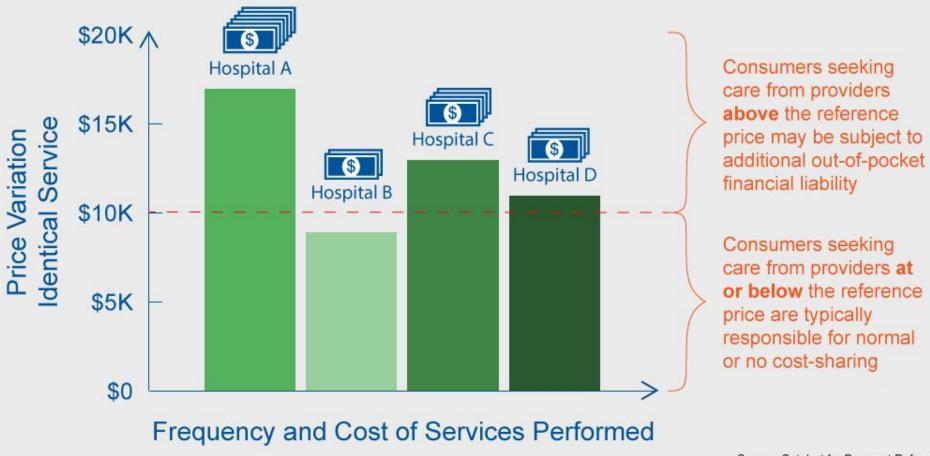
## REFERENCE PRICING

YOUR LOGO HERE



Source: Catalyst for Payment Reform

Reference pricing establishes a standard price for a drug, procedure, service or bundle of services and generally requires that health plan members pay any allowed charges beyond this amount.