



May 17, 2023

Ms. Lindsy Swartz, MBA, MCM, Director – Accident and Health Rate and Policy Form Review
Bureau of Life, Accident & Health Insurance
Commonwealth of Pennsylvania Insurance Department
1311 Strawberry Square
Harrisburg, PA 17120

Re: First Priority Life Insurance Company (FPLIC) 2024 ACA Rate Filing (Small Group Market)
FPLIC Filing # 1A-SG-FPLIC-2024 (SERFF Filing # HGHM-133644720)

This constitutes Notice pursuant to Section 707 of the Pennsylvania Right-to-Know Law that the attached First Priority Life Insurance Company 2024 Small Group Market Rates Filing contains Trade Secret and Confidential Proprietary Information. Therefore, First Priority Life Insurance Company must, prior to the release of any portion of this Filing, be notified of any request by a third party for access to this Filing, and the Trade Secret and/or Confidential Proprietary Information identified by First Priority Life Insurance Company should be redacted before release.

Dear Ms. Swartz:

This Filing includes First Priority Life Insurance Company (FPLIC) (NAIC # 60147; HIOS Issuer ID # 55957) Small Group Market Off-Exchange ACA rates and the supporting rate development for policies with effective dates on or after **January 1, 2024**.

In the event the Department decides to publish this Filing in the PA Bulletin, the company information requested as per the Department's 2024 ACA-Compliant Health Insurance Rate Filing Guidance, Section B, is provided below:

1. Company Name & NAIC #: **First Priority Life Insurance Company, NAIC # 60147 ("Company")**
2. Market: **Small Group ("Market")**
3. On or Off Exchange: This Company's products are offered **Off Exchange only**
4. Effective date of coverage: **January 1, 2024**
5. Average rate change requested: **3.5% increase**

6. Range of rate change requested: **0.5% to 5.4%**
7. Total additional annual revenue generated from the proposed rate change: **\$1,668,102**
8. Product(s): **PPO**
9. Rating Areas and the change from 2023: **Region 3** (Northeastern PA only)

There are no changes in our covered Rating Areas from the 2023 rate filing.

10. Metal Levels and Catastrophic Plans: This filing reflects that the Company anticipates selling the following Metal Levels of coverage in the indicated Market: **Platinum, Gold, Silver, and Bronze**
11. Current number of covered lives and of policyholders as of February 1, 2023: **5,645 covered lives; 3,498 policyholders**
12. Number of plans offered in 2024 and the change this represents from 2023: **56**

The Company offered 54 plans in 2023. For 2024, the Company is offering 5 new plans in the Market and removing 3 plans from the Market.

Please note that inclusion of premium rates in this filing for a given offering should not be construed to mean that the offering will ultimately be made available for sale in the market. Final offering decisions will be made consistent with and within the timelines set forth in CMS rules and/or ACA regulations.

13. Corresponding contract form number, SERFF and Binder ID numbers: The corresponding SERFF binder number is **HGHM-PA24-125116307** affecting the following Company products and forms:

Product Name / Type	Contract Form & SERFF #
BlueCare PPO	CERT-FPLIC-BC-PPO-SM-2024; HGHM-133665400
Lehigh Valley Flex PPO Qualified	CERT-FPLIC-LV-HDHP-SM-2024 HGHM-133665403
Affordablue	CERT-FPLIC-AB-COMP-SM-2024; HGHM-133665402
BlueCare Qualified	CERT-FPLIC-BC-HDHP-SM-2024; HGHM-133665370
Lehigh Valley Flex Blue PPO	CERT-FPLIC-LV-PPO-SM-2024; HGHM-133665371
BlueCare Custom PPO	CERT-FPLIC-BCUST-PPO-SM-2024; HGHM-133665401

14. HIOS Issuer ID # and submission tracking number: **HIOS Issuer ID # 55957, Company Filing # 1A-SG-FPLIC-2024 (SERFF Filing #HGHM-133644720)**

Additional Filing Disclosures

The Company has submitted all Required Documents stipulated by the Department, including the federal documents related to this filing, in its SERFF submission. In addition to the Required Documents, the Company has submitted a Supplemental Exhibits file containing additional detailed exhibits on items referenced in the PA Actuarial Memorandum. All tables, exhibits, and detail in support of this filing and the PA Actuarial Memorandum have been included in Excel format. For the Department's benefit, the Excel files have retained their formulas to the extent possible.

CMS has instructed issuers that it no longer requires any interim changes to the URRT to be submitted.

Potential for Material Unforeseen Impacts: This filing assumes that there will be no significant changes in legislation, regulations or otherwise (i.e. rules, regulatory guidance, etc.) impacting the ACA market subsequent to the filing date, and that there are no significant changes in the participation of QHP issuers that would materially change the company's expected liabilities. This filing also assumes that transitional plan coverage will be available in the Pennsylvania Small Group market through 2024. Modifications to the rate development may be necessary if significant unforeseen events occur. Examples include, but are not limited to, repeal or invalidation of the ACA. As a result, FPLIC reserves the right to submit a revised filing.

Request for Confidentiality

Please note that the rates and the supporting rate development contained in this Filing are competitively sensitive, are not in the public domain, and constitute business confidential proprietary/trade secret information that would cause harm to the competitive position of First Priority Life Insurance Company if disclosed to the public.

Public disclosure of any information contained in this Filing would allow First Priority Life Insurance Company competitors to better understand or discover its confidential and proprietary rating, pricing and/or marketing practices, would undermine competition in the Small Group market, and could have negative consequences for the operation of First Priority Life Insurance Company's business. Therefore, First Priority Life Insurance Company asserts that this Filing, in its entirety, constitutes Trade Secret and Confidential Proprietary Information and should not be disclosed.

It is our understanding that the Department does not intend to publish the confidential and proprietary information contained in this Filing or to otherwise permit this Filing and its confidential information, other than the redacted information and final approved rates, to be disclosed or released.

Furthermore and pursuant to the Pennsylvania Right-to-Know Law (“RTKL”), First Priority Life Insurance Company must be notified prior to release of information contained in this Filing and be given the opportunity to respond to requests for such information. Should the Department receive such request or require the release of information contained in this Filing for its own purposes, First Priority Life Insurance Company asserts its right to release a redacted version of the Filing. In accordance with the RTKL, please contact the First Priority Life Insurance Company RTKL representative identified below prior to release of any information contained in this Filing:

Jill Rosengren, Esq.
RTKL Representative
Director Privacy & Data Ethics
120 Fifth Avenue, Suite 2114
Pittsburgh, PA 15222

Furthermore, it should be noted that First Priority Life Insurance Company is equally concerned that even if this information is released in aggregate form, it still may be easy to identify the carrier that submitted it.

Should you have any questions regarding the attached Filing, please feel free to contact me at (412) 544-3845 or via e-mail at: Cory.Orzak@highmark.com.

Sincerely,

A handwritten signature in dark ink, appearing to read 'Cory Orzak', with a long horizontal flourish extending to the right.

Cory Orzak, FSA, MAAA
Vice President, Actuarial Services
Highmark Inc.

cc: Tija Hilton-Phillips, Esq.
Nicholas Sarneso
William R. Sarniak
Dave Petruzzellis
Michael Ridler

Pennsylvania Actuarial Memorandum

Notable Changes from 2023

Plan offering changes:

- Three plans have been discontinued for 2024 due to name changes requiring new HIOS IDs.
- Five new plans have been added for 2024, three of which are the plans with new names, two are new plan designs.

1. Basic Information and Data

A. Company Information (Table 0)

Table 0 has been completed as per the instructions. Please refer to the Excel file “2024 PA Actuarial Memorandum Rate Exhibits_FPLIC_07142023” submitted with this filing containing the department’s required tables. General information pertaining to this rate filing is summarized below:

- Company Name: First Priority Life Insurance Co. (“FPLIC”, “Company”)
- NAIC #: 60147
- HIOS Issuer ID: 55957
- State: Pennsylvania
- Market: Small Group
- Rating Area: Pennsylvania Rating Regions 3
- Effective Date: 1/1/2024
- SERFF Rate Filing #: HGHM-133644720

This filing assumes that there will be no significant changes in legislation, regulations or otherwise (i.e. rules, regulatory guidance, etc.) impacting the ACA market subsequent to the filing date, and that there are no significant changes in the participation of QHP issuers that would materially change the company’s expected liabilities. This filing also assumes that transitional plan coverage will be available in the Pennsylvania Small Group market through 2024. Modifications to the rate development may be necessary if significant unforeseen events occur. Examples include, but are not limited to, repeal or invalidation of the ACA. As a result, FPLIC reserves the right to submit a revised filing.

B. Rate History and Proposed Variations in Rate Changes

The most recent three years of historical rate changes in the Pennsylvania Small Group Market for the Company are as follows:

Period	Avg. Increase	SERFF ID#
2023	0.87%	HGHM-133250225
2022	-0.2%	HGHM-132831354
2021	12.4%	HGHM-132380627

The rate changes vary by plan due to changes in the allowable plan level base rate components (pricing actuarial factors, geographic rating factors, network discounts, and administrative charges). These components are re-evaluated each year to keep pace with market changes and changes in health care costs. The rate changes also vary by plan due to mappings between discontinued and new plans. For 2024, the Company's proposed rate revisions vary by plan according to the detail presented in the URRT, Worksheet 2, and the PA Rate Template Table 10.

C. Average Rate Change

The average rate change from Table 11, Cell AN13 is 3.5%. The rates shown in Table 11 apply the Geographic Area Factors to the Table 10 calibrated index rates.

For comparison, the change in 21-year-old non-tobacco premium PMPM calculated in Table 10, Cell AC15, is 3.5%.

The primary drivers of the 3.5% rate increase can be seen in the Table 8 results of the Pennsylvania Actuarial Memorandum exhibits.

D. Membership Count (Table 1)

Table 1 has been completed according to the instructions with the average age, age breakdown and total number of members or member months, as indicated in the table. For the 2/1/2023 data, this table reflects all the Company's Small Group ACA enrollment, including enrollment from 2022 and 2023 plan year plans.

E. Benefit Changes

Some plan designs were changed due to a re-evaluation of benefit designs and marketing considerations.

For the 2024 plan year, there were no benefit changes necessary to the Company's plans to cover the benefits contained in the state's Essential Health Benefit (EHB) benchmark plan.

F. Experience Period Claims and Premium (Table 2)

Please see Table 2 for the experience period data for the most recent calendar year, for the Company and Market. The experience period paid claims data represents the 2022 calendar year results for all Affordable Care Act compliant policies in the single risk pool, with run out through February, 2023 (2 months). This data is consistent with the data reported in Section I of Worksheet I of the URRT (see below commentary). As per the 2024 ACA Rate Filing Guidance, transitional policy experience was not included in either the Table 2 or Table 4 data.

The components of this exhibit were developed as follows:

- The Earned Premium represents actual revenues earned in the experience period.
- The Allowed Claims represent the Company's best estimate of the total claims prior to member cost sharing incurred during the experience period. The Allowed Claims include:
 - Two months of run out from the end of the experience period,
 - Claims processed outside of the Company's claims system (e.g., settlements), and
 - The Company's best estimate of claims incurred but not paid as of the end of the run-out period.

Note that the Incurred Claims and Allowed Claims presented in the URRT are net of the Prescription Drug Rebates on their appropriate basis, while Table 2 has the Prescription Drug Rebates separately identified and grossed up by the experience period paid to allowed ratio. As per the URR instructions, Allowed Claims do not include reinsurance recoveries or pooling charges, nor do they include quality incentive payments.

- Prescription Drug Rebates are used to reduce the level of Incurred Claims in the experience period. However, for entry into Table 2, the Prescription Drug Rebates are grossed up by the experience period paid to allowed ratio since they are ultimately used to reduce allowed claims. This allows for the Table 2 results to feed into Table 5 without adjustment, but it does cause the calculated loss ratio in Table 2 to be slightly mis-stated.
- There are no non-EHB benefits or costs in the experience period.
- The EHB coverage for pediatric vision benefits are provided by the Company's vision coverage vendor under a capitation arrangement. These costs are \$0.46 PMPM uniform across each member in the experience period and are reflected in Table 2 under the Total EHB Capitation section, where the capitation rate that the Company actually paid is grossed up by the experience period paid to allowed ratio, to get the capitations on an allowed claims basis. This further causes the calculated loss ratio in Table 2 to be slightly mis-stated.
- The Estimated Risk Adjustment represents the Company's best estimate of the year end risk adjustment transfer payment that the Company will incur based on the results in the experience period.
- The calculated loss ratio is 79.8%. This number is slightly below the actual loss ratio due to the adjustments to prescription drug rebates and capitations described above.

G. Credibility of Data (Tables 2b, 3b, 4b)

The Company has employed a credibility methodology consistent with ASOP #25 to determine the appropriate level of credibility to be assigned to the base experience period data. The assigned credibility level has been determined by referencing published studies from the Society of Actuaries (SOA), most notably "A Practical Approach to Assigning Credibility for Group Medical Insurance Pricing (December 2015)¹," as well as utilizing actuarial judgment in consideration of the Company's base experience period and projection period computations. Employing the conclusions confirmed in the referenced SOA study, the Company has established a full credibility threshold of 2,000 average members for the experience period. As the average members from the experience period membership for the active population for this Company is 5,077, full credibility has been assigned to the base experience period.

H. Trend Identification (Table 3)

Table 3 identifies the annual medical and prescription drug allowed claims cost and utilization trends, as requested by the Pennsylvania Insurance Department. The definitions of service categories, cost, and utilization in Table 3 are consistent with the URRT instructions. The numbers entered in the Cost and Utilization columns are consistent with those entered in Worksheet I, Section 2 of the URRT, except as noted below.

To arrive at the trend assumption, the experience period cost and utilization data were pulled from the Company's claims systems by the defined benefit categories. The trend development uses a projection of allowed claim PMPMs by service category that takes into account many factors, including the Company's expectations of changes in in-network provider contracting levels, changes in out-of-network costs, changes in utilization from medical management programs, and changes in drug costs from impacts such as generic drug development and new drug treatments. To reflect the impact of provider contracting on trend, changes in in-network provider contracting levels, either known or anticipated, are factored into the cost component of trend using detailed analysis of the impact on claim levels from each material provider arrangement.

The allowed claims used for the development of the trend are adjusted and normalized to obtain a claim basis appropriate for trend development. These adjustments include changes for in-network provider contracting levels, changes for out-of-network costs, changes in utilization from medical management programs, and changes in drug costs from impacts such as generic drug development and new drug treatments. In addition, the trend estimates normalize for benefit leveraging, population aging, changes in fee schedules, and external trend drivers. The projection of claim costs into the rating period utilizes the same categories of adjustment factors, adjusts for seasonality, and uses a statistical regression of historical trend levels to project monthly claim levels. This normalized and adjusted claim progression is then used to provide the basis for the Company's trend regression model, which will be used to establish the Company's rating trend.

The regression trend model is used to smooth out noise in the historical claim levels and to provide an appropriate jumping off point for projected claim levels. Using the factors discussed above to adjust projected claim levels, an appropriate assumption for trend was established using the experience period claim levels as the starting point. Since historical experience would encompass the expected coverage and demographic makeup of the membership, historical claim levels, adjusted for these factors and projected forward, would represent the best estimates of trend for this block of business.

For the rate development, the Company uses the aggregate claim trend for all types of service, applied to the experience period. This is done so that the combined trend is reasonable in consideration of the various pricing trend components and the overall anticipated trend level. Based on a review of the projected normalized annual trends for 2023 and 2024, an overall claim trend of 6.1% (3.6% cost; 2.4% utilization) was selected for the 2024 rate development. Please refer to the "Trend Support" exhibit in the "2024 Supplemental Exhibits – FPLIC_05172023.xlsx" file showing the historical and projected normalized claim values for the Company's trend determination, along with the Company's proposed base medical and drug claim trends.

In addition to the base medical and drug claims trend discussed above, the trend illustrated in Table 3 reflects changes in anticipated costs for claims processed outside of the Company's claims system, including Rx rebates and settlements. After the trends for the claims processed outside the Company's claims system are weighted in with the base medical and drug claim trend, we arrive at a trend of 6.4% (3.8% cost; 2.5% utilization), as seen entered in for the Year 2 trend on URRT Worksheet 1. This trend is the trend entered into Table 3 for non-capitated services.

Capitation rates are provided by our vision provider, and as such, their trend is handled separately from the other benefits. The capitation trend rate is -0.02%. This trend is different than the capitation trend in the URRT because it includes the impact of induced utilization changes that get averaged across all service categories in the URRT. This allows for a consistent change in induced demand to be applied in Table 3 as gets applied on the URRT.

I. Historical Experience (Table 4)

Table 4 presents the most recent 48 months (4 calendar years) of Company data with run-out through February 2023. Paid and allowed claims are sourced from detailed claim records. The data in table 4 excludes capitations, settlements, and other claims paid outside of the system since that data is not considered in developing trend assumptions. The claim add-ons excluded are projected independently. The Table 4 data matches the data in Table 2 if the claim add-ons are added in. This data was used to develop the trend in Table 3. Please see Section 1.H above for further details.

2. Rate Development & Change

A. Projected Index Rate, Market-Adjusted Index Rate, & Total Allowed Claims (Table 5)

The development of the Projected Index Rate, Projected Market-Adjusted Index Rate, and Projected Total Allowed Claims, shown in Table 5, closely follows that utilized in the development presented in Worksheet 1 of the URRT, a discussion of which can be found in the Part III Actuarial Memorandum submitted in the Rate Filing Justification. Some of the items separately identified in Table 5 include:

- The Change in Morbidity represents an adjustment from the experience period claims to the projection period.
- The Change in Demographics adjustment factor of 1.00 reflects the change in age and geography factors the Company expects from the experience period to the projection period.
- The Change in Network adjustment reflects the change in the allowed claims the Company anticipates due to changes in in-network discount levels between the experience period and the projection period.
- The Change in Benefits adjustment reflects the change in the EHB benefits from the experience period and the projection period: None.

Please see the worksheet named “Table 5 Support” in the “2024 Supplemental Exhibits - FPLIC_05172023.xlsx” file for the calculation of these factors from the Company’s experience period data and projected rate results.

The Company’s initial step in developing the index rates is to determine the expected covered membership for the rating period. The Company estimates the covered member base by adjusting for those groups known to have lapsed during the experience period, and those that are expected to lapse prior to the projection period. Then expected new business is added from groups with current transitional coverage moving to ACA plans, and groups currently with another carrier.

As the Company has seen through the transitional coverage availability period, many of the Small Group market customers have retained their pre-ACA coverage, and have yet to join the ACA risk pool. With the transitional coverage provisions indefinite extension, the Company continues to believe that many groups, especially lower-risk groups, will continue to retain their current transitional coverage until required to transfer coverage. The Company is expecting that enrollment increases slightly and that some of the better risk groups lapse. Also, with the continued availability of transitional coverage, the Company expects any new groups moving into ACA products from transitional coverage will be of higher morbidity.

The development of the Projected Paid to Allowed Ratio shown in Table 5 is presented in the “2024 Supplemental Exhibits – FPLIC_05172023.xlsx” file in the “Table 5 Paid-to-Allowed” worksheet. This value is consistent with the paid-to-allowed ratio in the URRT Worksheet 2, line 4.15 Incurred Claims, divided by line 4.11 Allowed Claims.

Table 5 reflects that the Company is assuming a Projected Risk Adjustment receipt in the projection period of \$60.89 PMPM. The quantitative development of the projected risk adjustment transfer amount for the Company is shown in the worksheet named “Table 5 Risk Adjustment” in the “2024 Supplemental Exhibits – FPLIC_05172023.xlsx” file (redacted from the public PDF). Verbally, the projected risk adjustment PMPMs were set equal to the 2022 actual PMPMs that were calculated from the preliminary release of RATEE data from the PID as of May 3, 2023.

The \$60.89 PMPM value in cell C31 of Table 5 equals the \$64.32 PMPM risk adjustment transfer value discussed above, along with a charge of -\$5.03 PMPM for the projected impact of the High Cost Risk Pool program, as well as a credit for high cost risk pool claims from the experience period of \$1.60 PMPM. Please note that the risk adjustment user fee is captured in the taxes and fees portion of administrative costs. The development of the final Table 5 Risk Adjustment PMPM is also shown in the supporting exhibit.

The Projected Paid Exchange User Fees are developed from the Exchange user fees to be charged by CMS in 2024, multiplied by the percentage of business the Company expects to purchase Market coverage through the Exchange for this Company. For this Company, all business will be offered Off Exchange in 2024, so there are no Exchange User Fees charged in the rate development.

Small Group Quarterly Rates

For this Small Group Market filing, Table 5A has been completed, showing the number of member months renewing by quarter, and the quarterly Single Risk Pool Projected Allowed Claims. For this filing, quarterly rates are proposed, with rates adjusted each quarter as shown in the quarterly Annual Trends presented in Table 5A. Note that several adjustments are made to the Total Annual Trend from Table 3 to arrive at the quarterly Annual Trends shown in Table 5A. These adjustments include:

- a. The Induced Utilization trend is excluded from the quarterly rate trends;
- b. The quarterly rate trends are further adjusted to remove the impact of the Company's cost saving initiatives that produce one-time savings;
- c. The timing of the renewals within the quarter are more appropriately considered; and
- d. The quarterly rate trends more appropriately reflect that administrative costs do not increase at the same rate as claims.

b. Retention Items (Table 6)

Table 6 has been completed with the requested retention elements for the proposed rates for the rating period. The administrative expenses and taxes and fees presented in the rate development in Table 6 cell C53 equal the Taxes and Fees in Table 10.

Administrative costs reflect internal costs that the Company is projected to incur in the projected experience period, and are developed from standard expense allocation methods. Agent/broker fees and commissions reflect the Company's anticipated costs for these items in the experience period.

The development of internal administrative costs utilizes an allocation of Company costs back to lines of business. The allocation method uses measurable stats such as claims worked, inquiries worked, contracts, and members to allocate the majority of expenses. When possible, expenses are direct charged if they can be identified by product instead of going through an allocation method. For corporate allocations, a TCI (total costs incurred) methodology is generally used to allocate by product.

Administrative expense loads vary by plan to more appropriately capture the costs associated with plan administration. The total administrative costs anticipated by the Company have been split such that each plan receives a PMPM administrative load, along with a percent of premium administrative load. This methodology results in percent of premium expense loads that vary by plan.

The following Taxes and Fees were included in the rate development:

- \$0.29 PMPM for the PCORI Fee;
- \$0.21 PMPM for the Risk Adjustment User Fee; and
- 2% of premium for the PA premium tax

Note the following regarding plan level retention items:

- The rate development reflects a 0% profit and risk load for all products and plans. The Company has voluntarily refrained from including a profit and risk load in this filing. By this voluntary action,

the Company is not waiving any right to include a profit and risk load which the Company believes is consistent with historical and legal interpretations of the Company and the Department.

- Expenses for Quality Improvement Initiatives are estimated to be 7% of internal Company expenses, based upon historical analysis of these costs.

c. Normalized Market-Adjusted Projected Allowed Total Claims (Table 7)

The normalization factors presented in Table 7 are each determined from the underlying membership demographics expected in the projected rating period. The 2023 values are pulled from the prior year's filing, while the 2024 values represent the Company's projection for 2024 assumed in the 2024 rate development.

The Age Factor is the weighted average of the Average Age Factors for the Current ACA Book of Business as of February 2023 and for the membership moving to the ACA Book (from transitional and new business).

The Geographic Calibration Factor is the weighted average of the Area Factors, weighted by the projected membership in each rating area.

The Tobacco Surcharge is not applicable since the Company does not use one.

d. Components of Rate Change (Tables 8 and 9)

Table 8 presents the components of change in the proposed 2024 Calibrated Plan Adjusted Index Rate (PMPM). The 2023 base period allowed claims is carried over from the 2023 rate filing. Row H of Table 8 may differ from Row A due to the detailed breakdown of all the components of the increases in rows B through G not calculating exactly to the change in the calibrated plan adjusted index rate in Row A, which is the more accurate percentage change based on the rate development.

Table 9 presents the data elements supporting the calculations in Table 8. The amounts shown in the 2023 Column match those entered in the 2023 Column in the plan year 2023 rate filing.

3. Plan Rate Development (Table 10)

Table 10 showing the plan rate development has been completed following the instructions in the 2024 ACA Rate Filing Guidance. This table shows the plans that the Company intends to offer in 2024, as well as plans discontinued from the 2023 portfolio for 2024. Since many Small Group market enrollees as of 2/1/2023 are still in plan year 2022 plans, the enrollees in plan year 2022 plans were mapped to the plan year 2023 plan that the Company anticipates they will renew into in 2023. The calibrated plan adjusted index rates for 2024 and 2023, and all the supporting factors, are calculated according to the instructions.

Each plan takes the Market Adjusted Index Rate and multiplies by the Pricing AV, Benefit Richness Factor, Benefits in Addition to EHB Factor, Provider Network Factor, Catastrophic Eligibility Factor, and Non-Funding of CSR Adjustment Factor (not applicable to Small Group) in order to calculate the Pure Premium. The Pure Premium is then grossed up to account for expenses (Admin Costs, Taxes & Fees, and Profit or Contingency) in order to calculate the Calibrated Plan Adjusted Index Rate.

[Note that the HHS Actuarial Value Calculator was unable to accommodate all of the Company's benefit designs. Plans needing certification are marked in column I of Table 10. Screen shots of all of the AV calculations and the appropriate certifications are included as a separate attachment within the *Supporting Documentation* section in SERFF.

The requested Induced Utilization Exhibit was completed and is presented within the "2024 Supplemental Exhibits – FPLIC_05172023" file submitted with this filing (worksheet named "Induced Utilization"). Note that the calculated Induced Utilization factor in Column (8) is a component of the Actuarial Value Allowable Modifier. As such, it is adjusted by the Average Benefit Richness normalization factor of 1.125. In multiplying the Induced Utilization column (8) result by the Average Benefit Richness normalization factor, the result is the Induced Utilization factor appropriate for the plan's metal level (before normalization). These induced demand factors are consistent with the methodology described in the Department's rate filing guidance, which utilizes each plan's actuarial value to establish the appropriate induced demand factor for the plan.

The member- and network-weighted average of the pure plan-level Induced Utilization factors in the last column of the induced utilization exhibit against the projected membership does match the 1.000 expectation of the Department. This calculation can be seen at the bottom of the Induced Utilization Exhibit, where the formulas used in the calculation have been retained.

The Child Capping Adjustment is applied to the Age Calibration Factor in Table 10 to reflect the limitation on the number of children allowed in rating. This factor is determined by estimating the amount of lost revenue due to this restriction, and applying the resulting factor to the normalized age factor in the base rate development.

Support for the calibration factors is shown in the "2024 Supplemental Exhibits – FPLIC_05172023" file on the worksheet named "Table 10 Calibration Factors".

4. Plan Premium Development for 21-Year-Old Non-Tobacco User (Table 11)

Table 11 presents the Company's 21-year-old non-tobacco premium in the Market for each rating quarter in 2024. As mentioned in Section 1.C above, the change in 21-year-old non-tobacco premium PMPM calculated in this table is a 3.5% increase.

As requested, membership by county and plan as of February 2023 is included in Table 11.

5. Plan Factors

A. Age and Tobacco Factors (Table 12)

Please see Table 12 for the Company's age and tobacco factors.

B. Geographic Factors (Table 13)

Please see Table 13 for the Company's geographic factors. The Company's geographic factors for the rating period are unchanged from the currently approved factors.

As mentioned in the Cover Letter, the Company is not changing its product offerings by Rating Area.

C. Network Factors (Table 14)

Please see Table 14 for the Company's network rating factors. The Company's network factors for the rating period were updated as a component of this rate filing submission. The proposed network factors were developed based on a review of the average facility costs by network, using a market basket approach to procedures by facility/network. Similar levels of professional and pharmaceutical costs were added to each network to get an appropriate allowed claim basis for the network factors. The network costs were combined across rating regions as appropriate to establish the average network cost for the Company. Using the PPO network as the benchmark, relativities for other networks were established. Note that since this analysis is based only upon network costs by facility, these factors do not reflect morbidity differences among networks, and these factors are independent of the geographic factors discussed above.

D. Rate Change Summary

The Company requests an initial average rate increase of 3.5%. The proposed increases are being driven by rising medical care costs, which are expected to continue through the remainder of 2023 and throughout 2024 because of both higher utilization and the increasing cost of healthcare services.

E. Service Area Composition

The Company follows the Rating Area designations created by the state. All counties within a Rating Area are serviced by the Company, according to the Rating Areas specified in Table 14. The Company has submitted its current 2023 service area and its proposed 2024 service area in the file "Pennsylvania Counties Map - 2024 Filings – FPLIC.pdf" submitted with this filing. There are no proposed changes to the Company's service area from 2023 to 2024.

F. Composite Rating

The Company is currently not planning to use CMS's composite rating method for any of its off-SHOP plans offered during the rating period.

G. Connectivity Factors

The product filing does not have connectivity features.

6. Actuarial Certifications

I am a member of the American Academy of Actuaries and meet its qualification standards for actuaries issuing statements of actuarial opinions in the United States. This filing is prepared on behalf of the Company to accompany its rate filing (for calendar year 2024) for the Small Group Market off the Pennsylvania Exchange.

I hereby certify that the projected Index Rate is, to the best of my knowledge and understanding:

- In compliance with all applicable State and Federal Statutes and Regulations (45 CFR 156.80 and 147.102)
- Developed in compliance with the applicable Actuarial Standards of Practice
- Reasonable in relation to the benefits provided and the population anticipated to be covered
- Neither excessive nor deficient.

I certify that the Index Rate and only the allowable modifiers as described in 45 CFR 156.80(d)(1) and 45 CFR 156.80(d)(2) were used to generate plan level rates.

I certify that all factor, benefit and other changes from the prior approved filing have been disclosed in the actuarial memorandum.

I certify that any new plan is not a modification of an existing plan (per the uniform modification standards in 45 CFR 147.106).

I certify that the geographic rating factors reflect only differences in the costs of delivery (which can include unit cost and provider practice pattern differences) and do not include differences for population morbidity by geographic area.

I certify that the AV Calculator was used to determine the AV Metal Values shown in Part I of Worksheet 2 in the URRT for all plans.

The Unified Rate Review Template does not demonstrate the process used by the Company to develop the rates. Rather, it represents information required by Federal regulation to be provided in support of the review of rate increases, for certification of Qualified Health Plans for Federally-facilitated Exchanges, and for certification that the Index Rate is developed in accordance with Federal regulation and used consistently and only adjusted by the allowable modifiers.

I certify that the information presented in the PA Actuarial Memorandum and PA Actuarial Memorandum Rate Exhibits is consistent with the information presented in the 2024 Rate Filing Justification.

Signed: [Redacted]

Date: 07/14/2023

E. Standard Questions

2024 ACA Small Group Rate Filing

First Priority Life Insurance Co.

SERFF Rate Filing #HGHM-133644720

1. Membership

- a. **If the projected membership for plan year 2024 significantly differs from the current 2/1/2023 membership, please explain why.**

Projected membership for plan year 2024 does not significantly differ from the current 2/1/2023 membership.

2. Experience Period Claims

- a. **Please confirm that all claims which are capitated have been removed from the experience period claims.**

All claims which are capitated have been removed from the experience period claims.

- b. **Please confirm that all non-EHB claims have been removed from the experience period claims.**

All non-EHB claims have been removed from the experience period claims.

- c. **How are drug rebates projected to change from the base period to the rating period? How has this change been reflected in the rate development?**

Redacted.

3. COVID

- a. **Please confirm that Tables 2-4 of the PAAM Exhibits do not have any COVID adjustment. Additionally, please confirm that any COVID adjustment factor in the filing is reflected in Table 5 of the PAAM Exhibits.**

Tables 2-4 of the PAAM Exhibits do not have any COVID adjustment. There are no COVID adjustment factors other than 1.0 in the filing.

- b. **If there is a COVID adjustment factor other than 1.0, please provide a quantitative exhibit supporting the factor.**

N/A

4. Trend

- a. **[SG. Only] If the Total Annual Trend in Table 3 (weighted by credibility) and the Annual Trend used to calculate quarterly rates in Table 5A differ, please provide an explanation and exhibit in support of the variation.**

As mentioned in the Pennsylvania Actuarial Memorandum, the quarterly rate trends are developed so that the resulting rates more appropriately reflect the claim costs and administrative charges expected in the quarterly rating periods, including the distribution of renewals expected within a rating quarter. Please see the “Quarterly Trend Support” tab in the “2024 Supplemental Exhibits – FPLIC_05172023.xlsx” file, which develops each quarterly trend factor from the annual trend assumption.

- b. **[SG. Only] In Table 5A, if cells K32:M32 are left to equal J32, please explain why that is a reasonable assumption.**

N/A

5. Table 6 – Retention

- a. **Please confirm that the federal income tax is calculated using a Federal Income Tax Rate of 21%. If other adjustments were made in Table 6, cell C57, please provide a demonstration of how this number was calculated and an explanation of the other adjustments included in the calculation.**

A federal Income Tax Rate of 21% is included in our General Admin. No adjustments are made in Table 6, cell C57.

- b. **Please confirm that the Risk Adjustment User Fee PMPM is consistent with HHS Final Notice of Benefit and Payment Parameters for plan year 2024.**

A Risk Adjustment User Fee of \$0.21 PMPM was used, consistent with the HHS Final Notice of Benefit and Payment parameters for plan year 2024.

- c. **Please provide an exhibit showing the commission PMPM amount to be paid to brokers in the following situations: Open-Enrollment Enrollee – Renewing, Open Enrollment Enrollee – New, Special Enrollment Period Enrollee – New, Special Enrollment Enrollee – Renewing. If the commission PMPM is not consistent between the four options above, please provide a detailed explanation as to the reason for the difference.**

Redacted.

6. Pricing AVs

- a. **Please confirm that the Pricing AVs were calculated using a single risk pool (i.e., claims experience is not separated by metal level).**

The Pricing AVs were calculated using a single risk pool.

- b. **Please identify and support any differences between the company’s metallic AV calculator results and the corresponding Pricing AVs.**

The Company has an internal continuance table-based model to assist in development of the projected paid/allowed ratios. The company’s model is dependent on claim-line detail derived from our entire Northeastern PA small group population along with the benefit information for each plan. Beyond the model outputs, the Company reviews the results and applies actuarial judgement to determine the final plan level projected paid/allowed ratios used within this rate filing.

7. Expanded Bronze Plans

- a. **Please provide an exhibit which demonstrates that the criteria for expanded bronze plans have been met.**

The requirements for using the expanded bronze plan de minimus range require that the bronze plan either

(1) covers and pays for at least one major service, other than preventive services, before the deductible or

(2) meets the requirements to be a high deductible health plan.

Below is a list of all FPLIC expanded bronze plans and the feature of the plan that satisfies the criteria for expanded bronze plans.

HIOS ID	Plan Name	Criteria for Qualifying as Expanded Bronze Plan
55957PA0270013-00	BlueCare PPO \$5400 Bronze	Covers and pays for at least one major service before the deductible: PCP
55957PA0290021-00	BlueCare Custom PPO \$5400 Bronze	Covers and pays for at least one major service before the deductible: PCP

8. PAAM Exhibits – Consumer Factors

- a. **Please provide quantitative and qualitative support for the proposed geographic rating area factors, if different from the previous year.**

Geographic rating area factors have not changed from 2023.

- b. **Please provide quantitative and qualitative support for the proposed network factors, if different from the previous year.**

After review of 2023 factors and expected facility costs in 2024 for both Small Group and Large Group, the Company has determined that an appropriate range for the AffordaBlue network factor is 0.747 to 0.967. Based on this analysis, we have adjusted the AffordaBlue network factor of 0.747 (2023) to a proposed factor of 0.765. Using a similar approach, we have determined the appropriate range for the CustomPPO network factor to be 0.817 to 0.967 and have adjusted the CustomPPO network factor of 0.817 (2023) to a proposed factor of 0.837.

9. Public Health Emergency

- a. **With the Public Health Emergency expected to end on May 11th, how has the rate development been affected? Please provide support for any adjustments, or support for making no adjustments, if applicable.**

Highmark agrees Covid has become an endemic contagion and is not planning for future surges in care. While the cost of vaccines will shift from the Federal government to insurance carriers, covid testing will be covered as other medical tests, allowing cost sharing. Given these offsetting factors, Highmark has not made an adjustment to pricing related to Covid.

- b. **Furthermore, with the Public Health Emergency scheduled to end on May 11th, has any adjustment been made specifically to the morbidity assumption for Plan Year 2024?**

No adjustment has been made specifically to the morbidity assumption for Plan Year 2024.

- c. **Please provide commentary on how the Company believes services such as COVID vaccinations and COVID testing will be handled in PY24. Within your response please clarify if these services will be considered preventative and covered at 100%.**

The Company is following the below assumptions:

- COVID Vaccines
 - INN – preventative
 - OON – follows OON cost share design of the plan
- Testing (Diagnostic/Antibody)
 - Defaults to cost share design of the plan for lab services
 - Occupational testing is excluded/not covered
 - OTC tests are not covered

10. MLR Exhibit

- a. **Please complete table below which summarizes the most recent three years of complete MLR information.**
- i. **Actual is the final information which was filed for the specified calendar year**
 - ii. **Pricing is the information which was projected in the final annual filing for the given year (i.e., 2020 pricing information is from the plan year 2020 annual filing submitted in 2019)**

Calendar Year	MLR		Member Months	
	Actual	Projected	Actual	Projected
2019	89.3%	90.0%	75,239	83,364
2020	75.3%	87.0%	54,848	58,356
2021	77.4%	89.7%	55,599	41,004

- b. **Are the MLRs and Member Months between Actual and Pricing comparable? If not, explain.**

Please note that the values in the Projected columns above come from the Pennsylvania Actuarial Memorandum exhibits for the referenced pricing year (Tables 5, 6, and 10). The Actual results shown are from the URRT Worksheet 1 values from the pricing year in which the referenced calendar year is the base experience period. Since the URRT Worksheet 1 Actual values represent calendar year results, while the Pricing values represents policy year estimates, variations between these two amounts are expected.

- c. **Does the insurer expect to pay MLR rebates for the 3-year period above?**

The Company expects to pay MLR rebates for the 3-year period above.

11. Plan of Withdrawal

- a. **Please confirm that a Plan of Withdrawal has been submitted if any plans are being discontinued.**

N/A

PA Rate Template Part I
Data Relevant to the Rate Filing

Table 0. Identifying Information

Carrier Name:	First Priority Life Insurance Co.	
Product(s):	PPO	
Market Segment:	Small Group	
Rate Effective Date:	01/01/2024	to 12/31/2024
Base Period Start Date:	01/01/2022	to 12/31/2022
Date of Most Recent Membership:	01/01/2024	

Table 1. Number of Members

	Member Months Experience Period	Members Current Period (# of M-31 2024)	Member Months Projected Rating Period
Average Age	39.3	394	39.3
Total	42,090	5,245	48,302
<18	5,094	838	10,424
18-24	5,294	858	10,424
25-29	4,636	446	5,130
30-34	5,576	534	6,042
35-39	5,576	508	6,174
40-44	5,112	483	5,626
45-49	4,932	458	5,386
50-54	4,294	346	4,872
55-59	4,498	449	5,086
60-63	3,204	432	3,488
64+	2,498	288	3,426

Table 2. Experience Period Claims and Premiums

Earned Premium	Paid Claims	Ultimate Incurred Claims	Member Months	Estimated Cost Sharing (Members & Units)	Allowed Claims (Non-Capitated)	Non-ERB portion of Allowed Claims	Total Prescription Drug Rebatess*	Total ERB Capitation	Total Non-ERB Capitation	Estimated Risk Adjustment	Estimated Reinsurance Recoveries
\$ 44,294,600.78	\$ 41,000,500.43	\$ 41,097,913.18	42,090	10,812.00	\$ 47,084,506.38	\$	\$ 10,406,406.32	\$ 10,812.00	\$ 2,924,500.00	\$ 4,001,635.33	\$
Experience Period Total Allowed ERB Claims + ERB Capitation PMPM (net of prescription drug rebates)											\$ 789.80
Loss Ratio											78.45%

*Express Prescription Drug Rebatess as a negative number

Table 3. Trend Components

Service Category	Cost*	Utilization*	Induced Demand*	Composity Trend	Weight*
Inpatient Hospital	1.81%	2.14%	0.00%	4.80%	13.30%
Outpatient Hospital	1.81%	2.14%	0.00%	4.80%	11.87%
Professional	1.81%	2.14%	0.00%	4.80%	11.87%
Other Medical	1.81%	2.14%	0.00%	4.80%	1.00%
Prescription Drugs	1.81%	2.14%	0.00%	4.80%	21.40%
Total Annual Trend					100.00%
Months of Trend					34
Used Annual Trend to Calculate Rates					1.00%

* Express Cost, Utilization, Induced Demand and Weight as percentages

** Should equal URR7 Trend

Table 4. Historical Experience

Month-Year	Total Annual Premium	Incurred Claims	Completion Factors**	Ultimate Incurred Claims	Members	Ultimate Incurred PMPM	Estimated Annual Cost Sharing (Member x 90%)	Prescription Drug Rebatess**	Allowed Claims (Net of Prescription Drug Rebatess)	Allowed PMPM
Jan-13		\$ 4,588,092.35	1.000%	\$ 4,588,092.35	7,387	\$ 624.31		\$ (109,530.46)	\$ 4,478,561.89	\$ 605.00
Feb-13		\$ 4,628,813.29	1.000%	\$ 4,628,813.29	7,275	\$ 637.77		\$ (121,642.81)	\$ 4,507,170.48	\$ 617.13
Mar-13		\$ 3,912,021.26	1.000%	\$ 3,912,021.26	7,247	\$ 540.44		\$ (77,628.13)	\$ 3,834,393.13	\$ 520.94
Apr-13		\$ 4,468,818.47	1.000%	\$ 4,468,818.47	6,908	\$ 646.88		\$ (124,684.49)	\$ 4,344,133.98	\$ 629.26
May-13		\$ 4,541,480.36	1.000%	\$ 4,541,480.36	6,874	\$ 661.43		\$ (104,860.11)	\$ 4,436,620.25	\$ 645.48
Jun-13		\$ 3,764,626.45	1.000%	\$ 3,764,626.45	6,880	\$ 548.50		\$ (100,000.43)	\$ 3,664,626.02	\$ 531.28
Jul-13		\$ 4,654,402.43	1.000%	\$ 4,654,402.43	6,880	\$ 676.45		\$ (104,700.51)	\$ 4,549,701.92	\$ 662.02
Aug-13		\$ 3,557,205.18	1.000%	\$ 3,557,205.18	6,412	\$ 554.78		\$ (124,720.72)	\$ 3,432,484.47	\$ 536.92
Sep-13		\$ 4,602,300.38	1.000%	\$ 4,602,300.38	6,700	\$ 688.43		\$ (124,801.23)	\$ 4,477,499.15	\$ 668.24
Oct-13		\$ 4,420,062.34	1.000%	\$ 4,420,062.34	6,500	\$ 680.00		\$ (121,728.53)	\$ 4,298,333.81	\$ 660.27
Nov-13		\$ 3,340,059.46	1.000%	\$ 3,340,059.46	6,000	\$ 556.67		\$ (104,131.20)	\$ 3,235,928.26	\$ 527.61
Dec-13	\$ 47,000,488.73	\$ 3,850,111.74	1.000%	\$ 3,850,111.74	6,524	\$ 590.47	\$ (6,051,878.24)	\$ (177,772.80)	\$ 3,672,338.94	\$ 554.91
Jan-14		\$ 2,725,435.00	1.000%	\$ 2,725,435.00	6,520	\$ 418.01		\$ (157,320.53)	\$ 2,568,114.47	\$ 395.15
Feb-14		\$ 2,485,565.44	1.000%	\$ 2,485,565.44	6,470	\$ 384.04		\$ (104,441.17)	\$ 2,381,124.27	\$ 368.06
Mar-14		\$ 2,582,453.96	0.999%	\$ 2,582,453.96	6,450	\$ 399.36		\$ (104,441.17)	\$ 2,478,012.79	\$ 380.24
Apr-14		\$ 2,146,173.14	0.999%	\$ 2,146,004.07	6,420	\$ 334.30		\$ (104,551.63)	\$ 2,041,452.45	\$ 318.00
May-14		\$ 2,454,508.51	0.999%	\$ 2,454,899.43	6,480	\$ 376.02		\$ (107,880.56)	\$ 2,346,518.87	\$ 362.80
Jun-14		\$ 3,293,009.53	0.999%	\$ 3,293,009.53	6,450	\$ 510.88		\$ (104,601.17)	\$ 3,188,408.36	\$ 497.50
Jul-14		\$ 2,888,502.24	0.999%	\$ 2,887,148.46	6,510	\$ 443.64		\$ (122,020.13)	\$ 2,765,428.33	\$ 424.08
Aug-14		\$ 2,522,265.40	0.999%	\$ 2,522,265.40	6,510	\$ 388.35		\$ (121,584.52)	\$ 2,400,680.88	\$ 368.00
Sep-14		\$ 2,658,384.44	0.999%	\$ 2,658,226.36	6,510	\$ 409.86		\$ (124,264.40)	\$ 2,534,021.96	\$ 395.42
Oct-14		\$ 2,263,723.05	0.999%	\$ 2,263,699.26	6,430	\$ 352.83		\$ (104,534.58)	\$ 2,159,164.68	\$ 332.76
Nov-14		\$ 2,643,140.49	0.999%	\$ 2,643,118.43	6,460	\$ 409.40		\$ (109,950.45)	\$ 2,533,168.00	\$ 392.06
Dec-14	\$ 37,001,484.77	\$ 2,448,428.62	0.999%	\$ 2,447,428.44	6,422	\$ 380.01	\$ (4,475,001.00)	\$ (109,842.87)	\$ 2,337,585.57	\$ 353.09
Jan-15		\$ 2,670,801.17	0.999%	\$ 2,670,700.38	6,740	\$ 397.53		\$ (153,112.50)	\$ 2,517,587.88	\$ 373.52
Feb-15		\$ 2,783,557.52	1.000%	\$ 2,783,557.52	6,740	\$ 413.11		\$ (133,387.01)	\$ 2,650,170.51	\$ 393.09
Mar-15		\$ 2,124,722.21	1.000%	\$ 2,124,722.21	6,740	\$ 315.02		\$ (104,130.67)	\$ 2,020,591.54	\$ 300.83
Apr-15		\$ 3,300,000.44	1.000%	\$ 3,300,000.44	6,680	\$ 494.44		\$ (109,240.51)	\$ 3,190,759.93	\$ 478.67
May-15		\$ 2,564,402.75	1.000%	\$ 2,564,402.75	6,670	\$ 384.46		\$ (104,130.51)	\$ 2,460,272.24	\$ 367.66
Jun-15		\$ 1,981,761.04	1.000%	\$ 1,981,761.04	6,480	\$ 305.82		\$ (102,850.48)	\$ 1,878,910.56	\$ 288.30
Jul-15		\$ 2,820,205.41	1.000%	\$ 2,820,205.41	6,480	\$ 435.44		\$ (104,438.52)	\$ 2,715,766.89	\$ 419.44
Aug-15		\$ 3,098,863.50	1.000%	\$ 3,098,863.50	6,420	\$ 482.83		\$ (104,548.40)	\$ 2,994,315.10	\$ 466.42
Sep-15		\$ 2,336,387.78	1.000%	\$ 2,336,387.78	6,570	\$ 355.77		\$ (106,561.01)	\$ 2,229,826.77	\$ 339.27
Oct-15		\$ 2,368,407.53	1.000%	\$ 2,368,407.53	6,480	\$ 365.36		\$ (122,290.00)	\$ 2,246,117.53	\$ 346.72
Nov-15		\$ 2,408,138.78	1.000%	\$ 2,408,138.78	6,460	\$ 372.88		\$ (120,830.75)	\$ 2,287,308.03	\$ 354.08
Dec-15	\$ 38,400,400.51	\$ 2,008,514.05	1.000%	\$ 2,008,514.05	6,480	\$ 310.00	\$ (5,557,000.00)	\$ (127,080.46)	\$ 1,881,433.59	\$ 283.44
Jan-16		\$ 1,110,462.44	0.999%	\$ 1,110,462.44	6,480	\$ 171.19		\$ (104,877.47)	\$ 1,005,584.97	\$ 153.66
Feb-16		\$ 2,708,222.02	0.999%	\$ 2,708,222.02	6,500	\$ 416.64		\$ (104,777.43)	\$ 2,603,444.59	\$ 402.06
Mar-16		\$ 3,059,463.63	0.998%	\$ 3,059,463.63	6,510	\$ 470.00		\$ (117,660.60)	\$ 2,941,803.03	\$ 451.84
Apr-16		\$ 1,408,275.86	0.999%	\$ 1,410,076.47	6,260	\$ 225.43		\$ (104,148.21)	\$ 1,305,928.26	\$ 208.69
May-16		\$ 3,175,901.52	0.999%	\$ 3,177,960.38	6,230	\$ 510.88		\$ (103,380.53)	\$ 3,074,579.85	\$ 493.42
Jun-16		\$ 1,880,788.86	0.998%	\$ 1,878,847.31	6,210	\$ 304.32		\$ (101,380.53)	\$ 1,777,466.78	\$ 286.24
Jul-16		\$ 3,120,047.29	0.999%	\$ 3,120,047.29	6,210	\$ 504.02		\$ (104,148.21)	\$ 3,015,900.08	\$ 484.06
Aug-16		\$ 1,602,738.48	0.999%	\$ 1,611,038.00	6,170	\$ 261.10		\$ (124,138.43)	\$ 1,486,900.00	\$ 241.00
Sep-16		\$ 3,148,503.48	0.994%	\$ 3,147,005.46	6,260	\$ 502.88		\$ (124,400.76)	\$ 3,022,604.70	\$ 484.42
Oct-16		\$ 4,121,083.08	0.991%	\$ 4,128,662.49	6,210	\$ 665.00		\$ (104,877.43)	\$ 4,023,785.06	\$ 648.90
Nov-16	\$ 44,298,217.47	\$ 3,148,400.51	0.970%	\$ 3,080,000.17	6,140	\$ 501.77	\$ (4,400,000.00)	\$ (122,290.50)	\$ 2,957,709.67	\$ 480.26

** Express Completion Factor as a percentage

** Express Prescription Drug Rebatess as a negative number

Carrier Name: First Priority Life Insurance Co.
Product#: PPO
Market Segment: Small Group
Rate Effective Date: 01/01/2024

Table 2b. Manual Experience Period Claims and Premiums

Earned Premium	Paid Claims	Ultimate Incurred Claims	Member Months	Estimated Cost Sharing (Member & RMS)	Allowed Claims (Non-Capitated)	Non-ERB portion of Allowed Claims	Total Prescription Drug Rebates*	Total ERB Capitation	Total Non-ERB Capitation	Estimated Risk Adjustment	Estimated Reinsurance Recoveries
Experience Period Total Allowed ERB Claims + ERB Capitation PMPM (net of prescription drug rebates)											\$
Less Refill											0.00%

*Express Prescription Drug Rebates as a negative number

Table 3b. Manual Trend Components

Service Category	Cost*	Utilization*	Induced Demand*	Composite Trend	Weight**
Inpatient Hospital				0.00%	
Outpatient Hospital				0.00%	
Professional				0.00%	
Other Medical				0.00%	
Capitation					
Prescription Drugs				0.00%	
Total Annual Trend				0.00%	0.00%
Months of Trend				24	
Total Annual Trend Projection Factor					1.00%

*Express Cost, Utilization, Induced Utilization and Weight as percentages

Table 4b. Historical Manual Experience

Month-Year	Total Annual Premium	Incurred Claims	Completion Factors*	Ultimate Incurred Claims	Members	Ultimate Incurred PMPM	Estimated Annual Cost Sharing (Member + RMS)	Prescription Drug Rebates**	Allowed Claims (Net of Prescription Drug Rebates)	Allowed PMPM
Jan-19				ERB/VR		ERB/VR				ERB/VR
Feb-19				ERB/VR		ERB/VR				ERB/VR
Mar-19				ERB/VR		ERB/VR				ERB/VR
Apr-19				ERB/VR		ERB/VR				ERB/VR
May-19				ERB/VR		ERB/VR				ERB/VR
Jun-19				ERB/VR		ERB/VR				ERB/VR
Jul-19				ERB/VR		ERB/VR				ERB/VR
Aug-19				ERB/VR		ERB/VR				ERB/VR
Sep-19				ERB/VR		ERB/VR				ERB/VR
Oct-19				ERB/VR		ERB/VR				ERB/VR
Nov-19				ERB/VR		ERB/VR				ERB/VR
Dec-19				ERB/VR		ERB/VR				ERB/VR
Jan-20				ERB/VR		ERB/VR				ERB/VR
Feb-20				ERB/VR		ERB/VR				ERB/VR
Mar-20				ERB/VR		ERB/VR				ERB/VR
Apr-20				ERB/VR		ERB/VR				ERB/VR
May-20				ERB/VR		ERB/VR				ERB/VR
Jun-20				ERB/VR		ERB/VR				ERB/VR
Jul-20				ERB/VR		ERB/VR				ERB/VR
Aug-20				ERB/VR		ERB/VR				ERB/VR
Sep-20				ERB/VR		ERB/VR				ERB/VR
Oct-20				ERB/VR		ERB/VR				ERB/VR
Nov-20				ERB/VR		ERB/VR				ERB/VR
Dec-20				ERB/VR		ERB/VR				ERB/VR
Jan-21				ERB/VR		ERB/VR				ERB/VR
Feb-21				ERB/VR		ERB/VR				ERB/VR
Mar-21				ERB/VR		ERB/VR				ERB/VR
Apr-21				ERB/VR		ERB/VR				ERB/VR
May-21				ERB/VR		ERB/VR				ERB/VR
Jun-21				ERB/VR		ERB/VR				ERB/VR
Jul-21				ERB/VR		ERB/VR				ERB/VR
Aug-21				ERB/VR		ERB/VR				ERB/VR
Sep-21				ERB/VR		ERB/VR				ERB/VR
Oct-21				ERB/VR		ERB/VR				ERB/VR
Nov-21				ERB/VR		ERB/VR				ERB/VR
Dec-21				ERB/VR		ERB/VR				ERB/VR
Jan-22				ERB/VR		ERB/VR				ERB/VR
Feb-22				ERB/VR		ERB/VR				ERB/VR
Mar-22				ERB/VR		ERB/VR				ERB/VR
Apr-22				ERB/VR		ERB/VR				ERB/VR
May-22				ERB/VR		ERB/VR				ERB/VR
Jun-22				ERB/VR		ERB/VR				ERB/VR
Jul-22				ERB/VR		ERB/VR				ERB/VR
Aug-22				ERB/VR		ERB/VR				ERB/VR
Sep-22				ERB/VR		ERB/VR				ERB/VR
Oct-22				ERB/VR		ERB/VR				ERB/VR
Nov-22				ERB/VR		ERB/VR				ERB/VR
Dec-22				ERB/VR		ERB/VR				ERB/VR

*Express Completion Factor as a percentage

**Express Prescription Drug Rebates as a negative number

PA Rate Template Part II

Rate Development and Change

Carrier Name:
Product(s):
Market Segment:
Rate Effective Date:

First Priority Life Insurance Co.
PPO
Small Group
01/01/2024

Table 5. Development of the Projected Index Rate, Market-Adjusted Index Rate, and Total Allowed Claims

Development of the Projected Index Rate	Actual Experience Data	Manual Data	
Total Allowed EHB Claims + EHB Capitation PMPM (net of prescription drug rebates) PMPM	\$ 709.80	\$ -	<- Actual Experience PMPM should be consistent with the Index Rate for Experier
Two year trend projection Factor	1.131	1.000	
Unadjusted Projected Allowed EHB Claims PMPM	\$ 802.90	\$ -	
<u>Single Risk Pool Adjustment Factors</u>			
	1.000	1.000	
Change in Morbidity - Impact of Reinsurance Program	1.006	0.000	<- See URRT Instructions
Change in Morbidity - All Other	1.021	0.000	
Total Non-Morbidity Changes	1.000	0.000	<- See URRT Instructions
Change in Demographics	1.021	0.000	
Change in Network	1.000	1.000	<- See URRT Instructions
Change in Benefits	1.000	0.000	
Change in Other			<- See URRT Instructions
Total Adjusted Projected Allowed EHB Claims PMPM	\$ 824.68	\$ -	
Credibility Factors	100%	0%	<- See Instructions
Blended Projected EHB Claims PMPM		\$ 824.68	<- Projected Index Rate
Development of the Market-Adjusted Index Rate and Total Allowed Claims			
Adjusted Projected Allowed EHB Claims PMPM	\$ 824.68		<- Index Rate for Projection Period on URRT
Projected Paid to Allowed Ratio	0.863		
Projected Incurred EHB Claims PMPM	\$ 711.94		
<u>Market-wide Adjustments</u>			
Projected Incurred Risk Adjustment PMPM	\$60.89		
Projected Incurred Exchange User Fees PMPM	\$0.00		
Projected Incurred Reinsurance Recoveries PMPM	\$0.00		
Market-Adjusted Projected Incurred EHB Claims PMPM	\$ 651.06		
Market-Adjusted Projected Allowed EHB Claims PMPM	\$ 754.15		<- Market-Adjusted Index Rate
Projected Allowed Non-EHB Claims PMPM	\$ -		
Market-Adjusted Projected Incurred Total Claims PMPM	\$ 651.06		
Market-Adjusted Projected Allowed Total Claims PMPM	\$ 754.15		

Table 6. Retention

Retention Items - Express in percentages	Percentages	PMPM Amounts
Administrative Expenses	8.52%	\$62.05
General and Claims	5.45%	\$39.71
Agent/Broker Fees and Commissions	2.66%	\$19.35
Quality Improvement Initiatives	0.41%	\$2.99
Taxes and Fees	2.07%	\$15.07
Risk Adjustment User Fee	0.03%	\$0.21
PCORI Fee	0.04%	\$0.29
PA Premium & Other Taxes (if applicable)	2.00%	\$14.56
Federal Income Tax	0.00%	\$0.00
Health Insurance Providers Fee (Prorated for Small Groups only)	0.00%	\$0.00
Profit/Contingency (after tax)	0.00%	\$0.00
Total Retention	10.59%	\$77.12
Projected Required Revenue PMPM	\$ 728.18	

Table 8. Components of Rate Change

Rate Components	2023	2024	Difference	Percent Change
A. Calibrated Plan Adjusted Index Rate (PMPM)	\$ 457.23	\$ 473.06	\$ 15.83	3.5%
B. Base period allowed claims before normalization	\$ 673.20	\$ 709.80	\$ 36.61	8.0%
C. Normalization factor component of change	\$ (227.15)	\$ (246.99)	\$ (19.84)	-4.3%
D. Change in Normalized Allowed Claims Adjustment Components				
D1. Base period allowed claims after normalization	\$ 446.05	\$ 462.81	\$ 16.77	3.7%
D2. URRT Trend	\$ 64.45	\$ 60.70	\$ (3.75)	-0.8%
D3. URRT Morbidity	\$ 12.70	\$ 3.35	\$ (9.35)	-2.0%
D4. URRT Other	\$ 2.59	\$ 10.85	\$ 8.26	1.8%
D5. Normalized URRT Risk Adjustment on an allowed basis	\$ (39.42)	\$ (45.99)	\$ (6.57)	-1.4%
D6. Normalized Exchange User Fee on an allowed basis	\$ -	\$ -	\$ -	0.0%
D7. Normalized Reinsurance Recoveries on an allowed basis	\$ -	\$ -	\$ -	0.0%
D8. Subtotal - Sum(D1:D7)	\$ 486.37	\$ 491.73	\$ 5.36	1.2%
E. Change in Allowable Plan Adjusted Level Components				
E1. Network	\$ (65.45)	\$ (57.46)	\$ 7.99	1.7%
E2. Pricing AV	\$ (61.09)	\$ (61.51)	\$ (0.42)	-0.1%
E3. Benefit Richness	\$ 43.66	\$ 46.15	\$ 2.48	0.5%
E4. Catastrophic Eligibility	\$ -	\$ -	\$ -	0.0%
E5. Subtotal - Sum(E1:E4)	\$ (82.88)	\$ (72.82)	\$ 10.06	2.2%
F. Change in Retention Components				
F1. Administrative Expenses	\$ 41.95	\$ 40.31	\$ (1.64)	-0.4%
F2. Taxes and Fees	\$ 9.46	\$ 9.79	\$ 0.33	0.1%
F3. Profit and/or Contingency	\$ -	\$ -	\$ -	0.0%
F4. Subtotal - Sum(F1:F3)	\$ 51.40	\$ 50.10	\$ (1.30)	-0.3%
G. Change in Miscellaneous Items	\$ -	\$ -	\$ -	0.0%
H. Sum of Components of Rate Change (should approximate the change shown in line A)	\$ 454.90	\$ 469.01	\$ 14.11	3.1%

nce Period on URRT

For Informational Purposes only - No input required.

Blended Base Period Unadjusted Claims before Normalization	\$ 709.80	<- Index Rate of Experience Period on URRT
Blended Earned Premium	\$ 44,294,890.28	
Blended Loss Ratio	78.40%	

Table 5A. Small Group Projected Index Rate with Quarterly Trend

Effective Date	01/01/2024	04/01/2024	07/01/2024	10/01/2024	Total Single Risk Pool
# of Member Months Renewing in Quarter	38,616	9,478	7,218	13,281	68,593
Adjusted Projected Allowed EHB Claims PMPM	\$ 824.68	\$ 824.68	\$ 824.68	\$ 824.68	\$ 824.68
Months of Trend	-	3	6	9	
Annual Trend	6.12%	7.15%	6.78%	6.43%	
Single Risk Pool Projected Allowed Claims	\$ 824.68	\$ 839.04	\$ 852.19	\$ 864.14	\$ 837.20
Quarterly Trend Factor	1.000	1.017	1.033	1.048	1.015

Table 7. Normalized Market-Adjusted Projected Allowed Total Claims

Normalization Factors	2023	2024
Average Age Factor	1.554	1.543
Average Geographic Factor	1.000	1.000
Average Tobacco Factor	1.000	1.000
Average Benefit Richness (induced demand)	1.122	1.125
Average Network Factor	0.865	0.883
Market-Adjusted Projected Allowed Total Claims PMPM	\$ 734.06	\$ 754.15
Normalized Market-Adjusted Projected Allowed Total Claims PMPM	\$ 486.37	\$ 491.73

Table 9. Year-over-Year Data to Support Table 8

	2023	2024	
Paid-to-Allowed	0.860	0.863	
URRT Trend (Total Applied Trend Factor)	1.144	1.131	<- URRT W1, S2
URRT Morbidity	1.025	1.006	<- URRT W1, S2
URRT "Other"	1.005	1.021	<- URRT W1, S2
Risk Adjustment	\$ (51.14)	\$ (60.89)	<- URRT W1, S3
Exchange User Fee	\$ -	\$ -	<- URRT W1, S3
Reinsurance Recoveries	\$ -	\$ -	<- URRT W1, S3
Capitation	\$ 0.41	\$ 0.46	<- URRT W1, S2
Network	0.865	0.883	
Pricing AV	0.855	0.858	<- For 2023 in cell J81, please include a factor equal to the product of the average Pricing AV and the Non-Funding of CSR Adjustment
Benefit Richness	1.121	1.124	
Catastrophic Eligibility	1.000	1.000	
Administrative Expenses	9.17%	8.52%	
Taxes and Fees	2.07%	2.07%	
Profit and/or Contingency	0.00%	0.00%	

PA Rate Template Part III
Table 10. Plan Rates

Carrier Name: First Priority Life Insurance Co.
Product(s): PPO
Market Segment: Small Group
Rate Effective Date: 01/01/2024
Base Period Start Date: 01/01/2022
Date of Most Recent Membership: 02/01/2023
Market Adjusted Index Rate: \$ 754.15

Calibration	
Age Calibration Factor	1.537
Geographic Calibration Factor	1.000
Tobacco Calibration Factor	1.000
Aggregate Calibration Factor	1.537

45 CFR Part 156.8 (d) (2) Allowable Factors																			
Plan Number	HIOS Plan ID (Standard Component)	Product Type (PPO, POS, PPO, EPO, Indemnity, Other)	1/1/2023 Plan Marketing Name	Existing, Modified, New, Discontinued & Mapped (E, M, A, D, M, DNM) for 2024	1/1/2023 HIOS Plan ID (If 1/1/2023 Plan Discontinued & Mapped)	Metallic Tier	Metallic Tier Actualized Value	Standard AV, Approach (2)	Exchange On/Off or Off	Pricing AV (company-determined)	Benefit Richness (Induced demand)	Benefits in addition to EHB	Provider Network	Catastrophic Eligibility	Non-Funding of CSR Adjustment	Pure Premium	Admin Costs	Taxes & Fees (not including Exchange fees)	Profit or Contingency
										0.828 0.828	0.999 0.999	1.000 1.000	1.000 1.000	1.000 1.000	1.000 1.000	\$ 651.06 651.06	8.5% 8.5%	2.1% 2.1%	0.0% 0.0%
Total: Current Membership										0.828 0.828	0.999 0.999	1.000 1.000	1.000 1.000	1.000 1.000	1.000 1.000	\$ 651.06 651.06	8.5% 8.5%	2.1% 2.1%	0.0% 0.0%
Total: Projected Membership										0.828 0.828	0.999 0.999	1.000 1.000	1.000 1.000	1.000 1.000	1.000 1.000	\$ 651.06 651.06	8.5% 8.5%	2.1% 2.1%	0.0% 0.0%
Transitional Plans	TRANSITIONAL	N/A	TRANSITIONAL	DNM	TRANSITIONAL	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
Plan 1	55957PA0270007	PPO	BlueCare PPO 50 Platinum	M	55957PA0270007	Platinum	0.91867837	Approach 1	Off	0.969	1.076	1.000	1.143	1.000	1.000	\$899.54	7.3%	2.1%	0.0%
Plan 2	55957PA0290007	PPO	BlueCare Custom PPO 50 Platinum	M	55957PA0290007	Platinum	0.91867837	Approach 1	Off	0.969	1.076	1.000	0.947	1.000	1.000	\$745.24	7.9%	2.1%	0.0%
Plan 3	55957PA0270016	PPO	BlueCare PPO 5250 Platinum	M	55957PA0270016	Platinum	0.91997031	Approach 1	Off	0.959	1.067	1.000	1.143	1.000	1.000	\$881.86	7.4%	2.1%	0.0%
Plan 4	55957PA0290008	PPO	BlueCare Custom PPO 5250 Platinum	M	55957PA0290008	Platinum	0.91997031	Approach 1	Off	0.959	1.067	1.000	0.947	1.000	1.000	\$730.60	8.0%	2.1%	0.0%
Plan 5	55957PA0270002	PPO	BlueCare PPO 5300 Platinum	M	55957PA0270002	Platinum	0.91663889	Approach 1	Off	0.952	1.061	1.000	1.143	1.000	1.000	\$870.97	7.4%	2.1%	0.0%
Plan 6	55957PA0290002	PPO	BlueCare Custom PPO 5300 Platinum	M	55957PA0290002	Platinum	0.91663889	Approach 1	Off	0.952	1.061	1.000	0.947	1.000	1.000	\$721.57	8.0%	2.1%	0.0%
Plan 7	55957PA0270006	PPO	BlueCare PPO 5750 Platinum	M	55957PA0270006	Platinum	0.90938479	Approach 1	Off	0.936	1.049	1.000	1.143	1.000	1.000	\$846.60	7.5%	2.1%	0.0%
Plan 8	55957PA0290006	PPO	BlueCare Custom PPO 5750 Platinum	M	55957PA0290006	Platinum	0.90938479	Approach 1	Off	0.936	1.049	1.000	0.947	1.000	1.000	\$701.38	8.1%	2.1%	0.0%
Plan 9	55957PA0270023	PPO	BlueCare PPO 50 Gold	M	55957PA0270023	Gold	0.80189368	Approach 1	Off	0.896	1.020	1.000	1.143	1.000	1.000	\$787.84	7.7%	2.1%	0.0%
Plan 10	55957PA0290024	PPO	BlueCare Custom PPO 50 Gold	M	55957PA0290024	Gold	0.80189368	Approach 1	Off	0.896	1.020	1.000	0.947	1.000	1.000	\$683.29	8.4%	2.1%	0.0%
Plan 11	55957PA0270017	PPO	BlueCare PPO 5500 Gold	M	55957PA0270017	Gold	0.81898872	Approach 1	Off	0.868	1.001	1.000	1.143	1.000	1.000	\$749.28	7.9%	2.1%	0.0%
Plan 12	55957PA0290012	PPO	BlueCare Custom PPO 5500 Gold	M	55957PA0290012	Gold	0.81898872	Approach 1	Off	0.868	1.001	1.000	0.947	1.000	1.000	\$620.75	8.6%	2.1%	0.0%
Plan 13	55957PA0270018	PPO	BlueCare PPO 5200 Gold	M	55957PA0270018	Gold	0.80771409	Approach 1	Off	0.828	0.976	1.000	1.143	1.000	1.000	\$687.13	8.2%	2.1%	0.0%
Plan 14	55957PA0290012	PPO	BlueCare Custom PPO 5200 Gold	M	55957PA0290012	Gold	0.80771409	Approach 1	Off	0.828	0.976	1.000	0.947	1.000	1.000	\$577.55	8.9%	2.1%	0.0%
Plan 15	55957PA0290008	PPO	BlueCare PPO 5250 Gold	M	55957PA0290008	Gold	0.81172339	Approach 1	Off	0.857	0.993	1.000	1.143	1.000	1.000	\$733.86	8.0%	2.1%	0.0%
Plan 16	55957PA0270011	PPO	BlueCare PPO 5250 Gold	M	55957PA0270011	Gold	0.81172339	Approach 1	Off	0.857	0.993	1.000	0.947	1.000	1.000	\$607.88	8.7%	2.1%	0.0%
Plan 17	55957PA0270030	PPO	BlueCare PPO 51400 Gold	M	55957PA0270030	Gold	0.79175585	Approach 1	Off	0.832	0.978	1.000	1.143	1.000	1.000	\$701.56	8.1%	2.1%	0.0%
Plan 18	55957PA0290029	PPO	BlueCare Custom PPO 51400 Gold	M	55957PA0290029	Gold	0.79175585	Approach 1	Off	0.832	0.978	1.000	0.947	1.000	1.000	\$581.27	8.9%	2.1%	0.0%
Plan 19	55957PA0270009	PPO	BlueCare PPO 5150 Gold	M	55957PA0270009	Gold	0.81838388	Approach 1	Off	0.855	0.992	1.000	1.143	1.000	1.000	\$731.43	8.0%	2.1%	0.0%
Plan 20	55957PA0290013	PPO	BlueCare Custom PPO 5150 Gold	M	55957PA0290013	Gold	0.81838388	Approach 1	Off	0.855	0.992	1.000	0.947	1.000	1.000	\$605.36	8.7%	2.1%	0.0%
Plan 21	55957PA0270033	PPO	BlueCare PPO 5150 Gold	M	55957PA0270033	Gold	0.81825466	Approach 1	Off	0.835	0.980	1.000	1.143	1.000	1.000	\$705.52	8.1%	2.1%	0.0%
Plan 22	55957PA0290034	PPO	BlueCare Custom PPO 5150 Gold	M	55957PA0290034	Gold	0.81825466	Approach 1	Off	0.835	0.980	1.000	0.947	1.000	1.000	\$584.50	8.8%	2.1%	0.0%
Plan 23	55957PA0270031	PPO	BlueCare PPO 5200 Gold	M	55957PA0270031	Gold	0.79863249	Approach 1	Off	0.799	0.959	1.000	1.143	1.000	1.000	\$666.61	8.4%	2.1%	0.0%
Plan 24	55957PA0290036	PPO	BlueCare Custom PPO 5200 Gold	M	55957PA0290036	Gold	0.79863249	Approach 1	Off	0.799	0.959	1.000	0.947	1.000	1.000	\$547.29	9.1%	2.1%	0.0%
Plan 25	55957PA0270011	PPO	BlueCare PPO 5200 1x Gold	M	55957PA0270011	Gold	0.81755578	Approach 1	Off	0.880	0.995	1.000	1.143	1.000	1.000	\$738.48	7.9%	2.1%	0.0%
Plan 26	55957PA0290016	PPO	BlueCare Custom PPO 5200 1x Gold	M	55957PA0290016	Gold	0.81755578	Approach 1	Off	0.880	0.995	1.000	0.947	1.000	1.000	\$611.82	8.7%	2.1%	0.0%
Plan 27	55957PA0270028	PPO	BlueCare PPO 5250 Gold	M	55957PA0270028	Gold	0.80310878	Approach 1	Off	0.793	0.956	1.000	1.143	1.000	1.000	\$653.93	8.4%	2.1%	0.0%
Plan 28	55957PA0290031	PPO	BlueCare Custom PPO 5250 Gold	M	55957PA0290031	Gold	0.80310878	Approach 1	Off	0.793	0.956	1.000	0.947	1.000	1.000	\$531.26	9.2%	2.1%	0.0%
Plan 29	55957PA0270036	PPO	BlueCare PPO 5300 Gold	M	55957PA0270036	Gold	0.80758715	Approach 1	Off	0.828	0.976	1.000	1.143	1.000	1.000	\$696.82	8.2%	2.1%	0.0%
Plan 30	55957PA0290017	PPO	BlueCare Custom PPO 5300 Gold	M	55957PA0290017	Gold	0.80758715	Approach 1	Off	0.828	0.976	1.000	0.947	1.000	1.000	\$577.29	8.9%	2.1%	0.0%
Plan 31	55957PA0270029	PPO	BlueCare PPO 5400 Gold	M	55957PA0270029	Gold	0.80137115	Approach 1	Off	0.787	0.953	1.000	1.143	1.000	1.000	\$647.29	8.2%	2.1%	0.0%
Plan 32	55957PA0290032	PPO	BlueCare Custom PPO 5400 Gold	M	55957PA0290032	Gold	0.80137115	Approach 1	Off	0.787	0.953	1.000	0.947	1.000	1.000	\$536.26	9.2%	2.1%	0.0%
Plan 33	55957PA0270032	PPO	BlueCare PPO 5500 1x Gold	M	55957PA0270032	Gold	0.79848068	Approach 1	Off	0.807	0.964	1.000	1.143	1.000	1.000	\$670.99	8.2%	2.1%	0.0%
Plan 34	55957PA0290033	PPO	BlueCare Custom PPO 5500 1x Gold	M	55957PA0290033	Gold	0.79848068	Approach 1	Off	0.807	0.964	1.000	0.947	1.000	1.000	\$555.89	9.1%	2.1%	0.0%
Plan 35	55957PA0270025	PPO	BlueCare PPO 52600 Silver	M	55957PA0270025	Silver	0.71270629	Approach 1	Off	0.717	0.922	1.000	1.143	1.000	1.000	\$569.66	8.9%	2.1%	0.0%
Plan 36	55957PA0290026	PPO	BlueCare Custom PPO 52600 Silver	M	55957PA0290026	Silver	0.71270629	Approach 1	Off	0.717	0.922	1.000	0.947	1.000	1.000	\$471.54	9.8%	2.1%	0.0%
Plan 37	55957PA0270027	PPO	BlueCare PPO 5300 Silver	M	55957PA0270027	Silver	0.71388776	Approach 1	Off	0.716	0.922	1.000	1.143	1.000	1.000	\$569.05	9.0%	2.1%	0.0%
Plan 38	55957PA0290028	PPO	BlueCare Custom PPO 5300 Silver	M	55957PA0290028	Silver	0.71388776	Approach 1	Off	0.716	0.922	1.000	0.947	1.000	1.000	\$471.44	9.8%	2.1%	0.0%
Plan 39	55957PA0270026	PPO	BlueCare PPO 5300 1x Silver	M	55957PA0270026	Silver	0.71754339	Approach 1	Off	0.750	0.936	1.000	1.143	1.000	1.000	\$605.03	8.9%	2.1%	0.0%
Plan 40	55957PA0290027	PPO	BlueCare Custom PPO 5300 1x Silver	M	55957PA0290027	Silver	0.71754339	Approach 1	Off	0.750	0.936	1.000	0.947	1.000	1.000	\$501.25	9.3%	2.1%	0.0%
Plan 41	55957PA0270034	PPO	BlueCare PPO 5350 Silver	M	55957PA0270034	Silver	0.71887972	Approach 1	Off	0.715	0.921	1.000	1.143	1.000	1.000	\$567.43	9.0%	2.1%	0.0%
Plan 42	55957PA0290035	PPO	BlueCare Custom PPO 5350 Silver	M	55957PA0290035	Silver	0.71887972	Approach 1	Off	0.715	0.921	1.000	0.947	1.000	1.000	\$470.11	9.8%	2.1%	0.0%
Plan 43	55957PA0270013	PPO	BlueCare PPO 5400 Bronze	M	55957PA0270013	Expanded Br	0.64929802	Approach 1	Off	0.685	0.910	1.000	1.143	1.000	1.000	\$537.51	9.2%	2.1%	0.0%
Plan 44	55957PA0290021	PPO	BlueCare Custom PPO 5400 Bronze	M	55957PA0290021	Expanded Br	0.64929802	Approach 1	Off	0.685	0.910	1.000	0.947	1.000	1.000	\$445.31	10.1%	2.1%	0.0%
Plan 45	55957PA0280004	PPO	BlueCare QHD PPO 51500 Gold	M	55957PA0280004	Gold	0.81928822	Standard AV	Off	0.854	0.991	1.000	1.143	1.000	1.000	\$730.00	8.0%	2.1%	0.0%
Plan 46	55957PA0290005	PPO	BlueCare QHD PPO 5300 Silver	M	55957PA0290005	Silver	0.71364021	Standard AV	Off	0.743	0.942	1.000	1.143	1.000	1.000	\$619.89	8.8%	2.1%	0.0%
Plan 47	55957PA0300001	PPO	Affordable 5250 Platinum	M	55957PA0300001	Platinum	0.89026544	Approach 1	Off	0.941	1.051	1.000	0.866	1.000	1.000	\$644.90	8.4%	2.1%	0.0%
Plan 48	55957PA0300004	PPO	Affordable 5500 Gold	M	55957PA0300004	Gold	0.80816315	Approach 1	Off	0.866	0.999	1.000	0.866	1.000	1.000	\$564.80	9.0%	2.1%	0.0%
Plan 49	55957PA0300003	PPO	Affordable 51000 Gold	M	55957PA0300003	Gold	0.80610976	Approach 1	Off	0.849	0.988	1.000	0.866	1.000	1.000	\$548.29	9.1%	2.1%	0.0%
Plan 50	55957PA0300002	PPO	Affordable 51500 Gold	M	55957PA0300002	Gold	0.80971576	Approach 1	Off	0.840	0.982	1.000	0.866	1.000	1.000	\$538.85	9.2%	2.1%	0.0%
Plan 51	55957PA0300005	PPO	Affordable 53000 Silver	M	55957PA0300005	Silver	0.71243472	Approach 1	Off	0.737	0.930	1.000	0.866	1.000	1.000	\$447.35	10.1%	2.1%	0.0%
Plan 52	55957PA0370003	PPO	Lehigh Valley Flex Blue PPO 500 Gold	N	55957PA0380003	Gold	0.80888704	Approach 1	Off	0.858									

PA Rate Template Part IV B - Small Group Annual

Table 11. Plan Premium Development for 21-Year-Old Non-Tobacco User

Carrier Name: First Priority Life Insurance Co.
Product(s): PPO
Market Segment: Small Group
Rate Effective Date: 01/01/2024

		Discontinued, New, Modified, Existing (D,N,M,E) for 2024	1/1/2024 HIOS Plan ID (If Discontinued & Mapped)	Metallic Tier	Exchange On/Off or Off
Plan Number	HIOS Plan ID (Standard Component)	1/1/2023 Plan Marketing Name			

Totals These cells auto-fill using the data entered in Table 1a.

Plan 1	55957PA0270007	BlueCare PPO 50 Platinum	M	55957PA0270007	Platinum	Off
Plan 2	55957PA0270007	Care Custom PPO 50 Plat	M	55957PA0270007	Platinum	Off
Plan 3	55957PA0270016	JetCare PPO 5250 Platinum	M	55957PA0270016	Platinum	Off
Plan 4	55957PA0270008	JetCare PPO 5250 Plat	M	55957PA0270008	Platinum	Off
Plan 5	55957PA0270002	JetCare PPO 5250 Platinum	M	55957PA0270002	Platinum	Off
Plan 6	55957PA0270002	JetCare PPO 5250 Plat	M	55957PA0270002	Platinum	Off
Plan 7	55957PA0270006	JetCare PPO 5250 Platinum	M	55957PA0270006	Platinum	Off
Plan 8	55957PA0270006	JetCare PPO 5250 Plat	M	55957PA0270006	Platinum	Off
Plan 9	55957PA0270013	BlueCare PPO 50 Gold	M	55957PA0270013	Gold	Off
Plan 10	55957PA0270024	JetCare Custom PPO 50 G	M	55957PA0270024	Gold	Off
Plan 11	55957PA0270017	BlueCare PPO 5200 Gold	M	55957PA0270017	Gold	Off
Plan 12	55957PA0270022	Care Custom PPO 5200	M	55957PA0270022	Gold	Off
Plan 13	55957PA0270018	BlueCare PPO 5200 Gold	M	55957PA0270018	Gold	Off
Plan 14	55957PA0270012	Care Custom PPO 5200	M	55957PA0270012	Gold	Off
Plan 15	55957PA0270008	BlueCare PPO 5250 Gold	M	55957PA0270008	Gold	Off
Plan 16	55957PA0270011	Care Custom PPO 5250	M	55957PA0270011	Gold	Off
Plan 17	55957PA0270030	BlueCare PPO 5250 Gold	M	55957PA0270030	Gold	Off
Plan 18	55957PA0270009	Care Custom PPO 5250	M	55957PA0270009	Gold	Off
Plan 19	55957PA0270009	BlueCare PPO 5250 Gold	M	55957PA0270009	Gold	Off
Plan 20	55957PA0270013	Care Custom PPO 5250	M	55957PA0270013	Gold	Off
Plan 21	55957PA0270013	BlueCare PPO 5250 Gold	M	55957PA0270013	Gold	Off
Plan 22	55957PA0270014	Care Custom PPO 5250	M	55957PA0270014	Gold	Off
Plan 23	55957PA0270011	BlueCare PPO 5200 Gold	M	55957PA0270011	Gold	Off
Plan 24	55957PA0270010	Care Custom PPO 5200	M	55957PA0270010	Gold	Off
Plan 25	55957PA0270011	JetCare PPO 52000 1x Gd	M	55957PA0270011	Gold	Off
Plan 26	55957PA0270016	BlueCare PPO 52000 1x Gd	M	55957PA0270016	Gold	Off
Plan 27	55957PA0270018	BlueCare PPO 52000 1x Gd	M	55957PA0270018	Gold	Off
Plan 28	55957PA0270031	Care Custom PPO 52500	M	55957PA0270031	Gold	Off
Plan 29	55957PA0270036	BlueCare PPO 52500 Gold	M	55957PA0270036	Gold	Off
Plan 30	55957PA0270037	Care Custom PPO 52500	M	55957PA0270037	Gold	Off
Plan 31	55957PA0270029	BlueCare PPO 52500 Gold	M	55957PA0270029	Gold	Off
Plan 32	55957PA0270032	Care Custom PPO 52500	M	55957PA0270032	Gold	Off
Plan 33	55957PA0270032	JetCare PPO 525000 1x Gd	M	55957PA0270032	Gold	Off
Plan 34	55957PA0270033	JetCare PPO 525000 1x Gd	M	55957PA0270033	Gold	Off
Plan 35	55957PA0270025	BlueCare PPO 52500 Silver	M	55957PA0270025	Silver	Off
Plan 36	55957PA0270026	Care Custom PPO 52500	M	55957PA0270026	Silver	Off
Plan 37	55957PA0270027	BlueCare PPO 52500 Silver	M	55957PA0270027	Silver	Off
Plan 38	55957PA0270018	Care Custom PPO 52000	M	55957PA0270018	Silver	Off
Plan 39	55957PA0270026	JetCare PPO 525000 1x 50	M	55957PA0270026	Silver	Off
Plan 40	55957PA0270027	JetCare PPO 525000 1x 50	M	55957PA0270027	Silver	Off
Plan 41	55957PA0270014	BlueCare PPO 52500 Silver	M	55957PA0270014	Silver	Off
Plan 42	55957PA0270033	Care Custom PPO 52500	M	55957PA0270033	Silver	Off
Plan 43	55957PA0270013	JetCare PPO 524000 Bronze	M	55957PA0270013	Standard Bronze	Off
Plan 44	55957PA0270021	JetCare PPO 524000 Bronze	M	55957PA0270021	Standard Bronze	Off
Plan 45	55957PA0270004	JetCare PPO 525000 1x 50	M	55957PA0270004	Gold	Off
Plan 46	55957PA0270005	JetCare PPO 525000 1x 50	M	55957PA0270005	Silver	Off
Plan 47	55957PA0270001	AffordableBlue 5200 Platinum	M	55957PA0270001	Platinum	Off
Plan 48	55957PA0270004	AffordableBlue 5200 Gold	M	55957PA0270004	Gold	Off
Plan 49	55957PA0270003	AffordableBlue 5200 Gold	M	55957PA0270003	Gold	Off
Plan 50	55957PA0270002	AffordableBlue 5200 Gold	M	55957PA0270002	Gold	Off
Plan 51	55957PA0270005	AffordableBlue 5200 Silver	M	55957PA0270005	Silver	Off
Plan 52	55957PA0270003	AffordableBlue 5200 Silver	N	55957PA0270003	Gold	Off
Plan 53	55957PA0270004	Valley Flex Blue PPO 1.2	N	55957PA0270004	Gold	Off
Plan 54	55957PA0270002	Blue PPO Qualified Enb	N	55957PA0270002	Silver	Off
Plan 55	55957PA0270017	BlueCare PPO 50 Silver	N	55957PA0270017	Silver	Off
Plan 56	55957PA0270018	JetCare Custom PPO 50 Silver	N	55957PA0270018	Silver	Off
Plan 57	55957PA0270001	Valley Flex Blue PPO 1	DM	55957PA0270001	Gold	Off
Plan 58	55957PA0270002	Valley Flex Blue PPO 1	DM	55957PA0270002	Gold	Off
Plan 59	55957PA0270001	Valley Flex Blue PPO 1.0	DM	55957PA0270001	Silver	Off

Quarter 1 2021, 21-year-old Non-Tobacco Premium PMPM										Average (weighted by enrollment by rating area)
1	2	3	4	5	6	7	8	9		

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S	-	S 472.06	0.0%	0.0%	2.5%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	2.5%
S	-	S 645.80			1.7%							1.7%
S	-	S 538.59			0.0%							0.0%
S	-	S 633.52			1.9%							1.9%
S	-	S 528.47			4.2%							4.2%
S	-	S 629.95			2.0%							2.0%
S	-	S 522.14			4.1%							4.1%
S	-	S 609.02			2.5%							2.5%
S	-	S 508.11			4.8%							4.8%
S	-	S -			1.3%							1.3%
S	-	S 476.27			1.3%							1.3%
S	-	S 541.40			1.3%							1.3%
S	-	S 452.05			3.8%							3.8%
S	-	S 505.15			5.1%							5.1%
S	-	S 422.00			5.4%							5.4%
S	-	S 530.68			1.9%							1.9%
S	-	S 444.17			4.2%							4.2%
S	-	S 508.24			0.3%							0.3%
S	-	S 424.56			2.8%							2.8%
S	-	S 528.99			2.0%							2.0%
S	-	S 441.76			4.3%							4.3%
S	-	S 510.99			2.2%							2.2%
S	-	S 426.84			4.4%							4.4%
S	-	S 479.77			0.7%							0.7%
S	-	S 400.95			1.0%							1.0%
S	-	S 531.90			2.0%							2.0%
S	-	S 445.84			4.3%							4.3%
S	-	S 475.12			2.1%							2.1%
S	-	S 397.10			4.1%							4.1%
S	-	S 504.94			1.3%							1.3%
S	-	S 421.82			3.8%							3.8%
S	-	S 470.50			4.3%							4.3%
S	-	S 383.27			4.5%							4.5%
S	-	S 486.98			1.6%							1.6%
S	-	S 406.94			3.9%							3.9%
S	-	S 416.51			0.7%							0.7%
S	-	S 348.50			2.9%							2.9%
S	-	S 416.09			0.5%							0.5%
S	-	S 348.15			2.7%							2.7%
S	-	S 441.12			2.2%							2.2%
S	-	S 368.91			4.4%							4.4%
S	-	S 414.97			2.4%							2.4%
S	-	S 347.22			4.6%							4.6%
S	-	S 494.14			0.6%							0.6%
S	-	S 329.95			2.8%							2.8%
S	-	S 528.00			0.5%							0.5%
S	-	S 451.41			0.3%							0.3%
S	-	S 470.24			4.5%							4.5%
S	-	S 413.13			4.2%							4.2%
S	-	S 401.71			4.2%							4.2%
S	-	S 395.07			4.2%							4.2%
S	-	S 331.37			4.9%							4.9%
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PA Rate Quarterly Template Part V Consumer Factors

Carrier Name:	First Priority Life Insurance Co.
Product(s):	PPO
Market Segment:	Small Group
Rate Effective Date:	01/01/2024

Table 12. Age and Tobacco Factors

Age Band	Age Factor	Tobacco Factor		Age Band	Age Factor	Tobacco Factor
0-14	0.765			40	1.278	1.000
15	0.833			41	1.302	1.000
16	0.859			42	1.325	1.000
17	0.885			43	1.357	1.000
18	0.913			44	1.397	1.000
19	0.941			45	1.444	1.000
20	0.970			46	1.500	1.000
21	1.000	1.000		47	1.563	1.000
22	1.000	1.000		48	1.635	1.000
23	1.000	1.000		49	1.706	1.000
24	1.000	1.000		50	1.786	1.000
25	1.004	1.000		51	1.865	1.000
26	1.024	1.000		52	1.952	1.000
27	1.048	1.000		53	2.040	1.000
28	1.087	1.000		54	2.135	1.000
29	1.119	1.000		55	2.230	1.000
30	1.135	1.000		56	2.333	1.000
31	1.159	1.000		57	2.437	1.000
32	1.183	1.000		58	2.548	1.000
33	1.198	1.000		59	2.603	1.000
34	1.214	1.000		60	2.714	1.000
35	1.222	1.000		61	2.810	1.000
36	1.230	1.000		62	2.873	1.000
37	1.238	1.000		63	2.952	1.000
38	1.246	1.000		64+	3.000	1.000
39	1.262	1.000				

*PA follows the federal default age curve.

Table 13. Geographic Factors

Geographic Area Factors			
Area	Counties	Current Factor	Proposed Factor
Rating Area 1			
Rating Area 2			
Rating Area 3	Bradford, Carbon, Clinton, Lackawanna, Luzerne, Lycoming, Monroe, Pike, Sullivan, Susquehanna, Tioga, Wayne, Wyoming	1.000	1.000
Rating Area 4			
Rating Area 5			
Rating Area 6			
Rating Area 7			
Rating Area 8			
Rating Area 9			

Table 14. Network Factors

[illegible]

PA Rate Template Part VI - Rate Change Summary
Table 15. Rate Change Summary Information

Overview

Initial Requested Average Rate Change:	3.46%
Revised Requested Average Rate Change:	3.46%
Minimum Requested Rate Change:	0.47%
Maximum Requested Rate Change:	5.38%
Mapped Members:	5,645
Available in Rating Areas:	Rating Area 3

Key Information

Jan. 2022 - Dec. 2022 Financial Experience	
Premium	\$ 48,296,525.39
Claims	\$ 38,385,546.91
Administrative Expenses	\$3,815,892
Taxes & Fees	(\$414,489)
Company Made After Taxes	\$ 6,709,775.32

Carrier Name:	First Priority Life Insurance Co.
Product(s):	PPO
Market Segment:	Small Group
Rate Effective Date:	01/01/2024

How It Plans to Spend Your Premium

This is how the company plans to spend the premium it collects in 2024:	
Claims:	89%
Administrative Expenses:	9%
Taxes & Fees:	2%
Profit:	0%

Rating Area	Active Rating Areas	Count of Remaining Active Rating Areas	Test
1			1
2			1
3	3		1 3
4			0
5			0
6			0
7			0
8			0
9			0

The company expects its annual medical costs to increase: 6.36%

Explanation of requested rate change: The proposed increases are being driven by rising medical care costs, which are expected to continue through the remainder of 2023 and throughout 2024 because of both higher utilization and the increasing cost of healthcare services.

Company Name: First Priority Life Insurance Co.

Market: Small Group

Product: PPO

Effective Date of Rates: January 1, 2024

Ending date of Rates:

March 31, 2024

HIOS Plan ID (On Exchange)=>	N/A		N/A		N/A		N/A		N/A	
HIOS Plan ID (Off Exchange)=>	55957PA0270007		55957PA0290007		55957PA0270016		55957PA0290008		55957PA0270002	
Plan Marketing Name =>	BlueCare PPO \$0 Platinum		BlueCare Custom PPO \$0 Platinum		BlueCare PPO \$250 Platinum		BlueCare Custom PPO \$250 Platinum		BlueCare PPO \$500 Platinum	
Form # =>	CERT-FPLIC-BC-PPO-SM-2024		CERT-FPLIC-BCUST-PPO-SM-202		CERT-FPLIC-BC-PPO-SM-2024		CERT-FPLIC-BCUST-PPO-SM-202		CERT-FPLIC-BC-PPO-SM-2024	
Rating Area =>	Area 3		Area 3		Area 3		Area 3		Area 3	
Network =>	U		U		U		U		U	
Metal =>	Platinum		Platinum		Platinum		Platinum		Platinum	
Deductible =>	0		0		250		250		500	
Coinsurance =>	1		1		1		1		1	
Copays =>	25		25		10		10		10	
OOP Maximum =>	3500		3500		8700		8700		3000	
Pediatric Dental (Yes/No) =>	Yes		Yes		Yes		Yes		Yes	
Age Band	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco
0 - 14	\$494.04	\$494.04	\$412.02	\$412.02	\$484.64	\$484.64	\$404.24	\$404.24	\$478.85	\$478.85
15	\$537.95	\$537.95	\$448.65	\$448.65	\$527.72	\$527.72	\$440.17	\$440.17	\$521.42	\$521.42
16	\$554.74	\$554.74	\$462.65	\$462.65	\$544.19	\$544.19	\$453.91	\$453.91	\$537.69	\$537.69
17	\$571.53	\$571.53	\$476.65	\$476.65	\$560.67	\$560.67	\$467.65	\$467.65	\$553.97	\$553.97
18	\$589.62	\$589.62	\$491.73	\$491.73	\$578.40	\$578.40	\$482.45	\$482.45	\$571.49	\$571.49
19	\$607.70	\$607.70	\$506.81	\$506.81	\$596.14	\$596.14	\$497.24	\$497.24	\$589.02	\$589.02
20	\$626.43	\$626.43	\$522.43	\$522.43	\$614.51	\$614.51	\$512.57	\$512.57	\$607.17	\$607.17
21	\$645.80	\$645.80	\$538.59	\$538.59	\$633.52	\$633.52	\$528.42	\$528.42	\$625.95	\$625.95
22	\$645.80	\$645.80	\$538.59	\$538.59	\$633.52	\$633.52	\$528.42	\$528.42	\$625.95	\$625.95
23	\$645.80	\$645.80	\$538.59	\$538.59	\$633.52	\$633.52	\$528.42	\$528.42	\$625.95	\$625.95
24	\$645.80	\$645.80	\$538.59	\$538.59	\$633.52	\$633.52	\$528.42	\$528.42	\$625.95	\$625.95
25	\$648.38	\$648.38	\$540.74	\$540.74	\$636.05	\$636.05	\$530.53	\$530.53	\$628.45	\$628.45
26	\$661.30	\$661.30	\$551.52	\$551.52	\$648.72	\$648.72	\$541.10	\$541.10	\$640.97	\$640.97
27	\$676.80	\$676.80	\$564.44	\$564.44	\$663.93	\$663.93	\$553.78	\$553.78	\$656.00	\$656.00
28	\$701.98	\$701.98	\$585.45	\$585.45	\$688.64	\$688.64	\$574.39	\$574.39	\$680.41	\$680.41
29	\$722.65	\$722.65	\$602.68	\$602.68	\$708.91	\$708.91	\$591.30	\$591.30	\$700.44	\$700.44
30	\$732.98	\$732.98	\$611.30	\$611.30	\$719.05	\$719.05	\$599.76	\$599.76	\$710.45	\$710.45
31	\$748.48	\$748.48	\$624.23	\$624.23	\$734.25	\$734.25	\$612.44	\$612.44	\$725.48	\$725.48
32	\$763.98	\$763.98	\$637.15	\$637.15	\$749.45	\$749.45	\$625.12	\$625.12	\$740.50	\$740.50
33	\$773.67	\$773.67	\$645.23	\$645.23	\$758.96	\$758.96	\$633.05	\$633.05	\$749.89	\$749.89
34	\$784.00	\$784.00	\$653.85	\$653.85	\$769.09	\$769.09	\$641.50	\$641.50	\$759.90	\$759.90
35	\$789.17	\$789.17	\$658.16	\$658.16	\$774.16	\$774.16	\$645.73	\$645.73	\$764.91	\$764.91
36	\$794.33	\$794.33	\$662.47	\$662.47	\$779.23	\$779.23	\$649.96	\$649.96	\$769.92	\$769.92
37	\$799.50	\$799.50	\$666.77	\$666.77	\$784.30	\$784.30	\$654.18	\$654.18	\$774.93	\$774.93
38	\$804.67	\$804.67	\$671.08	\$671.08	\$789.37	\$789.37	\$658.41	\$658.41	\$779.93	\$779.93
39	\$815.00	\$815.00	\$679.70	\$679.70	\$799.50	\$799.50	\$666.87	\$666.87	\$789.95	\$789.95
40	\$825.33	\$825.33	\$688.32	\$688.32	\$809.64	\$809.64	\$675.32	\$675.32	\$799.96	\$799.96
41	\$840.83	\$840.83	\$701.24	\$701.24	\$824.84	\$824.84	\$688.00	\$688.00	\$814.99	\$814.99
42	\$855.69	\$855.69	\$713.63	\$713.63	\$839.41	\$839.41	\$700.16	\$700.16	\$829.38	\$829.38
43	\$876.35	\$876.35	\$730.87	\$730.87	\$859.69	\$859.69	\$717.07	\$717.07	\$849.41	\$849.41
44	\$902.18	\$902.18	\$752.41	\$752.41	\$885.03	\$885.03	\$738.20	\$738.20	\$874.45	\$874.45
45	\$932.54	\$932.54	\$777.72	\$777.72	\$914.80	\$914.80	\$763.04	\$763.04	\$903.87	\$903.87
46	\$968.70	\$968.70	\$807.89	\$807.89	\$950.28	\$950.28	\$792.63	\$792.63	\$938.93	\$938.93
47	\$1,009.39	\$1,009.39	\$841.82	\$841.82	\$990.19	\$990.19	\$825.92	\$825.92	\$978.36	\$978.36
48	\$1,055.88	\$1,055.88	\$880.59	\$880.59	\$1,035.81	\$1,035.81	\$863.97	\$863.97	\$1,023.43	\$1,023.43
49	\$1,101.73	\$1,101.73	\$918.83	\$918.83	\$1,080.79	\$1,080.79	\$901.48	\$901.48	\$1,067.87	\$1,067.87
50	\$1,153.40	\$1,153.40	\$961.92	\$961.92	\$1,131.47	\$1,131.47	\$943.76	\$943.76	\$1,117.95	\$1,117.95
51	\$1,204.42	\$1,204.42	\$1,004.47	\$1,004.47	\$1,181.51	\$1,181.51	\$985.50	\$985.50	\$1,167.40	\$1,167.40
52	\$1,260.60	\$1,260.60	\$1,051.33	\$1,051.33	\$1,236.63	\$1,236.63	\$1,031.48	\$1,031.48	\$1,221.85	\$1,221.85
53	\$1,317.43	\$1,317.43	\$1,098.72	\$1,098.72	\$1,292.38	\$1,292.38	\$1,077.98	\$1,077.98	\$1,276.94	\$1,276.94
54	\$1,378.78	\$1,378.78	\$1,149.89	\$1,149.89	\$1,352.57	\$1,352.57	\$1,128.18	\$1,128.18	\$1,336.40	\$1,336.40
55	\$1,440.13	\$1,440.13	\$1,201.06	\$1,201.06	\$1,412.75	\$1,412.75	\$1,178.38	\$1,178.38	\$1,395.87	\$1,395.87
56	\$1,506.65	\$1,506.65	\$1,256.53	\$1,256.53	\$1,478.00	\$1,478.00	\$1,232.80	\$1,232.80	\$1,460.34	\$1,460.34
57	\$1,573.81	\$1,573.81	\$1,312.54	\$1,312.54	\$1,543.89	\$1,543.89	\$1,287.76	\$1,287.76	\$1,525.44	\$1,525.44
58	\$1,645.50	\$1,645.50	\$1,372.33	\$1,372.33	\$1,614.21	\$1,614.21	\$1,346.41	\$1,346.41	\$1,594.92	\$1,594.92
59	\$1,681.02	\$1,681.02	\$1,401.95	\$1,401.95	\$1,649.05	\$1,649.05	\$1,375.48	\$1,375.48	\$1,629.35	\$1,629.35
60	\$1,752.70	\$1,752.70	\$1,461.73	\$1,461.73	\$1,719.37	\$1,719.37	\$1,434.13	\$1,434.13	\$1,698.83	\$1,698.83
61	\$1,814.70	\$1,814.70	\$1,513.44	\$1,513.44	\$1,780.19	\$1,780.19	\$1,484.86	\$1,484.86	\$1,758.92	\$1,758.92
62	\$1,855.38	\$1,855.38	\$1,547.37	\$1,547.37	\$1,820.10	\$1,820.10	\$1,518.15	\$1,518.15	\$1,798.35	\$1,798.35
63	\$1,906.40	\$1,906.40	\$1,589.92	\$1,589.92	\$1,870.15	\$1,870.15	\$1,559.90	\$1,559.90	\$1,847.80	\$1,847.80
64+	\$1,937.40	\$1,937.40	\$1,615.77	\$1,615.77	\$1,900.56	\$1,900.56	\$1,585.26	\$1,585.26	\$1,877.85	\$1,877.85

Company Name:
Market:
Product:
Effective Date of Rates:

HIOS Plan ID (On Exchange)=>	N/A		N/A		N/A		N/A		N/A	
HIOS Plan ID (Off Exchange)=>	55957PA0290002		55957PA0270006		55957PA0290006		55957PA0270023		55957PA0290024	
Plan Marketing Name =>	eCare Custom PPO \$500 Platin		BlueCare PPO \$750 Platinum		eCare Custom PPO \$750 Platin		BlueCare PPO \$0 Gold		BlueCare Custom PPO \$0 Gold	
Form # =>	CERT-FPLIC-BCUST-PPO-SM-202		CERT-FPLIC-BC-PPO-SM-2024		CERT-FPLIC-BCUST-PPO-SM-202		CERT-FPLIC-BC-PPO-SM-2024		CERT-FPLIC-BCUST-PPO-SM-202	
Rating Area =>	Area 3		Area 3		Area 3		Area 3		Area 3	
Network =>	U		U		U		U		U	
Metal =>	Platinum		Platinum		Platinum		Gold		Gold	
Deductible =>	500		750		750		0		0	
Coinsurance =>	1		1		1		1		1	
Copays =>	10		10		10		40		40	
OOP Maximum =>	3000		2500		2500		7900		7900	
Pediatric Dental (Yes/No) =>	Yes		Yes		Yes		Yes		Yes	
Age Band	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco
0 - 14	\$399.44	\$399.44	\$465.90	\$465.90	\$388.70	\$388.70	\$434.67	\$434.67	\$362.82	\$362.82
15	\$434.94	\$434.94	\$507.31	\$507.31	\$423.26	\$423.26	\$473.31	\$473.31	\$395.07	\$395.07
16	\$448.52	\$448.52	\$523.15	\$523.15	\$436.47	\$436.47	\$488.08	\$488.08	\$407.40	\$407.40
17	\$462.09	\$462.09	\$538.98	\$538.98	\$449.68	\$449.68	\$502.86	\$502.86	\$419.73	\$419.73
18	\$476.71	\$476.71	\$556.04	\$556.04	\$463.90	\$463.90	\$518.77	\$518.77	\$433.01	\$433.01
19	\$491.33	\$491.33	\$573.09	\$573.09	\$478.13	\$478.13	\$534.68	\$534.68	\$446.29	\$446.29
20	\$506.48	\$506.48	\$590.75	\$590.75	\$492.87	\$492.87	\$551.15	\$551.15	\$460.04	\$460.04
21	\$522.14	\$522.14	\$609.02	\$609.02	\$508.11	\$508.11	\$568.20	\$568.20	\$474.27	\$474.27
22	\$522.14	\$522.14	\$609.02	\$609.02	\$508.11	\$508.11	\$568.20	\$568.20	\$474.27	\$474.27
23	\$522.14	\$522.14	\$609.02	\$609.02	\$508.11	\$508.11	\$568.20	\$568.20	\$474.27	\$474.27
24	\$522.14	\$522.14	\$609.02	\$609.02	\$508.11	\$508.11	\$568.20	\$568.20	\$474.27	\$474.27
25	\$524.23	\$524.23	\$611.46	\$611.46	\$510.14	\$510.14	\$570.47	\$570.47	\$476.17	\$476.17
26	\$534.67	\$534.67	\$623.64	\$623.64	\$520.30	\$520.30	\$581.84	\$581.84	\$485.65	\$485.65
27	\$547.20	\$547.20	\$638.25	\$638.25	\$532.50	\$532.50	\$595.47	\$595.47	\$497.03	\$497.03
28	\$567.57	\$567.57	\$662.00	\$662.00	\$552.32	\$552.32	\$617.63	\$617.63	\$515.53	\$515.53
29	\$584.27	\$584.27	\$681.49	\$681.49	\$568.58	\$568.58	\$635.82	\$635.82	\$530.71	\$530.71
30	\$592.63	\$592.63	\$691.24	\$691.24	\$576.70	\$576.70	\$644.91	\$644.91	\$538.30	\$538.30
31	\$605.16	\$605.16	\$705.85	\$705.85	\$588.90	\$588.90	\$658.54	\$658.54	\$549.68	\$549.68
32	\$617.69	\$617.69	\$720.47	\$720.47	\$601.09	\$601.09	\$672.18	\$672.18	\$561.06	\$561.06
33	\$625.52	\$625.52	\$729.61	\$729.61	\$608.72	\$608.72	\$680.70	\$680.70	\$568.18	\$568.18
34	\$633.88	\$633.88	\$739.35	\$739.35	\$616.85	\$616.85	\$689.79	\$689.79	\$575.76	\$575.76
35	\$638.06	\$638.06	\$744.22	\$744.22	\$620.91	\$620.91	\$694.34	\$694.34	\$579.56	\$579.56
36	\$642.23	\$642.23	\$749.09	\$749.09	\$624.98	\$624.98	\$698.89	\$698.89	\$583.35	\$583.35
37	\$646.41	\$646.41	\$753.97	\$753.97	\$629.04	\$629.04	\$703.43	\$703.43	\$587.15	\$587.15
38	\$650.59	\$650.59	\$758.84	\$758.84	\$633.11	\$633.11	\$707.98	\$707.98	\$590.94	\$590.94
39	\$658.94	\$658.94	\$768.58	\$768.58	\$641.23	\$641.23	\$717.07	\$717.07	\$598.53	\$598.53
40	\$667.29	\$667.29	\$778.33	\$778.33	\$649.36	\$649.36	\$726.16	\$726.16	\$606.12	\$606.12
41	\$679.83	\$679.83	\$792.94	\$792.94	\$661.56	\$661.56	\$739.80	\$739.80	\$617.50	\$617.50
42	\$691.84	\$691.84	\$806.95	\$806.95	\$673.25	\$673.25	\$752.87	\$752.87	\$628.41	\$628.41
43	\$708.54	\$708.54	\$826.44	\$826.44	\$689.51	\$689.51	\$771.05	\$771.05	\$643.58	\$643.58
44	\$729.43	\$729.43	\$850.80	\$850.80	\$709.83	\$709.83	\$793.78	\$793.78	\$662.56	\$662.56
45	\$753.97	\$753.97	\$879.42	\$879.42	\$733.71	\$733.71	\$820.48	\$820.48	\$684.85	\$684.85
46	\$783.21	\$783.21	\$913.53	\$913.53	\$762.17	\$762.17	\$852.30	\$852.30	\$711.41	\$711.41
47	\$816.10	\$816.10	\$951.90	\$951.90	\$794.18	\$794.18	\$888.10	\$888.10	\$741.28	\$741.28
48	\$853.70	\$853.70	\$995.75	\$995.75	\$830.76	\$830.76	\$929.01	\$929.01	\$775.43	\$775.43
49	\$890.77	\$890.77	\$1,038.99	\$1,038.99	\$866.84	\$866.84	\$969.35	\$969.35	\$809.10	\$809.10
50	\$932.54	\$932.54	\$1,087.71	\$1,087.71	\$907.48	\$907.48	\$1,014.81	\$1,014.81	\$847.05	\$847.05
51	\$973.79	\$973.79	\$1,135.82	\$1,135.82	\$947.63	\$947.63	\$1,059.69	\$1,059.69	\$884.51	\$884.51
52	\$1,019.22	\$1,019.22	\$1,188.81	\$1,188.81	\$991.83	\$991.83	\$1,109.13	\$1,109.13	\$925.78	\$925.78
53	\$1,065.17	\$1,065.17	\$1,242.40	\$1,242.40	\$1,036.54	\$1,036.54	\$1,159.13	\$1,159.13	\$967.51	\$967.51
54	\$1,114.77	\$1,114.77	\$1,300.26	\$1,300.26	\$1,084.81	\$1,084.81	\$1,213.11	\$1,213.11	\$1,012.57	\$1,012.57
55	\$1,164.37	\$1,164.37	\$1,358.11	\$1,358.11	\$1,133.09	\$1,133.09	\$1,267.09	\$1,267.09	\$1,057.62	\$1,057.62
56	\$1,218.15	\$1,218.15	\$1,420.84	\$1,420.84	\$1,185.42	\$1,185.42	\$1,325.61	\$1,325.61	\$1,106.47	\$1,106.47
57	\$1,272.46	\$1,272.46	\$1,484.18	\$1,484.18	\$1,238.26	\$1,238.26	\$1,384.70	\$1,384.70	\$1,155.80	\$1,155.80
58	\$1,330.41	\$1,330.41	\$1,551.78	\$1,551.78	\$1,294.66	\$1,294.66	\$1,447.77	\$1,447.77	\$1,208.44	\$1,208.44
59	\$1,359.13	\$1,359.13	\$1,585.28	\$1,585.28	\$1,322.61	\$1,322.61	\$1,479.02	\$1,479.02	\$1,234.52	\$1,234.52
60	\$1,417.09	\$1,417.09	\$1,652.88	\$1,652.88	\$1,379.01	\$1,379.01	\$1,542.09	\$1,542.09	\$1,287.17	\$1,287.17
61	\$1,467.21	\$1,467.21	\$1,711.35	\$1,711.35	\$1,427.79	\$1,427.79	\$1,596.64	\$1,596.64	\$1,332.70	\$1,332.70
62	\$1,500.11	\$1,500.11	\$1,749.71	\$1,749.71	\$1,459.80	\$1,459.80	\$1,632.44	\$1,632.44	\$1,362.58	\$1,362.58
63	\$1,541.36	\$1,541.36	\$1,797.83	\$1,797.83	\$1,499.94	\$1,499.94	\$1,677.33	\$1,677.33	\$1,400.05	\$1,400.05
64+	\$1,566.42	\$1,566.42	\$1,827.06	\$1,827.06	\$1,524.33	\$1,524.33	\$1,704.60	\$1,704.60	\$1,422.81	\$1,422.81

Company Name:
Market:
Product:
Effective Date of Rates:

HIOS Plan ID (On Exchange)=>	N/A		N/A		N/A		N/A		N/A	
HIOS Plan ID (Off Exchange)=>	55957PA0270017		55957PA0290022		55957PA0270018		55957PA0290012		55957PA0270008	
Plan Marketing Name =>	BlueCare PPO \$500 Gold		BlueCare Custom PPO \$500 Gold		BlueCare PPO \$1000 Gold		BlueCare Custom PPO \$1000 Gold		BlueCare PPO \$1250 Gold	
Form # =>	CERT-FPLIC-BC-PPO-SM-2024		CERT-FPLIC-BCUST-PPO-SM-202		CERT-FPLIC-BC-PPO-SM-2024		CERT-FPLIC-BCUST-PPO-SM-202		CERT-FPLIC-BC-PPO-SM-2024	
Rating Area =>	Area 3		Area 3		Area 3		Area 3		Area 3	
Network =>	U		U		U		U		U	
Metal =>	Gold		Gold		Gold		Gold		Gold	
Deductible =>	500		500		1000		1000		1250	
Coinsurance =>	1		1		1		1		1	
Copays =>	30		30		30		30		35	
OOP Maximum =>	9300		9300		8550		8550		8550	
Pediatric Dental (Yes/No) =>	Yes		Yes		Yes		Yes		Yes	
Age Band	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco
0 - 14	\$414.17	\$414.17	\$345.82	\$345.82	\$386.44	\$386.44	\$322.83	\$322.83	\$405.97	\$405.97
15	\$450.99	\$450.99	\$376.56	\$376.56	\$420.79	\$420.79	\$351.53	\$351.53	\$442.06	\$442.06
16	\$465.06	\$465.06	\$388.31	\$388.31	\$433.92	\$433.92	\$362.50	\$362.50	\$455.85	\$455.85
17	\$479.14	\$479.14	\$400.06	\$400.06	\$447.06	\$447.06	\$373.47	\$373.47	\$469.65	\$469.65
18	\$494.30	\$494.30	\$412.72	\$412.72	\$461.20	\$461.20	\$385.29	\$385.29	\$484.51	\$484.51
19	\$509.46	\$509.46	\$425.38	\$425.38	\$475.35	\$475.35	\$397.10	\$397.10	\$499.37	\$499.37
20	\$525.16	\$525.16	\$438.49	\$438.49	\$490.00	\$490.00	\$409.34	\$409.34	\$514.76	\$514.76
21	\$541.40	\$541.40	\$452.05	\$452.05	\$505.15	\$505.15	\$422.00	\$422.00	\$530.68	\$530.68
22	\$541.40	\$541.40	\$452.05	\$452.05	\$505.15	\$505.15	\$422.00	\$422.00	\$530.68	\$530.68
23	\$541.40	\$541.40	\$452.05	\$452.05	\$505.15	\$505.15	\$422.00	\$422.00	\$530.68	\$530.68
24	\$541.40	\$541.40	\$452.05	\$452.05	\$505.15	\$505.15	\$422.00	\$422.00	\$530.68	\$530.68
25	\$543.57	\$543.57	\$453.86	\$453.86	\$507.17	\$507.17	\$423.69	\$423.69	\$532.80	\$532.80
26	\$554.39	\$554.39	\$462.90	\$462.90	\$517.27	\$517.27	\$432.13	\$432.13	\$543.42	\$543.42
27	\$567.39	\$567.39	\$473.75	\$473.75	\$529.40	\$529.40	\$442.26	\$442.26	\$556.15	\$556.15
28	\$588.50	\$588.50	\$491.38	\$491.38	\$549.10	\$549.10	\$458.71	\$458.71	\$576.85	\$576.85
29	\$605.83	\$605.83	\$505.84	\$505.84	\$565.26	\$565.26	\$472.22	\$472.22	\$593.83	\$593.83
30	\$614.49	\$614.49	\$513.08	\$513.08	\$573.35	\$573.35	\$478.97	\$478.97	\$602.32	\$602.32
31	\$627.48	\$627.48	\$523.93	\$523.93	\$585.47	\$585.47	\$489.10	\$489.10	\$615.06	\$615.06
32	\$640.48	\$640.48	\$534.78	\$534.78	\$597.59	\$597.59	\$499.23	\$499.23	\$627.79	\$627.79
33	\$648.60	\$648.60	\$541.56	\$541.56	\$605.17	\$605.17	\$505.56	\$505.56	\$635.75	\$635.75
34	\$657.26	\$657.26	\$548.79	\$548.79	\$613.25	\$613.25	\$512.31	\$512.31	\$644.25	\$644.25
35	\$661.59	\$661.59	\$552.41	\$552.41	\$617.29	\$617.29	\$515.68	\$515.68	\$648.49	\$648.49
36	\$665.92	\$665.92	\$556.02	\$556.02	\$621.33	\$621.33	\$519.06	\$519.06	\$652.74	\$652.74
37	\$670.25	\$670.25	\$559.64	\$559.64	\$625.38	\$625.38	\$522.44	\$522.44	\$656.98	\$656.98
38	\$674.58	\$674.58	\$563.25	\$563.25	\$629.42	\$629.42	\$525.81	\$525.81	\$661.23	\$661.23
39	\$683.25	\$683.25	\$570.49	\$570.49	\$637.50	\$637.50	\$532.56	\$532.56	\$669.72	\$669.72
40	\$691.91	\$691.91	\$577.72	\$577.72	\$645.58	\$645.58	\$539.32	\$539.32	\$678.21	\$678.21
41	\$704.90	\$704.90	\$588.57	\$588.57	\$657.71	\$657.71	\$549.44	\$549.44	\$690.95	\$690.95
42	\$717.36	\$717.36	\$598.97	\$598.97	\$669.32	\$669.32	\$559.15	\$559.15	\$703.15	\$703.15
43	\$734.68	\$734.68	\$613.43	\$613.43	\$685.49	\$685.49	\$572.65	\$572.65	\$720.13	\$720.13
44	\$756.34	\$756.34	\$631.51	\$631.51	\$705.69	\$705.69	\$589.53	\$589.53	\$741.36	\$741.36
45	\$781.78	\$781.78	\$652.76	\$652.76	\$729.44	\$729.44	\$609.37	\$609.37	\$766.30	\$766.30
46	\$812.10	\$812.10	\$678.08	\$678.08	\$757.73	\$757.73	\$633.00	\$633.00	\$796.02	\$796.02
47	\$846.21	\$846.21	\$706.55	\$706.55	\$789.55	\$789.55	\$659.59	\$659.59	\$829.45	\$829.45
48	\$885.19	\$885.19	\$739.10	\$739.10	\$825.92	\$825.92	\$689.97	\$689.97	\$867.66	\$867.66
49	\$923.63	\$923.63	\$771.20	\$771.20	\$861.79	\$861.79	\$719.93	\$719.93	\$905.34	\$905.34
50	\$966.94	\$966.94	\$807.36	\$807.36	\$902.20	\$902.20	\$753.69	\$753.69	\$947.79	\$947.79
51	\$1,009.71	\$1,009.71	\$843.07	\$843.07	\$942.10	\$942.10	\$787.03	\$787.03	\$989.72	\$989.72
52	\$1,056.81	\$1,056.81	\$882.40	\$882.40	\$986.05	\$986.05	\$823.74	\$823.74	\$1,035.89	\$1,035.89
53	\$1,104.46	\$1,104.46	\$922.18	\$922.18	\$1,030.51	\$1,030.51	\$860.88	\$860.88	\$1,082.59	\$1,082.59
54	\$1,155.89	\$1,155.89	\$965.13	\$965.13	\$1,078.50	\$1,078.50	\$900.97	\$900.97	\$1,133.00	\$1,133.00
55	\$1,207.32	\$1,207.32	\$1,008.07	\$1,008.07	\$1,126.48	\$1,126.48	\$941.06	\$941.06	\$1,183.42	\$1,183.42
56	\$1,263.09	\$1,263.09	\$1,054.63	\$1,054.63	\$1,178.51	\$1,178.51	\$984.53	\$984.53	\$1,238.08	\$1,238.08
57	\$1,319.39	\$1,319.39	\$1,101.65	\$1,101.65	\$1,231.05	\$1,231.05	\$1,028.41	\$1,028.41	\$1,293.27	\$1,293.27
58	\$1,379.49	\$1,379.49	\$1,151.82	\$1,151.82	\$1,287.12	\$1,287.12	\$1,075.26	\$1,075.26	\$1,352.17	\$1,352.17
59	\$1,409.26	\$1,409.26	\$1,176.69	\$1,176.69	\$1,314.91	\$1,314.91	\$1,098.47	\$1,098.47	\$1,381.36	\$1,381.36
60	\$1,469.36	\$1,469.36	\$1,226.86	\$1,226.86	\$1,370.98	\$1,370.98	\$1,145.31	\$1,145.31	\$1,440.27	\$1,440.27
61	\$1,521.33	\$1,521.33	\$1,270.26	\$1,270.26	\$1,419.47	\$1,419.47	\$1,185.82	\$1,185.82	\$1,491.21	\$1,491.21
62	\$1,555.44	\$1,555.44	\$1,298.74	\$1,298.74	\$1,451.30	\$1,451.30	\$1,212.41	\$1,212.41	\$1,524.64	\$1,524.64
63	\$1,598.21	\$1,598.21	\$1,334.45	\$1,334.45	\$1,491.20	\$1,491.20	\$1,245.74	\$1,245.74	\$1,566.57	\$1,566.57
64+	\$1,624.20	\$1,624.20	\$1,356.15	\$1,356.15	\$1,515.45	\$1,515.45	\$1,266.00	\$1,266.00	\$1,592.04	\$1,592.04

Company Name:
Market:
Product:
Effective Date of Rates:

HIOS Plan ID (On Exchange)=>	N/A		N/A		N/A		N/A		N/A	
HIOS Plan ID (Off Exchange)=>	55957PA0290011		55957PA0270030		55957PA0290029		55957PA0270009		55957PA0290013	
Plan Marketing Name =>	BlueCare Custom PPO \$1250 Gold		BlueCare PPO \$1400 Gold		BlueCare Custom PPO \$1400 Gold		BlueCare PPO \$1500 Gold		BlueCare Custom PPO \$1500 Gold	
Form # =>	CERT-FPLIC-BCUST-PPO-SM-202		CERT-FPLIC-BC-PPO-SM-2024		CERT-FPLIC-BCUST-PPO-SM-202		CERT-FPLIC-BC-PPO-SM-2024		CERT-FPLIC-BCUST-PPO-SM-202	
Rating Area =>	Area 3		Area 3		Area 3		Area 3		Area 3	
Network =>	U		U		U		U		U	
Metal =>	Gold		Gold		Gold		Gold		Gold	
Deductible =>	1250		1400		1400		1500		1500	
Coinsurance =>	1		1		1		1		1	
Copays =>	35		45		45		20		20	
OOP Maximum =>	8550		7900		7900		9450		9450	
Pediatric Dental (Yes/No) =>	Yes		Yes		Yes		Yes		Yes	
Age Band	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco
0 - 14	\$339.03	\$339.03	\$388.80	\$388.80	\$324.79	\$324.79	\$404.68	\$404.68	\$337.95	\$337.95
15	\$369.16	\$369.16	\$423.36	\$423.36	\$353.66	\$353.66	\$440.65	\$440.65	\$367.99	\$367.99
16	\$380.68	\$380.68	\$436.58	\$436.58	\$364.70	\$364.70	\$454.40	\$454.40	\$379.47	\$379.47
17	\$392.21	\$392.21	\$449.79	\$449.79	\$375.74	\$375.74	\$468.16	\$468.16	\$390.96	\$390.96
18	\$404.61	\$404.61	\$464.02	\$464.02	\$387.62	\$387.62	\$482.97	\$482.97	\$403.33	\$403.33
19	\$417.02	\$417.02	\$478.25	\$478.25	\$399.51	\$399.51	\$497.78	\$497.78	\$415.70	\$415.70
20	\$429.87	\$429.87	\$492.99	\$492.99	\$411.82	\$411.82	\$513.12	\$513.12	\$428.51	\$428.51
21	\$443.17	\$443.17	\$508.24	\$508.24	\$424.56	\$424.56	\$528.99	\$528.99	\$441.76	\$441.76
22	\$443.17	\$443.17	\$508.24	\$508.24	\$424.56	\$424.56	\$528.99	\$528.99	\$441.76	\$441.76
23	\$443.17	\$443.17	\$508.24	\$508.24	\$424.56	\$424.56	\$528.99	\$528.99	\$441.76	\$441.76
24	\$443.17	\$443.17	\$508.24	\$508.24	\$424.56	\$424.56	\$528.99	\$528.99	\$441.76	\$441.76
25	\$444.94	\$444.94	\$510.27	\$510.27	\$426.26	\$426.26	\$531.11	\$531.11	\$443.53	\$443.53
26	\$453.81	\$453.81	\$520.44	\$520.44	\$434.75	\$434.75	\$541.69	\$541.69	\$452.36	\$452.36
27	\$464.44	\$464.44	\$532.64	\$532.64	\$444.94	\$444.94	\$554.38	\$554.38	\$462.96	\$462.96
28	\$481.73	\$481.73	\$552.46	\$552.46	\$461.50	\$461.50	\$575.01	\$575.01	\$480.19	\$480.19
29	\$495.91	\$495.91	\$568.72	\$568.72	\$475.08	\$475.08	\$591.94	\$591.94	\$494.33	\$494.33
30	\$503.00	\$503.00	\$576.85	\$576.85	\$481.88	\$481.88	\$600.40	\$600.40	\$501.40	\$501.40
31	\$513.63	\$513.63	\$589.05	\$589.05	\$492.07	\$492.07	\$613.10	\$613.10	\$512.00	\$512.00
32	\$524.27	\$524.27	\$601.25	\$601.25	\$502.25	\$502.25	\$625.80	\$625.80	\$522.60	\$522.60
33	\$530.92	\$530.92	\$608.87	\$608.87	\$508.62	\$508.62	\$633.73	\$633.73	\$529.23	\$529.23
34	\$538.01	\$538.01	\$617.00	\$617.00	\$515.42	\$515.42	\$642.19	\$642.19	\$536.30	\$536.30
35	\$541.55	\$541.55	\$621.07	\$621.07	\$518.81	\$518.81	\$646.43	\$646.43	\$539.83	\$539.83
36	\$545.10	\$545.10	\$625.14	\$625.14	\$522.21	\$522.21	\$650.66	\$650.66	\$543.36	\$543.36
37	\$548.64	\$548.64	\$629.20	\$629.20	\$525.61	\$525.61	\$654.89	\$654.89	\$546.90	\$546.90
38	\$552.19	\$552.19	\$633.27	\$633.27	\$529.00	\$529.00	\$659.12	\$659.12	\$550.43	\$550.43
39	\$559.28	\$559.28	\$641.40	\$641.40	\$535.79	\$535.79	\$667.59	\$667.59	\$557.50	\$557.50
40	\$566.37	\$566.37	\$649.53	\$649.53	\$542.59	\$542.59	\$676.05	\$676.05	\$564.57	\$564.57
41	\$577.01	\$577.01	\$661.73	\$661.73	\$552.78	\$552.78	\$688.74	\$688.74	\$575.17	\$575.17
42	\$587.20	\$587.20	\$673.42	\$673.42	\$562.54	\$562.54	\$700.91	\$700.91	\$585.33	\$585.33
43	\$601.38	\$601.38	\$689.68	\$689.68	\$576.13	\$576.13	\$717.84	\$717.84	\$599.47	\$599.47
44	\$619.11	\$619.11	\$710.01	\$710.01	\$593.11	\$593.11	\$739.00	\$739.00	\$617.14	\$617.14
45	\$639.94	\$639.94	\$733.90	\$733.90	\$613.06	\$613.06	\$763.86	\$763.86	\$637.90	\$637.90
46	\$664.76	\$664.76	\$762.36	\$762.36	\$636.84	\$636.84	\$793.49	\$793.49	\$662.64	\$662.64
47	\$692.67	\$692.67	\$794.38	\$794.38	\$663.59	\$663.59	\$826.81	\$826.81	\$690.47	\$690.47
48	\$724.58	\$724.58	\$830.97	\$830.97	\$694.16	\$694.16	\$864.90	\$864.90	\$722.28	\$722.28
49	\$756.05	\$756.05	\$867.06	\$867.06	\$724.30	\$724.30	\$902.46	\$902.46	\$753.64	\$753.64
50	\$791.50	\$791.50	\$907.72	\$907.72	\$758.26	\$758.26	\$944.78	\$944.78	\$788.98	\$788.98
51	\$826.51	\$826.51	\$947.87	\$947.87	\$791.80	\$791.80	\$986.57	\$986.57	\$823.88	\$823.88
52	\$865.07	\$865.07	\$992.08	\$992.08	\$828.74	\$828.74	\$1,032.59	\$1,032.59	\$862.32	\$862.32
53	\$904.07	\$904.07	\$1,036.81	\$1,036.81	\$866.10	\$866.10	\$1,079.14	\$1,079.14	\$901.19	\$901.19
54	\$946.17	\$946.17	\$1,085.09	\$1,085.09	\$906.44	\$906.44	\$1,129.39	\$1,129.39	\$943.16	\$943.16
55	\$988.27	\$988.27	\$1,133.38	\$1,133.38	\$946.77	\$946.77	\$1,179.65	\$1,179.65	\$985.12	\$985.12
56	\$1,033.92	\$1,033.92	\$1,185.72	\$1,185.72	\$990.50	\$990.50	\$1,234.13	\$1,234.13	\$1,030.63	\$1,030.63
57	\$1,080.01	\$1,080.01	\$1,238.58	\$1,238.58	\$1,034.65	\$1,034.65	\$1,289.15	\$1,289.15	\$1,076.57	\$1,076.57
58	\$1,129.20	\$1,129.20	\$1,295.00	\$1,295.00	\$1,081.78	\$1,081.78	\$1,347.87	\$1,347.87	\$1,125.60	\$1,125.60
59	\$1,153.57	\$1,153.57	\$1,322.95	\$1,322.95	\$1,105.13	\$1,105.13	\$1,376.96	\$1,376.96	\$1,149.90	\$1,149.90
60	\$1,202.76	\$1,202.76	\$1,379.36	\$1,379.36	\$1,152.26	\$1,152.26	\$1,435.68	\$1,435.68	\$1,198.94	\$1,198.94
61	\$1,245.31	\$1,245.31	\$1,428.15	\$1,428.15	\$1,193.01	\$1,193.01	\$1,486.46	\$1,486.46	\$1,241.35	\$1,241.35
62	\$1,273.23	\$1,273.23	\$1,460.17	\$1,460.17	\$1,219.76	\$1,219.76	\$1,519.79	\$1,519.79	\$1,269.18	\$1,269.18
63	\$1,308.24	\$1,308.24	\$1,500.32	\$1,500.32	\$1,253.30	\$1,253.30	\$1,561.58	\$1,561.58	\$1,304.08	\$1,304.08
64+	\$1,329.51	\$1,329.51	\$1,524.72	\$1,524.72	\$1,273.68	\$1,273.68	\$1,586.97	\$1,586.97	\$1,325.28	\$1,325.28

Company Name:
Market:
Product:
Effective Date of Rates:

HIOS Plan ID (On Exchange)=>	N/A		N/A		N/A		N/A		N/A	
HIOS Plan ID (Off Exchange)=>	55957PA0270033		55957PA0290034		55957PA0270031		55957PA0290030		55957PA0270011	
Plan Marketing Name =>	BlueCare PPO \$1550 Gold		BlueCare Custom PPO \$1550 Gold		BlueCare PPO \$2000 Gold		BlueCare Custom PPO \$2000 Gold		BlueCare PPO \$2000 1x Gold	
Form # =>	CERT-FPLIC-BC-PPO-SM-2024		CERT-FPLIC-BCUST-PPO-SM-202		CERT-FPLIC-BC-PPO-SM-2024		CERT-FPLIC-BCUST-PPO-SM-202		CERT-FPLIC-BC-PPO-SM-2024	
Rating Area =>	Area 3		Area 3		Area 3		Area 3		Area 3	
Network =>	U		U		U		U		U	
Metal =>	Gold		Gold		Gold		Gold		Gold	
Deductible =>	1550		1550		2000		2000		2000	
Coinsurance =>	1		1		0.9		0.9		1	
Copays =>	15		15		45		45		20	
OOP Maximum =>	9100		9100		7900		7900		9100	
Pediatric Dental (Yes/No) =>	Yes		Yes		Yes		Yes		Yes	
Age Band	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco
0 - 14	\$390.91	\$390.91	\$326.53	\$326.53	\$367.02	\$367.02	\$306.73	\$306.73	\$408.43	\$408.43
15	\$425.65	\$425.65	\$355.56	\$355.56	\$399.65	\$399.65	\$333.99	\$333.99	\$444.74	\$444.74
16	\$438.94	\$438.94	\$366.66	\$366.66	\$412.12	\$412.12	\$344.42	\$344.42	\$458.62	\$458.62
17	\$452.23	\$452.23	\$377.75	\$377.75	\$424.60	\$424.60	\$354.84	\$354.84	\$472.50	\$472.50
18	\$466.53	\$466.53	\$389.70	\$389.70	\$438.03	\$438.03	\$366.07	\$366.07	\$487.45	\$487.45
19	\$480.84	\$480.84	\$401.66	\$401.66	\$451.46	\$451.46	\$377.29	\$377.29	\$502.40	\$502.40
20	\$495.66	\$495.66	\$414.03	\$414.03	\$465.38	\$465.38	\$388.92	\$388.92	\$517.88	\$517.88
21	\$510.99	\$510.99	\$426.84	\$426.84	\$479.77	\$479.77	\$400.95	\$400.95	\$533.90	\$533.90
22	\$510.99	\$510.99	\$426.84	\$426.84	\$479.77	\$479.77	\$400.95	\$400.95	\$533.90	\$533.90
23	\$510.99	\$510.99	\$426.84	\$426.84	\$479.77	\$479.77	\$400.95	\$400.95	\$533.90	\$533.90
24	\$510.99	\$510.99	\$426.84	\$426.84	\$479.77	\$479.77	\$400.95	\$400.95	\$533.90	\$533.90
25	\$513.03	\$513.03	\$428.55	\$428.55	\$481.69	\$481.69	\$402.55	\$402.55	\$536.04	\$536.04
26	\$523.25	\$523.25	\$437.08	\$437.08	\$491.28	\$491.28	\$410.57	\$410.57	\$546.71	\$546.71
27	\$535.52	\$535.52	\$447.33	\$447.33	\$502.80	\$502.80	\$420.20	\$420.20	\$559.53	\$559.53
28	\$555.45	\$555.45	\$463.98	\$463.98	\$521.51	\$521.51	\$435.83	\$435.83	\$580.35	\$580.35
29	\$571.80	\$571.80	\$477.63	\$477.63	\$536.86	\$536.86	\$448.66	\$448.66	\$597.43	\$597.43
30	\$579.97	\$579.97	\$484.46	\$484.46	\$544.54	\$544.54	\$455.08	\$455.08	\$605.98	\$605.98
31	\$592.24	\$592.24	\$494.71	\$494.71	\$556.05	\$556.05	\$464.70	\$464.70	\$618.79	\$618.79
32	\$604.50	\$604.50	\$504.95	\$504.95	\$567.57	\$567.57	\$474.32	\$474.32	\$631.60	\$631.60
33	\$612.17	\$612.17	\$511.35	\$511.35	\$574.76	\$574.76	\$480.34	\$480.34	\$639.61	\$639.61
34	\$620.34	\$620.34	\$518.18	\$518.18	\$582.44	\$582.44	\$486.75	\$486.75	\$648.15	\$648.15
35	\$624.43	\$624.43	\$521.60	\$521.60	\$586.28	\$586.28	\$489.96	\$489.96	\$652.43	\$652.43
36	\$628.52	\$628.52	\$525.01	\$525.01	\$590.12	\$590.12	\$493.17	\$493.17	\$656.70	\$656.70
37	\$632.61	\$632.61	\$528.43	\$528.43	\$593.96	\$593.96	\$496.38	\$496.38	\$660.97	\$660.97
38	\$636.69	\$636.69	\$531.84	\$531.84	\$597.79	\$597.79	\$499.58	\$499.58	\$665.24	\$665.24
39	\$644.87	\$644.87	\$538.67	\$538.67	\$605.47	\$605.47	\$506.00	\$506.00	\$673.78	\$673.78
40	\$653.05	\$653.05	\$545.50	\$545.50	\$613.15	\$613.15	\$512.41	\$512.41	\$682.32	\$682.32
41	\$665.31	\$665.31	\$555.75	\$555.75	\$624.66	\$624.66	\$522.04	\$522.04	\$695.14	\$695.14
42	\$677.06	\$677.06	\$565.56	\$565.56	\$635.70	\$635.70	\$531.26	\$531.26	\$707.42	\$707.42
43	\$693.41	\$693.41	\$579.22	\$579.22	\$651.05	\$651.05	\$544.09	\$544.09	\$724.50	\$724.50
44	\$713.85	\$713.85	\$596.30	\$596.30	\$670.24	\$670.24	\$560.13	\$560.13	\$745.86	\$745.86
45	\$737.87	\$737.87	\$616.36	\$616.36	\$692.79	\$692.79	\$578.97	\$578.97	\$770.95	\$770.95
46	\$766.49	\$766.49	\$640.26	\$640.26	\$719.66	\$719.66	\$601.43	\$601.43	\$800.85	\$800.85
47	\$798.68	\$798.68	\$667.15	\$667.15	\$749.88	\$749.88	\$626.68	\$626.68	\$834.49	\$834.49
48	\$835.47	\$835.47	\$697.88	\$697.88	\$784.42	\$784.42	\$655.55	\$655.55	\$872.93	\$872.93
49	\$871.75	\$871.75	\$728.19	\$728.19	\$818.49	\$818.49	\$684.02	\$684.02	\$910.83	\$910.83
50	\$912.63	\$912.63	\$762.34	\$762.34	\$856.87	\$856.87	\$716.10	\$716.10	\$953.55	\$953.55
51	\$953.00	\$953.00	\$796.06	\$796.06	\$894.77	\$894.77	\$747.77	\$747.77	\$995.72	\$995.72
52	\$997.45	\$997.45	\$833.19	\$833.19	\$936.51	\$936.51	\$782.65	\$782.65	\$1,042.17	\$1,042.17
53	\$1,042.42	\$1,042.42	\$870.75	\$870.75	\$978.73	\$978.73	\$817.94	\$817.94	\$1,089.16	\$1,089.16
54	\$1,090.96	\$1,090.96	\$911.30	\$911.30	\$1,024.31	\$1,024.31	\$856.03	\$856.03	\$1,139.88	\$1,139.88
55	\$1,139.51	\$1,139.51	\$951.85	\$951.85	\$1,069.89	\$1,069.89	\$894.12	\$894.12	\$1,190.60	\$1,190.60
56	\$1,192.14	\$1,192.14	\$995.82	\$995.82	\$1,119.30	\$1,119.30	\$935.42	\$935.42	\$1,245.59	\$1,245.59
57	\$1,245.28	\$1,245.28	\$1,040.21	\$1,040.21	\$1,169.20	\$1,169.20	\$977.12	\$977.12	\$1,301.11	\$1,301.11
58	\$1,302.00	\$1,302.00	\$1,087.59	\$1,087.59	\$1,222.45	\$1,222.45	\$1,021.62	\$1,021.62	\$1,360.38	\$1,360.38
59	\$1,330.11	\$1,330.11	\$1,111.06	\$1,111.06	\$1,248.84	\$1,248.84	\$1,043.67	\$1,043.67	\$1,389.74	\$1,389.74
60	\$1,386.83	\$1,386.83	\$1,158.44	\$1,158.44	\$1,302.10	\$1,302.10	\$1,088.18	\$1,088.18	\$1,449.00	\$1,449.00
61	\$1,435.88	\$1,435.88	\$1,199.42	\$1,199.42	\$1,348.15	\$1,348.15	\$1,126.67	\$1,126.67	\$1,500.26	\$1,500.26
62	\$1,468.07	\$1,468.07	\$1,226.31	\$1,226.31	\$1,378.38	\$1,378.38	\$1,151.93	\$1,151.93	\$1,533.89	\$1,533.89
63	\$1,508.44	\$1,508.44	\$1,260.03	\$1,260.03	\$1,416.28	\$1,416.28	\$1,183.60	\$1,183.60	\$1,576.07	\$1,576.07
64+	\$1,532.97	\$1,532.97	\$1,280.52	\$1,280.52	\$1,439.31	\$1,439.31	\$1,202.85	\$1,202.85	\$1,601.70	\$1,601.70

Company Name:
Market:
Product:
Effective Date of Rates:

HIOS Plan ID (On Exchange)=>	N/A		N/A		N/A		N/A		N/A	
HIOS Plan ID (Off Exchange)=>	55957PA0290016		55957PA0270028		55957PA0290031		55957PA0270036		55957PA0290037	
Plan Marketing Name =>	BlueCare Custom PPO \$2000 1x Gold		BlueCare PPO \$2500 Gold		BlueCare Custom PPO \$2500 Gold		BlueCare PPO \$3000 Gold		BlueCare Custom PPO \$3000 Gold	
Form # =>	CERT-FPLIC-BCUST-PPO-SM-202		CERT-FPLIC-BC-PPO-SM-2024		CERT-FPLIC-BCUST-PPO-SM-202		CERT-FPLIC-BC-PPO-SM-2024		CERT-FPLIC-BCUST-PPO-SM-202	
Rating Area =>	Area 3		Area 3		Area 3		Area 3		Area 3	
Network =>	U		U		U		U		U	
Metal =>	Gold		Gold		Gold		Gold		Gold	
Deductible =>	2000		2500		2500		3000		3000	
Coinsurance =>	1		0.9		0.9		1		1	
Copays =>	20		25		25		15		15	
OOP Maximum =>	9100		7900		7900		9100		9100	
Pediatric Dental (Yes/No) =>	Yes		Yes		Yes		Yes		Yes	
Age Band	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco
0 - 14	\$341.07	\$341.07	\$363.47	\$363.47	\$303.78	\$303.78	\$386.28	\$386.28	\$322.69	\$322.69
15	\$371.38	\$371.38	\$395.77	\$395.77	\$330.78	\$330.78	\$420.62	\$420.62	\$351.38	\$351.38
16	\$382.98	\$382.98	\$408.13	\$408.13	\$341.11	\$341.11	\$433.74	\$433.74	\$362.34	\$362.34
17	\$394.57	\$394.57	\$420.48	\$420.48	\$351.43	\$351.43	\$446.87	\$446.87	\$373.31	\$373.31
18	\$407.05	\$407.05	\$433.78	\$433.78	\$362.55	\$362.55	\$461.01	\$461.01	\$385.12	\$385.12
19	\$419.54	\$419.54	\$447.09	\$447.09	\$373.67	\$373.67	\$475.15	\$475.15	\$396.93	\$396.93
20	\$432.46	\$432.46	\$460.87	\$460.87	\$385.19	\$385.19	\$489.79	\$489.79	\$409.17	\$409.17
21	\$445.84	\$445.84	\$475.12	\$475.12	\$397.10	\$397.10	\$504.94	\$504.94	\$421.82	\$421.82
22	\$445.84	\$445.84	\$475.12	\$475.12	\$397.10	\$397.10	\$504.94	\$504.94	\$421.82	\$421.82
23	\$445.84	\$445.84	\$475.12	\$475.12	\$397.10	\$397.10	\$504.94	\$504.94	\$421.82	\$421.82
24	\$445.84	\$445.84	\$475.12	\$475.12	\$397.10	\$397.10	\$504.94	\$504.94	\$421.82	\$421.82
25	\$447.62	\$447.62	\$477.02	\$477.02	\$398.69	\$398.69	\$506.96	\$506.96	\$423.51	\$423.51
26	\$456.54	\$456.54	\$486.52	\$486.52	\$406.63	\$406.63	\$517.06	\$517.06	\$431.94	\$431.94
27	\$467.24	\$467.24	\$497.93	\$497.93	\$416.16	\$416.16	\$529.18	\$529.18	\$442.07	\$442.07
28	\$484.63	\$484.63	\$516.46	\$516.46	\$431.65	\$431.65	\$548.87	\$548.87	\$458.52	\$458.52
29	\$498.89	\$498.89	\$531.66	\$531.66	\$444.35	\$444.35	\$565.03	\$565.03	\$472.02	\$472.02
30	\$506.03	\$506.03	\$539.26	\$539.26	\$450.71	\$450.71	\$573.11	\$573.11	\$478.77	\$478.77
31	\$516.73	\$516.73	\$550.66	\$550.66	\$460.24	\$460.24	\$585.23	\$585.23	\$488.89	\$488.89
32	\$527.43	\$527.43	\$562.07	\$562.07	\$469.77	\$469.77	\$597.34	\$597.34	\$499.01	\$499.01
33	\$534.12	\$534.12	\$569.19	\$569.19	\$475.73	\$475.73	\$604.92	\$604.92	\$505.34	\$505.34
34	\$541.25	\$541.25	\$576.80	\$576.80	\$482.08	\$482.08	\$613.00	\$613.00	\$512.09	\$512.09
35	\$544.82	\$544.82	\$580.60	\$580.60	\$485.26	\$485.26	\$617.04	\$617.04	\$515.46	\$515.46
36	\$548.38	\$548.38	\$584.40	\$584.40	\$488.43	\$488.43	\$621.08	\$621.08	\$518.84	\$518.84
37	\$551.95	\$551.95	\$588.20	\$588.20	\$491.61	\$491.61	\$625.12	\$625.12	\$522.21	\$522.21
38	\$555.52	\$555.52	\$592.00	\$592.00	\$494.79	\$494.79	\$629.16	\$629.16	\$525.59	\$525.59
39	\$562.65	\$562.65	\$599.60	\$599.60	\$501.14	\$501.14	\$637.23	\$637.23	\$532.34	\$532.34
40	\$569.78	\$569.78	\$607.20	\$607.20	\$507.49	\$507.49	\$645.31	\$645.31	\$539.09	\$539.09
41	\$580.48	\$580.48	\$618.61	\$618.61	\$517.02	\$517.02	\$657.43	\$657.43	\$549.21	\$549.21
42	\$590.74	\$590.74	\$629.53	\$629.53	\$526.16	\$526.16	\$669.05	\$669.05	\$558.91	\$558.91
43	\$605.00	\$605.00	\$644.74	\$644.74	\$538.86	\$538.86	\$685.20	\$685.20	\$572.41	\$572.41
44	\$622.84	\$622.84	\$663.74	\$663.74	\$554.75	\$554.75	\$705.40	\$705.40	\$589.28	\$589.28
45	\$643.79	\$643.79	\$686.07	\$686.07	\$573.41	\$573.41	\$729.13	\$729.13	\$609.11	\$609.11
46	\$668.76	\$668.76	\$712.68	\$712.68	\$595.65	\$595.65	\$757.41	\$757.41	\$632.73	\$632.73
47	\$696.85	\$696.85	\$742.61	\$742.61	\$620.67	\$620.67	\$789.22	\$789.22	\$659.30	\$659.30
48	\$728.95	\$728.95	\$776.82	\$776.82	\$649.26	\$649.26	\$825.58	\$825.58	\$689.68	\$689.68
49	\$760.60	\$760.60	\$810.55	\$810.55	\$677.45	\$677.45	\$861.43	\$861.43	\$719.62	\$719.62
50	\$796.27	\$796.27	\$848.56	\$848.56	\$709.22	\$709.22	\$901.82	\$901.82	\$753.37	\$753.37
51	\$831.49	\$831.49	\$886.10	\$886.10	\$740.59	\$740.59	\$941.71	\$941.71	\$786.69	\$786.69
52	\$870.28	\$870.28	\$927.43	\$927.43	\$775.14	\$775.14	\$985.64	\$985.64	\$823.39	\$823.39
53	\$909.51	\$909.51	\$969.24	\$969.24	\$810.08	\$810.08	\$1,030.08	\$1,030.08	\$860.51	\$860.51
54	\$951.87	\$951.87	\$1,014.38	\$1,014.38	\$847.81	\$847.81	\$1,078.05	\$1,078.05	\$900.59	\$900.59
55	\$994.22	\$994.22	\$1,059.52	\$1,059.52	\$885.53	\$885.53	\$1,126.02	\$1,126.02	\$940.66	\$940.66
56	\$1,040.14	\$1,040.14	\$1,108.45	\$1,108.45	\$926.43	\$926.43	\$1,178.03	\$1,178.03	\$984.11	\$984.11
57	\$1,086.51	\$1,086.51	\$1,157.87	\$1,157.87	\$967.73	\$967.73	\$1,230.54	\$1,230.54	\$1,027.98	\$1,027.98
58	\$1,136.00	\$1,136.00	\$1,210.61	\$1,210.61	\$1,011.81	\$1,011.81	\$1,286.59	\$1,286.59	\$1,074.80	\$1,074.80
59	\$1,160.52	\$1,160.52	\$1,236.74	\$1,236.74	\$1,033.65	\$1,033.65	\$1,314.36	\$1,314.36	\$1,098.00	\$1,098.00
60	\$1,210.01	\$1,210.01	\$1,289.48	\$1,289.48	\$1,077.73	\$1,077.73	\$1,370.41	\$1,370.41	\$1,144.82	\$1,144.82
61	\$1,252.81	\$1,252.81	\$1,335.09	\$1,335.09	\$1,115.85	\$1,115.85	\$1,418.88	\$1,418.88	\$1,185.31	\$1,185.31
62	\$1,280.90	\$1,280.90	\$1,365.02	\$1,365.02	\$1,140.87	\$1,140.87	\$1,450.69	\$1,450.69	\$1,211.89	\$1,211.89
63	\$1,316.12	\$1,316.12	\$1,402.55	\$1,402.55	\$1,172.24	\$1,172.24	\$1,490.58	\$1,490.58	\$1,245.21	\$1,245.21
64+	\$1,337.52	\$1,337.52	\$1,425.36	\$1,425.36	\$1,191.30	\$1,191.30	\$1,514.82	\$1,514.82	\$1,265.46	\$1,265.46

Company Name:
Market:
Product:
Effective Date of Rates:

HIOS Plan ID (On Exchange)=>	N/A		N/A		N/A		N/A		N/A	
HIOS Plan ID (Off Exchange)=>	55957PA0270029		55957PA0290032		55957PA0270032		55957PA0290033		55957PA0270025	
Plan Marketing Name =>	BlueCare PPO \$4000 Gold		BlueCare Custom PPO \$4000 Gold		BlueCare PPO \$5000 1x Gold		BlueCare Custom PPO \$5000 1x Gold		BlueCare PPO \$2600 Silver	
Form # =>	CERT-FPLIC-BC-PPO-SM-2024		CERT-FPLIC-BCUST-PPO-SM-202		CERT-FPLIC-BC-PPO-SM-2024		CERT-FPLIC-BCUST-PPO-SM-202		CERT-FPLIC-BC-PPO-SM-2024	
Rating Area =>	Area 3		Area 3		Area 3		Area 3		Area 3	
Network =>	U		U		U		U		U	
Metal =>	Gold		Gold		Gold		Gold		Silver	
Deductible =>	4000		4000		5000		5000		2600	
Coinsurance =>	1		1		1		1		0.7	
Copays =>	25		25		30		30		40	
OOP Maximum =>	7900		7900		7100		7100		9450	
Pediatric Dental (Yes/No) =>	Yes		Yes		Yes		Yes		Yes	
Age Band	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco
0 - 14	\$359.93	\$359.93	\$300.85	\$300.85	\$372.54	\$372.54	\$311.31	\$311.31	\$318.63	\$318.63
15	\$391.93	\$391.93	\$327.59	\$327.59	\$405.65	\$405.65	\$338.98	\$338.98	\$346.95	\$346.95
16	\$404.16	\$404.16	\$337.82	\$337.82	\$418.32	\$418.32	\$349.56	\$349.56	\$357.78	\$357.78
17	\$416.39	\$416.39	\$348.04	\$348.04	\$430.98	\$430.98	\$360.14	\$360.14	\$368.61	\$368.61
18	\$429.57	\$429.57	\$359.06	\$359.06	\$444.61	\$444.61	\$371.54	\$371.54	\$380.27	\$380.27
19	\$442.74	\$442.74	\$370.07	\$370.07	\$458.25	\$458.25	\$382.93	\$382.93	\$391.94	\$391.94
20	\$456.39	\$456.39	\$381.47	\$381.47	\$472.37	\$472.37	\$394.73	\$394.73	\$404.01	\$404.01
21	\$470.50	\$470.50	\$393.27	\$393.27	\$486.98	\$486.98	\$406.94	\$406.94	\$416.51	\$416.51
22	\$470.50	\$470.50	\$393.27	\$393.27	\$486.98	\$486.98	\$406.94	\$406.94	\$416.51	\$416.51
23	\$470.50	\$470.50	\$393.27	\$393.27	\$486.98	\$486.98	\$406.94	\$406.94	\$416.51	\$416.51
24	\$470.50	\$470.50	\$393.27	\$393.27	\$486.98	\$486.98	\$406.94	\$406.94	\$416.51	\$416.51
25	\$472.38	\$472.38	\$394.84	\$394.84	\$488.93	\$488.93	\$408.57	\$408.57	\$418.18	\$418.18
26	\$481.79	\$481.79	\$402.71	\$402.71	\$498.67	\$498.67	\$416.71	\$416.71	\$426.51	\$426.51
27	\$493.08	\$493.08	\$412.15	\$412.15	\$510.36	\$510.36	\$426.47	\$426.47	\$436.50	\$436.50
28	\$511.43	\$511.43	\$427.48	\$427.48	\$529.35	\$529.35	\$442.34	\$442.34	\$452.75	\$452.75
29	\$526.49	\$526.49	\$440.07	\$440.07	\$544.93	\$544.93	\$455.37	\$455.37	\$466.07	\$466.07
30	\$534.02	\$534.02	\$446.36	\$446.36	\$552.72	\$552.72	\$461.88	\$461.88	\$472.74	\$472.74
31	\$545.31	\$545.31	\$455.80	\$455.80	\$564.41	\$564.41	\$471.64	\$471.64	\$482.74	\$482.74
32	\$556.60	\$556.60	\$465.24	\$465.24	\$576.10	\$576.10	\$481.41	\$481.41	\$492.73	\$492.73
33	\$563.66	\$563.66	\$471.14	\$471.14	\$583.40	\$583.40	\$487.51	\$487.51	\$498.98	\$498.98
34	\$571.19	\$571.19	\$477.43	\$477.43	\$591.19	\$591.19	\$494.03	\$494.03	\$505.64	\$505.64
35	\$574.95	\$574.95	\$480.58	\$480.58	\$595.09	\$595.09	\$497.28	\$497.28	\$508.98	\$508.98
36	\$578.72	\$578.72	\$483.72	\$483.72	\$598.99	\$598.99	\$500.54	\$500.54	\$512.31	\$512.31
37	\$582.48	\$582.48	\$486.87	\$486.87	\$602.88	\$602.88	\$503.79	\$503.79	\$515.64	\$515.64
38	\$586.24	\$586.24	\$490.01	\$490.01	\$606.78	\$606.78	\$507.05	\$507.05	\$518.97	\$518.97
39	\$593.77	\$593.77	\$496.31	\$496.31	\$614.57	\$614.57	\$513.56	\$513.56	\$525.64	\$525.64
40	\$601.30	\$601.30	\$502.60	\$502.60	\$622.36	\$622.36	\$520.07	\$520.07	\$532.30	\$532.30
41	\$612.59	\$612.59	\$512.04	\$512.04	\$634.05	\$634.05	\$529.84	\$529.84	\$542.30	\$542.30
42	\$623.41	\$623.41	\$521.08	\$521.08	\$645.25	\$645.25	\$539.20	\$539.20	\$551.88	\$551.88
43	\$638.47	\$638.47	\$533.67	\$533.67	\$660.83	\$660.83	\$552.22	\$552.22	\$565.20	\$565.20
44	\$657.29	\$657.29	\$549.40	\$549.40	\$680.31	\$680.31	\$568.50	\$568.50	\$581.86	\$581.86
45	\$679.40	\$679.40	\$567.88	\$567.88	\$703.20	\$703.20	\$587.62	\$587.62	\$601.44	\$601.44
46	\$705.75	\$705.75	\$589.91	\$589.91	\$730.47	\$730.47	\$610.41	\$610.41	\$624.77	\$624.77
47	\$735.39	\$735.39	\$614.68	\$614.68	\$761.15	\$761.15	\$636.05	\$636.05	\$651.01	\$651.01
48	\$769.27	\$769.27	\$643.00	\$643.00	\$796.21	\$796.21	\$665.35	\$665.35	\$680.99	\$680.99
49	\$802.67	\$802.67	\$670.92	\$670.92	\$830.79	\$830.79	\$694.24	\$694.24	\$710.57	\$710.57
50	\$840.31	\$840.31	\$702.38	\$702.38	\$869.75	\$869.75	\$726.79	\$726.79	\$743.89	\$743.89
51	\$877.48	\$877.48	\$733.45	\$733.45	\$908.22	\$908.22	\$758.94	\$758.94	\$776.79	\$776.79
52	\$918.42	\$918.42	\$767.66	\$767.66	\$950.58	\$950.58	\$794.35	\$794.35	\$813.03	\$813.03
53	\$959.82	\$959.82	\$802.27	\$802.27	\$993.44	\$993.44	\$830.16	\$830.16	\$849.68	\$849.68
54	\$1,004.52	\$1,004.52	\$839.63	\$839.63	\$1,039.70	\$1,039.70	\$868.82	\$868.82	\$889.25	\$889.25
55	\$1,049.22	\$1,049.22	\$876.99	\$876.99	\$1,085.97	\$1,085.97	\$907.48	\$907.48	\$928.82	\$928.82
56	\$1,097.68	\$1,097.68	\$917.50	\$917.50	\$1,136.12	\$1,136.12	\$949.39	\$949.39	\$971.72	\$971.72
57	\$1,146.61	\$1,146.61	\$958.40	\$958.40	\$1,186.77	\$1,186.77	\$991.71	\$991.71	\$1,015.03	\$1,015.03
58	\$1,198.83	\$1,198.83	\$1,002.05	\$1,002.05	\$1,240.83	\$1,240.83	\$1,036.88	\$1,036.88	\$1,061.27	\$1,061.27
59	\$1,224.71	\$1,224.71	\$1,023.68	\$1,023.68	\$1,267.61	\$1,267.61	\$1,059.26	\$1,059.26	\$1,084.18	\$1,084.18
60	\$1,276.94	\$1,276.94	\$1,067.33	\$1,067.33	\$1,321.66	\$1,321.66	\$1,104.44	\$1,104.44	\$1,130.41	\$1,130.41
61	\$1,322.11	\$1,322.11	\$1,105.09	\$1,105.09	\$1,368.41	\$1,368.41	\$1,143.50	\$1,143.50	\$1,170.39	\$1,170.39
62	\$1,351.75	\$1,351.75	\$1,129.86	\$1,129.86	\$1,399.09	\$1,399.09	\$1,169.14	\$1,169.14	\$1,196.63	\$1,196.63
63	\$1,388.92	\$1,388.92	\$1,160.93	\$1,160.93	\$1,437.56	\$1,437.56	\$1,201.29	\$1,201.29	\$1,229.54	\$1,229.54
64+	\$1,411.50	\$1,411.50	\$1,179.81	\$1,179.81	\$1,460.94	\$1,460.94	\$1,220.82	\$1,220.82	\$1,249.53	\$1,249.53

Company Name:
Market:
Product:
Effective Date of Rates:

HIOS Plan ID (On Exchange)=>	N/A		N/A		N/A		N/A		N/A	
HIOS Plan ID (Off Exchange)=>	55957PA0290026		55957PA0270027		55957PA0290028		55957PA0270026		55957PA0290027	
Plan Marketing Name =>	BlueCare Custom PPO \$2600 Silver		BlueCare PPO \$3000 Silver		BlueCare Custom PPO \$3000 Silver		BlueCare PPO \$3000 1x Silver		BlueCare Custom PPO \$3000 1x Silver	
Form # =>	CERT-FPLIC-BCUST-PPO-SM-202		CERT-FPLIC-BC-PPO-SM-2024		CERT-FPLIC-BCUST-PPO-SM-202		CERT-FPLIC-BC-PPO-SM-2024		CERT-FPLIC-BCUST-PPO-SM-202	
Rating Area =>	Area 3		Area 3		Area 3		Area 3		Area 3	
Network =>	U		U		U		U		U	
Metal =>	Silver		Silver		Silver		Silver		Silver	
Deductible =>	2600		3000		3000		3000		3000	
Coinsurance =>	0.7		0.8		0.8		0.7		0.7	
Copays =>	40		50		50		55		55	
OOP Maximum =>	9450		9450		9450		9100		9100	
Pediatric Dental (Yes/No) =>	Yes		Yes		Yes		Yes		Yes	
Age Band	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco
0 - 14	\$266.60	\$266.60	\$318.31	\$318.31	\$266.33	\$266.33	\$337.46	\$337.46	\$282.22	\$282.22
15	\$290.30	\$290.30	\$346.60	\$346.60	\$290.01	\$290.01	\$367.45	\$367.45	\$307.30	\$307.30
16	\$299.36	\$299.36	\$357.42	\$357.42	\$299.06	\$299.06	\$378.92	\$378.92	\$316.89	\$316.89
17	\$308.42	\$308.42	\$368.24	\$368.24	\$308.11	\$308.11	\$390.39	\$390.39	\$326.49	\$326.49
18	\$318.18	\$318.18	\$379.89	\$379.89	\$317.86	\$317.86	\$402.74	\$402.74	\$336.81	\$336.81
19	\$327.94	\$327.94	\$391.54	\$391.54	\$327.61	\$327.61	\$415.09	\$415.09	\$347.14	\$347.14
20	\$338.05	\$338.05	\$403.61	\$403.61	\$337.71	\$337.71	\$427.89	\$427.89	\$357.84	\$357.84
21	\$348.50	\$348.50	\$416.09	\$416.09	\$348.15	\$348.15	\$441.12	\$441.12	\$368.91	\$368.91
22	\$348.50	\$348.50	\$416.09	\$416.09	\$348.15	\$348.15	\$441.12	\$441.12	\$368.91	\$368.91
23	\$348.50	\$348.50	\$416.09	\$416.09	\$348.15	\$348.15	\$441.12	\$441.12	\$368.91	\$368.91
24	\$348.50	\$348.50	\$416.09	\$416.09	\$348.15	\$348.15	\$441.12	\$441.12	\$368.91	\$368.91
25	\$349.89	\$349.89	\$417.75	\$417.75	\$349.54	\$349.54	\$442.88	\$442.88	\$370.39	\$370.39
26	\$356.86	\$356.86	\$426.08	\$426.08	\$356.51	\$356.51	\$451.71	\$451.71	\$377.76	\$377.76
27	\$365.23	\$365.23	\$436.06	\$436.06	\$364.86	\$364.86	\$462.29	\$462.29	\$386.62	\$386.62
28	\$378.82	\$378.82	\$452.29	\$452.29	\$378.44	\$378.44	\$479.50	\$479.50	\$401.01	\$401.01
29	\$389.97	\$389.97	\$465.60	\$465.60	\$389.58	\$389.58	\$493.61	\$493.61	\$412.81	\$412.81
30	\$395.55	\$395.55	\$472.26	\$472.26	\$395.15	\$395.15	\$500.67	\$500.67	\$418.71	\$418.71
31	\$403.91	\$403.91	\$482.25	\$482.25	\$403.51	\$403.51	\$511.26	\$511.26	\$427.57	\$427.57
32	\$412.28	\$412.28	\$492.23	\$492.23	\$411.86	\$411.86	\$521.84	\$521.84	\$436.42	\$436.42
33	\$417.50	\$417.50	\$498.48	\$498.48	\$417.08	\$417.08	\$528.46	\$528.46	\$441.95	\$441.95
34	\$423.08	\$423.08	\$505.13	\$505.13	\$422.65	\$422.65	\$535.52	\$535.52	\$447.86	\$447.86
35	\$425.87	\$425.87	\$508.46	\$508.46	\$425.44	\$425.44	\$539.05	\$539.05	\$450.81	\$450.81
36	\$428.66	\$428.66	\$511.79	\$511.79	\$428.22	\$428.22	\$542.58	\$542.58	\$453.76	\$453.76
37	\$431.44	\$431.44	\$515.12	\$515.12	\$431.01	\$431.01	\$546.11	\$546.11	\$456.71	\$456.71
38	\$434.23	\$434.23	\$518.45	\$518.45	\$433.79	\$433.79	\$549.64	\$549.64	\$459.66	\$459.66
39	\$439.81	\$439.81	\$525.11	\$525.11	\$439.37	\$439.37	\$556.69	\$556.69	\$465.56	\$465.56
40	\$445.38	\$445.38	\$531.76	\$531.76	\$444.94	\$444.94	\$563.75	\$563.75	\$471.47	\$471.47
41	\$453.75	\$453.75	\$541.75	\$541.75	\$453.29	\$453.29	\$574.34	\$574.34	\$480.32	\$480.32
42	\$461.76	\$461.76	\$551.32	\$551.32	\$461.30	\$461.30	\$584.48	\$584.48	\$488.81	\$488.81
43	\$472.91	\$472.91	\$564.63	\$564.63	\$472.44	\$472.44	\$598.60	\$598.60	\$500.61	\$500.61
44	\$486.85	\$486.85	\$581.28	\$581.28	\$486.37	\$486.37	\$616.24	\$616.24	\$515.37	\$515.37
45	\$503.23	\$503.23	\$600.83	\$600.83	\$502.73	\$502.73	\$636.98	\$636.98	\$532.71	\$532.71
46	\$522.75	\$522.75	\$624.14	\$624.14	\$522.23	\$522.23	\$661.68	\$661.68	\$553.37	\$553.37
47	\$544.71	\$544.71	\$650.35	\$650.35	\$544.16	\$544.16	\$689.47	\$689.47	\$576.61	\$576.61
48	\$569.80	\$569.80	\$680.31	\$680.31	\$569.23	\$569.23	\$721.23	\$721.23	\$603.17	\$603.17
49	\$594.54	\$594.54	\$709.85	\$709.85	\$593.94	\$593.94	\$752.55	\$752.55	\$629.36	\$629.36
50	\$622.42	\$622.42	\$743.14	\$743.14	\$621.80	\$621.80	\$787.84	\$787.84	\$658.87	\$658.87
51	\$649.95	\$649.95	\$776.01	\$776.01	\$649.30	\$649.30	\$822.69	\$822.69	\$688.02	\$688.02
52	\$680.27	\$680.27	\$812.21	\$812.21	\$679.59	\$679.59	\$861.07	\$861.07	\$720.11	\$720.11
53	\$710.94	\$710.94	\$848.82	\$848.82	\$710.23	\$710.23	\$899.88	\$899.88	\$752.58	\$752.58
54	\$744.05	\$744.05	\$888.35	\$888.35	\$743.30	\$743.30	\$941.79	\$941.79	\$787.62	\$787.62
55	\$777.16	\$777.16	\$927.88	\$927.88	\$776.37	\$776.37	\$983.70	\$983.70	\$822.67	\$822.67
56	\$813.05	\$813.05	\$970.74	\$970.74	\$812.23	\$812.23	\$1,029.13	\$1,029.13	\$860.67	\$860.67
57	\$849.29	\$849.29	\$1,014.01	\$1,014.01	\$848.44	\$848.44	\$1,075.01	\$1,075.01	\$899.03	\$899.03
58	\$887.98	\$887.98	\$1,060.20	\$1,060.20	\$887.09	\$887.09	\$1,123.97	\$1,123.97	\$939.98	\$939.98
59	\$907.15	\$907.15	\$1,083.08	\$1,083.08	\$906.23	\$906.23	\$1,148.24	\$1,148.24	\$960.27	\$960.27
60	\$945.83	\$945.83	\$1,129.27	\$1,129.27	\$944.88	\$944.88	\$1,197.20	\$1,197.20	\$1,001.22	\$1,001.22
61	\$979.29	\$979.29	\$1,169.21	\$1,169.21	\$978.30	\$978.30	\$1,239.55	\$1,239.55	\$1,036.64	\$1,036.64
62	\$1,001.24	\$1,001.24	\$1,195.43	\$1,195.43	\$1,000.23	\$1,000.23	\$1,267.34	\$1,267.34	\$1,059.88	\$1,059.88
63	\$1,028.77	\$1,028.77	\$1,228.30	\$1,228.30	\$1,027.74	\$1,027.74	\$1,302.19	\$1,302.19	\$1,089.02	\$1,089.02
64+	\$1,045.50	\$1,045.50	\$1,248.27	\$1,248.27	\$1,044.45	\$1,044.45	\$1,323.36	\$1,323.36	\$1,106.73	\$1,106.73

Company Name:
Market:
Product:
Effective Date of Rates:

HIOS Plan ID (On Exchange)=>	N/A		N/A		N/A		N/A		N/A	
HIOS Plan ID (Off Exchange)=>	55957PA0270034		55957PA0290035		55957PA0270013		55957PA0290021		55957PA0280004	
Plan Marketing Name =>	BlueCare PPO \$5000 Silver		BlueCare Custom PPO \$5000 Silver		BlueCare PPO \$5400 Bronze		BlueCare Custom PPO \$5400 Bronze		BlueCare QHD PPO \$1500 Gold	
Form # =>	CERT-FPLIC-BC-PPO-SM-2024		CERT-FPLIC-BCUST-PPO-SM-202		CERT-FPLIC-BC-PPO-SM-2024		CERT-FPLIC-BCUST-PPO-SM-202		CERT-FPLIC-BC-HDHP-SM-2024	
Rating Area =>	Area 3		Area 3		Area 3		Area 3		Area 3	
Network =>	U		U		U		U		U	
Metal =>	Silver		Silver		Bronze		Bronze		Gold	
Deductible =>	5000		5000		5400		5400		1500	
Coinsurance =>	1		1		0.5		0.5		1	
Copays =>	25		25		130		130		15	
OOP Maximum =>	9450		9450		9100		9100		4000	
Pediatric Dental (Yes/No) =>	Yes		Yes		Yes		Yes		Yes	
Age Band	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco
0 - 14	\$317.45	\$317.45	\$265.62	\$265.62	\$301.52	\$301.52	\$252.41	\$252.41	\$403.92	\$403.92
15	\$345.67	\$345.67	\$289.23	\$289.23	\$328.32	\$328.32	\$274.85	\$274.85	\$439.82	\$439.82
16	\$356.46	\$356.46	\$298.26	\$298.26	\$338.57	\$338.57	\$283.43	\$283.43	\$453.55	\$453.55
17	\$367.25	\$367.25	\$307.29	\$307.29	\$348.81	\$348.81	\$292.01	\$292.01	\$467.28	\$467.28
18	\$378.87	\$378.87	\$317.01	\$317.01	\$359.85	\$359.85	\$301.24	\$301.24	\$482.06	\$482.06
19	\$390.49	\$390.49	\$326.73	\$326.73	\$370.89	\$370.89	\$310.48	\$310.48	\$496.85	\$496.85
20	\$402.52	\$402.52	\$336.80	\$336.80	\$382.32	\$382.32	\$320.05	\$320.05	\$512.16	\$512.16
21	\$414.97	\$414.97	\$347.22	\$347.22	\$394.14	\$394.14	\$329.95	\$329.95	\$528.00	\$528.00
22	\$414.97	\$414.97	\$347.22	\$347.22	\$394.14	\$394.14	\$329.95	\$329.95	\$528.00	\$528.00
23	\$414.97	\$414.97	\$347.22	\$347.22	\$394.14	\$394.14	\$329.95	\$329.95	\$528.00	\$528.00
24	\$414.97	\$414.97	\$347.22	\$347.22	\$394.14	\$394.14	\$329.95	\$329.95	\$528.00	\$528.00
25	\$416.63	\$416.63	\$348.61	\$348.61	\$395.72	\$395.72	\$331.27	\$331.27	\$530.11	\$530.11
26	\$424.93	\$424.93	\$355.55	\$355.55	\$403.60	\$403.60	\$337.87	\$337.87	\$540.67	\$540.67
27	\$434.89	\$434.89	\$363.89	\$363.89	\$413.06	\$413.06	\$345.79	\$345.79	\$553.34	\$553.34
28	\$451.07	\$451.07	\$377.43	\$377.43	\$428.43	\$428.43	\$358.66	\$358.66	\$573.94	\$573.94
29	\$464.35	\$464.35	\$388.54	\$388.54	\$441.04	\$441.04	\$369.21	\$369.21	\$590.83	\$590.83
30	\$470.99	\$470.99	\$394.09	\$394.09	\$447.35	\$447.35	\$374.49	\$374.49	\$599.28	\$599.28
31	\$480.95	\$480.95	\$402.43	\$402.43	\$456.81	\$456.81	\$382.41	\$382.41	\$611.95	\$611.95
32	\$490.91	\$490.91	\$410.76	\$410.76	\$466.27	\$466.27	\$390.33	\$390.33	\$624.62	\$624.62
33	\$497.13	\$497.13	\$415.97	\$415.97	\$472.18	\$472.18	\$395.28	\$395.28	\$632.54	\$632.54
34	\$503.77	\$503.77	\$421.53	\$421.53	\$478.49	\$478.49	\$400.56	\$400.56	\$640.99	\$640.99
35	\$507.09	\$507.09	\$424.30	\$424.30	\$481.64	\$481.64	\$403.20	\$403.20	\$645.22	\$645.22
36	\$510.41	\$510.41	\$427.08	\$427.08	\$484.79	\$484.79	\$405.84	\$405.84	\$649.44	\$649.44
37	\$513.73	\$513.73	\$429.86	\$429.86	\$487.95	\$487.95	\$408.48	\$408.48	\$653.66	\$653.66
38	\$517.05	\$517.05	\$432.64	\$432.64	\$491.10	\$491.10	\$411.12	\$411.12	\$657.89	\$657.89
39	\$523.69	\$523.69	\$438.19	\$438.19	\$497.40	\$497.40	\$416.40	\$416.40	\$666.34	\$666.34
40	\$530.33	\$530.33	\$443.75	\$443.75	\$503.71	\$503.71	\$421.68	\$421.68	\$674.78	\$674.78
41	\$540.29	\$540.29	\$452.08	\$452.08	\$513.17	\$513.17	\$429.59	\$429.59	\$687.46	\$687.46
42	\$549.84	\$549.84	\$460.07	\$460.07	\$522.24	\$522.24	\$437.18	\$437.18	\$699.60	\$699.60
43	\$563.11	\$563.11	\$471.18	\$471.18	\$534.85	\$534.85	\$447.74	\$447.74	\$716.50	\$716.50
44	\$579.71	\$579.71	\$485.07	\$485.07	\$550.61	\$550.61	\$460.94	\$460.94	\$737.62	\$737.62
45	\$599.22	\$599.22	\$501.39	\$501.39	\$569.14	\$569.14	\$476.45	\$476.45	\$762.43	\$762.43
46	\$622.46	\$622.46	\$520.83	\$520.83	\$591.21	\$591.21	\$494.93	\$494.93	\$792.00	\$792.00
47	\$648.60	\$648.60	\$542.70	\$542.70	\$616.04	\$616.04	\$515.71	\$515.71	\$825.26	\$825.26
48	\$678.48	\$678.48	\$567.70	\$567.70	\$644.42	\$644.42	\$539.47	\$539.47	\$863.28	\$863.28
49	\$707.94	\$707.94	\$592.36	\$592.36	\$672.40	\$672.40	\$562.89	\$562.89	\$900.77	\$900.77
50	\$741.14	\$741.14	\$620.13	\$620.13	\$703.93	\$703.93	\$589.29	\$589.29	\$943.01	\$943.01
51	\$773.92	\$773.92	\$647.57	\$647.57	\$735.07	\$735.07	\$615.36	\$615.36	\$984.72	\$984.72
52	\$810.02	\$810.02	\$677.77	\$677.77	\$769.36	\$769.36	\$644.06	\$644.06	\$1,030.66	\$1,030.66
53	\$846.54	\$846.54	\$708.33	\$708.33	\$804.05	\$804.05	\$673.10	\$673.10	\$1,077.12	\$1,077.12
54	\$885.96	\$885.96	\$741.31	\$741.31	\$841.49	\$841.49	\$704.44	\$704.44	\$1,127.28	\$1,127.28
55	\$925.38	\$925.38	\$774.30	\$774.30	\$878.93	\$878.93	\$735.79	\$735.79	\$1,177.44	\$1,177.44
56	\$968.13	\$968.13	\$810.06	\$810.06	\$919.53	\$919.53	\$769.77	\$769.77	\$1,231.82	\$1,231.82
57	\$1,011.28	\$1,011.28	\$846.18	\$846.18	\$960.52	\$960.52	\$804.09	\$804.09	\$1,286.74	\$1,286.74
58	\$1,057.34	\$1,057.34	\$884.72	\$884.72	\$1,004.27	\$1,004.27	\$840.71	\$840.71	\$1,345.34	\$1,345.34
59	\$1,080.17	\$1,080.17	\$903.81	\$903.81	\$1,025.95	\$1,025.95	\$858.86	\$858.86	\$1,374.38	\$1,374.38
60	\$1,126.23	\$1,126.23	\$942.36	\$942.36	\$1,069.70	\$1,069.70	\$895.48	\$895.48	\$1,432.99	\$1,432.99
61	\$1,166.07	\$1,166.07	\$975.69	\$975.69	\$1,107.53	\$1,107.53	\$927.16	\$927.16	\$1,483.68	\$1,483.68
62	\$1,192.21	\$1,192.21	\$997.56	\$997.56	\$1,132.36	\$1,132.36	\$947.95	\$947.95	\$1,516.94	\$1,516.94
63	\$1,224.99	\$1,224.99	\$1,024.99	\$1,024.99	\$1,163.50	\$1,163.50	\$974.01	\$974.01	\$1,558.66	\$1,558.66
64+	\$1,244.91	\$1,244.91	\$1,041.66	\$1,041.66	\$1,182.42	\$1,182.42	\$989.85	\$989.85	\$1,584.00	\$1,584.00

Company Name:
Market:
Product:
Effective Date of Rates:

HIOS Plan ID (On Exchange)=>	N/A		N/A		N/A		N/A		N/A	
HIOS Plan ID (Off Exchange)=>	55957PA0280005		55957PA0300001		55957PA0300004		55957PA0300003		55957PA0300002	
Plan Marketing Name =>	BlueCare QHD PPO \$3000 Silver		AffordaBlue \$250 Platinum		AffordaBlue \$500 Gold		AffordaBlue \$1000 Gold		AffordaBlue \$1500 Gold	
Form # =>	CERT-FPLIC-BC-HDHP-SM-2024		CERT-FPLIC-AB-COMP-SM-2024		CERT-FPLIC-AB-COMP-SM-2024		CERT-FPLIC-AB-COMP-SM-2024		CERT-FPLIC-AB-COMP-SM-2024	
Rating Area =>	Area 3		Area 3		Area 3		Area 3		Area 3	
Network =>	U		U		U		U		U	
Metal =>	Silver		Platinum		Gold		Gold		Gold	
Deductible =>	3000		250		500		1000		1500	
Coinsurance =>	1		1		1		1		1	
Copays =>	15		20		30		45		25	
OOP Maximum =>	7500		2000		8550		9000		9100	
Pediatric Dental (Yes/No) =>	Yes		Yes		Yes		Yes		Yes	
Age Band	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco
0 - 14	\$345.33	\$345.33	\$359.73	\$359.73	\$316.04	\$316.04	\$307.31	\$307.31	\$302.23	\$302.23
15	\$376.02	\$376.02	\$391.71	\$391.71	\$344.14	\$344.14	\$334.62	\$334.62	\$329.09	\$329.09
16	\$387.76	\$387.76	\$403.94	\$403.94	\$354.88	\$354.88	\$345.07	\$345.07	\$339.37	\$339.37
17	\$399.50	\$399.50	\$416.16	\$416.16	\$365.62	\$365.62	\$355.51	\$355.51	\$349.64	\$349.64
18	\$412.14	\$412.14	\$429.33	\$429.33	\$377.19	\$377.19	\$366.76	\$366.76	\$360.70	\$360.70
19	\$424.78	\$424.78	\$442.50	\$442.50	\$388.76	\$388.76	\$378.01	\$378.01	\$371.76	\$371.76
20	\$437.87	\$437.87	\$456.13	\$456.13	\$400.74	\$400.74	\$389.66	\$389.66	\$383.22	\$383.22
21	\$451.41	\$451.41	\$470.24	\$470.24	\$413.13	\$413.13	\$401.71	\$401.71	\$395.07	\$395.07
22	\$451.41	\$451.41	\$470.24	\$470.24	\$413.13	\$413.13	\$401.71	\$401.71	\$395.07	\$395.07
23	\$451.41	\$451.41	\$470.24	\$470.24	\$413.13	\$413.13	\$401.71	\$401.71	\$395.07	\$395.07
24	\$451.41	\$451.41	\$470.24	\$470.24	\$413.13	\$413.13	\$401.71	\$401.71	\$395.07	\$395.07
25	\$453.22	\$453.22	\$472.12	\$472.12	\$414.78	\$414.78	\$403.32	\$403.32	\$396.65	\$396.65
26	\$462.24	\$462.24	\$481.53	\$481.53	\$423.05	\$423.05	\$411.35	\$411.35	\$404.55	\$404.55
27	\$473.08	\$473.08	\$492.81	\$492.81	\$432.96	\$432.96	\$420.99	\$420.99	\$414.03	\$414.03
28	\$490.68	\$490.68	\$511.15	\$511.15	\$449.07	\$449.07	\$436.66	\$436.66	\$429.44	\$429.44
29	\$505.13	\$505.13	\$526.20	\$526.20	\$462.29	\$462.29	\$449.51	\$449.51	\$442.08	\$442.08
30	\$512.35	\$512.35	\$533.72	\$533.72	\$468.90	\$468.90	\$455.94	\$455.94	\$448.40	\$448.40
31	\$523.18	\$523.18	\$545.01	\$545.01	\$478.82	\$478.82	\$465.58	\$465.58	\$457.89	\$457.89
32	\$534.02	\$534.02	\$556.29	\$556.29	\$488.73	\$488.73	\$475.22	\$475.22	\$467.37	\$467.37
33	\$540.79	\$540.79	\$563.35	\$563.35	\$494.93	\$494.93	\$481.25	\$481.25	\$473.29	\$473.29
34	\$548.01	\$548.01	\$570.87	\$570.87	\$501.54	\$501.54	\$487.68	\$487.68	\$479.61	\$479.61
35	\$551.62	\$551.62	\$574.63	\$574.63	\$504.84	\$504.84	\$490.89	\$490.89	\$482.78	\$482.78
36	\$555.23	\$555.23	\$578.40	\$578.40	\$508.15	\$508.15	\$494.10	\$494.10	\$485.94	\$485.94
37	\$558.85	\$558.85	\$582.16	\$582.16	\$511.45	\$511.45	\$497.32	\$497.32	\$489.10	\$489.10
38	\$562.46	\$562.46	\$585.92	\$585.92	\$514.76	\$514.76	\$500.53	\$500.53	\$492.26	\$492.26
39	\$569.68	\$569.68	\$593.44	\$593.44	\$521.37	\$521.37	\$506.96	\$506.96	\$498.58	\$498.58
40	\$576.90	\$576.90	\$600.97	\$600.97	\$527.98	\$527.98	\$513.39	\$513.39	\$504.90	\$504.90
41	\$587.74	\$587.74	\$612.25	\$612.25	\$537.90	\$537.90	\$523.03	\$523.03	\$514.38	\$514.38
42	\$598.12	\$598.12	\$623.07	\$623.07	\$547.40	\$547.40	\$532.27	\$532.27	\$523.47	\$523.47
43	\$612.56	\$612.56	\$638.12	\$638.12	\$560.62	\$560.62	\$545.12	\$545.12	\$536.11	\$536.11
44	\$630.62	\$630.62	\$656.93	\$656.93	\$577.14	\$577.14	\$561.19	\$561.19	\$551.91	\$551.91
45	\$651.84	\$651.84	\$679.03	\$679.03	\$596.56	\$596.56	\$580.07	\$580.07	\$570.48	\$570.48
46	\$677.12	\$677.12	\$705.36	\$705.36	\$619.70	\$619.70	\$602.57	\$602.57	\$592.61	\$592.61
47	\$705.55	\$705.55	\$734.99	\$734.99	\$645.72	\$645.72	\$627.87	\$627.87	\$617.49	\$617.49
48	\$738.06	\$738.06	\$768.84	\$768.84	\$675.47	\$675.47	\$656.80	\$656.80	\$645.94	\$645.94
49	\$770.11	\$770.11	\$802.23	\$802.23	\$704.80	\$704.80	\$685.32	\$685.32	\$673.99	\$673.99
50	\$806.22	\$806.22	\$839.85	\$839.85	\$737.85	\$737.85	\$717.45	\$717.45	\$705.60	\$705.60
51	\$841.88	\$841.88	\$877.00	\$877.00	\$770.49	\$770.49	\$749.19	\$749.19	\$736.81	\$736.81
52	\$881.15	\$881.15	\$917.91	\$917.91	\$806.43	\$806.43	\$784.14	\$784.14	\$771.18	\$771.18
53	\$920.88	\$920.88	\$959.29	\$959.29	\$842.79	\$842.79	\$819.49	\$819.49	\$805.94	\$805.94
54	\$963.76	\$963.76	\$1,003.96	\$1,003.96	\$882.03	\$882.03	\$857.65	\$857.65	\$843.47	\$843.47
55	\$1,006.64	\$1,006.64	\$1,048.64	\$1,048.64	\$921.28	\$921.28	\$895.81	\$895.81	\$881.01	\$881.01
56	\$1,053.14	\$1,053.14	\$1,097.07	\$1,097.07	\$963.83	\$963.83	\$937.19	\$937.19	\$921.70	\$921.70
57	\$1,100.09	\$1,100.09	\$1,145.97	\$1,145.97	\$1,006.80	\$1,006.80	\$978.97	\$978.97	\$962.79	\$962.79
58	\$1,150.19	\$1,150.19	\$1,198.17	\$1,198.17	\$1,052.66	\$1,052.66	\$1,023.56	\$1,023.56	\$1,006.64	\$1,006.64
59	\$1,175.02	\$1,175.02	\$1,224.03	\$1,224.03	\$1,075.38	\$1,075.38	\$1,045.65	\$1,045.65	\$1,028.37	\$1,028.37
60	\$1,225.13	\$1,225.13	\$1,276.23	\$1,276.23	\$1,121.23	\$1,121.23	\$1,090.24	\$1,090.24	\$1,072.22	\$1,072.22
61	\$1,268.46	\$1,268.46	\$1,321.37	\$1,321.37	\$1,160.90	\$1,160.90	\$1,128.81	\$1,128.81	\$1,110.15	\$1,110.15
62	\$1,296.90	\$1,296.90	\$1,351.00	\$1,351.00	\$1,186.92	\$1,186.92	\$1,154.11	\$1,154.11	\$1,135.04	\$1,135.04
63	\$1,332.56	\$1,332.56	\$1,388.15	\$1,388.15	\$1,219.56	\$1,219.56	\$1,185.85	\$1,185.85	\$1,166.25	\$1,166.25
64+	\$1,354.23	\$1,354.23	\$1,410.72	\$1,410.72	\$1,239.39	\$1,239.39	\$1,205.13	\$1,205.13	\$1,185.21	\$1,185.21

Company Name:
Market:
Product:
Effective Date of Rates:

HIOS Plan ID (On Exchange)=>	N/A		N/A		N/A		N/A		N/A	
HIOS Plan ID (Off Exchange)=>	55957PA0300005		55957PA0370003		55957PA0370004		55957PA0380002		55957PA0270037	
Plan Marketing Name =>	AffordaBlue \$3000 Silver		High Valley Flex Blue PPO 500 Gold		High Valley Flex Blue PPO 1250 Gold		Flex Blue PPO Qualified Embedded		BlueCare PPO \$0 Silver	
Form # =>	CERT-FPLIC-AB-COMP-SM-2024		CERT-FPLIC-LV-PPO-SM-2024		CERT-FPLIC-LV-PPO-SM-2024		CERT-FPLIC-LV-HDHP-SM-2024		CERT-FPLIC-BC-PPO-SM-2024	
Rating Area =>	Area 3		Area 3		Area 3		Area 3		Area 3	
Network =>	U		Q		Q		Q		U	
Metal =>	Silver		Gold		Gold		Silver		Silver	
Deductible =>	3000		500		1250		3300		0	
Coinsurance =>	1		1		1		0.9		1	
Copays =>	60		30		25		0		60	
OOP Maximum =>	9100		9100		9100		7500		9450	
Pediatric Dental (Yes/No) =>	Yes		Yes		Yes		Yes		Yes	
Age Band	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco
0 - 14	\$253.50	\$253.50	\$383.51	\$383.51	\$371.27	\$371.27	\$314.38	\$314.38	\$407.09	\$407.09
15	\$276.03	\$276.03	\$417.60	\$417.60	\$404.27	\$404.27	\$342.33	\$342.33	\$443.28	\$443.28
16	\$284.65	\$284.65	\$430.63	\$430.63	\$416.89	\$416.89	\$353.01	\$353.01	\$457.12	\$457.12
17	\$293.26	\$293.26	\$443.67	\$443.67	\$429.51	\$429.51	\$363.70	\$363.70	\$470.95	\$470.95
18	\$302.54	\$302.54	\$457.71	\$457.71	\$443.10	\$443.10	\$375.21	\$375.21	\$485.85	\$485.85
19	\$311.82	\$311.82	\$471.74	\$471.74	\$456.69	\$456.69	\$386.71	\$386.71	\$500.75	\$500.75
20	\$321.43	\$321.43	\$486.28	\$486.28	\$470.76	\$470.76	\$398.63	\$398.63	\$516.19	\$516.19
21	\$331.37	\$331.37	\$501.32	\$501.32	\$485.32	\$485.32	\$410.96	\$410.96	\$532.15	\$532.15
22	\$331.37	\$331.37	\$501.32	\$501.32	\$485.32	\$485.32	\$410.96	\$410.96	\$532.15	\$532.15
23	\$331.37	\$331.37	\$501.32	\$501.32	\$485.32	\$485.32	\$410.96	\$410.96	\$532.15	\$532.15
24	\$331.37	\$331.37	\$501.32	\$501.32	\$485.32	\$485.32	\$410.96	\$410.96	\$532.15	\$532.15
25	\$332.70	\$332.70	\$503.33	\$503.33	\$487.26	\$487.26	\$412.60	\$412.60	\$534.28	\$534.28
26	\$339.32	\$339.32	\$513.35	\$513.35	\$496.97	\$496.97	\$420.82	\$420.82	\$544.92	\$544.92
27	\$347.28	\$347.28	\$525.38	\$525.38	\$508.62	\$508.62	\$430.69	\$430.69	\$557.69	\$557.69
28	\$360.20	\$360.20	\$544.93	\$544.93	\$527.54	\$527.54	\$446.71	\$446.71	\$578.45	\$578.45
29	\$370.80	\$370.80	\$560.98	\$560.98	\$543.07	\$543.07	\$459.86	\$459.86	\$595.48	\$595.48
30	\$376.10	\$376.10	\$569.00	\$569.00	\$550.84	\$550.84	\$466.44	\$466.44	\$603.99	\$603.99
31	\$384.06	\$384.06	\$581.03	\$581.03	\$562.49	\$562.49	\$476.30	\$476.30	\$616.76	\$616.76
32	\$392.01	\$392.01	\$593.06	\$593.06	\$574.13	\$574.13	\$486.17	\$486.17	\$629.53	\$629.53
33	\$396.98	\$396.98	\$600.58	\$600.58	\$581.41	\$581.41	\$492.33	\$492.33	\$637.52	\$637.52
34	\$402.28	\$402.28	\$608.60	\$608.60	\$589.18	\$589.18	\$498.91	\$498.91	\$646.03	\$646.03
35	\$404.93	\$404.93	\$612.61	\$612.61	\$593.06	\$593.06	\$502.19	\$502.19	\$650.29	\$650.29
36	\$407.59	\$407.59	\$616.62	\$616.62	\$596.94	\$596.94	\$505.48	\$505.48	\$654.54	\$654.54
37	\$410.24	\$410.24	\$620.63	\$620.63	\$600.83	\$600.83	\$508.77	\$508.77	\$658.80	\$658.80
38	\$412.89	\$412.89	\$624.64	\$624.64	\$604.71	\$604.71	\$512.06	\$512.06	\$663.06	\$663.06
39	\$418.19	\$418.19	\$632.67	\$632.67	\$612.47	\$612.47	\$518.63	\$518.63	\$671.57	\$671.57
40	\$423.49	\$423.49	\$640.69	\$640.69	\$620.24	\$620.24	\$525.21	\$525.21	\$680.09	\$680.09
41	\$431.44	\$431.44	\$652.72	\$652.72	\$631.89	\$631.89	\$535.07	\$535.07	\$692.86	\$692.86
42	\$439.07	\$439.07	\$664.25	\$664.25	\$643.05	\$643.05	\$544.52	\$544.52	\$705.10	\$705.10
43	\$449.67	\$449.67	\$680.29	\$680.29	\$658.58	\$658.58	\$557.67	\$557.67	\$722.13	\$722.13
44	\$462.92	\$462.92	\$700.34	\$700.34	\$677.99	\$677.99	\$574.11	\$574.11	\$743.41	\$743.41
45	\$478.50	\$478.50	\$723.91	\$723.91	\$700.80	\$700.80	\$593.43	\$593.43	\$768.42	\$768.42
46	\$497.06	\$497.06	\$751.98	\$751.98	\$727.98	\$727.98	\$616.44	\$616.44	\$798.23	\$798.23
47	\$517.93	\$517.93	\$783.56	\$783.56	\$758.56	\$758.56	\$642.33	\$642.33	\$831.75	\$831.75
48	\$541.79	\$541.79	\$819.66	\$819.66	\$793.50	\$793.50	\$671.92	\$671.92	\$870.07	\$870.07
49	\$565.32	\$565.32	\$855.25	\$855.25	\$827.96	\$827.96	\$701.10	\$701.10	\$907.85	\$907.85
50	\$591.83	\$591.83	\$895.36	\$895.36	\$866.78	\$866.78	\$733.97	\$733.97	\$950.42	\$950.42
51	\$618.01	\$618.01	\$934.96	\$934.96	\$905.12	\$905.12	\$766.44	\$766.44	\$992.46	\$992.46
52	\$646.83	\$646.83	\$978.58	\$978.58	\$947.34	\$947.34	\$802.19	\$802.19	\$1,038.76	\$1,038.76
53	\$675.99	\$675.99	\$1,022.69	\$1,022.69	\$990.05	\$990.05	\$838.36	\$838.36	\$1,085.59	\$1,085.59
54	\$707.47	\$707.47	\$1,070.32	\$1,070.32	\$1,036.16	\$1,036.16	\$877.40	\$877.40	\$1,136.14	\$1,136.14
55	\$738.96	\$738.96	\$1,117.94	\$1,117.94	\$1,082.26	\$1,082.26	\$916.44	\$916.44	\$1,186.69	\$1,186.69
56	\$773.09	\$773.09	\$1,169.58	\$1,169.58	\$1,132.25	\$1,132.25	\$958.77	\$958.77	\$1,241.51	\$1,241.51
57	\$807.55	\$807.55	\$1,221.72	\$1,221.72	\$1,182.72	\$1,182.72	\$1,001.51	\$1,001.51	\$1,296.85	\$1,296.85
58	\$844.33	\$844.33	\$1,277.36	\$1,277.36	\$1,236.60	\$1,236.60	\$1,047.13	\$1,047.13	\$1,355.92	\$1,355.92
59	\$862.56	\$862.56	\$1,304.94	\$1,304.94	\$1,263.29	\$1,263.29	\$1,069.73	\$1,069.73	\$1,385.19	\$1,385.19
60	\$899.34	\$899.34	\$1,360.58	\$1,360.58	\$1,317.16	\$1,317.16	\$1,115.35	\$1,115.35	\$1,444.26	\$1,444.26
61	\$931.15	\$931.15	\$1,408.71	\$1,408.71	\$1,363.75	\$1,363.75	\$1,154.80	\$1,154.80	\$1,495.34	\$1,495.34
62	\$952.03	\$952.03	\$1,440.29	\$1,440.29	\$1,394.32	\$1,394.32	\$1,180.69	\$1,180.69	\$1,528.87	\$1,528.87
63	\$978.20	\$978.20	\$1,479.90	\$1,479.90	\$1,432.66	\$1,432.66	\$1,213.15	\$1,213.15	\$1,570.91	\$1,570.91
64+	\$994.11	\$994.11	\$1,503.96	\$1,503.96	\$1,455.96	\$1,455.96	\$1,232.88	\$1,232.88	\$1,596.45	\$1,596.45

Company Name:
Market:
Product:
Effective Date of Rates:

HIOS Plan ID (On Exchange)=>	N/A	
HIOS Plan ID (Off Exchange)=>	55957PA0290038	
Plan Marketing Name =>	BlueCare Custom PPO \$0 Silver	
Form # =>	CERT-FPLIC-BCUST-PPO-SM-202	
Rating Area =>	Area 3	
Network =>	U	
Metal =>	Silver	
Deductible =>	0	
Coinsurance =>	1	
Copays =>	60	
OOP Maximum =>	9450	
Pediatric Dental (Yes/No) =>	Yes	
Age Band	Non-Tobacco	Tobacco
0 - 14	\$339.95	\$339.95
15	\$370.17	\$370.17
16	\$381.72	\$381.72
17	\$393.28	\$393.28
18	\$405.72	\$405.72
19	\$418.16	\$418.16
20	\$431.05	\$431.05
21	\$444.38	\$444.38
22	\$444.38	\$444.38
23	\$444.38	\$444.38
24	\$444.38	\$444.38
25	\$446.16	\$446.16
26	\$455.05	\$455.05
27	\$465.71	\$465.71
28	\$483.04	\$483.04
29	\$497.26	\$497.26
30	\$504.37	\$504.37
31	\$515.04	\$515.04
32	\$525.70	\$525.70
33	\$532.37	\$532.37
34	\$539.48	\$539.48
35	\$543.03	\$543.03
36	\$546.59	\$546.59
37	\$550.14	\$550.14
38	\$553.70	\$553.70
39	\$560.81	\$560.81
40	\$567.92	\$567.92
41	\$578.58	\$578.58
42	\$588.80	\$588.80
43	\$603.02	\$603.02
44	\$620.80	\$620.80
45	\$641.68	\$641.68
46	\$666.57	\$666.57
47	\$694.57	\$694.57
48	\$726.56	\$726.56
49	\$758.11	\$758.11
50	\$793.66	\$793.66
51	\$828.77	\$828.77
52	\$867.43	\$867.43
53	\$906.54	\$906.54
54	\$948.75	\$948.75
55	\$990.97	\$990.97
56	\$1,036.74	\$1,036.74
57	\$1,082.95	\$1,082.95
58	\$1,132.28	\$1,132.28
59	\$1,156.72	\$1,156.72
60	\$1,206.05	\$1,206.05
61	\$1,248.71	\$1,248.71
62	\$1,276.70	\$1,276.70
63	\$1,311.81	\$1,311.81
64+	\$1,333.14	\$1,333.14

Company Name: First Priority Life Insurance Co.

Market: Small Group

Product: PPO

Effective Date of Rates: April 1, 2024

Ending date of Rates:

June 30, 2024

HIOS Plan ID (On Exchange)=>	N/A		N/A		N/A		N/A		N/A	
HIOS Plan ID (Off Exchange)=>	55957PA0270007		55957PA0290007		55957PA0270016		55957PA0290008		55957PA0270002	
Plan Marketing Name =>	BlueCare PPO \$0 Platinum		BlueCare Custom PPO \$0 Platinum		BlueCare PPO \$250 Platinum		BlueCare Custom PPO \$250 Platinum		BlueCare PPO \$500 Platinum	
Form # =>	CERT-FPLIC-BC-PPO-SM-2024		CERT-FPLIC-BCUST-PPO-SM-202		CERT-FPLIC-BC-PPO-SM-2024		CERT-FPLIC-BCUST-PPO-SM-202		CERT-FPLIC-BC-PPO-SM-2024	
Rating Area =>	Area 3		Area 3		Area 3		Area 3		Area 3	
Network =>	U		U		U		U		U	
Metal =>	Platinum		Platinum		Platinum		Platinum		Platinum	
Deductible =>	\$0		\$0		\$250		\$250		\$500	
Coinsurance =>	100%		100%		100%		100%		100%	
Copays =>	25		25		10		10		10	
OOP Maximum =>	\$3,500		\$3,500		\$8,700		\$8,700		\$3,000	
Pediatric Dental (Yes/No) =>	Yes		Yes		Yes		Yes		Yes	
Age Band	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco
0 - 14	\$502.64	\$502.64	\$419.20	\$419.20	\$493.08	\$493.08	\$411.27	\$411.27	\$487.18	\$487.18
15	\$547.31	\$547.31	\$456.46	\$456.46	\$536.91	\$536.91	\$447.83	\$447.83	\$530.49	\$530.49
16	\$564.40	\$564.40	\$470.71	\$470.71	\$553.67	\$553.67	\$461.81	\$461.81	\$547.05	\$547.05
17	\$581.48	\$581.48	\$484.95	\$484.95	\$570.43	\$570.43	\$475.78	\$475.78	\$563.60	\$563.60
18	\$599.88	\$599.88	\$500.30	\$500.30	\$588.47	\$588.47	\$490.84	\$490.84	\$581.43	\$581.43
19	\$618.27	\$618.27	\$515.64	\$515.64	\$606.52	\$606.52	\$505.89	\$505.89	\$599.27	\$599.27
20	\$637.33	\$637.33	\$531.53	\$531.53	\$625.21	\$625.21	\$521.48	\$521.48	\$617.73	\$617.73
21	\$657.04	\$657.04	\$547.97	\$547.97	\$644.55	\$644.55	\$537.61	\$537.61	\$636.84	\$636.84
22	\$657.04	\$657.04	\$547.97	\$547.97	\$644.55	\$644.55	\$537.61	\$537.61	\$636.84	\$636.84
23	\$657.04	\$657.04	\$547.97	\$547.97	\$644.55	\$644.55	\$537.61	\$537.61	\$636.84	\$636.84
24	\$657.04	\$657.04	\$547.97	\$547.97	\$644.55	\$644.55	\$537.61	\$537.61	\$636.84	\$636.84
25	\$659.67	\$659.67	\$550.16	\$550.16	\$647.13	\$647.13	\$539.76	\$539.76	\$639.39	\$639.39
26	\$672.81	\$672.81	\$561.12	\$561.12	\$660.02	\$660.02	\$550.51	\$550.51	\$652.12	\$652.12
27	\$688.58	\$688.58	\$574.27	\$574.27	\$675.49	\$675.49	\$563.42	\$563.42	\$667.41	\$667.41
28	\$714.20	\$714.20	\$595.64	\$595.64	\$700.63	\$700.63	\$584.38	\$584.38	\$692.25	\$692.25
29	\$735.23	\$735.23	\$613.18	\$613.18	\$721.25	\$721.25	\$601.59	\$601.59	\$712.62	\$712.62
30	\$745.74	\$745.74	\$621.95	\$621.95	\$731.56	\$731.56	\$610.19	\$610.19	\$722.81	\$722.81
31	\$761.51	\$761.51	\$635.10	\$635.10	\$747.03	\$747.03	\$623.09	\$623.09	\$738.10	\$738.10
32	\$777.28	\$777.28	\$648.25	\$648.25	\$762.50	\$762.50	\$635.99	\$635.99	\$753.38	\$753.38
33	\$787.13	\$787.13	\$656.47	\$656.47	\$772.17	\$772.17	\$644.06	\$644.06	\$762.93	\$762.93
34	\$797.65	\$797.65	\$665.24	\$665.24	\$782.48	\$782.48	\$652.66	\$652.66	\$773.12	\$773.12
35	\$802.90	\$802.90	\$669.62	\$669.62	\$787.64	\$787.64	\$656.96	\$656.96	\$778.22	\$778.22
36	\$808.16	\$808.16	\$674.00	\$674.00	\$792.80	\$792.80	\$661.26	\$661.26	\$783.31	\$783.31
37	\$813.42	\$813.42	\$678.39	\$678.39	\$797.95	\$797.95	\$665.56	\$665.56	\$788.41	\$788.41
38	\$818.67	\$818.67	\$682.77	\$682.77	\$803.11	\$803.11	\$669.86	\$669.86	\$793.50	\$793.50
39	\$829.18	\$829.18	\$691.54	\$691.54	\$813.42	\$813.42	\$678.46	\$678.46	\$803.69	\$803.69
40	\$839.70	\$839.70	\$700.31	\$700.31	\$823.73	\$823.73	\$687.07	\$687.07	\$813.88	\$813.88
41	\$855.47	\$855.47	\$713.46	\$713.46	\$839.20	\$839.20	\$699.97	\$699.97	\$829.17	\$829.17
42	\$870.58	\$870.58	\$726.06	\$726.06	\$854.03	\$854.03	\$712.33	\$712.33	\$843.81	\$843.81
43	\$891.60	\$891.60	\$743.60	\$743.60	\$874.65	\$874.65	\$729.54	\$729.54	\$864.19	\$864.19
44	\$917.88	\$917.88	\$765.51	\$765.51	\$900.44	\$900.44	\$751.04	\$751.04	\$889.67	\$889.67
45	\$948.77	\$948.77	\$791.27	\$791.27	\$930.73	\$930.73	\$776.31	\$776.31	\$919.60	\$919.60
46	\$985.56	\$985.56	\$821.96	\$821.96	\$966.83	\$966.83	\$806.42	\$806.42	\$955.26	\$955.26
47	\$1,026.95	\$1,026.95	\$856.48	\$856.48	\$1,007.43	\$1,007.43	\$840.28	\$840.28	\$995.38	\$995.38
48	\$1,074.26	\$1,074.26	\$895.93	\$895.93	\$1,053.84	\$1,053.84	\$878.99	\$878.99	\$1,041.23	\$1,041.23
49	\$1,120.91	\$1,120.91	\$934.84	\$934.84	\$1,099.60	\$1,099.60	\$917.16	\$917.16	\$1,086.45	\$1,086.45
50	\$1,173.47	\$1,173.47	\$978.67	\$978.67	\$1,151.17	\$1,151.17	\$960.17	\$960.17	\$1,137.40	\$1,137.40
51	\$1,225.38	\$1,225.38	\$1,021.96	\$1,021.96	\$1,202.09	\$1,202.09	\$1,002.64	\$1,002.64	\$1,187.71	\$1,187.71
52	\$1,282.54	\$1,282.54	\$1,069.64	\$1,069.64	\$1,258.16	\$1,258.16	\$1,049.41	\$1,049.41	\$1,243.11	\$1,243.11
53	\$1,340.36	\$1,340.36	\$1,117.86	\$1,117.86	\$1,314.88	\$1,314.88	\$1,096.72	\$1,096.72	\$1,299.15	\$1,299.15
54	\$1,402.78	\$1,402.78	\$1,169.92	\$1,169.92	\$1,376.11	\$1,376.11	\$1,147.80	\$1,147.80	\$1,359.65	\$1,359.65
55	\$1,465.20	\$1,465.20	\$1,221.97	\$1,221.97	\$1,437.35	\$1,437.35	\$1,198.87	\$1,198.87	\$1,420.15	\$1,420.15
56	\$1,532.87	\$1,532.87	\$1,278.41	\$1,278.41	\$1,503.74	\$1,503.74	\$1,254.24	\$1,254.24	\$1,485.75	\$1,485.75
57	\$1,601.21	\$1,601.21	\$1,335.40	\$1,335.40	\$1,570.77	\$1,570.77	\$1,310.16	\$1,310.16	\$1,551.98	\$1,551.98
58	\$1,674.14	\$1,674.14	\$1,396.23	\$1,396.23	\$1,642.31	\$1,642.31	\$1,369.83	\$1,369.83	\$1,622.67	\$1,622.67
59	\$1,710.28	\$1,710.28	\$1,426.37	\$1,426.37	\$1,677.76	\$1,677.76	\$1,399.40	\$1,399.40	\$1,657.69	\$1,657.69
60	\$1,783.21	\$1,783.21	\$1,487.19	\$1,487.19	\$1,749.31	\$1,749.31	\$1,459.07	\$1,459.07	\$1,728.38	\$1,728.38
61	\$1,846.28	\$1,846.28	\$1,539.80	\$1,539.80	\$1,811.19	\$1,811.19	\$1,510.68	\$1,510.68	\$1,789.52	\$1,789.52
62	\$1,887.68	\$1,887.68	\$1,574.32	\$1,574.32	\$1,851.79	\$1,851.79	\$1,544.55	\$1,544.55	\$1,829.64	\$1,829.64
63	\$1,939.58	\$1,939.58	\$1,617.61	\$1,617.61	\$1,902.71	\$1,902.71	\$1,587.02	\$1,587.02	\$1,879.95	\$1,879.95
64+	\$1,971.12	\$1,971.12	\$1,643.91	\$1,643.91	\$1,933.65	\$1,933.65	\$1,612.83	\$1,612.83	\$1,910.52	\$1,910.52

Company Name:
Market:
Product:
Effective Date of Rates:

HIOS Plan ID (On Exchange)=>	N/A		N/A		N/A		N/A		N/A	
HIOS Plan ID (Off Exchange)=>	55957PA0290002		55957PA0270006		55957PA0290006		55957PA0270023		55957PA0290024	
Plan Marketing Name =>	eCare Custom PPO \$500 Platin		BlueCare PPO \$750 Platinum		eCare Custom PPO \$750 Platin		BlueCare PPO \$0 Gold		BlueCare Custom PPO \$0 Gold	
Form # =>	CERT-FPLIC-BCUST-PPO-SM-202		CERT-FPLIC-BC-PPO-SM-2024		CERT-FPLIC-BCUST-PPO-SM-202		CERT-FPLIC-BC-PPO-SM-2024		CERT-FPLIC-BCUST-PPO-SM-202	
Rating Area =>	Area 3		Area 3		Area 3		Area 3		Area 3	
Network =>	U		U		U		U		U	
Metal =>	Platinum		Platinum		Platinum		Gold		Gold	
Deductible =>	\$500		\$750		\$750		\$0		\$0	
Coinsurance =>	100%		100%		100%		100%		100%	
Copays =>	10		10		10		40		40	
OOP Maximum =>	\$3,000		\$2,500		\$2,500		\$7,900		\$7,900	
Pediatric Dental (Yes/No) =>	Yes		Yes		Yes		Yes		Yes	
Age Band	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco
0 - 14	\$406.39	\$406.39	\$474.01	\$474.01	\$395.47	\$395.47	\$442.24	\$442.24	\$369.13	\$369.13
15	\$442.51	\$442.51	\$516.14	\$516.14	\$430.62	\$430.62	\$481.55	\$481.55	\$401.94	\$401.94
16	\$456.33	\$456.33	\$532.25	\$532.25	\$444.06	\$444.06	\$496.58	\$496.58	\$414.48	\$414.48
17	\$470.14	\$470.14	\$548.36	\$548.36	\$457.50	\$457.50	\$511.61	\$511.61	\$427.03	\$427.03
18	\$485.01	\$485.01	\$565.71	\$565.71	\$471.98	\$471.98	\$527.80	\$527.80	\$440.54	\$440.54
19	\$499.89	\$499.89	\$583.06	\$583.06	\$486.45	\$486.45	\$543.98	\$543.98	\$454.05	\$454.05
20	\$515.29	\$515.29	\$601.03	\$601.03	\$501.44	\$501.44	\$560.75	\$560.75	\$468.04	\$468.04
21	\$531.23	\$531.23	\$619.62	\$619.62	\$516.95	\$516.95	\$578.09	\$578.09	\$482.52	\$482.52
22	\$531.23	\$531.23	\$619.62	\$619.62	\$516.95	\$516.95	\$578.09	\$578.09	\$482.52	\$482.52
23	\$531.23	\$531.23	\$619.62	\$619.62	\$516.95	\$516.95	\$578.09	\$578.09	\$482.52	\$482.52
24	\$531.23	\$531.23	\$619.62	\$619.62	\$516.95	\$516.95	\$578.09	\$578.09	\$482.52	\$482.52
25	\$533.35	\$533.35	\$622.10	\$622.10	\$519.02	\$519.02	\$580.40	\$580.40	\$484.45	\$484.45
26	\$543.98	\$543.98	\$634.49	\$634.49	\$529.36	\$529.36	\$591.96	\$591.96	\$494.10	\$494.10
27	\$556.73	\$556.73	\$649.36	\$649.36	\$541.76	\$541.76	\$605.84	\$605.84	\$505.68	\$505.68
28	\$577.45	\$577.45	\$673.53	\$673.53	\$561.92	\$561.92	\$628.38	\$628.38	\$524.50	\$524.50
29	\$594.45	\$594.45	\$693.35	\$693.35	\$578.47	\$578.47	\$646.88	\$646.88	\$539.94	\$539.94
30	\$602.95	\$602.95	\$703.27	\$703.27	\$586.74	\$586.74	\$656.13	\$656.13	\$547.66	\$547.66
31	\$615.70	\$615.70	\$718.14	\$718.14	\$599.15	\$599.15	\$670.01	\$670.01	\$559.24	\$559.24
32	\$628.45	\$628.45	\$733.01	\$733.01	\$611.55	\$611.55	\$683.88	\$683.88	\$570.82	\$570.82
33	\$636.41	\$636.41	\$742.30	\$742.30	\$619.31	\$619.31	\$692.55	\$692.55	\$578.06	\$578.06
34	\$644.91	\$644.91	\$752.22	\$752.22	\$627.58	\$627.58	\$701.80	\$701.80	\$585.78	\$585.78
35	\$649.16	\$649.16	\$757.18	\$757.18	\$631.71	\$631.71	\$706.43	\$706.43	\$589.64	\$589.64
36	\$653.41	\$653.41	\$762.13	\$762.13	\$635.85	\$635.85	\$711.05	\$711.05	\$593.50	\$593.50
37	\$657.66	\$657.66	\$767.09	\$767.09	\$639.98	\$639.98	\$715.68	\$715.68	\$597.36	\$597.36
38	\$661.91	\$661.91	\$772.05	\$772.05	\$644.12	\$644.12	\$720.30	\$720.30	\$601.22	\$601.22
39	\$670.41	\$670.41	\$781.96	\$781.96	\$652.39	\$652.39	\$729.55	\$729.55	\$608.94	\$608.94
40	\$678.91	\$678.91	\$791.87	\$791.87	\$660.66	\$660.66	\$738.80	\$738.80	\$616.66	\$616.66
41	\$691.66	\$691.66	\$806.75	\$806.75	\$673.07	\$673.07	\$752.67	\$752.67	\$628.24	\$628.24
42	\$703.88	\$703.88	\$821.00	\$821.00	\$684.96	\$684.96	\$765.97	\$765.97	\$639.34	\$639.34
43	\$720.88	\$720.88	\$840.82	\$840.82	\$701.50	\$701.50	\$784.47	\$784.47	\$654.78	\$654.78
44	\$742.13	\$742.13	\$865.61	\$865.61	\$722.18	\$722.18	\$807.59	\$807.59	\$674.08	\$674.08
45	\$767.10	\$767.10	\$894.73	\$894.73	\$746.48	\$746.48	\$834.76	\$834.76	\$696.76	\$696.76
46	\$796.85	\$796.85	\$929.43	\$929.43	\$775.43	\$775.43	\$867.14	\$867.14	\$723.78	\$723.78
47	\$830.31	\$830.31	\$968.47	\$968.47	\$807.99	\$807.99	\$903.55	\$903.55	\$754.18	\$754.18
48	\$868.56	\$868.56	\$1,013.08	\$1,013.08	\$845.21	\$845.21	\$945.18	\$945.18	\$788.92	\$788.92
49	\$906.28	\$906.28	\$1,057.07	\$1,057.07	\$881.92	\$881.92	\$986.22	\$986.22	\$823.18	\$823.18
50	\$948.78	\$948.78	\$1,106.64	\$1,106.64	\$923.27	\$923.27	\$1,032.47	\$1,032.47	\$861.78	\$861.78
51	\$990.74	\$990.74	\$1,155.59	\$1,155.59	\$964.11	\$964.11	\$1,078.14	\$1,078.14	\$899.90	\$899.90
52	\$1,036.96	\$1,036.96	\$1,209.50	\$1,209.50	\$1,009.09	\$1,009.09	\$1,128.43	\$1,128.43	\$941.88	\$941.88
53	\$1,083.71	\$1,083.71	\$1,264.02	\$1,264.02	\$1,054.58	\$1,054.58	\$1,179.30	\$1,179.30	\$984.34	\$984.34
54	\$1,134.18	\$1,134.18	\$1,322.89	\$1,322.89	\$1,103.69	\$1,103.69	\$1,234.22	\$1,234.22	\$1,030.18	\$1,030.18
55	\$1,184.64	\$1,184.64	\$1,381.75	\$1,381.75	\$1,152.80	\$1,152.80	\$1,289.14	\$1,289.14	\$1,076.02	\$1,076.02
56	\$1,239.36	\$1,239.36	\$1,445.57	\$1,445.57	\$1,206.04	\$1,206.04	\$1,348.68	\$1,348.68	\$1,125.72	\$1,125.72
57	\$1,294.61	\$1,294.61	\$1,510.01	\$1,510.01	\$1,259.81	\$1,259.81	\$1,408.81	\$1,408.81	\$1,175.90	\$1,175.90
58	\$1,353.57	\$1,353.57	\$1,578.79	\$1,578.79	\$1,317.19	\$1,317.19	\$1,472.97	\$1,472.97	\$1,229.46	\$1,229.46
59	\$1,382.79	\$1,382.79	\$1,612.87	\$1,612.87	\$1,345.62	\$1,345.62	\$1,504.77	\$1,504.77	\$1,256.00	\$1,256.00
60	\$1,441.76	\$1,441.76	\$1,681.65	\$1,681.65	\$1,403.00	\$1,403.00	\$1,568.94	\$1,568.94	\$1,309.56	\$1,309.56
61	\$1,492.76	\$1,492.76	\$1,741.13	\$1,741.13	\$1,452.63	\$1,452.63	\$1,624.43	\$1,624.43	\$1,355.88	\$1,355.88
62	\$1,526.22	\$1,526.22	\$1,780.17	\$1,780.17	\$1,485.20	\$1,485.20	\$1,660.85	\$1,660.85	\$1,386.28	\$1,386.28
63	\$1,568.19	\$1,568.19	\$1,829.12	\$1,829.12	\$1,526.04	\$1,526.04	\$1,706.52	\$1,706.52	\$1,424.40	\$1,424.40
64+	\$1,593.69	\$1,593.69	\$1,858.86	\$1,858.86	\$1,550.85	\$1,550.85	\$1,734.27	\$1,734.27	\$1,447.56	\$1,447.56

Company Name:
Market:
Product:
Effective Date of Rates:

HIOS Plan ID (On Exchange)=>	N/A		N/A		N/A		N/A		N/A	
HIOS Plan ID (Off Exchange)=>	55957PA0270017		55957PA0290022		55957PA0270018		55957PA0290012		55957PA0270008	
Plan Marketing Name =>	BlueCare PPO \$500 Gold		BlueCare Custom PPO \$500 Gold		BlueCare PPO \$1000 Gold		BlueCare Custom PPO \$1000 Gold		BlueCare PPO \$1250 Gold	
Form # =>	CERT-FPLIC-BC-PPO-SM-2024		CERT-FPLIC-BCUST-PPO-SM-202		CERT-FPLIC-BC-PPO-SM-2024		CERT-FPLIC-BCUST-PPO-SM-202		CERT-FPLIC-BC-PPO-SM-2024	
Rating Area =>	Area 3		Area 3		Area 3		Area 3		Area 3	
Network =>	U		U		U		U		U	
Metal =>	Gold		Gold		Gold		Gold		Gold	
Deductible =>	\$500		\$500		\$1,000		\$1,000		\$1,250	
Coinsurance =>	100%		100%		100%		100%		100%	
Copays =>	30		30		30		30		35	
OOP Maximum =>	\$9,300		\$9,300		\$8,550		\$8,550		\$8,550	
Pediatric Dental (Yes/No) =>	Yes		Yes		Yes		Yes		Yes	
Age Band	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco
0 - 14	\$421.38	\$421.38	\$351.84	\$351.84	\$393.17	\$393.17	\$328.45	\$328.45	\$413.04	\$413.04
15	\$458.83	\$458.83	\$383.11	\$383.11	\$428.12	\$428.12	\$357.65	\$357.65	\$449.75	\$449.75
16	\$473.15	\$473.15	\$395.07	\$395.07	\$441.48	\$441.48	\$368.81	\$368.81	\$463.79	\$463.79
17	\$487.48	\$487.48	\$407.03	\$407.03	\$454.85	\$454.85	\$379.97	\$379.97	\$477.83	\$477.83
18	\$502.90	\$502.90	\$419.91	\$419.91	\$469.24	\$469.24	\$392.00	\$392.00	\$492.95	\$492.95
19	\$518.32	\$518.32	\$432.78	\$432.78	\$483.63	\$483.63	\$404.02	\$404.02	\$508.06	\$508.06
20	\$534.30	\$534.30	\$446.12	\$446.12	\$498.53	\$498.53	\$416.47	\$416.47	\$523.72	\$523.72
21	\$550.82	\$550.82	\$459.92	\$459.92	\$513.95	\$513.95	\$429.35	\$429.35	\$539.92	\$539.92
22	\$550.82	\$550.82	\$459.92	\$459.92	\$513.95	\$513.95	\$429.35	\$429.35	\$539.92	\$539.92
23	\$550.82	\$550.82	\$459.92	\$459.92	\$513.95	\$513.95	\$429.35	\$429.35	\$539.92	\$539.92
24	\$550.82	\$550.82	\$459.92	\$459.92	\$513.95	\$513.95	\$429.35	\$429.35	\$539.92	\$539.92
25	\$553.02	\$553.02	\$461.76	\$461.76	\$516.01	\$516.01	\$431.07	\$431.07	\$542.08	\$542.08
26	\$564.04	\$564.04	\$470.96	\$470.96	\$526.28	\$526.28	\$439.65	\$439.65	\$552.88	\$552.88
27	\$577.26	\$577.26	\$482.00	\$482.00	\$538.62	\$538.62	\$449.96	\$449.96	\$565.84	\$565.84
28	\$598.74	\$598.74	\$499.93	\$499.93	\$558.66	\$558.66	\$466.70	\$466.70	\$586.89	\$586.89
29	\$616.37	\$616.37	\$514.65	\$514.65	\$575.11	\$575.11	\$480.44	\$480.44	\$604.17	\$604.17
30	\$625.18	\$625.18	\$522.01	\$522.01	\$583.33	\$583.33	\$487.31	\$487.31	\$612.81	\$612.81
31	\$638.40	\$638.40	\$533.05	\$533.05	\$595.67	\$595.67	\$497.62	\$497.62	\$625.77	\$625.77
32	\$651.62	\$651.62	\$544.09	\$544.09	\$608.00	\$608.00	\$507.92	\$507.92	\$638.73	\$638.73
33	\$659.88	\$659.88	\$550.98	\$550.98	\$615.71	\$615.71	\$514.36	\$514.36	\$646.82	\$646.82
34	\$668.70	\$668.70	\$558.34	\$558.34	\$623.94	\$623.94	\$521.23	\$521.23	\$655.46	\$655.46
35	\$673.10	\$673.10	\$562.02	\$562.02	\$628.05	\$628.05	\$524.67	\$524.67	\$659.78	\$659.78
36	\$677.51	\$677.51	\$565.70	\$565.70	\$632.16	\$632.16	\$528.10	\$528.10	\$664.10	\$664.10
37	\$681.92	\$681.92	\$569.38	\$569.38	\$636.27	\$636.27	\$531.54	\$531.54	\$668.42	\$668.42
38	\$686.32	\$686.32	\$573.06	\$573.06	\$640.38	\$640.38	\$534.97	\$534.97	\$672.74	\$672.74
39	\$695.13	\$695.13	\$580.42	\$580.42	\$648.60	\$648.60	\$541.84	\$541.84	\$681.38	\$681.38
40	\$703.95	\$703.95	\$587.78	\$587.78	\$656.83	\$656.83	\$548.71	\$548.71	\$690.02	\$690.02
41	\$717.17	\$717.17	\$598.82	\$598.82	\$669.16	\$669.16	\$559.01	\$559.01	\$702.98	\$702.98
42	\$729.84	\$729.84	\$609.39	\$609.39	\$680.98	\$680.98	\$568.89	\$568.89	\$715.39	\$715.39
43	\$747.46	\$747.46	\$624.11	\$624.11	\$697.43	\$697.43	\$582.63	\$582.63	\$732.67	\$732.67
44	\$769.50	\$769.50	\$642.51	\$642.51	\$717.99	\$717.99	\$599.80	\$599.80	\$754.27	\$754.27
45	\$795.38	\$795.38	\$664.12	\$664.12	\$742.14	\$742.14	\$619.98	\$619.98	\$779.64	\$779.64
46	\$826.23	\$826.23	\$689.88	\$689.88	\$770.93	\$770.93	\$644.03	\$644.03	\$809.88	\$809.88
47	\$860.93	\$860.93	\$718.85	\$718.85	\$803.30	\$803.30	\$671.07	\$671.07	\$843.89	\$843.89
48	\$900.59	\$900.59	\$751.97	\$751.97	\$840.31	\$840.31	\$701.99	\$701.99	\$882.77	\$882.77
49	\$939.70	\$939.70	\$784.62	\$784.62	\$876.80	\$876.80	\$732.47	\$732.47	\$921.10	\$921.10
50	\$983.76	\$983.76	\$821.42	\$821.42	\$917.91	\$917.91	\$766.82	\$766.82	\$964.30	\$964.30
51	\$1,027.28	\$1,027.28	\$857.75	\$857.75	\$958.52	\$958.52	\$800.74	\$800.74	\$1,006.95	\$1,006.95
52	\$1,075.20	\$1,075.20	\$897.76	\$897.76	\$1,003.23	\$1,003.23	\$838.09	\$838.09	\$1,053.92	\$1,053.92
53	\$1,123.67	\$1,123.67	\$938.24	\$938.24	\$1,048.46	\$1,048.46	\$875.87	\$875.87	\$1,101.44	\$1,101.44
54	\$1,176.00	\$1,176.00	\$981.93	\$981.93	\$1,097.28	\$1,097.28	\$916.66	\$916.66	\$1,152.73	\$1,152.73
55	\$1,228.33	\$1,228.33	\$1,025.62	\$1,025.62	\$1,146.11	\$1,146.11	\$957.45	\$957.45	\$1,204.02	\$1,204.02
56	\$1,285.06	\$1,285.06	\$1,072.99	\$1,072.99	\$1,199.05	\$1,199.05	\$1,001.67	\$1,001.67	\$1,259.63	\$1,259.63
57	\$1,342.35	\$1,342.35	\$1,120.83	\$1,120.83	\$1,252.50	\$1,252.50	\$1,046.33	\$1,046.33	\$1,315.79	\$1,315.79
58	\$1,403.49	\$1,403.49	\$1,171.88	\$1,171.88	\$1,309.54	\$1,309.54	\$1,093.98	\$1,093.98	\$1,375.72	\$1,375.72
59	\$1,433.78	\$1,433.78	\$1,197.17	\$1,197.17	\$1,337.81	\$1,337.81	\$1,117.60	\$1,117.60	\$1,405.41	\$1,405.41
60	\$1,494.93	\$1,494.93	\$1,248.22	\$1,248.22	\$1,394.86	\$1,394.86	\$1,165.26	\$1,165.26	\$1,465.34	\$1,465.34
61	\$1,547.80	\$1,547.80	\$1,292.38	\$1,292.38	\$1,444.20	\$1,444.20	\$1,206.47	\$1,206.47	\$1,517.18	\$1,517.18
62	\$1,582.51	\$1,582.51	\$1,321.35	\$1,321.35	\$1,476.58	\$1,476.58	\$1,233.52	\$1,233.52	\$1,551.19	\$1,551.19
63	\$1,626.02	\$1,626.02	\$1,357.68	\$1,357.68	\$1,517.18	\$1,517.18	\$1,267.44	\$1,267.44	\$1,593.84	\$1,593.84
64+	\$1,652.46	\$1,652.46	\$1,379.76	\$1,379.76	\$1,541.85	\$1,541.85	\$1,288.05	\$1,288.05	\$1,619.76	\$1,619.76

Company Name:
Market:
Product:
Effective Date of Rates:

HIOS Plan ID (On Exchange)=>	N/A		N/A		N/A		N/A		N/A	
HIOS Plan ID (Off Exchange)=>	55957PA0290011		55957PA0270030		55957PA0290029		55957PA0270009		55957PA0290013	
Plan Marketing Name =>	BlueCare Custom PPO \$1250 Gold		BlueCare PPO \$1400 Gold		BlueCare Custom PPO \$1400 Gold		BlueCare PPO \$1500 Gold		BlueCare Custom PPO \$1500 Gold	
Form # =>	CERT-FPLIC-BCUST-PPO-SM-202		CERT-FPLIC-BC-PPO-SM-2024		CERT-FPLIC-BCUST-PPO-SM-202		CERT-FPLIC-BC-PPO-SM-2024		CERT-FPLIC-BCUST-PPO-SM-202	
Rating Area =>	Area 3		Area 3		Area 3		Area 3		Area 3	
Network =>	U		U		U		U		U	
Metal =>	Gold		Gold		Gold		Gold		Gold	
Deductible =>	\$1,250		\$1,400		\$1,400		\$1,500		\$1,500	
Coinsurance =>	100%		100%		100%		100%		100%	
Copays =>	35		45		45		20		20	
OOP Maximum =>	\$8,550		\$7,900		\$7,900		\$9,450		\$9,450	
Pediatric Dental (Yes/No) =>	Yes		Yes		Yes		Yes		Yes	
Age Band	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco
0 - 14	\$344.92	\$344.92	\$395.57	\$395.57	\$330.44	\$330.44	\$411.72	\$411.72	\$343.83	\$343.83
15	\$375.58	\$375.58	\$430.73	\$430.73	\$359.81	\$359.81	\$448.31	\$448.31	\$374.39	\$374.39
16	\$387.31	\$387.31	\$444.17	\$444.17	\$371.05	\$371.05	\$462.31	\$462.31	\$386.08	\$386.08
17	\$399.03	\$399.03	\$457.62	\$457.62	\$382.28	\$382.28	\$476.30	\$476.30	\$397.76	\$397.76
18	\$411.65	\$411.65	\$472.09	\$472.09	\$394.37	\$394.37	\$491.37	\$491.37	\$410.35	\$410.35
19	\$424.28	\$424.28	\$486.57	\$486.57	\$406.46	\$406.46	\$506.44	\$506.44	\$422.93	\$422.93
20	\$437.35	\$437.35	\$501.57	\$501.57	\$418.99	\$418.99	\$522.04	\$522.04	\$435.97	\$435.97
21	\$450.88	\$450.88	\$517.08	\$517.08	\$431.95	\$431.95	\$538.19	\$538.19	\$449.45	\$449.45
22	\$450.88	\$450.88	\$517.08	\$517.08	\$431.95	\$431.95	\$538.19	\$538.19	\$449.45	\$449.45
23	\$450.88	\$450.88	\$517.08	\$517.08	\$431.95	\$431.95	\$538.19	\$538.19	\$449.45	\$449.45
24	\$450.88	\$450.88	\$517.08	\$517.08	\$431.95	\$431.95	\$538.19	\$538.19	\$449.45	\$449.45
25	\$452.68	\$452.68	\$519.15	\$519.15	\$433.68	\$433.68	\$540.34	\$540.34	\$451.25	\$451.25
26	\$461.70	\$461.70	\$529.49	\$529.49	\$442.32	\$442.32	\$551.11	\$551.11	\$460.24	\$460.24
27	\$472.52	\$472.52	\$541.90	\$541.90	\$452.68	\$452.68	\$564.02	\$564.02	\$471.02	\$471.02
28	\$490.11	\$490.11	\$562.07	\$562.07	\$469.53	\$469.53	\$585.01	\$585.01	\$488.55	\$488.55
29	\$504.53	\$504.53	\$578.61	\$578.61	\$483.35	\$483.35	\$602.23	\$602.23	\$502.93	\$502.93
30	\$511.75	\$511.75	\$586.89	\$586.89	\$490.26	\$490.26	\$610.85	\$610.85	\$510.13	\$510.13
31	\$522.57	\$522.57	\$599.30	\$599.30	\$500.63	\$500.63	\$623.76	\$623.76	\$520.91	\$520.91
32	\$533.39	\$533.39	\$611.71	\$611.71	\$511.00	\$511.00	\$636.68	\$636.68	\$531.70	\$531.70
33	\$540.15	\$540.15	\$619.46	\$619.46	\$517.48	\$517.48	\$644.75	\$644.75	\$538.44	\$538.44
34	\$547.37	\$547.37	\$627.74	\$627.74	\$524.39	\$524.39	\$653.36	\$653.36	\$545.63	\$545.63
35	\$550.98	\$550.98	\$631.87	\$631.87	\$527.84	\$527.84	\$657.67	\$657.67	\$549.23	\$549.23
36	\$554.58	\$554.58	\$636.01	\$636.01	\$531.30	\$531.30	\$661.97	\$661.97	\$552.82	\$552.82
37	\$558.19	\$558.19	\$640.15	\$640.15	\$534.75	\$534.75	\$666.28	\$666.28	\$556.42	\$556.42
38	\$561.80	\$561.80	\$644.28	\$644.28	\$538.21	\$538.21	\$670.58	\$670.58	\$560.01	\$560.01
39	\$569.01	\$569.01	\$652.55	\$652.55	\$545.12	\$545.12	\$679.20	\$679.20	\$567.21	\$567.21
40	\$576.22	\$576.22	\$660.83	\$660.83	\$552.03	\$552.03	\$687.81	\$687.81	\$574.40	\$574.40
41	\$587.05	\$587.05	\$673.24	\$673.24	\$562.40	\$562.40	\$700.72	\$700.72	\$585.18	\$585.18
42	\$597.42	\$597.42	\$685.13	\$685.13	\$572.33	\$572.33	\$713.10	\$713.10	\$595.52	\$595.52
43	\$611.84	\$611.84	\$701.68	\$701.68	\$586.16	\$586.16	\$730.32	\$730.32	\$609.90	\$609.90
44	\$629.88	\$629.88	\$722.36	\$722.36	\$603.43	\$603.43	\$751.85	\$751.85	\$627.88	\$627.88
45	\$651.07	\$651.07	\$746.66	\$746.66	\$623.74	\$623.74	\$777.15	\$777.15	\$649.01	\$649.01
46	\$676.32	\$676.32	\$775.62	\$775.62	\$647.93	\$647.93	\$807.29	\$807.29	\$674.18	\$674.18
47	\$704.73	\$704.73	\$808.20	\$808.20	\$675.14	\$675.14	\$841.19	\$841.19	\$702.49	\$702.49
48	\$737.19	\$737.19	\$845.43	\$845.43	\$706.24	\$706.24	\$879.94	\$879.94	\$734.85	\$734.85
49	\$769.20	\$769.20	\$882.14	\$882.14	\$736.91	\$736.91	\$918.15	\$918.15	\$766.76	\$766.76
50	\$805.27	\$805.27	\$923.50	\$923.50	\$771.46	\$771.46	\$961.21	\$961.21	\$802.72	\$802.72
51	\$840.89	\$840.89	\$964.35	\$964.35	\$805.59	\$805.59	\$1,003.72	\$1,003.72	\$838.22	\$838.22
52	\$880.12	\$880.12	\$1,009.34	\$1,009.34	\$843.17	\$843.17	\$1,050.55	\$1,050.55	\$877.33	\$877.33
53	\$919.80	\$919.80	\$1,054.84	\$1,054.84	\$881.18	\$881.18	\$1,097.91	\$1,097.91	\$916.88	\$916.88
54	\$962.63	\$962.63	\$1,103.97	\$1,103.97	\$922.21	\$922.21	\$1,149.04	\$1,149.04	\$959.58	\$959.58
55	\$1,005.46	\$1,005.46	\$1,153.09	\$1,153.09	\$963.25	\$963.25	\$1,200.16	\$1,200.16	\$1,002.27	\$1,002.27
56	\$1,051.90	\$1,051.90	\$1,206.35	\$1,206.35	\$1,007.74	\$1,007.74	\$1,255.60	\$1,255.60	\$1,048.57	\$1,048.57
57	\$1,098.79	\$1,098.79	\$1,260.12	\$1,260.12	\$1,052.66	\$1,052.66	\$1,311.57	\$1,311.57	\$1,095.31	\$1,095.31
58	\$1,148.84	\$1,148.84	\$1,317.52	\$1,317.52	\$1,100.61	\$1,100.61	\$1,371.31	\$1,371.31	\$1,145.20	\$1,145.20
59	\$1,173.64	\$1,173.64	\$1,345.96	\$1,345.96	\$1,124.37	\$1,124.37	\$1,400.91	\$1,400.91	\$1,169.92	\$1,169.92
60	\$1,223.69	\$1,223.69	\$1,403.36	\$1,403.36	\$1,172.31	\$1,172.31	\$1,460.65	\$1,460.65	\$1,219.81	\$1,219.81
61	\$1,266.97	\$1,266.97	\$1,452.99	\$1,452.99	\$1,213.78	\$1,213.78	\$1,512.31	\$1,512.31	\$1,262.95	\$1,262.95
62	\$1,295.38	\$1,295.38	\$1,485.57	\$1,485.57	\$1,240.99	\$1,240.99	\$1,546.22	\$1,546.22	\$1,291.27	\$1,291.27
63	\$1,331.00	\$1,331.00	\$1,526.42	\$1,526.42	\$1,275.12	\$1,275.12	\$1,588.74	\$1,588.74	\$1,326.78	\$1,326.78
64+	\$1,352.64	\$1,352.64	\$1,551.24	\$1,551.24	\$1,295.85	\$1,295.85	\$1,614.57	\$1,614.57	\$1,348.35	\$1,348.35

Company Name:
Market:
Product:
Effective Date of Rates:

HIOS Plan ID (On Exchange)=>	N/A		N/A		N/A		N/A		N/A	
HIOS Plan ID (Off Exchange)=>	55957PA0270033		55957PA0290034		55957PA0270031		55957PA0290030		55957PA0270011	
Plan Marketing Name =>	BlueCare PPO \$1550 Gold		BlueCare Custom PPO \$1550 Gold		BlueCare PPO \$2000 Gold		BlueCare Custom PPO \$2000 Gold		BlueCare PPO \$2000 1x Gold	
Form # =>	CERT-FPLIC-BC-PPO-SM-2024		CERT-FPLIC-BCUST-PPO-SM-202		CERT-FPLIC-BC-PPO-SM-2024		CERT-FPLIC-BCUST-PPO-SM-202		CERT-FPLIC-BC-PPO-SM-2024	
Rating Area =>	Area 3		Area 3		Area 3		Area 3		Area 3	
Network =>	U		U		U		U		U	
Metal =>	Gold		Gold		Gold		Gold		Gold	
Deductible =>	\$1,550		\$1,550		\$2,000		\$2,000		\$2,000	
Coinsurance =>	100%		100%		90%		90%		100%	
Copays =>	15		15		45		45		20	
OOP Maximum =>	\$9,100		\$9,100		\$7,900		\$7,900		\$9,100	
Pediatric Dental (Yes/No) =>	Yes		Yes		Yes		Yes		Yes	
Age Band	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco
0 - 14	\$397.71	\$397.71	\$332.22	\$332.22	\$373.41	\$373.41	\$312.07	\$312.07	\$415.55	\$415.55
15	\$433.06	\$433.06	\$361.75	\$361.75	\$406.60	\$406.60	\$339.81	\$339.81	\$452.49	\$452.49
16	\$446.58	\$446.58	\$373.04	\$373.04	\$419.30	\$419.30	\$350.41	\$350.41	\$466.61	\$466.61
17	\$460.09	\$460.09	\$384.33	\$384.33	\$431.99	\$431.99	\$361.02	\$361.02	\$480.73	\$480.73
18	\$474.65	\$474.65	\$396.49	\$396.49	\$445.65	\$445.65	\$372.44	\$372.44	\$495.94	\$495.94
19	\$489.21	\$489.21	\$408.65	\$408.65	\$459.32	\$459.32	\$383.86	\$383.86	\$511.15	\$511.15
20	\$504.28	\$504.28	\$421.24	\$421.24	\$473.48	\$473.48	\$395.69	\$395.69	\$526.90	\$526.90
21	\$519.88	\$519.88	\$434.27	\$434.27	\$488.12	\$488.12	\$407.93	\$407.93	\$543.20	\$543.20
22	\$519.88	\$519.88	\$434.27	\$434.27	\$488.12	\$488.12	\$407.93	\$407.93	\$543.20	\$543.20
23	\$519.88	\$519.88	\$434.27	\$434.27	\$488.12	\$488.12	\$407.93	\$407.93	\$543.20	\$543.20
24	\$519.88	\$519.88	\$434.27	\$434.27	\$488.12	\$488.12	\$407.93	\$407.93	\$543.20	\$543.20
25	\$521.96	\$521.96	\$436.01	\$436.01	\$490.07	\$490.07	\$409.56	\$409.56	\$545.37	\$545.37
26	\$532.36	\$532.36	\$444.69	\$444.69	\$499.83	\$499.83	\$417.72	\$417.72	\$556.24	\$556.24
27	\$544.83	\$544.83	\$455.11	\$455.11	\$511.55	\$511.55	\$427.51	\$427.51	\$569.27	\$569.27
28	\$565.11	\$565.11	\$472.05	\$472.05	\$530.59	\$530.59	\$443.42	\$443.42	\$590.46	\$590.46
29	\$581.75	\$581.75	\$485.95	\$485.95	\$546.21	\$546.21	\$456.47	\$456.47	\$607.84	\$607.84
30	\$590.06	\$590.06	\$492.90	\$492.90	\$554.02	\$554.02	\$463.00	\$463.00	\$616.53	\$616.53
31	\$602.54	\$602.54	\$503.32	\$503.32	\$565.73	\$565.73	\$472.79	\$472.79	\$629.57	\$629.57
32	\$615.02	\$615.02	\$513.74	\$513.74	\$577.45	\$577.45	\$482.58	\$482.58	\$642.61	\$642.61
33	\$622.82	\$622.82	\$520.26	\$520.26	\$584.77	\$584.77	\$488.70	\$488.70	\$650.75	\$650.75
34	\$631.13	\$631.13	\$527.20	\$527.20	\$592.58	\$592.58	\$495.23	\$495.23	\$659.44	\$659.44
35	\$635.29	\$635.29	\$530.68	\$530.68	\$596.48	\$596.48	\$498.49	\$498.49	\$663.79	\$663.79
36	\$639.45	\$639.45	\$534.15	\$534.15	\$600.39	\$600.39	\$501.75	\$501.75	\$668.14	\$668.14
37	\$643.61	\$643.61	\$537.63	\$537.63	\$604.29	\$604.29	\$505.02	\$505.02	\$672.48	\$672.48
38	\$647.77	\$647.77	\$541.10	\$541.10	\$608.20	\$608.20	\$508.28	\$508.28	\$676.83	\$676.83
39	\$656.09	\$656.09	\$548.05	\$548.05	\$616.01	\$616.01	\$514.81	\$514.81	\$685.52	\$685.52
40	\$664.41	\$664.41	\$555.00	\$555.00	\$623.82	\$623.82	\$521.33	\$521.33	\$694.21	\$694.21
41	\$676.88	\$676.88	\$565.42	\$565.42	\$635.53	\$635.53	\$531.12	\$531.12	\$707.25	\$707.25
42	\$688.84	\$688.84	\$575.41	\$575.41	\$646.76	\$646.76	\$540.51	\$540.51	\$719.74	\$719.74
43	\$705.48	\$705.48	\$589.30	\$589.30	\$662.38	\$662.38	\$553.56	\$553.56	\$737.12	\$737.12
44	\$726.27	\$726.27	\$606.68	\$606.68	\$681.90	\$681.90	\$569.88	\$569.88	\$758.85	\$758.85
45	\$750.71	\$750.71	\$627.09	\$627.09	\$704.85	\$704.85	\$589.05	\$589.05	\$784.38	\$784.38
46	\$779.82	\$779.82	\$651.41	\$651.41	\$732.18	\$732.18	\$611.90	\$611.90	\$814.80	\$814.80
47	\$812.57	\$812.57	\$678.76	\$678.76	\$762.93	\$762.93	\$637.59	\$637.59	\$849.02	\$849.02
48	\$850.00	\$850.00	\$710.03	\$710.03	\$798.08	\$798.08	\$666.97	\$666.97	\$888.13	\$888.13
49	\$886.92	\$886.92	\$740.86	\$740.86	\$832.73	\$832.73	\$695.93	\$695.93	\$926.70	\$926.70
50	\$928.51	\$928.51	\$775.61	\$775.61	\$871.78	\$871.78	\$728.56	\$728.56	\$970.16	\$970.16
51	\$969.58	\$969.58	\$809.91	\$809.91	\$910.34	\$910.34	\$760.79	\$760.79	\$1,013.07	\$1,013.07
52	\$1,014.81	\$1,014.81	\$847.70	\$847.70	\$952.81	\$952.81	\$796.28	\$796.28	\$1,060.33	\$1,060.33
53	\$1,060.56	\$1,060.56	\$885.91	\$885.91	\$995.76	\$995.76	\$832.18	\$832.18	\$1,108.13	\$1,108.13
54	\$1,109.94	\$1,109.94	\$927.17	\$927.17	\$1,042.14	\$1,042.14	\$870.93	\$870.93	\$1,159.73	\$1,159.73
55	\$1,159.33	\$1,159.33	\$968.42	\$968.42	\$1,088.51	\$1,088.51	\$909.68	\$909.68	\$1,211.34	\$1,211.34
56	\$1,212.88	\$1,212.88	\$1,013.15	\$1,013.15	\$1,138.78	\$1,138.78	\$951.70	\$951.70	\$1,267.29	\$1,267.29
57	\$1,266.95	\$1,266.95	\$1,058.32	\$1,058.32	\$1,189.55	\$1,189.55	\$994.13	\$994.13	\$1,323.78	\$1,323.78
58	\$1,324.65	\$1,324.65	\$1,106.52	\$1,106.52	\$1,243.73	\$1,243.73	\$1,039.41	\$1,039.41	\$1,384.07	\$1,384.07
59	\$1,353.25	\$1,353.25	\$1,130.40	\$1,130.40	\$1,270.58	\$1,270.58	\$1,061.84	\$1,061.84	\$1,413.95	\$1,413.95
60	\$1,410.95	\$1,410.95	\$1,178.61	\$1,178.61	\$1,324.76	\$1,324.76	\$1,107.12	\$1,107.12	\$1,474.24	\$1,474.24
61	\$1,460.86	\$1,460.86	\$1,220.30	\$1,220.30	\$1,371.62	\$1,371.62	\$1,146.28	\$1,146.28	\$1,526.39	\$1,526.39
62	\$1,493.62	\$1,493.62	\$1,247.66	\$1,247.66	\$1,402.37	\$1,402.37	\$1,171.98	\$1,171.98	\$1,560.61	\$1,560.61
63	\$1,534.69	\$1,534.69	\$1,281.97	\$1,281.97	\$1,440.93	\$1,440.93	\$1,204.21	\$1,204.21	\$1,603.53	\$1,603.53
64+	\$1,559.64	\$1,559.64	\$1,302.81	\$1,302.81	\$1,464.36	\$1,464.36	\$1,223.79	\$1,223.79	\$1,629.60	\$1,629.60

Company Name:
Market:
Product:
Effective Date of Rates:

HIOS Plan ID (On Exchange)=>	N/A		N/A		N/A		N/A		N/A	
HIOS Plan ID (Off Exchange)=>	55957PA0290016		55957PA0270028		55957PA0290031		55957PA0270036		55957PA0290037	
Plan Marketing Name =>	BlueCare Custom PPO \$2000 1x Gold		BlueCare PPO \$2500 Gold		BlueCare Custom PPO \$2500 Gold		BlueCare PPO \$3000 Gold		BlueCare Custom PPO \$3000 Gold	
Form # =>	CERT-FPLIC-BCUST-PPO-SM-202		CERT-FPLIC-BC-PPO-SM-2024		CERT-FPLIC-BCUST-PPO-SM-202		CERT-FPLIC-BC-PPO-SM-2024		CERT-FPLIC-BCUST-PPO-SM-202	
Rating Area =>	Area 3		Area 3		Area 3		Area 3		Area 3	
Network =>	U		U		U		U		U	
Metal =>	Gold		Gold		Gold		Gold		Gold	
Deductible =>	\$2,000		\$2,500		\$2,500		\$3,000		\$3,000	
Coinsurance =>	100%		90%		90%		100%		100%	
Copays =>	20		25		25		15		15	
OOP Maximum =>	\$9,100		\$7,900		\$7,900		\$9,100		\$9,100	
Pediatric Dental (Yes/No) =>	Yes		Yes		Yes		Yes		Yes	
Age Band	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco
0 - 14	\$347.00	\$347.00	\$369.79	\$369.79	\$309.07	\$309.07	\$393.00	\$393.00	\$328.32	\$328.32
15	\$377.85	\$377.85	\$402.66	\$402.66	\$336.54	\$336.54	\$427.94	\$427.94	\$357.50	\$357.50
16	\$389.64	\$389.64	\$415.23	\$415.23	\$347.04	\$347.04	\$441.29	\$441.29	\$368.66	\$368.66
17	\$401.44	\$401.44	\$427.80	\$427.80	\$357.55	\$357.55	\$454.65	\$454.65	\$379.82	\$379.82
18	\$414.14	\$414.14	\$441.34	\$441.34	\$368.86	\$368.86	\$469.04	\$469.04	\$391.83	\$391.83
19	\$426.84	\$426.84	\$454.87	\$454.87	\$380.17	\$380.17	\$483.42	\$483.42	\$403.85	\$403.85
20	\$439.99	\$439.99	\$468.89	\$468.89	\$391.89	\$391.89	\$498.32	\$498.32	\$416.29	\$416.29
21	\$453.60	\$453.60	\$483.39	\$483.39	\$404.01	\$404.01	\$513.73	\$513.73	\$429.17	\$429.17
22	\$453.60	\$453.60	\$483.39	\$483.39	\$404.01	\$404.01	\$513.73	\$513.73	\$429.17	\$429.17
23	\$453.60	\$453.60	\$483.39	\$483.39	\$404.01	\$404.01	\$513.73	\$513.73	\$429.17	\$429.17
24	\$453.60	\$453.60	\$483.39	\$483.39	\$404.01	\$404.01	\$513.73	\$513.73	\$429.17	\$429.17
25	\$455.41	\$455.41	\$485.32	\$485.32	\$405.63	\$405.63	\$515.78	\$515.78	\$430.89	\$430.89
26	\$464.49	\$464.49	\$494.99	\$494.99	\$413.71	\$413.71	\$526.06	\$526.06	\$439.47	\$439.47
27	\$475.37	\$475.37	\$506.59	\$506.59	\$423.40	\$423.40	\$538.39	\$538.39	\$449.77	\$449.77
28	\$493.06	\$493.06	\$525.44	\$525.44	\$439.16	\$439.16	\$558.42	\$558.42	\$466.51	\$466.51
29	\$507.58	\$507.58	\$540.91	\$540.91	\$452.09	\$452.09	\$574.86	\$574.86	\$480.24	\$480.24
30	\$514.84	\$514.84	\$548.65	\$548.65	\$458.55	\$458.55	\$583.08	\$583.08	\$487.11	\$487.11
31	\$525.72	\$525.72	\$560.25	\$560.25	\$468.25	\$468.25	\$595.41	\$595.41	\$497.41	\$497.41
32	\$536.61	\$536.61	\$571.85	\$571.85	\$477.94	\$477.94	\$607.74	\$607.74	\$507.71	\$507.71
33	\$543.41	\$543.41	\$579.10	\$579.10	\$484.00	\$484.00	\$615.45	\$615.45	\$514.15	\$514.15
34	\$550.67	\$550.67	\$586.84	\$586.84	\$490.47	\$490.47	\$623.67	\$623.67	\$521.01	\$521.01
35	\$554.30	\$554.30	\$590.70	\$590.70	\$493.70	\$493.70	\$627.78	\$627.78	\$524.45	\$524.45
36	\$557.93	\$557.93	\$594.57	\$594.57	\$496.93	\$496.93	\$631.89	\$631.89	\$527.88	\$527.88
37	\$561.56	\$561.56	\$598.44	\$598.44	\$500.16	\$500.16	\$636.00	\$636.00	\$531.31	\$531.31
38	\$565.19	\$565.19	\$602.30	\$602.30	\$503.40	\$503.40	\$640.11	\$640.11	\$534.75	\$534.75
39	\$572.44	\$572.44	\$610.04	\$610.04	\$509.86	\$509.86	\$648.33	\$648.33	\$541.61	\$541.61
40	\$579.70	\$579.70	\$617.77	\$617.77	\$516.32	\$516.32	\$656.55	\$656.55	\$548.48	\$548.48
41	\$590.59	\$590.59	\$629.37	\$629.37	\$526.02	\$526.02	\$668.88	\$668.88	\$558.78	\$558.78
42	\$601.02	\$601.02	\$640.49	\$640.49	\$535.31	\$535.31	\$680.69	\$680.69	\$568.65	\$568.65
43	\$615.54	\$615.54	\$655.96	\$655.96	\$548.24	\$548.24	\$697.13	\$697.13	\$582.38	\$582.38
44	\$633.68	\$633.68	\$675.30	\$675.30	\$564.40	\$564.40	\$717.68	\$717.68	\$599.55	\$599.55
45	\$655.00	\$655.00	\$698.02	\$698.02	\$583.39	\$583.39	\$741.83	\$741.83	\$619.72	\$619.72
46	\$680.40	\$680.40	\$725.09	\$725.09	\$606.02	\$606.02	\$770.60	\$770.60	\$643.76	\$643.76
47	\$708.98	\$708.98	\$755.54	\$755.54	\$631.47	\$631.47	\$802.96	\$802.96	\$670.79	\$670.79
48	\$741.64	\$741.64	\$790.34	\$790.34	\$660.56	\$660.56	\$839.95	\$839.95	\$701.69	\$701.69
49	\$773.84	\$773.84	\$824.66	\$824.66	\$689.24	\$689.24	\$876.42	\$876.42	\$732.16	\$732.16
50	\$810.13	\$810.13	\$863.33	\$863.33	\$721.56	\$721.56	\$917.52	\$917.52	\$766.50	\$766.50
51	\$845.96	\$845.96	\$901.52	\$901.52	\$753.48	\$753.48	\$958.11	\$958.11	\$800.40	\$800.40
52	\$885.43	\$885.43	\$943.58	\$943.58	\$788.63	\$788.63	\$1,002.80	\$1,002.80	\$837.74	\$837.74
53	\$925.34	\$925.34	\$986.12	\$986.12	\$824.18	\$824.18	\$1,048.01	\$1,048.01	\$875.51	\$875.51
54	\$968.44	\$968.44	\$1,032.04	\$1,032.04	\$862.56	\$862.56	\$1,096.81	\$1,096.81	\$916.28	\$916.28
55	\$1,011.53	\$1,011.53	\$1,077.96	\$1,077.96	\$900.94	\$900.94	\$1,145.62	\$1,145.62	\$957.05	\$957.05
56	\$1,058.25	\$1,058.25	\$1,127.75	\$1,127.75	\$942.56	\$942.56	\$1,198.53	\$1,198.53	\$1,001.25	\$1,001.25
57	\$1,105.42	\$1,105.42	\$1,178.02	\$1,178.02	\$984.57	\$984.57	\$1,251.96	\$1,251.96	\$1,045.89	\$1,045.89
58	\$1,155.77	\$1,155.77	\$1,231.68	\$1,231.68	\$1,029.42	\$1,029.42	\$1,308.98	\$1,308.98	\$1,093.53	\$1,093.53
59	\$1,180.72	\$1,180.72	\$1,258.26	\$1,258.26	\$1,051.64	\$1,051.64	\$1,337.24	\$1,337.24	\$1,117.13	\$1,117.13
60	\$1,231.07	\$1,231.07	\$1,311.92	\$1,311.92	\$1,096.48	\$1,096.48	\$1,394.26	\$1,394.26	\$1,164.77	\$1,164.77
61	\$1,274.62	\$1,274.62	\$1,358.33	\$1,358.33	\$1,135.27	\$1,135.27	\$1,443.58	\$1,443.58	\$1,205.97	\$1,205.97
62	\$1,303.19	\$1,303.19	\$1,388.78	\$1,388.78	\$1,160.72	\$1,160.72	\$1,475.95	\$1,475.95	\$1,233.01	\$1,233.01
63	\$1,339.03	\$1,339.03	\$1,426.97	\$1,426.97	\$1,192.64	\$1,192.64	\$1,516.53	\$1,516.53	\$1,266.91	\$1,266.91
64+	\$1,360.80	\$1,360.80	\$1,450.17	\$1,450.17	\$1,212.03	\$1,212.03	\$1,541.19	\$1,541.19	\$1,287.51	\$1,287.51

Company Name:
Market:
Product:
Effective Date of Rates:

HIOS Plan ID (On Exchange)=>	N/A		N/A		N/A		N/A		N/A	
HIOS Plan ID (Off Exchange)=>	55957PA0270029		55957PA0290032		55957PA0270032		55957PA0290033		55957PA0270025	
Plan Marketing Name =>	BlueCare PPO \$4000 Gold		BlueCare Custom PPO \$4000 Gold		BlueCare PPO \$5000 1x Gold		BlueCare Custom PPO \$5000 1x Gold		BlueCare PPO \$2600 Silver	
Form # =>	CERT-FPLIC-BC-PPO-SM-2024		CERT-FPLIC-BCUST-PPO-SM-202		CERT-FPLIC-BC-PPO-SM-2024		CERT-FPLIC-BCUST-PPO-SM-202		CERT-FPLIC-BC-PPO-SM-2024	
Rating Area =>	Area 3		Area 3		Area 3		Area 3		Area 3	
Network =>	U		U		U		U		U	
Metal =>	Gold		Gold		Gold		Gold		Silver	
Deductible =>	\$4,000		\$4,000		\$5,000		\$5,000		\$2,600	
Coinsurance =>	100%		100%		100%		100%		70%	
Copays =>	25		25		30		30		40	
OOP Maximum =>	\$7,900		\$7,900		\$7,100		\$7,100		\$9,450	
Pediatric Dental (Yes/No) =>	Yes		Yes		Yes		Yes		Yes	
Age Band	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco
0 - 14	\$366.20	\$366.20	\$306.09	\$306.09	\$379.03	\$379.03	\$316.73	\$316.73	\$324.18	\$324.18
15	\$398.75	\$398.75	\$333.30	\$333.30	\$412.72	\$412.72	\$344.88	\$344.88	\$352.99	\$352.99
16	\$411.19	\$411.19	\$343.70	\$343.70	\$425.60	\$425.60	\$355.64	\$355.64	\$364.01	\$364.01
17	\$423.64	\$423.64	\$354.11	\$354.11	\$438.48	\$438.48	\$366.41	\$366.41	\$375.03	\$375.03
18	\$437.04	\$437.04	\$365.31	\$365.31	\$452.35	\$452.35	\$378.00	\$378.00	\$386.89	\$386.89
19	\$450.45	\$450.45	\$376.51	\$376.51	\$466.23	\$466.23	\$389.59	\$389.59	\$398.76	\$398.76
20	\$464.33	\$464.33	\$388.12	\$388.12	\$480.60	\$480.60	\$401.60	\$401.60	\$411.05	\$411.05
21	\$478.69	\$478.69	\$400.12	\$400.12	\$495.46	\$495.46	\$414.02	\$414.02	\$423.76	\$423.76
22	\$478.69	\$478.69	\$400.12	\$400.12	\$495.46	\$495.46	\$414.02	\$414.02	\$423.76	\$423.76
23	\$478.69	\$478.69	\$400.12	\$400.12	\$495.46	\$495.46	\$414.02	\$414.02	\$423.76	\$423.76
24	\$478.69	\$478.69	\$400.12	\$400.12	\$495.46	\$495.46	\$414.02	\$414.02	\$423.76	\$423.76
25	\$480.60	\$480.60	\$401.72	\$401.72	\$497.44	\$497.44	\$415.68	\$415.68	\$425.46	\$425.46
26	\$490.18	\$490.18	\$409.72	\$409.72	\$507.35	\$507.35	\$423.96	\$423.96	\$433.93	\$433.93
27	\$501.67	\$501.67	\$419.33	\$419.33	\$519.24	\$519.24	\$433.89	\$433.89	\$444.10	\$444.10
28	\$520.34	\$520.34	\$434.93	\$434.93	\$538.57	\$538.57	\$450.04	\$450.04	\$460.63	\$460.63
29	\$535.65	\$535.65	\$447.73	\$447.73	\$554.42	\$554.42	\$463.29	\$463.29	\$474.19	\$474.19
30	\$543.31	\$543.31	\$454.14	\$454.14	\$562.35	\$562.35	\$469.91	\$469.91	\$480.97	\$480.97
31	\$554.80	\$554.80	\$463.74	\$463.74	\$574.24	\$574.24	\$479.85	\$479.85	\$491.14	\$491.14
32	\$566.29	\$566.29	\$473.34	\$473.34	\$586.13	\$586.13	\$489.79	\$489.79	\$501.31	\$501.31
33	\$573.47	\$573.47	\$479.34	\$479.34	\$593.56	\$593.56	\$496.00	\$496.00	\$507.66	\$507.66
34	\$581.13	\$581.13	\$485.75	\$485.75	\$601.49	\$601.49	\$502.62	\$502.62	\$514.44	\$514.44
35	\$584.96	\$584.96	\$488.95	\$488.95	\$605.45	\$605.45	\$505.93	\$505.93	\$517.83	\$517.83
36	\$588.79	\$588.79	\$492.15	\$492.15	\$609.42	\$609.42	\$509.24	\$509.24	\$521.22	\$521.22
37	\$592.62	\$592.62	\$495.35	\$495.35	\$613.38	\$613.38	\$512.56	\$512.56	\$524.61	\$524.61
38	\$596.45	\$596.45	\$498.55	\$498.55	\$617.34	\$617.34	\$515.87	\$515.87	\$528.00	\$528.00
39	\$604.11	\$604.11	\$504.95	\$504.95	\$625.27	\$625.27	\$522.49	\$522.49	\$534.79	\$534.79
40	\$611.77	\$611.77	\$511.35	\$511.35	\$633.20	\$633.20	\$529.12	\$529.12	\$541.57	\$541.57
41	\$623.25	\$623.25	\$520.96	\$520.96	\$645.09	\$645.09	\$539.05	\$539.05	\$551.74	\$551.74
42	\$634.26	\$634.26	\$530.16	\$530.16	\$656.48	\$656.48	\$548.58	\$548.58	\$561.48	\$561.48
43	\$649.58	\$649.58	\$542.96	\$542.96	\$672.34	\$672.34	\$561.83	\$561.83	\$575.04	\$575.04
44	\$668.73	\$668.73	\$558.97	\$558.97	\$692.16	\$692.16	\$578.39	\$578.39	\$591.99	\$591.99
45	\$691.23	\$691.23	\$577.77	\$577.77	\$715.44	\$715.44	\$597.84	\$597.84	\$611.91	\$611.91
46	\$718.04	\$718.04	\$600.18	\$600.18	\$743.19	\$743.19	\$621.03	\$621.03	\$635.64	\$635.64
47	\$748.19	\$748.19	\$625.39	\$625.39	\$774.40	\$774.40	\$647.11	\$647.11	\$662.34	\$662.34
48	\$782.66	\$782.66	\$654.20	\$654.20	\$810.08	\$810.08	\$676.92	\$676.92	\$692.85	\$692.85
49	\$816.65	\$816.65	\$682.60	\$682.60	\$845.25	\$845.25	\$706.32	\$706.32	\$722.93	\$722.93
50	\$854.94	\$854.94	\$714.61	\$714.61	\$884.89	\$884.89	\$739.44	\$739.44	\$756.84	\$756.84
51	\$892.76	\$892.76	\$746.22	\$746.22	\$924.03	\$924.03	\$772.15	\$772.15	\$790.31	\$790.31
52	\$934.40	\$934.40	\$781.03	\$781.03	\$967.14	\$967.14	\$808.17	\$808.17	\$827.18	\$827.18
53	\$976.53	\$976.53	\$816.24	\$816.24	\$1,010.74	\$1,010.74	\$844.60	\$844.60	\$864.47	\$864.47
54	\$1,022.00	\$1,022.00	\$854.26	\$854.26	\$1,057.81	\$1,057.81	\$883.93	\$883.93	\$904.73	\$904.73
55	\$1,067.48	\$1,067.48	\$892.27	\$892.27	\$1,104.88	\$1,104.88	\$923.26	\$923.26	\$944.98	\$944.98
56	\$1,116.78	\$1,116.78	\$933.48	\$933.48	\$1,155.91	\$1,155.91	\$965.91	\$965.91	\$988.63	\$988.63
57	\$1,166.57	\$1,166.57	\$975.09	\$975.09	\$1,207.44	\$1,207.44	\$1,008.97	\$1,008.97	\$1,032.70	\$1,032.70
58	\$1,219.70	\$1,219.70	\$1,019.51	\$1,019.51	\$1,262.43	\$1,262.43	\$1,054.92	\$1,054.92	\$1,079.74	\$1,079.74
59	\$1,246.03	\$1,246.03	\$1,041.51	\$1,041.51	\$1,289.68	\$1,289.68	\$1,077.69	\$1,077.69	\$1,103.05	\$1,103.05
60	\$1,299.16	\$1,299.16	\$1,085.93	\$1,085.93	\$1,344.68	\$1,344.68	\$1,123.65	\$1,123.65	\$1,150.08	\$1,150.08
61	\$1,345.12	\$1,345.12	\$1,124.34	\$1,124.34	\$1,392.24	\$1,392.24	\$1,163.40	\$1,163.40	\$1,190.77	\$1,190.77
62	\$1,375.28	\$1,375.28	\$1,149.54	\$1,149.54	\$1,423.46	\$1,423.46	\$1,189.48	\$1,189.48	\$1,217.46	\$1,217.46
63	\$1,413.09	\$1,413.09	\$1,181.15	\$1,181.15	\$1,462.60	\$1,462.60	\$1,222.19	\$1,222.19	\$1,250.94	\$1,250.94
64+	\$1,436.07	\$1,436.07	\$1,200.36	\$1,200.36	\$1,486.38	\$1,486.38	\$1,242.06	\$1,242.06	\$1,271.28	\$1,271.28

Company Name:
Market:
Product:
Effective Date of Rates:

HIOS Plan ID (On Exchange)=>	N/A		N/A		N/A		N/A		N/A	
HIOS Plan ID (Off Exchange)=>	55957PA0290026		55957PA0270027		55957PA0290028		55957PA0270026		55957PA0290027	
Plan Marketing Name =>	BlueCare Custom PPO \$2600 Silver		BlueCare PPO \$3000 Silver		BlueCare Custom PPO \$3000 Silver		BlueCare PPO \$3000 1x Silver		BlueCare Custom PPO \$3000 1x Silver	
Form # =>	CERT-FPLIC-BCUST-PPO-SM-202		CERT-FPLIC-BC-PPO-SM-2024		CERT-FPLIC-BCUST-PPO-SM-202		CERT-FPLIC-BC-PPO-SM-2024		CERT-FPLIC-BCUST-PPO-SM-202	
Rating Area =>	Area 3		Area 3		Area 3		Area 3		Area 3	
Network =>	U		U		U		U		U	
Metal =>	Silver		Silver		Silver		Silver		Silver	
Deductible =>	\$2,600		\$3,000		\$3,000		\$3,000		\$3,000	
Coinsurance =>	70%		80%		80%		70%		70%	
Copays =>	40		50		50		55		55	
OOP Maximum =>	\$9,450		\$9,450		\$9,450		\$9,100		\$9,100	
Pediatric Dental (Yes/No) =>	Yes		Yes		Yes		Yes		Yes	
Age Band	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco
0 - 14	\$271.24	\$271.24	\$323.85	\$323.85	\$270.97	\$270.97	\$343.33	\$343.33	\$287.13	\$287.13
15	\$295.35	\$295.35	\$352.63	\$352.63	\$295.06	\$295.06	\$373.85	\$373.85	\$312.65	\$312.65
16	\$304.57	\$304.57	\$363.64	\$363.64	\$304.27	\$304.27	\$385.52	\$385.52	\$322.41	\$322.41
17	\$313.79	\$313.79	\$374.65	\$374.65	\$313.48	\$313.48	\$397.19	\$397.19	\$332.17	\$332.17
18	\$323.71	\$323.71	\$386.50	\$386.50	\$323.39	\$323.39	\$409.75	\$409.75	\$342.68	\$342.68
19	\$333.64	\$333.64	\$398.35	\$398.35	\$333.31	\$333.31	\$422.32	\$422.32	\$353.19	\$353.19
20	\$343.92	\$343.92	\$410.63	\$410.63	\$343.58	\$343.58	\$435.34	\$435.34	\$364.07	\$364.07
21	\$354.56	\$354.56	\$423.33	\$423.33	\$354.21	\$354.21	\$448.80	\$448.80	\$375.33	\$375.33
22	\$354.56	\$354.56	\$423.33	\$423.33	\$354.21	\$354.21	\$448.80	\$448.80	\$375.33	\$375.33
23	\$354.56	\$354.56	\$423.33	\$423.33	\$354.21	\$354.21	\$448.80	\$448.80	\$375.33	\$375.33
24	\$354.56	\$354.56	\$423.33	\$423.33	\$354.21	\$354.21	\$448.80	\$448.80	\$375.33	\$375.33
25	\$355.98	\$355.98	\$425.02	\$425.02	\$355.63	\$355.63	\$450.60	\$450.60	\$376.83	\$376.83
26	\$363.07	\$363.07	\$433.49	\$433.49	\$362.71	\$362.71	\$459.57	\$459.57	\$384.34	\$384.34
27	\$371.58	\$371.58	\$443.65	\$443.65	\$371.21	\$371.21	\$470.34	\$470.34	\$393.35	\$393.35
28	\$385.41	\$385.41	\$460.16	\$460.16	\$385.03	\$385.03	\$487.85	\$487.85	\$407.98	\$407.98
29	\$396.75	\$396.75	\$473.71	\$473.71	\$396.36	\$396.36	\$502.21	\$502.21	\$419.99	\$419.99
30	\$402.43	\$402.43	\$480.48	\$480.48	\$402.03	\$402.03	\$509.39	\$509.39	\$426.00	\$426.00
31	\$410.94	\$410.94	\$490.64	\$490.64	\$410.53	\$410.53	\$520.16	\$520.16	\$435.01	\$435.01
32	\$419.44	\$419.44	\$500.80	\$500.80	\$419.03	\$419.03	\$530.93	\$530.93	\$444.02	\$444.02
33	\$424.76	\$424.76	\$507.15	\$507.15	\$424.34	\$424.34	\$537.66	\$537.66	\$449.65	\$449.65
34	\$430.44	\$430.44	\$513.92	\$513.92	\$430.01	\$430.01	\$544.84	\$544.84	\$455.65	\$455.65
35	\$433.27	\$433.27	\$517.31	\$517.31	\$432.84	\$432.84	\$548.43	\$548.43	\$458.65	\$458.65
36	\$436.11	\$436.11	\$520.70	\$520.70	\$435.68	\$435.68	\$552.02	\$552.02	\$461.66	\$461.66
37	\$438.95	\$438.95	\$524.08	\$524.08	\$438.51	\$438.51	\$555.61	\$555.61	\$464.66	\$464.66
38	\$441.78	\$441.78	\$527.47	\$527.47	\$441.35	\$441.35	\$559.20	\$559.20	\$467.66	\$467.66
39	\$447.45	\$447.45	\$534.24	\$534.24	\$447.01	\$447.01	\$566.39	\$566.39	\$473.67	\$473.67
40	\$453.13	\$453.13	\$541.02	\$541.02	\$452.68	\$452.68	\$573.57	\$573.57	\$479.67	\$479.67
41	\$461.64	\$461.64	\$551.18	\$551.18	\$461.18	\$461.18	\$584.34	\$584.34	\$488.68	\$488.68
42	\$469.79	\$469.79	\$560.91	\$560.91	\$469.33	\$469.33	\$594.66	\$594.66	\$497.31	\$497.31
43	\$481.14	\$481.14	\$574.46	\$574.46	\$480.66	\$480.66	\$609.02	\$609.02	\$509.32	\$509.32
44	\$495.32	\$495.32	\$591.39	\$591.39	\$494.83	\$494.83	\$626.97	\$626.97	\$524.34	\$524.34
45	\$511.98	\$511.98	\$611.29	\$611.29	\$511.48	\$511.48	\$648.07	\$648.07	\$541.98	\$541.98
46	\$531.84	\$531.84	\$635.00	\$635.00	\$531.32	\$531.32	\$673.20	\$673.20	\$563.00	\$563.00
47	\$554.18	\$554.18	\$661.66	\$661.66	\$553.63	\$553.63	\$701.47	\$701.47	\$586.64	\$586.64
48	\$579.71	\$579.71	\$692.14	\$692.14	\$579.13	\$579.13	\$733.79	\$733.79	\$613.66	\$613.66
49	\$604.88	\$604.88	\$722.20	\$722.20	\$604.28	\$604.28	\$765.65	\$765.65	\$640.31	\$640.31
50	\$633.24	\$633.24	\$756.07	\$756.07	\$632.62	\$632.62	\$801.56	\$801.56	\$670.34	\$670.34
51	\$661.25	\$661.25	\$789.51	\$789.51	\$660.60	\$660.60	\$837.01	\$837.01	\$699.99	\$699.99
52	\$692.10	\$692.10	\$826.34	\$826.34	\$691.42	\$691.42	\$876.06	\$876.06	\$732.64	\$732.64
53	\$723.30	\$723.30	\$863.59	\$863.59	\$722.59	\$722.59	\$915.55	\$915.55	\$765.67	\$765.67
54	\$756.99	\$756.99	\$903.81	\$903.81	\$756.24	\$756.24	\$958.19	\$958.19	\$801.33	\$801.33
55	\$790.67	\$790.67	\$944.03	\$944.03	\$789.89	\$789.89	\$1,000.82	\$1,000.82	\$836.99	\$836.99
56	\$827.19	\$827.19	\$987.63	\$987.63	\$826.37	\$826.37	\$1,047.05	\$1,047.05	\$875.64	\$875.64
57	\$864.06	\$864.06	\$1,031.66	\$1,031.66	\$863.21	\$863.21	\$1,093.73	\$1,093.73	\$914.68	\$914.68
58	\$903.42	\$903.42	\$1,078.64	\$1,078.64	\$902.53	\$902.53	\$1,143.54	\$1,143.54	\$956.34	\$956.34
59	\$922.92	\$922.92	\$1,101.93	\$1,101.93	\$922.01	\$922.01	\$1,168.23	\$1,168.23	\$976.98	\$976.98
60	\$962.28	\$962.28	\$1,148.92	\$1,148.92	\$961.33	\$961.33	\$1,218.04	\$1,218.04	\$1,018.65	\$1,018.65
61	\$996.31	\$996.31	\$1,189.56	\$1,189.56	\$995.33	\$995.33	\$1,261.13	\$1,261.13	\$1,054.68	\$1,054.68
62	\$1,018.65	\$1,018.65	\$1,216.23	\$1,216.23	\$1,017.65	\$1,017.65	\$1,289.40	\$1,289.40	\$1,078.32	\$1,078.32
63	\$1,046.66	\$1,046.66	\$1,249.67	\$1,249.67	\$1,045.63	\$1,045.63	\$1,324.86	\$1,324.86	\$1,107.97	\$1,107.97
64+	\$1,063.68	\$1,063.68	\$1,269.99	\$1,269.99	\$1,062.63	\$1,062.63	\$1,346.40	\$1,346.40	\$1,125.99	\$1,125.99

Company Name:
Market:
Product:
Effective Date of Rates:

HIOS Plan ID (On Exchange)=>	N/A		N/A		N/A		N/A		N/A	
HIOS Plan ID (Off Exchange)=>	55957PA0270034		55957PA0290035		55957PA0270013		55957PA0290021		55957PA0280004	
Plan Marketing Name =>	BlueCare PPO \$5000 Silver		BlueCare Custom PPO \$5000 Silver		BlueCare PPO \$5400 Bronze		BlueCare Custom PPO \$5400 Bronze		BlueCare QHD PPO \$1500 Gold	
Form # =>	CERT-FPLIC-BC-PPO-SM-2024		CERT-FPLIC-BCUST-PPO-SM-202		CERT-FPLIC-BC-PPO-SM-2024		CERT-FPLIC-BCUST-PPO-SM-202		CERT-FPLIC-BC-HDHP-SM-2024	
Rating Area =>	Area 3		Area 3		Area 3		Area 3		Area 3	
Network =>	U		U		U		U		U	
Metal =>	Silver		Silver		Bronze		Bronze		Gold	
Deductible =>	\$5,000		\$5,000		\$5,400		\$5,400		\$1,500	
Coinsurance =>	100%		100%		50%		50%		100%	
Copays =>	25		25		130		130		15	
OOP Maximum =>	\$9,450		\$9,450		\$9,100		\$9,100		\$4,000	
Pediatric Dental (Yes/No) =>	Yes		Yes		Yes		Yes		Yes	
Age Band	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco
0 - 14	\$322.98	\$322.98	\$270.25	\$270.25	\$306.77	\$306.77	\$256.80	\$256.80	\$410.95	\$410.95
15	\$351.69	\$351.69	\$294.27	\$294.27	\$334.04	\$334.04	\$279.63	\$279.63	\$447.48	\$447.48
16	\$362.67	\$362.67	\$303.46	\$303.46	\$344.47	\$344.47	\$288.36	\$288.36	\$461.45	\$461.45
17	\$373.65	\$373.65	\$312.64	\$312.64	\$354.89	\$354.89	\$297.09	\$297.09	\$475.41	\$475.41
18	\$385.47	\$385.47	\$322.54	\$322.54	\$366.12	\$366.12	\$306.48	\$306.48	\$490.45	\$490.45
19	\$397.29	\$397.29	\$332.43	\$332.43	\$377.35	\$377.35	\$315.88	\$315.88	\$505.50	\$505.50
20	\$409.53	\$409.53	\$342.67	\$342.67	\$388.98	\$388.98	\$325.62	\$325.62	\$521.07	\$521.07
21	\$422.20	\$422.20	\$353.27	\$353.27	\$401.01	\$401.01	\$335.69	\$335.69	\$537.19	\$537.19
22	\$422.20	\$422.20	\$353.27	\$353.27	\$401.01	\$401.01	\$335.69	\$335.69	\$537.19	\$537.19
23	\$422.20	\$422.20	\$353.27	\$353.27	\$401.01	\$401.01	\$335.69	\$335.69	\$537.19	\$537.19
24	\$422.20	\$422.20	\$353.27	\$353.27	\$401.01	\$401.01	\$335.69	\$335.69	\$537.19	\$537.19
25	\$423.89	\$423.89	\$354.68	\$354.68	\$402.61	\$402.61	\$337.03	\$337.03	\$539.34	\$539.34
26	\$432.33	\$432.33	\$361.75	\$361.75	\$410.63	\$410.63	\$343.75	\$343.75	\$550.08	\$550.08
27	\$442.47	\$442.47	\$370.23	\$370.23	\$420.26	\$420.26	\$351.80	\$351.80	\$562.98	\$562.98
28	\$458.93	\$458.93	\$384.00	\$384.00	\$435.90	\$435.90	\$364.90	\$364.90	\$583.93	\$583.93
29	\$472.44	\$472.44	\$395.31	\$395.31	\$448.73	\$448.73	\$375.64	\$375.64	\$601.12	\$601.12
30	\$479.20	\$479.20	\$400.96	\$400.96	\$455.15	\$455.15	\$381.01	\$381.01	\$609.71	\$609.71
31	\$489.33	\$489.33	\$409.44	\$409.44	\$464.77	\$464.77	\$389.06	\$389.06	\$622.60	\$622.60
32	\$499.46	\$499.46	\$417.92	\$417.92	\$474.39	\$474.39	\$397.12	\$397.12	\$635.50	\$635.50
33	\$505.80	\$505.80	\$423.22	\$423.22	\$480.41	\$480.41	\$402.16	\$402.16	\$643.55	\$643.55
34	\$512.55	\$512.55	\$428.87	\$428.87	\$486.83	\$486.83	\$407.53	\$407.53	\$652.15	\$652.15
35	\$515.93	\$515.93	\$431.70	\$431.70	\$490.03	\$490.03	\$410.21	\$410.21	\$656.45	\$656.45
36	\$519.31	\$519.31	\$434.52	\$434.52	\$493.24	\$493.24	\$412.90	\$412.90	\$660.74	\$660.74
37	\$522.68	\$522.68	\$437.35	\$437.35	\$496.45	\$496.45	\$415.58	\$415.58	\$665.04	\$665.04
38	\$526.06	\$526.06	\$440.17	\$440.17	\$499.66	\$499.66	\$418.27	\$418.27	\$669.34	\$669.34
39	\$532.82	\$532.82	\$445.83	\$445.83	\$506.07	\$506.07	\$423.64	\$423.64	\$677.93	\$677.93
40	\$539.57	\$539.57	\$451.48	\$451.48	\$512.49	\$512.49	\$429.01	\$429.01	\$686.53	\$686.53
41	\$549.70	\$549.70	\$459.96	\$459.96	\$522.12	\$522.12	\$437.07	\$437.07	\$699.42	\$699.42
42	\$559.42	\$559.42	\$468.08	\$468.08	\$531.34	\$531.34	\$444.79	\$444.79	\$711.78	\$711.78
43	\$572.93	\$572.93	\$479.39	\$479.39	\$544.17	\$544.17	\$455.53	\$455.53	\$728.97	\$728.97
44	\$589.81	\$589.81	\$493.52	\$493.52	\$560.21	\$560.21	\$468.96	\$468.96	\$750.45	\$750.45
45	\$609.66	\$609.66	\$510.12	\$510.12	\$579.06	\$579.06	\$484.74	\$484.74	\$775.70	\$775.70
46	\$633.30	\$633.30	\$529.91	\$529.91	\$601.52	\$601.52	\$503.54	\$503.54	\$805.79	\$805.79
47	\$659.90	\$659.90	\$552.16	\$552.16	\$626.78	\$626.78	\$524.68	\$524.68	\$839.63	\$839.63
48	\$690.30	\$690.30	\$577.60	\$577.60	\$655.65	\$655.65	\$548.85	\$548.85	\$878.31	\$878.31
49	\$720.27	\$720.27	\$602.68	\$602.68	\$684.12	\$684.12	\$572.69	\$572.69	\$916.45	\$916.45
50	\$754.05	\$754.05	\$630.94	\$630.94	\$716.20	\$716.20	\$599.54	\$599.54	\$959.42	\$959.42
51	\$787.40	\$787.40	\$658.85	\$658.85	\$747.88	\$747.88	\$626.06	\$626.06	\$1,001.86	\$1,001.86
52	\$824.13	\$824.13	\$689.58	\$689.58	\$782.77	\$782.77	\$655.27	\$655.27	\$1,048.59	\$1,048.59
53	\$861.29	\$861.29	\$720.67	\$720.67	\$818.06	\$818.06	\$684.81	\$684.81	\$1,095.87	\$1,095.87
54	\$901.40	\$901.40	\$754.23	\$754.23	\$856.16	\$856.16	\$716.70	\$716.70	\$1,146.90	\$1,146.90
55	\$941.51	\$941.51	\$787.79	\$787.79	\$894.25	\$894.25	\$748.59	\$748.59	\$1,197.93	\$1,197.93
56	\$984.99	\$984.99	\$824.18	\$824.18	\$935.56	\$935.56	\$783.16	\$783.16	\$1,253.26	\$1,253.26
57	\$1,028.90	\$1,028.90	\$860.92	\$860.92	\$977.26	\$977.26	\$818.08	\$818.08	\$1,309.13	\$1,309.13
58	\$1,075.77	\$1,075.77	\$900.13	\$900.13	\$1,021.77	\$1,021.77	\$855.34	\$855.34	\$1,368.76	\$1,368.76
59	\$1,098.99	\$1,098.99	\$919.56	\$919.56	\$1,043.83	\$1,043.83	\$873.80	\$873.80	\$1,398.31	\$1,398.31
60	\$1,145.85	\$1,145.85	\$958.77	\$958.77	\$1,088.34	\$1,088.34	\$911.06	\$911.06	\$1,457.93	\$1,457.93
61	\$1,186.38	\$1,186.38	\$992.69	\$992.69	\$1,126.84	\$1,126.84	\$943.29	\$943.29	\$1,509.50	\$1,509.50
62	\$1,212.98	\$1,212.98	\$1,014.94	\$1,014.94	\$1,152.10	\$1,152.10	\$964.44	\$964.44	\$1,543.35	\$1,543.35
63	\$1,246.33	\$1,246.33	\$1,042.85	\$1,042.85	\$1,183.78	\$1,183.78	\$990.96	\$990.96	\$1,585.78	\$1,585.78
64+	\$1,266.60	\$1,266.60	\$1,059.81	\$1,059.81	\$1,203.03	\$1,203.03	\$1,007.07	\$1,007.07	\$1,611.57	\$1,611.57

Company Name:
Market:
Product:
Effective Date of Rates:

HIOS Plan ID (On Exchange)=>	N/A		N/A		N/A		N/A		N/A	
HIOS Plan ID (Off Exchange)=>	55957PA0280005		55957PA0300001		55957PA0300004		55957PA0300003		55957PA0300002	
Plan Marketing Name =>	BlueCare QHD PPO \$3000 Silver		AffordaBlue \$250 Platinum		AffordaBlue \$500 Gold		AffordaBlue \$1000 Gold		AffordaBlue \$1500 Gold	
Form # =>	CERT-FPLIC-BC-HDHP-SM-2024		CERT-FPLIC-AB-COMP-SM-2024		CERT-FPLIC-AB-COMP-SM-2024		CERT-FPLIC-AB-COMP-SM-2024		CERT-FPLIC-AB-COMP-SM-2024	
Rating Area =>	Area 3		Area 3		Area 3		Area 3		Area 3	
Network =>	U		U		U		U		U	
Metal =>	Silver		Platinum		Gold		Gold		Gold	
Deductible =>	\$3,000		\$250		\$500		\$1,000		\$1,500	
Coinsurance =>	100%		100%		100%		100%		100%	
Copays =>	15		20		30		45		25	
OOP Maximum =>	\$7,500		\$2,000		\$8,550		\$9,000		\$9,100	
Pediatric Dental (Yes/No) =>	Yes		Yes		Yes		Yes		Yes	
Age Band	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco
0 - 14	\$351.34	\$351.34	\$365.99	\$365.99	\$321.54	\$321.54	\$312.66	\$312.66	\$307.48	\$307.48
15	\$382.57	\$382.57	\$398.52	\$398.52	\$350.13	\$350.13	\$340.46	\$340.46	\$334.82	\$334.82
16	\$394.51	\$394.51	\$410.96	\$410.96	\$361.05	\$361.05	\$351.08	\$351.08	\$345.27	\$345.27
17	\$406.45	\$406.45	\$423.40	\$423.40	\$371.98	\$371.98	\$361.71	\$361.71	\$355.72	\$355.72
18	\$419.31	\$419.31	\$436.80	\$436.80	\$383.75	\$383.75	\$373.15	\$373.15	\$366.97	\$366.97
19	\$432.17	\$432.17	\$450.19	\$450.19	\$395.52	\$395.52	\$384.60	\$384.60	\$378.23	\$378.23
20	\$445.49	\$445.49	\$464.07	\$464.07	\$407.71	\$407.71	\$396.45	\$396.45	\$389.88	\$389.88
21	\$459.27	\$459.27	\$478.42	\$478.42	\$420.32	\$420.32	\$408.71	\$408.71	\$401.94	\$401.94
22	\$459.27	\$459.27	\$478.42	\$478.42	\$420.32	\$420.32	\$408.71	\$408.71	\$401.94	\$401.94
23	\$459.27	\$459.27	\$478.42	\$478.42	\$420.32	\$420.32	\$408.71	\$408.71	\$401.94	\$401.94
24	\$459.27	\$459.27	\$478.42	\$478.42	\$420.32	\$420.32	\$408.71	\$408.71	\$401.94	\$401.94
25	\$461.11	\$461.11	\$480.33	\$480.33	\$422.00	\$422.00	\$410.34	\$410.34	\$403.55	\$403.55
26	\$470.29	\$470.29	\$489.90	\$489.90	\$430.41	\$430.41	\$418.52	\$418.52	\$411.59	\$411.59
27	\$481.31	\$481.31	\$501.38	\$501.38	\$440.50	\$440.50	\$428.33	\$428.33	\$421.23	\$421.23
28	\$499.23	\$499.23	\$520.04	\$520.04	\$456.89	\$456.89	\$444.27	\$444.27	\$436.91	\$436.91
29	\$513.92	\$513.92	\$535.35	\$535.35	\$470.34	\$470.34	\$457.35	\$457.35	\$449.77	\$449.77
30	\$521.27	\$521.27	\$543.01	\$543.01	\$477.06	\$477.06	\$463.89	\$463.89	\$456.20	\$456.20
31	\$532.29	\$532.29	\$554.49	\$554.49	\$487.15	\$487.15	\$473.69	\$473.69	\$465.85	\$465.85
32	\$543.32	\$543.32	\$565.97	\$565.97	\$497.24	\$497.24	\$483.50	\$483.50	\$475.50	\$475.50
33	\$550.21	\$550.21	\$573.15	\$573.15	\$503.54	\$503.54	\$489.63	\$489.63	\$481.52	\$481.52
34	\$557.55	\$557.55	\$580.80	\$580.80	\$510.27	\$510.27	\$496.17	\$496.17	\$487.96	\$487.96
35	\$561.23	\$561.23	\$584.63	\$584.63	\$513.63	\$513.63	\$499.44	\$499.44	\$491.17	\$491.17
36	\$564.90	\$564.90	\$588.46	\$588.46	\$516.99	\$516.99	\$502.71	\$502.71	\$494.39	\$494.39
37	\$568.58	\$568.58	\$592.28	\$592.28	\$520.36	\$520.36	\$505.98	\$505.98	\$497.60	\$497.60
38	\$572.25	\$572.25	\$596.11	\$596.11	\$523.72	\$523.72	\$509.25	\$509.25	\$500.82	\$500.82
39	\$579.60	\$579.60	\$603.77	\$603.77	\$530.44	\$530.44	\$515.79	\$515.79	\$507.25	\$507.25
40	\$586.95	\$586.95	\$611.42	\$611.42	\$537.17	\$537.17	\$522.33	\$522.33	\$513.68	\$513.68
41	\$597.97	\$597.97	\$622.90	\$622.90	\$547.26	\$547.26	\$532.14	\$532.14	\$523.33	\$523.33
42	\$608.53	\$608.53	\$633.91	\$633.91	\$556.92	\$556.92	\$541.54	\$541.54	\$532.57	\$532.57
43	\$623.23	\$623.23	\$649.22	\$649.22	\$570.37	\$570.37	\$554.62	\$554.62	\$545.43	\$545.43
44	\$641.60	\$641.60	\$668.35	\$668.35	\$587.19	\$587.19	\$570.97	\$570.97	\$561.51	\$561.51
45	\$663.19	\$663.19	\$690.84	\$690.84	\$606.94	\$606.94	\$590.18	\$590.18	\$580.40	\$580.40
46	\$688.91	\$688.91	\$717.63	\$717.63	\$630.48	\$630.48	\$613.07	\$613.07	\$602.91	\$602.91
47	\$717.84	\$717.84	\$747.77	\$747.77	\$656.96	\$656.96	\$638.81	\$638.81	\$628.23	\$628.23
48	\$750.91	\$750.91	\$782.22	\$782.22	\$687.22	\$687.22	\$668.24	\$668.24	\$657.17	\$657.17
49	\$783.51	\$783.51	\$816.18	\$816.18	\$717.07	\$717.07	\$697.26	\$697.26	\$685.71	\$685.71
50	\$820.26	\$820.26	\$854.46	\$854.46	\$750.69	\$750.69	\$729.96	\$729.96	\$717.86	\$717.86
51	\$856.54	\$856.54	\$892.25	\$892.25	\$783.90	\$783.90	\$762.24	\$762.24	\$749.62	\$749.62
52	\$896.50	\$896.50	\$933.88	\$933.88	\$820.46	\$820.46	\$797.80	\$797.80	\$784.59	\$784.59
53	\$936.91	\$936.91	\$975.98	\$975.98	\$857.45	\$857.45	\$833.77	\$833.77	\$819.96	\$819.96
54	\$980.54	\$980.54	\$1,021.43	\$1,021.43	\$897.38	\$897.38	\$872.60	\$872.60	\$858.14	\$858.14
55	\$1,024.17	\$1,024.17	\$1,066.88	\$1,066.88	\$937.31	\$937.31	\$911.42	\$911.42	\$896.33	\$896.33
56	\$1,071.48	\$1,071.48	\$1,116.15	\$1,116.15	\$980.61	\$980.61	\$953.52	\$953.52	\$937.73	\$937.73
57	\$1,119.24	\$1,119.24	\$1,165.91	\$1,165.91	\$1,024.32	\$1,024.32	\$996.03	\$996.03	\$979.53	\$979.53
58	\$1,170.22	\$1,170.22	\$1,219.01	\$1,219.01	\$1,070.98	\$1,070.98	\$1,041.39	\$1,041.39	\$1,024.14	\$1,024.14
59	\$1,195.48	\$1,195.48	\$1,245.33	\$1,245.33	\$1,094.09	\$1,094.09	\$1,063.87	\$1,063.87	\$1,046.25	\$1,046.25
60	\$1,246.46	\$1,246.46	\$1,298.43	\$1,298.43	\$1,140.75	\$1,140.75	\$1,109.24	\$1,109.24	\$1,090.87	\$1,090.87
61	\$1,290.55	\$1,290.55	\$1,344.36	\$1,344.36	\$1,181.10	\$1,181.10	\$1,148.48	\$1,148.48	\$1,129.45	\$1,129.45
62	\$1,319.48	\$1,319.48	\$1,374.50	\$1,374.50	\$1,207.58	\$1,207.58	\$1,174.22	\$1,174.22	\$1,154.77	\$1,154.77
63	\$1,355.77	\$1,355.77	\$1,412.30	\$1,412.30	\$1,240.78	\$1,240.78	\$1,206.51	\$1,206.51	\$1,186.53	\$1,186.53
64+	\$1,377.81	\$1,377.81	\$1,435.26	\$1,435.26	\$1,260.96	\$1,260.96	\$1,226.13	\$1,226.13	\$1,205.82	\$1,205.82

Company Name:
Market:
Product:
Effective Date of Rates:

HIOS Plan ID (On Exchange)=>	N/A		N/A		N/A		N/A		N/A	
HIOS Plan ID (Off Exchange)=>	55957PA0300005		55957PA0370003		55957PA0370004		55957PA0380002		55957PA0270037	
Plan Marketing Name =>	AffordaBlue \$3000 Silver		High Valley Flex Blue PPO 500 Gold		High Valley Flex Blue PPO 1250 Gold		Flex Blue PPO Qualified Embedded		BlueCare PPO \$0 Silver	
Form # =>	CERT-FPLIC-AB-COMP-SM-2024		CERT-FPLIC-LV-PPO-SM-2024		CERT-FPLIC-LV-PPO-SM-2024		CERT-FPLIC-LV-HDHP-SM-2024		CERT-FPLIC-BC-PPO-SM-2024	
Rating Area =>	Area 3		Area 3		Area 3		Area 3		Area 3	
Network =>	U		Q		Q		Q		U	
Metal =>	Silver		Gold		Gold		Silver		Silver	
Deductible =>	\$3,000		\$500		\$1,250		\$3,300		\$0	
Coinsurance =>	100%		100%		100%		90%		100%	
Copays =>	60		30		25		0		60	
OOP Maximum =>	\$9,100		\$9,100		\$9,100		\$7,500		\$9,450	
Pediatric Dental (Yes/No) =>	Yes		Yes		Yes		Yes		Yes	
Age Band	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco
0 - 14	\$257.91	\$257.91	\$390.19	\$390.19	\$377.73	\$377.73	\$319.85	\$319.85	\$414.18	\$414.18
15	\$280.84	\$280.84	\$424.87	\$424.87	\$411.31	\$411.31	\$348.29	\$348.29	\$450.99	\$450.99
16	\$289.60	\$289.60	\$438.13	\$438.13	\$424.15	\$424.15	\$359.16	\$359.16	\$465.07	\$465.07
17	\$298.37	\$298.37	\$451.39	\$451.39	\$436.99	\$436.99	\$370.03	\$370.03	\$479.15	\$479.15
18	\$307.81	\$307.81	\$465.68	\$465.68	\$450.81	\$450.81	\$381.73	\$381.73	\$494.31	\$494.31
19	\$317.25	\$317.25	\$479.96	\$479.96	\$464.64	\$464.64	\$393.44	\$393.44	\$509.47	\$509.47
20	\$327.03	\$327.03	\$494.75	\$494.75	\$478.96	\$478.96	\$405.57	\$405.57	\$525.17	\$525.17
21	\$337.14	\$337.14	\$510.05	\$510.05	\$493.77	\$493.77	\$418.11	\$418.11	\$541.41	\$541.41
22	\$337.14	\$337.14	\$510.05	\$510.05	\$493.77	\$493.77	\$418.11	\$418.11	\$541.41	\$541.41
23	\$337.14	\$337.14	\$510.05	\$510.05	\$493.77	\$493.77	\$418.11	\$418.11	\$541.41	\$541.41
24	\$337.14	\$337.14	\$510.05	\$510.05	\$493.77	\$493.77	\$418.11	\$418.11	\$541.41	\$541.41
25	\$338.49	\$338.49	\$512.09	\$512.09	\$495.75	\$495.75	\$419.78	\$419.78	\$543.58	\$543.58
26	\$345.23	\$345.23	\$522.29	\$522.29	\$505.62	\$505.62	\$428.14	\$428.14	\$554.40	\$554.40
27	\$353.32	\$353.32	\$534.53	\$534.53	\$517.47	\$517.47	\$438.18	\$438.18	\$567.40	\$567.40
28	\$366.47	\$366.47	\$554.42	\$554.42	\$536.73	\$536.73	\$454.49	\$454.49	\$588.51	\$588.51
29	\$377.26	\$377.26	\$570.75	\$570.75	\$552.53	\$552.53	\$467.87	\$467.87	\$605.84	\$605.84
30	\$382.65	\$382.65	\$578.91	\$578.91	\$560.43	\$560.43	\$474.55	\$474.55	\$614.50	\$614.50
31	\$390.75	\$390.75	\$591.15	\$591.15	\$572.28	\$572.28	\$484.59	\$484.59	\$627.49	\$627.49
32	\$398.84	\$398.84	\$603.39	\$603.39	\$584.13	\$584.13	\$494.62	\$494.62	\$640.49	\$640.49
33	\$403.89	\$403.89	\$611.04	\$611.04	\$591.54	\$591.54	\$500.90	\$500.90	\$648.61	\$648.61
34	\$409.29	\$409.29	\$619.20	\$619.20	\$599.44	\$599.44	\$507.59	\$507.59	\$657.27	\$657.27
35	\$411.99	\$411.99	\$623.28	\$623.28	\$603.39	\$603.39	\$510.93	\$510.93	\$661.60	\$661.60
36	\$414.68	\$414.68	\$627.36	\$627.36	\$607.34	\$607.34	\$514.28	\$514.28	\$665.93	\$665.93
37	\$417.38	\$417.38	\$631.44	\$631.44	\$611.29	\$611.29	\$517.62	\$517.62	\$670.27	\$670.27
38	\$420.08	\$420.08	\$635.52	\$635.52	\$615.24	\$615.24	\$520.97	\$520.97	\$674.60	\$674.60
39	\$425.47	\$425.47	\$643.68	\$643.68	\$623.14	\$623.14	\$527.65	\$527.65	\$683.26	\$683.26
40	\$430.86	\$430.86	\$651.84	\$651.84	\$631.04	\$631.04	\$534.34	\$534.34	\$691.92	\$691.92
41	\$438.96	\$438.96	\$664.09	\$664.09	\$642.89	\$642.89	\$544.38	\$544.38	\$704.92	\$704.92
42	\$446.71	\$446.71	\$675.82	\$675.82	\$654.25	\$654.25	\$554.00	\$554.00	\$717.37	\$717.37
43	\$457.50	\$457.50	\$692.14	\$692.14	\$670.05	\$670.05	\$567.38	\$567.38	\$734.69	\$734.69
44	\$470.98	\$470.98	\$712.54	\$712.54	\$689.80	\$689.80	\$584.10	\$584.10	\$756.35	\$756.35
45	\$486.83	\$486.83	\$736.51	\$736.51	\$713.00	\$713.00	\$603.75	\$603.75	\$781.80	\$781.80
46	\$505.71	\$505.71	\$765.08	\$765.08	\$740.66	\$740.66	\$627.17	\$627.17	\$812.12	\$812.12
47	\$526.95	\$526.95	\$797.21	\$797.21	\$771.76	\$771.76	\$653.51	\$653.51	\$846.22	\$846.22
48	\$551.22	\$551.22	\$833.93	\$833.93	\$807.31	\$807.31	\$683.61	\$683.61	\$885.21	\$885.21
49	\$575.16	\$575.16	\$870.15	\$870.15	\$842.37	\$842.37	\$713.30	\$713.30	\$923.65	\$923.65
50	\$602.13	\$602.13	\$910.95	\$910.95	\$881.87	\$881.87	\$746.74	\$746.74	\$966.96	\$966.96
51	\$628.77	\$628.77	\$951.24	\$951.24	\$920.88	\$920.88	\$779.78	\$779.78	\$1,009.73	\$1,009.73
52	\$658.10	\$658.10	\$995.62	\$995.62	\$963.84	\$963.84	\$816.15	\$816.15	\$1,056.83	\$1,056.83
53	\$687.77	\$687.77	\$1,040.50	\$1,040.50	\$1,007.29	\$1,007.29	\$852.94	\$852.94	\$1,104.48	\$1,104.48
54	\$719.79	\$719.79	\$1,088.96	\$1,088.96	\$1,054.20	\$1,054.20	\$892.66	\$892.66	\$1,155.91	\$1,155.91
55	\$751.82	\$751.82	\$1,137.41	\$1,137.41	\$1,101.11	\$1,101.11	\$932.39	\$932.39	\$1,207.34	\$1,207.34
56	\$786.55	\$786.55	\$1,189.95	\$1,189.95	\$1,151.97	\$1,151.97	\$975.45	\$975.45	\$1,263.11	\$1,263.11
57	\$821.61	\$821.61	\$1,242.99	\$1,242.99	\$1,203.32	\$1,203.32	\$1,018.93	\$1,018.93	\$1,319.42	\$1,319.42
58	\$859.03	\$859.03	\$1,299.61	\$1,299.61	\$1,258.13	\$1,258.13	\$1,065.34	\$1,065.34	\$1,379.51	\$1,379.51
59	\$877.58	\$877.58	\$1,327.66	\$1,327.66	\$1,285.28	\$1,285.28	\$1,088.34	\$1,088.34	\$1,409.29	\$1,409.29
60	\$915.00	\$915.00	\$1,384.28	\$1,384.28	\$1,340.09	\$1,340.09	\$1,134.75	\$1,134.75	\$1,469.39	\$1,469.39
61	\$947.36	\$947.36	\$1,433.24	\$1,433.24	\$1,387.49	\$1,387.49	\$1,174.89	\$1,174.89	\$1,521.36	\$1,521.36
62	\$968.60	\$968.60	\$1,465.37	\$1,465.37	\$1,418.60	\$1,418.60	\$1,201.23	\$1,201.23	\$1,555.47	\$1,555.47
63	\$995.24	\$995.24	\$1,505.67	\$1,505.67	\$1,457.61	\$1,457.61	\$1,234.26	\$1,234.26	\$1,598.24	\$1,598.24
64+	\$1,011.42	\$1,011.42	\$1,530.15	\$1,530.15	\$1,481.31	\$1,481.31	\$1,254.33	\$1,254.33	\$1,624.23	\$1,624.23

Company Name:
Market:
Product:
Effective Date of Rates:

HIOS Plan ID (On Exchange)=>	N/A	
HIOS Plan ID (Off Exchange)=>	55957PA0290038	
Plan Marketing Name =>	BlueCare Custom PPO \$0 Silver	
Form # =>	CERT-FPLIC-BCUST-PPO-SM-202	
Rating Area =>	Area 3	
Network =>	U	
Metal =>	Silver	
Deductible =>	\$0	
Coinsurance =>	100%	
Copays =>	60	
OOP Maximum =>	\$9,450	
Pediatric Dental (Yes/No) =>	Yes	
Age Band	Non-Tobacco	Tobacco
0 - 14	\$345.87	\$345.87
15	\$376.62	\$376.62
16	\$388.37	\$388.37
17	\$400.13	\$400.13
18	\$412.79	\$412.79
19	\$425.44	\$425.44
20	\$438.56	\$438.56
21	\$452.12	\$452.12
22	\$452.12	\$452.12
23	\$452.12	\$452.12
24	\$452.12	\$452.12
25	\$453.93	\$453.93
26	\$462.97	\$462.97
27	\$473.82	\$473.82
28	\$491.45	\$491.45
29	\$505.92	\$505.92
30	\$513.16	\$513.16
31	\$524.01	\$524.01
32	\$534.86	\$534.86
33	\$541.64	\$541.64
34	\$548.87	\$548.87
35	\$552.49	\$552.49
36	\$556.11	\$556.11
37	\$559.72	\$559.72
38	\$563.34	\$563.34
39	\$570.58	\$570.58
40	\$577.81	\$577.81
41	\$588.66	\$588.66
42	\$599.06	\$599.06
43	\$613.53	\$613.53
44	\$631.61	\$631.61
45	\$652.86	\$652.86
46	\$678.18	\$678.18
47	\$706.66	\$706.66
48	\$739.22	\$739.22
49	\$771.32	\$771.32
50	\$807.49	\$807.49
51	\$843.20	\$843.20
52	\$882.54	\$882.54
53	\$922.32	\$922.32
54	\$965.28	\$965.28
55	\$1,008.23	\$1,008.23
56	\$1,054.80	\$1,054.80
57	\$1,101.82	\$1,101.82
58	\$1,152.00	\$1,152.00
59	\$1,176.87	\$1,176.87
60	\$1,227.05	\$1,227.05
61	\$1,270.46	\$1,270.46
62	\$1,298.94	\$1,298.94
63	\$1,334.66	\$1,334.66
64+	\$1,356.36	\$1,356.36

Company Name: First Priority Life Insurance Co.

Market: Small Group

Product: PPO

Effective Date of Rates: July 1, 2024

Ending date of Rates:

September 30, 2024

HIOS Plan ID (On Exchange)=>	N/A		N/A		N/A		N/A		N/A	
HIOS Plan ID (Off Exchange)=>	55957PA0270007		55957PA0290007		55957PA0270016		55957PA0290008		55957PA0270002	
Plan Marketing Name =>	BlueCare PPO \$0 Platinum		BlueCare Custom PPO \$0 Platinum		BlueCare PPO \$250 Platinum		BlueCare Custom PPO \$250 Platinum		BlueCare PPO \$500 Platinum	
Form # =>	CERT-FPLIC-BC-PPO-SM-2024		CERT-FPLIC-BCUST-PPO-SM-202		CERT-FPLIC-BC-PPO-SM-2024		CERT-FPLIC-BCUST-PPO-SM-202		CERT-FPLIC-BC-PPO-SM-2024	
Rating Area =>	Area 3		Area 3		Area 3		Area 3		Area 3	
Network =>	U		U		U		U		U	
Metal =>	Platinum		Platinum		Platinum		Platinum		Platinum	
Deductible =>	\$0		\$0		\$250		\$250		\$500	
Coinsurance =>	100%		100%		100%		100%		100%	
Copays =>	25		25		10		10		10	
OOP Maximum =>	\$3,500		\$3,500		\$8,700		\$8,700		\$3,000	
Pediatric Dental (Yes/No) =>	Yes		Yes		Yes		Yes		Yes	
Age Band	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco
0 - 14	\$510.52	\$510.52	\$425.77	\$425.77	\$500.81	\$500.81	\$417.72	\$417.72	\$494.82	\$494.82
15	\$555.89	\$555.89	\$463.61	\$463.61	\$545.32	\$545.32	\$454.85	\$454.85	\$538.81	\$538.81
16	\$573.25	\$573.25	\$478.09	\$478.09	\$562.34	\$562.34	\$469.05	\$469.05	\$555.63	\$555.63
17	\$590.60	\$590.60	\$492.56	\$492.56	\$579.37	\$579.37	\$483.25	\$483.25	\$572.44	\$572.44
18	\$609.28	\$609.28	\$508.14	\$508.14	\$597.70	\$597.70	\$498.53	\$498.53	\$590.56	\$590.56
19	\$627.97	\$627.97	\$523.72	\$523.72	\$616.03	\$616.03	\$513.82	\$513.82	\$608.67	\$608.67
20	\$647.32	\$647.32	\$539.86	\$539.86	\$635.01	\$635.01	\$529.66	\$529.66	\$627.43	\$627.43
21	\$667.34	\$667.34	\$556.56	\$556.56	\$654.65	\$654.65	\$546.04	\$546.04	\$646.83	\$646.83
22	\$667.34	\$667.34	\$556.56	\$556.56	\$654.65	\$654.65	\$546.04	\$546.04	\$646.83	\$646.83
23	\$667.34	\$667.34	\$556.56	\$556.56	\$654.65	\$654.65	\$546.04	\$546.04	\$646.83	\$646.83
24	\$667.34	\$667.34	\$556.56	\$556.56	\$654.65	\$654.65	\$546.04	\$546.04	\$646.83	\$646.83
25	\$670.01	\$670.01	\$558.79	\$558.79	\$657.27	\$657.27	\$548.22	\$548.22	\$649.42	\$649.42
26	\$683.36	\$683.36	\$569.92	\$569.92	\$670.36	\$670.36	\$559.14	\$559.14	\$662.35	\$662.35
27	\$699.37	\$699.37	\$583.27	\$583.27	\$686.07	\$686.07	\$572.25	\$572.25	\$677.88	\$677.88
28	\$725.40	\$725.40	\$604.98	\$604.98	\$711.60	\$711.60	\$593.55	\$593.55	\$703.10	\$703.10
29	\$746.75	\$746.75	\$622.79	\$622.79	\$732.55	\$732.55	\$611.02	\$611.02	\$723.80	\$723.80
30	\$757.43	\$757.43	\$631.70	\$631.70	\$743.03	\$743.03	\$619.76	\$619.76	\$734.15	\$734.15
31	\$773.45	\$773.45	\$645.05	\$645.05	\$758.74	\$758.74	\$632.86	\$632.86	\$749.68	\$749.68
32	\$789.46	\$789.46	\$658.41	\$658.41	\$774.45	\$774.45	\$645.97	\$645.97	\$765.20	\$765.20
33	\$799.47	\$799.47	\$666.76	\$666.76	\$784.27	\$784.27	\$654.16	\$654.16	\$774.90	\$774.90
34	\$810.15	\$810.15	\$675.66	\$675.66	\$794.75	\$794.75	\$662.89	\$662.89	\$785.25	\$785.25
35	\$815.49	\$815.49	\$680.12	\$680.12	\$799.98	\$799.98	\$667.26	\$667.26	\$790.43	\$790.43
36	\$820.83	\$820.83	\$684.57	\$684.57	\$805.22	\$805.22	\$671.63	\$671.63	\$795.60	\$795.60
37	\$826.17	\$826.17	\$689.02	\$689.02	\$810.46	\$810.46	\$676.00	\$676.00	\$800.78	\$800.78
38	\$831.51	\$831.51	\$693.47	\$693.47	\$815.69	\$815.69	\$680.37	\$680.37	\$805.95	\$805.95
39	\$842.18	\$842.18	\$702.38	\$702.38	\$826.17	\$826.17	\$689.10	\$689.10	\$816.30	\$816.30
40	\$852.86	\$852.86	\$711.28	\$711.28	\$836.64	\$836.64	\$697.84	\$697.84	\$826.65	\$826.65
41	\$868.88	\$868.88	\$724.64	\$724.64	\$852.35	\$852.35	\$710.94	\$710.94	\$842.17	\$842.17
42	\$884.23	\$884.23	\$737.44	\$737.44	\$867.41	\$867.41	\$723.50	\$723.50	\$857.05	\$857.05
43	\$905.58	\$905.58	\$755.25	\$755.25	\$888.36	\$888.36	\$740.98	\$740.98	\$877.75	\$877.75
44	\$932.27	\$932.27	\$777.51	\$777.51	\$914.55	\$914.55	\$762.82	\$762.82	\$903.62	\$903.62
45	\$963.64	\$963.64	\$803.67	\$803.67	\$945.31	\$945.31	\$788.48	\$788.48	\$934.02	\$934.02
46	\$1,001.01	\$1,001.01	\$834.84	\$834.84	\$981.98	\$981.98	\$819.06	\$819.06	\$970.25	\$970.25
47	\$1,043.05	\$1,043.05	\$869.90	\$869.90	\$1,023.22	\$1,023.22	\$853.46	\$853.46	\$1,011.00	\$1,011.00
48	\$1,091.10	\$1,091.10	\$909.98	\$909.98	\$1,070.35	\$1,070.35	\$892.78	\$892.78	\$1,057.57	\$1,057.57
49	\$1,138.48	\$1,138.48	\$949.49	\$949.49	\$1,116.83	\$1,116.83	\$931.54	\$931.54	\$1,103.49	\$1,103.49
50	\$1,191.87	\$1,191.87	\$994.02	\$994.02	\$1,169.20	\$1,169.20	\$975.23	\$975.23	\$1,155.24	\$1,155.24
51	\$1,244.59	\$1,244.59	\$1,037.98	\$1,037.98	\$1,220.92	\$1,220.92	\$1,018.36	\$1,018.36	\$1,206.34	\$1,206.34
52	\$1,302.65	\$1,302.65	\$1,086.41	\$1,086.41	\$1,277.88	\$1,277.88	\$1,065.87	\$1,065.87	\$1,262.61	\$1,262.61
53	\$1,361.37	\$1,361.37	\$1,135.38	\$1,135.38	\$1,335.49	\$1,335.49	\$1,113.92	\$1,113.92	\$1,319.53	\$1,319.53
54	\$1,424.77	\$1,424.77	\$1,188.26	\$1,188.26	\$1,397.68	\$1,397.68	\$1,165.80	\$1,165.80	\$1,380.98	\$1,380.98
55	\$1,488.17	\$1,488.17	\$1,241.13	\$1,241.13	\$1,459.87	\$1,459.87	\$1,217.67	\$1,217.67	\$1,442.43	\$1,442.43
56	\$1,556.90	\$1,556.90	\$1,298.45	\$1,298.45	\$1,527.30	\$1,527.30	\$1,273.91	\$1,273.91	\$1,509.05	\$1,509.05
57	\$1,626.31	\$1,626.31	\$1,356.34	\$1,356.34	\$1,595.38	\$1,595.38	\$1,330.70	\$1,330.70	\$1,576.32	\$1,576.32
58	\$1,700.38	\$1,700.38	\$1,418.11	\$1,418.11	\$1,668.05	\$1,668.05	\$1,391.31	\$1,391.31	\$1,648.12	\$1,648.12
59	\$1,737.09	\$1,737.09	\$1,448.73	\$1,448.73	\$1,704.05	\$1,704.05	\$1,421.34	\$1,421.34	\$1,683.70	\$1,683.70
60	\$1,811.16	\$1,811.16	\$1,510.50	\$1,510.50	\$1,776.72	\$1,776.72	\$1,481.95	\$1,481.95	\$1,755.50	\$1,755.50
61	\$1,875.23	\$1,875.23	\$1,563.93	\$1,563.93	\$1,839.57	\$1,839.57	\$1,534.37	\$1,534.37	\$1,817.59	\$1,817.59
62	\$1,917.27	\$1,917.27	\$1,599.00	\$1,599.00	\$1,880.81	\$1,880.81	\$1,568.77	\$1,568.77	\$1,858.34	\$1,858.34
63	\$1,969.99	\$1,969.99	\$1,642.97	\$1,642.97	\$1,932.53	\$1,932.53	\$1,611.91	\$1,611.91	\$1,909.44	\$1,909.44
64+	\$2,002.02	\$2,002.02	\$1,669.68	\$1,669.68	\$1,963.95	\$1,963.95	\$1,638.12	\$1,638.12	\$1,940.49	\$1,940.49

Company Name:
Market:
Product:
Effective Date of Rates:

HIOS Plan ID (On Exchange)=>	N/A		N/A		N/A		N/A		N/A	
HIOS Plan ID (Off Exchange)=>	55957PA0290002		55957PA0270006		55957PA0290006		55957PA0270023		55957PA0290024	
Plan Marketing Name =>	eCare Custom PPO \$500 Platin		BlueCare PPO \$750 Platinum		eCare Custom PPO \$750 Platin		BlueCare PPO \$0 Gold		BlueCare Custom PPO \$0 Gold	
Form # =>	CERT-FPLIC-BCUST-PPO-SM-202		CERT-FPLIC-BC-PPO-SM-2024		CERT-FPLIC-BCUST-PPO-SM-202		CERT-FPLIC-BC-PPO-SM-2024		CERT-FPLIC-BCUST-PPO-SM-202	
Rating Area =>	Area 3		Area 3		Area 3		Area 3		Area 3	
Network =>	U		U		U		U		U	
Metal =>	Platinum		Platinum		Platinum		Gold		Gold	
Deductible =>	\$500		\$750		\$750		\$0		\$0	
Coinsurance =>	100%		100%		100%		100%		100%	
Copays =>	10		10		10		40		40	
OOP Maximum =>	\$3,000		\$2,500		\$2,500		\$7,900		\$7,900	
Pediatric Dental (Yes/No) =>	Yes		Yes		Yes		Yes		Yes	
Age Band	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco
0 - 14	\$412.76	\$412.76	\$481.44	\$481.44	\$401.67	\$401.67	\$449.17	\$449.17	\$374.92	\$374.92
15	\$449.45	\$449.45	\$524.23	\$524.23	\$437.37	\$437.37	\$489.10	\$489.10	\$408.24	\$408.24
16	\$463.48	\$463.48	\$540.59	\$540.59	\$451.03	\$451.03	\$504.36	\$504.36	\$420.99	\$420.99
17	\$477.51	\$477.51	\$556.96	\$556.96	\$464.68	\$464.68	\$519.63	\$519.63	\$433.73	\$433.73
18	\$492.62	\$492.62	\$574.58	\$574.58	\$479.38	\$479.38	\$536.07	\$536.07	\$447.45	\$447.45
19	\$507.73	\$507.73	\$592.20	\$592.20	\$494.08	\$494.08	\$552.51	\$552.51	\$461.17	\$461.17
20	\$523.37	\$523.37	\$610.45	\$610.45	\$509.31	\$509.31	\$569.54	\$569.54	\$475.39	\$475.39
21	\$539.56	\$539.56	\$629.33	\$629.33	\$525.06	\$525.06	\$587.15	\$587.15	\$490.09	\$490.09
22	\$539.56	\$539.56	\$629.33	\$629.33	\$525.06	\$525.06	\$587.15	\$587.15	\$490.09	\$490.09
23	\$539.56	\$539.56	\$629.33	\$629.33	\$525.06	\$525.06	\$587.15	\$587.15	\$490.09	\$490.09
24	\$539.56	\$539.56	\$629.33	\$629.33	\$525.06	\$525.06	\$587.15	\$587.15	\$490.09	\$490.09
25	\$541.72	\$541.72	\$631.85	\$631.85	\$527.16	\$527.16	\$589.50	\$589.50	\$492.05	\$492.05
26	\$552.51	\$552.51	\$644.43	\$644.43	\$537.66	\$537.66	\$601.24	\$601.24	\$501.85	\$501.85
27	\$565.46	\$565.46	\$659.54	\$659.54	\$550.26	\$550.26	\$615.33	\$615.33	\$513.61	\$513.61
28	\$586.50	\$586.50	\$684.08	\$684.08	\$570.74	\$570.74	\$638.23	\$638.23	\$532.73	\$532.73
29	\$603.77	\$603.77	\$704.22	\$704.22	\$587.54	\$587.54	\$657.02	\$657.02	\$548.41	\$548.41
30	\$612.40	\$612.40	\$714.29	\$714.29	\$595.94	\$595.94	\$666.42	\$666.42	\$556.25	\$556.25
31	\$625.35	\$625.35	\$729.39	\$729.39	\$608.54	\$608.54	\$680.51	\$680.51	\$568.01	\$568.01
32	\$638.30	\$638.30	\$744.50	\$744.50	\$621.15	\$621.15	\$694.60	\$694.60	\$579.78	\$579.78
33	\$646.39	\$646.39	\$753.94	\$753.94	\$629.02	\$629.02	\$703.41	\$703.41	\$587.13	\$587.13
34	\$655.03	\$655.03	\$764.01	\$764.01	\$637.42	\$637.42	\$712.80	\$712.80	\$594.97	\$594.97
35	\$659.34	\$659.34	\$769.04	\$769.04	\$641.62	\$641.62	\$717.50	\$717.50	\$598.89	\$598.89
36	\$663.66	\$663.66	\$774.08	\$774.08	\$645.82	\$645.82	\$722.19	\$722.19	\$602.81	\$602.81
37	\$667.98	\$667.98	\$779.11	\$779.11	\$650.02	\$650.02	\$726.89	\$726.89	\$606.73	\$606.73
38	\$672.29	\$672.29	\$784.15	\$784.15	\$654.22	\$654.22	\$731.59	\$731.59	\$610.65	\$610.65
39	\$680.92	\$680.92	\$794.21	\$794.21	\$662.63	\$662.63	\$740.98	\$740.98	\$618.49	\$618.49
40	\$689.56	\$689.56	\$804.28	\$804.28	\$671.03	\$671.03	\$750.38	\$750.38	\$626.34	\$626.34
41	\$702.51	\$702.51	\$819.39	\$819.39	\$683.63	\$683.63	\$764.47	\$764.47	\$638.10	\$638.10
42	\$714.92	\$714.92	\$833.86	\$833.86	\$695.70	\$695.70	\$777.97	\$777.97	\$649.37	\$649.37
43	\$732.18	\$732.18	\$854.00	\$854.00	\$712.51	\$712.51	\$796.76	\$796.76	\$665.05	\$665.05
44	\$753.77	\$753.77	\$879.17	\$879.17	\$733.51	\$733.51	\$820.25	\$820.25	\$684.66	\$684.66
45	\$779.12	\$779.12	\$908.75	\$908.75	\$758.19	\$758.19	\$847.84	\$847.84	\$707.69	\$707.69
46	\$809.34	\$809.34	\$944.00	\$944.00	\$787.59	\$787.59	\$880.73	\$880.73	\$735.14	\$735.14
47	\$843.33	\$843.33	\$983.64	\$983.64	\$820.67	\$820.67	\$917.72	\$917.72	\$766.01	\$766.01
48	\$882.18	\$882.18	\$1,028.95	\$1,028.95	\$858.47	\$858.47	\$959.99	\$959.99	\$801.30	\$801.30
49	\$920.49	\$920.49	\$1,073.64	\$1,073.64	\$895.75	\$895.75	\$1,001.68	\$1,001.68	\$836.09	\$836.09
50	\$963.65	\$963.65	\$1,123.98	\$1,123.98	\$937.76	\$937.76	\$1,048.65	\$1,048.65	\$875.30	\$875.30
51	\$1,006.28	\$1,006.28	\$1,173.70	\$1,173.70	\$979.24	\$979.24	\$1,095.03	\$1,095.03	\$914.02	\$914.02
52	\$1,053.22	\$1,053.22	\$1,228.45	\$1,228.45	\$1,024.92	\$1,024.92	\$1,146.12	\$1,146.12	\$956.66	\$956.66
53	\$1,100.70	\$1,100.70	\$1,283.83	\$1,283.83	\$1,071.12	\$1,071.12	\$1,197.79	\$1,197.79	\$999.78	\$999.78
54	\$1,151.96	\$1,151.96	\$1,343.62	\$1,343.62	\$1,121.00	\$1,121.00	\$1,253.57	\$1,253.57	\$1,046.34	\$1,046.34
55	\$1,203.22	\$1,203.22	\$1,403.41	\$1,403.41	\$1,170.88	\$1,170.88	\$1,309.34	\$1,309.34	\$1,092.90	\$1,092.90
56	\$1,258.79	\$1,258.79	\$1,468.23	\$1,468.23	\$1,224.96	\$1,224.96	\$1,369.82	\$1,369.82	\$1,143.38	\$1,143.38
57	\$1,314.91	\$1,314.91	\$1,533.68	\$1,533.68	\$1,279.57	\$1,279.57	\$1,430.88	\$1,430.88	\$1,194.35	\$1,194.35
58	\$1,374.80	\$1,374.80	\$1,603.53	\$1,603.53	\$1,337.85	\$1,337.85	\$1,496.06	\$1,496.06	\$1,248.75	\$1,248.75
59	\$1,404.47	\$1,404.47	\$1,638.15	\$1,638.15	\$1,366.73	\$1,366.73	\$1,528.35	\$1,528.35	\$1,275.70	\$1,275.70
60	\$1,464.37	\$1,464.37	\$1,708.00	\$1,708.00	\$1,425.01	\$1,425.01	\$1,593.53	\$1,593.53	\$1,330.10	\$1,330.10
61	\$1,516.16	\$1,516.16	\$1,768.42	\$1,768.42	\$1,475.42	\$1,475.42	\$1,649.89	\$1,649.89	\$1,377.15	\$1,377.15
62	\$1,550.16	\$1,550.16	\$1,808.07	\$1,808.07	\$1,508.50	\$1,508.50	\$1,686.88	\$1,686.88	\$1,408.03	\$1,408.03
63	\$1,592.78	\$1,592.78	\$1,857.78	\$1,857.78	\$1,549.98	\$1,549.98	\$1,733.27	\$1,733.27	\$1,446.75	\$1,446.75
64+	\$1,618.68	\$1,618.68	\$1,887.99	\$1,887.99	\$1,575.18	\$1,575.18	\$1,761.45	\$1,761.45	\$1,470.27	\$1,470.27

Company Name:
Market:
Product:
Effective Date of Rates:

HIOS Plan ID (On Exchange)=>	N/A		N/A		N/A		N/A		N/A	
HIOS Plan ID (Off Exchange)=>	55957PA0270017		55957PA0290022		55957PA0270018		55957PA0290012		55957PA0270008	
Plan Marketing Name =>	BlueCare PPO \$500 Gold		BlueCare Custom PPO \$500 Gold		BlueCare PPO \$1000 Gold		BlueCare Custom PPO \$1000 Gold		BlueCare PPO \$1250 Gold	
Form # =>	CERT-FPLIC-BC-PPO-SM-2024		CERT-FPLIC-BCUST-PPO-SM-202		CERT-FPLIC-BC-PPO-SM-2024		CERT-FPLIC-BCUST-PPO-SM-202		CERT-FPLIC-BC-PPO-SM-2024	
Rating Area =>	Area 3		Area 3		Area 3		Area 3		Area 3	
Network =>	U		U		U		U		U	
Metal =>	Gold		Gold		Gold		Gold		Gold	
Deductible =>	\$500		\$500		\$1,000		\$1,000		\$1,250	
Coinsurance =>	100%		100%		100%		100%		100%	
Copays =>	30		30		30		30		35	
OOP Maximum =>	\$9,300		\$9,300		\$8,550		\$8,550		\$8,550	
Pediatric Dental (Yes/No) =>	Yes		Yes		Yes		Yes		Yes	
Age Band	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco
0 - 14	\$427.99	\$427.99	\$357.35	\$357.35	\$399.34	\$399.34	\$333.60	\$333.60	\$419.52	\$419.52
15	\$466.03	\$466.03	\$389.12	\$389.12	\$434.83	\$434.83	\$363.25	\$363.25	\$456.81	\$456.81
16	\$480.58	\$480.58	\$401.26	\$401.26	\$448.41	\$448.41	\$374.59	\$374.59	\$471.07	\$471.07
17	\$495.12	\$495.12	\$413.41	\$413.41	\$461.98	\$461.98	\$385.93	\$385.93	\$485.33	\$485.33
18	\$510.79	\$510.79	\$426.49	\$426.49	\$476.60	\$476.60	\$398.14	\$398.14	\$500.68	\$500.68
19	\$526.45	\$526.45	\$439.57	\$439.57	\$491.21	\$491.21	\$410.35	\$410.35	\$516.03	\$516.03
20	\$542.68	\$542.68	\$453.12	\$453.12	\$506.35	\$506.35	\$423.00	\$423.00	\$531.94	\$531.94
21	\$559.46	\$559.46	\$467.13	\$467.13	\$522.01	\$522.01	\$436.08	\$436.08	\$548.39	\$548.39
22	\$559.46	\$559.46	\$467.13	\$467.13	\$522.01	\$522.01	\$436.08	\$436.08	\$548.39	\$548.39
23	\$559.46	\$559.46	\$467.13	\$467.13	\$522.01	\$522.01	\$436.08	\$436.08	\$548.39	\$548.39
24	\$559.46	\$559.46	\$467.13	\$467.13	\$522.01	\$522.01	\$436.08	\$436.08	\$548.39	\$548.39
25	\$561.70	\$561.70	\$469.00	\$469.00	\$524.10	\$524.10	\$437.82	\$437.82	\$550.58	\$550.58
26	\$572.89	\$572.89	\$478.34	\$478.34	\$534.54	\$534.54	\$446.55	\$446.55	\$561.55	\$561.55
27	\$586.31	\$586.31	\$489.55	\$489.55	\$547.07	\$547.07	\$457.01	\$457.01	\$574.71	\$574.71
28	\$608.13	\$608.13	\$507.77	\$507.77	\$567.42	\$567.42	\$474.02	\$474.02	\$596.10	\$596.10
29	\$626.04	\$626.04	\$522.72	\$522.72	\$584.13	\$584.13	\$487.97	\$487.97	\$613.65	\$613.65
30	\$634.99	\$634.99	\$530.19	\$530.19	\$592.48	\$592.48	\$494.95	\$494.95	\$622.42	\$622.42
31	\$648.41	\$648.41	\$541.40	\$541.40	\$605.01	\$605.01	\$505.42	\$505.42	\$635.58	\$635.58
32	\$661.84	\$661.84	\$552.61	\$552.61	\$617.54	\$617.54	\$515.88	\$515.88	\$648.75	\$648.75
33	\$670.23	\$670.23	\$559.62	\$559.62	\$625.37	\$625.37	\$522.42	\$522.42	\$656.97	\$656.97
34	\$679.18	\$679.18	\$567.10	\$567.10	\$633.72	\$633.72	\$529.40	\$529.40	\$665.75	\$665.75
35	\$683.66	\$683.66	\$570.83	\$570.83	\$637.90	\$637.90	\$532.89	\$532.89	\$670.13	\$670.13
36	\$688.14	\$688.14	\$574.57	\$574.57	\$642.07	\$642.07	\$536.38	\$536.38	\$674.52	\$674.52
37	\$692.61	\$692.61	\$578.31	\$578.31	\$646.25	\$646.25	\$539.87	\$539.87	\$678.91	\$678.91
38	\$697.09	\$697.09	\$582.04	\$582.04	\$650.42	\$650.42	\$543.36	\$543.36	\$683.29	\$683.29
39	\$706.04	\$706.04	\$589.52	\$589.52	\$658.78	\$658.78	\$550.33	\$550.33	\$692.07	\$692.07
40	\$714.99	\$714.99	\$596.99	\$596.99	\$667.13	\$667.13	\$557.31	\$557.31	\$700.84	\$700.84
41	\$728.42	\$728.42	\$608.20	\$608.20	\$679.66	\$679.66	\$567.78	\$567.78	\$714.00	\$714.00
42	\$741.28	\$741.28	\$618.95	\$618.95	\$691.66	\$691.66	\$577.81	\$577.81	\$726.62	\$726.62
43	\$759.19	\$759.19	\$633.90	\$633.90	\$708.37	\$708.37	\$591.76	\$591.76	\$744.17	\$744.17
44	\$781.57	\$781.57	\$652.58	\$652.58	\$729.25	\$729.25	\$609.20	\$609.20	\$766.10	\$766.10
45	\$807.86	\$807.86	\$674.54	\$674.54	\$753.78	\$753.78	\$629.70	\$629.70	\$791.88	\$791.88
46	\$839.19	\$839.19	\$700.70	\$700.70	\$783.02	\$783.02	\$654.12	\$654.12	\$822.59	\$822.59
47	\$874.44	\$874.44	\$730.12	\$730.12	\$815.90	\$815.90	\$681.59	\$681.59	\$857.13	\$857.13
48	\$914.72	\$914.72	\$763.76	\$763.76	\$853.49	\$853.49	\$712.99	\$712.99	\$896.62	\$896.62
49	\$954.44	\$954.44	\$796.92	\$796.92	\$890.55	\$890.55	\$743.95	\$743.95	\$935.55	\$935.55
50	\$999.20	\$999.20	\$834.29	\$834.29	\$932.31	\$932.31	\$778.84	\$778.84	\$979.42	\$979.42
51	\$1,043.39	\$1,043.39	\$871.20	\$871.20	\$973.55	\$973.55	\$813.29	\$813.29	\$1,022.75	\$1,022.75
52	\$1,092.07	\$1,092.07	\$911.84	\$911.84	\$1,018.96	\$1,018.96	\$851.23	\$851.23	\$1,070.46	\$1,070.46
53	\$1,141.30	\$1,141.30	\$952.95	\$952.95	\$1,064.90	\$1,064.90	\$889.60	\$889.60	\$1,118.72	\$1,118.72
54	\$1,194.45	\$1,194.45	\$997.32	\$997.32	\$1,114.49	\$1,114.49	\$931.03	\$931.03	\$1,170.81	\$1,170.81
55	\$1,247.60	\$1,247.60	\$1,041.70	\$1,041.70	\$1,164.08	\$1,164.08	\$972.46	\$972.46	\$1,222.91	\$1,222.91
56	\$1,305.22	\$1,305.22	\$1,089.81	\$1,089.81	\$1,217.85	\$1,217.85	\$1,017.37	\$1,017.37	\$1,279.39	\$1,279.39
57	\$1,363.40	\$1,363.40	\$1,138.40	\$1,138.40	\$1,272.14	\$1,272.14	\$1,062.73	\$1,062.73	\$1,336.43	\$1,336.43
58	\$1,425.50	\$1,425.50	\$1,190.25	\$1,190.25	\$1,330.08	\$1,330.08	\$1,111.13	\$1,111.13	\$1,397.30	\$1,397.30
59	\$1,456.27	\$1,456.27	\$1,215.94	\$1,215.94	\$1,358.79	\$1,358.79	\$1,135.12	\$1,135.12	\$1,427.46	\$1,427.46
60	\$1,518.37	\$1,518.37	\$1,267.79	\$1,267.79	\$1,416.74	\$1,416.74	\$1,183.52	\$1,183.52	\$1,488.33	\$1,488.33
61	\$1,572.08	\$1,572.08	\$1,312.64	\$1,312.64	\$1,466.85	\$1,466.85	\$1,225.38	\$1,225.38	\$1,540.98	\$1,540.98
62	\$1,607.33	\$1,607.33	\$1,342.06	\$1,342.06	\$1,499.73	\$1,499.73	\$1,252.86	\$1,252.86	\$1,575.52	\$1,575.52
63	\$1,651.53	\$1,651.53	\$1,378.97	\$1,378.97	\$1,540.97	\$1,540.97	\$1,287.31	\$1,287.31	\$1,618.85	\$1,618.85
64+	\$1,678.38	\$1,678.38	\$1,401.39	\$1,401.39	\$1,566.03	\$1,566.03	\$1,308.24	\$1,308.24	\$1,645.17	\$1,645.17

Company Name:
Market:
Product:
Effective Date of Rates:

HIOS Plan ID (On Exchange)=>	N/A		N/A		N/A		N/A		N/A	
HIOS Plan ID (Off Exchange)=>	55957PA0290011		55957PA0270030		55957PA0290029		55957PA0270009		55957PA0290013	
Plan Marketing Name =>	BlueCare Custom PPO \$1250 Gold		BlueCare PPO \$1400 Gold		BlueCare Custom PPO \$1400 Gold		BlueCare PPO \$1500 Gold		BlueCare Custom PPO \$1500 Gold	
Form # =>	CERT-FPLIC-BCUST-PPO-SM-202		CERT-FPLIC-BC-PPO-SM-2024		CERT-FPLIC-BCUST-PPO-SM-202		CERT-FPLIC-BC-PPO-SM-2024		CERT-FPLIC-BCUST-PPO-SM-202	
Rating Area =>	Area 3		Area 3		Area 3		Area 3		Area 3	
Network =>	U		U		U		U		U	
Metal =>	Gold		Gold		Gold		Gold		Gold	
Deductible =>	\$1,250		\$1,400		\$1,400		\$1,500		\$1,500	
Coinsurance =>	100%		100%		100%		100%		100%	
Copays =>	35		45		45		20		20	
OOP Maximum =>	\$8,550		\$7,900		\$7,900		\$9,450		\$9,450	
Pediatric Dental (Yes/No) =>	Yes		Yes		Yes		Yes		Yes	
Age Band	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco
0 - 14	\$350.33	\$350.33	\$401.77	\$401.77	\$335.62	\$335.62	\$418.17	\$418.17	\$349.22	\$349.22
15	\$381.47	\$381.47	\$437.48	\$437.48	\$365.45	\$365.45	\$455.34	\$455.34	\$380.26	\$380.26
16	\$393.38	\$393.38	\$451.14	\$451.14	\$376.86	\$376.86	\$469.56	\$469.56	\$392.13	\$392.13
17	\$405.29	\$405.29	\$464.79	\$464.79	\$388.27	\$388.27	\$483.77	\$483.77	\$404.00	\$404.00
18	\$418.11	\$418.11	\$479.50	\$479.50	\$400.55	\$400.55	\$499.07	\$499.07	\$416.78	\$416.78
19	\$430.93	\$430.93	\$494.20	\$494.20	\$412.84	\$412.84	\$514.38	\$514.38	\$429.57	\$429.57
20	\$444.21	\$444.21	\$509.43	\$509.43	\$425.56	\$425.56	\$530.23	\$530.23	\$442.81	\$442.81
21	\$457.95	\$457.95	\$525.19	\$525.19	\$438.72	\$438.72	\$546.63	\$546.63	\$456.50	\$456.50
22	\$457.95	\$457.95	\$525.19	\$525.19	\$438.72	\$438.72	\$546.63	\$546.63	\$456.50	\$456.50
23	\$457.95	\$457.95	\$525.19	\$525.19	\$438.72	\$438.72	\$546.63	\$546.63	\$456.50	\$456.50
24	\$457.95	\$457.95	\$525.19	\$525.19	\$438.72	\$438.72	\$546.63	\$546.63	\$456.50	\$456.50
25	\$459.78	\$459.78	\$527.29	\$527.29	\$440.47	\$440.47	\$548.82	\$548.82	\$458.33	\$458.33
26	\$468.94	\$468.94	\$537.79	\$537.79	\$449.25	\$449.25	\$559.75	\$559.75	\$467.46	\$467.46
27	\$479.93	\$479.93	\$550.40	\$550.40	\$459.78	\$459.78	\$572.87	\$572.87	\$478.41	\$478.41
28	\$497.79	\$497.79	\$570.88	\$570.88	\$476.89	\$476.89	\$594.19	\$594.19	\$496.22	\$496.22
29	\$512.45	\$512.45	\$587.69	\$587.69	\$490.93	\$490.93	\$611.68	\$611.68	\$510.82	\$510.82
30	\$519.77	\$519.77	\$596.09	\$596.09	\$497.95	\$497.95	\$620.43	\$620.43	\$518.13	\$518.13
31	\$530.76	\$530.76	\$608.70	\$608.70	\$508.48	\$508.48	\$633.54	\$633.54	\$529.08	\$529.08
32	\$541.75	\$541.75	\$621.30	\$621.30	\$519.01	\$519.01	\$646.66	\$646.66	\$540.04	\$540.04
33	\$548.62	\$548.62	\$629.18	\$629.18	\$525.59	\$525.59	\$654.86	\$654.86	\$546.89	\$546.89
34	\$555.95	\$555.95	\$637.58	\$637.58	\$532.61	\$532.61	\$663.61	\$663.61	\$554.19	\$554.19
35	\$559.61	\$559.61	\$641.78	\$641.78	\$536.12	\$536.12	\$667.98	\$667.98	\$557.84	\$557.84
36	\$563.28	\$563.28	\$645.98	\$645.98	\$539.63	\$539.63	\$672.35	\$672.35	\$561.50	\$561.50
37	\$566.94	\$566.94	\$650.19	\$650.19	\$543.14	\$543.14	\$676.73	\$676.73	\$565.15	\$565.15
38	\$570.61	\$570.61	\$654.39	\$654.39	\$546.65	\$546.65	\$681.10	\$681.10	\$568.80	\$568.80
39	\$577.93	\$577.93	\$662.79	\$662.79	\$553.66	\$553.66	\$689.85	\$689.85	\$576.10	\$576.10
40	\$585.26	\$585.26	\$671.19	\$671.19	\$560.68	\$560.68	\$698.59	\$698.59	\$583.41	\$583.41
41	\$596.25	\$596.25	\$683.80	\$683.80	\$571.21	\$571.21	\$711.71	\$711.71	\$594.36	\$594.36
42	\$606.78	\$606.78	\$695.88	\$695.88	\$581.30	\$581.30	\$724.28	\$724.28	\$604.86	\$604.86
43	\$621.44	\$621.44	\$712.68	\$712.68	\$595.34	\$595.34	\$741.78	\$741.78	\$619.47	\$619.47
44	\$639.76	\$639.76	\$733.69	\$733.69	\$612.89	\$612.89	\$763.64	\$763.64	\$637.73	\$637.73
45	\$661.28	\$661.28	\$758.37	\$758.37	\$633.51	\$633.51	\$789.33	\$789.33	\$659.19	\$659.19
46	\$686.93	\$686.93	\$787.79	\$787.79	\$658.08	\$658.08	\$819.95	\$819.95	\$684.75	\$684.75
47	\$715.78	\$715.78	\$820.87	\$820.87	\$685.72	\$685.72	\$854.38	\$854.38	\$713.51	\$713.51
48	\$748.75	\$748.75	\$858.69	\$858.69	\$717.31	\$717.31	\$893.74	\$893.74	\$746.38	\$746.38
49	\$781.26	\$781.26	\$895.97	\$895.97	\$748.46	\$748.46	\$932.55	\$932.55	\$778.79	\$778.79
50	\$817.90	\$817.90	\$937.99	\$937.99	\$783.55	\$783.55	\$976.28	\$976.28	\$815.31	\$815.31
51	\$854.08	\$854.08	\$979.48	\$979.48	\$818.21	\$818.21	\$1,019.46	\$1,019.46	\$851.37	\$851.37
52	\$893.92	\$893.92	\$1,025.17	\$1,025.17	\$856.38	\$856.38	\$1,067.02	\$1,067.02	\$891.09	\$891.09
53	\$934.22	\$934.22	\$1,071.39	\$1,071.39	\$894.99	\$894.99	\$1,115.13	\$1,115.13	\$931.26	\$931.26
54	\$977.72	\$977.72	\$1,121.28	\$1,121.28	\$936.67	\$936.67	\$1,167.06	\$1,167.06	\$974.63	\$974.63
55	\$1,021.23	\$1,021.23	\$1,171.17	\$1,171.17	\$978.35	\$978.35	\$1,218.98	\$1,218.98	\$1,018.00	\$1,018.00
56	\$1,068.40	\$1,068.40	\$1,225.27	\$1,225.27	\$1,023.53	\$1,023.53	\$1,275.29	\$1,275.29	\$1,065.01	\$1,065.01
57	\$1,116.02	\$1,116.02	\$1,279.89	\$1,279.89	\$1,069.16	\$1,069.16	\$1,332.14	\$1,332.14	\$1,112.49	\$1,112.49
58	\$1,166.86	\$1,166.86	\$1,338.18	\$1,338.18	\$1,117.86	\$1,117.86	\$1,392.81	\$1,392.81	\$1,163.16	\$1,163.16
59	\$1,192.04	\$1,192.04	\$1,367.07	\$1,367.07	\$1,141.99	\$1,141.99	\$1,422.88	\$1,422.88	\$1,188.27	\$1,188.27
60	\$1,242.88	\$1,242.88	\$1,425.37	\$1,425.37	\$1,190.69	\$1,190.69	\$1,483.55	\$1,483.55	\$1,238.94	\$1,238.94
61	\$1,286.84	\$1,286.84	\$1,475.78	\$1,475.78	\$1,232.80	\$1,232.80	\$1,536.03	\$1,536.03	\$1,282.77	\$1,282.77
62	\$1,315.69	\$1,315.69	\$1,508.87	\$1,508.87	\$1,260.44	\$1,260.44	\$1,570.47	\$1,570.47	\$1,311.52	\$1,311.52
63	\$1,351.87	\$1,351.87	\$1,550.36	\$1,550.36	\$1,295.10	\$1,295.10	\$1,613.65	\$1,613.65	\$1,347.59	\$1,347.59
64+	\$1,373.85	\$1,373.85	\$1,575.57	\$1,575.57	\$1,316.16	\$1,316.16	\$1,639.89	\$1,639.89	\$1,369.50	\$1,369.50

Company Name:
Market:
Product:
Effective Date of Rates:

HIOS Plan ID (On Exchange)=>	N/A		N/A		N/A		N/A		N/A	
HIOS Plan ID (Off Exchange)=>	55957PA0270033		55957PA0290034		55957PA0270031		55957PA0290030		55957PA0270011	
Plan Marketing Name =>	BlueCare PPO \$1550 Gold		BlueCare Custom PPO \$1550 Gold		BlueCare PPO \$2000 Gold		BlueCare Custom PPO \$2000 Gold		BlueCare PPO \$2000 1x Gold	
Form # =>	CERT-FPLIC-BC-PPO-SM-2024		CERT-FPLIC-BCUST-PPO-SM-202		CERT-FPLIC-BC-PPO-SM-2024		CERT-FPLIC-BCUST-PPO-SM-202		CERT-FPLIC-BC-PPO-SM-2024	
Rating Area =>	Area 3		Area 3		Area 3		Area 3		Area 3	
Network =>	U		U		U		U		U	
Metal =>	Gold		Gold		Gold		Gold		Gold	
Deductible =>	\$1,550		\$1,550		\$2,000		\$2,000		\$2,000	
Coinsurance =>	100%		100%		90%		90%		100%	
Copays =>	15		15		45		45		20	
OOP Maximum =>	\$9,100		\$9,100		\$7,900		\$7,900		\$9,100	
Pediatric Dental (Yes/No) =>	Yes		Yes		Yes		Yes		Yes	
Age Band	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco
0 - 14	\$403.94	\$403.94	\$337.43	\$337.43	\$379.26	\$379.26	\$316.96	\$316.96	\$422.06	\$422.06
15	\$439.85	\$439.85	\$367.42	\$367.42	\$412.98	\$412.98	\$345.14	\$345.14	\$459.57	\$459.57
16	\$453.58	\$453.58	\$378.89	\$378.89	\$425.87	\$425.87	\$355.91	\$355.91	\$473.92	\$473.92
17	\$467.31	\$467.31	\$390.36	\$390.36	\$438.76	\$438.76	\$366.68	\$366.68	\$488.26	\$488.26
18	\$482.09	\$482.09	\$402.71	\$402.71	\$452.64	\$452.64	\$378.28	\$378.28	\$503.71	\$503.71
19	\$496.88	\$496.88	\$415.06	\$415.06	\$466.52	\$466.52	\$389.88	\$389.88	\$519.16	\$519.16
20	\$512.19	\$512.19	\$427.85	\$427.85	\$480.90	\$480.90	\$401.90	\$401.90	\$535.16	\$535.16
21	\$528.03	\$528.03	\$441.08	\$441.08	\$495.77	\$495.77	\$414.33	\$414.33	\$551.71	\$551.71
22	\$528.03	\$528.03	\$441.08	\$441.08	\$495.77	\$495.77	\$414.33	\$414.33	\$551.71	\$551.71
23	\$528.03	\$528.03	\$441.08	\$441.08	\$495.77	\$495.77	\$414.33	\$414.33	\$551.71	\$551.71
24	\$528.03	\$528.03	\$441.08	\$441.08	\$495.77	\$495.77	\$414.33	\$414.33	\$551.71	\$551.71
25	\$530.14	\$530.14	\$442.84	\$442.84	\$497.75	\$497.75	\$415.99	\$415.99	\$553.92	\$553.92
26	\$540.70	\$540.70	\$451.67	\$451.67	\$507.67	\$507.67	\$424.27	\$424.27	\$564.95	\$564.95
27	\$553.38	\$553.38	\$462.25	\$462.25	\$519.57	\$519.57	\$434.22	\$434.22	\$578.19	\$578.19
28	\$573.97	\$573.97	\$479.45	\$479.45	\$538.90	\$538.90	\$450.38	\$450.38	\$599.71	\$599.71
29	\$590.87	\$590.87	\$493.57	\$493.57	\$554.77	\$554.77	\$463.64	\$463.64	\$617.36	\$617.36
30	\$599.31	\$599.31	\$500.63	\$500.63	\$562.70	\$562.70	\$470.26	\$470.26	\$626.19	\$626.19
31	\$611.99	\$611.99	\$511.21	\$511.21	\$574.60	\$574.60	\$480.21	\$480.21	\$639.43	\$639.43
32	\$624.66	\$624.66	\$521.80	\$521.80	\$586.50	\$586.50	\$490.15	\$490.15	\$652.67	\$652.67
33	\$632.58	\$632.58	\$528.41	\$528.41	\$593.93	\$593.93	\$496.37	\$496.37	\$660.95	\$660.95
34	\$641.03	\$641.03	\$535.47	\$535.47	\$601.86	\$601.86	\$503.00	\$503.00	\$669.78	\$669.78
35	\$645.25	\$645.25	\$539.00	\$539.00	\$605.83	\$605.83	\$506.31	\$506.31	\$674.19	\$674.19
36	\$649.48	\$649.48	\$542.53	\$542.53	\$609.80	\$609.80	\$509.63	\$509.63	\$678.60	\$678.60
37	\$653.70	\$653.70	\$546.06	\$546.06	\$613.76	\$613.76	\$512.94	\$512.94	\$683.02	\$683.02
38	\$657.93	\$657.93	\$549.59	\$549.59	\$617.73	\$617.73	\$516.26	\$516.26	\$687.43	\$687.43
39	\$666.37	\$666.37	\$556.64	\$556.64	\$625.66	\$625.66	\$522.88	\$522.88	\$696.26	\$696.26
40	\$674.82	\$674.82	\$563.70	\$563.70	\$633.59	\$633.59	\$529.51	\$529.51	\$705.09	\$705.09
41	\$687.50	\$687.50	\$574.29	\$574.29	\$645.49	\$645.49	\$539.46	\$539.46	\$718.33	\$718.33
42	\$699.64	\$699.64	\$584.43	\$584.43	\$656.90	\$656.90	\$548.99	\$548.99	\$731.02	\$731.02
43	\$716.54	\$716.54	\$598.55	\$598.55	\$672.76	\$672.76	\$562.25	\$562.25	\$748.67	\$748.67
44	\$737.66	\$737.66	\$616.19	\$616.19	\$692.59	\$692.59	\$578.82	\$578.82	\$770.74	\$770.74
45	\$762.48	\$762.48	\$636.92	\$636.92	\$715.89	\$715.89	\$598.29	\$598.29	\$796.67	\$796.67
46	\$792.05	\$792.05	\$661.62	\$661.62	\$743.66	\$743.66	\$621.50	\$621.50	\$827.57	\$827.57
47	\$825.31	\$825.31	\$689.41	\$689.41	\$774.89	\$774.89	\$647.60	\$647.60	\$862.32	\$862.32
48	\$863.33	\$863.33	\$721.17	\$721.17	\$810.58	\$810.58	\$677.43	\$677.43	\$902.05	\$902.05
49	\$900.82	\$900.82	\$752.48	\$752.48	\$845.78	\$845.78	\$706.85	\$706.85	\$941.22	\$941.22
50	\$943.06	\$943.06	\$787.77	\$787.77	\$885.45	\$885.45	\$739.99	\$739.99	\$985.35	\$985.35
51	\$984.78	\$984.78	\$822.61	\$822.61	\$924.61	\$924.61	\$772.73	\$772.73	\$1,028.94	\$1,028.94
52	\$1,030.71	\$1,030.71	\$860.99	\$860.99	\$967.74	\$967.74	\$808.77	\$808.77	\$1,076.94	\$1,076.94
53	\$1,077.18	\$1,077.18	\$899.80	\$899.80	\$1,011.37	\$1,011.37	\$845.23	\$845.23	\$1,125.49	\$1,125.49
54	\$1,127.34	\$1,127.34	\$941.71	\$941.71	\$1,058.47	\$1,058.47	\$884.59	\$884.59	\$1,177.90	\$1,177.90
55	\$1,177.51	\$1,177.51	\$983.61	\$983.61	\$1,105.57	\$1,105.57	\$923.96	\$923.96	\$1,230.31	\$1,230.31
56	\$1,231.89	\$1,231.89	\$1,029.04	\$1,029.04	\$1,156.63	\$1,156.63	\$966.63	\$966.63	\$1,287.14	\$1,287.14
57	\$1,286.81	\$1,286.81	\$1,074.91	\$1,074.91	\$1,208.19	\$1,208.19	\$1,009.72	\$1,009.72	\$1,344.52	\$1,344.52
58	\$1,345.42	\$1,345.42	\$1,123.87	\$1,123.87	\$1,263.22	\$1,263.22	\$1,055.71	\$1,055.71	\$1,405.76	\$1,405.76
59	\$1,374.46	\$1,374.46	\$1,148.13	\$1,148.13	\$1,290.49	\$1,290.49	\$1,078.50	\$1,078.50	\$1,436.10	\$1,436.10
60	\$1,433.07	\$1,433.07	\$1,197.09	\$1,197.09	\$1,345.52	\$1,345.52	\$1,124.49	\$1,124.49	\$1,497.34	\$1,497.34
61	\$1,483.76	\$1,483.76	\$1,239.43	\$1,239.43	\$1,393.11	\$1,393.11	\$1,164.27	\$1,164.27	\$1,550.31	\$1,550.31
62	\$1,517.03	\$1,517.03	\$1,267.22	\$1,267.22	\$1,424.35	\$1,424.35	\$1,190.37	\$1,190.37	\$1,585.06	\$1,585.06
63	\$1,558.74	\$1,558.74	\$1,302.07	\$1,302.07	\$1,463.51	\$1,463.51	\$1,223.10	\$1,223.10	\$1,628.65	\$1,628.65
64+	\$1,584.09	\$1,584.09	\$1,323.24	\$1,323.24	\$1,487.31	\$1,487.31	\$1,242.99	\$1,242.99	\$1,655.13	\$1,655.13

Company Name:
Market:
Product:
Effective Date of Rates:

HIOS Plan ID (On Exchange)=>	N/A		N/A		N/A		N/A		N/A	
HIOS Plan ID (Off Exchange)=>	55957PA0290016		55957PA0270028		55957PA0290031		55957PA0270036		55957PA0290037	
Plan Marketing Name =>	BlueCare Custom PPO \$2000 1x Gold		BlueCare PPO \$2500 Gold		BlueCare Custom PPO \$2500 Gold		BlueCare PPO \$3000 Gold		BlueCare Custom PPO \$3000 Gold	
Form # =>	CERT-FPLIC-BCUST-PPO-SM-202		CERT-FPLIC-BC-PPO-SM-2024		CERT-FPLIC-BCUST-PPO-SM-202		CERT-FPLIC-BC-PPO-SM-2024		CERT-FPLIC-BCUST-PPO-SM-202	
Rating Area =>	Area 3		Area 3		Area 3		Area 3		Area 3	
Network =>	U		U		U		U		U	
Metal =>	Gold		Gold		Gold		Gold		Gold	
Deductible =>	\$2,000		\$2,500		\$2,500		\$3,000		\$3,000	
Coinsurance =>	100%		90%		90%		100%		100%	
Copays =>	20		25		25		15		15	
OOP Maximum =>	\$9,100		\$7,900		\$7,900		\$9,100		\$9,100	
Pediatric Dental (Yes/No) =>	Yes		Yes		Yes		Yes		Yes	
Age Band	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco
0 - 14	\$352.44	\$352.44	\$375.59	\$375.59	\$313.92	\$313.92	\$399.16	\$399.16	\$333.46	\$333.46
15	\$383.77	\$383.77	\$408.98	\$408.98	\$341.82	\$341.82	\$434.64	\$434.64	\$363.10	\$363.10
16	\$395.75	\$395.75	\$421.74	\$421.74	\$352.49	\$352.49	\$448.21	\$448.21	\$374.44	\$374.44
17	\$407.73	\$407.73	\$434.51	\$434.51	\$363.16	\$363.16	\$461.78	\$461.78	\$385.77	\$385.77
18	\$420.63	\$420.63	\$448.26	\$448.26	\$374.65	\$374.65	\$476.39	\$476.39	\$397.98	\$397.98
19	\$433.53	\$433.53	\$462.00	\$462.00	\$386.14	\$386.14	\$490.99	\$490.99	\$410.18	\$410.18
20	\$446.89	\$446.89	\$476.24	\$476.24	\$398.04	\$398.04	\$506.13	\$506.13	\$422.82	\$422.82
21	\$460.71	\$460.71	\$490.97	\$490.97	\$410.35	\$410.35	\$521.78	\$521.78	\$435.90	\$435.90
22	\$460.71	\$460.71	\$490.97	\$490.97	\$410.35	\$410.35	\$521.78	\$521.78	\$435.90	\$435.90
23	\$460.71	\$460.71	\$490.97	\$490.97	\$410.35	\$410.35	\$521.78	\$521.78	\$435.90	\$435.90
24	\$460.71	\$460.71	\$490.97	\$490.97	\$410.35	\$410.35	\$521.78	\$521.78	\$435.90	\$435.90
25	\$462.55	\$462.55	\$492.93	\$492.93	\$411.99	\$411.99	\$523.87	\$523.87	\$437.64	\$437.64
26	\$471.77	\$471.77	\$502.75	\$502.75	\$420.20	\$420.20	\$534.30	\$534.30	\$446.36	\$446.36
27	\$482.82	\$482.82	\$514.54	\$514.54	\$430.05	\$430.05	\$546.83	\$546.83	\$456.82	\$456.82
28	\$500.79	\$500.79	\$533.68	\$533.68	\$446.05	\$446.05	\$567.17	\$567.17	\$473.82	\$473.82
29	\$515.53	\$515.53	\$549.40	\$549.40	\$459.18	\$459.18	\$583.87	\$583.87	\$487.77	\$487.77
30	\$522.91	\$522.91	\$557.25	\$557.25	\$465.75	\$465.75	\$592.22	\$592.22	\$494.75	\$494.75
31	\$533.96	\$533.96	\$569.03	\$569.03	\$475.60	\$475.60	\$604.74	\$604.74	\$505.21	\$505.21
32	\$545.02	\$545.02	\$580.82	\$580.82	\$485.44	\$485.44	\$617.27	\$617.27	\$515.67	\$515.67
33	\$551.93	\$551.93	\$588.18	\$588.18	\$491.60	\$491.60	\$625.09	\$625.09	\$522.21	\$522.21
34	\$559.30	\$559.30	\$596.04	\$596.04	\$498.16	\$498.16	\$633.44	\$633.44	\$529.18	\$529.18
35	\$562.99	\$562.99	\$599.97	\$599.97	\$501.45	\$501.45	\$637.62	\$637.62	\$532.67	\$532.67
36	\$566.67	\$566.67	\$603.89	\$603.89	\$504.73	\$504.73	\$641.79	\$641.79	\$536.16	\$536.16
37	\$570.36	\$570.36	\$607.82	\$607.82	\$508.01	\$508.01	\$645.96	\$645.96	\$539.64	\$539.64
38	\$574.04	\$574.04	\$611.75	\$611.75	\$511.30	\$511.30	\$650.14	\$650.14	\$543.13	\$543.13
39	\$581.42	\$581.42	\$619.60	\$619.60	\$517.86	\$517.86	\$658.49	\$658.49	\$550.11	\$550.11
40	\$588.79	\$588.79	\$627.46	\$627.46	\$524.43	\$524.43	\$666.83	\$666.83	\$557.08	\$557.08
41	\$599.84	\$599.84	\$639.24	\$639.24	\$534.28	\$534.28	\$679.36	\$679.36	\$567.54	\$567.54
42	\$610.44	\$610.44	\$650.54	\$650.54	\$543.71	\$543.71	\$691.36	\$691.36	\$577.57	\$577.57
43	\$625.18	\$625.18	\$666.25	\$666.25	\$556.84	\$556.84	\$708.06	\$708.06	\$591.52	\$591.52
44	\$643.61	\$643.61	\$685.89	\$685.89	\$573.26	\$573.26	\$728.93	\$728.93	\$608.95	\$608.95
45	\$665.27	\$665.27	\$708.96	\$708.96	\$592.55	\$592.55	\$753.45	\$753.45	\$629.44	\$629.44
46	\$691.07	\$691.07	\$736.46	\$736.46	\$615.53	\$615.53	\$782.67	\$782.67	\$653.85	\$653.85
47	\$720.09	\$720.09	\$767.39	\$767.39	\$641.38	\$641.38	\$815.54	\$815.54	\$681.31	\$681.31
48	\$753.26	\$753.26	\$802.74	\$802.74	\$670.92	\$670.92	\$853.11	\$853.11	\$712.70	\$712.70
49	\$785.97	\$785.97	\$837.59	\$837.59	\$700.06	\$700.06	\$890.16	\$890.16	\$743.65	\$743.65
50	\$822.83	\$822.83	\$876.87	\$876.87	\$732.89	\$732.89	\$931.90	\$931.90	\$778.52	\$778.52
51	\$859.22	\$859.22	\$915.66	\$915.66	\$765.30	\$765.30	\$973.12	\$973.12	\$812.95	\$812.95
52	\$899.31	\$899.31	\$958.37	\$958.37	\$801.00	\$801.00	\$1,018.51	\$1,018.51	\$850.88	\$850.88
53	\$939.85	\$939.85	\$1,001.58	\$1,001.58	\$837.11	\$837.11	\$1,064.43	\$1,064.43	\$889.24	\$889.24
54	\$983.62	\$983.62	\$1,048.22	\$1,048.22	\$876.10	\$876.10	\$1,114.00	\$1,114.00	\$930.65	\$930.65
55	\$1,027.38	\$1,027.38	\$1,094.86	\$1,094.86	\$915.08	\$915.08	\$1,163.57	\$1,163.57	\$972.06	\$972.06
56	\$1,074.84	\$1,074.84	\$1,145.43	\$1,145.43	\$957.35	\$957.35	\$1,217.31	\$1,217.31	\$1,016.95	\$1,016.95
57	\$1,122.75	\$1,122.75	\$1,196.49	\$1,196.49	\$1,000.02	\$1,000.02	\$1,271.58	\$1,271.58	\$1,062.29	\$1,062.29
58	\$1,173.89	\$1,173.89	\$1,250.99	\$1,250.99	\$1,045.57	\$1,045.57	\$1,329.50	\$1,329.50	\$1,110.67	\$1,110.67
59	\$1,199.23	\$1,199.23	\$1,277.99	\$1,277.99	\$1,068.14	\$1,068.14	\$1,358.19	\$1,358.19	\$1,134.65	\$1,134.65
60	\$1,250.37	\$1,250.37	\$1,332.49	\$1,332.49	\$1,113.69	\$1,113.69	\$1,416.11	\$1,416.11	\$1,183.03	\$1,183.03
61	\$1,294.60	\$1,294.60	\$1,379.63	\$1,379.63	\$1,153.08	\$1,153.08	\$1,466.20	\$1,466.20	\$1,224.88	\$1,224.88
62	\$1,323.62	\$1,323.62	\$1,410.56	\$1,410.56	\$1,178.94	\$1,178.94	\$1,499.07	\$1,499.07	\$1,252.34	\$1,252.34
63	\$1,360.02	\$1,360.02	\$1,449.34	\$1,449.34	\$1,211.35	\$1,211.35	\$1,540.29	\$1,540.29	\$1,286.78	\$1,286.78
64+	\$1,382.13	\$1,382.13	\$1,472.91	\$1,472.91	\$1,231.05	\$1,231.05	\$1,565.34	\$1,565.34	\$1,307.70	\$1,307.70

Company Name:
Market:
Product:
Effective Date of Rates:

HIOS Plan ID (On Exchange)=>	N/A		N/A		N/A		N/A		N/A	
HIOS Plan ID (Off Exchange)=>	55957PA0270029		55957PA0290032		55957PA0270032		55957PA0290033		55957PA0270025	
Plan Marketing Name =>	BlueCare PPO \$4000 Gold		BlueCare Custom PPO \$4000 Gold		BlueCare PPO \$5000 1x Gold		BlueCare Custom PPO \$5000 1x Gold		BlueCare PPO \$2600 Silver	
Form # =>	CERT-FPLIC-BC-PPO-SM-2024		CERT-FPLIC-BCUST-PPO-SM-202		CERT-FPLIC-BC-PPO-SM-2024		CERT-FPLIC-BCUST-PPO-SM-202		CERT-FPLIC-BC-PPO-SM-2024	
Rating Area =>	Area 3		Area 3		Area 3		Area 3		Area 3	
Network =>	U		U		U		U		U	
Metal =>	Gold		Gold		Gold		Gold		Silver	
Deductible =>	\$4,000		\$4,000		\$5,000		\$5,000		\$2,600	
Coinsurance =>	100%		100%		100%		100%		70%	
Copays =>	25		25		30		30		40	
OOP Maximum =>	\$7,900		\$7,900		\$7,100		\$7,100		\$9,450	
Pediatric Dental (Yes/No) =>	Yes		Yes		Yes		Yes		Yes	
Age Band	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco
0 - 14	\$371.94	\$371.94	\$310.89	\$310.89	\$384.97	\$384.97	\$321.69	\$321.69	\$329.26	\$329.26
15	\$405.00	\$405.00	\$338.52	\$338.52	\$419.19	\$419.19	\$350.28	\$350.28	\$358.53	\$358.53
16	\$417.65	\$417.65	\$349.09	\$349.09	\$432.27	\$432.27	\$361.22	\$361.22	\$369.72	\$369.72
17	\$430.29	\$430.29	\$359.66	\$359.66	\$445.36	\$445.36	\$372.15	\$372.15	\$380.91	\$380.91
18	\$443.90	\$443.90	\$371.03	\$371.03	\$459.45	\$459.45	\$383.93	\$383.93	\$392.96	\$392.96
19	\$457.51	\$457.51	\$382.41	\$382.41	\$473.54	\$473.54	\$395.70	\$395.70	\$405.02	\$405.02
20	\$471.61	\$471.61	\$394.20	\$394.20	\$488.13	\$488.13	\$407.89	\$407.89	\$417.50	\$417.50
21	\$486.20	\$486.20	\$406.39	\$406.39	\$503.23	\$503.23	\$420.51	\$420.51	\$430.41	\$430.41
22	\$486.20	\$486.20	\$406.39	\$406.39	\$503.23	\$503.23	\$420.51	\$420.51	\$430.41	\$430.41
23	\$486.20	\$486.20	\$406.39	\$406.39	\$503.23	\$503.23	\$420.51	\$420.51	\$430.41	\$430.41
24	\$486.20	\$486.20	\$406.39	\$406.39	\$503.23	\$503.23	\$420.51	\$420.51	\$430.41	\$430.41
25	\$488.14	\$488.14	\$408.02	\$408.02	\$505.24	\$505.24	\$422.19	\$422.19	\$432.13	\$432.13
26	\$497.87	\$497.87	\$416.14	\$416.14	\$515.31	\$515.31	\$430.60	\$430.60	\$440.74	\$440.74
27	\$509.54	\$509.54	\$425.90	\$425.90	\$527.39	\$527.39	\$440.69	\$440.69	\$451.07	\$451.07
28	\$528.50	\$528.50	\$441.75	\$441.75	\$547.01	\$547.01	\$457.09	\$457.09	\$467.86	\$467.86
29	\$544.06	\$544.06	\$454.75	\$454.75	\$563.11	\$563.11	\$470.55	\$470.55	\$481.63	\$481.63
30	\$551.84	\$551.84	\$461.25	\$461.25	\$571.17	\$571.17	\$477.28	\$477.28	\$488.52	\$488.52
31	\$563.51	\$563.51	\$471.01	\$471.01	\$583.24	\$583.24	\$487.37	\$487.37	\$498.85	\$498.85
32	\$575.17	\$575.17	\$480.76	\$480.76	\$595.32	\$595.32	\$497.46	\$497.46	\$509.18	\$509.18
33	\$582.47	\$582.47	\$486.86	\$486.86	\$602.87	\$602.87	\$503.77	\$503.77	\$515.63	\$515.63
34	\$590.25	\$590.25	\$493.36	\$493.36	\$610.92	\$610.92	\$510.50	\$510.50	\$522.52	\$522.52
35	\$594.14	\$594.14	\$496.61	\$496.61	\$614.95	\$614.95	\$513.86	\$513.86	\$525.96	\$525.96
36	\$598.03	\$598.03	\$499.86	\$499.86	\$618.97	\$618.97	\$517.23	\$517.23	\$529.40	\$529.40
37	\$601.92	\$601.92	\$503.11	\$503.11	\$623.00	\$623.00	\$520.59	\$520.59	\$532.85	\$532.85
38	\$605.81	\$605.81	\$506.36	\$506.36	\$627.02	\$627.02	\$523.96	\$523.96	\$536.29	\$536.29
39	\$613.58	\$613.58	\$512.86	\$512.86	\$635.08	\$635.08	\$530.68	\$530.68	\$543.18	\$543.18
40	\$621.36	\$621.36	\$519.37	\$519.37	\$643.13	\$643.13	\$537.41	\$537.41	\$550.06	\$550.06
41	\$633.03	\$633.03	\$529.12	\$529.12	\$655.21	\$655.21	\$547.50	\$547.50	\$560.39	\$560.39
42	\$644.22	\$644.22	\$538.47	\$538.47	\$666.78	\$666.78	\$557.18	\$557.18	\$570.29	\$570.29
43	\$659.77	\$659.77	\$551.47	\$551.47	\$682.88	\$682.88	\$570.63	\$570.63	\$584.07	\$584.07
44	\$679.22	\$679.22	\$567.73	\$567.73	\$703.01	\$703.01	\$587.45	\$587.45	\$601.28	\$601.28
45	\$702.07	\$702.07	\$586.83	\$586.83	\$726.66	\$726.66	\$607.22	\$607.22	\$621.51	\$621.51
46	\$729.30	\$729.30	\$609.59	\$609.59	\$754.85	\$754.85	\$630.77	\$630.77	\$645.62	\$645.62
47	\$759.93	\$759.93	\$635.19	\$635.19	\$786.55	\$786.55	\$657.26	\$657.26	\$672.73	\$672.73
48	\$794.94	\$794.94	\$664.45	\$664.45	\$822.78	\$822.78	\$687.53	\$687.53	\$703.72	\$703.72
49	\$829.46	\$829.46	\$693.30	\$693.30	\$858.51	\$858.51	\$717.39	\$717.39	\$734.28	\$734.28
50	\$868.35	\$868.35	\$725.81	\$725.81	\$898.77	\$898.77	\$751.03	\$751.03	\$768.71	\$768.71
51	\$906.76	\$906.76	\$757.92	\$757.92	\$938.52	\$938.52	\$784.25	\$784.25	\$802.71	\$802.71
52	\$949.06	\$949.06	\$793.27	\$793.27	\$982.30	\$982.30	\$820.84	\$820.84	\$840.16	\$840.16
53	\$991.85	\$991.85	\$829.04	\$829.04	\$1,026.59	\$1,026.59	\$857.84	\$857.84	\$878.04	\$878.04
54	\$1,038.04	\$1,038.04	\$867.64	\$867.64	\$1,074.40	\$1,074.40	\$897.79	\$897.79	\$918.93	\$918.93
55	\$1,084.23	\$1,084.23	\$906.25	\$906.25	\$1,122.20	\$1,122.20	\$937.74	\$937.74	\$959.81	\$959.81
56	\$1,134.30	\$1,134.30	\$948.11	\$948.11	\$1,174.04	\$1,174.04	\$981.05	\$981.05	\$1,004.15	\$1,004.15
57	\$1,184.87	\$1,184.87	\$990.37	\$990.37	\$1,226.37	\$1,226.37	\$1,024.78	\$1,024.78	\$1,048.91	\$1,048.91
58	\$1,238.84	\$1,238.84	\$1,035.48	\$1,035.48	\$1,282.23	\$1,282.23	\$1,071.46	\$1,071.46	\$1,096.68	\$1,096.68
59	\$1,265.58	\$1,265.58	\$1,057.83	\$1,057.83	\$1,309.91	\$1,309.91	\$1,094.59	\$1,094.59	\$1,120.36	\$1,120.36
60	\$1,319.55	\$1,319.55	\$1,102.94	\$1,102.94	\$1,365.77	\$1,365.77	\$1,141.26	\$1,141.26	\$1,168.13	\$1,168.13
61	\$1,366.22	\$1,366.22	\$1,141.96	\$1,141.96	\$1,414.08	\$1,414.08	\$1,181.63	\$1,181.63	\$1,209.45	\$1,209.45
62	\$1,396.85	\$1,396.85	\$1,167.56	\$1,167.56	\$1,445.78	\$1,445.78	\$1,208.13	\$1,208.13	\$1,236.57	\$1,236.57
63	\$1,435.26	\$1,435.26	\$1,199.66	\$1,199.66	\$1,485.53	\$1,485.53	\$1,241.35	\$1,241.35	\$1,270.57	\$1,270.57
64+	\$1,458.60	\$1,458.60	\$1,219.17	\$1,219.17	\$1,509.69	\$1,509.69	\$1,261.53	\$1,261.53	\$1,291.23	\$1,291.23

Company Name:
Market:
Product:
Effective Date of Rates:

HIOS Plan ID (On Exchange)=>	N/A		N/A		N/A		N/A		N/A	
HIOS Plan ID (Off Exchange)=>	55957PA0290026		55957PA0270027		55957PA0290028		55957PA0270026		55957PA0290027	
Plan Marketing Name =>	BlueCare Custom PPO \$2600 Silver		BlueCare PPO \$3000 Silver		BlueCare Custom PPO \$3000 Silver		BlueCare PPO \$3000 1x Silver		BlueCare Custom PPO \$3000 1x Silver	
Form # =>	CERT-FPLIC-BCUST-PPO-SM-202		CERT-FPLIC-BC-PPO-SM-2024		CERT-FPLIC-BCUST-PPO-SM-202		CERT-FPLIC-BC-PPO-SM-2024		CERT-FPLIC-BCUST-PPO-SM-202	
Rating Area =>	Area 3		Area 3		Area 3		Area 3		Area 3	
Network =>	U		U		U		U		U	
Metal =>	Silver		Silver		Silver		Silver		Silver	
Deductible =>	\$2,600		\$3,000		\$3,000		\$3,000		\$3,000	
Coinsurance =>	70%		80%		80%		70%		70%	
Copays =>	40		50		50		55		55	
OOP Maximum =>	\$9,450		\$9,450		\$9,450		\$9,100		\$9,100	
Pediatric Dental (Yes/No) =>	Yes		Yes		Yes		Yes		Yes	
Age Band	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco
0 - 14	\$275.49	\$275.49	\$328.93	\$328.93	\$275.22	\$275.22	\$348.72	\$348.72	\$291.63	\$291.63
15	\$299.98	\$299.98	\$358.17	\$358.17	\$299.68	\$299.68	\$379.71	\$379.71	\$317.55	\$317.55
16	\$309.34	\$309.34	\$369.34	\$369.34	\$309.03	\$309.03	\$391.57	\$391.57	\$327.46	\$327.46
17	\$318.71	\$318.71	\$380.52	\$380.52	\$318.39	\$318.39	\$403.42	\$403.42	\$337.37	\$337.37
18	\$328.79	\$328.79	\$392.56	\$392.56	\$328.46	\$328.46	\$416.18	\$416.18	\$348.04	\$348.04
19	\$338.87	\$338.87	\$404.60	\$404.60	\$338.53	\$338.53	\$428.95	\$428.95	\$358.72	\$358.72
20	\$349.32	\$349.32	\$417.07	\$417.07	\$348.97	\$348.97	\$442.16	\$442.16	\$369.77	\$369.77
21	\$360.12	\$360.12	\$429.97	\$429.97	\$359.76	\$359.76	\$455.84	\$455.84	\$381.21	\$381.21
22	\$360.12	\$360.12	\$429.97	\$429.97	\$359.76	\$359.76	\$455.84	\$455.84	\$381.21	\$381.21
23	\$360.12	\$360.12	\$429.97	\$429.97	\$359.76	\$359.76	\$455.84	\$455.84	\$381.21	\$381.21
24	\$360.12	\$360.12	\$429.97	\$429.97	\$359.76	\$359.76	\$455.84	\$455.84	\$381.21	\$381.21
25	\$361.56	\$361.56	\$431.69	\$431.69	\$361.20	\$361.20	\$457.66	\$457.66	\$382.73	\$382.73
26	\$368.76	\$368.76	\$440.29	\$440.29	\$368.39	\$368.39	\$466.78	\$466.78	\$390.36	\$390.36
27	\$377.41	\$377.41	\$450.61	\$450.61	\$377.03	\$377.03	\$477.72	\$477.72	\$399.51	\$399.51
28	\$391.45	\$391.45	\$467.38	\$467.38	\$391.06	\$391.06	\$495.50	\$495.50	\$414.38	\$414.38
29	\$402.97	\$402.97	\$481.14	\$481.14	\$402.57	\$402.57	\$510.08	\$510.08	\$426.57	\$426.57
30	\$408.74	\$408.74	\$488.02	\$488.02	\$408.33	\$408.33	\$517.38	\$517.38	\$432.67	\$432.67
31	\$417.38	\$417.38	\$498.34	\$498.34	\$416.96	\$416.96	\$528.32	\$528.32	\$441.82	\$441.82
32	\$426.02	\$426.02	\$508.65	\$508.65	\$425.60	\$425.60	\$539.26	\$539.26	\$450.97	\$450.97
33	\$431.42	\$431.42	\$515.10	\$515.10	\$430.99	\$430.99	\$546.10	\$546.10	\$456.69	\$456.69
34	\$437.19	\$437.19	\$521.98	\$521.98	\$436.75	\$436.75	\$553.39	\$553.39	\$462.79	\$462.79
35	\$440.07	\$440.07	\$525.42	\$525.42	\$439.63	\$439.63	\$557.04	\$557.04	\$465.84	\$465.84
36	\$442.95	\$442.95	\$528.86	\$528.86	\$442.50	\$442.50	\$560.68	\$560.68	\$468.89	\$468.89
37	\$445.83	\$445.83	\$532.30	\$532.30	\$445.38	\$445.38	\$564.33	\$564.33	\$471.94	\$471.94
38	\$448.71	\$448.71	\$535.74	\$535.74	\$448.26	\$448.26	\$567.98	\$567.98	\$474.99	\$474.99
39	\$454.47	\$454.47	\$542.62	\$542.62	\$454.02	\$454.02	\$575.27	\$575.27	\$481.09	\$481.09
40	\$460.23	\$460.23	\$549.50	\$549.50	\$459.77	\$459.77	\$582.56	\$582.56	\$487.19	\$487.19
41	\$468.88	\$468.88	\$559.82	\$559.82	\$468.41	\$468.41	\$593.50	\$593.50	\$496.34	\$496.34
42	\$477.16	\$477.16	\$569.71	\$569.71	\$476.68	\$476.68	\$603.99	\$603.99	\$505.10	\$505.10
43	\$488.68	\$488.68	\$583.47	\$583.47	\$488.19	\$488.19	\$618.57	\$618.57	\$517.30	\$517.30
44	\$503.09	\$503.09	\$600.67	\$600.67	\$502.58	\$502.58	\$636.81	\$636.81	\$532.55	\$532.55
45	\$520.01	\$520.01	\$620.88	\$620.88	\$519.49	\$519.49	\$658.23	\$658.23	\$550.47	\$550.47
46	\$540.18	\$540.18	\$644.96	\$644.96	\$539.64	\$539.64	\$683.76	\$683.76	\$571.82	\$571.82
47	\$562.87	\$562.87	\$672.04	\$672.04	\$562.30	\$562.30	\$712.48	\$712.48	\$595.83	\$595.83
48	\$588.80	\$588.80	\$703.00	\$703.00	\$588.21	\$588.21	\$745.30	\$745.30	\$623.28	\$623.28
49	\$614.36	\$614.36	\$733.53	\$733.53	\$613.75	\$613.75	\$777.66	\$777.66	\$650.34	\$650.34
50	\$643.17	\$643.17	\$767.93	\$767.93	\$642.53	\$642.53	\$814.13	\$814.13	\$680.84	\$680.84
51	\$671.62	\$671.62	\$801.89	\$801.89	\$670.95	\$670.95	\$850.14	\$850.14	\$710.96	\$710.96
52	\$702.95	\$702.95	\$839.30	\$839.30	\$702.25	\$702.25	\$889.80	\$889.80	\$744.12	\$744.12
53	\$734.64	\$734.64	\$877.14	\$877.14	\$733.91	\$733.91	\$929.91	\$929.91	\$777.67	\$777.67
54	\$768.86	\$768.86	\$917.99	\$917.99	\$768.09	\$768.09	\$973.22	\$973.22	\$813.88	\$813.88
55	\$803.07	\$803.07	\$958.83	\$958.83	\$802.26	\$802.26	\$1,016.52	\$1,016.52	\$850.10	\$850.10
56	\$840.16	\$840.16	\$1,003.12	\$1,003.12	\$839.32	\$839.32	\$1,063.47	\$1,063.47	\$889.36	\$889.36
57	\$877.61	\$877.61	\$1,047.84	\$1,047.84	\$876.74	\$876.74	\$1,110.88	\$1,110.88	\$929.01	\$929.01
58	\$917.59	\$917.59	\$1,095.56	\$1,095.56	\$916.67	\$916.67	\$1,161.48	\$1,161.48	\$971.32	\$971.32
59	\$937.39	\$937.39	\$1,119.21	\$1,119.21	\$936.46	\$936.46	\$1,186.55	\$1,186.55	\$992.29	\$992.29
60	\$977.37	\$977.37	\$1,166.94	\$1,166.94	\$976.39	\$976.39	\$1,237.15	\$1,237.15	\$1,034.60	\$1,034.60
61	\$1,011.94	\$1,011.94	\$1,208.22	\$1,208.22	\$1,010.93	\$1,010.93	\$1,280.91	\$1,280.91	\$1,071.20	\$1,071.20
62	\$1,034.62	\$1,034.62	\$1,235.30	\$1,235.30	\$1,033.59	\$1,033.59	\$1,309.63	\$1,309.63	\$1,095.22	\$1,095.22
63	\$1,063.07	\$1,063.07	\$1,269.27	\$1,269.27	\$1,062.01	\$1,062.01	\$1,345.64	\$1,345.64	\$1,125.33	\$1,125.33
64+	\$1,080.36	\$1,080.36	\$1,289.91	\$1,289.91	\$1,079.28	\$1,079.28	\$1,367.52	\$1,367.52	\$1,143.63	\$1,143.63

Company Name:
Market:
Product:
Effective Date of Rates:

HIOS Plan ID (On Exchange)=>	N/A		N/A		N/A		N/A		N/A	
HIOS Plan ID (Off Exchange)=>	55957PA0270034		55957PA0290035		55957PA0270013		55957PA0290021		55957PA0280004	
Plan Marketing Name =>	BlueCare PPO \$5000 Silver		BlueCare Custom PPO \$5000 Silver		BlueCare PPO \$5400 Bronze		BlueCare Custom PPO \$5400 Bronze		BlueCare QHD PPO \$1500 Gold	
Form # =>	CERT-FPLIC-BC-PPO-SM-2024		CERT-FPLIC-BCUST-PPO-SM-202		CERT-FPLIC-BC-PPO-SM-2024		CERT-FPLIC-BCUST-PPO-SM-202		CERT-FPLIC-BC-HDHP-SM-2024	
Rating Area =>	Area 3		Area 3		Area 3		Area 3		Area 3	
Network =>	U		U		U		U		U	
Metal =>	Silver		Silver		Bronze		Bronze		Gold	
Deductible =>	\$5,000		\$5,000		\$5,400		\$5,400		\$1,500	
Coinsurance =>	100%		100%		50%		50%		100%	
Copays =>	25		25		130		130		15	
OOP Maximum =>	\$9,450		\$9,450		\$9,100		\$9,100		\$4,000	
Pediatric Dental (Yes/No) =>	Yes		Yes		Yes		Yes		Yes	
Age Band	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco
0 - 14	\$328.05	\$328.05	\$274.49	\$274.49	\$311.58	\$311.58	\$260.83	\$260.83	\$417.39	\$417.39
15	\$357.21	\$357.21	\$298.89	\$298.89	\$339.27	\$339.27	\$284.01	\$284.01	\$454.49	\$454.49
16	\$368.36	\$368.36	\$308.22	\$308.22	\$349.86	\$349.86	\$292.88	\$292.88	\$468.68	\$468.68
17	\$379.51	\$379.51	\$317.55	\$317.55	\$360.45	\$360.45	\$301.74	\$301.74	\$482.86	\$482.86
18	\$391.51	\$391.51	\$327.59	\$327.59	\$371.86	\$371.86	\$311.29	\$311.29	\$498.14	\$498.14
19	\$403.52	\$403.52	\$337.64	\$337.64	\$383.26	\$383.26	\$320.83	\$320.83	\$513.42	\$513.42
20	\$415.96	\$415.96	\$348.05	\$348.05	\$395.07	\$395.07	\$330.72	\$330.72	\$529.24	\$529.24
21	\$428.82	\$428.82	\$358.81	\$358.81	\$407.29	\$407.29	\$340.95	\$340.95	\$545.61	\$545.61
22	\$428.82	\$428.82	\$358.81	\$358.81	\$407.29	\$407.29	\$340.95	\$340.95	\$545.61	\$545.61
23	\$428.82	\$428.82	\$358.81	\$358.81	\$407.29	\$407.29	\$340.95	\$340.95	\$545.61	\$545.61
24	\$428.82	\$428.82	\$358.81	\$358.81	\$407.29	\$407.29	\$340.95	\$340.95	\$545.61	\$545.61
25	\$430.54	\$430.54	\$360.25	\$360.25	\$408.92	\$408.92	\$342.31	\$342.31	\$547.79	\$547.79
26	\$439.11	\$439.11	\$367.42	\$367.42	\$417.06	\$417.06	\$349.13	\$349.13	\$558.70	\$558.70
27	\$449.40	\$449.40	\$376.03	\$376.03	\$426.84	\$426.84	\$357.32	\$357.32	\$571.80	\$571.80
28	\$466.13	\$466.13	\$390.03	\$390.03	\$442.72	\$442.72	\$370.61	\$370.61	\$593.08	\$593.08
29	\$479.85	\$479.85	\$401.51	\$401.51	\$455.76	\$455.76	\$381.52	\$381.52	\$610.54	\$610.54
30	\$486.71	\$486.71	\$407.25	\$407.25	\$462.27	\$462.27	\$386.98	\$386.98	\$619.27	\$619.27
31	\$497.00	\$497.00	\$415.86	\$415.86	\$472.05	\$472.05	\$395.16	\$395.16	\$632.36	\$632.36
32	\$507.29	\$507.29	\$424.47	\$424.47	\$481.82	\$481.82	\$403.34	\$403.34	\$645.46	\$645.46
33	\$513.73	\$513.73	\$429.85	\$429.85	\$487.93	\$487.93	\$408.46	\$408.46	\$653.64	\$653.64
34	\$520.59	\$520.59	\$435.60	\$435.60	\$494.45	\$494.45	\$413.91	\$413.91	\$662.37	\$662.37
35	\$524.02	\$524.02	\$438.47	\$438.47	\$497.71	\$497.71	\$416.64	\$416.64	\$666.74	\$666.74
36	\$527.45	\$527.45	\$441.34	\$441.34	\$500.97	\$500.97	\$419.37	\$419.37	\$671.10	\$671.10
37	\$530.88	\$530.88	\$444.21	\$444.21	\$504.23	\$504.23	\$422.10	\$422.10	\$675.47	\$675.47
38	\$534.31	\$534.31	\$447.08	\$447.08	\$507.48	\$507.48	\$424.82	\$424.82	\$679.83	\$679.83
39	\$541.17	\$541.17	\$452.82	\$452.82	\$514.00	\$514.00	\$430.28	\$430.28	\$688.56	\$688.56
40	\$548.03	\$548.03	\$458.56	\$458.56	\$520.52	\$520.52	\$435.73	\$435.73	\$697.29	\$697.29
41	\$558.32	\$558.32	\$467.17	\$467.17	\$530.29	\$530.29	\$443.92	\$443.92	\$710.38	\$710.38
42	\$568.19	\$568.19	\$475.42	\$475.42	\$539.66	\$539.66	\$451.76	\$451.76	\$722.93	\$722.93
43	\$581.91	\$581.91	\$486.91	\$486.91	\$552.69	\$552.69	\$462.67	\$462.67	\$740.39	\$740.39
44	\$599.06	\$599.06	\$501.26	\$501.26	\$568.98	\$568.98	\$476.31	\$476.31	\$762.22	\$762.22
45	\$619.22	\$619.22	\$518.12	\$518.12	\$588.13	\$588.13	\$492.33	\$492.33	\$787.86	\$787.86
46	\$643.23	\$643.23	\$538.22	\$538.22	\$610.94	\$610.94	\$511.43	\$511.43	\$818.42	\$818.42
47	\$670.25	\$670.25	\$560.82	\$560.82	\$636.59	\$636.59	\$532.90	\$532.90	\$852.79	\$852.79
48	\$701.12	\$701.12	\$586.65	\$586.65	\$665.92	\$665.92	\$557.45	\$557.45	\$892.07	\$892.07
49	\$731.57	\$731.57	\$612.13	\$612.13	\$694.84	\$694.84	\$581.66	\$581.66	\$930.81	\$930.81
50	\$765.87	\$765.87	\$640.83	\$640.83	\$727.42	\$727.42	\$608.94	\$608.94	\$974.46	\$974.46
51	\$799.75	\$799.75	\$669.18	\$669.18	\$759.60	\$759.60	\$635.87	\$635.87	\$1,017.56	\$1,017.56
52	\$837.06	\$837.06	\$700.40	\$700.40	\$795.03	\$795.03	\$665.53	\$665.53	\$1,065.03	\$1,065.03
53	\$874.79	\$874.79	\$731.97	\$731.97	\$830.87	\$830.87	\$695.54	\$695.54	\$1,113.04	\$1,113.04
54	\$915.53	\$915.53	\$766.06	\$766.06	\$869.56	\$869.56	\$727.93	\$727.93	\$1,164.88	\$1,164.88
55	\$956.27	\$956.27	\$800.15	\$800.15	\$908.26	\$908.26	\$760.32	\$760.32	\$1,216.71	\$1,216.71
56	\$1,000.44	\$1,000.44	\$837.10	\$837.10	\$950.21	\$950.21	\$795.44	\$795.44	\$1,272.91	\$1,272.91
57	\$1,045.03	\$1,045.03	\$874.42	\$874.42	\$992.57	\$992.57	\$830.90	\$830.90	\$1,329.65	\$1,329.65
58	\$1,092.63	\$1,092.63	\$914.25	\$914.25	\$1,037.77	\$1,037.77	\$868.74	\$868.74	\$1,390.21	\$1,390.21
59	\$1,116.22	\$1,116.22	\$933.98	\$933.98	\$1,060.18	\$1,060.18	\$887.49	\$887.49	\$1,420.22	\$1,420.22
60	\$1,163.82	\$1,163.82	\$973.81	\$973.81	\$1,105.39	\$1,105.39	\$925.34	\$925.34	\$1,480.79	\$1,480.79
61	\$1,204.98	\$1,204.98	\$1,008.26	\$1,008.26	\$1,144.48	\$1,144.48	\$958.07	\$958.07	\$1,533.16	\$1,533.16
62	\$1,232.00	\$1,232.00	\$1,030.86	\$1,030.86	\$1,170.14	\$1,170.14	\$979.55	\$979.55	\$1,567.54	\$1,567.54
63	\$1,265.88	\$1,265.88	\$1,059.21	\$1,059.21	\$1,202.32	\$1,202.32	\$1,006.48	\$1,006.48	\$1,610.64	\$1,610.64
64+	\$1,286.46	\$1,286.46	\$1,076.43	\$1,076.43	\$1,221.87	\$1,221.87	\$1,022.85	\$1,022.85	\$1,636.83	\$1,636.83

Company Name:
Market:
Product:
Effective Date of Rates:

HIOS Plan ID (On Exchange)=>	N/A		N/A		N/A		N/A		N/A	
HIOS Plan ID (Off Exchange)=>	55957PA0280005		55957PA0300001		55957PA0300004		55957PA0300003		55957PA0300002	
Plan Marketing Name =>	BlueCare QHD PPO \$3000 Silver		AffordaBlue \$250 Platinum		AffordaBlue \$500 Gold		AffordaBlue \$1000 Gold		AffordaBlue \$1500 Gold	
Form # =>	CERT-FPLIC-BC-HDHP-SM-2024		CERT-FPLIC-AB-COMP-SM-2024		CERT-FPLIC-AB-COMP-SM-2024		CERT-FPLIC-AB-COMP-SM-2024		CERT-FPLIC-AB-COMP-SM-2024	
Rating Area =>	Area 3		Area 3		Area 3		Area 3		Area 3	
Network =>	U		U		U		U		U	
Metal =>	Silver		Platinum		Gold		Gold		Gold	
Deductible =>	\$3,000		\$250		\$500		\$1,000		\$1,500	
Coinsurance =>	100%		100%		100%		100%		100%	
Copays =>	15		20		30		45		25	
OOP Maximum =>	\$7,500		\$2,000		\$8,550		\$9,000		\$9,100	
Pediatric Dental (Yes/No) =>	Yes		Yes		Yes		Yes		Yes	
Age Band	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco
0 - 14	\$356.85	\$356.85	\$371.73	\$371.73	\$326.59	\$326.59	\$317.56	\$317.56	\$312.30	\$312.30
15	\$388.57	\$388.57	\$404.77	\$404.77	\$355.62	\$355.62	\$345.79	\$345.79	\$340.06	\$340.06
16	\$400.70	\$400.70	\$417.41	\$417.41	\$366.72	\$366.72	\$356.58	\$356.58	\$350.68	\$350.68
17	\$412.83	\$412.83	\$430.04	\$430.04	\$377.82	\$377.82	\$367.37	\$367.37	\$361.29	\$361.29
18	\$425.89	\$425.89	\$443.64	\$443.64	\$389.77	\$389.77	\$379.00	\$379.00	\$372.72	\$372.72
19	\$438.95	\$438.95	\$457.25	\$457.25	\$401.72	\$401.72	\$390.62	\$390.62	\$384.15	\$384.15
20	\$452.48	\$452.48	\$471.34	\$471.34	\$414.10	\$414.10	\$402.66	\$402.66	\$395.99	\$395.99
21	\$466.47	\$466.47	\$485.92	\$485.92	\$426.91	\$426.91	\$415.11	\$415.11	\$408.24	\$408.24
22	\$466.47	\$466.47	\$485.92	\$485.92	\$426.91	\$426.91	\$415.11	\$415.11	\$408.24	\$408.24
23	\$466.47	\$466.47	\$485.92	\$485.92	\$426.91	\$426.91	\$415.11	\$415.11	\$408.24	\$408.24
24	\$466.47	\$466.47	\$485.92	\$485.92	\$426.91	\$426.91	\$415.11	\$415.11	\$408.24	\$408.24
25	\$468.34	\$468.34	\$487.86	\$487.86	\$428.62	\$428.62	\$416.77	\$416.77	\$409.87	\$409.87
26	\$477.67	\$477.67	\$497.58	\$497.58	\$437.16	\$437.16	\$425.07	\$425.07	\$418.04	\$418.04
27	\$488.86	\$488.86	\$509.24	\$509.24	\$447.40	\$447.40	\$435.04	\$435.04	\$427.84	\$427.84
28	\$507.05	\$507.05	\$528.20	\$528.20	\$464.05	\$464.05	\$451.22	\$451.22	\$443.76	\$443.76
29	\$521.98	\$521.98	\$543.74	\$543.74	\$477.71	\$477.71	\$464.51	\$464.51	\$456.82	\$456.82
30	\$529.44	\$529.44	\$551.52	\$551.52	\$484.54	\$484.54	\$471.15	\$471.15	\$463.35	\$463.35
31	\$540.64	\$540.64	\$563.18	\$563.18	\$494.79	\$494.79	\$481.11	\$481.11	\$473.15	\$473.15
32	\$551.83	\$551.83	\$574.84	\$574.84	\$505.03	\$505.03	\$491.08	\$491.08	\$482.95	\$482.95
33	\$558.83	\$558.83	\$582.13	\$582.13	\$511.44	\$511.44	\$497.30	\$497.30	\$489.07	\$489.07
34	\$566.29	\$566.29	\$589.91	\$589.91	\$518.27	\$518.27	\$503.94	\$503.94	\$495.60	\$495.60
35	\$570.03	\$570.03	\$593.79	\$593.79	\$521.68	\$521.68	\$507.26	\$507.26	\$498.87	\$498.87
36	\$573.76	\$573.76	\$597.68	\$597.68	\$525.10	\$525.10	\$510.59	\$510.59	\$502.14	\$502.14
37	\$577.49	\$577.49	\$601.57	\$601.57	\$528.51	\$528.51	\$513.91	\$513.91	\$505.40	\$505.40
38	\$581.22	\$581.22	\$605.46	\$605.46	\$531.93	\$531.93	\$517.23	\$517.23	\$508.67	\$508.67
39	\$588.69	\$588.69	\$613.23	\$613.23	\$538.76	\$538.76	\$523.87	\$523.87	\$515.20	\$515.20
40	\$596.15	\$596.15	\$621.01	\$621.01	\$545.59	\$545.59	\$530.51	\$530.51	\$521.73	\$521.73
41	\$607.34	\$607.34	\$632.67	\$632.67	\$555.84	\$555.84	\$540.47	\$540.47	\$531.53	\$531.53
42	\$618.07	\$618.07	\$643.84	\$643.84	\$565.66	\$565.66	\$550.02	\$550.02	\$540.92	\$540.92
43	\$633.00	\$633.00	\$659.39	\$659.39	\$579.32	\$579.32	\$563.30	\$563.30	\$553.98	\$553.98
44	\$651.66	\$651.66	\$678.83	\$678.83	\$596.39	\$596.39	\$579.91	\$579.91	\$570.31	\$570.31
45	\$673.58	\$673.58	\$701.67	\$701.67	\$616.46	\$616.46	\$599.42	\$599.42	\$589.50	\$589.50
46	\$699.71	\$699.71	\$728.88	\$728.88	\$640.37	\$640.37	\$622.67	\$622.67	\$612.36	\$612.36
47	\$729.09	\$729.09	\$759.49	\$759.49	\$667.26	\$667.26	\$648.82	\$648.82	\$638.08	\$638.08
48	\$762.68	\$762.68	\$794.48	\$794.48	\$698.00	\$698.00	\$678.70	\$678.70	\$667.47	\$667.47
49	\$795.80	\$795.80	\$828.98	\$828.98	\$728.31	\$728.31	\$708.18	\$708.18	\$696.46	\$696.46
50	\$833.12	\$833.12	\$867.85	\$867.85	\$762.46	\$762.46	\$741.39	\$741.39	\$729.12	\$729.12
51	\$869.97	\$869.97	\$906.24	\$906.24	\$796.19	\$796.19	\$774.18	\$774.18	\$761.37	\$761.37
52	\$910.55	\$910.55	\$948.52	\$948.52	\$833.33	\$833.33	\$810.29	\$810.29	\$796.88	\$796.88
53	\$951.60	\$951.60	\$991.28	\$991.28	\$870.90	\$870.90	\$846.82	\$846.82	\$832.81	\$832.81
54	\$995.91	\$995.91	\$1,037.44	\$1,037.44	\$911.45	\$911.45	\$886.26	\$886.26	\$871.59	\$871.59
55	\$1,040.23	\$1,040.23	\$1,083.60	\$1,083.60	\$952.01	\$952.01	\$925.70	\$925.70	\$910.38	\$910.38
56	\$1,088.27	\$1,088.27	\$1,133.65	\$1,133.65	\$995.98	\$995.98	\$968.45	\$968.45	\$952.42	\$952.42
57	\$1,136.79	\$1,136.79	\$1,184.19	\$1,184.19	\$1,040.38	\$1,040.38	\$1,011.62	\$1,011.62	\$994.88	\$994.88
58	\$1,188.57	\$1,188.57	\$1,238.12	\$1,238.12	\$1,087.77	\$1,087.77	\$1,057.70	\$1,057.70	\$1,040.20	\$1,040.20
59	\$1,214.22	\$1,214.22	\$1,264.85	\$1,264.85	\$1,111.25	\$1,111.25	\$1,080.53	\$1,080.53	\$1,062.65	\$1,062.65
60	\$1,266.00	\$1,266.00	\$1,318.79	\$1,318.79	\$1,158.63	\$1,158.63	\$1,126.61	\$1,126.61	\$1,107.96	\$1,107.96
61	\$1,310.78	\$1,310.78	\$1,365.44	\$1,365.44	\$1,199.62	\$1,199.62	\$1,166.46	\$1,166.46	\$1,147.15	\$1,147.15
62	\$1,340.17	\$1,340.17	\$1,396.05	\$1,396.05	\$1,226.51	\$1,226.51	\$1,192.61	\$1,192.61	\$1,172.87	\$1,172.87
63	\$1,377.02	\$1,377.02	\$1,434.44	\$1,434.44	\$1,260.24	\$1,260.24	\$1,225.40	\$1,225.40	\$1,205.12	\$1,205.12
64+	\$1,399.41	\$1,399.41	\$1,457.76	\$1,457.76	\$1,280.73	\$1,280.73	\$1,245.33	\$1,245.33	\$1,224.72	\$1,224.72

Company Name:
Market:
Product:
Effective Date of Rates:

HIOS Plan ID (On Exchange)=>	N/A		N/A		N/A		N/A		N/A	
HIOS Plan ID (Off Exchange)=>	55957PA0300005		55957PA0370003		55957PA0370004		55957PA0380002		55957PA0270037	
Plan Marketing Name =>	AffordaBlue \$3000 Silver		High Valley Flex Blue PPO 500 Gold		High Valley Flex Blue PPO 1250 Gold		Flex Blue PPO Qualified Embedded		BlueCare PPO \$0 Silver	
Form # =>	CERT-FPLIC-AB-COMP-SM-2024		CERT-FPLIC-LV-PPO-SM-2024		CERT-FPLIC-LV-PPO-SM-2024		CERT-FPLIC-LV-HDHP-SM-2024		CERT-FPLIC-BC-PPO-SM-2024	
Rating Area =>	Area 3		Area 3		Area 3		Area 3		Area 3	
Network =>	U		Q		Q		Q		U	
Metal =>	Silver		Gold		Gold		Silver		Silver	
Deductible =>	\$3,000		\$500		\$1,250		\$3,300		\$0	
Coinsurance =>	100%		100%		100%		90%		100%	
Copays =>	60		30		25		0		60	
OOP Maximum =>	\$9,100		\$9,100		\$9,100		\$7,500		\$9,450	
Pediatric Dental (Yes/No) =>	Yes		Yes		Yes		Yes		Yes	
Age Band	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco
0 - 14	\$261.95	\$261.95	\$396.31	\$396.31	\$383.66	\$383.66	\$324.87	\$324.87	\$420.67	\$420.67
15	\$285.24	\$285.24	\$431.54	\$431.54	\$417.76	\$417.76	\$353.75	\$353.75	\$458.07	\$458.07
16	\$294.14	\$294.14	\$445.00	\$445.00	\$430.80	\$430.80	\$364.79	\$364.79	\$472.36	\$472.36
17	\$303.04	\$303.04	\$458.47	\$458.47	\$443.84	\$443.84	\$375.83	\$375.83	\$486.66	\$486.66
18	\$312.63	\$312.63	\$472.98	\$472.98	\$457.88	\$457.88	\$387.72	\$387.72	\$502.06	\$502.06
19	\$322.22	\$322.22	\$487.49	\$487.49	\$471.92	\$471.92	\$399.61	\$399.61	\$517.46	\$517.46
20	\$332.15	\$332.15	\$502.51	\$502.51	\$486.46	\$486.46	\$411.93	\$411.93	\$533.40	\$533.40
21	\$342.42	\$342.42	\$518.05	\$518.05	\$501.51	\$501.51	\$424.67	\$424.67	\$549.90	\$549.90
22	\$342.42	\$342.42	\$518.05	\$518.05	\$501.51	\$501.51	\$424.67	\$424.67	\$549.90	\$549.90
23	\$342.42	\$342.42	\$518.05	\$518.05	\$501.51	\$501.51	\$424.67	\$424.67	\$549.90	\$549.90
24	\$342.42	\$342.42	\$518.05	\$518.05	\$501.51	\$501.51	\$424.67	\$424.67	\$549.90	\$549.90
25	\$343.79	\$343.79	\$520.12	\$520.12	\$503.52	\$503.52	\$426.37	\$426.37	\$552.10	\$552.10
26	\$350.64	\$350.64	\$530.48	\$530.48	\$513.55	\$513.55	\$434.86	\$434.86	\$563.10	\$563.10
27	\$358.86	\$358.86	\$542.92	\$542.92	\$525.58	\$525.58	\$445.05	\$445.05	\$576.30	\$576.30
28	\$372.21	\$372.21	\$563.12	\$563.12	\$545.14	\$545.14	\$461.62	\$461.62	\$597.74	\$597.74
29	\$383.17	\$383.17	\$579.70	\$579.70	\$561.19	\$561.19	\$475.21	\$475.21	\$615.34	\$615.34
30	\$388.65	\$388.65	\$587.99	\$587.99	\$569.21	\$569.21	\$482.00	\$482.00	\$624.14	\$624.14
31	\$396.86	\$396.86	\$600.42	\$600.42	\$581.25	\$581.25	\$492.19	\$492.19	\$637.33	\$637.33
32	\$405.08	\$405.08	\$612.85	\$612.85	\$593.29	\$593.29	\$502.38	\$502.38	\$650.53	\$650.53
33	\$410.22	\$410.22	\$620.62	\$620.62	\$600.81	\$600.81	\$508.75	\$508.75	\$658.78	\$658.78
34	\$415.70	\$415.70	\$628.91	\$628.91	\$608.83	\$608.83	\$515.55	\$515.55	\$667.58	\$667.58
35	\$418.44	\$418.44	\$633.06	\$633.06	\$612.85	\$612.85	\$518.95	\$518.95	\$671.98	\$671.98
36	\$421.18	\$421.18	\$637.20	\$637.20	\$616.86	\$616.86	\$522.34	\$522.34	\$676.38	\$676.38
37	\$423.92	\$423.92	\$641.35	\$641.35	\$620.87	\$620.87	\$525.74	\$525.74	\$680.78	\$680.78
38	\$426.66	\$426.66	\$645.49	\$645.49	\$624.88	\$624.88	\$529.14	\$529.14	\$685.18	\$685.18
39	\$432.13	\$432.13	\$653.78	\$653.78	\$632.91	\$632.91	\$535.93	\$535.93	\$693.97	\$693.97
40	\$437.61	\$437.61	\$662.07	\$662.07	\$640.93	\$640.93	\$542.73	\$542.73	\$702.77	\$702.77
41	\$445.83	\$445.83	\$674.50	\$674.50	\$652.97	\$652.97	\$552.92	\$552.92	\$715.97	\$715.97
42	\$453.71	\$453.71	\$686.42	\$686.42	\$664.50	\$664.50	\$562.69	\$562.69	\$728.62	\$728.62
43	\$464.66	\$464.66	\$702.99	\$702.99	\$680.55	\$680.55	\$576.28	\$576.28	\$746.21	\$746.21
44	\$478.36	\$478.36	\$723.72	\$723.72	\$700.61	\$700.61	\$593.26	\$593.26	\$768.21	\$768.21
45	\$494.45	\$494.45	\$748.06	\$748.06	\$724.18	\$724.18	\$613.22	\$613.22	\$794.06	\$794.06
46	\$513.63	\$513.63	\$777.08	\$777.08	\$752.27	\$752.27	\$637.01	\$637.01	\$824.85	\$824.85
47	\$535.20	\$535.20	\$809.71	\$809.71	\$783.86	\$783.86	\$663.76	\$663.76	\$859.49	\$859.49
48	\$559.86	\$559.86	\$847.01	\$847.01	\$819.97	\$819.97	\$694.34	\$694.34	\$899.09	\$899.09
49	\$584.17	\$584.17	\$883.79	\$883.79	\$855.58	\$855.58	\$724.49	\$724.49	\$938.13	\$938.13
50	\$611.56	\$611.56	\$925.24	\$925.24	\$895.70	\$895.70	\$758.46	\$758.46	\$982.12	\$982.12
51	\$638.61	\$638.61	\$966.16	\$966.16	\$935.32	\$935.32	\$792.01	\$792.01	\$1,025.56	\$1,025.56
52	\$668.40	\$668.40	\$1,011.23	\$1,011.23	\$978.95	\$978.95	\$828.96	\$828.96	\$1,073.40	\$1,073.40
53	\$698.54	\$698.54	\$1,056.82	\$1,056.82	\$1,023.08	\$1,023.08	\$866.33	\$866.33	\$1,121.80	\$1,121.80
54	\$731.07	\$731.07	\$1,106.04	\$1,106.04	\$1,070.72	\$1,070.72	\$906.67	\$906.67	\$1,174.04	\$1,174.04
55	\$763.60	\$763.60	\$1,155.25	\$1,155.25	\$1,118.37	\$1,118.37	\$947.01	\$947.01	\$1,226.28	\$1,226.28
56	\$798.87	\$798.87	\$1,208.61	\$1,208.61	\$1,170.02	\$1,170.02	\$990.76	\$990.76	\$1,282.92	\$1,282.92
57	\$834.48	\$834.48	\$1,262.49	\$1,262.49	\$1,222.18	\$1,222.18	\$1,034.92	\$1,034.92	\$1,340.11	\$1,340.11
58	\$872.49	\$872.49	\$1,319.99	\$1,319.99	\$1,277.85	\$1,277.85	\$1,082.06	\$1,082.06	\$1,401.15	\$1,401.15
59	\$891.32	\$891.32	\$1,348.48	\$1,348.48	\$1,305.43	\$1,305.43	\$1,105.42	\$1,105.42	\$1,431.39	\$1,431.39
60	\$929.33	\$929.33	\$1,405.99	\$1,405.99	\$1,361.10	\$1,361.10	\$1,152.55	\$1,152.55	\$1,492.43	\$1,492.43
61	\$962.20	\$962.20	\$1,455.72	\$1,455.72	\$1,409.24	\$1,409.24	\$1,193.32	\$1,193.32	\$1,545.22	\$1,545.22
62	\$983.77	\$983.77	\$1,488.36	\$1,488.36	\$1,440.84	\$1,440.84	\$1,220.08	\$1,220.08	\$1,579.86	\$1,579.86
63	\$1,010.82	\$1,010.82	\$1,529.28	\$1,529.28	\$1,480.46	\$1,480.46	\$1,253.63	\$1,253.63	\$1,623.30	\$1,623.30
64+	\$1,027.26	\$1,027.26	\$1,554.15	\$1,554.15	\$1,504.53	\$1,504.53	\$1,274.01	\$1,274.01	\$1,649.70	\$1,649.70

Company Name:
Market:
Product:
Effective Date of Rates:

HIOS Plan ID (On Exchange)=>	N/A	
HIOS Plan ID (Off Exchange)=>	55957PA0290038	
Plan Marketing Name =>	BlueCare Custom PPO \$0 Silver	
Form # =>	CERT-FPLIC-BCUST-PPO-SM-202	
Rating Area =>	Area 3	
Network =>	U	
Metal =>	Silver	
Deductible =>	\$0	
Coinsurance =>	100%	
Copays =>	60	
OOP Maximum =>	\$9,450	
Pediatric Dental (Yes/No) =>	Yes	
Age Band	Non-Tobacco	Tobacco
0 - 14	\$351.30	\$351.30
15	\$382.52	\$382.52
16	\$394.46	\$394.46
17	\$406.40	\$406.40
18	\$419.26	\$419.26
19	\$432.12	\$432.12
20	\$445.43	\$445.43
21	\$459.21	\$459.21
22	\$459.21	\$459.21
23	\$459.21	\$459.21
24	\$459.21	\$459.21
25	\$461.05	\$461.05
26	\$470.23	\$470.23
27	\$481.25	\$481.25
28	\$499.16	\$499.16
29	\$513.86	\$513.86
30	\$521.20	\$521.20
31	\$532.22	\$532.22
32	\$543.25	\$543.25
33	\$550.13	\$550.13
34	\$557.48	\$557.48
35	\$561.15	\$561.15
36	\$564.83	\$564.83
37	\$568.50	\$568.50
38	\$572.18	\$572.18
39	\$579.52	\$579.52
40	\$586.87	\$586.87
41	\$597.89	\$597.89
42	\$608.45	\$608.45
43	\$623.15	\$623.15
44	\$641.52	\$641.52
45	\$663.10	\$663.10
46	\$688.82	\$688.82
47	\$717.75	\$717.75
48	\$750.81	\$750.81
49	\$783.41	\$783.41
50	\$820.15	\$820.15
51	\$856.43	\$856.43
52	\$896.38	\$896.38
53	\$936.79	\$936.79
54	\$980.41	\$980.41
55	\$1,024.04	\$1,024.04
56	\$1,071.34	\$1,071.34
57	\$1,119.09	\$1,119.09
58	\$1,170.07	\$1,170.07
59	\$1,195.32	\$1,195.32
60	\$1,246.30	\$1,246.30
61	\$1,290.38	\$1,290.38
62	\$1,319.31	\$1,319.31
63	\$1,355.59	\$1,355.59
64+	\$1,377.63	\$1,377.63

Company Name: First Priority Life Insurance Co.

Market: Small Group

Product: PPO

Effective Date of Rates: October 1, 2024

Ending date of Rates:

December 31, 2024

HIOS Plan ID (On Exchange)=>	N/A		N/A		N/A		N/A		N/A	
HIOS Plan ID (Off Exchange)=>	55957PA0270007		55957PA0290007		55957PA0270016		55957PA0290008		55957PA0270002	
Plan Marketing Name =>	BlueCare PPO \$0 Platinum		BlueCare Custom PPO \$0 Platinum		BlueCare PPO \$250 Platinum		BlueCare Custom PPO \$250 Platinum		BlueCare PPO \$500 Platinum	
Form # =>	CERT-FPLIC-BC-PPO-SM-2024		CERT-FPLIC-BCUST-PPO-SM-202		CERT-FPLIC-BC-PPO-SM-2024		CERT-FPLIC-BCUST-PPO-SM-202		CERT-FPLIC-BC-PPO-SM-2024	
Rating Area =>	Area 3		Area 3		Area 3		Area 3		Area 3	
Network =>	U		U		U		U		U	
Metal =>	Platinum		Platinum		Platinum		Platinum		Platinum	
Deductible =>	\$0		\$0		\$250		\$250		\$500	
Coinsurance =>	100%		100%		100%		100%		100%	
Copays =>	25		25		10		10		10	
OOP Maximum =>	\$3,500		\$3,500		\$8,700		\$8,700		\$3,000	
Pediatric Dental (Yes/No) =>	Yes		Yes		Yes		Yes		Yes	
Age Band	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco
0 - 14	\$517.68	\$517.68	\$431.74	\$431.74	\$507.83	\$507.83	\$423.58	\$423.58	\$501.76	\$501.76
15	\$563.69	\$563.69	\$470.12	\$470.12	\$552.97	\$552.97	\$461.23	\$461.23	\$546.36	\$546.36
16	\$581.29	\$581.29	\$484.79	\$484.79	\$570.23	\$570.23	\$475.63	\$475.63	\$563.42	\$563.42
17	\$598.88	\$598.88	\$499.47	\$499.47	\$587.49	\$587.49	\$490.02	\$490.02	\$580.47	\$580.47
18	\$617.83	\$617.83	\$515.27	\$515.27	\$606.08	\$606.08	\$505.53	\$505.53	\$598.84	\$598.84
19	\$636.77	\$636.77	\$531.07	\$531.07	\$624.66	\$624.66	\$521.03	\$521.03	\$617.20	\$617.20
20	\$656.40	\$656.40	\$547.44	\$547.44	\$643.92	\$643.92	\$537.09	\$537.09	\$636.22	\$636.22
21	\$676.70	\$676.70	\$564.37	\$564.37	\$663.83	\$663.83	\$553.70	\$553.70	\$655.90	\$655.90
22	\$676.70	\$676.70	\$564.37	\$564.37	\$663.83	\$663.83	\$553.70	\$553.70	\$655.90	\$655.90
23	\$676.70	\$676.70	\$564.37	\$564.37	\$663.83	\$663.83	\$553.70	\$553.70	\$655.90	\$655.90
24	\$676.70	\$676.70	\$564.37	\$564.37	\$663.83	\$663.83	\$553.70	\$553.70	\$655.90	\$655.90
25	\$679.41	\$679.41	\$566.63	\$566.63	\$666.49	\$666.49	\$555.91	\$555.91	\$658.52	\$658.52
26	\$692.94	\$692.94	\$577.91	\$577.91	\$679.76	\$679.76	\$566.99	\$566.99	\$671.64	\$671.64
27	\$709.18	\$709.18	\$591.46	\$591.46	\$695.69	\$695.69	\$580.28	\$580.28	\$687.38	\$687.38
28	\$735.57	\$735.57	\$613.47	\$613.47	\$721.58	\$721.58	\$601.87	\$601.87	\$712.96	\$712.96
29	\$757.23	\$757.23	\$631.53	\$631.53	\$742.83	\$742.83	\$619.59	\$619.59	\$733.95	\$733.95
30	\$768.05	\$768.05	\$640.56	\$640.56	\$753.45	\$753.45	\$628.45	\$628.45	\$744.45	\$744.45
31	\$784.30	\$784.30	\$654.10	\$654.10	\$769.38	\$769.38	\$641.74	\$641.74	\$760.19	\$760.19
32	\$800.54	\$800.54	\$667.65	\$667.65	\$785.31	\$785.31	\$655.03	\$655.03	\$775.93	\$775.93
33	\$810.69	\$810.69	\$676.12	\$676.12	\$795.27	\$795.27	\$663.33	\$663.33	\$785.77	\$785.77
34	\$821.51	\$821.51	\$685.15	\$685.15	\$805.89	\$805.89	\$672.19	\$672.19	\$796.26	\$796.26
35	\$826.93	\$826.93	\$689.66	\$689.66	\$811.20	\$811.20	\$676.62	\$676.62	\$801.51	\$801.51
36	\$832.34	\$832.34	\$694.18	\$694.18	\$816.51	\$816.51	\$681.05	\$681.05	\$806.76	\$806.76
37	\$837.75	\$837.75	\$698.69	\$698.69	\$821.82	\$821.82	\$685.48	\$685.48	\$812.00	\$812.00
38	\$843.17	\$843.17	\$703.21	\$703.21	\$827.13	\$827.13	\$689.91	\$689.91	\$817.25	\$817.25
39	\$854.00	\$854.00	\$712.23	\$712.23	\$837.75	\$837.75	\$698.77	\$698.77	\$827.75	\$827.75
40	\$864.82	\$864.82	\$721.26	\$721.26	\$848.37	\$848.37	\$707.63	\$707.63	\$838.24	\$838.24
41	\$881.06	\$881.06	\$734.81	\$734.81	\$864.31	\$864.31	\$720.92	\$720.92	\$853.98	\$853.98
42	\$896.63	\$896.63	\$747.79	\$747.79	\$879.57	\$879.57	\$733.65	\$733.65	\$869.07	\$869.07
43	\$918.28	\$918.28	\$765.85	\$765.85	\$900.82	\$900.82	\$751.37	\$751.37	\$890.06	\$890.06
44	\$945.35	\$945.35	\$788.42	\$788.42	\$927.37	\$927.37	\$773.52	\$773.52	\$916.29	\$916.29
45	\$977.15	\$977.15	\$814.95	\$814.95	\$958.57	\$958.57	\$799.54	\$799.54	\$947.12	\$947.12
46	\$1,015.05	\$1,015.05	\$846.56	\$846.56	\$995.75	\$995.75	\$830.55	\$830.55	\$983.85	\$983.85
47	\$1,057.68	\$1,057.68	\$882.11	\$882.11	\$1,037.57	\$1,037.57	\$865.43	\$865.43	\$1,025.17	\$1,025.17
48	\$1,106.40	\$1,106.40	\$922.74	\$922.74	\$1,085.36	\$1,085.36	\$905.30	\$905.30	\$1,072.40	\$1,072.40
49	\$1,154.45	\$1,154.45	\$962.82	\$962.82	\$1,132.49	\$1,132.49	\$944.61	\$944.61	\$1,118.97	\$1,118.97
50	\$1,208.59	\$1,208.59	\$1,007.96	\$1,007.96	\$1,185.60	\$1,185.60	\$988.91	\$988.91	\$1,171.44	\$1,171.44
51	\$1,262.05	\$1,262.05	\$1,052.55	\$1,052.55	\$1,238.04	\$1,238.04	\$1,032.65	\$1,032.65	\$1,223.25	\$1,223.25
52	\$1,320.92	\$1,320.92	\$1,101.65	\$1,101.65	\$1,295.80	\$1,295.80	\$1,080.82	\$1,080.82	\$1,280.32	\$1,280.32
53	\$1,380.47	\$1,380.47	\$1,151.31	\$1,151.31	\$1,354.21	\$1,354.21	\$1,129.55	\$1,129.55	\$1,338.04	\$1,338.04
54	\$1,444.75	\$1,444.75	\$1,204.93	\$1,204.93	\$1,417.28	\$1,417.28	\$1,182.15	\$1,182.15	\$1,400.35	\$1,400.35
55	\$1,509.04	\$1,509.04	\$1,258.55	\$1,258.55	\$1,480.34	\$1,480.34	\$1,234.75	\$1,234.75	\$1,462.66	\$1,462.66
56	\$1,578.74	\$1,578.74	\$1,316.68	\$1,316.68	\$1,548.72	\$1,548.72	\$1,291.78	\$1,291.78	\$1,530.21	\$1,530.21
57	\$1,649.12	\$1,649.12	\$1,375.37	\$1,375.37	\$1,617.75	\$1,617.75	\$1,349.37	\$1,349.37	\$1,598.43	\$1,598.43
58	\$1,724.23	\$1,724.23	\$1,438.01	\$1,438.01	\$1,691.44	\$1,691.44	\$1,410.83	\$1,410.83	\$1,671.23	\$1,671.23
59	\$1,761.45	\$1,761.45	\$1,469.06	\$1,469.06	\$1,727.95	\$1,727.95	\$1,441.28	\$1,441.28	\$1,707.31	\$1,707.31
60	\$1,836.56	\$1,836.56	\$1,531.70	\$1,531.70	\$1,801.63	\$1,801.63	\$1,502.74	\$1,502.74	\$1,780.11	\$1,780.11
61	\$1,901.53	\$1,901.53	\$1,585.88	\$1,585.88	\$1,865.36	\$1,865.36	\$1,555.90	\$1,555.90	\$1,843.08	\$1,843.08
62	\$1,944.16	\$1,944.16	\$1,621.44	\$1,621.44	\$1,907.18	\$1,907.18	\$1,590.78	\$1,590.78	\$1,884.40	\$1,884.40
63	\$1,997.62	\$1,997.62	\$1,666.02	\$1,666.02	\$1,959.63	\$1,959.63	\$1,634.52	\$1,634.52	\$1,936.22	\$1,936.22
64+	\$2,030.10	\$2,030.10	\$1,693.11	\$1,693.11	\$1,991.49	\$1,991.49	\$1,661.10	\$1,661.10	\$1,967.70	\$1,967.70

Company Name:
Market:
Product:
Effective Date of Rates:

HIOS Plan ID (On Exchange)=>	N/A		N/A		N/A		N/A		N/A	
HIOS Plan ID (Off Exchange)=>	55957PA0290002		55957PA0270006		55957PA0290006		55957PA0270023		55957PA0290024	
Plan Marketing Name =>	eCare Custom PPO \$500 Platin		BlueCare PPO \$750 Platinum		eCare Custom PPO \$750 Platin		BlueCare PPO \$0 Gold		BlueCare Custom PPO \$0 Gold	
Form # =>	CERT-FPLIC-BCUST-PPO-SM-202		CERT-FPLIC-BC-PPO-SM-2024		CERT-FPLIC-BCUST-PPO-SM-202		CERT-FPLIC-BC-PPO-SM-2024		CERT-FPLIC-BCUST-PPO-SM-202	
Rating Area =>	Area 3		Area 3		Area 3		Area 3		Area 3	
Network =>	U		U		U		U		U	
Metal =>	Platinum		Platinum		Platinum		Gold		Gold	
Deductible =>	\$500		\$750		\$750		\$0		\$0	
Coinsurance =>	100%		100%		100%		100%		100%	
Copays =>	10		10		10		40		40	
OOP Maximum =>	\$3,000		\$2,500		\$2,500		\$7,900		\$7,900	
Pediatric Dental (Yes/No) =>	Yes		Yes		Yes		Yes		Yes	
Age Band	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco
0 - 14	\$418.55	\$418.55	\$488.19	\$488.19	\$407.30	\$407.30	\$455.47	\$455.47	\$380.17	\$380.17
15	\$455.76	\$455.76	\$531.59	\$531.59	\$443.51	\$443.51	\$495.95	\$495.95	\$413.97	\$413.97
16	\$469.98	\$469.98	\$548.18	\$548.18	\$457.35	\$457.35	\$511.43	\$511.43	\$426.89	\$426.89
17	\$484.21	\$484.21	\$564.77	\$564.77	\$471.19	\$471.19	\$526.91	\$526.91	\$439.81	\$439.81
18	\$499.53	\$499.53	\$582.64	\$582.64	\$486.10	\$486.10	\$543.58	\$543.58	\$453.72	\$453.72
19	\$514.85	\$514.85	\$600.51	\$600.51	\$501.01	\$501.01	\$560.25	\$560.25	\$467.64	\$467.64
20	\$530.72	\$530.72	\$619.02	\$619.02	\$516.45	\$516.45	\$577.52	\$577.52	\$482.05	\$482.05
21	\$547.13	\$547.13	\$638.16	\$638.16	\$532.42	\$532.42	\$595.38	\$595.38	\$496.96	\$496.96
22	\$547.13	\$547.13	\$638.16	\$638.16	\$532.42	\$532.42	\$595.38	\$595.38	\$496.96	\$496.96
23	\$547.13	\$547.13	\$638.16	\$638.16	\$532.42	\$532.42	\$595.38	\$595.38	\$496.96	\$496.96
24	\$547.13	\$547.13	\$638.16	\$638.16	\$532.42	\$532.42	\$595.38	\$595.38	\$496.96	\$496.96
25	\$549.32	\$549.32	\$640.71	\$640.71	\$534.55	\$534.55	\$597.76	\$597.76	\$498.95	\$498.95
26	\$560.26	\$560.26	\$653.48	\$653.48	\$545.20	\$545.20	\$609.67	\$609.67	\$508.89	\$508.89
27	\$573.39	\$573.39	\$668.79	\$668.79	\$557.98	\$557.98	\$623.96	\$623.96	\$520.81	\$520.81
28	\$594.73	\$594.73	\$693.68	\$693.68	\$578.74	\$578.74	\$647.18	\$647.18	\$540.20	\$540.20
29	\$612.24	\$612.24	\$714.10	\$714.10	\$595.78	\$595.78	\$666.23	\$666.23	\$556.10	\$556.10
30	\$620.99	\$620.99	\$724.31	\$724.31	\$604.30	\$604.30	\$675.76	\$675.76	\$564.05	\$564.05
31	\$634.12	\$634.12	\$739.63	\$739.63	\$617.07	\$617.07	\$690.05	\$690.05	\$575.98	\$575.98
32	\$647.25	\$647.25	\$754.94	\$754.94	\$629.85	\$629.85	\$704.33	\$704.33	\$587.90	\$587.90
33	\$655.46	\$655.46	\$764.52	\$764.52	\$637.84	\$637.84	\$713.27	\$713.27	\$595.36	\$595.36
34	\$664.22	\$664.22	\$774.73	\$774.73	\$646.36	\$646.36	\$722.79	\$722.79	\$603.31	\$603.31
35	\$668.59	\$668.59	\$779.83	\$779.83	\$650.62	\$650.62	\$727.55	\$727.55	\$607.29	\$607.29
36	\$672.97	\$672.97	\$784.94	\$784.94	\$654.88	\$654.88	\$732.32	\$732.32	\$611.26	\$611.26
37	\$677.35	\$677.35	\$790.04	\$790.04	\$659.14	\$659.14	\$737.08	\$737.08	\$615.24	\$615.24
38	\$681.72	\$681.72	\$795.15	\$795.15	\$663.40	\$663.40	\$741.84	\$741.84	\$619.21	\$619.21
39	\$690.48	\$690.48	\$805.36	\$805.36	\$671.91	\$671.91	\$751.37	\$751.37	\$627.16	\$627.16
40	\$699.23	\$699.23	\$815.57	\$815.57	\$680.43	\$680.43	\$760.90	\$760.90	\$635.11	\$635.11
41	\$712.36	\$712.36	\$830.88	\$830.88	\$693.21	\$693.21	\$775.18	\$775.18	\$647.04	\$647.04
42	\$724.95	\$724.95	\$845.56	\$845.56	\$705.46	\$705.46	\$788.88	\$788.88	\$658.47	\$658.47
43	\$742.46	\$742.46	\$865.98	\$865.98	\$722.49	\$722.49	\$807.93	\$807.93	\$674.37	\$674.37
44	\$764.34	\$764.34	\$891.51	\$891.51	\$743.79	\$743.79	\$831.75	\$831.75	\$694.25	\$694.25
45	\$790.06	\$790.06	\$921.50	\$921.50	\$768.81	\$768.81	\$859.73	\$859.73	\$717.61	\$717.61
46	\$820.70	\$820.70	\$957.24	\$957.24	\$798.63	\$798.63	\$893.07	\$893.07	\$745.44	\$745.44
47	\$855.16	\$855.16	\$997.44	\$997.44	\$832.17	\$832.17	\$930.58	\$930.58	\$776.75	\$776.75
48	\$894.56	\$894.56	\$1,043.39	\$1,043.39	\$870.51	\$870.51	\$973.45	\$973.45	\$812.53	\$812.53
49	\$933.40	\$933.40	\$1,088.70	\$1,088.70	\$908.31	\$908.31	\$1,015.72	\$1,015.72	\$847.81	\$847.81
50	\$977.17	\$977.17	\$1,139.75	\$1,139.75	\$950.90	\$950.90	\$1,063.35	\$1,063.35	\$887.57	\$887.57
51	\$1,020.40	\$1,020.40	\$1,190.17	\$1,190.17	\$992.96	\$992.96	\$1,110.38	\$1,110.38	\$926.83	\$926.83
52	\$1,068.00	\$1,068.00	\$1,245.69	\$1,245.69	\$1,039.28	\$1,039.28	\$1,162.18	\$1,162.18	\$970.07	\$970.07
53	\$1,116.15	\$1,116.15	\$1,301.85	\$1,301.85	\$1,086.14	\$1,086.14	\$1,214.58	\$1,214.58	\$1,013.80	\$1,013.80
54	\$1,168.12	\$1,168.12	\$1,362.47	\$1,362.47	\$1,136.72	\$1,136.72	\$1,271.14	\$1,271.14	\$1,061.01	\$1,061.01
55	\$1,220.10	\$1,220.10	\$1,423.10	\$1,423.10	\$1,187.30	\$1,187.30	\$1,327.70	\$1,327.70	\$1,108.22	\$1,108.22
56	\$1,276.45	\$1,276.45	\$1,488.83	\$1,488.83	\$1,242.14	\$1,242.14	\$1,389.02	\$1,389.02	\$1,159.41	\$1,159.41
57	\$1,333.36	\$1,333.36	\$1,555.20	\$1,555.20	\$1,297.51	\$1,297.51	\$1,450.94	\$1,450.94	\$1,211.09	\$1,211.09
58	\$1,394.09	\$1,394.09	\$1,626.03	\$1,626.03	\$1,356.61	\$1,356.61	\$1,517.03	\$1,517.03	\$1,266.25	\$1,266.25
59	\$1,424.18	\$1,424.18	\$1,661.13	\$1,661.13	\$1,385.89	\$1,385.89	\$1,549.77	\$1,549.77	\$1,293.59	\$1,293.59
60	\$1,484.91	\$1,484.91	\$1,731.97	\$1,731.97	\$1,444.99	\$1,444.99	\$1,615.86	\$1,615.86	\$1,348.75	\$1,348.75
61	\$1,537.44	\$1,537.44	\$1,793.23	\$1,793.23	\$1,496.10	\$1,496.10	\$1,673.02	\$1,673.02	\$1,396.46	\$1,396.46
62	\$1,571.90	\$1,571.90	\$1,833.43	\$1,833.43	\$1,529.64	\$1,529.64	\$1,710.53	\$1,710.53	\$1,427.77	\$1,427.77
63	\$1,615.13	\$1,615.13	\$1,883.85	\$1,883.85	\$1,571.70	\$1,571.70	\$1,757.56	\$1,757.56	\$1,467.03	\$1,467.03
64+	\$1,641.39	\$1,641.39	\$1,914.48	\$1,914.48	\$1,597.26	\$1,597.26	\$1,786.14	\$1,786.14	\$1,490.88	\$1,490.88

Company Name:
Market:
Product:
Effective Date of Rates:

HIOS Plan ID (On Exchange)=>	N/A		N/A		N/A		N/A		N/A	
HIOS Plan ID (Off Exchange)=>	55957PA0270017		55957PA0290022		55957PA0270018		55957PA0290012		55957PA0270008	
Plan Marketing Name =>	BlueCare PPO \$500 Gold		BlueCare Custom PPO \$500 Gold		BlueCare PPO \$1000 Gold		BlueCare Custom PPO \$1000 Gold		BlueCare PPO \$1250 Gold	
Form # =>	CERT-FPLIC-BC-PPO-SM-2024		CERT-FPLIC-BCUST-PPO-SM-202		CERT-FPLIC-BC-PPO-SM-2024		CERT-FPLIC-BCUST-PPO-SM-202		CERT-FPLIC-BC-PPO-SM-2024	
Rating Area =>	Area 3		Area 3		Area 3		Area 3		Area 3	
Network =>	U		U		U		U		U	
Metal =>	Gold		Gold		Gold		Gold		Gold	
Deductible =>	\$500		\$500		\$1,000		\$1,000		\$1,250	
Coinsurance =>	100%		100%		100%		100%		100%	
Copays =>	30		30		30		30		35	
OOP Maximum =>	\$9,300		\$9,300		\$8,550		\$8,550		\$8,550	
Pediatric Dental (Yes/No) =>	Yes		Yes		Yes		Yes		Yes	
Age Band	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco
0 - 14	\$433.98	\$433.98	\$362.37	\$362.37	\$404.94	\$404.94	\$338.28	\$338.28	\$425.40	\$425.40
15	\$472.56	\$472.56	\$394.58	\$394.58	\$440.93	\$440.93	\$368.35	\$368.35	\$463.21	\$463.21
16	\$487.31	\$487.31	\$406.89	\$406.89	\$454.69	\$454.69	\$379.85	\$379.85	\$477.67	\$477.67
17	\$502.06	\$502.06	\$419.21	\$419.21	\$468.46	\$468.46	\$391.35	\$391.35	\$492.13	\$492.13
18	\$517.94	\$517.94	\$432.47	\$432.47	\$483.28	\$483.28	\$403.73	\$403.73	\$507.70	\$507.70
19	\$533.83	\$533.83	\$445.73	\$445.73	\$498.10	\$498.10	\$416.11	\$416.11	\$523.27	\$523.27
20	\$550.28	\$550.28	\$459.47	\$459.47	\$513.45	\$513.45	\$428.93	\$428.93	\$539.40	\$539.40
21	\$567.30	\$567.30	\$473.68	\$473.68	\$529.33	\$529.33	\$442.20	\$442.20	\$556.08	\$556.08
22	\$567.30	\$567.30	\$473.68	\$473.68	\$529.33	\$529.33	\$442.20	\$442.20	\$556.08	\$556.08
23	\$567.30	\$567.30	\$473.68	\$473.68	\$529.33	\$529.33	\$442.20	\$442.20	\$556.08	\$556.08
24	\$567.30	\$567.30	\$473.68	\$473.68	\$529.33	\$529.33	\$442.20	\$442.20	\$556.08	\$556.08
25	\$569.57	\$569.57	\$475.57	\$475.57	\$531.45	\$531.45	\$443.97	\$443.97	\$558.30	\$558.30
26	\$580.92	\$580.92	\$485.05	\$485.05	\$542.03	\$542.03	\$452.81	\$452.81	\$569.43	\$569.43
27	\$594.53	\$594.53	\$496.42	\$496.42	\$554.74	\$554.74	\$463.43	\$463.43	\$582.77	\$582.77
28	\$616.66	\$616.66	\$514.89	\$514.89	\$575.38	\$575.38	\$480.67	\$480.67	\$604.46	\$604.46
29	\$634.81	\$634.81	\$530.05	\$530.05	\$592.32	\$592.32	\$494.82	\$494.82	\$622.25	\$622.25
30	\$643.89	\$643.89	\$537.63	\$537.63	\$600.79	\$600.79	\$501.90	\$501.90	\$631.15	\$631.15
31	\$657.50	\$657.50	\$549.00	\$549.00	\$613.49	\$613.49	\$512.51	\$512.51	\$644.50	\$644.50
32	\$671.12	\$671.12	\$560.36	\$560.36	\$626.20	\$626.20	\$523.12	\$523.12	\$657.84	\$657.84
33	\$679.63	\$679.63	\$567.47	\$567.47	\$634.14	\$634.14	\$529.76	\$529.76	\$666.18	\$666.18
34	\$688.70	\$688.70	\$575.05	\$575.05	\$642.61	\$642.61	\$536.83	\$536.83	\$675.08	\$675.08
35	\$693.24	\$693.24	\$578.84	\$578.84	\$646.84	\$646.84	\$540.37	\$540.37	\$679.53	\$679.53
36	\$697.78	\$697.78	\$582.63	\$582.63	\$651.08	\$651.08	\$543.91	\$543.91	\$683.98	\$683.98
37	\$702.32	\$702.32	\$586.42	\$586.42	\$655.31	\$655.31	\$547.44	\$547.44	\$688.43	\$688.43
38	\$706.86	\$706.86	\$590.21	\$590.21	\$659.55	\$659.55	\$550.98	\$550.98	\$692.88	\$692.88
39	\$715.93	\$715.93	\$597.78	\$597.78	\$668.01	\$668.01	\$558.06	\$558.06	\$701.77	\$701.77
40	\$725.01	\$725.01	\$605.36	\$605.36	\$676.48	\$676.48	\$565.13	\$565.13	\$710.67	\$710.67
41	\$738.62	\$738.62	\$616.73	\$616.73	\$689.19	\$689.19	\$575.74	\$575.74	\$724.02	\$724.02
42	\$751.67	\$751.67	\$627.63	\$627.63	\$701.36	\$701.36	\$585.92	\$585.92	\$736.81	\$736.81
43	\$769.83	\$769.83	\$642.78	\$642.78	\$718.30	\$718.30	\$600.07	\$600.07	\$754.60	\$754.60
44	\$792.52	\$792.52	\$661.73	\$661.73	\$739.47	\$739.47	\$617.75	\$617.75	\$776.84	\$776.84
45	\$819.18	\$819.18	\$683.99	\$683.99	\$764.35	\$764.35	\$638.54	\$638.54	\$802.98	\$802.98
46	\$850.95	\$850.95	\$710.52	\$710.52	\$794.00	\$794.00	\$663.30	\$663.30	\$834.12	\$834.12
47	\$886.69	\$886.69	\$740.36	\$740.36	\$827.34	\$827.34	\$691.16	\$691.16	\$869.15	\$869.15
48	\$927.54	\$927.54	\$774.47	\$774.47	\$865.45	\$865.45	\$723.00	\$723.00	\$909.19	\$909.19
49	\$967.81	\$967.81	\$808.10	\$808.10	\$903.04	\$903.04	\$754.39	\$754.39	\$948.67	\$948.67
50	\$1,013.20	\$1,013.20	\$845.99	\$845.99	\$945.38	\$945.38	\$789.77	\$789.77	\$993.16	\$993.16
51	\$1,058.01	\$1,058.01	\$883.41	\$883.41	\$987.20	\$987.20	\$824.70	\$824.70	\$1,037.09	\$1,037.09
52	\$1,107.37	\$1,107.37	\$924.62	\$924.62	\$1,033.25	\$1,033.25	\$863.17	\$863.17	\$1,085.47	\$1,085.47
53	\$1,157.29	\$1,157.29	\$966.31	\$966.31	\$1,079.83	\$1,079.83	\$902.09	\$902.09	\$1,134.40	\$1,134.40
54	\$1,211.19	\$1,211.19	\$1,011.31	\$1,011.31	\$1,130.12	\$1,130.12	\$944.10	\$944.10	\$1,187.23	\$1,187.23
55	\$1,265.08	\$1,265.08	\$1,056.31	\$1,056.31	\$1,180.41	\$1,180.41	\$986.11	\$986.11	\$1,240.06	\$1,240.06
56	\$1,323.51	\$1,323.51	\$1,105.10	\$1,105.10	\$1,234.93	\$1,234.93	\$1,031.65	\$1,031.65	\$1,297.33	\$1,297.33
57	\$1,382.51	\$1,382.51	\$1,154.36	\$1,154.36	\$1,289.98	\$1,289.98	\$1,077.64	\$1,077.64	\$1,355.17	\$1,355.17
58	\$1,445.48	\$1,445.48	\$1,206.94	\$1,206.94	\$1,348.73	\$1,348.73	\$1,126.73	\$1,126.73	\$1,416.89	\$1,416.89
59	\$1,476.68	\$1,476.68	\$1,232.99	\$1,232.99	\$1,377.85	\$1,377.85	\$1,151.05	\$1,151.05	\$1,447.48	\$1,447.48
60	\$1,539.65	\$1,539.65	\$1,285.57	\$1,285.57	\$1,436.60	\$1,436.60	\$1,200.13	\$1,200.13	\$1,509.20	\$1,509.20
61	\$1,594.11	\$1,594.11	\$1,331.04	\$1,331.04	\$1,487.42	\$1,487.42	\$1,242.58	\$1,242.58	\$1,562.58	\$1,562.58
62	\$1,629.85	\$1,629.85	\$1,360.88	\$1,360.88	\$1,520.77	\$1,520.77	\$1,270.44	\$1,270.44	\$1,597.62	\$1,597.62
63	\$1,674.67	\$1,674.67	\$1,398.30	\$1,398.30	\$1,562.58	\$1,562.58	\$1,305.37	\$1,305.37	\$1,641.55	\$1,641.55
64+	\$1,701.90	\$1,701.90	\$1,421.04	\$1,421.04	\$1,587.99	\$1,587.99	\$1,326.60	\$1,326.60	\$1,668.24	\$1,668.24

Company Name:
Market:
Product:
Effective Date of Rates:

HIOS Plan ID (On Exchange)=>	N/A		N/A		N/A		N/A		N/A	
HIOS Plan ID (Off Exchange)=>	55957PA0290011		55957PA0270030		55957PA0290029		55957PA0270009		55957PA0290013	
Plan Marketing Name =>	BlueCare Custom PPO \$1250 Gold		BlueCare PPO \$1400 Gold		BlueCare Custom PPO \$1400 Gold		BlueCare PPO \$1500 Gold		BlueCare Custom PPO \$1500 Gold	
Form # =>	CERT-FPLIC-BCUST-PPO-SM-202		CERT-FPLIC-BC-PPO-SM-2024		CERT-FPLIC-BCUST-PPO-SM-202		CERT-FPLIC-BC-PPO-SM-2024		CERT-FPLIC-BCUST-PPO-SM-202	
Rating Area =>	Area 3		Area 3		Area 3		Area 3		Area 3	
Network =>	U		U		U		U		U	
Metal =>	Gold		Gold		Gold		Gold		Gold	
Deductible =>	\$1,250		\$1,400		\$1,400		\$1,500		\$1,500	
Coinsurance =>	100%		100%		100%		100%		100%	
Copays =>	35		45		45		20		20	
OOP Maximum =>	\$8,550		\$7,900		\$7,900		\$9,450		\$9,450	
Pediatric Dental (Yes/No) =>	Yes		Yes		Yes		Yes		Yes	
Age Band	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco
0 - 14	\$355.25	\$355.25	\$407.40	\$407.40	\$340.33	\$340.33	\$424.04	\$424.04	\$354.12	\$354.12
15	\$386.83	\$386.83	\$443.61	\$443.61	\$370.58	\$370.58	\$461.73	\$461.73	\$385.60	\$385.60
16	\$398.90	\$398.90	\$457.46	\$457.46	\$382.14	\$382.14	\$476.14	\$476.14	\$397.63	\$397.63
17	\$410.98	\$410.98	\$471.31	\$471.31	\$393.71	\$393.71	\$490.56	\$490.56	\$409.67	\$409.67
18	\$423.98	\$423.98	\$486.22	\$486.22	\$406.17	\$406.17	\$506.08	\$506.08	\$422.63	\$422.63
19	\$436.98	\$436.98	\$501.13	\$501.13	\$418.62	\$418.62	\$521.60	\$521.60	\$435.59	\$435.59
20	\$450.45	\$450.45	\$516.57	\$516.57	\$431.52	\$431.52	\$537.67	\$537.67	\$449.01	\$449.01
21	\$464.38	\$464.38	\$532.55	\$532.55	\$444.87	\$444.87	\$554.30	\$554.30	\$462.90	\$462.90
22	\$464.38	\$464.38	\$532.55	\$532.55	\$444.87	\$444.87	\$554.30	\$554.30	\$462.90	\$462.90
23	\$464.38	\$464.38	\$532.55	\$532.55	\$444.87	\$444.87	\$554.30	\$554.30	\$462.90	\$462.90
24	\$464.38	\$464.38	\$532.55	\$532.55	\$444.87	\$444.87	\$554.30	\$554.30	\$462.90	\$462.90
25	\$466.24	\$466.24	\$534.68	\$534.68	\$446.65	\$446.65	\$556.52	\$556.52	\$464.75	\$464.75
26	\$475.53	\$475.53	\$545.33	\$545.33	\$455.55	\$455.55	\$567.60	\$567.60	\$474.01	\$474.01
27	\$486.67	\$486.67	\$558.11	\$558.11	\$466.22	\$466.22	\$580.91	\$580.91	\$485.12	\$485.12
28	\$504.78	\$504.78	\$578.88	\$578.88	\$483.57	\$483.57	\$602.52	\$602.52	\$503.17	\$503.17
29	\$519.64	\$519.64	\$595.92	\$595.92	\$497.81	\$497.81	\$620.26	\$620.26	\$517.99	\$517.99
30	\$527.07	\$527.07	\$604.44	\$604.44	\$504.93	\$504.93	\$629.13	\$629.13	\$525.39	\$525.39
31	\$538.22	\$538.22	\$617.23	\$617.23	\$515.60	\$515.60	\$642.43	\$642.43	\$536.50	\$536.50
32	\$549.36	\$549.36	\$630.01	\$630.01	\$526.28	\$526.28	\$655.74	\$655.74	\$547.61	\$547.61
33	\$556.33	\$556.33	\$637.99	\$637.99	\$532.95	\$532.95	\$664.05	\$664.05	\$554.55	\$554.55
34	\$563.76	\$563.76	\$646.52	\$646.52	\$540.07	\$540.07	\$672.92	\$672.92	\$561.96	\$561.96
35	\$567.47	\$567.47	\$650.78	\$650.78	\$543.63	\$543.63	\$677.35	\$677.35	\$565.66	\$565.66
36	\$571.19	\$571.19	\$655.04	\$655.04	\$547.19	\$547.19	\$681.79	\$681.79	\$569.37	\$569.37
37	\$574.90	\$574.90	\$659.30	\$659.30	\$550.75	\$550.75	\$686.22	\$686.22	\$573.07	\$573.07
38	\$578.62	\$578.62	\$663.56	\$663.56	\$554.31	\$554.31	\$690.66	\$690.66	\$576.77	\$576.77
39	\$586.05	\$586.05	\$672.08	\$672.08	\$561.43	\$561.43	\$699.53	\$699.53	\$584.18	\$584.18
40	\$593.48	\$593.48	\$680.60	\$680.60	\$568.54	\$568.54	\$708.40	\$708.40	\$591.59	\$591.59
41	\$604.62	\$604.62	\$693.38	\$693.38	\$579.22	\$579.22	\$721.70	\$721.70	\$602.70	\$602.70
42	\$615.30	\$615.30	\$705.63	\$705.63	\$589.45	\$589.45	\$734.45	\$734.45	\$613.34	\$613.34
43	\$630.16	\$630.16	\$722.67	\$722.67	\$603.69	\$603.69	\$752.19	\$752.19	\$628.16	\$628.16
44	\$648.74	\$648.74	\$743.97	\$743.97	\$621.48	\$621.48	\$774.36	\$774.36	\$646.67	\$646.67
45	\$670.56	\$670.56	\$769.00	\$769.00	\$642.39	\$642.39	\$800.41	\$800.41	\$668.43	\$668.43
46	\$696.57	\$696.57	\$798.83	\$798.83	\$667.31	\$667.31	\$831.45	\$831.45	\$694.35	\$694.35
47	\$725.83	\$725.83	\$832.38	\$832.38	\$695.33	\$695.33	\$866.37	\$866.37	\$723.51	\$723.51
48	\$759.26	\$759.26	\$870.72	\$870.72	\$727.36	\$727.36	\$906.28	\$906.28	\$756.84	\$756.84
49	\$792.23	\$792.23	\$908.53	\$908.53	\$758.95	\$758.95	\$945.64	\$945.64	\$789.71	\$789.71
50	\$829.38	\$829.38	\$951.13	\$951.13	\$794.54	\$794.54	\$989.98	\$989.98	\$826.74	\$826.74
51	\$866.07	\$866.07	\$993.21	\$993.21	\$829.68	\$829.68	\$1,033.77	\$1,033.77	\$863.31	\$863.31
52	\$906.47	\$906.47	\$1,039.54	\$1,039.54	\$868.39	\$868.39	\$1,081.99	\$1,081.99	\$903.58	\$903.58
53	\$947.34	\$947.34	\$1,086.40	\$1,086.40	\$907.53	\$907.53	\$1,130.77	\$1,130.77	\$944.32	\$944.32
54	\$991.45	\$991.45	\$1,136.99	\$1,136.99	\$949.80	\$949.80	\$1,183.43	\$1,183.43	\$988.29	\$988.29
55	\$1,035.57	\$1,035.57	\$1,187.59	\$1,187.59	\$992.06	\$992.06	\$1,236.09	\$1,236.09	\$1,032.27	\$1,032.27
56	\$1,083.40	\$1,083.40	\$1,242.44	\$1,242.44	\$1,037.88	\$1,037.88	\$1,293.18	\$1,293.18	\$1,079.95	\$1,079.95
57	\$1,131.69	\$1,131.69	\$1,297.82	\$1,297.82	\$1,084.15	\$1,084.15	\$1,350.83	\$1,350.83	\$1,128.09	\$1,128.09
58	\$1,183.24	\$1,183.24	\$1,356.94	\$1,356.94	\$1,133.53	\$1,133.53	\$1,412.36	\$1,412.36	\$1,179.47	\$1,179.47
59	\$1,208.78	\$1,208.78	\$1,386.23	\$1,386.23	\$1,158.00	\$1,158.00	\$1,442.84	\$1,442.84	\$1,204.93	\$1,204.93
60	\$1,260.33	\$1,260.33	\$1,445.34	\$1,445.34	\$1,207.38	\$1,207.38	\$1,504.37	\$1,504.37	\$1,256.31	\$1,256.31
61	\$1,304.91	\$1,304.91	\$1,496.47	\$1,496.47	\$1,250.08	\$1,250.08	\$1,557.58	\$1,557.58	\$1,300.75	\$1,300.75
62	\$1,334.16	\$1,334.16	\$1,530.02	\$1,530.02	\$1,278.11	\$1,278.11	\$1,592.50	\$1,592.50	\$1,329.91	\$1,329.91
63	\$1,370.85	\$1,370.85	\$1,572.09	\$1,572.09	\$1,313.26	\$1,313.26	\$1,636.29	\$1,636.29	\$1,366.48	\$1,366.48
64+	\$1,393.14	\$1,393.14	\$1,597.65	\$1,597.65	\$1,334.61	\$1,334.61	\$1,662.90	\$1,662.90	\$1,388.70	\$1,388.70

Company Name:
Market:
Product:
Effective Date of Rates:

HIOS Plan ID (On Exchange)=>	N/A		N/A		N/A		N/A		N/A	
HIOS Plan ID (Off Exchange)=>	55957PA0270033		55957PA0290034		55957PA0270031		55957PA0290030		55957PA0270011	
Plan Marketing Name =>	BlueCare PPO \$1550 Gold		BlueCare Custom PPO \$1550 Gold		BlueCare PPO \$2000 Gold		BlueCare Custom PPO \$2000 Gold		BlueCare PPO \$2000 1x Gold	
Form # =>	CERT-FPLIC-BC-PPO-SM-2024		CERT-FPLIC-BCUST-PPO-SM-202		CERT-FPLIC-BC-PPO-SM-2024		CERT-FPLIC-BCUST-PPO-SM-202		CERT-FPLIC-BC-PPO-SM-2024	
Rating Area =>	Area 3		Area 3		Area 3		Area 3		Area 3	
Network =>	U		U		U		U		U	
Metal =>	Gold		Gold		Gold		Gold		Gold	
Deductible =>	\$1,550		\$1,550		\$2,000		\$2,000		\$2,000	
Coinsurance =>	100%		100%		90%		90%		100%	
Copays =>	15		15		45		45		20	
OOP Maximum =>	\$9,100		\$9,100		\$7,900		\$7,900		\$9,100	
Pediatric Dental (Yes/No) =>	Yes		Yes		Yes		Yes		Yes	
Age Band	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco
0 - 14	\$409.61	\$409.61	\$342.16	\$342.16	\$384.58	\$384.58	\$321.41	\$321.41	\$427.98	\$427.98
15	\$446.02	\$446.02	\$372.58	\$372.58	\$418.77	\$418.77	\$349.98	\$349.98	\$466.02	\$466.02
16	\$459.94	\$459.94	\$384.20	\$384.20	\$431.84	\$431.84	\$360.90	\$360.90	\$480.57	\$480.57
17	\$473.86	\$473.86	\$395.83	\$395.83	\$444.91	\$444.91	\$371.82	\$371.82	\$495.11	\$495.11
18	\$488.86	\$488.86	\$408.36	\$408.36	\$458.98	\$458.98	\$383.59	\$383.59	\$510.78	\$510.78
19	\$503.85	\$503.85	\$420.88	\$420.88	\$473.06	\$473.06	\$395.35	\$395.35	\$526.44	\$526.44
20	\$519.38	\$519.38	\$433.85	\$433.85	\$487.64	\$487.64	\$407.54	\$407.54	\$542.67	\$542.67
21	\$535.44	\$535.44	\$447.27	\$447.27	\$502.72	\$502.72	\$420.14	\$420.14	\$559.45	\$559.45
22	\$535.44	\$535.44	\$447.27	\$447.27	\$502.72	\$502.72	\$420.14	\$420.14	\$559.45	\$559.45
23	\$535.44	\$535.44	\$447.27	\$447.27	\$502.72	\$502.72	\$420.14	\$420.14	\$559.45	\$559.45
24	\$535.44	\$535.44	\$447.27	\$447.27	\$502.72	\$502.72	\$420.14	\$420.14	\$559.45	\$559.45
25	\$537.58	\$537.58	\$449.06	\$449.06	\$504.73	\$504.73	\$421.82	\$421.82	\$561.69	\$561.69
26	\$548.29	\$548.29	\$458.00	\$458.00	\$514.79	\$514.79	\$430.22	\$430.22	\$572.88	\$572.88
27	\$561.14	\$561.14	\$468.74	\$468.74	\$526.85	\$526.85	\$440.31	\$440.31	\$586.30	\$586.30
28	\$582.02	\$582.02	\$486.18	\$486.18	\$546.46	\$546.46	\$456.69	\$456.69	\$608.12	\$608.12
29	\$599.16	\$599.16	\$500.50	\$500.50	\$562.54	\$562.54	\$470.14	\$470.14	\$626.02	\$626.02
30	\$607.72	\$607.72	\$507.65	\$507.65	\$570.59	\$570.59	\$476.86	\$476.86	\$634.98	\$634.98
31	\$620.57	\$620.57	\$518.39	\$518.39	\$582.65	\$582.65	\$486.94	\$486.94	\$648.40	\$648.40
32	\$633.43	\$633.43	\$529.12	\$529.12	\$594.72	\$594.72	\$497.03	\$497.03	\$661.83	\$661.83
33	\$641.46	\$641.46	\$535.83	\$535.83	\$602.26	\$602.26	\$503.33	\$503.33	\$670.22	\$670.22
34	\$650.02	\$650.02	\$542.99	\$542.99	\$610.30	\$610.30	\$510.05	\$510.05	\$679.17	\$679.17
35	\$654.31	\$654.31	\$546.56	\$546.56	\$614.32	\$614.32	\$513.41	\$513.41	\$683.65	\$683.65
36	\$658.59	\$658.59	\$550.14	\$550.14	\$618.35	\$618.35	\$516.77	\$516.77	\$688.12	\$688.12
37	\$662.87	\$662.87	\$553.72	\$553.72	\$622.37	\$622.37	\$520.13	\$520.13	\$692.60	\$692.60
38	\$667.16	\$667.16	\$557.30	\$557.30	\$626.39	\$626.39	\$523.49	\$523.49	\$697.07	\$697.07
39	\$675.73	\$675.73	\$564.45	\$564.45	\$634.43	\$634.43	\$530.22	\$530.22	\$706.03	\$706.03
40	\$684.29	\$684.29	\$571.61	\$571.61	\$642.48	\$642.48	\$536.94	\$536.94	\$714.98	\$714.98
41	\$697.14	\$697.14	\$582.35	\$582.35	\$654.54	\$654.54	\$547.02	\$547.02	\$728.40	\$728.40
42	\$709.46	\$709.46	\$592.63	\$592.63	\$666.10	\$666.10	\$556.69	\$556.69	\$741.27	\$741.27
43	\$726.59	\$726.59	\$606.95	\$606.95	\$682.19	\$682.19	\$570.13	\$570.13	\$759.17	\$759.17
44	\$748.01	\$748.01	\$624.84	\$624.84	\$702.30	\$702.30	\$586.94	\$586.94	\$781.55	\$781.55
45	\$773.18	\$773.18	\$645.86	\$645.86	\$725.93	\$725.93	\$606.68	\$606.68	\$807.85	\$807.85
46	\$803.16	\$803.16	\$670.91	\$670.91	\$754.08	\$754.08	\$630.21	\$630.21	\$839.18	\$839.18
47	\$836.89	\$836.89	\$699.08	\$699.08	\$785.75	\$785.75	\$656.68	\$656.68	\$874.42	\$874.42
48	\$875.44	\$875.44	\$731.29	\$731.29	\$821.95	\$821.95	\$686.93	\$686.93	\$914.70	\$914.70
49	\$913.46	\$913.46	\$763.04	\$763.04	\$857.64	\$857.64	\$716.76	\$716.76	\$954.42	\$954.42
50	\$956.30	\$956.30	\$798.82	\$798.82	\$897.86	\$897.86	\$750.37	\$750.37	\$999.18	\$999.18
51	\$998.60	\$998.60	\$834.16	\$834.16	\$937.57	\$937.57	\$783.56	\$783.56	\$1,043.37	\$1,043.37
52	\$1,045.18	\$1,045.18	\$873.07	\$873.07	\$981.31	\$981.31	\$820.11	\$820.11	\$1,092.05	\$1,092.05
53	\$1,092.30	\$1,092.30	\$912.43	\$912.43	\$1,025.55	\$1,025.55	\$857.09	\$857.09	\$1,141.28	\$1,141.28
54	\$1,143.16	\$1,143.16	\$954.92	\$954.92	\$1,073.31	\$1,073.31	\$897.00	\$897.00	\$1,194.43	\$1,194.43
55	\$1,194.03	\$1,194.03	\$997.41	\$997.41	\$1,121.07	\$1,121.07	\$936.91	\$936.91	\$1,247.57	\$1,247.57
56	\$1,249.18	\$1,249.18	\$1,043.48	\$1,043.48	\$1,172.85	\$1,172.85	\$980.19	\$980.19	\$1,305.20	\$1,305.20
57	\$1,304.87	\$1,304.87	\$1,090.00	\$1,090.00	\$1,225.13	\$1,225.13	\$1,023.88	\$1,023.88	\$1,363.38	\$1,363.38
58	\$1,364.30	\$1,364.30	\$1,139.64	\$1,139.64	\$1,280.93	\$1,280.93	\$1,070.52	\$1,070.52	\$1,425.48	\$1,425.48
59	\$1,393.75	\$1,393.75	\$1,164.24	\$1,164.24	\$1,308.58	\$1,308.58	\$1,093.62	\$1,093.62	\$1,456.25	\$1,456.25
60	\$1,453.18	\$1,453.18	\$1,213.89	\$1,213.89	\$1,364.38	\$1,364.38	\$1,140.26	\$1,140.26	\$1,518.35	\$1,518.35
61	\$1,504.59	\$1,504.59	\$1,256.83	\$1,256.83	\$1,412.64	\$1,412.64	\$1,180.59	\$1,180.59	\$1,572.05	\$1,572.05
62	\$1,538.32	\$1,538.32	\$1,285.01	\$1,285.01	\$1,444.31	\$1,444.31	\$1,207.06	\$1,207.06	\$1,607.30	\$1,607.30
63	\$1,580.62	\$1,580.62	\$1,320.34	\$1,320.34	\$1,484.03	\$1,484.03	\$1,240.25	\$1,240.25	\$1,651.50	\$1,651.50
64+	\$1,606.32	\$1,606.32	\$1,341.81	\$1,341.81	\$1,508.16	\$1,508.16	\$1,260.42	\$1,260.42	\$1,678.35	\$1,678.35

Company Name:
Market:
Product:
Effective Date of Rates:

HIOS Plan ID (On Exchange)=>	N/A		N/A		N/A		N/A		N/A	
HIOS Plan ID (Off Exchange)=>	55957PA0290016		55957PA0270028		55957PA0290031		55957PA0270036		55957PA0290037	
Plan Marketing Name =>	BlueCare Custom PPO \$2000 1x Gold		BlueCare PPO \$2500 Gold		BlueCare Custom PPO \$2500 Gold		BlueCare PPO \$3000 Gold		BlueCare Custom PPO \$3000 Gold	
Form # =>	CERT-FPLIC-BCUST-PPO-SM-202		CERT-FPLIC-BC-PPO-SM-2024		CERT-FPLIC-BCUST-PPO-SM-202		CERT-FPLIC-BC-PPO-SM-2024		CERT-FPLIC-BCUST-PPO-SM-202	
Rating Area =>	Area 3		Area 3		Area 3		Area 3		Area 3	
Network =>	U		U		U		U		U	
Metal =>	Gold		Gold		Gold		Gold		Gold	
Deductible =>	\$2,000		\$2,500		\$2,500		\$3,000		\$3,000	
Coinsurance =>	100%		90%		90%		100%		100%	
Copays =>	20		25		25		15		15	
OOP Maximum =>	\$9,100		\$7,900		\$7,900		\$9,100		\$9,100	
Pediatric Dental (Yes/No) =>	Yes		Yes		Yes		Yes		Yes	
Age Band	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco
0 - 14	\$357.39	\$357.39	\$380.86	\$380.86	\$318.32	\$318.32	\$404.76	\$404.76	\$338.14	\$338.14
15	\$389.15	\$389.15	\$414.72	\$414.72	\$346.61	\$346.61	\$440.74	\$440.74	\$368.19	\$368.19
16	\$401.30	\$401.30	\$427.66	\$427.66	\$357.43	\$357.43	\$454.50	\$454.50	\$379.69	\$379.69
17	\$413.45	\$413.45	\$440.61	\$440.61	\$368.25	\$368.25	\$468.25	\$468.25	\$391.18	\$391.18
18	\$426.53	\$426.53	\$454.55	\$454.55	\$379.90	\$379.90	\$483.07	\$483.07	\$403.56	\$403.56
19	\$439.61	\$439.61	\$468.49	\$468.49	\$391.55	\$391.55	\$497.88	\$497.88	\$415.93	\$415.93
20	\$453.15	\$453.15	\$482.92	\$482.92	\$403.62	\$403.62	\$513.23	\$513.23	\$428.75	\$428.75
21	\$467.17	\$467.17	\$497.86	\$497.86	\$416.10	\$416.10	\$529.10	\$529.10	\$442.01	\$442.01
22	\$467.17	\$467.17	\$497.86	\$497.86	\$416.10	\$416.10	\$529.10	\$529.10	\$442.01	\$442.01
23	\$467.17	\$467.17	\$497.86	\$497.86	\$416.10	\$416.10	\$529.10	\$529.10	\$442.01	\$442.01
24	\$467.17	\$467.17	\$497.86	\$497.86	\$416.10	\$416.10	\$529.10	\$529.10	\$442.01	\$442.01
25	\$469.04	\$469.04	\$499.85	\$499.85	\$417.76	\$417.76	\$531.22	\$531.22	\$443.78	\$443.78
26	\$478.38	\$478.38	\$509.81	\$509.81	\$426.09	\$426.09	\$541.80	\$541.80	\$452.62	\$452.62
27	\$489.59	\$489.59	\$521.76	\$521.76	\$436.07	\$436.07	\$554.50	\$554.50	\$463.23	\$463.23
28	\$507.81	\$507.81	\$541.17	\$541.17	\$452.30	\$452.30	\$575.13	\$575.13	\$480.46	\$480.46
29	\$522.76	\$522.76	\$557.11	\$557.11	\$465.62	\$465.62	\$592.06	\$592.06	\$494.61	\$494.61
30	\$530.24	\$530.24	\$565.07	\$565.07	\$472.27	\$472.27	\$600.53	\$600.53	\$501.68	\$501.68
31	\$541.45	\$541.45	\$577.02	\$577.02	\$482.26	\$482.26	\$613.23	\$613.23	\$512.29	\$512.29
32	\$552.66	\$552.66	\$588.97	\$588.97	\$492.25	\$492.25	\$625.93	\$625.93	\$522.90	\$522.90
33	\$559.67	\$559.67	\$596.44	\$596.44	\$498.49	\$498.49	\$633.86	\$633.86	\$529.53	\$529.53
34	\$567.14	\$567.14	\$604.40	\$604.40	\$505.15	\$505.15	\$642.33	\$642.33	\$536.60	\$536.60
35	\$570.88	\$570.88	\$608.38	\$608.38	\$508.47	\$508.47	\$646.56	\$646.56	\$540.14	\$540.14
36	\$574.62	\$574.62	\$612.37	\$612.37	\$511.80	\$511.80	\$650.79	\$650.79	\$543.67	\$543.67
37	\$578.36	\$578.36	\$616.35	\$616.35	\$515.13	\$515.13	\$655.03	\$655.03	\$547.21	\$547.21
38	\$582.09	\$582.09	\$620.33	\$620.33	\$518.46	\$518.46	\$659.26	\$659.26	\$550.74	\$550.74
39	\$589.57	\$589.57	\$628.30	\$628.30	\$525.12	\$525.12	\$667.72	\$667.72	\$557.82	\$557.82
40	\$597.04	\$597.04	\$636.27	\$636.27	\$531.78	\$531.78	\$676.19	\$676.19	\$564.89	\$564.89
41	\$608.26	\$608.26	\$648.21	\$648.21	\$541.76	\$541.76	\$688.89	\$688.89	\$575.50	\$575.50
42	\$619.00	\$619.00	\$659.66	\$659.66	\$551.33	\$551.33	\$701.06	\$701.06	\$585.66	\$585.66
43	\$633.95	\$633.95	\$675.60	\$675.60	\$564.65	\$564.65	\$717.99	\$717.99	\$599.81	\$599.81
44	\$652.64	\$652.64	\$695.51	\$695.51	\$581.29	\$581.29	\$739.15	\$739.15	\$617.49	\$617.49
45	\$674.59	\$674.59	\$718.91	\$718.91	\$600.85	\$600.85	\$764.02	\$764.02	\$638.26	\$638.26
46	\$700.76	\$700.76	\$746.79	\$746.79	\$624.15	\$624.15	\$793.65	\$793.65	\$663.02	\$663.02
47	\$730.19	\$730.19	\$778.16	\$778.16	\$650.36	\$650.36	\$826.98	\$826.98	\$690.86	\$690.86
48	\$763.82	\$763.82	\$814.00	\$814.00	\$680.32	\$680.32	\$865.08	\$865.08	\$722.69	\$722.69
49	\$796.99	\$796.99	\$849.35	\$849.35	\$709.87	\$709.87	\$902.64	\$902.64	\$754.07	\$754.07
50	\$834.37	\$834.37	\$889.18	\$889.18	\$743.15	\$743.15	\$944.97	\$944.97	\$789.43	\$789.43
51	\$871.27	\$871.27	\$928.51	\$928.51	\$776.03	\$776.03	\$986.77	\$986.77	\$824.35	\$824.35
52	\$911.92	\$911.92	\$971.82	\$971.82	\$812.23	\$812.23	\$1,032.80	\$1,032.80	\$862.80	\$862.80
53	\$953.03	\$953.03	\$1,015.63	\$1,015.63	\$848.84	\$848.84	\$1,079.36	\$1,079.36	\$901.70	\$901.70
54	\$997.41	\$997.41	\$1,062.93	\$1,062.93	\$888.37	\$888.37	\$1,129.63	\$1,129.63	\$943.69	\$943.69
55	\$1,041.79	\$1,041.79	\$1,110.23	\$1,110.23	\$927.90	\$927.90	\$1,179.89	\$1,179.89	\$985.68	\$985.68
56	\$1,089.91	\$1,089.91	\$1,161.51	\$1,161.51	\$970.76	\$970.76	\$1,234.39	\$1,234.39	\$1,031.21	\$1,031.21
57	\$1,138.49	\$1,138.49	\$1,213.28	\$1,213.28	\$1,014.04	\$1,014.04	\$1,289.42	\$1,289.42	\$1,077.18	\$1,077.18
58	\$1,190.35	\$1,190.35	\$1,268.55	\$1,268.55	\$1,060.22	\$1,060.22	\$1,348.15	\$1,348.15	\$1,126.24	\$1,126.24
59	\$1,216.04	\$1,216.04	\$1,295.93	\$1,295.93	\$1,083.11	\$1,083.11	\$1,377.25	\$1,377.25	\$1,150.55	\$1,150.55
60	\$1,267.90	\$1,267.90	\$1,351.19	\$1,351.19	\$1,129.30	\$1,129.30	\$1,435.98	\$1,435.98	\$1,199.62	\$1,199.62
61	\$1,312.75	\$1,312.75	\$1,398.99	\$1,398.99	\$1,169.24	\$1,169.24	\$1,486.77	\$1,486.77	\$1,242.05	\$1,242.05
62	\$1,342.18	\$1,342.18	\$1,430.35	\$1,430.35	\$1,195.46	\$1,195.46	\$1,520.10	\$1,520.10	\$1,269.89	\$1,269.89
63	\$1,379.09	\$1,379.09	\$1,469.68	\$1,469.68	\$1,228.33	\$1,228.33	\$1,561.90	\$1,561.90	\$1,304.81	\$1,304.81
64+	\$1,401.51	\$1,401.51	\$1,493.58	\$1,493.58	\$1,248.30	\$1,248.30	\$1,587.30	\$1,587.30	\$1,326.03	\$1,326.03

Company Name:
Market:
Product:
Effective Date of Rates:

HIOS Plan ID (On Exchange)=>	N/A		N/A		N/A		N/A		N/A	
HIOS Plan ID (Off Exchange)=>	55957PA0270029		55957PA0290032		55957PA0270032		55957PA0290033		55957PA0270025	
Plan Marketing Name =>	BlueCare PPO \$4000 Gold		BlueCare Custom PPO \$4000 Gold		BlueCare PPO \$5000 1x Gold		BlueCare Custom PPO \$5000 1x Gold		BlueCare PPO \$2600 Silver	
Form # =>	CERT-FPLIC-BC-PPO-SM-2024		CERT-FPLIC-BCUST-PPO-SM-202		CERT-FPLIC-BC-PPO-SM-2024		CERT-FPLIC-BCUST-PPO-SM-202		CERT-FPLIC-BC-PPO-SM-2024	
Rating Area =>	Area 3		Area 3		Area 3		Area 3		Area 3	
Network =>	U		U		U		U		U	
Metal =>	Gold		Gold		Gold		Gold		Silver	
Deductible =>	\$4,000		\$4,000		\$5,000		\$5,000		\$2,600	
Coinsurance =>	100%		100%		100%		100%		70%	
Copays =>	25		25		30		30		40	
OOP Maximum =>	\$7,900		\$7,900		\$7,100		\$7,100		\$9,450	
Pediatric Dental (Yes/No) =>	Yes		Yes		Yes		Yes		Yes	
Age Band	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco
0 - 14	\$377.16	\$377.16	\$315.25	\$315.25	\$390.36	\$390.36	\$326.20	\$326.20	\$333.88	\$333.88
15	\$410.69	\$410.69	\$343.27	\$343.27	\$425.06	\$425.06	\$355.20	\$355.20	\$363.55	\$363.55
16	\$423.50	\$423.50	\$353.99	\$353.99	\$438.33	\$438.33	\$366.29	\$366.29	\$374.90	\$374.90
17	\$436.32	\$436.32	\$364.70	\$364.70	\$451.60	\$451.60	\$377.37	\$377.37	\$386.25	\$386.25
18	\$450.13	\$450.13	\$376.24	\$376.24	\$465.89	\$465.89	\$389.31	\$389.31	\$398.47	\$398.47
19	\$463.93	\$463.93	\$387.78	\$387.78	\$480.17	\$480.17	\$401.25	\$401.25	\$410.69	\$410.69
20	\$478.23	\$478.23	\$399.73	\$399.73	\$494.97	\$494.97	\$413.62	\$413.62	\$423.35	\$423.35
21	\$493.02	\$493.02	\$412.09	\$412.09	\$510.28	\$510.28	\$426.41	\$426.41	\$436.44	\$436.44
22	\$493.02	\$493.02	\$412.09	\$412.09	\$510.28	\$510.28	\$426.41	\$426.41	\$436.44	\$436.44
23	\$493.02	\$493.02	\$412.09	\$412.09	\$510.28	\$510.28	\$426.41	\$426.41	\$436.44	\$436.44
24	\$493.02	\$493.02	\$412.09	\$412.09	\$510.28	\$510.28	\$426.41	\$426.41	\$436.44	\$436.44
25	\$494.99	\$494.99	\$413.74	\$413.74	\$512.32	\$512.32	\$428.12	\$428.12	\$438.19	\$438.19
26	\$504.85	\$504.85	\$421.98	\$421.98	\$522.53	\$522.53	\$436.64	\$436.64	\$446.91	\$446.91
27	\$516.68	\$516.68	\$431.87	\$431.87	\$534.77	\$534.77	\$446.88	\$446.88	\$457.39	\$457.39
28	\$535.91	\$535.91	\$447.94	\$447.94	\$554.67	\$554.67	\$463.51	\$463.51	\$474.41	\$474.41
29	\$551.69	\$551.69	\$461.13	\$461.13	\$571.00	\$571.00	\$477.15	\$477.15	\$488.38	\$488.38
30	\$559.58	\$559.58	\$467.72	\$467.72	\$579.17	\$579.17	\$483.98	\$483.98	\$495.36	\$495.36
31	\$571.41	\$571.41	\$477.61	\$477.61	\$591.41	\$591.41	\$494.21	\$494.21	\$505.83	\$505.83
32	\$583.24	\$583.24	\$487.50	\$487.50	\$603.66	\$603.66	\$504.44	\$504.44	\$516.31	\$516.31
33	\$590.64	\$590.64	\$493.68	\$493.68	\$611.32	\$611.32	\$510.84	\$510.84	\$522.86	\$522.86
34	\$598.53	\$598.53	\$500.28	\$500.28	\$619.48	\$619.48	\$517.66	\$517.66	\$529.84	\$529.84
35	\$602.47	\$602.47	\$503.57	\$503.57	\$623.56	\$623.56	\$521.07	\$521.07	\$533.33	\$533.33
36	\$606.41	\$606.41	\$506.87	\$506.87	\$627.64	\$627.64	\$524.48	\$524.48	\$536.82	\$536.82
37	\$610.36	\$610.36	\$510.17	\$510.17	\$631.73	\$631.73	\$527.90	\$527.90	\$540.31	\$540.31
38	\$614.30	\$614.30	\$513.46	\$513.46	\$635.81	\$635.81	\$531.31	\$531.31	\$543.80	\$543.80
39	\$622.19	\$622.19	\$520.06	\$520.06	\$643.97	\$643.97	\$538.13	\$538.13	\$550.79	\$550.79
40	\$630.08	\$630.08	\$526.65	\$526.65	\$652.14	\$652.14	\$544.95	\$544.95	\$557.77	\$557.77
41	\$641.91	\$641.91	\$536.54	\$536.54	\$664.38	\$664.38	\$555.19	\$555.19	\$568.24	\$568.24
42	\$653.25	\$653.25	\$546.02	\$546.02	\$676.12	\$676.12	\$564.99	\$564.99	\$578.28	\$578.28
43	\$669.03	\$669.03	\$559.21	\$559.21	\$692.45	\$692.45	\$578.64	\$578.64	\$592.25	\$592.25
44	\$688.75	\$688.75	\$575.69	\$575.69	\$712.86	\$712.86	\$595.69	\$595.69	\$609.71	\$609.71
45	\$711.92	\$711.92	\$595.06	\$595.06	\$736.84	\$736.84	\$615.74	\$615.74	\$630.22	\$630.22
46	\$739.53	\$739.53	\$618.14	\$618.14	\$765.42	\$765.42	\$639.62	\$639.62	\$654.66	\$654.66
47	\$770.59	\$770.59	\$644.10	\$644.10	\$797.57	\$797.57	\$666.48	\$666.48	\$682.16	\$682.16
48	\$806.09	\$806.09	\$673.77	\$673.77	\$834.31	\$834.31	\$697.18	\$697.18	\$713.58	\$713.58
49	\$841.09	\$841.09	\$703.03	\$703.03	\$870.54	\$870.54	\$727.46	\$727.46	\$744.57	\$744.57
50	\$880.53	\$880.53	\$735.99	\$735.99	\$911.36	\$911.36	\$761.57	\$761.57	\$779.48	\$779.48
51	\$919.48	\$919.48	\$768.55	\$768.55	\$951.67	\$951.67	\$795.25	\$795.25	\$813.96	\$813.96
52	\$962.38	\$962.38	\$804.40	\$804.40	\$996.07	\$996.07	\$832.35	\$832.35	\$851.93	\$851.93
53	\$1,005.76	\$1,005.76	\$840.66	\$840.66	\$1,040.97	\$1,040.97	\$869.88	\$869.88	\$890.34	\$890.34
54	\$1,052.60	\$1,052.60	\$879.81	\$879.81	\$1,089.45	\$1,089.45	\$910.39	\$910.39	\$931.80	\$931.80
55	\$1,099.43	\$1,099.43	\$918.96	\$918.96	\$1,137.92	\$1,137.92	\$950.89	\$950.89	\$973.26	\$973.26
56	\$1,150.22	\$1,150.22	\$961.41	\$961.41	\$1,190.48	\$1,190.48	\$994.81	\$994.81	\$1,018.21	\$1,018.21
57	\$1,201.49	\$1,201.49	\$1,004.26	\$1,004.26	\$1,243.55	\$1,243.55	\$1,039.16	\$1,039.16	\$1,063.60	\$1,063.60
58	\$1,256.21	\$1,256.21	\$1,050.01	\$1,050.01	\$1,300.19	\$1,300.19	\$1,086.49	\$1,086.49	\$1,112.05	\$1,112.05
59	\$1,283.33	\$1,283.33	\$1,072.67	\$1,072.67	\$1,328.26	\$1,328.26	\$1,109.95	\$1,109.95	\$1,136.05	\$1,136.05
60	\$1,338.06	\$1,338.06	\$1,118.41	\$1,118.41	\$1,384.90	\$1,384.90	\$1,157.28	\$1,157.28	\$1,184.50	\$1,184.50
61	\$1,385.39	\$1,385.39	\$1,157.97	\$1,157.97	\$1,433.89	\$1,433.89	\$1,198.21	\$1,198.21	\$1,226.40	\$1,226.40
62	\$1,416.45	\$1,416.45	\$1,183.93	\$1,183.93	\$1,466.03	\$1,466.03	\$1,225.08	\$1,225.08	\$1,253.89	\$1,253.89
63	\$1,455.40	\$1,455.40	\$1,216.49	\$1,216.49	\$1,506.35	\$1,506.35	\$1,258.76	\$1,258.76	\$1,288.37	\$1,288.37
64+	\$1,479.06	\$1,479.06	\$1,236.27	\$1,236.27	\$1,530.84	\$1,530.84	\$1,279.23	\$1,279.23	\$1,309.32	\$1,309.32

Company Name:
Market:
Product:
Effective Date of Rates:

HIOS Plan ID (On Exchange)=>	N/A		N/A		N/A		N/A		N/A	
HIOS Plan ID (Off Exchange)=>	55957PA0290026		55957PA0270027		55957PA0290028		55957PA0270026		55957PA0290027	
Plan Marketing Name =>	BlueCare Custom PPO \$2600 Silver		BlueCare PPO \$3000 Silver		BlueCare Custom PPO \$3000 Silver		BlueCare PPO \$3000 1x Silver		BlueCare Custom PPO \$3000 1x Silver	
Form # =>	CERT-FPLIC-BCUST-PPO-SM-202		CERT-FPLIC-BC-PPO-SM-2024		CERT-FPLIC-BCUST-PPO-SM-202		CERT-FPLIC-BC-PPO-SM-2024		CERT-FPLIC-BCUST-PPO-SM-202	
Rating Area =>	Area 3		Area 3		Area 3		Area 3		Area 3	
Network =>	U		U		U		U		U	
Metal =>	Silver		Silver		Silver		Silver		Silver	
Deductible =>	\$2,600		\$3,000		\$3,000		\$3,000		\$3,000	
Coinsurance =>	70%		80%		80%		70%		70%	
Copays =>	40		50		50		55		55	
OOP Maximum =>	\$9,450		\$9,450		\$9,450		\$9,100		\$9,100	
Pediatric Dental (Yes/No) =>	Yes		Yes		Yes		Yes		Yes	
Age Band	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco
0 - 14	\$279.36	\$279.36	\$333.54	\$333.54	\$279.08	\$279.08	\$353.61	\$353.61	\$295.72	\$295.72
15	\$304.19	\$304.19	\$363.19	\$363.19	\$303.89	\$303.89	\$385.04	\$385.04	\$322.00	\$322.00
16	\$313.68	\$313.68	\$374.52	\$374.52	\$313.37	\$313.37	\$397.06	\$397.06	\$332.06	\$332.06
17	\$323.18	\$323.18	\$385.86	\$385.86	\$322.86	\$322.86	\$409.07	\$409.07	\$342.11	\$342.11
18	\$333.40	\$333.40	\$398.07	\$398.07	\$333.07	\$333.07	\$422.02	\$422.02	\$352.93	\$352.93
19	\$343.62	\$343.62	\$410.28	\$410.28	\$343.29	\$343.29	\$434.96	\$434.96	\$363.75	\$363.75
20	\$354.21	\$354.21	\$422.92	\$422.92	\$353.87	\$353.87	\$448.36	\$448.36	\$374.96	\$374.96
21	\$365.17	\$365.17	\$436.00	\$436.00	\$364.81	\$364.81	\$462.23	\$462.23	\$386.56	\$386.56
22	\$365.17	\$365.17	\$436.00	\$436.00	\$364.81	\$364.81	\$462.23	\$462.23	\$386.56	\$386.56
23	\$365.17	\$365.17	\$436.00	\$436.00	\$364.81	\$364.81	\$462.23	\$462.23	\$386.56	\$386.56
24	\$365.17	\$365.17	\$436.00	\$436.00	\$364.81	\$364.81	\$462.23	\$462.23	\$386.56	\$386.56
25	\$366.63	\$366.63	\$437.74	\$437.74	\$366.27	\$366.27	\$464.08	\$464.08	\$388.11	\$388.11
26	\$373.93	\$373.93	\$446.46	\$446.46	\$373.57	\$373.57	\$473.32	\$473.32	\$395.84	\$395.84
27	\$382.70	\$382.70	\$456.93	\$456.93	\$382.32	\$382.32	\$484.42	\$484.42	\$405.11	\$405.11
28	\$396.94	\$396.94	\$473.93	\$473.93	\$396.55	\$396.55	\$502.44	\$502.44	\$420.19	\$420.19
29	\$408.63	\$408.63	\$487.88	\$487.88	\$408.22	\$408.22	\$517.24	\$517.24	\$432.56	\$432.56
30	\$414.47	\$414.47	\$494.86	\$494.86	\$414.06	\$414.06	\$524.63	\$524.63	\$438.75	\$438.75
31	\$423.23	\$423.23	\$505.32	\$505.32	\$422.81	\$422.81	\$535.72	\$535.72	\$448.02	\$448.02
32	\$432.00	\$432.00	\$515.79	\$515.79	\$431.57	\$431.57	\$546.82	\$546.82	\$457.30	\$457.30
33	\$437.47	\$437.47	\$522.33	\$522.33	\$437.04	\$437.04	\$553.75	\$553.75	\$463.10	\$463.10
34	\$443.32	\$443.32	\$529.30	\$529.30	\$442.88	\$442.88	\$561.15	\$561.15	\$469.28	\$469.28
35	\$446.24	\$446.24	\$532.79	\$532.79	\$445.80	\$445.80	\$564.85	\$564.85	\$472.38	\$472.38
36	\$449.16	\$449.16	\$536.28	\$536.28	\$448.72	\$448.72	\$568.54	\$568.54	\$475.47	\$475.47
37	\$452.08	\$452.08	\$539.77	\$539.77	\$451.63	\$451.63	\$572.24	\$572.24	\$478.56	\$478.56
38	\$455.00	\$455.00	\$543.26	\$543.26	\$454.55	\$454.55	\$575.94	\$575.94	\$481.65	\$481.65
39	\$460.84	\$460.84	\$550.23	\$550.23	\$460.39	\$460.39	\$583.33	\$583.33	\$487.84	\$487.84
40	\$466.69	\$466.69	\$557.21	\$557.21	\$466.23	\$466.23	\$590.73	\$590.73	\$494.02	\$494.02
41	\$475.45	\$475.45	\$567.67	\$567.67	\$474.98	\$474.98	\$601.82	\$601.82	\$503.30	\$503.30
42	\$483.85	\$483.85	\$577.70	\$577.70	\$483.37	\$483.37	\$612.45	\$612.45	\$512.19	\$512.19
43	\$495.54	\$495.54	\$591.65	\$591.65	\$495.05	\$495.05	\$627.25	\$627.25	\$524.56	\$524.56
44	\$510.14	\$510.14	\$609.09	\$609.09	\$509.64	\$509.64	\$645.74	\$645.74	\$540.02	\$540.02
45	\$527.31	\$527.31	\$629.58	\$629.58	\$526.79	\$526.79	\$667.46	\$667.46	\$558.19	\$558.19
46	\$547.76	\$547.76	\$654.00	\$654.00	\$547.22	\$547.22	\$693.35	\$693.35	\$579.84	\$579.84
47	\$570.76	\$570.76	\$681.47	\$681.47	\$570.20	\$570.20	\$722.47	\$722.47	\$604.19	\$604.19
48	\$597.05	\$597.05	\$712.86	\$712.86	\$596.46	\$596.46	\$755.75	\$755.75	\$632.03	\$632.03
49	\$622.98	\$622.98	\$743.82	\$743.82	\$622.37	\$622.37	\$788.56	\$788.56	\$659.47	\$659.47
50	\$652.19	\$652.19	\$778.70	\$778.70	\$651.55	\$651.55	\$825.54	\$825.54	\$690.40	\$690.40
51	\$681.04	\$681.04	\$813.14	\$813.14	\$680.37	\$680.37	\$862.06	\$862.06	\$720.93	\$720.93
52	\$712.81	\$712.81	\$851.07	\$851.07	\$712.11	\$712.11	\$902.27	\$902.27	\$754.57	\$754.57
53	\$744.95	\$744.95	\$889.44	\$889.44	\$744.21	\$744.21	\$942.95	\$942.95	\$788.58	\$788.58
54	\$779.64	\$779.64	\$930.86	\$930.86	\$778.87	\$778.87	\$986.86	\$986.86	\$825.31	\$825.31
55	\$814.33	\$814.33	\$972.28	\$972.28	\$813.53	\$813.53	\$1,030.77	\$1,030.77	\$862.03	\$862.03
56	\$851.94	\$851.94	\$1,017.19	\$1,017.19	\$851.10	\$851.10	\$1,078.38	\$1,078.38	\$901.84	\$901.84
57	\$889.92	\$889.92	\$1,062.53	\$1,062.53	\$889.04	\$889.04	\$1,126.45	\$1,126.45	\$942.05	\$942.05
58	\$930.45	\$930.45	\$1,110.93	\$1,110.93	\$929.54	\$929.54	\$1,177.76	\$1,177.76	\$984.95	\$984.95
59	\$950.54	\$950.54	\$1,134.91	\$1,134.91	\$949.60	\$949.60	\$1,203.18	\$1,203.18	\$1,006.22	\$1,006.22
60	\$991.07	\$991.07	\$1,183.30	\$1,183.30	\$990.09	\$990.09	\$1,254.49	\$1,254.49	\$1,049.12	\$1,049.12
61	\$1,026.13	\$1,026.13	\$1,225.16	\$1,225.16	\$1,025.12	\$1,025.12	\$1,298.87	\$1,298.87	\$1,086.23	\$1,086.23
62	\$1,049.13	\$1,049.13	\$1,252.63	\$1,252.63	\$1,048.10	\$1,048.10	\$1,327.99	\$1,327.99	\$1,110.59	\$1,110.59
63	\$1,077.98	\$1,077.98	\$1,287.07	\$1,287.07	\$1,076.92	\$1,076.92	\$1,364.50	\$1,364.50	\$1,141.13	\$1,141.13
64+	\$1,095.51	\$1,095.51	\$1,308.00	\$1,308.00	\$1,094.43	\$1,094.43	\$1,386.69	\$1,386.69	\$1,159.68	\$1,159.68

Company Name:
Market:
Product:
Effective Date of Rates:

HIOS Plan ID (On Exchange)=>	N/A		N/A		N/A		N/A		N/A	
HIOS Plan ID (Off Exchange)=>	55957PA0270034		55957PA0290035		55957PA0270013		55957PA0290021		55957PA0280004	
Plan Marketing Name =>	BlueCare PPO \$5000 Silver		BlueCare Custom PPO \$5000 Silver		BlueCare PPO \$5400 Bronze		BlueCare Custom PPO \$5400 Bronze		BlueCare QHD PPO \$1500 Gold	
Form # =>	CERT-FPLIC-BC-PPO-SM-2024		CERT-FPLIC-BCUST-PPO-SM-202		CERT-FPLIC-BC-PPO-SM-2024		CERT-FPLIC-BCUST-PPO-SM-202		CERT-FPLIC-BC-HDHP-SM-2024	
Rating Area =>	Area 3		Area 3		Area 3		Area 3		Area 3	
Network =>	U		U		U		U		U	
Metal =>	Silver		Silver		Bronze		Bronze		Gold	
Deductible =>	\$5,000		\$5,000		\$5,400		\$5,400		\$1,500	
Coinsurance =>	100%		100%		50%		50%		100%	
Copays =>	25		25		130		130		15	
OOP Maximum =>	\$9,450		\$9,450		\$9,100		\$9,100		\$4,000	
Pediatric Dental (Yes/No) =>	Yes		Yes		Yes		Yes		Yes	
Age Band	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco
0 - 14	\$332.64	\$332.64	\$278.34	\$278.34	\$315.95	\$315.95	\$264.48	\$264.48	\$423.24	\$423.24
15	\$362.21	\$362.21	\$303.08	\$303.08	\$344.03	\$344.03	\$287.99	\$287.99	\$460.87	\$460.87
16	\$373.52	\$373.52	\$312.54	\$312.54	\$354.77	\$354.77	\$296.98	\$296.98	\$475.25	\$475.25
17	\$384.82	\$384.82	\$322.00	\$322.00	\$365.51	\$365.51	\$305.97	\$305.97	\$489.64	\$489.64
18	\$397.00	\$397.00	\$332.19	\$332.19	\$377.07	\$377.07	\$315.65	\$315.65	\$505.13	\$505.13
19	\$409.18	\$409.18	\$342.37	\$342.37	\$388.63	\$388.63	\$325.33	\$325.33	\$520.62	\$520.62
20	\$421.79	\$421.79	\$352.92	\$352.92	\$400.61	\$400.61	\$335.36	\$335.36	\$536.66	\$536.66
21	\$434.83	\$434.83	\$363.84	\$363.84	\$413.00	\$413.00	\$345.73	\$345.73	\$553.26	\$553.26
22	\$434.83	\$434.83	\$363.84	\$363.84	\$413.00	\$413.00	\$345.73	\$345.73	\$553.26	\$553.26
23	\$434.83	\$434.83	\$363.84	\$363.84	\$413.00	\$413.00	\$345.73	\$345.73	\$553.26	\$553.26
24	\$434.83	\$434.83	\$363.84	\$363.84	\$413.00	\$413.00	\$345.73	\$345.73	\$553.26	\$553.26
25	\$436.57	\$436.57	\$365.30	\$365.30	\$414.65	\$414.65	\$347.11	\$347.11	\$555.47	\$555.47
26	\$445.27	\$445.27	\$372.57	\$372.57	\$422.91	\$422.91	\$354.03	\$354.03	\$566.54	\$566.54
27	\$455.70	\$455.70	\$381.30	\$381.30	\$432.82	\$432.82	\$362.33	\$362.33	\$579.82	\$579.82
28	\$472.66	\$472.66	\$395.49	\$395.49	\$448.93	\$448.93	\$375.81	\$375.81	\$601.39	\$601.39
29	\$486.57	\$486.57	\$407.14	\$407.14	\$462.15	\$462.15	\$386.87	\$386.87	\$619.10	\$619.10
30	\$493.53	\$493.53	\$412.96	\$412.96	\$468.76	\$468.76	\$392.40	\$392.40	\$627.95	\$627.95
31	\$503.97	\$503.97	\$421.69	\$421.69	\$478.67	\$478.67	\$400.70	\$400.70	\$641.23	\$641.23
32	\$514.40	\$514.40	\$430.42	\$430.42	\$488.58	\$488.58	\$409.00	\$409.00	\$654.51	\$654.51
33	\$520.93	\$520.93	\$435.88	\$435.88	\$494.77	\$494.77	\$414.18	\$414.18	\$662.81	\$662.81
34	\$527.88	\$527.88	\$441.70	\$441.70	\$501.38	\$501.38	\$419.72	\$419.72	\$671.66	\$671.66
35	\$531.36	\$531.36	\$444.61	\$444.61	\$504.69	\$504.69	\$422.48	\$422.48	\$676.08	\$676.08
36	\$534.84	\$534.84	\$447.52	\$447.52	\$507.99	\$507.99	\$425.25	\$425.25	\$680.51	\$680.51
37	\$538.32	\$538.32	\$450.43	\$450.43	\$511.29	\$511.29	\$428.01	\$428.01	\$684.94	\$684.94
38	\$541.80	\$541.80	\$453.34	\$453.34	\$514.60	\$514.60	\$430.78	\$430.78	\$689.36	\$689.36
39	\$548.76	\$548.76	\$459.17	\$459.17	\$521.21	\$521.21	\$436.31	\$436.31	\$698.21	\$698.21
40	\$555.71	\$555.71	\$464.99	\$464.99	\$527.81	\$527.81	\$441.84	\$441.84	\$707.07	\$707.07
41	\$566.15	\$566.15	\$473.72	\$473.72	\$537.73	\$537.73	\$450.14	\$450.14	\$720.34	\$720.34
42	\$576.15	\$576.15	\$482.09	\$482.09	\$547.23	\$547.23	\$458.09	\$458.09	\$733.07	\$733.07
43	\$590.06	\$590.06	\$493.73	\$493.73	\$560.44	\$560.44	\$469.16	\$469.16	\$750.77	\$750.77
44	\$607.46	\$607.46	\$508.28	\$508.28	\$576.96	\$576.96	\$482.98	\$482.98	\$772.90	\$772.90
45	\$627.89	\$627.89	\$525.38	\$525.38	\$596.37	\$596.37	\$499.23	\$499.23	\$798.91	\$798.91
46	\$652.25	\$652.25	\$545.76	\$545.76	\$619.50	\$619.50	\$518.60	\$518.60	\$829.89	\$829.89
47	\$679.64	\$679.64	\$568.68	\$568.68	\$645.52	\$645.52	\$540.38	\$540.38	\$864.75	\$864.75
48	\$710.95	\$710.95	\$594.88	\$594.88	\$675.26	\$675.26	\$565.27	\$565.27	\$904.58	\$904.58
49	\$741.82	\$741.82	\$620.71	\$620.71	\$704.58	\$704.58	\$589.82	\$589.82	\$943.86	\$943.86
50	\$776.61	\$776.61	\$649.82	\$649.82	\$737.62	\$737.62	\$617.47	\$617.47	\$988.12	\$988.12
51	\$810.96	\$810.96	\$678.56	\$678.56	\$770.25	\$770.25	\$644.79	\$644.79	\$1,031.83	\$1,031.83
52	\$848.79	\$848.79	\$710.22	\$710.22	\$806.18	\$806.18	\$674.86	\$674.86	\$1,079.96	\$1,079.96
53	\$887.05	\$887.05	\$742.23	\$742.23	\$842.52	\$842.52	\$705.29	\$705.29	\$1,128.65	\$1,128.65
54	\$928.36	\$928.36	\$776.80	\$776.80	\$881.76	\$881.76	\$738.13	\$738.13	\$1,181.21	\$1,181.21
55	\$969.67	\$969.67	\$811.36	\$811.36	\$920.99	\$920.99	\$770.98	\$770.98	\$1,233.77	\$1,233.77
56	\$1,014.46	\$1,014.46	\$848.84	\$848.84	\$963.53	\$963.53	\$806.59	\$806.59	\$1,290.76	\$1,290.76
57	\$1,059.68	\$1,059.68	\$886.68	\$886.68	\$1,006.48	\$1,006.48	\$842.54	\$842.54	\$1,348.29	\$1,348.29
58	\$1,107.95	\$1,107.95	\$927.06	\$927.06	\$1,052.32	\$1,052.32	\$880.92	\$880.92	\$1,409.71	\$1,409.71
59	\$1,131.86	\$1,131.86	\$947.08	\$947.08	\$1,075.04	\$1,075.04	\$899.94	\$899.94	\$1,440.14	\$1,440.14
60	\$1,180.13	\$1,180.13	\$987.46	\$987.46	\$1,120.88	\$1,120.88	\$938.31	\$938.31	\$1,501.55	\$1,501.55
61	\$1,221.87	\$1,221.87	\$1,022.39	\$1,022.39	\$1,160.53	\$1,160.53	\$971.50	\$971.50	\$1,554.66	\$1,554.66
62	\$1,249.27	\$1,249.27	\$1,045.31	\$1,045.31	\$1,186.55	\$1,186.55	\$993.28	\$993.28	\$1,589.52	\$1,589.52
63	\$1,283.62	\$1,283.62	\$1,074.06	\$1,074.06	\$1,219.18	\$1,219.18	\$1,020.59	\$1,020.59	\$1,633.22	\$1,633.22
64+	\$1,304.49	\$1,304.49	\$1,091.52	\$1,091.52	\$1,239.00	\$1,239.00	\$1,037.19	\$1,037.19	\$1,659.78	\$1,659.78

Company Name:
Market:
Product:
Effective Date of Rates:

HIOS Plan ID (On Exchange)=>	N/A		N/A		N/A		N/A		N/A	
HIOS Plan ID (Off Exchange)=>	55957PA0280005		55957PA0300001		55957PA0300004		55957PA0300003		55957PA0300002	
Plan Marketing Name =>	BlueCare QHD PPO \$3000 Silver		AffordaBlue \$250 Platinum		AffordaBlue \$500 Gold		AffordaBlue \$1000 Gold		AffordaBlue \$1500 Gold	
Form # =>	CERT-FPLIC-BC-HDHP-SM-2024		CERT-FPLIC-AB-COMP-SM-2024		CERT-FPLIC-AB-COMP-SM-2024		CERT-FPLIC-AB-COMP-SM-2024		CERT-FPLIC-AB-COMP-SM-2024	
Rating Area =>	Area 3		Area 3		Area 3		Area 3		Area 3	
Network =>	U		U		U		U		U	
Metal =>	Silver		Platinum		Gold		Gold		Gold	
Deductible =>	\$3,000		\$250		\$500		\$1,000		\$1,500	
Coinsurance =>	100%		100%		100%		100%		100%	
Copays =>	15		20		30		45		25	
OOP Maximum =>	\$7,500		\$2,000		\$8,550		\$9,000		\$9,100	
Pediatric Dental (Yes/No) =>	Yes		Yes		Yes		Yes		Yes	
Age Band	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco
0 - 14	\$361.85	\$361.85	\$376.95	\$376.95	\$331.17	\$331.17	\$322.02	\$322.02	\$316.69	\$316.69
15	\$394.02	\$394.02	\$410.45	\$410.45	\$360.61	\$360.61	\$350.64	\$350.64	\$344.84	\$344.84
16	\$406.32	\$406.32	\$423.26	\$423.26	\$371.86	\$371.86	\$361.59	\$361.59	\$355.60	\$355.60
17	\$418.61	\$418.61	\$436.07	\$436.07	\$383.12	\$383.12	\$372.53	\$372.53	\$366.36	\$366.36
18	\$431.86	\$431.86	\$449.87	\$449.87	\$395.24	\$395.24	\$384.32	\$384.32	\$377.95	\$377.95
19	\$445.10	\$445.10	\$463.67	\$463.67	\$407.36	\$407.36	\$396.10	\$396.10	\$389.55	\$389.55
20	\$458.82	\$458.82	\$477.96	\$477.96	\$419.91	\$419.91	\$408.31	\$408.31	\$401.55	\$401.55
21	\$473.01	\$473.01	\$492.74	\$492.74	\$432.90	\$432.90	\$420.94	\$420.94	\$413.97	\$413.97
22	\$473.01	\$473.01	\$492.74	\$492.74	\$432.90	\$432.90	\$420.94	\$420.94	\$413.97	\$413.97
23	\$473.01	\$473.01	\$492.74	\$492.74	\$432.90	\$432.90	\$420.94	\$420.94	\$413.97	\$413.97
24	\$473.01	\$473.01	\$492.74	\$492.74	\$432.90	\$432.90	\$420.94	\$420.94	\$413.97	\$413.97
25	\$474.90	\$474.90	\$494.71	\$494.71	\$434.63	\$434.63	\$422.62	\$422.62	\$415.63	\$415.63
26	\$484.36	\$484.36	\$504.57	\$504.57	\$443.29	\$443.29	\$431.04	\$431.04	\$423.91	\$423.91
27	\$495.71	\$495.71	\$516.39	\$516.39	\$453.68	\$453.68	\$441.15	\$441.15	\$433.84	\$433.84
28	\$514.16	\$514.16	\$535.61	\$535.61	\$470.56	\$470.56	\$457.56	\$457.56	\$449.99	\$449.99
29	\$529.30	\$529.30	\$551.38	\$551.38	\$484.42	\$484.42	\$471.03	\$471.03	\$463.23	\$463.23
30	\$536.87	\$536.87	\$559.26	\$559.26	\$491.34	\$491.34	\$477.77	\$477.77	\$469.86	\$469.86
31	\$548.22	\$548.22	\$571.09	\$571.09	\$501.73	\$501.73	\$487.87	\$487.87	\$479.79	\$479.79
32	\$559.57	\$559.57	\$582.91	\$582.91	\$512.12	\$512.12	\$497.97	\$497.97	\$489.73	\$489.73
33	\$566.67	\$566.67	\$590.30	\$590.30	\$518.61	\$518.61	\$504.29	\$504.29	\$495.94	\$495.94
34	\$574.23	\$574.23	\$598.19	\$598.19	\$525.54	\$525.54	\$511.02	\$511.02	\$502.56	\$502.56
35	\$578.02	\$578.02	\$602.13	\$602.13	\$529.00	\$529.00	\$514.39	\$514.39	\$505.87	\$505.87
36	\$581.80	\$581.80	\$606.07	\$606.07	\$532.47	\$532.47	\$517.76	\$517.76	\$509.18	\$509.18
37	\$585.59	\$585.59	\$610.01	\$610.01	\$535.93	\$535.93	\$521.12	\$521.12	\$512.49	\$512.49
38	\$589.37	\$589.37	\$613.95	\$613.95	\$539.39	\$539.39	\$524.49	\$524.49	\$515.81	\$515.81
39	\$596.94	\$596.94	\$621.84	\$621.84	\$546.32	\$546.32	\$531.23	\$531.23	\$522.43	\$522.43
40	\$604.51	\$604.51	\$629.72	\$629.72	\$553.25	\$553.25	\$537.96	\$537.96	\$529.05	\$529.05
41	\$615.86	\$615.86	\$641.55	\$641.55	\$563.64	\$563.64	\$548.06	\$548.06	\$538.99	\$538.99
42	\$626.74	\$626.74	\$652.88	\$652.88	\$573.59	\$573.59	\$557.75	\$557.75	\$548.51	\$548.51
43	\$641.87	\$641.87	\$668.65	\$668.65	\$587.45	\$587.45	\$571.22	\$571.22	\$561.76	\$561.76
44	\$660.79	\$660.79	\$688.36	\$688.36	\$604.76	\$604.76	\$588.05	\$588.05	\$578.32	\$578.32
45	\$683.03	\$683.03	\$711.52	\$711.52	\$625.11	\$625.11	\$607.84	\$607.84	\$597.77	\$597.77
46	\$709.52	\$709.52	\$739.11	\$739.11	\$649.35	\$649.35	\$631.41	\$631.41	\$620.96	\$620.96
47	\$739.31	\$739.31	\$770.15	\$770.15	\$676.62	\$676.62	\$657.93	\$657.93	\$647.04	\$647.04
48	\$773.37	\$773.37	\$805.63	\$805.63	\$707.79	\$707.79	\$688.24	\$688.24	\$676.84	\$676.84
49	\$806.96	\$806.96	\$840.61	\$840.61	\$738.53	\$738.53	\$718.12	\$718.12	\$706.23	\$706.23
50	\$844.80	\$844.80	\$880.03	\$880.03	\$773.16	\$773.16	\$751.80	\$751.80	\$739.35	\$739.35
51	\$882.16	\$882.16	\$918.96	\$918.96	\$807.36	\$807.36	\$785.05	\$785.05	\$772.05	\$772.05
52	\$923.32	\$923.32	\$961.83	\$961.83	\$845.02	\$845.02	\$821.67	\$821.67	\$808.07	\$808.07
53	\$964.94	\$964.94	\$1,005.19	\$1,005.19	\$883.12	\$883.12	\$858.72	\$858.72	\$844.50	\$844.50
54	\$1,009.88	\$1,009.88	\$1,052.00	\$1,052.00	\$924.24	\$924.24	\$898.71	\$898.71	\$883.83	\$883.83
55	\$1,054.81	\$1,054.81	\$1,098.81	\$1,098.81	\$965.37	\$965.37	\$938.70	\$938.70	\$923.15	\$923.15
56	\$1,103.53	\$1,103.53	\$1,149.56	\$1,149.56	\$1,009.96	\$1,009.96	\$982.05	\$982.05	\$965.79	\$965.79
57	\$1,152.73	\$1,152.73	\$1,200.81	\$1,200.81	\$1,054.98	\$1,054.98	\$1,025.83	\$1,025.83	\$1,008.84	\$1,008.84
58	\$1,205.23	\$1,205.23	\$1,255.50	\$1,255.50	\$1,103.03	\$1,103.03	\$1,072.56	\$1,072.56	\$1,054.80	\$1,054.80
59	\$1,231.25	\$1,231.25	\$1,282.60	\$1,282.60	\$1,126.84	\$1,126.84	\$1,095.71	\$1,095.71	\$1,077.56	\$1,077.56
60	\$1,283.75	\$1,283.75	\$1,337.30	\$1,337.30	\$1,174.89	\$1,174.89	\$1,142.43	\$1,142.43	\$1,123.51	\$1,123.51
61	\$1,329.16	\$1,329.16	\$1,384.60	\$1,384.60	\$1,216.45	\$1,216.45	\$1,182.84	\$1,182.84	\$1,163.26	\$1,163.26
62	\$1,358.96	\$1,358.96	\$1,415.64	\$1,415.64	\$1,243.72	\$1,243.72	\$1,209.36	\$1,209.36	\$1,189.34	\$1,189.34
63	\$1,396.33	\$1,396.33	\$1,454.57	\$1,454.57	\$1,277.92	\$1,277.92	\$1,242.61	\$1,242.61	\$1,222.04	\$1,222.04
64+	\$1,419.03	\$1,419.03	\$1,478.22	\$1,478.22	\$1,298.70	\$1,298.70	\$1,262.82	\$1,262.82	\$1,241.91	\$1,241.91

Company Name:
Market:
Product:
Effective Date of Rates:

HIOS Plan ID (On Exchange)=>	N/A		N/A		N/A		N/A		N/A	
HIOS Plan ID (Off Exchange)=>	55957PA0300005		55957PA0370003		55957PA0370004		55957PA0380002		55957PA0270037	
Plan Marketing Name =>	AffordaBlue \$3000 Silver		High Valley Flex Blue PPO 500 Gold		High Valley Flex Blue PPO 1250 Gold		Flex Blue PPO Qualified Embedded		BlueCare PPO \$0 Silver	
Form # =>	CERT-FPLIC-AB-COMP-SM-2024		CERT-FPLIC-LV-PPO-SM-2024		CERT-FPLIC-LV-PPO-SM-2024		CERT-FPLIC-LV-HDHP-SM-2024		CERT-FPLIC-BC-PPO-SM-2024	
Rating Area =>	Area 3		Area 3		Area 3		Area 3		Area 3	
Network =>	U		Q		Q		Q		U	
Metal =>	Silver		Gold		Gold		Silver		Silver	
Deductible =>	\$3,000		\$500		\$1,250		\$3,300		\$0	
Coinsurance =>	100%		100%		100%		90%		100%	
Copays =>	60		30		25		0		60	
OOP Maximum =>	\$9,100		\$9,100		\$9,100		\$7,500		\$9,450	
Pediatric Dental (Yes/No) =>	Yes		Yes		Yes		Yes		Yes	
Age Band	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco
0 - 14	\$265.63	\$265.63	\$401.86	\$401.86	\$389.03	\$389.03	\$329.42	\$329.42	\$426.57	\$426.57
15	\$289.24	\$289.24	\$437.58	\$437.58	\$423.61	\$423.61	\$358.71	\$358.71	\$464.49	\$464.49
16	\$298.27	\$298.27	\$451.24	\$451.24	\$436.84	\$436.84	\$369.90	\$369.90	\$478.99	\$478.99
17	\$307.30	\$307.30	\$464.90	\$464.90	\$450.06	\$450.06	\$381.10	\$381.10	\$493.48	\$493.48
18	\$317.02	\$317.02	\$479.61	\$479.61	\$464.30	\$464.30	\$393.16	\$393.16	\$509.10	\$509.10
19	\$326.74	\$326.74	\$494.32	\$494.32	\$478.54	\$478.54	\$405.21	\$405.21	\$524.71	\$524.71
20	\$336.81	\$336.81	\$509.55	\$509.55	\$493.28	\$493.28	\$417.70	\$417.70	\$540.88	\$540.88
21	\$347.23	\$347.23	\$525.31	\$525.31	\$508.54	\$508.54	\$430.62	\$430.62	\$557.61	\$557.61
22	\$347.23	\$347.23	\$525.31	\$525.31	\$508.54	\$508.54	\$430.62	\$430.62	\$557.61	\$557.61
23	\$347.23	\$347.23	\$525.31	\$525.31	\$508.54	\$508.54	\$430.62	\$430.62	\$557.61	\$557.61
24	\$347.23	\$347.23	\$525.31	\$525.31	\$508.54	\$508.54	\$430.62	\$430.62	\$557.61	\$557.61
25	\$348.62	\$348.62	\$527.41	\$527.41	\$510.57	\$510.57	\$432.34	\$432.34	\$559.84	\$559.84
26	\$355.56	\$355.56	\$537.92	\$537.92	\$520.74	\$520.74	\$440.95	\$440.95	\$570.99	\$570.99
27	\$363.90	\$363.90	\$550.52	\$550.52	\$532.95	\$532.95	\$451.29	\$451.29	\$584.38	\$584.38
28	\$377.44	\$377.44	\$571.01	\$571.01	\$552.78	\$552.78	\$468.08	\$468.08	\$606.12	\$606.12
29	\$388.55	\$388.55	\$587.82	\$587.82	\$569.06	\$569.06	\$481.86	\$481.86	\$623.97	\$623.97
30	\$394.11	\$394.11	\$596.23	\$596.23	\$577.19	\$577.19	\$488.75	\$488.75	\$632.89	\$632.89
31	\$402.44	\$402.44	\$608.83	\$608.83	\$589.40	\$589.40	\$499.09	\$499.09	\$646.27	\$646.27
32	\$410.77	\$410.77	\$621.44	\$621.44	\$601.60	\$601.60	\$509.42	\$509.42	\$659.65	\$659.65
33	\$415.98	\$415.98	\$629.32	\$629.32	\$609.23	\$609.23	\$515.88	\$515.88	\$668.02	\$668.02
34	\$421.54	\$421.54	\$637.73	\$637.73	\$617.37	\$617.37	\$522.77	\$522.77	\$676.94	\$676.94
35	\$424.32	\$424.32	\$641.93	\$641.93	\$621.44	\$621.44	\$526.22	\$526.22	\$681.40	\$681.40
36	\$427.09	\$427.09	\$646.13	\$646.13	\$625.50	\$625.50	\$529.66	\$529.66	\$685.86	\$685.86
37	\$429.87	\$429.87	\$650.33	\$650.33	\$629.57	\$629.57	\$533.11	\$533.11	\$690.32	\$690.32
38	\$432.65	\$432.65	\$654.54	\$654.54	\$633.64	\$633.64	\$536.55	\$536.55	\$694.78	\$694.78
39	\$438.20	\$438.20	\$662.94	\$662.94	\$641.78	\$641.78	\$543.44	\$543.44	\$703.70	\$703.70
40	\$443.76	\$443.76	\$671.35	\$671.35	\$649.91	\$649.91	\$550.33	\$550.33	\$712.63	\$712.63
41	\$452.09	\$452.09	\$683.95	\$683.95	\$662.12	\$662.12	\$560.67	\$560.67	\$726.01	\$726.01
42	\$460.08	\$460.08	\$696.04	\$696.04	\$673.82	\$673.82	\$570.57	\$570.57	\$738.83	\$738.83
43	\$471.19	\$471.19	\$712.85	\$712.85	\$690.09	\$690.09	\$584.35	\$584.35	\$756.68	\$756.68
44	\$485.08	\$485.08	\$733.86	\$733.86	\$710.43	\$710.43	\$601.58	\$601.58	\$778.98	\$778.98
45	\$501.40	\$501.40	\$758.55	\$758.55	\$734.33	\$734.33	\$621.82	\$621.82	\$805.19	\$805.19
46	\$520.85	\$520.85	\$787.97	\$787.97	\$762.81	\$762.81	\$645.93	\$645.93	\$836.42	\$836.42
47	\$542.72	\$542.72	\$821.06	\$821.06	\$794.85	\$794.85	\$673.06	\$673.06	\$871.54	\$871.54
48	\$567.72	\$567.72	\$858.88	\$858.88	\$831.46	\$831.46	\$704.06	\$704.06	\$911.69	\$911.69
49	\$592.37	\$592.37	\$896.18	\$896.18	\$867.57	\$867.57	\$734.64	\$734.64	\$951.28	\$951.28
50	\$620.15	\$620.15	\$938.20	\$938.20	\$908.25	\$908.25	\$769.09	\$769.09	\$995.89	\$995.89
51	\$647.58	\$647.58	\$979.70	\$979.70	\$948.43	\$948.43	\$803.11	\$803.11	\$1,039.94	\$1,039.94
52	\$677.79	\$677.79	\$1,025.41	\$1,025.41	\$992.67	\$992.67	\$840.57	\$840.57	\$1,088.45	\$1,088.45
53	\$708.35	\$708.35	\$1,071.63	\$1,071.63	\$1,037.42	\$1,037.42	\$878.46	\$878.46	\$1,137.52	\$1,137.52
54	\$741.34	\$741.34	\$1,121.54	\$1,121.54	\$1,085.73	\$1,085.73	\$919.37	\$919.37	\$1,190.50	\$1,190.50
55	\$774.32	\$774.32	\$1,171.44	\$1,171.44	\$1,134.04	\$1,134.04	\$960.28	\$960.28	\$1,243.47	\$1,243.47
56	\$810.09	\$810.09	\$1,225.55	\$1,225.55	\$1,186.42	\$1,186.42	\$1,004.64	\$1,004.64	\$1,300.90	\$1,300.90
57	\$846.20	\$846.20	\$1,280.18	\$1,280.18	\$1,239.31	\$1,239.31	\$1,049.42	\$1,049.42	\$1,358.90	\$1,358.90
58	\$884.74	\$884.74	\$1,338.49	\$1,338.49	\$1,295.76	\$1,295.76	\$1,097.22	\$1,097.22	\$1,420.79	\$1,420.79
59	\$903.84	\$903.84	\$1,367.38	\$1,367.38	\$1,323.73	\$1,323.73	\$1,120.90	\$1,120.90	\$1,451.46	\$1,451.46
60	\$942.38	\$942.38	\$1,425.69	\$1,425.69	\$1,380.18	\$1,380.18	\$1,168.70	\$1,168.70	\$1,513.35	\$1,513.35
61	\$975.72	\$975.72	\$1,476.12	\$1,476.12	\$1,429.00	\$1,429.00	\$1,210.04	\$1,210.04	\$1,566.88	\$1,566.88
62	\$997.59	\$997.59	\$1,509.22	\$1,509.22	\$1,461.04	\$1,461.04	\$1,237.17	\$1,237.17	\$1,602.01	\$1,602.01
63	\$1,025.02	\$1,025.02	\$1,550.72	\$1,550.72	\$1,501.21	\$1,501.21	\$1,271.19	\$1,271.19	\$1,646.06	\$1,646.06
64+	\$1,041.69	\$1,041.69	\$1,575.93	\$1,575.93	\$1,525.62	\$1,525.62	\$1,291.86	\$1,291.86	\$1,672.83	\$1,672.83

Company Name:
Market:
Product:
Effective Date of Rates:

HIOS Plan ID (On Exchange)=>	N/A	
HIOS Plan ID (Off Exchange)=>	55957PA0290038	
Plan Marketing Name =>	BlueCare Custom PPO \$0 Silver	
Form # =>	CERT-FPLIC-BCUST-PPO-SM-202	
Rating Area =>	Area 3	
Network =>	U	
Metal =>	Silver	
Deductible =>	\$0	
Coinsurance =>	100%	
Copays =>	60	
OOP Maximum =>	\$9,450	
Pediatric Dental (Yes/No) =>	Yes	
Age Band	Non-Tobacco	Tobacco
0 - 14	\$356.22	\$356.22
15	\$387.89	\$387.89
16	\$399.99	\$399.99
17	\$412.10	\$412.10
18	\$425.14	\$425.14
19	\$438.18	\$438.18
20	\$451.68	\$451.68
21	\$465.65	\$465.65
22	\$465.65	\$465.65
23	\$465.65	\$465.65
24	\$465.65	\$465.65
25	\$467.51	\$467.51
26	\$476.83	\$476.83
27	\$488.00	\$488.00
28	\$506.16	\$506.16
29	\$521.06	\$521.06
30	\$528.51	\$528.51
31	\$539.69	\$539.69
32	\$550.86	\$550.86
33	\$557.85	\$557.85
34	\$565.30	\$565.30
35	\$569.02	\$569.02
36	\$572.75	\$572.75
37	\$576.47	\$576.47
38	\$580.20	\$580.20
39	\$587.65	\$587.65
40	\$595.10	\$595.10
41	\$606.28	\$606.28
42	\$616.99	\$616.99
43	\$631.89	\$631.89
44	\$650.51	\$650.51
45	\$672.40	\$672.40
46	\$698.48	\$698.48
47	\$727.81	\$727.81
48	\$761.34	\$761.34
49	\$794.40	\$794.40
50	\$831.65	\$831.65
51	\$868.44	\$868.44
52	\$908.95	\$908.95
53	\$949.93	\$949.93
54	\$994.16	\$994.16
55	\$1,038.40	\$1,038.40
56	\$1,086.36	\$1,086.36
57	\$1,134.79	\$1,134.79
58	\$1,186.48	\$1,186.48
59	\$1,212.09	\$1,212.09
60	\$1,263.77	\$1,263.77
61	\$1,308.48	\$1,308.48
62	\$1,337.81	\$1,337.81
63	\$1,374.60	\$1,374.60
64+	\$1,396.95	\$1,396.95

First Priority Life Insurance Co.
Small Group
Plan Design Summary

[illegible]

RATES FOR AGE 21, NON-TOBACCO USER, BY RATING AREA AND COUNTY

55957PA0380002 High Valley Flex Blue PPO Qualified Embedded 3300 S

RATES FOR AGE 21, NON-TOBACCO USER, BY RATING AREA AND COUNTY

02-01-2023 Number of Covered Lives by Rating County					RATING AREA 3												
				On/Off Exchange	475	299	128	1,161	1,296	669	577	108	49	160	202	384	137
HIQS Plan ID	Plan Marketing Name	Product	Metal		Bradford	Carbon	Clinton	Lackawanna	Luzerne	Lycoming	Monroe	Pike	Sullivan	Susquehanna	Tioga	Wayne	Wyoming
55957PA0270007	BlueCare PPO \$0 Platinum	PPO	Platinum	Off	\$657.04	\$657.04	\$657.04	\$657.04	\$657.04	\$657.04	\$657.04	\$657.04	\$657.04	\$657.04	\$657.04	\$657.04	\$657.04
55957PA0290007	BlueCare Custom PPO \$0 Platinum	PPO	Platinum	Off	\$547.97	\$547.97	\$547.97	\$547.97	\$547.97	\$547.97	\$547.97	\$547.97	\$547.97	\$547.97	\$547.97	\$547.97	\$547.97
55957PA0270016	BlueCare PPO \$250 Platinum	PPO	Platinum	Off	\$644.55	\$644.55	\$644.55	\$644.55	\$644.55	\$644.55	\$644.55	\$644.55	\$644.55	\$644.55	\$644.55	\$644.55	\$644.55
55957PA0290008	BlueCare Custom PPO \$250 Platinum	PPO	Platinum	Off	\$537.61	\$537.61	\$537.61	\$537.61	\$537.61	\$537.61	\$537.61	\$537.61	\$537.61	\$537.61	\$537.61	\$537.61	\$537.61
55957PA0270002	BlueCare PPO \$500 Platinum	PPO	Platinum	Off	\$636.84	\$636.84	\$636.84	\$636.84	\$636.84	\$636.84	\$636.84	\$636.84	\$636.84	\$636.84	\$636.84	\$636.84	\$636.84
55957PA0290002	BlueCare Custom PPO \$500 Platinum	PPO	Platinum	Off	\$531.23	\$531.23	\$531.23	\$531.23	\$531.23	\$531.23	\$531.23	\$531.23	\$531.23	\$531.23	\$531.23	\$531.23	\$531.23
55957PA0270006	BlueCare PPO \$750 Platinum	PPO	Platinum	Off	\$619.62	\$619.62	\$619.62	\$619.62	\$619.62	\$619.62	\$619.62	\$619.62	\$619.62	\$619.62	\$619.62	\$619.62	\$619.62
55957PA0290006	BlueCare Custom PPO \$750 Platinum	PPO	Platinum	Off	\$516.95	\$516.95	\$516.95	\$516.95	\$516.95	\$516.95	\$516.95	\$516.95	\$516.95	\$516.95	\$516.95	\$516.95	\$516.95
55957PA0270023	BlueCare PPO \$0 Gold	PPO	Gold	Off	\$578.09	\$578.09	\$578.09	\$578.09	\$578.09	\$578.09	\$578.09	\$578.09	\$578.09	\$578.09	\$578.09	\$578.09	\$578.09
55957PA0290024	BlueCare Custom PPO \$0 Gold	PPO	Gold	Off	\$482.52	\$482.52	\$482.52	\$482.52	\$482.52	\$482.52	\$482.52	\$482.52	\$482.52	\$482.52	\$482.52	\$482.52	\$482.52
55957PA0270017	BlueCare PPO \$500 Gold	PPO	Gold	Off	\$550.82	\$550.82	\$550.82	\$550.82	\$550.82	\$550.82	\$550.82	\$550.82	\$550.82	\$550.82	\$550.82	\$550.82	\$550.82
55957PA0290022	BlueCare Custom PPO \$500 Gold	PPO	Gold	Off	\$459.92	\$459.92	\$459.92	\$459.92	\$459.92	\$459.92	\$459.92	\$459.92	\$459.92	\$459.92	\$459.92	\$459.92	\$459.92
55957PA0270018	BlueCare PPO \$1000 Gold	PPO	Gold	Off	\$513.95	\$513.95	\$513.95	\$513.95	\$513.95	\$513.95	\$513.95	\$513.95	\$513.95	\$513.95	\$513.95	\$513.95	\$513.95
55957PA0290012	BlueCare Custom PPO \$1000 Gold	PPO	Gold	Off	\$429.35	\$429.35	\$429.35	\$429.35	\$429.35	\$429.35	\$429.35	\$429.35	\$429.35	\$429.35	\$429.35	\$429.35	\$429.35
55957PA0270008	BlueCare PPO \$1250 Gold	PPO	Gold	Off	\$539.92	\$539.92	\$539.92	\$539.92	\$539.92	\$539.92	\$539.92	\$539.92	\$539.92	\$539.92	\$539.92	\$539.92	\$539.92
55957PA0290011	BlueCare Custom PPO \$1250 Gold	PPO	Gold	Off	\$450.88	\$450.88	\$450.88	\$450.88	\$450.88	\$450.88	\$450.88	\$450.88	\$450.88	\$450.88	\$450.88	\$450.88	\$450.88
55957PA0270030	BlueCare PPO \$1400 Gold	PPO	Gold	Off	\$517.08	\$517.08	\$517.08	\$517.08	\$517.08	\$517.08	\$517.08	\$517.08	\$517.08	\$517.08	\$517.08	\$517.08	\$517.08
55957PA0290029	BlueCare Custom PPO \$1400 Gold	PPO	Gold	Off	\$431.95	\$431.95	\$431.95	\$431.95	\$431.95	\$431.95	\$431.95	\$431.95	\$431.95	\$431.95	\$431.95	\$431.95	\$431.95
55957PA0270009	BlueCare PPO \$1500 Gold	PPO	Gold	Off	\$538.19	\$538.19	\$538.19	\$538.19	\$538.19	\$538.19	\$538.19	\$538.19	\$538.19	\$538.19	\$538.19	\$538.19	\$538.19
55957PA0290013	BlueCare Custom PPO \$1500 Gold	PPO	Gold	Off	\$449.45	\$449.45	\$449.45	\$449.45	\$449.45	\$449.45	\$449.45	\$449.45	\$449.45	\$449.45	\$449.45	\$449.45	\$449.45
55957PA0270033	BlueCare PPO \$1550 Gold	PPO	Gold	Off	\$519.88	\$519.88	\$519.88	\$519.88	\$519.88	\$519.88	\$519.88	\$519.88	\$519.88	\$519.88	\$519.88	\$519.88	\$519.88
55957PA0290034	BlueCare Custom PPO \$1550 Gold	PPO	Gold	Off	\$434.27	\$434.27	\$434.27	\$434.27	\$434.27	\$434.27	\$434.27	\$434.27	\$434.27	\$434.27	\$434.27	\$434.27	\$434.27
55957PA0270031	BlueCare PPO \$2000 Gold	PPO	Gold	Off	\$488.12	\$488.12	\$488.12	\$488.12	\$488.12	\$488.12	\$488.12	\$488.12	\$488.12	\$488.12	\$488.12	\$488.12	\$488.12
55957PA0290030	BlueCare Custom PPO \$2000 Gold	PPO	Gold	Off	\$407.93	\$407.93	\$407.93	\$407.93	\$407.93	\$407.93	\$407.93	\$407.93	\$407.93	\$407.93	\$407.93	\$407.93	\$407.93
55957PA0270011	BlueCare PPO \$2000 1x Gold	PPO	Gold	Off	\$543.20	\$543.20	\$543.20	\$543.20	\$543.20	\$543.20	\$543.20	\$543.20	\$543.20	\$543.20	\$543.20	\$543.20	\$543.20
55957PA0290016	BlueCare Custom PPO \$2000 1x Gold	PPO	Gold	Off	\$453.60	\$453.60	\$453.60	\$453.60	\$453.60	\$453.60	\$453.60	\$453.60	\$453.60	\$453.60	\$453.60	\$453.60	\$453.60
55957PA0270028	BlueCare PPO \$2500 Gold	PPO	Gold	Off	\$483.39	\$483.39	\$483.39	\$483.39	\$483.39	\$483.39	\$483.39	\$483.39	\$483.39	\$483.39	\$483.39	\$483.39	\$483.39
55957PA0290031	BlueCare Custom PPO \$2500 Gold	PPO	Gold	Off	\$404.01	\$404.01	\$404.01	\$404.01	\$404.01	\$404.01	\$404.01	\$404.01	\$404.01	\$404.01	\$404.01	\$404.01	\$404.01
55957PA0270036	BlueCare PPO \$3000 Gold	PPO	Gold	Off	\$513.73	\$513.73	\$513.73	\$513.73	\$513.73	\$513.73	\$513.73	\$513.73	\$513.73	\$513.73	\$513.73	\$513.73	\$513.73
55957PA0290037	BlueCare Custom PPO \$3000 Gold	PPO	Gold	Off	\$429.17	\$429.17	\$429.17	\$429.17	\$429.17	\$429.17	\$429.17	\$429.17	\$429.17	\$429.17	\$429.17	\$429.17	\$429.17
55957PA0270029	BlueCare PPO \$4000 Gold	PPO	Gold	Off	\$478.69	\$478.69	\$478.69	\$478.69	\$478.69	\$478.69	\$478.69	\$478.69	\$478.69	\$478.69	\$478.69	\$478.69	\$478.69
55957PA0290032	BlueCare Custom PPO \$4000 Gold	PPO	Gold	Off	\$400.12	\$400.12	\$400.12	\$400.12	\$400.12	\$400.12	\$400.12	\$400.12	\$400.12	\$400.12	\$400.12	\$400.12	\$400.12
55957PA0270032	BlueCare PPO \$5000 1x Gold	PPO	Gold	Off	\$495.46	\$495.46	\$495.46	\$495.46	\$495.46	\$495.46	\$495.46	\$495.46	\$495.46	\$495.46	\$495.46	\$495.46	\$495.46
55957PA0290033	BlueCare Custom PPO \$5000 1x Gold	PPO	Gold	Off	\$414.02	\$414.02	\$414.02	\$414.02	\$414.02	\$414.02	\$414.02	\$414.02	\$414.02	\$414.02	\$414.02	\$414.02	\$414.02
55957PA0270025	BlueCare PPO \$2600 Silver	PPO	Silver	Off	\$423.76	\$423.76	\$423.76	\$423.76	\$423.76	\$423.76	\$423.76	\$423.76	\$423.76	\$423.76	\$423.76	\$423.76	\$423.76
55957PA0290026	BlueCare Custom PPO \$2600 Silver	PPO	Silver	Off	\$354.56	\$354.56	\$354.56	\$354.56	\$354.56	\$354.56	\$354.56	\$354.56	\$354.56	\$354.56	\$354.56	\$354.56	\$354.56
55957PA0270027	BlueCare PPO \$3000 Silver	PPO	Silver	Off	\$423.33	\$423.33	\$423.33	\$423.33	\$423.33	\$423.33	\$423.33	\$423.33	\$423.33	\$423.33	\$423.33	\$423.33	\$423.33
55957PA0290028	BlueCare Custom PPO \$3000 Silver	PPO	Silver	Off	\$354.21	\$354.21	\$354.21	\$354.21	\$354.21	\$354.21	\$354.21	\$354.21	\$354.21	\$354.21	\$354.21	\$354.21	\$354.21
55957PA0270026	BlueCare PPO \$3000 1x Silver	PPO	Silver	Off	\$448.80	\$448.80	\$448.80	\$448.80	\$448.80	\$448.80	\$448.80	\$448.80	\$448.80	\$448.80	\$448.80	\$448.80	\$448.80
55957PA0290027	BlueCare Custom PPO \$3000 1x Silver	PPO	Silver	Off	\$375.33	\$375.33	\$375.33	\$375.33	\$375.33	\$375.33	\$375.33	\$375.33	\$375.33	\$375.33	\$375.33	\$375.33	\$375.33
55957PA0270034	BlueCare PPO \$5000 Silver	PPO	Silver	Off	\$422.20	\$422.20	\$422.20	\$422.20	\$422.20	\$422.20	\$422.20	\$422.20	\$422.20	\$422.20	\$422.20	\$422.20	\$422.20
55957PA0290035	BlueCare Custom PPO \$5000 Silver	PPO	Silver	Off	\$353.27	\$353.27	\$353.27	\$353.27	\$353.27	\$353.27	\$353.27	\$353.27	\$353.27	\$353.27	\$353.27	\$353.27	\$353.27
55957PA0270013	BlueCare PPO \$5400 Bronze	PPO	Bronze	Off	\$401.01	\$401.01	\$401.01	\$401.01	\$401.01	\$401.01	\$401.01	\$401.01	\$401.01	\$401.01	\$401.01	\$401.01	\$401.01
55957PA0290021	BlueCare Custom PPO \$5400 Bronze	PPO	Bronze	Off	\$335.69	\$335.69	\$335.69	\$335.69	\$335.69	\$335.69	\$335.69	\$335.69	\$335.69	\$335.69	\$335.69	\$335.69	\$335.69
55957PA0280004	BlueCare QHD PPO \$1500 Gold	PPO	Gold	Off	\$537.19	\$537.19	\$537.19	\$537.19	\$537.19	\$537.19	\$537.19	\$537.19	\$537.19	\$537.19	\$537.19	\$537.19	\$537.19
55957PA0280005	BlueCare QHD PPO \$3000 Silver	PPO	Silver	Off	\$459.27	\$459.27	\$459.27	\$459.27	\$459.27	\$459.27	\$459.27	\$459.27	\$459.27	\$459.27	\$459.27	\$459.27	\$459.27
55957PA0300001	AffordBlue \$250 Platinum	PPO	Platinum	Off	\$478.42	\$478.42	\$478.42	\$478.42	\$478.42	\$478.42	\$478.42	\$478.42	\$478.42	\$478.42	\$478.42	\$478.42	\$478.42
55957PA0300004	AffordBlue \$500 Gold	PPO	Gold	Off	\$420.32	\$420.32	\$420.32	\$420.32	\$420.32	\$420.32	\$420.32	\$420.32	\$420.32	\$420.32	\$420.32	\$420.32	\$420.32
55957PA0300003	AffordBlue \$1000 Gold	PPO	Gold	Off	\$408.71	\$408.71	\$408.71	\$408.71	\$408.71	\$408.71	\$408.71	\$408.71	\$408.71	\$408.71	\$408.71	\$408.71	\$408.71
55957PA0300002	AffordBlue \$1500 Gold	PPO	Gold	Off	\$401.94	\$401.94	\$401.94	\$401.94	\$401.94	\$401.94	\$401.94	\$401.94	\$401.94	\$401.94	\$401.94	\$401.94	\$401.94
55957PA0300005	AffordBlue \$3000 Silver	PPO	Silver	Off	\$337.14	\$337.14	\$337.14	\$337.14	\$337.14	\$337.14	\$337.14	\$337.14	\$337.14	\$337.14	\$337.14	\$337.14	\$337.14
55957PA0370003	Lehigh Valley Flex Blue PPO 500 Gold	PPO	Gold	Off		\$510.05											
55957PA0370004	Lehigh Valley Flex Blue PPO 1250 Gold	PPO	Gold	Off		\$493.77											
55957PA0380002	gh Valley Flex Blue PPO Qualified Embedded 3300 Silver	PPO	Silver	Off		\$418.11											
55957PA0270037	BlueCare PPO \$0 Silver	PPO	Silver	Off	\$541.41	\$541.41	\$541.41	\$541.41	\$541.41	\$541.41	\$541.41	\$541.41	\$541.41	\$541.41	\$541.41	\$541.41	\$541.41
55957PA0290038	BlueCare Custom PPO \$0 Silver	PPO	Silver	Off	\$452.12	\$452.12	\$452.12	\$452.12	\$452.12	\$452.12	\$452.12	\$452.12	\$452.12	\$452.12	\$452.12	\$452.12	\$452.12

RATES FOR AGE 21, NON-TOBACCO USER, BY RATING AREA AND COUNTY

02-01-2023 Number of Covered Lives by Rating County					RATING AREA 3												
					475	299	128	1,161	1,296	669	577	108	49	160	202	384	137
HIOS Plan ID	Plan Marketing Name	Product	Metal	On/Off Exchange	Bradford	Carbon	Clinton	Lackawanna	Luzerne	Lycoming	Monroe	Pike	Sullivan	Susquehanna	Tioga	Wayne	Wyoming
55957PA0270007	BlueCare PPO \$0 Platinum	PPO	Platinum	Off	\$667.34	\$667.34	\$667.34	\$667.34	\$667.34	\$667.34	\$667.34	\$667.34	\$667.34	\$667.34	\$667.34	\$667.34	\$667.34
55957PA0290007	BlueCare Custom PPO \$0 Platinum	PPO	Platinum	Off	\$556.56	\$556.56	\$556.56	\$556.56	\$556.56	\$556.56	\$556.56	\$556.56	\$556.56	\$556.56	\$556.56	\$556.56	\$556.56
55957PA0270016	BlueCare PPO \$250 Platinum	PPO	Platinum	Off	\$654.65	\$654.65	\$654.65	\$654.65	\$654.65	\$654.65	\$654.65	\$654.65	\$654.65	\$654.65	\$654.65	\$654.65	\$654.65
55957PA0290008	BlueCare Custom PPO \$250 Platinum	PPO	Platinum	Off	\$546.04	\$546.04	\$546.04	\$546.04	\$546.04	\$546.04	\$546.04	\$546.04	\$546.04	\$546.04	\$546.04	\$546.04	\$546.04
55957PA0270002	BlueCare PPO \$500 Platinum	PPO	Platinum	Off	\$646.83	\$646.83	\$646.83	\$646.83	\$646.83	\$646.83	\$646.83	\$646.83	\$646.83	\$646.83	\$646.83	\$646.83	\$646.83
55957PA0290002	BlueCare Custom PPO \$500 Platinum	PPO	Platinum	Off	\$539.56	\$539.56	\$539.56	\$539.56	\$539.56	\$539.56	\$539.56	\$539.56	\$539.56	\$539.56	\$539.56	\$539.56	\$539.56
55957PA0270006	BlueCare PPO \$750 Platinum	PPO	Platinum	Off	\$629.33	\$629.33	\$629.33	\$629.33	\$629.33	\$629.33	\$629.33	\$629.33	\$629.33	\$629.33	\$629.33	\$629.33	\$629.33
55957PA0290006	BlueCare Custom PPO \$750 Platinum	PPO	Platinum	Off	\$525.06	\$525.06	\$525.06	\$525.06	\$525.06	\$525.06	\$525.06	\$525.06	\$525.06	\$525.06	\$525.06	\$525.06	\$525.06
55957PA0270023	BlueCare PPO \$0 Gold	PPO	Gold	Off	\$587.15	\$587.15	\$587.15	\$587.15	\$587.15	\$587.15	\$587.15	\$587.15	\$587.15	\$587.15	\$587.15	\$587.15	\$587.15
55957PA0290024	BlueCare Custom PPO \$0 Gold	PPO	Gold	Off	\$490.09	\$490.09	\$490.09	\$490.09	\$490.09	\$490.09	\$490.09	\$490.09	\$490.09	\$490.09	\$490.09	\$490.09	\$490.09
55957PA0270017	BlueCare PPO \$500 Gold	PPO	Gold	Off	\$559.46	\$559.46	\$559.46	\$559.46	\$559.46	\$559.46	\$559.46	\$559.46	\$559.46	\$559.46	\$559.46	\$559.46	\$559.46
55957PA0290022	BlueCare Custom PPO \$500 Gold	PPO	Gold	Off	\$467.13	\$467.13	\$467.13	\$467.13	\$467.13	\$467.13	\$467.13	\$467.13	\$467.13	\$467.13	\$467.13	\$467.13	\$467.13
55957PA0270018	BlueCare PPO \$1000 Gold	PPO	Gold	Off	\$522.01	\$522.01	\$522.01	\$522.01	\$522.01	\$522.01	\$522.01	\$522.01	\$522.01	\$522.01	\$522.01	\$522.01	\$522.01
55957PA0290012	BlueCare Custom PPO \$1000 Gold	PPO	Gold	Off	\$436.08	\$436.08	\$436.08	\$436.08	\$436.08	\$436.08	\$436.08	\$436.08	\$436.08	\$436.08	\$436.08	\$436.08	\$436.08
55957PA0270008	BlueCare PPO \$1250 Gold	PPO	Gold	Off	\$548.39	\$548.39	\$548.39	\$548.39	\$548.39	\$548.39	\$548.39	\$548.39	\$548.39	\$548.39	\$548.39	\$548.39	\$548.39
55957PA0290011	BlueCare Custom PPO \$1250 Gold	PPO	Gold	Off	\$457.95	\$457.95	\$457.95	\$457.95	\$457.95	\$457.95	\$457.95	\$457.95	\$457.95	\$457.95	\$457.95	\$457.95	\$457.95
55957PA0270030	BlueCare PPO \$1400 Gold	PPO	Gold	Off	\$525.19	\$525.19	\$525.19	\$525.19	\$525.19	\$525.19	\$525.19	\$525.19	\$525.19	\$525.19	\$525.19	\$525.19	\$525.19
55957PA0290029	BlueCare Custom PPO \$1400 Gold	PPO	Gold	Off	\$438.72	\$438.72	\$438.72	\$438.72	\$438.72	\$438.72	\$438.72	\$438.72	\$438.72	\$438.72	\$438.72	\$438.72	\$438.72
55957PA0270009	BlueCare PPO \$1500 Gold	PPO	Gold	Off	\$546.63	\$546.63	\$546.63	\$546.63	\$546.63	\$546.63	\$546.63	\$546.63	\$546.63	\$546.63	\$546.63	\$546.63	\$546.63
55957PA0290013	BlueCare Custom PPO \$1500 Gold	PPO	Gold	Off	\$456.50	\$456.50	\$456.50	\$456.50	\$456.50	\$456.50	\$456.50	\$456.50	\$456.50	\$456.50	\$456.50	\$456.50	\$456.50
55957PA0270033	BlueCare PPO \$1550 Gold	PPO	Gold	Off	\$528.03	\$528.03	\$528.03	\$528.03	\$528.03	\$528.03	\$528.03	\$528.03	\$528.03	\$528.03	\$528.03	\$528.03	\$528.03
55957PA0290034	BlueCare Custom PPO \$1550 Gold	PPO	Gold	Off	\$441.08	\$441.08	\$441.08	\$441.08	\$441.08	\$441.08	\$441.08	\$441.08	\$441.08	\$441.08	\$441.08	\$441.08	\$441.08
55957PA0270031	BlueCare PPO \$2000 Gold	PPO	Gold	Off	\$495.77	\$495.77	\$495.77	\$495.77	\$495.77	\$495.77	\$495.77	\$495.77	\$495.77	\$495.77	\$495.77	\$495.77	\$495.77
55957PA0290030	BlueCare Custom PPO \$2000 Gold	PPO	Gold	Off	\$414.33	\$414.33	\$414.33	\$414.33	\$414.33	\$414.33	\$414.33	\$414.33	\$414.33	\$414.33	\$414.33	\$414.33	\$414.33
55957PA0270011	BlueCare PPO \$2000 1x Gold	PPO	Gold	Off	\$551.71	\$551.71	\$551.71	\$551.71	\$551.71	\$551.71	\$551.71	\$551.71	\$551.71	\$551.71	\$551.71	\$551.71	\$551.71
55957PA0290016	BlueCare Custom PPO \$2000 1x Gold	PPO	Gold	Off	\$460.71	\$460.71	\$460.71	\$460.71	\$460.71	\$460.71	\$460.71	\$460.71	\$460.71	\$460.71	\$460.71	\$460.71	\$460.71
55957PA0270028	BlueCare PPO \$2500 Gold	PPO	Gold	Off	\$490.97	\$490.97	\$490.97	\$490.97	\$490.97	\$490.97	\$490.97	\$490.97	\$490.97	\$490.97	\$490.97	\$490.97	\$490.97
55957PA0290031	BlueCare Custom PPO \$2500 Gold	PPO	Gold	Off	\$410.35	\$410.35	\$410.35	\$410.35	\$410.35	\$410.35	\$410.35	\$410.35	\$410.35	\$410.35	\$410.35	\$410.35	\$410.35
55957PA0270036	BlueCare PPO \$3000 Gold	PPO	Gold	Off	\$521.78	\$521.78	\$521.78	\$521.78	\$521.78	\$521.78	\$521.78	\$521.78	\$521.78	\$521.78	\$521.78	\$521.78	\$521.78
55957PA0290037	BlueCare Custom PPO \$3000 Gold	PPO	Gold	Off	\$435.90	\$435.90	\$435.90	\$435.90	\$435.90	\$435.90	\$435.90	\$435.90	\$435.90	\$435.90	\$435.90	\$435.90	\$435.90
55957PA0270029	BlueCare PPO \$4000 Gold	PPO	Gold	Off	\$486.20	\$486.20	\$486.20	\$486.20	\$486.20	\$486.20	\$486.20	\$486.20	\$486.20	\$486.20	\$486.20	\$486.20	\$486.20
55957PA0290032	BlueCare Custom PPO \$4000 Gold	PPO	Gold	Off	\$406.39	\$406.39	\$406.39	\$406.39	\$406.39	\$406.39	\$406.39	\$406.39	\$406.39	\$406.39	\$406.39	\$406.39	\$406.39
55957PA0270032	BlueCare PPO \$5000 1x Gold	PPO	Gold	Off	\$503.23	\$503.23	\$503.23	\$503.23	\$503.23	\$503.23	\$503.23	\$503.23	\$503.23	\$503.23	\$503.23	\$503.23	\$503.23
55957PA0290033	BlueCare Custom PPO \$5000 1x Gold	PPO	Gold	Off	\$420.51	\$420.51	\$420.51	\$420.51	\$420.51	\$420.51	\$420.51	\$420.51	\$420.51	\$420.51	\$420.51	\$420.51	\$420.51
55957PA0270025	BlueCare PPO \$2600 Silver	PPO	Silver	Off	\$430.41	\$430.41	\$430.41	\$430.41	\$430.41	\$430.41	\$430.41	\$430.41	\$430.41	\$430.41	\$430.41	\$430.41	\$430.41
55957PA0290026	BlueCare Custom PPO \$2600 Silver	PPO	Silver	Off	\$360.12	\$360.12	\$360.12	\$360.12	\$360.12	\$360.12	\$360.12	\$360.12	\$360.12	\$360.12	\$360.12	\$360.12	\$360.12
55957PA0270027	BlueCare PPO \$3000 Silver	PPO	Silver	Off	\$429.97	\$429.97	\$429.97	\$429.97	\$429.97	\$429.97	\$429.97	\$429.97	\$429.97	\$429.97	\$429.97	\$429.97	\$429.97
55957PA0290028	BlueCare Custom PPO \$3000 Silver	PPO	Silver	Off	\$359.76	\$359.76	\$359.76	\$359.76	\$359.76	\$359.76	\$359.76	\$359.76	\$359.76	\$359.76	\$359.76	\$359.76	\$359.76
55957PA0270026	BlueCare PPO \$3000 1x Silver	PPO	Silver	Off	\$455.84	\$455.84	\$455.84	\$455.84	\$455.84	\$455.84	\$455.84	\$455.84	\$455.84	\$455.84	\$455.84	\$455.84	\$455.84
55957PA0290027	BlueCare Custom PPO \$3000 1x Silver	PPO	Silver	Off	\$381.21	\$381.21	\$381.21	\$381.21	\$381.21	\$381.21	\$381.21	\$381.21	\$381.21	\$381.21	\$381.21	\$381.21	\$381.21
55957PA0270034	BlueCare PPO \$5000 Silver	PPO	Silver	Off	\$428.82	\$428.82	\$428.82	\$428.82	\$428.82	\$428.82	\$428.82	\$428.82	\$428.82	\$428.82	\$428.82	\$428.82	\$428.82
55957PA0290035	BlueCare Custom PPO \$5000 Silver	PPO	Silver	Off	\$358.81	\$358.81	\$358.81	\$358.81	\$358.81	\$358.81	\$358.81	\$358.81	\$358.81	\$358.81	\$358.81	\$358.81	\$358.81
55957PA0270013	BlueCare PPO \$5400 Bronze	PPO	Bronze	Off	\$407.29	\$407.29	\$407.29	\$407.29	\$407.29	\$407.29	\$407.29	\$407.29	\$407.29	\$407.29	\$407.29	\$407.29	\$407.29
55957PA0290021	BlueCare Custom PPO \$5400 Bronze	PPO	Bronze	Off	\$340.95	\$340.95	\$340.95	\$340.95	\$340.95	\$340.95	\$340.95	\$340.95	\$340.95	\$340.95	\$340.95	\$340.95	\$340.95
55957PA0280004	BlueCare QHD PPO \$1500 Gold	PPO	Gold	Off	\$545.61	\$545.61	\$545.61	\$545.61	\$545.61	\$545.61	\$545.61	\$545.61	\$545.61	\$545.61	\$545.61	\$545.61	\$545.61
55957PA0280005	BlueCare QHD PPO \$3000 Silver	PPO	Silver	Off	\$466.47	\$466.47	\$466.47	\$466.47	\$466.47	\$466.47	\$466.47	\$466.47	\$466.47	\$466.47	\$466.47	\$466.47	\$466.47
55957PA0300001	AffordBlue \$250 Platinum	PPO	Platinum	Off	\$485.92	\$485.92	\$485.92	\$485.92	\$485.92	\$485.92	\$485.92	\$485.92	\$485.92	\$485.92	\$485.92	\$485.92	\$485.92
55957PA0300004	AffordBlue \$500 Gold	PPO	Gold	Off	\$426.91	\$426.91	\$426.91	\$426.91	\$426.91	\$426.91	\$426.91	\$426.91	\$426.91	\$426.91	\$426.91	\$426.91	\$426.91
55957PA0300003	AffordBlue \$1000 Gold	PPO	Gold	Off	\$415.11	\$415.11	\$415.11	\$415.11	\$415.11	\$415.11	\$415.11	\$415.11	\$415.11	\$415.11	\$415.11	\$415.11	\$415.11
55957PA0300002	AffordBlue \$1500 Gold	PPO	Gold	Off	\$408.24	\$408.24	\$408.24	\$408.24	\$408.24	\$408.24	\$408.24	\$408.24	\$408.24	\$408.24	\$408.24	\$408.24	\$408.24
55957PA0300005	AffordBlue \$3000 Silver	PPO	Silver	Off	\$342.42	\$342.42	\$342.42	\$342.42	\$342.42	\$342.42	\$342.42	\$342.42	\$342.42	\$342.42	\$342.42	\$342.42	\$342.42
55957PA0370003	Lehigh Valley Flex Blue PPO 500 Gold	PPO	Gold	Off			\$518.05					\$518.05					
55957PA0370004	Lehigh Valley Flex Blue PPO 1250 Gold	PPO	Gold	Off			\$501.51					\$501.51					
55957PA0380002	Lehigh Valley Flex Blue PPO Qualified Embedded \$3000	PPO	Silver	Off			\$424.67					\$424.67					
55957PA0270037	BlueCare PPO \$0 Silver	PPO	Silver	Off	\$549.90	\$549.90	\$549.90	\$549.90	\$549.90	\$549.90	\$549.90	\$549.90	\$549.90	\$549.90	\$549.90	\$549.90	\$549.90
55957PA0290038	BlueCare Custom PPO \$0 Silver	PPO	Silver	Off	\$459.21	\$459.21	\$459.21	\$459.21	\$459.21	\$459.21	\$459.21	\$459.21	\$459.21	\$459.21	\$459.21	\$459.21	\$459.21

RATES FOR AGE 21, NON-TOBACCO USER, BY RATING AREA AND COUNTY

02-01-2023 Number of Covered Lives by Rating County					RATING AREA 3												
					475	299	128	1,161	1,296	669	577	108	49	160	202	384	137
HIQS Plan ID	Plan Marketing Name	Product	Metal	On/Off Exchange	Bradford	Carbon	Clinton	Lackawanna	Luzerne	Lycoming	Monroe	Pike	Sullivan	Susquehanna	Tioga	Wayne	Wyoming
55957PA0270007	BlueCare PPO \$20 Platinum	PPO	Platinum	Off	\$676.70	\$676.70	\$676.70	\$676.70	\$676.70	\$676.70	\$676.70	\$676.70	\$676.70	\$676.70	\$676.70	\$676.70	\$676.70
55957PA0290007	BlueCare Custom PPO \$20 Platinum	PPO	Platinum	Off	\$564.37	\$564.37	\$564.37	\$564.37	\$564.37	\$564.37	\$564.37	\$564.37	\$564.37	\$564.37	\$564.37	\$564.37	\$564.37
55957PA0270016	BlueCare PPO \$250 Platinum	PPO	Platinum	Off	\$663.83	\$663.83	\$663.83	\$663.83	\$663.83	\$663.83	\$663.83	\$663.83	\$663.83	\$663.83	\$663.83	\$663.83	\$663.83
55957PA0290008	BlueCare Custom PPO \$250 Platinum	PPO	Platinum	Off	\$553.70	\$553.70	\$553.70	\$553.70	\$553.70	\$553.70	\$553.70	\$553.70	\$553.70	\$553.70	\$553.70	\$553.70	\$553.70
55957PA0270002	BlueCare PPO \$500 Platinum	PPO	Platinum	Off	\$655.90	\$655.90	\$655.90	\$655.90	\$655.90	\$655.90	\$655.90	\$655.90	\$655.90	\$655.90	\$655.90	\$655.90	\$655.90
55957PA0290002	BlueCare Custom PPO \$500 Platinum	PPO	Platinum	Off	\$547.13	\$547.13	\$547.13	\$547.13	\$547.13	\$547.13	\$547.13	\$547.13	\$547.13	\$547.13	\$547.13	\$547.13	\$547.13
55957PA0270006	BlueCare PPO \$750 Platinum	PPO	Platinum	Off	\$638.16	\$638.16	\$638.16	\$638.16	\$638.16	\$638.16	\$638.16	\$638.16	\$638.16	\$638.16	\$638.16	\$638.16	\$638.16
55957PA0290006	BlueCare Custom PPO \$750 Platinum	PPO	Platinum	Off	\$532.42	\$532.42	\$532.42	\$532.42	\$532.42	\$532.42	\$532.42	\$532.42	\$532.42	\$532.42	\$532.42	\$532.42	\$532.42
55957PA0270023	BlueCare PPO \$0 Gold	PPO	Gold	Off	\$595.38	\$595.38	\$595.38	\$595.38	\$595.38	\$595.38	\$595.38	\$595.38	\$595.38	\$595.38	\$595.38	\$595.38	\$595.38
55957PA0290024	BlueCare Custom PPO \$0 Gold	PPO	Gold	Off	\$496.96	\$496.96	\$496.96	\$496.96	\$496.96	\$496.96	\$496.96	\$496.96	\$496.96	\$496.96	\$496.96	\$496.96	\$496.96
55957PA0270017	BlueCare PPO \$500 Gold	PPO	Gold	Off	\$567.30	\$567.30	\$567.30	\$567.30	\$567.30	\$567.30	\$567.30	\$567.30	\$567.30	\$567.30	\$567.30	\$567.30	\$567.30
55957PA0290022	BlueCare Custom PPO \$500 Gold	PPO	Gold	Off	\$473.68	\$473.68	\$473.68	\$473.68	\$473.68	\$473.68	\$473.68	\$473.68	\$473.68	\$473.68	\$473.68	\$473.68	\$473.68
55957PA0270018	BlueCare PPO \$1000 Gold	PPO	Gold	Off	\$529.33	\$529.33	\$529.33	\$529.33	\$529.33	\$529.33	\$529.33	\$529.33	\$529.33	\$529.33	\$529.33	\$529.33	\$529.33
55957PA0290012	BlueCare Custom PPO \$1000 Gold	PPO	Gold	Off	\$442.20	\$442.20	\$442.20	\$442.20	\$442.20	\$442.20	\$442.20	\$442.20	\$442.20	\$442.20	\$442.20	\$442.20	\$442.20
55957PA0270008	BlueCare PPO \$1250 Gold	PPO	Gold	Off	\$556.08	\$556.08	\$556.08	\$556.08	\$556.08	\$556.08	\$556.08	\$556.08	\$556.08	\$556.08	\$556.08	\$556.08	\$556.08
55957PA0290011	BlueCare Custom PPO \$1250 Gold	PPO	Gold	Off	\$464.38	\$464.38	\$464.38	\$464.38	\$464.38	\$464.38	\$464.38	\$464.38	\$464.38	\$464.38	\$464.38	\$464.38	\$464.38
55957PA0270030	BlueCare PPO \$1400 Gold	PPO	Gold	Off	\$532.55	\$532.55	\$532.55	\$532.55	\$532.55	\$532.55	\$532.55	\$532.55	\$532.55	\$532.55	\$532.55	\$532.55	\$532.55
55957PA0290029	BlueCare Custom PPO \$1400 Gold	PPO	Gold	Off	\$444.87	\$444.87	\$444.87	\$444.87	\$444.87	\$444.87	\$444.87	\$444.87	\$444.87	\$444.87	\$444.87	\$444.87	\$444.87
55957PA0270009	BlueCare PPO \$1500 Gold	PPO	Gold	Off	\$554.30	\$554.30	\$554.30	\$554.30	\$554.30	\$554.30	\$554.30	\$554.30	\$554.30	\$554.30	\$554.30	\$554.30	\$554.30
55957PA0290013	BlueCare Custom PPO \$1500 Gold	PPO	Gold	Off	\$462.90	\$462.90	\$462.90	\$462.90	\$462.90	\$462.90	\$462.90	\$462.90	\$462.90	\$462.90	\$462.90	\$462.90	\$462.90
55957PA0270033	BlueCare PPO \$1550 Gold	PPO	Gold	Off	\$535.44	\$535.44	\$535.44	\$535.44	\$535.44	\$535.44	\$535.44	\$535.44	\$535.44	\$535.44	\$535.44	\$535.44	\$535.44
55957PA0290034	BlueCare Custom PPO \$1550 Gold	PPO	Gold	Off	\$447.27	\$447.27	\$447.27	\$447.27	\$447.27	\$447.27	\$447.27	\$447.27	\$447.27	\$447.27	\$447.27	\$447.27	\$447.27
55957PA0270031	BlueCare PPO \$2000 Gold	PPO	Gold	Off	\$502.72	\$502.72	\$502.72	\$502.72	\$502.72	\$502.72	\$502.72	\$502.72	\$502.72	\$502.72	\$502.72	\$502.72	\$502.72
55957PA0290030	BlueCare Custom PPO \$2000 Gold	PPO	Gold	Off	\$420.14	\$420.14	\$420.14	\$420.14	\$420.14	\$420.14	\$420.14	\$420.14	\$420.14	\$420.14	\$420.14	\$420.14	\$420.14
55957PA0270011	BlueCare PPO \$2000 1x Gold	PPO	Gold	Off	\$559.45	\$559.45	\$559.45	\$559.45	\$559.45	\$559.45	\$559.45	\$559.45	\$559.45	\$559.45	\$559.45	\$559.45	\$559.45
55957PA0290016	BlueCare Custom PPO \$2000 1x Gold	PPO	Gold	Off	\$467.17	\$467.17	\$467.17	\$467.17	\$467.17	\$467.17	\$467.17	\$467.17	\$467.17	\$467.17	\$467.17	\$467.17	\$467.17
55957PA0270028	BlueCare PPO \$2500 Gold	PPO	Gold	Off	\$497.86	\$497.86	\$497.86	\$497.86	\$497.86	\$497.86	\$497.86	\$497.86	\$497.86	\$497.86	\$497.86	\$497.86	\$497.86
55957PA0290031	BlueCare Custom PPO \$2500 Gold	PPO	Gold	Off	\$416.10	\$416.10	\$416.10	\$416.10	\$416.10	\$416.10	\$416.10	\$416.10	\$416.10	\$416.10	\$416.10	\$416.10	\$416.10
55957PA0270036	BlueCare PPO \$3000 Gold	PPO	Gold	Off	\$529.10	\$529.10	\$529.10	\$529.10	\$529.10	\$529.10	\$529.10	\$529.10	\$529.10	\$529.10	\$529.10	\$529.10	\$529.10
55957PA0290037	BlueCare Custom PPO \$3000 Gold	PPO	Gold	Off	\$442.01	\$442.01	\$442.01	\$442.01	\$442.01	\$442.01	\$442.01	\$442.01	\$442.01	\$442.01	\$442.01	\$442.01	\$442.01
55957PA0270029	BlueCare PPO \$4000 Gold	PPO	Gold	Off	\$493.02	\$493.02	\$493.02	\$493.02	\$493.02	\$493.02	\$493.02	\$493.02	\$493.02	\$493.02	\$493.02	\$493.02	\$493.02
55957PA0290032	BlueCare Custom PPO \$4000 Gold	PPO	Gold	Off	\$412.09	\$412.09	\$412.09	\$412.09	\$412.09	\$412.09	\$412.09	\$412.09	\$412.09	\$412.09	\$412.09	\$412.09	\$412.09
55957PA0270032	BlueCare PPO \$5000 1x Gold	PPO	Gold	Off	\$510.28	\$510.28	\$510.28	\$510.28	\$510.28	\$510.28	\$510.28	\$510.28	\$510.28	\$510.28	\$510.28	\$510.28	\$510.28
55957PA0290033	BlueCare Custom PPO \$5000 1x Gold	PPO	Gold	Off	\$426.41	\$426.41	\$426.41	\$426.41	\$426.41	\$426.41	\$426.41	\$426.41	\$426.41	\$426.41	\$426.41	\$426.41	\$426.41
55957PA0270025	BlueCare PPO \$2600 Silver	PPO	Silver	Off	\$436.44	\$436.44	\$436.44	\$436.44	\$436.44	\$436.44	\$436.44	\$436.44	\$436.44	\$436.44	\$436.44	\$436.44	\$436.44
55957PA0290026	BlueCare Custom PPO \$2600 Silver	PPO	Silver	Off	\$365.17	\$365.17	\$365.17	\$365.17	\$365.17	\$365.17	\$365.17	\$365.17	\$365.17	\$365.17	\$365.17	\$365.17	\$365.17
55957PA0270027	BlueCare PPO \$3000 Silver	PPO	Silver	Off	\$436.00	\$436.00	\$436.00	\$436.00	\$436.00	\$436.00	\$436.00	\$436.00	\$436.00	\$436.00	\$436.00	\$436.00	\$436.00
55957PA0290028	BlueCare Custom PPO \$3000 Silver	PPO	Silver	Off	\$364.81	\$364.81	\$364.81	\$364.81	\$364.81	\$364.81	\$364.81	\$364.81	\$364.81	\$364.81	\$364.81	\$364.81	\$364.81
55957PA0270026	BlueCare PPO \$3000 1x Silver	PPO	Silver	Off	\$462.23	\$462.23	\$462.23	\$462.23	\$462.23	\$462.23	\$462.23	\$462.23	\$462.23	\$462.23	\$462.23	\$462.23	\$462.23
55957PA0290027	BlueCare Custom PPO \$3000 1x Silver	PPO	Silver	Off	\$386.56	\$386.56	\$386.56	\$386.56	\$386.56	\$386.56	\$386.56	\$386.56	\$386.56	\$386.56	\$386.56	\$386.56	\$386.56
55957PA0270034	BlueCare PPO \$5000 Silver	PPO	Silver	Off	\$434.83	\$434.83	\$434.83	\$434.83	\$434.83	\$434.83	\$434.83	\$434.83	\$434.83	\$434.83	\$434.83	\$434.83	\$434.83
55957PA0290035	BlueCare Custom PPO \$5000 Silver	PPO	Silver	Off	\$363.84	\$363.84	\$363.84	\$363.84	\$363.84	\$363.84	\$363.84	\$363.84	\$363.84	\$363.84	\$363.84	\$363.84	\$363.84
55957PA0270013	BlueCare PPO \$5400 Bronze	PPO	Bronze	Off	\$413.00	\$413.00	\$413.00	\$413.00	\$413.00	\$413.00	\$413.00	\$413.00	\$413.00	\$413.00	\$413.00	\$413.00	\$413.00
55957PA0290021	BlueCare Custom PPO \$5400 Bronze	PPO	Bronze	Off	\$345.73	\$345.73	\$345.73	\$345.73	\$345.73	\$345.73	\$345.73	\$345.73	\$345.73	\$345.73	\$345.73	\$345.73	\$345.73
55957PA0280004	BlueCare QHD PPO \$1500 Gold	PPO	Gold	Off	\$553.26	\$553.26	\$553.26	\$553.26	\$553.26	\$553.26	\$553.26	\$553.26	\$553.26	\$553.26	\$553.26	\$553.26	\$553.26
55957PA0280005	BlueCare QHD PPO \$3000 Silver	PPO	Silver	Off	\$473.01	\$473.01	\$473.01	\$473.01	\$473.01	\$473.01	\$473.01	\$473.01	\$473.01	\$473.01	\$473.01	\$473.01	\$473.01
55957PA0300001	AffordBlue \$250 Platinum	PPO	Platinum	Off	\$492.74	\$492.74	\$492.74	\$492.74	\$492.74	\$492.74	\$492.74	\$492.74	\$492.74	\$492.74	\$492.74	\$492.74	\$492.74
55957PA0300004	AffordBlue \$500 Gold	PPO	Gold	Off	\$432.90	\$432.90	\$432.90	\$432.90	\$432.90	\$432.90	\$432.90	\$432.90	\$432.90	\$432.90	\$432.90	\$432.90	\$432.90
55957PA0300003	AffordBlue \$1000 Gold	PPO	Gold	Off	\$420.94	\$420.94	\$420.94	\$420.94	\$420.94	\$420.94	\$420.94	\$420.94	\$420.94	\$420.94	\$420.94	\$420.94	\$420.94
55957PA0300002	AffordBlue \$1500 Gold	PPO	Gold	Off	\$413.97	\$413.97	\$413.97	\$413.97	\$413.97	\$413.97	\$413.97	\$413.97	\$413.97	\$413.97	\$413.97	\$413.97	\$413.97
55957PA0300005	AffordBlue \$3000 Silver	PPO	Silver	Off	\$347.23	\$347.23	\$347.23	\$347.23	\$347.23	\$347.23	\$347.23	\$347.23	\$347.23	\$347.23	\$347.23	\$347.23	\$347.23
55957PA0300003	Lehigh Valley Flex Blue PPO 500 Gold	PPO	Gold	Off	\$525.31	\$525.31	\$525.31	\$525.31	\$525.31	\$525.31	\$525.31	\$525.31	\$525.31	\$525.31	\$525.31	\$525.31	\$525.31
55957PA0300004	Lehigh Valley Flex Blue PPO 1250 Gold	PPO	Gold	Off	\$508.54	\$508.54	\$508.54	\$508.54	\$508.54	\$508.54	\$508.54	\$508.54	\$508.54	\$508.54	\$508.54	\$508.54	\$508.54
55957PA0380002	Lehigh Valley Flex Blue PPO Qualified Embedded 3300	PPO	Silver	Off	\$430.62	\$430.62	\$430.62	\$430.62	\$430.62	\$430.62	\$430.62	\$430.62	\$430.62	\$430.62	\$430.62	\$430.62	\$430.62
55957PA0270037	BlueCare PPO \$0 Silver	PPO	Silver	Off	\$557.61	\$557.61	\$557.61	\$557.61	\$557.61	\$557.61	\$557.61	\$557.61	\$557.61	\$557.61	\$557.61	\$557.61	\$557.61
55957PA0290038	BlueCare Custom PPO \$0 Silver	PPO	Silver	Off	\$465.65	\$465.65	\$465.65	\$465.65	\$465.65	\$465.65	\$465.65	\$465.65	\$465.65	\$465.65	\$465.65	\$465.65	\$465.65

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Unified Rate Review v6.0

Company Legal Name:

First Priority Life Insurance Co.

HIOS Issuer ID:

55957

State:

PA

Effective Date of Rate Change(s):

01/01/2024

Market:

Small Group

Market Level Calculations (Same for all Plans)

Section I: Experience Period Data

Experience Period:

01/01/2022

to

12/31/2022

Total

PMPM

Allowed Claims	\$44,156,888.86	\$709.80
Reinsurance	\$0.00	\$0.00
Incurred Claims in Experience Period	\$38,385,546.91	\$617.03
Risk Adjustment	\$4,001,635.11	\$64.32
Experience Period Premium	\$44,294,890.28	\$712.02
Experience Period Member Months	62,210	

Section II: Projections

Benefit Category	Experience Period Index Rate PMPM	Year 1 Trend		Year 2 Trend		Trended EHB Allowed Claims PMPM
		Cost	Utilization	Cost	Utilization	
Inpatient Hospital	\$108.95	1.038	1.025	1.038	1.025	\$123.33
Outpatient Hospital	\$268.83	1.038	1.025	1.038	1.025	\$304.31
Professional	\$167.16	1.038	1.025	1.038	1.025	\$189.22
Other Medical	\$11.38	1.038	1.025	1.038	1.025	\$12.88
Capitation	\$0.46	1.000	1.000	1.000	1.000	\$0.46
Prescription Drug	\$153.03	1.038	1.025	1.038	1.025	\$173.23
Total	\$709.81					\$803.44

Morbidity Adjustment	1.006	
Demographic Shift	1.000	
Plan Design Changes	1.020	
Other	1.000	
Adjusted Trended EHB Allowed Claims PMPM for	01/01/2024	\$824.42

Manual EHB Allowed Claims PMPM	\$0.00
Applied Credibility %	100.00%

Projected Period Totals

Projected Index Rate for	01/01/2024	\$824.42	\$56,548,616.64
Reinsurance		\$0.00	\$0.00
Risk Adjustment Payment/Charge		\$70.53	\$4,837,793.76
Exchange User Fees		0.00%	\$0.00
Market Adjusted Index Rate		\$753.89	\$51,710,822.88

Projected Member Months	68,592
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Information Not Releasable to the Public Unless Authorized by Law:

This information has not been publicly disclosed and may be privileged and confidential. It is for internal government use only and must not be disseminated, distributed, or copied to persons not authorized to receive the information. Unauthorized disclosure may result in prosecution to the full extent of the law.

1 of 4

Product Pack Data Collection

Product Name

Product Code

Product Description

Product Category

Product Sub-Category

Product Brand

Product Manufacturer

Product Supplier

Product Price

Product Weight

Product Dimensions

Product Material

Product Color

Product Finish

Product Features

Product Benefits

Product Usage

Product Care

Product Warranty

Product Availability

Product Status

Product Date

Product Time

Product Location

Product Source

Product Target

Product Audience

Product Market

Product Segment

Product Niche

Product Position

Product Strategy

Product Plan

Product Goal

Product Objective

Product Outcome

Product Result

Product Impact

Product Effect

Product Benefit

Product Advantage

Product Feature

Product Attribute

Product Characteristic

Product Property

Product Quality

Product Quantity

Product Value

Product Price

Product Cost

Product Profit

Product Margin

Product Return

Product Loss

Product Risk

Product Opportunity

Product Challenge

Product Solution

Product Answer

Product Response

Product Reaction

Product Feedback

Product Review

Product Comment

Product Rating

Product Score

Product Grade

Product Level

Product Rank

Product Order

Product List

Product Set

Product Group

Product Family

Product Line

Product Brand

Product Manufacturer

Product Supplier

Product Price

Product Weight

Product Dimensions

Product Material

Product Color

Product Finish

Product Features

Product Benefits

Product Usage

Product Care

Product Warranty

Product Availability

Product Status

Rating Area Data Collection

Specify the total number of Rating
Select only the Rating Areas you are
To validate, select the Validate button
To finalize, select the Finalize button

Rating Area	Rating Factor
Rating Area 3	1.0000

Part III Actuarial Memorandum

Redacted Version

First Priority Life Insurance Company

Small Group Rate Filing

Effective January 1, 2024

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I. General Information

Document Overview

This document contains the Part III Actuarial Memorandum for First Priority Life Insurance Company (“FPLIC”, “Company”) Small Group block of business rate filing (“Filing”), for products with effective dates in calendar year 2024. This actuarial memorandum is submitted in conjunction with the Part I Unified Rate Review Template.

The purpose of the actuarial memorandum is to provide certain information related to the submission, including support for the values entered into the Part I Unified Rate Review Template, which supports compliance with the market rating rules and reasonableness of applicable rate increases. This information may not be appropriate for other purposes.

This information is intended for use by the Pennsylvania Insurance Department, the Center for Consumer Information and Insurance Oversight (CCIIO), and their subcontractors to assist in the review of FPLIC’s Filing. However, we recognize that this certification may become a public document. FPLIC makes no representations or warranties regarding the contents of this letter to third parties. Likewise, third parties are instructed that they are to place no reliance upon this actuarial memorandum prepared by FPLIC that would result in the creation of any duty or liability under any theory of law by FPLIC or its employees to third parties.

The results are actuarial projections. Actual experience is likely to differ for a number of reasons, including population changes, claims experience, and random deviations from assumptions.

I.1 Company Identifying Information:

- Company Legal Name: First Priority Life Insurance Company
- State: The Commonwealth of Pennsylvania has regulatory authority over these policies
- HIOS Issuer ID: 55957
- Market: Small Group
- Effective Date: January 1, 2024

I.2 Company Contact Information:

- Primary Contact Name:
- Primary Contact Telephone Number:
- Primary Contact Email Address:

II. Proposed Rate Changes

Please refer to the Pennsylvania Actuarial Memorandum and Exhibits submitted with this filing for a breakdown of the component items driving this rate change for first quarter renewals.

For all rate increases by plan, see the ‘Cumulative Rate Change % (over 12 mos prior)’ found in line Worksheet 2, 1.11 of the URRT. The rate changes vary by plan due to changes in the allowable plan level base rate components (pricing actuarial factors, geographic rating factors, network discounts, and administrative charges). These components are re-evaluated each year to keep pace with market changes and changes in health care costs. For 2024, the Company’s proposed rate revisions vary by plan according to the detail presented in the URRT, Worksheet 2.

This filing assumes that there will be no significant changes in legislation, regulations or otherwise (i.e. rules, regulatory guidance, etc.) impacting the ACA market subsequent to the filing date, and that there are no significant changes in the participation of QHP issuers that would materially change the company’s expected liabilities. This filing also assumes that transitional plan coverage will be available in the Pennsylvania Small Group market through 2024. Modifications to the rate development may be necessary if significant unforeseen events occur. Examples include, but are not limited to, repeal or invalidation of the ACA. As a result, FPLIC reserves the right to submit a revised filing.

III. Experience and Current Period Premium, Claims, and Enrollment

III.1 Paid through Date:

Experience period claims were based on incurred calendar year 2022, paid through February 2023. This experience includes 2022 experience in Affordable Care Act compliant plans. FPLIC’s transitional plan experience for 2022 has not been included in the experience period data.

III.2 Current Date:

The current date used for enrollment and premium is February 2023.

III.3 Allowed and Incurred Claims Incurred During the Experience Period:

- Historical Experience: The URRT historical experience section was completed with FPLIC’s current experience for the small group block of business for the period January 1, 2022 through December 31, 2022, with claims paid through February 2023.
- Claims Incurred During the 12-month experience period: Worksheet 1, Section I shows the Company’s best estimate of the amount of claims that were incurred during the 12-month experience period for FPLIC’s small group book-of-business. This section includes:

- The amount of claims which were processed through the Company’s claims system,
 - Claims processed outside of the Company’s claims system (Rx rebates, settlements, capitated benefits), and
 - The Company’s best estimate of claims incurred but not paid as of the Paid through Date stated above.
- **Method for Determining Allowed Claims:** For non-capitated claims, the allowed charges are summarized from FPLIC’s detailed claim-level historical data. This experience includes 2022 claims in Affordable Care Act compliant plans. FPLIC’s transitional plan experience for 2022 has not been included in the experience period data. For capitated and other off-system claims, historical capitations and experience were tabulated and added to the claims.
 - **Paid Claims:** Paid claims were summarized from detailed member records. The paid-to-allowed ratio for the experience period reflects the underlying benefit plan designs chosen by each member.
 - **Incurred but Not Paid (IBNR) Claims Estimate:** FPLIC’s estimate of the remaining incurred but not recorded (IBNR) claims reflects the anticipated IBNR as of the end of the paid claim run out period. The IBNR completion factor of 0.984 was developed for FPLIC’s total small group business through analysis of historical claim completion factors. The completion factor was applied equally to both paid and allowed total claims (as a change in utilization) to complete the experience.

IV. Benefit Categories

Experience period claims data were pulled from the Company’s claims systems and categorized into benefit category components according to types of services associated with each claim. The resulting categories closely adhere to the preferred definitions of the Benefit Categories included in the URRT instructions, including the “Other Medical” category. The “Other Medical” category units reflect visits for PDN/home health, trips for ambulance and procedures for DME/prosthetics. The “Capitation” category represents the monthly charge paid to the Company’s Vision benefit provider for covering pediatric vision benefits.

V. Projection Factors

V.1 Trend Factors (cost/utilization)

This development of the CY 2024 rates reflects an annual trend rate of 6.4% (3.8% cost, 2.5% utilization). To arrive at the trend assumption, the experience period cost and utilization data were pulled from the Company’s claims systems by the defined benefit categories. The trend development uses a projection of allowed claim PMPMs by service category that takes into

account many factors, including the Company's expectations of changes in in-network provider contracting levels, changes in out-of-network costs, changes in utilization from medical management programs, and changes in drug costs from impacts such as generic drug development and new drug treatments. To reflect the impact of provider contracting on trend, changes in in-network provider contracting levels, either known or anticipated, are factored into the cost component of trend using detailed analysis of the impact on claim levels from each material provider arrangement.

The allowed claims used for the development of the trend are adjusted and normalized to obtain a claim basis appropriate for trend development. These adjustments include changes for in-network provider contracting levels, changes for out-of-network costs, changes in utilization from medical management programs, and changes in drug costs from impacts such as generic drug development and new drug treatments. In addition, the trend estimates normalize for benefit leveraging, population aging, changes in fee schedules, and external trend drivers. The projection of claim costs into the rating period utilizes the same categories of adjustment factors, adjusts for seasonality, and uses a statistical regression of historical trend levels to project monthly claim levels. This normalized and adjusted claim progression is then used to provide the basis for the trend regression model, which will be used to establish the Company's rating trend.

The regression trend model is used to smooth out noise in the historical claim levels and to provide an appropriate jumping off point for projected claim levels. Using the factors discussed above to adjust projected claim levels, an appropriate assumption for trend was established using the experience period claim levels as the starting point. Since historical experience would encompass the expected coverage and demographic makeup of the membership, historical claim levels, adjusted for these factors and projected forward, would represent the best estimates of trend for this block of business.

For the rate development, the Company uses the aggregate claim trend for all types of service, applied to the experience period. This is done so that the combined trend is reasonable in consideration of the various pricing trend components and the overall anticipated trend level. Claim variations due to the specific projected enrolled population in this single risk pool are reflected in the morbidity adjustment. Lastly, note that COVID-19 is assumed to be endemic going forward, like the cold or flu. As such Covid is not called out as a separate factor. It is included in general trend development.

In addition to the trend in medical and drug claims discussed above, the trend reflects changes in anticipated costs for claims processed outside of the Company's claims system, including Rx rebates and settlements. The trend for capitated benefits is determined from the anticipated change in the per member costs from the experience period to the projection period. Projected capitation rates are provided by our vision provider.

V.2 Morbidity Adjustment

The morbidity adjustment reflects the /anticipated changes in the average morbidity of the covered population (beyond allowable rating factors) from the experience period to the rating period. As the Company has seen through the transitional coverage availability period, many

of the Small Group market customers have retained their pre-ACA coverage, and have yet to join the ACA risk pool. With the transitional coverage provisions extended indefinitely, the Company continues to believe that many groups, especially lower-risk groups, will continue to retain their current transitional coverage until required to transfer coverage. The Company has observed that the groups currently enrolled are of higher morbidity than the groups that have lapsed and has reflected that difference in the morbidity adjustment.

Total Morbidity Adjustment

In total, the Company expects that morbidity will worsen from the experience period. For the development of the CY 2024 rates, this is reflected with a 1.006 Morbidity Adjustment factor in the URRT Worksheet 1.

V.3 Demographic Shifts

The Company is expecting no change in the average age from the experience period to the projection period as the average age factor of our current business is equal to that in the experience period. For the development of the CY 2024 rates, this is reflected with a 1.000 Demographic Shift factor in the URRT Worksheet 1.

The average area factor is expected to stay stable, so changes in average area factors are not impacting the demographic shift factor significantly.

V.4 Plan Design Changes

The following adjustments were made to reflect the expected differences in benefits between the experience period and projection period:

- Anticipated changes in the average utilization of services due to differences in average cost sharing requirements during the experience period and average cost sharing requirements in the projection period: -0.1%
- Change in network benefits: 2.1%
- Newly mandated benefits required under state law, which are not reflected in the experience period claims: None.
 - New benefits that are not part of the essential health benefit package or required under state law that did not exist in the experience period claims: None.
- The removal of benefits covered in the experience period claims that will not be covered in the projection period: None.

For the development of the CY 2024 rates, the combination of the above factors produces a 1.020 Plan Design Changes factor in the URRT Worksheet 1.

V.5 Other Adjustments

The Company's rate development for 2024 does not utilize any additional adjustment factors other than those discussed above. For the development of the CY 2024 rates, a 1.000 factor is shown for the Other adjustment factor in the URRT Worksheet 1.

VI. Manual Rate Adjustments

FPLIC's small group experience is fully credible (see Credibility of Experience section below); no manual rate is developed or used in this projection.

VII. Credibility of Experience

The Company has employed a credibility methodology consistent with ASOP #25 to determine the appropriate level of credibility to be assigned to the base experience period data. The assigned credibility level has been determined by referencing published studies from the Society of Actuaries (SOA), most notably "A Practical Approach to Assigning Credibility for Group Medical Insurance Pricing," as well as utilizing actuarial judgment in consideration of the Company's base experience period and projection period computations. Employing the conclusions confirmed in the referenced SOA study, the Company has established a full credibility threshold of 2,000 average members for the experience period. As the average members from the experience period membership for currently active members for this Company is 5,077, full credibility has been assigned to the base experience period.

VIII. Establishing the Index Rate

The index rates as shown on Worksheet 1 of the URRT are simply the average allowed claims for the Essential Health benefits for the experience and projected populations, respectively, for FPLIC. It is not adjusted for the risk adjustment program or any other fee. For the projection period, it is the member-weighted average of the quarterly rate indices (Jan 1, Apr 1, Jul 1, and Oct 1) based on the assumed membership distribution effective in each quarter, as shown in the table below.

2024	% of Members	Projected Quarterly Index Rate PMPM
1Q	56.3%	\$824.68
2Q	13.8%	\$839.04
3Q	10.5%	\$852.19
4Q	19.4%	\$864.14
Composite	100.0%	\$837.20

See the sections below for a description of how the projected index rate is adjusted to arrive at each plan adjusted index rate.

IX. Development of the Market-wide Adjusted Index Rate

The limitations imposed by verifications and rounding in the URRT v6.0 workbook produce a Market-wide Adjusted Index Rate that is slightly different from the one ultimately used in the rate development. Please see Exhibit I for a numerical demonstration of the Market-wide Adjusted Index Rate development that removes these limitations, including the Reinsurance, Risk Adjustment Payment/Charge, and Exchange User Fees discussed below.

IX.1 Reinsurance

FPLIC does not have any reinsurance contracts in effect that would impact this rate development. The consideration for the federal high-cost risk pooling program is discussed in the following Risk Adjustment Payment/Charge section.

IX.2 Risk Adjustment Payment/Charge

To arrive at the anticipated risk transfer for 2024, the Company determines the risk adjustment calculation components for the projected 2024 Company portfolio and uses its current knowledge of the Pennsylvania Small Group market profile to estimate the risk adjustment components for the entire state Market. This Market-wide profile is developed from available Market data, including the Interim Summary Report on Risk Adjustment for the 2022 Benefit Year published by CMS, the PA Insurance Department's calculation of 2022 risk adjustment transfer amounts using the final RATEE files, prior years' risk adjustment transfer results, publicly available data (such as MLR reports and rate filings), and outside expertise from actuarial consultants. For 2024, the Company is projecting a risk adjustment transfer amount of \$64.32.

The \$70.53 PMPM value in Worksheet 1 of the URRT equals the \$64.32 PMPM risk adjustment transfer value discussed above, along with a charge of -\$5.03 PMPM for the projected impact of the High Cost Risk Pool program, as well as a credit for high cost risk pool claims from the experience period of \$1.60 PMPM. This total risk adjustment transfer amount of \$60.89 is then grossed up by the average paid to allowed ratio of 0.8633 arrive at the appropriate value for the URRT.

IX.3 Exchange User Fees

The projected Exchange User Fees are developed from the Exchange user fees to be charged by CMS in 2024, multiplied by the percentage of business the Company expects to purchase Market coverage through the Exchange for the Company. For the Company, all business will be offered Off Exchange in 2024, so there are no Exchange User Fees charged in the rate development.

X. Plan Adjusted Index Rates

The Plan Adjusted Index Rates can be found on line 3.10, Worksheet 2 of the URRT. The Plan Adjusted Index Rates are calculated by applying the allowable rating factors as described below to the Market-wide Adjusted Index Rate. Please see Exhibit II for the development of the Plan Adjusted Index Rate for each plan.

X.1 AV and Cost Sharing Design of Plan

The AV and Cost Sharing allowable rating factor is comprised of the following components:

- The utilization due to differences in cost sharing is based on the factors calculated using a methodology prescribed in the Department's guidance relative to the weighted average. No differences due to health status are in these adjustments.
- The pricing AV for the benefits and cost sharing of the plan.

X.2 Provider Network Adjustment

The provider network adjustments are developed by dividing the plan level network factors by the overall weighted average from all plans.

X.3 Benefits in Addition to EHB

Only the expected costs of essential health benefits (EHB) are included in each of the Company's plans.

X.4 Administrative Expense

The proposed rates reflect internal administrative costs, including commissions and quality improvement admin. This cost was developed based on standard expense allocation methods, as follows:

- Administrative expenses are recorded in the general ledger. Indirect operating expenses are then grouped based upon like functions, responsibilities or cost drivers and allocated to final cost objects via an appropriate cost driver.

Administrative expense loads vary by plan to more appropriately capture the costs associated with plan administration. The total administrative costs anticipated by the Company have been split such that each plan receives a PMPM administrative load, along with a percent of premium administrative load. This methodology results in percent of premium expense loads that vary by plan.

X.5 Taxes and Fees

The following taxes and fees were included in the 2024 rate development:

- \$0.29 PMPM for the PCORI Fee; and
- \$0.21 PMPM for the Risk Adjustment User Fee; and
- 2% of premium for the PA premium tax

In total, these taxes and fees amount to 2.1% of the anticipated premium collected in 2024.

X.6 Profit & Risk Load

The proposed rates reflect 0% of premium as a profit and risk load. The Company has voluntarily refrained from including a profit and risk load in this filing. By this voluntary action, the Company is not waiving any right to include a profit and risk load which the Company believes is consistent with historical and legal interpretations of the Company and the Department.

XI. Calibration

XI.1 Age Curve Calibration (to age 21, non-smoker, area with 1.0 geographic factor, January 1 effective date)

The projected weighted average age factor is 1.537. Each Plan Adjusted Index Rate represents the rate for an average member (i.e., a member with an age factor is 1.537). Please note that no member will pay these rates because the age factor of 1.537 is not found on the HHS Age Curve. It only represents the average age factor of the projected population. Please see Exhibit I for the development of the calibration factor, which calibrates the index rate to an Age 21 age factor. The Age Calibration Factor shown in URRT Worksheet 2 is the inverse of weighted average age factor, which for FPLIC is 0.6506.

XI.2 Geographic Factor Calibration

The projected weighted average geographic factor is 1.000. Each Plan Adjusted Index Rate represents the rate for an average member with a geographic factor of 1.000. Please note that no member will pay these rates because FPLIC is not using a geographic factor of 1.000 for any of the Pennsylvania rating areas. It only represents the average geographic factor of the projected population. Please see Exhibit I for the development of the calibration factor. The Geographic Calibration Factor shown in URRT Worksheet 2 is the inverse of weighted average geographic factor, which for FPLIC is 1.000.

XI.3 Tobacco Use Rating Factor Calibration

The Company does not currently utilize tobacco rating factors.

XII. Consumer Adjusted Premium Rate Development

The Calibrated Plan Adjusted Index Rate shown in URRT Worksheet 2 represents the rate for a non-smoker member with a 1.0 age factor and 1.0 geographic factor for a 1/1/2024 renewal. The appropriate value to calibrate the Plan Adjusted Index Rate by is located at the bottom of Exhibit I. By applying the 'Combined Calibration Factor' found in Exhibit I or the calibration factors in 3.11, 3.12 and 3.13 of URRT Worksheet II Section III to the Plan Adjusted Index Rates, the resulting value will represent the plan premium for a 21 year old in a 1.0 area on 1/1/2024. The standard HHS Age Curve and area factors of 1.000 for region 3 can be used to calculate any rate found in the QHP rate template.

The Company is filing quarterly Index Rate trends that vary by quarter. Subsequent quarterly rates can be developed by multiplying the first quarter rates by 1.017 for second quarter rates;

1.033 for third quarter rates; and 1.048 for fourth quarter rates. Please refer to the Pennsylvania Actuarial Memorandum submitted with this filing for additional commentary related to the development of these quarterly Index Rate trends.

XIII. Projected Loss Ratio

The anticipated medical loss ratio reflected in this annual rate change filing is 83.5% relative to total premium less taxes and fees. This loss ratio is calculated consistent with the federally prescribed MLR methodology.

XIV. AV Metal Values

The AV Metal Values included in Worksheet 2 of the Part I Unified Rate Review Template were based the Federal AV Calculator. Some plans did require an adjustment to the inputs entered into the AV calculator. Screen shots and certifications for these plans were submitted as part of the Company's QHP application.

XV. Membership Projections

Since transitional policy relief has been extended indefinitely, the Company projects that the bulk of the members in the small group market will remain outside of the ACA-compliant products, and remain outside the ACA single-risk pool. Any new business anticipated in FPLIC will come primarily from current ACA customers. FPLIC is expecting growth in its ACA membership from the experience to the projection period. See line 4.9 of the URRT Worksheet 2 to see projected membership by plan.

XVI. Terminated Plans and Products

FPLIC is terminating 3 plans that were active in the 2022 experience period. These plans are being terminated due to a re-evaluation of benefit design options and marketing considerations. These plans will be mapped to a corresponding plan of similar metal level and plan design, and the experience period members and allowed charges will be moved to the mapped plans in the URRT.

Exhibit III lists all terminating QHP plans, as well as their URRT plan mappings.

XVII. Plan Type

The Plan types listed in Worksheet 2, Section I of the Part I Unified Rate Review Template describe the Company's plans adequately.

XVIII. Actuarial Certification

I am a member of the American Academy of Actuaries and meet its qualification standards for actuaries issuing statements of actuarial opinions in the United States. This filing is prepared on behalf of FPLIC to accompany its rate filing (for calendar year 2024) for the Small Group Market off the Pennsylvania Exchange.

I hereby certify that the projected Index Rate is, to the best of my knowledge and understanding:

- In compliance with all applicable State and Federal Statutes and Regulations (45 CFR 156.80 and 147.102);
- Developed in compliance with the applicable Actuarial Standards of Practice;
- Reasonable in relation to the benefits provided and the population anticipated to be covered;
- Neither excessive nor deficient.

I certify that the Index Rate and only the allowable modifiers as described in 45 CFR 156.80(d)(1) and 45 CFR 156.80(d)(2) were used to generate plan level rates.

I certify that the AV Calculator was used to determine the AV Metal Values shown in Part I of Worksheet 2 in the Unified Rate Review Template for all plans. If any adjustments were required outside of the AV Calculator, appropriate certification has been provided to CMS through the QHP application process.

I certify that the geographic rating factors reflect only differences in the costs of delivery (which can include unit cost and provider practice pattern differences) and do not include differences for population morbidity by geographic area.

The Part I Unified Rate Review Template does not demonstrate the process used by FPLIC to develop the rates. Rather, it represents information required by Federal regulation to be provided in support of the review of rate increases, for certification of Qualified Health Plans for Federally-facilitated Exchanges and for certification that the Index Rate is developed in accordance with Federal regulation and used consistently and only adjusted by the allowable modifiers.

Signed: [Redacted]

Date: 07/14/2023

Exhibit I
First Priority Life Insurance Co.
2024

Pennsylvania Small Group Market Base Rate

	1/1/2024 Values
CY2024 Projected Period Average Members	5,716
CY2024 Allowed Claims	\$824.68
Projected Non-EHBs	
None	\$0.00
CY2024 Allowed Claims for EHB Only (Index Rate)	\$824.68
Market Index Rate Adjustments	
Risk Adjustment (Includes Risk Adjuster Fee)	0.914
Federal Reinsurance Program (Includes Reinsurance Premium)	1.000
Exchange User Fee Adjustment	1.000
CY2024 Market Adjusted Index Rate	\$754.15
Calibration	
Calibration from Plan Adjusted Index Rate to Age 21, 1.0 Area, Non-Smoker, January 1, 2024 Rate	
(a) Average Age Factor	1.537
(b) Age 21 Factor	1.0000
(c) Average Geographic Factor	1.0000
Combined Calibration Factor $1/((a/b)*c)$	0.6506

*Quarterly Index Rate trends are being set at 1.74% for 2Q, 3.34% for 3Q, and 4.78% for 4Q.

First Priority Life Insurance Co.

Northeastern PA Regions

Unified Rate Review Template (URRT) AV Pricing Value Development

Plan Design Summary							Plan Level		Portion of URRT AV Pricing Value Attributable to each Allowable Modifier ⁽¹⁾				
Product	HIOS Plan ID	Metallic Level	Plan Design Marketing Name	Service Zone	Regions Offered	On or Off Exchange	Base Rate PMPM	URRT AV Pricing Value	(i)	(ii)	(iii)	(iv)	(v)
Blue Care	55957PA0270007	Platinum	BlueCare PPO \$0 Platinum	U	3	Off	\$992.64	1.3162	1.043	1.143	1.000	1.103	1.000
	55957PA0290007	Platinum	BlueCare Custom PPO \$0 Platinum	U	3	Off	\$827.86	1.0977	1.043	0.947	1.000	1.111	1.000
	55957PA0270016	Platinum	BlueCare PPO \$250 Platinum	U	3	Off	\$973.77	1.2912	1.023	1.143	1.000	1.104	1.000
	55957PA0290008	Platinum	BlueCare Custom PPO \$250 Platinum	U	3	Off	\$812.22	1.0770	1.023	0.947	1.000	1.112	1.000
	55957PA0270002	Platinum	BlueCare PPO \$500 Platinum	U	3	Off	\$962.13	1.2758	1.010	1.143	1.000	1.105	1.000
	55957PA0290002	Platinum	BlueCare Custom PPO \$500 Platinum	U	3	Off	\$802.58	1.0642	1.010	0.947	1.000	1.112	1.000
	55957PA0270006	Platinum	BlueCare PPO \$750 Platinum	U	3	Off	\$936.11	1.2413	0.982	1.143	1.000	1.106	1.000
	55957PA0290006	Platinum	BlueCare Custom PPO \$750 Platinum	U	3	Off	\$781.00	1.0356	0.982	0.947	1.000	1.114	1.000
	55957PA0270023	Gold	BlueCare PPO \$0 Gold	U	3	Off	\$873.36	1.1581	0.914	1.143	1.000	1.109	1.000
	55957PA0290024	Gold	BlueCare Custom PPO \$0 Gold	U	3	Off	\$728.99	0.9666	0.914	0.947	1.000	1.117	1.000
	55957PA0270017	Gold	BlueCare PPO \$500 Gold	U	3	Off	\$832.17	1.1035	0.869	1.143	1.000	1.111	1.000
	55957PA0290022	Gold	BlueCare Custom PPO \$500 Gold	U	3	Off	\$694.84	0.9214	0.869	0.947	1.000	1.119	1.000
	55957PA0270018	Gold	BlueCare PPO \$1000 Gold	U	3	Off	\$776.46	1.0296	0.808	1.143	1.000	1.114	1.000
	55957PA0290012	Gold	BlueCare Custom PPO \$1000 Gold	U	3	Off	\$648.66	0.8601	0.808	0.947	1.000	1.123	1.000
	55957PA0270008	Gold	BlueCare PPO \$1250 Gold	U	3	Off	\$815.70	1.0816	0.851	1.143	1.000	1.112	1.000
	55957PA0290011	Gold	BlueCare Custom PPO \$1250 Gold	U	3	Off	\$681.19	0.9032	0.851	0.947	1.000	1.120	1.000
	55957PA0270030	Gold	BlueCare PPO \$1400 Gold	U	3	Off	\$781.20	1.0359	0.814	1.143	1.000	1.114	1.000
	55957PA0290029	Gold	BlueCare Custom PPO \$1400 Gold	U	3	Off	\$652.58	0.8653	0.814	0.947	1.000	1.123	1.000
	55957PA0270009	Gold	BlueCare PPO \$1500 Gold	U	3	Off	\$813.10	1.0782	0.848	1.143	1.000	1.112	1.000
	55957PA0290013	Gold	BlueCare Custom PPO \$1500 Gold	U	3	Off	\$679.03	0.9004	0.848	0.947	1.000	1.121	1.000
	55957PA0270033	Gold	BlueCare PPO \$1550 Gold	U	3	Off	\$785.43	1.0415	0.818	1.143	1.000	1.113	1.000
	55957PA0290034	Gold	BlueCare Custom PPO \$1550 Gold	U	3	Off	\$656.09	0.8700	0.818	0.947	1.000	1.122	1.000
	55957PA0270031	Gold	BlueCare PPO \$2000 Gold	U	3	Off	\$737.44	0.9778	0.766	1.143	1.000	1.116	1.000
	55957PA0290030	Gold	BlueCare Custom PPO \$2000 Gold	U	3	Off	\$616.30	0.8172	0.766	0.947	1.000	1.126	1.000
	55957PA0270011	Gold	BlueCare PPO \$2000 1x Gold	U	3	Off	\$820.65	1.0882	0.856	1.143	1.000	1.111	1.000
	55957PA0290016	Gold	BlueCare Custom PPO \$2000 1x Gold	U	3	Off	\$685.29	0.9087	0.856	0.947	1.000	1.120	1.000
	55957PA0270028	Gold	BlueCare PPO \$2500 Gold	U	3	Off	\$730.30	0.9684	0.758	1.143	1.000	1.117	1.000
	55957PA0290031	Gold	BlueCare Custom PPO \$2500 Gold	U	3	Off	\$610.38	0.8094	0.758	0.947	1.000	1.127	1.000
	55957PA0270036	Gold	BlueCare PPO \$3000 Gold	U	3	Off	\$776.13	1.0291	0.808	1.143	1.000	1.114	1.000
	55957PA0290037	Gold	BlueCare Custom PPO \$3000 Gold	U	3	Off	\$648.38	0.8597	0.808	0.947	1.000	1.123	1.000
	55957PA0270029	Gold	BlueCare PPO \$4000 Gold	U	3	Off	\$723.20	0.9590	0.751	1.143	1.000	1.117	1.000
	55957PA0290032	Gold	BlueCare Custom PPO \$4000 Gold	U	3	Off	\$604.49	0.8016	0.751	0.947	1.000	1.127	1.000
	55957PA0270032	Gold	BlueCare PPO \$5000 1x Gold	U	3	Off	\$748.53	0.9925	0.778	1.143	1.000	1.116	1.000
	55957PA0290033	Gold	BlueCare Custom PPO \$5000 1x Gold	U	3	Off	\$625.49	0.8294	0.778	0.947	1.000	1.125	1.000
	55957PA0270025	Silver	BlueCare PPO \$2600 Silver	U	3	Off	\$640.21	0.8489	0.661	1.143	1.000	1.124	1.000
	55957PA0290026	Silver	BlueCare Custom PPO \$2600 Silver	U	3	Off	\$535.67	0.7103	0.661	0.947	1.000	1.135	1.000
	55957PA0270027	Silver	BlueCare PPO \$3000 Silver	U	3	Off	\$639.56	0.8481	0.660	1.143	1.000	1.124	1.000
	55957PA0290028	Silver	BlueCare Custom PPO \$3000 Silver	U	3	Off	\$535.13	0.7096	0.660	0.947	1.000	1.135	1.000
	55957PA0270026	Silver	BlueCare PPO \$3000 1x Silver	U	3	Off	\$678.04	0.8991	0.702	1.143	1.000	1.121	1.000
	55957PA0290027	Silver	BlueCare Custom PPO \$3000 1x Silver	U	3	Off	\$567.04	0.7519	0.702	0.947	1.000	1.131	1.000
	55957PA0270034	Silver	BlueCare PPO \$5000 Silver	U	3	Off	\$637.85	0.8458	0.658	1.143	1.000	1.124	1.000
	55957PA0290035	Silver	BlueCare Custom PPO \$5000 Silver	U	3	Off	\$533.71	0.7077	0.658	0.947	1.000	1.135	1.000
	55957PA0270013	Bronze	BlueCare PPO \$5400 Bronze	U	3	Off	\$605.83	0.8033	0.623	1.143	1.000	1.127	1.000
	55957PA0290021	Bronze	BlueCare Custom PPO \$5400 Bronze	U	3	Off	\$507.15	0.6725	0.623	0.947	1.000	1.139	1.000
	55957PA0280004	Gold	BlueCare QHD PPO \$1500 Gold	U	3	Off	\$811.58	1.0761	0.847	1.143	1.000	1.112	1.000
	55957PA0280005	Silver	BlueCare QHD PPO \$3000 Silver	U	3	Off	\$693.86	0.9200	0.719	1.143	1.000	1.119	1.000
	55957PA0270037	Silver	BlueCare PPO \$0 Silver	U	3	Off	\$1,635.90	2.1692	0.853	1.143	1.000	2.223	1.000
	55957PA0290038	Silver	BlueCare Custom PPO \$0 Silver	U	3	Off	\$2,049.15	2.7172	0.853	0.947	1.000	3.361	1.000
AffordaBlue	55957PA0300001	Platinum	AffordaBlue \$250 Platinum	U	3	Off	\$722.79	0.9584	0.990	0.866	1.000	1.117	1.000
	55957PA0300004	Gold	AffordaBlue \$500 Gold	U	3	Off	\$635.02	0.8420	0.865	0.866	1.000	1.124	1.000
	55957PA0300003	Gold	AffordaBlue \$1000 Gold	U	3	Off	\$617.47	0.8188	0.839	0.866	1.000	1.126	1.000
	55957PA0300002	Gold	AffordaBlue \$1500 Gold	U	3	Off	\$607.25	0.8052	0.825	0.866	1.000	1.127	1.000
	55957PA0300005	Silver	AffordaBlue \$3000 Silver	U	3	Off	\$509.34	0.6754	0.685	0.866	1.000	1.139	1.000
Lehigh Valley Flex Blue	55957PA0370003	Gold	Lehigh Valley Flex Blue PPO 500 Gold	Q	3	Off	\$770.58	1.0218	0.853	1.075	1.000	1.114	1.000
	55957PA0370004	Gold	Lehigh Valley Flex Blue PPO 1250 Gold	Q	3	Off	\$745.98	0.9892	0.825	1.075	1.000	1.116	1.000
	55957PA0380002	Silver	Lehigh Valley Flex Blue PPO Qualified Embedded 3300 Silver	Q	3	Off	\$631.68	0.8376	0.693	1.075	1.000	1.125	1.000

⁽¹⁾ Permitted Plan-Level Adjustments to the Index Rate as prescribed in 45 CFR Part 156, §156.80(d)(2):

- (i) The actuarial value and cost-sharing design of the plan.
- (ii) The plan's provider network, delivery system characteristics, and utilization management practices.
- (iii) The benefits provided under the plan that are in addition to the essential health benefits.
- (iv) Administrative costs, excluding Exchange user fees.
- (v) With respect to catastrophic plans, the expected impact of the specific eligibility categories for those plans.

Exhibit III

**First Priority Life Insurance Co.
Small Group Market**

Terminated ACA Plans

Exchange	Service Zone	Regions	Terminated Plans		Mapping to...	
			HIOS ID	Plan Design Name	HIOS ID	Plan Design Name
Off	Q	3	55957PA0370001	Lehigh Valley Flex Blue PPO 500G	55957PA0370003	Lehigh Valley Flex Blue PPO 500 Gold
Off	Q	3	55957PA0370002	Lehigh Valley Flex Blue PPO 1250G	55957PA0370004	Lehigh Valley Flex Blue PPO 1250 Gold
Off	Q	3	55957PA0380001	Lehigh Valley Flex Blue PPO 3000SQE	55957PA0380002	Lehigh Valley Flex Blue PPO Qualified Embedded 3300 Silver

2024 Rates Table Template v13.0		All fields with an asterisk (*) are required. To validate press Validate button or Ctrl + Shift + I. To finalize, press Finalize button or Ctrl + Shift + F.		
		If you are in a community rating state, select Family-Tier Rates under Rating Method and fill in all columns.		
		If you are not in a community rating state, select Age-Based Rates under Rating Method and provide an Individual Rate for every age band.		
		If Tobacco is Tobacco User/Non-Tobacco User, you must give a rate for Tobacco Use and Non-Tobacco Use.		
		To add a new sheet, press the Add Sheet button, or Ctrl + Shift + H. All plans must have the same dates on a sheet.		
HIOS Issuer ID* Rate Effective Date* Rate Expiration Date* Rating Method*	55957			
	01/01/2024			
	03/31/2024			
	Age-Based Rates			
Plan ID*	Rating Area ID*	Tobacco*	Age*	Individual Rate*
Required: Enter the 14-character Plan ID	Required: Select the Rating Area ID	Required: Select if Tobacco use of subscriber is used to determine if a person is eligible for a rate from a plan	Required: Select the age of a subscriber eligible for the rate	Required: Enter the rate of an Individual Non-Tobacco or No Preference enrollee on a plan
	55957PA0270007	Rating Area 3	No Preference	0-14 494.04
	55957PA0270007	Rating Area 3	No Preference	15 537.95
	55957PA0270007	Rating Area 3	No Preference	16 554.74
	55957PA0270007	Rating Area 3	No Preference	17 571.53
	55957PA0270007	Rating Area 3	No Preference	18 589.62
	55957PA0270007	Rating Area 3	No Preference	19 607.70
	55957PA0270007	Rating Area 3	No Preference	20 626.43
	55957PA0270007	Rating Area 3	No Preference	21 645.80
	55957PA0270007	Rating Area 3	No Preference	22 645.80
	55957PA0270007	Rating Area 3	No Preference	23 645.80
	55957PA0270007	Rating Area 3	No Preference	24 645.80
	55957PA0270007	Rating Area 3	No Preference	25 648.38
	55957PA0270007	Rating Area 3	No Preference	26 661.30
	55957PA0270007	Rating Area 3	No Preference	27 676.80
	55957PA0270007	Rating Area 3	No Preference	28 701.98
	55957PA0270007	Rating Area 3	No Preference	29 722.65
	55957PA0270007	Rating Area 3	No Preference	30 732.98
	55957PA0270007	Rating Area 3	No Preference	31 748.48
	55957PA0270007	Rating Area 3	No Preference	32 763.98
	55957PA0270007	Rating Area 3	No Preference	33 773.67
	55957PA0270007	Rating Area 3	No Preference	34 784.00
	55957PA0270007	Rating Area 3	No Preference	35 789.17
	55957PA0270007	Rating Area 3	No Preference	36 794.33
	55957PA0270007	Rating Area 3	No Preference	37 799.50
	55957PA0270007	Rating Area 3	No Preference	38 804.67
	55957PA0270007	Rating Area 3	No Preference	39 815.00
	55957PA0270007	Rating Area 3	No Preference	40 825.33
	55957PA0270007	Rating Area 3	No Preference	41 840.83
	55957PA0270007	Rating Area 3	No Preference	42 855.69
	55957PA0270007	Rating Area 3	No Preference	43 876.35
	55957PA0270007	Rating Area 3	No Preference	44 902.18
	55957PA0270007	Rating Area 3	No Preference	45 932.54
	55957PA0270007	Rating Area 3	No Preference	46 968.70
	55957PA0270007	Rating Area 3	No Preference	47 1009.39
	55957PA0270007	Rating Area 3	No Preference	48 1055.88
	55957PA0270007	Rating Area 3	No Preference	49 1101.73
	55957PA0270007	Rating Area 3	No Preference	50 1153.40
	55957PA0270007	Rating Area 3	No Preference	51 1204.42
	55957PA0270007	Rating Area 3	No Preference	52 1260.60
	55957PA0270007	Rating Area 3	No Preference	53 1317.43
	55957PA0270007	Rating Area 3	No Preference	54 1378.78
	55957PA0270007	Rating Area 3	No Preference	55 1440.13
	55957PA0270007	Rating Area 3	No Preference	56 1506.65
	55957PA0270007	Rating Area 3	No Preference	57 1573.81
	55957PA0270007	Rating Area 3	No Preference	58 1645.50
	55957PA0270007	Rating Area 3	No Preference	59 1681.02
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	55957PA0270007	Rating Area 3	No Preference	61 1814.70
	55957PA0270007	Rating Area 3	No Preference	62 1855.38
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	55957PA0270007	Rating Area 3	No Preference	64 and over 1937.40
	55957PA0290007	Rating Area 3	No Preference	0-14 412.02
	55957PA0290007	Rating Area 3	No Preference	15 448.65
	55957PA0290007	Rating Area 3	No Preference	16 462.65
	55957PA0290007	Rating Area 3	No Preference	17 476.65
	55957PA0290007	Rating Area 3	No Preference	18 491.73
	55957PA0290007	Rating Area 3	No Preference	19 506.81
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	55957PA0290007	Rating Area 3	No Preference	21 538.59
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	55957PA0290007	Rating Area 3	No Preference	27 564.44
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	55957PA0290007	Rating Area 3	No Preference	29 602.68
	55957PA0290007	Rating Area 3	No Preference	30 611.30
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	55957PA0290007	Rating Area 3	No Preference	36 662.47
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	55957PA0290007	Rating Area 3	No Preference	41 701.24
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	55957PA0270016	Rating Area 3	No Preference	31 734.25
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	55957PA0270016	Rating Area 3	No Preference	33 758.96
	55957PA0270016	Rating Area 3	No Preference	34 769.09
	55957PA0270016	Rating Area 3	No Preference	35 774.16
	55957PA0270016	Rating Area 3	No Preference	36 779.23
	55957PA0270016	Rating Area 3	No Preference	37 784.30

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	55957PA0270016	Rating Area 3	No Preference	54	1352.57
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	55957PA0290008	Rating Area 3	No Preference	57	1287.76
	55957PA0290008	Rating Area 3	No Preference	58	1346.41
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	55957PA0290008	Rating Area 3	No Preference	60	1434.13
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	55957PA0290002	Rating Area 3	No Preference	25	524.23
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	55957PA0290002	Rating Area 3	No Preference	48	853.70
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	55957PA0270006	Rating Area 3	No Preference	60	1652.88
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	55957PA0290006	Rating Area 3	No Preference	28	552.32
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	55957PA0270023	Rating Area 3	No Preference	15	473.31
	55957PA0270023	Rating Area 3	No Preference	16	488.08
	55957PA0270023	Rating Area 3	No Preference	17	502.86
	55957PA0270023	Rating Area 3	No Preference	18	518.77
	55957PA0270023	Rating Area 3	No Preference	19	534.68
	55957PA0270023	Rating Area 3	No Preference	20	551.15
	55957PA0270023	Rating Area 3	No Preference	21	568.20

55957PA0270023	Rating Area 3	No Preference	22	568.20
	Rating Area 3	No Preference	23	568.20
	Rating Area 3	No Preference	24	568.20
	Rating Area 3	No Preference	25	570.47
	Rating Area 3	No Preference	26	581.84
	Rating Area 3	No Preference	27	595.47
	Rating Area 3	No Preference	28	617.63
	Rating Area 3	No Preference	29	635.82
	Rating Area 3	No Preference	30	644.91
	Rating Area 3	No Preference	31	658.54
	Rating Area 3	No Preference	32	672.18
	Rating Area 3	No Preference	33	680.70
	Rating Area 3	No Preference	34	689.79
	Rating Area 3	No Preference	35	694.34
	Rating Area 3	No Preference	36	698.89
	Rating Area 3	No Preference	37	703.43
	Rating Area 3	No Preference	38	707.98
	Rating Area 3	No Preference	39	717.07
	Rating Area 3	No Preference	40	726.16
	Rating Area 3	No Preference	41	739.80
	Rating Area 3	No Preference	42	752.87
	Rating Area 3	No Preference	43	771.05
	Rating Area 3	No Preference	44	793.78
	Rating Area 3	No Preference	45	820.48
	Rating Area 3	No Preference	46	852.30
	Rating Area 3	No Preference	47	888.10
	Rating Area 3	No Preference	48	929.01
	Rating Area 3	No Preference	49	969.35
	Rating Area 3	No Preference	50	1014.81
	Rating Area 3	No Preference	51	1059.69
	Rating Area 3	No Preference	52	1109.13
	Rating Area 3	No Preference	53	1159.13
	Rating Area 3	No Preference	54	1213.11
	Rating Area 3	No Preference	55	1267.09
	Rating Area 3	No Preference	56	1325.61
	Rating Area 3	No Preference	57	1384.70
	Rating Area 3	No Preference	58	1447.77
	Rating Area 3	No Preference	59	1479.02
	Rating Area 3	No Preference	60	1542.09
	Rating Area 3	No Preference	61	1596.64
	Rating Area 3	No Preference	62	1632.44
	Rating Area 3	No Preference	63	1677.33
	Rating Area 3	No Preference	64 and over	1704.60
55957PA0290024			0-14	362.82
55957PA0290024	Rating Area 3	No Preference	15	395.07
	Rating Area 3	No Preference	16	407.40
	Rating Area 3	No Preference	17	419.73
	Rating Area 3	No Preference	18	433.01
	Rating Area 3	No Preference	19	446.29
	Rating Area 3	No Preference	20	460.04
	Rating Area 3	No Preference	21	474.27
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	Rating Area 3	No Preference	23	474.27
	Rating Area 3	No Preference	24	474.27
	Rating Area 3	No Preference	25	476.17
	Rating Area 3	No Preference	26	485.65
	Rating Area 3	No Preference	27	497.03
	Rating Area 3	No Preference	28	515.53
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	Rating Area 3	No Preference	30	538.30
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	Rating Area 3	No Preference	43	643.58
	Rating Area 3	No Preference	44	662.56
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	Rating Area 3	No Preference	48	775.43
	Rating Area 3	No Preference	49	809.10
	Rating Area 3	No Preference	50	847.05
	Rating Area 3	No Preference	51	884.51
	Rating Area 3	No Preference	52	925.78
	Rating Area 3	No Preference	53	967.51
	Rating Area 3	No Preference	54	1012.57
	Rating Area 3	No Preference	55	1057.62
	Rating Area 3	No Preference	56	1106.47
	Rating Area 3	No Preference	57	1155.80
	Rating Area 3	No Preference	58	1208.44
	Rating Area 3	No Preference	59	1234.52
	Rating Area 3	No Preference	60	1287.17
	Rating Area 3	No Preference	61	1332.70
	Rating Area 3	No Preference	62	1362.58
	Rating Area 3	No Preference	63	1400.05
	Rating Area 3	No Preference	64 and over	1422.81
55957PA0270017			0-14	414.17
55957PA0270017	Rating Area 3	No Preference	15	450.99
	Rating Area 3	No Preference	16	465.06
	Rating Area 3	No Preference	17	479.14
	Rating Area 3	No Preference	18	494.30
	Rating Area 3	No Preference	19	509.46
	Rating Area 3	No Preference	20	525.16
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	Rating Area 3	No Preference	23	541.40
	Rating Area 3	No Preference	24	541.40
	Rating Area 3	No Preference	25	543.57
	Rating Area 3	No Preference	26	554.39
	Rating Area 3	No Preference	27	567.39
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	Rating Area 3	No Preference	30	614.49
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	Rating Area 3	No Preference	49	923.63
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	Rating Area 3	No Preference	51	1009.71
	Rating Area 3	No Preference	52	1056.81
	Rating Area 3	No Preference	53	1104.46
	Rating Area 3	No Preference	54	1155.89
	Rating Area 3	No Preference	55	1207.32
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	Rating Area 3	No Preference	57	1319.39
	Rating Area 3	No Preference	58	1379.49
	Rating Area 3	No Preference	59	1409.26
	Rating Area 3	No Preference	60	1469.36
	Rating Area 3	No Preference	61	1521.33
	Rating Area 3	No Preference	62	1555.44
	Rating Area 3	No Preference	63	1598.21
	Rating Area 3	No Preference	64 and over	1624.20

55957PA0290022	Rating Area 3	No Preference	0-14	345.82
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	Rating Area 3	No Preference	16	388.31
	Rating Area 3	No Preference	17	400.06
	Rating Area 3	No Preference	18	412.72
	Rating Area 3	No Preference	19	425.38
	Rating Area 3	No Preference	20	438.49
	Rating Area 3	No Preference	21	452.05
	Rating Area 3	No Preference	22	452.05
	Rating Area 3	No Preference	23	452.05
	Rating Area 3	No Preference	24	452.05
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	Rating Area 3	No Preference	26	462.90
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	Rating Area 3	No Preference	55	1008.07
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	Rating Area 3	No Preference	58	1151.82
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	Rating Area 3	No Preference	60	1226.86
	Rating Area 3	No Preference	61	1270.26
	Rating Area 3	No Preference	62	1298.74
	Rating Area 3	No Preference	63	1334.45
	Rating Area 3	No Preference	64 and over	1356.15
55957PA0270018	Rating Area 3	No Preference	0-14	386.44
	Rating Area 3	No Preference	15	420.79
	Rating Area 3	No Preference	16	433.92
	Rating Area 3	No Preference	17	447.06
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	Rating Area 3	No Preference	19	475.35
	Rating Area 3	No Preference	20	490.00
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	Rating Area 3	No Preference	22	505.15
	Rating Area 3	No Preference	23	505.15
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	Rating Area 3	No Preference	54	1078.50
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	Rating Area 3	No Preference	60	1370.98
	Rating Area 3	No Preference	61	1419.47
	Rating Area 3	No Preference	62	1451.30
	Rating Area 3	No Preference	63	1491.20
	Rating Area 3	No Preference	64 and over	1515.45
55957PA0290012	Rating Area 3	No Preference	0-14	322.83
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	Rating Area 3	No Preference	17	373.47
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	Rating Area 3	No Preference	46	633.00
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	Rating Area 3	No Preference	55	941.06
	Rating Area 3	No Preference	56	984.53

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	55957PA0290012	Rating Area 3	No Preference	59	1098.47
	55957PA0290012	Rating Area 3	No Preference	60	1145.31
	55957PA0290012	Rating Area 3	No Preference	61	1185.82
	55957PA0290012	Rating Area 3	No Preference	62	1212.41
	55957PA0290012	Rating Area 3	No Preference	63	1245.74
	55957PA0290012	Rating Area 3	No Preference	64 and over	1266.00
	55957PA0270008	Rating Area 3	No Preference	0-14	405.97
	55957PA0270008	Rating Area 3	No Preference	15	442.06
	55957PA0270008	Rating Area 3	No Preference	16	455.85
	55957PA0270008	Rating Area 3	No Preference	17	469.65
	55957PA0270008	Rating Area 3	No Preference	18	484.51
	55957PA0270008	Rating Area 3	No Preference	19	499.37
	55957PA0270008	Rating Area 3	No Preference	20	514.76
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	55957PA0270008	Rating Area 3	No Preference	25	532.80
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	55957PA0270008	Rating Area 3	No Preference	28	576.85
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	55957PA0270008	Rating Area 3	No Preference	30	602.32
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	55957PA0270008	Rating Area 3	No Preference	33	635.75
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	55957PA0270008	Rating Area 3	No Preference	37	656.98
	55957PA0270008	Rating Area 3	No Preference	38	661.23
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	55957PA0270008	Rating Area 3	No Preference	41	690.95
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	55957PA0270008	Rating Area 3	No Preference	44	741.36
	55957PA0270008	Rating Area 3	No Preference	45	766.30
	55957PA0270008	Rating Area 3	No Preference	46	796.02
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	55957PA0270008	Rating Area 3	No Preference	49	905.34
	55957PA0270008	Rating Area 3	No Preference	50	947.79
	55957PA0270008	Rating Area 3	No Preference	51	989.72
	55957PA0270008	Rating Area 3	No Preference	52	1035.89
	55957PA0270008	Rating Area 3	No Preference	53	1082.59
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	55957PA0270008	Rating Area 3	No Preference	55	1183.42
	55957PA0270008	Rating Area 3	No Preference	56	1238.08
	55957PA0270008	Rating Area 3	No Preference	57	1293.27
	55957PA0270008	Rating Area 3	No Preference	58	1352.17
	55957PA0270008	Rating Area 3	No Preference	59	1381.36
	55957PA0270008	Rating Area 3	No Preference	60	1440.27
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	55957PA0270008	Rating Area 3	No Preference	62	1524.64
	55957PA0270008	Rating Area 3	No Preference	63	1566.57
	55957PA0270008	Rating Area 3	No Preference	64 and over	1592.04
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	55957PA0290011	Rating Area 3	No Preference	15	369.16
	55957PA0290011	Rating Area 3	No Preference	16	380.68
	55957PA0290011	Rating Area 3	No Preference	17	392.21
	55957PA0290011	Rating Area 3	No Preference	18	404.61
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	55957PA0290011	Rating Area 3	No Preference	20	429.87
	55957PA0290011	Rating Area 3	No Preference	21	443.17
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	55957PA0290011	Rating Area 3	No Preference	27	464.44
	55957PA0290011	Rating Area 3	No Preference	28	481.73
	55957PA0290011	Rating Area 3	No Preference	29	495.91
	55957PA0290011	Rating Area 3	No Preference	30	503.00
	55957PA0290011	Rating Area 3	No Preference	31	513.63
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	55957PA0290011	Rating Area 3	No Preference	34	538.01
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	55957PA0290011	Rating Area 3	No Preference	37	548.64
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	55957PA0290011	Rating Area 3	No Preference	44	619.11
	55957PA0290011	Rating Area 3	No Preference	45	639.94
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	55957PA0290011	Rating Area 3	No Preference	47	692.67
	55957PA0290011	Rating Area 3	No Preference	48	724.58
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	55957PA0290011	Rating Area 3	No Preference	50	791.50
	55957PA0290011	Rating Area 3	No Preference	51	826.51
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	55957PA0290011	Rating Area 3	No Preference	54	946.17
	55957PA0290011	Rating Area 3	No Preference	55	988.27
	55957PA0290011	Rating Area 3	No Preference	56	1033.92
	55957PA0290011	Rating Area 3	No Preference	57	1080.01
	55957PA0290011	Rating Area 3	No Preference	58	1129.20
	55957PA0290011	Rating Area 3	No Preference	59	1153.57
	55957PA0290011	Rating Area 3	No Preference	60	1202.76
	55957PA0290011	Rating Area 3	No Preference	61	1245.31
	55957PA0290011	Rating Area 3	No Preference	62	1273.23
	55957PA0290011	Rating Area 3	No Preference	63	1308.24
	55957PA0290011	Rating Area 3	No Preference	64 and over	1329.51
	55957PA0270030	Rating Area 3	No Preference	0-14	388.80
	55957PA0270030	Rating Area 3	No Preference	15	423.36
	55957PA0270030	Rating Area 3	No Preference	16	436.58
	55957PA0270030	Rating Area 3	No Preference	17	449.79
	55957PA0270030	Rating Area 3	No Preference	18	464.02
	55957PA0270030	Rating Area 3	No Preference	19	478.25
	55957PA0270030	Rating Area 3	No Preference	20	492.99
	55957PA0270030	Rating Area 3	No Preference	21	508.24
	55957PA0270030	Rating Area 3	No Preference	22	508.24
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	55957PA0270030	Rating Area 3	No Preference	24	508.24
	55957PA0270030	Rating Area 3	No Preference	25	510.27
	55957PA0270030	Rating Area 3	No Preference	26	520.44
	55957PA0270030	Rating Area 3	No Preference	27	532.64
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	55957PA0270030	Rating Area 3	No Preference	29	568.72
	55957PA0270030	Rating Area 3	No Preference	30	576.85
	55957PA0270030	Rating Area 3	No Preference	31	589.05
	55957PA0270030	Rating Area 3	No Preference	32	601.25
	55957PA0270030	Rating Area 3	No Preference	33	608.87
	55957PA0270030	Rating Area 3	No Preference	34	617.00
	55957PA0270030	Rating Area 3	No Preference	35	621.07
	55957PA0270030	Rating Area 3	No Preference	36	625.14
	55957PA0270030	Rating Area 3	No Preference	37	629.20
	55957PA0270030	Rating Area 3	No Preference	38	633.27
	55957PA0270030	Rating Area 3	No Preference	39	641.40
	55957PA0270030	Rating Area 3	No Preference	40	649.53
	55957PA0270030	Rating Area 3	No Preference	41	661.73
	55957PA0270030	Rating Area 3	No Preference	42	673.42
	55957PA0270030	Rating Area 3	No Preference	43	689.68
	55957PA0270030	Rating Area 3	No Preference	44	710.01
	55957PA0270030	Rating Area 3	No Preference	45	733.90
	55957PA0270030	Rating Area 3	No Preference	46	762.36
	55957PA0270030	Rating Area 3	No Preference	47	794.38
	55957PA0270030	Rating Area 3	No Preference	48	830.97

	55957PA0270030	Rating Area 3	No Preference	49	867.06
	55957PA0270030	Rating Area 3	No Preference	50	907.72
	55957PA0270030	Rating Area 3	No Preference	51	947.87
	55957PA0270030	Rating Area 3	No Preference	52	992.08
	55957PA0270030	Rating Area 3	No Preference	53	1036.81
	55957PA0270030	Rating Area 3	No Preference	54	1085.09
	55957PA0270030	Rating Area 3	No Preference	55	1133.38
	55957PA0270030	Rating Area 3	No Preference	56	1185.72
	55957PA0270030	Rating Area 3	No Preference	57	1238.58
	55957PA0270030	Rating Area 3	No Preference	58	1295.00
	55957PA0270030	Rating Area 3	No Preference	59	1322.95
	55957PA0270030	Rating Area 3	No Preference	60	1379.36
	55957PA0270030	Rating Area 3	No Preference	61	1428.15
	55957PA0270030	Rating Area 3	No Preference	62	1460.17
	55957PA0270030	Rating Area 3	No Preference	63	1500.32
	55957PA0270030	Rating Area 3	No Preference	64 and over	1524.72
55957PA0290029				0-14	324.79
	55957PA0290029	Rating Area 3	No Preference	15	353.66
	55957PA0290029	Rating Area 3	No Preference	16	364.70
	55957PA0290029	Rating Area 3	No Preference	17	375.74
	55957PA0290029	Rating Area 3	No Preference	18	387.62
	55957PA0290029	Rating Area 3	No Preference	19	399.51
	55957PA0290029	Rating Area 3	No Preference	20	411.82
	55957PA0290029	Rating Area 3	No Preference	21	424.56
	55957PA0290029	Rating Area 3	No Preference	22	424.56
	55957PA0290029	Rating Area 3	No Preference	23	424.56
	55957PA0290029	Rating Area 3	No Preference	24	424.56
	55957PA0290029	Rating Area 3	No Preference	25	426.26
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	55957PA0290029	Rating Area 3	No Preference	27	444.94
	55957PA0290029	Rating Area 3	No Preference	28	461.50
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	55957PA0290029	Rating Area 3	No Preference	30	481.88
	55957PA0290029	Rating Area 3	No Preference	31	492.07
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	55957PA0290029	Rating Area 3	No Preference	33	508.62
	55957PA0290029	Rating Area 3	No Preference	34	515.42
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	55957PA0290029	Rating Area 3	No Preference	36	522.21
	55957PA0290029	Rating Area 3	No Preference	37	525.61
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	55957PA0290029	Rating Area 3	No Preference	39	535.79
	55957PA0290029	Rating Area 3	No Preference	40	542.59
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	55957PA0290029	Rating Area 3	No Preference	42	562.54
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	55957PA0290029	Rating Area 3	No Preference	45	613.06
	55957PA0290029	Rating Area 3	No Preference	46	636.84
	55957PA0290029	Rating Area 3	No Preference	47	663.59
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	55957PA0290029	Rating Area 3	No Preference	49	724.30
	55957PA0290029	Rating Area 3	No Preference	50	758.26
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	55957PA0290029	Rating Area 3	No Preference	52	828.74
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	55957PA0290029	Rating Area 3	No Preference	54	906.44
	55957PA0290029	Rating Area 3	No Preference	55	946.77
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	55957PA0290029	Rating Area 3	No Preference	57	1034.65
	55957PA0290029	Rating Area 3	No Preference	58	1081.78
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	55957PA0290029	Rating Area 3	No Preference	62	1219.76
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	55957PA0290029	Rating Area 3	No Preference	64 and over	1273.68
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	55957PA0270009	Rating Area 3	No Preference	18	482.97
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	55957PA0270009	Rating Area 3	No Preference	29	591.94
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	55957PA0270009	Rating Area 3	No Preference	35	646.43
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	55957PA0270009	Rating Area 3	No Preference	54	1129.39
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	55957PA0270009	Rating Area 3	No Preference	56	1234.13
	55957PA0270009	Rating Area 3	No Preference	57	1289.15
	55957PA0270009	Rating Area 3	No Preference	58	1347.87
	55957PA0270009	Rating Area 3	No Preference	59	1376.96
	55957PA0270009	Rating Area 3	No Preference	60	1435.68
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	55957PA0270009	Rating Area 3	No Preference	62	1519.79
	55957PA0270009	Rating Area 3	No Preference	63	1561.58
	55957PA0270009	Rating Area 3	No Preference	64 and over	1586.97
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	55957PA0290013	Rating Area 3	No Preference	31	512.00
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	55957PA0290013	Rating Area 3	No Preference	35	539.83
	55957PA0290013	Rating Area 3	No Preference	36	543.36
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	55957PA0290013	Rating Area 3	No Preference	55	985.12
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	55957PA0290013	Rating Area 3	No Preference	58	1125.60
	55957PA0290013	Rating Area 3	No Preference	59	1149.90
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	55957PA0290013	Rating Area 3	No Preference	62	1269.18
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	55957PA0290013	Rating Area 3	No Preference	64 and over	1325.28
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	55957PA0270033	Rating Area 3	No Preference	62	1468.07
	55957PA0270033	Rating Area 3	No Preference	63	1508.44
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	55957PA0290034	Rating Area 3	No Preference	49	728.19
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	55957PA0290034	Rating Area 3	No Preference	51	796.06
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	55957PA0290030	Rating Area 3	No Preference	58	1021.62
	55957PA0290030	Rating Area 3	No Preference	59	1043.67
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	55957PA0290030	Rating Area 3	No Preference	61	1126.67
	55957PA0290030	Rating Area 3	No Preference	62	1151.93
	55957PA0290030	Rating Area 3	No Preference	63	1183.60
	55957PA0290030	Rating Area 3	No Preference	64 and over	1202.85
	55957PA0270011	Rating Area 3	No Preference	0-14	408.43
	55957PA0270011	Rating Area 3	No Preference	15	444.74
	55957PA0270011	Rating Area 3	No Preference	16	458.62
	55957PA0270011	Rating Area 3	No Preference	17	472.50
	55957PA0270011	Rating Area 3	No Preference	18	487.45
	55957PA0270011	Rating Area 3	No Preference	19	502.40
	55957PA0270011	Rating Area 3	No Preference	20	517.88
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	55957PA0270011	Rating Area 3	No Preference	22	533.90
	55957PA0270011	Rating Area 3	No Preference	23	533.90
	55957PA0270011	Rating Area 3	No Preference	24	533.90
	55957PA0270011	Rating Area 3	No Preference	25	536.04
	55957PA0270011	Rating Area 3	No Preference	26	546.71
	55957PA0270011	Rating Area 3	No Preference	27	559.53
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	55957PA0270011	Rating Area 3	No Preference	29	597.43
	55957PA0270011	Rating Area 3	No Preference	30	605.98
	55957PA0270011	Rating Area 3	No Preference	31	618.79
	55957PA0270011	Rating Area 3	No Preference	32	631.60
	55957PA0270011	Rating Area 3	No Preference	33	639.61
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	55957PA0270011	Rating Area 3	No Preference	35	652.43
	55957PA0270011	Rating Area 3	No Preference	36	656.70
	55957PA0270011	Rating Area 3	No Preference	37	660.97
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	55957PA0270011	Rating Area 3	No Preference	41	695.14
	55957PA0270011	Rating Area 3	No Preference	42	707.42
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	55957PA0270011	Rating Area 3	No Preference	44	745.86
	55957PA0270011	Rating Area 3	No Preference	45	770.95
	55957PA0270011	Rating Area 3	No Preference	46	800.85
	55957PA0270011	Rating Area 3	No Preference	47	834.49
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	55957PA0270011	Rating Area 3	No Preference	49	910.83
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	55957PA0270011	Rating Area 3	No Preference	51	995.72
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	55957PA0270011	Rating Area 3	No Preference	55	1190.60
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	55957PA0270011	Rating Area 3	No Preference	62	1533.89
	55957PA0270011	Rating Area 3	No Preference	63	1576.07
	55957PA0270011	Rating Area 3	No Preference	64 and over	1601.70
	55957PA0290016	Rating Area 3	No Preference	0-14	341.07
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	55957PA0290016	Rating Area 3	No Preference	19	419.54
	55957PA0290016	Rating Area 3	No Preference	20	432.46
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	55957PA0290016	Rating Area 3	No Preference	22	445.84
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	55957PA0290016	Rating Area 3	No Preference	31	516.73
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	55957PA0290016	Rating Area 3	No Preference	34	541.25
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	55957PA0290016	Rating Area 3	No Preference	36	548.38
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	55957PA0290016	Rating Area 3	No Preference	50	796.27
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	55957PA0290016	Rating Area 3	No Preference	52	870.28
	55957PA0290016	Rating Area 3	No Preference	53	909.51
	55957PA0290016	Rating Area 3	No Preference	54	951.87
	55957PA0290016	Rating Area 3	No Preference	55	994.22
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	55957PA0290016	Rating Area 3	No Preference	60	1210.01
	55957PA0290016	Rating Area 3	No Preference	61	1252.81
	55957PA0290016	Rating Area 3	No Preference	62	1280.90
	55957PA0290016	Rating Area 3	No Preference	63	1316.12
	55957PA0290016	Rating Area 3	No Preference	64 and over	1337.52
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	55957PA0270028	Rating Area 3	No Preference	20	460.87
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	55957PA0290031	Rating Area 3	No Preference	62	1140.87
	55957PA0290031	Rating Area 3	No Preference	63	1172.24
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	55957PA0270036	Rating Area 3	No Preference	34	613.00
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	55957PA0270036	Rating Area 3	No Preference	60	1370.41
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	55957PA0290037	Rating Area 3	No Preference	61	1185.31
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	55957PA0290037	Rating Area 3	No Preference	63	1245.21
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	55957PA0270029	Rating Area 3	No Preference	17	416.39
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	55957PA0270029	Rating Area 3	No Preference	23	470.50
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	55957PA0270029	Rating Area 3	No Preference	25	472.38
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	55957PA0270029	Rating Area 3	No Preference	27	493.08
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	55957PA0270029	Rating Area 3	No Preference	30	534.02
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	55957PA0270029	Rating Area 3	No Preference	41	612.59
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	55957PA0270029	Rating Area 3	No Preference	46	705.75
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	55957PA0270029	Rating Area 3	No Preference	59	1224.71

55957PA0270029	Rating Area 3	No Preference	60	1276.94
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	Rating Area 3	No Preference	62	1351.75
	Rating Area 3	No Preference	63	1388.92
55957PA0270029	Rating Area 3	No Preference	64 and over	1411.50
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55957PA0290032	Rating Area 3	No Preference	15	327.59
55957PA0290032	Rating Area 3	No Preference	16	337.82
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55957PA0290032	Rating Area 3	No Preference	19	370.07
55957PA0290032	Rating Area 3	No Preference	20	381.47
55957PA0290032	Rating Area 3	No Preference	21	393.27
55957PA0290032	Rating Area 3	No Preference	22	393.27
55957PA0290032	Rating Area 3	No Preference	23	393.27
55957PA0290032	Rating Area 3	No Preference	24	393.27
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55957PA0290032	Rating Area 3	No Preference	26	402.71
55957PA0290032	Rating Area 3	No Preference	27	412.15
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55957PA0290032	Rating Area 3	No Preference	33	471.14
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55957PA0290032	Rating Area 3	No Preference	43	533.67
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55957PA0290032	Rating Area 3	No Preference	46	589.91
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55957PA0290032	Rating Area 3	No Preference	55	876.99
55957PA0290032	Rating Area 3	No Preference	56	917.50
55957PA0290032	Rating Area 3	No Preference	57	958.40
55957PA0290032	Rating Area 3	No Preference	58	1002.05
55957PA0290032	Rating Area 3	No Preference	59	1023.68
55957PA0290032	Rating Area 3	No Preference	60	1067.33
55957PA0290032	Rating Area 3	No Preference	61	1105.09
55957PA0290032	Rating Area 3	No Preference	62	1129.86
55957PA0290032	Rating Area 3	No Preference	63	1160.93
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55957PA0270032	Rating Area 3	No Preference	34	591.19
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55957PA0270032	Rating Area 3	No Preference	43	660.83
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55957PA0270032	Rating Area 3	No Preference	45	703.20
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	55957PA0290033	Rating Area 3	No Preference	54	868.82
	55957PA0290033	Rating Area 3	No Preference	55	907.48
	55957PA0290033	Rating Area 3	No Preference	56	949.39
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	55957PA0290033	Rating Area 3	No Preference	58	1036.88
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	55957PA0290033	Rating Area 3	No Preference	61	1143.50
	55957PA0290033	Rating Area 3	No Preference	62	1169.14
	55957PA0290033	Rating Area 3	No Preference	63	1201.29
	55957PA0290033	Rating Area 3	No Preference	64 and over	1220.82
	55957PA0270025	Rating Area 3	No Preference	0-14	318.63
	55957PA0270025	Rating Area 3	No Preference	15	346.95
	55957PA0270025	Rating Area 3	No Preference	16	357.78
	55957PA0270025	Rating Area 3	No Preference	17	368.61
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	55957PA0270025	Rating Area 3	No Preference	23	416.51
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	55957PA0270025	Rating Area 3	No Preference	48	680.99
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	55957PA0270025	Rating Area 3	No Preference	51	776.79
	55957PA0270025	Rating Area 3	No Preference	52	813.03
	55957PA0270025	Rating Area 3	No Preference	53	849.68
	55957PA0270025	Rating Area 3	No Preference	54	889.25
	55957PA0270025	Rating Area 3	No Preference	55	928.82
	55957PA0270025	Rating Area 3	No Preference	56	971.72
	55957PA0270025	Rating Area 3	No Preference	57	1015.03
	55957PA0270025	Rating Area 3	No Preference	58	1061.27
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	55957PA0270025	Rating Area 3	No Preference	60	1130.41
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	55957PA0270025	Rating Area 3	No Preference	62	1196.63
	55957PA0270025	Rating Area 3	No Preference	63	1229.54
	55957PA0270025	Rating Area 3	No Preference	64 and over	1249.53
	55957PA0290026	Rating Area 3	No Preference	0-14	266.60
	55957PA0290026	Rating Area 3	No Preference	15	290.30
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	55957PA0290026	Rating Area 3	No Preference	26	356.86
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	55957PA0290026	Rating Area 3	No Preference	29	389.97
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	55957PA0290026	Rating Area 3	No Preference	33	417.50
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	55957PA0290026	Rating Area 3	No Preference	35	425.87
	55957PA0290026	Rating Area 3	No Preference	36	428.66
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	55957PA0290026	Rating Area 3	No Preference	40	445.38
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	55957PA0290026	Rating Area 3	No Preference	45	503.23
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	55957PA0290026	Rating Area 3	No Preference	47	544.71
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	55957PA0290026	Rating Area 3	No Preference	49	594.54
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	55957PA0290026	Rating Area 3	No Preference	51	649.95
	55957PA0290026	Rating Area 3	No Preference	52	680.27
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	55957PA0290026	Rating Area 3	No Preference	54	744.05
	55957PA0290026	Rating Area 3	No Preference	55	777.16
	55957PA0290026	Rating Area 3	No Preference	56	813.05
	55957PA0290026	Rating Area 3	No Preference	57	849.29
	55957PA0290026	Rating Area 3	No Preference	58	887.98
	55957PA0290026	Rating Area 3	No Preference	59	907.15
	55957PA0290026	Rating Area 3	No Preference	60	945.83
	55957PA0290026	Rating Area 3	No Preference	61	979.29
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	55957PA0290026	Rating Area 3	No Preference	63	1028.77
	55957PA0290026	Rating Area 3	No Preference	64 and over	1045.50
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	55957PA0270027	Rating Area 3	No Preference	18	379.89
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	55957PA0270027	Rating Area 3	No Preference	23	416.09
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	Rating Area 3	No Preference	50	743.14
	Rating Area 3	No Preference	51	776.01
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	Rating Area 3	No Preference	53	848.82
	Rating Area 3	No Preference	54	888.35
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	Rating Area 3	No Preference	56	970.74
	Rating Area 3	No Preference	57	1014.01
	Rating Area 3	No Preference	58	1060.20
	Rating Area 3	No Preference	59	1083.08
	Rating Area 3	No Preference	60	1129.27
	Rating Area 3	No Preference	61	1169.21
	Rating Area 3	No Preference	62	1195.43
	Rating Area 3	No Preference	63	1228.30
	Rating Area 3	No Preference	64 and over	1248.27
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55957PA0290028	Rating Area 3	No Preference	62	1000.23
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55957PA0290028	Rating Area 3	No Preference	64 and over	1044.45
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55957PA0270026	Rating Area 3	No Preference	37	546.11
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55957PA0270026	Rating Area 3	No Preference	47	689.47
55957PA0270026	Rating Area 3	No Preference	48	721.23
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55957PA0270026	Rating Area 3	No Preference	50	787.84
55957PA0270026	Rating Area 3	No Preference	51	822.69
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55957PA0270026	Rating Area 3	No Preference	53	899.88
55957PA0270026	Rating Area 3	No Preference	54	941.79
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55957PA0270026	Rating Area 3	No Preference	56	1029.13
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55957PA0270026	Rating Area 3	No Preference	58	1123.97
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55957PA0270026	Rating Area 3	No Preference	61	1239.55
55957PA0270026	Rating Area 3	No Preference	62	1267.34
55957PA0270026	Rating Area 3	No Preference	63	1302.19
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55957PA0290027	Rating Area 3	No Preference	0-14	282.22
55957PA0290027	Rating Area 3	No Preference	15	307.30
55957PA0290027	Rating Area 3	No Preference	16	316.89
55957PA0290027	Rating Area 3	No Preference	17	326.49
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55957PA0290027	Rating Area 3	No Preference	64 and over	1106.73
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55957PA0290035	Rating Area 3	No Preference	63	1024.99
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	55957PA0270013	Rating Area 3	No Preference	53	804.05
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	55957PA0270013	Rating Area 3	No Preference	55	878.93
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	55957PA0270013	Rating Area 3	No Preference	61	1107.53
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	55957PA0270013	Rating Area 3	No Preference	63	1163.50
	55957PA0270013	Rating Area 3	No Preference	64 and over	1182.42
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	55957PA0290021	Rating Area 3	No Preference	52	644.06
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	55957PA0290021	Rating Area 3	No Preference	62	947.95
	55957PA0290021	Rating Area 3	No Preference	63	974.01
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	55957PA0280004	Rating Area 3	No Preference	27	553.34
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	55957PA0280004	Rating Area 3	No Preference	33	632.54
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	55957PA0280004	Rating Area 3	No Preference	39	666.34
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	55957PA0280004	Rating Area 3	No Preference	60	1432.99
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	55957PA0280004	Rating Area 3	No Preference	62	1516.94
	55957PA0280004	Rating Area 3	No Preference	63	1558.66
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	55957PA0280005	Rating Area 3	No Preference	15	376.02
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	55957PA0280005	Rating Area 3	No Preference	17	399.50
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	Rating Area 3	No Preference	22	451.41
	Rating Area 3	No Preference	23	451.41
	Rating Area 3	No Preference	24	451.41
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	Rating Area 3	No Preference	26	462.24
	Rating Area 3	No Preference	27	473.08
	Rating Area 3	No Preference	28	490.68
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	Rating Area 3	No Preference	31	523.18
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	Rating Area 3	No Preference	33	540.79
	Rating Area 3	No Preference	34	548.01
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	Rating Area 3	No Preference	44	630.62
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	Rating Area 3	No Preference	46	677.12
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	Rating Area 3	No Preference	51	841.88
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	Rating Area 3	No Preference	53	920.88
	Rating Area 3	No Preference	54	963.76
	Rating Area 3	No Preference	55	1006.64
	Rating Area 3	No Preference	56	1053.14
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	Rating Area 3	No Preference	60	1225.13
	Rating Area 3	No Preference	61	1268.46
	Rating Area 3	No Preference	62	1296.90
	Rating Area 3	No Preference	63	1332.56
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55957PA0300001	Rating Area 3	No Preference	0-14	359.73
	Rating Area 3	No Preference	15	391.71
	Rating Area 3	No Preference	16	403.94
	Rating Area 3	No Preference	17	416.16
	Rating Area 3	No Preference	18	429.33
	Rating Area 3	No Preference	19	442.50
	Rating Area 3	No Preference	20	456.13
	Rating Area 3	No Preference	21	470.24
	Rating Area 3	No Preference	22	470.24
	Rating Area 3	No Preference	23	470.24
	Rating Area 3	No Preference	24	470.24
	Rating Area 3	No Preference	25	472.12
	Rating Area 3	No Preference	26	481.53
	Rating Area 3	No Preference	27	492.81
	Rating Area 3	No Preference	28	511.15
	Rating Area 3	No Preference	29	526.20
	Rating Area 3	No Preference	30	533.72
	Rating Area 3	No Preference	31	545.01
	Rating Area 3	No Preference	32	556.29
	Rating Area 3	No Preference	33	563.35
	Rating Area 3	No Preference	34	570.87
	Rating Area 3	No Preference	35	574.63
	Rating Area 3	No Preference	36	578.40
	Rating Area 3	No Preference	37	582.16
	Rating Area 3	No Preference	38	585.92
	Rating Area 3	No Preference	39	593.44
	Rating Area 3	No Preference	40	600.97
	Rating Area 3	No Preference	41	612.25
	Rating Area 3	No Preference	42	623.07
	Rating Area 3	No Preference	43	638.12
	Rating Area 3	No Preference	44	656.93
	Rating Area 3	No Preference	45	679.03
	Rating Area 3	No Preference	46	705.36
	Rating Area 3	No Preference	47	734.99
	Rating Area 3	No Preference	48	768.84
	Rating Area 3	No Preference	49	802.23
	Rating Area 3	No Preference	50	839.85
	Rating Area 3	No Preference	51	877.00
	Rating Area 3	No Preference	52	917.91
	Rating Area 3	No Preference	53	959.29
	Rating Area 3	No Preference	54	1003.96
	Rating Area 3	No Preference	55	1048.64
	Rating Area 3	No Preference	56	1097.07
	Rating Area 3	No Preference	57	1145.97
	Rating Area 3	No Preference	58	1198.17
	Rating Area 3	No Preference	59	1224.03
	Rating Area 3	No Preference	60	1276.23
	Rating Area 3	No Preference	61	1321.37
	Rating Area 3	No Preference	62	1351.00
	Rating Area 3	No Preference	63	1388.15
	Rating Area 3	No Preference	64 and over	1410.72
55957PA0300004	Rating Area 3	No Preference	0-14	316.04
	Rating Area 3	No Preference	15	344.14
	Rating Area 3	No Preference	16	354.88
	Rating Area 3	No Preference	17	365.62
	Rating Area 3	No Preference	18	377.19
	Rating Area 3	No Preference	19	388.76
	Rating Area 3	No Preference	20	400.74
	Rating Area 3	No Preference	21	413.13
	Rating Area 3	No Preference	22	413.13
	Rating Area 3	No Preference	23	413.13
	Rating Area 3	No Preference	24	413.13
	Rating Area 3	No Preference	25	414.78
	Rating Area 3	No Preference	26	423.05
	Rating Area 3	No Preference	27	432.96
	Rating Area 3	No Preference	28	449.07
	Rating Area 3	No Preference	29	462.29
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	Rating Area 3	No Preference	31	478.82
	Rating Area 3	No Preference	32	488.73
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	Rating Area 3	No Preference	36	508.15
	Rating Area 3	No Preference	37	511.45
	Rating Area 3	No Preference	38	514.76
	Rating Area 3	No Preference	39	521.37
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	Rating Area 3	No Preference	42	547.40
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	Rating Area 3	No Preference	46	619.70
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	Rating Area 3	No Preference	49	704.80
	Rating Area 3	No Preference	50	737.85
	Rating Area 3	No Preference	51	770.49
	Rating Area 3	No Preference	52	806.43
	Rating Area 3	No Preference	53	842.79
	Rating Area 3	No Preference	54	882.03
	Rating Area 3	No Preference	55	921.28
	Rating Area 3	No Preference	56	963.83
	Rating Area 3	No Preference	57	1006.80
	Rating Area 3	No Preference	58	1052.66
	Rating Area 3	No Preference	59	1075.38
	Rating Area 3	No Preference	60	1121.23
	Rating Area 3	No Preference	61	1160.90
	Rating Area 3	No Preference	62	1186.92

	55957PA0300004	Rating Area 3	No Preference	63	1219.56
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	55957PA0300003	Rating Area 3	No Preference	0-14	307.31
	55957PA0300003	Rating Area 3	No Preference	15	334.62
	55957PA0300003	Rating Area 3	No Preference	16	345.07
	55957PA0300003	Rating Area 3	No Preference	17	355.51
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	55957PA0300003	Rating Area 3	No Preference	19	378.01
	55957PA0300003	Rating Area 3	No Preference	20	389.66
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	55957PA0300003	Rating Area 3	No Preference	24	401.71
	55957PA0300003	Rating Area 3	No Preference	25	403.32
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	55957PA0300003	Rating Area 3	No Preference	27	420.99
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	55957PA0300003	Rating Area 3	No Preference	29	449.51
	55957PA0300003	Rating Area 3	No Preference	30	455.94
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	55957PA0300003	Rating Area 3	No Preference	38	500.53
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	55957PA0300003	Rating Area 3	No Preference	40	513.39
	55957PA0300003	Rating Area 3	No Preference	41	523.03
	55957PA0300003	Rating Area 3	No Preference	42	532.27
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	55957PA0300003	Rating Area 3	No Preference	44	561.19
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	55957PA0300003	Rating Area 3	No Preference	46	602.57
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	55957PA0300003	Rating Area 3	No Preference	51	749.19
	55957PA0300003	Rating Area 3	No Preference	52	784.14
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	55957PA0300003	Rating Area 3	No Preference	54	857.65
	55957PA0300003	Rating Area 3	No Preference	55	895.81
	55957PA0300003	Rating Area 3	No Preference	56	937.19
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	55957PA0300003	Rating Area 3	No Preference	58	1023.56
	55957PA0300003	Rating Area 3	No Preference	59	1045.65
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	55957PA0300003	Rating Area 3	No Preference	63	1185.85
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	55957PA0300002	Rating Area 3	No Preference	15	329.09
	55957PA0300002	Rating Area 3	No Preference	16	339.37
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	55957PA0300002	Rating Area 3	No Preference	24	395.07
	55957PA0300002	Rating Area 3	No Preference	25	396.65
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	55957PA0300002	Rating Area 3	No Preference	27	414.03
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	55957PA0300002	Rating Area 3	No Preference	49	673.99
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	55957PA0300002	Rating Area 3	No Preference	53	805.94
	55957PA0300002	Rating Area 3	No Preference	54	843.47
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	55957PA0300002	Rating Area 3	No Preference	58	1006.64
	55957PA0300002	Rating Area 3	No Preference	59	1028.37
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	55957PA0300002	Rating Area 3	No Preference	62	1135.04
	55957PA0300002	Rating Area 3	No Preference	63	1166.25
	55957PA0300002	Rating Area 3	No Preference	64 and over	1185.21
	55957PA0300005	Rating Area 3	No Preference	0-14	253.50
	55957PA0300005	Rating Area 3	No Preference	15	276.03
	55957PA0300005	Rating Area 3	No Preference	16	284.65
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	55957PA0300005	Rating Area 3	No Preference	19	311.82
	55957PA0300005	Rating Area 3	No Preference	20	321.43
	55957PA0300005	Rating Area 3	No Preference	21	331.37
	55957PA0300005	Rating Area 3	No Preference	22	331.37
	55957PA0300005	Rating Area 3	No Preference	23	331.37
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	55957PA0300005	Rating Area 3	No Preference	25	332.70
	55957PA0300005	Rating Area 3	No Preference	26	339.32
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	55957PA0300005	Rating Area 3	No Preference	28	360.20
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	55957PA0300005	Rating Area 3	No Preference	32	392.01
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	55957PA0300005	Rating Area 3	No Preference	35	404.93
	55957PA0300005	Rating Area 3	No Preference	36	407.59
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	55957PA0300005	Rating Area 3	No Preference	39	418.19
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	55957PA0300005	Rating Area 3	No Preference	41	431.44
	55957PA0300005	Rating Area 3	No Preference	42	439.07
	55957PA0300005	Rating Area 3	No Preference	43	449.67
	55957PA0300005	Rating Area 3	No Preference	44	462.92
	55957PA0300005	Rating Area 3	No Preference	45	478.50
	55957PA0300005	Rating Area 3	No Preference	46	497.06
	55957PA0300005	Rating Area 3	No Preference	47	517.93
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	55957PA0300005	Rating Area 3	No Preference	49	565.32
	55957PA0300005	Rating Area 3	No Preference	50	591.83
	55957PA0300005	Rating Area 3	No Preference	51	618.01
	55957PA0300005	Rating Area 3	No Preference	52	646.83
	55957PA0300005	Rating Area 3	No Preference	53	675.99
	55957PA0300005	Rating Area 3	No Preference	54	707.47

	55957PA0300005	Rating Area 3	No Preference	55	738.96
	55957PA0300005	Rating Area 3	No Preference	56	773.09
	55957PA0300005	Rating Area 3	No Preference	57	807.55
	55957PA0300005	Rating Area 3	No Preference	58	844.33
	55957PA0300005	Rating Area 3	No Preference	59	862.56
	55957PA0300005	Rating Area 3	No Preference	60	899.34
	55957PA0300005	Rating Area 3	No Preference	61	931.15
	55957PA0300005	Rating Area 3	No Preference	62	952.03
	55957PA0300005	Rating Area 3	No Preference	63	978.20
	55957PA0300005	Rating Area 3	No Preference	64 and over	994.11
	55957PA0370003	Rating Area 3	No Preference	0-14	383.51
	55957PA0370003	Rating Area 3	No Preference	15	417.60
	55957PA0370003	Rating Area 3	No Preference	16	430.63
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	55957PA0370003	Rating Area 3	No Preference	18	457.71
	55957PA0370003	Rating Area 3	No Preference	19	471.74
	55957PA0370003	Rating Area 3	No Preference	20	486.28
	55957PA0370003	Rating Area 3	No Preference	21	501.32
	55957PA0370003	Rating Area 3	No Preference	22	501.32
	55957PA0370003	Rating Area 3	No Preference	23	501.32
	55957PA0370003	Rating Area 3	No Preference	24	501.32
	55957PA0370003	Rating Area 3	No Preference	25	503.33
	55957PA0370003	Rating Area 3	No Preference	26	513.35
	55957PA0370003	Rating Area 3	No Preference	27	525.38
	55957PA0370003	Rating Area 3	No Preference	28	544.93
	55957PA0370003	Rating Area 3	No Preference	29	560.98
	55957PA0370003	Rating Area 3	No Preference	30	569.00
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	55957PA0370003	Rating Area 3	No Preference	32	593.06
	55957PA0370003	Rating Area 3	No Preference	33	600.58
	55957PA0370003	Rating Area 3	No Preference	34	608.60
	55957PA0370003	Rating Area 3	No Preference	35	612.61
	55957PA0370003	Rating Area 3	No Preference	36	616.62
	55957PA0370003	Rating Area 3	No Preference	37	620.63
	55957PA0370003	Rating Area 3	No Preference	38	624.64
	55957PA0370003	Rating Area 3	No Preference	39	632.67
	55957PA0370003	Rating Area 3	No Preference	40	640.69
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	55957PA0370003	Rating Area 3	No Preference	42	664.25
	55957PA0370003	Rating Area 3	No Preference	43	680.29
	55957PA0370003	Rating Area 3	No Preference	44	700.34
	55957PA0370003	Rating Area 3	No Preference	45	723.91
	55957PA0370003	Rating Area 3	No Preference	46	751.98
	55957PA0370003	Rating Area 3	No Preference	47	783.56
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	55957PA0370003	Rating Area 3	No Preference	50	895.36
	55957PA0370003	Rating Area 3	No Preference	51	934.96
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	55957PA0370003	Rating Area 3	No Preference	62	1440.29
	55957PA0370003	Rating Area 3	No Preference	63	1479.90
	55957PA0370003	Rating Area 3	No Preference	64 and over	1503.96
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	55957PA0370004	Rating Area 3	No Preference	15	404.27
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	55957PA0370004	Rating Area 3	No Preference	17	429.51
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	55957PA0370004	Rating Area 3	No Preference	19	456.69
	55957PA0370004	Rating Area 3	No Preference	20	470.76
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	55957PA0370004	Rating Area 3	No Preference	23	485.32
	55957PA0370004	Rating Area 3	No Preference	24	485.32
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	55957PA0370004	Rating Area 3	No Preference	30	550.84
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	55957PA0370004	Rating Area 3	No Preference	33	581.41
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	55957PA0370004	Rating Area 3	No Preference	36	596.94
	55957PA0370004	Rating Area 3	No Preference	37	600.83
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	55957PA0370004	Rating Area 3	No Preference	48	793.50
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	55957PA0370004	Rating Area 3	No Preference	50	866.78
	55957PA0370004	Rating Area 3	No Preference	51	905.12
	55957PA0370004	Rating Area 3	No Preference	52	947.34
	55957PA0370004	Rating Area 3	No Preference	53	990.05
	55957PA0370004	Rating Area 3	No Preference	54	1036.16
	55957PA0370004	Rating Area 3	No Preference	55	1082.26
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	55957PA0370004	Rating Area 3	No Preference	57	1182.72
	55957PA0370004	Rating Area 3	No Preference	58	1236.60
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	55957PA0370004	Rating Area 3	No Preference	60	1317.16
	55957PA0370004	Rating Area 3	No Preference	61	1363.75
	55957PA0370004	Rating Area 3	No Preference	62	1394.32
	55957PA0370004	Rating Area 3	No Preference	63	1432.66
	55957PA0370004	Rating Area 3	No Preference	64 and over	1455.96
	55957PA0380002	Rating Area 3	No Preference	0-14	314.38
	55957PA0380002	Rating Area 3	No Preference	15	342.33
	55957PA0380002	Rating Area 3	No Preference	16	353.01
	55957PA0380002	Rating Area 3	No Preference	17	363.70
	55957PA0380002	Rating Area 3	No Preference	18	375.21
	55957PA0380002	Rating Area 3	No Preference	19	386.71
	55957PA0380002	Rating Area 3	No Preference	20	398.63
	55957PA0380002	Rating Area 3	No Preference	21	410.96
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	55957PA0380002	Rating Area 3	No Preference	29	459.86
	55957PA0380002	Rating Area 3	No Preference	30	466.44
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	55957PA0380002	Rating Area 3	No Preference	32	486.17
	55957PA0380002	Rating Area 3	No Preference	33	492.33
	55957PA0380002	Rating Area 3	No Preference	34	498.91
	55957PA0380002	Rating Area 3	No Preference	35	502.19
	55957PA0380002	Rating Area 3	No Preference	36	505.48
	55957PA0380002	Rating Area 3	No Preference	37	508.77
	55957PA0380002	Rating Area 3	No Preference	38	512.06
	55957PA0380002	Rating Area 3	No Preference	39	518.63
	55957PA0380002	Rating Area 3	No Preference	40	525.21
	55957PA0380002	Rating Area 3	No Preference	41	535.07
	55957PA0380002	Rating Area 3	No Preference	42	544.52
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	55957PA0380002	Rating Area 3	No Preference	44	574.11
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	55957PA0380002	Rating Area 3	No Preference	46	616.44

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	Rating Area 3	No Preference	49	701.10
	Rating Area 3	No Preference	50	733.97
	Rating Area 3	No Preference	51	766.44
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	Rating Area 3	No Preference	53	838.36
	Rating Area 3	No Preference	54	877.40
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	Rating Area 3	No Preference	59	1069.73
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	Rating Area 3	No Preference	61	1154.80
	Rating Area 3	No Preference	62	1180.69
	Rating Area 3	No Preference	63	1213.15
	Rating Area 3	No Preference	64 and over	1232.88
55957PA0270037	Rating Area 3	No Preference	0-14	407.09
	Rating Area 3	No Preference	15	443.28
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	Rating Area 3	No Preference	17	470.95
	Rating Area 3	No Preference	18	485.85
	Rating Area 3	No Preference	19	500.75
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	Rating Area 3	No Preference	21	532.15
	Rating Area 3	No Preference	22	532.15
	Rating Area 3	No Preference	23	532.15
	Rating Area 3	No Preference	24	532.15
	Rating Area 3	No Preference	25	534.28
	Rating Area 3	No Preference	26	544.92
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	Rating Area 3	No Preference	30	603.99
	Rating Area 3	No Preference	31	616.76
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	Rating Area 3	No Preference	34	646.03
	Rating Area 3	No Preference	35	650.29
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	Rating Area 3	No Preference	37	658.80
	Rating Area 3	No Preference	38	663.06
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	Rating Area 3	No Preference	42	705.10
	Rating Area 3	No Preference	43	722.13
	Rating Area 3	No Preference	44	743.41
	Rating Area 3	No Preference	45	768.42
	Rating Area 3	No Preference	46	798.23
	Rating Area 3	No Preference	47	831.75
	Rating Area 3	No Preference	48	870.07
	Rating Area 3	No Preference	49	907.85
	Rating Area 3	No Preference	50	950.42
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	Rating Area 3	No Preference	53	1085.59
	Rating Area 3	No Preference	54	1136.14
	Rating Area 3	No Preference	55	1186.69
	Rating Area 3	No Preference	56	1241.51
	Rating Area 3	No Preference	57	1296.85
	Rating Area 3	No Preference	58	1355.92
	Rating Area 3	No Preference	59	1385.19
	Rating Area 3	No Preference	60	1444.26
	Rating Area 3	No Preference	61	1495.34
	Rating Area 3	No Preference	62	1528.87
	Rating Area 3	No Preference	63	1570.91
	Rating Area 3	No Preference	64 and over	1596.45
55957PA0290038	Rating Area 3	No Preference	0-14	339.95
	Rating Area 3	No Preference	15	370.17
	Rating Area 3	No Preference	16	381.72
	Rating Area 3	No Preference	17	393.28
	Rating Area 3	No Preference	18	405.72
	Rating Area 3	No Preference	19	418.16
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	Rating Area 3	No Preference	23	444.38
	Rating Area 3	No Preference	24	444.38
	Rating Area 3	No Preference	25	446.16
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	Rating Area 3	No Preference	30	504.37
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	Rating Area 3	No Preference	32	525.70
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	Rating Area 3	No Preference	35	543.03
	Rating Area 3	No Preference	36	546.59
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	Rating Area 3	No Preference	38	553.70
	Rating Area 3	No Preference	39	560.81
	Rating Area 3	No Preference	40	567.92
	Rating Area 3	No Preference	41	578.58
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	Rating Area 3	No Preference	44	620.80
	Rating Area 3	No Preference	45	641.68
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	Rating Area 3	No Preference	49	758.11
	Rating Area 3	No Preference	50	793.66
	Rating Area 3	No Preference	51	828.77
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	Rating Area 3	No Preference	53	906.54
	Rating Area 3	No Preference	54	948.75
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	Rating Area 3	No Preference	57	1082.95
	Rating Area 3	No Preference	58	1132.28
	Rating Area 3	No Preference	59	1156.72
	Rating Area 3	No Preference	60	1206.05
	Rating Area 3	No Preference	61	1248.71
	Rating Area 3	No Preference	62	1276.70
	Rating Area 3	No Preference	63	1311.81
	Rating Area 3	No Preference	64 and over	1333.14

2024 Rates Table Template v13.0		All fields with an asterisk (*) are required. To validate press Validate button or Ctrl + Shift + I. To finalize, press Finalize button or Ctrl + Shift + F.		
		If you are in a community rating state, select Family-Tier Rates under Rating Method and fill in all columns.		
		If you are not in a community rating state, select Age-Based Rates under Rating Method and provide an Individual Rate for every age band.		
		If Tobacco is Tobacco User/Non-Tobacco User, you must give a rate for Tobacco Use and Non-Tobacco Use.		
		To add a new sheet, press the Add Sheet button, or Ctrl + Shift + H. All plans must have the same dates on a sheet.		
HIOS Issuer ID* Rate Effective Date* Rate Expiration Date* Rating Method*	55957			
	04/01/2024			
	06/30/2024			
	Age-Based Rates			
Plan ID*	Rating Area ID*	Tobacco*	Age*	Individual Rate*
Required: Enter the 14-character Plan ID	Required: Select the Rating Area ID	Required: Select if Tobacco use of subscriber is used to determine if a person is eligible for a rate from a plan	Required: Select the age of a subscriber eligible for the rate	Required: Enter the rate of an Individual Non-Tobacco or No Preference enrollee on a plan
	55957PA0270007	Rating Area 3	No Preference	0-14 502.64
	55957PA0270007	Rating Area 3	No Preference	15 547.31
	55957PA0270007	Rating Area 3	No Preference	16 564.40
	55957PA0270007	Rating Area 3	No Preference	17 581.48
	55957PA0270007	Rating Area 3	No Preference	18 599.88
	55957PA0270007	Rating Area 3	No Preference	19 618.27
	55957PA0270007	Rating Area 3	No Preference	20 637.33
	55957PA0270007	Rating Area 3	No Preference	21 657.04
	55957PA0270007	Rating Area 3	No Preference	22 657.04
	55957PA0270007	Rating Area 3	No Preference	23 657.04
	55957PA0270007	Rating Area 3	No Preference	24 657.04
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	55957PA0270007	Rating Area 3	No Preference	26 672.81
	55957PA0270007	Rating Area 3	No Preference	27 688.58
	55957PA0270007	Rating Area 3	No Preference	28 714.20
	55957PA0270007	Rating Area 3	No Preference	29 735.23
	55957PA0270007	Rating Area 3	No Preference	30 745.74
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	55957PA0270007	Rating Area 3	No Preference	35 802.90
	55957PA0270007	Rating Area 3	No Preference	36 808.16
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	55957PA0270007	Rating Area 3	No Preference	38 818.67
	55957PA0270007	Rating Area 3	No Preference	39 829.18
	55957PA0270007	Rating Area 3	No Preference	40 839.70
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	55957PA0270007	Rating Area 3	No Preference	43 891.60
	55957PA0270007	Rating Area 3	No Preference	44 917.88
	55957PA0270007	Rating Area 3	No Preference	45 948.77
	55957PA0270007	Rating Area 3	No Preference	46 985.56
	55957PA0270007	Rating Area 3	No Preference	47 1026.95
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	55957PA0270007	Rating Area 3	No Preference	51 1225.38
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	55957PA0270007	Rating Area 3	No Preference	53 1340.36
	55957PA0270007	Rating Area 3	No Preference	54 1402.78
	55957PA0270007	Rating Area 3	No Preference	55 1465.20
	55957PA0270007	Rating Area 3	No Preference	56 1532.87
	55957PA0270007	Rating Area 3	No Preference	57 1601.21
	55957PA0270007	Rating Area 3	No Preference	58 1674.14
	55957PA0270007	Rating Area 3	No Preference	59 1710.28
	55957PA0270007	Rating Area 3	No Preference	60 1783.21
	55957PA0270007	Rating Area 3	No Preference	61 1846.28
	55957PA0270007	Rating Area 3	No Preference	62 1887.68
	55957PA0270007	Rating Area 3	No Preference	63 1939.58
	55957PA0270007	Rating Area 3	No Preference	64 and over 1971.12
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	55957PA0290007	Rating Area 3	No Preference	19 515.64
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	55957PA0290007	Rating Area 3	No Preference	23 547.97
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	55957PA0290007	Rating Area 3	No Preference	63 1617.61
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	55957PA0270016	Rating Area 3	No Preference	24 644.55
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	55957PA0270016	Rating Area 3	No Preference	36 792.80
	55957PA0270016	Rating Area 3	No Preference	37 797.95

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	55957PA0290008	Rating Area 3	No Preference	23	537.61
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	55957PA0290008	Rating Area 3	No Preference	57	1310.16
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	55957PA0290002	Rating Area 3	No Preference	16	456.33
	55957PA0290002	Rating Area 3	No Preference	17	470.14
	55957PA0290002	Rating Area 3	No Preference	18	485.01
	55957PA0290002	Rating Area 3	No Preference	19	499.89
	55957PA0290002	Rating Area 3	No Preference	20	515.29
	55957PA0290002	Rating Area 3	No Preference	21	531.23
	55957PA0290002	Rating Area 3	No Preference	22	531.23
	55957PA0290002	Rating Area 3	No Preference	23	531.23
	55957PA0290002	Rating Area 3	No Preference	24	531.23
	55957PA0290002	Rating Area 3	No Preference	25	533.35
	55957PA0290002	Rating Area 3	No Preference	26	543.98
	55957PA0290002	Rating Area 3	No Preference	27	556.73
	55957PA0290002	Rating Area 3	No Preference	28	577.45
	55957PA0290002	Rating Area 3	No Preference	29	594.45

	55957PA0290002	Rating Area 3	No Preference	30	602.95
	55957PA0290002	Rating Area 3	No Preference	31	615.70
	55957PA0290002	Rating Area 3	No Preference	32	628.45
	55957PA0290002	Rating Area 3	No Preference	33	636.41
	55957PA0290002	Rating Area 3	No Preference	34	644.91
	55957PA0290002	Rating Area 3	No Preference	35	649.16
	55957PA0290002	Rating Area 3	No Preference	36	653.41
	55957PA0290002	Rating Area 3	No Preference	37	657.66
	55957PA0290002	Rating Area 3	No Preference	38	661.91
	55957PA0290002	Rating Area 3	No Preference	39	670.41
	55957PA0290002	Rating Area 3	No Preference	40	678.91
	55957PA0290002	Rating Area 3	No Preference	41	691.66
	55957PA0290002	Rating Area 3	No Preference	42	703.88
	55957PA0290002	Rating Area 3	No Preference	43	720.88
	55957PA0290002	Rating Area 3	No Preference	44	742.13
	55957PA0290002	Rating Area 3	No Preference	45	767.10
	55957PA0290002	Rating Area 3	No Preference	46	796.85
	55957PA0290002	Rating Area 3	No Preference	47	830.31
	55957PA0290002	Rating Area 3	No Preference	48	868.56
	55957PA0290002	Rating Area 3	No Preference	49	906.28
	55957PA0290002	Rating Area 3	No Preference	50	948.78
	55957PA0290002	Rating Area 3	No Preference	51	990.74
	55957PA0290002	Rating Area 3	No Preference	52	1036.96
	55957PA0290002	Rating Area 3	No Preference	53	1083.71
	55957PA0290002	Rating Area 3	No Preference	54	1134.18
	55957PA0290002	Rating Area 3	No Preference	55	1184.64
	55957PA0290002	Rating Area 3	No Preference	56	1239.36
	55957PA0290002	Rating Area 3	No Preference	57	1294.61
	55957PA0290002	Rating Area 3	No Preference	58	1353.57
	55957PA0290002	Rating Area 3	No Preference	59	1382.79
	55957PA0290002	Rating Area 3	No Preference	60	1441.76
	55957PA0290002	Rating Area 3	No Preference	61	1492.76
	55957PA0290002	Rating Area 3	No Preference	62	1526.22
	55957PA0290002	Rating Area 3	No Preference	63	1568.19
	55957PA0290002	Rating Area 3	No Preference	64 and over	1593.69
	55957PA0270006	Rating Area 3	No Preference	0-14	474.01
	55957PA0270006	Rating Area 3	No Preference	15	516.14
	55957PA0270006	Rating Area 3	No Preference	16	532.25
	55957PA0270006	Rating Area 3	No Preference	17	548.36
	55957PA0270006	Rating Area 3	No Preference	18	565.71
	55957PA0270006	Rating Area 3	No Preference	19	583.06
	55957PA0270006	Rating Area 3	No Preference	20	601.03
	55957PA0270006	Rating Area 3	No Preference	21	619.62
	55957PA0270006	Rating Area 3	No Preference	22	619.62
	55957PA0270006	Rating Area 3	No Preference	23	619.62
	55957PA0270006	Rating Area 3	No Preference	24	619.62
	55957PA0270006	Rating Area 3	No Preference	25	622.10
	55957PA0270006	Rating Area 3	No Preference	26	634.49
	55957PA0270006	Rating Area 3	No Preference	27	649.36
	55957PA0270006	Rating Area 3	No Preference	28	673.53
	55957PA0270006	Rating Area 3	No Preference	29	693.35
	55957PA0270006	Rating Area 3	No Preference	30	703.27
	55957PA0270006	Rating Area 3	No Preference	31	718.14
	55957PA0270006	Rating Area 3	No Preference	32	733.01
	55957PA0270006	Rating Area 3	No Preference	33	742.30
	55957PA0270006	Rating Area 3	No Preference	34	752.22
	55957PA0270006	Rating Area 3	No Preference	35	757.18
	55957PA0270006	Rating Area 3	No Preference	36	762.13
	55957PA0270006	Rating Area 3	No Preference	37	767.09
	55957PA0270006	Rating Area 3	No Preference	38	772.05
	55957PA0270006	Rating Area 3	No Preference	39	781.96
	55957PA0270006	Rating Area 3	No Preference	40	791.87
	55957PA0270006	Rating Area 3	No Preference	41	806.75
	55957PA0270006	Rating Area 3	No Preference	42	821.00
	55957PA0270006	Rating Area 3	No Preference	43	840.82
	55957PA0270006	Rating Area 3	No Preference	44	865.61
	55957PA0270006	Rating Area 3	No Preference	45	894.73
	55957PA0270006	Rating Area 3	No Preference	46	929.43
	55957PA0270006	Rating Area 3	No Preference	47	968.47
	55957PA0270006	Rating Area 3	No Preference	48	1013.08
	55957PA0270006	Rating Area 3	No Preference	49	1057.07
	55957PA0270006	Rating Area 3	No Preference	50	1106.64
	55957PA0270006	Rating Area 3	No Preference	51	1155.59
	55957PA0270006	Rating Area 3	No Preference	52	1209.50
	55957PA0270006	Rating Area 3	No Preference	53	1264.02
	55957PA0270006	Rating Area 3	No Preference	54	1322.89
	55957PA0270006	Rating Area 3	No Preference	55	1381.75
	55957PA0270006	Rating Area 3	No Preference	56	1445.57
	55957PA0270006	Rating Area 3	No Preference	57	1510.01
	55957PA0270006	Rating Area 3	No Preference	58	1578.79
	55957PA0270006	Rating Area 3	No Preference	59	1612.87
	55957PA0270006	Rating Area 3	No Preference	60	1681.65
	55957PA0270006	Rating Area 3	No Preference	61	1741.13
	55957PA0270006	Rating Area 3	No Preference	62	1780.17
	55957PA0270006	Rating Area 3	No Preference	63	1829.12
	55957PA0270006	Rating Area 3	No Preference	64 and over	1858.86
	55957PA0290006	Rating Area 3	No Preference	0-14	395.47
	55957PA0290006	Rating Area 3	No Preference	15	430.62
	55957PA0290006	Rating Area 3	No Preference	16	444.06
	55957PA0290006	Rating Area 3	No Preference	17	457.50
	55957PA0290006	Rating Area 3	No Preference	18	471.98
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	55957PA0290006	Rating Area 3	No Preference	20	501.44
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	55957PA0290006	Rating Area 3	No Preference	25	519.02
	55957PA0290006	Rating Area 3	No Preference	26	529.36
	55957PA0290006	Rating Area 3	No Preference	27	541.76
	55957PA0290006	Rating Area 3	No Preference	28	561.92
	55957PA0290006	Rating Area 3	No Preference	29	578.47
	55957PA0290006	Rating Area 3	No Preference	30	586.74
	55957PA0290006	Rating Area 3	No Preference	31	599.15
	55957PA0290006	Rating Area 3	No Preference	32	611.55
	55957PA0290006	Rating Area 3	No Preference	33	619.31
	55957PA0290006	Rating Area 3	No Preference	34	627.58
	55957PA0290006	Rating Area 3	No Preference	35	631.71
	55957PA0290006	Rating Area 3	No Preference	36	635.85
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	55957PA0290006	Rating Area 3	No Preference	38	644.12
	55957PA0290006	Rating Area 3	No Preference	39	652.39
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	55957PA0290006	Rating Area 3	No Preference	41	673.07
	55957PA0290006	Rating Area 3	No Preference	42	684.96
	55957PA0290006	Rating Area 3	No Preference	43	701.50
	55957PA0290006	Rating Area 3	No Preference	44	722.18
	55957PA0290006	Rating Area 3	No Preference	45	746.48
	55957PA0290006	Rating Area 3	No Preference	46	775.43
	55957PA0290006	Rating Area 3	No Preference	47	807.99
	55957PA0290006	Rating Area 3	No Preference	48	845.21
	55957PA0290006	Rating Area 3	No Preference	49	881.92
	55957PA0290006	Rating Area 3	No Preference	50	923.27
	55957PA0290006	Rating Area 3	No Preference	51	964.11
	55957PA0290006	Rating Area 3	No Preference	52	1009.09
	55957PA0290006	Rating Area 3	No Preference	53	1054.58
	55957PA0290006	Rating Area 3	No Preference	54	1103.69
	55957PA0290006	Rating Area 3	No Preference	55	1152.80
	55957PA0290006	Rating Area 3	No Preference	56	1206.04
	55957PA0290006	Rating Area 3	No Preference	57	1259.81
	55957PA0290006	Rating Area 3	No Preference	58	1317.19
	55957PA0290006	Rating Area 3	No Preference	59	1345.62
	55957PA0290006	Rating Area 3	No Preference	60	1403.00
	55957PA0290006	Rating Area 3	No Preference	61	1452.63
	55957PA0290006	Rating Area 3	No Preference	62	1485.20
	55957PA0290006	Rating Area 3	No Preference	63	1526.04
	55957PA0290006	Rating Area 3	No Preference	64 and over	1550.85
	55957PA0270023	Rating Area 3	No Preference	0-14	442.24
	55957PA0270023	Rating Area 3	No Preference	15	481.55
	55957PA0270023	Rating Area 3	No Preference	16	496.58
	55957PA0270023	Rating Area 3	No Preference	17	511.61
	55957PA0270023	Rating Area 3	No Preference	18	527.80
	55957PA0270023	Rating Area 3	No Preference	19	543.98
	55957PA0270023	Rating Area 3	No Preference	20	560.75
	55957PA0270023	Rating Area 3	No Preference	21	578.09

55957PA0270023	Rating Area 3	No Preference	22	578.09
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55957PA0270023	Rating Area 3	No Preference	24	578.09
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55957PA0270023	Rating Area 3	No Preference	26	591.96
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55957PA0270023	Rating Area 3	No Preference	28	628.38
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55957PA0270023	Rating Area 3	No Preference	33	692.55
55957PA0270023	Rating Area 3	No Preference	34	701.80
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55957PA0270023	Rating Area 3	No Preference	37	715.68
55957PA0270023	Rating Area 3	No Preference	38	720.30
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55957PA0270023	Rating Area 3	No Preference	46	867.14
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55957PA0270023	Rating Area 3	No Preference	48	945.18
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55957PA0270023	Rating Area 3	No Preference	51	1078.14
55957PA0270023	Rating Area 3	No Preference	52	1128.43
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55957PA0270023	Rating Area 3	No Preference	54	1234.22
55957PA0270023	Rating Area 3	No Preference	55	1289.14
55957PA0270023	Rating Area 3	No Preference	56	1348.68
55957PA0270023	Rating Area 3	No Preference	57	1408.81
55957PA0270023	Rating Area 3	No Preference	58	1472.97
55957PA0270023	Rating Area 3	No Preference	59	1504.77
55957PA0270023	Rating Area 3	No Preference	60	1568.94
55957PA0270023	Rating Area 3	No Preference	61	1624.43
55957PA0270023	Rating Area 3	No Preference	62	1660.85
55957PA0270023	Rating Area 3	No Preference	63	1706.52
55957PA0270023	Rating Area 3	No Preference	64 and over	1734.27
55957PA0290024	Rating Area 3	No Preference	0-14	369.13
55957PA0290024	Rating Area 3	No Preference	15	401.94
55957PA0290024	Rating Area 3	No Preference	16	414.48
55957PA0290024	Rating Area 3	No Preference	17	427.03
55957PA0290024	Rating Area 3	No Preference	18	440.54
55957PA0290024	Rating Area 3	No Preference	19	454.05
55957PA0290024	Rating Area 3	No Preference	20	468.04
55957PA0290024	Rating Area 3	No Preference	21	482.52
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55957PA0290024	Rating Area 3	No Preference	23	482.52
55957PA0290024	Rating Area 3	No Preference	24	482.52
55957PA0290024	Rating Area 3	No Preference	25	484.45
55957PA0290024	Rating Area 3	No Preference	26	494.10
55957PA0290024	Rating Area 3	No Preference	27	505.68
55957PA0290024	Rating Area 3	No Preference	28	524.50
55957PA0290024	Rating Area 3	No Preference	29	539.94
55957PA0290024	Rating Area 3	No Preference	30	547.66
55957PA0290024	Rating Area 3	No Preference	31	559.24
55957PA0290024	Rating Area 3	No Preference	32	570.82
55957PA0290024	Rating Area 3	No Preference	33	578.06
55957PA0290024	Rating Area 3	No Preference	34	585.78
55957PA0290024	Rating Area 3	No Preference	35	589.64
55957PA0290024	Rating Area 3	No Preference	36	593.50
55957PA0290024	Rating Area 3	No Preference	37	597.36
55957PA0290024	Rating Area 3	No Preference	38	601.22
55957PA0290024	Rating Area 3	No Preference	39	608.94
55957PA0290024	Rating Area 3	No Preference	40	616.66
55957PA0290024	Rating Area 3	No Preference	41	628.24
55957PA0290024	Rating Area 3	No Preference	42	639.34
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55957PA0290024	Rating Area 3	No Preference	45	696.76
55957PA0290024	Rating Area 3	No Preference	46	723.78
55957PA0290024	Rating Area 3	No Preference	47	754.18
55957PA0290024	Rating Area 3	No Preference	48	788.92
55957PA0290024	Rating Area 3	No Preference	49	823.18
55957PA0290024	Rating Area 3	No Preference	50	861.78
55957PA0290024	Rating Area 3	No Preference	51	899.90
55957PA0290024	Rating Area 3	No Preference	52	941.88
55957PA0290024	Rating Area 3	No Preference	53	984.34
55957PA0290024	Rating Area 3	No Preference	54	1030.18
55957PA0290024	Rating Area 3	No Preference	55	1076.02
55957PA0290024	Rating Area 3	No Preference	56	1125.72
55957PA0290024	Rating Area 3	No Preference	57	1175.90
55957PA0290024	Rating Area 3	No Preference	58	1229.46
55957PA0290024	Rating Area 3	No Preference	59	1256.00
55957PA0290024	Rating Area 3	No Preference	60	1309.56
55957PA0290024	Rating Area 3	No Preference	61	1355.88
55957PA0290024	Rating Area 3	No Preference	62	1386.28
55957PA0290024	Rating Area 3	No Preference	63	1424.40
55957PA0290024	Rating Area 3	No Preference	64 and over	1447.56
55957PA0270017	Rating Area 3	No Preference	0-14	421.38
55957PA0270017	Rating Area 3	No Preference	15	458.83
55957PA0270017	Rating Area 3	No Preference	16	473.15
55957PA0270017	Rating Area 3	No Preference	17	487.48
55957PA0270017	Rating Area 3	No Preference	18	502.90
55957PA0270017	Rating Area 3	No Preference	19	518.32
55957PA0270017	Rating Area 3	No Preference	20	534.30
55957PA0270017	Rating Area 3	No Preference	21	550.82
55957PA0270017	Rating Area 3	No Preference	22	550.82
55957PA0270017	Rating Area 3	No Preference	23	550.82
55957PA0270017	Rating Area 3	No Preference	24	550.82
55957PA0270017	Rating Area 3	No Preference	25	553.02
55957PA0270017	Rating Area 3	No Preference	26	564.04
55957PA0270017	Rating Area 3	No Preference	27	577.26
55957PA0270017	Rating Area 3	No Preference	28	598.74
55957PA0270017	Rating Area 3	No Preference	29	616.37
55957PA0270017	Rating Area 3	No Preference	30	625.18
55957PA0270017	Rating Area 3	No Preference	31	638.40
55957PA0270017	Rating Area 3	No Preference	32	651.62
55957PA0270017	Rating Area 3	No Preference	33	659.88
55957PA0270017	Rating Area 3	No Preference	34	668.70
55957PA0270017	Rating Area 3	No Preference	35	673.10
55957PA0270017	Rating Area 3	No Preference	36	677.51
55957PA0270017	Rating Area 3	No Preference	37	681.92
55957PA0270017	Rating Area 3	No Preference	38	686.32
55957PA0270017	Rating Area 3	No Preference	39	695.13
55957PA0270017	Rating Area 3	No Preference	40	703.95
55957PA0270017	Rating Area 3	No Preference	41	717.17
55957PA0270017	Rating Area 3	No Preference	42	729.84
55957PA0270017	Rating Area 3	No Preference	43	747.46
55957PA0270017	Rating Area 3	No Preference	44	769.50
55957PA0270017	Rating Area 3	No Preference	45	795.38
55957PA0270017	Rating Area 3	No Preference	46	826.23
55957PA0270017	Rating Area 3	No Preference	47	860.93
55957PA0270017	Rating Area 3	No Preference	48	900.59
55957PA0270017	Rating Area 3	No Preference	49	939.70
55957PA0270017	Rating Area 3	No Preference	50	983.76
55957PA0270017	Rating Area 3	No Preference	51	1027.28
55957PA0270017	Rating Area 3	No Preference	52	1075.20
55957PA0270017	Rating Area 3	No Preference	53	1123.67
55957PA0270017	Rating Area 3	No Preference	54	1176.00
55957PA0270017	Rating Area 3	No Preference	55	1228.33
55957PA0270017	Rating Area 3	No Preference	56	1285.06
55957PA0270017	Rating Area 3	No Preference	57	1342.35
55957PA0270017	Rating Area 3	No Preference	58	1403.49
55957PA0270017	Rating Area 3	No Preference	59	1433.78
55957PA0270017	Rating Area 3	No Preference	60	1494.93
55957PA0270017	Rating Area 3	No Preference	61	1547.80
55957PA0270017	Rating Area 3	No Preference	62	1582.51
55957PA0270017	Rating Area 3	No Preference	63	1626.02
55957PA0270017	Rating Area 3	No Preference	64 and over	1652.46

55957PA0290022	Rating Area 3	No Preference	0-14	351.84
	Rating Area 3	No Preference	15	383.11
	Rating Area 3	No Preference	16	395.07
	Rating Area 3	No Preference	17	407.03
	Rating Area 3	No Preference	18	419.91
	Rating Area 3	No Preference	19	432.78
	Rating Area 3	No Preference	20	446.12
	Rating Area 3	No Preference	21	459.92
	Rating Area 3	No Preference	22	459.92
	Rating Area 3	No Preference	23	459.92
	Rating Area 3	No Preference	24	459.92
	Rating Area 3	No Preference	25	461.76
	Rating Area 3	No Preference	26	470.96
	Rating Area 3	No Preference	27	482.00
	Rating Area 3	No Preference	28	499.93
	Rating Area 3	No Preference	29	514.65
	Rating Area 3	No Preference	30	522.01
	Rating Area 3	No Preference	31	533.05
	Rating Area 3	No Preference	32	544.09
	Rating Area 3	No Preference	33	550.98
	Rating Area 3	No Preference	34	558.34
	Rating Area 3	No Preference	35	562.02
	Rating Area 3	No Preference	36	565.70
	Rating Area 3	No Preference	37	569.38
	Rating Area 3	No Preference	38	573.06
	Rating Area 3	No Preference	39	580.42
	Rating Area 3	No Preference	40	587.78
	Rating Area 3	No Preference	41	598.82
	Rating Area 3	No Preference	42	609.39
	Rating Area 3	No Preference	43	624.11
	Rating Area 3	No Preference	44	642.51
	Rating Area 3	No Preference	45	664.12
	Rating Area 3	No Preference	46	689.88
	Rating Area 3	No Preference	47	718.85
	Rating Area 3	No Preference	48	751.97
	Rating Area 3	No Preference	49	784.62
	Rating Area 3	No Preference	50	821.42
	Rating Area 3	No Preference	51	857.75
	Rating Area 3	No Preference	52	897.76
	Rating Area 3	No Preference	53	938.24
	Rating Area 3	No Preference	54	981.93
	Rating Area 3	No Preference	55	1025.62
	Rating Area 3	No Preference	56	1072.99
	Rating Area 3	No Preference	57	1120.83
	Rating Area 3	No Preference	58	1171.88
	Rating Area 3	No Preference	59	1197.17
	Rating Area 3	No Preference	60	1248.22
	Rating Area 3	No Preference	61	1292.38
	Rating Area 3	No Preference	62	1321.35
	Rating Area 3	No Preference	63	1357.68
	Rating Area 3	No Preference	64 and over	1379.76
55957PA0270018	Rating Area 3	No Preference	0-14	393.17
	Rating Area 3	No Preference	15	428.12
	Rating Area 3	No Preference	16	441.48
	Rating Area 3	No Preference	17	454.85
	Rating Area 3	No Preference	18	469.24
	Rating Area 3	No Preference	19	483.63
	Rating Area 3	No Preference	20	498.53
	Rating Area 3	No Preference	21	513.95
	Rating Area 3	No Preference	22	513.95
	Rating Area 3	No Preference	23	513.95
	Rating Area 3	No Preference	24	513.95
	Rating Area 3	No Preference	25	516.01
	Rating Area 3	No Preference	26	526.28
	Rating Area 3	No Preference	27	538.62
	Rating Area 3	No Preference	28	558.66
	Rating Area 3	No Preference	29	575.11
	Rating Area 3	No Preference	30	583.33
	Rating Area 3	No Preference	31	595.67
	Rating Area 3	No Preference	32	608.00
	Rating Area 3	No Preference	33	615.71
	Rating Area 3	No Preference	34	623.94
	Rating Area 3	No Preference	35	628.05
	Rating Area 3	No Preference	36	632.16
	Rating Area 3	No Preference	37	636.27
	Rating Area 3	No Preference	38	640.38
	Rating Area 3	No Preference	39	648.60
	Rating Area 3	No Preference	40	656.83
	Rating Area 3	No Preference	41	669.16
	Rating Area 3	No Preference	42	680.98
	Rating Area 3	No Preference	43	697.43
	Rating Area 3	No Preference	44	717.99
	Rating Area 3	No Preference	45	742.14
	Rating Area 3	No Preference	46	770.93
	Rating Area 3	No Preference	47	803.30
	Rating Area 3	No Preference	48	840.31
	Rating Area 3	No Preference	49	876.80
	Rating Area 3	No Preference	50	917.91
	Rating Area 3	No Preference	51	958.52
	Rating Area 3	No Preference	52	1003.23
	Rating Area 3	No Preference	53	1048.46
	Rating Area 3	No Preference	54	1097.28
	Rating Area 3	No Preference	55	1146.11
	Rating Area 3	No Preference	56	1199.05
	Rating Area 3	No Preference	57	1252.50
	Rating Area 3	No Preference	58	1309.54
	Rating Area 3	No Preference	59	1337.81
	Rating Area 3	No Preference	60	1394.86
	Rating Area 3	No Preference	61	1444.20
	Rating Area 3	No Preference	62	1476.58
	Rating Area 3	No Preference	63	1517.18
	Rating Area 3	No Preference	64 and over	1541.85
55957PA0290012	Rating Area 3	No Preference	0-14	328.45
	Rating Area 3	No Preference	15	357.65
	Rating Area 3	No Preference	16	368.81
	Rating Area 3	No Preference	17	379.97
	Rating Area 3	No Preference	18	392.00
	Rating Area 3	No Preference	19	404.02
	Rating Area 3	No Preference	20	416.47
	Rating Area 3	No Preference	21	429.35
	Rating Area 3	No Preference	22	429.35
	Rating Area 3	No Preference	23	429.35
	Rating Area 3	No Preference	24	429.35
	Rating Area 3	No Preference	25	431.07
	Rating Area 3	No Preference	26	439.65
	Rating Area 3	No Preference	27	449.96
	Rating Area 3	No Preference	28	466.70
	Rating Area 3	No Preference	29	480.44
	Rating Area 3	No Preference	30	487.31
	Rating Area 3	No Preference	31	497.62
	Rating Area 3	No Preference	32	507.92
	Rating Area 3	No Preference	33	514.36
	Rating Area 3	No Preference	34	521.23
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	Rating Area 3	No Preference	36	528.10
	Rating Area 3	No Preference	37	531.54
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	Rating Area 3	No Preference	46	644.03
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	Rating Area 3	No Preference	53	875.87
	Rating Area 3	No Preference	54	916.66
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	55957PA0290012	Rating Area 3	No Preference	62	1233.52
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	55957PA0290012	Rating Area 3	No Preference	64 and over	1288.05
	55957PA0270008	Rating Area 3	No Preference	0-14	413.04
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	55957PA0270008	Rating Area 3	No Preference	19	508.06
	55957PA0270008	Rating Area 3	No Preference	20	523.72
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	55957PA0270008	Rating Area 3	No Preference	31	625.77
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	55957PA0270008	Rating Area 3	No Preference	51	1006.95
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	55957PA0270008	Rating Area 3	No Preference	58	1375.72
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	55957PA0270008	Rating Area 3	No Preference	61	1517.18
	55957PA0270008	Rating Area 3	No Preference	62	1551.19
	55957PA0270008	Rating Area 3	No Preference	63	1593.84
	55957PA0270008	Rating Area 3	No Preference	64 and over	1619.76
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	55957PA0290011	Rating Area 3	No Preference	62	1295.38
	55957PA0290011	Rating Area 3	No Preference	63	1331.00
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	55957PA0270030	Rating Area 3	No Preference	36	636.01
	55957PA0270030	Rating Area 3	No Preference	37	640.15
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	55957PA0270030	Rating Area 3	No Preference	39	652.55
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	55957PA0270030	Rating Area 3	No Preference	41	673.24
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	55957PA0270030	Rating Area 3	No Preference	47	808.20
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	55957PA0270030	Rating Area 3	No Preference	55	1153.09
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	55957PA0270030	Rating Area 3	No Preference	58	1317.52
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	55957PA0270030	Rating Area 3	No Preference	61	1452.99
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	55957PA0270030	Rating Area 3	No Preference	63	1526.42
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	55957PA0290029	Rating Area 3	No Preference	25	433.68
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	55957PA0290029	Rating Area 3	No Preference	31	500.63
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	55957PA0290029	Rating Area 3	No Preference	33	517.48
	55957PA0290029	Rating Area 3	No Preference	34	524.39
	55957PA0290029	Rating Area 3	No Preference	35	527.84
	55957PA0290029	Rating Area 3	No Preference	36	531.30
	55957PA0290029	Rating Area 3	No Preference	37	534.75
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	55957PA0290029	Rating Area 3	No Preference	40	552.03
	55957PA0290029	Rating Area 3	No Preference	41	562.40
	55957PA0290029	Rating Area 3	No Preference	42	572.33
	55957PA0290029	Rating Area 3	No Preference	43	586.16
	55957PA0290029	Rating Area 3	No Preference	44	603.43
	55957PA0290029	Rating Area 3	No Preference	45	623.74
	55957PA0290029	Rating Area 3	No Preference	46	647.93
	55957PA0290029	Rating Area 3	No Preference	47	675.14
	55957PA0290029	Rating Area 3	No Preference	48	706.24
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	55957PA0290029	Rating Area 3	No Preference	50	771.46
	55957PA0290029	Rating Area 3	No Preference	51	805.59
	55957PA0290029	Rating Area 3	No Preference	52	843.17
	55957PA0290029	Rating Area 3	No Preference	53	881.18
	55957PA0290029	Rating Area 3	No Preference	54	922.21
	55957PA0290029	Rating Area 3	No Preference	55	963.25
	55957PA0290029	Rating Area 3	No Preference	56	1007.74
	55957PA0290029	Rating Area 3	No Preference	57	1052.66
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	55957PA0290029	Rating Area 3	No Preference	62	1240.99
	55957PA0290029	Rating Area 3	No Preference	63	1275.12
	55957PA0290029	Rating Area 3	No Preference	64 and over	1295.85
	55957PA0270009	Rating Area 3	No Preference	0-14	411.72
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	55957PA0270009	Rating Area 3	No Preference	17	476.30
	55957PA0270009	Rating Area 3	No Preference	18	491.37
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	55957PA0270009	Rating Area 3	No Preference	23	538.19
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	55957PA0270009	Rating Area 3	No Preference	28	585.01
	55957PA0270009	Rating Area 3	No Preference	29	602.23
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	55957PA0270009	Rating Area 3	No Preference	31	623.76
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	55957PA0270009	Rating Area 3	No Preference	41	700.72
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	55957PA0270009	Rating Area 3	No Preference	51	1003.72
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	55957PA0270009	Rating Area 3	No Preference	55	1200.16
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	55957PA0270009	Rating Area 3	No Preference	60	1460.65
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	55957PA0270009	Rating Area 3	No Preference	62	1546.22
	55957PA0270009	Rating Area 3	No Preference	63	1588.74
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	55957PA0290013	Rating Area 3	No Preference	15	374.39
	55957PA0290013	Rating Area 3	No Preference	16	386.08
	55957PA0290013	Rating Area 3	No Preference	17	397.76
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	55957PA0290013	Rating Area 3	No Preference	23	449.45
	55957PA0290013	Rating Area 3	No Preference	24	449.45
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	55957PA0290013	Rating Area 3	No Preference	30	510.13
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	55957PA0290013	Rating Area 3	No Preference	32	531.70
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	55957PA0290013	Rating Area 3	No Preference	34	545.63
	55957PA0290013	Rating Area 3	No Preference	35	549.23
	55957PA0290013	Rating Area 3	No Preference	36	552.82
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	55957PA0290013	Rating Area 3	No Preference	40	574.40

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	Rating Area 3	No Preference	43	609.90
	Rating Area 3	No Preference	44	627.88
	Rating Area 3	No Preference	45	649.01
	Rating Area 3	No Preference	46	674.18
	Rating Area 3	No Preference	47	702.49
	Rating Area 3	No Preference	48	734.85
	Rating Area 3	No Preference	49	766.76
	Rating Area 3	No Preference	50	802.72
	Rating Area 3	No Preference	51	838.22
	Rating Area 3	No Preference	52	877.33
	Rating Area 3	No Preference	53	916.88
	Rating Area 3	No Preference	54	959.58
	Rating Area 3	No Preference	55	1002.27
	Rating Area 3	No Preference	56	1048.57
	Rating Area 3	No Preference	57	1095.31
	Rating Area 3	No Preference	58	1145.20
	Rating Area 3	No Preference	59	1169.92
	Rating Area 3	No Preference	60	1219.81
	Rating Area 3	No Preference	61	1262.95
55957PA0290013	Rating Area 3	No Preference	62	1291.27
	Rating Area 3	No Preference	63	1326.78
	Rating Area 3	No Preference	64 and over	1348.35
55957PA0270033	Rating Area 3	No Preference	0-14	397.71
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	Rating Area 3	No Preference	16	446.58
	Rating Area 3	No Preference	17	460.09
	Rating Area 3	No Preference	18	474.65
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	Rating Area 3	No Preference	20	504.28
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	Rating Area 3	No Preference	24	519.88
	Rating Area 3	No Preference	25	521.96
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	Rating Area 3	No Preference	29	581.75
	Rating Area 3	No Preference	30	590.06
	Rating Area 3	No Preference	31	602.54
	Rating Area 3	No Preference	32	615.02
	Rating Area 3	No Preference	33	622.82
55957PA0270033	Rating Area 3	No Preference	34	631.13
	Rating Area 3	No Preference	35	635.29
	Rating Area 3	No Preference	36	639.45
	Rating Area 3	No Preference	37	643.61
	Rating Area 3	No Preference	38	647.77
	Rating Area 3	No Preference	39	656.09
	Rating Area 3	No Preference	40	664.41
	Rating Area 3	No Preference	41	676.88
	Rating Area 3	No Preference	42	688.84
	Rating Area 3	No Preference	43	705.48
	Rating Area 3	No Preference	44	726.27
	Rating Area 3	No Preference	45	750.71
	Rating Area 3	No Preference	46	779.82
	Rating Area 3	No Preference	47	812.57
	Rating Area 3	No Preference	48	850.00
	Rating Area 3	No Preference	49	886.92
	Rating Area 3	No Preference	50	928.51
	Rating Area 3	No Preference	51	969.58
	Rating Area 3	No Preference	52	1014.81
	Rating Area 3	No Preference	53	1060.56
55957PA0270033	Rating Area 3	No Preference	54	1109.94
	Rating Area 3	No Preference	55	1159.33
	Rating Area 3	No Preference	56	1212.88
	Rating Area 3	No Preference	57	1266.95
	Rating Area 3	No Preference	58	1324.65
	Rating Area 3	No Preference	59	1353.25
	Rating Area 3	No Preference	60	1410.95
	Rating Area 3	No Preference	61	1460.86
	Rating Area 3	No Preference	62	1493.62
	Rating Area 3	No Preference	63	1534.69
	Rating Area 3	No Preference	64 and over	1559.64
55957PA0290034	Rating Area 3	No Preference	0-14	332.22
	Rating Area 3	No Preference	15	361.75
	Rating Area 3	No Preference	16	373.04
	Rating Area 3	No Preference	17	384.33
	Rating Area 3	No Preference	18	396.49
	Rating Area 3	No Preference	19	408.65
	Rating Area 3	No Preference	20	421.24
	Rating Area 3	No Preference	21	434.27
	Rating Area 3	No Preference	22	434.27
	Rating Area 3	No Preference	23	434.27
	Rating Area 3	No Preference	24	434.27
	Rating Area 3	No Preference	25	436.01
	Rating Area 3	No Preference	26	444.69
	Rating Area 3	No Preference	27	455.11
	Rating Area 3	No Preference	28	472.05
	Rating Area 3	No Preference	29	485.95
	Rating Area 3	No Preference	30	492.90
	Rating Area 3	No Preference	31	503.32
	Rating Area 3	No Preference	32	513.74
	Rating Area 3	No Preference	33	520.26
55957PA0290034	Rating Area 3	No Preference	34	527.20
	Rating Area 3	No Preference	35	530.68
	Rating Area 3	No Preference	36	534.15
	Rating Area 3	No Preference	37	537.63
	Rating Area 3	No Preference	38	541.10
	Rating Area 3	No Preference	39	548.05
	Rating Area 3	No Preference	40	555.00
	Rating Area 3	No Preference	41	565.42
	Rating Area 3	No Preference	42	575.41
	Rating Area 3	No Preference	43	589.30
	Rating Area 3	No Preference	44	606.68
	Rating Area 3	No Preference	45	627.09
	Rating Area 3	No Preference	46	651.41
	Rating Area 3	No Preference	47	678.76
	Rating Area 3	No Preference	48	710.03
	Rating Area 3	No Preference	49	740.86
	Rating Area 3	No Preference	50	775.61
	Rating Area 3	No Preference	51	809.91
	Rating Area 3	No Preference	52	847.70
	Rating Area 3	No Preference	53	885.91
55957PA0290034	Rating Area 3	No Preference	54	927.17
	Rating Area 3	No Preference	55	968.42
	Rating Area 3	No Preference	56	1013.15
	Rating Area 3	No Preference	57	1058.32
	Rating Area 3	No Preference	58	1106.52
	Rating Area 3	No Preference	59	1130.40
	Rating Area 3	No Preference	60	1178.61
	Rating Area 3	No Preference	61	1220.30
	Rating Area 3	No Preference	62	1247.66
	Rating Area 3	No Preference	63	1281.97
	Rating Area 3	No Preference	64 and over	1302.81
55957PA0270031	Rating Area 3	No Preference	0-14	373.41
	Rating Area 3	No Preference	15	406.60
	Rating Area 3	No Preference	16	419.30
	Rating Area 3	No Preference	17	431.99
	Rating Area 3	No Preference	18	445.65
	Rating Area 3	No Preference	19	459.32
	Rating Area 3	No Preference	20	473.48
	Rating Area 3	No Preference	21	488.12
	Rating Area 3	No Preference	22	488.12
	Rating Area 3	No Preference	23	488.12
	Rating Area 3	No Preference	24	488.12
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	Rating Area 3	No Preference	28	530.59
	Rating Area 3	No Preference	29	546.21
	Rating Area 3	No Preference	30	554.02
	Rating Area 3	No Preference	31	565.73
	Rating Area 3	No Preference	32	577.45

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	55957PA0270031	Rating Area 3	No Preference	34	592.58
	55957PA0270031	Rating Area 3	No Preference	35	596.48
	55957PA0270031	Rating Area 3	No Preference	36	600.39
	55957PA0270031	Rating Area 3	No Preference	37	604.29
	55957PA0270031	Rating Area 3	No Preference	38	608.20
	55957PA0270031	Rating Area 3	No Preference	39	616.01
	55957PA0270031	Rating Area 3	No Preference	40	623.82
	55957PA0270031	Rating Area 3	No Preference	41	635.53
	55957PA0270031	Rating Area 3	No Preference	42	646.76
	55957PA0270031	Rating Area 3	No Preference	43	662.38
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	55957PA0270031	Rating Area 3	No Preference	45	704.85
	55957PA0270031	Rating Area 3	No Preference	46	732.18
	55957PA0270031	Rating Area 3	No Preference	47	762.93
	55957PA0270031	Rating Area 3	No Preference	48	798.08
	55957PA0270031	Rating Area 3	No Preference	49	832.73
	55957PA0270031	Rating Area 3	No Preference	50	871.78
	55957PA0270031	Rating Area 3	No Preference	51	910.34
	55957PA0270031	Rating Area 3	No Preference	52	952.81
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	55957PA0270031	Rating Area 3	No Preference	57	1189.55
	55957PA0270031	Rating Area 3	No Preference	58	1243.73
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	55957PA0270031	Rating Area 3	No Preference	60	1324.76
	55957PA0270031	Rating Area 3	No Preference	61	1371.62
	55957PA0270031	Rating Area 3	No Preference	62	1402.37
	55957PA0270031	Rating Area 3	No Preference	63	1440.93
	55957PA0270031	Rating Area 3	No Preference	64 and over	1464.36
	55957PA0290030	Rating Area 3	No Preference	0-14	312.07
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	55957PA0290030	Rating Area 3	No Preference	16	350.41
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	55957PA0290030	Rating Area 3	No Preference	36	501.75
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	55957PA0290030	Rating Area 3	No Preference	42	540.51
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	55957PA0290030	Rating Area 3	No Preference	44	569.88
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	55957PA0290030	Rating Area 3	No Preference	46	611.90
	55957PA0290030	Rating Area 3	No Preference	47	637.59
	55957PA0290030	Rating Area 3	No Preference	48	666.97
	55957PA0290030	Rating Area 3	No Preference	49	695.93
	55957PA0290030	Rating Area 3	No Preference	50	728.56
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	55957PA0290030	Rating Area 3	No Preference	54	870.93
	55957PA0290030	Rating Area 3	No Preference	55	909.68
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	55957PA0290030	Rating Area 3	No Preference	57	994.13
	55957PA0290030	Rating Area 3	No Preference	58	1039.41
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	55957PA0290030	Rating Area 3	No Preference	62	1171.98
	55957PA0290030	Rating Area 3	No Preference	63	1204.21
	55957PA0290030	Rating Area 3	No Preference	64 and over	1223.79
	55957PA0270011	Rating Area 3	No Preference	0-14	415.55
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	55957PA0270011	Rating Area 3	No Preference	16	466.61
	55957PA0270011	Rating Area 3	No Preference	17	480.73
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	55957PA0270011	Rating Area 3	No Preference	29	607.84
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	55957PA0270011	Rating Area 3	No Preference	50	970.16
	55957PA0270011	Rating Area 3	No Preference	51	1013.07
	55957PA0270011	Rating Area 3	No Preference	52	1060.33
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	55957PA0270011	Rating Area 3	No Preference	61	1526.39
	55957PA0270011	Rating Area 3	No Preference	62	1560.61
	55957PA0270011	Rating Area 3	No Preference	63	1603.53
	55957PA0270011	Rating Area 3	No Preference	64 and over	1629.60
	55957PA0290016	Rating Area 3	No Preference	0-14	347.00
	55957PA0290016	Rating Area 3	No Preference	15	377.85
	55957PA0290016	Rating Area 3	No Preference	16	389.64
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	55957PA0290016	Rating Area 3	No Preference	18	414.14
	55957PA0290016	Rating Area 3	No Preference	19	426.84
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	55957PA0290016	Rating Area 3	No Preference	23	453.60
	55957PA0290016	Rating Area 3	No Preference	24	453.60

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	55957PA0290016	Rating Area 3	No Preference	29	507.58
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	55957PA0290016	Rating Area 3	No Preference	31	525.72
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	55957PA0290016	Rating Area 3	No Preference	35	554.30
	55957PA0290016	Rating Area 3	No Preference	36	557.93
	55957PA0290016	Rating Area 3	No Preference	37	561.56
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	55957PA0290016	Rating Area 3	No Preference	40	579.70
	55957PA0290016	Rating Area 3	No Preference	41	590.59
	55957PA0290016	Rating Area 3	No Preference	42	601.02
	55957PA0290016	Rating Area 3	No Preference	43	615.54
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	55957PA0290016	Rating Area 3	No Preference	45	655.00
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	55957PA0290016	Rating Area 3	No Preference	47	708.98
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	55957PA0290016	Rating Area 3	No Preference	49	773.84
	55957PA0290016	Rating Area 3	No Preference	50	810.13
	55957PA0290016	Rating Area 3	No Preference	51	845.96
	55957PA0290016	Rating Area 3	No Preference	52	885.43
	55957PA0290016	Rating Area 3	No Preference	53	925.34
	55957PA0290016	Rating Area 3	No Preference	54	968.44
	55957PA0290016	Rating Area 3	No Preference	55	1011.53
	55957PA0290016	Rating Area 3	No Preference	56	1058.25
	55957PA0290016	Rating Area 3	No Preference	57	1105.42
	55957PA0290016	Rating Area 3	No Preference	58	1155.77
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	55957PA0290016	Rating Area 3	No Preference	61	1274.62
	55957PA0290016	Rating Area 3	No Preference	62	1303.19
	55957PA0290016	Rating Area 3	No Preference	63	1339.03
	55957PA0290016	Rating Area 3	No Preference	64 and over	1360.80
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	55957PA0270028	Rating Area 3	No Preference	17	427.80
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	55957PA0270028	Rating Area 3	No Preference	21	483.39
	55957PA0270028	Rating Area 3	No Preference	22	483.39
	55957PA0270028	Rating Area 3	No Preference	23	483.39
	55957PA0270028	Rating Area 3	No Preference	24	483.39
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	55957PA0270028	Rating Area 3	No Preference	39	610.04
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	55957PA0270028	Rating Area 3	No Preference	43	655.96
	55957PA0270028	Rating Area 3	No Preference	44	675.30
	55957PA0270028	Rating Area 3	No Preference	45	698.02
	55957PA0270028	Rating Area 3	No Preference	46	725.09
	55957PA0270028	Rating Area 3	No Preference	47	755.54
	55957PA0270028	Rating Area 3	No Preference	48	790.34
	55957PA0270028	Rating Area 3	No Preference	49	824.66
	55957PA0270028	Rating Area 3	No Preference	50	863.33
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	55957PA0270028	Rating Area 3	No Preference	55	1077.96
	55957PA0270028	Rating Area 3	No Preference	56	1127.75
	55957PA0270028	Rating Area 3	No Preference	57	1178.02
	55957PA0270028	Rating Area 3	No Preference	58	1231.68
	55957PA0270028	Rating Area 3	No Preference	59	1258.26
	55957PA0270028	Rating Area 3	No Preference	60	1311.92
	55957PA0270028	Rating Area 3	No Preference	61	1358.33
	55957PA0270028	Rating Area 3	No Preference	62	1388.78
	55957PA0270028	Rating Area 3	No Preference	63	1426.97
	55957PA0270028	Rating Area 3	No Preference	64 and over	1450.17
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	55957PA0290031	Rating Area 3	No Preference	30	458.55
	55957PA0290031	Rating Area 3	No Preference	31	468.25
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	55957PA0290031	Rating Area 3	No Preference	34	490.47
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	55957PA0290031	Rating Area 3	No Preference	42	535.31
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	55957PA0290031	Rating Area 3	No Preference	45	583.39
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	55957PA0290031	Rating Area 3	No Preference	51	753.48
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	55957PA0290031	Rating Area 3	No Preference	54	862.56
	55957PA0290031	Rating Area 3	No Preference	55	900.94
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	55957PA0290031	Rating Area 3	No Preference	61	1135.27
	55957PA0290031	Rating Area 3	No Preference	62	1160.72
	55957PA0290031	Rating Area 3	No Preference	63	1192.64
	55957PA0290031	Rating Area 3	No Preference	64 and over	1212.03
	55957PA0270036	Rating Area 3	No Preference	0-14	393.00
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	55957PA0270036	Rating Area 3	No Preference	16	441.29

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	55957PA0270036	Rating Area 3	No Preference	27	538.39
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	55957PA0270036	Rating Area 3	No Preference	30	583.08
	55957PA0270036	Rating Area 3	No Preference	31	595.41
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	55957PA0270036	Rating Area 3	No Preference	33	615.45
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	55957PA0270036	Rating Area 3	No Preference	35	627.78
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	55957PA0270036	Rating Area 3	No Preference	37	636.00
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	55957PA0270036	Rating Area 3	No Preference	39	648.33
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	55957PA0270036	Rating Area 3	No Preference	41	668.88
	55957PA0270036	Rating Area 3	No Preference	42	680.69
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	55957PA0270036	Rating Area 3	No Preference	47	802.96
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	Rating Area 3	No Preference	63	1413.09
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	55957PA0290026	Rating Area 3	No Preference	34	430.44
	55957PA0290026	Rating Area 3	No Preference	35	433.27
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	55957PA0290026	Rating Area 3	No Preference	38	441.78
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	55957PA0290026	Rating Area 3	No Preference	40	453.13
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	55957PA0270013	Rating Area 3	No Preference	39	506.07
	55957PA0270013	Rating Area 3	No Preference	40	512.49
	55957PA0270013	Rating Area 3	No Preference	41	522.12
	55957PA0270013	Rating Area 3	No Preference	42	531.34
	55957PA0270013	Rating Area 3	No Preference	43	544.17
	55957PA0270013	Rating Area 3	No Preference	44	560.21
	55957PA0270013	Rating Area 3	No Preference	45	579.06
	55957PA0270013	Rating Area 3	No Preference	46	601.52
	55957PA0270013	Rating Area 3	No Preference	47	626.78
	55957PA0270013	Rating Area 3	No Preference	48	655.65
	55957PA0270013	Rating Area 3	No Preference	49	684.12
	55957PA0270013	Rating Area 3	No Preference	50	716.20
	55957PA0270013	Rating Area 3	No Preference	51	747.88
	55957PA0270013	Rating Area 3	No Preference	52	782.77
	55957PA0270013	Rating Area 3	No Preference	53	818.06
	55957PA0270013	Rating Area 3	No Preference	54	856.16
	55957PA0270013	Rating Area 3	No Preference	55	894.25
	55957PA0270013	Rating Area 3	No Preference	56	935.56
	55957PA0270013	Rating Area 3	No Preference	57	977.26
	55957PA0270013	Rating Area 3	No Preference	58	1021.77
	55957PA0270013	Rating Area 3	No Preference	59	1043.83
	55957PA0270013	Rating Area 3	No Preference	60	1088.34
	55957PA0270013	Rating Area 3	No Preference	61	1126.84
	55957PA0270013	Rating Area 3	No Preference	62	1152.10
	55957PA0270013	Rating Area 3	No Preference	63	1183.78
	55957PA0270013	Rating Area 3	No Preference	64 and over	1203.03
	55957PA0290021	Rating Area 3	No Preference	0-14	256.80
	55957PA0290021	Rating Area 3	No Preference	15	279.63
	55957PA0290021	Rating Area 3	No Preference	16	288.36
	55957PA0290021	Rating Area 3	No Preference	17	297.09
	55957PA0290021	Rating Area 3	No Preference	18	306.48
	55957PA0290021	Rating Area 3	No Preference	19	315.88
	55957PA0290021	Rating Area 3	No Preference	20	325.62
	55957PA0290021	Rating Area 3	No Preference	21	335.69
	55957PA0290021	Rating Area 3	No Preference	22	335.69
	55957PA0290021	Rating Area 3	No Preference	23	335.69
	55957PA0290021	Rating Area 3	No Preference	24	335.69
	55957PA0290021	Rating Area 3	No Preference	25	337.03
	55957PA0290021	Rating Area 3	No Preference	26	343.75
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	55957PA0290021	Rating Area 3	No Preference	28	364.90
	55957PA0290021	Rating Area 3	No Preference	29	375.64
	55957PA0290021	Rating Area 3	No Preference	30	381.01
	55957PA0290021	Rating Area 3	No Preference	31	389.06
	55957PA0290021	Rating Area 3	No Preference	32	397.12
	55957PA0290021	Rating Area 3	No Preference	33	402.16
	55957PA0290021	Rating Area 3	No Preference	34	407.53
	55957PA0290021	Rating Area 3	No Preference	35	410.21
	55957PA0290021	Rating Area 3	No Preference	36	412.90
	55957PA0290021	Rating Area 3	No Preference	37	415.58
	55957PA0290021	Rating Area 3	No Preference	38	418.27
	55957PA0290021	Rating Area 3	No Preference	39	423.64
	55957PA0290021	Rating Area 3	No Preference	40	429.01
	55957PA0290021	Rating Area 3	No Preference	41	437.07
	55957PA0290021	Rating Area 3	No Preference	42	444.79
	55957PA0290021	Rating Area 3	No Preference	43	455.53
	55957PA0290021	Rating Area 3	No Preference	44	468.96
	55957PA0290021	Rating Area 3	No Preference	45	484.74
	55957PA0290021	Rating Area 3	No Preference	46	503.54
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	55957PA0290021	Rating Area 3	No Preference	48	548.85
	55957PA0290021	Rating Area 3	No Preference	49	572.69
	55957PA0290021	Rating Area 3	No Preference	50	599.54
	55957PA0290021	Rating Area 3	No Preference	51	626.06
	55957PA0290021	Rating Area 3	No Preference	52	655.27
	55957PA0290021	Rating Area 3	No Preference	53	684.81
	55957PA0290021	Rating Area 3	No Preference	54	716.70
	55957PA0290021	Rating Area 3	No Preference	55	748.59
	55957PA0290021	Rating Area 3	No Preference	56	783.16
	55957PA0290021	Rating Area 3	No Preference	57	818.08
	55957PA0290021	Rating Area 3	No Preference	58	855.34
	55957PA0290021	Rating Area 3	No Preference	59	873.80
	55957PA0290021	Rating Area 3	No Preference	60	911.06
	55957PA0290021	Rating Area 3	No Preference	61	943.29
	55957PA0290021	Rating Area 3	No Preference	62	964.44
	55957PA0290021	Rating Area 3	No Preference	63	990.96
	55957PA0290021	Rating Area 3	No Preference	64 and over	1007.07
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	55957PA0280004	Rating Area 3	No Preference	15	447.48
	55957PA0280004	Rating Area 3	No Preference	16	461.45
	55957PA0280004	Rating Area 3	No Preference	17	475.41
	55957PA0280004	Rating Area 3	No Preference	18	490.45
	55957PA0280004	Rating Area 3	No Preference	19	505.50
	55957PA0280004	Rating Area 3	No Preference	20	521.07
	55957PA0280004	Rating Area 3	No Preference	21	537.19
	55957PA0280004	Rating Area 3	No Preference	22	537.19
	55957PA0280004	Rating Area 3	No Preference	23	537.19
	55957PA0280004	Rating Area 3	No Preference	24	537.19
	55957PA0280004	Rating Area 3	No Preference	25	539.34
	55957PA0280004	Rating Area 3	No Preference	26	550.08
	55957PA0280004	Rating Area 3	No Preference	27	562.98
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	55957PA0280004	Rating Area 3	No Preference	29	601.12
	55957PA0280004	Rating Area 3	No Preference	30	609.71
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	55957PA0280004	Rating Area 3	No Preference	32	635.50
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	55957PA0280004	Rating Area 3	No Preference	34	652.15
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	55957PA0280004	Rating Area 3	No Preference	36	660.74
	55957PA0280004	Rating Area 3	No Preference	37	665.04
	55957PA0280004	Rating Area 3	No Preference	38	669.34
	55957PA0280004	Rating Area 3	No Preference	39	677.93
	55957PA0280004	Rating Area 3	No Preference	40	686.53
	55957PA0280004	Rating Area 3	No Preference	41	699.42
	55957PA0280004	Rating Area 3	No Preference	42	711.78
	55957PA0280004	Rating Area 3	No Preference	43	728.97
	55957PA0280004	Rating Area 3	No Preference	44	750.45
	55957PA0280004	Rating Area 3	No Preference	45	775.70
	55957PA0280004	Rating Area 3	No Preference	46	805.79
	55957PA0280004	Rating Area 3	No Preference	47	839.63
	55957PA0280004	Rating Area 3	No Preference	48	878.31
	55957PA0280004	Rating Area 3	No Preference	49	916.45
	55957PA0280004	Rating Area 3	No Preference	50	959.42
	55957PA0280004	Rating Area 3	No Preference	51	1001.86
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	55957PA0280004	Rating Area 3	No Preference	53	1095.87
	55957PA0280004	Rating Area 3	No Preference	54	1146.90
	55957PA0280004	Rating Area 3	No Preference	55	1197.93
	55957PA0280004	Rating Area 3	No Preference	56	1253.26
	55957PA0280004	Rating Area 3	No Preference	57	1309.13
	55957PA0280004	Rating Area 3	No Preference	58	1368.76
	55957PA0280004	Rating Area 3	No Preference	59	1398.31
	55957PA0280004	Rating Area 3	No Preference	60	1457.93
	55957PA0280004	Rating Area 3	No Preference	61	1509.50
	55957PA0280004	Rating Area 3	No Preference	62	1543.35
	55957PA0280004	Rating Area 3	No Preference	63	1585.78
	55957PA0280004	Rating Area 3	No Preference	64 and over	1611.57
	55957PA0280005	Rating Area 3	No Preference	0-14	351.34
	55957PA0280005	Rating Area 3	No Preference	15	382.57
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	55957PA0280005	Rating Area 3	No Preference	17	406.45
	55957PA0280005	Rating Area 3	No Preference	18	419.31
	55957PA0280005	Rating Area 3	No Preference	19	432.17

55957PA0280005	Rating Area 3	No Preference	20	445.49
	Rating Area 3	No Preference	21	459.27
	Rating Area 3	No Preference	22	459.27
	Rating Area 3	No Preference	23	459.27
	Rating Area 3	No Preference	24	459.27
	Rating Area 3	No Preference	25	461.11
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	Rating Area 3	No Preference	27	481.31
	Rating Area 3	No Preference	28	499.23
	Rating Area 3	No Preference	29	513.92
	Rating Area 3	No Preference	30	521.27
	Rating Area 3	No Preference	31	532.29
	Rating Area 3	No Preference	32	543.32
	Rating Area 3	No Preference	33	550.21
	Rating Area 3	No Preference	34	557.55
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	Rating Area 3	No Preference	47	717.84
	Rating Area 3	No Preference	48	750.91
	Rating Area 3	No Preference	49	783.51
	Rating Area 3	No Preference	50	820.26
	Rating Area 3	No Preference	51	856.54
	Rating Area 3	No Preference	52	896.50
	Rating Area 3	No Preference	53	936.91
	Rating Area 3	No Preference	54	980.54
	Rating Area 3	No Preference	55	1024.17
	Rating Area 3	No Preference	56	1071.48
	Rating Area 3	No Preference	57	1119.24
	Rating Area 3	No Preference	58	1170.22
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	Rating Area 3	No Preference	60	1246.46
	Rating Area 3	No Preference	61	1290.55
	Rating Area 3	No Preference	62	1319.48
	Rating Area 3	No Preference	63	1355.77
	Rating Area 3	No Preference	64 and over	1377.81
55957PA0300001	Rating Area 3	No Preference	0-14	365.99
	Rating Area 3	No Preference	15	398.52
	Rating Area 3	No Preference	16	410.96
	Rating Area 3	No Preference	17	423.40
	Rating Area 3	No Preference	18	436.80
	Rating Area 3	No Preference	19	450.19
	Rating Area 3	No Preference	20	464.07
	Rating Area 3	No Preference	21	478.42
	Rating Area 3	No Preference	22	478.42
	Rating Area 3	No Preference	23	478.42
	Rating Area 3	No Preference	24	478.42
	Rating Area 3	No Preference	25	480.33
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	Rating Area 3	No Preference	27	501.38
	Rating Area 3	No Preference	28	520.04
	Rating Area 3	No Preference	29	535.35
	Rating Area 3	No Preference	30	543.01
	Rating Area 3	No Preference	31	554.49
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	Rating Area 3	No Preference	33	573.15
	Rating Area 3	No Preference	34	580.80
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	Rating Area 3	No Preference	50	854.46
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	Rating Area 3	No Preference	52	933.88
	Rating Area 3	No Preference	53	975.98
	Rating Area 3	No Preference	54	1021.43
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	Rating Area 3	No Preference	56	1116.15
	Rating Area 3	No Preference	57	1165.91
	Rating Area 3	No Preference	58	1219.01
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	Rating Area 3	No Preference	61	1344.36
	Rating Area 3	No Preference	62	1374.50
	Rating Area 3	No Preference	63	1412.30
	Rating Area 3	No Preference	64 and over	1435.26
55957PA0300004	Rating Area 3	No Preference	0-14	321.54
	Rating Area 3	No Preference	15	350.13
	Rating Area 3	No Preference	16	361.05
	Rating Area 3	No Preference	17	371.98
	Rating Area 3	No Preference	18	383.75
	Rating Area 3	No Preference	19	395.52
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	Rating Area 3	No Preference	23	420.32
	Rating Area 3	No Preference	24	420.32
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	Rating Area 3	No Preference	54	897.38
	Rating Area 3	No Preference	55	937.31
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	Rating Area 3	No Preference	57	1024.32
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	Rating Area 3	No Preference	59	1094.09
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	Rating Area 3	No Preference	61	1181.10
	Rating Area 3	No Preference	62	1207.58

	55957PA0300004	Rating Area 3	No Preference	63	1240.78
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	55957PA0300003	Rating Area 3	No Preference	0-14	312.66
	55957PA0300003	Rating Area 3	No Preference	15	340.46
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	55957PA0300003	Rating Area 3	No Preference	17	361.71
	55957PA0300003	Rating Area 3	No Preference	18	373.15
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	55957PA0300003	Rating Area 3	No Preference	20	396.45
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	55957PA0300003	Rating Area 3	No Preference	27	428.33
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	55957PA0300003	Rating Area 3	No Preference	44	570.97
	55957PA0300003	Rating Area 3	No Preference	45	590.18
	55957PA0300003	Rating Area 3	No Preference	46	613.07
	55957PA0300003	Rating Area 3	No Preference	47	638.81
	55957PA0300003	Rating Area 3	No Preference	48	668.24
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	55957PA0300003	Rating Area 3	No Preference	51	762.24
	55957PA0300003	Rating Area 3	No Preference	52	797.80
	55957PA0300003	Rating Area 3	No Preference	53	833.77
	55957PA0300003	Rating Area 3	No Preference	54	872.60
	55957PA0300003	Rating Area 3	No Preference	55	911.42
	55957PA0300003	Rating Area 3	No Preference	56	953.52
	55957PA0300003	Rating Area 3	No Preference	57	996.03
	55957PA0300003	Rating Area 3	No Preference	58	1041.39
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	55957PA0300003	Rating Area 3	No Preference	62	1174.22
	55957PA0300003	Rating Area 3	No Preference	63	1206.51
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	55957PA0300002	Rating Area 3	No Preference	0-14	307.48
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	55957PA0300002	Rating Area 3	No Preference	18	366.97
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	55957PA0300002	Rating Area 3	No Preference	22	401.94
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	55957PA0300002	Rating Area 3	No Preference	26	411.59
	55957PA0300002	Rating Area 3	No Preference	27	421.23
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	55957PA0300002	Rating Area 3	No Preference	29	449.77
	55957PA0300002	Rating Area 3	No Preference	30	456.20
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	55957PA0300002	Rating Area 3	No Preference	33	481.52
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	55957PA0300002	Rating Area 3	No Preference	35	491.17
	55957PA0300002	Rating Area 3	No Preference	36	494.39
	55957PA0300002	Rating Area 3	No Preference	37	497.60
	55957PA0300002	Rating Area 3	No Preference	38	500.82
	55957PA0300002	Rating Area 3	No Preference	39	507.25
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	55957PA0300002	Rating Area 3	No Preference	41	523.33
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	55957PA0300002	Rating Area 3	No Preference	49	685.71
	55957PA0300002	Rating Area 3	No Preference	50	717.86
	55957PA0300002	Rating Area 3	No Preference	51	749.62
	55957PA0300002	Rating Area 3	No Preference	52	784.59
	55957PA0300002	Rating Area 3	No Preference	53	819.96
	55957PA0300002	Rating Area 3	No Preference	54	858.14
	55957PA0300002	Rating Area 3	No Preference	55	896.33
	55957PA0300002	Rating Area 3	No Preference	56	937.73
	55957PA0300002	Rating Area 3	No Preference	57	979.53
	55957PA0300002	Rating Area 3	No Preference	58	1024.14
	55957PA0300002	Rating Area 3	No Preference	59	1046.25
	55957PA0300002	Rating Area 3	No Preference	60	1090.87
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	55957PA0300002	Rating Area 3	No Preference	62	1154.77
	55957PA0300002	Rating Area 3	No Preference	63	1186.53
	55957PA0300002	Rating Area 3	No Preference	64 and over	1205.82
	55957PA0300005	Rating Area 3	No Preference	0-14	257.91
	55957PA0300005	Rating Area 3	No Preference	15	280.84
	55957PA0300005	Rating Area 3	No Preference	16	289.60
	55957PA0300005	Rating Area 3	No Preference	17	298.37
	55957PA0300005	Rating Area 3	No Preference	18	307.81
	55957PA0300005	Rating Area 3	No Preference	19	317.25
	55957PA0300005	Rating Area 3	No Preference	20	327.03
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	55957PA0300005	Rating Area 3	No Preference	22	337.14
	55957PA0300005	Rating Area 3	No Preference	23	337.14
	55957PA0300005	Rating Area 3	No Preference	24	337.14
	55957PA0300005	Rating Area 3	No Preference	25	338.49
	55957PA0300005	Rating Area 3	No Preference	26	345.23
	55957PA0300005	Rating Area 3	No Preference	27	353.32
	55957PA0300005	Rating Area 3	No Preference	28	366.47
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	55957PA0300005	Rating Area 3	No Preference	30	382.65
	55957PA0300005	Rating Area 3	No Preference	31	390.75
	55957PA0300005	Rating Area 3	No Preference	32	398.84
	55957PA0300005	Rating Area 3	No Preference	33	403.89
	55957PA0300005	Rating Area 3	No Preference	34	409.29
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	55957PA0300005	Rating Area 3	No Preference	36	414.68
	55957PA0300005	Rating Area 3	No Preference	37	417.38
	55957PA0300005	Rating Area 3	No Preference	38	420.08
	55957PA0300005	Rating Area 3	No Preference	39	425.47
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	55957PA0300005	Rating Area 3	No Preference	41	438.96
	55957PA0300005	Rating Area 3	No Preference	42	446.71
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	55957PA0300005	Rating Area 3	No Preference	45	486.83
	55957PA0300005	Rating Area 3	No Preference	46	505.71
	55957PA0300005	Rating Area 3	No Preference	47	526.95
	55957PA0300005	Rating Area 3	No Preference	48	551.22
	55957PA0300005	Rating Area 3	No Preference	49	575.16
	55957PA0300005	Rating Area 3	No Preference	50	602.13
	55957PA0300005	Rating Area 3	No Preference	51	628.77
	55957PA0300005	Rating Area 3	No Preference	52	658.10
	55957PA0300005	Rating Area 3	No Preference	53	687.77
	55957PA0300005	Rating Area 3	No Preference	54	719.79

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	55957PA0370003	Rating Area 3	No Preference	33	611.04
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	55957PA0370003	Rating Area 3	No Preference	47	797.21
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	55957PA0370004	Rating Area 3	No Preference	52	963.84
	55957PA0370004	Rating Area 3	No Preference	53	1007.29
	55957PA0370004	Rating Area 3	No Preference	54	1054.20
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	55957PA0370004	Rating Area 3	No Preference	56	1151.97
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	55957PA0370004	Rating Area 3	No Preference	59	1285.28
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	55957PA0370004	Rating Area 3	No Preference	63	1457.61
	55957PA0370004	Rating Area 3	No Preference	64 and over	1481.31
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	55957PA0380002	Rating Area 3	No Preference	23	418.11
	55957PA0380002	Rating Area 3	No Preference	24	418.11
	55957PA0380002	Rating Area 3	No Preference	25	419.78
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	55957PA0380002	Rating Area 3	No Preference	28	454.49
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	55957PA0380002	Rating Area 3	No Preference	46	627.17

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	Rating Area 3	No Preference	48	683.61
	Rating Area 3	No Preference	49	713.30
	Rating Area 3	No Preference	50	746.74
	Rating Area 3	No Preference	51	779.78
	Rating Area 3	No Preference	52	816.15
	Rating Area 3	No Preference	53	852.94
	Rating Area 3	No Preference	54	892.66
	Rating Area 3	No Preference	55	932.39
	Rating Area 3	No Preference	56	975.45
	Rating Area 3	No Preference	57	1018.93
	Rating Area 3	No Preference	58	1065.34
	Rating Area 3	No Preference	59	1088.34
	Rating Area 3	No Preference	60	1134.75
	Rating Area 3	No Preference	61	1174.89
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	Rating Area 3	No Preference	63	1234.26
	Rating Area 3	No Preference	64 and over	1254.33
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55957PA0270037	Rating Area 3	No Preference	36	665.93
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55957PA0270037	Rating Area 3	No Preference	39	683.26
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55957PA0270037	Rating Area 3	No Preference	54	1155.91
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55957PA0270037	Rating Area 3	No Preference	62	1555.47
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55957PA0290038	Rating Area 3	No Preference	23	452.12
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55957PA0290038	Rating Area 3	No Preference	30	513.16
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55957PA0290038	Rating Area 3	No Preference	34	548.87
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55957PA0290038	Rating Area 3	No Preference	36	556.11
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55957PA0290038	Rating Area 3	No Preference	52	882.54
55957PA0290038	Rating Area 3	No Preference	53	922.32
55957PA0290038	Rating Area 3	No Preference	54	965.28
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55957PA0290038	Rating Area 3	No Preference	57	1101.82
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55957PA0290038	Rating Area 3	No Preference	60	1227.05
55957PA0290038	Rating Area 3	No Preference	61	1270.46
55957PA0290038	Rating Area 3	No Preference	62	1298.94
55957PA0290038	Rating Area 3	No Preference	63	1334.66
55957PA0290038	Rating Area 3	No Preference	64 and over	1356.36

2024 Rates Table Template v13.0		All fields with an asterisk (*) are required. To validate press Validate button or Ctrl + Shift + I. To finalize, press Finalize button or Ctrl + Shift + F.		
		If you are in a community rating state, select Family-Tier Rates under Rating Method and fill in all columns.		
		If you are not in a community rating state, select Age-Based Rates under Rating Method and provide an Individual Rate for every age band.		
		If Tobacco is Tobacco User/Non-Tobacco User, you must give a rate for Tobacco Use and Non-Tobacco Use.		
		To add a new sheet, press the Add Sheet button, or Ctrl + Shift + H. All plans must have the same dates on a sheet.		
HIOS Issuer ID* Rate Effective Date* Rate Expiration Date* Rating Method*	55957			
	07/01/2024			
	09/30/2024			
	Age-Based Rates			
Plan ID*	Rating Area ID*	Tobacco*	Age*	Individual Rate*
Required: Enter the 14-character Plan ID	Required: Select the Rating Area ID	Required: Select if Tobacco use of subscriber is used to determine if a person is eligible for a rate from a plan	Required: Select the age of a subscriber eligible for the rate	Required: Enter the rate of an Individual Non-Tobacco or No Preference enrollee on a plan
	55957PA0270007	Rating Area 3	No Preference	0-14 510.52
	55957PA0270007	Rating Area 3	No Preference	15 555.89
	55957PA0270007	Rating Area 3	No Preference	16 573.25
	55957PA0270007	Rating Area 3	No Preference	17 590.60
	55957PA0270007	Rating Area 3	No Preference	18 609.28
	55957PA0270007	Rating Area 3	No Preference	19 627.97
	55957PA0270007	Rating Area 3	No Preference	20 647.32
	55957PA0270007	Rating Area 3	No Preference	21 667.34
	55957PA0270007	Rating Area 3	No Preference	22 667.34
	55957PA0270007	Rating Area 3	No Preference	23 667.34
	55957PA0270007	Rating Area 3	No Preference	24 667.34
	55957PA0270007	Rating Area 3	No Preference	25 670.01
	55957PA0270007	Rating Area 3	No Preference	26 683.36
	55957PA0270007	Rating Area 3	No Preference	27 699.37
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	55957PA0270007	Rating Area 3	No Preference	29 746.75
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	55957PA0270007	Rating Area 3	No Preference	32 789.46
	55957PA0270007	Rating Area 3	No Preference	33 799.47
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	55957PA0270007	Rating Area 3	No Preference	44 932.27
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	55957PA0270007	Rating Area 3	No Preference	46 1001.01
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	55957PA0270007	Rating Area 3	No Preference	54 1424.77
	55957PA0270007	Rating Area 3	No Preference	55 1488.17
	55957PA0270007	Rating Area 3	No Preference	56 1556.90
	55957PA0270007	Rating Area 3	No Preference	57 1626.31
	55957PA0270007	Rating Area 3	No Preference	58 1700.38
	55957PA0270007	Rating Area 3	No Preference	59 1737.09
	55957PA0270007	Rating Area 3	No Preference	60 1811.16
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	55957PA0270007	Rating Area 3	No Preference	62 1917.27
	55957PA0270007	Rating Area 3	No Preference	63 1969.99
	55957PA0270007	Rating Area 3	No Preference	64 and over 2002.02
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	55957PA0290007	Rating Area 3	No Preference	15 463.61
	55957PA0290007	Rating Area 3	No Preference	16 478.09
	55957PA0290007	Rating Area 3	No Preference	17 492.56
	55957PA0290007	Rating Area 3	No Preference	18 508.14
	55957PA0290007	Rating Area 3	No Preference	19 523.72
	55957PA0290007	Rating Area 3	No Preference	20 539.86
	55957PA0290007	Rating Area 3	No Preference	21 556.56
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	55957PA0290007	Rating Area 3	No Preference	23 556.56
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	55957PA0290007	Rating Area 3	No Preference	32 658.41
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	55957PA0290007	Rating Area 3	No Preference	34 675.66
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	55957PA0290007	Rating Area 3	No Preference	36 684.57
	55957PA0290007	Rating Area 3	No Preference	37 689.02
	55957PA0290007	Rating Area 3	No Preference	38 693.47
	55957PA0290007	Rating Area 3	No Preference	39 702.38
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	55957PA0290007	Rating Area 3	No Preference	42 737.44
	55957PA0290007	Rating Area 3	No Preference	43 755.25
	55957PA0290007	Rating Area 3	No Preference	44 777.51
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	55957PA0290007	Rating Area 3	No Preference	46 834.84
	55957PA0290007	Rating Area 3	No Preference	47 869.90
	55957PA0290007	Rating Area 3	No Preference	48 909.98
	55957PA0290007	Rating Area 3	No Preference	49 949.49
	55957PA0290007	Rating Area 3	No Preference	50 994.02
	55957PA0290007	Rating Area 3	No Preference	51 1037.98
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	55957PA0290007	Rating Area 3	No Preference	55 1241.13
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	55957PA0290007	Rating Area 3	No Preference	57 1356.34
	55957PA0290007	Rating Area 3	No Preference	58 1418.11
	55957PA0290007	Rating Area 3	No Preference	59 1448.73
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	55957PA0290007	Rating Area 3	No Preference	62 1599.00
	55957PA0290007	Rating Area 3	No Preference	63 1642.97
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	55957PA0270016	Rating Area 3	No Preference	0-14 500.81
	55957PA0270016	Rating Area 3	No Preference	15 545.32
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	55957PA0270016	Rating Area 3	No Preference	19 616.03
	55957PA0270016	Rating Area 3	No Preference	20 635.01
	55957PA0270016	Rating Area 3	No Preference	21 654.65
	55957PA0270016	Rating Area 3	No Preference	22 654.65
	55957PA0270016	Rating Area 3	No Preference	23 654.65
	55957PA0270016	Rating Area 3	No Preference	24 654.65
	55957PA0270016	Rating Area 3	No Preference	25 657.27
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	55957PA0270016	Rating Area 3	No Preference	54	1397.68
	55957PA0270016	Rating Area 3	No Preference	55	1459.87
	55957PA0270016	Rating Area 3	No Preference	56	1527.30
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	55957PA0290008	Rating Area 3	No Preference	63	1611.91
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	55957PA0290002	Rating Area 3	No Preference	62	1550.16
	55957PA0290002	Rating Area 3	No Preference	63	1592.78
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	55957PA0290006	Rating Area 3	No Preference	33	629.02
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55957PA0270023	Rating Area 3	No Preference	37	726.89
55957PA0270023	Rating Area 3	No Preference	38	731.59
55957PA0270023	Rating Area 3	No Preference	39	740.98
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55957PA0270023	Rating Area 3	No Preference	44	820.25
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55957PA0270023	Rating Area 3	No Preference	46	880.73
55957PA0270023	Rating Area 3	No Preference	47	917.72
55957PA0270023	Rating Area 3	No Preference	48	959.99
55957PA0270023	Rating Area 3	No Preference	49	1001.68
55957PA0270023	Rating Area 3	No Preference	50	1048.65
55957PA0270023	Rating Area 3	No Preference	51	1095.03
55957PA0270023	Rating Area 3	No Preference	52	1146.12
55957PA0270023	Rating Area 3	No Preference	53	1197.79
55957PA0270023	Rating Area 3	No Preference	54	1253.57
55957PA0270023	Rating Area 3	No Preference	55	1309.34
55957PA0270023	Rating Area 3	No Preference	56	1369.82
55957PA0270023	Rating Area 3	No Preference	57	1430.88
55957PA0270023	Rating Area 3	No Preference	58	1496.06
55957PA0270023	Rating Area 3	No Preference	59	1528.35
55957PA0270023	Rating Area 3	No Preference	60	1593.53
55957PA0270023	Rating Area 3	No Preference	61	1649.89
55957PA0270023	Rating Area 3	No Preference	62	1686.88
55957PA0270023	Rating Area 3	No Preference	63	1733.27
55957PA0270023	Rating Area 3	No Preference	64 and over	1761.45
55957PA0290024	Rating Area 3	No Preference	0-14	374.92
55957PA0290024	Rating Area 3	No Preference	15	408.24
55957PA0290024	Rating Area 3	No Preference	16	420.99
55957PA0290024	Rating Area 3	No Preference	17	433.73
55957PA0290024	Rating Area 3	No Preference	18	447.45
55957PA0290024	Rating Area 3	No Preference	19	461.17
55957PA0290024	Rating Area 3	No Preference	20	475.39
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55957PA0290024	Rating Area 3	No Preference	22	490.09
55957PA0290024	Rating Area 3	No Preference	23	490.09
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55957PA0290024	Rating Area 3	No Preference	25	492.05
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55957PA0290024	Rating Area 3	No Preference	29	548.41
55957PA0290024	Rating Area 3	No Preference	30	556.25
55957PA0290024	Rating Area 3	No Preference	31	568.01
55957PA0290024	Rating Area 3	No Preference	32	579.78
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55957PA0290024	Rating Area 3	No Preference	34	594.97
55957PA0290024	Rating Area 3	No Preference	35	598.89
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55957PA0290024	Rating Area 3	No Preference	37	606.73
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55957PA0290024	Rating Area 3	No Preference	50	875.30
55957PA0290024	Rating Area 3	No Preference	51	914.02
55957PA0290024	Rating Area 3	No Preference	52	956.66
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55957PA0290024	Rating Area 3	No Preference	54	1046.34
55957PA0290024	Rating Area 3	No Preference	55	1092.90
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55957PA0290024	Rating Area 3	No Preference	59	1275.70
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55957PA0290024	Rating Area 3	No Preference	62	1408.03
55957PA0290024	Rating Area 3	No Preference	63	1446.75
55957PA0290024	Rating Area 3	No Preference	64 and over	1470.27
55957PA0270017	Rating Area 3	No Preference	0-14	427.99
55957PA0270017	Rating Area 3	No Preference	15	466.03
55957PA0270017	Rating Area 3	No Preference	16	480.58
55957PA0270017	Rating Area 3	No Preference	17	495.12
55957PA0270017	Rating Area 3	No Preference	18	510.79
55957PA0270017	Rating Area 3	No Preference	19	526.45
55957PA0270017	Rating Area 3	No Preference	20	542.68
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55957PA0270017	Rating Area 3	No Preference	25	561.70
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55957PA0270017	Rating Area 3	No Preference	35	683.66
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55957PA0270017	Rating Area 3	No Preference	37	692.61
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55957PA0270017	Rating Area 3	No Preference	39	706.04
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55957PA0270017	Rating Area 3	No Preference	44	781.57
55957PA0270017	Rating Area 3	No Preference	45	807.86
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55957PA0270017	Rating Area 3	No Preference	51	1043.39
55957PA0270017	Rating Area 3	No Preference	52	1092.07
55957PA0270017	Rating Area 3	No Preference	53	1141.30
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55957PA0270017	Rating Area 3	No Preference	55	1247.60
55957PA0270017	Rating Area 3	No Preference	56	1305.22
55957PA0270017	Rating Area 3	No Preference	57	1363.40
55957PA0270017	Rating Area 3	No Preference	58	1425.50
55957PA0270017	Rating Area 3	No Preference	59	1456.27
55957PA0270017	Rating Area 3	No Preference	60	1518.37
55957PA0270017	Rating Area 3	No Preference	61	1572.08
55957PA0270017	Rating Area 3	No Preference	62	1607.33
55957PA0270017	Rating Area 3	No Preference	63	1651.53
55957PA0270017	Rating Area 3	No Preference	64 and over	1678.38

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	Rating Area 3	No Preference	17	413.41
	Rating Area 3	No Preference	18	426.49
	Rating Area 3	No Preference	19	439.57
	Rating Area 3	No Preference	20	453.12
	Rating Area 3	No Preference	21	467.13
	Rating Area 3	No Preference	22	467.13
	Rating Area 3	No Preference	23	467.13
	Rating Area 3	No Preference	24	467.13
	Rating Area 3	No Preference	25	469.00
	Rating Area 3	No Preference	26	478.34
	Rating Area 3	No Preference	27	489.55
	Rating Area 3	No Preference	28	507.77
	Rating Area 3	No Preference	29	522.72
	Rating Area 3	No Preference	30	530.19
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	Rating Area 3	No Preference	37	578.31
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	Rating Area 3	No Preference	46	700.70
	Rating Area 3	No Preference	47	730.12
	Rating Area 3	No Preference	48	763.76
	Rating Area 3	No Preference	49	796.92
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	Rating Area 3	No Preference	51	871.20
	Rating Area 3	No Preference	52	911.84
	Rating Area 3	No Preference	53	952.95
	Rating Area 3	No Preference	54	997.32
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	Rating Area 3	No Preference	57	1138.40
	Rating Area 3	No Preference	58	1190.25
	Rating Area 3	No Preference	59	1215.94
	Rating Area 3	No Preference	60	1267.79
	Rating Area 3	No Preference	61	1312.64
	Rating Area 3	No Preference	62	1342.06
	Rating Area 3	No Preference	63	1378.97
	Rating Area 3	No Preference	64 and over	1401.39
55957PA0270018	Rating Area 3	No Preference	0-14	399.34
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	Rating Area 3	No Preference	16	448.41
	Rating Area 3	No Preference	17	461.98
	Rating Area 3	No Preference	18	476.60
	Rating Area 3	No Preference	19	491.21
	Rating Area 3	No Preference	20	506.35
	Rating Area 3	No Preference	21	522.01
	Rating Area 3	No Preference	22	522.01
	Rating Area 3	No Preference	23	522.01
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	Rating Area 3	No Preference	25	524.10
	Rating Area 3	No Preference	26	534.54
	Rating Area 3	No Preference	27	547.07
	Rating Area 3	No Preference	28	567.42
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	Rating Area 3	No Preference	30	592.48
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	Rating Area 3	No Preference	33	625.37
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	Rating Area 3	No Preference	45	753.78
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	Rating Area 3	No Preference	58	1330.08
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	Rating Area 3	No Preference	61	1466.85
	Rating Area 3	No Preference	62	1499.73
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	Rating Area 3	No Preference	64 and over	1566.03
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	Rating Area 3	No Preference	17	385.93
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	Rating Area 3	No Preference	28	474.02
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	Rating Area 3	No Preference	38	543.36
	Rating Area 3	No Preference	39	550.33
	Rating Area 3	No Preference	40	557.31
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	Rating Area 3	No Preference	42	577.81
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	Rating Area 3	No Preference	53	889.60
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	55957PA0290012	Rating Area 3	No Preference	62	1252.86
	55957PA0290012	Rating Area 3	No Preference	63	1287.31
	55957PA0290012	Rating Area 3	No Preference	64 and over	1308.24
	55957PA0270008	Rating Area 3	No Preference	0-14	419.52
	55957PA0270008	Rating Area 3	No Preference	15	456.81
	55957PA0270008	Rating Area 3	No Preference	16	471.07
	55957PA0270008	Rating Area 3	No Preference	17	485.33
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	55957PA0270008	Rating Area 3	No Preference	19	516.03
	55957PA0270008	Rating Area 3	No Preference	20	531.94
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	55957PA0270008	Rating Area 3	No Preference	22	548.39
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	55957PA0270008	Rating Area 3	No Preference	25	550.58
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	55957PA0270008	Rating Area 3	No Preference	48	896.62
	55957PA0270008	Rating Area 3	No Preference	49	935.55
	55957PA0270008	Rating Area 3	No Preference	50	979.42
	55957PA0270008	Rating Area 3	No Preference	51	1022.75
	55957PA0270008	Rating Area 3	No Preference	52	1070.46
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	55957PA0270008	Rating Area 3	No Preference	55	1222.91
	55957PA0270008	Rating Area 3	No Preference	56	1279.39
	55957PA0270008	Rating Area 3	No Preference	57	1336.43
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	55957PA0270008	Rating Area 3	No Preference	60	1488.33
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	55957PA0270008	Rating Area 3	No Preference	62	1575.52
	55957PA0270008	Rating Area 3	No Preference	63	1618.85
	55957PA0270008	Rating Area 3	No Preference	64 and over	1645.17
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	55957PA0290011	Rating Area 3	No Preference	16	393.38
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	55957PA0290011	Rating Area 3	No Preference	19	430.93
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	55957PA0290011	Rating Area 3	No Preference	23	457.95
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	55957PA0290011	Rating Area 3	No Preference	28	497.79
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	55957PA0290011	Rating Area 3	No Preference	33	548.62
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	55957PA0290011	Rating Area 3	No Preference	37	566.94
	55957PA0290011	Rating Area 3	No Preference	38	570.61
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	55957PA0290011	Rating Area 3	No Preference	41	596.25
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	55957PA0290011	Rating Area 3	No Preference	44	639.76
	55957PA0290011	Rating Area 3	No Preference	45	661.28
	55957PA0290011	Rating Area 3	No Preference	46	686.93
	55957PA0290011	Rating Area 3	No Preference	47	715.78
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	55957PA0290011	Rating Area 3	No Preference	49	781.26
	55957PA0290011	Rating Area 3	No Preference	50	817.90
	55957PA0290011	Rating Area 3	No Preference	51	854.08
	55957PA0290011	Rating Area 3	No Preference	52	893.92
	55957PA0290011	Rating Area 3	No Preference	53	934.22
	55957PA0290011	Rating Area 3	No Preference	54	977.72
	55957PA0290011	Rating Area 3	No Preference	55	1021.23
	55957PA0290011	Rating Area 3	No Preference	56	1068.40
	55957PA0290011	Rating Area 3	No Preference	57	1116.02
	55957PA0290011	Rating Area 3	No Preference	58	1166.86
	55957PA0290011	Rating Area 3	No Preference	59	1192.04
	55957PA0290011	Rating Area 3	No Preference	60	1242.88
	55957PA0290011	Rating Area 3	No Preference	61	1286.84
	55957PA0290011	Rating Area 3	No Preference	62	1315.69
	55957PA0290011	Rating Area 3	No Preference	63	1351.87
	55957PA0290011	Rating Area 3	No Preference	64 and over	1373.85
	55957PA0270030	Rating Area 3	No Preference	0-14	401.77
	55957PA0270030	Rating Area 3	No Preference	15	437.48
	55957PA0270030	Rating Area 3	No Preference	16	451.14
	55957PA0270030	Rating Area 3	No Preference	17	464.79
	55957PA0270030	Rating Area 3	No Preference	18	479.50
	55957PA0270030	Rating Area 3	No Preference	19	494.20
	55957PA0270030	Rating Area 3	No Preference	20	509.43
	55957PA0270030	Rating Area 3	No Preference	21	525.19
	55957PA0270030	Rating Area 3	No Preference	22	525.19
	55957PA0270030	Rating Area 3	No Preference	23	525.19
	55957PA0270030	Rating Area 3	No Preference	24	525.19
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	55957PA0270030	Rating Area 3	No Preference	28	570.88
	55957PA0270030	Rating Area 3	No Preference	29	587.69
	55957PA0270030	Rating Area 3	No Preference	30	596.09
	55957PA0270030	Rating Area 3	No Preference	31	608.70
	55957PA0270030	Rating Area 3	No Preference	32	621.30
	55957PA0270030	Rating Area 3	No Preference	33	629.18
	55957PA0270030	Rating Area 3	No Preference	34	637.58
	55957PA0270030	Rating Area 3	No Preference	35	641.78
	55957PA0270030	Rating Area 3	No Preference	36	645.98
	55957PA0270030	Rating Area 3	No Preference	37	650.19
	55957PA0270030	Rating Area 3	No Preference	38	654.39
	55957PA0270030	Rating Area 3	No Preference	39	662.79
	55957PA0270030	Rating Area 3	No Preference	40	671.19
	55957PA0270030	Rating Area 3	No Preference	41	683.80
	55957PA0270030	Rating Area 3	No Preference	42	695.88
	55957PA0270030	Rating Area 3	No Preference	43	712.68
	55957PA0270030	Rating Area 3	No Preference	44	733.69
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	55957PA0270030	Rating Area 3	No Preference	46	787.79
	55957PA0270030	Rating Area 3	No Preference	47	820.87
	55957PA0270030	Rating Area 3	No Preference	48	858.69

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	55957PA0270030	Rating Area 3	No Preference	54	1121.28
	55957PA0270030	Rating Area 3	No Preference	55	1171.17
	55957PA0270030	Rating Area 3	No Preference	56	1225.27
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	55957PA0270030	Rating Area 3	No Preference	58	1338.18
	55957PA0270030	Rating Area 3	No Preference	59	1367.07
	55957PA0270030	Rating Area 3	No Preference	60	1425.37
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	55957PA0270030	Rating Area 3	No Preference	62	1508.87
	55957PA0270030	Rating Area 3	No Preference	63	1550.36
	55957PA0270030	Rating Area 3	No Preference	64 and over	1575.57
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	55957PA0290029	Rating Area 3	No Preference	47	685.72
	55957PA0290029	Rating Area 3	No Preference	48	717.31
	55957PA0290029	Rating Area 3	No Preference	49	748.46
	55957PA0290029	Rating Area 3	No Preference	50	783.55
	55957PA0290029	Rating Area 3	No Preference	51	818.21
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	55957PA0290029	Rating Area 3	No Preference	59	1141.99
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	55957PA0290029	Rating Area 3	No Preference	61	1232.80
	55957PA0290029	Rating Area 3	No Preference	62	1260.44
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	55957PA0290029	Rating Area 3	No Preference	64 and over	1316.16
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	55957PA0270009	Rating Area 3	No Preference	56	1275.29
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	55957PA0270009	Rating Area 3	No Preference	62	1570.47
	55957PA0270009	Rating Area 3	No Preference	63	1613.65
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	55957PA0290013	Rating Area 3	No Preference	63	1347.59
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	55957PA0270033	Rating Area 3	No Preference	55	1177.51
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	55957PA0270033	Rating Area 3	No Preference	58	1345.42
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	55957PA0270033	Rating Area 3	No Preference	60	1433.07
	55957PA0270033	Rating Area 3	No Preference	61	1483.76
	55957PA0270033	Rating Area 3	No Preference	62	1517.03
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	55957PA0270033	Rating Area 3	No Preference	64 and over	1584.09
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	55957PA0290030	Rating Area 3	No Preference	48	677.43
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	55957PA0290030	Rating Area 3	No Preference	54	884.59
	55957PA0290030	Rating Area 3	No Preference	55	923.96
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	55957PA0290030	Rating Area 3	No Preference	64 and over	1242.99
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	55957PA0270011	Rating Area 3	No Preference	15	459.57
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	55957PA0270011	Rating Area 3	No Preference	17	488.26
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	55957PA0290031	Rating Area 3	No Preference	55	915.08
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	55957PA0270029	Rating Area 3	No Preference	50	868.35
	55957PA0270029	Rating Area 3	No Preference	51	906.76
	55957PA0270029	Rating Area 3	No Preference	52	949.06
	55957PA0270029	Rating Area 3	No Preference	53	991.85
	55957PA0270029	Rating Area 3	No Preference	54	1038.04
	55957PA0270029	Rating Area 3	No Preference	55	1084.23
	55957PA0270029	Rating Area 3	No Preference	56	1134.30
	55957PA0270029	Rating Area 3	No Preference	57	1184.87
	55957PA0270029	Rating Area 3	No Preference	58	1238.84
	55957PA0270029	Rating Area 3	No Preference	59	1265.58

55957PA0270029	Rating Area 3	No Preference	60	1319.55
	Rating Area 3	No Preference	61	1366.22
	Rating Area 3	No Preference	62	1396.85
	Rating Area 3	No Preference	63	1435.26
55957PA0270029	Rating Area 3	No Preference	64 and over	1458.60
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55957PA0290032	Rating Area 3	No Preference	15	338.52
55957PA0290032	Rating Area 3	No Preference	16	349.09
55957PA0290032	Rating Area 3	No Preference	17	359.66
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55957PA0290032	Rating Area 3	No Preference	19	382.41
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55957PA0290032	Rating Area 3	No Preference	62	1167.56
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	55957PA0290033	Rating Area 3	No Preference	60	1141.26
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	55957PA0290033	Rating Area 3	No Preference	63	1241.35
	55957PA0290033	Rating Area 3	No Preference	64 and over	1261.53
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	55957PA0270025	Rating Area 3	No Preference	63	1270.57
	55957PA0270025	Rating Area 3	No Preference	64 and over	1291.23
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	55957PA0270027	Rating Area 3	No Preference	63	1269.27
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	55957PA0290028	Rating Area 3	No Preference	37	445.38
	55957PA0290028	Rating Area 3	No Preference	38	448.26
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	55957PA0270026	Rating Area 3	No Preference	0-14	348.72
	55957PA0270026	Rating Area 3	No Preference	15	379.71
	55957PA0270026	Rating Area 3	No Preference	16	391.57
	55957PA0270026	Rating Area 3	No Preference	17	403.42
	55957PA0270026	Rating Area 3	No Preference	18	416.18
	55957PA0270026	Rating Area 3	No Preference	19	428.95
	55957PA0270026	Rating Area 3	No Preference	20	442.16
	55957PA0270026	Rating Area 3	No Preference	21	455.84
	55957PA0270026	Rating Area 3	No Preference	22	455.84
	55957PA0270026	Rating Area 3	No Preference	23	455.84
	55957PA0270026	Rating Area 3	No Preference	24	455.84
	55957PA0270026	Rating Area 3	No Preference	25	457.66
	55957PA0270026	Rating Area 3	No Preference	26	466.78
	55957PA0270026	Rating Area 3	No Preference	27	477.72
	55957PA0270026	Rating Area 3	No Preference	28	495.50
	55957PA0270026	Rating Area 3	No Preference	29	510.08
	55957PA0270026	Rating Area 3	No Preference	30	517.38
	55957PA0270026	Rating Area 3	No Preference	31	528.32
	55957PA0270026	Rating Area 3	No Preference	32	539.26
	55957PA0270026	Rating Area 3	No Preference	33	546.10
	55957PA0270026	Rating Area 3	No Preference	34	553.39
	55957PA0270026	Rating Area 3	No Preference	35	557.04
	55957PA0270026	Rating Area 3	No Preference	36	560.68
	55957PA0270026	Rating Area 3	No Preference	37	564.33
	55957PA0270026	Rating Area 3	No Preference	38	567.98
	55957PA0270026	Rating Area 3	No Preference	39	575.27
	55957PA0270026	Rating Area 3	No Preference	40	582.56
	55957PA0270026	Rating Area 3	No Preference	41	593.50
	55957PA0270026	Rating Area 3	No Preference	42	603.99
	55957PA0270026	Rating Area 3	No Preference	43	618.57
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	55957PA0270026	Rating Area 3	No Preference	45	658.23
	55957PA0270026	Rating Area 3	No Preference	46	683.76
	55957PA0270026	Rating Area 3	No Preference	47	712.48
	55957PA0270026	Rating Area 3	No Preference	48	745.30
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	55957PA0270026	Rating Area 3	No Preference	52	889.80
	55957PA0270026	Rating Area 3	No Preference	53	929.91
	55957PA0270026	Rating Area 3	No Preference	54	973.22
	55957PA0270026	Rating Area 3	No Preference	55	1016.52
	55957PA0270026	Rating Area 3	No Preference	56	1063.47
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	55957PA0270026	Rating Area 3	No Preference	58	1161.48
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	55957PA0270026	Rating Area 3	No Preference	61	1280.91
	55957PA0270026	Rating Area 3	No Preference	62	1309.63
	55957PA0270026	Rating Area 3	No Preference	63	1345.64
	55957PA0270026	Rating Area 3	No Preference	64 and over	1367.52
	55957PA0290027	Rating Area 3	No Preference	0-14	291.63
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	55957PA0290027	Rating Area 3	No Preference	16	327.46
	55957PA0290027	Rating Area 3	No Preference	17	337.37
	55957PA0290027	Rating Area 3	No Preference	18	348.04
	55957PA0290027	Rating Area 3	No Preference	19	358.72
	55957PA0290027	Rating Area 3	No Preference	20	369.77
	55957PA0290027	Rating Area 3	No Preference	21	381.21
	55957PA0290027	Rating Area 3	No Preference	22	381.21
	55957PA0290027	Rating Area 3	No Preference	23	381.21
	55957PA0290027	Rating Area 3	No Preference	24	381.21
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	55957PA0290027	Rating Area 3	No Preference	26	390.36
	55957PA0290027	Rating Area 3	No Preference	27	399.51
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	55957PA0290027	Rating Area 3	No Preference	29	426.57
	55957PA0290027	Rating Area 3	No Preference	30	432.67
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	55957PA0290027	Rating Area 3	No Preference	33	456.69
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	55957PA0290027	Rating Area 3	No Preference	35	465.84

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	55957PA0290027	Rating Area 3	No Preference	39	481.09
	55957PA0290027	Rating Area 3	No Preference	40	487.19
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	55957PA0290027	Rating Area 3	No Preference	42	505.10
	55957PA0290027	Rating Area 3	No Preference	43	517.30
	55957PA0290027	Rating Area 3	No Preference	44	532.55
	55957PA0290027	Rating Area 3	No Preference	45	550.47
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	55957PA0290027	Rating Area 3	No Preference	47	595.83
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	55957PA0290027	Rating Area 3	No Preference	52	744.12
	55957PA0290027	Rating Area 3	No Preference	53	777.67
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	55957PA0290027	Rating Area 3	No Preference	55	850.10
	55957PA0290027	Rating Area 3	No Preference	56	889.36
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	55957PA0290027	Rating Area 3	No Preference	58	971.32
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	55957PA0290027	Rating Area 3	No Preference	60	1034.60
	55957PA0290027	Rating Area 3	No Preference	61	1071.20
	55957PA0290027	Rating Area 3	No Preference	62	1095.22
	55957PA0290027	Rating Area 3	No Preference	63	1125.33
	55957PA0290027	Rating Area 3	No Preference	64 and over	1143.63
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	55957PA0270034	Rating Area 3	No Preference	28	466.13
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	55957PA0270034	Rating Area 3	No Preference	49	731.57
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	55957PA0270034	Rating Area 3	No Preference	52	837.06
	55957PA0270034	Rating Area 3	No Preference	53	874.79
	55957PA0270034	Rating Area 3	No Preference	54	915.53
	55957PA0270034	Rating Area 3	No Preference	55	956.27
	55957PA0270034	Rating Area 3	No Preference	56	1000.44
	55957PA0270034	Rating Area 3	No Preference	57	1045.03
	55957PA0270034	Rating Area 3	No Preference	58	1092.63
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	55957PA0270034	Rating Area 3	No Preference	61	1204.98
	55957PA0270034	Rating Area 3	No Preference	62	1232.00
	55957PA0270034	Rating Area 3	No Preference	63	1265.88
	55957PA0270034	Rating Area 3	No Preference	64 and over	1286.46
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	55957PA0290035	Rating Area 3	No Preference	62	1030.86
	55957PA0290035	Rating Area 3	No Preference	63	1059.21
	55957PA0290035	Rating Area 3	No Preference	64 and over	1076.43
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	55957PA0270013	Rating Area 3	No Preference	23	407.29
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	55957PA0270013	Rating Area 3	No Preference	30	462.27
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	55957PA0270013	Rating Area 3	No Preference	44	568.98
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	55957PA0270013	Rating Area 3	No Preference	49	694.84
	55957PA0270013	Rating Area 3	No Preference	50	727.42
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	55957PA0270013	Rating Area 3	No Preference	52	795.03
	55957PA0270013	Rating Area 3	No Preference	53	830.87
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	55957PA0270013	Rating Area 3	No Preference	55	908.26
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	55957PA0270013	Rating Area 3	No Preference	62	1170.14
	55957PA0270013	Rating Area 3	No Preference	63	1202.32
	55957PA0270013	Rating Area 3	No Preference	64 and over	1221.87
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	55957PA0290021	Rating Area 3	No Preference	54	727.93
	55957PA0290021	Rating Area 3	No Preference	55	760.32
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	55957PA0290021	Rating Area 3	No Preference	57	830.90
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	55957PA0290021	Rating Area 3	No Preference	61	958.07
	55957PA0290021	Rating Area 3	No Preference	62	979.55
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	55957PA0280004	Rating Area 3	No Preference	15	454.49
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	55957PA0280004	Rating Area 3	No Preference	17	482.86
	55957PA0280004	Rating Area 3	No Preference	18	498.14
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	55957PA0280004	Rating Area 3	No Preference	23	545.61
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	55957PA0280004	Rating Area 3	No Preference	26	558.70
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	55957PA0280004	Rating Area 3	No Preference	28	593.08
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	55957PA0280004	Rating Area 3	No Preference	32	645.46
	55957PA0280004	Rating Area 3	No Preference	33	653.64
	55957PA0280004	Rating Area 3	No Preference	34	662.37
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	55957PA0280004	Rating Area 3	No Preference	36	671.10
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	55957PA0280004	Rating Area 3	No Preference	39	688.56
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	55957PA0280004	Rating Area 3	No Preference	51	1017.56
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	55957PA0280004	Rating Area 3	No Preference	54	1164.88
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	55957PA0280004	Rating Area 3	No Preference	62	1567.54
	55957PA0280004	Rating Area 3	No Preference	63	1610.64
	55957PA0280004	Rating Area 3	No Preference	64 and over	1636.83
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	55957PA0280005	Rating Area 3	No Preference	15	388.57
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	55957PA0280005	Rating Area 3	No Preference	17	412.83
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55957PA0280005	Rating Area 3	No Preference	20	452.48
	Rating Area 3	No Preference	21	466.47
	Rating Area 3	No Preference	22	466.47
	Rating Area 3	No Preference	23	466.47
	Rating Area 3	No Preference	24	466.47
	Rating Area 3	No Preference	25	468.34
	Rating Area 3	No Preference	26	477.67
	Rating Area 3	No Preference	27	488.86
	Rating Area 3	No Preference	28	507.05
	Rating Area 3	No Preference	29	521.98
	Rating Area 3	No Preference	30	529.44
	Rating Area 3	No Preference	31	540.64
	Rating Area 3	No Preference	32	551.83
	Rating Area 3	No Preference	33	558.83
	Rating Area 3	No Preference	34	566.29
	Rating Area 3	No Preference	35	570.03
	Rating Area 3	No Preference	36	573.76
	Rating Area 3	No Preference	37	577.49
	Rating Area 3	No Preference	38	581.22
	Rating Area 3	No Preference	39	588.69
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	Rating Area 3	No Preference	41	607.34
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	Rating Area 3	No Preference	43	633.00
	Rating Area 3	No Preference	44	651.66
	Rating Area 3	No Preference	45	673.58
	Rating Area 3	No Preference	46	699.71
	Rating Area 3	No Preference	47	729.09
	Rating Area 3	No Preference	48	762.68
	Rating Area 3	No Preference	49	795.80
	Rating Area 3	No Preference	50	833.12
	Rating Area 3	No Preference	51	869.97
	Rating Area 3	No Preference	52	910.55
	Rating Area 3	No Preference	53	951.60
	Rating Area 3	No Preference	54	995.91
	Rating Area 3	No Preference	55	1040.23
	Rating Area 3	No Preference	56	1088.27
	Rating Area 3	No Preference	57	1136.79
	Rating Area 3	No Preference	58	1188.57
	Rating Area 3	No Preference	59	1214.22
	Rating Area 3	No Preference	60	1266.00
	Rating Area 3	No Preference	61	1310.78
	Rating Area 3	No Preference	62	1340.17
	Rating Area 3	No Preference	63	1377.02
	Rating Area 3	No Preference	64 and over	1399.41
55957PA0300001	Rating Area 3	No Preference	0-14	371.73
	Rating Area 3	No Preference	15	404.77
	Rating Area 3	No Preference	16	417.41
	Rating Area 3	No Preference	17	430.04
	Rating Area 3	No Preference	18	443.64
	Rating Area 3	No Preference	19	457.25
	Rating Area 3	No Preference	20	471.34
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	Rating Area 3	No Preference	22	485.92
	Rating Area 3	No Preference	23	485.92
	Rating Area 3	No Preference	24	485.92
	Rating Area 3	No Preference	25	487.86
	Rating Area 3	No Preference	26	497.58
	Rating Area 3	No Preference	27	509.24
	Rating Area 3	No Preference	28	528.20
	Rating Area 3	No Preference	29	543.74
	Rating Area 3	No Preference	30	551.52
	Rating Area 3	No Preference	31	563.18
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	Rating Area 3	No Preference	36	597.68
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	Rating Area 3	No Preference	51	906.24
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	Rating Area 3	No Preference	53	991.28
	Rating Area 3	No Preference	54	1037.44
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	Rating Area 3	No Preference	58	1238.12
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	Rating Area 3	No Preference	62	1396.05
	Rating Area 3	No Preference	63	1434.44
	Rating Area 3	No Preference	64 and over	1457.76
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	Rating Area 3	No Preference	17	377.82
	Rating Area 3	No Preference	18	389.77
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	Rating Area 3	No Preference	55	952.01
	Rating Area 3	No Preference	56	995.98
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	Rating Area 3	No Preference	59	1111.25
	Rating Area 3	No Preference	60	1158.63
	Rating Area 3	No Preference	61	1199.62
	Rating Area 3	No Preference	62	1226.51

	55957PA0300004	Rating Area 3	No Preference	63	1260.24
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	55957PA0300003	Rating Area 3	No Preference	52	810.29
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	55957PA0300003	Rating Area 3	No Preference	61	1166.46
	55957PA0300003	Rating Area 3	No Preference	62	1192.61
	55957PA0300003	Rating Area 3	No Preference	63	1225.40
	55957PA0300003	Rating Area 3	No Preference	64 and over	1245.33
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	55957PA0300002	Rating Area 3	No Preference	15	340.06
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	55957PA0300002	Rating Area 3	No Preference	38	508.67
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	55957PA0300002	Rating Area 3	No Preference	41	531.53
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	55957PA0300002	Rating Area 3	No Preference	46	612.36
	55957PA0300002	Rating Area 3	No Preference	47	638.08
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	55957PA0300002	Rating Area 3	No Preference	50	729.12
	55957PA0300002	Rating Area 3	No Preference	51	761.37
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	55957PA0300002	Rating Area 3	No Preference	57	994.88
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	55957PA0300002	Rating Area 3	No Preference	63	1205.12
	55957PA0300002	Rating Area 3	No Preference	64 and over	1224.72
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	55957PA0300005	Rating Area 3	No Preference	19	322.22
	55957PA0300005	Rating Area 3	No Preference	20	332.15
	55957PA0300005	Rating Area 3	No Preference	21	342.42
	55957PA0300005	Rating Area 3	No Preference	22	342.42
	55957PA0300005	Rating Area 3	No Preference	23	342.42
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	55957PA0300005	Rating Area 3	No Preference	25	343.79
	55957PA0300005	Rating Area 3	No Preference	26	350.64
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	55957PA0300005	Rating Area 3	No Preference	28	372.21
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	55957PA0300005	Rating Area 3	No Preference	30	388.65
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	55957PA0300005	Rating Area 3	No Preference	32	405.08
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	55957PA0300005	Rating Area 3	No Preference	40	437.61
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	55957PA0300005	Rating Area 3	No Preference	46	513.63
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	55957PA0300005	Rating Area 3	No Preference	49	584.17
	55957PA0300005	Rating Area 3	No Preference	50	611.56
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	55957PA0300005	Rating Area 3	No Preference	52	668.40
	55957PA0300005	Rating Area 3	No Preference	53	698.54
	55957PA0300005	Rating Area 3	No Preference	54	731.07

	55957PA0300005	Rating Area 3	No Preference	55	763.60
	55957PA0300005	Rating Area 3	No Preference	56	798.87
	55957PA0300005	Rating Area 3	No Preference	57	834.48
	55957PA0300005	Rating Area 3	No Preference	58	872.49
	55957PA0300005	Rating Area 3	No Preference	59	891.32
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	55957PA0300005	Rating Area 3	No Preference	64 and over	1027.26
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	55957PA0370003	Rating Area 3	No Preference	35	633.06
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	55957PA0370003	Rating Area 3	No Preference	49	883.79
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	55957PA0370003	Rating Area 3	No Preference	55	1155.25
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	55957PA0370004	Rating Area 3	No Preference	23	501.51
	55957PA0370004	Rating Area 3	No Preference	24	501.51
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	55957PA0370004	Rating Area 3	No Preference	57	1222.18
	55957PA0370004	Rating Area 3	No Preference	58	1277.85
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	55957PA0370004	Rating Area 3	No Preference	63	1480.46
	55957PA0370004	Rating Area 3	No Preference	64 and over	1504.53
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	Rating Area 3	No Preference	24	549.90
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	Rating Area 3	No Preference	61	1545.22
	Rating Area 3	No Preference	62	1579.86
	Rating Area 3	No Preference	63	1623.30
	Rating Area 3	No Preference	64 and over	1649.70
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	Rating Area 3	No Preference	15	382.52
	Rating Area 3	No Preference	16	394.46
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	Rating Area 3	No Preference	19	432.12
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	Rating Area 3	No Preference	24	459.21
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	Rating Area 3	No Preference	41	597.89
	Rating Area 3	No Preference	42	608.45
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	Rating Area 3	No Preference	46	688.82
	Rating Area 3	No Preference	47	717.75
	Rating Area 3	No Preference	48	750.81
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	Rating Area 3	No Preference	53	936.79
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	Rating Area 3	No Preference	58	1170.07
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	Rating Area 3	No Preference	60	1246.30
	Rating Area 3	No Preference	61	1290.38
	Rating Area 3	No Preference	62	1319.31
	Rating Area 3	No Preference	63	1355.59
	Rating Area 3	No Preference	64 and over	1377.63

2024 Rates Table Template v13.0		All fields with an asterisk (*) are required. To validate press Validate button or Ctrl + Shift + I. To finalize, press Finalize button or Ctrl + Shift + F.		
		If you are in a community rating state, select Family-Tier Rates under Rating Method and fill in all columns.		
		If you are not in a community rating state, select Age-Based Rates under Rating Method and provide an Individual Rate for every age band.		
		If Tobacco is Tobacco User/Non-Tobacco User, you must give a rate for Tobacco Use and Non-Tobacco Use.		
		To add a new sheet, press the Add Sheet button, or Ctrl + Shift + H. All plans must have the same dates on a sheet.		
HIOS Issuer ID* Rate Effective Date* Rate Expiration Date* Rating Method*	55957			
	10/01/2024			
	12/31/2024			
	Age-Based Rates			
Plan ID*	Rating Area ID*	Tobacco*	Age*	Individual Rate*
Required: Enter the 14-character Plan ID	Required: Select the Rating Area ID	Required: Select if Tobacco use of subscriber is used to determine if a person is eligible for a rate from a plan	Required: Select the age of a subscriber eligible for the rate	Required: Enter the rate of an Individual Non-Tobacco or No Preference enrollee on a plan
	55957PA0270007	Rating Area 3	No Preference	0-14 517.68
	55957PA0270007	Rating Area 3	No Preference	15 563.69
	55957PA0270007	Rating Area 3	No Preference	16 581.29
	55957PA0270007	Rating Area 3	No Preference	17 598.88
	55957PA0270007	Rating Area 3	No Preference	18 617.83
	55957PA0270007	Rating Area 3	No Preference	19 636.77
	55957PA0270007	Rating Area 3	No Preference	20 656.40
	55957PA0270007	Rating Area 3	No Preference	21 676.70
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	55957PA0270007	Rating Area 3	No Preference	24 676.70
	55957PA0270007	Rating Area 3	No Preference	25 679.41
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	55957PA0270007	Rating Area 3	No Preference	28 735.57
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	55957PA0270007	Rating Area 3	No Preference	35 826.93
	55957PA0270007	Rating Area 3	No Preference	36 832.34
	55957PA0270007	Rating Area 3	No Preference	37 837.75
	55957PA0270007	Rating Area 3	No Preference	38 843.17
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	55957PA0270007	Rating Area 3	No Preference	44 945.35
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	55957PA0270007	Rating Area 3	No Preference	47 1057.68
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	55957PA0270016	Rating Area 3	No Preference	36 816.51
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	55957PA0270002	Rating Area 3	No Preference	35	801.51
	55957PA0270002	Rating Area 3	No Preference	36	806.76
	55957PA0270002	Rating Area 3	No Preference	37	812.00
	55957PA0270002	Rating Area 3	No Preference	38	817.25
	55957PA0270002	Rating Area 3	No Preference	39	827.75
	55957PA0270002	Rating Area 3	No Preference	40	838.24
	55957PA0270002	Rating Area 3	No Preference	41	853.98
	55957PA0270002	Rating Area 3	No Preference	42	869.07
	55957PA0270002	Rating Area 3	No Preference	43	890.06
	55957PA0270002	Rating Area 3	No Preference	44	916.29
	55957PA0270002	Rating Area 3	No Preference	45	947.12
	55957PA0270002	Rating Area 3	No Preference	46	983.85
	55957PA0270002	Rating Area 3	No Preference	47	1025.17
	55957PA0270002	Rating Area 3	No Preference	48	1072.40
	55957PA0270002	Rating Area 3	No Preference	49	1118.97
	55957PA0270002	Rating Area 3	No Preference	50	1171.44
	55957PA0270002	Rating Area 3	No Preference	51	1223.25
	55957PA0270002	Rating Area 3	No Preference	52	1280.32
	55957PA0270002	Rating Area 3	No Preference	53	1338.04
	55957PA0270002	Rating Area 3	No Preference	54	1400.35
	55957PA0270002	Rating Area 3	No Preference	55	1462.66
	55957PA0270002	Rating Area 3	No Preference	56	1530.21
	55957PA0270002	Rating Area 3	No Preference	57	1598.43
	55957PA0270002	Rating Area 3	No Preference	58	1671.23
	55957PA0270002	Rating Area 3	No Preference	59	1707.31
	55957PA0270002	Rating Area 3	No Preference	60	1780.11
	55957PA0270002	Rating Area 3	No Preference	61	1843.08
	55957PA0270002	Rating Area 3	No Preference	62	1884.40
	55957PA0270002	Rating Area 3	No Preference	63	1936.22
	55957PA0270002	Rating Area 3	No Preference	64 and over	1967.70
	55957PA0290002	Rating Area 3	No Preference	0-14	418.55
	55957PA0290002	Rating Area 3	No Preference	15	455.76
	55957PA0290002	Rating Area 3	No Preference	16	469.98
	55957PA0290002	Rating Area 3	No Preference	17	484.21
	55957PA0290002	Rating Area 3	No Preference	18	499.53
	55957PA0290002	Rating Area 3	No Preference	19	514.85
	55957PA0290002	Rating Area 3	No Preference	20	530.72
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	55957PA0290002	Rating Area 3	No Preference	22	547.13
	55957PA0290002	Rating Area 3	No Preference	23	547.13
	55957PA0290002	Rating Area 3	No Preference	24	547.13
	55957PA0290002	Rating Area 3	No Preference	25	549.32
	55957PA0290002	Rating Area 3	No Preference	26	560.26
	55957PA0290002	Rating Area 3	No Preference	27	573.39
	55957PA0290002	Rating Area 3	No Preference	28	594.73
	55957PA0290002	Rating Area 3	No Preference	29	612.24

	55957PA0290002	Rating Area 3	No Preference	30	620.99
	55957PA0290002	Rating Area 3	No Preference	31	634.12
	55957PA0290002	Rating Area 3	No Preference	32	647.25
	55957PA0290002	Rating Area 3	No Preference	33	655.46
	55957PA0290002	Rating Area 3	No Preference	34	664.22
	55957PA0290002	Rating Area 3	No Preference	35	668.59
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	55957PA0290002	Rating Area 3	No Preference	37	677.35
	55957PA0290002	Rating Area 3	No Preference	38	681.72
	55957PA0290002	Rating Area 3	No Preference	39	690.48
	55957PA0290002	Rating Area 3	No Preference	40	699.23
	55957PA0290002	Rating Area 3	No Preference	41	712.36
	55957PA0290002	Rating Area 3	No Preference	42	724.95
	55957PA0290002	Rating Area 3	No Preference	43	742.46
	55957PA0290002	Rating Area 3	No Preference	44	764.34
	55957PA0290002	Rating Area 3	No Preference	45	790.06
	55957PA0290002	Rating Area 3	No Preference	46	820.70
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	55957PA0290002	Rating Area 3	No Preference	48	894.56
	55957PA0290002	Rating Area 3	No Preference	49	933.40
	55957PA0290002	Rating Area 3	No Preference	50	977.17
	55957PA0290002	Rating Area 3	No Preference	51	1020.40
	55957PA0290002	Rating Area 3	No Preference	52	1068.00
	55957PA0290002	Rating Area 3	No Preference	53	1116.15
	55957PA0290002	Rating Area 3	No Preference	54	1168.12
	55957PA0290002	Rating Area 3	No Preference	55	1220.10
	55957PA0290002	Rating Area 3	No Preference	56	1276.45
	55957PA0290002	Rating Area 3	No Preference	57	1333.36
	55957PA0290002	Rating Area 3	No Preference	58	1394.09
	55957PA0290002	Rating Area 3	No Preference	59	1424.18
	55957PA0290002	Rating Area 3	No Preference	60	1484.91
	55957PA0290002	Rating Area 3	No Preference	61	1537.44
	55957PA0290002	Rating Area 3	No Preference	62	1571.90
	55957PA0290002	Rating Area 3	No Preference	63	1615.13
	55957PA0290002	Rating Area 3	No Preference	64 and over	1641.39
	55957PA0270006	Rating Area 3	No Preference	0-14	488.19
	55957PA0270006	Rating Area 3	No Preference	15	531.59
	55957PA0270006	Rating Area 3	No Preference	16	548.18
	55957PA0270006	Rating Area 3	No Preference	17	564.77
	55957PA0270006	Rating Area 3	No Preference	18	582.64
	55957PA0270006	Rating Area 3	No Preference	19	600.51
	55957PA0270006	Rating Area 3	No Preference	20	619.02
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	55957PA0270006	Rating Area 3	No Preference	22	638.16
	55957PA0270006	Rating Area 3	No Preference	23	638.16
	55957PA0270006	Rating Area 3	No Preference	24	638.16
	55957PA0270006	Rating Area 3	No Preference	25	640.71
	55957PA0270006	Rating Area 3	No Preference	26	653.48
	55957PA0270006	Rating Area 3	No Preference	27	668.79
	55957PA0270006	Rating Area 3	No Preference	28	693.68
	55957PA0270006	Rating Area 3	No Preference	29	714.10
	55957PA0270006	Rating Area 3	No Preference	30	724.31
	55957PA0270006	Rating Area 3	No Preference	31	739.63
	55957PA0270006	Rating Area 3	No Preference	32	754.94
	55957PA0270006	Rating Area 3	No Preference	33	764.52
	55957PA0270006	Rating Area 3	No Preference	34	774.73
	55957PA0270006	Rating Area 3	No Preference	35	779.83
	55957PA0270006	Rating Area 3	No Preference	36	784.94
	55957PA0270006	Rating Area 3	No Preference	37	790.04
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	55957PA0270006	Rating Area 3	No Preference	39	805.36
	55957PA0270006	Rating Area 3	No Preference	40	815.57
	55957PA0270006	Rating Area 3	No Preference	41	830.88
	55957PA0270006	Rating Area 3	No Preference	42	845.56
	55957PA0270006	Rating Area 3	No Preference	43	865.98
	55957PA0270006	Rating Area 3	No Preference	44	891.51
	55957PA0270006	Rating Area 3	No Preference	45	921.50
	55957PA0270006	Rating Area 3	No Preference	46	957.24
	55957PA0270006	Rating Area 3	No Preference	47	997.44
	55957PA0270006	Rating Area 3	No Preference	48	1043.39
	55957PA0270006	Rating Area 3	No Preference	49	1088.70
	55957PA0270006	Rating Area 3	No Preference	50	1139.75
	55957PA0270006	Rating Area 3	No Preference	51	1190.17
	55957PA0270006	Rating Area 3	No Preference	52	1245.69
	55957PA0270006	Rating Area 3	No Preference	53	1301.85
	55957PA0270006	Rating Area 3	No Preference	54	1362.47
	55957PA0270006	Rating Area 3	No Preference	55	1423.10
	55957PA0270006	Rating Area 3	No Preference	56	1488.83
	55957PA0270006	Rating Area 3	No Preference	57	1555.20
	55957PA0270006	Rating Area 3	No Preference	58	1626.03
	55957PA0270006	Rating Area 3	No Preference	59	1661.13
	55957PA0270006	Rating Area 3	No Preference	60	1731.97
	55957PA0270006	Rating Area 3	No Preference	61	1793.23
	55957PA0270006	Rating Area 3	No Preference	62	1833.43
	55957PA0270006	Rating Area 3	No Preference	63	1883.85
	55957PA0270006	Rating Area 3	No Preference	64 and over	1914.48
	55957PA0290006	Rating Area 3	No Preference	0-14	407.30
	55957PA0290006	Rating Area 3	No Preference	15	443.51
	55957PA0290006	Rating Area 3	No Preference	16	457.35
	55957PA0290006	Rating Area 3	No Preference	17	471.19
	55957PA0290006	Rating Area 3	No Preference	18	486.10
	55957PA0290006	Rating Area 3	No Preference	19	501.01
	55957PA0290006	Rating Area 3	No Preference	20	516.45
	55957PA0290006	Rating Area 3	No Preference	21	532.42
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	55957PA0290006	Rating Area 3	No Preference	23	532.42
	55957PA0290006	Rating Area 3	No Preference	24	532.42
	55957PA0290006	Rating Area 3	No Preference	25	534.55
	55957PA0290006	Rating Area 3	No Preference	26	545.20
	55957PA0290006	Rating Area 3	No Preference	27	557.98
	55957PA0290006	Rating Area 3	No Preference	28	578.74
	55957PA0290006	Rating Area 3	No Preference	29	595.78
	55957PA0290006	Rating Area 3	No Preference	30	604.30
	55957PA0290006	Rating Area 3	No Preference	31	617.07
	55957PA0290006	Rating Area 3	No Preference	32	629.85
	55957PA0290006	Rating Area 3	No Preference	33	637.84
	55957PA0290006	Rating Area 3	No Preference	34	646.36
	55957PA0290006	Rating Area 3	No Preference	35	650.62
	55957PA0290006	Rating Area 3	No Preference	36	654.88
	55957PA0290006	Rating Area 3	No Preference	37	659.14
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	55957PA0290006	Rating Area 3	No Preference	39	671.91
	55957PA0290006	Rating Area 3	No Preference	40	680.43
	55957PA0290006	Rating Area 3	No Preference	41	693.21
	55957PA0290006	Rating Area 3	No Preference	42	705.46
	55957PA0290006	Rating Area 3	No Preference	43	722.49
	55957PA0290006	Rating Area 3	No Preference	44	743.79
	55957PA0290006	Rating Area 3	No Preference	45	768.81
	55957PA0290006	Rating Area 3	No Preference	46	798.63
	55957PA0290006	Rating Area 3	No Preference	47	832.17
	55957PA0290006	Rating Area 3	No Preference	48	870.51
	55957PA0290006	Rating Area 3	No Preference	49	908.31
	55957PA0290006	Rating Area 3	No Preference	50	950.90
	55957PA0290006	Rating Area 3	No Preference	51	992.96
	55957PA0290006	Rating Area 3	No Preference	52	1039.28
	55957PA0290006	Rating Area 3	No Preference	53	1086.14
	55957PA0290006	Rating Area 3	No Preference	54	1136.72
	55957PA0290006	Rating Area 3	No Preference	55	1187.30
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	55957PA0290006	Rating Area 3	No Preference	57	1297.51
	55957PA0290006	Rating Area 3	No Preference	58	1356.61
	55957PA0290006	Rating Area 3	No Preference	59	1385.89
	55957PA0290006	Rating Area 3	No Preference	60	1444.99
	55957PA0290006	Rating Area 3	No Preference	61	1496.10
	55957PA0290006	Rating Area 3	No Preference	62	1529.64
	55957PA0290006	Rating Area 3	No Preference	63	1571.70
	55957PA0290006	Rating Area 3	No Preference	64 and over	1597.26
	55957PA0270023	Rating Area 3	No Preference	0-14	455.47
	55957PA0270023	Rating Area 3	No Preference	15	495.95
	55957PA0270023	Rating Area 3	No Preference	16	511.43
	55957PA0270023	Rating Area 3	No Preference	17	526.91
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	55957PA0270023	Rating Area 3	No Preference	19	560.25
	55957PA0270023	Rating Area 3	No Preference	20	577.52
	55957PA0270023	Rating Area 3	No Preference	21	595.38

55957PA0270023	Rating Area 3	No Preference	22	595.38
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55957PA0270023	Rating Area 3	No Preference	26	609.67
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55957PA0270023	Rating Area 3	No Preference	28	647.18
55957PA0270023	Rating Area 3	No Preference	29	666.23
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55957PA0270023	Rating Area 3	No Preference	45	859.73
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55957PA0270023	Rating Area 3	No Preference	47	930.58
55957PA0270023	Rating Area 3	No Preference	48	973.45
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55957PA0270023	Rating Area 3	No Preference	50	1063.35
55957PA0270023	Rating Area 3	No Preference	51	1110.38
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55957PA0270023	Rating Area 3	No Preference	53	1214.58
55957PA0270023	Rating Area 3	No Preference	54	1271.14
55957PA0270023	Rating Area 3	No Preference	55	1327.70
55957PA0270023	Rating Area 3	No Preference	56	1389.02
55957PA0270023	Rating Area 3	No Preference	57	1450.94
55957PA0270023	Rating Area 3	No Preference	58	1517.03
55957PA0270023	Rating Area 3	No Preference	59	1549.77
55957PA0270023	Rating Area 3	No Preference	60	1615.86
55957PA0270023	Rating Area 3	No Preference	61	1673.02
55957PA0270023	Rating Area 3	No Preference	62	1710.53
55957PA0270023	Rating Area 3	No Preference	63	1757.56
55957PA0270023	Rating Area 3	No Preference	64 and over	1786.14
55957PA0290024	Rating Area 3	No Preference	0-14	380.17
55957PA0290024	Rating Area 3	No Preference	15	413.97
55957PA0290024	Rating Area 3	No Preference	16	426.89
55957PA0290024	Rating Area 3	No Preference	17	439.81
55957PA0290024	Rating Area 3	No Preference	18	453.72
55957PA0290024	Rating Area 3	No Preference	19	467.64
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55957PA0290024	Rating Area 3	No Preference	21	496.96
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55957PA0290024	Rating Area 3	No Preference	27	520.81
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55957PA0290024	Rating Area 3	No Preference	29	556.10
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55957PA0290024	Rating Area 3	No Preference	37	615.24
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55957PA0290024	Rating Area 3	No Preference	51	926.83
55957PA0290024	Rating Area 3	No Preference	52	970.07
55957PA0290024	Rating Area 3	No Preference	53	1013.80
55957PA0290024	Rating Area 3	No Preference	54	1061.01
55957PA0290024	Rating Area 3	No Preference	55	1108.22
55957PA0290024	Rating Area 3	No Preference	56	1159.41
55957PA0290024	Rating Area 3	No Preference	57	1211.09
55957PA0290024	Rating Area 3	No Preference	58	1266.25
55957PA0290024	Rating Area 3	No Preference	59	1293.59
55957PA0290024	Rating Area 3	No Preference	60	1348.75
55957PA0290024	Rating Area 3	No Preference	61	1396.46
55957PA0290024	Rating Area 3	No Preference	62	1427.77
55957PA0290024	Rating Area 3	No Preference	63	1467.03
55957PA0290024	Rating Area 3	No Preference	64 and over	1490.88
55957PA0270017	Rating Area 3	No Preference	0-14	433.98
55957PA0270017	Rating Area 3	No Preference	15	472.56
55957PA0270017	Rating Area 3	No Preference	16	487.31
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55957PA0270017	Rating Area 3	No Preference	18	517.94
55957PA0270017	Rating Area 3	No Preference	19	533.83
55957PA0270017	Rating Area 3	No Preference	20	550.28
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55957PA0270017	Rating Area 3	No Preference	22	567.30
55957PA0270017	Rating Area 3	No Preference	23	567.30
55957PA0270017	Rating Area 3	No Preference	24	567.30
55957PA0270017	Rating Area 3	No Preference	25	569.57
55957PA0270017	Rating Area 3	No Preference	26	580.92
55957PA0270017	Rating Area 3	No Preference	27	594.53
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55957PA0270017	Rating Area 3	No Preference	29	634.81
55957PA0270017	Rating Area 3	No Preference	30	643.89
55957PA0270017	Rating Area 3	No Preference	31	657.50
55957PA0270017	Rating Area 3	No Preference	32	671.12
55957PA0270017	Rating Area 3	No Preference	33	679.63
55957PA0270017	Rating Area 3	No Preference	34	688.70
55957PA0270017	Rating Area 3	No Preference	35	693.24
55957PA0270017	Rating Area 3	No Preference	36	697.78
55957PA0270017	Rating Area 3	No Preference	37	702.32
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55957PA0270017	Rating Area 3	No Preference	40	725.01
55957PA0270017	Rating Area 3	No Preference	41	738.62
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55957PA0270017	Rating Area 3	No Preference	44	792.52
55957PA0270017	Rating Area 3	No Preference	45	819.18
55957PA0270017	Rating Area 3	No Preference	46	850.95
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55957PA0270017	Rating Area 3	No Preference	48	927.54
55957PA0270017	Rating Area 3	No Preference	49	967.81
55957PA0270017	Rating Area 3	No Preference	50	1013.20
55957PA0270017	Rating Area 3	No Preference	51	1058.01
55957PA0270017	Rating Area 3	No Preference	52	1107.37
55957PA0270017	Rating Area 3	No Preference	53	1157.29
55957PA0270017	Rating Area 3	No Preference	54	1211.19
55957PA0270017	Rating Area 3	No Preference	55	1265.08
55957PA0270017	Rating Area 3	No Preference	56	1323.51
55957PA0270017	Rating Area 3	No Preference	57	1382.51
55957PA0270017	Rating Area 3	No Preference	58	1445.48
55957PA0270017	Rating Area 3	No Preference	59	1476.68
55957PA0270017	Rating Area 3	No Preference	60	1539.65
55957PA0270017	Rating Area 3	No Preference	61	1594.11
55957PA0270017	Rating Area 3	No Preference	62	1629.85
55957PA0270017	Rating Area 3	No Preference	63	1674.67
55957PA0270017	Rating Area 3	No Preference	64 and over	1701.90

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	Rating Area 3	No Preference	16	406.89
	Rating Area 3	No Preference	17	419.21
	Rating Area 3	No Preference	18	432.47
	Rating Area 3	No Preference	19	445.73
	Rating Area 3	No Preference	20	459.47
	Rating Area 3	No Preference	21	473.68
	Rating Area 3	No Preference	22	473.68
	Rating Area 3	No Preference	23	473.68
	Rating Area 3	No Preference	24	473.68
	Rating Area 3	No Preference	25	475.57
	Rating Area 3	No Preference	26	485.05
	Rating Area 3	No Preference	27	496.42
	Rating Area 3	No Preference	28	514.89
	Rating Area 3	No Preference	29	530.05
	Rating Area 3	No Preference	30	537.63
	Rating Area 3	No Preference	31	549.00
	Rating Area 3	No Preference	32	560.36
	Rating Area 3	No Preference	33	567.47
	Rating Area 3	No Preference	34	575.05
	Rating Area 3	No Preference	35	578.84
	Rating Area 3	No Preference	36	582.63
	Rating Area 3	No Preference	37	586.42
	Rating Area 3	No Preference	38	590.21
	Rating Area 3	No Preference	39	597.78
	Rating Area 3	No Preference	40	605.36
	Rating Area 3	No Preference	41	616.73
	Rating Area 3	No Preference	42	627.63
	Rating Area 3	No Preference	43	642.78
	Rating Area 3	No Preference	44	661.73
	Rating Area 3	No Preference	45	683.99
	Rating Area 3	No Preference	46	710.52
	Rating Area 3	No Preference	47	740.36
	Rating Area 3	No Preference	48	774.47
	Rating Area 3	No Preference	49	808.10
	Rating Area 3	No Preference	50	845.99
	Rating Area 3	No Preference	51	883.41
	Rating Area 3	No Preference	52	924.62
	Rating Area 3	No Preference	53	966.31
	Rating Area 3	No Preference	54	1011.31
	Rating Area 3	No Preference	55	1056.31
	Rating Area 3	No Preference	56	1105.10
	Rating Area 3	No Preference	57	1154.36
	Rating Area 3	No Preference	58	1206.94
	Rating Area 3	No Preference	59	1232.99
	Rating Area 3	No Preference	60	1285.57
	Rating Area 3	No Preference	61	1331.04
	Rating Area 3	No Preference	62	1360.88
	Rating Area 3	No Preference	63	1398.30
	Rating Area 3	No Preference	64 and over	1421.04
55957PA0270018	Rating Area 3	No Preference	0-14	404.94
	Rating Area 3	No Preference	15	440.93
	Rating Area 3	No Preference	16	454.69
	Rating Area 3	No Preference	17	468.46
	Rating Area 3	No Preference	18	483.28
	Rating Area 3	No Preference	19	498.10
	Rating Area 3	No Preference	20	513.45
	Rating Area 3	No Preference	21	529.33
	Rating Area 3	No Preference	22	529.33
	Rating Area 3	No Preference	23	529.33
	Rating Area 3	No Preference	24	529.33
	Rating Area 3	No Preference	25	531.45
	Rating Area 3	No Preference	26	542.03
	Rating Area 3	No Preference	27	554.74
	Rating Area 3	No Preference	28	575.38
	Rating Area 3	No Preference	29	592.32
	Rating Area 3	No Preference	30	600.79
	Rating Area 3	No Preference	31	613.49
	Rating Area 3	No Preference	32	626.20
	Rating Area 3	No Preference	33	634.14
	Rating Area 3	No Preference	34	642.61
	Rating Area 3	No Preference	35	646.84
	Rating Area 3	No Preference	36	651.08
	Rating Area 3	No Preference	37	655.31
	Rating Area 3	No Preference	38	659.55
	Rating Area 3	No Preference	39	668.01
	Rating Area 3	No Preference	40	676.48
	Rating Area 3	No Preference	41	689.19
	Rating Area 3	No Preference	42	701.36
	Rating Area 3	No Preference	43	718.30
	Rating Area 3	No Preference	44	739.47
	Rating Area 3	No Preference	45	764.35
	Rating Area 3	No Preference	46	794.00
	Rating Area 3	No Preference	47	827.34
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	Rating Area 3	No Preference	49	903.04
	Rating Area 3	No Preference	50	945.38
	Rating Area 3	No Preference	51	987.20
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	Rating Area 3	No Preference	53	1079.83
	Rating Area 3	No Preference	54	1130.12
	Rating Area 3	No Preference	55	1180.41
	Rating Area 3	No Preference	56	1234.93
	Rating Area 3	No Preference	57	1289.98
	Rating Area 3	No Preference	58	1348.73
	Rating Area 3	No Preference	59	1377.85
	Rating Area 3	No Preference	60	1436.60
	Rating Area 3	No Preference	61	1487.42
	Rating Area 3	No Preference	62	1520.77
	Rating Area 3	No Preference	63	1562.58
	Rating Area 3	No Preference	64 and over	1587.99
55957PA0290012	Rating Area 3	No Preference	0-14	338.28
	Rating Area 3	No Preference	15	368.35
	Rating Area 3	No Preference	16	379.85
	Rating Area 3	No Preference	17	391.35
	Rating Area 3	No Preference	18	403.73
	Rating Area 3	No Preference	19	416.11
	Rating Area 3	No Preference	20	428.93
	Rating Area 3	No Preference	21	442.20
	Rating Area 3	No Preference	22	442.20
	Rating Area 3	No Preference	23	442.20
	Rating Area 3	No Preference	24	442.20
	Rating Area 3	No Preference	25	443.97
	Rating Area 3	No Preference	26	452.81
	Rating Area 3	No Preference	27	463.43
	Rating Area 3	No Preference	28	480.67
	Rating Area 3	No Preference	29	494.82
	Rating Area 3	No Preference	30	501.90
	Rating Area 3	No Preference	31	512.51
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	Rating Area 3	No Preference	33	529.76
	Rating Area 3	No Preference	34	536.83
	Rating Area 3	No Preference	35	540.37
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	Rating Area 3	No Preference	37	547.44
	Rating Area 3	No Preference	38	550.98
	Rating Area 3	No Preference	39	558.06
	Rating Area 3	No Preference	40	565.13
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	Rating Area 3	No Preference	42	585.92
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	Rating Area 3	No Preference	44	617.75
	Rating Area 3	No Preference	45	638.54
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	Rating Area 3	No Preference	47	691.16
	Rating Area 3	No Preference	48	723.00
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	Rating Area 3	No Preference	53	902.09
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	Rating Area 3	No Preference	56	1031.65

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	55957PA0290012	Rating Area 3	No Preference	62	1270.44
	55957PA0290012	Rating Area 3	No Preference	63	1305.37
	55957PA0290012	Rating Area 3	No Preference	64 and over	1326.60
	55957PA0270008	Rating Area 3	No Preference	0-14	425.40
	55957PA0270008	Rating Area 3	No Preference	15	463.21
	55957PA0270008	Rating Area 3	No Preference	16	477.67
	55957PA0270008	Rating Area 3	No Preference	17	492.13
	55957PA0270008	Rating Area 3	No Preference	18	507.70
	55957PA0270008	Rating Area 3	No Preference	19	523.27
	55957PA0270008	Rating Area 3	No Preference	20	539.40
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	55957PA0270008	Rating Area 3	No Preference	62	1597.62
	55957PA0270008	Rating Area 3	No Preference	63	1641.55
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	55957PA0290011	Rating Area 3	No Preference	51	866.07
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	55957PA0290011	Rating Area 3	No Preference	62	1334.16
	55957PA0290011	Rating Area 3	No Preference	63	1370.85
	55957PA0290011	Rating Area 3	No Preference	64 and over	1393.14
	55957PA0270030	Rating Area 3	No Preference	0-14	407.40
	55957PA0270030	Rating Area 3	No Preference	15	443.61
	55957PA0270030	Rating Area 3	No Preference	16	457.46
	55957PA0270030	Rating Area 3	No Preference	17	471.31
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	55957PA0270030	Rating Area 3	No Preference	22	532.55
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	55957PA0270030	Rating Area 3	No Preference	25	534.68
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	55957PA0270030	Rating Area 3	No Preference	37	659.30
	55957PA0270030	Rating Area 3	No Preference	38	663.56
	55957PA0270030	Rating Area 3	No Preference	39	672.08
	55957PA0270030	Rating Area 3	No Preference	40	680.60
	55957PA0270030	Rating Area 3	No Preference	41	693.38
	55957PA0270030	Rating Area 3	No Preference	42	705.63
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	55957PA0270030	Rating Area 3	No Preference	44	743.97
	55957PA0270030	Rating Area 3	No Preference	45	769.00
	55957PA0270030	Rating Area 3	No Preference	46	798.83
	55957PA0270030	Rating Area 3	No Preference	47	832.38
	55957PA0270030	Rating Area 3	No Preference	48	870.72

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	55957PA0270030	Rating Area 3	No Preference	50	951.13
	55957PA0270030	Rating Area 3	No Preference	51	993.21
	55957PA0270030	Rating Area 3	No Preference	52	1039.54
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	55957PA0270030	Rating Area 3	No Preference	54	1136.99
	55957PA0270030	Rating Area 3	No Preference	55	1187.59
	55957PA0270030	Rating Area 3	No Preference	56	1242.44
	55957PA0270030	Rating Area 3	No Preference	57	1297.82
	55957PA0270030	Rating Area 3	No Preference	58	1356.94
	55957PA0270030	Rating Area 3	No Preference	59	1386.23
	55957PA0270030	Rating Area 3	No Preference	60	1445.34
	55957PA0270030	Rating Area 3	No Preference	61	1496.47
	55957PA0270030	Rating Area 3	No Preference	62	1530.02
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	55957PA0270030	Rating Area 3	No Preference	64 and over	1597.65
				0-14	340.33
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	55957PA0290029	Rating Area 3	No Preference	17	393.71
	55957PA0290029	Rating Area 3	No Preference	18	406.17
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	55957PA0290029	Rating Area 3	No Preference	23	444.87
	55957PA0290029	Rating Area 3	No Preference	24	444.87
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	55957PA0290029	Rating Area 3	No Preference	27	466.22
	55957PA0290029	Rating Area 3	No Preference	28	483.57
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	55957PA0290029	Rating Area 3	No Preference	31	515.60
	55957PA0290029	Rating Area 3	No Preference	32	526.28
	55957PA0290029	Rating Area 3	No Preference	33	532.95
	55957PA0290029	Rating Area 3	No Preference	34	540.07
	55957PA0290029	Rating Area 3	No Preference	35	543.63
	55957PA0290029	Rating Area 3	No Preference	36	547.19
	55957PA0290029	Rating Area 3	No Preference	37	550.75
	55957PA0290029	Rating Area 3	No Preference	38	554.31
	55957PA0290029	Rating Area 3	No Preference	39	561.43
	55957PA0290029	Rating Area 3	No Preference	40	568.54
	55957PA0290029	Rating Area 3	No Preference	41	579.22
	55957PA0290029	Rating Area 3	No Preference	42	589.45
	55957PA0290029	Rating Area 3	No Preference	43	603.69
	55957PA0290029	Rating Area 3	No Preference	44	621.48
	55957PA0290029	Rating Area 3	No Preference	45	642.39
	55957PA0290029	Rating Area 3	No Preference	46	667.31
	55957PA0290029	Rating Area 3	No Preference	47	695.33
	55957PA0290029	Rating Area 3	No Preference	48	727.36
	55957PA0290029	Rating Area 3	No Preference	49	758.95
	55957PA0290029	Rating Area 3	No Preference	50	794.54
	55957PA0290029	Rating Area 3	No Preference	51	829.68
	55957PA0290029	Rating Area 3	No Preference	52	868.39
	55957PA0290029	Rating Area 3	No Preference	53	907.53
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	55957PA0290029	Rating Area 3	No Preference	55	992.06
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	55957PA0290029	Rating Area 3	No Preference	58	1133.53
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	55957PA0290029	Rating Area 3	No Preference	60	1207.38
	55957PA0290029	Rating Area 3	No Preference	61	1250.08
	55957PA0290029	Rating Area 3	No Preference	62	1278.11
	55957PA0290029	Rating Area 3	No Preference	63	1313.26
	55957PA0290029	Rating Area 3	No Preference	64 and over	1334.61
				0-14	424.04
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	55957PA0270009	Rating Area 3	No Preference	24	554.30
	55957PA0270009	Rating Area 3	No Preference	25	556.52
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	55957PA0270009	Rating Area 3	No Preference	27	580.91
	55957PA0270009	Rating Area 3	No Preference	28	602.52
	55957PA0270009	Rating Area 3	No Preference	29	620.26
	55957PA0270009	Rating Area 3	No Preference	30	629.13
	55957PA0270009	Rating Area 3	No Preference	31	642.43
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	55957PA0270009	Rating Area 3	No Preference	33	664.05
	55957PA0270009	Rating Area 3	No Preference	34	672.92
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	55957PA0270009	Rating Area 3	No Preference	39	699.53
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	55957PA0270009	Rating Area 3	No Preference	42	734.45
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	55957PA0270009	Rating Area 3	No Preference	47	866.37
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	55957PA0270009	Rating Area 3	No Preference	50	989.98
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	55957PA0270009	Rating Area 3	No Preference	53	1130.77
	55957PA0270009	Rating Area 3	No Preference	54	1183.43
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	55957PA0270009	Rating Area 3	No Preference	57	1350.83
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	55957PA0270009	Rating Area 3	No Preference	60	1504.37
	55957PA0270009	Rating Area 3	No Preference	61	1557.58
	55957PA0270009	Rating Area 3	No Preference	62	1592.50
	55957PA0270009	Rating Area 3	No Preference	63	1636.29
	55957PA0270009	Rating Area 3	No Preference	64 and over	1662.90
				0-14	354.12
	55957PA0290013	Rating Area 3	No Preference	15	385.60
	55957PA0290013	Rating Area 3	No Preference	16	397.63
	55957PA0290013	Rating Area 3	No Preference	17	409.67
	55957PA0290013	Rating Area 3	No Preference	18	422.63
	55957PA0290013	Rating Area 3	No Preference	19	435.59
	55957PA0290013	Rating Area 3	No Preference	20	449.01
	55957PA0290013	Rating Area 3	No Preference	21	462.90
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	55957PA0290013	Rating Area 3	No Preference	24	462.90
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	55957PA0290013	Rating Area 3	No Preference	27	485.12
	55957PA0290013	Rating Area 3	No Preference	28	503.17
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	55957PA0290013	Rating Area 3	No Preference	31	536.50
	55957PA0290013	Rating Area 3	No Preference	32	547.61
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	55957PA0290013	Rating Area 3	No Preference	34	561.96
	55957PA0290013	Rating Area 3	No Preference	35	565.66
	55957PA0290013	Rating Area 3	No Preference	36	569.37
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	55957PA0290013	Rating Area 3	No Preference	38	576.77
	55957PA0290013	Rating Area 3	No Preference	39	584.18
	55957PA0290013	Rating Area 3	No Preference	40	591.59

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	55957PA0290013	Rating Area 3	No Preference	42	613.34
	55957PA0290013	Rating Area 3	No Preference	43	628.16
	55957PA0290013	Rating Area 3	No Preference	44	646.67
	55957PA0290013	Rating Area 3	No Preference	45	668.43
	55957PA0290013	Rating Area 3	No Preference	46	694.35
	55957PA0290013	Rating Area 3	No Preference	47	723.51
	55957PA0290013	Rating Area 3	No Preference	48	756.84
	55957PA0290013	Rating Area 3	No Preference	49	789.71
	55957PA0290013	Rating Area 3	No Preference	50	826.74
	55957PA0290013	Rating Area 3	No Preference	51	863.31
	55957PA0290013	Rating Area 3	No Preference	52	903.58
	55957PA0290013	Rating Area 3	No Preference	53	944.32
	55957PA0290013	Rating Area 3	No Preference	54	988.29
	55957PA0290013	Rating Area 3	No Preference	55	1032.27
	55957PA0290013	Rating Area 3	No Preference	56	1079.95
	55957PA0290013	Rating Area 3	No Preference	57	1128.09
	55957PA0290013	Rating Area 3	No Preference	58	1179.47
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	55957PA0290013	Rating Area 3	No Preference	61	1300.75
	55957PA0290013	Rating Area 3	No Preference	62	1329.91
	55957PA0290013	Rating Area 3	No Preference	63	1366.48
	55957PA0290013	Rating Area 3	No Preference	64 and over	1388.70
	55957PA0270033	Rating Area 3	No Preference	0-14	409.61
	55957PA0270033	Rating Area 3	No Preference	15	446.02
	55957PA0270033	Rating Area 3	No Preference	16	459.94
	55957PA0270033	Rating Area 3	No Preference	17	473.86
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	55957PA0270033	Rating Area 3	No Preference	20	519.38
	55957PA0270033	Rating Area 3	No Preference	21	535.44
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	55957PA0270033	Rating Area 3	No Preference	23	535.44
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	55957PA0270033	Rating Area 3	No Preference	25	537.58
	55957PA0270033	Rating Area 3	No Preference	26	548.29
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	55957PA0270033	Rating Area 3	No Preference	28	582.02
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	55957PA0270033	Rating Area 3	No Preference	34	650.02
	55957PA0270033	Rating Area 3	No Preference	35	654.31
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	55957PA0270033	Rating Area 3	No Preference	45	773.18
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	55957PA0270033	Rating Area 3	No Preference	51	998.60
	55957PA0270033	Rating Area 3	No Preference	52	1045.18
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	55957PA0270033	Rating Area 3	No Preference	54	1143.16
	55957PA0270033	Rating Area 3	No Preference	55	1194.03
	55957PA0270033	Rating Area 3	No Preference	56	1249.18
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	55957PA0290034	Rating Area 3	No Preference	53	912.43
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	55957PA0290034	Rating Area 3	No Preference	55	997.41
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	55957PA0290034	Rating Area 3	No Preference	63	1320.34
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	55957PA0270031	Rating Area 3	No Preference	0-14	384.58
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	55957PA0270031	Rating Area 3	No Preference	54	1073.31
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	55957PA0270031	Rating Area 3	No Preference	60	1364.38
	55957PA0270031	Rating Area 3	No Preference	61	1412.64
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	55957PA0270031	Rating Area 3	No Preference	63	1484.03
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	55957PA0270011	Rating Area 3	No Preference	62	1607.30
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	55957PA0290016	Rating Area 3	No Preference	59	1216.04
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	55957PA0270028	Rating Area 3	No Preference	24	497.86
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	55957PA0270028	Rating Area 3	No Preference	47	778.16
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	55957PA0270028	Rating Area 3	No Preference	49	849.35
	55957PA0270028	Rating Area 3	No Preference	50	889.18
	55957PA0270028	Rating Area 3	No Preference	51	928.51
	55957PA0270028	Rating Area 3	No Preference	52	971.82
	55957PA0270028	Rating Area 3	No Preference	53	1015.63
	55957PA0270028	Rating Area 3	No Preference	54	1062.93
	55957PA0270028	Rating Area 3	No Preference	55	1110.23
	55957PA0270028	Rating Area 3	No Preference	56	1161.51
	55957PA0270028	Rating Area 3	No Preference	57	1213.28
	55957PA0270028	Rating Area 3	No Preference	58	1268.55
	55957PA0270028	Rating Area 3	No Preference	59	1295.93
	55957PA0270028	Rating Area 3	No Preference	60	1351.19
	55957PA0270028	Rating Area 3	No Preference	61	1398.99
	55957PA0270028	Rating Area 3	No Preference	62	1430.35
	55957PA0270028	Rating Area 3	No Preference	63	1469.68
	55957PA0270028	Rating Area 3	No Preference	64 and over	1493.58
	55957PA0290031	Rating Area 3	No Preference	0-14	318.32
	55957PA0290031	Rating Area 3	No Preference	15	346.61
	55957PA0290031	Rating Area 3	No Preference	16	357.43
	55957PA0290031	Rating Area 3	No Preference	17	368.25
	55957PA0290031	Rating Area 3	No Preference	18	379.90
	55957PA0290031	Rating Area 3	No Preference	19	391.55
	55957PA0290031	Rating Area 3	No Preference	20	403.62
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	55957PA0290031	Rating Area 3	No Preference	22	416.10
	55957PA0290031	Rating Area 3	No Preference	23	416.10
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	55957PA0290031	Rating Area 3	No Preference	27	436.07
	55957PA0290031	Rating Area 3	No Preference	28	452.30
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	55957PA0290031	Rating Area 3	No Preference	30	472.27
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	55957PA0290031	Rating Area 3	No Preference	36	511.80
	55957PA0290031	Rating Area 3	No Preference	37	515.13
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	55957PA0290031	Rating Area 3	No Preference	39	525.12
	55957PA0290031	Rating Area 3	No Preference	40	531.78
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	55957PA0290031	Rating Area 3	No Preference	42	551.33
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	55957PA0290031	Rating Area 3	No Preference	48	680.32
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	55957PA0290031	Rating Area 3	No Preference	50	743.15
	55957PA0290031	Rating Area 3	No Preference	51	776.03
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	55957PA0290031	Rating Area 3	No Preference	54	888.37
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	55957PA0290031	Rating Area 3	No Preference	56	970.76
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	55957PA0290031	Rating Area 3	No Preference	62	1195.46
	55957PA0290031	Rating Area 3	No Preference	63	1228.33
	55957PA0290031	Rating Area 3	No Preference	64 and over	1248.30
	55957PA0270036	Rating Area 3	No Preference	0-14	404.76
	55957PA0270036	Rating Area 3	No Preference	15	440.74
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	55957PA0270036	Rating Area 3	No Preference	22	529.10
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	55957PA0270036	Rating Area 3	No Preference	54	1129.63
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	55957PA0270036	Rating Area 3	No Preference	56	1234.39
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	55957PA0270036	Rating Area 3	No Preference	62	1520.10
	55957PA0270036	Rating Area 3	No Preference	63	1561.90
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	55957PA0290037	Rating Area 3	No Preference	62	1269.89
	55957PA0290037	Rating Area 3	No Preference	63	1304.81
	55957PA0290037	Rating Area 3	No Preference	64 and over	1326.03
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	Rating Area 3	No Preference	62	1416.45
	Rating Area 3	No Preference	63	1455.40
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55957PA0270032	Rating Area 3	No Preference	62	1466.03
55957PA0270032	Rating Area 3	No Preference	63	1506.35
55957PA0270032	Rating Area 3	No Preference	64 and over	1530.84
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	55957PA0290033	Rating Area 3	No Preference	61	1198.21
	55957PA0290033	Rating Area 3	No Preference	62	1225.08
	55957PA0290033	Rating Area 3	No Preference	63	1258.76
	55957PA0290033	Rating Area 3	No Preference	64 and over	1279.23
	55957PA0270025	Rating Area 3	No Preference	0-14	333.88
	55957PA0270025	Rating Area 3	No Preference	15	363.55
	55957PA0270025	Rating Area 3	No Preference	16	374.90
	55957PA0270025	Rating Area 3	No Preference	17	386.25
	55957PA0270025	Rating Area 3	No Preference	18	398.47
	55957PA0270025	Rating Area 3	No Preference	19	410.69
	55957PA0270025	Rating Area 3	No Preference	20	423.35
	55957PA0270025	Rating Area 3	No Preference	21	436.44
	55957PA0270025	Rating Area 3	No Preference	22	436.44
	55957PA0270025	Rating Area 3	No Preference	23	436.44
	55957PA0270025	Rating Area 3	No Preference	24	436.44
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	55957PA0270025	Rating Area 3	No Preference	27	457.39
	55957PA0270025	Rating Area 3	No Preference	28	474.41
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	55957PA0270025	Rating Area 3	No Preference	30	495.36
	55957PA0270025	Rating Area 3	No Preference	31	505.83
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	55957PA0270025	Rating Area 3	No Preference	34	529.84
	55957PA0270025	Rating Area 3	No Preference	35	533.33
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	55957PA0270025	Rating Area 3	No Preference	40	557.77
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	55957PA0270025	Rating Area 3	No Preference	43	592.25
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	55957PA0270025	Rating Area 3	No Preference	45	630.22
	55957PA0270025	Rating Area 3	No Preference	46	654.66
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	55957PA0270025	Rating Area 3	No Preference	48	713.58
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	55957PA0270025	Rating Area 3	No Preference	52	851.93
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	55957PA0270025	Rating Area 3	No Preference	62	1253.89
	55957PA0270025	Rating Area 3	No Preference	63	1288.37
	55957PA0270025	Rating Area 3	No Preference	64 and over	1309.32
	55957PA0290026	Rating Area 3	No Preference	0-14	279.36
	55957PA0290026	Rating Area 3	No Preference	15	304.19
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	55957PA0290026	Rating Area 3	No Preference	17	323.18
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	55957PA0270027	Rating Area 3	No Preference	51	813.14
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	55957PA0270027	Rating Area 3	No Preference	53	889.44
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	55957PA0290028	Rating Area 3	No Preference	63	1076.92
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	55957PA0290027	Rating Area 3	No Preference	63	1141.13
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	55957PA0270013	Rating Area 3	No Preference	43	560.44
	55957PA0270013	Rating Area 3	No Preference	44	576.96
	55957PA0270013	Rating Area 3	No Preference	45	596.37
	55957PA0270013	Rating Area 3	No Preference	46	619.50
	55957PA0270013	Rating Area 3	No Preference	47	645.52
	55957PA0270013	Rating Area 3	No Preference	48	675.26
	55957PA0270013	Rating Area 3	No Preference	49	704.58
	55957PA0270013	Rating Area 3	No Preference	50	737.62
	55957PA0270013	Rating Area 3	No Preference	51	770.25
	55957PA0270013	Rating Area 3	No Preference	52	806.18
	55957PA0270013	Rating Area 3	No Preference	53	842.52
	55957PA0270013	Rating Area 3	No Preference	54	881.76
	55957PA0270013	Rating Area 3	No Preference	55	920.99
	55957PA0270013	Rating Area 3	No Preference	56	963.53
	55957PA0270013	Rating Area 3	No Preference	57	1006.48
	55957PA0270013	Rating Area 3	No Preference	58	1052.32
	55957PA0270013	Rating Area 3	No Preference	59	1075.04
	55957PA0270013	Rating Area 3	No Preference	60	1120.88
	55957PA0270013	Rating Area 3	No Preference	61	1160.53
	55957PA0270013	Rating Area 3	No Preference	62	1186.55
	55957PA0270013	Rating Area 3	No Preference	63	1219.18
	55957PA0270013	Rating Area 3	No Preference	64 and over	1239.00
	55957PA0290021	Rating Area 3	No Preference	0-14	264.48
	55957PA0290021	Rating Area 3	No Preference	15	287.99
	55957PA0290021	Rating Area 3	No Preference	16	296.98
	55957PA0290021	Rating Area 3	No Preference	17	305.97
	55957PA0290021	Rating Area 3	No Preference	18	315.65
	55957PA0290021	Rating Area 3	No Preference	19	325.33
	55957PA0290021	Rating Area 3	No Preference	20	335.36
	55957PA0290021	Rating Area 3	No Preference	21	345.73
	55957PA0290021	Rating Area 3	No Preference	22	345.73
	55957PA0290021	Rating Area 3	No Preference	23	345.73
	55957PA0290021	Rating Area 3	No Preference	24	345.73
	55957PA0290021	Rating Area 3	No Preference	25	347.11
	55957PA0290021	Rating Area 3	No Preference	26	354.03
	55957PA0290021	Rating Area 3	No Preference	27	362.33
	55957PA0290021	Rating Area 3	No Preference	28	375.81
	55957PA0290021	Rating Area 3	No Preference	29	386.87
	55957PA0290021	Rating Area 3	No Preference	30	392.40
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	55957PA0290021	Rating Area 3	No Preference	32	409.00
	55957PA0290021	Rating Area 3	No Preference	33	414.18
	55957PA0290021	Rating Area 3	No Preference	34	419.72
	55957PA0290021	Rating Area 3	No Preference	35	422.48
	55957PA0290021	Rating Area 3	No Preference	36	425.25
	55957PA0290021	Rating Area 3	No Preference	37	428.01
	55957PA0290021	Rating Area 3	No Preference	38	430.78
	55957PA0290021	Rating Area 3	No Preference	39	436.31
	55957PA0290021	Rating Area 3	No Preference	40	441.84
	55957PA0290021	Rating Area 3	No Preference	41	450.14
	55957PA0290021	Rating Area 3	No Preference	42	458.09
	55957PA0290021	Rating Area 3	No Preference	43	469.16
	55957PA0290021	Rating Area 3	No Preference	44	482.98
	55957PA0290021	Rating Area 3	No Preference	45	499.23
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	55957PA0290021	Rating Area 3	No Preference	47	540.38
	55957PA0290021	Rating Area 3	No Preference	48	565.27
	55957PA0290021	Rating Area 3	No Preference	49	589.82
	55957PA0290021	Rating Area 3	No Preference	50	617.47
	55957PA0290021	Rating Area 3	No Preference	51	644.79
	55957PA0290021	Rating Area 3	No Preference	52	674.86
	55957PA0290021	Rating Area 3	No Preference	53	705.29
	55957PA0290021	Rating Area 3	No Preference	54	738.13
	55957PA0290021	Rating Area 3	No Preference	55	770.98
	55957PA0290021	Rating Area 3	No Preference	56	806.59
	55957PA0290021	Rating Area 3	No Preference	57	842.54
	55957PA0290021	Rating Area 3	No Preference	58	880.92
	55957PA0290021	Rating Area 3	No Preference	59	899.94
	55957PA0290021	Rating Area 3	No Preference	60	938.31
	55957PA0290021	Rating Area 3	No Preference	61	971.50
	55957PA0290021	Rating Area 3	No Preference	62	993.28
	55957PA0290021	Rating Area 3	No Preference	63	1020.59
	55957PA0290021	Rating Area 3	No Preference	64 and over	1037.19
	55957PA0280004	Rating Area 3	No Preference	0-14	423.24
	55957PA0280004	Rating Area 3	No Preference	15	460.87
	55957PA0280004	Rating Area 3	No Preference	16	475.25
	55957PA0280004	Rating Area 3	No Preference	17	489.64
	55957PA0280004	Rating Area 3	No Preference	18	505.13
	55957PA0280004	Rating Area 3	No Preference	19	520.62
	55957PA0280004	Rating Area 3	No Preference	20	536.66
	55957PA0280004	Rating Area 3	No Preference	21	553.26
	55957PA0280004	Rating Area 3	No Preference	22	553.26
	55957PA0280004	Rating Area 3	No Preference	23	553.26
	55957PA0280004	Rating Area 3	No Preference	24	553.26
	55957PA0280004	Rating Area 3	No Preference	25	555.47
	55957PA0280004	Rating Area 3	No Preference	26	566.54
	55957PA0280004	Rating Area 3	No Preference	27	579.82
	55957PA0280004	Rating Area 3	No Preference	28	601.39
	55957PA0280004	Rating Area 3	No Preference	29	619.10
	55957PA0280004	Rating Area 3	No Preference	30	627.95
	55957PA0280004	Rating Area 3	No Preference	31	641.23
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	55957PA0280004	Rating Area 3	No Preference	33	662.81
	55957PA0280004	Rating Area 3	No Preference	34	671.66
	55957PA0280004	Rating Area 3	No Preference	35	676.08
	55957PA0280004	Rating Area 3	No Preference	36	680.51
	55957PA0280004	Rating Area 3	No Preference	37	684.94
	55957PA0280004	Rating Area 3	No Preference	38	689.36
	55957PA0280004	Rating Area 3	No Preference	39	698.21
	55957PA0280004	Rating Area 3	No Preference	40	707.07
	55957PA0280004	Rating Area 3	No Preference	41	720.34
	55957PA0280004	Rating Area 3	No Preference	42	733.07
	55957PA0280004	Rating Area 3	No Preference	43	750.77
	55957PA0280004	Rating Area 3	No Preference	44	772.90
	55957PA0280004	Rating Area 3	No Preference	45	798.91
	55957PA0280004	Rating Area 3	No Preference	46	829.89
	55957PA0280004	Rating Area 3	No Preference	47	864.75
	55957PA0280004	Rating Area 3	No Preference	48	904.58
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	55957PA0280004	Rating Area 3	No Preference	50	988.12
	55957PA0280004	Rating Area 3	No Preference	51	1031.83
	55957PA0280004	Rating Area 3	No Preference	52	1079.96
	55957PA0280004	Rating Area 3	No Preference	53	1128.65
	55957PA0280004	Rating Area 3	No Preference	54	1181.21
	55957PA0280004	Rating Area 3	No Preference	55	1233.77
	55957PA0280004	Rating Area 3	No Preference	56	1290.76
	55957PA0280004	Rating Area 3	No Preference	57	1348.29
	55957PA0280004	Rating Area 3	No Preference	58	1409.71
	55957PA0280004	Rating Area 3	No Preference	59	1440.14
	55957PA0280004	Rating Area 3	No Preference	60	1501.55
	55957PA0280004	Rating Area 3	No Preference	61	1554.66
	55957PA0280004	Rating Area 3	No Preference	62	1589.52
	55957PA0280004	Rating Area 3	No Preference	63	1633.22
	55957PA0280004	Rating Area 3	No Preference	64 and over	1659.78
	55957PA0280005	Rating Area 3	No Preference	0-14	361.85
	55957PA0280005	Rating Area 3	No Preference	15	394.02
	55957PA0280005	Rating Area 3	No Preference	16	406.32
	55957PA0280005	Rating Area 3	No Preference	17	418.61
	55957PA0280005	Rating Area 3	No Preference	18	431.86
	55957PA0280005	Rating Area 3	No Preference	19	445.10

55957PA0280005	Rating Area 3	No Preference	20	458.82
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	Rating Area 3	No Preference	23	473.01
	Rating Area 3	No Preference	24	473.01
	Rating Area 3	No Preference	25	474.90
	Rating Area 3	No Preference	26	484.36
	Rating Area 3	No Preference	27	495.71
	Rating Area 3	No Preference	28	514.16
	Rating Area 3	No Preference	29	529.30
	Rating Area 3	No Preference	30	536.87
	Rating Area 3	No Preference	31	548.22
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	Rating Area 3	No Preference	33	566.67
	Rating Area 3	No Preference	34	574.23
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	Rating Area 3	No Preference	48	773.37
	Rating Area 3	No Preference	49	806.96
	Rating Area 3	No Preference	50	844.80
	Rating Area 3	No Preference	51	882.16
	Rating Area 3	No Preference	52	923.32
	Rating Area 3	No Preference	53	964.94
	Rating Area 3	No Preference	54	1009.88
	Rating Area 3	No Preference	55	1054.81
	Rating Area 3	No Preference	56	1103.53
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	Rating Area 3	No Preference	58	1205.23
	Rating Area 3	No Preference	59	1231.25
	Rating Area 3	No Preference	60	1283.75
	Rating Area 3	No Preference	61	1329.16
	Rating Area 3	No Preference	62	1358.96
	Rating Area 3	No Preference	63	1396.33
	Rating Area 3	No Preference	64 and over	1419.03
55957PA0300001	Rating Area 3	No Preference	0-14	376.95
	Rating Area 3	No Preference	15	410.45
	Rating Area 3	No Preference	16	423.26
	Rating Area 3	No Preference	17	436.07
	Rating Area 3	No Preference	18	449.87
	Rating Area 3	No Preference	19	463.67
	Rating Area 3	No Preference	20	477.96
	Rating Area 3	No Preference	21	492.74
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	Rating Area 3	No Preference	23	492.74
	Rating Area 3	No Preference	24	492.74
	Rating Area 3	No Preference	25	494.71
	Rating Area 3	No Preference	26	504.57
	Rating Area 3	No Preference	27	516.39
	Rating Area 3	No Preference	28	535.61
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	Rating Area 3	No Preference	30	559.26
	Rating Area 3	No Preference	31	571.09
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	Rating Area 3	No Preference	35	602.13
	Rating Area 3	No Preference	36	606.07
	Rating Area 3	No Preference	37	610.01
	Rating Area 3	No Preference	38	613.95
	Rating Area 3	No Preference	39	621.84
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	Rating Area 3	No Preference	49	840.61
	Rating Area 3	No Preference	50	880.03
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	Rating Area 3	No Preference	53	1005.19
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	Rating Area 3	No Preference	57	1200.81
	Rating Area 3	No Preference	58	1255.50
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	Rating Area 3	No Preference	60	1337.30
	Rating Area 3	No Preference	61	1384.60
	Rating Area 3	No Preference	62	1415.64
	Rating Area 3	No Preference	63	1454.57
	Rating Area 3	No Preference	64 and over	1478.22
55957PA0300004	Rating Area 3	No Preference	0-14	331.17
	Rating Area 3	No Preference	15	360.61
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	Rating Area 3	No Preference	17	383.12
	Rating Area 3	No Preference	18	395.24
	Rating Area 3	No Preference	19	407.36
	Rating Area 3	No Preference	20	419.91
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	Rating Area 3	No Preference	52	845.02
	Rating Area 3	No Preference	53	883.12
	Rating Area 3	No Preference	54	924.24
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	Rating Area 3	No Preference	58	1103.03
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	Rating Area 3	No Preference	61	1216.45
	Rating Area 3	No Preference	62	1243.72

	55957PA0300004	Rating Area 3	No Preference	63	1277.92
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	55957PA0300003	Rating Area 3	No Preference	0-14	322.02
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	55957PA0300003	Rating Area 3	No Preference	17	372.53
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	55957PA0300003	Rating Area 3	No Preference	20	408.31
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	55957PA0300003	Rating Area 3	No Preference	41	548.06
	55957PA0300003	Rating Area 3	No Preference	42	557.75
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	55957PA0300003	Rating Area 3	No Preference	45	607.84
	55957PA0300003	Rating Area 3	No Preference	46	631.41
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	55957PA0300003	Rating Area 3	No Preference	56	982.05
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	55957PA0300003	Rating Area 3	No Preference	63	1242.61
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	55957PA0300002	Rating Area 3	No Preference	0-14	316.69
	55957PA0300002	Rating Area 3	No Preference	15	344.84
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	55957PA0300002	Rating Area 3	No Preference	24	413.97
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	55957PA0300002	Rating Area 3	No Preference	42	548.51
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	55957PA0300002	Rating Area 3	No Preference	47	647.04
	55957PA0300002	Rating Area 3	No Preference	48	676.84
	55957PA0300002	Rating Area 3	No Preference	49	706.23
	55957PA0300002	Rating Area 3	No Preference	50	739.35
	55957PA0300002	Rating Area 3	No Preference	51	772.05
	55957PA0300002	Rating Area 3	No Preference	52	808.07
	55957PA0300002	Rating Area 3	No Preference	53	844.50
	55957PA0300002	Rating Area 3	No Preference	54	883.83
	55957PA0300002	Rating Area 3	No Preference	55	923.15
	55957PA0300002	Rating Area 3	No Preference	56	965.79
	55957PA0300002	Rating Area 3	No Preference	57	1008.84
	55957PA0300002	Rating Area 3	No Preference	58	1054.80
	55957PA0300002	Rating Area 3	No Preference	59	1077.56
	55957PA0300002	Rating Area 3	No Preference	60	1123.51
	55957PA0300002	Rating Area 3	No Preference	61	1163.26
	55957PA0300002	Rating Area 3	No Preference	62	1189.34
	55957PA0300002	Rating Area 3	No Preference	63	1222.04
	55957PA0300002	Rating Area 3	No Preference	64 and over	1241.91
	55957PA0300005	Rating Area 3	No Preference	0-14	265.63
	55957PA0300005	Rating Area 3	No Preference	15	289.24
	55957PA0300005	Rating Area 3	No Preference	16	298.27
	55957PA0300005	Rating Area 3	No Preference	17	307.30
	55957PA0300005	Rating Area 3	No Preference	18	317.02
	55957PA0300005	Rating Area 3	No Preference	19	326.74
	55957PA0300005	Rating Area 3	No Preference	20	336.81
	55957PA0300005	Rating Area 3	No Preference	21	347.23
	55957PA0300005	Rating Area 3	No Preference	22	347.23
	55957PA0300005	Rating Area 3	No Preference	23	347.23
	55957PA0300005	Rating Area 3	No Preference	24	347.23
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	55957PA0300005	Rating Area 3	No Preference	27	363.90
	55957PA0300005	Rating Area 3	No Preference	28	377.44
	55957PA0300005	Rating Area 3	No Preference	29	388.55
	55957PA0300005	Rating Area 3	No Preference	30	394.11
	55957PA0300005	Rating Area 3	No Preference	31	402.44
	55957PA0300005	Rating Area 3	No Preference	32	410.77
	55957PA0300005	Rating Area 3	No Preference	33	415.98
	55957PA0300005	Rating Area 3	No Preference	34	421.54
	55957PA0300005	Rating Area 3	No Preference	35	424.32
	55957PA0300005	Rating Area 3	No Preference	36	427.09
	55957PA0300005	Rating Area 3	No Preference	37	429.87
	55957PA0300005	Rating Area 3	No Preference	38	432.65
	55957PA0300005	Rating Area 3	No Preference	39	438.20
	55957PA0300005	Rating Area 3	No Preference	40	443.76
	55957PA0300005	Rating Area 3	No Preference	41	452.09
	55957PA0300005	Rating Area 3	No Preference	42	460.08
	55957PA0300005	Rating Area 3	No Preference	43	471.19
	55957PA0300005	Rating Area 3	No Preference	44	485.08
	55957PA0300005	Rating Area 3	No Preference	45	501.40
	55957PA0300005	Rating Area 3	No Preference	46	520.85
	55957PA0300005	Rating Area 3	No Preference	47	542.72
	55957PA0300005	Rating Area 3	No Preference	48	567.72
	55957PA0300005	Rating Area 3	No Preference	49	592.37
	55957PA0300005	Rating Area 3	No Preference	50	620.15
	55957PA0300005	Rating Area 3	No Preference	51	647.58
	55957PA0300005	Rating Area 3	No Preference	52	677.79
	55957PA0300005	Rating Area 3	No Preference	53	708.35
	55957PA0300005	Rating Area 3	No Preference	54	741.34

	55957PA0300005	Rating Area 3	No Preference	55	774.32
	55957PA0300005	Rating Area 3	No Preference	56	810.09
	55957PA0300005	Rating Area 3	No Preference	57	846.20
	55957PA0300005	Rating Area 3	No Preference	58	884.74
	55957PA0300005	Rating Area 3	No Preference	59	903.84
	55957PA0300005	Rating Area 3	No Preference	60	942.38
	55957PA0300005	Rating Area 3	No Preference	61	975.72
	55957PA0300005	Rating Area 3	No Preference	62	997.59
	55957PA0300005	Rating Area 3	No Preference	63	1025.02
	55957PA0300005	Rating Area 3	No Preference	64 and over	1041.69
	55957PA0370003	Rating Area 3	No Preference	0-14	401.86
	55957PA0370003	Rating Area 3	No Preference	15	437.58
	55957PA0370003	Rating Area 3	No Preference	16	451.24
	55957PA0370003	Rating Area 3	No Preference	17	464.90
	55957PA0370003	Rating Area 3	No Preference	18	479.61
	55957PA0370003	Rating Area 3	No Preference	19	494.32
	55957PA0370003	Rating Area 3	No Preference	20	509.55
	55957PA0370003	Rating Area 3	No Preference	21	525.31
	55957PA0370003	Rating Area 3	No Preference	22	525.31
	55957PA0370003	Rating Area 3	No Preference	23	525.31
	55957PA0370003	Rating Area 3	No Preference	24	525.31
	55957PA0370003	Rating Area 3	No Preference	25	527.41
	55957PA0370003	Rating Area 3	No Preference	26	537.92
	55957PA0370003	Rating Area 3	No Preference	27	550.52
	55957PA0370003	Rating Area 3	No Preference	28	571.01
	55957PA0370003	Rating Area 3	No Preference	29	587.82
	55957PA0370003	Rating Area 3	No Preference	30	596.23
	55957PA0370003	Rating Area 3	No Preference	31	608.83
	55957PA0370003	Rating Area 3	No Preference	32	621.44
	55957PA0370003	Rating Area 3	No Preference	33	629.32
	55957PA0370003	Rating Area 3	No Preference	34	637.73
	55957PA0370003	Rating Area 3	No Preference	35	641.93
	55957PA0370003	Rating Area 3	No Preference	36	646.13
	55957PA0370003	Rating Area 3	No Preference	37	650.33
	55957PA0370003	Rating Area 3	No Preference	38	654.54
	55957PA0370003	Rating Area 3	No Preference	39	662.94
	55957PA0370003	Rating Area 3	No Preference	40	671.35
	55957PA0370003	Rating Area 3	No Preference	41	683.95
	55957PA0370003	Rating Area 3	No Preference	42	696.04
	55957PA0370003	Rating Area 3	No Preference	43	712.85
	55957PA0370003	Rating Area 3	No Preference	44	733.86
	55957PA0370003	Rating Area 3	No Preference	45	758.55
	55957PA0370003	Rating Area 3	No Preference	46	787.97
	55957PA0370003	Rating Area 3	No Preference	47	821.06
	55957PA0370003	Rating Area 3	No Preference	48	858.88
	55957PA0370003	Rating Area 3	No Preference	49	896.18
	55957PA0370003	Rating Area 3	No Preference	50	938.20
	55957PA0370003	Rating Area 3	No Preference	51	979.70
	55957PA0370003	Rating Area 3	No Preference	52	1025.41
	55957PA0370003	Rating Area 3	No Preference	53	1071.63
	55957PA0370003	Rating Area 3	No Preference	54	1121.54
	55957PA0370003	Rating Area 3	No Preference	55	1171.44
	55957PA0370003	Rating Area 3	No Preference	56	1225.55
	55957PA0370003	Rating Area 3	No Preference	57	1280.18
	55957PA0370003	Rating Area 3	No Preference	58	1338.49
	55957PA0370003	Rating Area 3	No Preference	59	1367.38
	55957PA0370003	Rating Area 3	No Preference	60	1425.69
	55957PA0370003	Rating Area 3	No Preference	61	1476.12
	55957PA0370003	Rating Area 3	No Preference	62	1509.22
	55957PA0370003	Rating Area 3	No Preference	63	1550.72
	55957PA0370003	Rating Area 3	No Preference	64 and over	1575.93
	55957PA0370004	Rating Area 3	No Preference	0-14	389.03
	55957PA0370004	Rating Area 3	No Preference	15	423.61
	55957PA0370004	Rating Area 3	No Preference	16	436.84
	55957PA0370004	Rating Area 3	No Preference	17	450.06
	55957PA0370004	Rating Area 3	No Preference	18	464.30
	55957PA0370004	Rating Area 3	No Preference	19	478.54
	55957PA0370004	Rating Area 3	No Preference	20	493.28
	55957PA0370004	Rating Area 3	No Preference	21	508.54
	55957PA0370004	Rating Area 3	No Preference	22	508.54
	55957PA0370004	Rating Area 3	No Preference	23	508.54
	55957PA0370004	Rating Area 3	No Preference	24	508.54
	55957PA0370004	Rating Area 3	No Preference	25	510.57
	55957PA0370004	Rating Area 3	No Preference	26	520.74
	55957PA0370004	Rating Area 3	No Preference	27	532.95
	55957PA0370004	Rating Area 3	No Preference	28	552.78
	55957PA0370004	Rating Area 3	No Preference	29	569.06
	55957PA0370004	Rating Area 3	No Preference	30	577.19
	55957PA0370004	Rating Area 3	No Preference	31	589.40
	55957PA0370004	Rating Area 3	No Preference	32	601.60
	55957PA0370004	Rating Area 3	No Preference	33	609.23
	55957PA0370004	Rating Area 3	No Preference	34	617.37
	55957PA0370004	Rating Area 3	No Preference	35	621.44
	55957PA0370004	Rating Area 3	No Preference	36	625.50
	55957PA0370004	Rating Area 3	No Preference	37	629.57
	55957PA0370004	Rating Area 3	No Preference	38	633.64
	55957PA0370004	Rating Area 3	No Preference	39	641.78
	55957PA0370004	Rating Area 3	No Preference	40	649.91
	55957PA0370004	Rating Area 3	No Preference	41	662.12
	55957PA0370004	Rating Area 3	No Preference	42	673.82
	55957PA0370004	Rating Area 3	No Preference	43	690.09
	55957PA0370004	Rating Area 3	No Preference	44	710.43
	55957PA0370004	Rating Area 3	No Preference	45	734.33
	55957PA0370004	Rating Area 3	No Preference	46	762.81
	55957PA0370004	Rating Area 3	No Preference	47	794.85
	55957PA0370004	Rating Area 3	No Preference	48	831.46
	55957PA0370004	Rating Area 3	No Preference	49	867.57
	55957PA0370004	Rating Area 3	No Preference	50	908.25
	55957PA0370004	Rating Area 3	No Preference	51	948.43
	55957PA0370004	Rating Area 3	No Preference	52	992.67
	55957PA0370004	Rating Area 3	No Preference	53	1037.42
	55957PA0370004	Rating Area 3	No Preference	54	1085.73
	55957PA0370004	Rating Area 3	No Preference	55	1134.04
	55957PA0370004	Rating Area 3	No Preference	56	1186.42
	55957PA0370004	Rating Area 3	No Preference	57	1239.31
	55957PA0370004	Rating Area 3	No Preference	58	1295.76
	55957PA0370004	Rating Area 3	No Preference	59	1323.73
	55957PA0370004	Rating Area 3	No Preference	60	1380.18
	55957PA0370004	Rating Area 3	No Preference	61	1429.00
	55957PA0370004	Rating Area 3	No Preference	62	1461.04
	55957PA0370004	Rating Area 3	No Preference	63	1501.21
	55957PA0370004	Rating Area 3	No Preference	64 and over	1525.62
	55957PA0380002	Rating Area 3	No Preference	0-14	329.42
	55957PA0380002	Rating Area 3	No Preference	15	358.71
	55957PA0380002	Rating Area 3	No Preference	16	369.90
	55957PA0380002	Rating Area 3	No Preference	17	381.10
	55957PA0380002	Rating Area 3	No Preference	18	393.16
	55957PA0380002	Rating Area 3	No Preference	19	405.21
	55957PA0380002	Rating Area 3	No Preference	20	417.70
	55957PA0380002	Rating Area 3	No Preference	21	430.62
	55957PA0380002	Rating Area 3	No Preference	22	430.62
	55957PA0380002	Rating Area 3	No Preference	23	430.62
	55957PA0380002	Rating Area 3	No Preference	24	430.62
	55957PA0380002	Rating Area 3	No Preference	25	432.34
	55957PA0380002	Rating Area 3	No Preference	26	440.95
	55957PA0380002	Rating Area 3	No Preference	27	451.29
	55957PA0380002	Rating Area 3	No Preference	28	468.08
	55957PA0380002	Rating Area 3	No Preference	29	481.86
	55957PA0380002	Rating Area 3	No Preference	30	488.75
	55957PA0380002	Rating Area 3	No Preference	31	499.09
	55957PA0380002	Rating Area 3	No Preference	32	509.42
	55957PA0380002	Rating Area 3	No Preference	33	515.88
	55957PA0380002	Rating Area 3	No Preference	34	522.77
	55957PA0380002	Rating Area 3	No Preference	35	526.22
	55957PA0380002	Rating Area 3	No Preference	36	529.66
	55957PA0380002	Rating Area 3	No Preference	37	533.11
	55957PA0380002	Rating Area 3	No Preference	38	536.55
	55957PA0380002	Rating Area 3	No Preference	39	543.44
	55957PA0380002	Rating Area 3	No Preference	40	550.33
	55957PA0380002	Rating Area 3	No Preference	41	560.67
	55957PA0380002	Rating Area 3	No Preference	42	570.57
	55957PA0380002	Rating Area 3	No Preference	43	584.35
	55957PA0380002	Rating Area 3	No Preference	44	601.58
	55957PA0380002	Rating Area 3	No Preference	45	621.82
	55957PA0380002	Rating Area 3	No Preference	46	645.93

55957PA0380002	Rating Area 3	No Preference	47	673.06
	Rating Area 3	No Preference	48	704.06
	Rating Area 3	No Preference	49	734.64
	Rating Area 3	No Preference	50	769.09
	Rating Area 3	No Preference	51	803.11
	Rating Area 3	No Preference	52	840.57
	Rating Area 3	No Preference	53	878.46
	Rating Area 3	No Preference	54	919.37
	Rating Area 3	No Preference	55	960.28
	Rating Area 3	No Preference	56	1004.64
	Rating Area 3	No Preference	57	1049.42
	Rating Area 3	No Preference	58	1097.22
	Rating Area 3	No Preference	59	1120.90
	Rating Area 3	No Preference	60	1168.70
	Rating Area 3	No Preference	61	1210.04
	Rating Area 3	No Preference	62	1237.17
55957PA0380002	Rating Area 3	No Preference	63	1271.19
	Rating Area 3	No Preference	64 and over	1291.86
55957PA0270037	Rating Area 3	No Preference	0-14	426.57
	Rating Area 3	No Preference	15	464.49
	Rating Area 3	No Preference	16	478.99
	Rating Area 3	No Preference	17	493.48
	Rating Area 3	No Preference	18	509.10
	Rating Area 3	No Preference	19	524.71
	Rating Area 3	No Preference	20	540.88
	Rating Area 3	No Preference	21	557.61
	Rating Area 3	No Preference	22	557.61
	Rating Area 3	No Preference	23	557.61
	Rating Area 3	No Preference	24	557.61
	Rating Area 3	No Preference	25	559.84
	Rating Area 3	No Preference	26	570.99
	Rating Area 3	No Preference	27	584.38
	Rating Area 3	No Preference	28	606.12
	Rating Area 3	No Preference	29	623.97
	Rating Area 3	No Preference	30	632.89
	Rating Area 3	No Preference	31	646.27
	Rating Area 3	No Preference	32	659.65
	Rating Area 3	No Preference	33	668.02
	Rating Area 3	No Preference	34	676.94
	Rating Area 3	No Preference	35	681.40
	Rating Area 3	No Preference	36	685.86
	Rating Area 3	No Preference	37	690.32
	Rating Area 3	No Preference	38	694.78
	Rating Area 3	No Preference	39	703.70
	Rating Area 3	No Preference	40	712.63
	Rating Area 3	No Preference	41	726.01
	Rating Area 3	No Preference	42	738.83
	Rating Area 3	No Preference	43	756.68
	Rating Area 3	No Preference	44	778.98
	Rating Area 3	No Preference	45	805.19
	Rating Area 3	No Preference	46	836.42
	Rating Area 3	No Preference	47	871.54
	Rating Area 3	No Preference	48	911.69
	Rating Area 3	No Preference	49	951.28
	Rating Area 3	No Preference	50	995.89
	Rating Area 3	No Preference	51	1039.94
	Rating Area 3	No Preference	52	1088.45
	Rating Area 3	No Preference	53	1137.52
	Rating Area 3	No Preference	54	1190.50
	Rating Area 3	No Preference	55	1243.47
	Rating Area 3	No Preference	56	1300.90
	Rating Area 3	No Preference	57	1358.90
	Rating Area 3	No Preference	58	1420.79
	Rating Area 3	No Preference	59	1451.46
	Rating Area 3	No Preference	60	1513.35
	Rating Area 3	No Preference	61	1566.88
	Rating Area 3	No Preference	62	1602.01
	Rating Area 3	No Preference	63	1646.06
	Rating Area 3	No Preference	64 and over	1672.83
55957PA0290038	Rating Area 3	No Preference	0-14	356.22
	Rating Area 3	No Preference	15	387.89
	Rating Area 3	No Preference	16	399.99
	Rating Area 3	No Preference	17	412.10
	Rating Area 3	No Preference	18	425.14
	Rating Area 3	No Preference	19	438.18
	Rating Area 3	No Preference	20	451.68
	Rating Area 3	No Preference	21	465.65
	Rating Area 3	No Preference	22	465.65
	Rating Area 3	No Preference	23	465.65
	Rating Area 3	No Preference	24	465.65
	Rating Area 3	No Preference	25	467.51
	Rating Area 3	No Preference	26	476.83
	Rating Area 3	No Preference	27	488.00
	Rating Area 3	No Preference	28	506.16
	Rating Area 3	No Preference	29	521.06
	Rating Area 3	No Preference	30	528.51
	Rating Area 3	No Preference	31	539.69
	Rating Area 3	No Preference	32	550.86
	Rating Area 3	No Preference	33	557.85
	Rating Area 3	No Preference	34	565.30
	Rating Area 3	No Preference	35	569.02
	Rating Area 3	No Preference	36	572.75
	Rating Area 3	No Preference	37	576.47
	Rating Area 3	No Preference	38	580.20
	Rating Area 3	No Preference	39	587.65
	Rating Area 3	No Preference	40	595.10
	Rating Area 3	No Preference	41	606.28
	Rating Area 3	No Preference	42	616.99
	Rating Area 3	No Preference	43	631.89
	Rating Area 3	No Preference	44	650.51
	Rating Area 3	No Preference	45	672.40
	Rating Area 3	No Preference	46	698.48
	Rating Area 3	No Preference	47	727.81
	Rating Area 3	No Preference	48	761.34
	Rating Area 3	No Preference	49	794.40
	Rating Area 3	No Preference	50	831.65
	Rating Area 3	No Preference	51	868.44
	Rating Area 3	No Preference	52	908.95
	Rating Area 3	No Preference	53	949.93
	Rating Area 3	No Preference	54	994.16
	Rating Area 3	No Preference	55	1038.40
	Rating Area 3	No Preference	56	1086.36
	Rating Area 3	No Preference	57	1134.79
	Rating Area 3	No Preference	58	1186.48
	Rating Area 3	No Preference	59	1212.09
	Rating Area 3	No Preference	60	1263.77
	Rating Area 3	No Preference	61	1308.48
	Rating Area 3	No Preference	62	1337.81
	Rating Area 3	No Preference	63	1374.60
	Rating Area 3	No Preference	64 and over	1396.95

First Priority Life Insurance Company (FPLIC)
2024 Small Group Rate Filing
Trend Exhibit
Northeastern, PA Region

Incurred Month	Members	Normalized		12 Month Moving Average		Annual Trend
		Allowed PMPM		PMPM		
Jan-18	7,908	\$	625.38			
Feb-18	7,903	\$	534.72			
Mar-18	7,964	\$	562.98			
Apr-18	8,002	\$	525.02			
May-18	8,096	\$	611.95			
Jun-18	8,078	\$	544.46			
Jul-18	8,127	\$	532.97			
Aug-18	8,184	\$	573.57			
Sep-18	8,352	\$	469.86			
Oct-18	8,411	\$	564.10			
Nov-18	8,503	\$	519.94			
Dec-18	8,552	\$	495.85	\$	546.13	
Jan-19	7,584	\$	637.82	\$	546.84	
Feb-19	7,293	\$	585.94	\$	550.76	
Mar-19	7,166	\$	575.81	\$	551.61	
Apr-19	6,904	\$	654.79	\$	561.32	
May-19	6,669	\$	675.20	\$	565.05	
Jun-19	6,385	\$	583.69	\$	568.15	
Jul-19	6,175	\$	565.02	\$	571.10	
Aug-19	6,016	\$	576.27	\$	571.23	
Sep-19	5,763	\$	722.98	\$	591.38	
Oct-19	5,500	\$	620.61	\$	596.10	
Nov-19	5,199	\$	590.31	\$	603.90	
Dec-19	4,540	\$	683.53	\$	621.00	13.7%
Jan-20	4,577	\$	581.04	\$	616.70	12.8%
Feb-20	4,578	\$	528.09	\$	614.09	11.5%
Mar-20	4,556	\$	633.68	\$	619.52	12.3%
Apr-20	4,524	\$	662.64	\$	618.77	10.2%
May-20	4,496	\$	616.73	\$	612.58	8.4%
Jun-20	4,540	\$	735.76	\$	624.88	10.0%
Jul-20	4,506	\$	586.69	\$	628.24	10.0%
Aug-20	4,536	\$	568.29	\$	628.95	10.1%
Sep-20	4,525	\$	541.05	\$	612.20	3.5%
Oct-20	4,629	\$	516.56	\$	603.34	1.2%
Nov-20	4,691	\$	589.76	\$	603.41	-0.1%
Dec-20	4,725	\$	593.88	\$	595.97	-4.0%
Jan-21	4,746	\$	600.35	\$	597.58	-3.1%
Feb-21	4,743	\$	627.15	\$	605.89	-1.3%
Mar-21	4,739	\$	549.52	\$	598.78	-3.3%
Apr-21	4,686	\$	687.05	\$	601.02	-2.9%
May-21	4,669	\$	537.74	\$	594.46	-3.0%
Jun-21	4,680	\$	656.53	\$	588.17	-5.9%
Jul-21	4,691	\$	603.44	\$	589.57	-6.2%
Aug-21	4,635	\$	670.46	\$	597.97	-4.9%
Sep-21	4,568	\$	598.19	\$	602.57	-1.6%
Oct-21	4,477	\$	692.52	\$	616.86	2.2%
Nov-21	4,485	\$	619.41	\$	619.34	2.6%
Dec-21	4,436	\$	666.39	\$	625.26	4.9%
Jan-22	5,040	\$	656.68	\$	630.21	5.5%
Feb-22	5,053	\$	599.95	\$	627.75	3.6%
Mar-22	5,126	\$	748.88	\$	645.28	7.8%
Apr-22	5,198	\$	695.01	\$	646.38	7.5%
May-22	5,229	\$	650.87	\$	655.59	10.3%
Jun-22	5,217	\$	685.01	\$	658.16	11.9%
Jul-22	5,217	\$	635.79	\$	660.54	12.0%
Aug-22	5,178	\$	650.68	\$	658.90	10.2%
Sep-22	5,171	\$	687.86	\$	666.04	10.5%
Oct-22	5,196	\$	675.67	\$	664.91	7.8%
Nov-22	5,216	\$	788.47	\$	678.76	9.6%
Dec-22	5,216	\$	670.33	\$	678.93	8.6%
Jan-23	5,216	\$	709.27	\$	683.28	8.4%
Feb-23	5,216	\$	704.46	\$	691.80	10.2%
Mar-23	5,216	\$	740.14	\$	691.15	7.1%
Apr-23	5,216	\$	681.76	\$	690.05	6.8%
May-23	5,216	\$	740.83	\$	697.56	6.4%
Jun-23	5,216	\$	740.02	\$	702.16	6.7%
Jul-23	5,216	\$	681.36	\$	705.96	6.9%
Aug-23	5,216	\$	744.01	\$	713.71	8.3%
Sep-23	5,216	\$	716.61	\$	716.09	7.5%
Oct-23	5,216	\$	740.33	\$	721.47	8.5%
Nov-23	5,216	\$	755.54	\$	718.72	5.9%
Dec-23	5,216	\$	691.50	\$	720.49	6.1%
Jan-24	5,216	\$	775.35	\$	725.99	6.3%
Feb-24	5,216	\$	778.72	\$	732.18	5.8%
Mar-24	5,216	\$	735.34	\$	731.78	5.9%
Apr-24	5,216	\$	769.33	\$	739.08	7.1%
May-24	5,216	\$	774.78	\$	741.91	6.4%
Jun-24	5,216	\$	731.54	\$	741.20	5.6%
Jul-24	5,216	\$	766.52	\$	748.30	6.0%
Aug-24	5,216	\$	758.39	\$	749.50	5.0%
Sep-24	5,216	\$	756.16	\$	752.79	5.1%
Oct-24	5,216	\$	803.43	\$	758.05	5.1%
Nov-24	5,216	\$	767.25	\$	759.03	5.6%
Dec-24	5,216	\$	758.51	\$	764.61	6.1%

Proposed Annual Trend (Cost & Utilization)

6.12%

CONFIDENTIAL

First Priority Life Insurance Company (FPLIC)
2024 Small Group Rate Filing
Quarterly Trend Support (Standard Question #4a)

	<u>1q2024</u>	<u>2q2024</u>	<u>3q2024</u>	<u>4q2024</u>
<i>Quarterly Index Rate Development:</i>				
1Q2024 Projected Paid Claims	\$759.54	\$759.54	\$759.54	\$759.54
2024 Claims Trend	6.1%	6.1%	6.1%	6.1%
Quarterly Adjustment Factor	0.000	0.303	0.575	0.818
Quarterly Projected Paid Claims	\$759.54	\$773.32	\$785.93	\$797.37
Other Claims Liability Adjustments	(\$113.51)	(\$114.48)	(\$115.36)	(\$116.16)
Projected Net Claims	\$646.03	\$658.84	\$670.56	\$681.21
Average Paid to Allowed Factor	0.863	0.863	0.863	0.863
Normalization Factors				
Average Pricing Factor	1.537	1.537	1.537	1.537
Assumed Network Factor	0.883	0.883	0.883	0.883
Average Benefit Richness	1.125	1.125	1.125	1.125
Normalized Allowed Claims	\$489.96	\$499.68	\$508.57	\$516.64
Retention Components				
Administrative Costs PMPM	\$61.63	\$60.98	\$60.39	\$59.87
% of Premium Charges	2.7%	2.7%	2.7%	2.7%
Required Revenue	\$727.23	\$739.89	\$751.49	\$762.02
Months of Trend	0	3	6	9
Table 5A Trend	6.12%	7.15%	6.78%	6.43%

First Priority Life Insurance Company (FPLIC)

2024 Small Group Rate Filing

Derivation of Change in Morbidity, Demographics, Benefits, and Average Network Factor

Average Rating Factors by Cohort:		Age Factor	Area Factor	Network Factor	Induced Demand Factor (Based on Metal Levels)
Calendar Year 2022 Average		1.5440	1.0000	0.8663	1.0952
Calendar Year 2022 Average for Members Active at end of BEP		1.5442	1.0000	0.8663	1.0954
2024 Projected		1.5435	1.0000	0.8833	1.0941

	Claims Paid through Claims System	Rx Rebates, Capitation, Settlements, and Other Claims Paid Outside of System	Total
Support for Single Risk Pool Adjustment Factors:			
Calendar Year 2022 Allowed Claims PMPM	\$ 762.64	\$ (52.84)	\$ 709.80
Calendar Year 2022 Allowed Claims PMPM for Members Active at end of BEP	\$ 767.53	\$ (53.08)	\$ 714.44
BEP Adjustment (for COVID)	0.00%	0.00%	
Adj Calendar Year 2022 Allowed Claims PMPM	\$ 762.64	\$ (52.84)	\$ 709.80
Adj Calendar Year 2022 Allowed Claims PMPM for Members Active at end of BEP	\$ 767.53	\$ (53.08)	\$ 714.44
Trend	6.12%	Projections Done Independently	
Projected 2024 Allowed Claims PMPM for BEP Members	\$ 858.88	\$ (55.13)	\$ 803.75
Projected 2024 Allowed Claims PMPM for Projected Membership	\$ 864.38	\$ (55.13)	\$ 809.25
Change in Morbidity (Excluding Projected COVID Impacts)	1.0060	1.0000	1.0064
Change in Age	0.9996	1.0000	0.9996
Change in Area	1.0000	1.0000	1.0000
Change in Network	1.0196	1.0000	1.0210
Change in Benefit Richness	0.9990	1.0000	0.9989
Change in Morbidity - Projected COVID Impacts	1.0000	1.0000	1.0000

Development of Single Risk Pool Adjustment Factors:	
Change in Morbidity - All Other	1.0064
Change in Demographics	0.9996
Change in Network	1.0210

Table 3 Induced Demand Trend	-0.05%
-------------------------------------	---------------

First Priority Life Insurance Company (FPLIC)

2024 Small Group Rate Filing

Paid-to-Allowed Ratio in the Projection Period

Sum of Projected Claims by Plan \$ 56,566,582 \$ 48,833,542
 Calculated Paid to Allowed Ratio 86.33%
 URRT Worksheet I Value 86.33%

Plan ID	Metal Level	Projected Member Months	Projected Allowed Claims URRT Wkst II	Projected Paid Claims URRT Wkst II
55957PA0270007	Platinum	1,728	\$ 1,753,281	\$ 1,699,775
55957PA0290007	Platinum	1,800	\$ 1,513,062	\$ 1,466,887
55957PA0270016	Platinum	1,848	\$ 1,859,251	\$ 1,782,092
55957PA0290008	Platinum	1,092	\$ 910,196	\$ 872,423
55957PA0270002	Platinum	4,908	\$ 4,912,121	\$ 4,674,478
55957PA0290002	Platinum	3,960	\$ 3,283,493	\$ 3,124,641
55957PA0270006	Platinum	780	\$ 771,543	\$ 722,101
55957PA0290006	Platinum	876	\$ 717,870	\$ 671,868
55957PA0270023	Gold	0	\$ -	\$ -
55957PA0290024	Gold	984	\$ 783,743	\$ 702,322
55957PA0270017	Gold	1,740	\$ 1,641,849	\$ 1,425,667
55957PA0290022	Gold	3,072	\$ 2,401,495	\$ 2,085,290
55957PA0270018	Gold	2,580	\$ 2,374,270	\$ 1,966,797
55957PA0290012	Gold	7,056	\$ 5,379,544	\$ 4,456,303
55957PA0270008	Gold	372	\$ 348,413	\$ 298,526
55957PA0290011	Gold	2,016	\$ 1,564,292	\$ 1,340,311
55957PA0270030	Gold	540	\$ 497,990	\$ 414,273
55957PA0290029	Gold	1,260	\$ 962,661	\$ 800,829
55957PA0270009	Gold	756	\$ 707,232	\$ 604,663
55957PA0290013	Gold	2,652	\$ 2,055,371	\$ 1,757,283
55957PA0270033	Gold	12	\$ 11,087	\$ 9,258
55957PA0290034	Gold	624	\$ 477,647	\$ 398,839
55957PA0270031	Gold	72	\$ 65,131	\$ 52,012
55957PA0290030	Gold	1,068	\$ 800,392	\$ 639,173
55957PA0270011	Gold	3,180	\$ 2,985,030	\$ 2,568,030
55957PA0290016	Gold	4,836	\$ 3,760,835	\$ 3,235,457
55957PA0270028	Gold	84	\$ 75,752	\$ 60,067
55957PA0290031	Gold	1,188	\$ 887,576	\$ 703,800
55957PA0270036	Gold	108	\$ 99,373	\$ 82,294
55957PA0290037	Gold	324	\$ 246,983	\$ 204,534
55957PA0270029	Gold	852	\$ 765,995	\$ 603,062
55957PA0290032	Gold	2,124	\$ 1,582,040	\$ 1,245,528
55957PA0270032	Gold	228	\$ 207,247	\$ 167,292
55957PA0290033	Gold	240	\$ 180,735	\$ 145,891
55957PA0270025	Silver	204	\$ 177,320	\$ 127,078
55957PA0290026	Silver	708	\$ 509,844	\$ 365,383
55957PA0270027	Silver	72	\$ 62,568	\$ 44,803
55957PA0290028	Silver	480	\$ 345,572	\$ 247,452
55957PA0270026	Silver	84	\$ 74,108	\$ 55,576
55957PA0290027	Silver	624	\$ 456,083	\$ 342,033
55957PA0270034	Silver	672	\$ 583,592	\$ 416,983
55957PA0290035	Silver	3,180	\$ 2,287,935	\$ 1,634,755
55957PA0270013	Bronze	180	\$ 154,523	\$ 105,800
55957PA0290021	Bronze	408	\$ 290,173	\$ 198,677
55957PA0280004	Gold	144	\$ 134,619	\$ 114,950
55957PA0280005	Silver	84	\$ 74,591	\$ 56,935
55957PA0300001	Platinum	1,992	\$ 1,497,983	\$ 1,409,139
55957PA0300004	Gold	1,176	\$ 839,122	\$ 726,319
55957PA0300003	Gold	708	\$ 499,937	\$ 424,567
55957PA0300002	Gold	1,548	\$ 1,086,492	\$ 912,117
55957PA0300005	Silver	1,368	\$ 908,619	\$ 669,210
55957PA0370003	Gold	0	\$ -	\$ -
55957PA0370004	Gold	0	\$ -	\$ -
55957PA0380002	Silver	0	\$ -	\$ -
55957PA0270037	Silver	0	\$ -	\$ -
55957PA0290038	Silver	0	\$ -	\$ -

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First Priority Life Insurance Company (FPLIC)
2024 Small Group Rate Filing
Risk Adjustment

	PID RATEE Data as of 5/3/2023		
	Risk Adjustment Transfer Amount	2022 Member Months	Risk Adjustment Transfer Amount PMPM
FPLIC	\$4,001,635	62,210	\$64.32

1Q URRT Average Premium	\$	728.12
2023 HCRP % of Premium		0.69%

Projected High-Cost Risk Pool Charge	\$	(5.03)
Projected High-Cost Risk Pool Recoveries	\$	1.60
Table 5 Risk Adjustment		\$60.89

First Priority Life Insurance Company (FPLIC)
2024 Small Group Rate Filing
Induced Utilization Exhibit

Plan ID (1)	Metal Level (2)	Projected Membership (3)	Projected Allowed Claims (4)	Projected Paid Claims (5)	Paid-To- Allowed Factor (6)	AV & Cost Sharing Factor (7)	Network Factor (8)	(7)/(6) (9)
55957PA0270007	Platinum	144	1,753,281	1,699,775	0.9695	1.0431	1.0100	1.0760
55957PA0290007	Platinum	150	1,513,062	1,466,887	0.9695	1.0431	0.8368	1.0760
55957PA0270016	Platinum	154	1,859,251	1,782,092	0.9585	1.0226	1.0100	1.0669
55957PA0290008	Platinum	91	910,196	872,423	0.9585	1.0226	0.8368	1.0669
55957PA0270002	Platinum	409	4,912,121	4,674,478	0.9516	1.0100	1.0100	1.0613
55957PA0290002	Platinum	330	3,283,493	3,124,641	0.9516	1.0100	0.8368	1.0613
55957PA0270006	Platinum	65	771,543	722,101	0.9359	0.9817	1.0100	1.0490
55957PA0290006	Platinum	73	717,870	671,868	0.9359	0.9817	0.8368	1.0490
55957PA0270023	Gold	0	0	0	0.8961	0.9136	1.0100	1.0195
55957PA0290024	Gold	82	783,743	702,322	0.8961	0.9136	0.8368	1.0195
55957PA0270017	Gold	145	1,641,849	1,425,667	0.8683	0.8689	1.0100	1.0006
55957PA0290022	Gold	256	2,401,495	2,085,290	0.8683	0.8689	0.8368	1.0006
55957PA0270018	Gold	215	2,374,270	1,966,797	0.8284	0.8084	1.0100	0.9759
55957PA0290012	Gold	588	5,379,544	4,456,303	0.8284	0.8084	0.8368	0.9759
55957PA0270008	Gold	31	348,413	298,526	0.8568	0.8510	1.0100	0.9932
55957PA0290011	Gold	168	1,564,292	1,340,311	0.8568	0.8510	0.8368	0.9932
55957PA0270030	Gold	45	497,990	414,273	0.8319	0.8135	1.0100	0.9779
55957PA0290029	Gold	105	962,661	800,829	0.8319	0.8135	0.8368	0.9779
55957PA0270009	Gold	63	707,232	604,663	0.8550	0.8482	1.0100	0.9920
55957PA0290013	Gold	221	2,055,371	1,757,283	0.8550	0.8482	0.8368	0.9920
55957PA0270033	Gold	1	11,087	9,258	0.8350	0.8181	1.0100	0.9798
55957PA0290034	Gold	52	477,647	398,839	0.8350	0.8181	0.8368	0.9798
55957PA0270031	Gold	6	65,131	52,012	0.7986	0.7661	1.0100	0.9593
55957PA0290030	Gold	89	800,392	639,173	0.7986	0.7661	0.8368	0.9593
55957PA0270011	Gold	265	2,985,030	2,568,030	0.8603	0.8564	1.0100	0.9954
55957PA0290016	Gold	403	3,760,835	3,235,457	0.8603	0.8564	0.8368	0.9954
55957PA0270028	Gold	7	75,752	60,067	0.7929	0.7583	1.0100	0.9563
55957PA0290031	Gold	99	887,576	703,800	0.7929	0.7583	0.8368	0.9563
55957PA0270036	Gold	9	99,373	82,294	0.8281	0.8080	1.0100	0.9757
55957PA0290037	Gold	27	246,983	204,534	0.8281	0.8080	0.8368	0.9757
55957PA0270029	Gold	71	765,995	603,062	0.7873	0.7506	1.0100	0.9534
55957PA0290032	Gold	177	1,582,040	1,245,528	0.7873	0.7506	0.8368	0.9534
55957PA0270032	Gold	19	207,247	167,292	0.8072	0.7781	1.0100	0.9639
55957PA0290033	Gold	20	180,735	145,891	0.8072	0.7781	0.8368	0.9639
55957PA0270025	Silver	17	177,320	127,078	0.7167	0.6606	1.0100	0.9218
55957PA0290026	Silver	59	509,844	365,383	0.7167	0.6606	0.8368	0.9218
55957PA0270027	Silver	6	62,568	44,803	0.7161	0.6599	1.0100	0.9215
55957PA0290028	Silver	40	345,572	247,452	0.7161	0.6599	0.8368	0.9215
55957PA0270026	Silver	7	74,108	55,576	0.7499	0.7016	1.0100	0.9356
55957PA0290027	Silver	52	456,083	342,033	0.7499	0.7016	0.8368	0.9356
55957PA0270034	Silver	56	583,592	416,983	0.7145	0.6580	1.0100	0.9209
55957PA0290035	Silver	265	2,287,935	1,634,755	0.7145	0.6580	0.8368	0.9209
55957PA0270013	Bronze	15	154,523	105,800	0.6847	0.6233	1.0100	0.9104
55957PA0290021	Bronze	34	290,173	198,677	0.6847	0.6233	0.8368	0.9104
55957PA0280004	Gold	12	134,619	114,950	0.8539	0.8465	1.0100	0.9914
55957PA0280005	Silver	7	74,591	56,935	0.7633	0.7188	1.0100	0.9417
55957PA0300001	Platinum	166	1,497,983	1,409,139	0.9407	0.9902	0.7651	1.0527
55957PA0300004	Gold	98	839,122	726,319	0.8656	0.8646	0.7651	0.9988
55957PA0300003	Gold	59	499,937	424,567	0.8492	0.8394	0.7651	0.9885
55957PA0300002	Gold	129	1,086,492	912,117	0.8395	0.8248	0.7651	0.9825
55957PA0300005	Silver	114	908,619	669,210	0.7365	0.6848	0.7651	0.9298
55957PA0370003	Gold	0	0	0	0.8583	0.8532	0.9494	0.9941
55957PA0370004	Gold	0	0	0	0.8395	0.8248	0.9494	0.9825
55957PA0380002	Silver	0	0	0	0.7430	0.6929	0.9494	0.9325
55957PA0270037	Silver	0	0	0	0.8584	0.8534	1.0100	0.9942
55957PA0290038	Silver	0	0	0	0.8584	0.8534	0.8368	0.9942

1.0000

First Priority Life Insurance Company (FPLIC)
2024 Small Group Rate Filing
Derivation of the Age, Geographic, and Tobacco Calibration Factors

Age Factor			
Type	Average Age Factor	% of Members	Allowed
Current ACA Book - February 2023	1.543	86.1%	\$714.44
New Business (Assumed to be same as current block)	1.543	13.9%	\$714.44
Overall	1.543	100.0%	

Child Capping Adjustment	1.004
Average Age Factor	1.537
Geographic Factor	1.000
Tobacco Surcharge (Not Applicable)	1.000

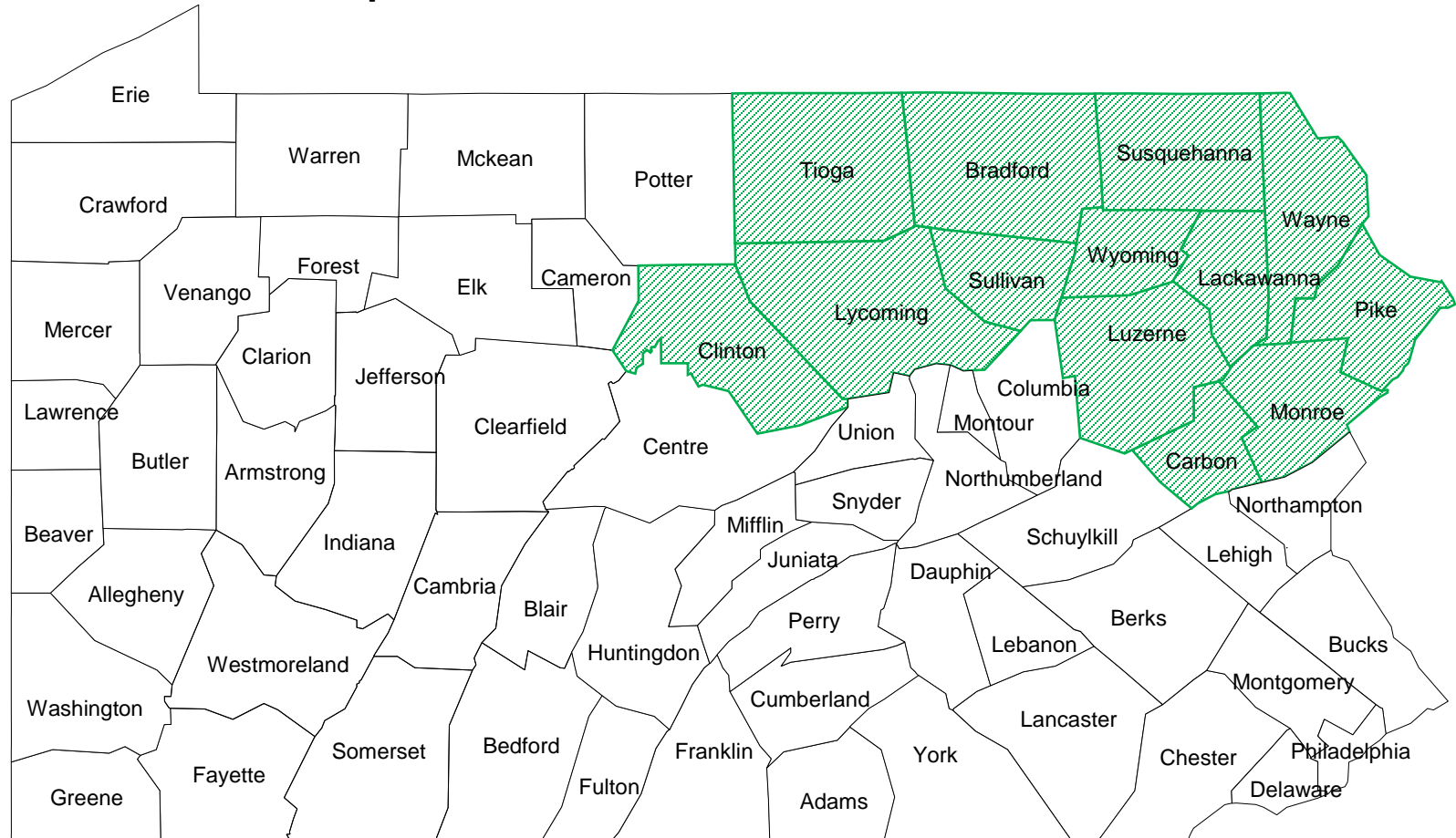
Rating Area	Rating Factor	Projected Members
1	0.0000	-
2	0.0000	-
3	1.0000	5,716
4	0.0000	-
5	0.0000	-
6	0.0000	-
7	0.0000	-
8	0.0000	-
9	0.0000	-

2024 Rate Filing Year


2023 Service Area


Issuer: First Priority Life Insurance Company

Market: Small Group



Key *(modify as needed)*

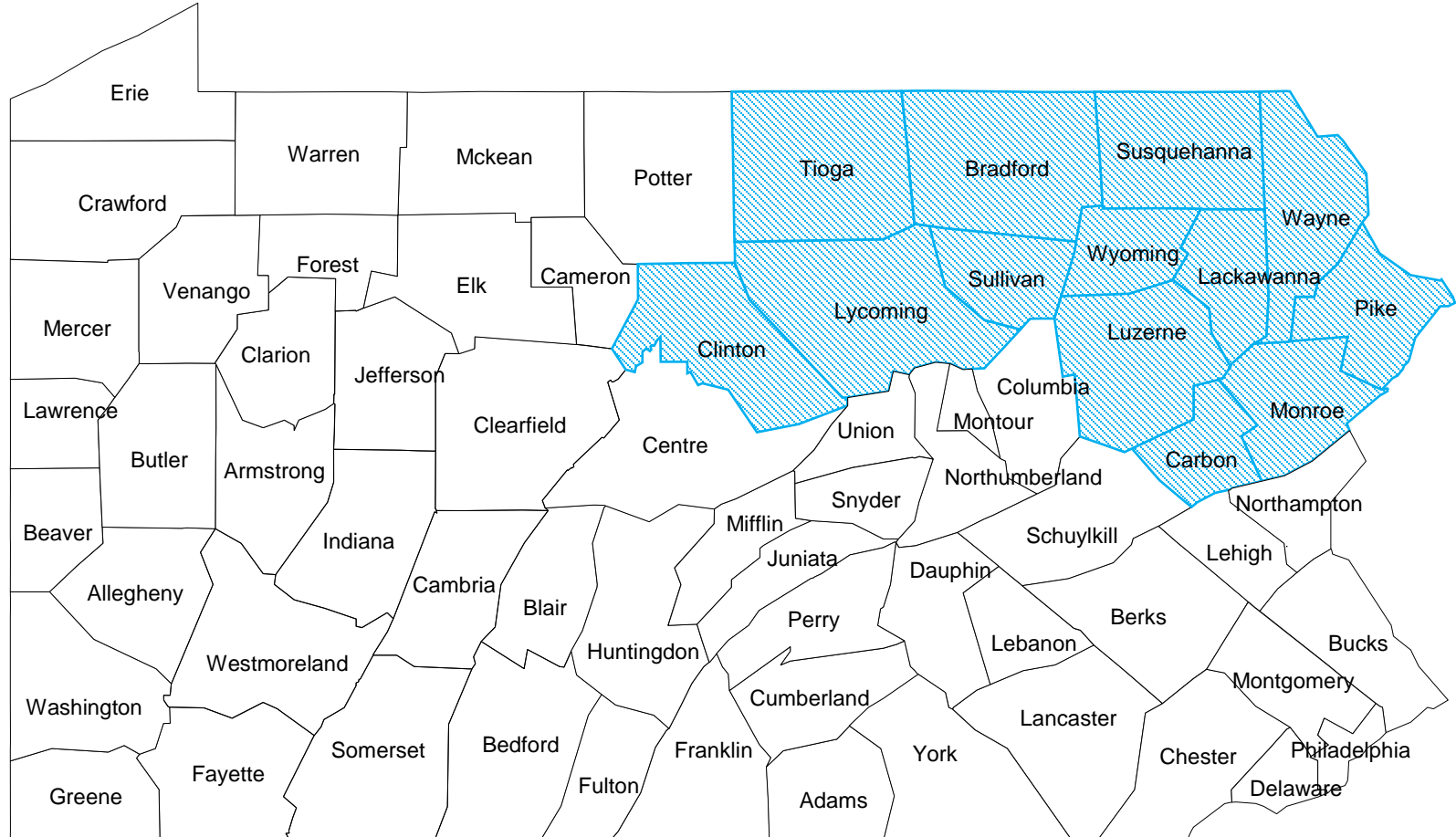
 : 2023 on-exchange service area

 : 2023 off-exchange only service area


2024 Service Area


Issuer: First Priority Life Insurance Company

Market: Small Group



Key *(modify as needed)*

 : 2024 on-exchange service area

 : 2024 off-exchange only service area

**First Priority Life Insurance Company's Response to Objection Letter Dated
06/09/2023**

Product Name: FPLIC Small Group 2024 ACA Rate Filing

**RE: First Priority Life Insurance Company, Small Group PPO, ACA Filing for PY2024
Pennsylvania Insurance Department ID #: HGHM-133644720**

Objection Letter Status: Disapproved

Objection Letter Date: 06/09/2023

Respond By Date: 06/21/2023

Response Date: 06/21/2023

Below please find our responses to the First Priority Life Insurance Company (FPLIC, "Company") Small Group 2024 ACA Rate Filing Objection Letter dated 06/09/2023. For convenience, the questions have been reproduced below, with our responses immediately following each question.

1. Please provide a demonstration for the projection period that the underlying assumptions meet the Federally prescribed MLR guidelines.

Response:

As seen in tab "II Rate Development & Change" of the provided PAAM exhibits, the projected 2024 MLR is $\$651.06 / \$728.18 = 89.4\%$ which is above the 80% threshold.

2. Please confirm that you have tested to ensure that the rates in Table 11 of the PAAM Exhibits, PA Plan Design Summary and Rate Table, Federal Rates Template, and binder are identical.

Response:

The Company confirms that they thoroughly test the rates of each rate filing submission to ensure that the rates in Table 11 of the Actuarial Memorandum Exhibits, PA Plan Design Summary and Rate Tables, Federal Rates Template, and binder are identical.

3. The file "2024 PID Public PDF – FPLIC – 05172023.pdf" submitted under the Supporting Documentation tab appears to only contain one tab of the PAAM Exhibits. Please update this file to contain the other tabs of the PAAM Exhibits.

Response:

The Public PDF has been updated with all PAAM Exhibits and has been re-submitted within SERFF.

4. The Department is interested in the issuer's estimate of the drivers of the rate change, in particular, what portion of the indicated rate change from Table 11 is due to changes in various components such as reinsurance (individual market only), utilization trend, unit cost trend, expenses, morbidity, benefits, risk adjustment, or other relevant factors?

Response:

	Drivers of Rate Change	Factor
a.	Base Claims Experience	6.0%
b.	Morbidity	-1.8%
c.	Change in Non-System Claims	-0.3%
d.	Risk Adjustment	-1.1%
e.	Projection Year Trend	-1.5%
f.	Change in Pricing of Benefits & Benefit Richness	3.1%
g.	Retention (Admin, Taxes, and Fees)	-0.7%
h.	Total $h=(1+a)*(1+b)*(1+c)*(1+d)*(1+e)*(1+f)*(1+g)-1$	3.5%

- a) Base Claims Experience represents projected 2022 claims from the 2023 filing vs actual 2022 experience. Base Claims are based on Allowed BEP claims adjusted for paid-to-allowed factors and benefit richness.
- b) Morbidity represents the change in morbidity from the 2023 to the 2024 filing.
- c) Change in Non-system claims factor represents change in non-system claims from the 2023 to the 2024 filing. Non-system claims include claims processed outside the Company's claims system which include Rx rebates and settlements.
- d) Change in Risk Adjustment represent the change in impact of risk adjustment from the 2023 filing to the 2024 filing.

- e) Projection Year Trend represents the change from the 2023 rate filing trends to the 2024 rate filing trends.
- f) Change in Pricing of Benefits and Benefit Richness represents the change in expected paid-to-alloweds and benefit richness factors in the 2024 product portfolio vs the 2023 product portfolio.
- g) Retention represents the change in Retention (admin, taxes, fees) from the 2023 to the 2024 filing.

5. Per the URRT, Worksheet 2, Member Cost Sharing (cell D28) is equal to \$5,771,341.94. However, per the PAAM Exhibits, Table 2, Estimated Cost Sharing (Member and HHS) (cell F36) is equal to \$6,292,655.02. Please explain the discrepancy or update so that these numbers are consistent.

Response:

Member Cost Sharing in URRT Worksheet 2 includes a decrease for Rx Rebates and an increase for Capitation, but the Estimated Cost Sharing (Member and HHS) in PAAM Exhibits Table 2 does not include adjustments for Rx Rebates or Capitation.

6. Per Table 2 of the PAAM Exhibits, Estimated Cost Sharing (Member and HHS) (cell F36) is equal to \$6,292,655.02. However, in Table 4 of the PAAM Exhibits, the Estimated Annual Cost Sharing (Member + HHS) for 2022 (column I) is \$6,499,939.45. Please update so that these numbers are consistent or provide an explanation explaining the difference.

Response:

The Estimated Cost Sharing (Member and HHS) in Table 2 of the PAAM Exhibits includes increases for settlements processed outside the Company's claims system, as well as a decrease for Other Party Liabilities, but the Estimated Annual Cost Sharing (Member + HHS) in Table 4 of the PAAM Exhibits does not include these adjustments.



July 14, 2023

Ms. Lindsy Swartz, MBA, MCM, Director – Accident and Health Rate and Policy Form Review
Bureau of Life, Accident & Health Insurance
Commonwealth of Pennsylvania Insurance Department
1311 Strawberry Square
Harrisburg, PA 17120

Re: First Priority Life Insurance Company (FPLIC) 2024 ACA Rate Filing (Small Group Market)
FPLIC Filing # 1A-SG-FPLIC-2024 (SERFF Filing # HGHM-133644720)

Dear Ms. Swartz:

This Filing includes First Priority Life Insurance Company (FPLIC) (NAIC # 60147; HIOS Issuer ID # 55957) Small Group Market Off-Exchange ACA rates and the supporting rate development for policies with effective dates on or after **January 1, 2024**.

This letter accompanies the Company's response to the Department's data call request from July 7, 2023 to identify any changes made to the original Highmark Benefits Group (HBG) (NAIC # 60147; HIOS Issuer ID # 55957) Small Group Market Off Exchange ACA rate filing and the supporting rate development for policies with effective dates on or after **January 1, 2024**. In response to the Department's data call, the Company has made the following revisions to its filing:

- The 2022 experience period risk adjustment amount in Table 2 has been updated to reflect the CMS risk adjustment amount released on June 30th

Should you have any questions regarding the attached Filing, please feel free to contact me at (412) 544-0185 or via e-mail at: nicholas.sarneso@highmark.com.

Sincerely,

Nicholas Sarneso, FSA, MAAA
Director, Actuarial Services
Highmark Inc.

**First Priority Life Insurance Company's Response to Objection Letter Dated
07/07/2023**

Product Name: FPLIC Small Group 2024 ACA Rate Filing

**RE: First Priority Life Insurance Company, Small Group PPO, ACA Filing for PY2024
Pennsylvania Insurance Department ID #: HGHM-133644720**

Objection Letter Status: Disapproved

Objection Letter Date: 07/07/2023

Respond By Date: 07/14/2023

Response Date: 07/14/2023

Below please find our responses to the First Priority Life Insurance Company (FPLIC, "Company") Small Group 2024 ACA Rate Filing Objection Letter dated 07/07/2023. For convenience, the questions have been reproduced below, with our responses immediately following each question.

1. Please update the 2022 experience period risk adjustment amount, in Table 2, to reflect the final CMS risk adjustment amount released on June 30th.

Response:

The 2022 experience period risk adjustment has been updated to reflect the final CMS risk adjustment amount released on June 30th.

2. If the projected risk adjustment transfer amount in Table 5 will be modified, due to the final CMS transfer amount published on June 30th, please provide narrative and detailed supporting data to justify the proposed changes.

Response:

N/A

3. Please confirm that you have tested to ensure that the rates in Table 11 of the Actuarial Memorandum Exhibits, PA Plan Design Summary and Rate Tables, and Federal Rate Templates are identical.

Response:

The Company confirms that they thoroughly test the rates of each rate filing submission to ensure that the rates in Table 11 of the Actuarial Memorandum Exhibits, PA Plan Design Summary and Rate Tables, Federal Rates Templates are identical.

4. Please ensure that the 7/14/23 versions of the following items are posted in SERFF with your July 14th response to this data call.

- a. Cover Letter identifying all changes made and the reasons for the change. Also, show the revised rate change.
- b. PA Actuarial Memorandum
- c. PA Actuarial Memorandum Exhibits
- d. Department's Plan Design Summary and Rate Template Exhibits (please ensure that the rate template by county is populated with only numeric values – no "NA")
- e. URRT
- f. Federal Rate Template
- g. Part III: Actuarial Memorandum
- h. Public PDF with limited redactions as previously directed in the Guidance (includes all correspondence and supporting exhibits after the initial submission, in addition to all the above items).

Response:

SERFF has been updated with the 7/14/23 versions of the items above.

5. The membership included in Table 1 is unclear based on the wording in the memo. Please confirm that the membership included in Table 1 on the Data tab in PAAME is SG FPLIC membership only.

Response:

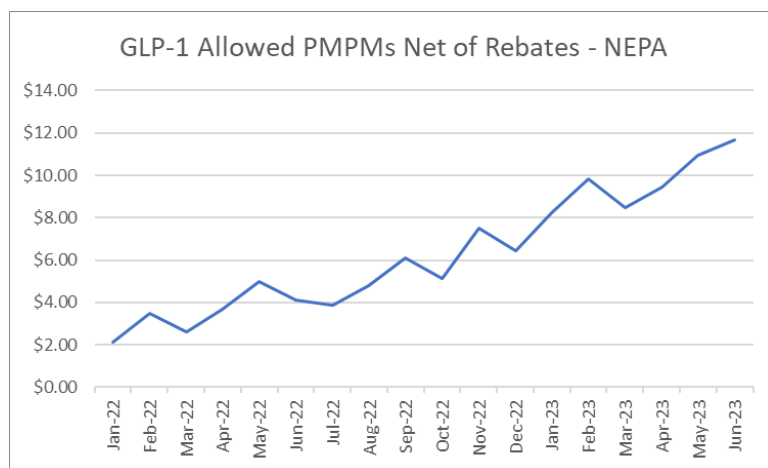
The membership included in Table 1 on the Data tab in PAAME is SG FPLIC membership only.

6. The following objections pertain to the Excel file “2024 Supplemental Exhibits...”:
- a. On trend support tab, please explain what all has been normalized for in column C.
 - b. On trend support tab, please produce 2 sets of data – one set for medical data and a second set for drug data.
 - c. On trend support tab, please provide similar, separate data sets as requested above utilizing the same data that was used in Table 3 of PAAME’s Data tab.
 - d. On Table 5 support tab, please split out Rx Rebates, Capitation, Settlements, and other claims paid outside of system for both CY22 and 2024. Please ensure that the projected Rx Rebates is supported by the historical information provided in Table 4 of PAAME.
 - i. Please explain how the change in benefit richness is not being double counted within the trend development.
 - ii. Please provide a detailed quantitative exhibit that retains all formulas and supports the 0.9990 benefit richness adjustment factor.
 - e. On Table 5 Risk Adjustment tab please provide quantitative support for the following figures:
 - i. 1Q URRT Average Premium
 - ii. 2023 HCRP % of Premium

Response:

Column C includes normalization for benefit richness, population aging, changes in fee schedules, and external trend drivers. The “Trend Support – Med & Rx” tab in the provided “PID Response Exhibits FPLIC 07142023” file has been updated to split out medical and drug data. The Company uses the aggregate claim trend for all types of service, applied to the experience period. This is done so that the combined trend is reasonable in consideration of the various pricing trend components and the overall anticipated trend level. In addition to the base medical and drug claims, the trend illustrated in Table 3 reflects changes in anticipated costs for claims processed outside of the Company’s claims system, including Rx rebates and settlements. The development of these projections/trends is not comparable to the medical and drug trend development discussed, so there is no comparable dataset to provide.

Additionally, we would like to note that this filing does not include any adjustments for the emerging costs of GLP-1 drugs used for diabetes. Average costs in 2022 were \$4.57 PMPM. As of June 2023, we are at \$11.70 PMPM and rising.



The “Table 5 Support – Split” tab in the provided “PID Response Exhibits FPLIC 07142023” file has been updated to split out Rx Rebates, Capitation, Settlements, and other claims paid outside of system for both CY22 and 2024. Note that this will be redacted in the Public PDF due to the competitive sensitivity of Rx Rebates.

Tab “Benefit Richness Adjustment” tab in the provided “PID Response Exhibits FPLIC 07142023” file supports the benefit richness adjustment factor.

The 1Q URRT Average Premium is calculated from the following cells on the “III Plan Rates” tab of the PAAM Exhibits:

$$\frac{\text{Pure Premium}}{1 - \text{Admin Costs} - \text{Taxes \& Fees} - \text{Profit}} = \frac{Q15}{1 - R15 - S15 - T15} = \frac{\$651.01}{1 - 8.5\% - 2.1\% - 0\%} = \$728.12 .$$

We would like to note that the cell labeled “2023 HCRP % of Premium” should read “2024 HCRP % of Premium”. This 2024 HCRP % of Premium was developed using estimates provided by our external actuarial consultant.

7. Please revise Table 3 and Table 3b in the PAAM Exhibits to reflect the separate medical and prescription drug trends supported in response to question 6 b above. Additionally, please consider varying the medical trend by service category.

Response:

Please see response to question 6.

8. Please provide brief descriptions of the networks listed in Table 14 of the PAAM Exhibits and support for the network factors.

Response:

The PPO (Including QHD) network is our broad product. Custom PPO, AffordaBlue, and Lehigh Valley Flex Blue are all high performing, narrow networks.

The network factors are developed based on contractual rates.

First Priority Life Insurance Company (FPLIC)
2024 Small Group Rate Filing
Trend Exhibit - Medical & Rx Split
Northeastern, PA Region

Incurred Month	Members	Medical			12 Month	
		Normalized	Rx Normalized	Total Normalized	Moving Average	Annual Trend
		Allowed PMPM	Allowed PMPM	Allowed PMPM	PMPM	
Jan-18	7,908	\$ 496.55	\$ 128.83	\$ 625.38		
Feb-18	7,903	\$ 411.82	\$ 122.90	\$ 534.72		
Mar-18	7,964	\$ 414.44	\$ 148.53	\$ 562.98		
Apr-18	8,002	\$ 403.69	\$ 121.34	\$ 525.02		
May-18	8,096	\$ 476.31	\$ 135.64	\$ 611.95		
Jun-18	8,078	\$ 413.21	\$ 131.25	\$ 544.46		
Jul-18	8,127	\$ 404.25	\$ 128.73	\$ 532.97		
Aug-18	8,184	\$ 438.39	\$ 135.18	\$ 573.57		
Sep-18	8,352	\$ 357.66	\$ 112.20	\$ 469.86		
Oct-18	8,411	\$ 426.74	\$ 137.37	\$ 564.10		
Nov-18	8,503	\$ 393.59	\$ 126.36	\$ 519.94		
Dec-18	8,552	\$ 367.05	\$ 128.80	\$ 495.85	\$ 546.13	
Jan-19	7,584	\$ 490.38	\$ 147.44	\$ 637.82	\$ 546.84	
Feb-19	7,293	\$ 458.32	\$ 127.62	\$ 585.94	\$ 550.76	
Mar-19	7,166	\$ 436.09	\$ 139.72	\$ 575.81	\$ 551.61	
Apr-19	6,904	\$ 508.80	\$ 145.99	\$ 654.79	\$ 561.32	
May-19	6,669	\$ 521.79	\$ 153.41	\$ 675.20	\$ 565.05	
Jun-19	6,385	\$ 444.98	\$ 138.71	\$ 583.69	\$ 568.15	
Jul-19	6,175	\$ 407.91	\$ 157.12	\$ 565.02	\$ 571.10	
Aug-19	6,016	\$ 433.58	\$ 142.70	\$ 576.27	\$ 571.23	
Sep-19	5,763	\$ 578.21	\$ 144.77	\$ 722.98	\$ 591.38	
Oct-19	5,500	\$ 458.83	\$ 161.78	\$ 620.61	\$ 596.10	
Nov-19	5,199	\$ 448.58	\$ 141.73	\$ 590.31	\$ 603.90	
Dec-19	4,540	\$ 510.60	\$ 172.93	\$ 683.53	\$ 621.00	13.7%
Jan-20	4,577	\$ 410.09	\$ 170.95	\$ 581.04	\$ 616.70	12.8%
Feb-20	4,578	\$ 379.57	\$ 148.52	\$ 528.09	\$ 614.09	11.5%
Mar-20	4,556	\$ 420.04	\$ 213.64	\$ 633.68	\$ 619.52	12.3%
Apr-20	4,524	\$ 466.09	\$ 196.55	\$ 662.64	\$ 618.77	10.2%
May-20	4,496	\$ 431.00	\$ 185.72	\$ 616.73	\$ 612.58	8.4%
Jun-20	4,540	\$ 541.35	\$ 194.41	\$ 735.76	\$ 624.88	10.0%
Jul-20	4,506	\$ 410.34	\$ 176.36	\$ 586.69	\$ 628.24	10.0%
Aug-20	4,536	\$ 379.90	\$ 188.39	\$ 568.29	\$ 628.95	10.1%
Sep-20	4,525	\$ 381.58	\$ 159.47	\$ 541.05	\$ 612.20	3.5%
Oct-20	4,629	\$ 350.43	\$ 166.12	\$ 516.56	\$ 603.34	1.2%
Nov-20	4,691	\$ 426.31	\$ 163.44	\$ 589.76	\$ 603.41	-0.1%
Dec-20	4,725	\$ 420.93	\$ 172.95	\$ 593.88	\$ 595.97	-4.0%
Jan-21	4,746	\$ 442.09	\$ 158.26	\$ 600.35	\$ 597.58	-3.1%
Feb-21	4,743	\$ 476.48	\$ 150.67	\$ 627.15	\$ 605.89	-1.3%
Mar-21	4,739	\$ 383.59	\$ 165.93	\$ 549.52	\$ 598.78	-3.3%
Apr-21	4,686	\$ 496.22	\$ 190.83	\$ 687.05	\$ 601.02	-2.9%
May-21	4,669	\$ 384.90	\$ 152.84	\$ 537.74	\$ 594.46	-3.0%
Jun-21	4,680	\$ 491.88	\$ 164.65	\$ 656.53	\$ 588.17	-5.9%
Jul-21	4,691	\$ 440.23	\$ 163.21	\$ 603.44	\$ 589.57	-6.2%
Aug-21	4,635	\$ 484.59	\$ 185.88	\$ 670.46	\$ 597.97	-4.9%
Sep-21	4,568	\$ 418.51	\$ 179.68	\$ 598.19	\$ 602.57	-1.6%
Oct-21	4,477	\$ 502.69	\$ 189.83	\$ 692.52	\$ 616.86	2.2%
Nov-21	4,485	\$ 438.04	\$ 181.37	\$ 619.41	\$ 619.34	2.6%
Dec-21	4,436	\$ 455.63	\$ 210.76	\$ 666.39	\$ 625.26	4.9%
Jan-22	5,040	\$ 491.94	\$ 164.74	\$ 656.68	\$ 630.21	5.5%
Feb-22	5,053	\$ 407.63	\$ 192.32	\$ 599.95	\$ 627.75	3.6%
Mar-22	5,126	\$ 528.96	\$ 219.91	\$ 748.88	\$ 645.28	7.8%
Apr-22	5,198	\$ 484.38	\$ 210.62	\$ 695.01	\$ 646.38	7.5%
May-22	5,229	\$ 441.21	\$ 209.67	\$ 650.87	\$ 655.59	10.3%
Jun-22	5,217	\$ 462.79	\$ 222.22	\$ 685.01	\$ 658.16	11.9%
Jul-22	5,217	\$ 423.17	\$ 212.62	\$ 635.79	\$ 660.54	12.0%
Aug-22	5,178	\$ 403.26	\$ 247.42	\$ 650.68	\$ 658.90	10.2%
Sep-22	5,171	\$ 486.15	\$ 201.71	\$ 687.86	\$ 666.04	10.5%
Oct-22	5,196	\$ 430.23	\$ 245.44	\$ 675.67	\$ 664.91	7.8%
Nov-22	5,216	\$ 573.03	\$ 215.44	\$ 788.47	\$ 678.76	9.6%
Dec-22	5,216	\$ 456.39	\$ 213.94	\$ 670.33	\$ 678.93	8.6%
Jan-23	5,216	\$ 485.08	\$ 224.19	\$ 709.27	\$ 683.28	8.4%
Feb-23	5,216	\$ 487.69	\$ 216.76	\$ 704.46	\$ 691.80	10.2%
Mar-23	5,216	\$ 512.72	\$ 227.43	\$ 740.14	\$ 691.15	7.1%
Apr-23	5,216	\$ 439.32	\$ 242.44	\$ 681.76	\$ 690.05	6.8%
May-23	5,216	\$ 493.51	\$ 247.33	\$ 740.83	\$ 697.56	6.4%
Jun-23	5,216	\$ 497.28	\$ 242.74	\$ 740.02	\$ 702.16	6.7%
Jul-23	5,216	\$ 454.93	\$ 226.42	\$ 681.36	\$ 705.96	6.9%
Aug-23	5,216	\$ 480.61	\$ 263.39	\$ 744.01	\$ 713.71	8.3%
Sep-23	5,216	\$ 487.04	\$ 229.57	\$ 716.61	\$ 716.09	7.5%
Oct-23	5,216	\$ 482.83	\$ 257.50	\$ 740.33	\$ 721.47	8.5%
Nov-23	5,216	\$ 510.10	\$ 245.45	\$ 755.54	\$ 718.72	5.9%
Dec-23	5,216	\$ 456.63	\$ 234.87	\$ 691.50	\$ 720.49	6.1%
Jan-24	5,216	\$ 518.72	\$ 256.62	\$ 775.35	\$ 725.99	6.3%
Feb-24	5,216	\$ 527.70	\$ 251.02	\$ 778.72	\$ 732.18	5.8%
Mar-24	5,216	\$ 498.65	\$ 236.69	\$ 735.34	\$ 731.78	5.9%
Apr-24	5,216	\$ 483.72	\$ 285.61	\$ 769.33	\$ 739.08	7.1%
May-24	5,216	\$ 504.37	\$ 270.41	\$ 774.78	\$ 741.91	6.4%
Jun-24	5,216	\$ 480.61	\$ 250.93	\$ 731.54	\$ 741.20	5.6%
Jul-24	5,216	\$ 500.26	\$ 266.26	\$ 766.52	\$ 748.30	6.0%
Aug-24	5,216	\$ 478.18	\$ 280.21	\$ 758.39	\$ 749.50	5.0%
Sep-24	5,216	\$ 502.79	\$ 253.37	\$ 756.16	\$ 752.79	5.1%
Oct-24	5,216	\$ 511.72	\$ 291.71	\$ 803.43	\$ 758.05	5.1%
Nov-24	5,216	\$ 506.68	\$ 260.57	\$ 767.25	\$ 759.03	5.6%
Dec-24	5,216	\$ 489.48	\$ 269.03	\$ 758.51	\$ 764.61	6.1%

Proposed Annual Trend (Cost & Utilization)

6.12%

First Priority Life Insurance Company (FPLIC)
2024 Small Group Rate Filing
Derivation of Change in Morbidity, Demographics, Benefits, and Average Network Factor

Average Rating Factors by Cohort:	Age Factor	Area Factor	Network Factor	Induced Demand Factor (Based on Metal Levels)
Calendar Year 2022 Average	1.5440	1.0000	0.8663	1.0952
Calendar Year 2022 Average for Members Active at end of BEP	1.5442	1.0000	0.8663	1.0954
2024 Projected	1.5435	1.0000	0.8833	1.0941

	Claims Paid through Claims System	Rx Rebates, Capitation, Settlements, and Other Claims Paid Outside of System	Total
Support for Single Risk Pool Adjustment Factors:			
Calendar Year 2022 Allowed Claims PMPM	\$ 762.64	\$ (52.84)	\$ 709.80
Calendar Year 2022 Allowed Claims PMPM for Members Active at end of BEP	\$ 767.53	\$ (53.08)	\$ 714.44
BEP Adjustment (for COVID)	0.00%	0.00%	
Adj. Calendar Year 2022 Allowed Claims PMPM	\$ 762.64	\$ (52.84)	\$ 709.80
Adj. Calendar Year 2022 Allowed Claims PMPM for Members Active at end of BEP	\$ 767.53	\$ (53.08)	\$ 714.44
Trend	6.12%	Projections Done Independently	
Projected 2024 Allowed Claims PMPM for BEP Members	\$ 858.88	\$ (55.13)	\$ 803.75
Projected 2024 Allowed Claims PMPM for Projected Membership	\$ 864.38	\$ (55.13)	\$ 809.25
Change in Morbidity (Excluding Projected COVID Impacts)	1.0060	1.0000	1.0064
Change in Age	0.9996	1.0000	0.9996
Change in Area	1.0000	1.0000	1.0000
Change in Network	1.0196	1.0000	1.0210
Change in Benefit Richness	0.9990	1.0000	0.9989
Change in Morbidity - Projected COVID Impacts	1.0000	1.0000	1.0000

Development of Single Risk Pool Adjustment Factors:	
Change in Morbidity - All Other	1.0064
Change in Demographics	0.9996
Change in Network	1.0210

Table 3 Induced Demand Trend	-0.05%
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First Priority Life Insurance Company (FPLIC)
2024 Small Group Rate Filing
Benefit Richness Adjustment

TRUE

BEP						1.095
HIOS	% Membership	Age Factor	Area Factor	Network Factor	IDF	
55957PA0270017	2.36%	1.47	1.00	1.01	1.08	
55957PA0290032	4.21%	1.73	1.00	0.82	1.08	
55957PA0290002	7.25%	1.52	1.00	0.82	1.15	
55957PA0270016	2.23%	1.42	1.00	1.01	1.15	
55957PA0290016	8.04%	1.54	1.00	0.82	1.08	
55957PA0290022	4.06%	1.51	1.00	0.82	1.08	
55957PA0290008	2.10%	1.46	1.00	0.82	1.15	
55957PA0270011	5.75%	1.62	1.00	1.01	1.08	
55957PA0290012	7.70%	1.50	1.00	0.82	1.08	
55957PA0290011	3.12%	1.79	1.00	0.82	1.08	
55957PA0270002	6.71%	1.47	1.00	1.01	1.15	
55957PA0270006	0.82%	1.68	1.00	1.01	1.15	
55957PA0270029	1.26%	1.50	1.00	1.01	1.08	
55957PA0290006	1.77%	1.48	1.00	0.82	1.15	
55957PA0290013	4.43%	1.44	1.00	0.82	1.08	
55957PA0300001	3.53%	1.60	1.00	0.75	1.15	
55957PA0290030	1.64%	1.56	1.00	0.82	1.08	
55957PA0290007	3.00%	1.53	1.00	0.82	1.15	
55957PA0270008	0.62%	1.55	1.00	1.01	1.08	
55957PA0290031	1.89%	1.48	1.00	0.82	1.08	
55957PA0270007	2.16%	1.53	1.00	1.01	1.15	
55957PA0270009	1.36%	1.42	1.00	1.01	1.08	
55957PA0290029	2.12%	1.57	1.00	0.82	1.08	
55957PA0270030	0.99%	1.53	1.00	1.01	1.08	
55957PA0290034	0.54%	1.72	1.00	0.82	1.08	
55957PA0300002	1.94%	1.52	1.00	0.75	1.08	
55957PA0290033	0.51%	1.43	1.00	0.82	1.08	
55957PA0290026	1.19%	1.78	1.00	0.82	1.03	
55957PA0300004	1.82%	1.33	1.00	0.75	1.08	
55957PA0300003	0.79%	1.49	1.00	0.75	1.08	
55957PA0290024	1.20%	1.34	1.00	0.82	1.08	
55957PA0270027	0.10%	1.39	1.00	1.01	1.03	
55957PA0290028	0.87%	1.49	1.00	0.82	1.03	
55957PA0290027	0.46%	1.72	1.00	0.82	1.03	
55957PA0290021	0.68%	1.50	1.00	0.82	1.00	
55957PA0270032	0.29%	1.96	1.00	1.01	1.08	
55957PA0270023	0.02%	0.96	1.00	1.01	1.08	
55957PA0270034	0.60%	1.45	1.00	1.01	1.03	
55957PA0290035	3.75%	1.60	1.00	0.82	1.03	
55957PA0300005	1.71%	1.66	1.00	0.75	1.03	
55957PA0270028	0.10%	1.39	1.00	1.01	1.08	
55957PA0270018	2.42%	1.57	1.00	1.01	1.08	
55957PA0270013	0.27%	1.72	1.00	1.01	1.00	
55957PA0270035	0.02%	1.00	1.00	1.01	1.00	
55957PA0270031	0.12%	1.88	1.00	1.01	1.08	
55957PA0290037	0.51%	1.61	1.00	0.82	1.08	
55957PA0270025	0.32%	1.83	1.00	1.01	1.03	
55957PA0280004	0.17%	2.02	1.00	1.01	1.08	

PROJ	
HIOS	
55957PA0270007	
55957PA0290007	
55957PA0270016	
55957PA0290008	
55957PA0270002	
55957PA0290002	
55957PA0270006	
55957PA0290006	
55957PA0270023	
55957PA0290024	
55957PA0270017	
55957PA0290022	
55957PA0270018	
55957PA0290012	
55957PA0270008	
55957PA0290011	
55957PA0270030	
55957PA0290029	
55957PA0270009	
55957PA0290013	
55957PA0270033	
55957PA0290034	
55957PA0270031	
55957PA0290030	
55957PA0270011	
55957PA0290016	
55957PA0270028	
55957PA0290031	
55957PA0270036	
55957PA0290037	
55957PA0270029	
55957PA0290032	
55957PA0270032	
55957PA0290033	
55957PA0270025	
55957PA0290026	
55957PA0270027	
55957PA0290028	
55957PA0270026	
55957PA0290027	
55957PA0270034	
55957PA0290035	
55957PA0270013	
55957PA0290021	
55957PA0280004	
55957PA0280005	
55957PA0300001	
55957PA0300004	

55957PA0270026	0.17%	1.77	1.00	1.01	1.03
55957PA0270033	0.01%	2.03	1.00	1.01	1.08
55957PA0280005	0.09%	1.66	1.00	1.01	1.03
55957PA0270036	0.19%	1.73	1.00	1.01	1.08

55957PA0300003
55957PA0300002
55957PA0300005
55957PA0370003
55957PA0370004
55957PA0380002
55957PA0270037
55957PA0290038

TRUE		
1.094		
% Membership	Network Factor	IDF
2.52%	1.01	1.15
2.62%	0.84	1.15
2.69%	1.01	1.15
1.59%	0.84	1.15
7.16%	1.01	1.15
5.77%	0.84	1.15
1.14%	1.01	1.15
1.28%	0.84	1.15
0.00%	1.01	1.08
1.43%	0.84	1.08
2.54%	1.01	1.08
4.48%	0.84	1.08
3.76%	1.01	1.08
10.29%	0.84	1.08
0.54%	1.01	1.08
2.94%	0.84	1.08
0.79%	1.01	1.08
1.84%	0.84	1.08
1.10%	1.01	1.08
3.87%	0.84	1.08
0.02%	1.01	1.08
0.91%	0.84	1.08
0.10%	1.01	1.08
1.56%	0.84	1.08
4.64%	1.01	1.08
7.05%	0.84	1.08
0.12%	1.01	1.08
1.73%	0.84	1.08
0.16%	1.01	1.08
0.47%	0.84	1.08
1.24%	1.01	1.08
3.10%	0.84	1.08
0.33%	1.01	1.08
0.35%	0.84	1.08
0.30%	1.01	1.03
1.03%	0.84	1.03
0.10%	1.01	1.03
0.70%	0.84	1.03
0.12%	1.01	1.03
0.91%	0.84	1.03
0.98%	1.01	1.03
4.64%	0.84	1.03
0.26%	1.01	1.00
0.59%	0.84	1.00
0.21%	1.01	1.08
0.12%	1.01	1.03
2.90%	0.77	1.15
1.71%	0.77	1.08

TRUE	
FACTOR	0.999

1.03%	0.77	1.08
2.26%	0.77	1.08
1.99%	0.77	1.03
0.00%	0.95	1.08
0.00%	0.95	1.08
0.00%	0.95	1.03
0.00%	1.01	1.03
0.00%	0.84	1.03

**First Priority Life Insurance Company's Response to Objection Letter Dated
07/20/2023**

Product Name: FPLIC Small Group 2024 ACA Rate Filing

RE: First Priority Life Insurance Company, Small Group PPO, ACA Filing for PY2024
Pennsylvania Insurance Department ID #: HGHM-133644720

Objection Letter Status: Disapproved

Objection Letter Date: 07/20/2023

Respond By Date: 07/24/2023

Response Date: 07/21/2023

Below please find our responses to the First Priority Life Insurance Company (FPLIC, "Company") Small Group 2024 ACA Rate Filing Objection Letter dated 07/20/2023. For convenience, the questions have been reproduced below, with our responses immediately following each question.

1. In cell B10 on the Table 5 Risk Adjustment tab of the file "2024 Supplemental Exhibits – FPLIC_05172023.xlsx" the value used is company specific. Please explain why a company specific premium is used instead of the Statewide average premium.

Response:

Cell B10 on the Table 5 Risk Adjustment tab of the 2024 Supplemental Exhibits file is used specifically in the calculation of the Projected HCRP Premium Charge PMPM. The HCRP Premium Charge PMPM is calculated as a percentage of company specific earned premium within a given Benefit Year. Statewide average premium is not a component of the HCRP calculations.

**First Priority Life Insurance Company's Response to Objection Letter Dated
08/03/2023**

Product Name: FPLIC Small Group 2024 ACA Rate Filing

**RE: First Priority Life Insurance Company, Small Group PPO, ACA Filing for PY2024
Pennsylvania Insurance Department ID #: HGHM-133644720**

Objection Letter Status: Disapproved

Objection Letter Date: 08/03/2023

Respond By Date: 08/07/2023

Response Date: 08/04/2023

Below please find our responses to the First Priority Life Insurance Company (FPLIC, "Company") Small Group 2024 ACA Rate Filing Objection Letter dated 08/03/2023. For convenience, the questions have been reproduced below, with our responses immediately following each question.

1. It has been discovered that an adjustment for Covid-19 in the Small Group Highmark ACA filings was included in the general trend development. Please provide a detailed quantitative exhibit which shows the impact of Covid-19 on the trend used in the filing. Please retain all applicable formulas.

Response:

In reference to "note that COVID-19 is assumed to be endemic going forward, like the cold or flu. As such Covid is not called out as a separate factor. It is included in general trend development." from the URR memo. Highmark does not have an adjustment for Covid in trend development. This is simply saying any claims related to Covid in 2022 are included in the BEP claims and are trended forward like any other claim to the projection period.