

## Certification of Actuarial Equivalence

I, \_\_\_\_\_, am a member of the American Academy of Actuaries (Academy) and I meet the Academy qualification standards for rendering this opinion.

I certify that, to the best of my knowledge and judgment, the following benefit substitution is:

- actuarially equivalent to the benefit that is being replaced,
- made only within the same essential health benefit category,
- not a prescription drug benefit,
- based on an analysis performed in accordance with generally accepted actuarial principles and methodologies,
- based on a standardized plan population, and
- determined regardless of cost-sharing.

Benefit Substitution
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Signature of Actuary	Title	Date
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