

Penetration	Members (cum)	Marginal Event Rate	Marginal Cost/ event	Marginal Events avoided	Expected Events	Events avoided	Cum. Gross Savings	Fixed Costs	Variable Cost	TOTAL COST	Cum Net Savings	ROI
2%	18	75.0%	\$ 30,000	45%	14	6	\$ 182,250	\$ 175,000	\$ 45,000	\$ 220,000	\$ (37,750)	0.83
7%	68	55.0%	\$ 27,000	40%	41	17	\$ 479,250	\$ 175,000	\$ 170,000	\$ 345,000	\$ 134,250	1.39
12%	118	45.0%	\$ 25,000	33%	64	25	\$ 664,875	\$ 175,000	\$ 295,000	\$ 470,000	\$ 194,875	1.41
17%	168	40.0%	\$ 22,000	25%	84	30	\$ 774,875	\$ 175,000	\$ 420,000	\$ 595,000	\$ 179,875	1.30
22%	218	33.0%	\$ 17,000	20%	100	33	\$ 830,975	\$ 175,000	\$ 545,000	\$ 720,000	\$ 110,975	1.15
27%	268	30.0%	\$ 15,000	15%	115	35	\$ 864,725	\$ 175,000	\$ 670,000	\$ 845,000	\$ 19,725	1.02
32%	318	25.0%	\$ 12,000	15%	128	37	\$ 887,225	\$ 175,000	\$ 795,000	\$ 970,000	\$ (82,775)	0.91
37%	368	22.0%	\$ 10,000	15%	139	39	\$ 903,725	\$ 175,000	\$ 920,000	\$ 1,095,000	\$ (191,275)	0.83
42%	418	18.0%	\$ 9,500	15%	148	40	\$ 916,550	\$ 175,000	\$ 1,045,000	\$ 1,220,000	\$ (303,450)	0.75
47%	468	16.5%	\$ 9,000	15%	156	41	\$ 927,688	\$ 175,000	\$ 1,170,000	\$ 1,345,000	\$ (417,313)	0.69
52%	518	15.4%	\$ 8,500	15%	163	42	\$ 937,505	\$ 175,000	\$ 1,295,000	\$ 1,470,000	\$ (532,495)	0.64
57%	568	13.6%	\$ 8,250	15%	170	43	\$ 945,920	\$ 175,000	\$ 1,420,000	\$ 1,595,000	\$ (649,080)	0.59
62%	618	12.5%	\$ 8,000	15%	177	44	\$ 953,420	\$ 175,000	\$ 1,545,000	\$ 1,720,000	\$ (766,580)	0.55
67%	668	10.6%	\$ 7,750	15%	182	45	\$ 959,581	\$ 175,000	\$ 1,670,000	\$ 1,845,000	\$ (885,419)	0.52
72%	718	9.0%	\$ 7,500	15%	186	46	\$ 964,644	\$ 175,000	\$ 1,795,000	\$ 1,970,000	\$ (1,005,356)	0.49
77%	768	8.3%	\$ 7,250	15%	190	46	\$ 969,157	\$ 175,000	\$ 1,920,000	\$ 2,095,000	\$ (1,125,843)	0.46
82%	818	7.9%	\$ 7,000	15%	194	47	\$ 973,304	\$ 175,000	\$ 2,045,000	\$ 2,220,000	\$ (1,246,696)	0.44
87%	868	7.5%	\$ 6,750	15%	198	48	\$ 977,101	\$ 175,000	\$ 2,170,000	\$ 2,345,000	\$ (1,367,899)	0.42
92%	918	7.3%	\$ 6,500	15%	202	48	\$ 980,660	\$ 175,000	\$ 2,295,000	\$ 2,470,000	\$ (1,489,340)	0.40
97%	968	7.1%	\$ 6,250	15%	205	49	\$ 983,988	\$ 175,000	\$ 2,420,000	\$ 2,595,000	\$ (1,611,012)	0.38
100%	1000	7.0%	\$ 6,000	15%	209	49	\$ 987,138	\$ 175,000	\$ 2,500,000	\$ 2,675,000	\$ (1,687,862)	0.37