BERGEN MUNICIPAL EMPLOYEE BENEFIT FUND - 11320671

Group Number(s): 169469,866353,880725

COVID All-Time Experience: Jan 2020 - May 2022, paid through May 2022

Year Over Year Results:

 Prior:
 Jan 2021 - May 2021, paid through
 May 2021

 Current:
 Jan 2022 - May 2022, paid through
 May 2022

Why use this report?

Gain a deeper understanding of the overall utilization and trend impacts from the COVID pandemic.

This detailed Monthly Analytic Report provides insights into the following key areas:

- COVID-19 specific claim activity
- Telemedicine volumes and impact
- · Overall health care utilization changes
- Risk profile for severe illness based on CDC guidance
- Counties that have high or emerging levels of COVID-19
- COVID-19 vaccinations

This data can help you more fully explore the types of services and population being impacted during the pandemic and will help you answer your key questions such as:

- How many members have evidence of the condition or been tested?
- · How many hospitalizations have there been?
- How many people have been vaccinated?
- Where are people seeking care?
- · How has overall utilization of physician services changed with social distancing and closure of physician offices?
- What is the demand and utilization for telehealth services?
- What is the higher risk for severe illness profile within this population? What is the risk profile for employees specifical ly?
- Are we seeing the impact of deferral of care such as reduction in elective surgeries, etc.?

What codes are used in the COVID monthly view?

The following diagnoses and procedures are used to identify likely COVID-19 related claims in this report. **These codes represent our current best efforts to identify likely COVID-19 activity.** References to COVID-19 in this report are based on the codes below, some of which are not COVID-specific.

COVID-19- Specific Diagnosis and Related Codes - These are codes that are specific to COVID-19 related illness:

U07.1 - COVID-19 confirmed cases - Data is included when this code is billed as the primary, secondary or tertiary diagnosis

J12.82 - Pneumonia due to COVID-19 (new 1/1/2021)

M35.81 - Multi-inflammatory syndrome (new 1/1/2021)

M35.89 - Other specified systemic involvement of connective tissue (new 1/1/2021)

Coronavirus Diagnosis Codes - Providers were guided to bill these in the initial outbreak:

B97.29 - Other coronavirus as the cause of diseased

B34.2 - Coronavirus infection, unspecified

Exposure Diagnosis Codes - Pre-existing and new codes used for COVID-19 exposure and non-confirmed/non-presumptive cases. Because these codes may also be used for suspected exposure to other biological agents and viral communicable diseases, some claims may be for non-COVID related cases:

Z03.818 - Suspected exposure to other biological agents ruled out

Z20.828 - Exposure to other viral communicable diseases

Z20.822 - Contact with and (suspected) exposure to COVID-19 (new 1/1/2021)

Encounter Diagnosis Code - New code introduced specifically for visits related to COVID screenings:

Z11.52 - Encounter for screening for COVID-19- (new 1/1/2021)

Testing Procedure Codes - Used to identify COVID-19 and antibody testing: 86328, 86408, 86409, 86413, 86769, 87426, 87428, 87635, 87636, 87637, 87811, C9803, G2023, G2024, U0001, U0002, U0003, U0004, U0005, 0202U, 0223U, 0224U, 0225U, 0226U, 0240U, 0241U Home testing is identified through NDCs 08337000158, 10055097004, 11877001129, 11877001133, 11877001140, 14613033937, 14613033967, 14613033968, 14613033972, 50010022431, 50010022432, 50010022433, 51044000842, 56362000589, 56362000590, 563620005

Vaccination Administration Procedure / NDC Codes - Used to identify COVID-19 vaccination administration. The actual vaccine cost is being paid by the federal government; data in this report represents administration cost / utilization:: 0001A, 0002A, 0003A, 0004A, 0011A, 0012A, 0013A, 0031A, 0034A, 0064A, 0051A, 0052A, 0053A, 0074A, 0071A, 0072A, 0073A and NDCs 59267100001, 59267100002, 59267100003, 80777027319, 80777027399, 80777027391, 59676058005, 59676058015, 59267102501, 59267102502, 59267102503, 59267102504, 59267105501, 59267105502, 59267105504.

Telemedicine - Metrics include Teladoc as well as community based providers performing approved telemedicine services



Things to consider when reviewing this data

Reporting is based on diagnosis and procedure codes that are billed on a claim

Standard codes and coding guidance have rapidly evolved throughout the pandemic. While healthcare institutions adjust to new codes and coding changes, claims may be understated based on:



- Provider variance in understanding billing guidance
- Inability to confirm diagnosis due to testing limitations



- Test results received by provider post-claim submission
- No claim submission (e.g., testing or vaccination administration covered by public health entity or inpatient)



- Claim submission prior to the introduction of COVID-19 specific ICD-10 codes
- COVID-19 vaccine administration information included in this report represents claims covered under the Aetna medical or Aetna pharmacy benefits. International claims may not be billed and processed in accordance with the coding and definitions used in this report and may impact the data/results shown
- Data in this report is compiled at the group number level. Member movement between group numbers may
 impact aggregate claimant counts.

Report term

Here are more specific details behind terms used in this report:

Claimant Distribution Definitions:

- Confirmed Cases The number of members who had a claim with the COVID-19 specific diagnosis code U07.1 billed as one of the first 3 diagnoses on a claim or had a claim with J12.82, M35.81 or M35.89 as a primary diagnosis
- **Probable Cases** The number of members who have either of the general coronavirus codes shown on the left (B97.29 or B34.2) billed as the primary diagnosis on a claim
- Exposure Cases The number of members who have any of the 3 exposure diagnosis codes shown on the left (Z03.818, Z20.828, Z20.822) billed as the primary diagnosis on a claim
- Lab Test, Vaccine or Encounter Only Cases The number of members who had a lab test with a diagnosis code other than those identified above or only had evidence of an encounter for screening (211.52) or a vaccination with no other diagnosis codes used in this report. These members have ONLY had claims for testing, screening encounters or vaccines and do not have other claims that fit the criteria outlined above

High Risk Members - We used the CDC guidance to identify members within the population that may be at higher risk for severe illness. This includes members who are over 64 as well as those that have one or more conditions outlined by the CDC such as serious heart conditions, diabetes, chronic kidney disease, etc. The CDC guidance can be found here: https://www.cdc.gov/coronavirus/2019-ncov/need-extra-precautions/people-at-higher-risk.html.

Note: Customers new to Aetna 1/1/2022 will not have condition-based risk data populated until there is sufficient information to identify disease states.

Time Periods - There are 2 time periods used in this report:

• COVID All-Time Experience

Represents incurred claims for COVID-related expenses from January 1, 2020 through the most recent incurred month

Year Over Year Experience (Current and Prior)

Represents 2022 and 2021 incurred claims for the dates shown at the top of this report. The claim lag for both time periods is the same to provide a consistent year over year comparison.



Section I COVID-19 Population Alerts



COVID-19 population alerts

Hot Spots In the United States - Map (to the right)

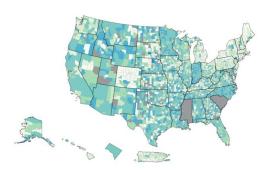
The map shows how the number of new cases have CHANGED in the last two weeks across the U.S. (not plan sponsor-specific). This provides an indication of which direction the level of new cases is trending.

County Alerts (below)

The tables below show the average daily new cases per 100,000 individuals by county over the past 7 days. These rates are reflective of the overall population of the county, not of your specific membership. This data is to highlight where you have membership in counties experiencing high or emerging rates of new cases.

We use information collected by the CDC to calculate a '7 day average new case count.' This data is normalized for population size (new cases per 100,000 individuals) to smooth unusual daily highs or lows, caused by data collection fluctuations.

The data below is for your top 25 counties (by membership) that are identified as having either a high or emerging average daily case rates. There could be less than 25 counties in the tables (or none) if the alert criteria is not met.



○-25.01% or less ○-25% - -10.01% ○-10% - -0.01% ○0% - 10% ○10.01% - 100% ○100.01% - 1,000% ○1,000.01 or more ● No Data

Heat map of recent growth by county: This map shows the average growth between the last seven days and the previous seven days. Darker colors indicate an increasing trend while lighters colors indicate a decreasing trend.

Last Updated: 06/07/2022. Source: CDC

High risk counties (red) had greater than 25 daily new cases per 100,000 individuals

Data is for week ending: 06/05/2022

Emerging risk counties (orange) had between 10 and 25 daily new cases per 100,000 individuals

High Risk	(>=25 new cases	per 100,000 individ	duals)
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	County	Your	Avg daily new
State, County	population	members	cases per 100K
New Jersey, Bergen	932,202	1,731	48.4
New Jersey, Essex	798,975	1,072	42.0
New Jersey, Union	556,341	1,013	39.7
New Jersey, Middlesex	825,062	721	46.0
New Jersey, Morris	491,845	442	45.8
New Jersey, Passaic	501,826	351	41.3
New Jersey, Somerset	328,934	243	41.8
New Jersey, Monmouth	618,795	130	46.8
New Jersey, Sussex	140,488	124	28.1
New Jersey, Ocean	607,186	96	40.0
New Jersey, Warren	105,267	85	39.1
New Jersey, Hudson	672,391	59	49.0
New Jersey, Hunterdon	124,371	47	39.4
Pennsylvania, Northampton	305,285	30	26.6
New Jersey, Burlington	445,349	26	40.7
South Carolina, Horry	354,081	23	34.8
Pennsylvania, Monroe	170,271	19	34.2
New York, Rockland	325,789	17	33.5
New York, Orange	384,940	15	35.6
Arizona, Maricopa	4,485,414	11	28.2
Florida, Palm Beach	1,496,770	10	94.3
Florida, Lee	770,577	9	69.5
Florida, Charlotte	188,910	8	68.5
Florida, St. Lucie	328,297	8	61.9
New Jersey, Mercer	367,430	8	45.0

Note: Counties with less than 20 new cases in the prior week will not appear in this report. New case data is not available for approximately 30 counties. "Your members" represents your total commercial Aetna self-insured membership.

Emerging Risk (10-24 new cases per 100,000 individuals)

	County	Your	Avg daily new
State, County	population	members	cases per 100K
Georgia, Gwinnett	936,250	8	20.8
Pennsylvania, Bucks	628,270	7	24.9
Vermont, Caledonia	29,993	6	22.9
South Carolina, Greenville	523,542	6	18.0
Pennsylvania, Pike	55,809	5	20.7
Pennsylvania, Wayne	51,361	4	21.7
South Carolina, Newberry	38,440	4	19.7
South Carolina, Beaufort	192,122	3	18.3
Virginia, Franklin	56,042	2	20.9
South Carolina, Georgetown	62,680	2	20.5
Texas, Guadalupe	166,847	2	17.0
Texas, Johnson	175,817	2	11.6
Virginia, Orange	37,051	1	24.3
Arizona, Pinal	462,789	1	23.1
Virginia, Norfolk city	242,742	1	22.2
Georgia, Chatham	289,430	1	21.8
Maine, Cumberland	295,003	1	20.6
Connecticut, New Haven	854,757	1	19.6
Maine, Penobscot	152,148	1	19.5
Georgia, Clayton	292,256	1	18.9
South Carolina, Jasper	30,073	1	15.2
Alabama, Lauderdale	92,729	1	11.6

Section II All-Time COVID-19 Experience

Time period: Claims incurred Jan 2020 - May 2022, paid through May 2022



At a glance COVID-19 All-time experience

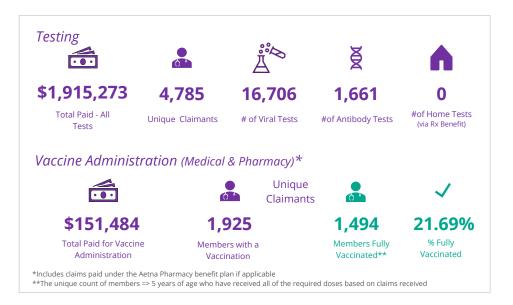
age band categories as well as service categories

Average Members: 4,356

Population risk for severe illness COVID-19 population risk* 2,422, 37% ■ Higher Risk General Risk 37.2% Members at risk for severe illness Higher risk for severe illness, by member type General risk for contracting COVID-19 exists across the population. Age and underlying health conditions are 1,600 associated with higher risk for severe illness with the potential 1.400 for severe symptoms, hospitalizations, ICU services, and poorer outcomes. 1.200 The pie chart shows the number and percent of your population with <u>CDC-identified "higher risk for severe illness"</u> 800 600 400 The bar chart displays this information by member type. 200 * See page one for High Risk definition. Employee Spouse Dependent

Time period: Jan 2020 - May 2022, paid through May 2022

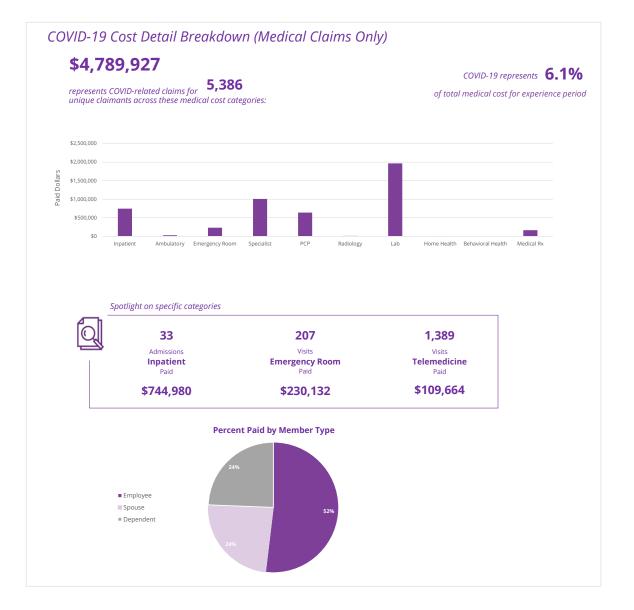
Claimant Distribution* how your total claimants break down based on diagnosis code information 1.445 \$2,701,608 Confirmed **Probable** \$22.085 Exposure 3.175 \$1,951,938 Lab test, screening 735 \$114,296 encounter or vaccine only *refer to Report terms on page 1



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COVID-19 All-time experience details

Average Members: 4,356



Claimant distribution - All Members*

how your total medical claimants break down based on diagnosis code

1,445	\$2,701,608	Confirmed
31	\$22,085	Probable
3,175	\$1,951,938	Exposure
735	\$114,296	Lab test, screening encounter or vaccine only

*refer to Report terms on page 1

Time period: Jan 2020 - May 2022, paid through May 2022

Claimant distribution - Employees*

how your total claimants break down based on diagnosis code information

724	\$1,482,844	Confirmed
18	\$9,966	Probable
1,360	\$922,835	Exposure
317	\$70,003	Lab test, screening encounter or vaccine only

*refer to Report terms on page 1

Claimant distribution - Spouse & Dependents*

how your total claimants break down based on diagnosis code information

721	\$1,218,765	Confirmed					
13	\$12,119	Probable					
1,815	\$1,029,103	Exposure					
418	\$44,293	Lab test, screening encounter or vaccine only					

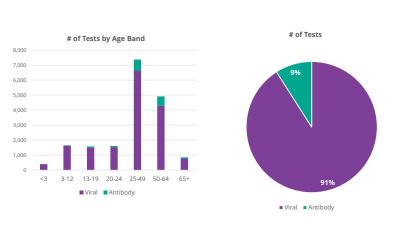
*refer to Report terms on page 1



COVID-19 All-time experience - Testing and Vaccination

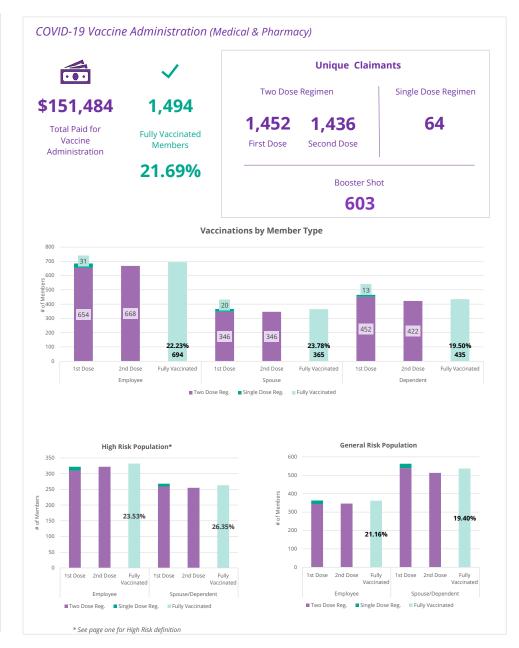
Average Members: 4,356

COVID-19 testing ğ 16,706 1.661 # of Viral Tests \$1,915,273 # of Antibody Tests 40% 4,785 Total Paid - All Testing as a % of Claimants #of Home Tests 0 Total COVID Spend Tests (via Rx Benefit) Average Cost per Test Paid by COVID Test Type \$2,000,000 \$120 \$109 \$1,800,000 \$100 \$1,600,000 \$1,400,000 \$80 \$55 \$1,000,000 \$60 \$800.000 \$40 \$600,000 \$400,000 \$20 Viral Viral Antibody Antibody # of Tests # of Tests by Age Band 8.000 7,000



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Time period: Jan 2020 - May 2022, paid through May 2022



Section III Year Over Year Results

Current period: Claims incurred Jan 2022 - May 2022, paid through May 2022

Prior period: Claims incurred Jan 2021 - May 2021, paid through May 2021



Current period: Claims incurred Jan 2022 - May 2022, paid through
Prior period: Claims incurred Jan 2021 - May 2021, paid through
May 2021
May 2021

Total health plan experience - year over year

Average Current Members: 6,479

Overall Healthcare Services (Medical Claims Only)

How are services changing?

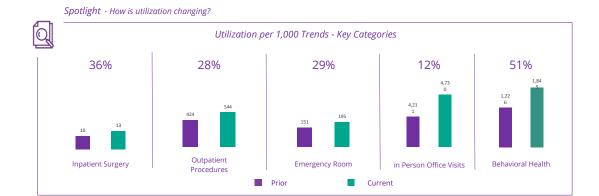
\$18.5M
Year to Date 2022

PMPM Trend

5.9%

COVID as a Percent of Total Paid

Utilization Trend



\$900 \$800 \$700 \$600 \$500 \$400 \$300 \$100 \$0 Jan Feb Mar Apr May Jun Jul Aug Sep Oct Nov Dec -2019 -2020 -2021 -2022

Paid per Member per Month*

30,000 25,000 20,000 15,000 5,000 Jan Feb Mar Apr May Jun Jul Aug Sep Oct Nov Dec —2019 —2020 —2021 —2022

Utilization per 1,000 Members*

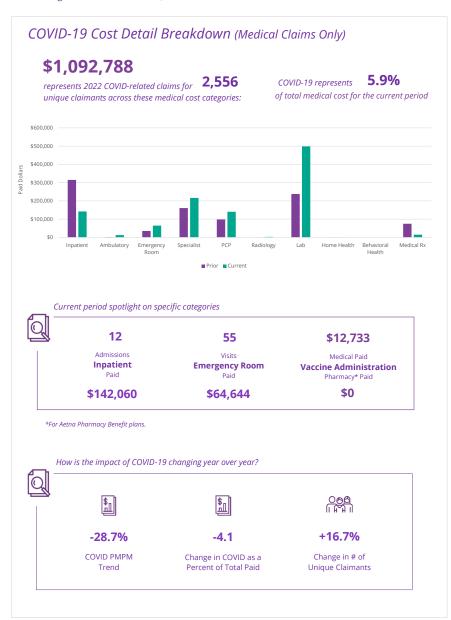
^{*} Most recent months' claims are understated and will show lower results until claims become complete

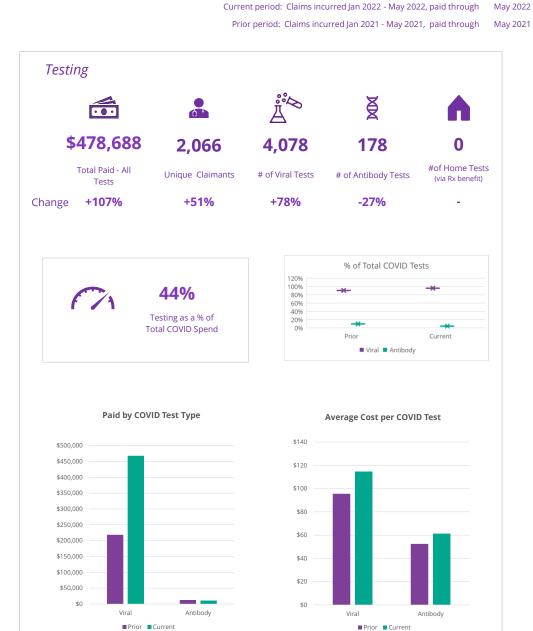
^{*} Most recent months' claims are understated and will show lower results until claims become complete



COVID experience - year over year

Average Current Members: 6,479

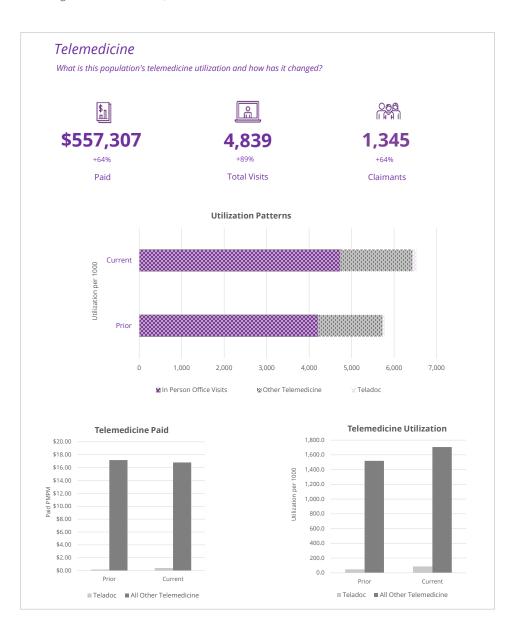






Telemedicine experience - year over year

Average Current Members: 6,479



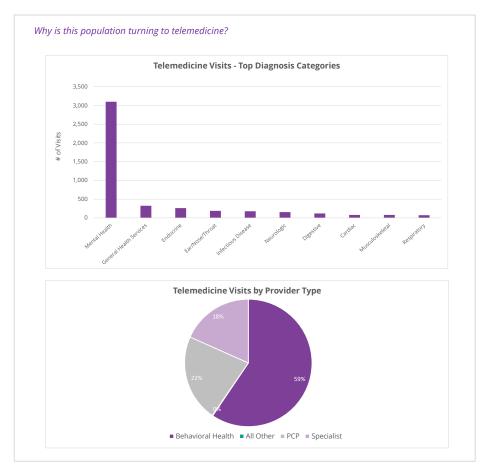
Current period: Claims incurred Jan 2022 - May 2022, paid through

Prior period: Claims incurred Jan 2021 - May 2021, paid through

May 2021

How telemedicine is being used in the context of the pandemic

Changes in the use of telemedicine services are an immediate observable side effect of the pandemic. Stay at home orders and social distancing resulted in many healthcare providers ceasing non-emergent office visits and providing them virtually via secured technology. This change in practice has and will result in large increases in telemedicine utilization with expected decreases in office-based utilization.





Section IV Appendix

Data tables - year over year COVID trends

Current period: Claims incurred Jan 2022 - May 2022, paid through May 2022 Prior period: Claims incurred Jan 2021 - May 2021, paid through May 2021

of Members at risk by state

COVID-19 alerts - top 50 counties with highest and emerging risk

Vaccination summary by state



COVID trends - year over year

Table 1: Total COVID-19 Medical Cost and Utilization:

	# of	# of Unique Claimants		1	Medical Paid		N.	Medical Paid PMPM		Visits				Visits per 1,00	00	Cost per Visit		
Age Band	Prior	Current	Change	Prior	Current	Change	Prior	Current	Change	Prior	Current	Change	Prior	Current	Change	Prior	Current	Change
<3 years	41	91	122.0%	\$10,687	\$27,421	156.6%	\$0.55	\$0.85	55.0%	73	184	152.1%	44.8	68.2	52.3%	\$146	\$149	1.8%
3 - 12 years	162	340	109.9%	\$45,212	\$89,260	97.4%	\$2.31	\$2.76	19.3%	366	704	92.3%	224.4	260.8	16.2%	\$124	\$127	2.6%
13 - 19 years	207	266	28.5%	\$58,561	\$82,092	40.2%	\$2.99	\$2.53	-15.3%	556	556	0.0%	340.8	206.0	-39.6%	\$105	\$148	40.2%
20 - 24 years	197	218	10.7%	\$66,953	\$72,445	8.2%	\$3.42	\$2.24	-34.6%	622	513	-17.5%	381.3	190.0	-50.2%	\$108	\$141	31.2%
25 - 49 years	778	862	10.8%	\$258,579	\$375,645	45.3%	\$13.21	\$11.60	-12.2%	2,126	2,630	23.7%	1,303.3	974.2	-25.3%	\$122	\$143	17.4%
50 - 64 years	673	651	-3.3%	\$393,687	\$397,903	1.1%	\$20.11	\$12.28	-38.9%	2,009	1,853	-7.8%	1,231.6	686.4	-44.3%	\$196	\$215	9.6%
65+ years	132	128	-3.0%	\$91,772	\$48,022	-47.7%	\$4.69	\$1.48	-68.4%	384	381	-0.8%	235.4	141.1	-40.0%	\$239	\$126	-47.3%
Total	2,190	2,556	16.7%	\$925,452	\$1,092,788	18.1%	\$47.28	\$33.73	-28.7%	6,136	6,821	11.2%	3,761.5	2,526.6	-32.8%	\$151	\$160	6.2%

Table 2: COVID-19 Viral Testing. Not including COVID home tests covered under an Aetna Pharmacy benefit.

	# o	# of Unique Claimants		# of Tests			Medical Paid Amount				Medical Paid PM	1PM	Cost per Test			
Age Band	Prior	Current	Change	Prior	Current	Change	Prior	Current	Change	Prior	Current	Change	Prior	Current	Change	
<3 years	36	82	127.8%	49	135	175.5%	\$5,203	\$11,779	126.4%	\$0.27	\$0.36	36.8%	\$106	\$87	-17.8%	
3 - 12 years	144	276	91.7%	223	410	83.9%	\$19,589	\$39,113	99.7%	\$1.00	\$1.21	20.6%	\$88	\$95	8.6%	
13 - 19 years	141	205	45.4%	261	335	28.4%	\$25,663	\$36,301	41.5%	\$1.31	\$1.12	-14.5%	\$98	\$108	10.2%	
20 - 24 years	127	155	22.0%	298	294	-1.3%	\$31,670	\$31,011	-2.1%	\$1.62	\$0.96	-40.8%	\$106	\$105	-0.7%	
25 - 49 years	416	673	61.8%	743	1,585	113.3%	\$68,080	\$187,496	175.4%	\$3.48	\$5.79	66.4%	\$92	\$118	29.1%	
50 - 64 years	359	481	34.0%	621	1,109	78.6%	\$60,588	\$137,816	127.5%	\$3.10	\$4.25	37.4%	\$98	\$124	27.4%	
65+ years	51	92	80.4%	91	210	130.8%	\$7,660	\$24,254	216.6%	\$0.39	\$0.75	91.3%	\$84	\$115	37.2%	
Total	1,274	1,964	54.2%	2,286	4,078	78.4%	\$218,453	\$467,770	114.1%	\$11.16	\$14.44	29.4%	\$96	\$115	20.0%	

Table 2a: COVID-19 OTC ("Home") Viral Testing - This table will be populated for COVID home tests covered under an Aetna Pharmacy benefit. Home tests covered under an Aetna medical plan are included in Table 2, Viral Testing.

	# of Unique Claimants		ants	1	# of Tests		Rx Paid Amount				Rx Paid PMPN	И	Cost per Test			
Age Band	Prior	Current	Change	Prior	Current	Change	Prior	Current	Change	Prior	Current	Change	Prior	Current	Change	
<3 years	0	0	-	0	0	-	\$0	\$0	-	\$0.00	\$0.00	-	\$0	\$0	-	
3 - 12 years	0	0	-	0	0	-	\$0	\$0	-	\$0.00	\$0.00	-	\$0	\$0	-	
13 - 19 years	0	0	-	0	0	-	\$0	\$0	-	\$0.00	\$0.00	-	\$0	\$0	-	
20 - 24 years	0	0	-	0	0	-	\$0	\$0	-	\$0.00	\$0.00	-	\$0	\$0	-	
25 - 49 years	0	0	-	0	0	-	\$0	\$0	-	\$0.00	\$0.00	-	\$0	\$0	-	
50 - 64 years	0	0	-	0	0	-	\$0	\$0	-	\$0.00	\$0.00	-	\$0	\$0	-	
65+ years	0	0	-	0	0	-	\$0	\$0	-	\$0.00	\$0.00	-	\$0	\$0	-	
Total	0	0	-	0	0	-	\$0	\$0	-	\$0.00	\$0.00	-	\$0	\$0	-	

Table 2b: COVID-19 Antibody Testing

	# of Unique Claimants			# of Tests			Medical Paid Amount				Medical Paid PM	IPM	Cost per Test			
Age Band	Prior	Current	Change	Prior	Current	Change	Prior	Current	Change	Prior	Current	Change	Prior	Current	Change	
<3 years	2	1	-50.0%	2	1	-50.0%	\$126	\$42	-66.7%	\$0.01	\$0.00	-79.9%	\$63	\$42	-33.3%	
3 - 12 years	3	9	200.0%	3	10	233.3%	\$295	\$674	128.6%	\$0.02	\$0.02	38.1%	\$98	\$67	-31.4%	
13 - 19 years	13	10	-23.1%	13	10	-23.1%	\$927	\$716	-22.7%	\$0.05	\$0.02	-53.3%	\$71	\$72	0.5%	
20 - 24 years	12	5	-58.3%	14	5	-64.3%	\$632	\$413	-34.6%	\$0.03	\$0.01	-60.5%	\$45	\$83	83.0%	
25 - 49 years	98	74	-24.5%	106	76	-28.3%	\$5,399	\$4,631	-14.2%	\$0.28	\$0.14	-48.2%	\$51	\$61	19.6%	
50 - 64 years	87	61	-29.9%	90	63	-30.0%	\$4,827	\$3,748	-22.4%	\$0.25	\$0.12	-53.1%	\$54	\$59	10.9%	
65+ years	15	12	-20.0%	15	13	-13.3%	\$548	\$693	26.5%	\$0.03	\$0.02	-23.6%	\$37	\$53	45.9%	
Total	230	172	-25.2%	243	178	-26.7%	\$12,754	\$10,918	-14.4%	\$0.65	\$0.34	-48.3%	\$52	\$61	16.9%	



Table 3: COVID-19 Vaccinations (Medical)

	# of Unique Claimants			# of Vaccinations			Medical Paid Amount				Medical Paid PM	IPM	Cost per Vaccination			
Age Band	Prior	Current	Change	Prior	Current	Change	Prior	Current	Change	Prior	Current	Change	Prior	Current	Change	
<3 years	0	0	-	0	0	-	\$0	\$0	-	\$0.00	\$0.00	-	\$0	\$0	-	
3 - 12 years	4	51	1,175.0%	4	76	1,800.0%	\$191	\$2,763	1,346.6%	\$0.01	\$0.09	774.1%	\$48	\$36	-23.9%	
13 - 19 years	82	39	-52.4%	116	40	-65.5%	\$5,083	\$1,870	-63.2%	\$0.26	\$0.06	-77.8%	\$44	\$47	6.7%	
20 - 24 years	97	38	-60.8%	157	39	-75.2%	\$6,581	\$1,887	-71.3%	\$0.34	\$0.06	-82.7%	\$42	\$48	15.4%	
25 - 49 years	395	58	-85.3%	686	63	-90.8%	\$27,611	\$2,736	-90.1%	\$1.41	\$0.08	-94.0%	\$40	\$43	7.9%	
50 - 64 years	405	74	-81.7%	722	76	-89.5%	\$28,730	\$3,283	-88.6%	\$1.47	\$0.10	-93.1%	\$40	\$43	8.6%	
65+ years	89	6	-93.3%	149	6	-96.0%	\$4,121	\$195	-95.3%	\$0.21	\$0.01	-97.1%	\$28	\$32	17.4%	
Total	1,072	266	-75.2%	1,834	300	-83.6%	\$72,317	\$12,733	-82.4%	\$3.69	\$0.39	-89.4%	\$39	\$42	7.6%	

Table 3a: COVID-19 Vaccinations (Pharmacy) - This table will only be populated for customers who have coverage under the Aetna Pharmacy Benefit plan. This data is not included in the total in any of the other data tables.

	# of Unique Claimants			# of Vaccinations			Rx Paid Amount]	Rx Paid PMPN	1	Cost per Vaccination			
Age Band	Prior	Current	Change	Prior	Current	Change	Prior	Current	Change	Prior	Current	Change	Prior	Current	Change	
<3 years	0	0	-	0	0	-	\$0	\$0	-	\$0.00	\$0.00	-	\$0	\$0	-	
3 - 12 years	0	0	-	0	0	-	\$0	\$0	-	\$0.00	\$0.00	-	\$0	\$0	-	
13 - 19 years	0	0	-	0	0	-	\$0	\$0	-	\$0.00	\$0.00	-	\$0	\$0	-	
20 - 24 years	0	0	-	0	0	-	\$0	\$0	-	\$0.00	\$0.00	-	\$0	\$0	-	
25 - 49 years	0	0	-	0	0	-	\$0	\$0	-	\$0.00	\$0.00	-	\$0	\$0	-	
50 - 64 years	0	0	-	0	0	-	\$0	\$0	-	\$0.00	\$0.00	-	\$0	\$0	-	
65+ years	0	0	-	0	0	-	\$0	\$0	-	\$0.00	\$0.00	-	\$0	\$0	-	
Total	0	0	-	0	0	-	\$0	\$0	-	\$0.00	\$0.00	-	\$0	\$0	-	

Table 4: Emergency Room Cost and Utilization of COVID-19:

	# 0	f Unique Claim	nants		Medical Paid			Medical Paid PM	IPM	1	Visits			Visits per 1,00	00		Cost per Visit	
Age Band	Prior	Current	Change	Prior	Current	Change	Prior	Current	Change	Prior	Current	Change	Prior	Current	Change	Prior	Current	Change
<3 years	2	7	250.0%	\$2,126	\$6,315	197.1%	\$0.11	\$0.19	79.5%	3	8	166.7%	1.8	3.0	61.1%	\$709	\$789	11.4%
3 - 12 years	1	2	100.0%	\$1,527	\$2,971	94.6%	\$0.08	\$0.09	17.6%	1	2	100.0%	0.6	0.7	20.8%	\$1,527	\$1,486	-2.7%
13 - 19 years	1	6	500.0%	\$90	\$6,073	6,613.8%	\$0.00	\$0.19	3,956.8%	1	7	600.0%	0.6	2.6	323.0%	\$90	\$868	859.1%
20 - 24 years	2	3	50.0%	\$3,512	\$1,737	-50.5%	\$0.18	\$0.05	-70.1%	2	3	50.0%	1.2	1.1	-9.4%	\$1,756	\$579	-67.0%
25 - 49 years	12	15	25.0%	\$17,553	\$17,415	-0.8%	\$0.90	\$0.54	-40.0%	12	16	33.3%	7.4	5.9	-19.4%	\$1,463	\$1,088	-25.6%
50 - 64 years	3	12	300.0%	\$8,919	\$29,946	235.7%	\$0.46	\$0.92	102.9%	4	16	300.0%	2.5	5.9	141.7%	\$2,230	\$1,872	-16.1%
65+ years	2	3	50.0%	\$1,587	\$186	-88.3%	\$0.08	\$0.01	-92.9%	2	3	50.0%	1.2	1.1	-9.4%	\$794	\$62	-92.2%
Total	23	48	108.7%	\$35,314	\$64,644	83.1%	\$1.80	\$2.00	10.6%	25	55	120.0%	15.3	20.4	32.9%	\$1,413	\$1,175	-16.8%

Table 5: Teladoc/Telemedicine Cost and Utilization of COVID-19:

	# o	f Unique Claim	nants		Medical Paid			Medical Paid PM	1PM]	Visits			Visits per 1,00	00		Cost per Visit	:
Age Band	Prior	Current	Change	Prior	Current	Change	Prior	Current	Change	Prior	Current	Change	Prior	Current	Change	Prior	Current	Change
<3 years	5	5	0.0%	\$539	\$273	-49.3%	\$0.03	\$0.01	-69.4%	8	5	-37.5%	4.9	1.9	-62.2%	\$67.36	\$54.67	-18.8%
3 - 12 years	20	15	-25.0%	\$1,956	\$1,104	-43.6%	\$0.10	\$0.03	-65.9%	27	16	-40.7%	16.6	5.9	-64.2%	\$72.43	\$68.99	-4.8%
13 - 19 years	17	9	-47.1%	\$1,131	\$859	-24.1%	\$0.06	\$0.03	-54.1%	18	11	-38.9%	11.0	4.1	-63.1%	\$62.86	\$78.06	24.2%
20 - 24 years	10	16	60.0%	\$1,007	\$2,013	99.9%	\$0.05	\$0.06	20.8%	12	37	208.3%	7.4	13.7	86.3%	\$83.89	\$54.40	-35.2%
25 - 49 years	48	96	100.0%	\$5,845	\$12,350	111.3%	\$0.30	\$0.38	27.7%	66	185	180.3%	40.5	68.5	69.4%	\$88.57	\$66.76	-24.6%
50 - 64 years	35	76	117.1%	\$4,837	\$7,241	49.7%	\$0.25	\$0.22	-9.5%	53	99	86.8%	32.5	36.7	12.9%	\$91.27	\$73.14	-19.9%
65+ years	7	12	71.4%	\$1,615	\$969	-40.0%	\$0.08	\$0.03	-63.8%	15	17	13.3%	9.2	6.3	-31.5%	\$107.67	\$56.99	-47.1%
Total	142	229	61.3%	\$16,930	\$24,809	46.5%	\$0.86	\$0.77	-11.5%	199	370	85.9%	122.0	137.1	12.3%	\$85.08	\$67.05	-21.2%

Table 5a: All Telemedicine (regardless of diagnosis)

	# o	f Unique Claim	ants		Medical Paid		N.	Medical Paid PM	PM		Visits			Visits per 1,00	00	1	Cost per Visit	
Telemedicine	Prior	Current	Change	Prior	Current	Change	Prior	Current	Change	Prior	Current	Change	Prior	Current	Change	Prior	Current	Change
All Telemedicine	822	1,345	63.6%	\$339,581	\$557,307	64.1%	\$17.35	\$17.20	-0.8%	2,554	4,839	89.5%	1,565.7	1,792.4	14.5%	\$133	\$115	-13.4%



Table 6: Urgent Care / Retail and Minute Clinic Cost and Utilization of COVID-19:

	# o	Unique Claim	ants	1	Medical Paid		N.	Medical Paid PM	РМ]	Visits	[]	Visits per 1,00	00 []	Cost per Visit	
Age Band	Prior	Current	Change	Prior	Current	Change	Prior	Current	Change	Prior	Current	Change	Prior	Current	Change	Prior	Current	Change
<3 years	4	11	175.0%	\$978	\$2,189	123.8%	\$0.05	\$0.07	35.2%	6	12	100.0%	3.7	4.4	20.8%	\$163.00	\$182.42	11.9%
3 - 12 years	48	94	95.8%	\$11,574	\$21,562	86.3%	\$0.59	\$0.67	12.6%	77	127	64.9%	47.2	47.0	-0.3%	\$150.31	\$169.78	13.0%
13 - 19 years	71	70	-1.4%	\$16,224	\$16,852	3.9%	\$0.83	\$0.52	-37.2%	106	98	-7.5%	65.0	36.3	-44.1%	\$153.06	\$171.96	12.4%
20 - 24 years	86	53	-38.4%	\$16,458	\$13,478	-18.1%	\$0.84	\$0.42	-50.5%	128	84	-34.4%	78.5	31.1	-60.3%	\$128.58	\$160.45	24.8%
25 - 49 years	196	274	39.8%	\$45,287	\$73,822	63.0%	\$2.31	\$2.28	-1.5%	304	537	76.6%	186.4	198.9	6.7%	\$148.97	\$137.47	-7.7%
50 - 64 years	149	170	14.1%	\$28,693	\$40,847	42.4%	\$1.47	\$1.26	-14.0%	228	311	36.4%	139.8	115.2	-17.6%	\$125.85	\$131.34	4.4%
65+ years	21	28	33.3%	\$3,946	\$3,881	-1.7%	\$0.20	\$0.12	-40.6%	28	36	28.6%	17.2	13.3	-22.3%	\$140.94	\$107.81	-23.5%
Total	575	700	21.7%	\$123,160	\$172,632	40.2%	\$6.29	\$5.33	-15.3%	877	1,205	37.4%	537.6	446.4	-17.0%	\$140.43	\$143.26	2.0%

Table 7: Inpatient Cost and Utilization of COVID-19:

	# o	f Unique Claim	ants	1	Medical Paid		N	ledical Paid PM	PM		# of Admission	ns	1	Admissions per 1	1,000	Co	st per Admiss	on	Avera	ge Length	of Stay
Age Band	Prior	Current	Change	Prior	Current	Change	Prior	Current	Change	Prior	Current	Change	Prior	Current	Change	Prior	Current	Change	Prior	Current	Change
<3 years	0	0	-	\$0	\$0	-	\$0.00	\$0.00	-	0	0	-	0.0	0.0	-	\$0	\$0	-	0.0	0.0	-
3 - 12 years	0	0	-	\$0	\$0	-	\$0.00	\$0.00	-	0	0	-	0.0	0.0	-	\$0	\$0	-	0.0	0.0	-
13 - 19 years	0	0	-	\$0	\$0	-	\$0.00	\$0.00	-	0	0	-	0.0	0.0	-	\$0	\$0	-	0.0	0.0	-
20 - 24 years	0	0	-	\$0	\$0	-	\$0.00	\$0.00	-	0	0	-	0.0	0.0	-	\$0	\$0	-	0.0	0.0	-
25 - 49 years	1	1	0.0%	\$47,632	\$20,228	-57.5%	\$2.43	\$0.62	-74.3%	1	1	0.0%	0.6	0.4	-39.6%	\$47,632	\$20,228	-57.5%	4.0	5.0	25.0%
50 - 64 years	3	4	33.3%	\$205,207	\$114,052	-44.4%	\$10.48	\$3.52	-66.4%	3	5	66.7%	1.8	1.9	0.7%	\$68,402	\$22,810	-66.7%	10.0	10.8	8.0%
65+ years	1	5	400.0%	\$62,116	\$7,780	-87.5%	\$3.17	\$0.24	-92.4%	1	6	500.0%	0.6	2.2	262.5%	\$62,116	\$1,297	-97.9%	4.0	9.5	137.5%
Total	5	10	100.0%	\$314,955	\$142,060	-54.9%	\$16.09	\$4.39	-72.7%	5	12	140.0%	3.1	4.4	45.0%	\$62,991	\$11,838	-81.2%	7.6	9.7	27.2%

Table 8: Cost and Utilization of COVID-19 by Medical Cost Category

	# of	f Unique Claim	ants	1	Medical Paid		N	ledical Paid PM	IPM]	Visits			Visits per 1,00	00		Cost per Visit	
Med Cost Category	Prior	Current	Change	Prior	Current	Change	Prior	Current	Change	Prior	Current	Change	Prior	Current	Change	Prior	Current	Change
Inpatient	5	10	100.0%	\$314,955	\$142,060	-54.9%	\$16.09	\$4.39	-72.7%	5	12	140.0%	3.1	4.4	45.0%	\$62,991	\$11,838	-81.2%
Ambulatory	14	11	-21.4%	\$2,293	\$12,467	443.7%	\$0.12	\$0.38	228.6%	14	13	-7.1%	8.6	4.8	-43.9%	\$164	\$959	485.6%
Emergency Room	23	48	108.7%	\$35,314	\$64,644	83.1%	\$1.80	\$2.00	10.6%	25	55	120.0%	15.3	20.4	32.9%	\$1,413	\$1,175	-16.8%
Specialist	668	814	21.9%	\$160,682	\$216,320	34.6%	\$8.21	\$6.68	-18.7%	1,120	1,423	27.1%	686.6	527.1	-23.2%	\$143	\$152	6.0%
PCP	490	765	56.1%	\$98,325	\$140,585	43.0%	\$5.02	\$4.34	-13.6%	952	1,251	31.4%	583.6	463.4	-20.6%	\$103	\$112	8.8%
Radiology	15	41	173.3%	\$778	\$2,916	275.0%	\$0.04	\$0.09	126.6%	22	55	150.0%	13.5	20.4	51.1%	\$35	\$53	50.0%
Lab	1,371	2,059	50.2%	\$237,849	\$498,665	109.7%	\$12.15	\$15.39	26.7%	2,767	4,663	68.5%	1,696.2	1,727.3	1.8%	\$86	\$107	24.4%
Home Health	5	2	-60.0%	\$496	\$382	-22.9%	\$0.03	\$0.01	-53.4%	11	4	-63.6%	6.7	1.5	-78.0%	\$45	\$96	112.1%
Behavioral Health	0	0	-	\$0	\$0	-	\$0.00	\$0.00	-	0	0	-	0.0	0.0	-	\$0	\$0	-
Medical Rx	1,071	286	-73.3%	\$74,760	\$14,749	-80.3%	\$3.82	\$0.46	-88.1%	1,833	323	-82.4%	1,123.7	119.6	-89.4%	\$41	\$46	12.0%
Total	2,190	2,556	16.7%	\$925,452	\$1,092,788	18.1%	\$47.28	\$33.73	-28.7%	6,136	6,821	11.2%	3,761.5	2,526.6	-32.8%	\$151	\$160	6.2%

Table 9: Total COVID-19 Medical Cost by Member Type:

	# o	f Unique Claim	ants		Medical Paid		N	ledical Paid PM	PM	Distribution	on of Spend
Member Type	Prior	Current	Change	Prior	Current	Change	Prior	Current	Change	Prior	Current
Employee	1,052	1,134	7.8%	\$338,214	\$599,236	77.2%	\$17.28	\$18.50	7.1%	37%	55%
Spouse	502	479	-4.6%	\$400,355	\$216,039	-46.0%	\$20.45	\$6.67	-67.4%	43%	20%
Child	636	943	48.3%	\$186,884	\$277,512	48.5%	\$9.55	\$8.57	-10.3%	20%	25%
Total	2,190	2,556	16.7%	\$925,452	\$1,092,788	18.1%	\$47.28	\$33.73	-28.7%	100.0%	100.0%

IMPORTANT: Testing and treatment for the new coronavirus is still evolving and as a result claims experience may be effected as the industry adapts to the changing circumstances. Information is believed to be accurate as of the production date; however, it is subject to change. Aetna makes no representation or warranty of any kind, whether express or implied, with respect to the information in this report and cannot guarantee its accuracy or completeness. Aetna shall not be liable for any act or omissions made in reliance on the information.



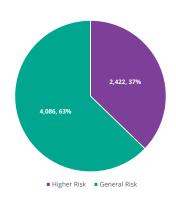
Risk of the Population

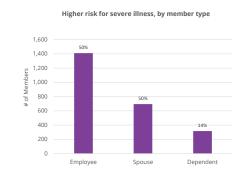
2,422

members are at higher risk for severe illness,

37.2%

of the population, using CDC-identified higher risk factors like age and pre-existing chronic conditions



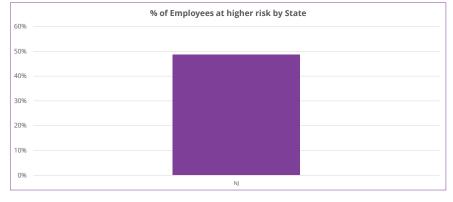


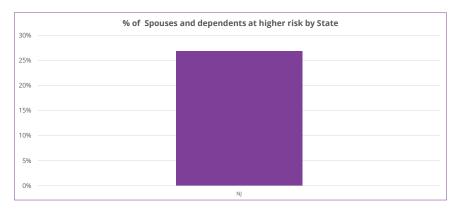
General risk for contracting COVID-19 exists across the population. Age and underlying health conditions are associated with higher risk for severe illness with the potential for severe symptoms, hospitalizations, ICU services, and poorer outcomes. The CDC provides guidelines, recommendations, and resources for those who are considered at higher-risk for severe illness.

The pie chart shows the percent of members with <u>CDC-identified "higher risk for severe illness"</u> factors.

The bar chart to the left shows risk by member type.

The bar charts below provide a sense of risk by state.





Data in these charts is only shown for states where there are at least 50 employees



Alerts for the top 50 counties with high new cases rates in which you have membership

	County	Your	Average daily new	
State, County	population	members	cases per 100K	Risk Level
Florida, Miami-Dade	2,716,940	2	186.0	High Risk
Florida, Orange	1,393,452	3	94.4	High Risk
Florida, Palm Beach	1,496,770	10	94.3	High Risk
Florida, Sarasota	433,742	7	89.4	High Risk
lorida, Hillsborough	1,471,968	3	81.2	High Risk
lorida, Pinellas	974,996	2	80.4	High Risk
lorida, Polk	724,777	3	79.5	High Risk
lorida, Seminole	471,826	2	79.0	High Risk
lorida, Manatee	403,253	3	76.6	High Risk
lorida, Pasco	553,947	5	73.0	High Risk
lorida, Lake	367,118	1	69.9	High Risk
lorida, Lee	770,577	9	69.5	High Risk
lorida, Charlotte	188,910	8	68.5	High Risk
lorida, Volusia	553,284	4	68.1	High Risk
North Carolina, Wake	1,111,761	1	67.7	High Risk
lorida, Flagler	115,081	1	67.5	High Risk
lorida, Monroe	74,228	1	65.8	High Risk
/irginia, Arlington	236,842	2	65.4	High Risk
lorida, Martin	161,000	2	65.0	High Risk
lorida, Sumter	132,420	2	62.7	High Risk
lorida, Hernando	193,920	3	62.1	High Risk
lorida, St. Lucie	328,297	8	61.9	High Risk
lorida, Citrus	149,657	1	57.8	High Risk
lorida, Collier	384,902	7	56.9	High Risk
exas, Fort Bend	811,688	1	54.4	High Risk
lorida, Gulf	13,639	4	53.4	High Risk
/irginia, Alexandria city	159,428	1	52.3	High Risk
lew Jersey, Hudson	672,391	59	49.0	High Risk
lew Jersey, Bergen	932,202	1,731	48.4	High Risk
New Jersey, Monmouth	618,795	130	46.8	High Risk
New Jersey, Middlesex	825,062	721	46.0	High Risk
lew Jersey, Morris	491,845	442	45.8	High Risk
Maryland, Montgomery	1,050,688	2	45.7	High Risk
lew Jersey, Mercer	367,430	8	45.0	High Risk
lew Jersey, Camden	506,471	2	42.6	High Risk
New Jersey, Essex	798,975	1,072	42.0	High Risk
New Jersey, Somerset	328,934	243	41.8	High Risk
New Jersey, Passaic	501,826	351	41.3	High Risk
California, Los Angeles	10,039,107	2	41.2	High Risk
Delaware, New Castle	558,753	2	41.1	High Risk
New York, Warren	63,944	4	41.1	High Risk
New Jersey, Burlington	445,349	26	40.7	High Risk
New Jersey, Ocean	607,186	96	40.0	High Risk
New Jersey, Union	556,341	1,013	39.7	High Risk
New Jersey, Hunterdon	124,371	47	39.4	High Risk
lew Jersey, Warren	105,267	85	39.1	High Risk
lew Jersey, Gloucester	291,636	1	36.9	High Risk
Delaware, Sussex	234,225	7	36.7	High Risk
levada, Clark	2,266,715	3	36.6	High Risk
/irginia, Chesterfield	352,802	2	36.0	High Risk



County Alerts

This table shows the rate of average daily new cases per 100,000 individuals that live in that county. These rates are reflective of the overall general population of the county, not of your specific membership in that county. We are providing this information to inform you which counties you have membership in that are experiencing a high incidence rate of new cases.

The CDC collects new case counts at the county level. We use this information to calculate a '7 day average new case count.' This data is then normalized for population size (new cases per 100,000 individuals) to smooth unusual daily highs or lows, often caused by data collection fluctuations.

The county information is for your top 50 counties in which you have membership that have the highest average daily new cases over the past seven days. Average daily new cases of 25 per 100k members are denoted as high risk (red) and those with 10-24.9 are denoted as emerging risk (orange).

Note: There may be less than 50 counties or none at all depending upon where you have membership vs .the counties with the highest risk.



Vaccinations by State

All Eligible Members

https://covid.cdc.gov/ covid-datatracker/#vaccinations

6,888

Eligible Members

				Two Dose	e Regimen	Single Dose Regimen	Booster
	Your Members	Fully Vacci	nated	# of Members	# Members	1	1
State	>= Age 5	Members >		1st Dose	2nd Dose	# Members	# Members
AK	-	-	-	-	-	-	-
AL	1	-	-	-	-	-	-
AR	-	-	-	-	-		-
AZ	16	7	44%	8	7	-	1
CA	7	-	-	-	-	-	1
CO							-
CT DC	1	-	-	-	-	-	1
DE	- 9	3	33%	3	- 3		3
FL	100	10	10%	10	<u>5</u>		7
GA	25	6	24%	6	6	-	3
GU	-	-	-	-	-	-	-
HI	1	-	-	-	-	-	-
IA	-	-	-	-	-	-	-
ID	-	-	-		-		-
IL	-	-	-	-	-	-	÷
IN KS	-	-	-	-	-	-	-
KY			<u>-</u>		<u>-</u>		
LA	_	_	_	_	_	<u>-</u>	_
MA	-	-	-	_	-	-	-
MD	3	-	-	-	-	-	-
ME	2	-	-	-	-	-	-
MI	-		-	-			-
MN	-	-	-	-	-	-	· ·
MO MS	-	_	-		-	-	
MT					<u>-</u> -		
NC	14	1	7%	1	1	-	-
ND	-	-	_	-	-	-	-
NE	-	-	-	-	-	-	-
NH	-	-	-	-	-	-	-
NJ	6,505	1,421	22%	1,384	1,370	57	557
NM	-	-	-	-	-	-	-
NV NY	3 39	- 15	2004	- 15	- 14	1	8
OH	-	- 13	38%	- 13	14 -		
OK	_	-	_	-	-	-	-
OR	-	-	-	-	-	-	-
PA	81	7	9%	6	5	2	9
PR	-	-	-	-	-	-	-
RI	-	-			<u></u>		-
SC	55	16 -	29%	11	13	3	9
SD TN	- 1		-		-		
TX	10	5	50%	5	<u>-</u> 5		4
UT	-	-	-	-	-	-	
VA	9	-		-		<u> </u>	-
VT	6	2	33%	2	2	-	1
WA	-	-	-	-	-	-	-
WI		-		-			
WV	-	-	-	-	-	-	i -
WY		<u> </u>		<u>. L </u>		_i	.i



Vaccinations by State

All Eligible Employees

https://covid.cdc.gov/ covid-datatracker/#vaccinations

3,122

Eligible Employees

					Two Do	se Regimen	Single Dose Regimen	Booster
9		Your Employees	Fully Vacci	nated	# of Employees	# Employees	1	!
9	State	>= Age 5	Employees >	= Age 5	1st Dose	2nd Dose	# Employees	# Employees
	AK	-	-	-	-	-	-	-
	AL	1	-	-	-	-	-	-
	AR		-			-		<u> </u>
	AZ	7	3	43%	3	3	-	1
	CA	3	-	-	-	-	-	1
	CO CT				<u> </u>			<u> </u>
	DC	- I		-		-		
	DE	4	2	50%	2	2	-	3
	FL	54	5	9%	4	4		3
	GA	10	1	10%	1	1	-	1
	GU	-	-	-	-	-	-	-
	HI	-	-	-	-	-	-	-
	IA	-	-	-	-	-	-	-
	ID IL		- 		-	-	-	-
	IN	-		-		-		
	KS	-	-	-	-	-	_	-
	KY		-	-	-	-	-	-
	LA	-	-	-	-	-	-	-
	MA				<u> </u>		<u> </u>	<u> </u>
	MD	1	-	-	-	-	-	-
	ME	2	-	-	-	-	-	-
	MI				<u> </u>		-	
	MO					-		
	MS	_	-	_	_	_	-	-
	MT				-	-		
	NC	5	1	20%	1	1	-	-
	ND		-		<u>i</u>		<u> </u>	<u>i</u> -
	NE	-	-	-	-	-	-	-
	NH NJ	- 2,945	- 662	- 22%	626	- 640	- 27	308
	NM	- 2,943	- 002	22%	- 020	- 040		- 306
	NV	1	-	-	_	-	_	_
	NY	16	7	44%	6	6	1	5
	ОН	-	-	-	-	-	-	-
	OK	-	-	-	-	-	-	-
	OR		-		<u> </u>	<u> </u>		
	PA	37	3	8%	3	3	-	5
	PR RI	-	-	-	-	-	-	-
	SC	24	7	29%	5	5	2	4
	SD	-	<u>'</u>	-	İ	-	-	
	TN	-	-	-	-	-	-	-
	TX	5	3	60%	3	3	-	2
	UT	-	-	-	-	-	-	-
	VA	5	-		<u> </u>		<u> </u>	<u> </u>
	VT	1	-	-	-	•	-	-
	WA	-	-	-		-		
	WI				+			
	WY	-	_	_	1	-	_	1
			L					