CLAIMS	PAID CLAIMS	% CHANGE #	\$
BASIC	PREVENTIVE SERVICES	FLUORIDE	600	7,595.62	651	8,883.85	8.5%	17.0%	639	9,476.32	-1.8%	6.7%
		OTHER	104	5,407.24	106	3,668.92	1.9%	-32.1%	162	6,732.93	52.8%	83.5%
		POLISHING	2,485	48,389.37	2,513	50,535.02	1.1%	4.4%	2,804	59,673.64	11.6%	18.1%
			3,189	61,392.23	3,270	63,087.79	2.5%	2.8%	3,605	75,882.89	10.2%	20.3%
	PROSTHODONTICS FIXED		9	1,003.30	2	301.94	-77.8%	-69.9%	4	403.23	100.0%	33.5%
		PROSTHODONTI CS FIXED	2	258.00	0	0.00	-100.0%	-100.0%	2	166.69	0.0%	0.0%
			11	1,261.30	2	301.94	-81.8%	-76.1%	6	569.92	200.0%	88.8%
	PROSTHODONTICS REMOVABLE		25	2,545.54	22	2,653.20	-12.0%	4.2%	33	4,869.88	50.0%	83.5%
		BASIC BENEFITS	1	421.30	0	0.00	-100.0%	-100.0%	0	0.00	0.0%	0.0%
			26	2,966.84	22	2,653.20	-15.4%	-10.6%	33	4,869.88	50.0%	83.5%
	PROSTHODONTIE AMOVIBLE	PROSTHODONTI CS REMOVABLE	1	400.00	0	0.00	-100.0%	-100.0%	0	0.00	0.0%	0.0%
			1	400.00	0	0.00	-100.0%	-100.0%	0	0.00	0.0%	0.0%
			267	22,602.98	236	20,950.43	-11.6%	-7.3%	264	24,210.71	11.9%	15.6%
	RESTORATIVE SERVICES	AMALGAM	267	22,602.98	236	20,950.43	-11.6%	-7.3%	264	24,210.71	11.9%	15.6%
		OTHER	77	2,969.70	123	5,671.75	59.7%	91.0%	156	7,172.50	26.8%	26.5%
		TOOTH COLORED AMALGAM	1,986	208,703.45	2,062	224,758.81	3.8%	7.7%	2,460	285,256.02	19.3%	26.9%
			2,330	234,276.13	2,421	251,380.99	3.9%	7.3%	2,880	316,639.23	19.0%	26.0%
MAJOR	TOTAL BASIC		15,292	725,556.08	16,089	805,435.95	5.2%	11.0%	18,130	958,676.15	12.7%	19.0%
	ADJUNCTIVE GENERAL SERVICES		0	0.00	0	0.00	0.0%	0.0%	3	242.50	0.0%	0.0%
			0	0.00	0	0.00	0.0%	0.0%	3	242.50	0.0%	0.0%
	ORAL AND MAXILLOFACIAL SURGERY		11	2,030.78	5	596.72	-54.5%	-70.6%	5	755.57	0.0%	26.6%
		DENTAL	1	192.50	0	0.00	-100.0%	-100.0%	0	0.00	0.0%	0.0%
			12	2,223.28	5	596.72	-58.3%	-73.2%	5	755.57	0.0%	26.6%
	OTHER	DENTAL	2	1,925.00	0	0.00	-100.0%	-100.0%	0	0.00	0.0%	0.0%
			2	1,925.00	0	0.00	-100.0%	-100.0%	0	0.00	0.0%	0.0%

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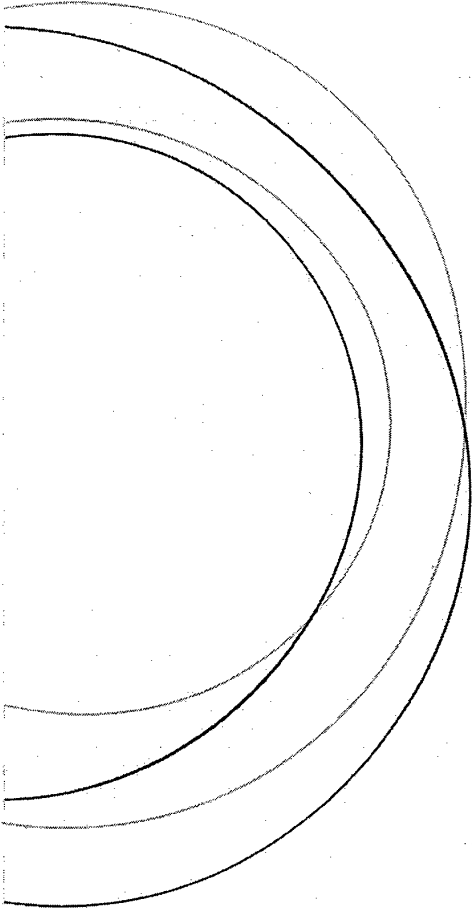
DETAILED DENTAL CLAIMS STUDY
FOR CONSOLIDATION CODE 1AA

USERID: BCCMCMU

PROCEDURE TYPE	BENEFIT DESCRIPTION		2008-09-01 TO 2009-08-31		2009-09-01 TO 2010-08-31		2009 VS 2008		2010-09-01 TO 2011-08-31		2010 VS 2009	
			# OF CLAIMS	PAID CLAIMS	# OF CLAIMS	PAID CLAIMS	% CHANGE #	\$	# OF CLAIMS	PAID CLAIMS	% CHANGE #	\$
MAJOR	PARTIAL DENTURES	DENTAL	0	0.00	1	394.80	0.0%	0.0%	4	1,802.26	300.0%	356.5%
			0	0.00	1	394.80	0.0%	0.0%	4	1,802.26	300.0%	356.5%
	PROSTHODONTICS	REMOVABLE	0	0.00	0	0.00	0.0%	0.0%	2	28.00	0.0%	0.0%
			0	0.00	0	0.00	0.0%	0.0%	2	28.00	0.0%	0.0%
	PROSTHODONTICS	FIXED	31	14,227.81	38	17,690.96	22.6%	24.3%	37	15,365.74	-2.6%	-13.1%
			31	14,227.81	38	17,690.96	22.6%	24.3%	37	15,365.74	-2.6%	-13.1%
	PROSTHODONTICS	REMOVABLE	188	79,183.88	172	71,252.59	-8.5%	-10.0%	163	72,486.49	-5.2%	1.7%
		BASIC	1	1,120.00	0	0.00	-100.0%	-100.0%	0	0.00	0.0%	0.0%
		DENTAL	1	92.40	0	0.00	-100.0%	-100.0%	0	0.00	0.0%	0.0%
			190	80,396.28	172	71,252.59	-9.5%	-11.4%	163	72,486.49	-5.2%	1.7%
	RESTORATIVE	CROWNS	72	41,310.51	108	62,499.86	50.0%	51.3%	124	77,288.25	14.8%	23.7%
	SERVICES	INLAYS	0	0.00	3	482.30	0.0%	0.0%	0	0.00	-100.0%	-100.0%
		ONLAYS	6	3,328.17	4	2,353.21	-33.3%	-29.3%	3	1,422.15	-25.0%	-39.6%
		OTHER	1	32.78	1	14.00	0.0%	-57.3%	3	82.13	200.0%	486.6%
		POSTS	34	5,194.86	45	6,889.74	32.4%	32.6%	47	8,004.14	4.4%	16.2%
TOTAL MAJOR			348	148,638.69	377	162,174.18	8.3%	9.1%	391	177,477.23	3.7%	9.4%
TOTAL			15,640	874,194.77	16,466	967,610.13	5.3%	10.7%	18,521	1,136,153.38	12.5%	17.4%



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NALCOR ENERGY

GROUP BENEFITS RENEWAL

Effective January 1, 2013

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GROUP BENEFITS RENEWAL

Effective January 1, 2013

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EXECUTIVE SUMMARY

We are pleased to have the opportunity to provide Nalcor Energy with ongoing consulting services for you and your employees.

Your group insurance program, with The Great-West Life Assurance Company, Medavie Blue Cross and AXA Assurances Inc. will renew on January 1, 2013. Within this report, we provide our analysis of your renewal, together with your insurer's requested rate action and the rate action that has been negotiated for the upcoming year. This report also provides a summary of the financial information for the Basic Life and LTD benefits as of February 29, 2012, and for the Health and Dental benefits for the period September 1, 2011 to August 31, 2012.

Based on the renewal information provided by the insurers, the following are the premium rate adjustments required effective January 1, 2013.

TABLE 1

	Proposed	Final
Basic Life		
Active	-8.0%	No Change
Retirees	-8.0%	No Change
Long Term Disability	24.4%	Option 1. 7.0% Option 2. 9.0%
Supplementary Health		
> Active	10.0%	No Change
> Retirees	7.7%	No Change
Group Travel		
> Active	No Change	No Change
> Retirees	No Change	No Change
Dental		
> Active	-12.6%	No Change
> Retirees	7.0%	No Change
Optional Life	No Change	No Change
Optional Dependent Life	No Change	No Change
Basic and Voluntary AD&D	No Change	No Change
Critical Illness	No Change	No Change

The negotiated renewal premium represents an increase of 1.2% in your total annual cost. The total cost for active employees will increase 1.8% while the retiree cost will remain unchanged.

We recommend acceptance of the proposed renewal rates with an effective date of January 1, 2013.

See Appendix A for a complete Premium Rate Summary.

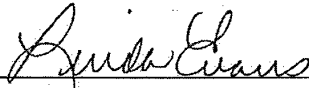
While we verify as much of the information provided to us as possible, and check all of the calculations, we are unable to verify claims data in the absence of a claims audit.

The information in this Renewal Report provides you with our analysis of your current benefits situation, and is based on the data and information provided to us by Great-West Life, Medavie Blue Cross and AXA Assurances Inc. We do not independently audit or verify this data and information, and our report and analysis are based on the assumption that the data and information provided to us are accurate.

In closing, we offer our appreciation for being given the opportunity to be of service to your organization. We look forward to meeting to discuss this information in more detail.

Respectfully submitted,

MORNEAU SHEPELL LTD.



Linda Evans
Senior Consultant



Cheryl Kane
Principal

SECTION 1 – EMERGING TRENDS

In this section we have briefly pointed to just a few of the more pertinent trends which we believe would have an impact on your plan and of which you may want to take note or act upon

DRUGS

There are a wide variety of factors impacting the drug landscape today, including increasing availability and use of generic drugs and legislated changes impacting generic pricing, new drugs in the pharmaceutical “pipeline”, increasing drug claims incidence, as well as impact in utilization driven by aging populations. All have an impact on extended health care plans and estimates used in this report for Nalcor’s experience going forward.

> Generics

- > Patents for many blockbuster drugs have already expired, Lipitor in 2010, Crestor in 2012, and more will expire in the coming years – Lyrica (pain control), Gleevec (cancer) and Wellbutrin (anti-depressant) in 2013 and Celebrex (anti-inflammatory) and Cipralex (anti-depressant) in 2014. This rash of patent expirations has helped to maintain drug plan costs fairly flat in recent years and will continue to provide some relief in the near term.
- > As the volume of patent expiries reduces (starting 2013), the positive impact on future cost will not be as great.

> Legislative Changes

- > Many governments have legislated changes to the drug pricing for generic products. This year, the Newfoundland and Labrador Government legislated changes to the generic drug pricing model for both public and private plans for those products listed on the provincial formulary. Effective April 1st all generic drugs, except a small number considered for exemption, were capped at 45% of the cost of the equivalent brand name drug. Effective October 1st, the cap was reduced to 40%, and will be further reduced to 35% effective April 1, 2013.

The benefits of this legislation are just now being realized on drug plans.

> Catastrophic Claims

- > The pipeline of new drugs continues to focus on biologics and specialty drugs (for example those drugs for Rheumatoid Arthritis and Cancer). The cost for these drugs is much greater than the successful blockbusters of previous years (Lipitor, Celebrex, etc.).
- > Although these products treat just 1% of claimants, Canadian expenditure on this class is growing at a rate of 12% per year and expected to increase from 19.5% of all expenditure to 25%-30% by 2015 (Nalcor’s claims for this class increased 19% over the prior year). Related to this comes increasing concentration of claims dollars to fewer and fewer patients (employees) each year; the need to reduce waste becomes increasingly apparent in this context as well as the need to consider options for enhancing benefit plan value to more employees.

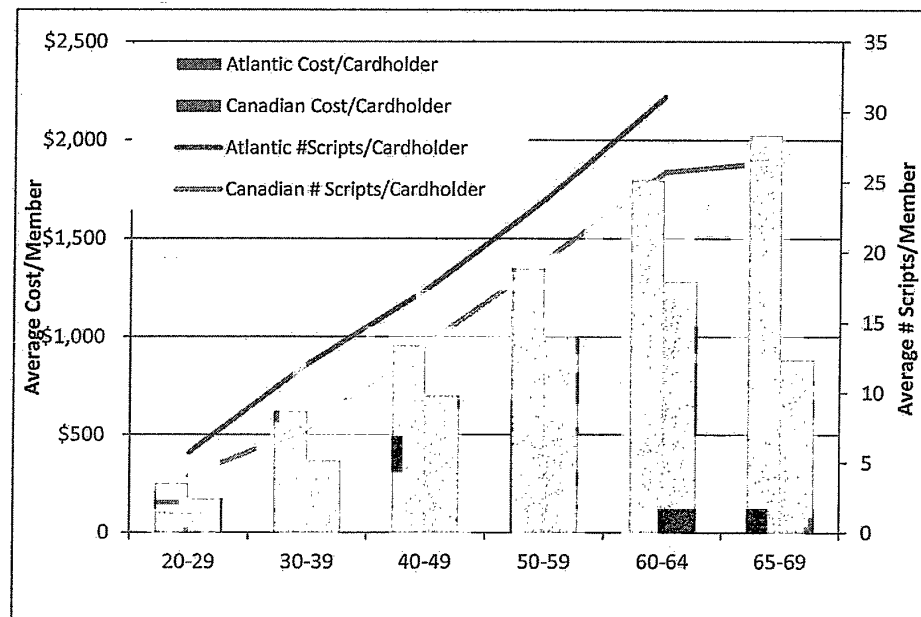
> Couponing

- > In an effort to retain their market share, brand name drug companies are offering "coupons" to patients to encourage continued use of their brand name drug over the generic replacement. Coupons purport to allow reduced co-pay amounts so the out of pocket cost to claimants is reduced or eliminated. Insurers are moving to combat this effort with enhanced generic substitution, whereby only the generic cost would be paid even if the brand is dispensed. However, because the coupon is the "payer" of last resort, additional costs are being passed along regardless, primarily through coordination; frequently the unplanned costs are absorbed entirely by group plans and the 'coupon' makes no financial contribution and has only served to promote the usage of a brand product.

Aging

While it's no surprise that aging affects the cost of benefit plans generally, as only one indication the chart below (Telus 2011) highlights that aging has a clear and direct impact on drug plan costs. The costs increase in respect of both increased utilization and increasing expenditure and claim costs are more concentrated around ages that are correlated with higher incidence of chronic conditions such as hypertension and high cholesterol and other illnesses. With older plan members comes increased expenditure.

Graph 1



MENTAL HEALTH & A MENTAL HEALTH FRAMEWORK

- According to the Centre for Addiction and Mental Health:
 - Short term disability leave for mental health reasons per individual costs employers double that of a physical illness
 - Mental illness is responsible for more lost work days then any chronic condition at a cost to the economy of \$51 b/yr in lost productivity
 - Mental health conditions account for one half to a third of all disability claims
- *Each day 500,000 Canadians are absent from work for mental health issues*
 - > Source: The Public Health Agency of Canada
- *Five of the 10 leading causes of disability are related to mental disorders*
 - > Source: World Health Organization

A framework for a Mentally Healthy Workplace includes these components:

- > An understanding of the emerging legislative environment and the obligations related,
- > A review & measurement of the costs- STD/LTD/Drugs & other
- > Addresses productivity and the impacts at work through improved understanding of the issues, training managers & employees, dealing with the most common mental health illnesses and with removing barriers such as the stigma those affected experience.

Prevalence of Mental Health Issues

- 44 % of the employees surveyed reported they were either currently experiencing (12%) or had previously personally experienced (32%) a mental health issue;
- 26 % of employees felt that their supervisor effectively managed mental health issues

SOURCE: The Conference Board of Canada Building Mentally Healthy Workplaces National Survey conducted in January 2011 of 1,010 currently employed individuals.

Business Image & Performance

There are soon to be released voluntary **Psychological Health and Safety Standards**. The standards address both Risk Management and Promotion of Good Mental Health, are championed by the Mental Health Commission of Canada, funded by Human Resources and Skills Development Canada, Health Canada, the Public Health Agency of Canada and Bell Canada.

The Standards will follow the basic framework of current Occupational Health and Safety Legislation including policy, risk identification, risk control, communication, manager training and ongoing review.

- > resources: Mentalhealthcommission.ca
- > <http://www.shepellfgi.com/EN-CA/>

The data and analysis provided in this report should be evaluated in conjunction with emerging trends in the benefits environment.

SECTION 2 – GROUP LIFE

UNDERWRITING ARRANGEMENTS

The group life insurance program is underwritten on a fully experience-rated, refund basis whereby all claims, reserves and insurance company expenses are deducted from the premiums paid. In the event the premium exceeds the total charges, the program would be in a surplus position and a refund would be available after all reserve requirements have been met. Conversely, if the charges exceed the premium, a deficit would exist which, if not eliminated, would be carried forward to the next policy year. Further, where a deficit exists, a rate increase may be requested at renewal to support the plan for the coming year, as well as to facilitate deficit recovery.

The policy includes an aggregate stop-loss provision whereby the maximum claims charged to the plan in any one policy year would not exceed 125% of the annual premium. The cost for this protection is 10.7% of premium.

2.1 Financial Review

The following is the financial experience of the group life insurance program for the period under review:

TABLE 2 MARCH 1, 2011 TO FEBRUARY 29, 2012

Paid Premium		\$931,988
Less Stop Loss (10.7%)		99,723
Billed Premium		832,265
Reinsurance Premium *		28,597
Net Premium		803,668
Claims Charges		
Paid Claims (charged)	349,000	
Conversion Charge	--	
Total Claims Charge		349,000
Retention		46,205
Interest (Credit)		(1,468)
Total Policy Charge		393,737
In year Gain (Net Premium – Total Policy Charge)		409,931
Transfer to RDA		(409,931)
Balance at February 29, 2012		0

* Due to the increased insurance risk relative to the pilots and company owned aircraft, Great-West Life reinsures the life policy with another insurance company. Half of the total premium required is charged to Nalcor and deducted from the life premium.

Whereas the Claims Fluctuation Reserve (CFR) is fully funded, the in-year gain was transferred to the Refund Deposit Account (RDA).

Details of the claims paid, retention and CFR are provided in Appendix B.

REFUND DEPOSIT ACCOUNT

A refund deposit account (RDA) is established to hold surplus funds remaining after other reserve requirements have been met. The funds remain the property of the policyholder to be left on deposit or used at your discretion.

A summary of the RDA is provided below:

TABLE 3

Balance at March 1, 2011	\$328,652
Interest	822
Transfer from CFR	14,069
Transfer of Gain	<u>409,931</u>
Balance at February 29, 2012	\$753,474

Based on the cost share for life insurance, approximately 95% of the RDA would be the property of Nalcor. However, considering the increasing liability under the plan, we recommend the funds be retained to be used accordingly. Although the money could be invested to earn a rate of interest higher than the current 1.15%.

2.2 Rate Action

Great-West Life's analysis is included in Appendix C and indicates a required rate of \$0.195, a 7.9% decrease from the current composite rate of \$0.211 per \$1,000 of coverage. In prior years Great-West Life used an experience period of 89 months in the renewal analysis. However, they now use a 5 year analysis which is the standard in the Canadian industry.

As stated above, due to the increasing future liability under the plan, we recommend that the current rates remain unchanged, at \$0.203 for active employees and \$0.323 for retirees per \$1,000 of coverage.

SECTION 3 – LONG TERM DISABILITY

UNDERWRITING ARRANGEMENTS

The LTD plan is underwritten by the Great-West Life Assurance Company on an experience-rated, refund basis. There is a pooling feature in place, whereby the first five years' payment for each claim is charged directly to the experience of the policy and, thereafter, benefit payments are pooled insofar as there is no surplus/deficit accounting. Claims which extend beyond a five-year period will not directly affect the financial results under the program; however, the renewal rating and pooling charge is based on the total claims experience. Whereas the premium is 100% employee paid, the benefit is non-taxable in the hands of the claimant.

Premiums are allocated 30% to the pooled portion and 70% to the experience-rated portion of the plan.

3.1 Financial Review

The following is the financial experience relative to the long term disability insurance program for the period March 1, 2011, to February 29, 2012:

TABLE 4 MARCH 1, 2011, TO FEBRUARY 29, 2012

Paid Premium	\$1,039,374
Less Pooling Charge	<u>311,812</u>
Experience- Rated Premium	727,562
Paid Claims (Experience-rated)	431,869
Claims Reserve Adjustments	
> Incurred but Unreported Reserve Adjustment	
> Previous	237,471
> Current	<u>238,340</u>
> Previous	(869)
> Change	
Disabled Life Reserve	
> Current	934,339
> Previous	<u>580,984</u>
> Change	353,355
Total Claims Charge (Paid Claims + Reserve Adjustments)	784,355
Retention	131,604
Interest Credit	<u>(17,940)</u>
Total Policy Charge (Total Claims Charge + Retention – Interest)	898,019
Deficit for Period Mar. 1, 2011 To Feb. 29, 2012	<u>(170,457)</u>
Transfer from CFR	177,449
Tax Adjustment	<u>(7,102)</u>
Balance at February 29, 2012	(110)

Funds from the CFR were used to eliminate the in-year deficit and most of the tax adjustment. The CFR now has a zero balance.

TABLE 5 SUMMARY OF DISABLED LIFE RESERVES

Policy Period Ending	Total	Experience-Rated
February 29, 2012	\$2,960,934	\$934,339
February 28, 2011	\$2,410,739	\$580,984
Change	\$550,195	\$353,355

There was a significant increase in the total DLR during the period under review, with 64% of the increase applicable to the experience-rated portion.

REFUND DEPOSIT ACCOUNT

A refund deposit account (RDA) is established to hold surplus funds remaining after other reserve requirements have been met. The funds are the property of the policyholder and can be left on deposit or used at your discretion.

While there was no deposit to the RDA this year, there is a balance of \$302,000. A full accounting of the reserve for the period ending February 29, 2012 is provided in Appendix B.

3.2 Rate Action

Great-West Life's renewal analysis is included in Appendix C and indicates a required rate of 1.53%, which is a 24.4% increase in the current rate of 1.23%. This includes 13% for experience and 10% for margin/deficit recovery, i.e., to fund the claims fluctuation reserve (CFR) which was completely eliminated due to the in-year deficit. While the CFR is only required to be funded from surplus, there is an emerging deficit under the plan (\$100,000 at July 31st) which, if it remains, will have to be addressed.

At last year's renewal, there were 30 open claims and 1 pending. This year there are 28 open claims; 6 claims terminated due to age (so reserves would have been reducing accordingly) and were replaced by 4 new claims with higher DLR values, as shown in the Summary of Disabled Life Reserves (Table 5). A listing of the LTD claims at July 31st is included in Appendix D. As these claims mature (change of definition) the reserves will increase before they start decreasing. The total DLR is the highest it's been since 2007 – the last time a rate increase was requested. The experience rated portion of the reserve is the highest it's ever been under the 5 year pooling arrangement, implemented in 2003. This is reflective of the higher salaries of new claimants as well as the current low interest rates. Lower interest/investment earnings require higher reserves, e.g. a decrease of 0.25% in the interest rate would increase the premium approximately 1%. Also, increasing chronic disease and age related conditions, e.g. musculoskeletal, mental health, cancer, are increasing the cost of LTD generally.

The disabled life reserve is a huge factor in this year's renewal rating. For the 53 month period in the renewal analysis, the DLR increased from \$1 million at July 2011 to \$1.8 million at July

2012, while paid claims increased by \$164,000. However, as claimants return to work or otherwise terminate, the DLR would be reduced accordingly. On the other hand, as claims extend through the definition of disability change, reserves will increase.

While the increased claims activity indicates a rate increase is justified, we have been able to negotiate a reduction in the amount requested. This is partially due to the existence of the RDA. If Nalcor is agreeable to fully fund the CFR, at \$180,089, the required increase would be 7%, for a rate of 1.32% (Option 1). If the CFR is funded at 50% (\$90,045), the required increase would be 9% and the rate would be 1.34% (Option 2). This option would result in additional annual premium paid of approximately \$17,000 over Option 1, but \$90,045 less would be required in the CFR. Funds from the Refund Deposit Account, which has a balance of \$302,000, could be used for this purpose. We will have further discussion on both options when we meet.

Great-West Life also requested an increase in their claims administration charge from 5.3% (effective January 1, 2012) to 7.0%. Further, they have requested an increase in their Rehabilitation and Medical Coordination charges from \$125 and \$115, respectively, to \$150 for each. Great-West Life stated their rehab fees have increased across the board and were not willing to maintain current levels.

SECTION 4 – SUPPLEMENTARY HEALTH, DENTAL AND TRAVEL BENEFITS

4.1 Financial Review

The supplementary health and dental programs are administered by Medavie Blue Cross (MBC). The programs are self-insured by Nalcor with claims adjudicated and processed by Blue Cross in accordance with the terms of the ASO contract.

There is a 120% stop-loss provision under the plans, whereby claims in excess of 120% of the expected claims amount, as calculated by MBC, would not be charged to the plan. For this protection there is a charge of 0.25% of expected claims.

The accounting statements prepared by MBC for the health and dental plans are provided in Appendix E. A summary of the financial position for the active employees and the retirees along with the combined totals for the period September, 2011, to August, 2012, is provided below:

TABLE 6

	Health	Dental	Total
Active Employees			
- Balance from August 31, 2011	\$310,020	\$64,517	\$374,537
- Subrogation Credit	3,368	-	3,368
- Current Year Surplus/(Deficit)	<u>(54,426)</u>	<u>120,672</u>	<u>66,246</u>
- Balance at August 31, 2012	258,962	185,189	444,151
- Estimated Outstanding Deposits	<u>85,343</u>	<u>37,718</u>	<u>123,061</u>
- Estimated Account Balance	\$344,305	\$222,907	\$567,212
Retirees			
- Balance from August 31, 2011	431,191	72,595	503,786
- Current Year Surplus/(Deficit)	<u>(5,251)</u>	<u>1,871</u>	<u>(3,380)</u>
- Balance at August 31, 2012	425,940	74,466	500,406
- Estimated Outstanding Deposits	<u>80,021</u>	<u>12,306</u>	<u>92,327</u>
- Estimated Account Balance	505,961	86,772	592,733
Combined			
- Balance from August 31, 2011	741,211	137,112	878,323
- Subrogation Credit	3,368	-	3,368
- Current Year Surplus/(Deficit)	<u>(59,677)</u>	<u>122,543</u>	<u>62,866</u>
- Balance at August 31, 2012	684,902	259,655	944,557
- Estimated Outstanding Deposits	<u>165,364</u>	<u>50,024</u>	<u>215,388</u>
- Estimated Account Balance	850,266	309,679	1,159,945

The balance in bold print includes the deposits received by Blue Cross up to August 31st. The estimated outstanding deposits are revenue applicable to the period under review but received

after the end of the financial period. On a cash flow accounting basis, there is usually a lag of one or two deposits, which would be reflected in the accounting statement for the following year.

While there was an in-year shortfall on health for active employees and retirees, when you factor in the outstanding deposits for the period and the surplus carried forward, the health and dental plans remain in a healthy financial position. This will be a consideration in determining the required renewal rate action.

4.2 Rate Action

Within this section we have provided Blue Cross' renewal calculations for the supplementary health and dental programs for active employees and retirees. Blue Cross has requested an increase in their administration charge from 5.0% to 5.5% effective January 1st. They stated that their expenses have increased due to continued investment in the development of new benefit management strategies which has resulted in overall savings to clients. A Statement of Plan Savings for Nalcor is included in Appendix F.

SUPPLEMENTARY HEALTH

Following is Blue Cross' renewal calculation.

TABLE 7 ACTIVE EMPLOYEES

	Hospital	EHB	Drugs	Total
Paid Claims (09/11 to 08/12)	\$13,293	\$654,487	\$1,523,594	\$2,191,374
Projected Cost Increases (09/12 to 12/13)	9.0%	8.1%	6.9%	7.3%
Projected Claims (01/13 to 12/13)	14,489	707,500	1,628,875	2,350,864
Admin including Premium Tax (9.78%)				229,805
Stop Loss Pooling (0.25%)				5,877
Projected Claims plus Expenses (01/13 to 12/13)				2,586,546
Projected Deposits				2,351,185
Claims Ratio				110.0%
Required Rate Increase				10.0%

Paid claims were 7.7% higher than the previous year; exposure (number of single/family units covered) increased by 1.4% for the period. The increase in the average amount claimed was 6.1%. This annual increase projected over 16 months, from September 2012 to December 2013, would be 8.1%, slightly higher than Blue Cross' projections. While projected deposits are also slightly higher applying current rates to the exposure numbers, the calculated rate adjustment is approximately the same. A 10% premium increase would represent approximately \$235,000. **Whereas Nalcor pays 100% of the cost of the health plan for active employees and since there are sufficient surplus funds to cover a premium shortfall up to the calculated increase, the current rates could be maintained for the next year.** However, we caution that

if claims continue to increase, the rate increase required next year will be compounded. While there will be additional generic drugs coming to market next year and a further price reduction due to provincial legislation, the favorable impact is not expected to be as great as in recent years. In contrast, continued increases are expected in the high cost biologic/specialty drug therapies. For budget purposes, if required, an incremental increase could be applied to the rates for 2013.

Below is Medavie Blue Cross' renewal calculation for the retiree division.

TABLE 8 RETIREES – PROPOSED RENEWAL CALCULATION

	Hospital	EHB	Drugs	Total
Paid Claims (09/11 to 08/12)	\$23,533	\$372,976	\$1,763,185	\$2,159,694
Projected Cost Increases (09/12 to 12/13)	9.0%	8.1%	6.9%	9.5%
Projected Claims (01/13 to 12/13)	25,651	403,187	1,855,022	2,313,859
Admin including Premium Tax (9.78%)	2,507	39,413	184,267	226,187
Stop Loss Pooling (0.25%)	64	1,008	4,713	5,785
Projected Claims plus Expenses (01/13 to 12/13)	28,222	443,607	2,074,001	2,545,831
Projected Deposits *				2,363,289
Claims Ratio				107.7%
Required Rate Increase				7.7%

* Actual revenue for the period.

Retiree health claims increased by 6.5% over the previous year while the number of retirees increased by 4.7%, resulting in an increase of 1.7% in the average amount claimed. This annual increase projected over 16 months would be 2.3%. Further, when we apply the current rates to the exposure numbers for the period, projected deposits would be \$2,395,366. Using these numbers in the renewal calculation, the required increase is reduced.

TABLE 9 RETIREES – REVISED RENEWAL CALCULATION

	Hospital	EHB	Drugs	Total
Paid Claims (09/11 to 08/12)	\$23,533	\$372,976	\$1,763,185	\$2,159,694
Projected Cost Increases (09/12 to 12/13)				2.3%
Projected Claims (01/13 to 12/13)				2,209,367
Admin including Premium Tax (9.78%)				216,076
Stop Loss Pooling (0.25%)				5,523
Projected Claims plus Expenses (01/13 to 12/13)				2,430,966
Projected Deposits *				2,395,366
Claims Ratio				101.5%
Required Rate Increase				1.5%

* Actual revenue for the period.

With the minimal increase calculated, and considering the funds on deposit, we recommend the retiree health rates remain unchanged.

The current and renewal health rates for active employees and retirees are provided below:

TABLE 10 HEALTH RATES

	Current		Renewal	
	Single	Family	Single	Family
Active	\$54.65	\$169.06	\$54.65	\$169.06
Retirees	\$138.24	\$281.60	\$138.24	\$281.60

DENTAL

Blue Cross' renewal calculation is shown below, separately for the active employees and retirees:

TABLE 11 ACTIVE EMPLOYEES

	Dental
Paid Claims (09/11 to 08/12)	\$786,206
Projected Cost Increases (09/12 to 12/13)	9.5%
Projected Claims (01/13 to 12/13)	860,895
Admin including Premium Tax (9.27%)	84,155
Stop Loss Pooling (0.25%)	2,152
Projected Claims plus Expenses (01/13 to 12/13)	947,203
Projected Deposits *	1,028,388
Claims Ratio	87.9%
Required Rate Adjustment	-12.0%

* Revenue for the period adjusted to reflect the 20.8% increase effective January 1, 2012.

Blue Cross' projected deposits were \$1,083,819 which, they stated, were adjusted for a 34.3% increase effective January 1st. However, the rates were adjusted by 20.8% in January. We applied the exposure numbers to the current rates for the projected deposits shown in the calculation.

Dental claims were 6.7% lower than the previous year, while exposure was 1.8% higher. As a result, the average claim was 8% less than last year. **However, since it would not be prudent**

to project that claims will be lower next year, we recommend that the current dental rates be maintained for 2013.

RETIREES

Below is Medavie Blue Cross' renewal calculation for retirees.

TABLE 12 RETIREES – PROPOSED RENEWAL RATING

	Dental
Paid Claims (09/11to 08/12)	\$322,745
Projected Cost Increases (09/12 to 12/13)	9.5%
Projected Claims (01/13 to 12/13)	353,406
Admin including Premium Tax (9.78%)	34,547
Stop Loss Pooling (0.25%)	884
Projected Claims plus Expenses (01/13to 12/13)	388,836
Projected Deposits *	363,412
Claims Ratio	107.0%
Required Rate Increase	7.0%

* Revenue for the period adjusted to reflect 6% rate increase January 1, 2012.

Retiree claims increased by 10% year over year and exposure increased by 6%, resulting in an increase of 3.6% in the average amount claimed. Applying this increase over 16 months, projected costs would increase by 4.8%. While the projected deposits reflect a 6% rate increase from January 1st, the retiree rates did not change. A revised renewal calculation is provided below.

TABLE 13 RETIREES – REVISED RENEWAL RATING

	Dental
Paid Claims (09/11to 08/12)	\$322,745
Projected Cost Increases (09/12 to 12/13)	4.8%
Projected Claims (01/13 to 12/13)	338,237
Admin including Premium Tax (9.78%)	33,080
Stop Loss Pooling (0.25%)	846
Projected Claims plus Expenses (01/13to 12/13)	372,163
Projected Deposits *	361,963
Claims Ratio	102.8%
Required Rate Increase	2.8%

* Actual revenue for the period.

Considering the reduced adjustment calculated and that funds on deposit are sufficient to cover any premium shortfall, we recommend the current rates be maintained.

TABLE 14 DENTAL RATES

	Current		Renewal	
	Single	Family	Single	Family
Active	\$36.12	\$75.06	\$36.12	\$75.06
Retirees	\$21.58	\$44.98	\$21.58	\$44.98

GROUP TRAVEL

This is a fully pooled benefit insured by MBC. Any claims under this plan would not be included in the experience of the health plan for rating or surplus/deficit calculations. Blue Cross has not requested an increase in the travel rates at this renewal.

The current and renewal rates are shown below.

TABLE 15 GROUP TRAVEL RATES

	Current		Renewal	
	Single	Family	Single	Family
Active	\$1.64	\$3.28	\$1.64	\$3.28
Retirees	\$9.99	\$19.98	\$9.99	\$19.98

The current and renewal Health, Travel and Dental rates are summarized below:

TABLE 16 ACTIVE EMPLOYEES

Benefit	Current		Renewal	
	Single	Family	Single	Family
Health	\$54.65	\$169.06	\$54.65	\$169.06
Travel	\$1.64	\$3.28	\$1.64	\$3.28
	\$56.29	\$172.34	\$56.29	\$172.34
Dental	\$36.12	\$75.06	\$36.12	\$75.06

TABLE 17 RETIREES

Benefit	Current		Renewal	
	Single	Family	Single	Family
Health	138.24	281.60	138.24	281.60
Travel	<u>\$9.99</u>	<u>\$19.98</u>	<u>\$9.99</u>	<u>\$19.98</u>
	\$148.23	\$301.58	\$148.23	\$301.58
Dental	\$21.58	\$44.98	\$21.58	\$44.98

HEALTH AND DENTAL CLAIMS REPORTS

Several health and dental claims reports are included in Appendix F and described briefly below:

PAID CLAIMS ANALYSIS

This report shows claims paid as a percentage of the total for hospital, EHB, drugs and dental. Prescription drugs totaling \$3,286,780 represent 75.5% of total health claims. Prescription drugs represent 70% of the total for active employees 82% of the total for retirees.

Non-emergency transportation claims represented the largest portion of the EHB total, at 22% or \$225,835. This amount represents 5% of total health claims paid.

DRUG CLAIM ANALYSIS BY PTC

The top 5 drug categories claimed by the group are shown below and represent 48% of Nalcor's total drug bill. They have been the same top 5 for the past 5 years, and in the same order for the last 2 years. A reduction in the amount claimed for the #2 category, cholesterol lowering agents, could be attributed to the introduction of generic replacements for Lipitor and Crestor.

TABLE 18 COMBINED GROUP

	Paid Amount		
	2010-2011	2011-2012	Increase
1. Miscellaneous Therapeutic Agents – Including Remicade (rheumatoid arthritis), Rebif (multiple sclerosis); Betaseron (multiple sclerosis)	\$450,113	\$536,528	19%
2. HMG-COA Reductase Inhibitors – Cholesterol reducing agents	416,300	400,781	-4%
3. Proton Pump Inhibitors – Nexium	310,783	330,452	6%
4. Angiotensin – Converting Enzyme Inhibitors, for treatment of hypertension.	159,700	153,875	-4%
5. Psychotherapeutic Agents – Antidepressants	127,871	140,016	9%
Total	\$1,464,767	\$1,561,652	7%

The permanent active employee division has 4 of the above drug classes in their top 5, although a slightly different order. Their top 5 drug categories represent 49% of the drug bill for this division. Shown below are the top 5 categories claimed for the division along with the amount applicable to the employees only.

TABLE 19 PERMANENT ACTIVE EMPLOYEE DIVISION (6320)

	Paid Amount		
	Division	Employees Only	Employees - % of Division
1. Miscellaneous Therapeutic Agents – Including Remicade (rheumatoid arthritis), Rebif (multiple sclerosis); Betaseron (multiple sclerosis)	\$341,176	\$169,667	50%
2. Proton Pump Inhibitors – Gastrointestinal	\$139,209	\$79,390	57%
3. HMG-COA Reductase Inhibitors – Cholesterol reducing agents	\$110,321	\$77,353	70%
4. Psychotherapeutic Agents (Antidepressants)	\$71,010	\$30,648	43%
5. Contraceptives	\$43,583	\$8,544	20%
Total	\$705,299	\$365,602	52%

TOP 100 DRUGS BY ELIGIBLE EXPENSE

This report provides a further breakdown of drug claims by drug identification number (DIN) and compares Nalcor's ranking against Blue Cross' Newfoundland block of business.

Nexium, used for treatment of gastro-intestinal disorders, was the number one drug by amount paid. This drug came off patent in 2011 and now has a generic equivalent. However, since it's not yet listed on the provincial formulary, it is not mandatory to substitute the generic. Due to the delay in getting new drugs listed on the formulary, savings are being lost. Therefore, we recommend that the plan design be amended to pay only the cost of the generic equivalent drug. If the physician writes "no substitution" on the script or if the insured insists on the brand name drug, he/she would be required to pay the difference. While the legislated capped price on generics only applies to drugs on the formulary, there would still be savings available.

OVER THE COUNTER DRUG CLAIMS ANALYSIS

This report lists all drugs paid that are available without a prescription; however, most would only be dispensed through a prescription.

DETAILED DENTAL CLAIMS STUDY

This report provides a year over year comparison of dental procedures paid under the plan.

MASSAGE THERAPY

Current coverage for massage therapy is 80% of the eligible expense to a maximum payable of \$250 per practitioner per calendar year. The norm for massage therapy coverage on Medavie Blue Cross' block of business is \$500 per practitioner to a combined maximum of \$1500 per calendar year for all practitioners. However, the norm is also to require a physician referral for massage therapy, which Nalcor's plan does not require. Coverage is similar for many other organizations, as is the physician referral requirement, with the per practitioner maximum ranging from \$300 - \$500 and the combined maximum from \$1,000 to \$1,500.

Claims for massage therapy under Nalcor's plan increased 13% this past year over the previous year; the number of claims increased by 10%. Active employees claimed \$40,352; there were 938 claims made by 308 employees for an average of 3 claims per person and an average amount paid of \$131. Sixty-eight retirees claimed \$10,610 for an average amount paid of \$156; there were 243 claims. As these are average amounts, and the experience period straddles two calendar years, there may have been some employees/dependents who reached the benefit maximum, but it would not appear to be many.

We have requested costings for alternate benefit maximums and will provide on receipt. However, if the maximum is increased, we recommend that the requirement for a physician referral be adopted.

HEALTH CLAIMS POOLING ARRANGEMENT

For the period September 1, 2011 to August 31, 2012, there were 40 participants with health claims over \$10,000 for a total of \$754,322, of which \$699,390 was for drugs. There were 2 claims between \$30,000 and \$40,000 and 1 claim over \$40,000 (for nursing services).

For your information, we obtained costings for Individual Large Amount Pooling (ILAP) at various levels:

1. For \$30,000 ILAP, the charge is 1.45% of paid claims, or \$58,467
2. For \$40,000 ILAP, the charge is 0.91% of paid claims, or \$36,693
3. For \$50,000 ILAP, the charge is 0.67% of paid claims, or \$27,016

We will have further discussion on this topic when we meet.

SECTION 5 – OPTIONAL LIFE AND OPTIONAL DEPENDENT LIFE

The optional life benefit provides additional life insurance coverage to employees and/or their spouse on a voluntary and employee-pay-all basis. Coverage is available in \$10,000 units to a maximum of \$300,000. Evidence of insurability is required on all amounts.

This benefit is underwritten on a fully pooled basis whereby there is no surplus/deficit accounting. Rates are based on gender and smoking status in five year age bands and rarely change unless there is a change in the underwriter's manual rating. Accordingly, the optional life rates will remain unchanged for the next policy year.

The optional dependent life insurance benefit is also voluntary and 100% employee paid. There are two coverage options available; Option 1 provides \$10,000 spousal insurance and \$5,000 on each child; Option 2 provides \$20,000 and \$10,000 respectively. Optional dependent life is also fully pooled and the flat rates are based on the demographics of the group.

The current monthly unit rates, \$2.89 for Option 1 and \$5.78 for Option 2 will remain unchanged for 2013.

Claims experience is provided below for these benefits and is only available on a combined basis.

**TABLE 20 OPTIONAL LIFE INSURANCE (EMPLOYEE AND SPOUSE) AND
OPTIONAL DEPENDENT LIFE**

Policy Period	Paid Premium	Paid Claims	Loss Ratio
December 1, 2007 to November 30, 2008	\$212,896	\$171,840	80.7%
December 1, 2008 to November 30, 2009	\$236,943	\$170,000	71.7%
December 1, 2009 to November 30, 2010	\$247,031	\$130,000	48.3%
December 1, 2010 to November 30, 2011	\$250,804	\$10,000	4.0%
December 1, 2011 to October 31, 2012	\$286,979	\$220,000	76.7%

SECTION 6 – BASIC AND VOLUNTARY ACCIDENTAL DEATH & DISMEMBERMENT INSURANCE

The basic and voluntary accidental death and dismemberment (AD&D) insurance programs are underwritten by AXA Assurances Inc. on a fully pooled basis.

Basic AD&D Insurance is provided in an amount equal to group life insurance. Voluntary Accidental Death and Dismemberment is available on an employee only or family basis in \$10,000 units to a maximum of \$300,000.

The voluntary AD&D insurance benefit is offered on a completely voluntary and employee-pay-all basis.

Provided below is the claims experience for the last 5 years for each benefit.

TABLE 21 BASIC ACCIDENTAL DEATH AND DISMEMBERMENT INSURANCE

Policy Period	Paid Premium	Paid Claims	Loss Ratio
August 1, 2007 to July 31, 2008	\$77,047	0	0%
August 1, 2008 to July 31, 2009	94,450	0	0%
August 1, 2009 to July 31, 2010	103,915	0	0%
August 1, 2010 to July 31, 2011	113,777	\$215,275*	189%
August 1, 2011 to July 31, 2012	122,326	1,140**	1%

* Death claim for

** Critical Illness claim for

TABLE 22 VOLUNTARY ACCIDENTAL DEATH AND DISMEMBERMENT INSURANCE

Policy Period	Paid Premium	Paid Claims	Loss Ratio
August 1, 2007 to July 31, 2008	\$51,590	0	0%
August 1, 2008 to July 31, 2009	59,915	0	0%
August 1, 2009 to July 31, 2010	63,269	0	0%
August 1, 2010 to July 31, 2011	\$61,510	\$158,408*	258%
August 1, 2011 to July 31, 2012	62,807	0	0%

* Death claim for

RATE ACTION

There will be no change in the current rates for 2013. The basic AD&D rate will remain at \$0.032 per \$1,000 of coverage; the voluntary AD&D rates will remain at \$0.035 single and \$0.051 family.

SSQ are proposing an "enhanced" plan design for the basic and voluntary AD&D at the current rates. They have provided a comparison of the current and proposed plans including enhancements and deviations, which is included in Appendix G. The detailed proposals will be provided separately.

SECTION 7 – CRITICAL ILLNESS

The critical illness benefit is also underwritten by SSQ Financial Group (formerly AXA Assurances) on a fully pooled basis.

The benefit is available in \$10,000 units to a maximum of \$100,000 and is payable following 30 days of diagnosis of a specified critical illness. The critical illness benefit is offered on a completely voluntary and employee pay-all basis. The current rates will remain unchanged for the next year.

SSQ are proposing an enhanced plan design with a different rate schedule. Further details will be provided separately.

Financial experience for the last 5 years is provided below. There have been no claims paid under the plan.

TABLE 23 CRITICAL ILLNESS BENEFIT

Policy Period	Paid Premium	Paid Claims
October 1, 2007 to September 30, 2008	\$7,297	0
October 1, 2008 to September 30, 2009	\$7,268	0
October 1, 2009 to September 30, 2010	\$9,710	0
October 1, 2010 to September 30, 2011	\$10,682	0
October 1, 2011 to September 30, 2012	11,927	0

SECTION 8 – INCONFIDENCE EMPLOYEE/FAMILY ASSISTANCE PROGRAM

The inConfidence Employee/Family Assistance Program (EFAP) has been available for 6 years now, providing employees and their eligible dependents with confidential, short term counseling as well as a range of WorkLife Services.

Utilization of the inConfidence EFAP increased dramatically in 2012. As of the end of the 3rd quarter, annualized utilization topped 13% with a total of 121 accesses.

The budgeted utilization rate for 2012 was 8% at a per employee rate of \$2.80 per month. To account for the increased utilization, the renewal will be based on 12.5% utilization and the proposed renewal rate is \$4.38 per employee per month.

APPENDIX A
PREMIUM RATE SUMMARY

Appendix A - Premium Rate Summary

The Long Term Disability Final Renewal Rate Reflects a 7% Increase

		Current		Proposed Renewal		Final Renewal	
	Volume	Unit Rate	Monthly Premium	Unit Rate	Monthly Premium	Unit Rate	Monthly Premium
Group Life							
- Active	300,588,000	\$0.203	\$61,019	\$0.187	\$56,210	\$0.203	\$61,019
- Retirees	21,705,000	0.323	\$7,011	0.297	\$6,446	0.323	\$7,011
AD&D							
- Active	291,251,000	0.032	\$9,320	0.032	\$9,320	0.032	\$9,320
- Retirees	20,570,000	0.032	\$658	0.032	\$658	0.032	\$658
Long Term Disability	6,994,837	1.23%	\$86,036	1.53%	\$107,021	1.32%	\$92,332
Supplementary Health							
- Active							
- Single	162	54.65	\$8,853	60.12	\$9,739	54.65	\$8,853
- Family	1,131	169.06	\$191,207	\$185.97	\$210,332	\$169.06	\$191,207
- Retirees							
- Single	198	138.24	\$27,372	148.88	\$29,478	138.24	\$27,372
- Family	641	281.60	\$180,506	303.28	\$194,402	281.60	\$180,506
Travel							
- Active							
- Single	162	1.64	\$266	1.64	\$266	1.64	\$266
- Family	1,131	3.28	\$3,710	3.28	\$3,710	3.28	\$3,710
- Retirees							
- Single	198	9.99	\$1,978	9.99	\$1,978	9.99	\$1,978
- Family	641	19.98	\$12,807	19.98	\$12,807	19.98	\$12,807
Dental							
- Active							
- Single	158	36.12	\$5,707	31.57	\$4,988	36.12	\$5,707
- Family	1,114	75.06	\$83,617	65.60	\$73,078	75.06	\$83,617
- Retirees							
- Single	159	21.58	\$3,431	23.09	\$3,671	21.58	\$3,431
- Family	621	44.98	\$27,933	48.13	\$29,889	44.98	\$27,933
inConfidence EFAP	1293	2.80	\$3,620	4.38	\$5,663	4.38	\$5,663
Total							
- Active			\$453,355		\$480,327		\$461,694
					5.9%		1.8%
- Retirees			\$261,695		\$279,331		\$261,695
					6.7%		0.0%
			\$715,050		\$759,658		\$723,389
					6.2%		1.2%

The cost share of the current and renewal premium is shown below:

	Current			Final Renewal		
	Total Monthly Premium	Employer Portion	Employee Portion	Total Monthly Premium	Employer Portion	Employee Portion
Group Life						
- Active	\$61,019	\$61,019	\$0	\$61,019	\$61,019	\$0
- Retirees	\$7,011	\$3,506	\$3,505	\$7,011	\$3,506	\$3,505
AD&D						
- Active	\$9,320	\$9,320	\$0	\$9,320	\$9,320	\$0
- Retirees	\$658	\$329	\$329	\$658	\$329	\$329
Long Term Disability	\$86,036	\$0	\$86,036	\$92,332	\$0	\$92,332
Supplementary Health						
- Active	\$200,060	\$200,060	\$0	\$200,060	\$200,060	\$0
- Retirees	\$207,878	\$103,939	\$103,939	\$207,878	\$103,939	\$103,939
Travel						
- Active	\$3,976	\$3,976	\$0	\$3,976	\$3,976	\$0
- Retirees	\$14,785	\$7,393	\$7,392	\$14,785	\$7,393	\$7,392
Dental						
- Active	\$89,324	\$66,993	\$22,331	\$89,324	\$66,993	\$22,331
- Retirees	\$31,364	\$23,523	\$7,841	\$31,364	\$23,523	\$7,841
inConfidence EFAP	\$3,620	\$3,620	\$0	\$5,663	\$5,663	\$0
Total						
- Active	\$453,355	\$344,988	\$108,367	\$461,694	\$347,031	\$114,663
				1.8%	0.6%	5.8%
- Retirees	\$261,696	\$138,690	\$123,006	\$261,696	\$138,690	\$123,006
				0.0%	0.0%	0.0%
	\$715,051	\$483,678	\$231,373	\$723,390	\$485,721	\$237,669
				1.2%	0.4%	2.7%

The Long Term Disability Final Renewal Rate Reflects a 9% Increase

	Volume	Current Unit Rate	Current Monthly Premium	Proposed Renewal Unit Rate	Proposed Renewal Monthly Premium	Final Renewal Unit Rate	Final Renewal Monthly Premium
Group Life							
- Active	300,588,000	\$0.203	\$61,019	\$0.187	\$56,210	\$0.203	\$61,019
- Retirees	21,705,000	0.323	\$7,011	0.297	\$6,446	0.323	\$7,011
AD&D							
- Active	291,251,000	0.032	\$9,320	0.032	\$9,320	0.032	\$9,320
- Retirees	20,570,000	0.032	\$658	0.032	\$658	0.032	\$658
Long Term Disability	6,994,837	1.23%	\$86,036	1.53%	\$107,021	1.34%	\$93,731
Supplementary Health							
- Active							
- Single	162	54.65	\$8,853	60.12	\$9,739	54.65	\$8,853
- Family	1,131	169.06	\$191,207	\$185.97	\$210,332	\$169.06	\$191,207
- Retirees							
- Single	198	138.24	\$27,372	148.88	\$29,478	138.24	\$27,372
- Family	641	281.60	\$180,506	303.28	\$194,402	281.60	\$180,506
Travel							
- Active							
- Single	162	1.64	\$266	1.64	\$266	1.64	\$266
- Family	1,131	3.28	\$3,710	3.28	\$3,710	3.28	\$3,710
- Retirees							
- Single	198	9.99	\$1,978	9.99	\$1,978	9.99	\$1,978
- Family	641	19.98	\$12,807	19.98	\$12,807	19.98	\$12,807
Dental							
- Active							
- Single	158	36.12	\$5,707	31.57	\$4,988	36.12	\$5,707
- Family	1,114	75.06	\$83,617	65.60	\$73,078	75.06	\$83,617
- Retirees							
- Single	159	21.58	\$3,431	23.09	\$3,671	21.58	\$3,431
- Family	621	44.98	\$27,933	48.13	\$29,889	44.98	\$27,933
inConfidence EFAP	1293	2.80	\$3,620	4.38	\$5,663	4.38	\$5,663
Total							
- Active			\$453,355		\$480,327		\$463,093
					5.9%		2.1%
- Retirees			\$261,695		\$279,331		\$261,695
					6.7%		0.0%
			\$715,050		\$759,658		\$724,788
					6.2%		1.4%

The cost share of the current and renewal premium is shown below:

	Current			Final Renewal		
	Total Monthly Premium	Employer Portion	Employee Portion	Total Monthly Premium	Employer Portion	Employee Portion
Group Life						
- Active	\$61,019	\$61,019	\$0	\$61,019	\$61,019	\$0
- Retirees	\$7,011	\$3,506	\$3,505	\$7,011	\$3,506	\$3,505
AD&D						
- Active	\$9,320	\$9,320	\$0	\$9,320	\$9,320	\$0
- Retirees	\$658	\$329	\$329	\$658	\$329	\$329
Long Term Disability	\$86,036	\$0	\$86,036	\$93,731	\$0	\$93,731
Supplementary Health						
- Active	\$200,060	\$200,060	\$0	\$200,060	\$200,060	\$0
- Retirees	\$207,878	\$103,939	\$103,939	\$207,878	\$103,939	\$103,939
Travel						
- Active	\$3,976	\$3,976	\$0	\$3,976	\$3,976	\$0
- Retirees	\$14,785	\$7,393	\$7,392	\$14,785	\$7,393	\$7,392
Dental						
- Active	\$89,324	\$66,993	\$22,331	\$89,324	\$66,993	\$22,331
- Retirees	\$31,364	\$23,523	\$7,841	\$31,364	\$23,523	\$7,841
inConfidence EFAP	\$3,620	\$3,620	\$0	\$5,663	\$5,663	\$0
Total						
- Active	\$453,355	\$344,988	\$108,367	\$463,093	\$347,031	\$116,062
				2.1%	0.6%	7.1%
- Retirees	\$261,696	\$138,690	\$123,006	\$261,696	\$138,690	\$123,006
				0.0%	0.0%	0.0%
	\$715,051	\$483,678	\$231,373	\$724,789	\$485,721	\$239,068
				1.4%	0.4%	3.3%

APPENDIX B – GROUP LIFE AND LONG TERM DISABILITY FINANCIAL INFORMATION – SUPPORT FIGURES

GROUP LIFE

CLAIMS BREAKDOWN

Below is a breakdown of the claims paid under the group life and dependent life insurance policies for the period March 1, 2011 to February 29, 2012:

TABLE 24 GROUP LIFE CLAIMS

Name	Date of Death	Claim Amount
		\$5,000
		76,000
		89,000
		47,000
		5,000
		5,000
		66,000
		5,000
		41,000
		5,000
		5,000
TOTAL		\$349,000

The total claims charge did not exceed 125% of the annual premium so no claims were pooled.

RETENTION

Following is a breakdown of the retention expenses for the group life benefit for the period under review:

TABLE 25

	Net Premium	Charge	Total
Premium Tax	*\$393,737	4.0%	\$15,750
General Administration	803,668	2.0%	16,073
Risk Charge	803,668	0.8%	6,429
Profit	803,668	**0.75%	6,028
Claims Settlement Expense	11	175	1,925
			\$46,205

* Premium tax is calculated on net premium minus surplus.

** The profit charge reduced from 2.0% last year due to the fully funded status of the CFR.

CLAIMS FLUCTUATION RESERVE

The Claims Fluctuation Reserve (CFR) or Rate Stabilization Reserve is established for the purpose of providing rate stability to the experience-rated benefits. Any surplus is required to be credited to the fund until 25% of the annualized experience-rated life premium has accumulated, at which time no further deposits will be required other than adjustments due to premium fluctuations. The insurer has first call on these funds to eliminate or reduce any deficit incurred under the program.

A summary of the CFR, which is now fully funded, is provided below:

TABLE 26

Balance at March 1, 2011	\$210,575
Interest	2,422
Transfer to RDA	(14,069)
Balance at February 29, 2012	\$198,928

LONG TERM DISABILITY

CLAIMS BREAKDOWN

A summary of the active long term disability insurance claims for the policy period March 1, 2011, to February 29, 2012, is provided in Appendix C.

DISABLED LIFE RESERVE

The reserve for each disability claim is dependent on the age and sex of the claimant at the date of disability, the average duration of the disability, the definition of disability and prevailing interest rates. The reserve is adjusted at each policy anniversary to reflect the changes in these factors. As of February 29, 2012, the total disability reserve was \$2,960,934. Following is a summary of the Disabled Life Reserve for the period under review:

INCURRED BUT UNREPORTED RESERVE

The incurred but unreported claims reserve is calculated as a percentage of the refund premium for the last month of the policy year annualized ($\$76,406 \times 12 \times 70\% = \$641,810$). The percentage used is calculated below.

$$\frac{\text{Elimination Period} + 30}{365} = \frac{105 + 30}{365} = 37.0\%$$

The requirement for the period ending February 29, 2012 is \$237,471.

RETENTION

Provided below is Great-West Life's breakdown of the actual expenses for the long term disability program for the period March 1, 2011, to February 29, 2012:

TABLE 27 RETENTION BREAKDOWN

	Formula		
Premium Tax	4.0% of experience-rated premium (less surplus)		\$29,102
General Administration	2.0% of experience-rated premium		14,551
Claims Administration	5.0% of Incurred Claims		39,657
Profit Charge	0.75% of experience-rated premium		5,457
Risk Charge	0.9% of experience-rated premium		6,548
Other Expenses	<ul style="list-style-type: none"> > Medical Vouchers \$670 > Amendments 17,475 > Other Rehab Expenses 5,206 > Medical Coordination 2,064 > Surveillance 870 > Independent Medical Examination 10,003 		
			<u>36,288</u>
TOTAL			\$131,604

Medavie Blue Cross has requested an increase in their administration charge from 5.0 to 5.5% effective January 1st. As a result of their new pharmacy agreements

CLAIMS FLUCTUATION RESERVE

Experience surplus on any anniversary date is required to be credited to the Claims Fluctuation Reserve (CFR) Fund until 25% of experience-rated long term disability insurance premium has accumulated. At that time, no further deposits would be required other than adjustments due to premium fluctuations.

A summary of the CFR is provided below:

TABLE 28

Balance at March 1, 2011	\$175,431
Interest	2,018
Transfer to Underwriting Account (Deficit)	(177,449)
Balance at February 29, 2012	0

The in-year deficit was recovered from the CFR along with most of the tax adjustment.

REFUND DEPOSIT ACCOUNT

An accounting of the reserve for the period March 1, 2011 to February 29, 2012 is provided.

TABLE 29

Balance at March 1, 2011		\$852,862.98
Pension Increase Payment		
- July 1, 2011		(29,282.35)
Premium Withdrawals		
- August 9, 2011	(40,317.83)	
- August 22, 2011	(40,445.27)	
- September 22, 2011	(40,475.72)	
- September 26, 2011	(40,377.81)	
- September 27, 2011	(40,182.96)	
- September 28, 2011	(40,370.84)	
- October 14, 2011	(40,427.68)	
- October 31, 2011	(40,507.27)	
- November 10, 2011	(40,378.34)	
- November 30, 2011	(40,584.63)	
- December 9, 2011	(40,534.07)	
- December 30, 2011	(40,644.01)	
- January 11, 2012	(40,671.94)	
		(\$525,918.37)
Interest		4,298.94
Balance at February 29, 2012		\$301,961.20

APPENDIX C
LIFE AND LONG TERM DISABILITY
EXPERIENCE ANALYSIS AND DEMOGRAPHIC SUMMARY

LIFE EXPERIENCE ANALYSIS

Nalcor Energy

31264, 44928

LIFE

Renewal Date: January 1, 2013

Time Period		Months	Calculated Volume	Billed Premium	Interest	Death Claims by Year of Incurral	IBNR	Waiver by Year of Incurral	Expenses	Net Premium	Unadjusted Rate
Mar/2008	Feb/2009	12	242,874,097	941,380	12,982	598,840	0	0	133,676	221,846	0.247
Mar/2009	Feb/2010	12	272,458,594	1,046,241	25,484	343,000	0	0	148,566	580,159	0.143
Mar/2010	Feb/2011	12	276,529,279	982,232	12,734	418,000	0	0	139,477	437,489	0.164
Mar/2011	Feb/2012	12	304,372,306	931,988	6,425	349,000	0	0	132,342	457,071	0.130
Mar/2012	Jul/2012	5	298,638,863	315,064	527	107,000	0	0	44,739	163,852	0.101
		53	276,377,465	4,216,905	58,153	1,815,840	0	0	598,801	1,860,417	0.161

Time Period		Months	Unadjusted Rate per \$1000 Bft./Payroll	Amend. Adjust.	Mortality Adjust.	Demo- graphic Adjust.	Experience Ind. Rate per \$1000 Bft./Payroll	Billed Rate	Experience Ind. Rate as a Percentage of Billed Rate
Mar/2008	Feb/2009	12	0.2470	1.000	1.100	0.953	0.2589	0.3230	80%
Mar/2009	Feb/2010	12	0.1430	1.000	1.080	0.966	0.1492	0.3200	47%
Mar/2010	Feb/2011	12	0.1640	1.000	1.060	0.972	0.1690	0.2960	57%
Mar/2011	Feb/2012	12	0.1300	1.000	1.040	0.937	0.1267	0.2552	50%
Mar/2012	Jul/2012	5	0.1010	1.000	1.020	1.006	0.1036	0.2110	49%
		53	0.1610	1.000	1.066	0.961	0.1649	0.2879	57%

SUMMARY:

SUMMARY:						Credibility Adjusted Experience Indicated Rate	Cred. Adj. Exp. Ind. Percentage of Current Billed Rate
Time Period		Months	Average Volume	Experience Required Rate	Current Manual Rate	Credibility	
Mar/2008	Jul/2012	53	276,377,465	0.165	0.350	84%	0.195
Mar/2009	Jul/2012	41	286,183,328	0.142	0.350	65%	0.215
Mar/2010	Jul/2012	29	291,862,529	0.139	0.350	46%	0.253
Mar/2011	Jul/2012	17	302,685,999	0.120	0.350	27%	0.288
Mar/2012	Jul/2012	5	298,638,863	0.104	0.350	8%	0.330
Weighted							
Mar/2008	Jul/2012		276,377,465	0.165	0.350	84%	0.195
							92%

Proposed Life Rate:

Current Billed Rate:	0.211
Proposed Experience Indicated:	0.195
Margin/Deficit Recovery:	0.00%
Proposed Rate Including Margin	0.195
Proposed Change:	-7.58%

Policy Name: Nalcor Energy
Policy Number: 31264
Renewal Effective Date: _____

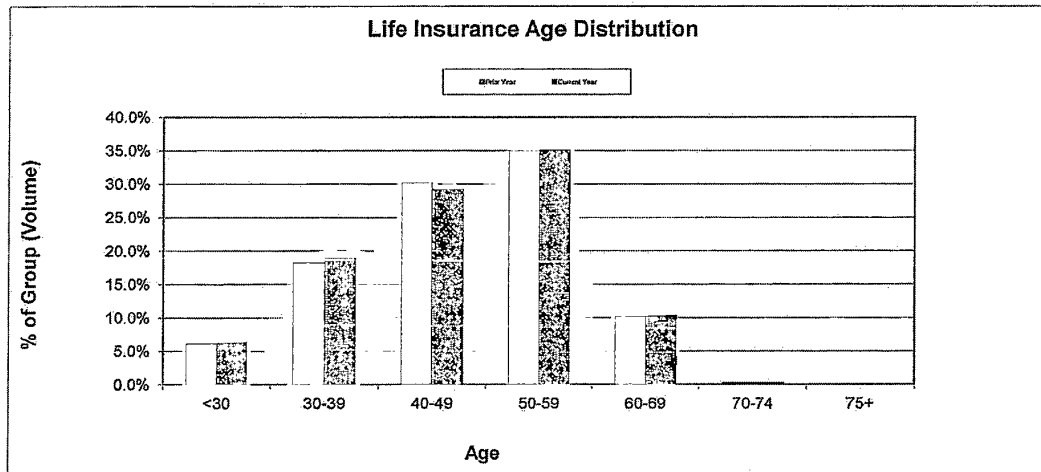
Combined
January 1, 2013

Great-West Life
Your Partner in Financial Strength

Demographic Summary - Life Insurance

Age Bands	Prior Year				Current Year			
	Male		Female		Male		Female	
	(Lives)	(Volume)	(Lives)	(Volume)	(Lives)	(Volume)	(Lives)	(Volume)
<25	7	1,269,000	3	499,000	11	2,054,000	3	519,000
25-29	65	12,446,000	21	3,988,000	67	13,678,000	20	3,952,000
30-34	82	18,133,000	24	4,982,000	92	21,576,000	29	6,865,000
35-39	101	23,749,000	35	7,054,000	105	25,439,000	32	7,123,000
40-44	112	25,913,000	40	7,571,000	109	27,070,000	39	7,617,000
45-49	183	45,816,000	53	10,197,000	186	47,866,000	56	11,550,000
50-54	175	43,258,000	67	12,227,000	179	46,904,000	67	13,138,000
55-59	191	42,602,000	35	5,555,000	212	47,382,000	36	5,687,000
60-64	223	27,471,000	20	1,523,000	234	29,724,000	23	1,594,000
65-69	187	1,210,000	7	55,000	205	1,485,000	13	115,000
70-74	125	630,000	4	20,000	135	710,000	4	25,000
75+	29	145,000	2	10,000	41	205,000	3	15,000
Total	1,480	242,642,000	311	53,681,000	1,576	264,093,000	325	58,200,000

Male/Female # Lives:	1,791				1,901			
Male/Female Volume:	296,323,000				322,293,000			
Male/Female %:	81.9%		18.1%		81.9%		18.1%	
Male/Female Avg age:	53.5	47.7	46.6	44.5	53.8	47.6	47.2	44.3
Combined Avg. Age weighted by Volume:			47.2				47.0	



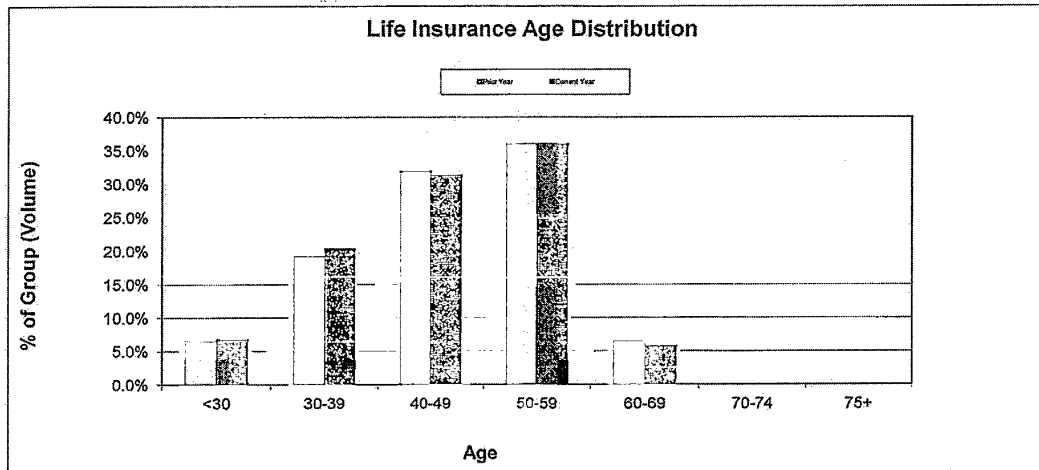
Policy Name: Nalcor Energy
Policy Number: 31264
Renewal Effective Date:

Active
January 1, 2013

Great-West Life
Your Partner in Financial Security

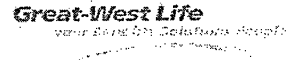
Demographic Summary - Life Insurance

Age Bands	Prior Year				Current Year			
	Male		Female		Male		Female	
	(Lives)	(Volume)	(Lives)	(Volume)	(Lives)	(Volume)	(Lives)	(Volume)
<25	7	1,269,000	3	499,000	11	2,054,000	3	519,000
25-29	65	12,446,000	21	3,988,000	67	13,678,000	20	3,952,000
30-34	82	18,133,000	24	4,982,000	92	21,576,000	29	6,865,000
35-39	101	23,749,000	35	7,054,000	105	25,439,000	32	7,123,000
40-44	112	25,913,000	40	7,571,000	109	27,070,000	39	7,617,000
45-49	183	45,816,000	53	10,197,000	186	47,866,000	56	11,550,000
50-54	174	43,218,000	67	12,227,000	179	46,904,000	67	13,138,000
55-59	159	40,464,000	26	5,034,000	162	42,975,000	26	5,064,000
60-64	80	17,731,000	4	566,000	72	16,766,000	3	432,000
65-69	0	0	0	0	0	0	0	0
70-74	0	0	0	0	0	0	0	0
75+	0	0	0	0	0	0	0	0
Total	963	228,739,000	273	52,118,000	983	244,328,000	275	56,260,000
Male/Female # Lives:	1,236				1,258			
Male/Female Volume:	280,857,000				300,588,000			
Male/Female %:	81.4%		18.6%		81.3%		18.7%	
Male/Female Avg age:	46.4	46.9	44.3	44.0	46.0	46.5	44.1	43.8
Combined Avg. Age weighted by Volume:	46.3				46.0			



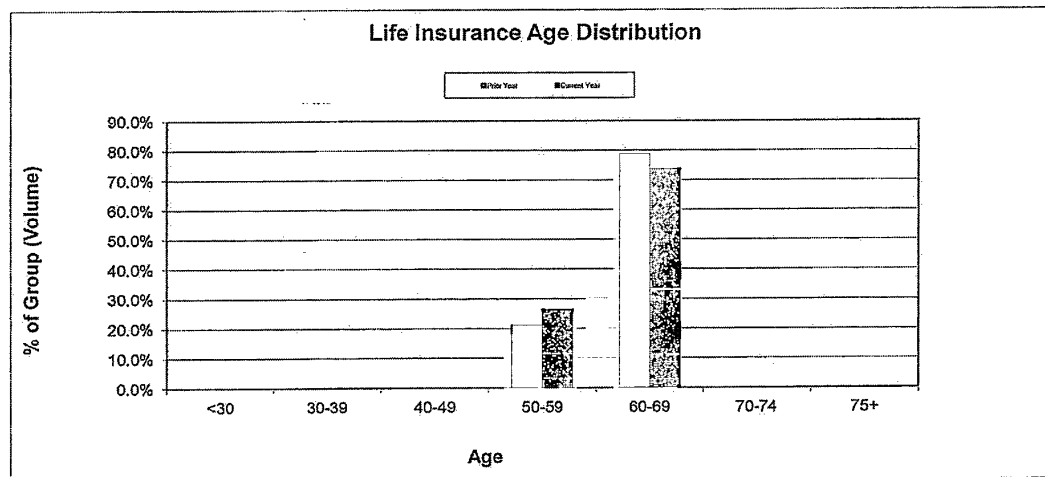
Policy Name: Nalcor Energy
Policy Number: 31264
Renewal Effective Date:

Retired < 65
January 1, 2013



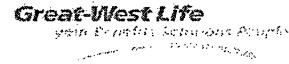
Demographic Summary - Life Insurance

Age Bands	Prior Year				Current Year			
	Male		Female		Male		Female	
	(Lives)	(Volume)	(Lives)	(Volume)	(Lives)	(Volume)	(Lives)	(Volume)
<25	0	0	0	0	0	0	0	0
25-29	0	0	0	0	0	0	0	0
30-34	0	0	0	0	0	0	0	0
35-39	0	0	0	0	0	0	0	0
40-44	0	0	0	0	0	0	0	0
45-49	0	0	0	0	0	0	0	0
50-54	1	40,000	0	0	0	0	0	0
55-59	32	2,308,000	9	521,000	50	4,407,000	10	623,000
60-64	143	9,740,000	16	957,000	162	12,958,000	20	1,162,000
65-69	0	0	0	0	0	0	0	0
70-74	0	0	0	0	0	0	0	0
75+	0	0	0	0	0	0	0	0
Total	176	12,088,000	25	1,478,000	212	17,365,000	30	1,785,000
Male/Female # Lives:	201				242			
Male/Female Volume:	13,566,000				19,150,000			
Male/Female %:	89.1%		10.9%		90.7%		9.3%	
Male/Female Avg age:	61.0		60.2		60.8		60.3	
Combined Avg. Age weighted by Volume:	61.0		60.9		60.7		60.7	



Policy Name: Nalcor Energy
Policy Number: 31264
Renewal Effective Date:

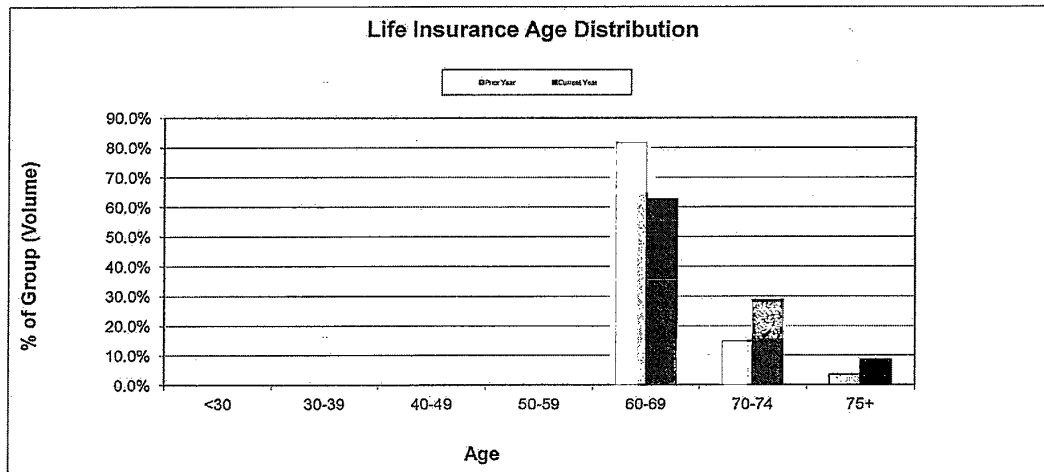
Retired > 65
January 1, 2013



Demographic Summary - Life Insurance

Age Bands	Prior Year				Current Year			
	Male		Female		Male		Female	
	(Lives)	(Volume)	(Lives)	(Volume)	(Lives)	(Volume)	(Lives)	(Volume)
<25	0	0	0	0	0	0	0	0
25-29	0	0	0	0	0	0	0	0
30-34	0	0	0	0	0	0	0	0
35-39	0	0	0	0	0	0	0	0
40-44	0	0	0	0	0	0	0	0
45-49	0	0	0	0	0	0	0	0
50-54	0	0	0	0	0	0	0	0
55-59	0	0	0	0	0	0	0	0
60-64	0	0	0	0	0	0	0	0
65-69	187	3,432,000	7	147,000	205	1,485,000	13	115,000
70-74	125	630,000	4	20,000	135	710,000	4	25,000
75+	29	145,000	2	10,000	41	205,000	3	15,000
Total	341	4,207,000	13	177,000	381	2,400,000	20	155,000

Male/Female # Lives:	354	401
Male/Female Volume:	4,384,000	2,555,000
Male/Female %:	96.0%	93.9%
Male/Female Avg age:		
69.7	68.1	69.5
Combined Avg. Age weighted by Volume:	68.1	69.3





Nalcor Energy
Life Claims List - Current

Policy Number: 31264 44928
Period of: MAR 01 2012 - JUL 31 2012

Division	Benefit	Claim Type	Name	Claim Amount	Incurred Date	Reported Date	On Waiver (Y/N)	Date of Disability	Expir period	Insurance Type
	1 Basic Life	Death		5,000.00			N		2012-2012	FINANCIAL
	1 Basic Life	Death		5,000.00			N		2012-2012	FINANCIAL
	1 Basic Life	Death		48,000.00			N		2012-2012	
	1 Basic Life	Death		<u>49,000.00</u>			N		2012-2012	
				107,000.00						
	1 Dependant Life	Death		20,000.00			N			
	1 Dependant Life	Death		<u>20,000.00</u>			N			
				40,000.00						



Nalcor Energy
Life Claims List - Prior 1

Policy Number: 31264 44928
Period of: MAR 01 2011 - FEB 29 2012

Division	Benefit	Claim Type	Name	Claim Amount	Incurred Date	Reported Date	On Waiver (Y/N)	Date of Disability	Expir period	Insurance Type
	1 Basic Life	Death		5,000.00			N		2011-2012	
	1 Basic Life	Death		41,000.00			N		2011-2012	
	1 Basic Life	Death		47,000.00			N		2011-2012	
	1 Basic Life	Death		5,000.00			N		2011-2012	
	1 Basic Life	Death		5,000.00			N		2011-2012	
	1 Basic Life	Death		5,000.00			N		2011-2012	
	1 Basic Life	Death		89,000.00			N		2011-2012	
	1 Basic Life	Death		5,000.00			N		2011-2012	
	1 Basic Life	Death		5,000.00			N		2011-2012	
	1 Basic Life	Death		66,000.00			N		2011-2012	
	1 Basic Life	Death		<u>76,000.00</u>			N		2011-2012	
				349,000.00						
	4 Dependant Life	Death		10,000.00			N			
	1 Dependant Life	Death		10,000.00			N			
	1 Dependant Life	Death		<u>100,000.00</u>			N			
				120,000.00						

LTD EXPERIENCE ANALYSIS

Nalcor Energy

31264, 155398

LTD

Renewal Date: January 1, 2013

Time Period		Months	Calculated Volume	Billed Premium	Interest	Paid Clms. by Year of Incurral	IBNR	DLR by Year of Incurral	Expenses	Net Premium	Unadjusted Rate per \$100 Bft./Payroll
Mar/2008	Feb/2009	12	5,157,597	1,065,147	41,207	490,113	0	568,951	112,167	(64,878)	1.8258
Mar/2009	Feb/2010	12	5,818,073	1,083,558	36,704	304,684	0	55,601	104,411	655,566	0.6130
Mar/2010	Feb/2011	12	5,963,279	1,013,996	22,928	312,450	0	447,417	99,074	177,983	1.1683
Mar/2011	Feb/2012	12	6,724,728	1,039,374	12,171	168,993	0	582,642	94,990	184,920	1.0588
Mar/2012	Jul/2012	5	6,541,138	402,280	1,159	9,742	400,954	152,258	33,595	(193,110)	1.8204
		53	5,974,902	4,604,355	114,169	1,305,982	400,954	1,806,868	444,238	760,481	1.2138

Time Period		Months	Unadjusted Rate per \$100 Bft./Payroll	Amend. Adjust.	Claims Fluctuation Factor	Demo- graphic Adjust.	Experience Ind. Rate per \$100 Bft./Payroll	Billed Rate	Experience Ind. Rate as a Percentage of Billed Rate	Time Period Weighting
Mar/2008	Feb/2009	12	1.8258	1.000	1.000	0.946	1.7272	1.7210	100%	1
Mar/2009	Feb/2010	12	0.6130	1.000	1.000	0.954	0.5848	1.5520	38%	1
Mar/2010	Feb/2011	12	1.1683	1.000	1.000	0.997	1.1648	1.4170	82%	1
Mar/2011	Feb/2012	12	1.0588	1.000	1.000	1.031	1.0916	1.2880	85%	1
Mar/2012	Jul/2012	5	1.8204	1.000	1.000	0.992	1.8058	1.2300	147%	1
		53	1.2138	1.000	1.000	0.984	1.1944	1.4540	82%	

SUMMARY:		Months	Average Volume	Experience Required Rate	Current Manual Rate	Credibility	Credibility Adjusted Experience Indicated Rate	Cred. Adj. Exp. Ind. Percentage of Current Billed Rate
Mar/2008	Jul/2012	53	5,974,902	1.194	1.610	53%	1.391	113%
Mar/2009	Jul/2012	41	6,214,113	1.065	1.610	44%	1.372	112%
Mar/2010	Jul/2012	29	6,377,992	1.246	1.610	35%	1.484	121%
Mar/2011	Jul/2012	17	6,670,731	1.298	1.610	26%	1.530	124%
Mar/2012	Jul/2012	5	6,541,138	1.806	1.610	17%	1.643	134%
Weighted								
Mar/2008	Jul/2012		5,974,902	1.194	1.610	53%	1.391	113%

Proposed LTD Rate

Current Billed	1.230
Proposed Rate Excluding Margin	1.391
Margin\Deficit Recovery	10.00%
Proposed Rate including Margin	1.530
Proposed Change	24.39% Increase

Policy Name: Nalcor Energy
Policy Number: 155398
Renewal Effective Date:

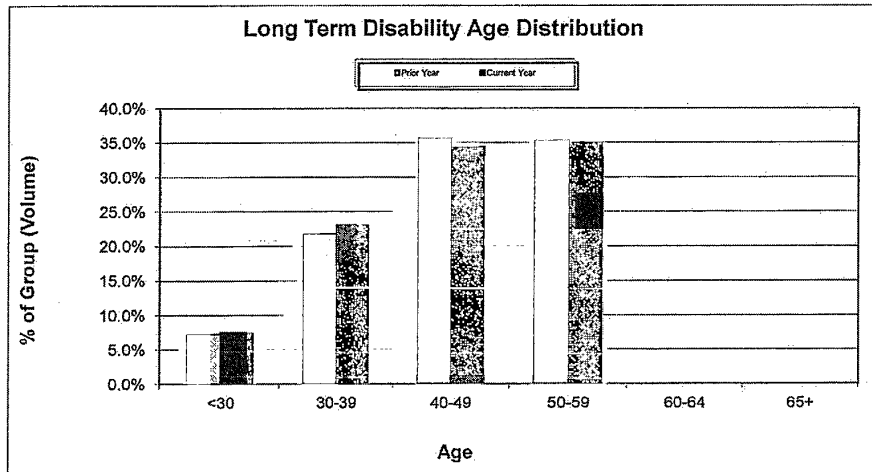
January 1, 2013

Great-West Life
Superior Financial Solutions Group
A Great-West Company

Demographic Summary - Long Term Disability

Age Bands	Prior Year				Current Year			
	Male		Female		Male		Female	
	(Lives)	(Volume)	(Lives)	(Volume)	(Lives)	(Volume)	(Lives)	(Volume)
<25	6	19,453	3	9,387	11	38,714	2	7,496
25-29	62	225,398	19	68,640	64	248,450	17	64,357
30-34	80	334,882	21	82,494	90	399,204	26	112,716
35-39	99	442,051	26	105,196	102	469,570	26	114,730
40-44	105	467,066	29	112,905	101	480,635	30	121,516
45-49	173	820,924	48	180,269	169	835,111	49	197,094
50-54	164	783,201	48	182,670	165	832,501	52	208,052
55-59	115	548,494	14	51,846	112	571,283	14	53,903
60-64	0	0	0	0	0	0	0	0
65+	0	0	0	0	0	0	0	0
Total	804	3,641,469	208	793,407	814	3,875,468	216	879,864

Male/Female # Lives:	1012				1030			
Male/Female Volume:	4,434,876				4,755,332			
Male/Female %:	82.1%		17.9%		81.5%		18.5%	
Male/Female Avg age:	44.3	45.0	43.2	43.2	43.9	44.6	43.3	43.2
Combined Avg. Age weighted by Volume:			44.7				44.4	



APPENDIX D
LTD CLAIMS LISTING

Policy Number: 31264 155398
Valuation Date: July 31, 2012

Division	Name	Sex	Date of Disability	Date of First Payment	Date of Birth	Net Benefit	Refund Reserve	Non-Refund Reserve	Total Reserve	
		M				736	-	31,085	31,085	31264
		M				506	-	41,600	41,600	31264
		M				1126	-	99,893	99,893	31264
		F				796	-	80,434	80,434	31264
		M				1504	-	107,922	107,922	31264
		F				2145	-	227,289	227,289	31264
		M				2202	-	96,508	96,508	31264
		F				968	-	135,570	135,570	31264
		M				1768	-	36,025	36,025	31264
		M				2750	-	8,806	8,806	31264
		M				1836	-	84,201	84,201	31264
					#31264 is Prior to Analysis		-	949,333	949,333	
#155398										
		F				1478	-	41,105	41,105	155398
		F				1676	-	49,355	49,355	155398
		M				1982	-	159,607	159,607	155398
		F				1748	-	65,577	65,577	155398
					Prior to Analysis		-	315,644	315,644	
		F				1980	28,531	107,889	136,420	155398
		F				2752	48,669	356,769	405,438	155398
					Mar 2008 - Feb 2009		77,200	464,658	541,858	
		M				3821	52,953	-	52,953	155398
					Mar 2009 - Feb 2010		52,953	-	52,953	
		M				4243	91,821	221,272	313,093	155398
		M				1744	29,559	-	29,559	155398
		M				2118	56,638	26,821	83,459	155398
					Mar 2010 - Feb 2011		178,018	248,093	426,111	

DLRs at July 31, 2012

APPENDIX E
HEALTH AND DENTAL ACCOUNTING STATEMENTS

**MEDAVIE BLUE CROSS
HEALTH AND DENTAL ACCOUNTING STATEMENT
NALCOR ENERGY
FOR THE PERIOD 01 SEPTEMBER 2011 TO 31 AUGUST 2012**

	<u>Health</u>	<u>Dental</u>	<u>Total</u>
1. <u>Deposits</u>	\$ 4,916,909	\$ 1,336,123	\$ 6,253,032
Less: Travel Pooling	\$ (217,211)	\$ -	\$ (217,211)
Net Deposits	\$ 4,699,698	\$ 1,336,123	\$ 6,035,821
2. <u>Paid Claims</u>	\$ 4,351,068	\$ 1,108,951	\$ 5,460,019
Less: Pooled Claims	\$ -	\$ -	\$ -
Total Paid	\$ 4,351,068	\$ 1,108,951	\$ 5,460,019
3. <u>ASO Charges</u>			
General Administration	\$ 217,554	\$ 55,447	\$ 273,001
Stop Loss Pooling	\$ 11,143	\$ 2,914	\$ 14,057
Premium Tax	\$ 185,712	\$ 47,722	\$ 233,434
Sales Tax	\$ 1,853	\$ 939	\$ 2,792
Total	\$ 416,262	\$ 107,022	\$ 523,284
4. <u>Interest Accreditation</u>			
Cash Flow	\$ (1,847)	\$ 582	\$ (1,265)
Subrogation Credit	\$ 12	\$ -	\$ 12
Balance Carried Forward	\$ 9,790	\$ 1,811	\$ 11,601
Total	\$ 7,955	\$ 2,393	\$ 10,348
5. <u>Current Year Surplus/(Deficit)</u>	\$ (59,677)	\$ 122,543	\$ 62,866
6. <u>Account Reconciliation</u>			
Balance carried forward at 31 August 2011	\$ 741,211	\$ 137,112	\$ 878,323
Travel Reconciliation	\$ -	\$ -	\$ -
Subrogation Credit	\$ 3,368	\$ -	\$ 3,368
Current Year Surplus/(Deficit)	\$ (59,677)	\$ 122,543	\$ 62,866
Balance at 31 August 2012	\$ 684,902	\$ 259,655	\$ 944,557
7. Estimated Outstanding Deposits	\$ 165,364	\$ 50,024	\$ 215,388
8. <u>Subscriber Counts</u>			
Single	373		
Family	1,808		
Total	2,181		
9. <u>Interest Rates</u>			
Average 90% Bank of Canada 30 day rate	0.981%		
Annual GIC Rate - 31 August 2012 -	1.00%		

**MEDAVIE BLUE CROSS
ASO CALCULATIONS
NALCOR ENERGY
FOR THE PERIOD 01 SEPTEMBER 2011 TO 31 AUGUST 2012**

1. STOP LOSS POOLING

Expected Health Claims \$4,457,235 x 0.25%	= \$	11,143
Expected Dental Claims \$1,165,814 x 0.25%	= \$	2,914

2. ASO CHARGES

Administration Charge

Health Paid Claims \$4,351,068 x 5.0%	\$ 217,554	
Dental Paid Claims \$1,108,951 x 5.0%	<u>\$ 55,447</u>	= \$ 273,001

Premium Tax

Newfoundland

(\$4,234,104 + \$211,705) / 0.96 x 4.0%	\$ 185,242	
(\$1,085,198 + \$54,260) / 0.96 x 4.0%	<u>\$ 47,477</u>	= \$ 232,719

Quebec

(\$2,298 + \$115) / 0.9745 x 2.55%	\$ 63	
(\$3,398 + \$170) / 0.9745 x 2.55%	<u>\$ 93</u>	= \$ 156

Ontario

(\$19,402 + \$970) x 2.0%	\$ 407	
(\$7,249 + \$362) x 2.0%	<u>\$ 152</u>	= \$ 559

Sales Tax

Quebec

(\$2,298 + \$115) / 0.9745 x 9.0%	\$ 223	
(\$3,398 + \$170) / 0.9745 x 9.0%	<u>\$ 330</u>	= \$ 553

Ontario

(\$19,402 + \$970) x 8.0%	\$ 1,630	
(\$7,249 + \$362) x 8.0%	<u>\$ 609</u>	= \$ 2,239

3. INTEREST ACCREDITATION

Cashflow

	<u>Health</u>	<u>Dental</u>	
Deposits	\$ 36,212	\$ 10,257	
Claims	\$ (34,736)	\$ (8,823)	
Expenses	<u>\$ (3,323)</u>	<u>\$ (852)</u>	
	\$ (1,847)	\$ 582	= \$ (1,265)

Balance Carried Forward

Sept 2011 - Dec 2011

Health \$741,211 x 2.00% x 4/12	= \$	4,942
Dental \$137,112 x 2.00% x 4/12	= \$	914

Jan 2012 - Aug 2012

Health \$741,211 x 0.981% x 244/366	= \$	4,848
Dental \$137,112 x 0.981% x 244/366	= \$	897

Subrogation Credit

\$104 x 0.954% x 244/366 days - January 1, 2012	= \$	1
\$2,234 x 0.963% x 153/366 days - April 1, 2012	= \$	9
\$1,030 x 1.008% x 62/366 days - July 1, 2012	= \$	2

**MEDAVIE BLUE CROSS
HEALTH AND DENTAL ACCOUNTING STATEMENT
NALCOR ENERGY - ACTIVE/TEMPORARY EMPLOYEES
FOR THE PERIOD 01 SEPTEMBER 2011 TO 31 AUGUST 2012**

	<u>Health</u>	<u>Dental</u>	<u>Total</u>
1. <u>Deposits</u>	\$ 2,391,519	\$ 981,110	\$ 3,372,629
Less: Travel Pooling	\$ (46,832)	\$ -	\$ (46,832)
Net Deposits	\$ 2,344,687	\$ 981,110	\$ 3,325,797
2. <u>Paid Claims</u>	\$ 2,191,374	\$ 786,206	\$ 2,977,580
Less: Pooled Claims	\$ -	\$ -	\$ -
Total Paid	\$ 2,191,374	\$ 786,206	\$ 2,977,580
3. <u>ASO Charges</u>			
General Administration	\$ 109,569	\$ 39,310	\$ 148,879
Stop Loss Pooling	\$ 5,448	\$ 2,094	\$ 7,542
Premium Tax	\$ 95,728	\$ 34,354	\$ 130,082
Total	\$ 210,745	\$ 75,758	\$ 286,503
4. <u>Interest Accreditation</u>			
Cash Flow	\$ (1,101)	\$ 674	\$ (427)
Subrogation Credit	\$ 12	\$ -	\$ 12
Balance Carried Forward	\$ 4,095	\$ 852	\$ 4,947
Total	\$ 3,006	\$ 1,526	\$ 4,532
5. <u>Current Year Surplus/(Deficit)</u>	\$ (54,426)	\$ 120,672	\$ 66,246
6. <u>Account Reconciliation</u>			
Balance carried forward at 31 August 2011	\$ 310,020	\$ 64,517	\$ 374,537
Travel Reconciliation	\$ -	\$ -	\$ -
Subrogation Credit	\$ 3,368	\$ -	\$ 3,368
Current Year Surplus/(Deficit)	\$ (54,426)	\$ 120,672	\$ 66,246
Balance at 31 August 2012	\$ 258,962	\$ 185,189	\$ 444,151
7. Estimated Outstanding Deposits	\$ 85,343	\$ 37,718	\$ 123,061
8. <u>Subscriber Counts</u>			
Single	166		
Family	1,147		
Total	1,313		
9. <u>Interest Rates</u>			
Average 90% Bank of Canada 30 day rate	0.981%		
Annual GIC Rate - 01 September 2011 -	1.00%		

**MEDAVIE BLUE CROSS
ASO CALCULATIONS
NALCOR ENERGY - ACTIVE/TEMPORARY EMPLOYEES
FOR THE PERIOD 01 SEPTEMBER 2011 TO 31 AUGUST 2012**

1. STOP LOSS POOLING

Expected Health Claims \$2,179,046 x 0.25%	= \$	5,448
Expected Dental Claims \$837,793 x 0.25%	= \$	2,094

2. ASO CHARGES

Administration Charge

Health Paid Claims \$2,191,374 x 5.0%	\$ 109,569	
Dental Paid Claims \$786,206 x 5.0%	<u>\$ 39,310</u>	= \$ 148,879

Premium Tax

(\$2,188,065 + \$109,403) / 0.96 x 4.0%	\$ 95,728	
(\$785,233 + \$39,262) / 0.96 x 4.0%	<u>\$ 34,354</u>	= \$ 130,082

3. INTEREST ACCREDITATION

Cashflow

	<u>Health</u>	<u>Dental</u>	
Deposits	\$ 17,923	\$ 7,500	
Claims	\$ (17,355)	\$ (6,226)	
Expenses	<u>\$ (1,669)</u>	<u>\$ (600)</u>	
	\$ (1,101)	\$ 674	= \$ (427)

Balance Carried Forward

Sept 2011 - Dec 2011

Health \$310,020 x 2.00% x 4/12	= \$	2,067
Dental \$64,517 x 2.00% x 4/12	= \$	430

Jan 2012 - Aug 2012

Health \$310,020 x 0.981% x 244/366	= \$	2,028
Dental \$64,517 x 0.981% x 244/366	= \$	422

Subrogation Credit

January 1, 2012

\$104 x 0.954% x 244/366 days	= \$	1
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April 1, 2012

\$2,234 x 0.963% x 153/366 days	= \$	9
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July 1, 2012

\$1,030 x 1.008% x 62/366 days	= \$	2
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**MEDAVIE BLUE CROSS
HEALTH AND DENTAL ACCOUNTING STATEMENT
NALCOR ENERGY - RETIRED EMPLOYEES
FOR THE PERIOD 01 SEPTEMBER 2011 TO 31 AUGUST 2012**

	<u>Health</u>	<u>Dental</u>	<u>Total</u>
1. <u>Deposits</u>	\$ 2,525,390	\$ 355,013	\$ 2,880,403
Less: Travel Pooling	\$ (170,379)	\$ -	\$ (170,379)
Net Deposits	\$ 2,355,011	\$ 355,013	\$ 2,710,024
2. <u>Paid Claims</u>	\$ 2,159,694	\$ 322,745	\$ 2,482,439
Less: Pooled Claims	\$ -	\$ -	\$ -
Total Paid	\$ 2,159,694	\$ 322,745	\$ 2,482,439
3. <u>ASO Charges</u>			
General Administration	\$ 107,985	\$ 16,137	\$ 124,122
Stop Loss Pooling	\$ 5,695	\$ 820	\$ 6,515
Premium Tax	\$ 89,984	\$ 13,368	\$ 103,352
Sales Tax	\$ 1,853	\$ 939	\$ 2,792
Total	\$ 205,517	\$ 31,264	\$ 236,781
4. <u>Interest Accreditation</u>			
Cash Flow	\$ (746)	\$ (92)	\$ (838)
Balance Carried Forward	\$ 5,695	\$ 959	\$ 6,654
Total	\$ 4,949	\$ 867	\$ 5,816
5. <u>Current Year Surplus/(Deficit)</u>	\$ (5,251)	\$ 1,871	\$ (3,380)
6. <u>Account Reconciliation</u>			
Balance carried forward at 31 August 2011	\$ 431,191	\$ 72,595	\$ 503,786
Travel Reconciliation	\$ -	\$ -	\$ -
Current Year Surplus/(Deficit)	\$ (5,251)	\$ 1,871	\$ (3,380)
Balance at 31 August 2012	\$ 425,940	\$ 74,466	\$ 500,406
7. Estimated Outstanding Deposits	\$ 80,021	\$ 12,306	\$ 92,327
8. <u>Subscriber Counts</u>			
Single	207		
Family	661		
Total	868		
9. <u>Interest Rates</u>			
Average 90% Bank of Canada 30 day rate	0.981%		
Annual GIC Rate - -	1.00%		

**MEDAVIE BLUE CROSS
ASO CALCULATIONS
NALCOR ENERGY - RETIRED EMPLOYEES
FOR THE PERIOD 01 SEPTEMBER 2011 TO 31 AUGUST 2012**

1. STOP LOSS POOLING

Expected Health Claims \$2,278,189 x 0.25%	= \$	5,695
Expected Dental Claims \$328,021 x 0.25%	= \$	820

2. ASO CHARGES

Administration Charge

Health Paid Claims \$2,159,694 x 5.0%	\$ 107,985	
Dental Paid Claims \$322,745 x 5.0%	<u>\$ 16,137</u>	= \$ 124,122

Premium Tax

Newfoundland

(\$2,046,039 + \$102,302) / 0.96 x 4.0%	\$ 89,514	
(\$299,965 + \$14,998) / 0.96 x 4.0%	<u>\$ 13,123</u>	= \$ 102,637

Quebec

(\$2,298 + \$115) / 0.9745 x 2.55%	\$ 63	
(\$3,398 + \$170) / 0.9745 x 2.55%	<u>\$ 93</u>	= \$ 156

Ontario

(\$19,402 + \$970) x 2.0%	\$ 407	
(\$7,249 + \$362) x 2.0%	<u>\$ 152</u>	= \$ 559

Sales Tax

Quebec

(\$2,298 + \$115) / 0.9745 x 9.0%	\$ 223	
(\$3,398 + \$170) / 0.9745 x 9.0%	<u>\$ 330</u>	= \$ 553

Ontario

(\$19,402 + \$970) x 8.0%	\$ 1,630	
(\$7,249 + \$362) x 8.0%	<u>\$ 609</u>	= \$ 2,239

3. INTEREST ACCREDITATION

Cashflow

	<u>Health</u>	<u>Dental</u>	
Deposits	\$ 18,289	\$ 2,757	
Claims	\$ (17,381)	\$ (2,597)	
Expenses	<u>\$ (1,654)</u>	<u>\$ (252)</u>	
	\$ (746)	\$ (92)	= \$ (838)

Balance Carried Forward

Sept 2011 - Dec 2011

Health \$431,191 x 2.00% x 4/12	= \$	2,875
Dental \$72,595 x 2.00% x 4/12	= \$	484

Jan 2012 - Aug 2012

Health \$431,191 x 0.981% x 244/366	= \$	2,820
Dental \$72,595 x 0.981% x 244/366	= \$	475

APPENDIX F – HEALTH AND DENTAL CLAIMS REPORTS

Paid Claims Analysis

Drug Claim Analysis by PTC

Top 100 Drugs by Eligible Expense

Over The Counter Drug Claims Analysis

Detailed Dental Claims Study

Statement of Plan Savings

BLUE CROSS

INTEGRATED HEALTH MANAGEMENT ANALYSIS REPORT
PAID CLAIMS ANALYSIS

PAGE : 1
CONSOLIDATION CODE : 1AA

NALCOR ENERGY

RATE ANNIVERSARY DATE : JAN

	CURRENT PERIOD			PRIOR PERIOD 1			PRIOR PERIOD 2			CURRENT VS PRIOR 1	
	2011-09-01	TO	2012-08-31	2010-09-01	TO	2011-08-31	2009-09-01	TO	2010-08-31	% CHANGE	% CHANGE
	TOTAL CLAIMS	TOTAL PAID	%	TOTAL CLAIMS	TOTAL PAID	%	TOTAL CLAIMS	TOTAL PAID	%		
HOSPITAL:											
SEMI-PRIVATE ROOM	66	25,743.50	69.91%	90	35,762.91	68.84%	82	33,770.00	70.37%	-28.0%	5.9%
TRANSPORTATION	90	11,081.89	30.09%	142	16,190.24	31.16%	121	14,221.00	29.63%	-31.6%	13.8%
TOTAL	156	36,825.39		232	51,953.15		203	47,991.00		-29.1%	8.3%
E.H.B.:											
ACCIDENTAL DENTAL		.00	0.00%		.00	0.00%	2	390.32	0.04%	0.0%	-100.0%
ACUPUNCTURE	191	9,390.29	0.91%	207	8,787.05	0.94%	168	7,434.60	0.85%	6.9%	18.2%
ADMIN RECOVERY	9	841.47	0.08%		.00	0.00%		.00	0.00%	0.0%	0.0%
CHIROPODIST / PODIATRIST	165	5,342.00	0.52%	177	5,735.00	0.61%	154	5,190.00	0.59%	-6.9%	10.5%
CHIROPRACITOR	1,278	39,933.60	3.89%	1,249	37,170.40	3.96%	1,313	37,543.54	4.28%	7.4%	-1.0%
CONTACT LENSES	138	15,237.11	1.48%	127	12,988.15	1.38%	142	14,222.30	1.62%	17.3%	-8.7%
CPAP MASK / HEADGEAR	34	5,795.17	0.56%	22	3,574.20	0.38%		.00	0.00%	62.1%	0.0%
DIABETIC EQUIPMENT AND SUPP.	1,272	65,106.71	6.34%	1,158	58,619.09	6.25%	1,095	54,265.91	6.19%	11.1%	8.0%
DIAGNOSTIC TESTS	1	24.00	0.00%	2	72.00	0.01%	2	48.00	0.01%	-66.7%	50.0%
FRAMES	911	125,117.80	12.18%	909	123,829.11	13.20%	891	118,145.65	13.47%	1.0%	4.8%
HEARING AID	15	6,640.00	0.65%	15	6,000.00	0.64%	10	4,000.00	0.46%	10.7%	50.0%
LENSES	803	65,415.39	6.37%	859	69,940.65	7.46%	865	66,117.73	7.54%	-6.5%	5.8%
MASSAGE THERAPY	1,181	50,961.59	4.96%	1,069	45,064.73	4.80%	1,090	41,438.01	4.73%	13.1%	8.8%
MEDICAL EQUIPMENT	225	34,049.98	3.31%	232	31,948.61	3.41%	266	41,035.35	4.68%	6.6%	-22.1%
MEDICAL SUPPLIES	46	1,773.44	0.17%	40	2,144.28	0.23%	34	1,657.56	0.19%	-17.3%	29.4%
NATUROPATH	51	2,543.20	0.25%	39	1,722.00	0.18%	22	1,415.75	0.16%	47.7%	21.6%
NURSING	272	37,958.54	3.69%	67	7,011.26	0.75%	190	26,805.48	3.06%	441.4%	-73.8%
OSTEOPATH	21	1,130.00	0.11%	5	250.00	0.03%		.00	0.00%	352.0%	0.0%
OSTOMY SUPPLIES	328	24,426.85	2.38%	325	24,604.63	2.62%	300	22,533.01	2.57%	-0.7%	9.2%
OTHER	2,278	49,825.47	4.85%	2,295	48,576.30	5.18%	2,020	45,454.33	5.18%	2.6%	6.9%
OTHER PRACTITIONER		.00	0.00%	-1	.00	0.00%		.00	0.00%	0.0%	0.0%
OTHER VISION CARE	55	59,985.99	5.84%	28	30,092.41	3.21%	5	1,000.00	0.11%	99.3%	2,909.2%
PHYSICIAN		.00	0.00%	4	215.22	0.02%	1	281.52	0.03%	-100.0%	-23.6%
PHYSIOTHERAPY	2,714	105,060.85	10.23%	2,770	103,533.60	11.04%	2,305	79,243.25	9.04%	1.5%	30.7%
PROSTHETIC APPLIANCES	297	40,222.04	3.91%	320	39,275.90	4.19%	364	44,974.12	5.13%	2.4%	-12.7%
PSYCHOLOGIST	36	720.00	0.07%	63	1,260.00	0.13%	58	1,155.00	0.13%	-42.9%	9.1%
REFRACTIONS	1,256	53,129.30	5.17%	1,182	50,067.40	5.34%	1,217	51,925.46	5.92%	6.1%	-3.6%

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INTEGRATED HEALTH MANAGEMENT ANALYSIS REPORT
PAID CLAIMS ANALYSIS

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NALCOR ENERGY

RATE ANNIVERSARY DATE: JAN

	CURRENT PERIOD			PRIOR PERIOD 1			PRIOR PERIOD 2			CURRENT VS PRIOR	
	2011-09-01	TO 2012-08-31	%	2010-09-01	TO 2011-08-31	%	2009-09-01	TO 2010-08-31	%	% CHANGE	% CHANGE
	TOTAL CLAIMS	TOTAL PAID		TOTAL CLAIMS	TOTAL PAID		TOTAL CLAIMS	TOTAL PAID			
E.H.B.:											
SOCIAL WORKER	33	660.00	0.06%	7	140.00	0.01%		.00	0.00%	371.4%	0.0%
SPEECH THERAPIST	5	336.00	0.03%	10	200.00	0.02%	3	164.00	0.02%	68.0%	22.0%
TRANSPORTATION	3,465	225,835.48	21.98%	3,518	225,217.38	24.01%	2,957	210,396.12	23.99%	0.3%	7.0%
VISION CARE(FRAMES AND LENSES)	-1	.00	0.00%		.00	0.00%	-1	.00	0.00%	0.0%	0.0%
TOTAL	17,079	1,027,462.27		16,698	938,039.37		15,473	876,837.01		9.5%	7.0%
DRUGS:											
ANTI-INFECTIVE AGENTS	4,791	111,593.00	3.40%	4,603	105,768.54	3.44%	4,542	111,934.53	3.70%	5.5%	-5.5%
ANTIGLAUCOMA AGENTS	123	5,406.02	0.16%	50	2,449.17	0.08%		.00	0.00%	120.7%	0.0%
ANTIHISTAMINE DRUGS	32	1,147.15	0.03%	34	1,241.26	0.04%	36	1,137.90	0.04%	-7.6%	9.1%
ANTINEOPLASTIC AGENTS	233	49,477.08	1.51%	227	86,884.31	2.83%	212	81,775.69	2.70%	-43.1%	6.2%
AUTONOMIC DRUGS	2,006	105,212.55	3.20%	1,814	91,305.11	2.97%	1,674	92,934.83	3.07%	15.2%	-1.8%
BLOOD, COAGULATION, THROMBOS	888	98,798.53	3.01%	827	126,742.74	4.12%	832	111,153.44	3.67%	-22.0%	14.0%
CARDIOVASCULAR DRUGS	14,505	892,038.44	27.14%	14,088	929,332.08	30.23%	13,245	1,012,913.30	33.49%	-4.0%	-8.3%
CENTRAL NERVOUS SYSTEM	10,026	370,708.20	11.28%	8,938	332,564.79	10.82%	8,668	326,536.18	10.80%	11.5%	1.8%
DISEASE MODIFYING ANTIRHEUMAT	48	75,628.40	2.30%	31	50,946.24	1.66%	6	9,734.45	0.32%	48.4%	423.4%
ELECTROLYTIC, CALORIC, WATER	2,701	30,593.56	0.93%	2,678	27,537.01	0.90%	2,602	23,566.98	0.78%	11.1%	16.8%
EYE, EAR, NOSE, AND THROAT	1,694	59,566.06	1.81%	1,804	62,355.54	2.03%	1,782	69,458.25	2.30%	-4.5%	-10.2%
GASTROINTESTINAL DRUGS	4,538	413,150.97	12.57%	4,178	369,502.39	12.02%	3,933	358,936.13	11.87%	11.8%	2.9%
HORMONES AND SYNTHETIC	7,303	344,454.62	10.48%	6,967	302,395.44	9.84%	6,337	267,327.55	8.84%	13.9%	13.1%
MISC THERAPEUTIC AGENTS	1,892	545,190.94	16.59%	1,808	445,026.99	14.48%	1,769	419,645.96	13.87%	22.5%	6.0%
OTHER	14	1,448.80	0.04%		.00	0.00%		.00	0.00%	0.0%	0.0%
OTHER PRESCRIPTION DRUGS	1,531	76,939.78	2.34%	1,429	60,264.32	1.96%	1,718	62,398.00	2.06%	27.7%	-3.4%
REIMBURSEMENT DRUGS		.00	0.00%		.00	0.00%	5	248.00	0.01%	0.0%	-100.0%
RESPIRATORY TRACT AGENTS	98	1,275.51	0.04%	140	1,627.76	0.05%	96	1,081.49	0.04%	-21.6%	50.5%
SKIN AND MUCOUS MEMBRANE AGE	2,259	84,050.64	2.56%	2,101	58,396.04	1.90%	2,009	58,175.07	1.92%	43.9%	0.4%
SMOOTH MUSCLE RELAXANTS	264	16,594.79	0.50%	221	16,490.64	0.54%	191	13,184.66	0.44%	0.6%	25.1%
UNKNOWN	18	470.39	0.01%		.00	0.00%		.00	0.00%	0.0%	0.0%
VITAMINS	512	3,034.48	0.09%	480	2,870.47	0.09%	407	2,690.35	0.09%	5.7%	6.7%
TOTAL	55,476	3,286,779.91		52,418	3,073,700.84		50,064	3,024,832.76		6.9%	1.6%
TOTAL HEALTH	72,711	4,351,067.57		69,348	4,063,693.36		65,740	3,949,660.77		7.1%	2.9%

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NALCOR ENERGY

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	CURRENT PERIOD			PRIOR PERIOD 1			PRIOR PERIOD 2			CURRENT VS PRIOR 1	PRIOR 1 VS PRIOR 2
	2011-09-01 TOTAL CLAIMS	TO 2012-08-31 TOTAL PAID	%	2010-09-01 TOTAL CLAIMS	TO 2011-08-31 TOTAL PAID	%	2009-09-01 TOTAL CLAIMS	TO 2010-08-31 TOTAL PAID	%	% CHANGE	% CHANGE
<u>DENTAL: BASIC</u>											
ADJUNCTIVE GENERAL SERVICES	42	3,231.37	0.34%	36	4,609.89	0.48%	41	5,275.69	0.66%	-29.9%	-12.6%
ANAESTHESIA	41	7,602.14	0.81%	17	3,177.61	0.33%	9	1,027.35	0.13%	139.2%	209.3%
APEXIFICATION / APEXOGENESIS		.00	0.00%		.00	0.00%	1	356.38	0.04%	0.0%	-100.0%
CONTROL OF ORAL HABITS	1	1,047.78	0.11%		.00	0.00%		.00	0.00%	0.0%	0.0%
DENTURE RELINE	2	400.00	0.04%	1	80.00	0.01%		.00	0.00%	400.0%	0.0%
DIAGNOSTIC SERVICES	5,667	162,862.35	17.31%	6,075	167,268.35	17.45%	5,374	138,126.31	17.15%	-2.6%	21.1%
ENDODONTICS	145	50,343.40	5.35%	153	62,003.06	6.47%	134	51,234.05	6.36%	-18.8%	21.0%
MAJOR RESTORATIVE	13	748.28	0.08%	25	1,218.21	0.13%	10	562.80	0.07%	-38.6%	116.5%
ORAL AND MAXILLOFACIAL SURGEI	492	73,221.42	7.78%	468	54,869.83	5.72%	543	56,956.61	7.07%	33.4%	-3.7%
ORTHODONTICS MISCELLANEOUS		.00	0.00%	-1	.00	0.00%		.00	0.00%	0.0%	0.0%
OTHER	8	990.85	0.11%	6	588.96	0.06%	4	475.13	0.06%	68.2%	24.0%
PERIODONTICS	532	59,409.84	6.31%	554	56,915.45	5.94%	453	55,896.76	6.94%	4.4%	1.8%
POSTS	1	64.45	0.01%		.00	0.00%		.00	0.00%	0.0%	0.0%
PREVENTIVE SERVICES	784	15,394.21	1.64%	796	16,209.25	1.69%	752	12,552.77	1.56%	-5.0%	29.1%
PROPHYLAXIS/POLISHING	6,750	280,155.65	29.77%	6,998	271,463.68	28.32%	6,254	229,673.90	28.52%	3.2%	18.2%
PROSTHODONTICS	26	4,215.67	0.45%	33	4,869.88	0.51%	22	2,653.20	0.33%	-13.4%	83.5%
RECEMENTATION / REBONDING	1	122.14	0.01%	4	460.90	0.05%	3	312.06	0.04%	-73.5%	47.7%
REPAIRS	1	130.78	0.01%	2	166.69	0.02%		.00	0.00%	-21.5%	0.0%
RESTORATIVE SERVICES	2,350	280,570.50	29.82%	2,833	314,774.39	32.83%	2,385	250,332.94	31.08%	-10.9%	25.7%
TEST/ANALYSIS, CARIES SUSCEPTI	4	454.40	0.05%		.00	0.00%		.00	0.00%	0.0%	0.0%
TOTAL BASIC	16,860	940,965.23		18,000	958,676.15		15,985	805,435.95		-1.8%	19.0%
<u>DENTAL: MAJOR</u>											
ADJUNCTIVE GENERAL SERVICES		.00	0.00%	3	242.50	0.14%		.00	0.00%	-100.0%	0.0%
CROWNS	102	70,687.87	42.06%	111	71,812.37	40.46%	99	60,116.37	37.07%	-1.6%	19.5%
DENTURES	51	35,718.17	21.26%	36	27,653.98	15.58%	45	34,054.67	21.00%	29.2%	-18.8%
ORAL AND MAXILLOFACIAL SURGEI	6	744.14	0.44%	5	755.57	0.43%	5	596.72	0.37%	-1.5%	26.6%
OTHER	2	119.50	0.07%	3	82.13	0.05%	4	496.30	0.31%	45.5%	-83.5%
PARTIAL DENTURES	48	33,205.92	19.77%	60	40,847.92	23.02%	51	31,727.05	19.56%	-18.7%	28.7%
PONTICS	8	2,401.47	1.43%	12	3,038.41	1.71%	10	2,903.54	1.79%	-21.0%	4.6%
POSTS	40	6,834.01	4.07%	45	8,004.14	4.51%	44	6,889.74	4.25%	-14.6%	16.2%
PROSTHODONTICS	75	6,273.94	3.73%	67	5,814.85	3.28%	72	5,865.67	3.62%	7.9%	-0.9%

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NALCOR ENERGY

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	CURRENT PERIOD			PRIOR PERIOD 1			PRIOR PERIOD 2			CURRENT	PRIOR 1
	2011-09-01	TO	2012-08-31	2010-09-01	TO	2011-08-31	2009-09-01	TO	2010-08-31	VS	VS
	TOTAL CLAIMS	TOTAL PAID	%	TOTAL CLAIMS	TOTAL PAID	%	TOTAL CLAIMS	TOTAL PAID	%	% CHANGE	% CHANGE
DENTAL: MAJOR											
RESTORATIONS	2	1,460.33	0.87%	3	1,422.15	0.80%	4	2,353.21	1.45%	2.7%	-39.6%
RETAINERS	17	9,320.16	5.55%	25	12,327.33	6.95%	28	14,787.42	9.12%	-24.4%	-16.6%
VENEERS LABORATORY PROCESSED	2	1,250.00	0.74%	12	5,475.88	3.09%	6	2,383.49	1.47%	-77.2%	129.7%
TOTAL MAJOR	353	167,985.51		382	177,477.23		368	162,174.18		-5.3%	9.4%
TOTAL DENTAL	17,213	1,108,950.74		18,382	1,136,153.38		16,353	967,610.13		-2.4%	17.4%
TOTAL COMBINED	89,924	5,460,018.31		87,730	5,199,846.74		82,093	4,917,270.90		5.0%	5.7%

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NALCOR ENERGY

EXPERIENCE PERIOD : 2011-09-01 TO 2012-08-31

TOP 100 DRUGS BY ELIGIBLE EXPENSE

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TYPE	DIN	TRADE NAME	PTC	NUMBER OF SCRIPTS	DRUG QUANTITY	INGREDIENT COST	MARKUP/ SURCHARGE	DISPENSING FEE	ELIGIBLE EXPENSE	% OF TOTAL (\$)	AVG ELIG EXPENSE/ SCRIPT	CO-PAY	PAID AMOUNT	NF		
														RANK (\$)	RANK (\$)	% OF TOTAL (\$)
P	00002244522	NEXIUM	562836	917	79,318	129,609	7,089	6,030	142,728	3.85	155.65	6,030	136,698	1	4	2.59
P	00002258595	HUMIRA	920000	62	201	133,170	3,978	485	137,633	3.71	2,219.88	485	137,148	2	1	3.38
P	00002247162	CRESTOR	240608	1,244	93,904	109,972	6,030	8,905	124,908	3.37	100.41	8,862	116,045	3	2	3.30
P	00002282097	ORENCIA	920000	40	148	62,474	3,351	334	66,158	1.78	1,653.96	334	65,824	4	32	0.37
P	00002324776	SIMPONI	923600	62	68	64,468	906	332	65,706	1.77	1,059.78	332	65,374	5	17	0.69
P	00002244016	REMICADE	920000	23	78	63,237	1,500	186	64,923	1.75	2,822.74	186	64,737	6	3	2.69
P	00002237319	REBIF	920000	12	456	56,054	400	82	56,536	1.53	4,711.33	82	56,454	7	103	0.17
P	00002247163	CRESTOR	240608	434	33,697	47,163	2,425	3,116	52,703	1.42	121.44	3,085	49,618	8	6	1.40
P	00002247521	EZETROL	240605	322	25,617	40,377	2,343	2,451	45,171	1.22	140.28	2,432	42,738	9	7	1.29
P	00002274728	ENBREL	920000	29	220	39,793	800	171	40,764	1.10	1,405.64	171	40,593	10	5	1.79
P	00002238682	PLAVIX	201218	205	14,908	31,047	1,676	1,438	34,161	0.92	166.64	1,438	32,722	11		
P	00002260867	RATIO-OMEPRAZOLE	562836	310	26,232	24,183	667	2,211	27,061	0.73	87.29	2,211	24,850	12		
P	00002265540	CRESTOR	240608	271	23,407	24,062	1,230	1,753	27,045	0.73	99.80	1,753	25,292	13		
P	00002267233	TECTA	562836	441	29,225	19,533	1,132	3,103	23,768	0.64	53.90	3,103	20,665	14		
P	00002169649	BETASERON	920000	15	255	23,552	0	121	23,673	0.64	1,578.21	121	23,552	15		
P	00002245913	KINERET	920000	11	483	21,138	859	80	22,077	0.60	2,007.03	80	21,997	16		
P	00002237320	REBIF	920000	4	144	21,874	0	30	21,904	0.59	5,475.89	30	21,874	17		
P	00002239942	CELEBREX	280804	223	16,138	19,131	1,004	1,655	21,790	0.59	97.71	1,655	20,135	18		
P	00002155907	ADALAT XL	242800	318	21,484	17,199	487	2,420	20,107	0.54	63.23	2,420	17,686	19		
P	00002320673	STELARA	920000	4	0	19,197	397	38	19,632	0.53	4,907.93	38	19,594	20		
D	00002294338	LANTUS SOLOSTAR	682008	88	3,120	15,597	995	689	17,281	0.47	196.37	689	16,592	21		
P	00002351064	VICTOZA	682006	80	1,144	15,477	708	432	16,618	0.45	207.72	432	16,185	22		
P	00002238465	NASONEK AQUEOUS	520808	423	79,942	13,015	776	2,774	16,566	0.45	39.16	2,774	13,791	23		
P	00002349167	MYLAN-NIFEDIPINE	242800	245	17,234	13,809	739	1,965	16,513	0.45	67.40	1,965	14,548	24		
P	00002296640	TEVA-RABEPRAZOLE EC	562836	282	20,948	13,513	617	1,929	16,059	0.43	56.95	1,929	14,131	25		
P	00002245386	SYMBICORT TURBUHALER	121200	132	27,680	14,370	729	872	15,972	0.43	121.00	860	15,111	26		
P	00002155990	ADALAT XL	242800	143	11,298	14,148	446	1,116	15,710	0.42	109.86	1,116	14,594	27		
P	00002244293	FLOVENT METERED DOSE	680400	133	22,440	13,304	855	976	15,135	0.41	113.79	976	14,159	28		
P	00002268434	LYRICA	281292	80	10,504	13,786	660	557	15,003	0.40	187.54	557	14,445	29		
P	00002245058	APC-OMEPRAZOLE	562836	188	13,094	12,675	488	1,300	14,463	0.39	76.93	1,294	13,169	30		
P	00002296810	LUCENTIS	529200	11	12	12,933	1,170	77	14,179	0.38	1,289.02	77	14,102	31		

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EXPERIENCE PERIOD : 2011-09-01 TO 2012-08-31

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TYPE	DIN	TRADE NAME	PTC	NUMBER OF SCRIPTS	DRUG QUANTITY	INGREDIENT COST	MARKUP/ SURCHARGE	DISPENSING FEE	ELIGIBLE EXPENSE	% OF AVG ELIG		CO-PAY	PAID AMOUNT	NF	
										TOTAL (\$)	EXPENSE/ SCRIPT			RANK (\$)	% OF TOTAL (\$)
P	00002247164	CRESTOR	240608	100	8,642	12,751	654	737	14,142	0.38	141.42	691	13,451	32	
D	00002251930	LANTUS	682008	73	3,300	12,759	641	535	13,935	0.38	190.89	535	13,400	33	
P	00002358808	PRADAX	201204	69	8,614	12,319	850	525	13,694	0.37	198.46	525	13,169	34	
P	00002331675	CIMZIA	569200	12	42	13,018	540	67	13,625	0.37	1,135.43	67	13,558	35	
P	00002245127	ADVAIR 250	121200	63	12,120	12,415	666	500	13,581	0.37	215.58	500	13,082	36	
P	00002310546	RAN-RAMIPRIL	243204	221	20,810	11,009	420	1,504	12,933	0.35	58.52	1,504	11,429	37	
P	00002303922	JANUVIA	682005	74	5,680	11,808	586	535	12,929	0.35	174.72	523	12,406	38	
P	00002246624	COVERSYL	243204	134	11,628	10,792	720	921	12,433	0.34	92.78	903	11,530	39	
P	00002190915	LOSEC	562836	86	13,002	10,386	343	366	11,095	0.30	129.02	366	10,729	40	
P	00002237618	ADALAT XL	242800	103	9,450	9,507	616	735	10,859	0.29	105.43	735	10,124	41	
P	00002275031	TEVA-VENLAFAXINE XR	281604	160	13,245	9,564	440	847	10,851	0.29	67.82	847	10,004	42	
P	00002298082	RAN-RABEPRAZOLE	562836	201	16,089	9,221	171	1,369	10,761	0.29	53.54	1,346	9,415	43	
P	00002244310	RENAGEL	401800	15	8,940	9,904	593	86	10,582	0.29	705.50	86	10,497	44	
P	00002229837	ARTHROTEC 75	280804	133	11,854	8,984	536	1,015	10,536	0.28	79.22	1,015	9,521	45	
P	00002337649	TOCTINO	849200	19	750	9,719	632	93	10,443	0.28	549.65	93	10,351	46	
D	00002271842	LEVEMIR PENFILL	682008	51	1,827	9,672	313	383	10,368	0.28	203.29	383	9,985	47	
P	00002313715	RAN-ATORVASTATIN	240608	111	10,790	9,539	55	770	10,364	0.28	93.37	770	9,594	48	
P	00002244613	DETROL LA	861200	110	6,037	8,846	598	772	10,217	0.28	92.88	766	9,451	49	
D	00002229705	HUMALOG	682008	101	3,405	8,751	310	710	9,772	0.26	96.75	710	9,061	50	
P	00002244521	NEXTUM	562836	80	8,282	8,636	595	449	9,680	0.26	121.00	449	9,231	51	
P	00002238454	XELODA	100000	22	2,016	8,911	572	147	9,630	0.26	437.73	147	9,483	52	
P	00002293838	APO-LANSOPRAZOLE	562836	82	9,100	8,222	293	548	9,063	0.24	110.52	548	8,515	53	
P	00002350297	RATIO-ATORVASTATIN	240608	115	9,874	7,780	460	815	9,055	0.24	78.74	815	8,240	54	
P	00002329433	MYLAN-OMEPRAZOLE	562836	158	6,762	7,298	333	1,357	8,988	0.24	56.88	1,357	7,631	55	
P	00002244292	FLOVENT METERED DOSE	680400	142	23,040	7,291	470	1,120	8,881	0.24	62.54	1,120	7,761	56	
P	00002240836	ADVAIR	121200	54	5,280	7,897	505	420	8,822	0.24	163.37	420	8,402	57	
D	00002244353	NOVORAPID	682008	72	3,210	7,946	281	518	8,745	0.24	121.45	518	8,227	58	
P	00002324946	SANDOZ ATORVASTATIN	240608	164	10,482	7,199	184	1,233	8,616	0.23	52.54	1,233	7,384	59	
P	00002245619	COPAXONE	920000	5	240	8,459	100	37	8,595	0.23	1,719.07	37	8,559	60	
P	00002246793	SPIRIVA	120808	63	3,510	7,609	424	561	8,594	0.23	136.40	561	8,033	61	
P	00002123282	COVERSYL	243204	140	10,114	7,126	443	947	8,516	0.23	60.83	941	7,575	62	

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TYPE	DIN	TRADE NAME	PTC	NUMBER OF SCRIPTS	DRUG QUANTITY	INGREDIENT COST	MARKUP/ SURCHARGE	DISPENSING FEE	ELIGIBLE EXPENSE	% OF AVG ELIG		CO-PAY	PAID AMOUNT	NF		
										TOTAL (\$)	EXPENSE/ SCRIPT			RANK (\$)	RANK (\$)	% OF TOTAL (\$)
P	00002254689	FORTEO	682400	10	26	7,923	501	72	8,497	0.23	849.67	72	8,425	63		
P	00002324784	SIMPONI	923600	5	5	7,856	500	47	8,403	0.23	1,680.53	47	8,356	64		
P	00002240908	APO-PAROXETINE	281604	127	8,381	7,146	251	915	8,312	0.22	65.45	915	7,397	65		
P	00002240606	PMS-ZOPICLONE	282492	272	15,494	6,277	185	1,802	8,263	0.22	30.38	1,802	6,460	66		
P	00002321149	MYLAN-NIFEDIPINE EXTND RE	242800	86	6,840	7,171	323	647	8,142	0.22	94.67	647	7,495	67		
P	00002350319	RATIO-ATORVASTATIN	240608	76	6,474	6,976	483	616	8,075	0.22	106.26	616	7,459	68		
P	00002329174	RAN-SIMVASTATIN	240608	70	5,483	7,310	65	543	7,918	0.21	113.11	543	7,375	69		
P	00002337630	TOCTINO	849200	12	600	7,162	458	55	7,675	0.21	639.62	55	7,620	70		
P	00002258595	HUMIRA	0	3	66	0	0	0	7,644	0.21	2,547.91	28	7,616	71	1	3.38
P	00002310260	PMS-ONEPRAZOLE	562836	118	7,050	6,314	315	966	7,594	0.20	64.36	966	6,629	72		
P	00002148765	MYLAN-METFORMIN	682004	216	59,200	5,943	89	1,518	7,550	0.20	34.95	1,518	6,030	73		
P	00002263254	CIPRALEX	281604	90	5,746	6,630	412	502	7,544	0.20	83.82	502	7,042	74		
P	00001997580	ASACOL	563600	44	21,712	6,759	427	236	7,422	0.20	168.67	236	7,186	75		
P	00002251582	APO-RAMIPRIL	243204	161	12,954	5,981	155	1,197	7,334	0.20	45.55	1,177	6,157	76		
P	00002337983	APO-ROSUVASTATIN	240608	139	10,184	5,872	190	1,132	7,194	0.19	51.76	1,120	6,074	77		
P	00002244021	ATACAND PLUS	243208	68	5,120	6,323	327	538	7,188	0.19	105.71	538	6,650	78		
OTC	00000509558	EPIDEN	121212	53	104	6,597	102	364	7,062	0.19	133.24	364	6,698	79		
P	00002182882	COZAAR	243208	89	5,588	5,983	354	722	7,059	0.19	79.31	667	6,392	80		
P	00002246010	APO-METOPROLOL	242400	459	62,972	3,547	186	3,305	7,037	0.19	15.33	3,305	3,688	81		
P	00002258196	PMS-ONDANSETRON	562200	35	782	6,578	110	285	6,973	0.19	199.23	285	6,688	82		
P	00002028700	TRI-CYCLEN	681200	160	7,980	5,638	288	926	6,851	0.18	42.82	926	5,925	83		
OTC	00000999997	COMPOUND PIN	840600	326	40,736	3,910	314	2,622	6,846	0.18	21.00	2,622	4,107	84		
P	00002378531	PMS-ROSUVASTATIN	240608	150	12,956	5,776	102	933	6,811	0.18	45.40	933	5,877	85		
P	00002240519	MAXALT	283228	44	465	6,088	358	337	6,784	0.18	154.17	337	6,446	86		
P	00002182874	COZAAR	243208	73	5,974	5,907	349	518	6,774	0.18	92.79	518	6,256	87		
P	00002310902	CO-ATORVASTATIN	240608	71	6,792	6,082	89	524	6,696	0.18	94.31	524	6,171	88		
P	00002167786	APO-METFORMIN	682004	189	42,952	4,940	295	1,456	6,691	0.18	35.40	1,403	5,289	89		
P	00002252767	APO-CLOPIDOGREL	201218	76	5,336	5,808	229	568	6,605	0.18	86.91	568	6,038	90		
P	00002365367	APO-CANDESARTAN	243208	146	12,756	5,505	166	933	6,604	0.18	45.23	933	5,671	91		
P	00002232044	ARICEPT	120808	41	1,346	5,783	468	331	6,582	0.18	160.55	331	6,251	92		
P	00002263238	CIPRALEX	281604	84	4,463	5,635	411	512	6,558	0.18	78.07	512	6,046	93		

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TYPE	DIN	TRADE NAME	PTC	NUMBER OF SCRIPTS	DRUG QUANTITY	INGREDIENT COST	MARKUP/ SURCHARGE	DISPENSING FEE	ELIGIBLE EXPENSE	% OF AVG ELIG		CO-PAY	PAID AMOUNT	NF		
										TOTAL (\$)	EXPENSE/ SCRIPT			RANK (\$)	RANK (\$)	% OF TOTAL (\$)
P	00002241497	VENTOLIN	121200	411	126,400	3,476	157	2,916	6,549	0.18	15.93	2,916	3,564	94		
P	00002273977	VENLAFAXINE XR	281604	102	7,031	5,800	76	659	6,535	0.18	64.07	659	5,876	95		
P	00002333872	JANUMET	682004	45	5,640	5,859	262	299	6,421	0.17	142.68	299	6,121	96		
P	00002365359	APO-CANDESARTAN	243208	147	11,924	5,162	173	934	6,270	0.17	42.65	934	5,335	97		
P	00002230248	LUPRON DEPOT	100000	5	5	5,832	327	47	6,205	0.17	1,241.07	47	6,158	98		
P	00002019906	APO-ENALAPRIL	243204	64	6,412	5,340	298	554	6,192	0.17	96.75	554	5,638	99		
P	00002312441	PRADAX	201204	39	5,880	5,491	359	265	6,115	0.16	156.79	265	5,850	100		
TOTAL TOP 100 DRUGS				13,991	1,371,363	1,637,576	68,956	99,047	1,813,223			98,713	1,714,275			
TOTAL REIMBURSEMENT DRUGS				1,531	113,712	0	0	0	83,717			6,600	76,940			
TOTAL PROVIDER DRUGS				59,472	5,196,855	3,077,153	135,427	410,528	3,623,108			409,403	3,209,840			
ALL DRUGS TOTAL				61,003	5,310,567	3,077,153	135,427	410,528	3,706,825			416,003	3,286,780			

TOTALS MAY BE OFF DUE TO ROUNDING

DISPENSING FEE, INGREDIENTS COST AND MARKUP/SURCHARGE BREAKDOWNS ARE NOT AVAILABLE FOR REIMBURSEMENT CLAIMS

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DIN	TRADE NAME	PTC	NUMBER OF SCRIPTS	% OF TOTAL SCRIPTS	INGREDIENT COST	MARKUP/ SURCHARGE	DISPENSING FEE	ELIGIBLE EXPENSE	% OF TOTAL EXPENSE/ SCRIPT	AVG ELIG EXPENSE/ SCRIPT	CO-PAY	PAID AMOUNT	RANK (\$)	NF	
														RANK (\$)	% OF TOTAL (\$)
2294338	LANTUS SOLOSTAR	682008	88	3.29	15,597	995	689	17,281	12.05	196.37	688.98	16,592	1		
2251930	LANTUS	682008	73	2.73	12,759	641	535	13,935	9.72	190.89	535.36	13,400	2		
2271842	LEVEMIR PENFILL	682008	51	1.91	9,672	313	383	10,368	7.23	203.29	382.94	9,985	3		
2229705	HUMALOG	682008	101	3.78	8,751	310	710	9,772	6.82	96.75	710.35	9,061	4		
2244353	NOVORAPID	682008	72	2.69	7,946	281	518	8,745	6.10	121.45	517.66	8,227	5		
509558	EPIPEN	121212	53	1.98	6,597	102	364	7,062	4.93	133.24	363.71	6,698	6	4	6.60
999997	COMPOUND PIN	840600	326	12.20	3,910	314	2,622	6,846	4.78	21.00	2,621.91	4,107	7	1	22.25
1959239	HUMULIN N (CARTRIDGE/KWIKP)	682008	81	3.03	4,019	88	495	4,603	3.21	56.83	495.47	4,108	8		
1959220	HUMULIN R (CARTRIDGE)	682008	65	2.43	3,985	152	356	4,493	3.13	69.13	355.77	4,137	9		
1959212	HUMULIN 30/70 (CARTRIDGE)	682008	29	1.09	3,799	150	274	4,223	2.95	145.63	273.89	3,950	10		
2025248	NOVOLIN GE 30/70 (PENFILL)	682008	63	2.36	2,935	132	557	3,624	2.53	57.52	556.51	3,067	11		
74225	SLOW-K	401200	130	4.87	2,033	105	1,058	3,196	2.23	24.59	1,057.98	2,138	12	10	2.92
2024284	NOVOLIN GE TORONTO (PENFILL)	682008	33	1.24	2,607	45	364	3,017	2.10	91.41	364.26	2,652	13		
587737	HUMULIN N	682008	44	1.65	2,372	88	338	2,798	1.95	63.58	338.33	2,459	14		
578657	EPIPEN JR	121212	19	0.71	2,474	68	123	2,665	1.86	140.26	123.23	2,542	15	12	1.79
363812	BUSCOPAN	120808	105	3.93	1,600	66	728	2,394	1.67	22.80	728.05	1,651	16	7	3.54
2024268	NOVOLIN GE NPH (PENFILL)	682008	37	1.38	1,986	99	295	2,381	1.66	64.35	295.15	2,086	17		
999997	COMPOUND PIN	840404	45	1.68	1,608	97	407	2,111	1.47	46.92	406.83	1,703	18	1	22.25
821373	COTAZYM ECS 20	561600	10	0.37	2,079	0	31	2,109	1.47	210.95	30.88	2,079	19	31	0.44
2231948	CALTRATE 600	401200	62	2.32	1,560	88	380	2,028	1.41	32.71	379.99	1,648	20	24	0.72
2240294	HUMALOG	682008	29	1.09	1,686	45	288	2,020	1.41	69.65	288.26	1,732	21		
2241895	APC-FLUCONAZOLE	81408	98	3.67	1,125	34	690	1,849	1.29	18.86	689.58	1,156	22	11	2.11
586714	HUMULIN R	682008	30	1.12	1,512	64	222	1,798	1.25	59.93	222.01	1,576	23		
2245397	NOVORAPID	682008	30	1.12	1,504	0	166	1,670	1.17	55.67	165.72	1,504	24		
999997	COMPOUND PIN	562836	20	0.75	1,236	86	197	1,520	1.06	75.98	197.20	1,322	25	1	22.25
2237736	VITAMIN B12	880800	115	4.30	571	53	712	1,336	0.93	11.62	712.34	602	26	33	0.42
713376	K-DUR 20	401200	39	1.46	799	57	327	1,184	0.83	30.35	326.81	857	27	37	0.40
2231441	NITROLINGUAL	241208	45	1.68	708	33	336	1,077	0.75	23.93	336.19	741	28	14	0.99
2350106	ACTEMRA	923600	5	0.19	972	83	19	1,074	0.75	214.73	18.83	1,055	29		
999997	COMPOUND PIN	840408	41	1.53	629	28	307	964	0.67	23.51	306.68	652	30	1	22.25
2350092	ACTEMRA	923600	2	0.07	778	66	19	863	0.60	431.33	18.83	844	31		

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DIN	TRADE NAME	PTC	% OF		INGREDIENT	MARKUP/ SURCHARGE	DISPENSING FEE	ELIGIBLE EXPENSE	% OF		CO-PAY	PAID AMOUNT	NF		
			NUMBER OF SCRIPTS	TOTAL SCRIPTS					TOTAL EXPENSE/ (\$)	AVG ELIG SCRIPT			RANK	RANK	% OF TOTAL (\$)
999997	COMPOUND PIN	840492	17	0.64	671	34	119	824	0.58	48.49	119.45	705	32	1	22.25
521515	VITAMIN B12	880800	122	4.57	409	14	345	768	0.54	6.29	342.06	422	33	22	0.76
2229704	HUMALOG	682008	13	0.49	625	47	53	725	0.51	55.78	53.43	672	34		
2024233	NOVOLIN GE TORONTO	682008	15	0.56	515	28	117	660	0.46	43.99	117.35	543	35		
2243297	GLUCAGON	682092	10	0.37	575	17	40	632	0.44	63.16	39.68	592	36		
999997	COMPOUND PIN	849200	10	0.37	515	20	90	625	0.44	62.51	89.93	535	37	1	22.25
999997	COMPOUND PIN	680400	29	1.09	361	7	206	574	0.40	19.78	206.05	367	38	1	22.25
645923	CALCIUM	401200	48	1.80	205	9	360	573	0.40	11.95	359.78	214	39	105	0.10
2294346	APIDRA	682008	8	0.30	533	1	24	558	0.39	69.71	24.00	534	40		
2024225	NOVOLIN GE NPH	682008	14	0.52	397	16	126	539	0.38	38.47	125.96	413	41		
682039	APD-CAL	401200	41	1.53	222	6	300	528	0.37	12.88	300.34	228	42	97	0.11
480878	VITAMIN B12	880800	28	1.05	362	11	134	507	0.35	18.11	133.79	373	43	53	0.27
1918303	K-10	401200	19	0.71	313	6	167	485	0.34	25.54	165.72	319	44	118	0.08
999997	COMPOUND PIN	81404	15	0.56	324	24	130	479	0.33	31.91	130.26	348	45	1	22.25
2231422	CALTRATEPLUS	401200	21	0.79	340	0	130	470	0.33	22.40	130.03	340	46	76	0.16
999997	COMPOUND PIN	242400	14	0.52	250	19	168	438	0.31	31.27	168.00	270	47	1	22.25
2247310	TWINJECT	121212	3	0.11	364	16	26	406	0.28	135.25	25.90	380	48	47	0.31
1987003	CYANOCOBALAMIN	880800	41	1.53	156	28	190	373	0.26	9.11	190.05	159	49	44	0.34
2243588	MYLAN-NITRO SL	241208	18	0.67	178	9	137	324	0.23	18.00	137.31	187	50	55	0.26
37613	NITROSTAT	241208	16	0.60	186	11	124	320	0.22	20.01	123.58	197	51	90	0.12
2268205	TWINJECT	121212	2	0.07	274	21	15	309	0.22	154.62	14.98	294	52	133	0.06
795879	HUMULIN 30/70	682008	9	0.34	214	0	71	286	0.20	31.73	71.37	214	53		
999997	COMPOUND PIN	921000	13	0.49	132	4	126	262	0.18	20.12	126.06	136	54	1	22.25
689726	HI POTENCY VITAMIN B12	880800	15	0.56	56	4	129	189	0.13	12.62	129.40	60	55	176	0.03
999997	COMPOUND PIN	281208	12	0.45	42	4	114	160	0.11	13.32	114.00	46	56	1	22.25
80001408	NOVO OYSTER SHELL CALCIUM	401200	20	0.75	65	0	92	157	0.11	7.87	92.37	65	57	150	0.04
999997	COMPOUND PIN	81224	5	0.19	79	7	68	154	0.11	30.80	67.50	86	58	1	22.25
721743	VITAMIN B12	880800	14	0.52	26	1	120	147	0.10	10.52	119.99	27	59	236	0.01
2166976	CALTRATE 600	401200	4	0.15	113	2	24	139	0.10	34.83	24.21	115	60	50	0.29
999997	COMPOUND PIN	81220	15	0.56	19	12	88	119	0.08	7.93	88.36	19	61	1	22.25

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DIN	TRADE NAME	PTC	% OF		INGREDIENT	MARKUP/ SURCHARGE	DISPENSING FEE	ELIGIBLE EXPENSE	% OF AVG ELIG		CO-PAY	NF			
			NUMBER OF SCRIPTS	TOTAL SCRIPTS					TOTAL EXPENSE/ (\$)	SCRIPT		PAID AMOUNT	RANK (\$)	RANK (\$)	% OF TOTAL (\$)
999997	COMPOUND PIN	81428	6	0.22	44	3	72	118	0.08	19.69	71.61	47	62	1	22.25
999997	COMPOUND PIN	280808	2	0.07	93	4	20	117	0.08	58.72	20.48	97	63	1	22.25
999997	COMPOUND PIN	402820	9	0.34	8	1	108	117	0.08	13.00	108.00	9	64	1	22.25
2238998	RHO-NITRO	241208	6	0.22	53	2	53	108	0.08	18.00	52.78	55	65	143	0.05
1926454	NITROL	241208	7	0.26	82	0	16	98	0.07	13.93	15.94	82	66	190	0.02
2043025	OS-CAL D 500	401200	5	0.19	72	0	14	86	0.06	17.28	13.98	72	67	181	0.03
2245689	LANTUS	682008	3	0.11	65	5	4	73	0.05	24.42	3.50	70	68		
407011	VITAMIN B1	880800	13	0.49	15	0	52	67	0.05	5.12	52.00	15	69	203	0.02
299448	MAGNESIUM OXIDE	401200	9	0.34	11	0	54	65	0.05	7.22	53.86	11	70	244	0.01
2241500	VITAMIN B12	880800	3	0.11	36	1	27	63	0.04	21.15	27.00	36	71	165	0.04
80002409	VITAMIN B12	880800	4	0.15	22	1	36	60	0.04	14.94	36.00	24	72	293	0.01
999997	COMPOUND PIN	243204	2	0.07	26	3	30	59	0.04	29.59	30.00	29	73	1	22.25
2042304	MICRO-K	401200	2	0.07	35	3	17	54	0.04	27.01	16.72	37	74	83	0.13
329185	VITAMIN B6	880800	4	0.15	19	1	32	52	0.04	13.12	31.96	21	75	171	0.03
602884	APO-K	401200	3	0.11	22	0	27	49	0.03	16.44	26.50	23	76	65	0.21
335940	VITAMIN B12	880800	5	0.19	12	0	37	49	0.03	9.79	36.92	12	77	204	0.02
122645	VITAMIN B6	880800	5	0.19	9	0	37	46	0.03	9.13	37.10	9	78	295	0.01
999997	COMPOUND PIN	81212	1	0.04	32	3	10	45	0.03	45.14	10.49	35	79	1	22.25
999997	COMPOUND PIN	121200	5	0.19	20	1	24	45	0.03	8.91	23.62	21	80	1	22.25
999997	COMPOUND PIN	83008	2	0.07	23	1	18	43	0.03	21.52	18.46	25	81	1	22.25
999997	COMPOUND PIN	81216	3	0.11	23	2	11	36	0.02	11.94	11.00	25	82	1	22.25
999997	COMPOUND PIN	241208	2	0.07	4	0	27	31	0.02	15.43	26.75	4	83	1	22.25
2091526	MUCOMYST	482400	1	0.04	19	1	9	29	0.02	29.49	9.00	20	84	34	0.42
643971	CALTRATE + VITAMIN D	401200	2	0.07	17	1	9	27	0.02	13.43	9.23	18	85	219	0.02
294853	VITAMIN B1	880800	3	0.11	4	0	18	22	0.02	7.24	17.70	4	86	343	0.00
999997	COMPOUND PIN	81228	1	0.04	8	0	7	16	0.01	15.96	7.49	8	87	1	22.25
999997	COMPOUND PIN	683200	1	0.04	2	0	14	15	0.01	15.23	13.50	2	88	1	22.25
268631	VITAMIN B1	880800	1	0.04	2	0	9	11	0.01	10.92	8.85	2	89	373	0.00
2192799	NASAL + SINUS RELIEF	121200	1	0.04	1	0	8	10	0.01	9.87	8.25	2	90	380	0.00
2052717	CYANOCOBALAMIN	880800	2	0.07	4	0	3	7	0.00	3.43	2.74	4	91		

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DIN	TRADE NAME	PTC	NUMBER OF SCRIPTS	% OF TOTAL SCRIPTS	INGREDIENT COST	MARKUP/ SURCHARGE	DISPENSING FEE	ELIGIBLE EXPENSE	% OF TOTAL (\$)	AVG ELIG EXPENSE/ SCRIPT	CO-PAY	PAID AMOUNT	NF		
													RANK	RANK	% OF TOTAL (\$)
2052717	CYANOCOBALAMIN	880800	2		4	0	3	7	0.00	3.43	2.74	4	91	363	0.00
2238604	PMS-POTASSIUM	401200	1	0.04	0	0	6	6	0.00	6.11	0.00	6	92	248	0.01
2265435	NOVOMIX 30	682008	1	0.04	0	0	0	0	0.00	0.00	0.00	0	93		
9999	VAPONEFRIN	121212	1	0.04	0	0	0	0	0.00	0.00	0.00	0	94	396	0.00
26697	ROUGIER MAGNESIUM	882900	1	0.04	0	0	0	0	0.00	0.00	0.00	0	95		
2323419	CO FLUCONAZOLE-150	81408	1	0.04	0	0	0	0	0.00	0.00	0.00	0	96	278	0.01
999997	COMPOUND PIN	280804	2	0.07	0	0	0	0	0.00	0.00	0.00	0	97	1	22.25
TOTAL OTC CLAIMS			2,672	100.00	119,110	5,096	19,152	143,358			19,143.04	124,011			

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PTC	PTC NAME	NUMBER OF SCRIPTS	% OF TOTAL SCRIPTS	INGREDIENT COST	MARKUP/ SURCHARGE	DISPENSING FEE	ELIGIBLE EXPENSE	% OF TOTAL EXPENSE/(\$)	AVG ELIG EXPENSE/ SCRIPT	CO-PAY	PAID AMOUNT	RANK (\$)	NF		% OF TOTAL (\$)
													RANK	RANK	
920000	MISCELLANEOUS THERAPEUTIC AGENTS	1,894	3.10	509,229	14,127	12,794	549,907	14.83	290.34	13,346	536,528	1	1		14.64
240608	HMG-COA REDUCTASE INHIBITORS	5,025	8.24	376,337	17,163	35,154	436,312	11.77	86.83	35,499	400,781	2	2		10.66
562836	PROTON-PUMP INHIBITORS	3,838	6.29	313,564	14,897	25,716	356,408	9.61	92.86	25,932	330,452	3	3		7.89
243204	ANGIOTENSIN-CONVERTING ENZYME INHIBIT	3,423	5.61	144,380	6,379	24,527	178,792	4.82	52.23	24,888	153,875	4	5		4.49
281604	PSYCHOTHERAPEUTIC AGENTS (ANTIDEPRESS.	3,325	5.45	132,572	5,309	20,559	161,160	4.35	48.47	20,866	140,016	5	4		5.29
242800	CALCIUM-CHANNEL BLOCKING AGENTS	1,408	2.31	86,765	3,539	10,401	102,197	2.76	72.58	10,401	91,796	6	12		2.20
243208	ANGIOTENSIN II RECEPTOR ANTAGONISTS	1,703	2.79	82,070	3,841	11,373	99,067	2.67	58.17	11,402	87,655	7	10		2.57
682008	ANTIDIABETIC AGENTS (INSULINS)	901	1.48	83,479	3,501	6,586	94,266	2.54	104.62	6,630	87,635	8	8		2.86
923600	DISEASE MODIFYING ANTIRHEUMATIC AGENT	74	0.12	74,073	1,555	417	76,045	2.05	1,027.64	417	75,628	9	30		0.96
280804	NONSTEROIDAL ANTI-INFLAMMATORY AGENTS	1,900	3.11	58,910	2,998	12,929	75,797	2.04	39.89	13,159	62,460	10	11		2.43
242400	BETA-ADRENERGIC BLOCKING AGENTS	2,770	4.54	49,412	1,772	19,511	71,555	1.93	25.83	19,851	51,580	11	14		1.54
121200	SYMPATHOMIMETIC (ADRENERGIC) AGENTS	1,277	2.09	53,441	3,039	8,698	65,460	1.77	51.26	8,747	56,574	12	9		2.63
681200	CONTRACEPTIVES	1,674	2.74	45,080	2,093	10,066	57,851	1.56	34.56	10,190	47,661	13	13		1.81
682004	BIGUANIDES	1,402	2.30	43,539	1,686	10,312	55,987	1.51	39.93	10,343	45,635	14	19		1.29
281292	ANTICONVULSANTS (MISCELLANEOUS)	683	1.12	44,285	2,321	4,121	51,972	1.40	76.09	4,300	47,661	15	15		1.53
100000	ANTINEOPLASTIC AGENTS	269	0.44	47,192	2,288	1,690	51,170	1.38	190.22	1,690	49,477	16	7		2.89
680400	ADRENALS	1,149	1.88	35,390	2,198	7,864	47,220	1.27	41.10	7,945	39,176	17	18		1.29
201218	PLATELET-AGGREGATION INHIBITORS	346	0.57	40,557	2,030	2,421	45,888	1.24	132.62	2,500	43,388	18	17		1.29
240605	CHOLESTEROL ABSORPTION INHIBITORS	323	0.53	40,377	2,343	2,451	45,241	1.22	140.06	2,441	42,799	19	20		1.26
201204	ANTICOAGULANTS	589	0.97	34,101	2,016	4,274	40,610	1.10	68.95	4,317	36,272	20	22		1.13
849200	MISCELLANEOUS SKIN AND MUCCOUS MEMBRAN.	225	0.37	29,606	1,844	1,317	32,767	0.88	145.63	1,317	31,449	21	33		0.65
201600	HEMATOPOIETIC AGENTS	82	0.13	17,653	4	385	31,250	0.84	381.09	385	30,860	22	16		1.38
564000	MISCELLANEOUS G.I. DRUGS	966	1.58	23,275	848	6,598	30,888	0.83	31.98	6,633	24,224	23	29		0.98
283228	SELECTIVE SEROTONIN AGONISTS	302	0.50	26,942	1,493	1,628	30,064	0.81	99.55	1,628	28,436	24	35		0.59
840600	ANTI-INFLAMMATORY AGENTS (LOCAL)	1,249	2.05	21,228	970	7,632	30,049	0.81	24.06	7,674	22,287	25	24		1.12
81216	ANTIBIOTICS (PENICILLINS)	1,688	2.77	16,355	693	11,783	29,475	0.80	17.46	12,030	17,263	26	27		1.01
120808	ANTIMUSCARINICS/ANTISPASMODICS	416	0.68	24,161	1,466	3,116	29,187	0.79	70.16	3,134	26,036	27	23		1.12
520808	CORTICOSTEROIDS	832	1.36	21,719	1,216	5,424	28,867	0.78	34.70	5,410	23,454	28	31		0.83
280808	OPIATE AGONISTS (NARCOTIC ANALGESICS)	1,025	1.68	21,632	1,052	4,769	27,535	0.74	26.86	4,786	22,677	29	21		1.17
81218	QUINOLONES	701	1.15	20,356	803	4,650	26,389	0.71	37.65	4,713	21,672	30	28		1.00

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PTC	PTC NAME	NUMBER OF SCRIPTS	% OF TOTAL SCRIPTS	INGREDIENT COST	MARKUP/ SURCHARGE	DISPENSING FEE	ELIGIBLE EXPENSE	% OF TOTAL (\$)	AVG ELIG EXPENSE/ SCRIPT	CO-PAY	PAID AMOUNT	NF		
												RANK	RANK	% OF TOTAL (\$)
81212	ANTIBIOTICS (MACROLIDES)	796	1.30	19,382	872	5,287	25,896	0.70	32.53	5,345	20,551	31	26	1.10
562200	ANTIEMETICS	139	0.23	21,755	987	980	23,865	0.64	171.69	988	22,877	32	48	0.40
242892	MISCELLANEOUS CALCIUM-CHANNEL BLOCKIN	284	0.47	18,391	1,028	1,988	21,589	0.58	76.02	2,024	19,565	33	34	0.61
281608	ANTIPTSYCHOTICS	435	0.71	16,754	781	2,057	21,082	0.57	48.46	2,219	18,863	34	32	0.70
861200	GENITOURINARY SMOOTH MUSCLE RELAXANTS	266	0.44	17,277	1,032	1,756	20,086	0.54	75.51	1,758	18,327	35	43	0.47
529200	MISCELLANEOUS BENT DRUGS	14	0.02	12,933	1,170	77	19,701	0.53	1,407.21	110	19,591	36	67	0.22
682020	SULFONYLUREAS	720	1.18	13,462	463	5,233	19,600	0.53	27.22	5,259	14,333	37	45	0.44
682005	DIPEPTIDYL PEPTIDASE 4 INHIBITORS	104	0.17	16,895	800	750	18,492	0.50	177.80	737	17,754	38	50	0.38
282492	MISCELLANEOUS ANXIOLYTICS, SEDATIVES, H	654	1.07	12,951	444	4,548	18,040	0.49	27.58	4,558	13,485	39	37	0.57
240606	FIBRIC ACID DERIVATIVES	254	0.42	15,428	599	1,823	17,867	0.48	70.34	1,768	16,099	40	53	0.36
921000	MISCELLANEOUS COMPOUNDS	628	1.03	10,059	674	4,984	17,612	0.48	28.04	5,384	12,092	41	116	0.03
681604	ESTROGENS	420	0.69	13,892	807	2,638	17,425	0.47	41.49	2,655	14,758	42	44	0.47
282408	ANXIOLYTICS, SEDATIVES, HYPNOTICS (BENZ	1,370	2.25	7,030	843	9,090	17,123	0.46	12.50	9,133	7,393	43	36	0.57
682006	ANTIDIABETIC AGENTS - INCRETIN MIMETI	84	0.14	15,926	733	459	17,118	0.46	203.79	459	16,660	44	49	0.39
282092	MISC ANOREXIGENIC AGENTS - RESP & CERE	301	0.49	13,690	859	1,436	17,101	0.46	56.81	1,483	15,606	45	38	0.55
683604	THYROID AGENTS	1,327	2.18	7,310	681	8,320	16,888	0.46	12.73	8,662	7,869	46	39	0.54
81206	ANTIBIOTICS (CEPHALOSPORINS)	532	0.87	10,865	505	3,892	15,319	0.41	28.80	3,912	11,404	47	41	0.50
481024	LEUKOTRIENE MODIFIERS	202	0.33	12,911	554	946	15,221	0.41	75.35	1,015	14,207	48	126	0.02
402820	THIAZIDE DIURETICS	1,389	2.28	3,715	506	10,245	14,750	0.40	10.62	10,401	3,941	49	55	0.33
569200	MISCELLANEOUS GI DRUGS	15	0.02	13,572	573	89	14,234	0.38	948.94	89	14,145	50	91	0.11
681800	GONADOTROPINS	37	0.06	13,079	0	979	14,059	0.38	379.97	979	13,079	51	70	0.19
682092	ANTIDIABETIC AGENTS (MISCELLANEOUS)	102	0.17	11,578	622	681	13,131	0.35	128.73	681	12,450	52	56	0.31
683200	PROGESTINS	152	0.25	11,300	631	967	12,934	0.35	85.09	981	11,939	53	47	0.42
524028	ANTIGLAUCOMA AGENTS - PROSTAGLANDIN A	253	0.41	9,986	590	1,937	12,543	0.34	49.58	1,831	10,712	54	61	0.26
563600	ANTI-INFLAMMATORY AGENTS	62	0.10	11,305	788	356	12,457	0.34	200.91	356	12,100	55	54	0.34
401800	POTASSIUM-REMOVING RESINS	34	0.06	11,326	682	217	12,225	0.33	359.55	217	12,008	56	98	0.07
240844	RENIN-ANGIOTENSIN-ALDOSTERONE SYSTEM	169	0.28	10,031	618	1,004	11,653	0.31	68.95	1,004	10,648	57	59	0.28
840404	ANTI-INFECTIVES (ANTIBIOTICS)	358	0.59	8,625	501	2,388	11,641	0.31	32.52	2,414	9,217	58	42	0.49
520404	ANTI-INFECTIVES (ANTIBIOTICS)	572	0.94	6,446	329	3,904	10,799	0.29	18.88	3,916	6,842	59	57	0.30
81800	ANTIVIRALS	202	0.33	9,139	316	1,316	10,771	0.29	53.32	1,316	9,455	60	46	0.44

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											PAID AMOUNT	RANK (\$)	RANK (\$)	% OF TOTAL (\$)
922400	BONE RESORPTION INHIBITORS	194	0.32	8,961	426	927	10,714	0.29	55.23	935	9,747	61	58	0.28
121212	ALPHA & BETA-ADRENERGIC AGONISTS	78	0.13	9,708	206	528	10,442	0.28	133.87	528	9,914	62	62	0.25
122000	SKELETAL MUSCLE RELAXANTS	383	0.63	6,511	271	2,679	9,502	0.26	24.81	2,697	6,767	63	51	0.38
401200	REPLACEMENT PREPARATIONS	407	0.67	5,807	278	2,965	9,144	0.25	22.47	2,959	6,186	64	71	0.17
81228	ANTIBACTERIALS, MISCELLANEOUS	125	0.20	7,514	685	887	9,117	0.25	72.94	902	8,215	65	81	0.15
682400	PARATHYROID	16	0.03	8,176	502	98	8,790	0.24	549.40	98	8,692	66	95	0.09
241208	NITRATES AND NITRITES	239	0.39	5,972	321	1,784	8,294	0.22	34.70	1,816	6,478	67	74	0.17
242000	ALPHA-ADRENERGIC BLOCKING AGENTS	199	0.33	6,553	230	1,482	8,265	0.22	41.53	1,457	6,798	68	65	0.23
81224	ANTIBIOTICS (TETRACYCLINES)	227	0.37	6,473	191	1,314	8,009	0.22	35.28	1,314	6,690	69	64	0.23
280892	MISCELLANEOUS ANALGESICS AND ANTIPYRE	572	0.94	3,015	388	4,003	7,447	0.20	13.02	4,016	3,174	70	60	0.26
289200	MISCELLANEOUS CENTRAL NERVOUS SYSTEM	34	0.06	6,519	449	291	7,259	0.20	213.51	291	6,968	71	52	0.36
281208	ANTICONVULSANTS (BENZODIAZEPINES)	379	0.62	4,398	183	2,343	7,047	0.19	18.59	2,370	4,622	72	68	0.20
561400	CHOLELITHOLYTIC AGENTS	18	0.03	6,110	397	94	6,602	0.18	366.77	94	6,507	73	78	0.16
402808	LOOP DIURETICS	515	0.84	2,238	208	3,867	6,411	0.17	12.45	3,913	2,360	74	84	0.13
93008	ANTIMALARIALS	155	0.25	4,819	303	1,034	6,389	0.17	41.22	1,054	5,281	75	73	0.17
120400	PARASYMPATHOMIMETIC (CHOLINERGIC) AGE	62	0.10	3,815	263	398	6,375	0.17	102.83	530	5,846	76	86	0.12
402810	DIURETICS (POTASSIUM-SPARING)	395	0.65	3,118	146	2,861	6,195	0.17	15.68	2,883	3,280	77	76	0.16
680800	ANDROGENS	25	0.04	5,539	363	193	6,095	0.16	243.80	193	5,902	78	90	0.11
840406	ANTI-INFECTIVES (ANTIVIRALS)	129	0.21	4,624	244	861	5,728	0.15	44.41	861	4,868	79	72	0.17
524008	ANTI-GLAUCOMA AGENTS (BETA-ADRENERGIC	124	0.20	4,309	283	852	5,451	0.15	43.96	852	4,598	80	80	0.15
240404	ANTIARRHYTHMIC AGENTS	65	0.11	4,468	182	449	5,447	0.15	83.80	484	4,963	81	82	0.13
81408	AZOLES	237	0.39	3,728	107	1,570	5,405	0.15	22.81	1,570	3,826	82	66	0.22
240800	HYPOTENSIVE AGENTS	137	0.22	4,244	141	813	5,271	0.14	38.47	813	4,457	83	79	0.15
880800	VITAMIN B COMPLEX	542	0.89	2,004	164	2,944	5,121	0.14	9.45	2,948	2,083	84	93	0.10
81832	NUCLEOSIDES AND NUCLEOTIDES	2	0.00	0	0	0	4,857	0.13	2,428.57	0	4,857	85	197	0.00
81220	SULFONAMIDES	274	0.45	2,566	212	1,887	4,688	0.13	17.11	1,896	2,688	86	87	0.12
840492	ANTI-INFECTIVES, MISCELLANEOUS LOCAL	117	0.19	3,572	192	615	4,601	0.12	39.33	615	3,986	87	77	0.16
402824	THIAZIDE-LIKE DIURETICS	217	0.36	2,802	118	1,560	4,494	0.12	20.71	1,548	2,946	88	85	0.12
840408	ANTI-INFECTIVES (ANTIFUNGALS)	107	0.18	2,898	134	603	3,634	0.10	33.97	603	3,031	89	75	0.16
241200	VASODILATING AGENTS	75	0.12	2,839	112	539	3,592	0.10	47.89	539	3,053	90	103	0.05

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												RANK	RANK	% OF TOTAL (\$)
682800	PITUITARY	32	0.05	3,025	128	108	3,261	0.09	101.91	108	3,153	91	105	0.05
282000	RESPIRATORY AND CEREBRAL STIMULANTS	10	0.02	2,377	224	82	2,682	0.07	268.22	82	2,600	92	94	0.10
81404	ALLYLAMINES	57	0.09	1,949	95	327	2,371	0.06	41.60	327	2,044	93	88	0.12
524012	ANTIGLAUCOMA AGENTS - CARBONIC ANHYDR.	60	0.10	1,896	77	391	2,364	0.06	39.41	391	1,967	94	96	0.09
520800	ANTI-INFLAMMATORY AGENTS	52	0.09	392	15	214	2,220	0.06	42.69	214	2,006	95	109	0.04
561600	DIGESTANTS	10	0.02	2,079	0	31	2,109	0.06	210.95	31	2,079	96	114	0.03
240408	CARDIOTONIC AGENTS	117	0.19	1,106	29	938	2,091	0.06	17.87	947	1,144	97	101	0.06
83600	URINARY ANTI-INFECTIVES	94	0.15	1,225	79	648	1,991	0.05	21.18	651	1,336	98	97	0.08
240604	BILE ACID SEQUESTRANTS	26	0.04	1,736	82	167	1,985	0.05	76.34	167	1,818	99	89	0.11
240692	MISCELLANEOUS ANTILIPEMIC AGENTS	9	0.01	1,710	143	39	1,892	0.05	210.21	39	1,853	100	127	0.02
84000	MISCELLANEOUS ANTI-INFECTIVES	114	0.19	883	68	745	1,730	0.05	15.18	763	930	101	100	0.06
202400	HEMORRHEOLOGIC AGENTS	28	0.05	1,348	70	193	1,611	0.04	57.55	193	1,418	102	119	0.03
520892	BENT ANTI-INFLAMMATORY AGENTS, MISCEL.	14	0.02	1,399	110	66	1,575	0.04	112.48	66	1,508	103	125	0.02
881600	VITAMIN D	73	0.12	819	60	428	1,555	0.04	21.30	558	996	104	102	0.06
841600	CELL STIMULANTS AND PROLIFERANTS	43	0.07	1,079	76	258	1,441	0.04	33.51	258	1,183	105	108	0.05
202816	HEMOSTATICS	29	0.05	923	56	158	1,406	0.04	48.49	205	1,201	106	104	0.05
40000	ANTIHISTAMINE DRUGS	36	0.06	1,083	64	248	1,395	0.04	38.76	248	1,147	107	83	0.13
281212	ANTICONVULSANTS (HYDANTOINS)	70	0.11	725	41	591	1,357	0.04	19.39	591	766	108	107	0.05
280812	OPIATE PARTIAL AGONISTS	31	0.05	934	45	284	1,263	0.03	40.74	284	979	109	140	0.01
520492	BENT ANTI-INFECTIVES, MISCELLANEOUS	66	0.11	637	27	466	1,130	0.03	17.12	466	664	110	113	0.03
481600	EXPECTORANTS	71	0.12	544	25	532	1,112	0.03	15.66	539	567	111	115	0.03
800400	SERUMS	7	0.01	0	0	0	1,111	0.03	158.77	43	1,068	112		
241292	MISCELLANEOUS VASODILATING AGENTS	8	0.01	985	25	59	1,068	0.03	133.55	59	1,010	113	129	0.02
681612	ESTROGEN AGONIST-ANTAGONISTS	11	0.02	861	26	98	985	0.03	89.55	98	887	114	106	0.05
282004	AMPHETAMINES	15	0.02	855	66	45	967	0.03	64.47	45	922	115	99	0.07
82600	SULFONES	8	0.01	821	64	64	950	0.03	118.72	64	885	116	147	0.01
842800	KERATOLYTIC AGENTS	13	0.02	806	50	92	948	0.03	72.92	92	856	117	112	0.03
480800	ANTITUSSIVES	35	0.06	628	39	258	932	0.03	26.63	234	698	118	121	0.03
524004	ANTIGLAUCOMA AGENTS (ALPHA-ADRENERGIC	31	0.05	677	20	234	932	0.03	30.05	234	698	119	136	0.01
683608	ANTITHYROID AGENTS	38	0.06	587	96	197	880	0.02	23.15	197	618	120	122	0.03

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NALCOR ENERGY

EXPERIENCE PERIOD : 2011-09-01 TO 2012-08-31

DRUG CLAIM ANALYSIS BY PTC

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RATE ANNIVERSARY DATE : JAN

PTC	PTC NAME	NUMBER OF SCRIPTS	% OF TOTAL SCRIPTS	INGREDIENT COST	MARKUP/ SURCHARGE	DISPENSING FEE	ELIGIBLE EXPENSE	% OF TOTAL EXPENSE/ (\$)	AVG ELIG SCRIPT	CO-PAY	NF			
											PAID AMOUNT	RANK (\$)	RANK (\$)	% OF TOTAL (\$)
281204	ANTICONVULSANTS (BARBITURATES)	33	0.05	480	31	274	785	0.02	23.80	274	511	121	141	0.01
562832	PROTECTANTS	20	0.03	623	30	105	758	0.02	37.88	105	653	122	124	0.03
562292	MISCELLANEOUS ANTIEMETICS	6	0.01	576	55	54	685	0.02	114.09	54	631	123	130	0.02
562828	PROSTAGLANDINS	46	0.08	334	37	301	672	0.02	14.61	301	349	124	134	0.01
81428	POLYENES	37	0.06	299	9	270	602	0.02	16.27	270	333	125	123	0.03
282800	ANTIMANIC AGENTS	42	0.07	238	74	225	572	0.02	13.63	232	275	126	128	0.02
520200	ANTIALLERGIC AGENTS	19	0.03	362	13	88	546	0.01	28.75	104	442	127	144	0.01
520412	ANTI-INFECTIVES (MISCELLANEOUS)	30	0.05	280	15	215	510	0.01	17.01	215	295	128	120	0.03
283608	ANTICHOLINERGIC AGENTS	55	0.09	84	4	197	492	0.01	8.94	341	151	129	158	0.00
861600	RESPIRATORY SMOOTH MUSCLE RELAXANTS	35	0.06	195	11	282	488	0.01	13.94	282	206	130	133	0.01
120804	ANTIPARKINSONIAN AGENTS - USE 283608	24	0.04	366	0	81	447	0.01	18.63	81	366	131	110	0.03
121208	BETA-ADRENERGIC AGONISTS	4	0.01	278	20	24	322	0.01	80.49	24	298	132	149	0.01
121600	SYMPATHOLYTIC (ADRENERGIC BLOCKING) A	8	0.01	194	5	65	264	0.01	33.02	65	199	133	137	0.01
520820	NONSTEROIDAL ANTI-INFLAMMATORY AGENTS	7	0.01	145	9	62	216	0.01	30.82	62	154	134	151	0.00
521600	LOCAL ANESTHETICS (E.E.N.T.)	17	0.03	95	4	114	213	0.01	12.51	114	99	135	142	0.01
403600	IRRIGATING SOLUTIONS	4	0.01	163	12	28	202	0.01	50.61	28	175	136	168	0.00
682000	ANTIDIABETIC AGENTS	5	0.01	0	0	0	124	0.00	24.84	16	108	137	69	0.20
522400	MYDRIATICS (E.E.N.T.)	11	0.02	42	2	78	121	0.00	11.02	78	44	138	152	0.00
882800	MULTIVITAMIN PREPARATIONS	2	0.00	68	6	15	89	0.00	44.63	15	74	139	166	0.00
520406	ANTI-INFECTIVES (ANTIVIRALS)	3	0.00	61	2	17	79	0.00	26.30	17	62	140	162	0.00
200404	IRON PREPARATIONS	3	0.00	60	5	10	74	0.00	24.78	10	65	141	132	0.02
524020	ANTI-GLAUCOMA AGENTS - MIOTICS	5	0.01	21	1	45	68	0.00	13.50	45	23	142	177	0.00
560800	ANTIDIARRHEA AGENTS	4	0.01	29	3	27	60	0.00	14.94	27	31	143	118	0.03
520408	ANTI-INFECTIVES (SULFONAMIDES)	4	0.01	14	1	15	45	0.00	11.16	15	29	144	153	0.00
242808	DIHYDROPYRIDINES	1	0.00	22	1	9	33	0.00	32.74	9	24	145	164	0.00
482400	MUCOLYTIC AGENTS	1	0.00	19	1	9	29	0.00	29.49	9	20	146	138	0.01
81202	ANTIBIOTICS (AMINOGLYCOSIDES)	1	0.00	20	0	9	29	0.00	29.28	9	20	147	195	0.00
81200	ANTIBIOTICS	1	0.00	0	0	0	0	0.00	0.00	0	0	148	196	0.00
882900	MINERALS	1	0.00	0	0	0	0	0.00	0.00	0	0	149	171	0.00
PTC TOTAL		61,020		3,077,153	135,427	410,528	3,706,825			416,003	3,286,780			

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DRUG CLAIM ANALYSIS BY PTC

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NALCOR ENERGY

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TOTAL PAY-DIRECT DRUGS	59,472	3,077,153	135,427	410,528	3,623,108	409,403	3,209,840
TOTAL REIMBURSEMENT DRUGS	1,531	0	0	0	83,717	6,600	76,940
ALL DRUGS TOTAL	61,003	3,077,153	135,427	410,528	3,706,825	416,003	3,286,780

TOTALS MAY BE OFF DUE TO ROUNDING

DISPENSING FEE, INGREDIENT COST AND MARKUP/SURCHARGE BREAKDOWNS ARE NOT AVAILABLE FOR REIMBURSEMENT CLAIMS

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DETAILED DENTAL CLAIMS STUDY
FOR CONSOLIDATION CODE 1AA

USERID: BCCMCMU

PROCEDURE TYPE	BENEFIT DESCRIPTION	2009-09-01 TO 2010-08-31		2010-09-01 TO 2011-08-31		2010 VS 2009		2011-09-01 TO 2012-08-31		2011 VS 2010	
		# OF CLAIMS	PAID CLAIMS	# OF CLAIMS	PAID CLAIMS	% CHANGE #	% CHANGE \$	# OF CLAIMS	PAID CLAIMS	% CHANGE #	% CHANGE \$
BASIC	ADJUNCTIVE GENERAL SERVICES	42	5,275.69	36	4,609.89	-14.3%	-12.6%	42	3,231.37	16.7%	-29.9%
	PARENTAL CONSCIOUS SEDATION	9	1,027.35	18	3,177.61	100.0%	209.3%	41	7,602.14	127.8%	139.2%
DENTAL	DENTAL	51	6,303.04	54	7,787.50	5.9%	23.6%	83	10,833.51	53.7%	39.1%
	DENTAL	0	0.00	0	0.00	0.0%	0.0%	4	454.40	0.0%	0.0%
DENTURE RELINE	DENTURE RELINE	0	0.00	0	0.00	0.0%	0.0%	4	454.40	0.0%	0.0%
	DENTURE RELINE	0	0.00	0	0.00	0.0%	0.0%	1	200.00	0.0%	0.0%
DIAGNOSTIC SERVICES	EXAMINATIONS	0	0.00	0	0.00	0.0%	0.0%	1	200.00	0.0%	0.0%
	OTHER	3,433	93,686.62	3,849	114,290.43	12.1%	22.0%	3,679	111,993.16	-4.4%	-2.0%
	X-RAYS	172	5,907.80	211	7,476.58	22.7%	26.6%	226	8,386.99	7.1%	12.2%
ENDODONTICS	OTHER	1,801	38,531.89	2,070	45,501.34	14.9%	18.1%	1,798	42,482.20	-13.1%	-6.6%
	ROOT CANAL	5,406	138,126.31	6,130	167,268.35	13.4%	21.1%	5,703	162,862.35	-7.0%	-2.6%
	ROOT CANAL	32	4,904.48	50	7,530.60	56.3%	53.5%	52	6,883.12	4.0%	-8.6%
ORAL AND MAXILLOFACIAL SURGERY	DENTAL	106	46,685.95	104	54,472.46	-1.9%	16.7%	97	43,524.73	-6.7%	-20.1%
	DENTAL	138	51,590.43	154	62,003.06	11.6%	20.2%	149	50,407.85	-3.2%	-18.7%
	DENTAL	546	56,358.73	473	54,018.55	-13.4%	-4.2%	488	71,677.16	3.2%	32.7%
OTHER	DENTAL	3	597.88	4	851.28	33.3%	42.4%	8	1,544.26	100.0%	81.4%
	DENTAL	549	56,956.61	477	54,869.83	-13.1%	-3.7%	496	73,221.42	4.0%	33.4%
	DENTAL	0	0.00	1	80.00	0.0%	0.0%	1	200.00	0.0%	150.0%
		0	0.00	1	80.00	0.0%	0.0%	1	200.00	0.0%	150.0%

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DETAILED DENTAL CLAIMS STUDY
FOR CONSOLIDATION CODE 1AA

USERID: BCCMCMU

PROCEDURE TYPE	BENEFIT DESCRIPTION	2009-09-01 TO 2010-08-31		2010-09-01 TO 2011-08-31		2010 VS 2009		2011-09-01 TO 2012-08-31		2011 VS 2010	
		# OF CLAIMS	PAID CLAIMS	# OF CLAIMS	PAID CLAIMS	% CHANGE #	\$	# OF CLAIMS	PAID CLAIMS	% CHANGE #	\$
BASIC	PERIODONTICS	APPLIANCES	36 9,032.33	30 7,692.23	7,692.23	-16.7%	-14.8%	35 10,946.20	10,946.20	16.7%	42.3%
		NON SURGICAL SERVICES	37 1,186.16	79 2,698.48	2,698.48	113.5%	127.5%	59 2,481.17	2,481.17	-25.3%	-8.1%
		OTHER	22 1,151.84	17 1,004.93	1,004.93	-22.7%	-12.8%	14 699.43	699.43	-17.6%	-30.4%
		ROOT PLANING	311 28,582.54	380 28,512.22	28,512.22	22.2%	-0.2%	389 35,472.31	35,472.31	2.4%	24.4%
		SCALING	3,772 179,138.88	4,232 211,790.04	211,790.04	12.2%	18.2%	4,147 221,712.90	221,712.90	-2.0%	4.7%
		SURGICAL SERVICES	52 15,943.89	52 17,007.59	17,007.59	0.0%	6.7%	38 9,810.73	9,810.73	-26.9%	-42.3%
	PREVENTIVE SERVICES		4,230 235,035.64	4,790 268,705.49	268,705.49	13.2%	14.3%	4,682 281,122.74	281,122.74	-2.3%	4.6%
		FLUORIDE	651 8,883.85	639 9,476.32	9,476.32	-1.8%	6.7%	617 9,557.41	9,557.41	-3.4%	0.9%
		OTHER	106 3,668.92	162 6,732.93	6,732.93	52.8%	83.5%	174 6,884.58	6,884.58	7.4%	2.3%
		POLISHING	2,513 50,535.02	2,804 59,673.64	59,673.64	11.6%	18.1%	2,629 58,442.75	58,442.75	-6.2%	-2.1%
	PROSTHODONTICS FIXED		3,270 63,087.79	3,605 75,882.89	75,882.89	10.2%	20.3%	3,420 74,884.74	74,884.74	-5.1%	-1.3%
			2 301.94	4 403.23	403.23	100.0%	33.5%	7 758.19	758.19	75.0%	88.0%
		PROSTHODONTI CS FIXED	0 0.00	2 166.69	166.69	0.0%	0.0%	0 0.00	0.00	-100.0%	-100.0%
		REMOVAL, FIXED BRIDGE	0 0.00	0 0.00	0.00	0.0%	0.0%	1 130.78	130.78	0.0%	0.0%
	PROSTHODONTICS REMOVABLE		2 301.94	6 569.92	569.92	200.0%	88.8%	8 888.97	888.97	33.3%	56.0%
			22 2,653.20	33 4,869.88	4,869.88	50.0%	83.5%	26 4,015.67	4,015.67	-21.2%	-17.5%
		PERIODONTAL SURGERY	0 0.00	0 0.00	0.00	0.0%	0.0%	1 200.00	200.00	0.0%	0.0%
	RESTORATIVE SERVICES		22 2,653.20	33 4,869.88	4,869.88	50.0%	83.5%	27 4,215.67	4,215.67	-18.2%	-13.4%
		AMALGAM	236 20,950.43	264 24,210.71	24,210.71	11.9%	15.6%	226 22,754.51	22,754.51	-14.4%	-6.0%
		OTHER	123 5,671.75	156 7,172.50	7,172.50	26.8%	26.5%	135 6,168.56	6,168.56	-13.5%	-14.0%
		TOOTH COLORED FILLING	2,062 224,758.81	2,460 285,256.02	285,256.02	19.3%	26.9%	2,025 252,750.51	252,750.51	-17.7%	-11.4%
	TOTAL BASIC		16,089 805,435.95	18,130 958,676.15	958,676.15	12.7%	19.0%	16,960 940,965.23	940,965.23	-6.5%	-1.8%

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DETAILED DENTAL CLAIMS STUDY
FOR CONSOLIDATION CODE 1AA

USERID: BCCMCMU

PROCEDURE TYPE	BENEFIT DESCRIPTION		2009-09-01 TO 2010-08-31		2010-09-01 TO 2011-08-31		2010 VS 2009		2011-09-01 TO 2012-08-31		2011 VS 2010	
			# OF CLAIMS	PAID CLAIMS	# OF CLAIMS	PAID CLAIMS	% CHANGE #	% CHANGE \$	# OF CLAIMS	PAID CLAIMS	% CHANGE #	% CHANGE \$
MAJOR	ADJUNCTIVE GENERAL SERVICES		0	0.00	3	242.50	0.0%	0.0%	0	0.00	-100.0%	-100.0%
			0	0.00	3	242.50	0.0%	0.0%	0	0.00	-100.0%	-100.0%
	ORAL AND MAXILLOFACIAL SURGERY		5	596.72	5	755.57	0.0%	26.6%	6	744.14	20.0%	-1.5%
			5	596.72	5	755.57	0.0%	26.6%	6	744.14	20.0%	-1.5%
	PARTIAL DENTURES	DENTAL	1	394.80	4	1,802.26	300.0%	356.5%	3	848.40	-25.0%	-52.9%
	PROSTHODONTICS	REMOVABLE	1	394.80	4	1,802.26	300.0%	356.5%	3	848.40	-25.0%	-52.9%
			0	0.00	2	28.00	0.0%	0.0%	2	31.50	0.0%	12.5%
	PROSTHODONTICS	FIXED	0	0.00	2	28.00	0.0%	0.0%	2	31.50	0.0%	12.5%
			38	17,690.96	37	15,365.74	-2.6%	-13.1%	28	11,721.63	-24.3%	-23.7%
	PROSTHODONTICS	REMOVABLE	38	17,690.96	37	15,365.74	-2.6%	-13.1%	28	11,721.63	-24.3%	-23.7%
			172	71,252.59	163	72,486.49	-5.2%	1.7%	179	74,318.13	9.8%	2.5%
	RESTORATIVE SERVICES	CROWNS	172	71,252.59	163	72,486.49	-5.2%	1.7%	179	74,318.13	9.8%	2.5%
		INLAYS	108	62,499.86	124	77,288.25	14.8%	23.7%	104	71,907.87	-16.1%	-7.0%
		ONLAYS	3	482.30	0	0.00	-100.0%	-100.0%	1	81.01	0.0%	0.0%
		OTHER	4	2,353.21	3	1,422.15	-25.0%	-39.6%	2	1,460.33	-33.3%	2.7%
		POSTS	1	14.00	3	82.13	200.0%	486.6%	1	38.49	-66.7%	-53.1%
			45	6,889.74	47	8,004.14	4.4%	16.2%	41	6,834.01	-12.8%	-14.6%
	TOTAL MAJOR		161	72,239.11	177	86,796.67	9.9%	20.2%	149	80,321.71	-15.8%	-7.5%
			377	162,174.18	391	177,477.23	3.7%	9.4%	367	167,985.51	-6.1%	-5.3%
TOTAL			16,466	967,610.13	18,521	1,136,153.38	12.5%	17.4%	17,327	1,108,950.74	-6.4%	-2.4%

Statement of Plan Savings

Nalcor Energy

Savings Category	Period	Sep 01/11 – Aug 31/12	Sep 01/10 – Aug 31/12
	Actual	Annualized ¹	Cumulative ³
Supplemental to Government ²	\$779	\$901	\$2,423
Medication Advisory Panel	\$35,081	\$54,769	\$84,045
Special Authorization ²	\$1,449	\$1,863	\$1,863
Pharmacy Agreements	\$24,199	\$27,803	\$53,622
Manufacturer Arrangements	\$587	\$1,319	\$18,000
Audit Recoveries	\$2,407	\$2,407	\$2,407
Subrogation	\$8,739	\$8,739	\$13,391
Total Savings	\$73,241	\$97,806	\$175,800
Amount Paid by Health Plan	\$2,053,337	\$2,053,337	\$3,940,626
Savings to Your Health Plan (%)	3.57%	4.76%	4.46%

Affordable, comprehensive coverage and long term health plan sustainability

At Medavie Blue Cross we continually strive to enhance our services, products and benefit management practices in order to reduce the financial impact of rising health care costs on your health plan. As a result, we can maintain affordable and comprehensive benefit plans and ensure your plan's long term sustainability.



¹ Assumes claim was submitted on the first day of the reporting period so that savings are shown over the entire period.

² Savings are calculated on drug claims only.

³ Represents the total annualized savings realized by your plan for the period of September 01/10 to August 31/12.

This statement includes information that may not be duplicated or disclosed, in whole or in part, for any purpose other than the intended use of the statement without prior consent from Medavie Blue Cross.

Supplemental to Government

To avoid costly duplication of coverage, we regularly review our benefits to ensure our plans supplement products or services otherwise offered by government funded programs. When existing programs are modified or new programs emerge, cardholders are seamlessly redirected to the program.

Medication Advisory Panel (MAP)

MAP consists of internal and external health care professionals who meet regularly to review new drugs entering the marketplace to determine benefit eligibility. Drugs reviewed must have received a Notice of Compliance from Health Canada, be medically necessary, be proven effective and be cost efficient with respect to health outcomes.

Special Authorization on High Cost Drugs

Certain high cost medications require special authorization to ensure the right plan member is receiving the right drug at the right time. The MAP establishes special authorization criteria taking into consideration alternative treatment options, clinical guidelines and current medical practice. Each request is assessed by our in-house team of nurses and consulting physicians. Requests that meet our special authorization criteria are approved for a specified duration of time, which allows our nurses and physicians to periodically reassess the plan member's response to therapy. This ensures plan members continue to receive appropriate treatment as their needs and conditions change.

Pharmacy Agreements

By establishing agreements with pharmacies, Medavie Blue Cross is able to minimize the impact of rising drug costs on your plan. In 2010, as a result of significant reforms in drug pricing and pharmacy compensation across Canada, we re-negotiated our pharmacy agreements in Atlantic Canada. Our proprietary, industry-leading agreements and payment schedules ensure our plan members benefit from the most competitive pharmacy benefit pricing in the private payer market.

Manufacturer Arrangements

Medavie Blue Cross is a Canadian leader in drug plan management by ensuring drugs eligible under your plan are cost effective. Over the last year we reported savings thanks to our various ongoing manufacturer arrangements.

Audit Recoveries

To avoid costly billing and claims errors, we conduct regular audits of health care providers and cardholders, including onsite business investigations. Health care fraud in Canada is estimated to cost between \$2 billion and \$12 billion annually, which translates to policyholders and their members having higher premiums and fewer benefits.⁴

Subrogation

To prevent inappropriate claims against your plan, Medavie Blue Cross will recover the cost of eligible medical care and treatment if one of your cardholders is injured in an accident caused by third-party negligence or wrongdoing.

Blue Advantage®

Blue Advantage® is an innovative program that encourages wise consumerism by providing discounts to cardholders on health and wellness products and services offered by participating providers across Canada, regardless of whether the item is covered under your benefit plan. These savings can result in lower plan costs for you and lower out-of-pocket costs for your members.

Health Management Solutions (HMS)

The Medavie Blue Cross HMS team provides our plan sponsors with a holistic analysis of their benefit plan experience covering such topics as disease states, drug utilization and extended health benefits. This information assists plan sponsors in the development of successful wellness strategies that provide long term benefits to employees and help control escalating health care costs.

A Versatile and Innovative Drug Payment System

Medavie Blue Cross operates its own drug card and drug adjudication system. Our integrated approach means we can provide detailed reporting and analysis and better responsiveness to our customers' needs.

Claim Submission Made Easy

Medavie Blue Cross offers three convenient options for submitting claims: by electronic direct payment, by mail or through one of our nine Quick Pay® offices. Our most popular method, Electronic Claims Submission, allows approved health care professionals to instantly submit claims at the time of service, reducing your members' out-of-pocket expenses.

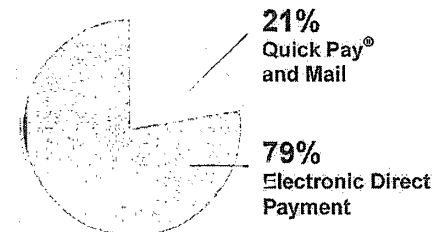
⁴ Canadian Health Care Anti-Fraud Association

The Percentage Myth

All percentages do not create equal savings. When evaluating insurance providers, a key consideration is the administration fee the insurance provider will charge. Many may think the health plan will see savings with a lower administration fee. Now that's a myth.

This administration fee does not tell the whole story. It's time to debunk "The Percentage Myth". Your health plan saves BIG with better benefit management. On average, Medavie Blue Cross clients save 3-6% by following our benefit management practices.

Payment method for total claims paid in Atlantic Canada 2011



New in 2012! Pharmacy Value Finder

The Pharmacy Value Finder is an innovative website that provides members with a way to compare the value of pharmacy services and pricing. By giving members this information they can make informed decisions that can have a positive impact on their health and their plan.



APPENDIX G
**BASIC AND VOLUNTARY ACCIDENTAL DEATH &
DISMEMBERMENT INSURANCE – PLAN COMPARISONS**



Voluntary Accidental Death & Dismemberment

Enhancements / Deviations

	Current Program	Enhanced Program
Loss Schedule	Standard	<i>Enhanced Schedule</i>
Repatriation	\$10,000	\$25,000
Education & Day Care	4 year benefit	5 year benefit
Rehabilitation	\$10,000	\$15,000
Workplace Modification	Not a benefit	\$5,000
Occupational Training	\$10,000	\$15,000
Child Enhancement	Doubled	Doubled
Common Disaster	\$1,000,000	\$1,000,000
Family Transportation	\$1,000 / 150 km	\$25,000 / 50 km
Identification	\$5,000 / 150 km	\$25,000 / 50 km
Seat Belt	10% up to \$25,000	10% up to \$50,000
Home Alteration / Vehicle Modification	\$10,000	\$15,000
Hospital Indemnity	Included	Included
Permanent Total Disability	Included	Included
Aggregate Limit	NIL	NIL
Terminations	As per current	As per current
Waiver of Premium	As per current	As per current
Cosmetic Disfigurement	Included	Included
Extension of Coverage	6 months	12 months
Continuation of Coverage	Follows Group Life	Follows Group Life
Escalation	1% per year to maximum of 5%	1% per year to maximum of 5%

New Enhanced Benefits	Not Applicable	<i>Surgical Reattachment</i> <i>Brain Damage</i> <i>Conversion</i> <i>Psychological Therapy</i> <i>Bereavement</i> <i>Funeral Expense</i> <i>Comatose</i> <i>Public Transportation</i> <i>Assault</i> <i>Carjacking</i>
Definitions		New wordings - full definitions highlighted in Appendix B
Exclusions	<ul style="list-style-type: none"> intentionally self-inflicted Injury while sane or self-inflicted Injury while insane; declared or undeclared war or any act thereof; active full-time service in the armed forces of any country; riding as a passenger or otherwise in any vehicle or device for aerial navigation, other than as provided in the section entitled "Aircraft Coverage" 	<ul style="list-style-type: none"> self-inflicted injuries, suicide or attempted suicide, whether the Insured Person was sane; war whether declared or undeclared, and whether or not the Insured Person was actually participating therein; civil commotion, riot, insurrection, armed conflict if the Insured Person was participating therein; the Insured Person's service whether as a combatant or non-combatant, in the armed forces of any country; riding as a passenger or otherwise in any vehicle or device for aerial navigation, other than as provided in the section entitled "Aircraft Coverage" medical treatment or surgery, except if the medical treatment or surgery was needed because of an Accident.



Basic Accidental Death & Dismemberment

Enhancements / Deviations

	Current Program	Enhanced Program
Loss Schedule	Standard	<i>Enhanced Schedule</i>
Repatriation	\$10,000	\$25,000
Education & Day Care	4 year benefit	5 year benefit
Rehabilitation	\$10,000	\$15,000
Workplace Modification	Not a benefit	\$5,000
Occupational Training	\$10,000	\$15,000
Family Transportation	\$1,000 / 150 km	\$25,000 / 50 km
Identification	\$5,000 / 150 km	\$25,000 / 50 km
Seat Belt	10% up to \$25,000	10% up to \$50,000
Home Alteration / Vehicle Modification	\$10,000	\$15,000
Hospital Indemnity	Included	Included
Permanent Total Disability	Included	Included
Aggregate Limit	\$7,000,000	\$10,000,000
Terminations	As per current	As per current
Waiver of Premium	As per current	As per current
Cosmetic Disfigurement	Included	Included
Continuation of Coverage	Follows Group Life	Follows Group Life
Critical Illness	\$1,000	\$1,000

New Enhanced Benefits	Not Applicable	<i>Surgical Reattachment</i> <i>Brain Damage</i> <i>Extension of Coverage</i> <i>Conversion</i> <i>Psychological Therapy</i> <i>Bereavement</i> <i>Funeral Expense</i> <i>Comatose</i> <i>Public Transportation</i> <i>Assault</i> <i>Carjacking</i>
Definitions		New wordings - full definitions highlighted in Appendix B of proposal
Exclusions	<ul style="list-style-type: none"> intentionally self-inflicted Injury while sane or self-inflicted Injury while insane; declared or undeclared war or any act thereof; active full-time service in the armed forces of any country; riding as a passenger or otherwise in any vehicle or device for aerial navigation, other than as provided in the section entitled "Aircraft Coverage" 	<ul style="list-style-type: none"> self-inflicted injuries, suicide <i>or attempted suicide, whether the Insured Person was sane;</i> war whether declared <i>or undeclared, and whether or not the Insured Person was actually participating therein;</i> civil commotion, <i>riot, insurrection, armed conflict</i> if the Insured Person was participating therein; the Insured Person's service <i>whether as a combatant or non-combatant</i>, in the armed forces of any country; riding as a passenger or otherwise in any vehicle or device for aerial navigation, other than as provided in the section entitled "Aircraft Coverage" <i>medical treatment or surgery, except if the medical treatment or surgery was needed because of an Accident.</i>