



Findings

+18.0%

Overall Benefits\*

+8.5%

Episodes

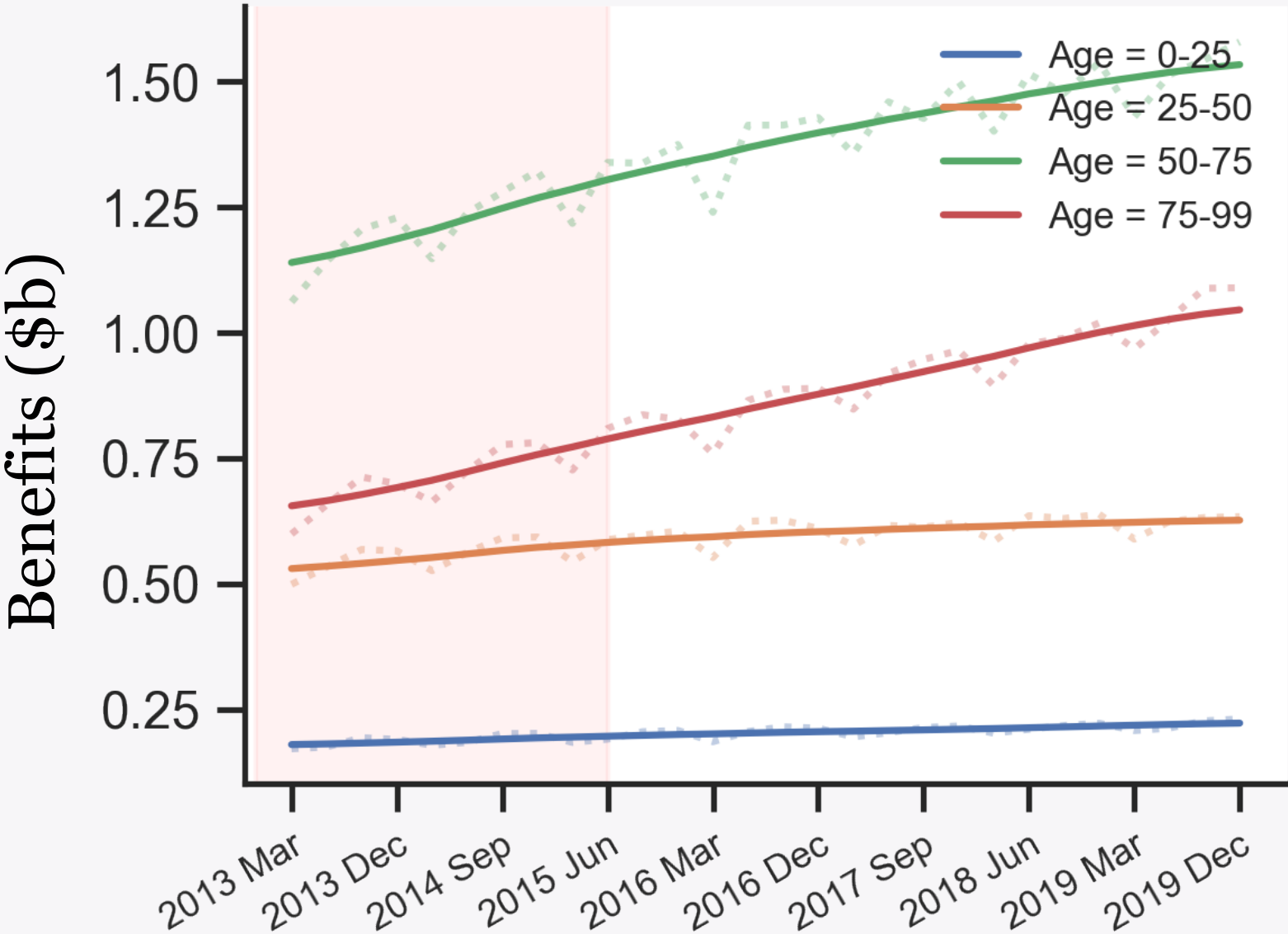
-6.4%

Total Coverage

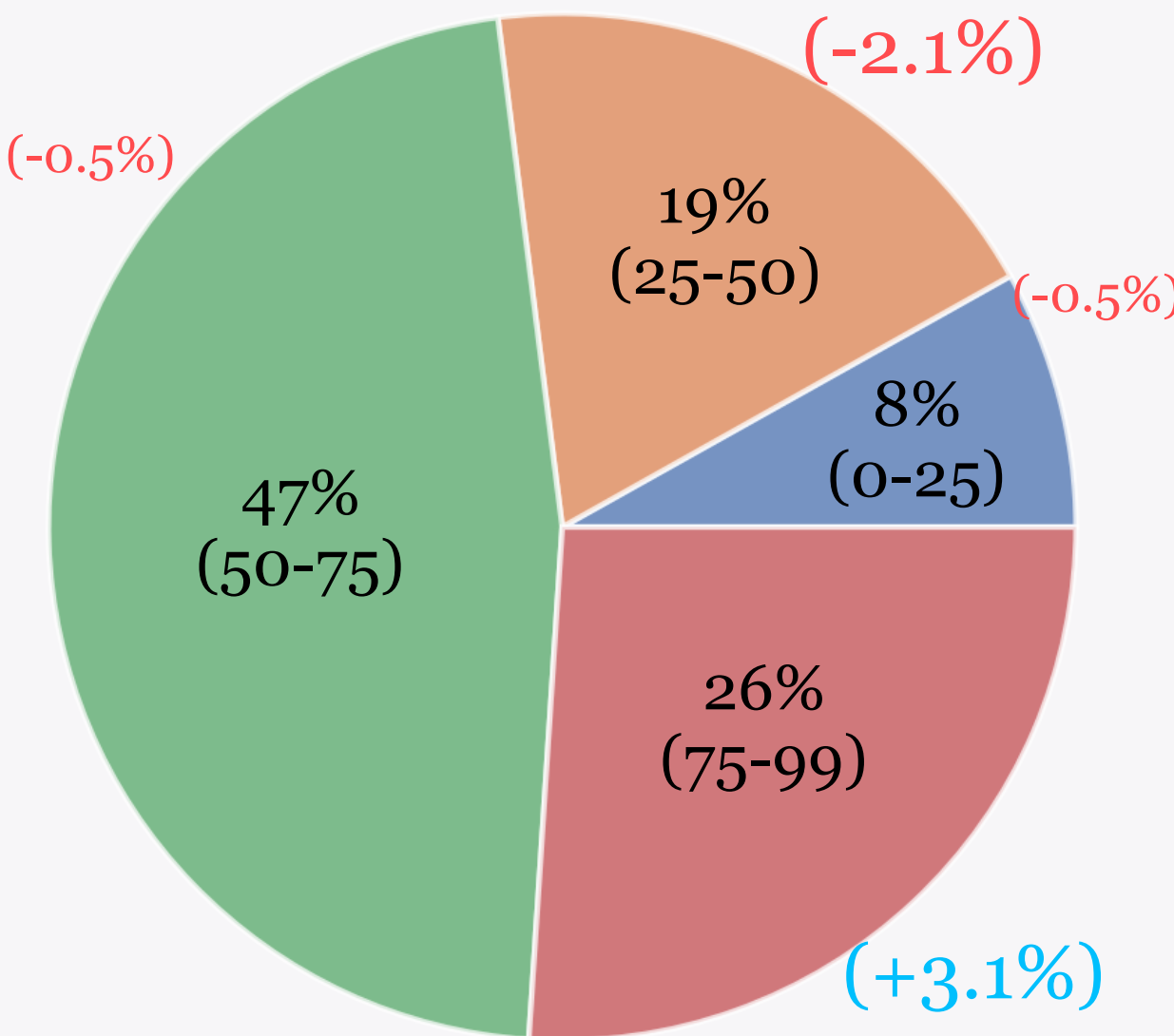
-0.2%

Qtrly Coverage Growth

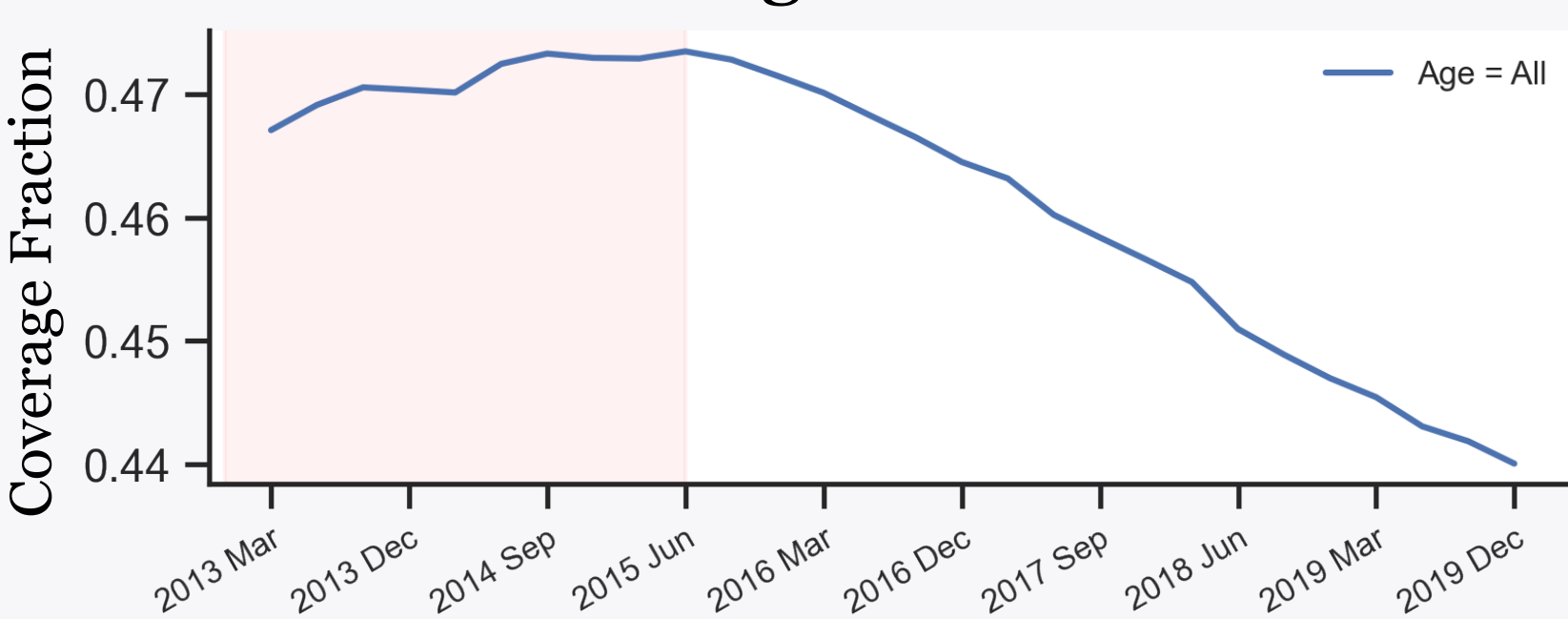
(4) Overall Benefits\* over Time



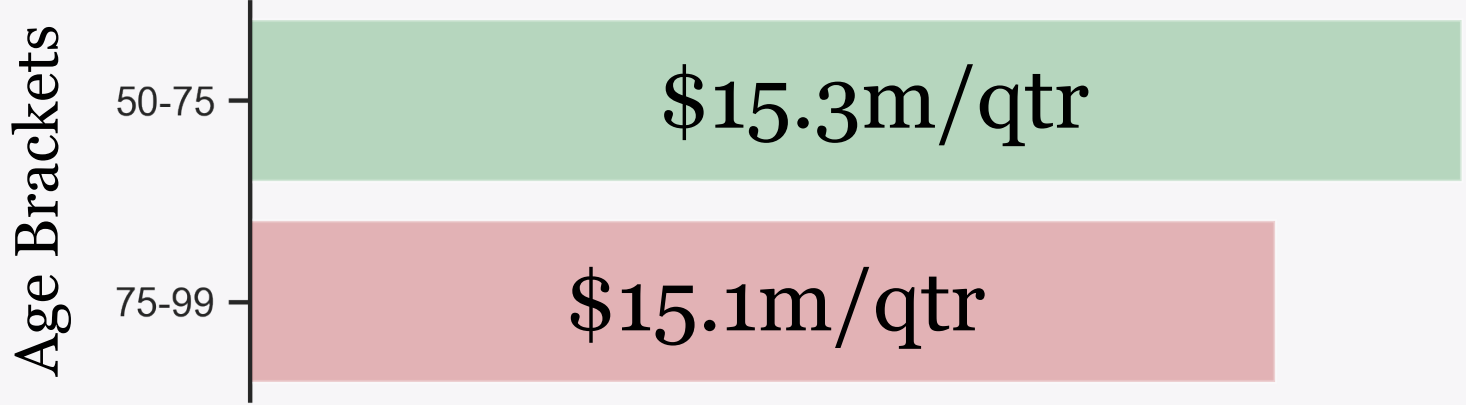
(3) Episode Distribution by Age cp. 2015



(1) Coverage Fraction over Time



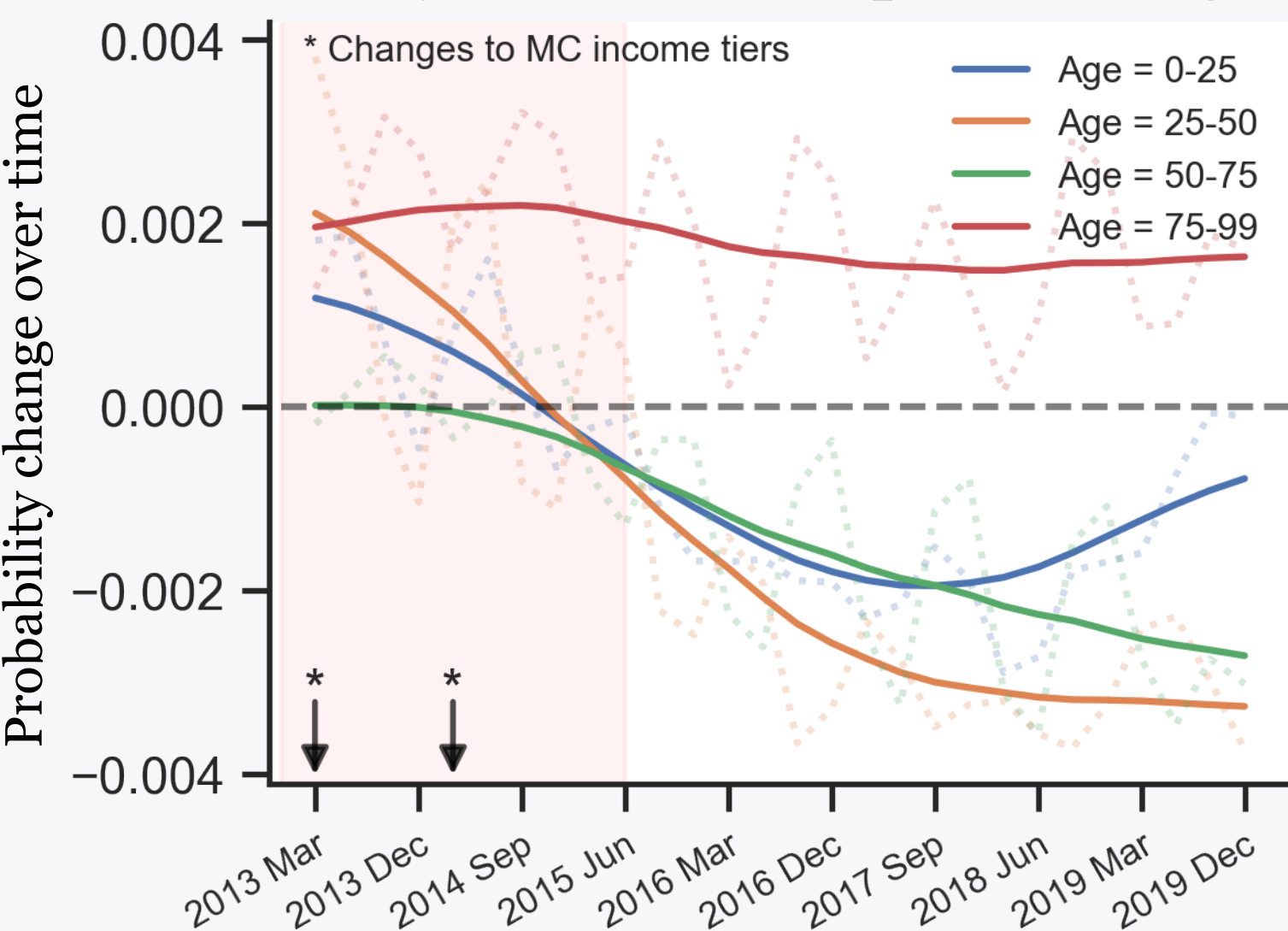
(5) Largest Growth in Overall Benefits\*, 2019



-31k  
Potential Loss† in Episodes from decline in Coverage

(6)  
-\$90m  
Potential Loss† in Benefits from decline in Coverage

Probability evolution of purchasing PHI(2)



\* Overall Benefits = (HT + Medical Benefits)

† Assuming 2015 Jun metrics