

# Attachment I - 2022 Rate Proposal - Small Carriers

(Use *Biweekly* Net-To-Carrier Rates)

<b>Carrier Name</b>							
<b>State</b>		<b>Code</b>		<b>Option (High/Standard/HDHP/CDHP/Basic/Value)</b>			
<b>Year</b>	2022						
<b>Q1. What type(s) of community rating do you propose to use for the Federal group in 2022?</b>							
TCR (Traditional Community Rating)				<input type="checkbox"/>			
CRC (Community Rating By Class)				<input type="checkbox"/>			
ACR (Adjusted Community Rating)				<input type="checkbox"/>			
				<b>Self</b>	<b>Self + 1</b>	<b>Family</b>	
<b>Q2. What are the 2022 proposed Federal group rates?</b>							
If your 2020 Federal group income is greater than or equal to \$750,000, enter the rates from Line 5c, Attachment II on this line.							
<b>Line A:</b>							
<b>Q3. Enter the adjustment to the 2022 proposed Federal group rates as a result of the reconciliation of the 2021 Federal group rates.</b>							
If your actual 2021 Federal group rates were higher than estimated in the 2021 proposal, the 2022 rates should be increased to recover the loss. Likewise, if the actual 2021 Federal group rates were less than estimated in the 2021 proposal, the 2022 rates should be decreased to return the gain to OPM.							
<b>Line B:</b>							
<b>Q4. What are the proposed 2022 Federal group rates after adjustments?</b>							
(Line A + Line B)							
<b>Line C:</b>				\$0.00	\$0.00	\$0.00	
<b>If applicable, OPM will work with you to complete the section below to reduce the proposed rates in order to draw down the contingency reserve.</b>							
<b>Amount of excess contingency reserve:</b>							
<b>Rate reduction necessary to generate a contingency reserve payment approximately equal to the excess.</b>							
<b>Line D:</b>							
<b>2022 FEHBP Rates</b>							
<b>Line E:</b>				\$0.00	\$0.00	\$0.00	

	Self	Self+1	Family
2021 Maximum Government Contribution	\$241.58	\$517.46	\$562.25
2021 Net-to-Carrier Rates			
2021 Gross Premium (Net-to-Carrier Rates * 1.04)	\$0.00	\$0.00	\$0.00
2021 Government Contribution	New Option	New Option	New Option
2021 Enrollee Contribution	New Option	New Option	New Option

**Estimated**

		2022 Maximum Government Contribution *		
		Self	Self+1	Family
0.00	0% increase to 2021 Government Contribution	\$241.58	\$517.46	\$562.25
0.03	3% increase to 2021 Government Contribution	\$248.83	\$532.98	\$579.12
0.06	6% increase to 2021 Government Contribution	\$256.07	\$548.51	\$595.99
0.09	9% increase to 2021 Government Contribution	\$263.32	\$564.03	\$612.85

		2022 Gross Premium		
		Self	Self+1	Family
	0% increase to 2021 Government Contribution	\$0.00	\$0.00	\$0.00
	3% increase to 2021 Government Contribution	\$0.00	\$0.00	\$0.00
	6% increase to 2021 Government Contribution	\$0.00	\$0.00	\$0.00
	9% increase to 2021 Government Contribution	\$0.00	\$0.00	\$0.00

		2022 Government Contribution		
		Self	Self+1	Family
	0% increase to 2021 Government Contribution	\$0.00	\$0.00	\$0.00
	3% increase to 2021 Government Contribution	\$0.00	\$0.00	\$0.00
	6% increase to 2021 Government Contribution	\$0.00	\$0.00	\$0.00
	9% increase to 2021 Government Contribution	\$0.00	\$0.00	\$0.00

		2022 Enrollee Contribution		
		Self	Self+1	Family
	0% increase to 2021 Government Contribution	\$0.00	\$0.00	\$0.00
	3% increase to 2021 Government Contribution	\$0.00	\$0.00	\$0.00
	6% increase to 2021 Government Contribution	\$0.00	\$0.00	\$0.00
	9% increase to 2021 Government Contribution	\$0.00	\$0.00	\$0.00

		% increase in Enrollee Contribution		
		Self	Self+1	Family
	0% increase to 2021 Government Contribution	New Option	New Option	New Option
	3% increase to 2021 Government Contribution	New Option	New Option	New Option
	6% increase to 2021 Government Contribution	New Option	New Option	New Option
	9% increase to 2021 Government Contribution	New Option	New Option	New Option

\*OPM does not know what the government contribution will be until all rates are finalized.

This table is provided to give plans an ideas of what their enrollee contribution will be under different assumptions of the government contribution.

This chart shows the Government Contribution for non-postal employees and annuitants.

# Attachment II - 2022 Rate Proposal - Large Carriers

(Use *Biweekly* Net-To-Carrier Rates)

Carrier Name							
State		Code		Option (High/Standard/HDHP/CDHP/Basic/Value)			
Year	2022						
				Self	Self + 1	Family	
<b>1. Proposed FEHB Rates Before Loadings for January 1, 2022</b>							
<b>2. Special Benefit Loadings</b>							
(a)							
(b)							
<b>3. FEHB Rates Plus Special Benefit Loadings</b>				\$0.00	\$0.00	\$0.00	
<b>4. Standard Loadings</b>							
<b>(a) Extension of Coverage Loading [.004 x (3)]</b>							
<b>(b) Medicare Loading</b>							
<b>4c. Subtotal [(3) + (4a) + (4b)]</b>				\$0.00	\$0.00	\$0.00	
<b>4d. Estimated Premium Underpayment Percentage</b>							
<b>4e. Premium Underpayment Loading [(4c) x (4d)]</b>				\$0.00	\$0.00	\$0.00	
<b>5a. Proposed 2022 FEHB Rates Before Discount [(4c) + (4e)]</b>				\$0.00	\$0.00	\$0.00	
<b>5b. Discount</b>							
<b>(i) SSSG Discount (for TCR plans only)</b>							
<b>(ii) Other Discount</b>							
<b>5c. Final Proposed 2022 FEHB Rates [(5a) - (5bi) - (5bii)]</b>				\$0.00	\$0.00	\$0.00	
If applicable, OPM will work with you to complete the section below to reduce the proposed rates in order to draw down the contingency reserve.							
Amount of excess contingency reserve:							
Rate reduction necessary to generate a contingency reserve payment approximately equal to the excess.							
<b>2022 FEHBP Rates</b>				\$0.00	\$0.00	\$0.00	

	Self	Self+1	Family
2021 Maximum Government Contribution	\$241.58	\$517.46	\$562.25
2021 Net-to-Carrier Rates			
2021 Gross Premium (Net-to-Carrier Rates * 1.04)	\$0.00	\$0.00	\$0.00
2021 Government Contribution	New Option	New Option	New Option
2021 Enrollee Contribution	New Option	New Option	New Option

**Estimated**

		2022 Maximum Government Contribution *		
		Self	Self+1	Family
0.00	0% increase to 2021 Government Contribution	\$241.58	\$517.46	\$562.25
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0.06	6% increase to 2021 Government Contribution	\$256.07	\$548.51	\$595.99
0.09	9% increase to 2021 Government Contribution	\$263.32	\$564.03	\$612.85

		2022 Gross Premium		
		Self	Self+1	Family
	0% increase to 2021 Government Contribution	\$0.00	\$0.00	\$0.00
	3% increase to 2021 Government Contribution	\$0.00	\$0.00	\$0.00
	6% increase to 2021 Government Contribution	\$0.00	\$0.00	\$0.00
	9% increase to 2021 Government Contribution	\$0.00	\$0.00	\$0.00

		2022 Government Contribution		
		Self	Self+1	Family
	0% increase to 2021 Government Contribution	\$0.00	\$0.00	\$0.00
	3% increase to 2021 Government Contribution	\$0.00	\$0.00	\$0.00
	6% increase to 2021 Government Contribution	\$0.00	\$0.00	\$0.00
	9% increase to 2021 Government Contribution	\$0.00	\$0.00	\$0.00

		2022 Enrollee Contribution		
		Self	Self+1	Family
	0% increase to 2021 Government Contribution	\$0.00	\$0.00	\$0.00
	3% increase to 2021 Government Contribution	\$0.00	\$0.00	\$0.00
	6% increase to 2021 Government Contribution	\$0.00	\$0.00	\$0.00
	9% increase to 2021 Government Contribution	\$0.00	\$0.00	\$0.00

		% increase in Enrollee Contribution		
		Self	Self+1	Family
	0% increase to 2021 Government Contribution	New Option	New Option	New Option
	3% increase to 2021 Government Contribution	New Option	New Option	New Option
	6% increase to 2021 Government Contribution	New Option	New Option	New Option
	9% increase to 2021 Government Contribution	New Option	New Option	New Option

\*OPM does not know what the government contribution will be until all rates are finalized. This table is provided to give plans an ideas of what their enrollee contribution will be under different assumptions of the government contribution. This chart shows the Government Contribution for non-postal employees and annuitants.

## Attachment IIA - Backup Line 1 Form - TCR & CRC

Enter the results on line 1 of Attachment III. If neither of these Forms is appropriate, create/modify a form and place it here.

<b>Beginning Capitation Rates</b>	
<b>Age/Sex Factor</b>	
<b>Resulting Capitation Rate</b>	
<b>Percentage of Self Contracts</b>	
<b>Percentage of Self + 1 Contracts</b>	
<b>Percentage of Family Contracts</b>	
<b>Average Family Size</b>	
<b>1st Level Step-Up Factor (Self/Capitation)</b>	
<b>Self+1/Self Ratio</b>	
<b>Family/Self Ratio</b>	
<b>Self Rates</b>	
<b>Self+1 Rates</b>	
<b>Family Rates</b>	

## Attachment IIA - Backup Line 1 Form - ACR

Enter the results on line 1 of Attachment III. If neither of these Forms is appropriate, create/modify a form and place it here.

<b>Experience Period</b>	
<b>Total Paid Claims (before any COB)</b>	
<b>Total COB (including CMS)</b>	
<b>Annual Trend</b>	
<b>Total Trend from Experience Period</b>	
<b>Expected Claims</b>	
<b>Administration (&amp; Profit)</b>	
<b>Total Expected Claims + Admin + Profit</b>	
<b>Members</b>	
<b>Per Member Rates</b>	
<b>Percentage of Self Contracts</b>	
<b>Percentage of Self + 1 Contracts</b>	
<b>Percentage of Family Contracts</b>	
<b>Average Family Size</b>	
<b>1st Level Step-Up Factor (Self/Capitation)</b>	
<b>Self+1/Self Ratio</b>	
<b>Family/Self Ratio</b>	
<b>Self Rates</b>	
<b>Self+1 Rates</b>	
<b>Family Rates</b>	

## Attachment IIA - Special Benefits Loading Form

Enter the Special Benefit Loadings (if appropriate) under Line 2 of Attachment II. If you are submitting an Excel file, please keep the formulas in the spreadsheet.

Benefit	Cost/Member	Self Rates	Self+1 Rates	Family Rates
<i>Ex. \$10/\$20/\$45 Rx Benefit</i>	<i>\$45.93 PMPM</i>	<i>\$25.44</i>	<i>\$48.34 (Rates are Self Rates times Family Ratio of 1.9)</i>	<i>\$58.51 (Rates are Self Rates times Family Ratio of 2.3)</i>
<i>Ex. \$20 Urgent Care</i>	<i>\$4.39 PMPM</i>	<i>\$2.43</i>	<i>\$4.62</i>	<i>\$5.59</i>
(a)				
(b)				
(c)				
(d)				
(e)				
(f)				
(g)				
(h)				

**Note:** Include any necessary backup calculations here to support these loadings.





## Attachment IIA - Potential SSSGs Form

This page is for carriers that are state-mandated to TCR.

If you choose to submit potential SSSGs in the proposal, fill out the form below. You must also keep a list on file of all potential SSSGs ranked by the group's most recent TCR enrollment (but no later than March 31 of the current year). SSSGs will be chosen from the list on file in the event that the potential SSSGs listed below no longer qualify to be SSSGs at the time of reconciliation.

Name	Enrollment	As Of (MM/DD/YYYY)
1.		
2.		
3.		
4.		
5.		
6.		
7.		
8.		
9.		
10.		