



In-Network Discount Guarantee Exhibit

State of Indiana

01/01/2022 through 12/31/2022

Approximate % of ASO Fee at Risk	30.0%		
Target In-Network Discount	50.5%	Number of Employees	26,850

In-Network Discount			Amount at Risk PEPM
	Less than or equal to	46.4%	30.0%
46.5%	up to	47.4%	24.0%
47.5%	up to	48.4%	18.0%
48.5%	up to	49.4%	12.0%
49.5%	up to	50.4%	6.0%
Risk Free Corridor >>>	50.5%	or greater	0.0%

Assumptions:

Target In-Network Discount Percentage **50.5%**

The discount guarantee will be based on claims incurred from January, 2022 through December, 2022 and paid through March, 2023.

The target discount percentage is based on the current distribution percentage of in-network employees by market and assumes total replacement with UHC Choice Plus.

UMR reserves the right to revise (or revoke) the discount guarantee should there be a significant change in this employee distribution (+/-10% change in enrollment overall or in any of the large markets identified in the employee distribution worksheet), or if the initial enrollment with UMR is less than 24,170 employees.

The in-network discount percentage will be calculated by dividing total in-network discount dollars by total in-network eligible charges.

¹ Total in-network discount dollars include participating provider contracted discounts only and does not include any savings from medical management, care avoided savings, duplicate charges or any other ineligible savings.

² Total in-network eligible charges will be participating provider eligible charges minus commercial and Medicare COB claims for participating providers.

³ UMR reserves the right to exclude all claims for claimants with covered charges \$100,000 or greater during the guarantee period.



State of Indiana
Market Site Employee Distribution

Market Site	Market Name	Employees	Percentage of Total Employees
476	Indianapolis	19975	74.39%
478	Nw Indiana (& Chicago)	2379	8.86%
All Other		4496	16.74%
Total Employees		26,850	100.00%