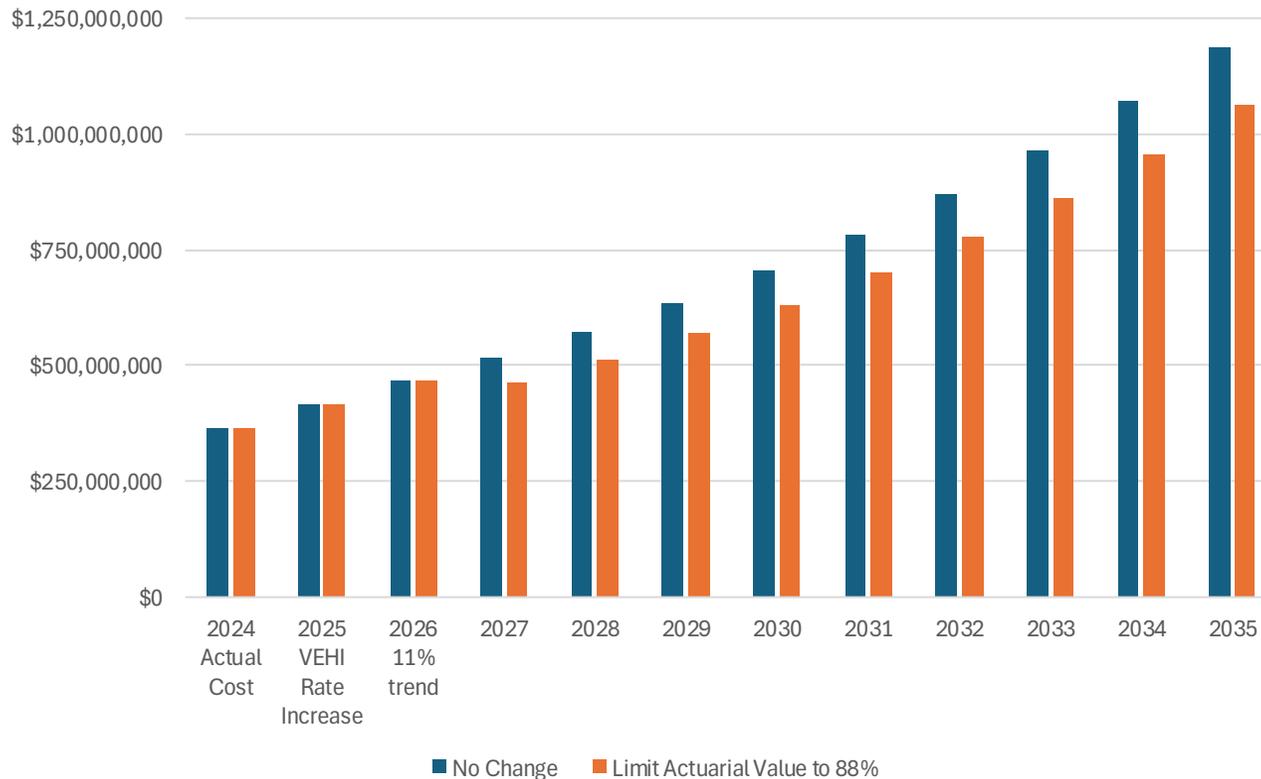


VEHI Claims Cost: Current Plan Design Vs. CDHP Gold Limited to 88% Actuarial Value



- Actuarial value includes plan design and employer HRA obligation
- Current actuarial value of the plan is 97.38% using 2025 Federal AV Calculator
- Limiting actuarial value reduces plan cost \$48.9 million, assumed implementation in 2027
- Limiting actuarial value reduces plan cost 11.7%
- Assumes the AV limit is applied 2027
- Assumes 11% medical trend each year
- Over 10 years the savings grows to \$125.1 million