State: *Pennsylvania* **Filing Company:** *Highmark Benefits Group*
TOI/Sub-TOI: *H16G Group Health - Major Medical/H16G.003A Small Group Only - PPO*
Product Name: *HBG Small Group 2024 ACA Rate Filing*
Project Name/Number: *HBG Small Group 2024 ACA Rate Filing/1A-SG-HBG-2024*

Supporting Document Schedules

Satisfied - Item:	ACA Public Rate Filing PDF
Comments:	
Attachment(s):	2024_HBG_Public_08212023.pdf
Item Status:	
Status Date:	

HIGHMARK BENEFITS GROUP

An independent licensee of the Blue Cross and Blue Shield Association

May 17, 2023

Ms. Lindsi 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: Highmark Benefits Group (HBG) 2024 ACA Rate Filing (Small Group Market)
HBG Filing # 1A-SG-HBG-2024 (SERFF Filing # HGHM-133667934)

This constitutes Notice pursuant to Section 707 of the Pennsylvania Right-to-Know Law that the attached Highmark Benefits Group 2024 Small Group Market Rates Filing contains Trade Secret and Confidential Proprietary Information. Therefore, Highmark Benefits Group 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 Highmark Benefits Group should be redacted before release.

Dear Ms. Swartz:

This Filing includes Highmark Benefits Group (HBG) (NAIC # 15508; HIOS Issuer ID # 79962) 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 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 #: **Highmark Benefits Group, NAIC # 15508 ("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: **5.7% increase**

6. Range of rate change requested: **4.6% to 6.9%**

7. Total additional annual revenue generated from the proposed rate change: **$11,171,794**

8. Product(s): **PPO**

9. Rating Areas and the change from 2023: **Regions 6, 7, 9** (Central, PA only)

   There are no changes in our covered Rating Areas from the 2021 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: **21,816 covered lives; 13,675 policyholders**

12. Number of plans offered in 2024 and the change this represents from 2023: **43**

    The Company offered 42 plans in 2023. For 2024, the Company is terminating 7 plans from the Market, renewing 35 plans, and offering 8 new plans

    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-PA24-125116321**affecting the following Company products and forms:

Product Name / Type	**Contract Form & SERFF #**
PPO Blue	CERT-HBG-PPO-SM-2024; HGHM-133665404
PPO Blue Qualified	CERT-HBG-HDHP-SM-2024; HGHM-133665405
Choice Blue PPO	CERT-HBG-PPO-T-SM-2024; HGHM-133665406
Lehigh Valley Flex Blue PPO	CERT-HBG-PPO-T-SM-2024; HGHM-133665406
Choice Blue PPO Qualified	CERT-HBG-HDHP-T-SM-2024; HGHM-133665407

Product Name / Type	Contract Form & SERFF #
Lehigh Valley Flex Blue PPO Qualified	CERT-HBG-HDHP-T-SM-2024; HGHM-133665407

14. HIOS Issuer ID # and submission tracking number: **HIOS Issuer ID # 79962, Company Filing # 1A-SG-HBG-2024 (SERFF Filing # HGHM-133667934)**

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, and that there are no significant changes in the participation of QHP issuers that would materially change risk adjustment transfer amounts. 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, Highmark Benefits Group 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 Highmark Benefits Group if disclosed to the public.

Public disclosure of any information contained in this Filing would allow Highmark Benefits Group 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 Highmark Benefits Group's business. Therefore, Highmark Benefits Group 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"), Highmark Benefits Group 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, Highmark Benefits Group asserts its right to release a redacted version of the Filing. In accordance with the RTKL, please contact the Highmark Benefits Group 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 Highmark Benefits Group 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,

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

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

Pennsylvania Actuarial Memorandum

Notable Changes from 2023

Plan offering changes:

- Seven plans have been discontinued for 2024 due to name changes requiring new HIOS IDs.
- Eight new plans have been added for 2024, seven of which are the plans with new names, one is a new plan design.

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_HBG_07142023" submitted with this filing containing the department's required tables. General information pertaining to this rate filing is summarized below:

- Company Name: Highmark Benefits Group ("HBG", "Company")
- NAIC #: 15508
- HIOS Issuer ID: 79962
- State: Pennsylvania
- Market: Small Group
- Rating Area: Pennsylvania Rating Regions 6, 7, and 9
- Effective Date: 1/1/2024
- SERFF Rate Filing #: HGHM-133667934

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, HBG 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	5.1%	HGHM-133250446
2022	5.5%	HGHM-132830994
2021	2.4%	HGHM-132380419

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 5.7%. 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 5.6%.

The primary drivers of the 5.7% 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).

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 85.1%. 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 17,687, 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. For the trend component development, the Company uses results from the combined experience of the following companies within the Highmark corporate family: Highmark Inc. and Highmark Coverage Advantage. The combined experience used is limited to the Company's Rating Area and Market and provides a more material base to analyze the trend components impacting the business in the Company's Market. 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 7.1% (4.0% cost; 2.9%

utilization) was selected for the 2024 rate development. Please refer to the "Trend Support" exhibit in the "2024 Supplemental Exhibits - HBG – 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 7.6% (4.4% cost; 3.2% 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 0.44%. 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 combined with the data from other companies within Highmark's corporate family 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 0.998 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 - HBG – 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 but the covered population will remain similar to the base experience period. 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 - HBG – 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 $24.68 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 - HBG – 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 $24.68 PMPM value in cell C31 of Table 5 equals the $28.15 PMPM risk adjustment transfer value discussed above, along with a charge of -$4.99 PMPM for the projected net impact of the High Cost Risk Pool program, as well as a credit for high cost risk pool claims from the experience period of $1.51 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

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 – HBG – 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 1.122. 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 – HBG – 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 5.7% 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 were updated as a component of this rate filing submission. The proposed geographic factors were developed based on a review of the average facility costs for PPO products by region, using a market basket approach to procedures by facility. Similar levels of professional and pharmaceutical costs were added to each region to get an appropriate allowed claim basis for the geographic factors. Note that since this analysis is based only upon PPO costs and based only upon facility schedules, these factors do not reflect morbidity differences among regions, nor do they reflect differences based upon network discount levels.

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 are unchanged from the currently approved factors.

D. Rate Change Summary

The Company requests and initial average rate increase of 5.7%. 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 – HBG.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

Highmark Benefits Group

SERFF Rate Filing # HGHM-133667934

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 – HBG -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 Central 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 HBG 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
79962PA0260006-00	PPO Blue Qualified Embedded $7050 100/100 Bronze	Covers and pays for at least one major service before the deductible: PCP
79962PA0180004-00	Choice Blue Qualified Embedded 6650 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.**

The Company has a large hospital with unfavorable contract renewal within Rating Region 6. We have adjusted the geographic rating area factor of 0.930 (2023) to a proposed factor of 0.932 to account for this unfavorable renewal.

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

Network factors have not changed from 2023.

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)**

	MLR		Member Months	
Calendar Year	**Actual**	**Projected**	**Actual**	**Projected**
2019	78.7%	89.4%	144,084	165,012
2020	78.9%	86.8%	164,887	152,256
2021	89.2%	90.2%	202,896	137,040

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 does not expect 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.**

b. N/A

PA Rate Template Part I
Data Relevant to the Rate Filing

Table 0. Identifying Information

Carrier Name:	Highmark Benefits Group (HBG)		
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:	02/01/2023		

Table 1. Number of Members

	Member-months	Members	Member-months
	Experience Period	**Current Period (as of 02-01-2023)**	**Projected Rating Period**
Average Age	38.0	38.0	38.0
Total	222,640	21,816	289,080
<18	34,457	3,272	43,957
18-24	19,516	1,912	25,336
25-29	19,054	1,872	24,806
30-34	20,828	2,078	27,535
35-39	19,285	1,940	25,704
40-44	19,884	1,954	25,892
45-49	18,553	1,860	24,647
50-54	21,089	2,065	27,363
55-59	22,664	2,131	28,238
60-63	17,971	1,717	22,752
64+	9,339	1,015	13,450

Table 2. Experience Period Claims and Premiums

Earned Premium	Paid Claims	Ultimate Incurred Claims	Member Months	Estimated Cost Sharing (Member & HHS)	Allowed Claims (Non-Capitated)	Non-EHB portion of Allowed Claims	Total Prescription Drug Rebates*	Total EHB Capitation	Total Non-EHB Capitation	Estimated Risk Adjustment	Estimated Reinsurance Recoveries
$ 147,624,124.19	$ 139,196,252.73	$ 143,129,392.87	222,640	$ 21,048,568.67	$ 164,177,961.54	$ -	$ (12,291,957.01)	$ 102,793.26	$ -	$ 6,268,267.89	$ -
Experience Period Total Allowed EHB Claims + EHB Capitation PMPM (net of prescription drug rebates)											**$ 682.67**
Loss Ratio											**85.09%**

**Express Prescription Drug Rebates as a negative number*

Table 3. Trend Components

Service Category	Cost*	Utilization*	Induced Demand*	Composite Trend	Weight*
Inpatient Hospital	4.35%	3.15%	0.11%	7.76%	17.80%
Outpatient Hospital	4.35%	3.15%	0.11%	7.76%	39.45%
Professional	4.35%	3.15%	0.11%	7.76%	22.66%
Other Medical	4.35%	3.15%	0.11%	7.76%	1.64%
Capitation				0.44%	0.07%
Prescription Drugs	4.35%	3.15%	0.11%	7.76%	18.39%
Total Annual Trend				7.76%	100.00%
Months of Trend				24	
Total Applied Trend Projection Factor				1.161	

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

*** Should equal URRT 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 + HHS)	Prescription Drug Rebates**	Allowed Claims (Net of Prescription Drug Rebates)	Allowed PMPM
Jan-19		$ 5,991,332.32	1.0000	$ 5,991,332.32	12,529	$ 478.20		$ (413,479.60)	$ 6,872,205.61	$ 548.50
Feb-19		$ 5,580,644.94	1.0000	$ 5,580,644.94	12,518	$ 445.81		$ (339,850.72)	$ 6,302,459.84	$ 503.47
Mar-19		$ 7,303,193.42	1.0000	$ 7,303,193.42	12,483	$ 585.05		$ (412,900.42)	$ 8,076,610.36	$ 647.01
Apr-19		$ 6,226,139.34	1.0000	$ 6,226,139.34	12,451	$ 500.05		$ (376,072.20)	$ 6,983,446.26	$ 560.87
May-19		$ 6,419,553.71	1.0000	$ 6,419,553.71	12,541	$ 511.89		$ (396,468.72)	$ 7,123,699.96	$ 568.03
Jun-19		$ 5,460,159.81	1.0000	$ 5,460,159.81	12,544	$ 435.28		$ (349,822.95)	$ 6,133,320.46	$ 488.94
Jul-19		$ 6,398,617.86	1.0000	$ 6,398,617.86	12,137	$ 527.20		$ (382,160.20)	$ 7,057,218.06	$ 581.46
Aug-19		$ 6,523,050.40	1.0000	$ 6,523,050.40	11,922	$ 547.14		$ (330,526.26)	$ 7,146,387.53	$ 599.43
Sep-19		$ 5,963,081.35	1.0000	$ 5,963,081.35	11,751	$ 507.45		$ (342,739.24)	$ 6,576,813.02	$ 559.68
Oct-19		$ 6,869,481.83	1.0000	$ 6,869,481.83	11,541	$ 595.22		$ (322,181.51)	$ 7,564,866.44	$ 655.48
Nov-19		$ 5,960,724.77	1.0000	$ 5,960,724.77	11,211	$ 531.69		$ (313,743.06)	$ 6,540,329.07	$ 583.38
Dec-19	$ 88,339,493.92	$ 6,058,994.26	1.0000	$ 6,058,994.26	10,410	$ 582.04	$ 12,657,312.77	$ (274,015.77)	$ 6,780,969.52	$ 651.39
Jan-20		$ 6,820,033.20	1.0000	$ 6,820,033.20	12,238	$ 557.28		$ (470,113.62)	$ 7,690,656.66	$ 628.42
Feb-20		$ 6,659,680.88	1.0000	$ 6,659,680.88	12,537	$ 531.20		$ (448,272.48)	$ 7,354,856.58	$ 586.65
Mar-20		$ 6,204,333.13	1.0000	$ 6,204,333.13	12,792	$ 485.02		$ (483,949.79)	$ 6,690,975.42	$ 523.06
Apr-20		$ 5,511,905.86	1.0000	$ 5,511,961.81	13,223	$ 416.85		$ (524,855.85)	$ 5,577,326.67	$ 421.79
May-20		$ 5,776,648.55	1.0000	$ 5,776,841.91	13,510	$ 427.60		$ (487,198.45)	$ 6,133,654.88	$ 454.01
Jun-20		$ 7,364,765.81	1.0000	$ 7,364,935.78	13,636	$ 540.11		$ (535,167.94)	$ 7,861,472.73	$ 576.52
Jul-20		$ 8,106,796.95	1.0000	$ 8,106,894.70	13,723	$ 590.75		$ (557,935.94)	$ 8,652,394.70	$ 630.50
Aug-20		$ 7,191,933.69	1.0000	$ 7,192,027.24	13,772	$ 522.22		$ (515,714.15)	$ 7,751,912.93	$ 562.87
Sep-20		$ 7,966,121.97	1.0000	$ 7,966,379.35	14,167	$ 562.32		$ (591,104.89)	$ 8,498,697.46	$ 599.89
Oct-20		$ 8,116,103.34	1.0000	$ 8,116,490.79	14,443	$ 561.97		$ (623,370.91)	$ 8,628,099.36	$ 597.39
Nov-20		$ 9,479,104.86	0.9998	$ 9,480,537.98	14,596	$ 649.53		$ (587,299.10)	$ 10,031,887.72	$ 687.30
Dec-20	$ 104,644,986.78	$ 9,774,131.20	0.9998	$ 9,775,939.87	16,269	$ 600.89	$ 12,828,133.00	$ (688,138.03)	$ 10,419,133.38	$ 640.43
Jan-21		$ 9,710,992.42	0.9998	$ 9,712,926.77	16,768	$ 579.25		$ (723,250.66)	$ 10,544,812.41	$ 628.87
Feb-21		$ 8,801,830.65	0.9997	$ 8,804,732.77	16,909	$ 520.71		$ (693,717.80)	$ 9,520,929.26	$ 563.07
Mar-21		$ 10,410,903.77	0.9996	$ 10,414,800.17	16,954	$ 614.30		$ (918,435.31)	$ 11,201,770.75	$ 660.72
Apr-21		$ 10,752,027.40	0.9995	$ 10,757,018.28	16,977	$ 633.62		$ (829,096.13)	$ 11,407,676.17	$ 671.95
May-21		$ 9,609,866.10	0.9994	$ 9,615,714.67	17,017	$ 565.07		$ (773,715.54)	$ 10,230,782.72	$ 601.21
Jun-21		$ 11,915,266.15	0.9996	$ 11,919,910.49	17,114	$ 696.50		$ (840,146.42)	$ 12,474,441.16	$ 728.90
Jul-21		$ 12,779,950.89	0.9996	$ 12,784,619.46	17,282	$ 739.77		$ (914,832.71)	$ 13,277,219.08	$ 768.27
Aug-21		$ 11,334,957.57	0.9996	$ 11,339,346.37	17,185	$ 659.84		$ (908,439.40)	$ 11,884,411.57	$ 691.56
Sep-21		$ 11,674,738.08	0.9991	$ 11,685,110.18	17,022	$ 686.47		$ (921,413.13)	$ 12,127,320.08	$ 712.45
Oct-21		$ 11,867,832.74	0.9994	$ 11,874,632.46	16,801	$ 706.78		$ (893,544.23)	$ 12,417,428.19	$ 739.09
Nov-21		$ 11,184,643.00	0.9990	$ 11,195,504.80	16,704	$ 670.23		$ (862,903.31)	$ 11,746,275.71	$ 703.20
Dec-21	$ 130,092,038.70	$ 11,171,794.82	0.9990	$ 11,182,964.67	16,134	$ 693.13	$ 17,533,580.00	$ (870,838.64)	$ 11,837,460.70	$ 733.70
Jan-22		$ 11,646,056.02	0.9980	$ 11,669,884.77	17,358	$ 672.31		$ (806,223.64)	$ 12,687,568.87	$ 730.93
Feb-22		$ 10,227,603.38	0.9964	$ 10,264,272.47	17,363	$ 591.16		$ (739,390.05)	$ 11,308,818.67	$ 651.32
Mar-22		$ 11,708,094.75	0.9953	$ 11,763,652.85	17,537	$ 670.79		$ (948,337.03)	$ 12,676,594.82	$ 722.85
Apr-22		$ 9,727,786.98	0.9912	$ 9,793,896.92	17,780	$ 550.84		$ (802,547.40)	$ 10,789,271.17	$ 606.82
May-22		$ 10,580,294.31	0.9907	$ 10,679,622.76	17,920	$ 595.96		$ (868,263.40)	$ 11,453,899.39	$ 639.17
Jun-22		$ 10,739,802.78	0.9884	$ 10,866.149.10	18,397	$ 590.65		$ (920,773.13)	$ 11,743,596.34	$ 638.34
Jul-22		$ 10,673,608.94	0.9664	$ 11,045,260.13	18,774	$ 588.33		$ (898,736.57)	$ 11,932,750.94	$ 635.60
Aug-22		$ 12,802,204.58	0.9776	$ 13,096,026.52	18,824	$ 695.71		$ (942,250.40)	$ 13,988,153.16	$ 743.10
Sep-22		$ 12,789,039.07	0.9704	$ 13,178,915.46	19,215	$ 685.87		$ (979,932.27)	$ 13,853,873.82	$ 720.99
Oct-22		$ 11,825,366.65	0.9636	$ 12,271,458.74	19,439	$ 631.28		$ (870,771.11)	$ 13,198,651.55	$ 678.98
Nov-22		$ 12,228,605.88	0.9424	$ 12,976,166.66	19,644	$ 660.57		$ (964,746.66)	$ 13,852,021.06	$ 705.15
Dec-22	$ 147,624,124.19	$ 12,609,030.41	0.9081	$ 13,885,327.49	20,389	$ 681.02	$ 21,710,070.67	$ (914,823.40)	$ 15,058,707.71	$ 738.57

** Express Completion Factor as a percentage*

***Express Prescription Drug Rebates as a negative number*

Carrier Name:	**Highmark Benefits Group (HBG)**
Product(s):	**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 & HHS)	Allowed Claims (Non-Capitated)	Non-EHB portion of Allowed Claims	Total Prescription Drug Rebates*	Total EHB Capitation	Total Non-EHB Capitation	Estimated Risk Adjustment	Estimated Reinsurance Recoveries
Experience Period Total Allowed EHB Claims + EHB Capitation PMPM (net of prescription drug rebates)											$ -
Loss Ratio											**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 Applied Trend Projection Factor				1.000	

** 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 + HHS)	Prescription Drug Rebates**	Allowed Claims (Net of Prescription Drug Rebates)	Allowed PMPM
Jan-19				#DIV/0!		#DIV/0!				#DIV/0!
Feb-19				#DIV/0!		#DIV/0!				#DIV/0!
Mar-19				#DIV/0!		#DIV/0!				#DIV/0!
Apr-19				#DIV/0!		#DIV/0!				#DIV/0!
May-19				#DIV/0!		#DIV/0!				#DIV/0!
Jun-19				#DIV/0!		#DIV/0!				#DIV/0!
Jul-19				#DIV/0!		#DIV/0!				#DIV/0!
Aug-19				#DIV/0!		#DIV/0!				#DIV/0!
Sep-19				#DIV/0!		#DIV/0!				#DIV/0!
Oct-19				#DIV/0!		#DIV/0!				#DIV/0!
Nov-19				#DIV/0!		#DIV/0!				#DIV/0!
Dec-19				#DIV/0!		#DIV/0!				#DIV/0!
Jan-20				#DIV/0!		#DIV/0!				#DIV/0!
Feb-20				#DIV/0!		#DIV/0!				#DIV/0!
Mar-20				#DIV/0!		#DIV/0!				#DIV/0!
Apr-20				#DIV/0!		#DIV/0!				#DIV/0!
May-20				#DIV/0!		#DIV/0!				#DIV/0!
Jun-20				#DIV/0!		#DIV/0!				#DIV/0!
Jul-20				#DIV/0!		#DIV/0!				#DIV/0!
Aug-20				#DIV/0!		#DIV/0!				#DIV/0!
Sep-20				#DIV/0!		#DIV/0!				#DIV/0!
Oct-20				#DIV/0!		#DIV/0!				#DIV/0!
Nov-20				#DIV/0!		#DIV/0!				#DIV/0!
Dec-20				#DIV/0!		#DIV/0!				#DIV/0!
Jan-21				#DIV/0!		#DIV/0!				#DIV/0!
Feb-21				#DIV/0!		#DIV/0!				#DIV/0!
Mar-21				#DIV/0!		#DIV/0!				#DIV/0!
Apr-21				#DIV/0!		#DIV/0!				#DIV/0!
May-21				#DIV/0!		#DIV/0!				#DIV/0!
Jun-21				#DIV/0!		#DIV/0!				#DIV/0!
Jul-21				#DIV/0!		#DIV/0!				#DIV/0!
Aug-21				#DIV/0!		#DIV/0!				#DIV/0!
Sep-21				#DIV/0!		#DIV/0!				#DIV/0!
Oct-21				#DIV/0!		#DIV/0!				#DIV/0!
Nov-21				#DIV/0!		#DIV/0!				#DIV/0!
Dec-21				#DIV/0!		#DIV/0!				#DIV/0!
Jan-22				#DIV/0!		#DIV/0!				#DIV/0!
Feb-22				#DIV/0!		#DIV/0!				#DIV/0!
Mar-22				#DIV/0!		#DIV/0!				#DIV/0!
Apr-22				#DIV/0!		#DIV/0!				#DIV/0!
May-22				#DIV/0!		#DIV/0!				#DIV/0!
Jun-22				#DIV/0!		#DIV/0!				#DIV/0!
Jul-22				#DIV/0!		#DIV/0!				#DIV/0!
Aug-22				#DIV/0!		#DIV/0!				#DIV/0!
Sep-22				#DIV/0!		#DIV/0!				#DIV/0!
Oct-22				#DIV/0!		#DIV/0!				#DIV/0!
Nov-22				#DIV/0!		#DIV/0!				#DIV/0!
Dec-22				#DIV/0!		#DIV/0!				#DIV/0!

** 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:	**Highmark Benefits Group (HBG)**
Product(s):	**PPO**
Market Segment:	**Small Group**
Rate Effective Date:	**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	$ 682.67	$ -	<- Actual Experience PMPM should be consistent with the Index Rate for Experie
Two year trend projection Factor	1.161	1.000	
Unadjusted Projected Allowed EHB Claims PMPM	$ 792.68	$ -	
Single Risk Pool Adjustment Factors			
Change in Morbidity - Impact of Reinsurance Program	1.000	1.000	
Change in Morbidity - All Other	1.003	0.000	<- See URRT Instructions
Total Non-Morbidity Changes	0.997	0.000	
Change in Demographics	0.998	0.000	<- See URRT Instructions
Change in Network	0.999	0.000	
Change in Benefits	1.000	1.000	<- See URRT Instructions
Change in Other	1.000	0.000	<- See URRT Instructions
Total Adjusted Projected Allowed EHB Claims PMPM	$ 792.29	$ -	
Credibility Factors	**100%**	**0%**	<- See Instructions
Blended Projected EHB Claims PMPM		**$ 792.29**	**<- Projected Index Rate**
Development of the Market-Adjusted Index Rate and Total Allowed Claims			
Adjusted Projected Allowed EHB Claims PMPM	$ 792.29	<- Index Rate for Projection Period on URRT	
Projected Paid to Allowed Ratio	0.861		
Projected Incurred EHB Claims PMPM	$ 682.43		
Market-wide Adjustments			
Projected Incurred Risk Adjustment PMPM	$24.68		
Projected Incurred Exchange User Fees PMPM	$0.00		
Projected Incurred Reinsurance Recoveries PMPM	$0.00		
Market-Adjusted Projected Incurred EHB Claims PMPM	$ 657.75		
Market-Adjusted Projected Allowed EHB Claims PMPM	$ 763.64	<- Market-Adjusted Index Rate	
Projected Allowed Non-EHB Claims PMPM	$ -		
Market-Adjusted Projected Incurred Total Claims PMPM	$ 657.75		
Market-Adjusted Projected Allowed Total Claims PMPM	$ 763.64		

Table 6. Retention

Retention Items - *Express in percentages*	**Percentages**	**PMPM Amounts**
Administrative Expenses	8.80%	$63.50
General and Claims	5.08%	$36.70
Agent/Broker Fees and Commissions	3.33%	$24.04
Quality Improvement Initiatives	0.38%	$2.76
Taxes and Fees	0.07%	$0.50
Risk Adjustment User Fee	0.03%	$0.21
PCORI Fee	0.04%	$0.29
PA Premium & Other Taxes (if applicable)	0.00%	$0.00
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	8.87%	$64.01
Projected Required Revenue PMPM	$ 721.76	

Table 8. Components of Rate Change

Rate Components	**2023**	**2024**	**Difference**	**Percent Change**
A. Calibrated Plan Adjusted Index Rate (PMPM)	$ 454.50	$ 479.96	$ 25.45	5.6%
B. Base period allowed claims before normalization	$ 676.24	$ 682.67	$ 6.43	1.4%
C. Normalization factor component of change	$ (271.43)	$ (277.59)	$ (6.16)	-1.4%
D. Change in Normalized Allowed Claims Adjustment Components				
D1. Base period allowed claims after normalization	$ 404.80	$ 405.07	$ 0.27	0.1%
D2. URRT Trend	$ 59.28	$ 65.28	$ 5.99	1.3%
D3. URRT Morbidity	$ 10.73	$ 1.33	$ (9.39)	-2.1%
D4. URRT Other	$ (0.61)	$ (1.56)	$ (0.95)	-0.2%
D5. Normalized URRT Risk Adjustment on an allowed basis	$ (19.16)	$ (17.00)	$ 2.16	0.5%
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)	$ 455.04	$ 453.12	$ (1.92)	-0.4%
E. Change in Allowable Plan Adjusted Level Components				
E1. Network	$ (1.32)	$ (2.03)	$ (0.71)	-0.2%
E2. Pricing AV	$ (79.43)	$ (63.45)	$ 15.98	3.5%
E3. Benefit Richness	$ 36.89	$ 47.34	$ 10.45	2.3%
E4. Catastrophic Eligibility	$ -	$ -	$ -	0.0%
E5. Subtotal - Sum(E1:E4)	$ (43.86)	$ (18.14)	$ 25.72	5.7%
F. Change in Retention Components				
F1. Administrative Expenses	$ 40.33	$ 42.23	$ 1.90	0.4%
F2. Taxes and Fees	$ 0.32	$ 0.33	$ 0.02	0.0%
F3. Profit and/or Contingency	$ -	$ -	$ -	0.0%
F4. Subtotal - Sum(F1:F3)	$ 40.65	$ 42.56	$ 1.92	0.4%
G. Change in Miscellaneous Items	$ -	$ -	$ -	0.0%
H. Sum of Components of Rate Change (should approximate the change shown in line A)	$ 451.82	$ 477.54	$ 25.72	5.7%

nce Period on URRT

For Informational Purposes only - No input required.

Blended Base Period Unadjusted Claims before Normalization	**$ 682.67**	**<- Index Rate of Experience Period on URRT**
Blended Earned Premium	**$ 147,624,124.19**	
Blended Loss Ratio	**85.09%**	

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	125,048	41,912	39,964	82,155	289,079
Adjusted Projected Allowed EHB Claims PMPM	$ 792.29	$ 792.29	$ 792.29	$ 792.29	$ 792.29
Months of Trend	-	3	6	9	
Annual Trend	7.09%	8.63%	7.94%	7.88%	
Single Risk Pool Projected Allowed Claims	$ 792.29	$ 808.85	$ 823.13	$ 838.66	$ 812.13
Quarterly Trend Factor	1.000	1.021	1.039	1.059	1.025

Table 7. Normalized Market-Adjusted Projected Allowed Total Claims

Normalization Factors	2023	2024
Average Age Factor	1.524	1.516
Average Geographic Factor	1.001	0.995
Average Tobacco Factor	1.000	1.000
Average Benefit Richness (induced demand)	1.099	1.122
Average Network Factor	0.997	0.996
Market-Adjusted Projected Allowed Total Claims PMPM	$ 760.16	$ 763.64
Normalized Market-Adjusted Projected Allowed Total Claims PMPM	$ 455.04	$ 453.12

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

	2023	2024	
Paid-to-Allowed	0.827	0.861	
URRT Trend (Total Applied Trend Factor)	1.146	1.161	<- URRT W1, S2
URRT Morbidity	1.023	1.003	<- URRT W1, S2
URRT "Other"	0.999	0.997	<- URRT W1, S2
Risk Adjustment	$ (26.46)	$ (24.68)	<- URRT W1, S3
Exchange User Fee	$ -	$ -	<- URRT W1, S3
Reinsurance Recoveries	$ -	$ -	<- URRT W1, S3
Capitation	$ 0.47	$ 0.46	<- URRT W1, S2
Network	0.997	0.996	
Pricing AV	0.825	0.859	<- For 2023 in cell J81, please include a factor equal to the product of th
Benefit Richness	1.099	1.122	
Catastrophic Eligibility	1.000	1.000	
Administrative Expenses	8.87%	8.80%	
Taxes and Fees	0.07%	0.07%	
Profit and/or Contingency	0.00%	0.00%	

PA Rate Template Part III
Table 10. Plan Rates

Carrier Name:	Highmark Benefits Group (HBG)
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:	$ 763.64

Plan Number	HIOS Plan ID (Standard Component)	Product Type (HMO, POS, PPO, EPO, Indemnity, Other)	1/1/2023 Plan Marketing Name	Existing, Modified, New, Discontinued & Mapped, Discontinued & Not Mapped (E,M,N,DM, DNM) for 2024	1/1/2024 HIOS Plan ID (If 1/1/2023 Plan Discontinued & Mapped)	Metallic Tier	Metallic Tier Actuarial Value	Standard AV, Approach (1), Approach (2)	Exchange On/Off or Off	Pricing AV (company-determined AV)
Totals - Current Membership							**0.797**			**0.859**
Total - Projected Membership							**0.797**			**0.859**
Transitional Plans	TRANSITIONAL	N/A	TRANSITIONAL	DNM	TRANSITIONAL	N/A	N/A	N/A	N/A	N/A
Plan 1	79962PA0250002	PPO	PPO Blue $0 100/80 Platinum	M	79962PA0250002	Platinum	0.90320702	Approach 1	Off	0.963
Plan 2	79962PA0250014	PPO	PPO Blue $250 100/80 Platinum	M	79962PA0250014	Platinum	0.88343645	Approach 1	Off	0.949
Plan 3	79962PA0250001	PPO	PPO Blue $0 100/80 Gold	M	79962PA0250001	Gold	0.81949868	Approach 1	Off	0.916
Plan 4	79962PA0250013	PPO	PPO Blue $250 100/80 Gold	M	79962PA0250013	Gold	0.81775034	Approach 1	Off	0.905
Plan 5	79962PA0250021	PPO	PPO Blue $500 100/80 Gold	M	79962PA0250021	Gold	0.81069683	Approach 1	Off	0.897
Plan 6	79962PA0250023	PPO	PPO Blue $750 100/80 Gold	M	79962PA0250023	Gold	0.80684045	Approach 1	Off	0.888
Plan 7	79962PA0250003	PPO	PPO Blue $1000 100/80 Gold	M	79962PA0250003	Gold	0.80607228	Approach 1	Off	0.881
Plan 8	79962PA0250005	PPO	PPO Blue $1250 100/80 Gold	M	79962PA0250005	Gold	0.80347105	Approach 1	Off	0.877
Plan 9	79962PA0250006	PPO	PPO Blue $1400 100/80 Gold	M	79962PA0250006	Gold	0.79960234	Approach 1	Off	0.860
Plan 10	79962PA0250007	PPO	PPO Blue $1500 100/80 Gold	M	79962PA0250007	Gold	0.80408316	Approach 1	Off	0.872
Plan 11	79962PA0250008	PPO	PPO Blue $1550 100/80 Gold	M	79962PA0250008	Gold	0.81984828	Approach 1	Off	0.858
Plan 12	79962PA0250010	PPO	PPO Blue $2000 100/80 Gold	M	79962PA0250010	Gold	0.7973131	Approach 1	Off	0.859
Plan 13	79962PA0250015	PPO	PPO Blue $2500 100/80 Gold	M	79962PA0250015	Gold	0.78767724	Approach 1	Off	0.843
Plan 14	79962PA0250016	PPO	PPO Blue $2500 100/80 Gold 1x	M	79962PA0250016	Gold	0.80908749	Approach 1	Off	0.856
Plan 15	79962PA0250018	PPO	PPO Blue $3000 100/80 Gold	M	79962PA0250018	Gold	0.80769482	Approach 1	Off	0.846
Plan 16	79962PA0250019	PPO	PPO Blue $3500 100/80 Gold	M	79962PA0250019	Gold	0.78083827	Approach 1	Off	0.824
Plan 17	79962PA0250024	PPO	PPO Blue $0 100/80 Silver	N	79962PA0250024	Silver	0.71853036	Approach 1	Off	0.895
Plan 18	79962PA0250020	PPO	PPO Blue $4000 100/80 Silver	M	79962PA0250020	Silver	0.71809495	Approach 1	Off	0.782
Plan 19	79962PA0250022	PPO	PPO Blue $5000 100/80 Silver	M	79962PA0250022	Silver	0.71459557	Approach 1	Off	0.758
Plan 20	79962PA0250004	PPO	PPO Blue $1000 80/60 Gold	M	79962PA0250004	Gold	0.7902864	Approach 1	Off	0.825
Plan 21	79962PA0250009	PPO	PPO Blue $1750 90/70 Gold	M	79962PA0250009	Gold	0.78940659	Approach 1	Off	0.833
Plan 22	79962PA0250011	PPO	PPO Blue $2000 90/70 Gold	M	79962PA0250011	Gold	0.7882528	Approach 1	Off	0.830
Plan 23	79962PA0250012	PPO	PPO Blue $2000 70/50 Silver	M	79962PA0250012	Silver	0.71966212	Approach 1	Off	0.754
Plan 24	79962PA0250017	PPO	PPO Blue $2600 70/50 Silver	M	79962PA0250017	Silver	0.71829242	Approach 1	Off	0.747
Plan 25	79962PA0260001	PPO	PPO Blue Qualified $1500 100/80 Gold	M	79962PA0260001	Gold	0.81964224	Standard AV	Off	0.863
Plan 26	79962PA0260002	PPO	PPO Blue Qualified Embedded $3000 100/80 Silver	M	79962PA0260002	Silver	0.71942741	Standard AV	Off	0.796
Plan 27	79962PA0260003	PPO	PPO Blue Qualified Embedded $3550 100/60 Silver	M	79962PA0260003	Silver	0.71943016	Standard AV	Off	0.785
Plan 28	79962PA0260004	PPO	PPO Blue Qualified Embedded $4250 100/100 Silver	M	79962PA0260004	Silver	0.71974414	Standard AV	Off	0.796
Plan 29	79962PA0260007	PPO	PPO Blue Qualified Embedded $4750 60/50 Silver	N	79962PA0260007	Silver	0.69031965	Standard AV	Off	0.747
Plan 30	79962PA0260005	PPO	PPO Blue Qualified Embedded $5500 80/60 Silver	M	79962PA0260005	Silver	0.69020485	Standard AV	Off	0.747
Plan 31	79962PA0260008	PPO	PPO Blue Qualified Embedded $6100 100/80 Silver	N	79962PA0260008	Silver	0.69101627	Standard AV	Off	0.748
Plan 32	79962PA0260006	PPO	PPO Blue Qualified Embedded $7050 100/100 Bronze	M	79962PA0260006	Expanded Bro	0.6494194	Standard AV	Off	0.725
Plan 33	79962PA0140003	PPO	Lehigh Valley Flex Blue PPO 500 Gold	N	79962PA0140003	Gold	0.80888753	Approach 1	Off	0.876
Plan 34	79962PA0140004	PPO	Lehigh Valley Flex Blue PPO 1250 Gold	N	79962PA0140004	Gold	0.8032012	Approach 1	Off	0.859
Plan 35	79962PA0160002	PPO	Lehigh Valley Flex Blue PPO Qualified Embedded 3300 Silver	N	79962PA0160002	Silver	0.71876074	Standard AV	Off	0.765
Plan 36	79962PA0170001	PPO	Choice Blue PPO 0	M	79962PA0170001	Gold	0.8181638	Approach 1	Off	0.882
Plan 37	79962PA0170002	PPO	Choice Blue PPO 500	M	79962PA0170002	Gold	0.81079715	Approach 1	Off	0.876
Plan 38	79962PA0170003	PPO	Choice Blue PPO 1250	M	79962PA0170003	Gold	0.80473511	Approach 1	Off	0.858
Plan 39	79962PA0170004	PPO	Choice Blue PPO 2500	M	79962PA0170004	Gold	0.79965729	Approach 1	Off	0.837
Plan 40	79962PA0170005	PPO	Choice Blue PPO 2800	M	79962PA0170005	Silver	0.71043354	Approach 1	Off	0.746
Plan 41	79962PA0180003	PPO	Choice Blue Qualified Embedded 3500 Silver	N	79962PA0180003	Silver	0.71938002	Standard AV	Off	0.765
Plan 42	79962PA0170006	PPO	Choice Blue PPO 4250	M	79962PA0170006	Silver	0.71920395	Approach 1	Off	0.762
Plan 43	79962PA0180004	PPO	Choice Blue Qualified Embedded 6650 Bronze	N	79962PA0180004	Expanded Bro	0.64954477	Standard AV	Off	0.733
Plan 44	79962PA0030009	PPO	High Deductible PPO Embedded $4750 Qualified A	DM	79962PA0260007	Silver	0.69031965	Standard AV	Off	0.747
Plan 45	79962PA0030010	PPO	High Deductible PPO Embedded $6100 Qualified A	DM	79962PA0260008	Silver	0.69101627	Standard AV	Off	0.748
Plan 46	79962PA0140001	PPO	Lehigh Valley Flex Blue PPO 500G	DM	79962PA0140003	Gold	0.80888753	Approach 1	Off	0.876
Plan 47	79962PA0140002	PPO	Lehigh Valley Flex Blue PPO 1250G	DM	79962PA0140004	Gold	0.8032012	Approach 1	Off	0.859
Plan 48	79962PA0160001	PPO	Lehigh Valley Flex Blue PPO 3300SQE	DM	79962PA0160002	Silver	0.71876074	Standard AV	Off	0.765
Plan 49	79962PA0180001	PPO	Choice Blue PPO 3500Q Embedded	DM	79962PA0180003	Silver	0.71938002	Standard AV	Off	0.765
Plan 50	79962PA0180002	PPO	Choice Blue PPO 6650Q Embedded	DM	79962PA0180004	Expanded Bro	0.64954477	Standard AV	Off	0.733

Calibration	
Age Calibration Factor	1.511
Geographic Calibration Factor	0.995
Tobacco Calibration Factor	1.000
Aggregate Calibration Factor	1.503

Total Covered Lives @ 02-01-2023
21,816

45 CFR Part 156.8 (d) (2) Allowable Factors

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	Total Covered Lives Mapped into 2024 Plans @ 02-01-2023	Total Projected Lives	2023 Calibrated Plan Adjusted Index Rate PMPM
1.000	**1.000**	**1.000**	**1.000**	**1.000**	**$ 657.74**	**8.8%**	**0.1%**	**0.0%**	**21,816**	**24,090**	**$ 454.50**
1.000	**1.000**	**1.000**	**1.000**	**1.000**	**$ 657.75**	**8.8%**	**0.1%**	**0.0%**			
N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	-		N/A
1.073	1.000	1.005	1.000	1.000	$792.50	8.1%	0.1%	0.0%	1,648	1,820	$ 544.63
1.062	1.000	1.005	1.000	1.000	$772.99	8.2%	0.1%	0.0%	894	987	$ 531.21
1.037	1.000	1.005	1.000	1.000	$728.44	8.4%	0.1%	0.0%	340	374	$ 496.67
1.028	1.000	1.005	1.000	1.000	$713.66	8.4%	0.1%	0.0%	399	441	$ 490.33
1.022	1.000	1.005	1.000	1.000	$703.38	8.5%	0.1%	0.0%	1,768	1,952	$ 484.01
1.016	1.000	1.005	1.000	1.000	$692.10	8.6%	0.1%	0.0%	221	244	$ 476.89
1.011	1.000	1.005	1.000	1.000	$683.00	8.6%	0.1%	0.0%	2,785	3,078	$ 470.58
1.009	1.000	1.005	1.000	1.000	$678.62	8.6%	0.1%	0.0%	179	199	$ 468.04
0.998	1.000	1.005	1.000	1.000	$658.22	8.8%	0.1%	0.0%	162	179	$ 457.46
1.006	1.000	1.005	1.000	1.000	$673.08	8.7%	0.1%	0.0%	878	969	$ 465.23
0.996	1.000	1.005	1.000	1.000	$655.82	8.8%	0.1%	0.0%	445	491	$ 451.78
0.997	1.000	1.005	1.000	1.000	$656.43	8.8%	0.1%	0.0%	2,758	3,046	$ 454.60
0.987	1.000	1.005	1.000	1.000	$638.45	8.9%	0.1%	0.0%	774	856	$ 443.79
0.995	1.000	1.005	1.000	1.000	$653.06	8.8%	0.1%	0.0%	359	396	$ 449.04
0.989	1.000	1.005	1.000	1.000	$642.08	8.9%	0.1%	0.0%	767	847	$ 444.83
0.976	1.000	1.005	1.000	1.000	$616.43	9.0%	0.1%	0.0%	541	596	$ 429.43
1.021	1.000	1.005	1.000	1.000	$701.38	8.5%	0.1%	0.0%	-	-	$ -
0.953	1.000	1.005	1.000	1.000	$571.21	9.4%	0.1%	0.0%	1,142	1,260	$ 397.30
0.941	1.000	1.005	1.000	1.000	$547.06	9.6%	0.1%	0.0%	809	893	$ 380.10
0.977	1.000	1.005	1.000	1.000	$618.26	9.0%	0.1%	0.0%	106	118	$ 432.43
0.981	1.000	1.005	1.000	1.000	$626.79	9.0%	0.1%	0.0%	43	47	$ 436.27
0.979	1.000	1.005	1.000	1.000	$623.65	9.0%	0.1%	0.0%	131	144	$ 434.48
0.940	1.000	1.005	1.000	1.000	$543.85	9.6%	0.1%	0.0%	163	180	$ 379.25
0.936	1.000	1.005	1.000	1.000	$536.23	9.6%	0.1%	0.0%	228	252	$ 373.92
1.000	1.000	1.005	1.000	1.000	$661.93	8.7%	0.1%	0.0%	917	1,012	$ 458.23
0.960	1.000	1.005	1.000	1.000	$586.20	9.2%	0.1%	0.0%	1,015	1,121	$ 407.19
0.955	1.000	1.005	1.000	1.000	$574.65	9.3%	0.1%	0.0%	660	729	$ 396.61
0.960	1.000	1.005	1.000	1.000	$586.57	9.2%	0.1%	0.0%	233	256	$ 409.49
0.937	1.000	1.005	1.000	1.000	$537.07	9.6%	0.1%	0.0%	-	12	$ -
0.937	1.000	1.005	1.000	1.000	$537.12	9.6%	0.1%	0.0%	28	30	$ 372.17
0.937	1.000	1.005	1.000	1.000	$537.71	9.6%	0.1%	0.0%	-	51	$ -
0.927	1.000	1.005	1.000	1.000	$515.30	9.8%	0.1%	0.0%	66	74	$ 361.06
1.008	1.000	0.894	1.000	1.000	$602.57	9.1%	0.1%	0.0%	-	70	$ -
0.997	1.000	0.894	1.000	1.000	$585.09	9.3%	0.1%	0.0%	-	106	$ -
0.945	1.000	0.894	1.000	1.000	$493.74	10.0%	0.1%	0.0%	-	15	$ -
1.012	1.000	0.934	1.000	1.000	$636.62	8.9%	0.1%	0.0%	59	66	$ 436.64
1.008	1.000	0.934	1.000	1.000	$629.81	8.9%	0.1%	0.0%	190	210	$ 433.44
0.996	1.000	0.934	1.000	1.000	$609.44	9.1%	0.1%	0.0%	334	369	$ 420.70
0.984	1.000	0.934	1.000	1.000	$587.63	9.2%	0.1%	0.0%	383	423	$ 408.35
0.936	1.000	0.934	1.000	1.000	$498.44	10.0%	0.1%	0.0%	95	105	$ 347.97
0.945	1.000	0.934	1.000	1.000	$515.20	9.8%	0.1%	0.0%	-	19	$ -
0.943	1.000	0.934	1.000	1.000	$512.65	9.9%	0.1%	0.0%	28	30	$ 355.07
0.930	1.000	0.934	1.000	1.000	$486.19	10.1%	0.1%	0.0%	-	23	$ -
0.937	1.000	1.005	1.000	1.000	$537.07	9.6%	0.1%	0.0%	11	-	$ 372.08
0.937	1.000	1.005	1.000	1.000	$537.71	9.6%	0.1%	0.0%	46	-	$ 372.71
1.008	1.000	0.894	1.000	1.000	$602.57	9.1%	0.1%	0.0%	63	-	$ 416.90
0.997	1.000	0.894	1.000	1.000	$585.09	9.3%	0.1%	0.0%	96	-	$ 405.96
0.945	1.000	0.894	1.000	1.000	$493.74	10.0%	0.1%	0.0%	13	-	$ 347.43
0.945	1.000	0.934	1.000	1.000	$515.20	9.8%	0.1%	0.0%	18	-	$ 360.67
0.930	1.000	0.934	1.000	1.000	$486.19	10.1%	0.1%	0.0%	21	-	$ 341.78

2024 Calibrated Plan Adjusted Index Rate PMPM	Proposed Rate Change Compared to Prior 12 months	% of Total Covered Lives	02-01-2023 Number of Covered Lives by Rating Area										2024 Continued/ Discontinued Plans Indicator	De Minimis Check
			1	2	3	4	5	6	7	8	9	Total		
$ 479.96	**5.6%**		-	-	-	-	-	4,712	10,631	-	6,473	**21,816**		
N/A	N/A	N/A										-	0	
$ 573.93	5.4%	7.6%	-	-	-	-	-	722	371	-	555	1,648	1	yes
$ 560.33	5.5%	4.1%	-	-	-	-	-	364	337	-	193	894	1	yes
$ 529.27	6.6%	1.6%	-	-	-	-	-	72	92	-	176	340	1	yes
$ 518.96	5.8%	1.8%	-	-	-	-	-	45	235	-	119	399	1	yes
$ 511.80	5.7%	8.1%	-	-	-	-	-	416	843	-	509	1,768	1	yes
$ 503.93	5.7%	1.0%	-	-	-	-	-	38	83	-	100	221	1	yes
$ 497.58	5.7%	12.8%	-	-	-	-	-	471	1,228	-	1,086	2,785	1	yes
$ 494.53	5.7%	0.8%	-	-	-	-	-	16	108	-	55	179	1	yes
$ 480.30	5.0%	0.7%	-	-	-	-	-	8	114	-	40	162	1	yes
$ 490.66	5.5%	4.0%	-	-	-	-	-	273	437	-	168	878	1	yes
$ 478.63	5.9%	2.0%	-	-	-	-	-	34	168	-	243	445	1	yes
$ 479.05	5.4%	12.6%	-	-	-	-	-	407	1,511	-	840	2,758	1	yes
$ 466.51	5.1%	3.5%	-	-	-	-	-	151	358	-	265	774	1	yes
$ 476.70	6.2%	1.6%	-	-	-	-	-	136	160	-	63	359	1	yes
$ 469.04	5.4%	3.5%	-	-	-	-	-	205	365	-	197	767	1	yes
$ 451.15	5.1%	2.5%	-	-	-	-	-	154	284	-	103	541	1	yes
$ 510.40	0.0%	0.0%	-	-	-	-	-	-	-	-	-	-	1	yes
$ 419.59	5.6%	5.2%	-	-	-	-	-	276	637	-	229	1,142	1	yes
$ 402.73	6.0%	3.7%	-	-	-	-	-	222	324	-	263	809	1	yes
$ 452.43	4.6%	0.5%	-	-	-	-	-	13	49	-	44	106	1	yes
$ 458.38	5.1%	0.2%	-	-	-	-	-	4	34	-	5	43	1	yes
$ 456.18	5.0%	0.6%	-	-	-	-	-	15	72	-	44	131	1	yes
$ 400.49	5.6%	0.7%	-	-	-	-	-	18	108	-	37	163	1	yes
$ 395.17	5.7%	1.0%	-	-	-	-	-	32	152	-	44	228	1	yes
$ 482.89	5.4%	4.2%	-	-	-	-	-	236	395	-	286	917	1	yes
$ 430.05	5.6%	4.7%	-	-	-	-	-	127	664	-	224	1,015	1	yes
$ 422.00	6.4%	3.0%	-	-	-	-	-	29	386	-	245	660	1	yes
$ 430.31	5.1%	1.1%	-	-	-	-	-	27	112	-	94	233	1	yes
$ 395.76	0.0%	0.0%	-	-	-	-	-	-	-	-	-	-	1	yes
$ 395.80	6.3%	0.1%	-	-	-	-	-	2	13	-	13	28	1	yes
$ 396.21	0.0%	0.0%	-	-	-	-	-	-	-	-	-	-	1	yes
$ 380.56	5.4%	0.3%	-	-	-	-	-	14	28	-	24	66	1	yes
$ 441.47	0.0%	0.0%	-	-	-	-	-	-	-	-	-	-	1	yes
$ 429.28	0.0%	0.0%	-	-	-	-	-	-	-	-	-	-	1	yes
$ 365.50	0.0%	0.0%	-	-	-	-	-	-	-	-	-	-	1	yes
$ 465.23	6.5%	0.3%	-	-	-	-	-	-	20	-	39	59	1	yes
$ 460.48	6.2%	0.9%	-	-	-	-	-	-	175	-	15	190	1	yes
$ 446.27	6.1%	1.5%	-	-	-	-	-	-	296	-	38	334	1	yes
$ 431.05	5.6%	1.8%	-	-	-	-	-	-	320	-	63	383	1	yes
$ 368.78	6.0%	0.4%	-	-	-	-	-	-	73	-	22	95	1	yes
$ 380.49	0.0%	0.0%	-	-	-	-	-	-	-	-	-	-	1	yes
$ 378.71	6.7%	0.1%	-	-	-	-	-	-	24	-	4	28	1	yes
$ 360.23	0.0%	0.0%	-	-	-	-	-	-	-	-	-	-	1	yes
$ 395.76	6.4%	0.1%	-	-	-	-	-	7	3	-	1	11	1	yes
$ 396.21	6.3%	0.2%	-	-	-	-	-	6	24	-	16	46	1	yes
$ 441.47	5.9%	0.3%	-	-	-	-	-	63	-	-	-	63	1	yes
$ 429.28	5.7%	0.4%	-	-	-	-	-	96	-	-	-	96	1	yes
$ 365.50	5.2%	0.1%	-	-	-	-	-	13	-	-	-	13	1	yes
$ 380.49	5.5%	0.1%	-	-	-	-	-	-	17	-	1	18	1	yes
$ 360.23	5.4%	0.1%	-	-	-	-	-	-	11	-	10	21	1	yes

PA Rate Template Part IV B - Small Group Annual

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

Carrier Name: Highmark Benefits Group (HBG)
Product(s): PPO
Market Segment: Small Group
Rate Effective Date: 01/01/2024

Plan Number	HIOS Plan ID (Standard Component)	1/1/2023 Plan Marketing Name	Discontinued, New, Modified, Existing (D,N,M,E) for 2024	1/1/2024 HIOS Plan ID (If 1/1/2023 Plan Discontinued & Mapped)	Metallic Tier	Exchange On/Off or Off	Quarter 1 2023, 21-year-old Non-Tobacco Premium PMPM										Quarter 1 2024, 21-year-old Non-Tobacco Premium PMPM										Change in Quarter 1			
							1	2	3	4	5	6	7	8	9	Average (weighted by enrollment by rating area)	1	2	3	4	5	6	7	8	9	Average (weighted by enrollment by rating area)	1	2	3	4
Totals	These cells auto-fill using the data entered in Table 10.						$ -	$ -	$ -	$ -	$ -	$ 433.92	$ 458.41	$ -	$ 453.77	$ 451.74	$ -	$ -	$ -	$ -	$ -	$ 459.27	$ 484.12	$ -	$ 479.27	$ 477.31	0.0%	0.0%	0.0%	0.0%
Plan 1	79962PA0250002	PO Blue $0 100/80 Platinu	M	79962PA0250002	Platinum	Off	$ -	$ -	$ -	$ -	$ -	$ 506.41	$ 558.59	$ -	$ 539.56	$ 529.32	$ -	$ -	$ -	$ -	$ -	$ 535.08	$ 588.64	$ -	$ 568.58	$ 558.42				
Plan 2	79962PA0250014	O Blue $250 100/80 Platin	M	79962PA0250014	Platinum	Off	$ -	$ -	$ -	$ -	$ -	$ 493.93	$ 544.82	$ -	$ 526.26	$ 520.09	$ -	$ -	$ -	$ -	$ -	$ 522.40	$ 574.69	$ -	$ 555.11	$ 549.17				
Plan 3	79962PA0250001	PPO Blue $0 100/80 Gold	M	79962PA0250001	Gold	Off	$ -	$ -	$ -	$ -	$ -	$ 461.81	$ 509.39	$ -	$ 492.04	$ 490.33	$ -	$ -	$ -	$ -	$ -	$ 493.44	$ 542.83	$ -	$ 524.34	$ 522.80				
Plan 4	79962PA0250013	PO Blue $250 100/80 Go	M	79962PA0250013	Gold	Off	$ -	$ -	$ -	$ -	$ -	$ 455.91	$ 502.89	$ -	$ 485.76	$ 492.48	$ -	$ -	$ -	$ -	$ -	$ 483.84	$ 532.26	$ -	$ 514.13	$ 521.39				
Plan 5	79962PA0250021	PO Blue $500 100/80 Go	M	79962PA0250021	Gold	Off	$ -	$ -	$ -	$ -	$ -	$ 450.04	$ 496.41	$ -	$ 479.50	$ 480.63	$ -	$ -	$ -	$ -	$ -	$ 477.15	$ 524.91	$ -	$ 507.03	$ 508.53				
Plan 6	79962PA0250023	PO Blue $750 100/80 Go	M	79962PA0250023	Gold	Off	$ -	$ -	$ -	$ -	$ -	$ 443.42	$ 489.11	$ -	$ 472.45	$ 473.72	$ -	$ -	$ -	$ -	$ -	$ 469.82	$ 516.84	$ -	$ 499.24	$ 500.79				
Plan 7	79962PA0250003	PO Blue $1000 100/80 Go	M	79962PA0250003	Gold	Off	$ -	$ -	$ -	$ -	$ -	$ 437.55	$ 482.64	$ -	$ 466.19	$ 468.60	$ -	$ -	$ -	$ -	$ -	$ 463.90	$ 510.33	$ -	$ 492.95	$ 495.70				
Plan 8	79962PA0250005	PO Blue $1250 100/80 Go	M	79962PA0250005	Gold	Off	$ -	$ -	$ -	$ -	$ -	$ 435.19	$ 480.04	$ -	$ 463.68	$ 471.00	$ -	$ -	$ -	$ -	$ -	$ 461.06	$ 507.20	$ -	$ 489.92	$ 497.77				
Plan 9	79962PA0250006	PO Blue $1400 100/80 Go	M	79962PA0250006	Gold	Off	$ -	$ -	$ -	$ -	$ -	$ 425.35	$ 469.18	$ -	$ 453.20	$ 463.07	$ -	$ -	$ -	$ -	$ -	$ 447.79	$ 492.61	$ -	$ 475.83	$ 486.25				
Plan 10	79962PA0250007	PO Blue $1500 100/80 Go	M	79962PA0250007	Gold	Off	$ -	$ -	$ -	$ -	$ -	$ 432.58	$ 477.16	$ -	$ 460.90	$ 460.18	$ -	$ -	$ -	$ -	$ -	$ 457.46	$ 503.24	$ -	$ 486.09	$ 485.72				
Plan 11	79962PA0250008	PO Blue $1550 100/80 Go	M	79962PA0250008	Gold	Off	$ -	$ -	$ -	$ -	$ -	$ 420.07	$ 463.35	$ -	$ 447.57	$ 451.43	$ -	$ -	$ -	$ -	$ -	$ 446.23	$ 490.90	$ -	$ 474.17	$ 478.35				
Plan 12	79962PA0250010	PO Blue $2000 100/80 Go	M	79962PA0250010	Gold	Off	$ -	$ -	$ -	$ -	$ -	$ 422.69	$ 466.25	$ -	$ 450.36	$ 454.98	$ -	$ -	$ -	$ -	$ -	$ 446.63	$ 491.33	$ -	$ 474.59	$ 479.63				
Plan 13	79962PA0250015	PO Blue $2500 100/80 Go	M	79962PA0250015	Gold	Off	$ -	$ -	$ -	$ -	$ -	$ 412.64	$ 455.17	$ -	$ 439.66	$ 441.56	$ -	$ -	$ -	$ -	$ -	$ 434.93	$ 478.46	$ -	$ 462.16	$ 464.39				
Plan 14	79962PA0250016	O Blue $2500 100/80 Gold	M	79962PA0250016	Gold	Off	$ -	$ -	$ -	$ -	$ -	$ 417.53	$ 460.55	$ -	$ 444.86	$ 441.50	$ -	$ -	$ -	$ -	$ -	$ 444.43	$ 488.92	$ -	$ 472.26	$ 469.14				
Plan 15	79962PA0250018	PO Blue $3000 100/80 Go	M	79962PA0250018	Gold	Off	$ -	$ -	$ -	$ -	$ -	$ 413.61	$ 456.23	$ -	$ 440.69	$ 440.84	$ -	$ -	$ -	$ -	$ -	$ 437.29	$ 481.06	$ -	$ 464.67	$ 465.15				
Plan 16	79962PA0250019	PO Blue $3500 100/80 Go	M	79962PA0250019	Gold	Off	$ -	$ -	$ -	$ -	$ -	$ 399.29	$ 440.44	$ -	$ 425.43	$ 425.87	$ -	$ -	$ -	$ -	$ -	$ 420.61	$ 462.71	$ -	$ 446.94	$ 447.72				
Plan 17	79962PA0250024	PPO Blue $0 100/80 Silve	M	79962PA0250024	Silver	Off	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ 475.85	$ 523.48	$ -	$ 505.65	$ -				
Plan 18	79962PA0250020	PO Blue $4000 100/80 Sil	M	79962PA0250020	Silver	Off	$ -	$ -	$ -	$ -	$ -	$ 369.41	$ 407.48	$ -	$ 393.60	$ 395.50	$ -	$ -	$ -	$ -	$ -	$ 391.19	$ 430.35	$ -	$ 415.69	$ 417.94				
Plan 19	79962PA0250022	PO Blue $5000 100/80 Sil	M	79962PA0250022	Silver	Off	$ -	$ -	$ -	$ -	$ -	$ 353.43	$ 389.84	$ -	$ 376.56	$ 375.53	$ -	$ -	$ -	$ -	$ -	$ 375.47	$ 413.05	$ -	$ 398.98	$ 398.17				
Plan 20	79962PA0250004	PO Blue $1000 80/60 Go	M	79962PA0250004	Gold	Off	$ -	$ -	$ -	$ -	$ -	$ 402.08	$ 443.52	$ -	$ 428.41	$ 432.16	$ -	$ -	$ -	$ -	$ -	$ 421.80	$ 464.02	$ -	$ 448.21	$ 452.28				
Plan 21	79962PA0250009	PO Blue $1750 90/70 Go	M	79962PA0250009	Gold	Off	$ -	$ -	$ -	$ -	$ -	$ 405.65	$ 447.45	$ -	$ 432.21	$ 441.79	$ -	$ -	$ -	$ -	$ -	$ 427.35	$ 470.12	$ -	$ 454.11	$ 464.28				
Plan 22	79962PA0250011	PO Blue $2000 90/70 Go	M	79962PA0250011	Gold	Off	$ -	$ -	$ -	$ -	$ -	$ 403.98	$ 445.61	$ -	$ 430.43	$ 435.74	$ -	$ -	$ -	$ -	$ -	$ 425.31	$ 467.87	$ -	$ 451.93	$ 457.65				
Plan 23	79962PA0250012	PO Blue $2000 70/50 Silv	M	79962PA0250012	Silver	Off	$ -	$ -	$ -	$ -	$ -	$ 352.64	$ 388.97	$ -	$ 375.72	$ 381.95	$ -	$ -	$ -	$ -	$ -	$ 373.38	$ 410.76	$ -	$ 396.76	$ 403.46				
Plan 24	79962PA0250017	PO Blue $2600 70/50 Silv	M	79962PA0250017	Silver	Off	$ -	$ -	$ -	$ -	$ -	$ 347.67	$ 383.50	$ -	$ 370.43	$ 375.95	$ -	$ -	$ -	$ -	$ -	$ 368.42	$ 405.30	$ -	$ 391.49	$ 397.46				
Plan 25	79962PA0260001	ue Qualified $1500 100/8	M	79962PA0260001	Gold	Off	$ -	$ -	$ -	$ -	$ -	$ 426.07	$ 469.97	$ -	$ 453.96	$ 453.68	$ -	$ -	$ -	$ -	$ -	$ 450.20	$ 495.26	$ -	$ 478.39	$ 478.40				
Plan 26	79962PA0260002	alified Embedded $3000	M	79962PA0260002	Silver	Off	$ -	$ -	$ -	$ -	$ -	$ 378.61	$ 417.62	$ -	$ 403.40	$ 409.60	$ -	$ -	$ -	$ -	$ -	$ 400.94	$ 441.07	$ -	$ 426.05	$ 432.74				
Plan 27	79962PA0260003	alified Embedded $3550	M	79962PA0260003	Silver	Off	$ -	$ -	$ -	$ -	$ -	$ 368.77	$ 406.77	$ -	$ 392.92	$ 399.96	$ -	$ -	$ -	$ -	$ -	$ 393.43	$ 432.81	$ -	$ 418.06	$ 425.61				
Plan 28	79962PA0260004	alified Embedded $4250	M	79962PA0260004	Silver	Off	$ -	$ -	$ -	$ -	$ -	$ 380.75	$ 419.98	$ -	$ 405.68	$ 409.67	$ -	$ -	$ -	$ -	$ -	$ 401.18	$ 441.34	$ -	$ 426.30	$ 430.62				
Plan 29	79962PA0260007	alified Embedded $4750	N	79962PA0260007	Silver	Off	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ 368.97	$ 405.90	$ -	$ 392.07	$ -				
Plan 30	79962PA0260005	alified Embedded $5500	M	79962PA0260005	Silver	Off	$ -	$ -	$ -	$ -	$ -	$ 346.05	$ 381.71	$ -	$ 368.71	$ 373.13	$ -	$ -	$ -	$ -	$ -	$ 369.01	$ 405.94	$ -	$ 392.11	$ 396.88				
Plan 31	79962PA0260008	alified Embedded $6100	N	79962PA0260008	Silver	Off	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ 369.39	$ 406.36	$ -	$ 392.52	$ -				
Plan 32	79962PA0260006	lified Embedded $7050	M	79962PA0260006	panded Bron	Off	$ -	$ -	$ -	$ -	$ -	$ 335.72	$ 370.32	$ -	$ 357.70	$ 358.39	$ -	$ -	$ -	$ -	$ -	$ 354.80	$ 390.31	$ -	$ 377.01	$ 377.94				
Plan 33	79962PA0140003	h Valley Flex Blue PPO 50	N	79962PA0140003	Gold	Off	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ 411.59	$ 452.79	$ -	$ 437.36	$ -				
Plan 34	79962PA0140004	h Valley Flex Blue PPO 125	N	79962PA0140004	Gold	Off	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ 400.22	$ 440.28	$ -	$ 425.28	$ -				
Plan 35	79962PA0160002	k Blue PPO Qualified Emb	N	79962PA0160002	Silver	Off	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ 340.76	$ 374.87	$ -	$ 362.10	$ -				
Plan 36	79962PA0170001	Choice Blue PPO 0	M	79962PA0170001	Gold	Off	$ -	$ -	$ -	$ -	$ -	$ -	$ 447.83	$ -	$ 432.57	$ 437.74	$ -	$ -	$ -	$ -	$ -	$ 433.74	$ 477.15	$ -	$ 460.90	$ 466.41				
Plan 37	79962PA0170002	Choice Blue PPO 500	M	79962PA0170002	Gold	Off	$ -	$ -	$ -	$ -	$ -	$ -	$ 444.55	$ -	$ 429.40	$ 443.35	$ -	$ -	$ -	$ -	$ -	$ 429.31	$ 472.28	$ -	$ 456.19	$ 471.01				
Plan 38	79962PA0170003	Choice Blue PPO 1250	M	79962PA0170003	Gold	Off	$ -	$ -	$ -	$ -	$ -	$ -	$ 431.48	$ -	$ 416.78	$ 429.81	$ -	$ -	$ -	$ -	$ -	$ 416.06	$ 457.71	$ -	$ 442.11	$ 455.93				
Plan 39	79962PA0170004	Choice Blue PPO 2500	M	79962PA0170004	Gold	Off	$ -	$ -	$ -	$ -	$ -	$ -	$ 418.81	$ -	$ 404.54	$ 416.47	$ -	$ -	$ -	$ -	$ -	$ 401.87	$ 442.10	$ -	$ 427.03	$ 439.62				
Plan 40	79962PA0170005	Choice Blue PPO 2800	M	79962PA0170005	Silver	Off	$ -	$ -	$ -	$ -	$ -	$ -	$ 356.89	$ -	$ 344.73	$ 354.08	$ -	$ -	$ -	$ -	$ -	$ 343.82	$ 378.23	$ -	$ 365.34	$ 375.25				
Plan 41	79962PA0180003	se Qualified Embedded $	N	79962PA0180003	Silver	Off	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ 354.74	$ 390.24	$ -	$ 376.95	$ -				
Plan 42	79962PA0170006	Choice Blue PPO 4250	M	79962PA0170006	Silver	Off	$ -	$ -	$ -	$ -	$ -	$ -	$ 364.17	$ -	$ 351.76	$ 362.40	$ -	$ -	$ -	$ -	$ -	$ 353.08	$ 388.42	$ -	$ 375.18	$ 386.53				
Plan 43	79962PA0180004	e Qualified Embedded 6	N	79962PA0180004	panded Bron	Off	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ 335.84	$ 369.46	$ -	$ 356.87	$ -				
Plan 44	79962PA0030009	ble PPO Embedded $475	DM	79962PA0260007	Silver	Off	$ -	$ -	$ -	$ -	$ -	$ 345.97	$ 381.62	$ -	$ 368.62	$ 357.75	$ -	$ -	$ -	$ -	$ -	$ 368.97	$ 405.90	$ -	$ 392.07	$ 381.14				
Plan 45	79962PA0030010	ble PPO Embedded $610	DM	79962PA0260008	Silver	Off	$ -	$ -	$ -	$ -	$ -	$ 346.55	$ 382.26	$ -	$ 369.23	$ 373.07	$ -	$ -	$ -	$ -	$ -	$ 369.39	$ 406.36	$ -	$ 392.52	$ 396.72				
Plan 46	79962PA0140001	gh Valley Flex Blue PPO 5	DM	79962PA0140001	Gold	Off	$ -	$ -	$ -	$ -	$ -	$ 387.64	$ -	$ -	$ -	$ 387.64	$ -	$ -	$ -	$ -	$ -	$ 411.59	$ 452.79	$ -	$ 437.36	$ 411.59				
Plan 47	79962PA0140002	gh Valley Flex Blue PPO 1	DM	79962PA0140004	Gold	Off	$ -	$ -	$ -	$ -	$ -	$ 377.47	$ -	$ -	$ -	$ 377.47	$ -	$ -	$ -	$ -	$ -	$ 400.22	$ 440.28	$ -	$ 425.28	$ 400.22				
Plan 48	79962PA0160001	h Valley Flex Blue PPO 33	DM	79962PA0160002	Silver	Off	$ -	$ -	$ -	$ -	$ -	$ 323.05	$ -	$ -	$ -	$ 323.05	$ -	$ -	$ -	$ -	$ -	$ 340.76	$ 374.87	$ -	$ 362.10	$ 340.76				
Plan 49	79962PA0180001	ce Blue PPO 3500Q Embe	DM	79962PA0180003	Silver	Off	$ -	$ -	$ -	$ -	$ -	$ -	$ 369.92	$ -	$ 357.32	$ 369.22	$ -	$ -	$ -	$ -	$ -	$ 354.74	$ 390.24	$ -	$ 376.95	$ 389.50				
Plan 50	79962PA0180002	ce Blue PPO 6650Q Embe	DM	79962PA0180004	panded Bron	Off	$ -	$ -	$ -	$ -	$ -	$ -	$ 350.54	$ -	$ 338.60	$ 344.85	$ -	$ -	$ -	$ -	$ -	$ 335.84	$ 369.46	$ -	$ 356.87	$ 363.46				

, 21-year-old Non-Tobacco Premium PMPM					
5	6	7	8	9	Average (weighted by enrollment by rating area)
0.0%	5.8%	5.6%	0.0%	5.6%	5.7%
	5.7%	5.4%		5.4%	5.5%
	5.8%	5.5%		5.5%	5.6%
	6.9%	6.6%		6.6%	6.6%
	6.1%	5.8%		5.8%	5.9%
	6.0%	5.7%		5.7%	5.8%
	6.0%	5.7%		5.7%	5.7%
	6.0%	5.7%		5.7%	5.8%
	5.9%	5.7%		5.7%	5.7%
	5.3%	5.0%		5.0%	5.0%
	5.7%	5.5%		5.5%	5.5%
	6.2%	5.9%		5.9%	6.0%
	5.7%	5.4%		5.4%	5.4%
	5.4%	5.1%		5.1%	5.2%
	6.4%	6.2%		6.2%	6.3%
	5.7%	5.4%		5.4%	5.5%
	5.3%	5.1%		5.1%	5.1%
	5.9%	5.6%		5.6%	5.7%
	6.2%	6.0%		6.0%	6.0%
	4.9%	4.6%		4.6%	4.7%
	5.3%	5.1%		5.1%	5.1%
	5.3%	5.0%		5.0%	5.0%
	5.9%	5.6%		5.6%	5.6%
	6.0%	5.7%		5.7%	5.7%
	5.7%	5.4%		5.4%	5.5%
	5.9%	5.6%		5.6%	5.6%
	6.7%	6.4%		6.4%	6.4%
	5.4%	5.1%		5.1%	5.1%
	6.6%	6.3%		6.3%	6.4%
	5.7%	5.4%		5.4%	5.5%
		6.5%		6.5%	6.5%
		6.2%		6.2%	6.2%
		6.1%		6.1%	6.1%
		5.6%		5.6%	5.6%
		6.0%		6.0%	6.0%
		6.7%		6.7%	6.7%
	6.6%	6.4%		6.4%	6.5%
	6.0%	6.3%		6.3%	6.3%
	6.2%				6.2%
	6.0%				6.0%
	5.5%				5.5%
		5.5%		5.5%	5.5%
		5.4%		5.4%	5.4%

Quarter 2 2024, 21-year-old Non-Tobacco Premium PMPM									
1	2	3	4	5	6	7	8	9	Average (weighted by enrollment by rating area)
$ -	$ -	$ -	$ -	$ -	$ 468.86	$ 494.24	$ -	$ 489.29	$ 487.29
$ -	$ -	$ -	$ -	$ -	$ 546.27	$ 600.94	$ -	$ 580.47	$ 570.09
$ -	$ -	$ -	$ -	$ -	$ 533.32	$ 586.70	$ -	$ 566.71	$ 560.65
$ -	$ -	$ -	$ -	$ -	$ 503.76	$ 554.18	$ -	$ 535.30	$ 533.72
$ -	$ -	$ -	$ -	$ -	$ 493.95	$ 543.39	$ -	$ 524.87	$ 532.29
$ -	$ -	$ -	$ -	$ -	$ 487.13	$ 535.88	$ -	$ 517.63	$ 519.16
$ -	$ -	$ -	$ -	$ -	$ 479.64	$ 527.65	$ -	$ 509.67	$ 511.26
$ -	$ -	$ -	$ -	$ -	$ 473.60	$ 521.00	$ -	$ 503.25	$ 506.06
$ -	$ -	$ -	$ -	$ -	$ 470.69	$ 517.80	$ -	$ 500.16	$ 508.17
$ -	$ -	$ -	$ -	$ -	$ 457.15	$ 502.91	$ -	$ 485.77	$ 496.42
$ -	$ -	$ -	$ -	$ -	$ 467.01	$ 513.75	$ -	$ 496.25	$ 495.87
$ -	$ -	$ -	$ -	$ -	$ 455.56	$ 501.16	$ -	$ 484.08	$ 488.35
$ -	$ -	$ -	$ -	$ -	$ 455.96	$ 501.60	$ -	$ 484.51	$ 489.66
$ -	$ -	$ -	$ -	$ -	$ 444.02	$ 488.46	$ -	$ 471.82	$ 474.10
$ -	$ -	$ -	$ -	$ -	$ 453.72	$ 499.13	$ -	$ 482.13	$ 478.95
$ -	$ -	$ -	$ -	$ -	$ 446.43	$ 491.12	$ -	$ 474.38	$ 474.88
$ -	$ -	$ -	$ -	$ -	$ 429.40	$ 472.38	$ -	$ 456.28	$ 457.08
$ -	$ -	$ -	$ -	$ -	$ 485.80	$ 534.42	$ -	$ 516.22	$ -
$ -	$ -	$ -	$ -	$ -	$ 399.37	$ 439.34	$ -	$ 424.37	$ 426.68
$ -	$ -	$ -	$ -	$ -	$ 383.32	$ 421.69	$ -	$ 407.32	$ 406.49
$ -	$ -	$ -	$ -	$ -	$ 430.62	$ 473.72	$ -	$ 457.58	$ 461.73
$ -	$ -	$ -	$ -	$ -	$ 436.28	$ 479.95	$ -	$ 463.60	$ 473.99
$ -	$ -	$ -	$ -	$ -	$ 434.19	$ 477.65	$ -	$ 461.38	$ 467.21
$ -	$ -	$ -	$ -	$ -	$ 381.19	$ 419.34	$ -	$ 405.05	$ 411.88
$ -	$ -	$ -	$ -	$ -	$ 376.12	$ 413.77	$ -	$ 399.67	$ 405.77
$ -	$ -	$ -	$ -	$ -	$ 459.61	$ 505.61	$ -	$ 488.39	$ 488.40
$ -	$ -	$ -	$ -	$ -	$ 409.32	$ 450.29	$ -	$ 434.95	$ 441.78
$ -	$ -	$ -	$ -	$ -	$ 401.66	$ 441.86	$ -	$ 426.80	$ 434.50
$ -	$ -	$ -	$ -	$ -	$ 409.57	$ 450.56	$ -	$ 435.21	$ 439.62
$ -	$ -	$ -	$ -	$ -	$ 376.68	$ 414.38	$ -	$ 400.27	$ -
$ -	$ -	$ -	$ -	$ -	$ 376.72	$ 414.42	$ -	$ 400.31	$ 405.18
$ -	$ -	$ -	$ -	$ -	$ 377.11	$ 414.85	$ -	$ 400.72	$ -
$ -	$ -	$ -	$ -	$ -	$ 362.21	$ 398.47	$ -	$ 384.89	$ 385.84
$ -	$ -	$ -	$ -	$ -	$ 420.20	$ 462.25	$ -	$ 446.50	$ -
$ -	$ -	$ -	$ -	$ -	$ 408.59	$ 449.48	$ -	$ 434.17	$ -
$ -	$ -	$ -	$ -	$ -	$ 347.88	$ 382.70	$ -	$ 369.66	$ -
$ -	$ -	$ -	$ -	$ -	$ 442.81	$ 487.13	$ -	$ 470.53	$ 476.16
$ -	$ -	$ -	$ -	$ -	$ 438.29	$ 482.15	$ -	$ 465.73	$ 480.86
$ -	$ -	$ -	$ -	$ -	$ 424.76	$ 467.27	$ -	$ 451.36	$ 465.46
$ -	$ -	$ -	$ -	$ -	$ 410.27	$ 451.34	$ -	$ 435.96	$ 448.81
$ -	$ -	$ -	$ -	$ -	$ 351.00	$ 386.14	$ -	$ 372.98	$ 383.09
$ -	$ -	$ -	$ -	$ -	$ 362.15	$ 398.40	$ -	$ 384.82	$ -
$ -	$ -	$ -	$ -	$ -	$ 360.46	$ 396.53	$ -	$ 383.02	$ 394.60
$ -	$ -	$ -	$ -	$ -	$ 342.86	$ 377.18	$ -	$ 364.33	$ -
$ -	$ -	$ -	$ -	$ -	$ 376.68	$ 414.38	$ -	$ 400.27	$ 389.11
$ -	$ -	$ -	$ -	$ -	$ 377.11	$ 414.85	$ -	$ 400.72	$ 405.02
$ -	$ -	$ -	$ -	$ -	$ 420.20	$ 462.25	$ -	$ 446.50	$ 420.20
$ -	$ -	$ -	$ -	$ -	$ 408.59	$ 449.48	$ -	$ 434.17	$ 408.59
$ -	$ -	$ -	$ -	$ -	$ 347.88	$ 382.70	$ -	$ 369.66	$ 347.88
$ -	$ -	$ -	$ -	$ -	$ 362.15	$ 398.40	$ -	$ 384.82	$ 397.64
$ -	$ -	$ -	$ -	$ -	$ 342.86	$ 377.18	$ -	$ 364.33	$ 371.06

Quarter 3 2024, 21-year-old Non-Tobacco Premium PMPM									
1	2	3	4	5	6	7	8	9	Average (weighted by enrollment by rating area)
$ -	$ -	$ -	$ -	$ -	$ 477.14	$ 502.97	$ -	$ 497.93	$ 495.89
$ -	$ -	$ -	$ -	$ -	$ 555.91	$ 611.55	$ -	$ 590.72	$ 580.16
$ -	$ -	$ -	$ -	$ -	$ 542.74	$ 597.06	$ -	$ 576.72	$ 570.55
$ -	$ -	$ -	$ -	$ -	$ 512.65	$ 563.46	$ -	$ 544.75	$ 543.15
$ -	$ -	$ -	$ -	$ -	$ 502.67	$ 552.98	$ -	$ 534.14	$ 541.69
$ -	$ -	$ -	$ -	$ -	$ 495.73	$ 545.35	$ -	$ 526.77	$ 528.32
$ -	$ -	$ -	$ -	$ -	$ 488.11	$ 536.96	$ -	$ 518.67	$ 520.28
$ -	$ -	$ -	$ -	$ -	$ 481.96	$ 530.20	$ -	$ 512.14	$ 515.00
$ -	$ -	$ -	$ -	$ -	$ 479.00	$ 526.95	$ -	$ 508.99	$ 517.14
$ -	$ -	$ -	$ -	$ -	$ 465.22	$ 511.79	$ -	$ 494.35	$ 505.18
$ -	$ -	$ -	$ -	$ -	$ 475.26	$ 522.83	$ -	$ 505.01	$ 504.63
$ -	$ -	$ -	$ -	$ -	$ 463.60	$ 510.00	$ -	$ 492.63	$ 496.97
$ -	$ -	$ -	$ -	$ -	$ 464.01	$ 510.45	$ -	$ 493.06	$ 498.30
$ -	$ -	$ -	$ -	$ -	$ 451.86	$ 497.09	$ -	$ 480.15	$ 482.47
$ -	$ -	$ -	$ -	$ -	$ 461.73	$ 507.95	$ -	$ 490.64	$ 487.40
$ -	$ -	$ -	$ -	$ -	$ 454.32	$ 499.79	$ -	$ 482.76	$ 483.26
$ -	$ -	$ -	$ -	$ -	$ 436.98	$ 480.72	$ -	$ 464.34	$ 465.15
$ -	$ -	$ -	$ -	$ -	$ 494.38	$ 543.86	$ -	$ 525.33	$ -
$ -	$ -	$ -	$ -	$ -	$ 406.42	$ 447.10	$ -	$ 431.87	$ 434.21
$ -	$ -	$ -	$ -	$ -	$ 390.09	$ 429.13	$ -	$ 414.51	$ 413.67
$ -	$ -	$ -	$ -	$ -	$ 438.22	$ 482.08	$ -	$ 465.66	$ 469.89
$ -	$ -	$ -	$ -	$ -	$ 443.99	$ 488.43	$ -	$ 471.79	$ 482.36
$ -	$ -	$ -	$ -	$ -	$ 441.86	$ 486.09	$ -	$ 469.53	$ 475.46
$ -	$ -	$ -	$ -	$ -	$ 387.92	$ 426.75	$ -	$ 412.21	$ 419.16
$ -	$ -	$ -	$ -	$ -	$ 382.77	$ 421.08	$ -	$ 406.73	$ 412.93
$ -	$ -	$ -	$ -	$ -	$ 467.73	$ 514.54	$ -	$ 497.01	$ 497.03
$ -	$ -	$ -	$ -	$ -	$ 416.55	$ 458.24	$ -	$ 442.63	$ 449.58
$ -	$ -	$ -	$ -	$ -	$ 408.75	$ 449.66	$ -	$ 434.34	$ 442.17
$ -	$ -	$ -	$ -	$ -	$ 416.80	$ 458.52	$ -	$ 442.90	$ 447.38
$ -	$ -	$ -	$ -	$ -	$ 383.33	$ 421.70	$ -	$ 407.33	$ -
$ -	$ -	$ -	$ -	$ -	$ 383.37	$ 421.74	$ -	$ 407.37	$ 412.33
$ -	$ -	$ -	$ -	$ -	$ 383.77	$ 422.18	$ -	$ 407.80	$ -
$ -	$ -	$ -	$ -	$ -	$ 368.61	$ 405.50	$ -	$ 391.69	$ 392.65
$ -	$ -	$ -	$ -	$ -	$ 427.61	$ 470.41	$ -	$ 454.39	$ -
$ -	$ -	$ -	$ -	$ -	$ 415.80	$ 457.42	$ -	$ 441.83	$ -
$ -	$ -	$ -	$ -	$ -	$ 354.03	$ 389.46	$ -	$ 376.19	$ -
$ -	$ -	$ -	$ -	$ -	$ 450.63	$ 495.73	$ -	$ 478.84	$ 484.56
$ -	$ -	$ -	$ -	$ -	$ 446.03	$ 490.67	$ -	$ 473.95	$ 489.35
$ -	$ -	$ -	$ -	$ -	$ 432.26	$ 475.53	$ -	$ 459.33	$ 473.68
$ -	$ -	$ -	$ -	$ -	$ 417.52	$ 459.31	$ -	$ 443.66	$ 456.73
$ -	$ -	$ -	$ -	$ -	$ 357.20	$ 392.95	$ -	$ 379.57	$ 389.85
$ -	$ -	$ -	$ -	$ -	$ 368.54	$ 405.43	$ -	$ 391.62	$ -
$ -	$ -	$ -	$ -	$ -	$ 366.82	$ 403.54	$ -	$ 389.79	$ 401.57
$ -	$ -	$ -	$ -	$ -	$ 348.92	$ 383.84	$ -	$ 370.76	$ -
$ -	$ -	$ -	$ -	$ -	$ 383.33	$ 421.70	$ -	$ 407.33	$ 395.98
$ -	$ -	$ -	$ -	$ -	$ 383.77	$ 422.18	$ -	$ 407.80	$ 412.17
$ -	$ -	$ -	$ -	$ -	$ 427.61	$ 470.41	$ -	$ 454.39	$ 427.61
$ -	$ -	$ -	$ -	$ -	$ 415.80	$ 457.42	$ -	$ 441.83	$ 415.80
$ -	$ -	$ -	$ -	$ -	$ 354.03	$ 389.46	$ -	$ 376.19	$ 354.03
$ -	$ -	$ -	$ -	$ -	$ 368.54	$ 405.43	$ -	$ 391.62	$ 404.66
$ -	$ -	$ -	$ -	$ -	$ 348.92	$ 383.84	$ -	$ 370.76	$ 377.61

Quarter 4 2024, 21-year-old Non-Tobacco Premium PMPM									
1	2	3	4	5	6	7	8	9	
$ -	$ -	$ -	$ -	$ -	$ 486.15	$ 512.46	$ -	$ 507.32	
$ -	$ -	$ -	$ -	$ -	$ 566.40	$ 623.09	$ -	$ 601.86	
$ -	$ -	$ -	$ -	$ -	$ 552.98	$ 608.32	$ -	$ 587.60	
$ -	$ -	$ -	$ -	$ -	$ 522.32	$ 574.40	$ -	$ 555.03	
$ -	$ -	$ -	$ -	$ -	$ 512.16	$ 563.42	$ -	$ 544.22	
$ -	$ -	$ -	$ -	$ -	$ 505.08	$ 555.64	$ -	$ 536.71	
$ -	$ -	$ -	$ -	$ -	$ 497.32	$ 547.09	$ -	$ 528.46	
$ -	$ -	$ -	$ -	$ -	$ 491.06	$ 540.20	$ -	$ 521.80	
$ -	$ -	$ -	$ -	$ -	$ 488.04	$ 536.89	$ -	$ 518.60	
$ -	$ -	$ -	$ -	$ -	$ 474.00	$ 521.44	$ -	$ 503.68	
$ -	$ -	$ -	$ -	$ -	$ 484.23	$ 532.69	$ -	$ 514.54	
$ -	$ -	$ -	$ -	$ -	$ 472.35	$ 519.63	$ -	$ 501.93	
$ -	$ -	$ -	$ -	$ -	$ 472.77	$ 520.09	$ -	$ 502.37	
$ -	$ -	$ -	$ -	$ -	$ 460.39	$ 506.47	$ -	$ 489.21	
$ -	$ -	$ -	$ -	$ -	$ 470.45	$ 517.53	$ -	$ 499.90	
$ -	$ -	$ -	$ -	$ -	$ 462.89	$ 509.22	$ -	$ 491.87	
$ -	$ -	$ -	$ -	$ -	$ 445.23	$ 489.79	$ -	$ 473.10	
$ -	$ -	$ -	$ -	$ -	$ 503.71	$ 554.12	$ -	$ 535.24	
$ -	$ -	$ -	$ -	$ -	$ 414.09	$ 455.54	$ -	$ 440.02	
$ -	$ -	$ -	$ -	$ -	$ 397.45	$ 437.23	$ -	$ 422.34	
$ -	$ -	$ -	$ -	$ -	$ 446.49	$ 491.18	$ -	$ 474.45	
$ -	$ -	$ -	$ -	$ -	$ 452.37	$ 497.64	$ -	$ 480.69	
$ -	$ -	$ -	$ -	$ -	$ 450.20	$ 495.26	$ -	$ 478.39	
$ -	$ -	$ -	$ -	$ -	$ 395.24	$ 434.80	$ -	$ 419.99	
$ -	$ -	$ -	$ -	$ -	$ 389.99	$ 429.02	$ -	$ 414.41	
$ -	$ -	$ -	$ -	$ -	$ 476.55	$ 524.25	$ -	$ 506.39	
$ -	$ -	$ -	$ -	$ -	$ 424.41	$ 466.89	$ -	$ 450.98	
$ -	$ -	$ -	$ -	$ -	$ 416.46	$ 458.14	$ -	$ 442.53	
$ -	$ -	$ -	$ -	$ -	$ 424.67	$ 467.17	$ -	$ 451.25	
$ -	$ -	$ -	$ -	$ -	$ 390.57	$ 429.66	$ -	$ 415.02	
$ -	$ -	$ -	$ -	$ -	$ 390.61	$ 429.70	$ -	$ 415.06	
$ -	$ -	$ -	$ -	$ -	$ 391.01	$ 430.15	$ -	$ 415.49	
$ -	$ -	$ -	$ -	$ -	$ 375.56	$ 413.15	$ -	$ 399.08	
$ -	$ -	$ -	$ -	$ -	$ 435.68	$ 479.29	$ -	$ 462.96	
$ -	$ -	$ -	$ -	$ -	$ 423.65	$ 466.05	$ -	$ 450.17	
$ -	$ -	$ -	$ -	$ -	$ 360.71	$ 396.81	$ -	$ 383.29	
$ -	$ -	$ -	$ -	$ -	$ 459.13	$ 505.08	$ -	$ 487.88	
$ -	$ -	$ -	$ -	$ -	$ 454.44	$ 499.93	$ -	$ 482.89	
$ -	$ -	$ -	$ -	$ -	$ 440.42	$ 484.50	$ -	$ 467.99	
$ -	$ -	$ -	$ -	$ -	$ 425.40	$ 467.97	$ -	$ 452.03	
$ -	$ -	$ -	$ -	$ -	$ 363.94	$ 400.37	$ -	$ 386.73	
$ -	$ -	$ -	$ -	$ -	$ 375.50	$ 413.08	$ -	$ 399.01	
$ -	$ -	$ -	$ -	$ -	$ 373.74	$ 411.15	$ -	$ 397.14	
$ -	$ -	$ -	$ -	$ -	$ 355.50	$ 391.08	$ -	$ 377.76	
$ -	$ -	$ -	$ -	$ -	$ 390.57	$ 429.66	$ -	$ 415.02	
$ -	$ -	$ -	$ -	$ -	$ 391.01	$ 430.15	$ -	$ 415.49	
$ -	$ -	$ -	$ -	$ -	$ 435.68	$ 479.29	$ -	$ 462.96	
$ -	$ -	$ -	$ -	$ -	$ 423.65	$ 466.05	$ -	$ 450.17	
$ -	$ -	$ -	$ -	$ -	$ 360.71	$ 396.81	$ -	$ 383.29	
$ -	$ -	$ -	$ -	$ -	$ 375.50	$ 413.08	$ -	$ 399.01	
$ -	$ -	$ -	$ -	$ -	$ 355.50	$ 391.08	$ -	$ 377.76	

02-01-2023 Number of Covered Lives by C

Average (weighted by enrollment by rating area)	Clarion	Crawford	Erie	Forest	McKean	Mercer	Venango	Warren	1	Cameron	Elk	Potter	2	Bradford	Carbon	Clinton	Lackawanna	Luzerne	Lycoming	Monroe	Pike	Sullivan	Susquehanna	Tioga	Wayne	Wyoming	3	Allegheny	Armstrong	Beaver	Butler	Fayette	Greene	Indiana	Lawrence	Washington	Westmoreland	4	Bedford	Blair
$ 505.25	0	0	0	0	0	0	0	0	Match	0	0	0	Match	0	0	0	0	0	0	0	0	0	0	0	0	0	Match	0	0	0	0	0	0	0	0	0	0	Match	0	0
$ 591.11	-	-	-	-	-	-	-	-	Match	-	-	-	Match	-	-	-	-	-	-	-	-	-	-	-	-	-	Match	-	-	-	-	-	-	-	-	-	-	Match	-	-
$ 581.32	-	-	-	-	-	-	-	-	Match	-	-	-	Match	-	-	-	-	-	-	-	-	-	-	-	-	-	Match	-	-	-	-	-	-	-	-	-	-	Match	-	-
$ 553.40	-	-	-	-	-	-	-	-	Match	-	-	-	Match	-	-	-	-	-	-	-	-	-	-	-	-	-	Match	-	-	-	-	-	-	-	-	-	-	Match	-	-
$ 551.91	-	-	-	-	-	-	-	-	Match	-	-	-	Match	-	-	-	-	-	-	-	-	-	-	-	-	-	Match	-	-	-	-	-	-	-	-	-	-	Match	-	-
$ 538.29	-	-	-	-	-	-	-	-	Match	-	-	-	Match	-	-	-	-	-	-	-	-	-	-	-	-	-	Match	-	-	-	-	-	-	-	-	-	-	Match	-	-
$ 530.10	-	-	-	-	-	-	-	-	Match	-	-	-	Match	-	-	-	-	-	-	-	-	-	-	-	-	-	Match	-	-	-	-	-	-	-	-	-	-	Match	-	-
$ 524.72	-	-	-	-	-	-	-	-	Match	-	-	-	Match	-	-	-	-	-	-	-	-	-	-	-	-	-	Match	-	-	-	-	-	-	-	-	-	-	Match	-	-
$ 526.90	-	-	-	-	-	-	-	-	Match	-	-	-	Match	-	-	-	-	-	-	-	-	-	-	-	-	-	Match	-	-	-	-	-	-	-	-	-	-	Match	-	-
$ 514.71	-	-	-	-	-	-	-	-	Match	-	-	-	Match	-	-	-	-	-	-	-	-	-	-	-	-	-	Match	-	-	-	-	-	-	-	-	-	-	Match	-	-
$ 514.35	-	-	-	-	-	-	-	-	Match	-	-	-	Match	-	-	-	-	-	-	-	-	-	-	-	-	-	Match	-	-	-	-	-	-	-	-	-	-	Match	-	-
$ 506.35	-	-	-	-	-	-	-	-	Match	-	-	-	Match	-	-	-	-	-	-	-	-	-	-	-	-	-	Match	-	-	-	-	-	-	-	-	-	-	Match	-	-
$ 507.71	-	-	-	-	-	-	-	-	Match	-	-	-	Match	-	-	-	-	-	-	-	-	-	-	-	-	-	Match	-	-	-	-	-	-	-	-	-	-	Match	-	-
$ 491.57	-	-	-	-	-	-	-	-	Match	-	-	-	Match	-	-	-	-	-	-	-	-	-	-	-	-	-	Match	-	-	-	-	-	-	-	-	-	-	Match	-	-
$ 496.60	-	-	-	-	-	-	-	-	Match	-	-	-	Match	-	-	-	-	-	-	-	-	-	-	-	-	-	Match	-	-	-	-	-	-	-	-	-	-	Match	-	-
$ 492.38	-	-	-	-	-	-	-	-	Match	-	-	-	Match	-	-	-	-	-	-	-	-	-	-	-	-	-	Match	-	-	-	-	-	-	-	-	-	-	Match	-	-
$ 473.93	-	-	-	-	-	-	-	-	Match	-	-	-	Match	-	-	-	-	-	-	-	-	-	-	-	-	-	Match	-	-	-	-	-	-	-	-	-	-	Match	-	-
$ -	-	-	-	-	-	-	-	-	Match	-	-	-	Match	-	-	-	-	-	-	-	-	-	-	-	-	-	Match	-	-	-	-	-	-	-	-	-	-	Match	-	-
$ 442.41	-	-	-	-	-	-	-	-	Match	-	-	-	Match	-	-	-	-	-	-	-	-	-	-	-	-	-	Match	-	-	-	-	-	-	-	-	-	-	Match	-	-
$ 421.47	-	-	-	-	-	-	-	-	Match	-	-	-	Match	-	-	-	-	-	-	-	-	-	-	-	-	-	Match	-	-	-	-	-	-	-	-	-	-	Match	-	-
$ 478.75	-	-	-	-	-	-	-	-	Match	-	-	-	Match	-	-	-	-	-	-	-	-	-	-	-	-	-	Match	-	-	-	-	-	-	-	-	-	-	Match	-	-
$ 491.46	-	-	-	-	-	-	-	-	Match	-	-	-	Match	-	-	-	-	-	-	-	-	-	-	-	-	-	Match	-	-	-	-	-	-	-	-	-	-	Match	-	-
$ 484.43	-	-	-	-	-	-	-	-	Match	-	-	-	Match	-	-	-	-	-	-	-	-	-	-	-	-	-	Match	-	-	-	-	-	-	-	-	-	-	Match	-	-
$ 427.07	-	-	-	-	-	-	-	-	Match	-	-	-	Match	-	-	-	-	-	-	-	-	-	-	-	-	-	Match	-	-	-	-	-	-	-	-	-	-	Match	-	-
$ 420.72	-	-	-	-	-	-	-	-	Match	-	-	-	Match	-	-	-	-	-	-	-	-	-	-	-	-	-	Match	-	-	-	-	-	-	-	-	-	-	Match	-	-
$ 506.40	-	-	-	-	-	-	-	-	Match	-	-	-	Match	-	-	-	-	-	-	-	-	-	-	-	-	-	Match	-	-	-	-	-	-	-	-	-	-	Match	-	-
$ 458.06	-	-	-	-	-	-	-	-	Match	-	-	-	Match	-	-	-	-	-	-	-	-	-	-	-	-	-	Match	-	-	-	-	-	-	-	-	-	-	Match	-	-
$ 450.52	-	-	-	-	-	-	-	-	Match	-	-	-	Match	-	-	-	-	-	-	-	-	-	-	-	-	-	Match	-	-	-	-	-	-	-	-	-	-	Match	-	-
$ 455.82	-	-	-	-	-	-	-	-	Match	-	-	-	Match	-	-	-	-	-	-	-	-	-	-	-	-	-	Match	-	-	-	-	-	-	-	-	-	-	Match	-	-
$ -	-	-	-	-	-	-	-	-	Match	-	-	-	Match	-	-	-	-	-	-	-	-	-	-	-	-	-	Match	-	-	-	-	-	-	-	-	-	-	Match	-	-
$ 420.11	-	-	-	-	-	-	-	-	Match	-	-	-	Match	-	-	-	-	-	-	-	-	-	-	-	-	-	Match	-	-	-	-	-	-	-	-	-	-	Match	-	-
$ -	-	-	-	-	-	-	-	-	Match	-	-	-	Match	-	-	-	-	-	-	-	-	-	-	-	-	-	Match	-	-	-	-	-	-	-	-	-	-	Match	-	-
$ 400.06	-	-	-	-	-	-	-	-	Match	-	-	-	Match	-	-	-	-	-	-	-	-	-	-	-	-	-	Match	-	-	-	-	-	-	-	-	-	-	Match	-	-
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$ 493.71	-	-	-	-	-	-	-	-	Match	-	-	-	Match	-	-	-	-	-	-	-	-	-	-	-	-	-	Match	-	-	-	-	-	-	-	-	-	-	Match	-	-
$ 498.58	-	-	-	-	-	-	-	-	Match	-	-	-	Match	-	-	-	-	-	-	-	-	-	-	-	-	-	Match	-	-	-	-	-	-	-	-	-	-	Match	-	-
$ 482.62	-	-	-	-	-	-	-	-	Match	-	-	-	Match	-	-	-	-	-	-	-	-	-	-	-	-	-	Match	-	-	-	-	-	-	-	-	-	-	Match	-	-
$ 465.35	-	-	-	-	-	-	-	-	Match	-	-	-	Match	-	-	-	-	-	-	-	-	-	-	-	-	-	Match	-	-	-	-	-	-	-	-	-	-	Match	-	-
$ 397.21	-	-	-	-	-	-	-	-	Match	-	-	-	Match	-	-	-	-	-	-	-	-	-	-	-	-	-	Match	-	-	-	-	-	-	-	-	-	-	Match	-	-
$ -	-	-	-	-	-	-	-	-	Match	-	-	-	Match	-	-	-	-	-	-	-	-	-	-	-	-	-	Match	-	-	-	-	-	-	-	-	-	-	Match	-	-
$ 409.15	-	-	-	-	-	-	-	-	Match	-	-	-	Match	-	-	-	-	-	-	-	-	-	-	-	-	-	Match	-	-	-	-	-	-	-	-	-	-	Match	-	-
$ -	-	-	-	-	-	-	-	-	Match	-	-	-	Match	-	-	-	-	-	-	-	-	-	-	-	-	-	Match	-	-	-	-	-	-	-	-	-	-	Match	-	-
$ 403.45	-	-	-	-	-	-	-	-	Match	-	-	-	Match	-	-	-	-	-	-	-	-	-	-	-	-	-	Match	-	-	-	-	-	-	-	-	-	-	Match	-	-
$ 419.94	-	-	-	-	-	-	-	-	Match	-	-	-	Match	-	-	-	-	-	-	-	-	-	-	-	-	-	Match	-	-	-	-	-	-	-	-	-	-	Match	-	-
$ 435.68	-	-	-	-	-	-	-	-	Match	-	-	-	Match	-	-	-	-	-	-	-	-	-	-	-	-	-	Match	-	-	-	-	-	-	-	-	-	-	Match	-	-
$ 423.65	-	-	-	-	-	-	-	-	Match	-	-	-	Match	-	-	-	-	-	-	-	-	-	-	-	-	-	Match	-	-	-	-	-	-	-	-	-	-	Match	-	-
$ 360.71	-	-	-	-	-	-	-	-	Match	-	-	-	Match	-	-	-	-	-	-	-	-	-	-	-	-	-	Match	-	-	-	-	-	-	-	-	-	-	Match	-	-
$ 412.30	-	-	-	-	-	-	-	-	Match	-	-	-	Match	-	-	-	-	-	-	-	-	-	-	-	-	-	Match	-	-	-	-	-	-	-	-	-	-	Match	-	-
$ 384.74	-	-	-	-	-	-	-	-	Match	-	-	-	Match	-	-	-	-	-	-	-	-	-	-	-	-	-	Match	-	-	-	-	-	-	-	-	-	-	Match	-	-

Cambria	Clearfield	Huntingdon	Jefferson	Somerset	5	Centre	Columbia	Lehigh	Mifflin	Montour	Northampton	Northumberland	Schuylkill	Snyder	Union	6	Adams	Berks	Lancaster	York	7	Bucks	Chester	Delaware	Montgomery	Philadelphia	8	Cumberland	Dauphin	Franklin	Fulton	Juniata	Lebanon	Perry	9
0	0	0	0	0	Match	818	114	1519	160	7	1202	251	428	103	110	Match	646	2930	3594	3461	Match	0	0	0	0	0	Match	1991	2860	693	68	78	668	115	Match
-	-	-	-	-	Match	208	12	200	6	3	177	76	18	10	12	Match	46	187	73	65	Match	-	-	-	-	-	Match	86	329	86	-	2	52	-	Match
-	-	-	-	-	Match	54	6	163	29	-	86	21	5	-	-	Match	19	155	21	142	Match	-	-	-	-	-	Match	54	127	-	-	7	5	-	Match
-	-	-	-	-	Match	31	-	14	-	-	13	-	3	11	-	Match	9	42	17	24	Match	-	-	-	-	-	Match	17	91	19	-	8	34	7	Match
-	-	-	-	-	Match	3	-	10	4	4	7	17	-	-	-	Match	21	77	66	71	Match	-	-	-	-	-	Match	35	34	12	8	13	17	-	Match
-	-	-	-	-	Match	94	26	60	24	-	132	13	26	9	32	Match	46	353	211	233	Match	-	-	-	-	-	Match	202	165	101	15	4	17	5	Match
-	-	-	-	-	Match	-	-	1	-	-	30	-	3	4	-	Match	-	26	44	14	Match	-	-	-	-	-	Match	37	20	-	9	12	17	5	Match
-	-	-	-	-	Match	78	2	115	55	-	163	3	27	4	24	Match	42	274	459	453	Match	-	-	-	-	-	Match	257	561	118	5	14	125	6	Match
-	-	-	-	-	Match	5	-	-	-	-	3	-	8	-	-	Match	-	35	25	48	Match	-	-	-	-	-	Match	13	26	7	-	4	-	5	Match
-	-	-	-	-	Match	-	-	2	-	-	3	-	3	-	-	Match	22	12	16	64	Match	-	-	-	-	-	Match	16	23	1	-	-	-	-	Match
-	-	-	-	-	Match	23	-	62	12	-	56	-	120	-	-	Match	4	193	190	50	Match	-	-	-	-	-	Match	61	69	7	7	-	9	15	Match
-	-	-	-	-	Match	12	-	17	-	-	-	-	5	-	-	Match	6	41	72	49	Match	-	-	-	-	-	Match	54	150	16	-	5	-	18	Match
-	-	-	-	-	Match	84	29	56	8	-	122	24	24	30	30	Match	109	352	450	600	Match	-	-	-	-	-	Match	290	332	78	18	-	117	5	Match
-	-	-	-	-	Match	-	-	120	3	-	16	-	12	-	-	Match	42	114	147	55	Match	-	-	-	-	-	Match	77	61	51	-	-	61	15	Match
-	-	-	-	-	Match	41	39	13	-	-	40	-	3	-	-	Match	-	53	69	38	Match	-	-	-	-	-	Match	31	22	6	-	-	-	4	Match
-	-	-	-	-	Match	8	-	73	-	-	112	-	12	-	-	Match	13	157	97	98	Match	-	-	-	-	-	Match	120	73	4	-	-	-	-	Match
-	-	-	-	-	Match	10	-	44	-	2	12	43	16	29	-	Match	-	90	97	97	Match	-	-	-	-	-	Match	2	22	62	2	-	15	-	Match
-	-	-	-	-	Match	-	-	-	-	-	-	-	-	-	-	Match	-	-	-	-	Match	-	-	-	-	-	Match	-	-	-	-	-	-	-	Match
-	-	-	-	-	Match	64	-	88	-	-	28	24	72	-	-	Match	45	111	170	311	Match	-	-	-	-	-	Match	79	32	64	-	4	50	-	Match
-	-	-	-	-	Match	14	-	103	7	-	60	10	25	2	1	Match	36	87	137	64	Match	-	-	-	-	-	Match	88	132	17	-	-	25	1	Match
-	-	-	-	-	Match	-	-	3	-	-	9	1	-	-	-	Match	-	4	16	29	Match	-	-	-	-	-	Match	29	15	-	-	-	-	-	Match
-	-	-	-	-	Match	-	-	-	-	-	-	-	4	-	-	Match	-	24	4	6	Match	-	-	-	-	-	Match	-	5	-	-	-	-	-	Match
-	-	-	-	-	Match	4	-	4	-	-	7	-	-	-	-	Match	-	14	19	39	Match	-	-	-	-	-	Match	15	29	-	-	-	-	-	Match
-	-	-	-	-	Match	-	-	-	-	-	13	3	2	-	-	Match	-	53	20	35	Match	-	-	-	-	-	Match	24	7	4	-	-	2	-	Match
-	-	-	-	-	Match	-	-	10	-	-	22	-	-	-	-	Match	1	70	57	24	Match	-	-	-	-	-	Match	6	35	3	-	-	-	-	Match
-	-	-	-	-	Match	37	-	156	-	-	15	16	12	-	-	Match	81	57	114	143	Match	-	-	-	-	-	Match	121	117	19	-	-	8	23	Match
-	-	-	-	-	Match	38	-	69	-	-	-	-	9	-	11	Match	7	165	237	255	Match	-	-	-	-	-	Match	94	101	3	-	5	19	2	Match
-	-	-	-	-	Match	6	-	3	12	-	7	-	1	-	-	Match	45	56	195	90	Match	-	-	-	-	-	Match	52	153	5	4	-	25	6	Match
-	-	-	-	-	Match	4	-	7	-	-	3	-	13	-	-	Match	17	39	50	6	Match	-	-	-	-	-	Match	29	37	-	-	-	28	-	Match
-	-	-	-	-	Match	-	-	-	-	-	-	-	-	-	-	Match	-	-	-	-	Match	-	-	-	-	-	Match	-	-	-	-	-	-	-	Match
-	-	-	-	-	Match	-	-	2	-	-	-	-	-	-	-	Match	2	-	7	4	Match	-	-	-	-	-	Match	4	-	-	-	-	9	-	Match
-	-	-	-	-	Match	-	-	-	-	-	-	-	-	-	-	Match	-	-	-	-	Match	-	-	-	-	-	Match	-	-	-	-	-	-	-	Match
-	-	-	-	-	Match	-	-	12	-	-	2	-	-	-	-	Match	-	10	-	18	Match	-	-	-	-	-	Match	6	9	9	-	-	-	-	Match
-	-	-	-	-	Match	-	-	-	-	-	-	-	-	-	-	Match	-	-	-	-	Match	-	-	-	-	-	Match	-	-	-	-	-	-	-	Match
-	-	-	-	-	Match	-	-	-	-	-	-	-	-	-	-	Match	-	-	-	-	Match	-	-	-	-	-	Match	-	-	-	-	-	-	-	Match
-	-	-	-	-	Match	-	-	-	-	-	-	-	-	-	-	Match	-	-	-	-	Match	-	-	-	-	-	Match	-	-	-	-	-	-	-	Match
-	-	-	-	-	Match	-	-	-	-	-	-	-	-	-	-	Match	-	3	17	-	Match	-	-	-	-	-	Match	39	-	-	-	-	-	-	Match
-	-	-	-	-	Match	-	-	-	-	-	-	-	-	-	-	Match	-	11	58	106	Match	-	-	-	-	-	Match	8	6	-	-	-	1	-	Match
-	-	-	-	-	Match	-	-	-	-	-	-	-	-	-	-	Match	3	54	128	111	Match	-	-	-	-	-	Match	1	23	-	-	-	14	-	Match
-	-	-	-	-	Match	-	-	-	-	-	-	-	-	-	-	Match	24	7	195	94	Match	-	-	-	-	-	Match	18	38	-	-	-	7	-	Match
-	-	-	-	-	Match	-	-	-	-	-	-	-	-	-	-	Match	3	2	61	-	Match	-	-	-	-	-	Match	10	4	-	-	-	8	-	Match
-	-	-	-	-	Match	-	-	-	-	-	-	-	-	-	-	Match	-	-	-	-	Match	-	-	-	-	-	Match	-	-	-	-	-	-	-	Match
-	-	-	-	-	Match	-	-	-	-	-	-	-	-	-	-	Match	3	1	13	7	Match	-	-	-	-	-	Match	-	4	-	-	-	-	-	Match
-	-	-	-	-	Match	-	-	-	-	-	-	-	-	-	-	Match	-	-	-	-	Match	-	-	-	-	-	Match	-	-	-	-	-	-	-	Match
-	-	-	-	-	Match	-	-	3	-	-	-	-	-	4	-	Match	-	-	3	-	Match	-	-	-	-	-	Match	1	-	-	-	-	-	-	Match
-	-	-	-	-	Match	-	-	5	-	-	1	-	-	-	-	Match	-	-	24	-	Match	-	-	-	-	-	Match	15	-	1	-	-	-	-	Match
-	-	-	-	-	Match	-	-	36	-	-	26	-	1	-	-	Match	-	-	-	-	Match	-	-	-	-	-	Match	-	-	-	-	-	-	-	Match
-	-	-	-	-	Match	-	-	57	-	-	35	-	4	-	-	Match	-	-	-	-	Match	-	-	-	-	-	Match	-	-	-	-	-	-	-	Match
-	-	-	-	-	Match	-	-	11	-	-	2	-	-	-	-	Match	-	-	-	-	Match	-	-	-	-	-	Match	-	-	-	-	-	-	-	Match
-	-	-	-	-	Match	-	-	-	-	-	-	-	-	-	-	Match	-	2	11	4	Match	-	-	-	-	-	Match	-	-	-	-	-	1	-	Match
-	-	-	-	-	Match	-	-	-	-	-	-	-	-	-	-	Match	-	-	4	7	Match	-	-	-	-	-	Match	-	8	-	-	-	2	-	Match

PA Rate Quarterly Template Part V
Consumer Factors

Carrier Name:	**Highmark Benefits Group (HBG)**
Product(s):	**PPO**
Market Segment:	**Small Group**
Rate Effective Date:	**01/01/2024**

Table 12. Age and Tobacco Factors

Projection Period 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			
Rating Area 4			
Rating Area 5			
Rating Area 6	Lehigh, Northampton, Schuykill, Centre, Columbia, Mifflin, Montour, Northumberland, Snyder, Union	0.930	0.932
Rating Area 7	Berks, Lancaster, Adams, York	1.026	1.026
Rating Area 8			
Rating Area 9	Cumberland, Dauphin, Lebanon, Perry, Franklin, Fulton, Juniata	0.991	0.991

Table 14. Network Factors

Projection Period Network Factors				
Network Name	**Rating Area**	**Current Factor**	**Proposed Factor**	**Approval Date**
Broad	6,7,9	1.000	1.000	
Lehigh Valley	6	0.890	0.890	
Choice Blue	7,9	0.930	0.930	

PA Rate Template Part VI - Rate Change Summary

Table 15. Rate Change Summary Information

Overview

Initial Requested Average Rate Change:	5.66%
Revised Requested Average Rate Change:	5.66%
Minimum Requested Rate Change:	4.62%
Maximum Requested Rate Change:	6.85%
Mapped Members:	21,816
Available in Rating Areas:	Rating Areas 6, 7, and 9

Carrier Name:	Highmark Benefits Group (HBG)
Product(s):	PPO
Market Segment:	Small Group
Rate Effective Date:	01/01/2024

Rating Area	Active Rating Areas	Count of Remaining Active Rating Areas	Text
1			3
2			3
3			3
4			3
5			3
6	6		3 6,
7	7		2 7,
8			1
9	9		1 and 9

Key Information

Jan. 2022 - Dec. 2022 Financial Experience

Premium	$	153,892,392.08
Claims	$	132,561,714.81
Administrative Expenses		$15,693,268
Taxes & Fees		$103,024
Company Made After Taxes	$	5,534,385.56

How It Plans to Spend Your Premium

This is how the company plans to spend the premium it collects in 2024:

Claims:	91%
Administrative Expenses:	9%
Taxes & Fees:	0%
Profit:	0%

The company expects its annual medical costs to increase: 7.76%

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:	Highmark Benefits Group (HBG)
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**		**N/A**		**N/A**		**N/A**		**N/A**		**N/A**	
HIOS Plan ID (Off Exchange)=>	**79962PA0250002**		**79962PA0250002**		**79962PA0250002**		**79962PA0250014**		**79962PA0250014**		**79962PA0250014**		**79962PA0250001**		**79962PA0250001**		**79962PA0250001**		**79962PA**	
Plan Marketing Name =>	**PPO Blue $0 100/80 Platinum**		**PPO Blue $0 100/80 Platinum**		**PPO Blue $0 100/80 Platinum**		**PPO Blue $250 100/80 Platinum**		**PPO Blue $250 100/80 Platinum**		**PPO Blue $250 100/80 Platinum**		**PPO Blue $0 100/80 Gold**		**PPO Blue $0 100/80 Gold**		**PPO Blue $0 100/80 Gold**		**PPO Blue $25**	
Form # =>	**CERT-HBG-PPO-SM-2024**		**CERT-HBG-PPO-SM-2024**		**CERT-HBG-PPO-SM-2024**		**CERT-HBG-PPO-SM-2024**		**CERT-HBG-PPO-SM-2024**		**CERT-HBG-PPO-SM-2024**		**CERT-HBG-PPO-SM-2024**		**CERT-HBG-PPO-SM-2024**		**CERT-HBG-PPO-SM-2024**		**CERT-HBG-P**	
Rating Area =>	**Area 6**		**Area 7**		**Area 9**		**Area 6**		**Area 7**		**Area 9**		**Area 6**		**Area 7**		**Area 9**		**Are**	
Network =>	**F**		**F**		**F**		**F**		**F**		**F**		**F**		**F**		**F**		**F**	
Metal =>	**Platinum**		**Platinum**		**Platinum**		**Platinum**		**Platinum**		**Platinum**		**Gold**		**Gold**		**Gold**		**Go**	
Deductible =>	**$0**		**$0**		**$0**		**$250**		**$250**		**$250**		**$0**		**$0**		**$0**		**$25**	
Coinsurance =>	**100%**		**100%**		**100%**		**100%**		**100%**		**100%**		**100%**		**100%**		**100%**		**10**	
Copays =>	**20**		**20**		**20**		**20**		**20**		**20**		**25**		**25**		**25**		**3**	
OOP Maximum =>	**$4,000**		**$4,000**		**$4,000**		**$4,000**		**$4,000**		**$4,000**		**$9,450**		**$9,450**		**$9,450**		**$9,**	
Pediatric Dental (Yes/No) =>	**Yes**		**Yes**		**Yes**		**Yes**		**Yes**		**Yes**		**Yes**		**Yes**		**Yes**		**Ye**	
Age Band	**Non-Tobacco**	**Tobacco**	**Non-Tobacco**	**Tobacco**	**Non-Tobacco**	**Tobacco**	**Non-Tobacco**	**Tobacco**	**Non-Tobacco**	**Tobacco**	**Non-Tobacco**	**Tobacco**	**Non-Tobacco**	**Tobacco**	**Non-Tobacco**	**Tobacco**	**Non-Tobacco**	**Tobacco**	**Non-Tobacco**	
0 - 14	$409.34	$409.34	$450.31	$450.31	$434.96	$434.96	$399.64	$399.64	$439.64	$439.64	$424.66	$424.66	$377.48	$377.48	$415.26	$415.26	$401.12	$401.12	$370.14	
15	$445.72	$445.72	$490.34	$490.34	$473.63	$473.63	$435.16	$435.16	$478.72	$478.72	$462.41	$462.41	$411.04	$411.04	$452.18	$452.18	$436.78	$436.78	$403.04	
16	$459.63	$459.63	$505.64	$505.64	$488.41	$488.41	$448.74	$448.74	$493.66	$493.66	$476.84	$476.84	$423.86	$423.86	$466.29	$466.29	$450.41	$450.41	$415.62	
17	$473.55	$473.55	$520.95	$520.95	$503.19	$503.19	$462.32	$462.32	$508.60	$508.60	$491.27	$491.27	$436.69	$436.69	$480.40	$480.40	$464.04	$464.04	$428.20	
18	$488.53	$488.53	$537.43	$537.43	$519.11	$519.11	$476.95	$476.95	$524.69	$524.69	$506.82	$506.82	$450.51	$450.51	$495.60	$495.60	$478.72	$478.72	$441.75	
19	$503.51	$503.51	$553.91	$553.91	$535.03	$535.03	$491.58	$491.58	$540.78	$540.78	$522.36	$522.36	$464.33	$464.33	$510.80	$510.80	$493.40	$493.40	$455.29	
20	$519.03	$519.03	$570.98	$570.98	$551.52	$551.52	$506.73	$506.73	$557.45	$557.45	$538.46	$538.46	$478.64	$478.64	$526.55	$526.55	$508.61	$508.61	$469.32	
21	$535.08	$535.08	$588.64	$588.64	$568.58	$568.58	$522.40	$522.40	$574.69	$574.69	$555.11	$555.11	$493.44	$493.44	$542.83	$542.83	$524.34	$524.34	$483.84	
22	$535.08	$535.08	$588.64	$588.64	$568.58	$568.58	$522.40	$522.40	$574.69	$574.69	$555.11	$555.11	$493.44	$493.44	$542.83	$542.83	$524.34	$524.34	$483.84	
23	$535.08	$535.08	$588.64	$588.64	$568.58	$568.58	$522.40	$522.40	$574.69	$574.69	$555.11	$555.11	$493.44	$493.44	$542.83	$542.83	$524.34	$524.34	$483.84	
24	$535.08	$535.08	$588.64	$588.64	$568.58	$568.58	$522.40	$522.40	$574.69	$574.69	$555.11	$555.11	$493.44	$493.44	$542.83	$542.83	$524.34	$524.34	$483.84	
25	$537.22	$537.22	$590.99	$590.99	$570.85	$570.85	$524.49	$524.49	$576.99	$576.99	$557.33	$557.33	$495.41	$495.41	$545.00	$545.00	$526.44	$526.44	$485.78	
26	$547.92	$547.92	$602.77	$602.77	$582.23	$582.23	$534.94	$534.94	$588.48	$588.48	$568.43	$568.43	$505.28	$505.28	$555.86	$555.86	$536.92	$536.92	$495.45	
27	$560.76	$560.76	$616.89	$616.89	$595.87	$595.87	$547.48	$547.48	$602.28	$602.28	$581.76	$581.76	$517.13	$517.13	$568.89	$568.89	$549.51	$549.51	$507.06	
28	$581.63	$581.63	$639.85	$639.85	$618.05	$618.05	$567.85	$567.85	$624.69	$624.69	$603.40	$603.40	$536.37	$536.37	$590.06	$590.06	$569.96	$569.96	$525.93	
29	$598.75	$598.75	$658.69	$658.69	$636.24	$636.24	$584.57	$584.57	$643.08	$643.08	$621.17	$621.17	$552.16	$552.16	$607.43	$607.43	$586.74	$586.74	$541.42	
30	$607.32	$607.32	$668.11	$668.11	$645.34	$645.34	$592.92	$592.92	$652.27	$652.27	$630.05	$630.05	$560.05	$560.05	$616.11	$616.11	$595.13	$595.13	$549.16	
31	$620.16	$620.16	$682.23	$682.23	$658.98	$658.98	$605.46	$605.46	$666.07	$666.07	$643.37	$643.37	$571.90	$571.90	$629.14	$629.14	$607.71	$607.71	$560.77	
32	$633.00	$633.00	$696.36	$696.36	$672.63	$672.63	$618.00	$618.00	$679.86	$679.86	$656.70	$656.70	$583.74	$583.74	$642.17	$642.17	$620.29	$620.29	$572.38	
33	$641.03	$641.03	$705.19	$705.19	$681.16	$681.16	$625.84	$625.84	$688.48	$688.48	$665.02	$665.02	$591.14	$591.14	$650.31	$650.31	$628.16	$628.16	$579.64	
34	$649.59	$649.59	$714.61	$714.61	$690.26	$690.26	$634.19	$634.19	$697.67	$697.67	$673.90	$673.90	$599.04	$599.04	$659.00	$659.00	$636.55	$636.55	$587.38	
35	$653.87	$653.87	$719.32	$719.32	$694.80	$694.80	$638.37	$638.37	$702.27	$702.27	$678.34	$678.34	$602.98	$602.98	$663.34	$663.34	$640.74	$640.74	$591.25	
36	$658.15	$658.15	$724.03	$724.03	$699.35	$699.35	$642.55	$642.55	$706.87	$706.87	$682.79	$682.79	$606.93	$606.93	$667.68	$667.68	$644.94	$644.94	$595.12	
37	$662.43	$662.43	$728.74	$728.74	$703.90	$703.90	$646.73	$646.73	$711.47	$711.47	$687.23	$687.23	$610.88	$610.88	$672.02	$672.02	$649.13	$649.13	$598.99	
38	$666.71	$666.71	$733.45	$733.45	$708.45	$708.45	$650.91	$650.91	$716.06	$716.06	$691.67	$691.67	$614.83	$614.83	$676.37	$676.37	$653.33	$653.33	$602.86	
39	$675.27	$675.27	$742.86	$742.86	$717.55	$717.55	$659.27	$659.27	$725.26	$725.26	$700.55	$700.55	$622.72	$622.72	$685.05	$685.05	$661.72	$661.72	$610.61	
40	$683.83	$683.83	$752.28	$752.28	$726.65	$726.65	$667.63	$667.63	$734.45	$734.45	$709.43	$709.43	$630.62	$630.62	$693.74	$693.74	$670.11	$670.11	$618.35	
41	$696.67	$696.67	$766.41	$766.41	$740.29	$740.29	$680.16	$680.16	$748.25	$748.25	$722.75	$722.75	$642.46	$642.46	$706.76	$706.76	$682.69	$682.69	$629.96	
42	$708.98	$708.98	$779.95	$779.95	$753.37	$753.37	$692.18	$692.18	$761.46	$761.46	$735.52	$735.52	$653.81	$653.81	$719.25	$719.25	$694.75	$694.75	$641.09	
43	$726.10	$726.10	$798.78	$798.78	$771.56	$771.56	$708.90	$708.90	$779.85	$779.85	$753.28	$753.28	$669.60	$669.60	$736.62	$736.62	$711.53	$711.53	$656.57	
44	$747.51	$747.51	$822.33	$822.33	$794.31	$794.31	$729.79	$729.79	$802.84	$802.84	$775.49	$775.49	$689.34	$689.34	$758.33	$758.33	$732.50	$732.50	$675.92	
45	$772.66	$772.66	$850.00	$850.00	$821.03	$821.03	$754.35	$754.35	$829.85	$829.85	$801.58	$801.58	$712.53	$712.53	$783.85	$783.85	$757.15	$757.15	$698.66	
46	$802.62	$802.62	$882.96	$882.96	$852.87	$852.87	$783.60	$783.60	$862.04	$862.04	$832.67	$832.67	$740.16	$740.16	$814.25	$814.25	$786.51	$786.51	$725.76	
47	$836.33	$836.33	$920.04	$920.04	$888.69	$888.69	$816.51	$816.51	$898.24	$898.24	$867.64	$867.64	$771.25	$771.25	$848.44	$848.44	$819.54	$819.54	$756.24	
48	$874.86	$874.86	$962.43	$962.43	$929.63	$929.63	$854.12	$854.12	$939.62	$939.62	$907.60	$907.60	$806.77	$806.77	$887.53	$887.53	$857.30	$857.30	$791.08	
49	$912.85	$912.85	$1,004.22	$1,004.22	$970.00	$970.00	$891.21	$891.21	$980.42	$980.42	$947.02	$947.02	$841.81	$841.81	$926.07	$926.07	$894.52	$894.52	$825.43	
50	$955.65	$955.65	$1,051.31	$1,051.31	$1,015.48	$1,015.48	$933.01	$933.01	$1,026.40	$1,026.40	$991.43	$991.43	$881.28	$881.28	$969.49	$969.49	$936.47	$936.47	$864.14	
51	$997.92	$997.92	$1,097.81	$1,097.81	$1,060.40	$1,060.40	$974.28	$974.28	$1,071.80	$1,071.80	$1,035.28	$1,035.28	$920.27	$920.27	$1,012.38	$1,012.38	$977.89	$977.89	$902.36	
52	$1,044.48	$1,044.48	$1,149.03	$1,149.03	$1,109.87	$1,109.87	$1,019.72	$1,019.72	$1,121.79	$1,121.79	$1,083.57	$1,083.57	$963.19	$963.19	$1,059.60	$1,059.60	$1,023.51	$1,023.51	$944.46	
53	$1,091.56	$1,091.56	$1,200.83	$1,200.83	$1,159.90	$1,159.90	$1,065.70	$1,065.70	$1,172.37	$1,172.37	$1,132.42	$1,132.42	$1,006.62	$1,006.62	$1,107.37	$1,107.37	$1,069.65	$1,069.65	$987.03	
54	$1,142.40	$1,142.40	$1,256.75	$1,256.75	$1,213.92	$1,213.92	$1,115.32	$1,115.32	$1,226.96	$1,226.96	$1,185.16	$1,185.16	$1,053.49	$1,053.49	$1,158.94	$1,158.94	$1,119.47	$1,119.47	$1,033.00	
55	$1,193.23	$1,193.23	$1,312.67	$1,312.67	$1,267.93	$1,267.93	$1,164.95	$1,164.95	$1,281.56	$1,281.56	$1,237.90	$1,237.90	$1,100.37	$1,100.37	$1,210.51	$1,210.51	$1,169.28	$1,169.28	$1,078.96	
56	$1,248.34	$1,248.34	$1,373.30	$1,373.30	$1,326.50	$1,326.50	$1,218.76	$1,218.76	$1,340.75	$1,340.75	$1,295.07	$1,295.07	$1,151.20	$1,151.20	$1,266.42	$1,266.42	$1,223.29	$1,223.29	$1,128.80	
57	$1,303.99	$1,303.99	$1,434.52	$1,434.52	$1,385.63	$1,385.63	$1,273.09	$1,273.09	$1,400.52	$1,400.52	$1,352.80	$1,352.80	$1,202.51	$1,202.51	$1,322.88	$1,322.88	$1,277.82	$1,277.82	$1,179.12	
58	$1,363.38	$1,363.38	$1,499.85	$1,499.85	$1,448.74	$1,448.74	$1,331.08	$1,331.08	$1,464.31	$1,464.31	$1,414.42	$1,414.42	$1,257.29	$1,257.29	$1,383.13	$1,383.13	$1,336.02	$1,336.02	$1,232.82	
59	$1,392.81	$1,392.81	$1,532.23	$1,532.23	$1,480.01	$1,480.01	$1,359.81	$1,359.81	$1,495.92	$1,495.92	$1,444.95	$1,444.95	$1,284.42	$1,284.42	$1,412.99	$1,412.99	$1,364.86	$1,364.86	$1,259.44	
60	$1,452.21	$1,452.21	$1,597.57	$1,597.57	$1,543.13	$1,543.13	$1,417.79	$1,417.79	$1,559.71	$1,559.71	$1,506.57	$1,506.57	$1,339.20	$1,339.20	$1,473.24	$1,473.24	$1,423.06	$1,423.06	$1,313.14	
61	$1,503.57	$1,503.57	$1,654.08	$1,654.08	$1,597.71	$1,597.71	$1,467.94	$1,467.94	$1,614.88	$1,614.88	$1,559.86	$1,559.86	$1,386.57	$1,386.57	$1,525.35	$1,525.35	$1,473.40	$1,473.40	$1,359.59	
62	$1,537.28	$1,537.28	$1,691.16	$1,691.16	$1,633.53	$1,633.53	$1,500.86	$1,500.86	$1,651.08	$1,651.08	$1,594.83	$1,594.83	$1,417.65	$1,417.65	$1,559.55	$1,559.55	$1,506.43	$1,506.43	$1,390.07	
63	$1,579.56	$1,579.56	$1,737.67	$1,737.67	$1,678.45	$1,678.45	$1,542.12	$1,542.12	$1,696.48	$1,696.48	$1,638.68	$1,638.68	$1,456.63	$1,456.63	$1,602.43	$1,602.43	$1,547.85	$1,547.85	$1,428.30	
64+	$1,605.24	$1,605.24	$1,765.92	$1,765.92	$1,705.74	$1,705.74	$1,567.20	$1,567.20	$1,724.07	$1,724.07	$1,665.33	$1,665.33	$1,480.32	$1,480.32	$1,628.49	$1,628.49	$1,573.02	$1,573.02	$1,451.52	

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

HIOS Plan ID (On Exchange)=>	/A	N/A		N/A		N/A		N/A		N/A		N/A		N/A		N/A		N/A		N
HIOS Plan ID (Off Exchange)=>	0250013	79962PA0250013		79962PA0250013		79962PA0250021		79962PA0250021		79962PA0250021		79962PA0250023		79962PA0250023		79962PA0250023		79962PA0250003		79962PA
Plan Marketing Name =>	0 100/80 Gold	PPO Blue $250 100/80 Gold		PPO Blue $250 100/80 Gold		PPO Blue $500 100/80 Gold		PPO Blue $500 100/80 Gold		PPO Blue $500 100/80 Gold		PPO Blue $750 100/80 Gold		PPO Blue $750 100/80 Gold		PPO Blue $750 100/80 Gold		PPO Blue $1000 100/80 Gold		PPO Blue $10
Form # =>	PO-SM-2024	CERT-HBG-PPO-SM-2024		CERT-HBG-PPO-SM-2024		CERT-HBG-PPO-SM-2024		CERT-HBG-PPO-SM-2024		CERT-HBG-PPO-SM-2024		CERT-HBG-PPO-SM-2024		CERT-HBG-PPO-SM-2024		CERT-HBG-PPO-SM-2024		CERT-HBG-PPO-SM-2024		CERT-HBG-P
Rating Area =>	a 6	Area 7		Area 9		Area 6		Area 7		Area 9		Area 6		Area 7		Area 9		Area 6		Ar
Network =>	F	F		F		F		F		F		F		F		F		F		
Metal =>	old	Gold		Gold		Gold		Gold		Gold		Gold		Gold		Gold		Gold		G
Deductible =>	50	$250		$250		$500		$500		$500		$750		$750		$750		$1,000		$1,
Coinsurance =>	0%	100%		100%		100%		100%		100%		100%		100%		100%		100%		10
Copays =>	5	35		35		30		30		30		30		30		30		30		3
OOP Maximum =>	100	$9,100		$9,100		$9,100		$9,100		$9,100		$9,100		$9,100		$9,100		$9,100		$9,
Pediatric Dental (Yes/No) =>	es	Yes		Yes		Yes		Yes		Yes		Yes		Yes		Yes		Yes		Y
Age Band	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco
0 - 14	$370.14	$407.18	$407.18	$393.31	$393.31	$365.02	$365.02	$401.56	$401.56	$387.88	$387.88	$359.41	$359.41	$395.38	$395.38	$381.92	$381.92	$354.88	$354.88	$390.40
15	$403.04	$443.37	$443.37	$428.27	$428.27	$397.47	$397.47	$437.25	$437.25	$422.36	$422.36	$391.36	$391.36	$430.53	$430.53	$415.87	$415.87	$386.43	$386.43	$425.10
16	$415.62	$457.21	$457.21	$441.64	$441.64	$409.87	$409.87	$450.90	$450.90	$435.54	$435.54	$403.58	$403.58	$443.97	$443.97	$428.85	$428.85	$398.49	$398.49	$438.37
17	$428.20	$471.05	$471.05	$455.01	$455.01	$422.28	$422.28	$464.55	$464.55	$448.72	$448.72	$415.79	$415.79	$457.40	$457.40	$441.83	$441.83	$410.55	$410.55	$451.64
18	$441.75	$485.95	$485.95	$469.40	$469.40	$435.64	$435.64	$479.24	$479.24	$462.92	$462.92	$428.95	$428.95	$471.87	$471.87	$455.81	$455.81	$423.54	$423.54	$465.93
19	$455.29	$500.86	$500.86	$483.80	$483.80	$449.00	$449.00	$493.94	$493.94	$477.12	$477.12	$442.10	$442.10	$486.35	$486.35	$469.78	$469.78	$436.53	$436.53	$480.22
20	$469.32	$516.29	$516.29	$498.71	$498.71	$462.84	$462.84	$509.16	$509.16	$491.82	$491.82	$455.73	$455.73	$501.33	$501.33	$484.26	$484.26	$449.98	$449.98	$495.02
21	$483.84	$532.26	$532.26	$514.13	$514.13	$477.15	$477.15	$524.91	$524.91	$507.03	$507.03	$469.82	$469.82	$516.84	$516.84	$499.24	$499.24	$463.90	$463.90	$510.33
22	$483.84	$532.26	$532.26	$514.13	$514.13	$477.15	$477.15	$524.91	$524.91	$507.03	$507.03	$469.82	$469.82	$516.84	$516.84	$499.24	$499.24	$463.90	$463.90	$510.33
23	$483.84	$532.26	$532.26	$514.13	$514.13	$477.15	$477.15	$524.91	$524.91	$507.03	$507.03	$469.82	$469.82	$516.84	$516.84	$499.24	$499.24	$463.90	$463.90	$510.33
24	$483.84	$532.26	$532.26	$514.13	$514.13	$477.15	$477.15	$524.91	$524.91	$507.03	$507.03	$469.82	$469.82	$516.84	$516.84	$499.24	$499.24	$463.90	$463.90	$510.33
25	$485.78	$534.39	$534.39	$516.19	$516.19	$479.06	$479.06	$527.01	$527.01	$509.06	$509.06	$471.70	$471.70	$518.91	$518.91	$501.24	$501.24	$465.76	$465.76	$512.37
26	$495.45	$545.03	$545.03	$526.47	$526.47	$488.60	$488.60	$537.51	$537.51	$519.20	$519.20	$481.10	$481.10	$529.24	$529.24	$511.22	$511.22	$475.03	$475.03	$522.58
27	$507.06	$557.81	$557.81	$538.81	$538.81	$500.05	$500.05	$550.11	$550.11	$531.37	$531.37	$492.37	$492.37	$541.65	$541.65	$523.20	$523.20	$486.17	$486.17	$534.83
28	$525.93	$578.57	$578.57	$558.86	$558.86	$518.66	$518.66	$570.58	$570.58	$551.14	$551.14	$510.69	$510.69	$561.81	$561.81	$542.67	$542.67	$504.26	$504.26	$554.73
29	$541.42	$595.60	$595.60	$575.31	$575.31	$533.93	$533.93	$587.37	$587.37	$567.37	$567.37	$525.73	$525.73	$578.34	$578.34	$558.65	$558.65	$519.10	$519.10	$571.06
30	$549.16	$604.12	$604.12	$583.54	$583.54	$541.57	$541.57	$595.77	$595.77	$575.48	$575.48	$533.25	$533.25	$586.61	$586.61	$566.64	$566.64	$526.53	$526.53	$579.22
31	$560.77	$616.89	$616.89	$595.88	$595.88	$553.02	$553.02	$608.37	$608.37	$587.65	$587.65	$544.52	$544.52	$599.02	$599.02	$578.62	$578.62	$537.66	$537.66	$591.47
32	$572.38	$629.66	$629.66	$608.22	$608.22	$564.47	$564.47	$620.97	$620.97	$599.82	$599.82	$555.80	$555.80	$611.42	$611.42	$590.60	$590.60	$548.79	$548.79	$603.72
33	$579.64	$637.65	$637.65	$615.93	$615.93	$571.63	$571.63	$628.84	$628.84	$607.42	$607.42	$562.84	$562.84	$619.17	$619.17	$598.09	$598.09	$555.75	$555.75	$611.38
34	$587.38	$646.16	$646.16	$624.15	$624.15	$579.26	$579.26	$637.24	$637.24	$615.53	$615.53	$570.36	$570.36	$627.44	$627.44	$606.08	$606.08	$563.17	$563.17	$619.54
35	$591.25	$650.42	$650.42	$628.27	$628.27	$583.08	$583.08	$641.44	$641.44	$619.59	$619.59	$574.12	$574.12	$631.58	$631.58	$610.07	$610.07	$566.89	$566.89	$623.62
36	$595.12	$654.68	$654.68	$632.38	$632.38	$586.89	$586.89	$645.64	$645.64	$623.65	$623.65	$577.88	$577.88	$635.71	$635.71	$614.07	$614.07	$570.60	$570.60	$627.71
37	$598.99	$658.94	$658.94	$636.49	$636.49	$590.71	$590.71	$649.84	$649.84	$627.70	$627.70	$581.64	$581.64	$639.85	$639.85	$618.06	$618.06	$574.31	$574.31	$631.79
38	$602.86	$663.20	$663.20	$640.61	$640.61	$594.53	$594.53	$654.04	$654.04	$631.76	$631.76	$585.40	$585.40	$643.98	$643.98	$622.05	$622.05	$578.02	$578.02	$635.87
39	$610.61	$671.71	$671.71	$648.83	$648.83	$602.16	$602.16	$662.44	$662.44	$639.87	$639.87	$592.91	$592.91	$652.25	$652.25	$630.04	$630.04	$585.44	$585.44	$644.04
40	$618.35	$680.23	$680.23	$657.06	$657.06	$609.80	$609.80	$670.83	$670.83	$647.98	$647.98	$600.43	$600.43	$660.52	$660.52	$638.03	$638.03	$592.86	$592.86	$652.20
41	$629.96	$693.00	$693.00	$669.40	$669.40	$621.25	$621.25	$683.43	$683.43	$660.15	$660.15	$611.71	$611.71	$672.93	$672.93	$650.01	$650.01	$604.00	$604.00	$664.45
42	$641.09	$705.24	$705.24	$681.22	$681.22	$632.22	$632.22	$695.51	$695.51	$671.81	$671.81	$622.51	$622.51	$684.81	$684.81	$661.49	$661.49	$614.67	$614.67	$676.19
43	$656.57	$722.28	$722.28	$697.67	$697.67	$647.49	$647.49	$712.30	$712.30	$688.04	$688.04	$637.55	$637.55	$701.35	$701.35	$677.47	$677.47	$629.51	$629.51	$692.52
44	$675.92	$743.57	$743.57	$718.24	$718.24	$666.58	$666.58	$733.30	$733.30	$708.32	$708.32	$656.34	$656.34	$722.03	$722.03	$697.44	$697.44	$648.07	$648.07	$712.93
45	$698.66	$768.58	$768.58	$742.40	$742.40	$689.00	$689.00	$757.97	$757.97	$732.15	$732.15	$678.42	$678.42	$746.32	$746.32	$720.90	$720.90	$669.87	$669.87	$736.92
46	$725.76	$798.39	$798.39	$771.20	$771.20	$715.73	$715.73	$787.37	$787.37	$760.55	$760.55	$704.73	$704.73	$775.26	$775.26	$748.86	$748.86	$695.85	$695.85	$765.50
47	$756.24	$831.92	$831.92	$803.59	$803.59	$745.79	$745.79	$820.43	$820.43	$792.49	$792.49	$734.33	$734.33	$807.82	$807.82	$780.31	$780.31	$725.08	$725.08	$797.65
48	$791.08	$870.25	$870.25	$840.60	$840.60	$780.14	$780.14	$858.23	$858.23	$828.99	$828.99	$768.16	$768.16	$845.03	$845.03	$816.26	$816.26	$758.48	$758.48	$834.39
49	$825.43	$908.04	$908.04	$877.11	$877.11	$814.02	$814.02	$895.50	$895.50	$864.99	$864.99	$801.51	$801.51	$881.73	$881.73	$851.70	$851.70	$791.41	$791.41	$870.62
50	$864.14	$950.62	$950.62	$918.24	$918.24	$852.19	$852.19	$937.49	$937.49	$905.56	$905.56	$839.10	$839.10	$923.08	$923.08	$891.64	$891.64	$828.53	$828.53	$911.45
51	$902.36	$992.66	$992.66	$958.85	$958.85	$889.88	$889.88	$978.96	$978.96	$945.61	$945.61	$876.21	$876.21	$963.91	$963.91	$931.08	$931.08	$865.17	$865.17	$951.77
52	$944.46	$1,038.97	$1,038.97	$1,003.58	$1,003.58	$931.40	$931.40	$1,024.62	$1,024.62	$989.72	$989.72	$917.09	$917.09	$1,008.87	$1,008.87	$974.52	$974.52	$905.53	$905.53	$996.16
53	$987.03	$1,085.81	$1,085.81	$1,048.83	$1,048.83	$973.39	$973.39	$1,070.82	$1,070.82	$1,034.34	$1,034.34	$958.43	$958.43	$1,054.35	$1,054.35	$1,018.45	$1,018.45	$946.36	$946.36	$1,041.07
54	$1,033.00	$1,136.38	$1,136.38	$1,097.67	$1,097.67	$1,018.72	$1,018.72	$1,120.68	$1,120.68	$1,082.51	$1,082.51	$1,003.07	$1,003.07	$1,103.45	$1,103.45	$1,065.88	$1,065.88	$990.43	$990.43	$1,089.55
55	$1,078.96	$1,186.94	$1,186.94	$1,146.51	$1,146.51	$1,064.04	$1,064.04	$1,170.55	$1,170.55	$1,130.68	$1,130.68	$1,047.70	$1,047.70	$1,152.55	$1,152.55	$1,113.31	$1,113.31	$1,034.50	$1,034.50	$1,138.04
56	$1,128.80	$1,241.76	$1,241.76	$1,199.47	$1,199.47	$1,113.19	$1,113.19	$1,224.62	$1,224.62	$1,182.90	$1,182.90	$1,096.09	$1,096.09	$1,205.79	$1,205.79	$1,164.73	$1,164.73	$1,082.28	$1,082.28	$1,190.60
57	$1,179.12	$1,297.12	$1,297.12	$1,252.93	$1,252.93	$1,162.81	$1,162.81	$1,279.21	$1,279.21	$1,235.63	$1,235.63	$1,144.95	$1,144.95	$1,259.54	$1,259.54	$1,216.65	$1,216.65	$1,130.52	$1,130.52	$1,243.67
58	$1,232.82	$1,356.20	$1,356.20	$1,310.00	$1,310.00	$1,215.78	$1,215.78	$1,337.47	$1,337.47	$1,291.91	$1,291.91	$1,197.10	$1,197.10	$1,316.91	$1,316.91	$1,272.06	$1,272.06	$1,182.02	$1,182.02	$1,300.32
59	$1,259.44	$1,385.47	$1,385.47	$1,338.28	$1,338.28	$1,242.02	$1,242.02	$1,366.34	$1,366.34	$1,319.80	$1,319.80	$1,222.94	$1,222.94	$1,345.33	$1,345.33	$1,299.52	$1,299.52	$1,207.53	$1,207.53	$1,328.39
60	$1,313.14	$1,444.55	$1,444.55	$1,395.35	$1,395.35	$1,294.99	$1,294.99	$1,424.61	$1,424.61	$1,376.08	$1,376.08	$1,275.09	$1,275.09	$1,402.70	$1,402.70	$1,354.94	$1,354.94	$1,259.02	$1,259.02	$1,385.04
61	$1,359.59	$1,495.65	$1,495.65	$1,444.71	$1,444.71	$1,340.79	$1,340.79	$1,475.00	$1,475.00	$1,424.75	$1,424.75	$1,320.19	$1,320.19	$1,452.32	$1,452.32	$1,402.86	$1,402.86	$1,303.56	$1,303.56	$1,434.03
62	$1,390.07	$1,529.18	$1,529.18	$1,477.10	$1,477.10	$1,370.85	$1,370.85	$1,508.07	$1,508.07	$1,456.70	$1,456.70	$1,349.79	$1,349.79	$1,484.88	$1,484.88	$1,434.32	$1,434.32	$1,332.78	$1,332.78	$1,466.18
63	$1,428.30	$1,571.23	$1,571.23	$1,517.71	$1,517.71	$1,408.55	$1,408.55	$1,549.53	$1,549.53	$1,496.75	$1,496.75	$1,386.91	$1,386.91	$1,525.71	$1,525.71	$1,473.76	$1,473.76	$1,369.43	$1,369.43	$1,506.49
64+	$1,451.52	$1,596.78	$1,596.78	$1,542.39	$1,542.39	$1,431.45	$1,431.45	$1,574.73	$1,574.73	$1,521.09	$1,521.09	$1,409.46	$1,409.46	$1,550.52	$1,550.52	$1,497.72	$1,497.72	$1,391.70	$1,391.70	$1,530.99

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

HIOS Plan ID (On Exchange)=>	/A	N/A		N/A		N/A		N/A		N/A		N/A		N/A		N/A		N/A		N
HIOS Plan ID (Off Exchange)=>	0250003	79962PA0250003		79962PA0250005		79962PA0250005		79962PA0250005		79962PA0250006		79962PA0250006		79962PA0250006		79962PA0250007		79962PA0250007		79962PA
Plan Marketing Name =>	0 100/80 Gold	PPO Blue $1000 100/80 Gold		PPO Blue $1250 100/80 Gold		PPO Blue $1250 100/80 Gold		PPO Blue $1250 100/80 Gold		PPO Blue $1400 100/80 Gold		PPO Blue $1400 100/80 Gold		PPO Blue $1400 100/80 Gold		PPO Blue $1500 100/80 Gold		PPO Blue $1500 100/80 Gold		PPO Blue $150
Form # =>	PO-SM-2024	CERT-HBG-PPO-SM-2024		CERT-HBG-PPO-SM-2024		CERT-HBG-PPO-SM-2024		CERT-HBG-PPO-SM-2024		CERT-HBG-PPO-SM-2024		CERT-HBG-PPO-SM-2024		CERT-HBG-PPO-SM-2024		CERT-HBG-PPO-SM-2024		CERT-HBG-PPO-SM-2024		CERT-HBG-P
Rating Area =>	a 7	Area 9		Area 6		Area 7		Area 9		Area 6		Area 7		Area 9		Area 6		Area 7		Ar
Network =>	F	F		F		F		F		F		F		F		F		F		
Metal =>	old	Gold		Gold		Gold		Gold		Gold		Gold		Gold		Gold		Gold		G
Deductible =>	000	$1,000		$1,250		$1,250		$1,250		$1,400		$1,400		$1,400		$1,500		$1,500		$1,
Coinsurance =>	0%	100%		100%		100%		100%		100%		100%		100%		100%		100%		10
Copays =>	0	30		30		30		30		45		45		45		30		30		3
OOP Maximum =>	100	$9,100		$9,100		$9,100		$9,100		$7,900		$7,900		$7,900		$7,900		$7,900		$7,
Pediatric Dental (Yes/No) =>	es	Yes		Yes		Yes		Yes		Yes		Yes		Yes		Yes		Yes		Y
Age Band	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco
0 - 14	$390.40	$377.11	$377.11	$352.71	$352.71	$388.01	$388.01	$374.79	$374.79	$342.56	$342.56	$376.85	$376.85	$364.01	$364.01	$349.95	$349.95	$384.98	$384.98	$371.86
15	$425.10	$410.63	$410.63	$384.06	$384.06	$422.50	$422.50	$408.10	$408.10	$373.01	$373.01	$410.34	$410.34	$396.37	$396.37	$381.06	$381.06	$419.20	$419.20	$404.91
16	$438.37	$423.44	$423.44	$396.05	$396.05	$435.68	$435.68	$420.84	$420.84	$384.65	$384.65	$423.15	$423.15	$408.74	$408.74	$392.95	$392.95	$432.28	$432.28	$417.55
17	$451.64	$436.26	$436.26	$408.04	$408.04	$448.87	$448.87	$433.58	$433.58	$396.29	$396.29	$435.96	$435.96	$421.11	$421.11	$404.84	$404.84	$445.37	$445.37	$430.19
18	$465.93	$450.06	$450.06	$420.95	$420.95	$463.07	$463.07	$447.30	$447.30	$408.83	$408.83	$449.75	$449.75	$434.43	$434.43	$417.65	$417.65	$459.46	$459.46	$443.80
19	$480.22	$463.87	$463.87	$433.86	$433.86	$477.28	$477.28	$461.01	$461.01	$421.37	$421.37	$463.55	$463.55	$447.76	$447.76	$430.46	$430.46	$473.55	$473.55	$457.41
20	$495.02	$478.16	$478.16	$447.23	$447.23	$491.98	$491.98	$475.22	$475.22	$434.36	$434.36	$477.83	$477.83	$461.56	$461.56	$443.73	$443.73	$488.14	$488.14	$471.51
21	$510.33	$492.95	$492.95	$461.06	$461.06	$507.20	$507.20	$489.92	$489.92	$447.79	$447.79	$492.61	$492.61	$475.83	$475.83	$457.45	$457.45	$503.24	$503.24	$486.09
22	$510.33	$492.95	$492.95	$461.06	$461.06	$507.20	$507.20	$489.92	$489.92	$447.79	$447.79	$492.61	$492.61	$475.83	$475.83	$457.45	$457.45	$503.24	$503.24	$486.09
23	$510.33	$492.95	$492.95	$461.06	$461.06	$507.20	$507.20	$489.92	$489.92	$447.79	$447.79	$492.61	$492.61	$475.83	$475.83	$457.45	$457.45	$503.24	$503.24	$486.09
24	$510.33	$492.95	$492.95	$461.06	$461.06	$507.20	$507.20	$489.92	$489.92	$447.79	$447.79	$492.61	$492.61	$475.83	$475.83	$457.45	$457.45	$503.24	$503.24	$486.09
25	$512.37	$494.92	$494.92	$462.90	$462.90	$509.23	$509.23	$491.88	$491.88	$449.58	$449.58	$494.58	$494.58	$477.73	$477.73	$459.28	$459.28	$505.25	$505.25	$488.03
26	$522.58	$504.78	$504.78	$472.13	$472.13	$519.37	$519.37	$501.68	$501.68	$458.54	$458.54	$504.43	$504.43	$487.25	$487.25	$468.43	$468.43	$515.32	$515.32	$497.76
27	$534.83	$516.61	$516.61	$483.19	$483.19	$531.55	$531.55	$513.44	$513.44	$469.28	$469.28	$516.26	$516.26	$498.67	$498.67	$479.41	$479.41	$527.40	$527.40	$509.42
28	$554.73	$535.84	$535.84	$501.17	$501.17	$551.33	$551.33	$532.54	$532.54	$486.75	$486.75	$535.47	$535.47	$517.23	$517.23	$497.25	$497.25	$547.02	$547.02	$528.38
29	$571.06	$551.61	$551.61	$515.93	$515.93	$567.56	$567.56	$548.22	$548.22	$501.08	$501.08	$551.23	$551.23	$532.45	$532.45	$511.89	$511.89	$563.13	$563.13	$543.93
30	$579.22	$559.50	$559.50	$523.30	$523.30	$575.67	$575.67	$556.06	$556.06	$508.24	$508.24	$559.11	$559.11	$540.07	$540.07	$519.21	$519.21	$571.18	$571.18	$551.71
31	$591.47	$571.33	$571.33	$534.37	$534.37	$587.84	$587.84	$567.82	$567.82	$518.99	$518.99	$570.93	$570.93	$551.49	$551.49	$530.18	$530.18	$583.26	$583.26	$563.38
32	$603.72	$583.16	$583.16	$545.43	$545.43	$600.02	$600.02	$579.58	$579.58	$529.74	$529.74	$582.76	$582.76	$562.91	$562.91	$541.16	$541.16	$595.33	$595.33	$575.04
33	$611.38	$590.55	$590.55	$552.35	$552.35	$607.63	$607.63	$586.92	$586.92	$536.45	$536.45	$590.15	$590.15	$570.04	$570.04	$548.03	$548.03	$602.88	$602.88	$582.34
34	$619.54	$598.44	$598.44	$559.73	$559.73	$615.74	$615.74	$594.76	$594.76	$543.62	$543.62	$598.03	$598.03	$577.66	$577.66	$555.34	$555.34	$610.93	$610.93	$590.11
35	$623.62	$602.38	$602.38	$563.42	$563.42	$619.80	$619.80	$598.68	$598.68	$547.20	$547.20	$601.97	$601.97	$581.46	$581.46	$559.00	$559.00	$614.96	$614.96	$594.00
36	$627.71	$606.33	$606.33	$567.10	$567.10	$623.86	$623.86	$602.60	$602.60	$550.78	$550.78	$605.91	$605.91	$585.27	$585.27	$562.66	$562.66	$618.99	$618.99	$597.89
37	$631.79	$610.27	$610.27	$570.79	$570.79	$627.91	$627.91	$606.52	$606.52	$554.36	$554.36	$609.85	$609.85	$589.08	$589.08	$566.32	$566.32	$623.01	$623.01	$601.78
38	$635.87	$614.22	$614.22	$574.48	$574.48	$631.97	$631.97	$610.44	$610.44	$557.95	$557.95	$613.79	$613.79	$592.88	$592.88	$569.98	$569.98	$627.04	$627.04	$605.67
39	$644.04	$622.10	$622.10	$581.86	$581.86	$640.09	$640.09	$618.28	$618.28	$565.11	$565.11	$621.67	$621.67	$600.50	$600.50	$577.30	$577.30	$635.09	$635.09	$613.45
40	$652.20	$629.99	$629.99	$589.23	$589.23	$648.20	$648.20	$626.12	$626.12	$572.28	$572.28	$629.56	$629.56	$608.11	$608.11	$584.62	$584.62	$643.14	$643.14	$621.22
41	$664.45	$641.82	$641.82	$600.30	$600.30	$660.37	$660.37	$637.88	$637.88	$583.02	$583.02	$641.38	$641.38	$619.53	$619.53	$595.60	$595.60	$655.22	$655.22	$632.89
42	$676.19	$653.16	$653.16	$610.90	$610.90	$672.04	$672.04	$649.14	$649.14	$593.32	$593.32	$652.71	$652.71	$630.47	$630.47	$606.12	$606.12	$666.79	$666.79	$644.07
43	$692.52	$668.93	$668.93	$625.66	$625.66	$688.27	$688.27	$664.82	$664.82	$607.65	$607.65	$668.47	$668.47	$645.70	$645.70	$620.76	$620.76	$682.90	$682.90	$659.62
44	$712.93	$688.65	$688.65	$644.10	$644.10	$708.56	$708.56	$684.42	$684.42	$625.56	$625.56	$688.18	$688.18	$664.73	$664.73	$639.06	$639.06	$703.03	$703.03	$679.07
45	$736.92	$711.82	$711.82	$665.77	$665.77	$732.40	$732.40	$707.44	$707.44	$646.61	$646.61	$711.33	$711.33	$687.10	$687.10	$660.56	$660.56	$726.68	$726.68	$701.91
46	$765.50	$739.43	$739.43	$691.59	$691.59	$760.80	$760.80	$734.88	$734.88	$671.69	$671.69	$738.92	$738.92	$713.75	$713.75	$686.18	$686.18	$754.86	$754.86	$729.14
47	$797.65	$770.48	$770.48	$720.64	$720.64	$792.75	$792.75	$765.74	$765.74	$699.90	$699.90	$769.95	$769.95	$743.72	$743.72	$714.99	$714.99	$786.56	$786.56	$759.76
48	$834.39	$805.97	$805.97	$753.83	$753.83	$829.27	$829.27	$801.02	$801.02	$732.14	$732.14	$805.42	$805.42	$777.98	$777.98	$747.93	$747.93	$822.80	$822.80	$794.76
49	$870.62	$840.97	$840.97	$786.57	$786.57	$865.28	$865.28	$835.80	$835.80	$763.93	$763.93	$840.39	$840.39	$811.77	$811.77	$780.41	$780.41	$858.53	$858.53	$829.27
50	$911.45	$880.41	$880.41	$823.45	$823.45	$905.86	$905.86	$875.00	$875.00	$799.75	$799.75	$879.80	$879.80	$849.83	$849.83	$817.01	$817.01	$898.79	$898.79	$868.16
51	$951.77	$919.35	$919.35	$859.88	$859.88	$945.93	$945.93	$913.70	$913.70	$835.13	$835.13	$918.72	$918.72	$887.42	$887.42	$853.14	$853.14	$938.54	$938.54	$906.56
52	$996.16	$962.24	$962.24	$899.99	$899.99	$990.05	$990.05	$956.32	$956.32	$874.09	$874.09	$961.57	$961.57	$928.82	$928.82	$892.94	$892.94	$982.32	$982.32	$948.85
53	$1,041.07	$1,005.62	$1,005.62	$940.56	$940.56	$1,034.69	$1,034.69	$999.44	$999.44	$913.49	$913.49	$1,004.92	$1,004.92	$970.69	$970.69	$933.20	$933.20	$1,026.61	$1,026.61	$991.62
54	$1,089.55	$1,052.45	$1,052.45	$984.36	$984.36	$1,082.87	$1,082.87	$1,045.98	$1,045.98	$956.03	$956.03	$1,051.72	$1,051.72	$1,015.90	$1,015.90	$976.66	$976.66	$1,074.42	$1,074.42	$1,037.80
55	$1,138.04	$1,099.28	$1,099.28	$1,028.16	$1,028.16	$1,131.06	$1,131.06	$1,092.52	$1,092.52	$998.57	$998.57	$1,098.52	$1,098.52	$1,061.10	$1,061.10	$1,020.11	$1,020.11	$1,122.23	$1,122.23	$1,083.98
56	$1,190.60	$1,150.05	$1,150.05	$1,075.65	$1,075.65	$1,183.30	$1,183.30	$1,142.98	$1,142.98	$1,044.69	$1,044.69	$1,149.26	$1,149.26	$1,110.11	$1,110.11	$1,067.23	$1,067.23	$1,174.06	$1,174.06	$1,134.05
57	$1,243.67	$1,201.32	$1,201.32	$1,123.60	$1,123.60	$1,236.05	$1,236.05	$1,193.94	$1,193.94	$1,091.26	$1,091.26	$1,200.49	$1,200.49	$1,159.60	$1,159.60	$1,114.81	$1,114.81	$1,226.40	$1,226.40	$1,184.60
58	$1,300.32	$1,256.04	$1,256.04	$1,174.78	$1,174.78	$1,292.35	$1,292.35	$1,248.32	$1,248.32	$1,140.97	$1,140.97	$1,255.17	$1,255.17	$1,212.41	$1,212.41	$1,165.58	$1,165.58	$1,282.26	$1,282.26	$1,238.56
59	$1,328.39	$1,283.15	$1,283.15	$1,200.14	$1,200.14	$1,320.24	$1,320.24	$1,275.26	$1,275.26	$1,165.60	$1,165.60	$1,282.26	$1,282.26	$1,238.59	$1,238.59	$1,190.74	$1,190.74	$1,309.93	$1,309.93	$1,265.29
60	$1,385.04	$1,337.87	$1,337.87	$1,251.32	$1,251.32	$1,376.54	$1,376.54	$1,329.64	$1,329.64	$1,215.30	$1,215.30	$1,336.94	$1,336.94	$1,291.40	$1,291.40	$1,241.52	$1,241.52	$1,365.79	$1,365.79	$1,319.25
61	$1,434.03	$1,385.19	$1,385.19	$1,295.58	$1,295.58	$1,425.23	$1,425.23	$1,376.68	$1,376.68	$1,258.29	$1,258.29	$1,384.23	$1,384.23	$1,337.08	$1,337.08	$1,285.43	$1,285.43	$1,414.10	$1,414.10	$1,365.91
62	$1,466.18	$1,416.25	$1,416.25	$1,324.63	$1,324.63	$1,457.19	$1,457.19	$1,407.54	$1,407.54	$1,286.50	$1,286.50	$1,415.27	$1,415.27	$1,367.06	$1,367.06	$1,314.25	$1,314.25	$1,445.81	$1,445.81	$1,396.54
63	$1,506.49	$1,455.19	$1,455.19	$1,361.05	$1,361.05	$1,497.25	$1,497.25	$1,446.24	$1,446.24	$1,321.88	$1,321.88	$1,454.18	$1,454.18	$1,404.65	$1,404.65	$1,350.39	$1,350.39	$1,485.56	$1,485.56	$1,434.94
64+	$1,530.99	$1,478.85	$1,478.85	$1,383.18	$1,383.18	$1,521.60	$1,521.60	$1,469.76	$1,469.76	$1,343.37	$1,343.37	$1,477.83	$1,477.83	$1,427.49	$1,427.49	$1,372.35	$1,372.35	$1,509.72	$1,509.72	$1,458.27

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

HIOS Plan ID (On Exchange)=>	/A	N/A		N/A		N/A		N/A		N/A		N/A		N/A		N/A		N/A		N
HIOS Plan ID (Off Exchange)=>	0250007	79962PA0250008		79962PA0250008		79962PA0250008		79962PA0250010		79962PA0250010		79962PA0250010		79962PA0250015		79962PA0250015		79962PA0250015		79962PA
Plan Marketing Name =>	0 100/80 Gold	PPO Blue $1550 100/80 Gold		PPO Blue $1550 100/80 Gold		PPO Blue $1550 100/80 Gold		PPO Blue $2000 100/80 Gold		PPO Blue $2000 100/80 Gold		PPO Blue $2000 100/80 Gold		PPO Blue $2500 100/80 Gold		PPO Blue $2500 100/80 Gold		PPO Blue $2500 100/80 Gold		PPO Blue $2500
Form # =>	PO-SM-2024	CERT-HBG-PPO-SM-2024		CERT-HBG-PPO-SM-2024		CERT-HBG-PPO-SM-2024		CERT-HBG-PPO-SM-2024		CERT-HBG-PPO-SM-2024		CERT-HBG-PPO-SM-2024		CERT-HBG-PPO-SM-2024		CERT-HBG-PPO-SM-2024		CERT-HBG-PPO-SM-2024		CERT-HBG-P
Rating Area =>	a 9	Area 6		Area 7		Area 9		Area 6		Area 7		Area 9		Area 6		Area 7		Area 9		Ar
Network =>	F	F		F		F		F		F		F		F		F		F		
Metal =>	old	Gold		Gold		Gold		Gold		Gold		Gold		Gold		Gold		Gold		G
Deductible =>	500	$1,550		$1,550		$1,550		$2,000		$2,000		$2,000		$2,500		$2,500		$2,500		$2,
Coinsurance =>	0%	100%		100%		100%		100%		100%		100%		100%		100%		100%		10
Copays =>	0	15		15		15		30		30		30		45		45		45		3
OOP Maximum =>	900	$9,450		$9,450		$9,450		$7,900		$7,900		$7,900		$7,900		$7,900		$7,900		$8,
Pediatric Dental (Yes/No) =>	es	Yes		Yes		Yes		Yes		Yes		Yes		Yes		Yes		Yes		Y
Age Band	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco
0 - 14	$371.86	$341.37	$341.37	$375.54	$375.54	$362.74	$362.74	$341.67	$341.67	$375.87	$375.87	$363.06	$363.06	$332.72	$332.72	$366.02	$366.02	$353.55	$353.55	$339.99
15	$404.91	$371.71	$371.71	$408.92	$408.92	$394.98	$394.98	$372.04	$372.04	$409.28	$409.28	$395.33	$395.33	$362.30	$362.30	$398.56	$398.56	$384.98	$384.98	$370.21
16	$417.55	$383.31	$383.31	$421.68	$421.68	$407.31	$407.31	$383.66	$383.66	$422.05	$422.05	$407.67	$407.67	$373.60	$373.60	$411.00	$411.00	$397.00	$397.00	$381.77
17	$430.19	$394.91	$394.91	$434.45	$434.45	$419.64	$419.64	$395.27	$395.27	$434.83	$434.83	$420.01	$420.01	$384.91	$384.91	$423.44	$423.44	$409.01	$409.01	$393.32
18	$443.80	$407.41	$407.41	$448.19	$448.19	$432.92	$432.92	$407.77	$407.77	$448.58	$448.58	$433.30	$433.30	$397.09	$397.09	$436.83	$436.83	$421.95	$421.95	$405.76
19	$457.41	$419.90	$419.90	$461.94	$461.94	$446.19	$446.19	$420.28	$420.28	$462.34	$462.34	$446.59	$446.59	$409.27	$409.27	$450.23	$450.23	$434.89	$434.89	$418.21
20	$471.51	$432.84	$432.84	$476.17	$476.17	$459.94	$459.94	$433.23	$433.23	$476.59	$476.59	$460.35	$460.35	$421.88	$421.88	$464.11	$464.11	$448.30	$448.30	$431.10
21	$486.09	$446.23	$446.23	$490.90	$490.90	$474.17	$474.17	$446.63	$446.63	$491.33	$491.33	$474.59	$474.59	$434.93	$434.93	$478.46	$478.46	$462.16	$462.16	$444.43
22	$486.09	$446.23	$446.23	$490.90	$490.90	$474.17	$474.17	$446.63	$446.63	$491.33	$491.33	$474.59	$474.59	$434.93	$434.93	$478.46	$478.46	$462.16	$462.16	$444.43
23	$486.09	$446.23	$446.23	$490.90	$490.90	$474.17	$474.17	$446.63	$446.63	$491.33	$491.33	$474.59	$474.59	$434.93	$434.93	$478.46	$478.46	$462.16	$462.16	$444.43
24	$486.09	$446.23	$446.23	$490.90	$490.90	$474.17	$474.17	$446.63	$446.63	$491.33	$491.33	$474.59	$474.59	$434.93	$434.93	$478.46	$478.46	$462.16	$462.16	$444.43
25	$488.03	$448.01	$448.01	$492.86	$492.86	$476.07	$476.07	$448.42	$448.42	$493.30	$493.30	$476.49	$476.49	$436.67	$436.67	$480.37	$480.37	$464.01	$464.01	$446.21
26	$497.76	$456.94	$456.94	$502.68	$502.68	$485.55	$485.55	$457.35	$457.35	$503.12	$503.12	$485.98	$485.98	$445.37	$445.37	$489.94	$489.94	$473.25	$473.25	$455.10
27	$509.42	$467.65	$467.65	$514.46	$514.46	$496.93	$496.93	$468.07	$468.07	$514.91	$514.91	$497.37	$497.37	$455.81	$455.81	$501.43	$501.43	$484.34	$484.34	$465.76
28	$528.38	$485.05	$485.05	$533.61	$533.61	$515.42	$515.42	$485.49	$485.49	$534.08	$534.08	$515.88	$515.88	$472.77	$472.77	$520.09	$520.09	$502.37	$502.37	$483.10
29	$543.93	$499.33	$499.33	$549.32	$549.32	$530.60	$530.60	$499.78	$499.78	$549.80	$549.80	$531.07	$531.07	$486.69	$486.69	$535.40	$535.40	$517.16	$517.16	$497.32
30	$551.71	$506.47	$506.47	$557.17	$557.17	$538.18	$538.18	$506.93	$506.93	$557.66	$557.66	$538.66	$538.66	$493.65	$493.65	$543.05	$543.05	$524.55	$524.55	$504.43
31	$563.38	$517.18	$517.18	$568.95	$568.95	$549.56	$549.56	$517.64	$517.64	$569.45	$569.45	$550.05	$550.05	$504.08	$504.08	$554.54	$554.54	$535.64	$535.64	$515.09
32	$575.04	$527.89	$527.89	$580.73	$580.73	$560.94	$560.94	$528.36	$528.36	$581.24	$581.24	$561.44	$561.44	$514.52	$514.52	$566.02	$566.02	$546.74	$546.74	$525.76
33	$582.34	$534.58	$534.58	$588.10	$588.10	$568.06	$568.06	$535.06	$535.06	$588.61	$588.61	$568.56	$568.56	$521.05	$521.05	$573.20	$573.20	$553.67	$553.67	$532.43
34	$590.11	$541.72	$541.72	$595.95	$595.95	$575.64	$575.64	$542.21	$542.21	$596.47	$596.47	$576.15	$576.15	$528.01	$528.01	$580.85	$580.85	$561.06	$561.06	$539.54
35	$594.00	$545.29	$545.29	$599.88	$599.88	$579.44	$579.44	$545.78	$545.78	$600.41	$600.41	$579.95	$579.95	$531.48	$531.48	$584.68	$584.68	$564.76	$564.76	$543.09
36	$597.89	$548.86	$548.86	$603.81	$603.81	$583.23	$583.23	$549.35	$549.35	$604.34	$604.34	$583.75	$583.75	$534.96	$534.96	$588.51	$588.51	$568.46	$568.46	$546.65
37	$601.78	$552.43	$552.43	$607.73	$607.73	$587.02	$587.02	$552.93	$552.93	$608.27	$608.27	$587.54	$587.54	$538.44	$538.44	$592.33	$592.33	$572.15	$572.15	$550.20
38	$605.67	$556.00	$556.00	$611.66	$611.66	$590.82	$590.82	$556.50	$556.50	$612.20	$612.20	$591.34	$591.34	$541.92	$541.92	$596.16	$596.16	$575.85	$575.85	$553.76
39	$613.45	$563.14	$563.14	$619.52	$619.52	$598.40	$598.40	$563.65	$563.65	$620.06	$620.06	$598.93	$598.93	$548.88	$548.88	$603.82	$603.82	$583.25	$583.25	$560.87
40	$621.22	$570.28	$570.28	$627.37	$627.37	$605.99	$605.99	$570.79	$570.79	$627.92	$627.92	$606.53	$606.53	$555.84	$555.84	$611.47	$611.47	$590.64	$590.64	$567.98
41	$632.89	$580.99	$580.99	$639.15	$639.15	$617.37	$617.37	$581.51	$581.51	$639.71	$639.71	$617.92	$617.92	$566.28	$566.28	$622.95	$622.95	$601.73	$601.73	$578.65
42	$644.07	$591.25	$591.25	$650.44	$650.44	$628.28	$628.28	$591.78	$591.78	$651.01	$651.01	$628.83	$628.83	$576.28	$576.28	$633.96	$633.96	$612.36	$612.36	$588.87
43	$659.62	$605.53	$605.53	$666.15	$666.15	$643.45	$643.45	$606.08	$606.08	$666.73	$666.73	$644.02	$644.02	$590.20	$590.20	$649.27	$649.27	$627.15	$627.15	$603.09
44	$679.07	$623.38	$623.38	$685.79	$685.79	$662.42	$662.42	$623.94	$623.94	$686.39	$686.39	$663.00	$663.00	$607.60	$607.60	$668.41	$668.41	$645.64	$645.64	$620.87
45	$701.91	$644.36	$644.36	$708.86	$708.86	$684.70	$684.70	$644.93	$644.93	$709.48	$709.48	$685.31	$685.31	$628.04	$628.04	$690.90	$690.90	$667.36	$667.36	$641.76
46	$729.14	$669.35	$669.35	$736.35	$736.35	$711.26	$711.26	$669.95	$669.95	$737.00	$737.00	$711.89	$711.89	$652.40	$652.40	$717.69	$717.69	$693.24	$693.24	$666.65
47	$759.76	$697.46	$697.46	$767.28	$767.28	$741.13	$741.13	$698.08	$698.08	$767.95	$767.95	$741.78	$741.78	$679.80	$679.80	$747.83	$747.83	$722.36	$722.36	$694.64
48	$794.76	$729.59	$729.59	$802.62	$802.62	$775.27	$775.27	$730.24	$730.24	$803.32	$803.32	$775.95	$775.95	$711.11	$711.11	$782.28	$782.28	$755.63	$755.63	$726.64
49	$829.27	$761.27	$761.27	$837.48	$837.48	$808.93	$808.93	$761.95	$761.95	$838.21	$838.21	$809.65	$809.65	$741.99	$741.99	$816.25	$816.25	$788.44	$788.44	$758.20
50	$868.16	$796.97	$796.97	$876.75	$876.75	$846.87	$846.87	$797.68	$797.68	$877.52	$877.52	$847.62	$847.62	$776.78	$776.78	$854.53	$854.53	$825.42	$825.42	$793.75
51	$906.56	$832.22	$832.22	$915.53	$915.53	$884.33	$884.33	$832.96	$832.96	$916.33	$916.33	$885.11	$885.11	$811.14	$811.14	$892.33	$892.33	$861.93	$861.93	$828.86
52	$948.85	$871.04	$871.04	$958.24	$958.24	$925.58	$925.58	$871.82	$871.82	$959.08	$959.08	$926.40	$926.40	$848.98	$848.98	$933.95	$933.95	$902.14	$902.14	$867.53
53	$991.62	$910.31	$910.31	$1,001.44	$1,001.44	$967.31	$967.31	$911.13	$911.13	$1,002.31	$1,002.31	$968.16	$968.16	$887.26	$887.26	$976.06	$976.06	$942.81	$942.81	$906.64
54	$1,037.80	$952.70	$952.70	$1,048.07	$1,048.07	$1,012.35	$1,012.35	$953.56	$953.56	$1,048.99	$1,048.99	$1,013.25	$1,013.25	$928.58	$928.58	$1,021.51	$1,021.51	$986.71	$986.71	$948.86
55	$1,083.98	$995.09	$995.09	$1,094.71	$1,094.71	$1,057.40	$1,057.40	$995.98	$995.98	$1,095.67	$1,095.67	$1,058.34	$1,058.34	$969.89	$969.89	$1,066.97	$1,066.97	$1,030.62	$1,030.62	$991.08
56	$1,134.05	$1,041.05	$1,041.05	$1,145.27	$1,145.27	$1,106.24	$1,106.24	$1,041.99	$1,041.99	$1,146.27	$1,146.27	$1,107.22	$1,107.22	$1,014.69	$1,014.69	$1,116.25	$1,116.25	$1,078.22	$1,078.22	$1,036.86
57	$1,184.60	$1,087.46	$1,087.46	$1,196.32	$1,196.32	$1,155.55	$1,155.55	$1,088.44	$1,088.44	$1,197.37	$1,197.37	$1,156.58	$1,156.58	$1,059.92	$1,059.92	$1,166.01	$1,166.01	$1,126.28	$1,126.28	$1,083.08
58	$1,238.56	$1,136.99	$1,136.99	$1,250.81	$1,250.81	$1,208.19	$1,208.19	$1,138.01	$1,138.01	$1,251.91	$1,251.91	$1,209.26	$1,209.26	$1,108.20	$1,108.20	$1,219.12	$1,219.12	$1,177.58	$1,177.58	$1,132.41
59	$1,265.29	$1,161.54	$1,161.54	$1,277.81	$1,277.81	$1,234.26	$1,234.26	$1,162.58	$1,162.58	$1,278.93	$1,278.93	$1,235.36	$1,235.36	$1,132.12	$1,132.12	$1,245.43	$1,245.43	$1,203.00	$1,203.00	$1,156.85
60	$1,319.25	$1,211.07	$1,211.07	$1,332.30	$1,332.30	$1,286.90	$1,286.90	$1,212.15	$1,212.15	$1,333.47	$1,333.47	$1,288.04	$1,288.04	$1,180.40	$1,180.40	$1,298.54	$1,298.54	$1,254.30	$1,254.30	$1,206.18
61	$1,365.91	$1,253.91	$1,253.91	$1,379.43	$1,379.43	$1,332.42	$1,332.42	$1,255.03	$1,255.03	$1,380.64	$1,380.64	$1,333.60	$1,333.60	$1,222.15	$1,222.15	$1,344.47	$1,344.47	$1,298.67	$1,298.67	$1,248.85
62	$1,396.54	$1,282.02	$1,282.02	$1,410.36	$1,410.36	$1,362.29	$1,362.29	$1,283.17	$1,283.17	$1,411.59	$1,411.59	$1,363.50	$1,363.50	$1,249.55	$1,249.55	$1,374.62	$1,374.62	$1,327.79	$1,327.79	$1,276.85
63	$1,434.94	$1,317.27	$1,317.27	$1,449.14	$1,449.14	$1,399.75	$1,399.75	$1,318.45	$1,318.45	$1,450.41	$1,450.41	$1,400.99	$1,400.99	$1,283.91	$1,283.91	$1,412.41	$1,412.41	$1,364.30	$1,364.30	$1,311.96
64+	$1,458.27	$1,338.69	$1,338.69	$1,472.70	$1,472.70	$1,422.51	$1,422.51	$1,339.89	$1,339.89	$1,473.99	$1,473.99	$1,423.77	$1,423.77	$1,304.79	$1,304.79	$1,435.38	$1,435.38	$1,386.48	$1,386.48	$1,333.29

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

HIOS Plan ID (On Exchange)=>	/A		N/A		N/A		N/A		N/A		N/A		N/A		N/A		N/A		N/A		N
HIOS Plan ID (Off Exchange)=>	0250016		79962PA0250016		79962PA0250016		79962PA0250018		79962PA0250018		79962PA0250018		79962PA0250019		79962PA0250019		79962PA0250019		79962PA0250024		79962PA
Plan Marketing Name =>	100/80 Gold 1x		PPO Blue $2500 100/80 Gold 1x		PPO Blue $2500 100/80 Gold 1x		PPO Blue $3000 100/80 Gold		PPO Blue $3000 100/80 Gold		PPO Blue $3000 100/80 Gold		PPO Blue $3500 100/80 Gold		PPO Blue $3500 100/80 Gold		PPO Blue $3500 100/80 Gold		PPO Blue $0 100/80 Silver		PPO Blue $0
Form # =>	PO-SM-2024		CERT-HBG-PPO-SM-2024		CERT-HBG-PPO-SM-2024		CERT-HBG-PPO-SM-2024		CERT-HBG-PPO-SM-2024		CERT-HBG-PPO-SM-2024		CERT-HBG-PPO-SM-2024		CERT-HBG-PPO-SM-2024		CERT-HBG-PPO-SM-2024		CERT-HBG-PPO-SM-2024		CERT-HBG-P
Rating Area =>	a 6		Area 7		Area 9		Area 6		Area 7		Area 9		Area 6		Area 7		Area 9		Area 6		Are
Network =>	F		F		F		F		F		F		F		F		F		F		
Metal =>	old		Gold		Gold		Gold		Gold		Gold		Gold		Gold		Gold		Silver		Sil
Deductible =>	500		$2,500		$2,500		$3,000		$3,000		$3,000		$3,500		$3,500		$3,500		$0		$
Coinsurance =>	0%		100%		100%		100%		100%		100%		100%		100%		100%		100%		10
Copays =>	5		15		15		15		15		15		45		45		45		60		6
OOP Maximum =>	550		$8,550		$8,550		$9,100		$9,100		$9,100		$7,900		$7,900		$7,900		$9,450		$9,
Pediatric Dental (Yes/No) =>	es		Yes		Yes		Yes		Yes		Yes		Yes		Yes		Yes		Yes		Y
Age Band	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco
0 - 14	$339.99	$374.02	$374.02	$361.28	$361.28	$334.53	$334.53	$368.01	$368.01	$355.47	$355.47	$321.77	$321.77	$353.97	$353.97	$341.91	$341.91	$364.03	$364.03	$400.46	
15	$370.21	$407.27	$407.27	$393.39	$393.39	$364.26	$364.26	$400.72	$400.72	$387.07	$387.07	$350.37	$350.37	$385.44	$385.44	$372.30	$372.30	$396.38	$396.38	$436.06	
16	$381.77	$419.98	$419.98	$405.67	$405.67	$375.63	$375.63	$413.23	$413.23	$399.15	$399.15	$361.30	$361.30	$397.47	$397.47	$383.92	$383.92	$408.76	$408.76	$449.67	
17	$393.32	$432.69	$432.69	$417.95	$417.95	$387.00	$387.00	$425.74	$425.74	$411.23	$411.23	$372.24	$372.24	$409.50	$409.50	$395.54	$395.54	$421.13	$421.13	$463.28	
18	$405.76	$446.38	$446.38	$431.17	$431.17	$399.25	$399.25	$439.21	$439.21	$424.24	$424.24	$384.02	$384.02	$422.45	$422.45	$408.06	$408.06	$434.45	$434.45	$477.94	
19	$418.21	$460.07	$460.07	$444.40	$444.40	$411.49	$411.49	$452.68	$452.68	$437.25	$437.25	$395.79	$395.79	$435.41	$435.41	$420.57	$420.57	$447.77	$447.77	$492.59	
20	$431.10	$474.25	$474.25	$458.09	$458.09	$424.17	$424.17	$466.63	$466.63	$450.73	$450.73	$407.99	$407.99	$448.83	$448.83	$433.53	$433.53	$461.57	$461.57	$507.78	
21	$444.43	$488.92	$488.92	$472.26	$472.26	$437.29	$437.29	$481.06	$481.06	$464.67	$464.67	$420.61	$420.61	$462.71	$462.71	$446.94	$446.94	$475.85	$475.85	$523.48	
22	$444.43	$488.92	$488.92	$472.26	$472.26	$437.29	$437.29	$481.06	$481.06	$464.67	$464.67	$420.61	$420.61	$462.71	$462.71	$446.94	$446.94	$475.85	$475.85	$523.48	
23	$444.43	$488.92	$488.92	$472.26	$472.26	$437.29	$437.29	$481.06	$481.06	$464.67	$464.67	$420.61	$420.61	$462.71	$462.71	$446.94	$446.94	$475.85	$475.85	$523.48	
24	$444.43	$488.92	$488.92	$472.26	$472.26	$437.29	$437.29	$481.06	$481.06	$464.67	$464.67	$420.61	$420.61	$462.71	$462.71	$446.94	$446.94	$475.85	$475.85	$523.48	
25	$446.21	$490.88	$490.88	$474.15	$474.15	$439.04	$439.04	$482.98	$482.98	$466.53	$466.53	$422.29	$422.29	$464.56	$464.56	$448.73	$448.73	$477.75	$477.75	$525.57	
26	$455.10	$500.65	$500.65	$483.59	$483.59	$447.78	$447.78	$492.61	$492.61	$475.82	$475.82	$430.70	$430.70	$473.82	$473.82	$457.67	$457.67	$487.27	$487.27	$536.04	
27	$465.76	$512.39	$512.39	$494.93	$494.93	$458.28	$458.28	$504.15	$504.15	$486.97	$486.97	$440.80	$440.80	$484.92	$484.92	$468.39	$468.39	$498.69	$498.69	$548.61	
28	$483.10	$531.46	$531.46	$513.35	$513.35	$475.33	$475.33	$522.91	$522.91	$505.10	$505.10	$457.20	$457.20	$502.97	$502.97	$485.82	$485.82	$517.25	$517.25	$569.02	
29	$497.32	$547.10	$547.10	$528.46	$528.46	$489.33	$489.33	$538.31	$538.31	$519.97	$519.97	$470.66	$470.66	$517.77	$517.77	$500.13	$500.13	$532.48	$532.48	$585.77	
30	$504.43	$554.92	$554.92	$536.02	$536.02	$496.32	$496.32	$546.00	$546.00	$527.40	$527.40	$477.39	$477.39	$525.18	$525.18	$507.28	$507.28	$540.09	$540.09	$594.15	
31	$515.09	$566.66	$566.66	$547.35	$547.35	$506.82	$506.82	$557.55	$557.55	$538.55	$538.55	$487.49	$487.49	$536.28	$536.28	$518.00	$518.00	$551.51	$551.51	$606.71	
32	$525.76	$578.39	$578.39	$558.68	$558.68	$517.31	$517.31	$569.09	$569.09	$549.70	$549.70	$497.58	$497.58	$547.39	$547.39	$528.73	$528.73	$562.93	$562.93	$619.28	
33	$532.43	$585.73	$585.73	$565.77	$565.77	$523.87	$523.87	$576.31	$576.31	$556.67	$556.67	$503.89	$503.89	$554.33	$554.33	$535.43	$535.43	$570.07	$570.07	$627.13	
34	$539.54	$593.55	$593.55	$573.32	$573.32	$530.87	$530.87	$584.01	$584.01	$564.11	$564.11	$510.62	$510.62	$561.73	$561.73	$542.59	$542.59	$577.68	$577.68	$635.50	
35	$543.09	$597.46	$597.46	$577.10	$577.10	$534.37	$534.37	$587.86	$587.86	$567.83	$567.83	$513.99	$513.99	$565.43	$565.43	$546.16	$546.16	$581.49	$581.49	$639.69	
36	$546.65	$601.37	$601.37	$580.88	$580.88	$537.87	$537.87	$591.70	$591.70	$571.54	$571.54	$517.35	$517.35	$569.13	$569.13	$549.74	$549.74	$585.30	$585.30	$643.88	
37	$550.20	$605.28	$605.28	$584.66	$584.66	$541.37	$541.37	$595.55	$595.55	$575.26	$575.26	$520.72	$520.72	$572.83	$572.83	$553.31	$553.31	$589.10	$589.10	$648.07	
38	$553.76	$609.19	$609.19	$588.44	$588.44	$544.86	$544.86	$599.40	$599.40	$578.98	$578.98	$524.08	$524.08	$576.54	$576.54	$556.89	$556.89	$592.91	$592.91	$652.26	
39	$560.87	$617.02	$617.02	$595.99	$595.99	$551.86	$551.86	$607.10	$607.10	$586.41	$586.41	$530.81	$530.81	$583.94	$583.94	$564.04	$564.04	$600.52	$600.52	$660.63	
40	$567.98	$624.84	$624.84	$603.55	$603.55	$558.86	$558.86	$614.79	$614.79	$593.85	$593.85	$537.54	$537.54	$591.34	$591.34	$571.19	$571.19	$608.14	$608.14	$669.01	
41	$578.65	$636.57	$636.57	$614.88	$614.88	$569.35	$569.35	$626.34	$626.34	$605.00	$605.00	$547.63	$547.63	$602.45	$602.45	$581.92	$581.92	$619.56	$619.56	$681.57	
42	$588.87	$647.82	$647.82	$625.74	$625.74	$579.41	$579.41	$637.40	$637.40	$615.69	$615.69	$557.31	$557.31	$613.09	$613.09	$592.20	$592.20	$630.50	$630.50	$693.61	
43	$603.09	$663.46	$663.46	$640.86	$640.86	$593.40	$593.40	$652.80	$652.80	$630.56	$630.56	$570.77	$570.77	$627.90	$627.90	$606.50	$606.50	$645.73	$645.73	$710.36	
44	$620.87	$683.02	$683.02	$659.75	$659.75	$610.89	$610.89	$672.04	$672.04	$649.14	$649.14	$587.59	$587.59	$646.41	$646.41	$624.38	$624.38	$664.76	$664.76	$731.30	
45	$641.76	$706.00	$706.00	$681.94	$681.94	$631.45	$631.45	$694.65	$694.65	$670.98	$670.98	$607.36	$607.36	$668.15	$668.15	$645.38	$645.38	$687.13	$687.13	$755.91	
46	$666.65	$733.38	$733.38	$708.39	$708.39	$655.94	$655.94	$721.59	$721.59	$697.01	$697.01	$630.92	$630.92	$694.07	$694.07	$670.41	$670.41	$713.78	$713.78	$785.22	
47	$694.64	$764.18	$764.18	$738.14	$738.14	$683.48	$683.48	$751.90	$751.90	$726.28	$726.28	$657.41	$657.41	$723.22	$723.22	$698.57	$698.57	$743.75	$743.75	$818.20	
48	$726.64	$799.38	$799.38	$772.15	$772.15	$714.97	$714.97	$786.53	$786.53	$759.74	$759.74	$687.70	$687.70	$756.53	$756.53	$730.75	$730.75	$778.01	$778.01	$855.89	
49	$758.20	$834.10	$834.10	$805.68	$805.68	$746.02	$746.02	$820.69	$820.69	$792.73	$792.73	$717.56	$717.56	$789.38	$789.38	$762.48	$762.48	$811.80	$811.80	$893.06	
50	$793.75	$873.21	$873.21	$843.46	$843.46	$781.00	$781.00	$859.17	$859.17	$829.90	$829.90	$751.21	$751.21	$826.40	$826.40	$798.23	$798.23	$849.87	$849.87	$934.94	
51	$828.86	$911.84	$911.84	$880.76	$880.76	$815.55	$815.55	$897.18	$897.18	$866.61	$866.61	$784.44	$784.44	$862.95	$862.95	$833.54	$833.54	$887.46	$887.46	$976.29	
52	$867.53	$954.37	$954.37	$921.85	$921.85	$853.59	$853.59	$939.03	$939.03	$907.04	$907.04	$821.03	$821.03	$903.21	$903.21	$872.43	$872.43	$928.86	$928.86	$1,021.83	
53	$906.64	$997.40	$997.40	$963.41	$963.41	$892.07	$892.07	$981.36	$981.36	$947.93	$947.93	$858.04	$858.04	$943.93	$943.93	$911.76	$911.76	$970.73	$970.73	$1,067.90	
54	$948.86	$1,043.84	$1,043.84	$1,008.28	$1,008.28	$933.61	$933.61	$1,027.06	$1,027.06	$992.07	$992.07	$898.00	$898.00	$987.89	$987.89	$954.22	$954.22	$1,015.94	$1,015.94	$1,117.63	
55	$991.08	$1,090.29	$1,090.29	$1,053.14	$1,053.14	$975.16	$975.16	$1,072.76	$1,072.76	$1,036.21	$1,036.21	$937.96	$937.96	$1,031.84	$1,031.84	$996.68	$996.68	$1,061.15	$1,061.15	$1,167.36	
56	$1,036.86	$1,140.65	$1,140.65	$1,101.78	$1,101.78	$1,020.20	$1,020.20	$1,122.31	$1,122.31	$1,084.08	$1,084.08	$981.28	$981.28	$1,079.50	$1,079.50	$1,042.71	$1,042.71	$1,110.16	$1,110.16	$1,221.28	
57	$1,083.08	$1,191.50	$1,191.50	$1,150.90	$1,150.90	$1,065.68	$1,065.68	$1,172.34	$1,172.34	$1,132.40	$1,132.40	$1,025.03	$1,025.03	$1,127.62	$1,127.62	$1,089.19	$1,089.19	$1,159.65	$1,159.65	$1,275.72	
58	$1,132.41	$1,245.77	$1,245.77	$1,203.32	$1,203.32	$1,114.21	$1,114.21	$1,225.74	$1,225.74	$1,183.98	$1,183.98	$1,071.71	$1,071.71	$1,178.99	$1,178.99	$1,138.80	$1,138.80	$1,212.47	$1,212.47	$1,333.83	
59	$1,156.85	$1,272.66	$1,272.66	$1,229.29	$1,229.29	$1,138.27	$1,138.27	$1,252.20	$1,252.20	$1,209.54	$1,209.54	$1,094.85	$1,094.85	$1,204.43	$1,204.43	$1,163.38	$1,163.38	$1,238.64	$1,238.64	$1,362.62	
60	$1,206.18	$1,326.93	$1,326.93	$1,281.71	$1,281.71	$1,186.81	$1,186.81	$1,305.60	$1,305.60	$1,261.11	$1,261.11	$1,141.54	$1,141.54	$1,255.79	$1,255.79	$1,213.00	$1,213.00	$1,291.46	$1,291.46	$1,420.72	
61	$1,248.85	$1,373.87	$1,373.87	$1,327.05	$1,327.05	$1,228.78	$1,228.78	$1,351.78	$1,351.78	$1,305.72	$1,305.72	$1,181.91	$1,181.91	$1,300.22	$1,300.22	$1,255.90	$1,255.90	$1,337.14	$1,337.14	$1,470.98	
62	$1,276.85	$1,404.67	$1,404.67	$1,356.80	$1,356.80	$1,256.33	$1,256.33	$1,382.09	$1,382.09	$1,335.00	$1,335.00	$1,208.41	$1,208.41	$1,329.37	$1,329.37	$1,284.06	$1,284.06	$1,367.12	$1,367.12	$1,503.96	
63	$1,311.96	$1,443.29	$1,443.29	$1,394.11	$1,394.11	$1,290.88	$1,290.88	$1,420.09	$1,420.09	$1,371.71	$1,371.71	$1,241.64	$1,241.64	$1,365.92	$1,365.92	$1,319.37	$1,319.37	$1,404.71	$1,404.71	$1,545.31	
64+	$1,333.29	$1,466.76	$1,466.76	$1,416.78	$1,416.78	$1,311.87	$1,311.87	$1,443.18	$1,443.18	$1,394.01	$1,394.01	$1,261.83	$1,261.83	$1,388.13	$1,388.13	$1,340.82	$1,340.82	$1,427.55	$1,427.55	$1,570.44	

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

HIOS Plan ID (On Exchange)=>	/A	N/A		N/A		N/A		N/A		N/A		N/A		N/A		N/A		N/A		N
HIOS Plan ID (Off Exchange)=>	.0250024	79962PA0250024		79962PA0250020		79962PA0250020		79962PA0250020		79962PA0250022		79962PA0250022		79962PA0250022		79962PA0250004		79962PA0250004		79962PA
Plan Marketing Name =>	100/80 Silver	PPO Blue $0 100/80 Silver		PPO Blue $4000 100/80 Silver		PPO Blue $4000 100/80 Silver		PPO Blue $4000 100/80 Silver		PPO Blue $5000 100/80 Silver		PPO Blue $5000 100/80 Silver		PPO Blue $5000 100/80 Silver		PPO Blue $1000 80/60 Gold		PPO Blue $1000 80/60 Gold		PPO Blue $10
Form # =>	PO-SM-2024	CERT-HBG-PPO-SM-2024		CERT-HBG-PPO-SM-2024		CERT-HBG-PPO-SM-2024		CERT-HBG-PPO-SM-2024		CERT-HBG-PPO-SM-2024		CERT-HBG-PPO-SM-2024		CERT-HBG-PPO-SM-2024		CERT-HBG-PPO-SM-2024		CERT-HBG-PPO-SM-2024		CERT-HBG-P
Rating Area =>	a 7	Area 9		Area 6		Area 7		Area 9		Area 6		Area 7		Area 9		Area 6		Area 7		Are
Network =>	F	F		F		F		F		F		F		F		F		F		F
Metal =>	ver	Silver		Silver		Silver		Silver		Silver		Silver		Silver		Gold		Gold		Go
Deductible =>	0	$0		$4,000		$4,000		$4,000		$5,000		$5,000		5000		1000		1000		10
Coinsurance =>	0%	100%		100%		100%		100%		100%		100%		1		0.8		0.8		0
Copays =>	0	60		40		40		40		40		40		40		60		60		6
OOP Maximum =>	450	$9,450		$9,100		$9,100		$9,100		$9,100		$9,100		9100		6900		6900		69
Pediatric Dental (Yes/No) =>	es	Yes		Yes		Yes		Yes		Yes		Yes		Yes		Yes		Yes		Y
Age Band	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco
0 - 14	$400.46	$386.82	$386.82	$299.26	$299.26	$329.22	$329.22	$318.00	$318.00	$287.23	$287.23	$315.98	$315.98	$305.22	$305.22	$322.68	$322.68	$354.98	$354.98	$342.88
15	$436.06	$421.21	$421.21	$325.86	$325.86	$358.48	$358.48	$346.27	$346.27	$312.77	$312.77	$344.07	$344.07	$332.35	$332.35	$351.36	$351.36	$386.53	$386.53	$373.36
16	$449.67	$434.35	$434.35	$336.03	$336.03	$369.67	$369.67	$357.08	$357.08	$322.53	$322.53	$354.81	$354.81	$342.72	$342.72	$362.33	$362.33	$398.59	$398.59	$385.01
17	$463.28	$447.50	$447.50	$346.20	$346.20	$380.86	$380.86	$367.89	$367.89	$332.29	$332.29	$365.55	$365.55	$353.10	$353.10	$373.29	$373.29	$410.66	$410.66	$396.67
18	$477.94	$461.66	$461.66	$357.16	$357.16	$392.91	$392.91	$379.52	$379.52	$342.80	$342.80	$377.11	$377.11	$364.27	$364.27	$385.10	$385.10	$423.65	$423.65	$409.22
19	$492.59	$475.82	$475.82	$368.11	$368.11	$404.96	$404.96	$391.16	$391.16	$353.32	$353.32	$388.68	$388.68	$375.44	$375.44	$396.91	$396.91	$436.64	$436.64	$421.77
20	$507.78	$490.48	$490.48	$379.45	$379.45	$417.44	$417.44	$403.22	$403.22	$364.21	$364.21	$400.66	$400.66	$387.01	$387.01	$409.15	$409.15	$450.10	$450.10	$434.76
21	$523.48	$505.65	$505.65	$391.19	$391.19	$430.35	$430.35	$415.69	$415.69	$375.47	$375.47	$413.05	$413.05	$398.98	$398.98	$421.80	$421.80	$464.02	$464.02	$448.21
22	$523.48	$505.65	$505.65	$391.19	$391.19	$430.35	$430.35	$415.69	$415.69	$375.47	$375.47	$413.05	$413.05	$398.98	$398.98	$421.80	$421.80	$464.02	$464.02	$448.21
23	$523.48	$505.65	$505.65	$391.19	$391.19	$430.35	$430.35	$415.69	$415.69	$375.47	$375.47	$413.05	$413.05	$398.98	$398.98	$421.80	$421.80	$464.02	$464.02	$448.21
24	$523.48	$505.65	$505.65	$391.19	$391.19	$430.35	$430.35	$415.69	$415.69	$375.47	$375.47	$413.05	$413.05	$398.98	$398.98	$421.80	$421.80	$464.02	$464.02	$448.21
25	$525.57	$507.67	$507.67	$392.75	$392.75	$432.07	$432.07	$417.35	$417.35	$376.97	$376.97	$414.70	$414.70	$400.58	$400.58	$423.49	$423.49	$465.88	$465.88	$450.00
26	$536.04	$517.79	$517.79	$400.58	$400.58	$440.68	$440.68	$425.67	$425.67	$384.48	$384.48	$422.96	$422.96	$408.56	$408.56	$431.92	$431.92	$475.16	$475.16	$458.97
27	$548.61	$529.92	$529.92	$409.97	$409.97	$451.01	$451.01	$435.64	$435.64	$393.49	$393.49	$432.88	$432.88	$418.13	$418.13	$442.05	$442.05	$486.29	$486.29	$469.72
28	$569.02	$549.64	$549.64	$425.22	$425.22	$467.79	$467.79	$451.86	$451.86	$408.14	$408.14	$448.99	$448.99	$433.69	$433.69	$458.50	$458.50	$504.39	$504.39	$487.20
29	$585.77	$565.82	$565.82	$437.74	$437.74	$481.56	$481.56	$465.16	$465.16	$420.15	$420.15	$462.20	$462.20	$446.46	$446.46	$471.99	$471.99	$519.24	$519.24	$501.55
30	$594.15	$573.91	$573.91	$444.00	$444.00	$488.45	$488.45	$471.81	$471.81	$426.16	$426.16	$468.81	$468.81	$452.84	$452.84	$478.74	$478.74	$526.66	$526.66	$508.72
31	$606.71	$586.05	$586.05	$453.39	$453.39	$498.78	$498.78	$481.78	$481.78	$435.17	$435.17	$478.72	$478.72	$462.42	$462.42	$488.87	$488.87	$537.80	$537.80	$519.48
32	$619.28	$598.18	$598.18	$462.78	$462.78	$509.10	$509.10	$491.76	$491.76	$444.18	$444.18	$488.64	$488.64	$471.99	$471.99	$498.99	$498.99	$548.94	$548.94	$530.23
33	$627.13	$605.77	$605.77	$468.65	$468.65	$515.56	$515.56	$498.00	$498.00	$449.81	$449.81	$494.83	$494.83	$477.98	$477.98	$505.32	$505.32	$555.90	$555.90	$536.96
34	$635.50	$613.86	$613.86	$474.90	$474.90	$522.44	$522.44	$504.65	$504.65	$455.82	$455.82	$501.44	$501.44	$484.36	$484.36	$512.07	$512.07	$563.32	$563.32	$544.13
35	$639.69	$617.90	$617.90	$478.03	$478.03	$525.89	$525.89	$507.97	$507.97	$458.82	$458.82	$504.75	$504.75	$487.55	$487.55	$515.44	$515.44	$567.03	$567.03	$547.71
36	$643.88	$621.95	$621.95	$481.16	$481.16	$529.33	$529.33	$511.30	$511.30	$461.83	$461.83	$508.05	$508.05	$490.75	$490.75	$518.81	$518.81	$570.74	$570.74	$551.30
37	$648.07	$625.99	$625.99	$484.29	$484.29	$532.77	$532.77	$514.62	$514.62	$464.83	$464.83	$511.36	$511.36	$493.94	$493.94	$522.19	$522.19	$574.46	$574.46	$554.88
38	$652.26	$630.04	$630.04	$487.42	$487.42	$536.22	$536.22	$517.95	$517.95	$467.84	$467.84	$514.66	$514.66	$497.13	$497.13	$525.56	$525.56	$578.17	$578.17	$558.47
39	$660.63	$638.13	$638.13	$493.68	$493.68	$543.10	$543.10	$524.60	$524.60	$473.84	$473.84	$521.27	$521.27	$503.51	$503.51	$532.31	$532.31	$585.59	$585.59	$565.64
40	$669.01	$646.22	$646.22	$499.94	$499.94	$549.99	$549.99	$531.25	$531.25	$479.85	$479.85	$527.88	$527.88	$509.90	$509.90	$539.06	$539.06	$593.02	$593.02	$572.81
41	$681.57	$658.36	$658.36	$509.33	$509.33	$560.32	$560.32	$541.23	$541.23	$488.86	$488.86	$537.79	$537.79	$519.47	$519.47	$549.18	$549.18	$604.15	$604.15	$583.57
42	$693.61	$669.99	$669.99	$518.33	$518.33	$570.21	$570.21	$550.79	$550.79	$497.50	$497.50	$547.29	$547.29	$528.65	$528.65	$558.89	$558.89	$614.83	$614.83	$593.88
43	$710.36	$686.17	$686.17	$530.84	$530.84	$583.98	$583.98	$564.09	$564.09	$509.51	$509.51	$560.51	$560.51	$541.42	$541.42	$572.38	$572.38	$629.68	$629.68	$608.22
44	$731.30	$706.39	$706.39	$546.49	$546.49	$601.20	$601.20	$580.72	$580.72	$524.53	$524.53	$577.03	$577.03	$557.38	$557.38	$589.25	$589.25	$648.24	$648.24	$626.15
45	$755.91	$730.16	$730.16	$564.88	$564.88	$621.43	$621.43	$600.26	$600.26	$542.18	$542.18	$596.44	$596.44	$576.13	$576.13	$609.08	$609.08	$670.04	$670.04	$647.22
46	$785.22	$758.48	$758.48	$586.79	$586.79	$645.53	$645.53	$623.54	$623.54	$563.21	$563.21	$619.58	$619.58	$598.47	$598.47	$632.70	$632.70	$696.03	$696.03	$672.32
47	$818.20	$790.33	$790.33	$611.43	$611.43	$672.64	$672.64	$649.72	$649.72	$586.86	$586.86	$645.60	$645.60	$623.61	$623.61	$659.27	$659.27	$725.26	$725.26	$700.55
48	$855.89	$826.74	$826.74	$639.60	$639.60	$703.62	$703.62	$679.65	$679.65	$613.89	$613.89	$675.34	$675.34	$652.33	$652.33	$689.64	$689.64	$758.67	$758.67	$732.82
49	$893.06	$862.64	$862.64	$667.37	$667.37	$734.18	$734.18	$709.17	$709.17	$640.55	$640.55	$704.66	$704.66	$680.66	$680.66	$719.59	$719.59	$791.62	$791.62	$764.65
50	$934.94	$903.09	$903.09	$698.67	$698.67	$768.61	$768.61	$742.42	$742.42	$670.59	$670.59	$737.71	$737.71	$712.58	$712.58	$753.33	$753.33	$828.74	$828.74	$800.50
51	$976.29	$943.04	$943.04	$729.57	$729.57	$802.60	$802.60	$775.26	$775.26	$700.25	$700.25	$770.34	$770.34	$744.10	$744.10	$786.66	$786.66	$865.40	$865.40	$835.91
52	$1,021.83	$987.03	$987.03	$763.60	$763.60	$840.04	$840.04	$811.43	$811.43	$732.92	$732.92	$806.27	$806.27	$778.81	$778.81	$823.35	$823.35	$905.77	$905.77	$874.91
53	$1,067.90	$1,031.53	$1,031.53	$798.03	$798.03	$877.91	$877.91	$848.01	$848.01	$765.96	$765.96	$842.62	$842.62	$813.92	$813.92	$860.47	$860.47	$946.60	$946.60	$914.35
54	$1,117.63	$1,079.56	$1,079.56	$835.19	$835.19	$918.80	$918.80	$887.50	$887.50	$801.63	$801.63	$881.86	$881.86	$851.82	$851.82	$900.54	$900.54	$990.68	$990.68	$956.93
55	$1,167.36	$1,127.60	$1,127.60	$872.35	$872.35	$959.68	$959.68	$926.99	$926.99	$837.30	$837.30	$921.10	$921.10	$889.73	$889.73	$940.61	$940.61	$1,034.76	$1,034.76	$999.51
56	$1,221.28	$1,179.68	$1,179.68	$912.65	$912.65	$1,004.01	$1,004.01	$969.80	$969.80	$875.97	$875.97	$963.65	$963.65	$930.82	$930.82	$984.06	$984.06	$1,082.56	$1,082.56	$1,045.67
57	$1,275.72	$1,232.27	$1,232.27	$953.33	$953.33	$1,048.76	$1,048.76	$1,013.04	$1,013.04	$915.02	$915.02	$1,006.60	$1,006.60	$972.31	$972.31	$1,027.93	$1,027.93	$1,130.82	$1,130.82	$1,092.29
58	$1,333.83	$1,288.40	$1,288.40	$996.75	$996.75	$1,096.53	$1,096.53	$1,059.18	$1,059.18	$956.70	$956.70	$1,052.45	$1,052.45	$1,016.60	$1,016.60	$1,074.75	$1,074.75	$1,182.32	$1,182.32	$1,142.04
59	$1,362.62	$1,316.21	$1,316.21	$1,018.27	$1,018.27	$1,120.20	$1,120.20	$1,082.04	$1,082.04	$977.35	$977.35	$1,075.17	$1,075.17	$1,038.54	$1,038.54	$1,097.95	$1,097.95	$1,207.84	$1,207.84	$1,166.69
60	$1,420.72	$1,372.33	$1,372.33	$1,061.69	$1,061.69	$1,167.97	$1,167.97	$1,128.18	$1,128.18	$1,019.03	$1,019.03	$1,121.02	$1,121.02	$1,082.83	$1,082.83	$1,144.77	$1,144.77	$1,259.35	$1,259.35	$1,216.44
61	$1,470.98	$1,420.88	$1,420.88	$1,099.24	$1,099.24	$1,209.28	$1,209.28	$1,168.09	$1,168.09	$1,055.07	$1,055.07	$1,160.67	$1,160.67	$1,121.13	$1,121.13	$1,185.26	$1,185.26	$1,303.90	$1,303.90	$1,259.47
62	$1,503.96	$1,452.73	$1,452.73	$1,123.89	$1,123.89	$1,236.40	$1,236.40	$1,194.28	$1,194.28	$1,078.73	$1,078.73	$1,186.69	$1,186.69	$1,146.27	$1,146.27	$1,211.83	$1,211.83	$1,333.13	$1,333.13	$1,287.71
63	$1,545.31	$1,492.68	$1,492.68	$1,154.79	$1,154.79	$1,270.39	$1,270.39	$1,227.12	$1,227.12	$1,108.39	$1,108.39	$1,219.32	$1,219.32	$1,177.79	$1,177.79	$1,245.15	$1,245.15	$1,369.79	$1,369.79	$1,323.12
64+	$1,570.44	$1,516.95	$1,516.95	$1,173.57	$1,173.57	$1,291.05	$1,291.05	$1,247.07	$1,247.07	$1,126.41	$1,126.41	$1,239.15	$1,239.15	$1,196.94	$1,196.94	$1,265.40	$1,265.40	$1,392.06	$1,392.06	$1,344.63

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

HIOS Plan ID (On Exchange)=>	/A	N/A		N/A		N/A		N/A		N/A		N/A		N/A		N/A		N/A		N
HIOS Plan ID (Off Exchange)=>	0250004	79962PA0250009		79962PA0250009		79962PA0250009		79962PA0250011		79962PA0250011		79962PA0250011		79962PA0250012		79962PA0250012		79962PA0250012		79962PA
Plan Marketing Name =>	00 80/60 Gold	PPO Blue $1750 90/70 Gold		PPO Blue $1750 90/70 Gold		PPO Blue $1750 90/70 Gold		PPO Blue $2000 90/70 Gold		PPO Blue $2000 90/70 Gold		PPO Blue $2000 90/70 Gold		PPO Blue $2000 70/50 Silver		PPO Blue $2000 70/50 Silver		PPO Blue $2000 70/50 Silver		PPO Blue $26
Form # =>	PO-SM-2024	CERT-HBG-PPO-SM-2024		CERT-HBG-PPO-SM-2024		CERT-HBG-PPO-SM-2024		CERT-HBG-PPO-SM-2024		CERT-HBG-PPO-SM-2024		CERT-HBG-PPO-SM-2024		CERT-HBG-PPO-SM-2024		CERT-HBG-PPO-SM-2024		CERT-HBG-PPO-SM-2024		CERT-HBG-P
Rating Area =>	a 9	Area 6		Area 7		Area 9		Area 6		Area 7		Area 9		Area 6		Area 7		Area 9		Are
Network =>	:	F		F		F		F		F		F		F		F		F		
Metal =>	old	Gold		Gold		Gold		Gold		Gold		Gold		Silver		Silver		Silver		Sil
Deductible =>	00	1750		1750		1750		2000		2000		2000		2000		2000		2000		26
Coinsurance =>	8	0.9		0.9		0.9		0.9		0.9		0.9		0.7		0.7		0.7		0
Copays =>	0	45		45		45		45		45		45		60		60		60		5
OOP Maximum =>	00	7900		7900		7900		7900		7900		7900		9100		9100		9100		91
Pediatric Dental (Yes/No) =>	es	Yes		Yes		Yes		Yes		Yes		Yes		Yes		Yes		Yes		Y
Age Band	**Tobacco**	**Non-Tobacco**	**Tobacco**	**Non-Tobacco**	**Tobacco**	**Non-Tobacco**	**Tobacco**	**Non-Tobacco**	**Tobacco**	**Non-Tobacco**	**Tobacco**	**Non-Tobacco**	**Tobacco**	**Non-Tobacco**	**Tobacco**	**Non-Tobacco**	**Tobacco**	**Non-Tobacco**	**Tobacco**	**Non-Tobacco**
0 - 14	$342.88	$326.92	$326.92	$359.64	$359.64	$347.39	$347.39	$325.36	$325.36	$357.92	$357.92	$345.73	$345.73	$285.64	$285.64	$314.23	$314.23	$303.52	$303.52	$281.84
15	$373.36	$355.98	$355.98	$391.61	$391.61	$378.27	$378.27	$354.28	$354.28	$389.74	$389.74	$376.46	$376.46	$311.03	$311.03	$342.16	$342.16	$330.50	$330.50	$306.89
16	$385.01	$367.09	$367.09	$403.83	$403.83	$390.08	$390.08	$365.34	$365.34	$401.90	$401.90	$388.21	$388.21	$320.73	$320.73	$352.84	$352.84	$340.82	$340.82	$316.47
17	$396.67	$378.20	$378.20	$416.06	$416.06	$401.89	$401.89	$376.40	$376.40	$414.06	$414.06	$399.96	$399.96	$330.44	$330.44	$363.52	$363.52	$351.13	$351.13	$326.05
18	$409.22	$390.17	$390.17	$429.22	$429.22	$414.60	$414.60	$388.31	$388.31	$427.17	$427.17	$412.61	$412.61	$340.90	$340.90	$375.02	$375.02	$362.24	$362.24	$336.37
19	$421.77	$402.14	$402.14	$442.38	$442.38	$427.32	$427.32	$400.22	$400.22	$440.27	$440.27	$425.27	$425.27	$351.35	$351.35	$386.53	$386.53	$373.35	$373.35	$346.68
20	$434.76	$414.53	$414.53	$456.02	$456.02	$440.49	$440.49	$412.55	$412.55	$453.83	$453.83	$438.37	$438.37	$362.18	$362.18	$398.44	$398.44	$384.86	$384.86	$357.37
21	$448.21	$427.35	$427.35	$470.12	$470.12	$454.11	$454.11	$425.31	$425.31	$467.87	$467.87	$451.93	$451.93	$373.38	$373.38	$410.76	$410.76	$396.76	$396.76	$368.42
22	$448.21	$427.35	$427.35	$470.12	$470.12	$454.11	$454.11	$425.31	$425.31	$467.87	$467.87	$451.93	$451.93	$373.38	$373.38	$410.76	$410.76	$396.76	$396.76	$368.42
23	$448.21	$427.35	$427.35	$470.12	$470.12	$454.11	$454.11	$425.31	$425.31	$467.87	$467.87	$451.93	$451.93	$373.38	$373.38	$410.76	$410.76	$396.76	$396.76	$368.42
24	$448.21	$427.35	$427.35	$470.12	$470.12	$454.11	$454.11	$425.31	$425.31	$467.87	$467.87	$451.93	$451.93	$373.38	$373.38	$410.76	$410.76	$396.76	$396.76	$368.42
25	$450.00	$429.06	$429.06	$472.00	$472.00	$455.93	$455.93	$427.01	$427.01	$469.74	$469.74	$453.74	$453.74	$374.87	$374.87	$412.40	$412.40	$398.35	$398.35	$369.89
26	$458.97	$437.61	$437.61	$481.40	$481.40	$465.01	$465.01	$435.52	$435.52	$479.10	$479.10	$462.78	$462.78	$382.34	$382.34	$420.62	$420.62	$406.28	$406.28	$377.26
27	$469.72	$447.86	$447.86	$492.69	$492.69	$475.91	$475.91	$445.72	$445.72	$490.33	$490.33	$473.62	$473.62	$391.30	$391.30	$430.48	$430.48	$415.80	$415.80	$386.10
28	$487.20	$464.53	$464.53	$511.02	$511.02	$493.62	$493.62	$462.31	$462.31	$508.57	$508.57	$491.25	$491.25	$405.86	$405.86	$446.50	$446.50	$431.28	$431.28	$400.47
29	$501.55	$478.20	$478.20	$526.06	$526.06	$508.15	$508.15	$475.92	$475.92	$523.55	$523.55	$505.71	$505.71	$417.81	$417.81	$459.64	$459.64	$443.97	$443.97	$412.26
30	$508.72	$485.04	$485.04	$533.59	$533.59	$515.41	$515.41	$482.73	$482.73	$531.03	$531.03	$512.94	$512.94	$423.79	$423.79	$466.21	$466.21	$450.32	$450.32	$418.16
31	$519.48	$495.30	$495.30	$544.87	$544.87	$526.31	$526.31	$492.93	$492.93	$542.26	$542.26	$523.79	$523.79	$432.75	$432.75	$476.07	$476.07	$459.84	$459.84	$427.00
32	$530.23	$505.56	$505.56	$556.15	$556.15	$537.21	$537.21	$503.14	$503.14	$553.49	$553.49	$534.63	$534.63	$441.71	$441.71	$485.93	$485.93	$469.37	$469.37	$435.84
33	$536.96	$511.97	$511.97	$563.20	$563.20	$544.02	$544.02	$509.52	$509.52	$560.51	$560.51	$541.41	$541.41	$447.31	$447.31	$492.09	$492.09	$475.32	$475.32	$441.37
34	$544.13	$518.80	$518.80	$570.73	$570.73	$551.29	$551.29	$516.33	$516.33	$567.99	$567.99	$548.64	$548.64	$453.28	$453.28	$498.66	$498.66	$481.67	$481.67	$447.26
35	$547.71	$522.22	$522.22	$574.49	$574.49	$554.92	$554.92	$519.73	$519.73	$571.74	$571.74	$552.26	$552.26	$456.27	$456.27	$501.95	$501.95	$484.84	$484.84	$450.21
36	$551.30	$525.64	$525.64	$578.25	$578.25	$558.56	$558.56	$523.13	$523.13	$575.48	$575.48	$555.87	$555.87	$459.26	$459.26	$505.23	$505.23	$488.01	$488.01	$453.16
37	$554.88	$529.06	$529.06	$582.01	$582.01	$562.19	$562.19	$526.53	$526.53	$579.22	$579.22	$559.49	$559.49	$462.24	$462.24	$508.52	$508.52	$491.19	$491.19	$456.10
38	$558.47	$532.48	$532.48	$585.77	$585.77	$565.82	$565.82	$529.94	$529.94	$582.97	$582.97	$563.10	$563.10	$465.23	$465.23	$511.81	$511.81	$494.36	$494.36	$459.05
39	$565.64	$539.32	$539.32	$593.29	$593.29	$573.09	$573.09	$536.74	$536.74	$590.45	$590.45	$570.34	$570.34	$471.21	$471.21	$518.38	$518.38	$500.71	$500.71	$464.95
40	$572.81	$546.15	$546.15	$600.81	$600.81	$580.35	$580.35	$543.55	$543.55	$597.94	$597.94	$577.57	$577.57	$477.18	$477.18	$524.95	$524.95	$507.06	$507.06	$470.84
41	$583.57	$556.41	$556.41	$612.10	$612.10	$591.25	$591.25	$553.75	$553.75	$609.17	$609.17	$588.41	$588.41	$486.14	$486.14	$534.81	$534.81	$516.58	$516.58	$479.68
42	$593.88	$566.24	$566.24	$622.91	$622.91	$601.70	$601.70	$563.54	$563.54	$619.93	$619.93	$598.81	$598.81	$494.73	$494.73	$544.26	$544.26	$525.71	$525.71	$488.16
43	$608.22	$579.91	$579.91	$637.95	$637.95	$616.23	$616.23	$577.15	$577.15	$634.90	$634.90	$613.27	$613.27	$506.68	$506.68	$557.40	$557.40	$538.40	$538.40	$499.95
44	$626.15	$597.01	$597.01	$656.76	$656.76	$634.39	$634.39	$594.16	$594.16	$653.61	$653.61	$631.35	$631.35	$521.61	$521.61	$573.83	$573.83	$554.27	$554.27	$514.68
45	$647.22	$617.09	$617.09	$678.85	$678.85	$655.73	$655.73	$614.15	$614.15	$675.60	$675.60	$652.59	$652.59	$539.16	$539.16	$593.14	$593.14	$572.92	$572.92	$532.00
46	$672.32	$641.03	$641.03	$705.18	$705.18	$681.17	$681.17	$637.97	$637.97	$701.81	$701.81	$677.90	$677.90	$560.07	$560.07	$616.14	$616.14	$595.14	$595.14	$552.63
47	$700.55	$667.95	$667.95	$734.80	$734.80	$709.77	$709.77	$664.76	$664.76	$731.28	$731.28	$706.37	$706.37	$583.59	$583.59	$642.02	$642.02	$620.14	$620.14	$575.84
48	$732.82	$698.72	$698.72	$768.65	$768.65	$742.47	$742.47	$695.38	$695.38	$764.97	$764.97	$738.91	$738.91	$610.48	$610.48	$671.59	$671.59	$648.70	$648.70	$602.37
49	$764.65	$729.06	$729.06	$802.02	$802.02	$774.71	$774.71	$725.58	$725.58	$798.19	$798.19	$770.99	$770.99	$636.99	$636.99	$700.76	$700.76	$676.87	$676.87	$628.52
50	$800.50	$763.25	$763.25	$839.63	$839.63	$811.04	$811.04	$759.60	$759.60	$835.62	$835.62	$807.15	$807.15	$666.86	$666.86	$733.62	$733.62	$708.61	$708.61	$658.00
51	$835.91	$797.01	$797.01	$876.77	$876.77	$846.92	$846.92	$793.20	$793.20	$872.58	$872.58	$842.85	$842.85	$696.35	$696.35	$766.07	$766.07	$739.96	$739.96	$687.10
52	$874.91	$834.19	$834.19	$917.67	$917.67	$886.42	$886.42	$830.21	$830.21	$913.28	$913.28	$882.17	$882.17	$728.84	$728.84	$801.80	$801.80	$774.48	$774.48	$719.16
53	$914.35	$871.79	$871.79	$959.04	$959.04	$926.38	$926.38	$867.63	$867.63	$954.45	$954.45	$921.94	$921.94	$761.70	$761.70	$837.95	$837.95	$809.39	$809.39	$751.58
54	$956.93	$912.39	$912.39	$1,003.71	$1,003.71	$969.52	$969.52	$908.04	$908.04	$998.90	$998.90	$964.87	$964.87	$797.17	$797.17	$876.97	$876.97	$847.08	$847.08	$786.58
55	$999.51	$952.99	$952.99	$1,048.37	$1,048.37	$1,012.67	$1,012.67	$948.44	$948.44	$1,043.35	$1,043.35	$1,007.80	$1,007.80	$832.64	$832.64	$915.99	$915.99	$884.77	$884.77	$821.58
56	$1,045.67	$997.01	$997.01	$1,096.79	$1,096.79	$1,059.44	$1,059.44	$992.25	$992.25	$1,091.54	$1,091.54	$1,054.35	$1,054.35	$871.10	$871.10	$958.30	$958.30	$925.64	$925.64	$859.52
57	$1,092.29	$1,041.45	$1,041.45	$1,145.68	$1,145.68	$1,106.67	$1,106.67	$1,036.48	$1,036.48	$1,140.20	$1,140.20	$1,101.35	$1,101.35	$909.93	$909.93	$1,001.02	$1,001.02	$966.90	$966.90	$897.84
58	$1,142.04	$1,088.89	$1,088.89	$1,197.87	$1,197.87	$1,157.07	$1,157.07	$1,083.69	$1,083.69	$1,192.13	$1,192.13	$1,151.52	$1,151.52	$951.37	$951.37	$1,046.62	$1,046.62	$1,010.94	$1,010.94	$938.73
59	$1,166.69	$1,112.39	$1,112.39	$1,223.72	$1,223.72	$1,182.05	$1,182.05	$1,107.08	$1,107.08	$1,217.87	$1,217.87	$1,176.37	$1,176.37	$971.91	$971.91	$1,069.21	$1,069.21	$1,032.77	$1,032.77	$959.00
60	$1,216.44	$1,159.83	$1,159.83	$1,275.91	$1,275.91	$1,232.45	$1,232.45	$1,154.29	$1,154.29	$1,269.80	$1,269.80	$1,226.54	$1,226.54	$1,013.35	$1,013.35	$1,114.80	$1,114.80	$1,076.81	$1,076.81	$999.89
61	$1,259.47	$1,200.85	$1,200.85	$1,321.04	$1,321.04	$1,276.05	$1,276.05	$1,195.12	$1,195.12	$1,314.71	$1,314.71	$1,269.92	$1,269.92	$1,049.20	$1,049.20	$1,154.24	$1,154.24	$1,114.90	$1,114.90	$1,035.26
62	$1,287.71	$1,227.78	$1,227.78	$1,350.65	$1,350.65	$1,304.66	$1,304.66	$1,221.92	$1,221.92	$1,344.19	$1,344.19	$1,298.39	$1,298.39	$1,072.72	$1,072.72	$1,180.11	$1,180.11	$1,139.89	$1,139.89	$1,058.47
63	$1,323.12	$1,261.54	$1,261.54	$1,387.79	$1,387.79	$1,340.53	$1,340.53	$1,255.52	$1,255.52	$1,381.15	$1,381.15	$1,334.10	$1,334.10	$1,102.22	$1,102.22	$1,212.56	$1,212.56	$1,171.24	$1,171.24	$1,087.58
64+	$1,344.63	$1,282.05	$1,282.05	$1,410.36	$1,410.36	$1,362.33	$1,362.33	$1,275.93	$1,275.93	$1,403.61	$1,403.61	$1,355.79	$1,355.79	$1,120.14	$1,120.14	$1,232.28	$1,232.28	$1,190.28	$1,190.28	$1,105.26

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

HIOS Plan ID (On Exchange)=>	/A	N/A		N/A		N/A		N/A		N/A		N/A		N/A		N/A		N/A		N
HIOS Plan ID (Off Exchange)=>	0250017	79962PA0250017		79962PA0250017		79962PA0260001		79962PA0260001		79962PA0260001		79962PA0260002		79962PA0260002		79962PA0260002		79962PA0260003		79962PA
Plan Marketing Name =>	0 70/50 Silver	PPO Blue $2600 70/50 Silver		PPO Blue $2600 70/50 Silver		Blue Qualified $1500 100/80 O		Blue Qualified $1500 100/80 O		Blue Qualified $1500 100/80 C		Qualified Embedded $3000 100		Qualified Embedded $3000 100		Qualified Embedded $3000 100		Qualified Embedded $3550 100		Qualified Embe
Form # =>	PO-SM-2024	CERT-HBG-PPO-SM-2024		CERT-HBG-PPO-SM-2024		CERT-HBG-PPO-SM-2024		CERT-HBG-PPO-SM-2024		CERT-HBG-PPO-SM-2024		CERT-HBG-PPO-SM-2024		CERT-HBG-PPO-SM-2024		CERT-HBG-PPO-SM-2024		CERT-HBG-PPO-SM-2024		CERT-HBG-P
Rating Area =>	a 6	Area 7		Area 9		Area 6		Area 7		Area 9		Area 6		Area 7		Area 9		Area 6		Are
Network =>	:	F		F		F		F		F		F		F		F		F		
Metal =>	ver	Silver		Silver		Gold		Gold		Gold		Silver		Silver		Silver		Silver		Sil
Deductible =>	00	2600		2600		1500		1500		1500		3000		3000		3000		3550		35
Coinsurance =>	7	0.7		0.7		1		1		1		1		1		1		1		
Copays =>	0	50		50		15		15		15		20		20		20		0		
OOP Maximum =>	00	9100		9100		3750		3750		3750		7050		7050		7050		7050		70
Pediatric Dental (Yes/No) =>	es	Yes		Yes		Yes		Yes		Yes		Yes		Yes		Yes		Yes		Y
Age Band	**Tobacco**	**Non-Tobacco**	**Tobacco**	**Non-Tobacco**	**Tobacco**	**Non-Tobacco**	**Tobacco**	**Non-Tobacco**	**Tobacco**	**Non-Tobacco**	**Tobacco**	**Non-Tobacco**	**Tobacco**	**Non-Tobacco**	**Tobacco**	**Non-Tobacco**	**Tobacco**	**Non-Tobacco**	**Tobacco**	**Non-Tobacco**
0 - 14	$281.84	$310.05	$310.05	$299.49	$299.49	$344.40	$344.40	$378.87	$378.87	$365.97	$365.97	$306.72	$306.72	$337.42	$337.42	$325.93	$325.93	$300.97	$300.97	$331.10
15	$306.89	$337.61	$337.61	$326.11	$326.11	$375.02	$375.02	$412.55	$412.55	$398.50	$398.50	$333.98	$333.98	$367.41	$367.41	$354.90	$354.90	$327.73	$327.73	$360.53
16	$316.47	$348.15	$348.15	$336.29	$336.29	$386.72	$386.72	$425.43	$425.43	$410.94	$410.94	$344.41	$344.41	$378.88	$378.88	$365.98	$365.98	$337.96	$337.96	$371.78
17	$326.05	$358.69	$358.69	$346.47	$346.47	$398.43	$398.43	$438.31	$438.31	$423.38	$423.38	$354.83	$354.83	$390.35	$390.35	$377.05	$377.05	$348.19	$348.19	$383.04
18	$336.37	$370.04	$370.04	$357.43	$357.43	$411.03	$411.03	$452.17	$452.17	$436.77	$436.77	$366.06	$366.06	$402.70	$402.70	$388.98	$388.98	$359.20	$359.20	$395.16
19	$346.68	$381.39	$381.39	$368.39	$368.39	$423.64	$423.64	$466.04	$466.04	$450.16	$450.16	$377.28	$377.28	$415.05	$415.05	$400.91	$400.91	$370.22	$370.22	$407.27
20	$357.37	$393.14	$393.14	$379.75	$379.75	$436.69	$436.69	$480.40	$480.40	$464.04	$464.04	$388.91	$388.91	$427.84	$427.84	$413.27	$413.27	$381.63	$381.63	$419.83
21	$368.42	$405.30	$405.30	$391.49	$391.49	$450.20	$450.20	$495.26	$495.26	$478.39	$478.39	$400.94	$400.94	$441.07	$441.07	$426.05	$426.05	$393.43	$393.43	$432.81
22	$368.42	$405.30	$405.30	$391.49	$391.49	$450.20	$450.20	$495.26	$495.26	$478.39	$478.39	$400.94	$400.94	$441.07	$441.07	$426.05	$426.05	$393.43	$393.43	$432.81
23	$368.42	$405.30	$405.30	$391.49	$391.49	$450.20	$450.20	$495.26	$495.26	$478.39	$478.39	$400.94	$400.94	$441.07	$441.07	$426.05	$426.05	$393.43	$393.43	$432.81
24	$368.42	$405.30	$405.30	$391.49	$391.49	$450.20	$450.20	$495.26	$495.26	$478.39	$478.39	$400.94	$400.94	$441.07	$441.07	$426.05	$426.05	$393.43	$393.43	$432.81
25	$369.89	$406.92	$406.92	$393.06	$393.06	$452.00	$452.00	$497.24	$497.24	$480.30	$480.30	$402.54	$402.54	$442.83	$442.83	$427.75	$427.75	$395.00	$395.00	$434.54
26	$377.26	$415.03	$415.03	$400.89	$400.89	$461.00	$461.00	$507.15	$507.15	$489.87	$489.87	$410.56	$410.56	$451.66	$451.66	$436.28	$436.28	$402.87	$402.87	$443.20
27	$386.10	$424.75	$424.75	$410.28	$410.28	$471.81	$471.81	$519.03	$519.03	$501.35	$501.35	$420.19	$420.19	$462.24	$462.24	$446.50	$446.50	$412.31	$412.31	$453.58
28	$400.47	$440.56	$440.56	$425.55	$425.55	$489.37	$489.37	$538.35	$538.35	$520.01	$520.01	$435.82	$435.82	$479.44	$479.44	$463.12	$463.12	$427.66	$427.66	$470.46
29	$412.26	$453.53	$453.53	$438.08	$438.08	$503.77	$503.77	$554.20	$554.20	$535.32	$535.32	$448.65	$448.65	$493.56	$493.56	$476.75	$476.75	$440.25	$440.25	$484.31
30	$418.16	$460.02	$460.02	$444.34	$444.34	$510.98	$510.98	$562.12	$562.12	$542.97	$542.97	$455.07	$455.07	$500.61	$500.61	$483.57	$483.57	$446.54	$446.54	$491.24
31	$427.00	$469.74	$469.74	$453.74	$453.74	$521.78	$521.78	$574.01	$574.01	$554.45	$554.45	$464.69	$464.69	$511.20	$511.20	$493.79	$493.79	$455.99	$455.99	$501.63
32	$435.84	$479.47	$479.47	$463.13	$463.13	$532.59	$532.59	$585.89	$585.89	$565.94	$565.94	$474.31	$474.31	$521.79	$521.79	$504.02	$504.02	$465.43	$465.43	$512.01
33	$441.37	$485.55	$485.55	$469.01	$469.01	$539.34	$539.34	$593.32	$593.32	$573.11	$573.11	$480.33	$480.33	$528.40	$528.40	$510.41	$510.41	$471.33	$471.33	$518.51
34	$447.26	$492.03	$492.03	$475.27	$475.27	$546.54	$546.54	$601.25	$601.25	$580.77	$580.77	$486.74	$486.74	$535.46	$535.46	$517.22	$517.22	$477.62	$477.62	$525.43
35	$450.21	$495.28	$495.28	$478.40	$478.40	$550.14	$550.14	$605.21	$605.21	$584.59	$584.59	$489.95	$489.95	$538.99	$538.99	$520.63	$520.63	$480.77	$480.77	$528.89
36	$453.16	$498.52	$498.52	$481.53	$481.53	$553.75	$553.75	$609.17	$609.17	$588.42	$588.42	$493.16	$493.16	$542.52	$542.52	$524.04	$524.04	$483.92	$483.92	$532.36
37	$456.10	$501.76	$501.76	$484.66	$484.66	$557.35	$557.35	$613.13	$613.13	$592.25	$592.25	$496.36	$496.36	$546.04	$546.04	$527.45	$527.45	$487.07	$487.07	$535.82
38	$459.05	$505.00	$505.00	$487.80	$487.80	$560.95	$560.95	$617.09	$617.09	$596.07	$596.07	$499.57	$499.57	$549.57	$549.57	$530.86	$530.86	$490.21	$490.21	$539.28
39	$464.95	$511.49	$511.49	$494.06	$494.06	$568.15	$568.15	$625.02	$625.02	$603.73	$603.73	$505.99	$505.99	$556.63	$556.63	$537.68	$537.68	$496.51	$496.51	$546.21
40	$470.84	$517.97	$517.97	$500.32	$500.32	$575.36	$575.36	$632.94	$632.94	$611.38	$611.38	$512.40	$512.40	$563.69	$563.69	$544.49	$544.49	$502.80	$502.80	$553.13
41	$479.68	$527.70	$527.70	$509.72	$509.72	$586.16	$586.16	$644.83	$644.83	$622.86	$622.86	$522.02	$522.02	$574.27	$574.27	$554.72	$554.72	$512.25	$512.25	$563.52
42	$488.16	$537.02	$537.02	$518.72	$518.72	$596.52	$596.52	$656.22	$656.22	$633.87	$633.87	$531.25	$531.25	$584.42	$584.42	$564.52	$564.52	$521.29	$521.29	$573.47
43	$499.95	$549.99	$549.99	$531.25	$531.25	$610.92	$610.92	$672.07	$672.07	$649.18	$649.18	$544.08	$544.08	$598.53	$598.53	$578.15	$578.15	$533.88	$533.88	$587.32
44	$514.68	$566.20	$566.20	$546.91	$546.91	$628.93	$628.93	$691.88	$691.88	$668.31	$668.31	$560.11	$560.11	$616.17	$616.17	$595.19	$595.19	$549.62	$549.62	$604.64
45	$532.00	$585.25	$585.25	$565.31	$565.31	$650.09	$650.09	$715.16	$715.16	$690.80	$690.80	$578.96	$578.96	$636.91	$636.91	$615.22	$615.22	$568.11	$568.11	$624.98
46	$552.63	$607.95	$607.95	$587.24	$587.24	$675.30	$675.30	$742.89	$742.89	$717.59	$717.59	$601.41	$601.41	$661.61	$661.61	$639.08	$639.08	$590.15	$590.15	$649.22
47	$575.84	$633.48	$633.48	$611.90	$611.90	$703.66	$703.66	$774.09	$774.09	$747.72	$747.72	$626.67	$626.67	$689.39	$689.39	$665.92	$665.92	$614.93	$614.93	$676.48
48	$602.37	$662.67	$662.67	$640.09	$640.09	$736.08	$736.08	$809.75	$809.75	$782.17	$782.17	$655.54	$655.54	$721.15	$721.15	$696.59	$696.59	$643.26	$643.26	$707.64
49	$628.52	$691.44	$691.44	$667.88	$667.88	$768.04	$768.04	$844.91	$844.91	$816.13	$816.13	$684.00	$684.00	$752.47	$752.47	$726.84	$726.84	$671.19	$671.19	$738.37
50	$658.00	$723.87	$723.87	$699.20	$699.20	$804.06	$804.06	$884.53	$884.53	$854.40	$854.40	$716.08	$716.08	$787.75	$787.75	$760.93	$760.93	$702.67	$702.67	$773.00
51	$687.10	$755.88	$755.88	$730.13	$730.13	$839.62	$839.62	$923.66	$923.66	$892.20	$892.20	$747.75	$747.75	$822.60	$822.60	$794.58	$794.58	$733.75	$733.75	$807.19
52	$719.16	$791.15	$791.15	$764.19	$764.19	$878.79	$878.79	$966.75	$966.75	$933.82	$933.82	$782.63	$782.63	$860.97	$860.97	$831.65	$831.65	$767.98	$767.98	$844.85
53	$751.58	$826.81	$826.81	$798.64	$798.64	$918.41	$918.41	$1,010.33	$1,010.33	$975.92	$975.92	$817.92	$817.92	$899.78	$899.78	$869.14	$869.14	$802.60	$802.60	$882.93
54	$786.58	$865.32	$865.32	$835.83	$835.83	$961.18	$961.18	$1,057.38	$1,057.38	$1,021.36	$1,021.36	$856.01	$856.01	$941.68	$941.68	$909.62	$909.62	$839.97	$839.97	$924.05
55	$821.58	$903.82	$903.82	$873.02	$873.02	$1,003.95	$1,003.95	$1,104.43	$1,104.43	$1,066.81	$1,066.81	$894.10	$894.10	$983.59	$983.59	$950.09	$950.09	$877.35	$877.35	$965.17
56	$859.52	$945.56	$945.56	$913.35	$913.35	$1,050.32	$1,050.32	$1,155.44	$1,155.44	$1,116.08	$1,116.08	$935.39	$935.39	$1,029.02	$1,029.02	$993.97	$993.97	$917.87	$917.87	$1,009.75
57	$897.84	$987.72	$987.72	$954.06	$954.06	$1,097.14	$1,097.14	$1,206.95	$1,206.95	$1,165.84	$1,165.84	$977.09	$977.09	$1,074.89	$1,074.89	$1,038.28	$1,038.28	$958.79	$958.79	$1,054.76
58	$938.73	$1,032.70	$1,032.70	$997.52	$997.52	$1,147.11	$1,147.11	$1,261.92	$1,261.92	$1,218.94	$1,218.94	$1,021.60	$1,021.60	$1,123.85	$1,123.85	$1,085.58	$1,085.58	$1,002.46	$1,002.46	$1,102.80
59	$959.00	$1,055.00	$1,055.00	$1,019.05	$1,019.05	$1,171.87	$1,171.87	$1,289.16	$1,289.16	$1,245.25	$1,245.25	$1,043.65	$1,043.65	$1,148.11	$1,148.11	$1,109.01	$1,109.01	$1,024.10	$1,024.10	$1,126.60
60	$999.89	$1,099.98	$1,099.98	$1,062.50	$1,062.50	$1,221.84	$1,221.84	$1,344.14	$1,344.14	$1,298.35	$1,298.35	$1,088.15	$1,088.15	$1,197.06	$1,197.06	$1,156.30	$1,156.30	$1,067.77	$1,067.77	$1,174.65
61	$1,035.26	$1,138.89	$1,138.89	$1,100.09	$1,100.09	$1,265.06	$1,265.06	$1,391.68	$1,391.68	$1,344.28	$1,344.28	$1,126.64	$1,126.64	$1,239.41	$1,239.41	$1,197.20	$1,197.20	$1,105.54	$1,105.54	$1,216.20
62	$1,058.47	$1,164.43	$1,164.43	$1,124.75	$1,124.75	$1,293.42	$1,293.42	$1,422.88	$1,422.88	$1,374.41	$1,374.41	$1,151.90	$1,151.90	$1,267.19	$1,267.19	$1,224.04	$1,224.04	$1,130.32	$1,130.32	$1,243.46
63	$1,087.58	$1,196.45	$1,196.45	$1,155.68	$1,155.68	$1,328.99	$1,328.99	$1,462.01	$1,462.01	$1,412.21	$1,412.21	$1,183.57	$1,183.57	$1,302.04	$1,302.04	$1,257.70	$1,257.70	$1,161.41	$1,161.41	$1,277.66
64+	$1,105.26	$1,215.90	$1,215.90	$1,174.47	$1,174.47	$1,350.60	$1,350.60	$1,485.78	$1,485.78	$1,435.17	$1,435.17	$1,202.82	$1,202.82	$1,323.21	$1,323.21	$1,278.15	$1,278.15	$1,180.29	$1,180.29	$1,298.43

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

HIOS Plan ID (On Exchange)=>	/A	N/A		N/A		N/A		N/A		N/A		N/A		N/A		N/A		N/A		N
HIOS Plan ID (Off Exchange)=>	0260003	79962PA0260003		79962PA0260004		79962PA0260004		79962PA0260004		79962PA0260007		79962PA0260007		79962PA0260007		79962PA0260005		79962PA0260005		79962PA
Plan Marketing Name =>	dded $3550 100	Qualified Embedded $3550 10		Qualified Embedded $4250 100		Qualified Embedded $4250 100		Qualified Embedded $4250 100		Qualified Embedded $4750 60		Qualified Embedded $4750 60		Qualified Embedded $4750 60		Qualified Embedded $5500 80		Qualified Embedded $5500 80		Qualified Embe
Form # =>	PO-SM-2024	CERT-HBG-PPO-SM-2024		CERT-HBG-PPO-SM-2024		CERT-HBG-PPO-SM-2024		CERT-HBG-PPO-SM-2024		CERT-HBG-PPO-SM-2024		CERT-HBG-PPO-SM-2024		CERT-HBG-PPO-SM-2024		CERT-HBG-PPO-SM-2024		CERT-HBG-PPO-SM-2024		CERT-HBG-P
Rating Area =>	a 7	Area 9		Area 6		Area 7		Area 9		Area 6		Area 7		Area 9		Area 6		Area 7		Are
Network =>	:	F		F		F		F		F		F		F		F		F		
Metal =>	ver	Silver		Silver		Silver		Silver		Silver		Silver		Silver		Silver		Silver		Sil
Deductible =>	50	3550		4250		4250		4250		4750		4750		4750		5500		5500		55
Coinsurance =>		1		1		1		1		0.6		0.6		0.6		0.8		0.8		0
Copays =>	)	0		0		0		0		0		0		0		0		0		
OOP Maximum =>	50	7050		5500		5500		5500		6350		6350		6350		6250		6250		62
Pediatric Dental (Yes/No) =>	es	Yes		Yes		Yes		Yes		Yes		Yes		Yes		Yes		Yes		Y
Age Band	**Tobacco**	**Non-Tobacco**	**Tobacco**	**Non-Tobacco**	**Tobacco**	**Non-Tobacco**	**Tobacco**	**Non-Tobacco**	**Tobacco**	**Non-Tobacco**	**Tobacco**	**Non-Tobacco**	**Tobacco**	**Non-Tobacco**	**Tobacco**	**Non-Tobacco**	**Tobacco**	**Non-Tobacco**	**Tobacco**	**Non-Tobacco**
0 - 14	$331.10	$319.82	$319.82	$306.90	$306.90	$337.63	$337.63	$326.12	$326.12	$282.26	$282.26	$310.51	$310.51	$299.93	$299.93	$282.29	$282.29	$310.54	$310.54	$299.96
15	$360.53	$348.24	$348.24	$334.18	$334.18	$367.64	$367.64	$355.11	$355.11	$307.35	$307.35	$338.11	$338.11	$326.59	$326.59	$307.39	$307.39	$338.15	$338.15	$326.63
16	$371.78	$359.11	$359.11	$344.61	$344.61	$379.11	$379.11	$366.19	$366.19	$316.95	$316.95	$348.67	$348.67	$336.79	$336.79	$316.98	$316.98	$348.70	$348.70	$336.82
17	$383.04	$369.98	$369.98	$355.04	$355.04	$390.59	$390.59	$377.28	$377.28	$326.54	$326.54	$359.22	$359.22	$346.98	$346.98	$326.57	$326.57	$359.26	$359.26	$347.02
18	$395.16	$381.69	$381.69	$366.28	$366.28	$402.94	$402.94	$389.21	$389.21	$336.87	$336.87	$370.59	$370.59	$357.96	$357.96	$336.91	$336.91	$370.62	$370.62	$358.00
19	$407.27	$393.39	$393.39	$377.51	$377.51	$415.30	$415.30	$401.15	$401.15	$347.20	$347.20	$381.95	$381.95	$368.94	$368.94	$347.24	$347.24	$381.99	$381.99	$368.98
20	$419.83	$405.52	$405.52	$389.14	$389.14	$428.10	$428.10	$413.51	$413.51	$357.90	$357.90	$393.72	$393.72	$380.31	$380.31	$357.94	$357.94	$393.76	$393.76	$380.35
21	$432.81	$418.06	$418.06	$401.18	$401.18	$441.34	$441.34	$426.30	$426.30	$368.97	$368.97	$405.90	$405.90	$392.07	$392.07	$369.01	$369.01	$405.94	$405.94	$392.11
22	$432.81	$418.06	$418.06	$401.18	$401.18	$441.34	$441.34	$426.30	$426.30	$368.97	$368.97	$405.90	$405.90	$392.07	$392.07	$369.01	$369.01	$405.94	$405.94	$392.11
23	$432.81	$418.06	$418.06	$401.18	$401.18	$441.34	$441.34	$426.30	$426.30	$368.97	$368.97	$405.90	$405.90	$392.07	$392.07	$369.01	$369.01	$405.94	$405.94	$392.11
24	$432.81	$418.06	$418.06	$401.18	$401.18	$441.34	$441.34	$426.30	$426.30	$368.97	$368.97	$405.90	$405.90	$392.07	$392.07	$369.01	$369.01	$405.94	$405.94	$392.11
25	$434.54	$419.73	$419.73	$402.78	$402.78	$443.11	$443.11	$428.01	$428.01	$370.45	$370.45	$407.52	$407.52	$393.64	$393.64	$370.49	$370.49	$407.56	$407.56	$393.68
26	$443.20	$428.09	$428.09	$410.81	$410.81	$451.93	$451.93	$436.53	$436.53	$377.83	$377.83	$415.64	$415.64	$401.48	$401.48	$377.87	$377.87	$415.68	$415.68	$401.52
27	$453.58	$438.13	$438.13	$420.44	$420.44	$462.52	$462.52	$446.76	$446.76	$386.68	$386.68	$425.38	$425.38	$410.89	$410.89	$386.72	$386.72	$425.43	$425.43	$410.93
28	$470.46	$454.43	$454.43	$436.08	$436.08	$479.74	$479.74	$463.39	$463.39	$401.07	$401.07	$441.21	$441.21	$426.18	$426.18	$401.11	$401.11	$441.26	$441.26	$426.22
29	$484.31	$467.81	$467.81	$448.92	$448.92	$493.86	$493.86	$477.03	$477.03	$412.88	$412.88	$454.20	$454.20	$438.73	$438.73	$412.92	$412.92	$454.25	$454.25	$438.77
30	$491.24	$474.50	$474.50	$455.34	$455.34	$500.92	$500.92	$483.85	$483.85	$418.78	$418.78	$460.70	$460.70	$445.00	$445.00	$418.83	$418.83	$460.74	$460.74	$445.04
31	$501.63	$484.53	$484.53	$464.97	$464.97	$511.51	$511.51	$494.08	$494.08	$427.64	$427.64	$470.44	$470.44	$454.41	$454.41	$427.68	$427.68	$470.48	$470.48	$454.46
32	$512.01	$494.56	$494.56	$474.60	$474.60	$522.11	$522.11	$504.31	$504.31	$436.49	$436.49	$480.18	$480.18	$463.82	$463.82	$436.54	$436.54	$480.23	$480.23	$463.87
33	$518.51	$500.84	$500.84	$480.61	$480.61	$528.73	$528.73	$510.71	$510.71	$442.03	$442.03	$486.27	$486.27	$469.70	$469.70	$442.07	$442.07	$486.32	$486.32	$469.75
34	$525.43	$507.52	$507.52	$487.03	$487.03	$535.79	$535.79	$517.53	$517.53	$447.93	$447.93	$492.76	$492.76	$475.97	$475.97	$447.98	$447.98	$492.81	$492.81	$476.02
35	$528.89	$510.87	$510.87	$490.24	$490.24	$539.32	$539.32	$520.94	$520.94	$450.88	$450.88	$496.01	$496.01	$479.11	$479.11	$450.93	$450.93	$496.06	$496.06	$479.16
36	$532.36	$514.21	$514.21	$493.45	$493.45	$542.85	$542.85	$524.35	$524.35	$453.83	$453.83	$499.26	$499.26	$482.25	$482.25	$453.88	$453.88	$499.31	$499.31	$482.30
37	$535.82	$517.56	$517.56	$496.66	$496.66	$546.38	$546.38	$527.76	$527.76	$456.78	$456.78	$502.50	$502.50	$485.38	$485.38	$456.83	$456.83	$502.55	$502.55	$485.43
38	$539.28	$520.90	$520.90	$499.87	$499.87	$549.91	$549.91	$531.17	$531.17	$459.74	$459.74	$505.75	$505.75	$488.52	$488.52	$459.79	$459.79	$505.80	$505.80	$488.57
39	$546.21	$527.59	$527.59	$506.29	$506.29	$556.97	$556.97	$537.99	$537.99	$465.64	$465.64	$512.25	$512.25	$494.79	$494.79	$465.69	$465.69	$512.30	$512.30	$494.84
40	$553.13	$534.28	$534.28	$512.71	$512.71	$564.03	$564.03	$544.81	$544.81	$471.54	$471.54	$518.74	$518.74	$501.07	$501.07	$471.59	$471.59	$518.79	$518.79	$501.12
41	$563.52	$544.31	$544.31	$522.34	$522.34	$574.62	$574.62	$555.04	$555.04	$480.40	$480.40	$528.48	$528.48	$510.48	$510.48	$480.45	$480.45	$528.53	$528.53	$510.53
42	$573.47	$553.93	$553.93	$531.56	$531.56	$584.78	$584.78	$564.85	$564.85	$488.89	$488.89	$537.82	$537.82	$519.49	$519.49	$488.94	$488.94	$537.87	$537.87	$519.55
43	$587.32	$567.31	$567.31	$544.40	$544.40	$598.90	$598.90	$578.49	$578.49	$500.69	$500.69	$550.81	$550.81	$532.04	$532.04	$500.75	$500.75	$550.86	$550.86	$532.09
44	$604.64	$584.03	$584.03	$560.45	$560.45	$616.55	$616.55	$595.54	$595.54	$515.45	$515.45	$567.04	$567.04	$547.72	$547.72	$515.51	$515.51	$567.10	$567.10	$547.78
45	$624.98	$603.68	$603.68	$579.30	$579.30	$637.29	$637.29	$615.58	$615.58	$532.79	$532.79	$586.12	$586.12	$566.15	$566.15	$532.85	$532.85	$586.18	$586.18	$566.21
46	$649.22	$627.09	$627.09	$601.77	$601.77	$662.01	$662.01	$639.45	$639.45	$553.46	$553.46	$608.85	$608.85	$588.11	$588.11	$553.52	$553.52	$608.91	$608.91	$588.17
47	$676.48	$653.43	$653.43	$627.04	$627.04	$689.81	$689.81	$666.31	$666.31	$576.70	$576.70	$634.42	$634.42	$612.81	$612.81	$576.76	$576.76	$634.48	$634.48	$612.87
48	$707.64	$683.53	$683.53	$655.93	$655.93	$721.59	$721.59	$697.00	$697.00	$603.27	$603.27	$663.65	$663.65	$641.03	$641.03	$603.33	$603.33	$663.71	$663.71	$641.10
49	$738.37	$713.21	$713.21	$684.41	$684.41	$752.93	$752.93	$727.27	$727.27	$629.46	$629.46	$692.47	$692.47	$668.87	$668.87	$629.53	$629.53	$692.53	$692.53	$668.94
50	$773.00	$746.66	$746.66	$716.51	$716.51	$788.23	$788.23	$761.37	$761.37	$658.98	$658.98	$724.94	$724.94	$700.24	$700.24	$659.05	$659.05	$725.01	$725.01	$700.31
51	$807.19	$779.68	$779.68	$748.20	$748.20	$823.10	$823.10	$795.05	$795.05	$688.13	$688.13	$757.00	$757.00	$731.21	$731.21	$688.20	$688.20	$757.08	$757.08	$731.29
52	$844.85	$816.05	$816.05	$783.10	$783.10	$861.50	$861.50	$832.14	$832.14	$720.23	$720.23	$792.32	$792.32	$765.32	$765.32	$720.31	$720.31	$792.39	$792.39	$765.40
53	$882.93	$852.84	$852.84	$818.41	$818.41	$900.33	$900.33	$869.65	$869.65	$752.70	$752.70	$828.04	$828.04	$799.82	$799.82	$752.78	$752.78	$828.12	$828.12	$799.90
54	$924.05	$892.56	$892.56	$856.52	$856.52	$942.26	$942.26	$910.15	$910.15	$787.75	$787.75	$866.60	$866.60	$837.07	$837.07	$787.84	$787.84	$866.68	$866.68	$837.15
55	$965.17	$932.27	$932.27	$894.63	$894.63	$984.19	$984.19	$950.65	$950.65	$822.80	$822.80	$905.16	$905.16	$874.32	$874.32	$822.89	$822.89	$905.25	$905.25	$874.41
56	$1,009.75	$975.33	$975.33	$935.95	$935.95	$1,029.65	$1,029.65	$994.56	$994.56	$860.81	$860.81	$946.96	$946.96	$914.70	$914.70	$860.90	$860.90	$947.06	$947.06	$914.79
57	$1,054.76	$1,018.81	$1,018.81	$977.68	$977.68	$1,075.55	$1,075.55	$1,038.89	$1,038.89	$899.18	$899.18	$989.18	$989.18	$955.47	$955.47	$899.28	$899.28	$989.28	$989.28	$955.57
58	$1,102.80	$1,065.22	$1,065.22	$1,022.21	$1,022.21	$1,124.53	$1,124.53	$1,086.21	$1,086.21	$940.14	$940.14	$1,034.23	$1,034.23	$998.99	$998.99	$940.24	$940.24	$1,034.34	$1,034.34	$999.10
59	$1,126.60	$1,088.21	$1,088.21	$1,044.27	$1,044.27	$1,148.81	$1,148.81	$1,109.66	$1,109.66	$960.43	$960.43	$1,056.56	$1,056.56	$1,020.56	$1,020.56	$960.53	$960.53	$1,056.66	$1,056.66	$1,020.66
60	$1,174.65	$1,134.61	$1,134.61	$1,088.80	$1,088.80	$1,197.80	$1,197.80	$1,156.98	$1,156.98	$1,001.38	$1,001.38	$1,101.61	$1,101.61	$1,064.08	$1,064.08	$1,001.49	$1,001.49	$1,101.72	$1,101.72	$1,064.19
61	$1,216.20	$1,174.75	$1,174.75	$1,127.32	$1,127.32	$1,240.17	$1,240.17	$1,197.90	$1,197.90	$1,036.81	$1,036.81	$1,140.58	$1,140.58	$1,101.72	$1,101.72	$1,036.92	$1,036.92	$1,140.69	$1,140.69	$1,101.83
62	$1,243.46	$1,201.09	$1,201.09	$1,152.59	$1,152.59	$1,267.97	$1,267.97	$1,224.76	$1,224.76	$1,060.05	$1,060.05	$1,166.15	$1,166.15	$1,126.42	$1,126.42	$1,060.17	$1,060.17	$1,166.27	$1,166.27	$1,126.53
63	$1,277.66	$1,234.11	$1,234.11	$1,184.28	$1,184.28	$1,302.84	$1,302.84	$1,258.44	$1,258.44	$1,089.20	$1,089.20	$1,198.22	$1,198.22	$1,157.39	$1,157.39	$1,089.32	$1,089.32	$1,198.33	$1,198.33	$1,157.51
64+	$1,298.43	$1,254.18	$1,254.18	$1,203.54	$1,203.54	$1,324.02	$1,324.02	$1,278.90	$1,278.90	$1,106.91	$1,106.91	$1,217.70	$1,217.70	$1,176.21	$1,176.21	$1,107.03	$1,107.03	$1,217.82	$1,217.82	$1,176.33

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

HIOS Plan ID (On Exchange)=>	/A	N/A		N/A		N/A		N/A		N/A		N/A		N/A		N/A		N/A		N
HIOS Plan ID (Off Exchange)=>	0260005	79962PA0260008		79962PA0260008		79962PA0260008		79962PA0260006		79962PA0260006		79962PA0260006		79962PA0140003		79962PA0140004		79962PA0160002		79962PA
Plan Marketing Name =>	dded $5500 80	Qualified Embedded $6100 100		Qualified Embedded $6100 100		Qualified Embedded $6100 100		ualified Embedded $7050 100/		ualified Embedded $7050 100/		ualified Embedded $7050 100/		high Valley Flex Blue PPO 500 G		igh Valley Flex Blue PPO 1250 G		lex Blue PPO Qualified Embed		Choice Bl
Form # =>	PO-SM-2024	CERT-HBG-PPO-SM-2024		CERT-HBG-PPO-SM-2024		CERT-HBG-PPO-SM-2024		CERT-HBG-PPO-SM-2024		CERT-HBG-PPO-SM-2024		CERT-HBG-PPO-SM-2024		CERT-HBG-PPO-T-SM-2024		CERT-HBG-PPO-T-SM-2024		CERT-HBG-HDHP-T-SM-2024		CERT-HBG-PF
Rating Area =>	a 9	Area 6		Area 7		Area 9		Area 6		Area 7		Area 9		Area 6		Area 6		Area 6		Are
Network =>	:	F		F		F		F		F		F		N		N		N		:
Metal =>	ver	Silver		Silver		Silver		Bronze		Bronze		Bronze		Gold		Gold		Silver		G
Deductible =>	00	6100		6100		6100		7050		7050		7050		500		1250		3300		
Coinsurance =>	8	1		1		1		1		1		1		1		1		0.9		
Copays =>	)	0		0		0		0		0		0		30		25		0		2
OOP Maximum =>	50	6100		6100		6100		7050		7050		7050		9100		9100		7500		91
Pediatric Dental (Yes/No) =>	es	Yes		Yes		Yes		Yes		Yes		Yes		Yes		Yes		Yes		Y
Age Band	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco
0 - 14	$299.96	$282.58	$282.58	$310.87	$310.87	$300.28	$300.28	$271.42	$271.42	$298.59	$298.59	$288.41	$288.41	$314.87	$314.87	$306.17	$306.17	$260.68	$260.68	$365.02
15	$326.63	$307.70	$307.70	$338.50	$338.50	$326.97	$326.97	$295.55	$295.55	$325.13	$325.13	$314.05	$314.05	$342.85	$342.85	$333.38	$333.38	$283.85	$283.85	$397.47
16	$336.82	$317.31	$317.31	$349.06	$349.06	$337.17	$337.17	$304.77	$304.77	$335.28	$335.28	$323.85	$323.85	$353.56	$353.56	$343.79	$343.79	$292.71	$292.71	$409.87
17	$347.02	$326.91	$326.91	$359.63	$359.63	$347.38	$347.38	$314.00	$314.00	$345.42	$345.42	$333.65	$333.65	$364.26	$364.26	$354.19	$354.19	$301.57	$301.57	$422.28
18	$358.00	$337.25	$337.25	$371.01	$371.01	$358.37	$358.37	$323.93	$323.93	$356.35	$356.35	$344.21	$344.21	$375.78	$375.78	$365.40	$365.40	$311.11	$311.11	$435.64
19	$368.98	$347.60	$347.60	$382.38	$382.38	$369.36	$369.36	$333.87	$333.87	$367.28	$367.28	$354.77	$354.77	$387.31	$387.31	$376.61	$376.61	$320.66	$320.66	$449.00
20	$380.35	$358.31	$358.31	$394.17	$394.17	$380.74	$380.74	$344.16	$344.16	$378.60	$378.60	$365.70	$365.70	$399.24	$399.24	$388.21	$388.21	$330.54	$330.54	$462.84
21	$392.11	$369.39	$369.39	$406.36	$406.36	$392.52	$392.52	$354.80	$354.80	$390.31	$390.31	$377.01	$377.01	$411.59	$411.59	$400.22	$400.22	$340.76	$340.76	$477.15
22	$392.11	$369.39	$369.39	$406.36	$406.36	$392.52	$392.52	$354.80	$354.80	$390.31	$390.31	$377.01	$377.01	$411.59	$411.59	$400.22	$400.22	$340.76	$340.76	$477.15
23	$392.11	$369.39	$369.39	$406.36	$406.36	$392.52	$392.52	$354.80	$354.80	$390.31	$390.31	$377.01	$377.01	$411.59	$411.59	$400.22	$400.22	$340.76	$340.76	$477.15
24	$392.11	$369.39	$369.39	$406.36	$406.36	$392.52	$392.52	$354.80	$354.80	$390.31	$390.31	$377.01	$377.01	$411.59	$411.59	$400.22	$400.22	$340.76	$340.76	$477.15
25	$393.68	$370.87	$370.87	$407.99	$407.99	$394.09	$394.09	$356.22	$356.22	$391.87	$391.87	$378.52	$378.52	$413.24	$413.24	$401.82	$401.82	$342.12	$342.12	$479.06
26	$401.52	$378.26	$378.26	$416.11	$416.11	$401.94	$401.94	$363.32	$363.32	$399.68	$399.68	$386.06	$386.06	$421.47	$421.47	$409.83	$409.83	$348.94	$348.94	$488.60
27	$410.93	$387.12	$387.12	$425.87	$425.87	$411.36	$411.36	$371.83	$371.83	$409.04	$409.04	$395.11	$395.11	$431.35	$431.35	$419.43	$419.43	$357.12	$357.12	$500.05
28	$426.22	$401.53	$401.53	$441.71	$441.71	$426.67	$426.67	$385.67	$385.67	$424.27	$424.27	$409.81	$409.81	$447.40	$447.40	$435.04	$435.04	$370.41	$370.41	$518.66
29	$438.77	$413.35	$413.35	$454.72	$454.72	$439.23	$439.23	$397.02	$397.02	$436.76	$436.76	$421.87	$421.87	$460.57	$460.57	$447.85	$447.85	$381.31	$381.31	$533.93
30	$445.04	$419.26	$419.26	$461.22	$461.22	$445.51	$445.51	$402.70	$402.70	$443.00	$443.00	$427.91	$427.91	$467.15	$467.15	$454.25	$454.25	$386.76	$386.76	$541.57
31	$454.46	$428.12	$428.12	$470.97	$470.97	$454.93	$454.93	$411.21	$411.21	$452.37	$452.37	$436.95	$436.95	$477.03	$477.03	$463.85	$463.85	$394.94	$394.94	$553.02
32	$463.87	$436.99	$436.99	$480.72	$480.72	$464.35	$464.35	$419.73	$419.73	$461.74	$461.74	$446.00	$446.00	$486.91	$486.91	$473.46	$473.46	$403.12	$403.12	$564.47
33	$469.75	$442.53	$442.53	$486.82	$486.82	$470.24	$470.24	$425.05	$425.05	$467.59	$467.59	$451.66	$451.66	$493.08	$493.08	$479.46	$479.46	$408.23	$408.23	$571.63
34	$476.02	$448.44	$448.44	$493.32	$493.32	$476.52	$476.52	$430.73	$430.73	$473.84	$473.84	$457.69	$457.69	$499.67	$499.67	$485.87	$485.87	$413.68	$413.68	$579.26
35	$479.16	$451.39	$451.39	$496.57	$496.57	$479.66	$479.66	$433.57	$433.57	$476.96	$476.96	$460.71	$460.71	$502.96	$502.96	$489.07	$489.07	$416.41	$416.41	$583.08
36	$482.30	$454.35	$454.35	$499.82	$499.82	$482.80	$482.80	$436.40	$436.40	$480.08	$480.08	$463.72	$463.72	$506.26	$506.26	$492.27	$492.27	$419.13	$419.13	$586.89
37	$485.43	$457.30	$457.30	$503.07	$503.07	$485.94	$485.94	$439.24	$439.24	$483.20	$483.20	$466.74	$466.74	$509.55	$509.55	$495.47	$495.47	$421.86	$421.86	$590.71
38	$488.57	$460.26	$460.26	$506.32	$506.32	$489.08	$489.08	$442.08	$442.08	$486.33	$486.33	$469.75	$469.75	$512.84	$512.84	$498.67	$498.67	$424.59	$424.59	$594.53
39	$494.84	$466.17	$466.17	$512.83	$512.83	$495.36	$495.36	$447.76	$447.76	$492.57	$492.57	$475.79	$475.79	$519.43	$519.43	$505.08	$505.08	$430.04	$430.04	$602.16
40	$501.12	$472.08	$472.08	$519.33	$519.33	$501.64	$501.64	$453.43	$453.43	$498.82	$498.82	$481.82	$481.82	$526.01	$526.01	$511.48	$511.48	$435.49	$435.49	$609.80
41	$510.53	$480.95	$480.95	$529.08	$529.08	$511.06	$511.06	$461.95	$461.95	$508.18	$508.18	$490.87	$490.87	$535.89	$535.89	$521.09	$521.09	$443.67	$443.67	$621.25
42	$519.55	$489.44	$489.44	$538.43	$538.43	$520.09	$520.09	$470.11	$470.11	$517.16	$517.16	$499.54	$499.54	$545.36	$545.36	$530.29	$530.29	$451.51	$451.51	$632.22
43	$532.09	$501.26	$501.26	$551.43	$551.43	$532.65	$532.65	$481.46	$481.46	$529.65	$529.65	$511.60	$511.60	$558.53	$558.53	$543.10	$543.10	$462.41	$462.41	$647.49
44	$547.78	$516.04	$516.04	$567.68	$567.68	$548.35	$548.35	$495.66	$495.66	$545.26	$545.26	$526.68	$526.68	$574.99	$574.99	$559.11	$559.11	$476.04	$476.04	$666.58
45	$566.21	$533.40	$533.40	$586.78	$586.78	$566.80	$566.80	$512.33	$512.33	$563.61	$563.61	$544.40	$544.40	$594.34	$594.34	$577.92	$577.92	$492.06	$492.06	$689.00
46	$588.17	$554.09	$554.09	$609.54	$609.54	$588.78	$588.78	$532.20	$532.20	$585.47	$585.47	$565.52	$565.52	$617.39	$617.39	$600.33	$600.33	$511.14	$511.14	$715.73
47	$612.87	$577.36	$577.36	$635.14	$635.14	$613.51	$613.51	$554.55	$554.55	$610.05	$610.05	$589.27	$589.27	$643.32	$643.32	$625.54	$625.54	$532.61	$532.61	$745.79
48	$641.10	$603.95	$603.95	$664.40	$664.40	$641.77	$641.77	$580.10	$580.10	$638.16	$638.16	$616.41	$616.41	$672.95	$672.95	$654.36	$654.36	$557.14	$557.14	$780.14
49	$668.94	$630.18	$630.18	$693.25	$693.25	$669.64	$669.64	$605.29	$605.29	$665.87	$665.87	$643.18	$643.18	$702.17	$702.17	$682.78	$682.78	$581.34	$581.34	$814.02
50	$700.31	$659.73	$659.73	$725.76	$725.76	$701.04	$701.04	$633.67	$633.67	$697.09	$697.09	$673.34	$673.34	$735.10	$735.10	$714.79	$714.79	$608.60	$608.60	$852.19
51	$731.29	$688.91	$688.91	$757.86	$757.86	$732.05	$732.05	$661.70	$661.70	$727.93	$727.93	$703.12	$703.12	$767.62	$767.62	$746.41	$746.41	$635.52	$635.52	$889.88
52	$765.40	$721.05	$721.05	$793.21	$793.21	$766.20	$766.20	$692.57	$692.57	$761.89	$761.89	$735.92	$735.92	$803.42	$803.42	$781.23	$781.23	$665.16	$665.16	$931.40
53	$799.90	$753.56	$753.56	$828.97	$828.97	$800.74	$800.74	$723.79	$723.79	$796.23	$796.23	$769.10	$769.10	$839.64	$839.64	$816.45	$816.45	$695.15	$695.15	$973.39
54	$837.15	$788.65	$788.65	$867.58	$867.58	$838.03	$838.03	$757.50	$757.50	$833.31	$833.31	$804.92	$804.92	$878.74	$878.74	$854.47	$854.47	$727.52	$727.52	$1,018.72
55	$874.41	$823.74	$823.74	$906.18	$906.18	$875.32	$875.32	$791.20	$791.20	$870.39	$870.39	$840.73	$840.73	$917.85	$917.85	$892.49	$892.49	$759.89	$759.89	$1,064.04
56	$914.79	$861.79	$861.79	$948.04	$948.04	$915.75	$915.75	$827.75	$827.75	$910.59	$910.59	$879.56	$879.56	$960.24	$960.24	$933.71	$933.71	$794.99	$794.99	$1,113.19
57	$955.57	$900.20	$900.20	$990.30	$990.30	$956.57	$956.57	$864.65	$864.65	$951.19	$951.19	$918.77	$918.77	$1,003.04	$1,003.04	$975.34	$975.34	$830.43	$830.43	$1,162.81
58	$999.10	$941.21	$941.21	$1,035.41	$1,035.41	$1,000.14	$1,000.14	$904.03	$904.03	$994.51	$994.51	$960.62	$960.62	$1,048.73	$1,048.73	$1,019.76	$1,019.76	$868.26	$868.26	$1,215.78
59	$1,020.66	$961.52	$961.52	$1,057.76	$1,057.76	$1,021.73	$1,021.73	$923.54	$923.54	$1,015.98	$1,015.98	$981.36	$981.36	$1,071.37	$1,071.37	$1,041.77	$1,041.77	$887.00	$887.00	$1,242.02
60	$1,064.19	$1,002.52	$1,002.52	$1,102.86	$1,102.86	$1,065.30	$1,065.30	$962.93	$962.93	$1,059.30	$1,059.30	$1,023.21	$1,023.21	$1,117.06	$1,117.06	$1,086.20	$1,086.20	$924.82	$924.82	$1,294.99
61	$1,101.83	$1,037.99	$1,037.99	$1,141.87	$1,141.87	$1,102.98	$1,102.98	$996.99	$996.99	$1,096.77	$1,096.77	$1,059.40	$1,059.40	$1,156.57	$1,156.57	$1,124.62	$1,124.62	$957.54	$957.54	$1,340.79
62	$1,126.53	$1,061.26	$1,061.26	$1,167.47	$1,167.47	$1,127.71	$1,127.71	$1,019.34	$1,019.34	$1,121.36	$1,121.36	$1,083.15	$1,083.15	$1,182.50	$1,182.50	$1,149.83	$1,149.83	$979.00	$979.00	$1,370.85
63	$1,157.51	$1,090.44	$1,090.44	$1,199.57	$1,199.57	$1,158.72	$1,158.72	$1,047.37	$1,047.37	$1,152.20	$1,152.20	$1,112.93	$1,112.93	$1,215.01	$1,215.01	$1,181.45	$1,181.45	$1,005.92	$1,005.92	$1,408.55
64+	$1,176.33	$1,108.17	$1,108.17	$1,219.08	$1,219.08	$1,177.56	$1,177.56	$1,064.40	$1,064.40	$1,170.93	$1,170.93	$1,131.03	$1,131.03	$1,234.77	$1,234.77	$1,200.66	$1,200.66	$1,022.28	$1,022.28	$1,431.45

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

HIOS Plan ID (On Exchange)=>	/A	N/A		N/A		N/A		N/A		N/A		N/A		N/A		N/A		N/A		N
HIOS Plan ID (Off Exchange)=>	0170001	79962PA0170001		79962PA0170002		79962PA0170002		79962PA0170003		79962PA0170003		79962PA0170004		79962PA0170004		79962PA0170005		79962PA0170005		79962PA
Plan Marketing Name =>	ue PPO 0	Choice Blue PPO 0		Choice Blue PPO 500		Choice Blue PPO 500		Choice Blue PPO 1250		Choice Blue PPO 1250		Choice Blue PPO 2500		Choice Blue PPO 2500		Choice Blue PPO 2800		Choice Blue PPO 2800		Blue Qualified
Form # =>	O-T-SM-2024	CERT-HBG-PPO-T-SM-2024		CERT-HBG-PPO-T-SM-2024		CERT-HBG-PPO-T-SM-2024		CERT-HBG-PPO-T-SM-2024		CERT-HBG-PPO-T-SM-2024		CERT-HBG-PPO-T-SM-2024		CERT-HBG-PPO-T-SM-2024		CERT-HBG-PPO-T-SM-2024		CERT-HBG-PPO-T-SM-2024		CERT-HBG-HD
Rating Area =>	a 7	Area 9		Area 7		Area 9		Area 7		Area 9		Area 7		Area 9		Area 7		Area 9		Are
Network =>		X		X		X		X		X		X		X		X		X		
Metal =>	ld	Gold		Gold		Gold		Gold		Gold		Gold		Gold		Silver		Silver		Sil
Deductible =>	)	0		500		500		1250		1250		2500		2500		2800		2800		35
Coinsurance =>		1		1		1		1		1		1		1		0.7		0.7		0
Copays =>	5	25		30		30		25		25		10		10		40		40		
OOP Maximum =>	00	9100		9100		9100		9100		9100		7900		7900		9100		9100		75
Pediatric Dental (Yes/No) =>	es	Yes		Yes		Yes		Yes		Yes		Yes		Yes		Yes		Yes		Y
Age Band	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco
0 - 14	$365.02	$352.59	$352.59	$361.29	$361.29	$348.99	$348.99	$350.15	$350.15	$338.21	$338.21	$338.21	$338.21	$326.68	$326.68	$289.35	$289.35	$279.49	$279.49	$298.53
15	$397.47	$383.93	$383.93	$393.41	$393.41	$380.01	$380.01	$381.27	$381.27	$368.28	$368.28	$368.27	$368.27	$355.72	$355.72	$315.07	$315.07	$304.33	$304.33	$325.07
16	$409.87	$395.91	$395.91	$405.69	$405.69	$391.87	$391.87	$393.17	$393.17	$379.77	$379.77	$379.76	$379.76	$366.82	$366.82	$324.90	$324.90	$313.83	$313.83	$335.22
17	$422.28	$407.90	$407.90	$417.97	$417.97	$403.73	$403.73	$405.07	$405.07	$391.27	$391.27	$391.26	$391.26	$377.92	$377.92	$334.73	$334.73	$323.33	$323.33	$345.36
18	$435.64	$420.80	$420.80	$431.19	$431.19	$416.50	$416.50	$417.89	$417.89	$403.65	$403.65	$403.64	$403.64	$389.88	$389.88	$345.32	$345.32	$333.56	$333.56	$356.29
19	$449.00	$433.71	$433.71	$444.42	$444.42	$429.27	$429.27	$430.71	$430.71	$416.03	$416.03	$416.02	$416.02	$401.84	$401.84	$355.91	$355.91	$343.78	$343.78	$367.22
20	$462.84	$447.07	$447.07	$458.11	$458.11	$442.50	$442.50	$443.98	$443.98	$428.85	$428.85	$428.84	$428.84	$414.22	$414.22	$366.88	$366.88	$354.38	$354.38	$378.53
21	$477.15	$460.90	$460.90	$472.28	$472.28	$456.19	$456.19	$457.71	$457.71	$442.11	$442.11	$442.10	$442.10	$427.03	$427.03	$378.23	$378.23	$365.34	$365.34	$390.24
22	$477.15	$460.90	$460.90	$472.28	$472.28	$456.19	$456.19	$457.71	$457.71	$442.11	$442.11	$442.10	$442.10	$427.03	$427.03	$378.23	$378.23	$365.34	$365.34	$390.24
23	$477.15	$460.90	$460.90	$472.28	$472.28	$456.19	$456.19	$457.71	$457.71	$442.11	$442.11	$442.10	$442.10	$427.03	$427.03	$378.23	$378.23	$365.34	$365.34	$390.24
24	$477.15	$460.90	$460.90	$472.28	$472.28	$456.19	$456.19	$457.71	$457.71	$442.11	$442.11	$442.10	$442.10	$427.03	$427.03	$378.23	$378.23	$365.34	$365.34	$390.24
25	$479.06	$462.74	$462.74	$474.17	$474.17	$458.01	$458.01	$459.54	$459.54	$443.88	$443.88	$443.87	$443.87	$428.74	$428.74	$379.74	$379.74	$366.80	$366.80	$391.80
26	$488.60	$471.96	$471.96	$483.61	$483.61	$467.14	$467.14	$468.70	$468.70	$452.72	$452.72	$452.71	$452.71	$437.28	$437.28	$387.31	$387.31	$374.11	$374.11	$399.61
27	$500.05	$483.02	$483.02	$494.95	$494.95	$478.09	$478.09	$479.68	$479.68	$463.33	$463.33	$463.32	$463.32	$447.53	$447.53	$396.39	$396.39	$382.88	$382.88	$408.97
28	$518.66	$501.00	$501.00	$513.37	$513.37	$495.88	$495.88	$497.53	$497.53	$480.57	$480.57	$480.56	$480.56	$464.18	$464.18	$411.14	$411.14	$397.12	$397.12	$424.19
29	$533.93	$515.75	$515.75	$528.48	$528.48	$510.48	$510.48	$512.18	$512.18	$494.72	$494.72	$494.71	$494.71	$477.85	$477.85	$423.24	$423.24	$408.82	$408.82	$436.68
30	$541.57	$523.12	$523.12	$536.04	$536.04	$517.78	$517.78	$519.50	$519.50	$501.79	$501.79	$501.78	$501.78	$484.68	$484.68	$429.29	$429.29	$414.66	$414.66	$442.92
31	$553.02	$534.18	$534.18	$547.37	$547.37	$528.72	$528.72	$530.49	$530.49	$512.41	$512.41	$512.39	$512.39	$494.93	$494.93	$438.37	$438.37	$423.43	$423.43	$452.29
32	$564.47	$545.24	$545.24	$558.71	$558.71	$539.67	$539.67	$541.47	$541.47	$523.02	$523.02	$523.00	$523.00	$505.18	$505.18	$447.45	$447.45	$432.20	$432.20	$461.65
33	$571.63	$552.16	$552.16	$565.79	$565.79	$546.52	$546.52	$548.34	$548.34	$529.65	$529.65	$529.64	$529.64	$511.58	$511.58	$453.12	$453.12	$437.68	$437.68	$467.51
34	$579.26	$559.53	$559.53	$573.35	$573.35	$553.81	$553.81	$555.66	$555.66	$536.72	$536.72	$536.71	$536.71	$518.41	$518.41	$459.17	$459.17	$443.52	$443.52	$473.75
35	$583.08	$563.22	$563.22	$577.13	$577.13	$557.46	$557.46	$559.32	$559.32	$540.26	$540.26	$540.25	$540.25	$521.83	$521.83	$462.20	$462.20	$446.45	$446.45	$476.87
36	$586.89	$566.91	$566.91	$580.90	$580.90	$561.11	$561.11	$562.98	$562.98	$543.80	$543.80	$543.78	$543.78	$525.25	$525.25	$465.22	$465.22	$449.37	$449.37	$480.00
37	$590.71	$570.59	$570.59	$584.68	$584.68	$564.76	$564.76	$566.64	$566.64	$547.33	$547.33	$547.32	$547.32	$528.66	$528.66	$468.25	$468.25	$452.29	$452.29	$483.12
38	$594.53	$574.28	$574.28	$588.46	$588.46	$568.41	$568.41	$570.31	$570.31	$550.87	$550.87	$550.86	$550.86	$532.08	$532.08	$471.27	$471.27	$455.21	$455.21	$486.24
39	$602.16	$581.66	$581.66	$596.02	$596.02	$575.71	$575.71	$577.63	$577.63	$557.94	$557.94	$557.93	$557.93	$538.91	$538.91	$477.33	$477.33	$461.06	$461.06	$492.48
40	$609.80	$589.03	$589.03	$603.57	$603.57	$583.01	$583.01	$584.95	$584.95	$565.02	$565.02	$565.00	$565.00	$545.74	$545.74	$483.38	$483.38	$466.90	$466.90	$498.73
41	$621.25	$600.09	$600.09	$614.91	$614.91	$593.96	$593.96	$595.94	$595.94	$575.63	$575.63	$575.61	$575.61	$555.99	$555.99	$492.46	$492.46	$475.67	$475.67	$508.09
42	$632.22	$610.69	$610.69	$625.77	$625.77	$604.45	$604.45	$606.47	$606.47	$585.80	$585.80	$585.78	$585.78	$565.81	$565.81	$501.15	$501.15	$484.08	$484.08	$517.07
43	$647.49	$625.44	$625.44	$640.88	$640.88	$619.05	$619.05	$621.11	$621.11	$599.94	$599.94	$599.93	$599.93	$579.48	$579.48	$513.26	$513.26	$495.77	$495.77	$529.56
44	$666.58	$643.88	$643.88	$659.78	$659.78	$637.30	$637.30	$639.42	$639.42	$617.63	$617.63	$617.61	$617.61	$596.56	$596.56	$528.39	$528.39	$510.38	$510.38	$545.17
45	$689.00	$665.54	$665.54	$681.97	$681.97	$658.74	$658.74	$660.93	$660.93	$638.41	$638.41	$638.39	$638.39	$616.63	$616.63	$546.16	$546.16	$527.55	$527.55	$563.51
46	$715.73	$691.35	$691.35	$708.42	$708.42	$684.29	$684.29	$686.57	$686.57	$663.17	$663.17	$663.15	$663.15	$640.55	$640.55	$567.35	$567.35	$548.01	$548.01	$585.36
47	$745.79	$720.39	$720.39	$738.17	$738.17	$713.02	$713.02	$715.40	$715.40	$691.02	$691.02	$691.00	$691.00	$667.45	$667.45	$591.17	$591.17	$571.03	$571.03	$609.95
48	$780.14	$753.57	$753.57	$772.18	$772.18	$745.87	$745.87	$748.36	$748.36	$722.85	$722.85	$722.83	$722.83	$698.19	$698.19	$618.41	$618.41	$597.33	$597.33	$638.04
49	$814.02	$786.30	$786.30	$805.71	$805.71	$778.26	$778.26	$780.85	$780.85	$754.24	$754.24	$754.22	$754.22	$728.51	$728.51	$645.26	$645.26	$623.27	$623.27	$665.75
50	$852.19	$823.17	$823.17	$843.49	$843.49	$814.76	$814.76	$817.47	$817.47	$789.61	$789.61	$789.59	$789.59	$762.68	$762.68	$675.52	$675.52	$652.50	$652.50	$696.97
51	$889.88	$859.58	$859.58	$880.80	$880.80	$850.79	$850.79	$853.63	$853.63	$824.54	$824.54	$824.52	$824.52	$796.41	$796.41	$705.40	$705.40	$681.36	$681.36	$727.80
52	$931.40	$899.68	$899.68	$921.89	$921.89	$890.48	$890.48	$893.45	$893.45	$863.00	$863.00	$862.98	$862.98	$833.56	$833.56	$738.30	$738.30	$713.14	$713.14	$761.75
53	$973.39	$940.24	$940.24	$963.45	$963.45	$930.63	$930.63	$933.73	$933.73	$901.90	$901.90	$901.88	$901.88	$871.14	$871.14	$771.59	$771.59	$745.29	$745.29	$796.09
54	$1,018.72	$984.02	$984.02	$1,008.32	$1,008.32	$973.97	$973.97	$977.21	$977.21	$943.90	$943.90	$943.88	$943.88	$911.71	$911.71	$807.52	$807.52	$780.00	$780.00	$833.16
55	$1,064.04	$1,027.81	$1,027.81	$1,053.18	$1,053.18	$1,017.30	$1,017.30	$1,020.69	$1,020.69	$985.91	$985.91	$985.88	$985.88	$952.28	$952.28	$843.45	$843.45	$814.71	$814.71	$870.24
56	$1,113.19	$1,075.28	$1,075.28	$1,101.83	$1,101.83	$1,064.29	$1,064.29	$1,067.84	$1,067.84	$1,031.44	$1,031.44	$1,031.42	$1,031.42	$996.26	$996.26	$882.41	$882.41	$852.34	$852.34	$910.43
57	$1,162.81	$1,123.21	$1,123.21	$1,150.95	$1,150.95	$1,111.74	$1,111.74	$1,115.44	$1,115.44	$1,077.42	$1,077.42	$1,077.40	$1,077.40	$1,040.67	$1,040.67	$921.75	$921.75	$890.33	$890.33	$951.01
58	$1,215.78	$1,174.37	$1,174.37	$1,203.37	$1,203.37	$1,162.37	$1,162.37	$1,166.25	$1,166.25	$1,126.50	$1,126.50	$1,126.47	$1,126.47	$1,088.07	$1,088.07	$963.73	$963.73	$930.89	$930.89	$994.33
59	$1,242.02	$1,199.72	$1,199.72	$1,229.34	$1,229.34	$1,187.46	$1,187.46	$1,191.42	$1,191.42	$1,150.81	$1,150.81	$1,150.79	$1,150.79	$1,111.56	$1,111.56	$984.53	$984.53	$950.98	$950.98	$1,015.79
60	$1,294.99	$1,250.88	$1,250.88	$1,281.77	$1,281.77	$1,238.10	$1,238.10	$1,242.22	$1,242.22	$1,199.89	$1,199.89	$1,199.86	$1,199.86	$1,158.96	$1,158.96	$1,026.52	$1,026.52	$991.53	$991.53	$1,059.11
61	$1,340.79	$1,295.13	$1,295.13	$1,327.11	$1,327.11	$1,281.89	$1,281.89	$1,286.17	$1,286.17	$1,242.33	$1,242.33	$1,242.30	$1,242.30	$1,199.95	$1,199.95	$1,062.83	$1,062.83	$1,026.61	$1,026.61	$1,096.57
62	$1,370.85	$1,324.17	$1,324.17	$1,356.86	$1,356.86	$1,310.63	$1,310.63	$1,315.00	$1,315.00	$1,270.18	$1,270.18	$1,270.15	$1,270.15	$1,226.86	$1,226.86	$1,086.65	$1,086.65	$1,049.62	$1,049.62	$1,121.16
63	$1,408.55	$1,360.58	$1,360.58	$1,394.17	$1,394.17	$1,346.67	$1,346.67	$1,351.16	$1,351.16	$1,305.11	$1,305.11	$1,305.08	$1,305.08	$1,260.59	$1,260.59	$1,116.53	$1,116.53	$1,078.48	$1,078.48	$1,151.99
64+	$1,431.45	$1,382.70	$1,382.70	$1,416.84	$1,416.84	$1,368.57	$1,368.57	$1,373.13	$1,373.13	$1,326.33	$1,326.33	$1,326.30	$1,326.30	$1,281.09	$1,281.09	$1,134.69	$1,134.69	$1,096.02	$1,096.02	$1,170.72

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

HIOS Plan ID (On Exchange)=>	/A	N/A		N/A		N/A		N/A		N/A	
HIOS Plan ID (Off Exchange)=>	0180003	79962PA0180003		79962PA0170006		79962PA0170006		79962PA0180004		79962PA0180004	
Plan Marketing Name =>	Embedded 3500	Blue Qualified Embedded 3500		Choice Blue PPO 4250		Choice Blue PPO 4250		Blue Qualified Embedded 6650		Blue Qualified Embedded 6650	
Form # =>	HP-T-SM-2024	CERT-HBG-HDHP-T-SM-2024		CERT-HBG-PPO-T-SM-2024		CERT-HBG-PPO-T-SM-2024		CERT-HBG-HDHP-T-SM-2024		CERT-HBG-HDHP-T-SM-2024	
Rating Area =>	a 7	Area 9		Area 7		Area 9		Area 7		Area 9	
Network =>		X		X		X		X		X	
Metal =>	ver	Silver		Silver		Silver		Bronze		Bronze	
Deductible =>	00	3500		4250		4250		6650		6650	
Coinsurance =>	.9	0.9		1		1		1		1	
Copays =>	0	0		60		60		0		0	
OOP Maximum =>	00	7500		9450		9450		7500		7500	
Pediatric Dental (Yes/No) =>	es	Yes		Yes		Yes		Yes		Yes	
Age Band	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco
0 - 14	$298.53	$288.37	$288.37	$297.14	$297.14	$287.01	$287.01	$282.64	$282.64	$273.01	$273.01
15	$325.07	$314.00	$314.00	$323.55	$323.55	$312.52	$312.52	$307.76	$307.76	$297.27	$297.27
16	$335.22	$323.80	$323.80	$333.65	$333.65	$322.28	$322.28	$317.37	$317.37	$306.55	$306.55
17	$345.36	$333.60	$333.60	$343.75	$343.75	$332.03	$332.03	$326.97	$326.97	$315.83	$315.83
18	$356.29	$344.16	$344.16	$354.63	$354.63	$342.54	$342.54	$337.32	$337.32	$325.82	$325.82
19	$367.22	$354.71	$354.71	$365.50	$365.50	$353.04	$353.04	$347.66	$347.66	$335.81	$335.81
20	$378.53	$365.64	$365.64	$376.77	$376.77	$363.92	$363.92	$358.38	$358.38	$346.16	$346.16
21	$390.24	$376.95	$376.95	$388.42	$388.42	$375.18	$375.18	$369.46	$369.46	$356.87	$356.87
22	$390.24	$376.95	$376.95	$388.42	$388.42	$375.18	$375.18	$369.46	$369.46	$356.87	$356.87
23	$390.24	$376.95	$376.95	$388.42	$388.42	$375.18	$375.18	$369.46	$369.46	$356.87	$356.87
24	$390.24	$376.95	$376.95	$388.42	$388.42	$375.18	$375.18	$369.46	$369.46	$356.87	$356.87
25	$391.80	$378.46	$378.46	$389.97	$389.97	$376.68	$376.68	$370.94	$370.94	$358.30	$358.30
26	$399.61	$386.00	$386.00	$397.74	$397.74	$384.18	$384.18	$378.33	$378.33	$365.43	$365.43
27	$408.97	$395.04	$395.04	$407.06	$407.06	$393.19	$393.19	$387.19	$387.19	$374.00	$374.00
28	$424.19	$409.74	$409.74	$422.21	$422.21	$407.82	$407.82	$401.60	$401.60	$387.92	$387.92
29	$436.68	$421.81	$421.81	$434.64	$434.64	$419.83	$419.83	$413.43	$413.43	$399.34	$399.34
30	$442.92	$427.84	$427.84	$440.86	$440.86	$425.83	$425.83	$419.34	$419.34	$405.05	$405.05
31	$452.29	$436.89	$436.89	$450.18	$450.18	$434.83	$434.83	$428.20	$428.20	$413.61	$413.61
32	$461.65	$445.93	$445.93	$459.50	$459.50	$443.84	$443.84	$437.07	$437.07	$422.18	$422.18
33	$467.51	$451.59	$451.59	$465.33	$465.33	$449.47	$449.47	$442.61	$442.61	$427.53	$427.53
34	$473.75	$457.62	$457.62	$471.54	$471.54	$455.47	$455.47	$448.52	$448.52	$433.24	$433.24
35	$476.87	$460.63	$460.63	$474.65	$474.65	$458.47	$458.47	$451.48	$451.48	$436.10	$436.10
36	$480.00	$463.65	$463.65	$477.76	$477.76	$461.47	$461.47	$454.44	$454.44	$438.95	$438.95
37	$483.12	$466.66	$466.66	$480.86	$480.86	$464.47	$464.47	$457.39	$457.39	$441.81	$441.81
38	$486.24	$469.68	$469.68	$483.97	$483.97	$467.47	$467.47	$460.35	$460.35	$444.66	$444.66
39	$492.48	$475.71	$475.71	$490.19	$490.19	$473.48	$473.48	$466.26	$466.26	$450.37	$450.37
40	$498.73	$481.74	$481.74	$496.40	$496.40	$479.48	$479.48	$472.17	$472.17	$456.08	$456.08
41	$508.09	$490.79	$490.79	$505.72	$505.72	$488.48	$488.48	$481.04	$481.04	$464.64	$464.64
42	$517.07	$499.46	$499.46	$514.66	$514.66	$497.11	$497.11	$489.53	$489.53	$472.85	$472.85
43	$529.56	$511.52	$511.52	$527.09	$527.09	$509.12	$509.12	$501.36	$501.36	$484.27	$484.27
44	$545.17	$526.60	$526.60	$542.62	$542.62	$524.13	$524.13	$516.14	$516.14	$498.55	$498.55
45	$563.51	$544.32	$544.32	$560.88	$560.88	$541.76	$541.76	$533.50	$533.50	$515.32	$515.32
46	$585.36	$565.43	$565.43	$582.63	$582.63	$562.77	$562.77	$554.19	$554.19	$535.31	$535.31
47	$609.95	$589.17	$589.17	$607.10	$607.10	$586.41	$586.41	$577.47	$577.47	$557.79	$557.79
48	$638.04	$616.31	$616.31	$635.07	$635.07	$613.42	$613.42	$604.07	$604.07	$583.48	$583.48
49	$665.75	$643.08	$643.08	$662.64	$662.64	$640.06	$640.06	$630.30	$630.30	$608.82	$608.82
50	$696.97	$673.23	$673.23	$693.72	$693.72	$670.07	$670.07	$659.86	$659.86	$637.37	$637.37
51	$727.80	$703.01	$703.01	$724.40	$724.40	$699.71	$699.71	$689.04	$689.04	$665.56	$665.56
52	$761.75	$735.81	$735.81	$758.20	$758.20	$732.35	$732.35	$721.19	$721.19	$696.61	$696.61
53	$796.09	$768.98	$768.98	$792.38	$792.38	$765.37	$765.37	$753.70	$753.70	$728.01	$728.01
54	$833.16	$804.79	$804.79	$829.28	$829.28	$801.01	$801.01	$788.80	$788.80	$761.92	$761.92
55	$870.24	$840.60	$840.60	$866.18	$866.18	$836.65	$836.65	$823.90	$823.90	$795.82	$795.82
56	$910.43	$879.42	$879.42	$906.18	$906.18	$875.29	$875.29	$861.95	$861.95	$832.58	$832.58
57	$951.01	$918.63	$918.63	$946.58	$946.58	$914.31	$914.31	$900.37	$900.37	$869.69	$869.69
58	$994.33	$960.47	$960.47	$989.69	$989.69	$955.96	$955.96	$941.38	$941.38	$909.30	$909.30
59	$1,015.79	$981.20	$981.20	$1,011.06	$1,011.06	$976.59	$976.59	$961.70	$961.70	$928.93	$928.93
60	$1,059.11	$1,023.04	$1,023.04	$1,054.17	$1,054.17	$1,018.24	$1,018.24	$1,002.71	$1,002.71	$968.55	$968.55
61	$1,096.57	$1,059.23	$1,059.23	$1,091.46	$1,091.46	$1,054.26	$1,054.26	$1,038.18	$1,038.18	$1,002.80	$1,002.80
62	$1,121.16	$1,082.98	$1,082.98	$1,115.93	$1,115.93	$1,077.89	$1,077.89	$1,061.46	$1,061.46	$1,025.29	$1,025.29
63	$1,151.99	$1,112.76	$1,112.76	$1,146.62	$1,146.62	$1,107.53	$1,107.53	$1,090.65	$1,090.65	$1,053.48	$1,053.48
64+	$1,170.72	$1,130.85	$1,130.85	$1,165.26	$1,165.26	$1,125.54	$1,125.54	$1,108.38	$1,108.38	$1,070.61	$1,070.61

Company Name:	Highmark Benefits Group (HBG)
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		N/A		N/A		N/A		N/A
HIOS Plan ID (Off Exchange)=>	79962PA0250002		79962PA0250002		79962PA0250002		79962PA0250014		79962PA0250014		79962PA0250014		79962PA0250001		79962PA0250001		79962PA
Plan Marketing Name =>	PPO Blue $0 100/80 Platinum		PPO Blue $0 100/80 Platinum		PPO Blue $0 100/80 Platinum		PPO Blue $250 100/80 Platinum		PPO Blue $250 100/80 Platinum		PPO Blue $250 100/80 Platinum		PPO Blue $0 100/80 Gold		PPO Blue $0 100/80 Gold		PPO Blue $0
Form # =>	CERT-HBG-PPO-SM-2024		CERT-HBG-PPO-SM-2024		CERT-HBG-PPO-SM-2024		CERT-HBG-PPO-SM-2024		CERT-HBG-PPO-SM-2024		CERT-HBG-PPO-SM-2024		CERT-HBG-PPO-SM-2024		CERT-HBG-PPO-SM-2024		CERT-HBG-P
Rating Area =>	Area 6		Area 7		Area 9		Area 6		Area 7		Area 9		Area 6		Area 7		Are
Network =>	F		F		F		F		F		F		F		F		F
Metal =>	Platinum		Platinum		Platinum		Platinum		Platinum		Platinum		Gold		Gold		Go
Deductible =>	$0		$0		$0		$250		$250		$250		$0		$0		$0
Coinsurance =>	100%		100%		100%		100%		100%		100%		100%		100%		10
Copays =>	20		20		20		20		20		20		25		25		2
OOP Maximum =>	$4,000		$4,000		$4,000		$4,000		$4,000		$4,000		$9,450		$9,450		$9,4
Pediatric Dental (Yes/No) =>	Yes		Yes		Yes		Yes		Yes		Yes		Yes		Yes		Ye
Age Band	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco
0 - 14	$417.90	$417.90	$459.72	$459.72	$444.06	$444.06	$407.99	$407.99	$448.83	$448.83	$433.53	$433.53	$385.38	$385.38	$423.95	$423.95	$409.50
15	$455.04	$455.04	$500.58	$500.58	$483.53	$483.53	$444.26	$444.26	$488.72	$488.72	$472.07	$472.07	$419.63	$419.63	$461.63	$461.63	$445.90
16	$469.25	$469.25	$516.21	$516.21	$498.62	$498.62	$458.12	$458.12	$503.98	$503.98	$486.80	$486.80	$432.73	$432.73	$476.04	$476.04	$459.82
17	$483.45	$483.45	$531.83	$531.83	$513.72	$513.72	$471.99	$471.99	$519.23	$519.23	$501.54	$501.54	$445.83	$445.83	$490.45	$490.45	$473.74
18	$498.74	$498.74	$548.66	$548.66	$529.97	$529.97	$486.92	$486.92	$535.66	$535.66	$517.41	$517.41	$459.93	$459.93	$505.97	$505.97	$488.73
19	$514.04	$514.04	$565.48	$565.48	$546.22	$546.22	$501.85	$501.85	$552.08	$552.08	$533.27	$533.27	$474.04	$474.04	$521.48	$521.48	$503.72
20	$529.88	$529.88	$582.91	$582.91	$563.06	$563.06	$517.32	$517.32	$569.10	$569.10	$549.71	$549.71	$488.65	$488.65	$537.55	$537.55	$519.24
21	$546.27	$546.27	$600.94	$600.94	$580.47	$580.47	$533.32	$533.32	$586.70	$586.70	$566.71	$566.71	$503.76	$503.76	$554.18	$554.18	$535.30
22	$546.27	$546.27	$600.94	$600.94	$580.47	$580.47	$533.32	$533.32	$586.70	$586.70	$566.71	$566.71	$503.76	$503.76	$554.18	$554.18	$535.30
23	$546.27	$546.27	$600.94	$600.94	$580.47	$580.47	$533.32	$533.32	$586.70	$586.70	$566.71	$566.71	$503.76	$503.76	$554.18	$554.18	$535.30
24	$546.27	$546.27	$600.94	$600.94	$580.47	$580.47	$533.32	$533.32	$586.70	$586.70	$566.71	$566.71	$503.76	$503.76	$554.18	$554.18	$535.30
25	$548.46	$548.46	$603.34	$603.34	$582.79	$582.79	$535.45	$535.45	$589.05	$589.05	$568.98	$568.98	$505.78	$505.78	$556.40	$556.40	$537.44
26	$559.38	$559.38	$615.36	$615.36	$594.40	$594.40	$546.12	$546.12	$600.78	$600.78	$580.31	$580.31	$515.85	$515.85	$567.48	$567.48	$548.15
27	$572.49	$572.49	$629.79	$629.79	$608.33	$608.33	$558.92	$558.92	$614.86	$614.86	$593.91	$593.91	$527.94	$527.94	$580.78	$580.78	$560.99
28	$593.80	$593.80	$653.22	$653.22	$630.97	$630.97	$579.72	$579.72	$637.74	$637.74	$616.01	$616.01	$547.59	$547.59	$602.39	$602.39	$581.87
29	$611.28	$611.28	$672.45	$672.45	$649.55	$649.55	$596.79	$596.79	$656.52	$656.52	$634.15	$634.15	$563.71	$563.71	$620.13	$620.13	$599.00
30	$620.02	$620.02	$682.07	$682.07	$658.83	$658.83	$605.32	$605.32	$665.90	$665.90	$643.22	$643.22	$571.77	$571.77	$628.99	$628.99	$607.57
31	$633.13	$633.13	$696.49	$696.49	$672.76	$672.76	$618.12	$618.12	$679.99	$679.99	$656.82	$656.82	$583.86	$583.86	$642.29	$642.29	$620.41
32	$646.24	$646.24	$710.91	$710.91	$686.70	$686.70	$630.92	$630.92	$694.07	$694.07	$670.42	$670.42	$595.95	$595.95	$655.59	$655.59	$633.26
33	$654.43	$654.43	$719.93	$719.93	$695.40	$695.40	$638.92	$638.92	$702.87	$702.87	$678.92	$678.92	$603.50	$603.50	$663.91	$663.91	$641.29
34	$663.17	$663.17	$729.54	$729.54	$704.69	$704.69	$647.45	$647.45	$712.25	$712.25	$687.99	$687.99	$611.56	$611.56	$672.77	$672.77	$649.85
35	$667.54	$667.54	$734.35	$734.35	$709.33	$709.33	$651.72	$651.72	$716.95	$716.95	$692.52	$692.52	$615.59	$615.59	$677.21	$677.21	$654.14
36	$671.91	$671.91	$739.16	$739.16	$713.98	$713.98	$655.98	$655.98	$721.64	$721.64	$697.05	$697.05	$619.62	$619.62	$681.64	$681.64	$658.42
37	$676.28	$676.28	$743.96	$743.96	$718.62	$718.62	$660.25	$660.25	$726.33	$726.33	$701.59	$701.59	$623.65	$623.65	$686.07	$686.07	$662.70
38	$680.65	$680.65	$748.77	$748.77	$723.27	$723.27	$664.52	$664.52	$731.03	$731.03	$706.12	$706.12	$627.68	$627.68	$690.51	$690.51	$666.98
39	$689.39	$689.39	$758.39	$758.39	$732.55	$732.55	$673.05	$673.05	$740.42	$740.42	$715.19	$715.19	$635.75	$635.75	$699.38	$699.38	$675.55
40	$698.13	$698.13	$768.00	$768.00	$741.84	$741.84	$681.58	$681.58	$749.80	$749.80	$724.26	$724.26	$643.81	$643.81	$708.24	$708.24	$684.11
41	$711.24	$711.24	$782.42	$782.42	$755.77	$755.77	$694.38	$694.38	$763.88	$763.88	$737.86	$737.86	$655.90	$655.90	$721.54	$721.54	$696.96
42	$723.81	$723.81	$796.25	$796.25	$769.12	$769.12	$706.65	$706.65	$777.38	$777.38	$750.89	$750.89	$667.48	$667.48	$734.29	$734.29	$709.27
43	$741.29	$741.29	$815.48	$815.48	$787.70	$787.70	$723.72	$723.72	$796.15	$796.15	$769.03	$769.03	$683.60	$683.60	$752.02	$752.02	$726.40
44	$763.14	$763.14	$839.51	$839.51	$810.92	$810.92	$745.05	$745.05	$819.62	$819.62	$791.69	$791.69	$703.75	$703.75	$774.19	$774.19	$747.81
45	$788.81	$788.81	$867.76	$867.76	$838.20	$838.20	$770.11	$770.11	$847.19	$847.19	$818.33	$818.33	$727.43	$727.43	$800.24	$800.24	$772.97
46	$819.41	$819.41	$901.41	$901.41	$870.71	$870.71	$799.98	$799.98	$880.05	$880.05	$850.07	$850.07	$755.64	$755.64	$831.27	$831.27	$802.95
47	$853.82	$853.82	$939.27	$939.27	$907.27	$907.27	$833.58	$833.58	$917.01	$917.01	$885.77	$885.77	$787.38	$787.38	$866.18	$866.18	$836.67
48	$893.15	$893.15	$982.54	$982.54	$949.07	$949.07	$871.98	$871.98	$959.25	$959.25	$926.57	$926.57	$823.65	$823.65	$906.08	$906.08	$875.22
49	$931.94	$931.94	$1,025.20	$1,025.20	$990.28	$990.28	$909.84	$909.84	$1,000.91	$1,000.91	$966.81	$966.81	$859.41	$859.41	$945.43	$945.43	$913.22
50	$975.64	$975.64	$1,073.28	$1,073.28	$1,036.72	$1,036.72	$952.51	$952.51	$1,047.85	$1,047.85	$1,012.14	$1,012.14	$899.72	$899.72	$989.77	$989.77	$956.05
51	$1,018.79	$1,018.79	$1,120.75	$1,120.75	$1,082.58	$1,082.58	$994.64	$994.64	$1,094.20	$1,094.20	$1,056.91	$1,056.91	$939.51	$939.51	$1,033.55	$1,033.55	$998.33
52	$1,066.32	$1,066.32	$1,173.03	$1,173.03	$1,133.08	$1,133.08	$1,041.04	$1,041.04	$1,145.24	$1,145.24	$1,106.22	$1,106.22	$983.34	$983.34	$1,081.76	$1,081.76	$1,044.91
53	$1,114.39	$1,114.39	$1,225.92	$1,225.92	$1,184.16	$1,184.16	$1,087.97	$1,087.97	$1,196.87	$1,196.87	$1,156.09	$1,156.09	$1,027.67	$1,027.67	$1,130.53	$1,130.53	$1,092.01
54	$1,166.29	$1,166.29	$1,283.01	$1,283.01	$1,239.30	$1,239.30	$1,138.64	$1,138.64	$1,252.60	$1,252.60	$1,209.93	$1,209.93	$1,075.53	$1,075.53	$1,183.17	$1,183.17	$1,142.87
55	$1,218.18	$1,218.18	$1,340.10	$1,340.10	$1,294.45	$1,294.45	$1,189.30	$1,189.30	$1,308.34	$1,308.34	$1,263.76	$1,263.76	$1,123.38	$1,123.38	$1,235.82	$1,235.82	$1,193.72
56	$1,274.45	$1,274.45	$1,401.99	$1,401.99	$1,354.24	$1,354.24	$1,244.24	$1,244.24	$1,368.77	$1,368.77	$1,322.13	$1,322.13	$1,175.27	$1,175.27	$1,292.90	$1,292.90	$1,248.85
57	$1,331.26	$1,331.26	$1,464.49	$1,464.49	$1,414.61	$1,414.61	$1,299.70	$1,299.70	$1,429.79	$1,429.79	$1,381.07	$1,381.07	$1,227.66	$1,227.66	$1,350.54	$1,350.54	$1,304.53
58	$1,391.90	$1,391.90	$1,531.20	$1,531.20	$1,479.04	$1,479.04	$1,358.90	$1,358.90	$1,494.91	$1,494.91	$1,443.98	$1,443.98	$1,283.58	$1,283.58	$1,412.05	$1,412.05	$1,363.94
59	$1,421.94	$1,421.94	$1,564.25	$1,564.25	$1,510.96	$1,510.96	$1,388.23	$1,388.23	$1,527.18	$1,527.18	$1,475.15	$1,475.15	$1,311.29	$1,311.29	$1,442.53	$1,442.53	$1,393.39
60	$1,482.58	$1,482.58	$1,630.95	$1,630.95	$1,575.40	$1,575.40	$1,447.43	$1,447.43	$1,592.30	$1,592.30	$1,538.05	$1,538.05	$1,367.20	$1,367.20	$1,504.04	$1,504.04	$1,452.80
61	$1,535.02	$1,535.02	$1,688.64	$1,688.64	$1,631.12	$1,631.12	$1,498.63	$1,498.63	$1,648.63	$1,648.63	$1,592.46	$1,592.46	$1,415.57	$1,415.57	$1,557.25	$1,557.25	$1,504.19
62	$1,569.43	$1,569.43	$1,726.50	$1,726.50	$1,667.69	$1,667.69	$1,532.23	$1,532.23	$1,685.59	$1,685.59	$1,628.16	$1,628.16	$1,447.30	$1,447.30	$1,592.16	$1,592.16	$1,537.92
63	$1,612.59	$1,612.59	$1,773.97	$1,773.97	$1,713.55	$1,713.55	$1,574.36	$1,574.36	$1,731.94	$1,731.94	$1,672.93	$1,672.93	$1,487.10	$1,487.10	$1,635.94	$1,635.94	$1,580.21
64+	$1,638.81	$1,638.81	$1,802.82	$1,802.82	$1,741.41	$1,741.41	$1,599.96	$1,599.96	$1,760.10	$1,760.10	$1,700.13	$1,700.13	$1,511.28	$1,511.28	$1,662.54	$1,662.54	$1,605.90

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

HIOS Plan ID (On Exchange)=>	/A	N/A		N/A		N/A		N/A		N/A		N/A		N/A		N/A	
HIOS Plan ID (Off Exchange)=>	.0250001	79962PA0250013		79962PA0250013		79962PA0250013		79962PA0250021		79962PA0250021		79962PA0250021		79962PA0250023		79962PA0250023	
Plan Marketing Name =>	100/80 Gold	PPO Blue $250 100/80 Gold		PPO Blue $250 100/80 Gold		PPO Blue $250 100/80 Gold		PPO Blue $500 100/80 Gold		PPO Blue $500 100/80 Gold		PPO Blue $500 100/80 Gold		PPO Blue $750 100/80 Gold		PPO Blue $750 100/80 Gold	
Form # =>	PO-SM-2024	CERT-HBG-PPO-SM-2024		CERT-HBG-PPO-SM-2024		CERT-HBG-PPO-SM-2024		CERT-HBG-PPO-SM-2024		CERT-HBG-PPO-SM-2024		CERT-HBG-PPO-SM-2024		CERT-HBG-PPO-SM-2024		CERT-HBG-PPO-SM-2024	
Rating Area =>	a 9	Area 6		Area 7		Area 9		Area 6		Area 7		Area 9		Area 6		Area 7	
Network =>	F	F		F		F		F		F		F		F		F	
Metal =>	old	Gold		Gold		Gold		Gold		Gold		Gold		Gold		Gold	
Deductible =>	0	$250		$250		$250		$500		$500		$500		$750		$750	
Coinsurance =>	0%	100%		100%		100%		100%		100%		100%		100%		100%	
Copays =>	5	35		35		35		30		30		30		30		30	
OOP Maximum =>	450	$9,100		$9,100		$9,100		$9,100		$9,100		$9,100		$9,100		$9,100	
Pediatric Dental (Yes/No) =>	es	Yes		Yes		Yes		Yes		Yes		Yes		Yes		Yes	
Age Band	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco
0 - 14	$409.50	$377.87	$377.87	$415.69	$415.69	$401.53	$401.53	$372.65	$372.65	$409.95	$409.95	$395.99	$395.99	$366.92	$366.92	$403.65	$403.65
15	$445.90	$411.46	$411.46	$452.64	$452.64	$437.22	$437.22	$405.78	$405.78	$446.39	$446.39	$431.19	$431.19	$399.54	$399.54	$439.53	$439.53
16	$459.82	$424.30	$424.30	$466.77	$466.77	$450.86	$450.86	$418.44	$418.44	$460.32	$460.32	$444.64	$444.64	$412.01	$412.01	$453.25	$453.25
17	$473.74	$437.15	$437.15	$480.90	$480.90	$464.51	$464.51	$431.11	$431.11	$474.25	$474.25	$458.10	$458.10	$424.48	$424.48	$466.97	$466.97
18	$488.73	$450.98	$450.98	$496.12	$496.12	$479.21	$479.21	$444.75	$444.75	$489.26	$489.26	$472.60	$472.60	$437.91	$437.91	$481.74	$481.74
19	$503.72	$464.81	$464.81	$511.33	$511.33	$493.90	$493.90	$458.39	$458.39	$504.26	$504.26	$487.09	$487.09	$451.34	$451.34	$496.52	$496.52
20	$519.24	$479.13	$479.13	$527.09	$527.09	$509.12	$509.12	$472.52	$472.52	$519.80	$519.80	$502.10	$502.10	$465.25	$465.25	$511.82	$511.82
21	$535.30	$493.95	$493.95	$543.39	$543.39	$524.87	$524.87	$487.13	$487.13	$535.88	$535.88	$517.63	$517.63	$479.64	$479.64	$527.65	$527.65
22	$535.30	$493.95	$493.95	$543.39	$543.39	$524.87	$524.87	$487.13	$487.13	$535.88	$535.88	$517.63	$517.63	$479.64	$479.64	$527.65	$527.65
23	$535.30	$493.95	$493.95	$543.39	$543.39	$524.87	$524.87	$487.13	$487.13	$535.88	$535.88	$517.63	$517.63	$479.64	$479.64	$527.65	$527.65
24	$535.30	$493.95	$493.95	$543.39	$543.39	$524.87	$524.87	$487.13	$487.13	$535.88	$535.88	$517.63	$517.63	$479.64	$479.64	$527.65	$527.65
25	$537.44	$495.93	$495.93	$545.56	$545.56	$526.97	$526.97	$489.08	$489.08	$538.02	$538.02	$519.70	$519.70	$481.56	$481.56	$529.76	$529.76
26	$548.15	$505.80	$505.80	$556.43	$556.43	$537.47	$537.47	$498.82	$498.82	$548.74	$548.74	$530.05	$530.05	$491.15	$491.15	$540.31	$540.31
27	$560.99	$517.66	$517.66	$569.47	$569.47	$550.06	$550.06	$510.51	$510.51	$561.60	$561.60	$542.48	$542.48	$502.66	$502.66	$552.98	$552.98
28	$581.87	$536.92	$536.92	$590.66	$590.66	$570.53	$570.53	$529.51	$529.51	$582.50	$582.50	$562.66	$562.66	$521.37	$521.37	$573.56	$573.56
29	$599.00	$552.73	$552.73	$608.05	$608.05	$587.33	$587.33	$545.10	$545.10	$599.65	$599.65	$579.23	$579.23	$536.72	$536.72	$590.44	$590.44
30	$607.57	$560.63	$560.63	$616.75	$616.75	$595.73	$595.73	$552.89	$552.89	$608.22	$608.22	$587.51	$587.51	$544.39	$544.39	$598.88	$598.88
31	$620.41	$572.49	$572.49	$629.79	$629.79	$608.32	$608.32	$564.58	$564.58	$621.08	$621.08	$599.93	$599.93	$555.90	$555.90	$611.55	$611.55
32	$633.26	$584.34	$584.34	$642.83	$642.83	$620.92	$620.92	$576.27	$576.27	$633.95	$633.95	$612.36	$612.36	$567.41	$567.41	$624.21	$624.21
33	$641.29	$591.75	$591.75	$650.98	$650.98	$628.79	$628.79	$583.58	$583.58	$641.98	$641.98	$620.12	$620.12	$574.61	$574.61	$632.12	$632.12
34	$649.85	$599.66	$599.66	$659.68	$659.68	$637.19	$637.19	$591.38	$591.38	$650.56	$650.56	$628.40	$628.40	$582.28	$582.28	$640.57	$640.57
35	$654.14	$603.61	$603.61	$664.02	$664.02	$641.39	$641.39	$595.27	$595.27	$654.85	$654.85	$632.54	$632.54	$586.12	$586.12	$644.79	$644.79
36	$658.42	$607.56	$607.56	$668.37	$668.37	$645.59	$645.59	$599.17	$599.17	$659.13	$659.13	$636.68	$636.68	$589.96	$589.96	$649.01	$649.01
37	$662.70	$611.51	$611.51	$672.72	$672.72	$649.79	$649.79	$603.07	$603.07	$663.42	$663.42	$640.83	$640.83	$593.79	$593.79	$653.23	$653.23
38	$666.98	$615.46	$615.46	$677.06	$677.06	$653.99	$653.99	$606.96	$606.96	$667.71	$667.71	$644.97	$644.97	$597.63	$597.63	$657.45	$657.45
39	$675.55	$623.36	$623.36	$685.76	$685.76	$662.39	$662.39	$614.76	$614.76	$676.28	$676.28	$653.25	$653.25	$605.31	$605.31	$665.89	$665.89
40	$684.11	$631.27	$631.27	$694.45	$694.45	$670.78	$670.78	$622.55	$622.55	$684.85	$684.85	$661.53	$661.53	$612.98	$612.98	$674.34	$674.34
41	$696.96	$643.12	$643.12	$707.49	$707.49	$683.38	$683.38	$634.24	$634.24	$697.72	$697.72	$673.95	$673.95	$624.49	$624.49	$687.00	$687.00
42	$709.27	$654.48	$654.48	$719.99	$719.99	$695.45	$695.45	$645.45	$645.45	$710.04	$710.04	$685.86	$685.86	$635.52	$635.52	$699.14	$699.14
43	$726.40	$670.29	$670.29	$737.38	$737.38	$712.25	$712.25	$661.04	$661.04	$727.19	$727.19	$702.42	$702.42	$650.87	$650.87	$716.02	$716.02
44	$747.81	$690.05	$690.05	$759.12	$759.12	$733.24	$733.24	$680.52	$680.52	$748.62	$748.62	$723.13	$723.13	$670.06	$670.06	$737.13	$737.13
45	$772.97	$713.26	$713.26	$784.66	$784.66	$757.91	$757.91	$703.42	$703.42	$773.81	$773.81	$747.46	$747.46	$692.60	$692.60	$761.93	$761.93
46	$802.95	$740.93	$740.93	$815.09	$815.09	$787.31	$787.31	$730.70	$730.70	$803.82	$803.82	$776.45	$776.45	$719.46	$719.46	$791.48	$791.48
47	$836.67	$772.04	$772.04	$849.32	$849.32	$820.37	$820.37	$761.38	$761.38	$837.58	$837.58	$809.06	$809.06	$749.68	$749.68	$824.72	$824.72
48	$875.22	$807.61	$807.61	$888.44	$888.44	$858.16	$858.16	$796.46	$796.46	$876.16	$876.16	$846.33	$846.33	$784.21	$784.21	$862.71	$862.71
49	$913.22	$842.68	$842.68	$927.02	$927.02	$895.43	$895.43	$831.04	$831.04	$914.21	$914.21	$883.08	$883.08	$818.27	$818.27	$900.17	$900.17
50	$956.05	$882.19	$882.19	$970.49	$970.49	$937.42	$937.42	$870.01	$870.01	$957.08	$957.08	$924.49	$924.49	$856.64	$856.64	$942.38	$942.38
51	$998.33	$921.22	$921.22	$1,013.42	$1,013.42	$978.88	$978.88	$908.50	$908.50	$999.42	$999.42	$965.38	$965.38	$894.53	$894.53	$984.07	$984.07
52	$1,044.91	$964.19	$964.19	$1,060.70	$1,060.70	$1,024.55	$1,024.55	$950.88	$950.88	$1,046.04	$1,046.04	$1,010.41	$1,010.41	$936.26	$936.26	$1,029.97	$1,029.97
53	$1,092.01	$1,007.66	$1,007.66	$1,108.52	$1,108.52	$1,070.73	$1,070.73	$993.75	$993.75	$1,093.20	$1,093.20	$1,055.97	$1,055.97	$978.47	$978.47	$1,076.41	$1,076.41
54	$1,142.87	$1,054.58	$1,054.58	$1,160.14	$1,160.14	$1,120.60	$1,120.60	$1,040.02	$1,040.02	$1,144.10	$1,144.10	$1,105.14	$1,105.14	$1,024.03	$1,024.03	$1,126.53	$1,126.53
55	$1,193.72	$1,101.51	$1,101.51	$1,211.76	$1,211.76	$1,170.46	$1,170.46	$1,086.30	$1,086.30	$1,195.01	$1,195.01	$1,154.31	$1,154.31	$1,069.60	$1,069.60	$1,176.66	$1,176.66
56	$1,248.85	$1,152.39	$1,152.39	$1,267.73	$1,267.73	$1,224.52	$1,224.52	$1,136.47	$1,136.47	$1,250.21	$1,250.21	$1,207.63	$1,207.63	$1,119.00	$1,119.00	$1,231.01	$1,231.01
57	$1,304.53	$1,203.76	$1,203.76	$1,324.24	$1,324.24	$1,279.11	$1,279.11	$1,187.14	$1,187.14	$1,305.94	$1,305.94	$1,261.46	$1,261.46	$1,168.88	$1,168.88	$1,285.88	$1,285.88
58	$1,363.94	$1,258.58	$1,258.58	$1,384.56	$1,384.56	$1,337.37	$1,337.37	$1,241.21	$1,241.21	$1,365.42	$1,365.42	$1,318.92	$1,318.92	$1,222.12	$1,222.12	$1,344.45	$1,344.45
59	$1,393.39	$1,285.75	$1,285.75	$1,414.44	$1,414.44	$1,366.24	$1,366.24	$1,268.00	$1,268.00	$1,394.90	$1,394.90	$1,347.39	$1,347.39	$1,248.50	$1,248.50	$1,373.47	$1,373.47
60	$1,452.80	$1,340.58	$1,340.58	$1,474.76	$1,474.76	$1,424.50	$1,424.50	$1,322.07	$1,322.07	$1,454.38	$1,454.38	$1,404.85	$1,404.85	$1,301.74	$1,301.74	$1,432.04	$1,432.04
61	$1,504.19	$1,388.00	$1,388.00	$1,526.93	$1,526.93	$1,474.88	$1,474.88	$1,368.84	$1,368.84	$1,505.82	$1,505.82	$1,454.54	$1,454.54	$1,347.79	$1,347.79	$1,482.70	$1,482.70
62	$1,537.92	$1,419.12	$1,419.12	$1,561.16	$1,561.16	$1,507.95	$1,507.95	$1,399.52	$1,399.52	$1,539.58	$1,539.58	$1,487.15	$1,487.15	$1,378.01	$1,378.01	$1,515.94	$1,515.94
63	$1,580.21	$1,458.14	$1,458.14	$1,604.09	$1,604.09	$1,549.42	$1,549.42	$1,438.01	$1,438.01	$1,581.92	$1,581.92	$1,528.04	$1,528.04	$1,415.90	$1,415.90	$1,557.62	$1,557.62
64+	$1,605.90	$1,481.85	$1,481.85	$1,630.17	$1,630.17	$1,574.61	$1,574.61	$1,461.39	$1,461.39	$1,607.64	$1,607.64	$1,552.89	$1,552.89	$1,438.92	$1,438.92	$1,582.95	$1,582.95

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

HIOS Plan ID (On Exchange)=>	N/A		N/A		N/A		N/A		N/A		N/A		N/A		N/A		N
HIOS Plan ID (Off Exchange)=>	79962PA0250023		79962PA0250003		79962PA0250003		79962PA0250003		79962PA0250005		79962PA0250005		79962PA0250005		79962PA0250006		79962PA
Plan Marketing Name =>	PPO Blue $750 100/80 Gold		PPO Blue $1000 100/80 Gold		PPO Blue $1000 100/80 Gold		PPO Blue $1000 100/80 Gold		PPO Blue $1250 100/80 Gold		PPO Blue $1250 100/80 Gold		PPO Blue $1250 100/80 Gold		PPO Blue $1400 100/80 Gold		PPO Blue $14
Form # =>	CERT-HBG-PPO-SM-2024		CERT-HBG-PPO-SM-2024		CERT-HBG-PPO-SM-2024		CERT-HBG-PPO-SM-2024		CERT-HBG-PPO-SM-2024		CERT-HBG-PPO-SM-2024		CERT-HBG-PPO-SM-2024		CERT-HBG-PPO-SM-2024		CERT-HBG-P
Rating Area =>	Area 9		Area 6		Area 7		Area 9		Area 6		Area 7		Area 9		Area 6		Are
Network =>	F		F		F		F		F		F		F		F		
Metal =>	Gold		Gold		Gold		Gold		Gold		Gold		Gold		Gold		Go
Deductible =>	$750		$1,000		$1,000		$1,000		$1,250		$1,250		$1,250		$1,400		$1,
Coinsurance =>	100%		100%		100%		100%		100%		100%		100%		100%		10
Copays =>	30		30		30		30		30		30		30		45		4
OOP Maximum =>	$9,100		$9,100		$9,100		$9,100		$9,100		$9,100		$9,100		$7,900		$7,
Pediatric Dental (Yes/No) =>	Yes		Yes		Yes		Yes		Yes		Yes		Yes		Yes		Y
Age Band	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco
0 - 14	$389.90	$389.90	$362.30	$362.30	$398.57	$398.57	$384.99	$384.99	$360.08	$360.08	$396.12	$396.12	$382.62	$382.62	$349.72	$349.72	$384.73
15	$424.56	$424.56	$394.51	$394.51	$433.99	$433.99	$419.21	$419.21	$392.08	$392.08	$431.33	$431.33	$416.63	$416.63	$380.81	$380.81	$418.92
16	$437.81	$437.81	$406.82	$406.82	$447.54	$447.54	$432.29	$432.29	$404.32	$404.32	$444.79	$444.79	$429.64	$429.64	$392.69	$392.69	$432.00
17	$451.06	$451.06	$419.14	$419.14	$461.09	$461.09	$445.38	$445.38	$416.56	$416.56	$458.25	$458.25	$442.64	$442.64	$404.58	$404.58	$445.08
18	$465.33	$465.33	$432.40	$432.40	$475.67	$475.67	$459.47	$459.47	$429.74	$429.74	$472.75	$472.75	$456.65	$456.65	$417.38	$417.38	$459.16
19	$479.60	$479.60	$445.66	$445.66	$490.26	$490.26	$473.56	$473.56	$442.92	$442.92	$487.25	$487.25	$470.65	$470.65	$430.18	$430.18	$473.24
20	$494.38	$494.38	$459.39	$459.39	$505.37	$505.37	$488.15	$488.15	$456.57	$456.57	$502.27	$502.27	$485.16	$485.16	$443.44	$443.44	$487.82
21	$509.67	$509.67	$473.60	$473.60	$521.00	$521.00	$503.25	$503.25	$470.69	$470.69	$517.80	$517.80	$500.16	$500.16	$457.15	$457.15	$502.91
22	$509.67	$509.67	$473.60	$473.60	$521.00	$521.00	$503.25	$503.25	$470.69	$470.69	$517.80	$517.80	$500.16	$500.16	$457.15	$457.15	$502.91
23	$509.67	$509.67	$473.60	$473.60	$521.00	$521.00	$503.25	$503.25	$470.69	$470.69	$517.80	$517.80	$500.16	$500.16	$457.15	$457.15	$502.91
24	$509.67	$509.67	$473.60	$473.60	$521.00	$521.00	$503.25	$503.25	$470.69	$470.69	$517.80	$517.80	$500.16	$500.16	$457.15	$457.15	$502.91
25	$511.71	$511.71	$475.49	$475.49	$523.08	$523.08	$505.26	$505.26	$472.57	$472.57	$519.87	$519.87	$502.16	$502.16	$458.98	$458.98	$504.92
26	$521.90	$521.90	$484.97	$484.97	$533.50	$533.50	$515.33	$515.33	$481.99	$481.99	$530.23	$530.23	$512.16	$512.16	$468.12	$468.12	$514.98
27	$534.13	$534.13	$496.33	$496.33	$546.01	$546.01	$527.41	$527.41	$493.28	$493.28	$542.65	$542.65	$524.17	$524.17	$479.09	$479.09	$527.05
28	$554.01	$554.01	$514.80	$514.80	$566.33	$566.33	$547.03	$547.03	$511.64	$511.64	$562.85	$562.85	$543.67	$543.67	$496.92	$496.92	$546.66
29	$570.32	$570.32	$529.96	$529.96	$583.00	$583.00	$563.14	$563.14	$526.70	$526.70	$579.42	$579.42	$559.68	$559.68	$511.55	$511.55	$562.76
30	$578.48	$578.48	$537.54	$537.54	$591.34	$591.34	$571.19	$571.19	$534.23	$534.23	$587.70	$587.70	$567.68	$567.68	$518.87	$518.87	$570.80
31	$590.71	$590.71	$548.90	$548.90	$603.84	$603.84	$583.27	$583.27	$545.53	$545.53	$600.13	$600.13	$579.69	$579.69	$529.84	$529.84	$582.87
32	$602.94	$602.94	$560.27	$560.27	$616.34	$616.34	$595.34	$595.34	$556.83	$556.83	$612.56	$612.56	$591.69	$591.69	$540.81	$540.81	$594.94
33	$610.58	$610.58	$567.37	$567.37	$624.16	$624.16	$602.89	$602.89	$563.89	$563.89	$620.32	$620.32	$599.19	$599.19	$547.67	$547.67	$602.49
34	$618.74	$618.74	$574.95	$574.95	$632.49	$632.49	$610.95	$610.95	$571.42	$571.42	$628.61	$628.61	$607.19	$607.19	$554.98	$554.98	$610.53
35	$622.82	$622.82	$578.74	$578.74	$636.66	$636.66	$614.97	$614.97	$575.18	$575.18	$632.75	$632.75	$611.20	$611.20	$558.64	$558.64	$614.56
36	$626.89	$626.89	$582.53	$582.53	$640.83	$640.83	$619.00	$619.00	$578.95	$578.95	$636.89	$636.89	$615.20	$615.20	$562.29	$562.29	$618.58
37	$630.97	$630.97	$586.32	$586.32	$645.00	$645.00	$623.02	$623.02	$582.71	$582.71	$641.04	$641.04	$619.20	$619.20	$565.95	$565.95	$622.60
38	$635.05	$635.05	$590.11	$590.11	$649.17	$649.17	$627.05	$627.05	$586.48	$586.48	$645.18	$645.18	$623.20	$623.20	$569.61	$569.61	$626.63
39	$643.20	$643.20	$597.68	$597.68	$657.50	$657.50	$635.10	$635.10	$594.01	$594.01	$653.46	$653.46	$631.20	$631.20	$576.92	$576.92	$634.67
40	$651.36	$651.36	$605.26	$605.26	$665.84	$665.84	$643.15	$643.15	$601.54	$601.54	$661.75	$661.75	$639.20	$639.20	$584.24	$584.24	$642.72
41	$663.59	$663.59	$616.63	$616.63	$678.34	$678.34	$655.23	$655.23	$612.84	$612.84	$674.18	$674.18	$651.21	$651.21	$595.21	$595.21	$654.79
42	$675.31	$675.31	$627.52	$627.52	$690.33	$690.33	$666.81	$666.81	$623.66	$623.66	$686.09	$686.09	$662.71	$662.71	$605.72	$605.72	$666.36
43	$691.62	$691.62	$642.68	$642.68	$707.00	$707.00	$682.91	$682.91	$638.73	$638.73	$702.65	$702.65	$678.72	$678.72	$620.35	$620.35	$682.45
44	$712.01	$712.01	$661.62	$661.62	$727.84	$727.84	$703.04	$703.04	$657.55	$657.55	$723.37	$723.37	$698.72	$698.72	$638.64	$638.64	$702.57
45	$735.96	$735.96	$683.88	$683.88	$752.32	$752.32	$726.69	$726.69	$679.68	$679.68	$747.70	$747.70	$722.23	$722.23	$660.12	$660.12	$726.20
46	$764.51	$764.51	$710.40	$710.40	$781.50	$781.50	$754.88	$754.88	$706.04	$706.04	$776.70	$776.70	$750.24	$750.24	$685.73	$685.73	$754.37
47	$796.61	$796.61	$740.24	$740.24	$814.32	$814.32	$786.58	$786.58	$735.69	$735.69	$809.32	$809.32	$781.75	$781.75	$714.53	$714.53	$786.05
48	$833.31	$833.31	$774.34	$774.34	$851.84	$851.84	$822.81	$822.81	$769.58	$769.58	$846.60	$846.60	$817.76	$817.76	$747.44	$747.44	$822.26
49	$869.50	$869.50	$807.96	$807.96	$888.83	$888.83	$858.54	$858.54	$803.00	$803.00	$883.37	$883.37	$853.27	$853.27	$779.90	$779.90	$857.96
50	$910.27	$910.27	$845.85	$845.85	$930.51	$930.51	$898.80	$898.80	$840.65	$840.65	$924.79	$924.79	$893.29	$893.29	$816.47	$816.47	$898.20
51	$950.53	$950.53	$883.26	$883.26	$971.67	$971.67	$938.56	$938.56	$877.84	$877.84	$965.70	$965.70	$932.80	$932.80	$852.58	$852.58	$937.93
52	$994.88	$994.88	$924.47	$924.47	$1,016.99	$1,016.99	$982.34	$982.34	$918.79	$918.79	$1,010.75	$1,010.75	$976.31	$976.31	$892.36	$892.36	$981.68
53	$1,039.73	$1,039.73	$966.14	$966.14	$1,062.84	$1,062.84	$1,026.63	$1,026.63	$960.21	$960.21	$1,056.31	$1,056.31	$1,020.33	$1,020.33	$932.59	$932.59	$1,025.94
54	$1,088.15	$1,088.15	$1,011.14	$1,011.14	$1,112.34	$1,112.34	$1,074.44	$1,074.44	$1,004.92	$1,004.92	$1,105.50	$1,105.50	$1,067.84	$1,067.84	$976.02	$976.02	$1,073.71
55	$1,136.56	$1,136.56	$1,056.13	$1,056.13	$1,161.83	$1,161.83	$1,122.25	$1,122.25	$1,049.64	$1,049.64	$1,154.69	$1,154.69	$1,115.36	$1,115.36	$1,019.44	$1,019.44	$1,121.49
56	$1,189.06	$1,189.06	$1,104.91	$1,104.91	$1,215.49	$1,215.49	$1,174.08	$1,174.08	$1,098.12	$1,098.12	$1,208.03	$1,208.03	$1,166.87	$1,166.87	$1,066.53	$1,066.53	$1,173.29
57	$1,242.07	$1,242.07	$1,154.16	$1,154.16	$1,269.68	$1,269.68	$1,226.42	$1,226.42	$1,147.07	$1,147.07	$1,261.88	$1,261.88	$1,218.89	$1,218.89	$1,114.07	$1,114.07	$1,225.59
58	$1,298.64	$1,298.64	$1,206.73	$1,206.73	$1,327.51	$1,327.51	$1,282.28	$1,282.28	$1,199.32	$1,199.32	$1,319.35	$1,319.35	$1,274.41	$1,274.41	$1,164.82	$1,164.82	$1,281.41
59	$1,326.67	$1,326.67	$1,232.78	$1,232.78	$1,356.16	$1,356.16	$1,309.96	$1,309.96	$1,225.21	$1,225.21	$1,347.83	$1,347.83	$1,301.92	$1,301.92	$1,189.96	$1,189.96	$1,309.07
60	$1,383.24	$1,383.24	$1,285.35	$1,285.35	$1,413.99	$1,413.99	$1,365.82	$1,365.82	$1,277.45	$1,277.45	$1,405.31	$1,405.31	$1,357.43	$1,357.43	$1,240.71	$1,240.71	$1,364.90
61	$1,432.17	$1,432.17	$1,330.82	$1,330.82	$1,464.01	$1,464.01	$1,414.13	$1,414.13	$1,322.64	$1,322.64	$1,455.02	$1,455.02	$1,405.45	$1,405.45	$1,284.59	$1,284.59	$1,413.18
62	$1,464.28	$1,464.28	$1,360.65	$1,360.65	$1,496.83	$1,496.83	$1,445.84	$1,445.84	$1,352.29	$1,352.29	$1,487.64	$1,487.64	$1,436.96	$1,436.96	$1,313.39	$1,313.39	$1,444.86
63	$1,504.55	$1,504.55	$1,398.07	$1,398.07	$1,537.99	$1,537.99	$1,485.59	$1,485.59	$1,389.48	$1,389.48	$1,528.55	$1,528.55	$1,476.47	$1,476.47	$1,349.51	$1,349.51	$1,484.59
64+	$1,529.01	$1,529.01	$1,420.80	$1,420.80	$1,563.00	$1,563.00	$1,509.75	$1,509.75	$1,412.07	$1,412.07	$1,553.40	$1,553.40	$1,500.48	$1,500.48	$1,371.45	$1,371.45	$1,508.73

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

HIOS Plan ID (On Exchange)=>	/A	N/A		N/A		N/A		N/A		N/A		N/A		N/A		N/A	
HIOS Plan ID (Off Exchange)=>	.0250006	79962PA0250006		79962PA0250007		79962PA0250007		79962PA0250007		79962PA0250008		79962PA0250008		79962PA0250008		79962PA0250010	
Plan Marketing Name =>	0 100/80 Gold	PPO Blue $1400 100/80 Gold		PPO Blue $1500 100/80 Gold		PPO Blue $1500 100/80 Gold		PPO Blue $1500 100/80 Gold		PPO Blue $1550 100/80 Gold		PPO Blue $1550 100/80 Gold		PPO Blue $1550 100/80 Gold		PPO Blue $2000 100/80 Gold	
Form # =>	PO-SM-2024	CERT-HBG-PPO-SM-2024		CERT-HBG-PPO-SM-2024		CERT-HBG-PPO-SM-2024		CERT-HBG-PPO-SM-2024		CERT-HBG-PPO-SM-2024		CERT-HBG-PPO-SM-2024		CERT-HBG-PPO-SM-2024		CERT-HBG-PPO-SM-2024	
Rating Area =>	a 7	Area 9		Area 6		Area 7		Area 9		Area 6		Area 7		Area 9		Area 6	
Network =>	F	F		F		F		F		F		F		F		F	
Metal =>	old	Gold		Gold		Gold		Gold		Gold		Gold		Gold		Gold	
Deductible =>	00	$1,400		$1,500		$1,500		$1,500		$1,550		$1,550		$1,550		$2,000	
Coinsurance =>	0%	100%		100%		100%		100%		100%		100%		100%		100%	
Copays =>	5	45		30		30		30		15		15		15		30	
OOP Maximum =>	00	$7,900		$7,900		$7,900		$7,900		$9,450		$9,450		$9,450		$7,900	
Pediatric Dental (Yes/No) =>	es	Yes		Yes		Yes		Yes		Yes		Yes		Yes		Yes	
Age Band	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco
0 - 14	$384.73	$371.61	$371.61	$357.26	$357.26	$393.02	$393.02	$379.63	$379.63	$348.50	$348.50	$383.39	$383.39	$370.32	$370.32	$348.81	$348.81
15	$418.92	$404.65	$404.65	$389.02	$389.02	$427.95	$427.95	$413.38	$413.38	$379.48	$379.48	$417.47	$417.47	$403.24	$403.24	$379.81	$379.81
16	$432.00	$417.28	$417.28	$401.16	$401.16	$441.31	$441.31	$426.28	$426.28	$391.33	$391.33	$430.50	$430.50	$415.82	$415.82	$391.67	$391.67
17	$445.08	$429.91	$429.91	$413.30	$413.30	$454.67	$454.67	$439.18	$439.18	$403.17	$403.17	$443.53	$443.53	$428.41	$428.41	$403.52	$403.52
18	$459.16	$443.51	$443.51	$426.38	$426.38	$469.05	$469.05	$453.08	$453.08	$415.93	$415.93	$457.56	$457.56	$441.97	$441.97	$416.29	$416.29
19	$473.24	$457.11	$457.11	$439.46	$439.46	$483.44	$483.44	$466.97	$466.97	$428.68	$428.68	$471.59	$471.59	$455.52	$455.52	$429.06	$429.06
20	$487.82	$471.20	$471.20	$453.00	$453.00	$498.34	$498.34	$481.36	$481.36	$441.89	$441.89	$486.13	$486.13	$469.56	$469.56	$442.28	$442.28
21	$502.91	$485.77	$485.77	$467.01	$467.01	$513.75	$513.75	$496.25	$496.25	$455.56	$455.56	$501.16	$501.16	$484.08	$484.08	$455.96	$455.96
22	$502.91	$485.77	$485.77	$467.01	$467.01	$513.75	$513.75	$496.25	$496.25	$455.56	$455.56	$501.16	$501.16	$484.08	$484.08	$455.96	$455.96
23	$502.91	$485.77	$485.77	$467.01	$467.01	$513.75	$513.75	$496.25	$496.25	$455.56	$455.56	$501.16	$501.16	$484.08	$484.08	$455.96	$455.96
24	$502.91	$485.77	$485.77	$467.01	$467.01	$513.75	$513.75	$496.25	$496.25	$455.56	$455.56	$501.16	$501.16	$484.08	$484.08	$455.96	$455.96
25	$504.92	$487.71	$487.71	$468.88	$468.88	$515.81	$515.81	$498.24	$498.24	$457.38	$457.38	$503.16	$503.16	$486.02	$486.02	$457.78	$457.78
26	$514.98	$497.43	$497.43	$478.22	$478.22	$526.08	$526.08	$508.16	$508.16	$466.49	$466.49	$513.19	$513.19	$495.70	$495.70	$466.90	$466.90
27	$527.05	$509.09	$509.09	$489.43	$489.43	$538.41	$538.41	$520.07	$520.07	$477.43	$477.43	$525.22	$525.22	$507.32	$507.32	$477.85	$477.85
28	$546.66	$528.03	$528.03	$507.64	$507.64	$558.45	$558.45	$539.42	$539.42	$495.19	$495.19	$544.76	$544.76	$526.19	$526.19	$495.63	$495.63
29	$562.76	$543.58	$543.58	$522.58	$522.58	$574.89	$574.89	$555.30	$555.30	$509.77	$509.77	$560.80	$560.80	$541.69	$541.69	$510.22	$510.22
30	$570.80	$551.35	$551.35	$530.06	$530.06	$583.11	$583.11	$563.24	$563.24	$517.06	$517.06	$568.82	$568.82	$549.43	$549.43	$517.51	$517.51
31	$582.87	$563.01	$563.01	$541.26	$541.26	$595.44	$595.44	$575.15	$575.15	$527.99	$527.99	$580.84	$580.84	$561.05	$561.05	$528.46	$528.46
32	$594.94	$574.67	$574.67	$552.47	$552.47	$607.77	$607.77	$587.06	$587.06	$538.93	$538.93	$592.87	$592.87	$572.67	$572.67	$539.40	$539.40
33	$602.49	$581.95	$581.95	$559.48	$559.48	$615.47	$615.47	$594.51	$594.51	$545.76	$545.76	$600.39	$600.39	$579.93	$579.93	$546.24	$546.24
34	$610.53	$589.72	$589.72	$566.95	$566.95	$623.69	$623.69	$602.45	$602.45	$553.05	$553.05	$608.41	$608.41	$587.67	$587.67	$553.54	$553.54
35	$614.56	$593.61	$593.61	$570.69	$570.69	$627.80	$627.80	$606.42	$606.42	$556.69	$556.69	$612.42	$612.42	$591.55	$591.55	$557.18	$557.18
36	$618.58	$597.50	$597.50	$574.42	$574.42	$631.91	$631.91	$610.39	$610.39	$560.34	$560.34	$616.43	$616.43	$595.42	$595.42	$560.83	$560.83
37	$622.60	$601.38	$601.38	$578.16	$578.16	$636.02	$636.02	$614.36	$614.36	$563.98	$563.98	$620.44	$620.44	$599.29	$599.29	$564.48	$564.48
38	$626.63	$605.27	$605.27	$581.89	$581.89	$640.13	$640.13	$618.33	$618.33	$567.63	$567.63	$624.45	$624.45	$603.16	$603.16	$568.13	$568.13
39	$634.67	$613.04	$613.04	$589.37	$589.37	$648.35	$648.35	$626.27	$626.27	$574.92	$574.92	$632.46	$632.46	$610.91	$610.91	$575.42	$575.42
40	$642.72	$620.81	$620.81	$596.84	$596.84	$656.57	$656.57	$634.21	$634.21	$582.21	$582.21	$640.48	$640.48	$618.65	$618.65	$582.72	$582.72
41	$654.79	$632.47	$632.47	$608.05	$608.05	$668.90	$668.90	$646.12	$646.12	$593.14	$593.14	$652.51	$652.51	$630.27	$630.27	$593.66	$593.66
42	$666.36	$643.65	$643.65	$618.79	$618.79	$680.72	$680.72	$657.53	$657.53	$603.62	$603.62	$664.04	$664.04	$641.41	$641.41	$604.15	$604.15
43	$682.45	$659.19	$659.19	$633.73	$633.73	$697.16	$697.16	$673.41	$673.41	$618.19	$618.19	$680.07	$680.07	$656.90	$656.90	$618.74	$618.74
44	$702.57	$678.62	$678.62	$652.41	$652.41	$717.71	$717.71	$693.26	$693.26	$636.42	$636.42	$700.12	$700.12	$676.26	$676.26	$636.98	$636.98
45	$726.20	$701.45	$701.45	$674.36	$674.36	$741.86	$741.86	$716.59	$716.59	$657.83	$657.83	$723.68	$723.68	$699.01	$699.01	$658.41	$658.41
46	$754.37	$728.66	$728.66	$700.52	$700.52	$770.63	$770.63	$744.38	$744.38	$683.34	$683.34	$751.74	$751.74	$726.12	$726.12	$683.94	$683.94
47	$786.05	$759.26	$759.26	$729.94	$729.94	$802.99	$802.99	$775.64	$775.64	$712.04	$712.04	$783.31	$783.31	$756.62	$756.62	$712.67	$712.67
48	$822.26	$794.23	$794.23	$763.56	$763.56	$839.98	$839.98	$811.37	$811.37	$744.84	$744.84	$819.40	$819.40	$791.47	$791.47	$745.49	$745.49
49	$857.96	$828.72	$828.72	$796.72	$796.72	$876.46	$876.46	$846.60	$846.60	$777.19	$777.19	$854.98	$854.98	$825.84	$825.84	$777.87	$777.87
50	$898.20	$867.59	$867.59	$834.08	$834.08	$917.56	$917.56	$886.30	$886.30	$813.63	$813.63	$895.07	$895.07	$864.57	$864.57	$814.34	$814.34
51	$937.93	$905.96	$905.96	$870.97	$870.97	$958.14	$958.14	$925.51	$925.51	$849.62	$849.62	$934.66	$934.66	$902.81	$902.81	$850.37	$850.37
52	$981.68	$948.22	$948.22	$911.60	$911.60	$1,002.84	$1,002.84	$968.68	$968.68	$889.25	$889.25	$978.26	$978.26	$944.92	$944.92	$890.03	$890.03
53	$1,025.94	$990.97	$990.97	$952.70	$952.70	$1,048.05	$1,048.05	$1,012.35	$1,012.35	$929.34	$929.34	$1,022.37	$1,022.37	$987.52	$987.52	$930.16	$930.16
54	$1,073.71	$1,037.12	$1,037.12	$997.07	$997.07	$1,096.86	$1,096.86	$1,059.49	$1,059.49	$972.62	$972.62	$1,069.98	$1,069.98	$1,033.51	$1,033.51	$973.47	$973.47
55	$1,121.49	$1,083.27	$1,083.27	$1,041.43	$1,041.43	$1,145.66	$1,145.66	$1,106.64	$1,106.64	$1,015.90	$1,015.90	$1,117.59	$1,117.59	$1,079.50	$1,079.50	$1,016.79	$1,016.79
56	$1,173.29	$1,133.30	$1,133.30	$1,089.53	$1,089.53	$1,198.58	$1,198.58	$1,157.75	$1,157.75	$1,062.82	$1,062.82	$1,169.21	$1,169.21	$1,129.36	$1,129.36	$1,063.75	$1,063.75
57	$1,225.59	$1,183.82	$1,183.82	$1,138.10	$1,138.10	$1,252.01	$1,252.01	$1,209.36	$1,209.36	$1,110.20	$1,110.20	$1,221.33	$1,221.33	$1,179.70	$1,179.70	$1,111.17	$1,111.17
58	$1,281.41	$1,237.74	$1,237.74	$1,189.94	$1,189.94	$1,309.04	$1,309.04	$1,264.45	$1,264.45	$1,160.77	$1,160.77	$1,276.96	$1,276.96	$1,233.44	$1,233.44	$1,161.79	$1,161.79
59	$1,309.07	$1,264.46	$1,264.46	$1,215.63	$1,215.63	$1,337.29	$1,337.29	$1,291.74	$1,291.74	$1,185.82	$1,185.82	$1,304.52	$1,304.52	$1,260.06	$1,260.06	$1,186.86	$1,186.86
60	$1,364.90	$1,318.38	$1,318.38	$1,267.47	$1,267.47	$1,394.32	$1,394.32	$1,346.82	$1,346.82	$1,236.39	$1,236.39	$1,360.15	$1,360.15	$1,313.79	$1,313.79	$1,237.48	$1,237.48
61	$1,413.18	$1,365.01	$1,365.01	$1,312.30	$1,312.30	$1,443.64	$1,443.64	$1,394.46	$1,394.46	$1,280.12	$1,280.12	$1,408.26	$1,408.26	$1,360.26	$1,360.26	$1,281.25	$1,281.25
62	$1,444.86	$1,395.62	$1,395.62	$1,341.72	$1,341.72	$1,476.00	$1,476.00	$1,425.73	$1,425.73	$1,308.82	$1,308.82	$1,439.83	$1,439.83	$1,390.76	$1,390.76	$1,309.97	$1,309.97
63	$1,484.59	$1,433.99	$1,433.99	$1,378.61	$1,378.61	$1,516.59	$1,516.59	$1,464.93	$1,464.93	$1,344.81	$1,344.81	$1,479.42	$1,479.42	$1,429.00	$1,429.00	$1,345.99	$1,345.99
64+	$1,508.73	$1,457.31	$1,457.31	$1,401.03	$1,401.03	$1,541.25	$1,541.25	$1,488.75	$1,488.75	$1,366.68	$1,366.68	$1,503.48	$1,503.48	$1,452.24	$1,452.24	$1,367.88	$1,367.88

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

HIOS Plan ID (On Exchange)=>	N/A		N/A		N/A		N/A		N/A		N/A		N/A		N/A		N
HIOS Plan ID (Off Exchange)=>	79962PA0250010		79962PA0250010		79962PA0250015		79962PA0250015		79962PA0250015		79962PA0250016		79962PA0250016		79962PA0250016		79962P
Plan Marketing Name =>	PPO Blue $2000 100/80 Gold		PPO Blue $2000 100/80 Gold		PPO Blue $2500 100/80 Gold		PPO Blue $2500 100/80 Gold		PPO Blue $2500 100/80 Gold		PPO Blue $2500 100/80 Gold 1x		PPO Blue $2500 100/80 Gold 1x		PPO Blue $2500 100/80 Gold 1x		PPO Blue $30
Form # =>	CERT-HBG-PPO-SM-2024		CERT-HBG-PPO-SM-2024		CERT-HBG-PPO-SM-2024		CERT-HBG-PPO-SM-2024		CERT-HBG-PPO-SM-2024		CERT-HBG-PPO-SM-2024		CERT-HBG-PPO-SM-2024		CERT-HBG-PPO-SM-2024		CERT-HBG-P
Rating Area =>	Area 7		Area 9		Area 6		Area 7		Area 9		Area 6		Area 7		Area 9		Are
Network =>	F		F		F		F		F		F		F		F		
Metal =>	Gold		Gold		Gold		Gold		Gold		Gold		Gold		Gold		Go
Deductible =>	$2,000		$2,000		$2,500		$2,500		$2,500		$2,500		$2,500		$2,500		$3,
Coinsurance =>	100%		100%		100%		100%		100%		100%		100%		100%		10
Copays =>	30		30		45		45		45		15		15		15		1
OOP Maximum =>	$7,900		$7,900		$7,900		$7,900		$7,900		$8,550		$8,550		$8,550		$9,
Pediatric Dental (Yes/No) =>	Yes		Yes		Yes		Yes		Yes		Yes		Yes		Yes		Y
Age Band	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco
0 - 14	$383.72	$383.72	$370.65	$370.65	$339.68	$339.68	$373.67	$373.67	$360.94	$360.94	$347.10	$347.10	$381.83	$381.83	$368.83	$368.83	$341.52
15	$417.83	$417.83	$403.60	$403.60	$369.87	$369.87	$406.89	$406.89	$393.03	$393.03	$377.95	$377.95	$415.78	$415.78	$401.61	$401.61	$371.88
16	$430.87	$430.87	$416.19	$416.19	$381.41	$381.41	$419.59	$419.59	$405.29	$405.29	$389.75	$389.75	$428.75	$428.75	$414.15	$414.15	$383.48
17	$443.92	$443.92	$428.79	$428.79	$392.96	$392.96	$432.29	$432.29	$417.56	$417.56	$401.54	$401.54	$441.73	$441.73	$426.69	$426.69	$395.09
18	$457.96	$457.96	$442.36	$442.36	$405.39	$405.39	$445.96	$445.96	$430.77	$430.77	$414.25	$414.25	$455.71	$455.71	$440.18	$440.18	$407.59
19	$472.01	$472.01	$455.92	$455.92	$417.82	$417.82	$459.64	$459.64	$443.98	$443.98	$426.95	$426.95	$469.68	$469.68	$453.68	$453.68	$420.09
20	$486.55	$486.55	$469.97	$469.97	$430.70	$430.70	$473.81	$473.81	$457.67	$457.67	$440.11	$440.11	$484.16	$484.16	$467.67	$467.67	$433.04
21	$501.60	$501.60	$484.51	$484.51	$444.02	$444.02	$488.46	$488.46	$471.82	$471.82	$453.72	$453.72	$499.13	$499.13	$482.13	$482.13	$446.43
22	$501.60	$501.60	$484.51	$484.51	$444.02	$444.02	$488.46	$488.46	$471.82	$471.82	$453.72	$453.72	$499.13	$499.13	$482.13	$482.13	$446.43
23	$501.60	$501.60	$484.51	$484.51	$444.02	$444.02	$488.46	$488.46	$471.82	$471.82	$453.72	$453.72	$499.13	$499.13	$482.13	$482.13	$446.43
24	$501.60	$501.60	$484.51	$484.51	$444.02	$444.02	$488.46	$488.46	$471.82	$471.82	$453.72	$453.72	$499.13	$499.13	$482.13	$482.13	$446.43
25	$503.61	$503.61	$486.45	$486.45	$445.80	$445.80	$490.41	$490.41	$473.71	$473.71	$455.53	$455.53	$501.13	$501.13	$484.06	$484.06	$448.22
26	$513.64	$513.64	$496.14	$496.14	$454.68	$454.68	$500.18	$500.18	$483.14	$483.14	$464.61	$464.61	$511.11	$511.11	$493.70	$493.70	$457.14
27	$525.68	$525.68	$507.77	$507.77	$465.33	$465.33	$511.91	$511.91	$494.47	$494.47	$475.50	$475.50	$523.09	$523.09	$505.27	$505.27	$467.86
28	$545.24	$545.24	$526.66	$526.66	$482.65	$482.65	$530.96	$530.96	$512.87	$512.87	$493.19	$493.19	$542.55	$542.55	$524.08	$524.08	$485.27
29	$561.29	$561.29	$542.17	$542.17	$496.86	$496.86	$546.59	$546.59	$527.97	$527.97	$507.71	$507.71	$558.53	$558.53	$539.50	$539.50	$499.56
30	$569.32	$569.32	$549.92	$549.92	$503.96	$503.96	$554.40	$554.40	$535.52	$535.52	$514.97	$514.97	$566.51	$566.51	$547.22	$547.22	$506.70
31	$581.35	$581.35	$561.55	$561.55	$514.62	$514.62	$566.13	$566.13	$546.84	$546.84	$525.86	$525.86	$578.49	$578.49	$558.79	$558.79	$517.41
32	$593.39	$593.39	$573.18	$573.18	$525.28	$525.28	$577.85	$577.85	$558.16	$558.16	$536.75	$536.75	$590.47	$590.47	$570.36	$570.36	$528.13
33	$600.92	$600.92	$580.44	$580.44	$531.94	$531.94	$585.18	$585.18	$565.24	$565.24	$543.56	$543.56	$597.96	$597.96	$577.59	$577.59	$534.82
34	$608.94	$608.94	$588.20	$588.20	$539.04	$539.04	$592.99	$592.99	$572.79	$572.79	$550.82	$550.82	$605.94	$605.94	$585.31	$585.31	$541.97
35	$612.96	$612.96	$592.07	$592.07	$542.59	$542.59	$596.90	$596.90	$576.56	$576.56	$554.45	$554.45	$609.94	$609.94	$589.16	$589.16	$545.54
36	$616.97	$616.97	$595.95	$595.95	$546.14	$546.14	$600.81	$600.81	$580.34	$580.34	$558.08	$558.08	$613.93	$613.93	$593.02	$593.02	$549.11
37	$620.98	$620.98	$599.82	$599.82	$549.70	$549.70	$604.71	$604.71	$584.11	$584.11	$561.71	$561.71	$617.92	$617.92	$596.88	$596.88	$552.68
38	$624.99	$624.99	$603.70	$603.70	$553.25	$553.25	$608.62	$608.62	$587.89	$587.89	$565.34	$565.34	$621.92	$621.92	$600.73	$600.73	$556.25
39	$633.02	$633.02	$611.45	$611.45	$560.35	$560.35	$616.44	$616.44	$595.44	$595.44	$572.59	$572.59	$629.90	$629.90	$608.45	$608.45	$563.39
40	$641.04	$641.04	$619.20	$619.20	$567.46	$567.46	$624.25	$624.25	$602.99	$602.99	$579.85	$579.85	$637.89	$637.89	$616.16	$616.16	$570.54
41	$653.08	$653.08	$630.83	$630.83	$578.11	$578.11	$635.97	$635.97	$614.31	$614.31	$590.74	$590.74	$649.87	$649.87	$627.73	$627.73	$581.25
42	$664.62	$664.62	$641.98	$641.98	$588.33	$588.33	$647.21	$647.21	$625.16	$625.16	$601.18	$601.18	$661.35	$661.35	$638.82	$638.82	$591.52
43	$680.67	$680.67	$657.48	$657.48	$602.54	$602.54	$662.84	$662.84	$640.26	$640.26	$615.70	$615.70	$677.32	$677.32	$654.25	$654.25	$605.81
44	$700.74	$700.74	$676.86	$676.86	$620.30	$620.30	$682.38	$682.38	$659.13	$659.13	$633.85	$633.85	$697.28	$697.28	$673.54	$673.54	$623.66
45	$724.31	$724.31	$699.63	$699.63	$641.16	$641.16	$705.34	$705.34	$681.31	$681.31	$655.17	$655.17	$720.74	$720.74	$696.20	$696.20	$644.64
46	$752.40	$752.40	$726.77	$726.77	$666.03	$666.03	$732.69	$732.69	$707.73	$707.73	$680.58	$680.58	$748.70	$748.70	$723.20	$723.20	$669.65
47	$784.00	$784.00	$757.29	$757.29	$694.00	$694.00	$763.46	$763.46	$737.45	$737.45	$709.16	$709.16	$780.14	$780.14	$753.57	$753.57	$697.77
48	$820.12	$820.12	$792.17	$792.17	$725.97	$725.97	$798.63	$798.63	$771.43	$771.43	$741.83	$741.83	$816.08	$816.08	$788.28	$788.28	$729.91
49	$855.73	$855.73	$826.57	$826.57	$757.50	$757.50	$833.31	$833.31	$804.92	$804.92	$774.05	$774.05	$851.52	$851.52	$822.51	$822.51	$761.61
50	$895.86	$895.86	$865.33	$865.33	$793.02	$793.02	$872.39	$872.39	$842.67	$842.67	$810.34	$810.34	$891.45	$891.45	$861.08	$861.08	$797.32
51	$935.48	$935.48	$903.61	$903.61	$828.10	$828.10	$910.98	$910.98	$879.94	$879.94	$846.19	$846.19	$930.88	$930.88	$899.17	$899.17	$832.59
52	$979.12	$979.12	$945.76	$945.76	$866.73	$866.73	$953.47	$953.47	$920.99	$920.99	$885.66	$885.66	$974.30	$974.30	$941.12	$941.12	$871.43
53	$1,023.26	$1,023.26	$988.40	$988.40	$905.80	$905.80	$996.46	$996.46	$962.51	$962.51	$925.59	$925.59	$1,018.23	$1,018.23	$983.55	$983.55	$910.72
54	$1,070.92	$1,070.92	$1,034.43	$1,034.43	$947.98	$947.98	$1,042.86	$1,042.86	$1,007.34	$1,007.34	$968.69	$968.69	$1,065.64	$1,065.64	$1,029.35	$1,029.35	$953.13
55	$1,118.57	$1,118.57	$1,080.46	$1,080.46	$990.16	$990.16	$1,089.27	$1,089.27	$1,052.16	$1,052.16	$1,011.80	$1,011.80	$1,113.06	$1,113.06	$1,075.15	$1,075.15	$995.54
56	$1,170.23	$1,170.23	$1,130.36	$1,130.36	$1,035.90	$1,035.90	$1,139.58	$1,139.58	$1,100.76	$1,100.76	$1,058.53	$1,058.53	$1,164.47	$1,164.47	$1,124.81	$1,124.81	$1,041.52
57	$1,222.40	$1,222.40	$1,180.75	$1,180.75	$1,082.08	$1,082.08	$1,190.38	$1,190.38	$1,149.83	$1,149.83	$1,105.72	$1,105.72	$1,216.38	$1,216.38	$1,174.95	$1,174.95	$1,087.95
58	$1,278.08	$1,278.08	$1,234.53	$1,234.53	$1,131.36	$1,131.36	$1,244.60	$1,244.60	$1,202.20	$1,202.20	$1,156.08	$1,156.08	$1,271.78	$1,271.78	$1,228.47	$1,228.47	$1,137.50
59	$1,305.66	$1,305.66	$1,261.18	$1,261.18	$1,155.78	$1,155.78	$1,271.46	$1,271.46	$1,228.15	$1,228.15	$1,181.03	$1,181.03	$1,299.24	$1,299.24	$1,254.98	$1,254.98	$1,162.06
60	$1,361.34	$1,361.34	$1,314.96	$1,314.96	$1,205.07	$1,205.07	$1,325.68	$1,325.68	$1,280.52	$1,280.52	$1,231.40	$1,231.40	$1,354.64	$1,354.64	$1,308.50	$1,308.50	$1,211.61
61	$1,409.50	$1,409.50	$1,361.47	$1,361.47	$1,247.70	$1,247.70	$1,372.57	$1,372.57	$1,325.81	$1,325.81	$1,274.95	$1,274.95	$1,402.56	$1,402.56	$1,354.79	$1,354.79	$1,254.47
62	$1,441.10	$1,441.10	$1,392.00	$1,392.00	$1,275.67	$1,275.67	$1,403.35	$1,403.35	$1,355.54	$1,355.54	$1,303.54	$1,303.54	$1,434.00	$1,434.00	$1,385.16	$1,385.16	$1,282.59
63	$1,480.72	$1,480.72	$1,430.27	$1,430.27	$1,310.75	$1,310.75	$1,441.93	$1,441.93	$1,392.81	$1,392.81	$1,339.38	$1,339.38	$1,473.43	$1,473.43	$1,423.25	$1,423.25	$1,317.86
64+	$1,504.80	$1,504.80	$1,453.53	$1,453.53	$1,332.06	$1,332.06	$1,465.38	$1,465.38	$1,415.46	$1,415.46	$1,361.16	$1,361.16	$1,497.39	$1,497.39	$1,446.39	$1,446.39	$1,339.29

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

HIOS Plan ID (On Exchange)=>	/A	N/A		N/A		N/A		N/A		N/A		N/A		N/A		N/A	
HIOS Plan ID (Off Exchange)=>	.0250018	79962PA0250018		79962PA0250018		79962PA0250019		79962PA0250019		79962PA0250019		79962PA0250024		79962PA0250024		79962PA0250024	
Plan Marketing Name =>	0 100/80 Gold	PPO Blue $3000 100/80 Gold		PPO Blue $3000 100/80 Gold		PPO Blue $3500 100/80 Gold		PPO Blue $3500 100/80 Gold		PPO Blue $3500 100/80 Gold		PPO Blue $0 100/80 Silver		PPO Blue $0 100/80 Silver		PPO Blue $0 100/80 Silver	
Form # =>	PO-SM-2024	CERT-HBG-PPO-SM-2024		CERT-HBG-PPO-SM-2024		CERT-HBG-PPO-SM-2024		CERT-HBG-PPO-SM-2024		CERT-HBG-PPO-SM-2024		CERT-HBG-PPO-SM-2024		CERT-HBG-PPO-SM-2024		CERT-HBG-PPO-SM-2024	
Rating Area =>	a 6	Area 7		Area 9		Area 6		Area 7		Area 9		Area 6		Area 7		Area 9	
Network =>	F	F		F		F		F		F		F		F		F	
Metal =>	old	Gold		Gold		Gold		Gold		Gold		Silver		Silver		Silver	
Deductible =>	000	$3,000		$3,000		$3,500		$3,500		$3,500		$0		$0		$0	
Coinsurance =>	0%	100%		100%		100%		100%		100%		100%		100%		100%	
Copays =>	5	15		15		45		45		45		60		60		60	
OOP Maximum =>	100	$9,100		$9,100		$7,900		$7,900		$7,900		$9,450		$9,450		$9,450	
Pediatric Dental (Yes/No) =>	es	Yes		Yes		Yes		Yes		Yes		Yes		Yes		Yes	
Age Band	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco
0 - 14	$341.52	$375.71	$375.71	$362.90	$362.90	$328.49	$328.49	$361.37	$361.37	$349.05	$349.05	$371.64	$371.64	$408.83	$408.83	$394.91	$394.91
15	$371.88	$409.10	$409.10	$395.16	$395.16	$357.69	$357.69	$393.49	$393.49	$380.08	$380.08	$404.67	$404.67	$445.17	$445.17	$430.01	$430.01
16	$383.48	$421.87	$421.87	$407.49	$407.49	$368.85	$368.85	$405.77	$405.77	$391.94	$391.94	$417.30	$417.30	$459.07	$459.07	$443.43	$443.43
17	$395.09	$434.64	$434.64	$419.83	$419.83	$380.02	$380.02	$418.06	$418.06	$403.81	$403.81	$429.93	$429.93	$472.96	$472.96	$456.85	$456.85
18	$407.59	$448.39	$448.39	$433.11	$433.11	$392.04	$392.04	$431.28	$431.28	$416.58	$416.58	$443.54	$443.54	$487.93	$487.93	$471.31	$471.31
19	$420.09	$462.14	$462.14	$446.39	$446.39	$404.07	$404.07	$444.51	$444.51	$429.36	$429.36	$457.14	$457.14	$502.89	$502.89	$485.76	$485.76
20	$433.04	$476.39	$476.39	$460.15	$460.15	$416.52	$416.52	$458.21	$458.21	$442.59	$442.59	$471.23	$471.23	$518.39	$518.39	$500.73	$500.73
21	$446.43	$491.12	$491.12	$474.38	$474.38	$429.40	$429.40	$472.38	$472.38	$456.28	$456.28	$485.80	$485.80	$534.42	$534.42	$516.22	$516.22
22	$446.43	$491.12	$491.12	$474.38	$474.38	$429.40	$429.40	$472.38	$472.38	$456.28	$456.28	$485.80	$485.80	$534.42	$534.42	$516.22	$516.22
23	$446.43	$491.12	$491.12	$474.38	$474.38	$429.40	$429.40	$472.38	$472.38	$456.28	$456.28	$485.80	$485.80	$534.42	$534.42	$516.22	$516.22
24	$446.43	$491.12	$491.12	$474.38	$474.38	$429.40	$429.40	$472.38	$472.38	$456.28	$456.28	$485.80	$485.80	$534.42	$534.42	$516.22	$516.22
25	$448.22	$493.08	$493.08	$476.28	$476.28	$431.12	$431.12	$474.27	$474.27	$458.11	$458.11	$487.74	$487.74	$536.56	$536.56	$518.28	$518.28
26	$457.14	$502.91	$502.91	$485.77	$485.77	$439.71	$439.71	$483.72	$483.72	$467.23	$467.23	$497.46	$497.46	$547.25	$547.25	$528.61	$528.61
27	$467.86	$514.69	$514.69	$497.15	$497.15	$450.01	$450.01	$495.05	$495.05	$478.18	$478.18	$509.12	$509.12	$560.07	$560.07	$541.00	$541.00
28	$485.27	$533.85	$533.85	$515.65	$515.65	$466.76	$466.76	$513.48	$513.48	$495.98	$495.98	$528.06	$528.06	$580.91	$580.91	$561.13	$561.13
29	$499.56	$549.56	$549.56	$530.83	$530.83	$480.50	$480.50	$528.59	$528.59	$510.58	$510.58	$543.61	$543.61	$598.02	$598.02	$577.65	$577.65
30	$506.70	$557.42	$557.42	$538.42	$538.42	$487.37	$487.37	$536.15	$536.15	$517.88	$517.88	$551.38	$551.38	$606.57	$606.57	$585.91	$585.91
31	$517.41	$569.21	$569.21	$549.81	$549.81	$497.67	$497.67	$547.49	$547.49	$528.83	$528.83	$563.04	$563.04	$619.39	$619.39	$598.30	$598.30
32	$528.13	$580.99	$580.99	$561.19	$561.19	$507.98	$507.98	$558.83	$558.83	$539.78	$539.78	$574.70	$574.70	$632.22	$632.22	$610.69	$610.69
33	$534.82	$588.36	$588.36	$568.31	$568.31	$514.42	$514.42	$565.91	$565.91	$546.62	$546.62	$581.99	$581.99	$640.24	$640.24	$618.43	$618.43
34	$541.97	$596.22	$596.22	$575.90	$575.90	$521.29	$521.29	$573.47	$573.47	$553.92	$553.92	$589.76	$589.76	$648.79	$648.79	$626.69	$626.69
35	$545.54	$600.15	$600.15	$579.69	$579.69	$524.73	$524.73	$577.25	$577.25	$557.57	$557.57	$593.65	$593.65	$653.06	$653.06	$630.82	$630.82
36	$549.11	$604.08	$604.08	$583.49	$583.49	$528.16	$528.16	$581.03	$581.03	$561.22	$561.22	$597.53	$597.53	$657.34	$657.34	$634.95	$634.95
37	$552.68	$608.01	$608.01	$587.28	$587.28	$531.60	$531.60	$584.81	$584.81	$564.87	$564.87	$601.42	$601.42	$661.61	$661.61	$639.08	$639.08
38	$556.25	$611.94	$611.94	$591.08	$591.08	$535.03	$535.03	$588.59	$588.59	$568.52	$568.52	$605.31	$605.31	$665.89	$665.89	$643.21	$643.21
39	$563.39	$619.79	$619.79	$598.67	$598.67	$541.90	$541.90	$596.14	$596.14	$575.83	$575.83	$613.08	$613.08	$674.44	$674.44	$651.47	$651.47
40	$570.54	$627.65	$627.65	$606.26	$606.26	$548.77	$548.77	$603.70	$603.70	$583.13	$583.13	$620.85	$620.85	$682.99	$682.99	$659.73	$659.73
41	$581.25	$639.44	$639.44	$617.64	$617.64	$559.08	$559.08	$615.04	$615.04	$594.08	$594.08	$632.51	$632.51	$695.81	$695.81	$672.12	$672.12
42	$591.52	$650.73	$650.73	$628.55	$628.55	$568.96	$568.96	$625.90	$625.90	$604.57	$604.57	$643.69	$643.69	$708.11	$708.11	$683.99	$683.99
43	$605.81	$666.45	$666.45	$643.73	$643.73	$582.70	$582.70	$641.02	$641.02	$619.17	$619.17	$659.23	$659.23	$725.21	$725.21	$700.51	$700.51
44	$623.66	$686.09	$686.09	$662.71	$662.71	$599.87	$599.87	$659.91	$659.91	$637.42	$637.42	$678.66	$678.66	$746.58	$746.58	$721.16	$721.16
45	$644.64	$709.18	$709.18	$685.00	$685.00	$620.05	$620.05	$682.12	$682.12	$658.87	$658.87	$701.50	$701.50	$771.70	$771.70	$745.42	$745.42
46	$669.65	$736.68	$736.68	$711.57	$711.57	$644.10	$644.10	$708.57	$708.57	$684.42	$684.42	$728.70	$728.70	$801.63	$801.63	$774.33	$774.33
47	$697.77	$767.62	$767.62	$741.46	$741.46	$671.15	$671.15	$738.33	$738.33	$713.17	$713.17	$759.31	$759.31	$835.30	$835.30	$806.85	$806.85
48	$729.91	$802.98	$802.98	$775.61	$775.61	$702.07	$702.07	$772.34	$772.34	$746.02	$746.02	$794.28	$794.28	$873.78	$873.78	$844.02	$844.02
49	$761.61	$837.85	$837.85	$809.29	$809.29	$732.56	$732.56	$805.88	$805.88	$778.41	$778.41	$828.77	$828.77	$911.72	$911.72	$880.67	$880.67
50	$797.32	$877.14	$877.14	$847.24	$847.24	$766.91	$766.91	$843.67	$843.67	$814.92	$814.92	$867.64	$867.64	$954.47	$954.47	$921.97	$921.97
51	$832.59	$915.94	$915.94	$884.72	$884.72	$800.83	$800.83	$880.99	$880.99	$850.96	$850.96	$906.02	$906.02	$996.69	$996.69	$962.75	$962.75
52	$871.43	$958.67	$958.67	$925.99	$925.99	$838.19	$838.19	$922.09	$922.09	$890.66	$890.66	$948.28	$948.28	$1,043.19	$1,043.19	$1,007.66	$1,007.66
53	$910.72	$1,001.88	$1,001.88	$967.74	$967.74	$875.98	$875.98	$963.66	$963.66	$930.81	$930.81	$991.03	$991.03	$1,090.22	$1,090.22	$1,053.09	$1,053.09
54	$953.13	$1,048.54	$1,048.54	$1,012.80	$1,012.80	$916.77	$916.77	$1,008.53	$1,008.53	$974.16	$974.16	$1,037.18	$1,037.18	$1,140.99	$1,140.99	$1,102.13	$1,102.13
55	$995.54	$1,095.20	$1,095.20	$1,057.87	$1,057.87	$957.56	$957.56	$1,053.41	$1,053.41	$1,017.50	$1,017.50	$1,083.33	$1,083.33	$1,191.76	$1,191.76	$1,151.17	$1,151.17
56	$1,041.52	$1,145.78	$1,145.78	$1,106.73	$1,106.73	$1,001.79	$1,001.79	$1,102.06	$1,102.06	$1,064.50	$1,064.50	$1,133.37	$1,133.37	$1,246.80	$1,246.80	$1,204.34	$1,204.34
57	$1,087.95	$1,196.86	$1,196.86	$1,156.06	$1,156.06	$1,046.45	$1,046.45	$1,151.19	$1,151.19	$1,111.95	$1,111.95	$1,183.89	$1,183.89	$1,302.38	$1,302.38	$1,258.03	$1,258.03
58	$1,137.50	$1,251.37	$1,251.37	$1,208.72	$1,208.72	$1,094.11	$1,094.11	$1,203.62	$1,203.62	$1,162.60	$1,162.60	$1,237.82	$1,237.82	$1,361.70	$1,361.70	$1,315.33	$1,315.33
59	$1,162.06	$1,278.39	$1,278.39	$1,234.81	$1,234.81	$1,117.73	$1,117.73	$1,229.61	$1,229.61	$1,187.70	$1,187.70	$1,264.54	$1,264.54	$1,391.10	$1,391.10	$1,343.72	$1,343.72
60	$1,211.61	$1,332.90	$1,332.90	$1,287.47	$1,287.47	$1,165.39	$1,165.39	$1,282.04	$1,282.04	$1,238.34	$1,238.34	$1,318.46	$1,318.46	$1,450.42	$1,450.42	$1,401.02	$1,401.02
61	$1,254.47	$1,380.05	$1,380.05	$1,333.01	$1,333.01	$1,206.61	$1,206.61	$1,327.39	$1,327.39	$1,282.15	$1,282.15	$1,365.10	$1,365.10	$1,501.72	$1,501.72	$1,450.58	$1,450.58
62	$1,282.59	$1,410.99	$1,410.99	$1,362.89	$1,362.89	$1,233.67	$1,233.67	$1,357.15	$1,357.15	$1,310.89	$1,310.89	$1,395.70	$1,395.70	$1,535.39	$1,535.39	$1,483.10	$1,483.10
63	$1,317.86	$1,449.79	$1,449.79	$1,400.37	$1,400.37	$1,267.59	$1,267.59	$1,394.47	$1,394.47	$1,346.94	$1,346.94	$1,434.08	$1,434.08	$1,577.61	$1,577.61	$1,523.88	$1,523.88
64+	$1,339.29	$1,473.36	$1,473.36	$1,423.14	$1,423.14	$1,288.20	$1,288.20	$1,417.14	$1,417.14	$1,368.84	$1,368.84	$1,457.40	$1,457.40	$1,603.26	$1,603.26	$1,548.66	$1,548.66

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

HIOS Plan ID (On Exchange)=>	N/A		N/A		N/A		N/A		N/A		N/A		N/A		N/A		N/A		N/A	
HIOS Plan ID (Off Exchange)=>	79962PA0250020		79962PA0250020		79962PA0250020		79962PA0250022		79962PA0250022		79962PA0250022		79962PA0250004		79962PA0250004		79962PA0250004		79962PA0250009	
Plan Marketing Name =>	PPO Blue $4000 100/80 Silver		PPO Blue $4000 100/80 Silver		PPO Blue $4000 100/80 Silver		PPO Blue $5000 100/80 Silver		PPO Blue $5000 100/80 Silver		O Blue $5000 100/80 Si		PO Blue $1000 80/60 Go		O Blue $1000 80/60 Go		O Blue $1000 80/60 Go		O Blue $1750 90/70 Go	
Form # =>	CERT-HBG-PPO-SM-2024		CERT-HBG-PPO-SM-2024		CERT-HBG-PPO-SM-2024		CERT-HBG-PPO-SM-2024		CERT-HBG-PPO-SM-2024		ERT-HBG-PPO-SM-202		ERT-HBG-PPO-SM-202		ERT-HBG-PPO-SM-202		ERT-HBG-PPO-SM-202		ERT-HBG-PPO-SM-202	
Rating Area =>	Area 6		Area 7		Area 9		Area 6		Area 7		Area 9		Area 6		Area 7		Area 9		Area 6	
Network =>	F		F		F		F		F		F		F		F		F		F	
Metal =>	Silver		Silver		Silver		Silver		Silver		Silver		Gold		Gold		Gold		Gold	
Deductible =>	$4,000		$4,000		$4,000		$5,000		$5,000		5000		1000		1000		1000		1750	
Coinsurance =>	100%		100%		100%		100%		100%		1		0.8		0.8		0.8		0.9	
Copays =>	40		40		40		40		40		40		60		60		60		45	
OOP Maximum =>	$9,100		$9,100		$9,100		$9,100		$9,100		9100		6900		6900		6900		7900	
Pediatric Dental (Yes/No) =>	Yes		Yes		Yes		Yes		Yes		Yes		Yes		Yes		Yes		Yes	
Age Band	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacc	Tobacco	Non-Tobacc	Tobacco	Non-Tobacc	Tobacco	Non-Tobacc	Tobacco	Non-Tobacc	Tobacco
0 - 14	$305.52	$305.52	$336.10	$336.10	$324.64	$324.64	$293.24	$293.24	$322.59	$322.59	$311.60	$311.60	$329.42	$329.42	$362.40	$362.40	$350.05	$350.05	$333.75	$333.75
15	$332.68	$332.68	$365.97	$365.97	$353.50	$353.50	$319.31	$319.31	$351.27	$351.27	$339.30	$339.30	$358.71	$358.71	$394.61	$394.61	$381.16	$381.16	$363.42	$363.42
16	$343.06	$343.06	$377.39	$377.39	$364.53	$364.53	$329.27	$329.27	$362.23	$362.23	$349.89	$349.89	$369.90	$369.90	$406.93	$406.93	$393.06	$393.06	$374.76	$374.76
17	$353.44	$353.44	$388.82	$388.82	$375.57	$375.57	$339.24	$339.24	$373.20	$373.20	$360.48	$360.48	$381.10	$381.10	$419.24	$419.24	$404.96	$404.96	$386.11	$386.11
18	$364.62	$364.62	$401.12	$401.12	$387.45	$387.45	$349.97	$349.97	$385.00	$385.00	$371.88	$371.88	$393.16	$393.16	$432.51	$432.51	$417.77	$417.77	$398.32	$398.32
19	$375.81	$375.81	$413.42	$413.42	$399.33	$399.33	$360.70	$360.70	$396.81	$396.81	$383.29	$383.29	$405.21	$405.21	$445.77	$445.77	$430.58	$430.58	$410.54	$410.54
20	$387.39	$387.39	$426.16	$426.16	$411.64	$411.64	$371.82	$371.82	$409.04	$409.04	$395.10	$395.10	$417.70	$417.70	$459.51	$459.51	$443.85	$443.85	$423.19	$423.19
21	$399.37	$399.37	$439.34	$439.34	$424.37	$424.37	$383.32	$383.32	$421.69	$421.69	$407.32	$407.32	$430.62	$430.62	$473.72	$473.72	$457.58	$457.58	$436.28	$436.28
22	$399.37	$399.37	$439.34	$439.34	$424.37	$424.37	$383.32	$383.32	$421.69	$421.69	$407.32	$407.32	$430.62	$430.62	$473.72	$473.72	$457.58	$457.58	$436.28	$436.28
23	$399.37	$399.37	$439.34	$439.34	$424.37	$424.37	$383.32	$383.32	$421.69	$421.69	$407.32	$407.32	$430.62	$430.62	$473.72	$473.72	$457.58	$457.58	$436.28	$436.28
24	$399.37	$399.37	$439.34	$439.34	$424.37	$424.37	$383.32	$383.32	$421.69	$421.69	$407.32	$407.32	$430.62	$430.62	$473.72	$473.72	$457.58	$457.58	$436.28	$436.28
25	$400.97	$400.97	$441.10	$441.10	$426.07	$426.07	$384.85	$384.85	$423.38	$423.38	$408.95	$408.95	$432.34	$432.34	$475.61	$475.61	$459.41	$459.41	$438.03	$438.03
26	$408.95	$408.95	$449.88	$449.88	$434.55	$434.55	$392.52	$392.52	$431.81	$431.81	$417.10	$417.10	$440.95	$440.95	$485.09	$485.09	$468.56	$468.56	$446.75	$446.75
27	$418.54	$418.54	$460.43	$460.43	$444.74	$444.74	$401.72	$401.72	$441.93	$441.93	$426.87	$426.87	$451.29	$451.29	$496.46	$496.46	$479.54	$479.54	$457.22	$457.22
28	$434.12	$434.12	$477.56	$477.56	$461.29	$461.29	$416.67	$416.67	$458.38	$458.38	$442.76	$442.76	$468.08	$468.08	$514.93	$514.93	$497.39	$497.39	$474.24	$474.24
29	$446.90	$446.90	$491.62	$491.62	$474.87	$474.87	$428.94	$428.94	$471.87	$471.87	$455.79	$455.79	$481.86	$481.86	$530.09	$530.09	$512.03	$512.03	$488.20	$488.20
30	$453.28	$453.28	$498.65	$498.65	$481.66	$481.66	$435.07	$435.07	$478.62	$478.62	$462.31	$462.31	$488.75	$488.75	$537.67	$537.67	$519.35	$519.35	$495.18	$495.18
31	$462.87	$462.87	$509.20	$509.20	$491.84	$491.84	$444.27	$444.27	$488.74	$488.74	$472.08	$472.08	$499.09	$499.09	$549.04	$549.04	$530.34	$530.34	$505.65	$505.65
32	$472.45	$472.45	$519.74	$519.74	$502.03	$502.03	$453.47	$453.47	$498.86	$498.86	$481.86	$481.86	$509.42	$509.42	$560.41	$560.41	$541.32	$541.32	$516.12	$516.12
33	$478.45	$478.45	$526.33	$526.33	$508.40	$508.40	$459.22	$459.22	$505.18	$505.18	$487.97	$487.97	$515.88	$515.88	$567.52	$567.52	$548.18	$548.18	$522.66	$522.66
34	$484.84	$484.84	$533.36	$533.36	$515.19	$515.19	$465.35	$465.35	$511.93	$511.93	$494.49	$494.49	$522.77	$522.77	$575.10	$575.10	$555.50	$555.50	$529.64	$529.64
35	$488.03	$488.03	$536.87	$536.87	$518.58	$518.58	$468.42	$468.42	$515.31	$515.31	$497.75	$497.75	$526.22	$526.22	$578.89	$578.89	$559.16	$559.16	$533.13	$533.13
36	$491.23	$491.23	$540.39	$540.39	$521.98	$521.98	$471.48	$471.48	$518.68	$518.68	$501.00	$501.00	$529.66	$529.66	$582.68	$582.68	$562.82	$562.82	$536.62	$536.62
37	$494.42	$494.42	$543.90	$543.90	$525.37	$525.37	$474.55	$474.55	$522.05	$522.05	$504.26	$504.26	$533.11	$533.11	$586.47	$586.47	$566.48	$566.48	$540.11	$540.11
38	$497.62	$497.62	$547.42	$547.42	$528.77	$528.77	$477.62	$477.62	$525.43	$525.43	$507.52	$507.52	$536.55	$536.55	$590.26	$590.26	$570.14	$570.14	$543.60	$543.60
39	$504.00	$504.00	$554.45	$554.45	$535.55	$535.55	$483.75	$483.75	$532.17	$532.17	$514.04	$514.04	$543.44	$543.44	$597.83	$597.83	$577.47	$577.47	$550.59	$550.59
40	$510.39	$510.39	$561.48	$561.48	$542.34	$542.34	$489.88	$489.88	$538.92	$538.92	$520.55	$520.55	$550.33	$550.33	$605.41	$605.41	$584.79	$584.79	$557.57	$557.57
41	$519.98	$519.98	$572.02	$572.02	$552.53	$552.53	$499.08	$499.08	$549.04	$549.04	$530.33	$530.33	$560.67	$560.67	$616.78	$616.78	$595.77	$595.77	$568.04	$568.04
42	$529.17	$529.17	$582.13	$582.13	$562.29	$562.29	$507.90	$507.90	$558.74	$558.74	$539.70	$539.70	$570.57	$570.57	$627.68	$627.68	$606.29	$606.29	$578.07	$578.07
43	$541.95	$541.95	$596.18	$596.18	$575.87	$575.87	$520.17	$520.17	$572.23	$572.23	$552.73	$552.73	$584.35	$584.35	$642.84	$642.84	$620.94	$620.94	$592.03	$592.03
44	$557.92	$557.92	$613.76	$613.76	$592.84	$592.84	$535.50	$535.50	$589.10	$589.10	$569.03	$569.03	$601.58	$601.58	$661.79	$661.79	$639.24	$639.24	$609.48	$609.48
45	$576.69	$576.69	$634.41	$634.41	$612.79	$612.79	$553.51	$553.51	$608.92	$608.92	$588.17	$588.17	$621.82	$621.82	$684.05	$684.05	$660.75	$660.75	$629.99	$629.99
46	$599.06	$599.06	$659.01	$659.01	$636.56	$636.56	$574.98	$574.98	$632.54	$632.54	$610.98	$610.98	$645.93	$645.93	$710.58	$710.58	$686.37	$686.37	$654.42	$654.42
47	$624.22	$624.22	$686.69	$686.69	$663.29	$663.29	$599.13	$599.13	$659.10	$659.10	$636.64	$636.64	$673.06	$673.06	$740.42	$740.42	$715.20	$715.20	$681.91	$681.91
48	$652.97	$652.97	$718.32	$718.32	$693.84	$693.84	$626.73	$626.73	$689.46	$689.46	$665.97	$665.97	$704.06	$704.06	$774.53	$774.53	$748.14	$748.14	$713.32	$713.32
49	$681.33	$681.33	$749.51	$749.51	$723.98	$723.98	$653.94	$653.94	$719.40	$719.40	$694.89	$694.89	$734.64	$734.64	$808.17	$808.17	$780.63	$780.63	$744.29	$744.29
50	$713.27	$713.27	$784.66	$784.66	$757.92	$757.92	$684.61	$684.61	$753.14	$753.14	$727.47	$727.47	$769.09	$769.09	$846.06	$846.06	$817.24	$817.24	$779.20	$779.20
51	$744.83	$744.83	$819.37	$819.37	$791.45	$791.45	$714.89	$714.89	$786.45	$786.45	$759.65	$759.65	$803.11	$803.11	$883.49	$883.49	$853.39	$853.39	$813.66	$813.66
52	$779.57	$779.57	$857.59	$857.59	$828.37	$828.37	$748.24	$748.24	$823.14	$823.14	$795.09	$795.09	$840.57	$840.57	$924.70	$924.70	$893.20	$893.20	$851.62	$851.62
53	$814.71	$814.71	$896.25	$896.25	$865.71	$865.71	$781.97	$781.97	$860.25	$860.25	$830.93	$830.93	$878.46	$878.46	$966.39	$966.39	$933.46	$933.46	$890.01	$890.01
54	$852.65	$852.65	$937.99	$937.99	$906.03	$906.03	$818.39	$818.39	$900.31	$900.31	$869.63	$869.63	$919.37	$919.37	$1,011.39	$1,011.39	$976.93	$976.93	$931.46	$931.46
55	$890.60	$890.60	$979.73	$979.73	$946.35	$946.35	$854.80	$854.80	$940.37	$940.37	$908.32	$908.32	$960.28	$960.28	$1,056.40	$1,056.40	$1,020.40	$1,020.40	$972.90	$972.90
56	$931.73	$931.73	$1,024.98	$1,024.98	$990.06	$990.06	$894.29	$894.29	$983.80	$983.80	$950.28	$950.28	$1,004.64	$1,004.64	$1,105.19	$1,105.19	$1,067.53	$1,067.53	$1,017.84	$1,017.84
57	$973.26	$973.26	$1,070.67	$1,070.67	$1,034.19	$1,034.19	$934.15	$934.15	$1,027.66	$1,027.66	$992.64	$992.64	$1,049.42	$1,049.42	$1,154.46	$1,154.46	$1,115.12	$1,115.12	$1,063.21	$1,063.21
58	$1,017.59	$1,017.59	$1,119.44	$1,119.44	$1,081.29	$1,081.29	$976.70	$976.70	$1,074.47	$1,074.47	$1,037.85	$1,037.85	$1,097.22	$1,097.22	$1,207.04	$1,207.04	$1,165.91	$1,165.91	$1,111.64	$1,111.64
59	$1,039.56	$1,039.56	$1,143.60	$1,143.60	$1,104.64	$1,104.64	$997.78	$997.78	$1,097.66	$1,097.66	$1,060.25	$1,060.25	$1,120.90	$1,120.90	$1,233.09	$1,233.09	$1,191.08	$1,191.08	$1,135.64	$1,135.64
60	$1,083.89	$1,083.89	$1,192.37	$1,192.37	$1,151.74	$1,151.74	$1,040.33	$1,040.33	$1,144.47	$1,144.47	$1,105.47	$1,105.47	$1,168.70	$1,168.70	$1,285.68	$1,285.68	$1,241.87	$1,241.87	$1,184.06	$1,184.06
61	$1,122.23	$1,122.23	$1,234.55	$1,234.55	$1,192.48	$1,192.48	$1,077.13	$1,077.13	$1,184.95	$1,184.95	$1,144.57	$1,144.57	$1,210.04	$1,210.04	$1,331.15	$1,331.15	$1,285.80	$1,285.80	$1,225.95	$1,225.95
62	$1,147.39	$1,147.39	$1,262.22	$1,262.22	$1,219.22	$1,219.22	$1,101.28	$1,101.28	$1,211.52	$1,211.52	$1,170.23	$1,170.23	$1,237.17	$1,237.17	$1,361.00	$1,361.00	$1,314.63	$1,314.63	$1,253.43	$1,253.43
63	$1,178.94	$1,178.94	$1,296.93	$1,296.93	$1,252.74	$1,252.74	$1,131.56	$1,131.56	$1,244.83	$1,244.83	$1,202.41	$1,202.41	$1,271.19	$1,271.19	$1,398.42	$1,398.42	$1,350.78	$1,350.78	$1,287.90	$1,287.90
64+	$1,198.11	$1,198.11	$1,318.02	$1,318.02	$1,273.11	$1,273.11	$1,149.96	$1,149.96	$1,265.07	$1,265.07	$1,221.96	$1,221.96	$1,291.86	$1,291.86	$1,421.16	$1,421.16	$1,372.74	$1,372.74	$1,308.84	$1,308.84

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

HIOS Plan ID (On Exchange)=>	N/A		N/A		N/A		N/A		N/A		N/A		N/A		N/A		N/A		N/A		N/A		N/A	
HIOS Plan ID (Off Exchange)=>	79962PA0250009		79962PA0250009		79962PA0250011		79962PA0250011		79962PA0250011		79962PA0250012		79962PA0250012		79962PA0250012		79962PA0250017		79962PA0250017		79962PA0250017		79962PA0260001	
Plan Marketing Name =>	O Blue $1750 90/70 G		O Blue $1750 90/70 G		O Blue $2000 90/70 G		O Blue $2000 90/70 G		O Blue $2000 90/70 G		O Blue $2000 70/50 Si		O Blue $2000 70/50 Si		O Blue $2000 70/50 Si		O Blue $2600 70/50 Si		O Blue $2600 70/50 Si		O Blue $2600 70/50 Si		e Qualified $1500 100/	
Form # =>	ERT-HBG-PPO-SM-202		ERT-HBG-PPO-SM-202		ERT-HBG-PPO-SM-202		ERT-HBG-PPO-SM-202		ERT-HBG-PPO-SM-202		ERT-HBG-PPO-SM-202		ERT-HBG-PPO-SM-202		ERT-HBG-PPO-SM-202		ERT-HBG-PPO-SM-202		ERT-HBG-PPO-SM-202		ERT-HBG-PPO-SM-202		ERT-HBG-PPO-SM-202	
Rating Area =>	Area 7		Area 9		Area 6		Area 7		Area 9		Area 6		Area 7		Area 9		Area 6		Area 7		Area 9		Area 6	
Network =>	F		F		F		F		F		F		F		F		F		F		F		F	
Metal =>	Gold		Gold		Gold		Gold		Gold		Silver		Silver		Silver		Silver		Silver		Silver		Gold	
Deductible =>	1750		1750		2000		2000		2000		2000		2000		2000		2600		2600		2600		1500	
Coinsurance =>	0.9		0.9		0.9		0.9		0.9		0.7		0.7		0.7		0.7		0.7		0.7		1	
Copays =>	45		45		45		45		45		60		60		60		50		50		50		15	
OOP Maximum =>	7900		7900		7900		7900		7900		9100		9100		9100		9100		9100		9100		3750	
Pediatric Dental (Yes/No) =>	Yes		Yes		Yes		Yes		Yes		Yes		Yes		Yes		Yes		Yes		Yes		Yes	
Age Band	Non-Tobacc	Tobacco	Non-Tobacc	Tobacco	Non-Tobacc	Tobacco	Non-Tobacc	Tobacco	Non-Tobacc	Tobacco	Non-Tobacc	Tobacco	Non-Tobacc	Tobacco	Non-Tobacc	Tobacco	Non-Tobacc	Tobacco	Non-Tobacc	Tobacco	Non-Tobacc	Tobacco	Non-Tobacc	Tobacco
0 - 14	$367.16	$367.16	$354.65	$354.65	$332.16	$332.16	$365.40	$365.40	$352.96	$352.96	$291.61	$291.61	$320.80	$320.80	$309.86	$309.86	$287.73	$287.73	$316.53	$316.53	$305.75	$305.75	$351.60	$351.60
15	$399.80	$399.80	$386.18	$386.18	$361.68	$361.68	$397.88	$397.88	$384.33	$384.33	$317.53	$317.53	$349.31	$349.31	$337.41	$337.41	$313.31	$313.31	$344.67	$344.67	$332.93	$332.93	$382.86	$382.86
16	$412.28	$412.28	$398.23	$398.23	$372.97	$372.97	$410.30	$410.30	$396.33	$396.33	$327.44	$327.44	$360.21	$360.21	$347.94	$347.94	$323.09	$323.09	$355.43	$355.43	$343.32	$343.32	$394.80	$394.80
17	$424.76	$424.76	$410.29	$410.29	$384.26	$384.26	$422.72	$422.72	$408.32	$408.32	$337.35	$337.35	$371.12	$371.12	$358.47	$358.47	$332.87	$332.87	$366.19	$366.19	$353.71	$353.71	$406.75	$406.75
18	$438.19	$438.19	$423.27	$423.27	$396.42	$396.42	$436.09	$436.09	$421.24	$421.24	$348.03	$348.03	$382.86	$382.86	$369.81	$369.81	$343.40	$343.40	$377.77	$377.77	$364.90	$364.90	$419.62	$419.62
19	$451.63	$451.63	$436.25	$436.25	$408.57	$408.57	$449.47	$449.47	$434.16	$434.16	$358.70	$358.70	$394.60	$394.60	$381.15	$381.15	$353.93	$353.93	$389.36	$389.36	$376.09	$376.09	$432.49	$432.49
20	$465.55	$465.55	$449.69	$449.69	$421.16	$421.16	$463.32	$463.32	$447.54	$447.54	$369.75	$369.75	$406.76	$406.76	$392.90	$392.90	$364.84	$364.84	$401.36	$401.36	$387.68	$387.68	$445.82	$445.82
21	$479.95	$479.95	$463.60	$463.60	$434.19	$434.19	$477.65	$477.65	$461.38	$461.38	$381.19	$381.19	$419.34	$419.34	$405.05	$405.05	$376.12	$376.12	$413.77	$413.77	$399.67	$399.67	$459.61	$459.61
22	$479.95	$479.95	$463.60	$463.60	$434.19	$434.19	$477.65	$477.65	$461.38	$461.38	$381.19	$381.19	$419.34	$419.34	$405.05	$405.05	$376.12	$376.12	$413.77	$413.77	$399.67	$399.67	$459.61	$459.61
23	$479.95	$479.95	$463.60	$463.60	$434.19	$434.19	$477.65	$477.65	$461.38	$461.38	$381.19	$381.19	$419.34	$419.34	$405.05	$405.05	$376.12	$376.12	$413.77	$413.77	$399.67	$399.67	$459.61	$459.61
24	$479.95	$479.95	$463.60	$463.60	$434.19	$434.19	$477.65	$477.65	$461.38	$461.38	$381.19	$381.19	$419.34	$419.34	$405.05	$405.05	$376.12	$376.12	$413.77	$413.77	$399.67	$399.67	$459.61	$459.61
25	$481.87	$481.87	$465.45	$465.45	$435.93	$435.93	$479.56	$479.56	$463.23	$463.23	$382.71	$382.71	$421.02	$421.02	$406.67	$406.67	$377.62	$377.62	$415.43	$415.43	$401.27	$401.27	$461.45	$461.45
26	$491.47	$491.47	$474.73	$474.73	$444.61	$444.61	$489.11	$489.11	$472.45	$472.45	$390.34	$390.34	$429.40	$429.40	$414.77	$414.77	$385.15	$385.15	$423.70	$423.70	$409.26	$409.26	$470.64	$470.64
27	$502.99	$502.99	$485.85	$485.85	$455.03	$455.03	$500.58	$500.58	$483.53	$483.53	$399.49	$399.49	$439.47	$439.47	$424.49	$424.49	$394.17	$394.17	$433.63	$433.63	$418.85	$418.85	$481.67	$481.67
28	$521.71	$521.71	$503.93	$503.93	$471.96	$471.96	$519.21	$519.21	$501.52	$501.52	$414.35	$414.35	$455.82	$455.82	$440.29	$440.29	$408.84	$408.84	$449.77	$449.77	$434.44	$434.44	$499.60	$499.60
29	$537.06	$537.06	$518.77	$518.77	$485.86	$485.86	$534.49	$534.49	$516.28	$516.28	$426.55	$426.55	$469.24	$469.24	$453.25	$453.25	$420.88	$420.88	$463.01	$463.01	$447.23	$447.23	$514.30	$514.30
30	$544.74	$544.74	$526.19	$526.19	$492.81	$492.81	$542.13	$542.13	$523.67	$523.67	$432.65	$432.65	$475.95	$475.95	$459.73	$459.73	$426.90	$426.90	$469.63	$469.63	$453.63	$453.63	$521.66	$521.66
31	$556.26	$556.26	$537.31	$537.31	$503.23	$503.23	$553.60	$553.60	$534.74	$534.74	$441.80	$441.80	$486.02	$486.02	$469.45	$469.45	$435.92	$435.92	$479.56	$479.56	$463.22	$463.22	$532.69	$532.69
32	$567.78	$567.78	$548.44	$548.44	$513.65	$513.65	$565.06	$565.06	$545.81	$545.81	$450.95	$450.95	$496.08	$496.08	$479.17	$479.17	$444.95	$444.95	$489.49	$489.49	$472.81	$472.81	$543.72	$543.72
33	$574.98	$574.98	$555.39	$555.39	$520.16	$520.16	$572.22	$572.22	$552.73	$552.73	$456.67	$456.67	$502.37	$502.37	$485.25	$485.25	$450.59	$450.59	$495.70	$495.70	$478.80	$478.80	$550.61	$550.61
34	$582.66	$582.66	$562.81	$562.81	$527.11	$527.11	$579.87	$579.87	$560.12	$560.12	$462.76	$462.76	$509.08	$509.08	$491.73	$491.73	$456.61	$456.61	$502.32	$502.32	$485.20	$485.20	$557.97	$557.97
35	$586.50	$586.50	$566.52	$566.52	$530.58	$530.58	$583.69	$583.69	$563.81	$563.81	$465.81	$465.81	$512.43	$512.43	$494.97	$494.97	$459.62	$459.62	$505.63	$505.63	$488.40	$488.40	$561.64	$561.64
36	$590.34	$590.34	$570.23	$570.23	$534.05	$534.05	$587.51	$587.51	$567.50	$567.50	$468.86	$468.86	$515.79	$515.79	$498.21	$498.21	$462.63	$462.63	$508.94	$508.94	$491.59	$491.59	$565.32	$565.32
37	$594.18	$594.18	$573.94	$573.94	$537.53	$537.53	$591.33	$591.33	$571.19	$571.19	$471.91	$471.91	$519.14	$519.14	$501.45	$501.45	$465.64	$465.64	$512.25	$512.25	$494.79	$494.79	$569.00	$569.00
38	$598.02	$598.02	$577.65	$577.65	$541.00	$541.00	$595.15	$595.15	$574.88	$574.88	$474.96	$474.96	$522.50	$522.50	$504.69	$504.69	$468.65	$468.65	$515.56	$515.56	$497.99	$497.99	$572.67	$572.67
39	$605.70	$605.70	$585.06	$585.06	$547.95	$547.95	$602.79	$602.79	$582.26	$582.26	$481.06	$481.06	$529.21	$529.21	$511.17	$511.17	$474.66	$474.66	$522.18	$522.18	$504.38	$504.38	$580.03	$580.03
40	$613.38	$613.38	$592.48	$592.48	$554.89	$554.89	$610.44	$610.44	$589.64	$589.64	$487.16	$487.16	$535.92	$535.92	$517.65	$517.65	$480.68	$480.68	$528.80	$528.80	$510.78	$510.78	$587.38	$587.38
41	$624.89	$624.89	$603.61	$603.61	$565.32	$565.32	$621.90	$621.90	$600.72	$600.72	$496.31	$496.31	$545.98	$545.98	$527.38	$527.38	$489.71	$489.71	$538.73	$538.73	$520.37	$520.37	$598.41	$598.41
42	$635.93	$635.93	$614.27	$614.27	$575.30	$575.30	$632.89	$632.89	$611.33	$611.33	$505.08	$505.08	$555.63	$555.63	$536.69	$536.69	$498.36	$498.36	$548.25	$548.25	$529.56	$529.56	$608.98	$608.98
43	$651.29	$651.29	$629.11	$629.11	$589.20	$589.20	$648.17	$648.17	$626.09	$626.09	$517.27	$517.27	$569.04	$569.04	$549.65	$549.65	$510.39	$510.39	$561.49	$561.49	$542.35	$542.35	$623.69	$623.69
44	$670.49	$670.49	$647.65	$647.65	$606.56	$606.56	$667.28	$667.28	$644.55	$644.55	$532.52	$532.52	$585.82	$585.82	$565.85	$565.85	$525.44	$525.44	$578.04	$578.04	$558.34	$558.34	$642.08	$642.08
45	$693.05	$693.05	$669.44	$669.44	$626.97	$626.97	$689.73	$689.73	$666.23	$666.23	$550.44	$550.44	$605.53	$605.53	$584.89	$584.89	$543.12	$543.12	$597.48	$597.48	$577.12	$577.12	$663.68	$663.68
46	$719.93	$719.93	$695.40	$695.40	$651.29	$651.29	$716.48	$716.48	$692.07	$692.07	$571.79	$571.79	$629.01	$629.01	$607.58	$607.58	$564.18	$564.18	$620.66	$620.66	$599.51	$599.51	$689.42	$689.42
47	$750.16	$750.16	$724.61	$724.61	$678.64	$678.64	$746.57	$746.57	$721.14	$721.14	$595.80	$595.80	$655.43	$655.43	$633.09	$633.09	$587.88	$587.88	$646.72	$646.72	$624.68	$624.68	$718.37	$718.37
48	$784.72	$784.72	$757.99	$757.99	$709.90	$709.90	$780.96	$780.96	$754.36	$754.36	$623.25	$623.25	$685.62	$685.62	$662.26	$662.26	$614.96	$614.96	$676.51	$676.51	$653.46	$653.46	$751.46	$751.46
49	$818.79	$818.79	$790.90	$790.90	$740.73	$740.73	$814.87	$814.87	$787.11	$787.11	$650.31	$650.31	$715.39	$715.39	$691.02	$691.02	$641.66	$641.66	$705.89	$705.89	$681.84	$681.84	$784.09	$784.09
50	$857.19	$857.19	$827.99	$827.99	$775.46	$775.46	$853.08	$853.08	$824.02	$824.02	$680.81	$680.81	$748.94	$748.94	$723.42	$723.42	$671.75	$671.75	$738.99	$738.99	$713.81	$713.81	$820.86	$820.86
51	$895.11	$895.11	$864.61	$864.61	$809.76	$809.76	$890.82	$890.82	$860.47	$860.47	$710.92	$710.92	$782.07	$782.07	$755.42	$755.42	$701.46	$701.46	$771.68	$771.68	$745.38	$745.38	$857.17	$857.17
52	$936.86	$936.86	$904.95	$904.95	$847.54	$847.54	$932.37	$932.37	$900.61	$900.61	$744.08	$744.08	$818.55	$818.55	$790.66	$790.66	$734.19	$734.19	$807.68	$807.68	$780.16	$780.16	$897.16	$897.16
53	$979.10	$979.10	$945.74	$945.74	$885.75	$885.75	$974.41	$974.41	$941.22	$941.22	$777.63	$777.63	$855.45	$855.45	$826.30	$826.30	$767.28	$767.28	$844.09	$844.09	$815.33	$815.33	$937.60	$937.60
54	$1,024.69	$1,024.69	$989.79	$989.79	$927.00	$927.00	$1,019.78	$1,019.78	$985.05	$985.05	$813.84	$813.84	$895.29	$895.29	$864.78	$864.78	$803.02	$803.02	$883.40	$883.40	$853.30	$853.30	$981.27	$981.27
55	$1,070.29	$1,070.29	$1,033.83	$1,033.83	$968.24	$968.24	$1,065.16	$1,065.16	$1,028.88	$1,028.88	$850.05	$850.05	$935.13	$935.13	$903.26	$903.26	$838.75	$838.75	$922.71	$922.71	$891.26	$891.26	$1,024.93	$1,024.93
56	$1,119.72	$1,119.72	$1,081.58	$1,081.58	$1,012.97	$1,012.97	$1,114.36	$1,114.36	$1,076.40	$1,076.40	$889.32	$889.32	$978.32	$978.32	$944.98	$944.98	$877.49	$877.49	$965.33	$965.33	$932.43	$932.43	$1,072.27	$1,072.27
57	$1,169.64	$1,169.64	$1,129.79	$1,129.79	$1,058.12	$1,058.12	$1,164.03	$1,164.03	$1,124.38	$1,124.38	$928.96	$928.96	$1,021.93	$1,021.93	$987.11	$987.11	$916.60	$916.60	$1,008.36	$1,008.36	$974.00	$974.00	$1,120.07	$1,120.07
58	$1,222.91	$1,222.91	$1,181.25	$1,181.25	$1,106.32	$1,106.32	$1,217.05	$1,217.05	$1,175.60	$1,175.60	$971.27	$971.27	$1,068.48	$1,068.48	$1,032.07	$1,032.07	$958.35	$958.35	$1,054.29	$1,054.29	$1,018.36	$1,018.36	$1,171.09	$1,171.09
59	$1,249.31	$1,249.31	$1,206.75	$1,206.75	$1,130.20	$1,130.20	$1,243.32	$1,243.32	$1,200.97	$1,200.97	$992.24	$992.24	$1,091.54	$1,091.54	$1,054.35	$1,054.35	$979.04	$979.04	$1,077.04	$1,077.04	$1,040.34	$1,040.34	$1,196.36	$1,196.36
60	$1,302.58	$1,302.58	$1,258.21	$1,258.21	$1,178.39	$1,178.39	$1,296.34	$1,296.34	$1,252.19	$1,252.19	$1,034.55	$1,034.55	$1,138.09	$1,138.09	$1,099.31	$1,099.31	$1,020.79	$1,020.79	$1,122.97	$1,122.97	$1,084.70	$1,084.70	$1,247.38	$1,247.38
61	$1,348.66	$1,348.66	$1,302.72	$1,302.72	$1,220.07	$1,220.07	$1,342.20	$1,342.20	$1,296.48	$1,296.48	$1,071.14	$1,071.14	$1,178.35	$1,178.35	$1,138.19	$1,138.19	$1,056.90	$1,056.90	$1,162.69	$1,162.69	$1,123.07	$1,123.07	$1,291.50	$1,291.50
62	$1,378.90	$1,378.90	$1,331.92	$1,331.92	$1,247.43	$1,247.43	$1,372.29	$1,372.29	$1,325.54	$1,325.54	$1,095.16	$1,095.16	$1,204.76	$1,204.76	$1,163.71	$1,163.71	$1,080.59	$1,080.59	$1,188.76	$1,188.76	$1,148.25	$1,148.25	$1,320.46	$1,320.46
63	$1,416.81	$1,416.81	$1,368.55	$1,368.55	$1,281.73	$1,281.73	$1,410.02	$1,410.02	$1,361.99	$1,361.99	$1,125.27	$1,125.27	$1,237.89	$1,237.89	$1,195.71	$1,195.71	$1,110.31	$1,110.31	$1,221.45	$1,221.45	$1,179.83	$1,179.83	$1,356.77	$1,356.77
64+	$1,439.85	$1,439.85	$1,390.80	$1,390.80	$1,302.57	$1,302.57	$1,432.95	$1,432.95	$1,384.14	$1,384.14	$1,143.57	$1,143.57	$1,258.02	$1,258.02	$1,215.15	$1,215.15	$1,128.36	$1,128.36	$1,241.31	$1,241.31	$1,199.01	$1,199.01	$1,378.83	$1,378.83

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

HIOS Plan ID (On Exchange)=>	N/A		N/A		N/A		N/A		N/A		N/A		N/A		N/A		N/A		N/A		N/A		N/A	
HIOS Plan ID (Off Exchange)=>	79962PA0260001		79962PA0260001		79962PA0260002		79962PA0260002		79962PA0260002		79962PA0260003		79962PA0260003		79962PA0260003		79962PA0260004		79962PA0260004		79962PA0260004		79962PA0260007	
Plan Marketing Name =>	e Qualified $1500 100/		e Qualified $1500 100/		lified Embedded $3000		lified Embedded $3000		lified Embedded $3000		lified Embedded $3550		lified Embedded $3550		lified Embedded $3550		ified Embedded $4250		ified Embedded $4250		ified Embedded $4250		alified Embedded $4750	
Form # =>	ERT-HBG-PPO-SM-202		ERT-HBG-PPO-SM-202		ERT-HBG-PPO-SM-202		ERT-HBG-PPO-SM-202		ERT-HBG-PPO-SM-202		ERT-HBG-PPO-SM-202		ERT-HBG-PPO-SM-202		ERT-HBG-PPO-SM-202		ERT-HBG-PPO-SM-202		ERT-HBG-PPO-SM-202		ERT-HBG-PPO-SM-202		ERT-HBG-PPO-SM-202	
Rating Area =>	Area 7		Area 9		Area 6		Area 7		Area 9		Area 6		Area 7		Area 9		Area 6		Area 7		Area 9		Area 6	
Network =>	F		F		F		F		F		F		F		F		F		F		F		F	
Metal =>	Gold		Gold		Silver		Silver		Silver		Silver		Silver		Silver		Silver		Silver		Silver		Silver	
Deductible =>	1500		1500		3000		3000		3000		3550		3550		3550		4250		4250		4250		4750	
Coinsurance =>	1		1		1		1		1		1		1		1		1		1		1		0.6	
Copays =>	15		15		20		20		20		0		0		0		0		0		0		0	
OOP Maximum =>	3750		3750		7050		7050		7050		7050		7050		7050		5500		5500		5500		6350	
Pediatric Dental (Yes/No) =>	Yes		Yes		Yes		Yes		Yes		Yes		Yes		Yes		Yes		Yes		Yes		Yes	
Age Band	Non-Tobacc	Tobacco	Non-Tobacc	Tobacco	Non-Tobacc	Tobacco	Non-Tobacc	Tobacco	Non-Tobacc	Tobacco	Non-Tobacc	Tobacco	Non-Tobacc	Tobacco	Non-Tobacc	Tobacco	Non-Tobacc	Tobacco	Non-Tobacc	Tobacco	Non-Tobacc	Tobacco	Non-Tobacc	Tobacco
0 - 14	$386.79	$386.79	$373.62	$373.62	$313.13	$313.13	$344.47	$344.47	$332.74	$332.74	$307.27	$307.27	$338.02	$338.02	$326.50	$326.50	$313.32	$313.32	$344.68	$344.68	$332.94	$332.94	$288.16	$288.16
15	$421.17	$421.17	$406.83	$406.83	$340.96	$340.96	$375.09	$375.09	$362.31	$362.31	$334.58	$334.58	$368.07	$368.07	$355.52	$355.52	$341.17	$341.17	$375.32	$375.32	$362.53	$362.53	$313.77	$313.77
16	$434.32	$434.32	$419.53	$419.53	$351.61	$351.61	$386.80	$386.80	$373.62	$373.62	$345.03	$345.03	$379.56	$379.56	$366.62	$366.62	$351.82	$351.82	$387.03	$387.03	$373.85	$373.85	$323.57	$323.57
17	$447.46	$447.46	$432.23	$432.23	$362.25	$362.25	$398.51	$398.51	$384.93	$384.93	$355.47	$355.47	$391.05	$391.05	$377.72	$377.72	$362.47	$362.47	$398.75	$398.75	$385.16	$385.16	$333.36	$333.36
18	$461.62	$461.62	$445.90	$445.90	$373.71	$373.71	$411.11	$411.11	$397.11	$397.11	$366.72	$366.72	$403.42	$403.42	$389.67	$389.67	$373.94	$373.94	$411.36	$411.36	$397.35	$397.35	$343.91	$343.91
19	$475.78	$475.78	$459.57	$459.57	$385.17	$385.17	$423.72	$423.72	$409.29	$409.29	$377.96	$377.96	$415.79	$415.79	$401.62	$401.62	$385.41	$385.41	$423.98	$423.98	$409.53	$409.53	$354.46	$354.46
20	$490.44	$490.44	$473.74	$473.74	$397.04	$397.04	$436.78	$436.78	$421.90	$421.90	$389.61	$389.61	$428.60	$428.60	$414.00	$414.00	$397.28	$397.28	$437.04	$437.04	$422.15	$422.15	$365.38	$365.38
21	$505.61	$505.61	$488.39	$488.39	$409.32	$409.32	$450.29	$450.29	$434.95	$434.95	$401.66	$401.66	$441.86	$441.86	$426.80	$426.80	$409.57	$409.57	$450.56	$450.56	$435.21	$435.21	$376.68	$376.68
22	$505.61	$505.61	$488.39	$488.39	$409.32	$409.32	$450.29	$450.29	$434.95	$434.95	$401.66	$401.66	$441.86	$441.86	$426.80	$426.80	$409.57	$409.57	$450.56	$450.56	$435.21	$435.21	$376.68	$376.68
23	$505.61	$505.61	$488.39	$488.39	$409.32	$409.32	$450.29	$450.29	$434.95	$434.95	$401.66	$401.66	$441.86	$441.86	$426.80	$426.80	$409.57	$409.57	$450.56	$450.56	$435.21	$435.21	$376.68	$376.68
24	$505.61	$505.61	$488.39	$488.39	$409.32	$409.32	$450.29	$450.29	$434.95	$434.95	$401.66	$401.66	$441.86	$441.86	$426.80	$426.80	$409.57	$409.57	$450.56	$450.56	$435.21	$435.21	$376.68	$376.68
25	$507.63	$507.63	$490.34	$490.34	$410.96	$410.96	$452.09	$452.09	$436.69	$436.69	$403.27	$403.27	$443.63	$443.63	$428.51	$428.51	$411.21	$411.21	$452.36	$452.36	$436.95	$436.95	$378.19	$378.19
26	$517.74	$517.74	$500.11	$500.11	$419.14	$419.14	$461.10	$461.10	$445.39	$445.39	$411.30	$411.30	$452.46	$452.46	$437.04	$437.04	$419.40	$419.40	$461.37	$461.37	$445.66	$445.66	$385.72	$385.72
27	$529.88	$529.88	$511.83	$511.83	$428.97	$428.97	$471.90	$471.90	$455.83	$455.83	$420.94	$420.94	$463.07	$463.07	$447.29	$447.29	$429.23	$429.23	$472.19	$472.19	$456.10	$456.10	$394.76	$394.76
28	$549.60	$549.60	$530.88	$530.88	$444.93	$444.93	$489.47	$489.47	$472.79	$472.79	$436.60	$436.60	$480.30	$480.30	$463.93	$463.93	$445.20	$445.20	$489.76	$489.76	$473.07	$473.07	$409.45	$409.45
29	$565.78	$565.78	$546.51	$546.51	$458.03	$458.03	$503.87	$503.87	$486.71	$486.71	$449.46	$449.46	$494.44	$494.44	$477.59	$477.59	$458.31	$458.31	$504.18	$504.18	$487.00	$487.00	$421.50	$421.50
30	$573.87	$573.87	$554.32	$554.32	$464.58	$464.58	$511.08	$511.08	$493.67	$493.67	$455.88	$455.88	$501.51	$501.51	$484.42	$484.42	$464.86	$464.86	$511.39	$511.39	$493.96	$493.96	$427.53	$427.53
31	$586.00	$586.00	$566.04	$566.04	$474.40	$474.40	$521.89	$521.89	$504.11	$504.11	$465.52	$465.52	$512.12	$512.12	$494.66	$494.66	$474.69	$474.69	$522.20	$522.20	$504.41	$504.41	$436.57	$436.57
32	$598.14	$598.14	$577.77	$577.77	$484.23	$484.23	$532.69	$532.69	$514.55	$514.55	$475.16	$475.16	$522.72	$522.72	$504.90	$504.90	$484.52	$484.52	$533.01	$533.01	$514.85	$514.85	$445.61	$445.61
33	$605.72	$605.72	$585.09	$585.09	$490.37	$490.37	$539.45	$539.45	$521.07	$521.07	$481.19	$481.19	$529.35	$529.35	$511.31	$511.31	$490.66	$490.66	$539.77	$539.77	$521.38	$521.38	$451.26	$451.26
34	$613.81	$613.81	$592.91	$592.91	$496.91	$496.91	$546.65	$546.65	$528.03	$528.03	$487.62	$487.62	$536.42	$536.42	$518.14	$518.14	$497.22	$497.22	$546.98	$546.98	$528.34	$528.34	$457.29	$457.29
35	$617.86	$617.86	$596.81	$596.81	$500.19	$500.19	$550.25	$550.25	$531.51	$531.51	$490.83	$490.83	$539.95	$539.95	$521.55	$521.55	$500.49	$500.49	$550.58	$550.58	$531.83	$531.83	$460.30	$460.30
36	$621.90	$621.90	$600.72	$600.72	$503.46	$503.46	$553.86	$553.86	$534.99	$534.99	$494.04	$494.04	$543.49	$543.49	$524.96	$524.96	$503.77	$503.77	$554.19	$554.19	$535.31	$535.31	$463.32	$463.32
37	$625.95	$625.95	$604.63	$604.63	$506.74	$506.74	$557.46	$557.46	$538.47	$538.47	$497.26	$497.26	$547.02	$547.02	$528.38	$528.38	$507.05	$507.05	$557.79	$557.79	$538.79	$538.79	$466.33	$466.33
38	$629.99	$629.99	$608.53	$608.53	$510.01	$510.01	$561.06	$561.06	$541.95	$541.95	$500.47	$500.47	$550.56	$550.56	$531.79	$531.79	$510.32	$510.32	$561.40	$561.40	$542.27	$542.27	$469.34	$469.34
39	$638.08	$638.08	$616.35	$616.35	$516.56	$516.56	$568.27	$568.27	$548.91	$548.91	$506.89	$506.89	$557.63	$557.63	$538.62	$538.62	$516.88	$516.88	$568.61	$568.61	$549.24	$549.24	$475.37	$475.37
40	$646.17	$646.17	$624.16	$624.16	$523.11	$523.11	$575.47	$575.47	$555.87	$555.87	$513.32	$513.32	$564.70	$564.70	$545.45	$545.45	$523.43	$523.43	$575.82	$575.82	$556.20	$556.20	$481.40	$481.40
41	$658.30	$658.30	$635.88	$635.88	$532.93	$532.93	$586.28	$586.28	$566.30	$566.30	$522.96	$522.96	$575.30	$575.30	$555.69	$555.69	$533.26	$533.26	$586.63	$586.63	$566.64	$566.64	$490.44	$490.44
42	$669.93	$669.93	$647.12	$647.12	$542.35	$542.35	$596.63	$596.63	$576.31	$576.31	$532.20	$532.20	$585.46	$585.46	$565.51	$565.51	$542.68	$542.68	$596.99	$596.99	$576.65	$576.65	$499.10	$499.10
43	$686.11	$686.11	$662.75	$662.75	$555.45	$555.45	$611.04	$611.04	$590.23	$590.23	$545.05	$545.05	$599.60	$599.60	$579.17	$579.17	$555.79	$555.79	$611.41	$611.41	$590.58	$590.58	$511.15	$511.15
44	$706.34	$706.34	$682.28	$682.28	$571.82	$571.82	$629.06	$629.06	$607.63	$607.63	$561.12	$561.12	$617.28	$617.28	$596.24	$596.24	$572.17	$572.17	$629.43	$629.43	$607.99	$607.99	$526.22	$526.22
45	$730.10	$730.10	$705.24	$705.24	$591.06	$591.06	$650.22	$650.22	$628.07	$628.07	$580.00	$580.00	$638.05	$638.05	$616.30	$616.30	$591.42	$591.42	$650.61	$650.61	$628.44	$628.44	$543.93	$543.93
46	$758.42	$758.42	$732.59	$732.59	$613.98	$613.98	$675.44	$675.44	$652.43	$652.43	$602.49	$602.49	$662.79	$662.79	$640.20	$640.20	$614.36	$614.36	$675.84	$675.84	$652.82	$652.82	$565.02	$565.02
47	$790.27	$790.27	$763.35	$763.35	$639.77	$639.77	$703.80	$703.80	$679.83	$679.83	$627.79	$627.79	$690.63	$690.63	$667.09	$667.09	$640.16	$640.16	$704.23	$704.23	$680.23	$680.23	$588.75	$588.75
48	$826.67	$826.67	$798.52	$798.52	$669.24	$669.24	$736.22	$736.22	$711.14	$711.14	$656.71	$656.71	$722.44	$722.44	$697.82	$697.82	$669.65	$669.65	$736.67	$736.67	$711.57	$711.57	$615.87	$615.87
49	$862.57	$862.57	$833.19	$833.19	$698.30	$698.30	$768.19	$768.19	$742.02	$742.02	$685.23	$685.23	$753.81	$753.81	$728.12	$728.12	$698.73	$698.73	$768.66	$768.66	$742.47	$742.47	$642.62	$642.62
50	$903.02	$903.02	$872.26	$872.26	$731.05	$731.05	$804.22	$804.22	$776.82	$776.82	$717.36	$717.36	$789.16	$789.16	$762.26	$762.26	$731.49	$731.49	$804.70	$804.70	$777.29	$777.29	$672.75	$672.75
51	$942.96	$942.96	$910.85	$910.85	$763.38	$763.38	$839.79	$839.79	$811.18	$811.18	$749.10	$749.10	$824.07	$824.07	$795.98	$795.98	$763.85	$763.85	$840.29	$840.29	$811.67	$811.67	$702.51	$702.51
52	$986.95	$986.95	$953.34	$953.34	$798.99	$798.99	$878.97	$878.97	$849.02	$849.02	$784.04	$784.04	$862.51	$862.51	$833.11	$833.11	$799.48	$799.48	$879.49	$879.49	$849.53	$849.53	$735.28	$735.28
53	$1,031.44	$1,031.44	$996.32	$996.32	$835.01	$835.01	$918.59	$918.59	$887.30	$887.30	$819.39	$819.39	$901.39	$901.39	$870.67	$870.67	$835.52	$835.52	$919.14	$919.14	$887.83	$887.83	$768.43	$768.43
54	$1,079.48	$1,079.48	$1,042.71	$1,042.71	$873.90	$873.90	$961.37	$961.37	$928.62	$928.62	$857.54	$857.54	$943.37	$943.37	$911.22	$911.22	$874.43	$874.43	$961.95	$961.95	$929.17	$929.17	$804.21	$804.21
55	$1,127.51	$1,127.51	$1,089.11	$1,089.11	$912.78	$912.78	$1,004.15	$1,004.15	$969.94	$969.94	$895.70	$895.70	$985.35	$985.35	$951.76	$951.76	$913.34	$913.34	$1,004.75	$1,004.75	$970.52	$970.52	$840.00	$840.00
56	$1,179.59	$1,179.59	$1,139.41	$1,139.41	$954.94	$954.94	$1,050.53	$1,050.53	$1,014.74	$1,014.74	$937.07	$937.07	$1,030.86	$1,030.86	$995.72	$995.72	$955.53	$955.53	$1,051.16	$1,051.16	$1,015.34	$1,015.34	$878.79	$878.79
57	$1,232.17	$1,232.17	$1,190.21	$1,190.21	$997.51	$997.51	$1,097.36	$1,097.36	$1,059.97	$1,059.97	$978.85	$978.85	$1,076.81	$1,076.81	$1,040.11	$1,040.11	$998.12	$998.12	$1,098.01	$1,098.01	$1,060.61	$1,060.61	$917.97	$917.97
58	$1,288.29	$1,288.29	$1,244.42	$1,244.42	$1,042.95	$1,042.95	$1,147.34	$1,147.34	$1,108.25	$1,108.25	$1,023.43	$1,023.43	$1,125.86	$1,125.86	$1,087.49	$1,087.49	$1,043.58	$1,043.58	$1,148.03	$1,148.03	$1,108.92	$1,108.92	$959.78	$959.78
59	$1,316.10	$1,316.10	$1,271.28	$1,271.28	$1,065.46	$1,065.46	$1,172.10	$1,172.10	$1,132.17	$1,132.17	$1,045.52	$1,045.52	$1,150.16	$1,150.16	$1,110.96	$1,110.96	$1,066.11	$1,066.11	$1,172.81	$1,172.81	$1,132.85	$1,132.85	$980.50	$980.50
60	$1,372.23	$1,372.23	$1,325.49	$1,325.49	$1,110.89	$1,110.89	$1,222.09	$1,222.09	$1,180.45	$1,180.45	$1,090.11	$1,090.11	$1,199.21	$1,199.21	$1,158.34	$1,158.34	$1,111.57	$1,111.57	$1,222.82	$1,222.82	$1,181.16	$1,181.16	$1,022.31	$1,022.31
61	$1,420.76	$1,420.76	$1,372.38	$1,372.38	$1,150.19	$1,150.19	$1,265.31	$1,265.31	$1,222.21	$1,222.21	$1,128.66	$1,128.66	$1,241.63	$1,241.63	$1,199.31	$1,199.31	$1,150.89	$1,150.89	$1,266.07	$1,266.07	$1,222.94	$1,222.94	$1,058.47	$1,058.47
62	$1,452.62	$1,452.62	$1,403.14	$1,403.14	$1,175.98	$1,175.98	$1,293.68	$1,293.68	$1,249.61	$1,249.61	$1,153.97	$1,153.97	$1,269.46	$1,269.46	$1,226.20	$1,226.20	$1,176.69	$1,176.69	$1,294.46	$1,294.46	$1,250.36	$1,250.36	$1,082.20	$1,082.20
63	$1,492.56	$1,492.56	$1,441.73	$1,441.73	$1,208.31	$1,208.31	$1,329.26	$1,329.26	$1,283.97	$1,283.97	$1,185.70	$1,185.70	$1,304.37	$1,304.37	$1,259.91	$1,259.91	$1,209.05	$1,209.05	$1,330.05	$1,330.05	$1,284.74	$1,284.74	$1,111.96	$1,111.96
64+	$1,516.83	$1,516.83	$1,465.17	$1,465.17	$1,227.96	$1,227.96	$1,350.87	$1,350.87	$1,304.85	$1,304.85	$1,204.98	$1,204.98	$1,325.58	$1,325.58	$1,280.40	$1,280.40	$1,228.71	$1,228.71	$1,351.68	$1,351.68	$1,305.63	$1,305.63	$1,130.04	$1,130.04

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

HIOS Plan ID (On Exchange)=>	N/A		N/A		N/A		N/A		N/A		N/A		N/A		N/A		N/A		N/A		N/A		N/A	
HIOS Plan ID (Off Exchange)=>	79962PA0260007		79962PA0260007		79962PA0260005		79962PA0260005		79962PA0260005		79962PA0260008		79962PA0260008		79962PA0260008		79962PA0260006		79962PA0260006		79962PA0260006		79962PA0140003	
Plan Marketing Name =>	alified Embedded $475		alified Embedded $475		alified Embedded $550		alified Embedded $550		alified Embedded $550		lified Embedded $6100		lified Embedded $6100		lified Embedded $6100		fied Embedded $7050		fied Embedded $7050		fied Embedded $7050		Valley Flex Blue PPO 5	
Form # =>	ERT-HBG-PPO-SM-202		ERT-HBG-PPO-SM-202		ERT-HBG-PPO-SM-202		ERT-HBG-PPO-SM-202		ERT-HBG-PPO-SM-202		ERT-HBG-PPO-SM-202		ERT-HBG-PPO-SM-202		ERT-HBG-PPO-SM-202		ERT-HBG-PPO-SM-202		ERT-HBG-PPO-SM-202		ERT-HBG-PPO-SM-202		ERT-HBG-PPO-T-SM-20	
Rating Area =>	Area 7		Area 9		Area 6		Area 7		Area 9		Area 6		Area 7		Area 9		Area 6		Area 7		Area 9		Area 6	
Network =>	F		F		F		F		F		F		F		F		F		F		F		N	
Metal =>	Silver		Silver		Silver		Silver		Silver		Silver		Silver		Silver		Bronze		Bronze		Bronze		Gold	
Deductible =>	4750		4750		5500		5500		5500		6100		6100		6100		7050		7050		7050		500	
Coinsurance =>	0.6		0.6		0.8		0.8		0.8		1		1		1		1		1		1		1	
Copays =>	0		0		0		0		0		0		0		0		0		0		0		30	
OOP Maximum =>	6350		6350		6250		6250		6250		6100		6100		6100		7050		7050		7050		9100	
Pediatric Dental (Yes/No) =>	Yes		Yes		Yes		Yes		Yes		Yes		Yes		Yes		Yes		Yes		Yes		Yes	
Age Band	Non-Tobacc	Tobacco	Non-Tobacc	Tobacco	Non-Tobacc	Tobacco	Non-Tobacc	Tobacco	Non-Tobacc	Tobacco	Non-Tobacc	Tobacco	Non-Tobacc	Tobacco	Non-Tobacc	Tobacco	Non-Tobacc	Tobacco	Non-Tobacc	Tobacco	Non-Tobacc	Tobacco	Non-Tobacc	Tobacco
0 - 14	$317.00	$317.00	$306.21	$306.21	$288.19	$288.19	$317.03	$317.03	$306.24	$306.24	$288.49	$288.49	$317.36	$317.36	$306.55	$306.55	$277.09	$277.09	$304.83	$304.83	$294.44	$294.44	$321.45	$321.45
15	$345.18	$345.18	$333.42	$333.42	$313.81	$313.81	$345.21	$345.21	$333.46	$333.46	$314.13	$314.13	$345.57	$345.57	$333.80	$333.80	$301.72	$301.72	$331.93	$331.93	$320.61	$320.61	$350.03	$350.03
16	$355.95	$355.95	$343.83	$343.83	$323.60	$323.60	$355.99	$355.99	$343.87	$343.87	$323.94	$323.94	$356.36	$356.36	$344.22	$344.22	$311.14	$311.14	$342.29	$342.29	$330.62	$330.62	$360.95	$360.95
17	$366.73	$366.73	$354.24	$354.24	$333.40	$333.40	$366.76	$366.76	$354.27	$354.27	$333.74	$333.74	$367.14	$367.14	$354.64	$354.64	$320.56	$320.56	$352.65	$352.65	$340.63	$340.63	$371.88	$371.88
18	$378.33	$378.33	$365.45	$365.45	$343.95	$343.95	$378.37	$378.37	$365.48	$365.48	$344.30	$344.30	$378.76	$378.76	$365.86	$365.86	$330.70	$330.70	$363.80	$363.80	$351.40	$351.40	$383.64	$383.64
19	$389.93	$389.93	$376.65	$376.65	$354.49	$354.49	$389.97	$389.97	$376.69	$376.69	$354.86	$354.86	$390.37	$390.37	$377.08	$377.08	$340.84	$340.84	$374.96	$374.96	$362.18	$362.18	$395.41	$395.41
20	$401.95	$401.95	$388.26	$388.26	$365.42	$365.42	$401.99	$401.99	$388.30	$388.30	$365.80	$365.80	$402.40	$402.40	$388.70	$388.70	$351.34	$351.34	$386.52	$386.52	$373.34	$373.34	$407.59	$407.59
21	$414.38	$414.38	$400.27	$400.27	$376.72	$376.72	$414.42	$414.42	$400.31	$400.31	$377.11	$377.11	$414.85	$414.85	$400.72	$400.72	$362.21	$362.21	$398.47	$398.47	$384.89	$384.89	$420.20	$420.20
22	$414.38	$414.38	$400.27	$400.27	$376.72	$376.72	$414.42	$414.42	$400.31	$400.31	$377.11	$377.11	$414.85	$414.85	$400.72	$400.72	$362.21	$362.21	$398.47	$398.47	$384.89	$384.89	$420.20	$420.20
23	$414.38	$414.38	$400.27	$400.27	$376.72	$376.72	$414.42	$414.42	$400.31	$400.31	$377.11	$377.11	$414.85	$414.85	$400.72	$400.72	$362.21	$362.21	$398.47	$398.47	$384.89	$384.89	$420.20	$420.20
24	$414.38	$414.38	$400.27	$400.27	$376.72	$376.72	$414.42	$414.42	$400.31	$400.31	$377.11	$377.11	$414.85	$414.85	$400.72	$400.72	$362.21	$362.21	$398.47	$398.47	$384.89	$384.89	$420.20	$420.20
25	$416.04	$416.04	$401.87	$401.87	$378.23	$378.23	$416.08	$416.08	$401.91	$401.91	$378.62	$378.62	$416.51	$416.51	$402.32	$402.32	$363.66	$363.66	$400.06	$400.06	$386.43	$386.43	$421.88	$421.88
26	$424.33	$424.33	$409.88	$409.88	$385.76	$385.76	$424.37	$424.37	$409.92	$409.92	$386.16	$386.16	$424.81	$424.81	$410.34	$410.34	$370.90	$370.90	$408.03	$408.03	$394.13	$394.13	$430.28	$430.28
27	$434.27	$434.27	$419.48	$419.48	$394.80	$394.80	$434.31	$434.31	$419.52	$419.52	$395.21	$395.21	$434.76	$434.76	$419.95	$419.95	$379.60	$379.60	$417.60	$417.60	$403.36	$403.36	$440.37	$440.37
28	$450.43	$450.43	$435.09	$435.09	$409.49	$409.49	$450.47	$450.47	$435.14	$435.14	$409.92	$409.92	$450.94	$450.94	$435.58	$435.58	$393.72	$393.72	$433.14	$433.14	$418.38	$418.38	$456.76	$456.76
29	$463.69	$463.69	$447.90	$447.90	$421.55	$421.55	$463.74	$463.74	$447.95	$447.95	$421.99	$421.99	$464.22	$464.22	$448.41	$448.41	$405.31	$405.31	$445.89	$445.89	$430.69	$430.69	$470.20	$470.20
30	$470.32	$470.32	$454.31	$454.31	$427.58	$427.58	$470.37	$470.37	$454.35	$454.35	$428.02	$428.02	$470.85	$470.85	$454.82	$454.82	$411.11	$411.11	$452.26	$452.26	$436.85	$436.85	$476.93	$476.93
31	$480.27	$480.27	$463.91	$463.91	$436.62	$436.62	$480.31	$480.31	$463.96	$463.96	$437.07	$437.07	$480.81	$480.81	$464.43	$464.43	$419.80	$419.80	$461.83	$461.83	$446.09	$446.09	$487.01	$487.01
32	$490.21	$490.21	$473.52	$473.52	$445.66	$445.66	$490.26	$490.26	$473.57	$473.57	$446.12	$446.12	$490.77	$490.77	$474.05	$474.05	$428.49	$428.49	$471.39	$471.39	$455.32	$455.32	$497.10	$497.10
33	$496.43	$496.43	$479.52	$479.52	$451.31	$451.31	$496.48	$496.48	$479.57	$479.57	$451.78	$451.78	$496.99	$496.99	$480.06	$480.06	$433.93	$433.93	$477.37	$477.37	$461.10	$461.10	$503.40	$503.40
34	$503.06	$503.06	$485.93	$485.93	$457.34	$457.34	$503.11	$503.11	$485.98	$485.98	$457.81	$457.81	$503.63	$503.63	$486.47	$486.47	$439.72	$439.72	$483.74	$483.74	$467.26	$467.26	$510.12	$510.12
35	$506.37	$506.37	$489.13	$489.13	$460.35	$460.35	$506.42	$506.42	$489.18	$489.18	$460.83	$460.83	$506.95	$506.95	$489.68	$489.68	$442.62	$442.62	$486.93	$486.93	$470.34	$470.34	$513.48	$513.48
36	$509.69	$509.69	$492.33	$492.33	$463.37	$463.37	$509.74	$509.74	$492.38	$492.38	$463.85	$463.85	$510.27	$510.27	$492.89	$492.89	$445.52	$445.52	$490.12	$490.12	$473.41	$473.41	$516.85	$516.85
37	$513.00	$513.00	$495.53	$495.53	$466.38	$466.38	$513.05	$513.05	$495.58	$495.58	$466.86	$466.86	$513.58	$513.58	$496.09	$496.09	$448.42	$448.42	$493.31	$493.31	$476.49	$476.49	$520.21	$520.21
38	$516.32	$516.32	$498.74	$498.74	$469.39	$469.39	$516.37	$516.37	$498.79	$498.79	$469.88	$469.88	$516.90	$516.90	$499.30	$499.30	$451.31	$451.31	$496.49	$496.49	$479.57	$479.57	$523.57	$523.57
39	$522.95	$522.95	$505.14	$505.14	$475.42	$475.42	$523.00	$523.00	$505.19	$505.19	$475.91	$475.91	$523.54	$523.54	$505.71	$505.71	$457.11	$457.11	$502.87	$502.87	$485.73	$485.73	$530.29	$530.29
40	$529.58	$529.58	$511.55	$511.55	$481.45	$481.45	$529.63	$529.63	$511.60	$511.60	$481.95	$481.95	$530.18	$530.18	$512.12	$512.12	$462.90	$462.90	$509.24	$509.24	$491.89	$491.89	$537.02	$537.02
41	$539.52	$539.52	$521.15	$521.15	$490.49	$490.49	$539.57	$539.57	$521.20	$521.20	$491.00	$491.00	$540.13	$540.13	$521.74	$521.74	$471.60	$471.60	$518.81	$518.81	$501.13	$501.13	$547.10	$547.10
42	$549.05	$549.05	$530.36	$530.36	$499.15	$499.15	$549.11	$549.11	$530.41	$530.41	$499.67	$499.67	$549.68	$549.68	$530.95	$530.95	$479.93	$479.93	$527.97	$527.97	$509.98	$509.98	$556.77	$556.77
43	$562.31	$562.31	$543.17	$543.17	$511.21	$511.21	$562.37	$562.37	$543.22	$543.22	$511.74	$511.74	$562.95	$562.95	$543.78	$543.78	$491.52	$491.52	$540.72	$540.72	$522.30	$522.30	$570.21	$570.21
44	$578.89	$578.89	$559.18	$559.18	$526.28	$526.28	$578.94	$578.94	$559.23	$559.23	$526.82	$526.82	$579.55	$579.55	$559.81	$559.81	$506.01	$506.01	$556.66	$556.66	$537.69	$537.69	$587.02	$587.02
45	$598.36	$598.36	$577.99	$577.99	$543.98	$543.98	$598.42	$598.42	$578.05	$578.05	$544.55	$544.55	$599.04	$599.04	$578.64	$578.64	$523.03	$523.03	$575.39	$575.39	$555.78	$555.78	$606.77	$606.77
46	$621.57	$621.57	$600.41	$600.41	$565.08	$565.08	$621.63	$621.63	$600.47	$600.47	$565.67	$565.67	$622.28	$622.28	$601.08	$601.08	$543.32	$543.32	$597.71	$597.71	$577.34	$577.34	$630.30	$630.30
47	$647.68	$647.68	$625.62	$625.62	$588.81	$588.81	$647.74	$647.74	$625.68	$625.68	$589.42	$589.42	$648.41	$648.41	$626.33	$626.33	$566.13	$566.13	$622.81	$622.81	$601.58	$601.58	$656.77	$656.77
48	$677.51	$677.51	$654.44	$654.44	$615.94	$615.94	$677.58	$677.58	$654.51	$654.51	$616.57	$616.57	$678.28	$678.28	$655.18	$655.18	$592.21	$592.21	$651.50	$651.50	$629.30	$629.30	$687.03	$687.03
49	$706.93	$706.93	$682.86	$682.86	$642.68	$642.68	$707.00	$707.00	$682.93	$682.93	$643.35	$643.35	$707.73	$707.73	$683.63	$683.63	$617.93	$617.93	$679.79	$679.79	$656.62	$656.62	$716.86	$716.86
50	$740.08	$740.08	$714.88	$714.88	$672.82	$672.82	$740.15	$740.15	$714.95	$714.95	$673.52	$673.52	$740.92	$740.92	$715.69	$715.69	$646.91	$646.91	$711.67	$711.67	$687.41	$687.41	$750.48	$750.48
51	$772.82	$772.82	$746.50	$746.50	$702.58	$702.58	$772.89	$772.89	$746.58	$746.58	$703.31	$703.31	$773.70	$773.70	$747.34	$747.34	$675.52	$675.52	$743.15	$743.15	$717.82	$717.82	$783.67	$783.67
52	$808.87	$808.87	$781.33	$781.33	$735.36	$735.36	$808.95	$808.95	$781.41	$781.41	$736.12	$736.12	$809.79	$809.79	$782.21	$782.21	$707.03	$707.03	$777.81	$777.81	$751.31	$751.31	$820.23	$820.23
53	$845.34	$845.34	$816.55	$816.55	$768.51	$768.51	$845.42	$845.42	$816.63	$816.63	$769.30	$769.30	$846.29	$846.29	$817.47	$817.47	$738.91	$738.91	$812.88	$812.88	$785.18	$785.18	$857.21	$857.21
54	$884.70	$884.70	$854.58	$854.58	$804.30	$804.30	$884.79	$884.79	$854.66	$854.66	$805.13	$805.13	$885.70	$885.70	$855.54	$855.54	$773.32	$773.32	$850.73	$850.73	$821.74	$821.74	$897.13	$897.13
55	$924.07	$924.07	$892.60	$892.60	$840.09	$840.09	$924.16	$924.16	$892.69	$892.69	$840.96	$840.96	$925.12	$925.12	$893.61	$893.61	$807.73	$807.73	$888.59	$888.59	$858.30	$858.30	$937.05	$937.05
56	$966.75	$966.75	$933.83	$933.83	$878.89	$878.89	$966.84	$966.84	$933.92	$933.92	$879.80	$879.80	$967.85	$967.85	$934.88	$934.88	$845.04	$845.04	$929.63	$929.63	$897.95	$897.95	$980.33	$980.33
57	$1,009.84	$1,009.84	$975.46	$975.46	$918.07	$918.07	$1,009.94	$1,009.94	$975.56	$975.56	$919.02	$919.02	$1,010.99	$1,010.99	$976.55	$976.55	$882.71	$882.71	$971.07	$971.07	$937.98	$937.98	$1,024.03	$1,024.03
58	$1,055.84	$1,055.84	$1,019.89	$1,019.89	$959.88	$959.88	$1,055.94	$1,055.94	$1,019.99	$1,019.99	$960.88	$960.88	$1,057.04	$1,057.04	$1,021.03	$1,021.03	$922.91	$922.91	$1,015.30	$1,015.30	$980.70	$980.70	$1,070.67	$1,070.67
59	$1,078.63	$1,078.63	$1,041.90	$1,041.90	$980.60	$980.60	$1,078.74	$1,078.74	$1,042.01	$1,042.01	$981.62	$981.62	$1,079.85	$1,079.85	$1,043.07	$1,043.07	$942.83	$942.83	$1,037.22	$1,037.22	$1,001.87	$1,001.87	$1,093.78	$1,093.78
60	$1,124.63	$1,124.63	$1,086.33	$1,086.33	$1,022.42	$1,022.42	$1,124.74	$1,124.74	$1,086.44	$1,086.44	$1,023.48	$1,023.48	$1,125.90	$1,125.90	$1,087.55	$1,087.55	$983.04	$983.04	$1,081.45	$1,081.45	$1,044.59	$1,044.59	$1,140.42	$1,140.42
61	$1,164.41	$1,164.41	$1,124.76	$1,124.76	$1,058.58	$1,058.58	$1,164.52	$1,164.52	$1,124.87	$1,124.87	$1,059.68	$1,059.68	$1,165.73	$1,165.73	$1,126.02	$1,126.02	$1,017.81	$1,017.81	$1,119.70	$1,119.70	$1,081.54	$1,081.54	$1,180.76	$1,180.76
62	$1,190.51	$1,190.51	$1,149.98	$1,149.98	$1,082.32	$1,082.32	$1,190.63	$1,190.63	$1,150.09	$1,150.09	$1,083.44	$1,083.44	$1,191.86	$1,191.86	$1,151.27	$1,151.27	$1,040.63	$1,040.63	$1,144.80	$1,144.80	$1,105.79	$1,105.79	$1,207.23	$1,207.23
63	$1,223.25	$1,223.25	$1,181.60	$1,181.60	$1,112.08	$1,112.08	$1,223.37	$1,223.37	$1,181.72	$1,181.72	$1,113.23	$1,113.23	$1,224.64	$1,224.64	$1,182.93	$1,182.93	$1,069.24	$1,069.24	$1,176.28	$1,176.28	$1,136.20	$1,136.20	$1,240.43	$1,240.43
64+	$1,243.14	$1,243.14	$1,200.81	$1,200.81	$1,130.16	$1,130.16	$1,243.26	$1,243.26	$1,200.93	$1,200.93	$1,131.33	$1,131.33	$1,244.55	$1,244.55	$1,202.16	$1,202.16	$1,086.63	$1,086.63	$1,195.41	$1,195.41	$1,154.67	$1,154.67	$1,260.60	$1,260.60

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

HIOS Plan ID (On Exchange)=>	N/A		N/A		N/A		N/A		N/A		N/A		N/A		N/A		N/A		N/A		N/A		N/A	
HIOS Plan ID (Off Exchange)=>	79962PA0140004		79962PA0160002		79962PA0170001		79962PA0170001		79962PA0170002		79962PA0170002		79962PA0170003		79962PA0170003		79962PA0170004		79962PA0170004		79962PA0170005		79962PA0170005	
Plan Marketing Name =>	Valley Flex Blue PPO 12		Blue PPO Qualified Eml		Choice Blue PPO 0		Choice Blue PPO 0		Choice Blue PPO 500		Choice Blue PPO 500		Choice Blue PPO 1250		Choice Blue PPO 1250		Choice Blue PPO 2500		Choice Blue PPO 2500		Choice Blue PPO 2800		Choice Blue PPO 2800	
Form # =>	ERT-HBG-PPO-T-SM-20		RT-HBG-HDHP-T-SM-2		ERT-HBG-PPO-T-SM-20		ERT-HBG-PPO-T-SM-20		ERT-HBG-PPO-T-SM-20		ERT-HBG-PPO-T-SM-20		ERT-HBG-PPO-T-SM-20		ERT-HBG-PPO-T-SM-20		ERT-HBG-PPO-T-SM-20		ERT-HBG-PPO-T-SM-20		ERT-HBG-PPO-T-SM-20		ERT-HBG-PPO-T-SM-20	
Rating Area =>	Area 6		Area 6		Area 7		Area 9		Area 7		Area 9		Area 7		Area 9		Area 7		Area 9		Area 7		Area 9	
Network =>	N		N		X		X		X		X		X		X		X		X		X		X	
Metal =>	Gold		Silver		Gold		Gold		Gold		Gold		Gold		Gold		Gold		Gold		Silver		Silver	
Deductible =>	1250		3300		0		0		500		500		1250		1250		2500		2500		2800		2800	
Coinsurance =>	1		0.9		1		1		1		1		1		1		1		1		0.7		0.7	
Copays =>	25		0		25		25		30		30		25		25		10		10		40		40	
OOP Maximum =>	9100		7500		9100		9100		9100		9100		9100		9100		7900		7900		9100		9100	
Pediatric Dental (Yes/No) =>	Yes		Yes		Yes		Yes		Yes		Yes		Yes		Yes		Yes		Yes		Yes		Yes	
Age Band	Non-Tobacc	Tobacco	Non-Tobacc	Tobacco	Non-Tobacc	Tobacco	Non-Tobacc	Tobacco	Non-Tobacc	Tobacco	Non-Tobacc	Tobacco	Non-Tobacc	Tobacco	Non-Tobacc	Tobacco	Non-Tobacc	Tobacco	Non-Tobacc	Tobacco	Non-Tobacc	Tobacco	Non-Tobacc	Tobacco
0 - 14	$312.57	$312.57	$266.13	$266.13	$372.65	$372.65	$359.96	$359.96	$368.84	$368.84	$356.28	$356.28	$357.46	$357.46	$345.29	$345.29	$345.28	$345.28	$333.51	$333.51	$295.40	$295.40	$285.33	$285.33
15	$340.36	$340.36	$289.78	$289.78	$405.78	$405.78	$391.95	$391.95	$401.63	$401.63	$387.95	$387.95	$389.24	$389.24	$375.98	$375.98	$375.97	$375.97	$363.15	$363.15	$321.65	$321.65	$310.69	$310.69
16	$350.98	$350.98	$298.83	$298.83	$418.44	$418.44	$404.19	$404.19	$414.17	$414.17	$400.06	$400.06	$401.38	$401.38	$387.72	$387.72	$387.70	$387.70	$374.49	$374.49	$331.69	$331.69	$320.39	$320.39
17	$361.60	$361.60	$307.87	$307.87	$431.11	$431.11	$416.42	$416.42	$426.70	$426.70	$412.17	$412.17	$413.53	$413.53	$399.45	$399.45	$399.44	$399.44	$385.82	$385.82	$341.73	$341.73	$330.09	$330.09
18	$373.04	$373.04	$317.61	$317.61	$444.75	$444.75	$429.59	$429.59	$440.20	$440.20	$425.21	$425.21	$426.62	$426.62	$412.09	$412.09	$412.07	$412.07	$398.03	$398.03	$352.55	$352.55	$340.53	$340.53
19	$384.48	$384.48	$327.36	$327.36	$458.39	$458.39	$442.77	$442.77	$453.70	$453.70	$438.25	$438.25	$439.70	$439.70	$424.73	$424.73	$424.71	$424.71	$410.24	$410.24	$363.36	$363.36	$350.97	$350.97
20	$396.33	$396.33	$337.44	$337.44	$472.52	$472.52	$456.41	$456.41	$467.69	$467.69	$451.76	$451.76	$453.25	$453.25	$437.82	$437.82	$437.80	$437.80	$422.88	$422.88	$374.56	$374.56	$361.79	$361.79
21	$408.59	$408.59	$347.88	$347.88	$487.13	$487.13	$470.53	$470.53	$482.15	$482.15	$465.73	$465.73	$467.27	$467.27	$451.36	$451.36	$451.34	$451.34	$435.96	$435.96	$386.14	$386.14	$372.98	$372.98
22	$408.59	$408.59	$347.88	$347.88	$487.13	$487.13	$470.53	$470.53	$482.15	$482.15	$465.73	$465.73	$467.27	$467.27	$451.36	$451.36	$451.34	$451.34	$435.96	$435.96	$386.14	$386.14	$372.98	$372.98
23	$408.59	$408.59	$347.88	$347.88	$487.13	$487.13	$470.53	$470.53	$482.15	$482.15	$465.73	$465.73	$467.27	$467.27	$451.36	$451.36	$451.34	$451.34	$435.96	$435.96	$386.14	$386.14	$372.98	$372.98
24	$408.59	$408.59	$347.88	$347.88	$487.13	$487.13	$470.53	$470.53	$482.15	$482.15	$465.73	$465.73	$467.27	$467.27	$451.36	$451.36	$451.34	$451.34	$435.96	$435.96	$386.14	$386.14	$372.98	$372.98
25	$410.22	$410.22	$349.27	$349.27	$489.08	$489.08	$472.41	$472.41	$484.08	$484.08	$467.59	$467.59	$469.14	$469.14	$453.17	$453.17	$453.15	$453.15	$437.70	$437.70	$387.68	$387.68	$374.47	$374.47
26	$418.40	$418.40	$356.23	$356.23	$498.82	$498.82	$481.82	$481.82	$493.72	$493.72	$476.91	$476.91	$478.48	$478.48	$462.19	$462.19	$462.17	$462.17	$446.42	$446.42	$395.41	$395.41	$381.93	$381.93
27	$428.20	$428.20	$364.58	$364.58	$510.51	$510.51	$493.12	$493.12	$505.29	$505.29	$488.09	$488.09	$489.70	$489.70	$473.03	$473.03	$473.00	$473.00	$456.89	$456.89	$404.67	$404.67	$390.88	$390.88
28	$444.14	$444.14	$378.15	$378.15	$529.51	$529.51	$511.47	$511.47	$524.10	$524.10	$506.25	$506.25	$507.92	$507.92	$490.63	$490.63	$490.61	$490.61	$473.89	$473.89	$419.73	$419.73	$405.43	$405.43
29	$457.21	$457.21	$389.28	$389.28	$545.10	$545.10	$526.52	$526.52	$539.53	$539.53	$521.15	$521.15	$522.88	$522.88	$505.07	$505.07	$505.05	$505.05	$487.84	$487.84	$432.09	$432.09	$417.36	$417.36
30	$463.75	$463.75	$394.84	$394.84	$552.89	$552.89	$534.05	$534.05	$547.24	$547.24	$528.60	$528.60	$530.35	$530.35	$512.29	$512.29	$512.27	$512.27	$494.81	$494.81	$438.27	$438.27	$423.33	$423.33
31	$473.56	$473.56	$403.19	$403.19	$564.58	$564.58	$545.34	$545.34	$558.81	$558.81	$539.78	$539.78	$541.57	$541.57	$523.13	$523.13	$523.10	$523.10	$505.28	$505.28	$447.54	$447.54	$432.28	$432.28
32	$483.36	$483.36	$411.54	$411.54	$576.27	$576.27	$556.64	$556.64	$570.38	$570.38	$550.96	$550.96	$552.78	$552.78	$533.96	$533.96	$533.94	$533.94	$515.74	$515.74	$456.80	$456.80	$441.24	$441.24
33	$489.49	$489.49	$416.76	$416.76	$583.58	$583.58	$563.69	$563.69	$577.62	$577.62	$557.94	$557.94	$559.79	$559.79	$540.73	$540.73	$540.71	$540.71	$522.28	$522.28	$462.60	$462.60	$446.83	$446.83
34	$496.03	$496.03	$422.33	$422.33	$591.38	$591.38	$571.22	$571.22	$585.33	$585.33	$565.40	$565.40	$567.27	$567.27	$547.95	$547.95	$547.93	$547.93	$529.26	$529.26	$468.77	$468.77	$452.80	$452.80
35	$499.30	$499.30	$425.11	$425.11	$595.27	$595.27	$574.99	$574.99	$589.19	$589.19	$569.12	$569.12	$571.00	$571.00	$551.56	$551.56	$551.54	$551.54	$532.74	$532.74	$471.86	$471.86	$455.78	$455.78
36	$502.57	$502.57	$427.89	$427.89	$599.17	$599.17	$578.75	$578.75	$593.04	$593.04	$572.85	$572.85	$574.74	$574.74	$555.17	$555.17	$555.15	$555.15	$536.23	$536.23	$474.95	$474.95	$458.77	$458.77
37	$505.83	$505.83	$430.68	$430.68	$603.07	$603.07	$582.52	$582.52	$596.90	$596.90	$576.57	$576.57	$578.48	$578.48	$558.78	$558.78	$558.76	$558.76	$539.72	$539.72	$478.04	$478.04	$461.75	$461.75
38	$509.10	$509.10	$433.46	$433.46	$606.96	$606.96	$586.28	$586.28	$600.76	$600.76	$580.30	$580.30	$582.22	$582.22	$562.39	$562.39	$562.37	$562.37	$543.21	$543.21	$481.13	$481.13	$464.73	$464.73
39	$515.64	$515.64	$439.02	$439.02	$614.76	$614.76	$593.81	$593.81	$608.47	$608.47	$587.75	$587.75	$589.69	$589.69	$569.62	$569.62	$569.59	$569.59	$550.18	$550.18	$487.31	$487.31	$470.70	$470.70
40	$522.18	$522.18	$444.59	$444.59	$622.55	$622.55	$601.34	$601.34	$616.19	$616.19	$595.20	$595.20	$597.17	$597.17	$576.84	$576.84	$576.81	$576.81	$557.16	$557.16	$493.49	$493.49	$476.67	$476.67
41	$531.98	$531.98	$452.94	$452.94	$634.24	$634.24	$612.63	$612.63	$627.76	$627.76	$606.38	$606.38	$608.39	$608.39	$587.67	$587.67	$587.64	$587.64	$567.62	$567.62	$502.75	$502.75	$485.62	$485.62
42	$541.38	$541.38	$460.94	$460.94	$645.45	$645.45	$623.45	$623.45	$638.85	$638.85	$617.09	$617.09	$619.13	$619.13	$598.05	$598.05	$598.03	$598.03	$577.65	$577.65	$511.64	$511.64	$494.20	$494.20
43	$554.46	$554.46	$472.07	$472.07	$661.04	$661.04	$638.51	$638.51	$654.28	$654.28	$632.00	$632.00	$634.09	$634.09	$612.50	$612.50	$612.47	$612.47	$591.60	$591.60	$523.99	$523.99	$506.13	$506.13
44	$570.80	$570.80	$485.99	$485.99	$680.52	$680.52	$657.33	$657.33	$673.56	$673.56	$650.62	$650.62	$652.78	$652.78	$630.55	$630.55	$630.52	$630.52	$609.04	$609.04	$539.44	$539.44	$521.05	$521.05
45	$590.00	$590.00	$502.34	$502.34	$703.42	$703.42	$679.45	$679.45	$696.22	$696.22	$672.51	$672.51	$674.74	$674.74	$651.76	$651.76	$651.73	$651.73	$629.53	$629.53	$557.59	$557.59	$538.58	$538.58
46	$612.89	$612.89	$521.82	$521.82	$730.70	$730.70	$705.80	$705.80	$723.23	$723.23	$698.60	$698.60	$700.91	$700.91	$677.04	$677.04	$677.01	$677.01	$653.94	$653.94	$579.21	$579.21	$559.47	$559.47
47	$638.63	$638.63	$543.74	$543.74	$761.38	$761.38	$735.44	$735.44	$753.60	$753.60	$727.94	$727.94	$730.34	$730.34	$705.48	$705.48	$705.44	$705.44	$681.41	$681.41	$603.54	$603.54	$582.97	$582.97
48	$668.04	$668.04	$568.78	$568.78	$796.46	$796.46	$769.32	$769.32	$788.32	$788.32	$761.47	$761.47	$763.99	$763.99	$737.97	$737.97	$737.94	$737.94	$712.79	$712.79	$631.34	$631.34	$609.82	$609.82
49	$697.05	$697.05	$593.48	$593.48	$831.04	$831.04	$802.72	$802.72	$822.55	$822.55	$794.54	$794.54	$797.16	$797.16	$770.02	$770.02	$769.99	$769.99	$743.75	$743.75	$658.75	$658.75	$636.30	$636.30
50	$729.74	$729.74	$621.31	$621.31	$870.01	$870.01	$840.37	$840.37	$861.12	$861.12	$831.79	$831.79	$834.54	$834.54	$806.13	$806.13	$806.09	$806.09	$778.62	$778.62	$689.65	$689.65	$666.14	$666.14
51	$762.02	$762.02	$648.80	$648.80	$908.50	$908.50	$877.54	$877.54	$899.21	$899.21	$868.59	$868.59	$871.46	$871.46	$841.79	$841.79	$841.75	$841.75	$813.07	$813.07	$720.15	$720.15	$695.61	$695.61
52	$797.57	$797.57	$679.06	$679.06	$950.88	$950.88	$918.47	$918.47	$941.16	$941.16	$909.10	$909.10	$912.11	$912.11	$881.05	$881.05	$881.02	$881.02	$850.99	$850.99	$753.75	$753.75	$728.06	$728.06
53	$833.52	$833.52	$709.68	$709.68	$993.75	$993.75	$959.88	$959.88	$983.59	$983.59	$950.09	$950.09	$953.23	$953.23	$920.77	$920.77	$920.73	$920.73	$889.36	$889.36	$787.73	$787.73	$760.88	$760.88
54	$872.34	$872.34	$742.72	$742.72	$1,040.02	$1,040.02	$1,004.58	$1,004.58	$1,029.39	$1,029.39	$994.33	$994.33	$997.62	$997.62	$963.65	$963.65	$963.61	$963.61	$930.77	$930.77	$824.41	$824.41	$796.31	$796.31
55	$911.16	$911.16	$775.77	$775.77	$1,086.30	$1,086.30	$1,049.28	$1,049.28	$1,075.19	$1,075.19	$1,038.58	$1,038.58	$1,042.01	$1,042.01	$1,006.53	$1,006.53	$1,006.49	$1,006.49	$972.19	$972.19	$861.09	$861.09	$831.75	$831.75
56	$953.24	$953.24	$811.60	$811.60	$1,136.47	$1,136.47	$1,097.75	$1,097.75	$1,124.86	$1,124.86	$1,086.55	$1,086.55	$1,090.14	$1,090.14	$1,053.02	$1,053.02	$1,052.98	$1,052.98	$1,017.09	$1,017.09	$900.86	$900.86	$870.16	$870.16
57	$995.73	$995.73	$847.78	$847.78	$1,187.14	$1,187.14	$1,146.68	$1,146.68	$1,175.00	$1,175.00	$1,134.98	$1,134.98	$1,138.74	$1,138.74	$1,099.96	$1,099.96	$1,099.92	$1,099.92	$1,062.43	$1,062.43	$941.02	$941.02	$908.95	$908.95
58	$1,041.09	$1,041.09	$886.40	$886.40	$1,241.21	$1,241.21	$1,198.91	$1,198.91	$1,228.52	$1,228.52	$1,186.68	$1,186.68	$1,190.60	$1,190.60	$1,150.07	$1,150.07	$1,150.01	$1,150.01	$1,110.83	$1,110.83	$983.88	$983.88	$950.35	$950.35
59	$1,063.56	$1,063.56	$905.53	$905.53	$1,268.00	$1,268.00	$1,224.79	$1,224.79	$1,255.04	$1,255.04	$1,212.30	$1,212.30	$1,216.30	$1,216.30	$1,174.89	$1,174.89	$1,174.84	$1,174.84	$1,134.80	$1,134.80	$1,005.12	$1,005.12	$970.87	$970.87
60	$1,108.91	$1,108.91	$944.15	$944.15	$1,322.07	$1,322.07	$1,277.02	$1,277.02	$1,308.56	$1,308.56	$1,263.99	$1,263.99	$1,268.17	$1,268.17	$1,224.99	$1,224.99	$1,224.94	$1,224.94	$1,183.20	$1,183.20	$1,047.98	$1,047.98	$1,012.27	$1,012.27
61	$1,148.14	$1,148.14	$977.54	$977.54	$1,368.84	$1,368.84	$1,322.19	$1,322.19	$1,354.84	$1,354.84	$1,308.70	$1,308.70	$1,313.03	$1,313.03	$1,268.32	$1,268.32	$1,268.27	$1,268.27	$1,225.05	$1,225.05	$1,085.05	$1,085.05	$1,048.07	$1,048.07
62	$1,173.88	$1,173.88	$999.46	$999.46	$1,399.52	$1,399.52	$1,351.83	$1,351.83	$1,385.22	$1,385.22	$1,338.04	$1,338.04	$1,342.47	$1,342.47	$1,296.76	$1,296.76	$1,296.70	$1,296.70	$1,252.51	$1,252.51	$1,109.38	$1,109.38	$1,071.57	$1,071.57
63	$1,206.16	$1,206.16	$1,026.94	$1,026.94	$1,438.01	$1,438.01	$1,389.00	$1,389.00	$1,423.31	$1,423.31	$1,374.83	$1,374.83	$1,379.38	$1,379.38	$1,332.41	$1,332.41	$1,332.36	$1,332.36	$1,286.95	$1,286.95	$1,139.89	$1,139.89	$1,101.04	$1,101.04
64+	$1,225.77	$1,225.77	$1,043.64	$1,043.64	$1,461.39	$1,461.39	$1,411.59	$1,411.59	$1,446.45	$1,446.45	$1,397.19	$1,397.19	$1,401.81	$1,401.81	$1,354.08	$1,354.08	$1,354.02	$1,354.02	$1,307.88	$1,307.88	$1,158.42	$1,158.42	$1,118.94	$1,118.94

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

HIOS Plan ID (On Exchange)=>	N/A		N/A		N/A		N/A		N/A		N/A	
HIOS Plan ID (Off Exchange)=>	79962PA0180003		79962PA0180003		79962PA0170006		79962PA0170006		79962PA0180004		79962PA0180004	
Plan Marketing Name =>	e Qualified Embedded		e Qualified Embedded		Choice Blue PPO 4250		Choice Blue PPO 4250		Qualified Embedded		Qualified Embedded	
Form # =>	RT-HBG-HDHP-T-SM-20		RT-HBG-HDHP-T-SM-20		RT-HBG-PPO-T-SM-20		RT-HBG-PPO-T-SM-20		RT-HBG-HDHP-T-SM-20		RT-HBG-HDHP-T-SM-20	
Rating Area =>	Area 7		Area 9		Area 7		Area 9		Area 7		Area 9	
Network =>	X		X		X		X		X		X	
Metal =>	Silver		Silver		Silver		Silver		Bronze		Bronze	
Deductible =>	3500		3500		4250		4250		6650		6650	
Coinsurance =>	0.9		0.9		1		1		1		1	
Copays =>	0		0		60		60		0		0	
OOP Maximum =>	7500		7500		9450		9450		7500		7500	
Pediatric Dental (Yes/No) =>	Yes		Yes		Yes		Yes		Yes		Yes	
Age Band	Non-Tobacc	Tobacco	Non-Tobacc	Tobacco	Non-Tobacc	Tobacco	Non-Tobacc	Tobacco	Non-Tobacc	Tobacco	Non-Tobacc	Tobacco
0 - 14	$304.78	$304.78	$294.39	$294.39	$303.35	$303.35	$293.01	$293.01	$288.54	$288.54	$278.71	$278.71
15	$331.87	$331.87	$320.56	$320.56	$330.31	$330.31	$319.06	$319.06	$314.19	$314.19	$303.49	$303.49
16	$342.23	$342.23	$330.56	$330.56	$340.62	$340.62	$329.01	$329.01	$324.00	$324.00	$312.96	$312.96
17	$352.58	$352.58	$340.57	$340.57	$350.93	$350.93	$338.97	$338.97	$333.80	$333.80	$322.43	$322.43
18	$363.74	$363.74	$351.34	$351.34	$362.03	$362.03	$349.70	$349.70	$344.37	$344.37	$332.63	$332.63
19	$374.89	$374.89	$362.12	$362.12	$373.13	$373.13	$360.42	$360.42	$354.93	$354.93	$342.83	$342.83
20	$386.45	$386.45	$373.28	$373.28	$384.63	$384.63	$371.53	$371.53	$365.86	$365.86	$353.40	$353.40
21	$398.40	$398.40	$384.82	$384.82	$396.53	$396.53	$383.02	$383.02	$377.18	$377.18	$364.33	$364.33
22	$398.40	$398.40	$384.82	$384.82	$396.53	$396.53	$383.02	$383.02	$377.18	$377.18	$364.33	$364.33
23	$398.40	$398.40	$384.82	$384.82	$396.53	$396.53	$383.02	$383.02	$377.18	$377.18	$364.33	$364.33
24	$398.40	$398.40	$384.82	$384.82	$396.53	$396.53	$383.02	$383.02	$377.18	$377.18	$364.33	$364.33
25	$399.99	$399.99	$386.36	$386.36	$398.12	$398.12	$384.55	$384.55	$378.69	$378.69	$365.79	$365.79
26	$407.96	$407.96	$394.06	$394.06	$406.05	$406.05	$392.21	$392.21	$386.23	$386.23	$373.07	$373.07
27	$417.52	$417.52	$403.29	$403.29	$415.56	$415.56	$401.40	$401.40	$395.28	$395.28	$381.82	$381.82
28	$433.06	$433.06	$418.30	$418.30	$431.03	$431.03	$416.34	$416.34	$409.99	$409.99	$396.03	$396.03
29	$445.81	$445.81	$430.61	$430.61	$443.72	$443.72	$428.60	$428.60	$422.06	$422.06	$407.69	$407.69
30	$452.18	$452.18	$436.77	$436.77	$450.06	$450.06	$434.73	$434.73	$428.10	$428.10	$413.51	$413.51
31	$461.75	$461.75	$446.01	$446.01	$459.58	$459.58	$443.92	$443.92	$437.15	$437.15	$422.26	$422.26
32	$471.31	$471.31	$455.24	$455.24	$469.09	$469.09	$453.11	$453.11	$446.20	$446.20	$431.00	$431.00
33	$477.28	$477.28	$461.01	$461.01	$475.04	$475.04	$458.86	$458.86	$451.86	$451.86	$436.47	$436.47
34	$483.66	$483.66	$467.17	$467.17	$481.39	$481.39	$464.99	$464.99	$457.90	$457.90	$442.30	$442.30
35	$486.84	$486.84	$470.25	$470.25	$484.56	$484.56	$468.05	$468.05	$460.91	$460.91	$445.21	$445.21
36	$490.03	$490.03	$473.33	$473.33	$487.73	$487.73	$471.11	$471.11	$463.93	$463.93	$448.13	$448.13
37	$493.22	$493.22	$476.41	$476.41	$490.90	$490.90	$474.18	$474.18	$466.95	$466.95	$451.04	$451.04
38	$496.41	$496.41	$479.49	$479.49	$494.08	$494.08	$477.24	$477.24	$469.97	$469.97	$453.96	$453.96
39	$502.78	$502.78	$485.64	$485.64	$500.42	$500.42	$483.37	$483.37	$476.00	$476.00	$459.78	$459.78
40	$509.16	$509.16	$491.80	$491.80	$506.77	$506.77	$489.50	$489.50	$482.04	$482.04	$465.61	$465.61
41	$518.72	$518.72	$501.04	$501.04	$516.28	$516.28	$498.69	$498.69	$491.09	$491.09	$474.36	$474.36
42	$527.88	$527.88	$509.89	$509.89	$525.40	$525.40	$507.50	$507.50	$499.76	$499.76	$482.74	$482.74
43	$540.63	$540.63	$522.20	$522.20	$538.09	$538.09	$519.76	$519.76	$511.83	$511.83	$494.40	$494.40
44	$556.56	$556.56	$537.59	$537.59	$553.95	$553.95	$535.08	$535.08	$526.92	$526.92	$508.97	$508.97
45	$575.29	$575.29	$555.68	$555.68	$572.59	$572.59	$553.08	$553.08	$544.65	$544.65	$526.09	$526.09
46	$597.60	$597.60	$577.23	$577.23	$594.80	$594.80	$574.53	$574.53	$565.77	$565.77	$546.50	$546.50
47	$622.70	$622.70	$601.47	$601.47	$619.78	$619.78	$598.66	$598.66	$589.53	$589.53	$569.45	$569.45
48	$651.38	$651.38	$629.18	$629.18	$648.33	$648.33	$626.24	$626.24	$616.69	$616.69	$595.68	$595.68
49	$679.67	$679.67	$656.50	$656.50	$676.48	$676.48	$653.43	$653.43	$643.47	$643.47	$621.55	$621.55
50	$711.54	$711.54	$687.29	$687.29	$708.20	$708.20	$684.07	$684.07	$673.64	$673.64	$650.69	$650.69
51	$743.02	$743.02	$717.69	$717.69	$739.53	$739.53	$714.33	$714.33	$703.44	$703.44	$679.48	$679.48
52	$777.68	$777.68	$751.17	$751.17	$774.03	$774.03	$747.66	$747.66	$736.26	$736.26	$711.17	$711.17
53	$812.74	$812.74	$785.03	$785.03	$808.92	$808.92	$781.36	$781.36	$769.45	$769.45	$743.23	$743.23
54	$850.58	$850.58	$821.59	$821.59	$846.59	$846.59	$817.75	$817.75	$805.28	$805.28	$777.84	$777.84
55	$888.43	$888.43	$858.15	$858.15	$884.26	$884.26	$854.13	$854.13	$841.11	$841.11	$812.46	$812.46
56	$929.47	$929.47	$897.79	$897.79	$925.10	$925.10	$893.59	$893.59	$879.96	$879.96	$849.98	$849.98
57	$970.90	$970.90	$937.81	$937.81	$966.34	$966.34	$933.42	$933.42	$919.19	$919.19	$887.87	$887.87
58	$1,015.12	$1,015.12	$980.52	$980.52	$1,010.36	$1,010.36	$975.93	$975.93	$961.05	$961.05	$928.31	$928.31
59	$1,037.04	$1,037.04	$1,001.69	$1,001.69	$1,032.17	$1,032.17	$997.00	$997.00	$981.80	$981.80	$948.35	$948.35
60	$1,081.26	$1,081.26	$1,044.40	$1,044.40	$1,076.18	$1,076.18	$1,039.52	$1,039.52	$1,023.67	$1,023.67	$988.79	$988.79
61	$1,119.50	$1,119.50	$1,081.34	$1,081.34	$1,114.25	$1,114.25	$1,076.29	$1,076.29	$1,059.88	$1,059.88	$1,023.77	$1,023.77
62	$1,144.60	$1,144.60	$1,105.59	$1,105.59	$1,139.23	$1,139.23	$1,100.42	$1,100.42	$1,083.64	$1,083.64	$1,046.72	$1,046.72
63	$1,176.08	$1,176.08	$1,135.99	$1,135.99	$1,170.56	$1,170.56	$1,130.68	$1,130.68	$1,113.44	$1,113.44	$1,075.50	$1,075.50
64+	$1,195.20	$1,195.20	$1,154.46	$1,154.46	$1,189.59	$1,189.59	$1,149.06	$1,149.06	$1,131.54	$1,131.54	$1,092.99	$1,092.99

Company Name:	Highmark Benefits Group (HBG)
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**		**N/A**		**N/A**		**N/A**		**N**
HIOS Plan ID (Off Exchange)=>	**79962PA0250002**		**79962PA0250002**		**79962PA0250002**		**79962PA0250014**		**79962PA0250014**		**79962PA0250014**		**79962PA0250001**		**79962PA0250001**		**79962PA**
Plan Marketing Name =>	**PPO Blue $0 100/80 Platinum**		**PPO Blue $0 100/80 Platinum**		**PPO Blue $0 100/80 Platinum**		**PPO Blue $250 100/80 Platinum**		**PPO Blue $250 100/80 Platinum**		**PPO Blue $250 100/80 Platinum**		**PPO Blue $0 100/80 Gold**		**PPO Blue $0 100/80 Gold**		**PPO Blue $0**
Form # =>	**CERT-HBG-PPO-SM-2024**		**CERT-HBG-PPO-SM-2024**		**CERT-HBG-PPO-SM-2024**		**CERT-HBG-PPO-SM-2024**		**CERT-HBG-PPO-SM-2024**		**CERT-HBG-PPO-SM-2024**		**CERT-HBG-PPO-SM-2024**		**CERT-HBG-PPO-SM-2024**		**CERT-HBG-P**
Rating Area =>	**Area 6**		**Area 7**		**Area 9**		**Area 6**		**Area 7**		**Area 9**		**Area 6**		**Area 7**		**Are**
Network =>	**F**		**F**		**F**		**F**		**F**		**F**		**F**		**F**		**F**
Metal =>	**Platinum**		**Platinum**		**Platinum**		**Platinum**		**Platinum**		**Platinum**		**Gold**		**Gold**		**Go**
Deductible =>	**$0**		**$0**		**$0**		**$250**		**$250**		**$250**		**$0**		**$0**		**$**
Coinsurance =>	**100%**		**100%**		**100%**		**100%**		**100%**		**100%**		**100%**		**100%**		**10**
Copays =>	**20**		**20**		**20**		**20**		**20**		**20**		**25**		**25**		**2**
OOP Maximum =>	**$4,000**		**$4,000**		**$4,000**		**$4,000**		**$4,000**		**$4,000**		**$9,450**		**$9,450**		**$9,**
Pediatric Dental (Yes/No) =>	**Yes**		**Yes**		**Yes**		**Yes**		**Yes**		**Yes**		**Yes**		**Yes**		**Y**
Age Band	**Non-Tobacco**	**Tobacco**	**Non-Tobacco**	**Tobacco**	**Non-Tobacco**	**Tobacco**	**Non-Tobacco**	**Tobacco**	**Non-Tobacco**	**Tobacco**	**Non-Tobacco**	**Tobacco**	**Non-Tobacco**	**Tobacco**	**Non-Tobacco**	**Tobacco**	**Non-Tobacco**
0 - 14	$425.27	$425.27	$467.84	$467.84	$451.90	$451.90	$415.20	$415.20	$456.75	$456.75	$441.19	$441.19	$392.18	$392.18	$431.43	$431.43	$416.73
15	$463.07	$463.07	$509.42	$509.42	$492.07	$492.07	$452.10	$452.10	$497.35	$497.35	$480.41	$480.41	$427.04	$427.04	$469.78	$469.78	$453.78
16	$477.53	$477.53	$525.32	$525.32	$507.43	$507.43	$466.21	$466.21	$512.87	$512.87	$495.40	$495.40	$440.37	$440.37	$484.44	$484.44	$467.94
17	$491.98	$491.98	$541.22	$541.22	$522.79	$522.79	$480.32	$480.32	$528.40	$528.40	$510.40	$510.40	$453.70	$453.70	$499.10	$499.10	$482.10
18	$507.55	$507.55	$558.35	$558.35	$539.33	$539.33	$495.52	$495.52	$545.12	$545.12	$526.55	$526.55	$468.05	$468.05	$514.90	$514.90	$497.36
19	$523.11	$523.11	$575.47	$575.47	$555.87	$555.87	$510.72	$510.72	$561.83	$561.83	$542.69	$542.69	$482.40	$482.40	$530.69	$530.69	$512.61
20	$539.23	$539.23	$593.20	$593.20	$573.00	$573.00	$526.46	$526.46	$579.15	$579.15	$559.42	$559.42	$497.27	$497.27	$547.04	$547.04	$528.41
21	$555.91	$555.91	$611.55	$611.55	$590.72	$590.72	$542.74	$542.74	$597.06	$597.06	$576.72	$576.72	$512.65	$512.65	$563.96	$563.96	$544.75
22	$555.91	$555.91	$611.55	$611.55	$590.72	$590.72	$542.74	$542.74	$597.06	$597.06	$576.72	$576.72	$512.65	$512.65	$563.96	$563.96	$544.75
23	$555.91	$555.91	$611.55	$611.55	$590.72	$590.72	$542.74	$542.74	$597.06	$597.06	$576.72	$576.72	$512.65	$512.65	$563.96	$563.96	$544.75
24	$555.91	$555.91	$611.55	$611.55	$590.72	$590.72	$542.74	$542.74	$597.06	$597.06	$576.72	$576.72	$512.65	$512.65	$563.96	$563.96	$544.75
25	$558.13	$558.13	$614.00	$614.00	$593.08	$593.08	$544.91	$544.91	$599.45	$599.45	$579.03	$579.03	$514.70	$514.70	$566.22	$566.22	$546.93
26	$569.25	$569.25	$626.23	$626.23	$604.90	$604.90	$555.77	$555.77	$611.39	$611.39	$590.56	$590.56	$524.95	$524.95	$577.50	$577.50	$557.82
27	$582.59	$582.59	$640.90	$640.90	$619.07	$619.07	$568.79	$568.79	$625.72	$625.72	$604.40	$604.40	$537.26	$537.26	$591.03	$591.03	$570.90
28	$604.27	$604.27	$664.75	$664.75	$642.11	$642.11	$589.96	$589.96	$649.00	$649.00	$626.89	$626.89	$557.25	$557.25	$613.02	$613.02	$592.14
29	$622.06	$622.06	$684.32	$684.32	$661.02	$661.02	$607.33	$607.33	$668.11	$668.11	$645.35	$645.35	$573.66	$573.66	$631.07	$631.07	$609.58
30	$630.96	$630.96	$694.11	$694.11	$670.47	$670.47	$616.01	$616.01	$677.66	$677.66	$654.58	$654.58	$581.86	$581.86	$640.09	$640.09	$618.29
31	$644.30	$644.30	$708.79	$708.79	$684.64	$684.64	$629.04	$629.04	$691.99	$691.99	$668.42	$668.42	$594.16	$594.16	$653.63	$653.63	$631.37
32	$657.64	$657.64	$723.46	$723.46	$698.82	$698.82	$642.06	$642.06	$706.32	$706.32	$682.26	$682.26	$606.46	$606.46	$667.16	$667.16	$644.44
33	$665.98	$665.98	$732.64	$732.64	$707.68	$707.68	$650.20	$650.20	$715.28	$715.28	$690.91	$690.91	$614.15	$614.15	$675.62	$675.62	$652.61
34	$674.87	$674.87	$742.42	$742.42	$717.13	$717.13	$658.89	$658.89	$724.83	$724.83	$700.14	$700.14	$622.36	$622.36	$684.65	$684.65	$661.33
35	$679.32	$679.32	$747.31	$747.31	$721.86	$721.86	$663.23	$663.23	$729.61	$729.61	$704.75	$704.75	$626.46	$626.46	$689.16	$689.16	$665.68
36	$683.77	$683.77	$752.21	$752.21	$726.59	$726.59	$667.57	$667.57	$734.38	$734.38	$709.37	$709.37	$630.56	$630.56	$693.67	$693.67	$670.04
37	$688.22	$688.22	$757.10	$757.10	$731.31	$731.31	$671.91	$671.91	$739.16	$739.16	$713.98	$713.98	$634.66	$634.66	$698.18	$698.18	$674.40
38	$692.66	$692.66	$761.99	$761.99	$736.04	$736.04	$676.25	$676.25	$743.94	$743.94	$718.59	$718.59	$638.76	$638.76	$702.69	$702.69	$678.76
39	$701.56	$701.56	$771.78	$771.78	$745.49	$745.49	$684.94	$684.94	$753.49	$753.49	$727.82	$727.82	$646.96	$646.96	$711.72	$711.72	$687.47
40	$710.45	$710.45	$781.56	$781.56	$754.94	$754.94	$693.62	$693.62	$763.04	$763.04	$737.05	$737.05	$655.17	$655.17	$720.74	$720.74	$696.19
41	$723.79	$723.79	$796.24	$796.24	$769.12	$769.12	$706.65	$706.65	$777.37	$777.37	$750.89	$750.89	$667.47	$667.47	$734.28	$734.28	$709.26
42	$736.58	$736.58	$810.30	$810.30	$782.70	$782.70	$719.13	$719.13	$791.10	$791.10	$764.15	$764.15	$679.26	$679.26	$747.25	$747.25	$721.79
43	$754.37	$754.37	$829.87	$829.87	$801.61	$801.61	$736.50	$736.50	$810.21	$810.21	$782.61	$782.61	$695.67	$695.67	$765.29	$765.29	$739.23
44	$776.61	$776.61	$854.34	$854.34	$825.24	$825.24	$758.21	$758.21	$834.09	$834.09	$805.68	$805.68	$716.17	$716.17	$787.85	$787.85	$761.02
45	$802.73	$802.73	$883.08	$883.08	$853.00	$853.00	$783.72	$783.72	$862.15	$862.15	$832.78	$832.78	$740.27	$740.27	$814.36	$814.36	$786.62
46	$833.87	$833.87	$917.33	$917.33	$886.08	$886.08	$814.11	$814.11	$895.59	$895.59	$865.08	$865.08	$768.98	$768.98	$845.94	$845.94	$817.13
47	$868.89	$868.89	$955.85	$955.85	$923.30	$923.30	$848.30	$848.30	$933.20	$933.20	$901.41	$901.41	$801.27	$801.27	$881.47	$881.47	$851.44
48	$908.91	$908.91	$999.88	$999.88	$965.83	$965.83	$887.38	$887.38	$976.19	$976.19	$942.94	$942.94	$838.18	$838.18	$922.07	$922.07	$890.67
49	$948.38	$948.38	$1,043.30	$1,043.30	$1,007.77	$1,007.77	$925.91	$925.91	$1,018.58	$1,018.58	$983.88	$983.88	$874.58	$874.58	$962.12	$962.12	$929.34
50	$992.86	$992.86	$1,092.23	$1,092.23	$1,055.03	$1,055.03	$969.33	$969.33	$1,066.35	$1,066.35	$1,030.02	$1,030.02	$915.59	$915.59	$1,007.23	$1,007.23	$972.92
51	$1,036.77	$1,036.77	$1,140.54	$1,140.54	$1,101.69	$1,101.69	$1,012.21	$1,012.21	$1,113.52	$1,113.52	$1,075.58	$1,075.58	$956.09	$956.09	$1,051.79	$1,051.79	$1,015.96
52	$1,085.14	$1,085.14	$1,193.75	$1,193.75	$1,153.09	$1,153.09	$1,059.43	$1,059.43	$1,165.46	$1,165.46	$1,125.76	$1,125.76	$1,000.69	$1,000.69	$1,100.85	$1,100.85	$1,063.35
53	$1,134.06	$1,134.06	$1,247.56	$1,247.56	$1,205.07	$1,205.07	$1,107.19	$1,107.19	$1,218.00	$1,218.00	$1,176.51	$1,176.51	$1,045.81	$1,045.81	$1,150.48	$1,150.48	$1,111.29
54	$1,186.87	$1,186.87	$1,305.66	$1,305.66	$1,261.19	$1,261.19	$1,158.75	$1,158.75	$1,274.72	$1,274.72	$1,231.30	$1,231.30	$1,094.51	$1,094.51	$1,204.05	$1,204.05	$1,163.04
55	$1,239.68	$1,239.68	$1,363.76	$1,363.76	$1,317.31	$1,317.31	$1,210.31	$1,210.31	$1,331.44	$1,331.44	$1,286.09	$1,286.09	$1,143.21	$1,143.21	$1,257.63	$1,257.63	$1,214.79
56	$1,296.94	$1,296.94	$1,426.75	$1,426.75	$1,378.15	$1,378.15	$1,266.21	$1,266.21	$1,392.94	$1,392.94	$1,345.49	$1,345.49	$1,196.01	$1,196.01	$1,315.72	$1,315.72	$1,270.90
57	$1,354.75	$1,354.75	$1,490.35	$1,490.35	$1,439.58	$1,439.58	$1,322.66	$1,322.66	$1,455.04	$1,455.04	$1,405.47	$1,405.47	$1,249.33	$1,249.33	$1,374.37	$1,374.37	$1,327.56
58	$1,416.46	$1,416.46	$1,558.23	$1,558.23	$1,505.15	$1,505.15	$1,382.90	$1,382.90	$1,521.31	$1,521.31	$1,469.48	$1,469.48	$1,306.23	$1,306.23	$1,436.97	$1,436.97	$1,388.02
59	$1,447.03	$1,447.03	$1,591.86	$1,591.86	$1,537.64	$1,537.64	$1,412.75	$1,412.75	$1,554.15	$1,554.15	$1,501.20	$1,501.20	$1,334.43	$1,334.43	$1,467.99	$1,467.99	$1,417.98
60	$1,508.74	$1,508.74	$1,659.75	$1,659.75	$1,603.21	$1,603.21	$1,473.00	$1,473.00	$1,620.42	$1,620.42	$1,565.22	$1,565.22	$1,391.33	$1,391.33	$1,530.59	$1,530.59	$1,478.45
61	$1,562.11	$1,562.11	$1,718.46	$1,718.46	$1,659.92	$1,659.92	$1,525.10	$1,525.10	$1,677.74	$1,677.74	$1,620.58	$1,620.58	$1,440.55	$1,440.55	$1,584.73	$1,584.73	$1,530.75
62	$1,597.13	$1,597.13	$1,756.98	$1,756.98	$1,697.14	$1,697.14	$1,559.29	$1,559.29	$1,715.35	$1,715.35	$1,656.92	$1,656.92	$1,472.84	$1,472.84	$1,620.26	$1,620.26	$1,565.07
63	$1,641.05	$1,641.05	$1,805.30	$1,805.30	$1,743.81	$1,743.81	$1,602.17	$1,602.17	$1,762.52	$1,762.52	$1,702.48	$1,702.48	$1,513.34	$1,513.34	$1,664.81	$1,664.81	$1,608.10
64+	$1,667.73	$1,667.73	$1,834.65	$1,834.65	$1,772.16	$1,772.16	$1,628.22	$1,628.22	$1,791.18	$1,791.18	$1,730.16	$1,730.16	$1,537.95	$1,537.95	$1,691.88	$1,691.88	$1,634.25

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

HIOS Plan ID (On Exchange)=>	/A	N/A		N/A		N/A		N/A		N/A		N/A		N/A		N/A	
HIOS Plan ID (Off Exchange)=>	.0250001	79962PA0250013		79962PA0250013		79962PA0250013		79962PA0250021		79962PA0250021		79962PA0250021		79962PA0250023		79962PA0250023	
Plan Marketing Name =>	100/80 Gold	PPO Blue $250 100/80 Gold		PPO Blue $250 100/80 Gold		PPO Blue $250 100/80 Gold		PPO Blue $500 100/80 Gold		PPO Blue $500 100/80 Gold		PPO Blue $500 100/80 Gold		PPO Blue $750 100/80 Gold		PPO Blue $750 100/80 Gold	
Form # =>	PO-SM-2024	CERT-HBG-PPO-SM-2024		CERT-HBG-PPO-SM-2024		CERT-HBG-PPO-SM-2024		CERT-HBG-PPO-SM-2024		CERT-HBG-PPO-SM-2024		CERT-HBG-PPO-SM-2024		CERT-HBG-PPO-SM-2024		CERT-HBG-PPO-SM-2024	
Rating Area =>	a 9	Area 6		Area 7		Area 9		Area 6		Area 7		Area 9		Area 6		Area 7	
Network =>	F	F		F		F		F		F		F		F		F	
Metal =>	old	Gold		Gold		Gold		Gold		Gold		Gold		Gold		Gold	
Deductible =>	0	$250		$250		$250		$500		$500		$500		$750		$750	
Coinsurance =>	0%	100%		100%		100%		100%		100%		100%		100%		100%	
Copays =>	5	35		35		35		30		30		30		30		30	
OOP Maximum =>	450	$9,100		$9,100		$9,100		$9,100		$9,100		$9,100		$9,100		$9,100	
Pediatric Dental (Yes/No) =>	es	Yes		Yes		Yes		Yes		Yes		Yes		Yes		Yes	
Age Band	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco
0 - 14	$416.73	$384.54	$384.54	$423.03	$423.03	$408.62	$408.62	$379.23	$379.23	$417.19	$417.19	$402.98	$402.98	$373.40	$373.40	$410.77	$410.77
15	$453.78	$418.72	$418.72	$460.63	$460.63	$444.94	$444.94	$412.94	$412.94	$454.28	$454.28	$438.80	$438.80	$406.60	$406.60	$447.29	$447.29
16	$467.94	$431.79	$431.79	$475.01	$475.01	$458.83	$458.83	$425.83	$425.83	$468.46	$468.46	$452.50	$452.50	$419.29	$419.29	$461.25	$461.25
17	$482.10	$444.86	$444.86	$489.39	$489.39	$472.71	$472.71	$438.72	$438.72	$482.63	$482.63	$466.19	$466.19	$431.98	$431.98	$475.21	$475.21
18	$497.36	$458.94	$458.94	$504.87	$504.87	$487.67	$487.67	$452.60	$452.60	$497.90	$497.90	$480.94	$480.94	$445.64	$445.64	$490.24	$490.24
19	$512.61	$473.01	$473.01	$520.35	$520.35	$502.63	$502.63	$466.48	$466.48	$513.17	$513.17	$495.69	$495.69	$459.31	$459.31	$505.28	$505.28
20	$528.41	$487.59	$487.59	$536.39	$536.39	$518.12	$518.12	$480.86	$480.86	$528.99	$528.99	$510.97	$510.97	$473.47	$473.47	$520.85	$520.85
21	$544.75	$502.67	$502.67	$552.98	$552.98	$534.14	$534.14	$495.73	$495.73	$545.35	$545.35	$526.77	$526.77	$488.11	$488.11	$536.96	$536.96
22	$544.75	$502.67	$502.67	$552.98	$552.98	$534.14	$534.14	$495.73	$495.73	$545.35	$545.35	$526.77	$526.77	$488.11	$488.11	$536.96	$536.96
23	$544.75	$502.67	$502.67	$552.98	$552.98	$534.14	$534.14	$495.73	$495.73	$545.35	$545.35	$526.77	$526.77	$488.11	$488.11	$536.96	$536.96
24	$544.75	$502.67	$502.67	$552.98	$552.98	$534.14	$534.14	$495.73	$495.73	$545.35	$545.35	$526.77	$526.77	$488.11	$488.11	$536.96	$536.96
25	$546.93	$504.68	$504.68	$555.19	$555.19	$536.28	$536.28	$497.71	$497.71	$547.53	$547.53	$528.88	$528.88	$490.06	$490.06	$539.11	$539.11
26	$557.82	$514.73	$514.73	$566.25	$566.25	$546.96	$546.96	$507.63	$507.63	$558.44	$558.44	$539.41	$539.41	$499.82	$499.82	$549.85	$549.85
27	$570.90	$526.80	$526.80	$579.52	$579.52	$559.78	$559.78	$519.53	$519.53	$571.53	$571.53	$552.05	$552.05	$511.54	$511.54	$562.73	$562.73
28	$592.14	$546.40	$546.40	$601.09	$601.09	$580.61	$580.61	$538.86	$538.86	$592.80	$592.80	$572.60	$572.60	$530.58	$530.58	$583.68	$583.68
29	$609.58	$562.49	$562.49	$618.78	$618.78	$597.70	$597.70	$554.72	$554.72	$610.25	$610.25	$589.46	$589.46	$546.20	$546.20	$600.86	$600.86
30	$618.29	$570.53	$570.53	$627.63	$627.63	$606.25	$606.25	$562.65	$562.65	$618.97	$618.97	$597.88	$597.88	$554.00	$554.00	$609.45	$609.45
31	$631.37	$582.59	$582.59	$640.90	$640.90	$619.07	$619.07	$574.55	$574.55	$632.06	$632.06	$610.53	$610.53	$565.72	$565.72	$622.34	$622.34
32	$644.44	$594.66	$594.66	$654.18	$654.18	$631.89	$631.89	$586.45	$586.45	$645.15	$645.15	$623.17	$623.17	$577.43	$577.43	$635.22	$635.22
33	$652.61	$602.20	$602.20	$662.47	$662.47	$639.90	$639.90	$593.88	$593.88	$653.33	$653.33	$631.07	$631.07	$584.76	$584.76	$643.28	$643.28
34	$661.33	$610.24	$610.24	$671.32	$671.32	$648.45	$648.45	$601.82	$601.82	$662.05	$662.05	$639.50	$639.50	$592.57	$592.57	$651.87	$651.87
35	$665.68	$614.26	$614.26	$675.74	$675.74	$652.72	$652.72	$605.78	$605.78	$666.42	$666.42	$643.71	$643.71	$596.47	$596.47	$656.17	$656.17
36	$670.04	$618.28	$618.28	$680.17	$680.17	$656.99	$656.99	$609.75	$609.75	$670.78	$670.78	$647.93	$647.93	$600.38	$600.38	$660.46	$660.46
37	$674.40	$622.31	$622.31	$684.59	$684.59	$661.27	$661.27	$613.71	$613.71	$675.14	$675.14	$652.14	$652.14	$604.28	$604.28	$664.76	$664.76
38	$678.76	$626.33	$626.33	$689.01	$689.01	$665.54	$665.54	$617.68	$617.68	$679.51	$679.51	$656.36	$656.36	$608.19	$608.19	$669.05	$669.05
39	$687.47	$634.37	$634.37	$697.86	$697.86	$674.08	$674.08	$625.61	$625.61	$688.23	$688.23	$664.78	$664.78	$615.99	$615.99	$677.64	$677.64
40	$696.19	$642.41	$642.41	$706.71	$706.71	$682.63	$682.63	$633.54	$633.54	$696.96	$696.96	$673.21	$673.21	$623.80	$623.80	$686.23	$686.23
41	$709.26	$654.48	$654.48	$719.98	$719.98	$695.45	$695.45	$645.44	$645.44	$710.05	$710.05	$685.85	$685.85	$635.52	$635.52	$699.12	$699.12
42	$721.79	$666.04	$666.04	$732.70	$732.70	$707.74	$707.74	$656.84	$656.84	$722.59	$722.59	$697.97	$697.97	$646.75	$646.75	$711.47	$711.47
43	$739.23	$682.12	$682.12	$750.39	$750.39	$724.83	$724.83	$672.71	$672.71	$740.04	$740.04	$714.83	$714.83	$662.37	$662.37	$728.65	$728.65
44	$761.02	$702.23	$702.23	$772.51	$772.51	$746.19	$746.19	$692.53	$692.53	$761.85	$761.85	$735.90	$735.90	$681.89	$681.89	$750.13	$750.13
45	$786.62	$725.86	$725.86	$798.50	$798.50	$771.30	$771.30	$715.83	$715.83	$787.49	$787.49	$760.66	$760.66	$704.83	$704.83	$775.37	$775.37
46	$817.13	$754.01	$754.01	$829.47	$829.47	$801.21	$801.21	$743.60	$743.60	$818.03	$818.03	$790.16	$790.16	$732.17	$732.17	$805.44	$805.44
47	$851.44	$785.67	$785.67	$864.31	$864.31	$834.86	$834.86	$774.83	$774.83	$852.38	$852.38	$823.34	$823.34	$762.92	$762.92	$839.27	$839.27
48	$890.67	$821.87	$821.87	$904.12	$904.12	$873.32	$873.32	$810.52	$810.52	$891.65	$891.65	$861.27	$861.27	$798.06	$798.06	$877.93	$877.93
49	$929.34	$857.56	$857.56	$943.38	$943.38	$911.24	$911.24	$845.72	$845.72	$930.37	$930.37	$898.67	$898.67	$832.72	$832.72	$916.05	$916.05
50	$972.92	$897.77	$897.77	$987.62	$987.62	$953.97	$953.97	$885.37	$885.37	$974.00	$974.00	$940.81	$940.81	$871.76	$871.76	$959.01	$959.01
51	$1,015.96	$937.48	$937.48	$1,031.31	$1,031.31	$996.17	$996.17	$924.54	$924.54	$1,017.08	$1,017.08	$982.43	$982.43	$910.33	$910.33	$1,001.43	$1,001.43
52	$1,063.35	$981.21	$981.21	$1,079.42	$1,079.42	$1,042.64	$1,042.64	$967.66	$967.66	$1,064.52	$1,064.52	$1,028.26	$1,028.26	$952.79	$952.79	$1,048.15	$1,048.15
53	$1,111.29	$1,025.45	$1,025.45	$1,128.08	$1,128.08	$1,089.65	$1,089.65	$1,011.29	$1,011.29	$1,112.51	$1,112.51	$1,074.61	$1,074.61	$995.74	$995.74	$1,095.40	$1,095.40
54	$1,163.04	$1,073.20	$1,073.20	$1,180.61	$1,180.61	$1,140.39	$1,140.39	$1,058.38	$1,058.38	$1,164.32	$1,164.32	$1,124.65	$1,124.65	$1,042.11	$1,042.11	$1,146.41	$1,146.41
55	$1,214.79	$1,120.95	$1,120.95	$1,233.15	$1,233.15	$1,191.13	$1,191.13	$1,105.48	$1,105.48	$1,216.13	$1,216.13	$1,174.70	$1,174.70	$1,088.49	$1,088.49	$1,197.42	$1,197.42
56	$1,270.90	$1,172.73	$1,172.73	$1,290.10	$1,290.10	$1,246.15	$1,246.15	$1,156.54	$1,156.54	$1,272.30	$1,272.30	$1,228.95	$1,228.95	$1,138.76	$1,138.76	$1,252.73	$1,252.73
57	$1,327.56	$1,225.01	$1,225.01	$1,347.61	$1,347.61	$1,301.70	$1,301.70	$1,208.09	$1,208.09	$1,329.02	$1,329.02	$1,283.74	$1,283.74	$1,189.52	$1,189.52	$1,308.57	$1,308.57
58	$1,388.02	$1,280.80	$1,280.80	$1,408.99	$1,408.99	$1,360.99	$1,360.99	$1,263.12	$1,263.12	$1,389.55	$1,389.55	$1,342.21	$1,342.21	$1,243.70	$1,243.70	$1,368.17	$1,368.17
59	$1,417.98	$1,308.45	$1,308.45	$1,439.41	$1,439.41	$1,390.37	$1,390.37	$1,290.39	$1,290.39	$1,419.55	$1,419.55	$1,371.18	$1,371.18	$1,270.55	$1,270.55	$1,397.71	$1,397.71
60	$1,478.45	$1,364.25	$1,364.25	$1,500.79	$1,500.79	$1,449.66	$1,449.66	$1,345.41	$1,345.41	$1,480.08	$1,480.08	$1,429.65	$1,429.65	$1,324.73	$1,324.73	$1,457.31	$1,457.31
61	$1,530.75	$1,412.50	$1,412.50	$1,553.87	$1,553.87	$1,500.93	$1,500.93	$1,393.00	$1,393.00	$1,532.43	$1,532.43	$1,480.22	$1,480.22	$1,371.59	$1,371.59	$1,508.86	$1,508.86
62	$1,565.07	$1,444.17	$1,444.17	$1,588.71	$1,588.71	$1,534.58	$1,534.58	$1,424.23	$1,424.23	$1,566.79	$1,566.79	$1,513.41	$1,513.41	$1,402.34	$1,402.34	$1,542.69	$1,542.69
63	$1,608.10	$1,483.88	$1,483.88	$1,632.40	$1,632.40	$1,576.78	$1,576.78	$1,463.39	$1,463.39	$1,609.87	$1,609.87	$1,555.03	$1,555.03	$1,440.90	$1,440.90	$1,585.11	$1,585.11
64+	$1,634.25	$1,508.01	$1,508.01	$1,658.94	$1,658.94	$1,602.42	$1,602.42	$1,487.19	$1,487.19	$1,636.05	$1,636.05	$1,580.31	$1,580.31	$1,464.33	$1,464.33	$1,610.88	$1,610.88

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

HIOS Plan ID (On Exchange)=>	N/A		N/A		N/A		N/A		N/A		N/A		N/A		N/A		N
HIOS Plan ID (Off Exchange)=>	79962PA0250023		79962PA0250003		79962PA0250003		79962PA0250003		79962PA0250005		79962PA0250005		79962PA0250005		79962PA0250006		79962P
Plan Marketing Name =>	PPO Blue $750 100/80 Gold		PPO Blue $1000 100/80 Gold		PPO Blue $1000 100/80 Gold		PPO Blue $1000 100/80 Gold		PPO Blue $1250 100/80 Gold		PPO Blue $1250 100/80 Gold		PPO Blue $1250 100/80 Gold		PPO Blue $1400 100/80 Gold		PPO Blue $14
Form # =>	CERT-HBG-PPO-SM-2024		CERT-HBG-PPO-SM-2024		CERT-HBG-PPO-SM-2024		CERT-HBG-PPO-SM-2024		CERT-HBG-PPO-SM-2024		CERT-HBG-PPO-SM-2024		CERT-HBG-PPO-SM-2024		CERT-HBG-PPO-SM-2024		CERT-HBG-P
Rating Area =>	Area 9		Area 6		Area 7		Area 9		Area 6		Area 7		Area 9		Area 6		Are
Network =>	F		F		F		F		F		F		F		F		
Metal =>	Gold		Gold		Gold		Gold		Gold		Gold		Gold		Gold		Go
Deductible =>	$750		$1,000		$1,000		$1,000		$1,250		$1,250		$1,250		$1,400		$1,
Coinsurance =>	100%		100%		100%		100%		100%		100%		100%		100%		10
Copays =>	30		30		30		30		30		30		30		45		4
OOP Maximum =>	$9,100		$9,100		$9,100		$9,100		$9,100		$9,100		$9,100		$7,900		$7,
Pediatric Dental (Yes/No) =>	Yes		Yes		Yes		Yes		Yes		Yes		Yes		Yes		Y
Age Band	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco
0 - 14	$396.78	$396.78	$368.70	$368.70	$405.60	$405.60	$391.79	$391.79	$366.44	$366.44	$403.12	$403.12	$389.38	$389.38	$355.89	$355.89	$391.52
15	$432.05	$432.05	$401.47	$401.47	$441.66	$441.66	$426.61	$426.61	$399.01	$399.01	$438.95	$438.95	$423.99	$423.99	$387.53	$387.53	$426.32
16	$445.54	$445.54	$414.00	$414.00	$455.44	$455.44	$439.93	$439.93	$411.46	$411.46	$452.65	$452.65	$437.22	$437.22	$399.62	$399.62	$439.63
17	$459.02	$459.02	$426.53	$426.53	$469.23	$469.23	$453.24	$453.24	$423.92	$423.92	$466.35	$466.35	$450.46	$450.46	$411.72	$411.72	$452.93
18	$473.55	$473.55	$440.03	$440.03	$484.07	$484.07	$467.58	$467.58	$437.33	$437.33	$481.11	$481.11	$464.71	$464.71	$424.75	$424.75	$467.26
19	$488.07	$488.07	$453.52	$453.52	$498.92	$498.92	$481.92	$481.92	$450.74	$450.74	$495.86	$495.86	$478.96	$478.96	$437.77	$437.77	$481.59
20	$503.11	$503.11	$467.50	$467.50	$514.29	$514.29	$496.78	$496.78	$464.63	$464.63	$511.14	$511.14	$493.72	$493.72	$451.26	$451.26	$496.44
21	$518.67	$518.67	$481.96	$481.96	$530.20	$530.20	$512.14	$512.14	$479.00	$479.00	$526.95	$526.95	$508.99	$508.99	$465.22	$465.22	$511.79
22	$518.67	$518.67	$481.96	$481.96	$530.20	$530.20	$512.14	$512.14	$479.00	$479.00	$526.95	$526.95	$508.99	$508.99	$465.22	$465.22	$511.79
23	$518.67	$518.67	$481.96	$481.96	$530.20	$530.20	$512.14	$512.14	$479.00	$479.00	$526.95	$526.95	$508.99	$508.99	$465.22	$465.22	$511.79
24	$518.67	$518.67	$481.96	$481.96	$530.20	$530.20	$512.14	$512.14	$479.00	$479.00	$526.95	$526.95	$508.99	$508.99	$465.22	$465.22	$511.79
25	$520.74	$520.74	$483.89	$483.89	$532.32	$532.32	$514.19	$514.19	$480.92	$480.92	$529.06	$529.06	$511.03	$511.03	$467.08	$467.08	$513.84
26	$531.12	$531.12	$493.53	$493.53	$542.92	$542.92	$524.43	$524.43	$490.50	$490.50	$539.60	$539.60	$521.21	$521.21	$476.39	$476.39	$524.07
27	$543.57	$543.57	$505.09	$505.09	$555.65	$555.65	$536.72	$536.72	$501.99	$501.99	$552.24	$552.24	$533.42	$533.42	$487.55	$487.55	$536.36
28	$563.79	$563.79	$523.89	$523.89	$576.33	$576.33	$556.70	$556.70	$520.67	$520.67	$572.79	$572.79	$553.27	$553.27	$505.69	$505.69	$556.32
29	$580.39	$580.39	$539.31	$539.31	$593.29	$593.29	$573.08	$573.08	$536.00	$536.00	$589.66	$589.66	$569.56	$569.56	$520.58	$520.58	$572.69
30	$588.69	$588.69	$547.02	$547.02	$601.78	$601.78	$581.28	$581.28	$543.67	$543.67	$598.09	$598.09	$577.70	$577.70	$528.02	$528.02	$580.88
31	$601.14	$601.14	$558.59	$558.59	$614.50	$614.50	$593.57	$593.57	$555.16	$555.16	$610.74	$610.74	$589.92	$589.92	$539.19	$539.19	$593.16
32	$613.59	$613.59	$570.16	$570.16	$627.23	$627.23	$605.86	$605.86	$566.66	$566.66	$623.38	$623.38	$602.14	$602.14	$550.36	$550.36	$605.45
33	$621.37	$621.37	$577.39	$577.39	$635.18	$635.18	$613.54	$613.54	$573.84	$573.84	$631.29	$631.29	$609.77	$609.77	$557.33	$557.33	$613.12
34	$629.67	$629.67	$585.10	$585.10	$643.66	$643.66	$621.74	$621.74	$581.51	$581.51	$639.72	$639.72	$617.91	$617.91	$564.78	$564.78	$621.31
35	$633.81	$633.81	$588.96	$588.96	$647.90	$647.90	$625.84	$625.84	$585.34	$585.34	$643.93	$643.93	$621.99	$621.99	$568.50	$568.50	$625.41
36	$637.96	$637.96	$592.81	$592.81	$652.15	$652.15	$629.93	$629.93	$589.17	$589.17	$648.15	$648.15	$626.06	$626.06	$572.22	$572.22	$629.50
37	$642.11	$642.11	$596.67	$596.67	$656.39	$656.39	$634.03	$634.03	$593.00	$593.00	$652.36	$652.36	$630.13	$630.13	$575.94	$575.94	$633.60
38	$646.26	$646.26	$600.52	$600.52	$660.63	$660.63	$638.13	$638.13	$596.83	$596.83	$656.58	$656.58	$634.20	$634.20	$579.66	$579.66	$637.69
39	$654.56	$654.56	$608.23	$608.23	$669.11	$669.11	$646.32	$646.32	$604.50	$604.50	$665.01	$665.01	$642.35	$642.35	$587.11	$587.11	$645.88
40	$662.86	$662.86	$615.94	$615.94	$677.60	$677.60	$654.51	$654.51	$612.16	$612.16	$673.44	$673.44	$650.49	$650.49	$594.55	$594.55	$654.07
41	$675.31	$675.31	$627.51	$627.51	$690.32	$690.32	$666.81	$666.81	$623.66	$623.66	$686.09	$686.09	$662.70	$662.70	$605.72	$605.72	$666.35
42	$687.24	$687.24	$638.60	$638.60	$702.52	$702.52	$678.59	$678.59	$634.68	$634.68	$698.21	$698.21	$674.41	$674.41	$616.42	$616.42	$678.12
43	$703.84	$703.84	$654.02	$654.02	$719.48	$719.48	$694.97	$694.97	$650.00	$650.00	$715.07	$715.07	$690.70	$690.70	$631.30	$631.30	$694.50
44	$724.58	$724.58	$673.30	$673.30	$740.69	$740.69	$715.46	$715.46	$669.16	$669.16	$736.15	$736.15	$711.06	$711.06	$649.91	$649.91	$714.97
45	$748.96	$748.96	$695.95	$695.95	$765.61	$765.61	$739.53	$739.53	$691.68	$691.68	$760.92	$760.92	$734.98	$734.98	$671.78	$671.78	$739.02
46	$778.01	$778.01	$722.94	$722.94	$795.30	$795.30	$768.21	$768.21	$718.50	$718.50	$790.43	$790.43	$763.49	$763.49	$697.83	$697.83	$767.69
47	$810.68	$810.68	$753.30	$753.30	$828.70	$828.70	$800.47	$800.47	$748.68	$748.68	$823.62	$823.62	$795.55	$795.55	$727.14	$727.14	$799.93
48	$848.03	$848.03	$788.00	$788.00	$866.88	$866.88	$837.35	$837.35	$783.17	$783.17	$861.56	$861.56	$832.20	$832.20	$760.63	$760.63	$836.78
49	$884.85	$884.85	$822.22	$822.22	$904.52	$904.52	$873.71	$873.71	$817.17	$817.17	$898.98	$898.98	$868.34	$868.34	$793.67	$793.67	$873.11
50	$926.34	$926.34	$860.78	$860.78	$946.94	$946.94	$914.68	$914.68	$855.49	$855.49	$941.13	$941.13	$909.06	$909.06	$830.88	$830.88	$914.06
51	$967.32	$967.32	$898.86	$898.86	$988.82	$988.82	$955.14	$955.14	$893.34	$893.34	$982.76	$982.76	$949.27	$949.27	$867.64	$867.64	$954.49
52	$1,012.44	$1,012.44	$940.79	$940.79	$1,034.95	$1,034.95	$999.70	$999.70	$935.01	$935.01	$1,028.61	$1,028.61	$993.55	$993.55	$908.11	$908.11	$999.01
53	$1,058.09	$1,058.09	$983.20	$983.20	$1,081.61	$1,081.61	$1,044.77	$1,044.77	$977.16	$977.16	$1,074.98	$1,074.98	$1,038.34	$1,038.34	$949.05	$949.05	$1,044.05
54	$1,107.36	$1,107.36	$1,028.98	$1,028.98	$1,131.98	$1,131.98	$1,093.42	$1,093.42	$1,022.67	$1,022.67	$1,125.04	$1,125.04	$1,086.69	$1,086.69	$993.24	$993.24	$1,092.67
55	$1,156.63	$1,156.63	$1,074.77	$1,074.77	$1,182.35	$1,182.35	$1,142.07	$1,142.07	$1,068.17	$1,068.17	$1,175.10	$1,175.10	$1,135.05	$1,135.05	$1,037.44	$1,037.44	$1,141.29
56	$1,210.06	$1,210.06	$1,124.41	$1,124.41	$1,236.96	$1,236.96	$1,194.82	$1,194.82	$1,117.51	$1,117.51	$1,229.37	$1,229.37	$1,187.47	$1,187.47	$1,085.36	$1,085.36	$1,194.01
57	$1,264.00	$1,264.00	$1,174.54	$1,174.54	$1,292.10	$1,292.10	$1,248.09	$1,248.09	$1,167.32	$1,167.32	$1,284.18	$1,284.18	$1,240.41	$1,240.41	$1,133.74	$1,133.74	$1,247.23
58	$1,321.57	$1,321.57	$1,228.03	$1,228.03	$1,350.95	$1,350.95	$1,304.93	$1,304.93	$1,220.49	$1,220.49	$1,342.67	$1,342.67	$1,296.91	$1,296.91	$1,185.38	$1,185.38	$1,304.04
59	$1,350.10	$1,350.10	$1,254.54	$1,254.54	$1,380.11	$1,380.11	$1,333.10	$1,333.10	$1,246.84	$1,246.84	$1,371.65	$1,371.65	$1,324.90	$1,324.90	$1,210.97	$1,210.97	$1,332.19
60	$1,407.67	$1,407.67	$1,308.04	$1,308.04	$1,438.96	$1,438.96	$1,389.95	$1,389.95	$1,300.01	$1,300.01	$1,430.14	$1,430.14	$1,381.40	$1,381.40	$1,262.61	$1,262.61	$1,389.00
61	$1,457.46	$1,457.46	$1,354.31	$1,354.31	$1,489.86	$1,489.86	$1,439.11	$1,439.11	$1,345.99	$1,345.99	$1,480.73	$1,480.73	$1,430.26	$1,430.26	$1,307.27	$1,307.27	$1,438.13
62	$1,490.14	$1,490.14	$1,384.67	$1,384.67	$1,523.26	$1,523.26	$1,471.38	$1,471.38	$1,376.17	$1,376.17	$1,513.93	$1,513.93	$1,462.33	$1,462.33	$1,336.58	$1,336.58	$1,470.37
63	$1,531.11	$1,531.11	$1,422.75	$1,422.75	$1,565.15	$1,565.15	$1,511.84	$1,511.84	$1,414.01	$1,414.01	$1,555.56	$1,555.56	$1,502.54	$1,502.54	$1,373.33	$1,373.33	$1,510.80
64+	$1,556.01	$1,556.01	$1,445.88	$1,445.88	$1,590.60	$1,590.60	$1,536.42	$1,536.42	$1,437.00	$1,437.00	$1,580.85	$1,580.85	$1,526.97	$1,526.97	$1,395.66	$1,395.66	$1,535.37

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

HIOS Plan ID (On Exchange)=>	/A	N/A		N/A		N/A		N/A		N/A		N/A		N/A		N/A	
HIOS Plan ID (Off Exchange)=>	.0250006	79962PA0250006		79962PA0250007		79962PA0250007		79962PA0250007		79962PA0250008		79962PA0250008		79962PA0250008		79962PA0250010	
Plan Marketing Name =>	0 100/80 Gold	PPO Blue $1400 100/80 Gold		PPO Blue $1500 100/80 Gold		PPO Blue $1500 100/80 Gold		PPO Blue $1500 100/80 Gold		PPO Blue $1550 100/80 Gold		PPO Blue $1550 100/80 Gold		PPO Blue $1550 100/80 Gold		PPO Blue $2000 100/80 Gold	
Form # =>	PO-SM-2024	CERT-HBG-PPO-SM-2024		CERT-HBG-PPO-SM-2024		CERT-HBG-PPO-SM-2024		CERT-HBG-PPO-SM-2024		CERT-HBG-PPO-SM-2024		CERT-HBG-PPO-SM-2024		CERT-HBG-PPO-SM-2024		CERT-HBG-PPO-SM-2024	
Rating Area =>	a 7	Area 9		Area 6		Area 7		Area 9		Area 6		Area 7		Area 9		Area 6	
Network =>	F	F		F		F		F		F		F		F		F	
Metal =>	old	Gold		Gold		Gold		Gold		Gold		Gold		Gold		Gold	
Deductible =>	00	$1,400		$1,500		$1,500		$1,500		$1,550		$1,550		$1,550		$2,000	
Coinsurance =>	0%	100%		100%		100%		100%		100%		100%		100%		100%	
Copays =>	5	45		30		30		30		15		15		15		30	
OOP Maximum =>	00	$7,900		$7,900		$7,900		$7,900		$9,450		$9,450		$9,450		$7,900	
Pediatric Dental (Yes/No) =>	es	Yes		Yes		Yes		Yes		Yes		Yes		Yes		Yes	
Age Band	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco
0 - 14	$391.52	$378.18	$378.18	$363.57	$363.57	$399.96	$399.96	$386.33	$386.33	$354.65	$354.65	$390.15	$390.15	$376.86	$376.86	$354.97	$354.97
15	$426.32	$411.79	$411.79	$395.89	$395.89	$435.52	$435.52	$420.67	$420.67	$386.18	$386.18	$424.83	$424.83	$410.36	$410.36	$386.52	$386.52
16	$439.63	$424.65	$424.65	$408.25	$408.25	$449.11	$449.11	$433.80	$433.80	$398.23	$398.23	$438.09	$438.09	$423.17	$423.17	$398.58	$398.58
17	$452.93	$437.50	$437.50	$420.61	$420.61	$462.70	$462.70	$446.93	$446.93	$410.29	$410.29	$451.35	$451.35	$435.98	$435.98	$410.65	$410.65
18	$467.26	$451.34	$451.34	$433.91	$433.91	$477.34	$477.34	$461.07	$461.07	$423.27	$423.27	$465.63	$465.63	$449.77	$449.77	$423.64	$423.64
19	$481.59	$465.18	$465.18	$447.22	$447.22	$491.98	$491.98	$475.21	$475.21	$436.25	$436.25	$479.91	$479.91	$463.56	$463.56	$436.63	$436.63
20	$496.44	$479.52	$479.52	$461.00	$461.00	$507.15	$507.15	$489.86	$489.86	$449.69	$449.69	$494.70	$494.70	$477.85	$477.85	$450.09	$450.09
21	$511.79	$494.35	$494.35	$475.26	$475.26	$522.83	$522.83	$505.01	$505.01	$463.60	$463.60	$510.00	$510.00	$492.63	$492.63	$464.01	$464.01
22	$511.79	$494.35	$494.35	$475.26	$475.26	$522.83	$522.83	$505.01	$505.01	$463.60	$463.60	$510.00	$510.00	$492.63	$492.63	$464.01	$464.01
23	$511.79	$494.35	$494.35	$475.26	$475.26	$522.83	$522.83	$505.01	$505.01	$463.60	$463.60	$510.00	$510.00	$492.63	$492.63	$464.01	$464.01
24	$511.79	$494.35	$494.35	$475.26	$475.26	$522.83	$522.83	$505.01	$505.01	$463.60	$463.60	$510.00	$510.00	$492.63	$492.63	$464.01	$464.01
25	$513.84	$496.33	$496.33	$477.16	$477.16	$524.92	$524.92	$507.03	$507.03	$465.45	$465.45	$512.04	$512.04	$494.60	$494.60	$465.87	$465.87
26	$524.07	$506.21	$506.21	$486.67	$486.67	$535.38	$535.38	$517.13	$517.13	$474.73	$474.73	$522.24	$522.24	$504.45	$504.45	$475.15	$475.15
27	$536.36	$518.08	$518.08	$498.07	$498.07	$547.93	$547.93	$529.25	$529.25	$485.85	$485.85	$534.48	$534.48	$516.28	$516.28	$486.28	$486.28
28	$556.32	$537.36	$537.36	$516.61	$516.61	$568.32	$568.32	$548.95	$548.95	$503.93	$503.93	$554.37	$554.37	$535.49	$535.49	$504.38	$504.38
29	$572.69	$553.18	$553.18	$531.82	$531.82	$585.05	$585.05	$565.11	$565.11	$518.77	$518.77	$570.69	$570.69	$551.25	$551.25	$519.23	$519.23
30	$580.88	$561.09	$561.09	$539.42	$539.42	$593.41	$593.41	$573.19	$573.19	$526.19	$526.19	$578.85	$578.85	$559.14	$559.14	$526.65	$526.65
31	$593.16	$572.95	$572.95	$550.83	$550.83	$605.96	$605.96	$585.31	$585.31	$537.31	$537.31	$591.09	$591.09	$570.96	$570.96	$537.79	$537.79
32	$605.45	$584.82	$584.82	$562.23	$562.23	$618.51	$618.51	$597.43	$597.43	$548.44	$548.44	$603.33	$603.33	$582.78	$582.78	$548.92	$548.92
33	$613.12	$592.23	$592.23	$569.36	$569.36	$626.35	$626.35	$605.00	$605.00	$555.39	$555.39	$610.98	$610.98	$590.17	$590.17	$555.88	$555.88
34	$621.31	$600.14	$600.14	$576.97	$576.97	$634.72	$634.72	$613.08	$613.08	$562.81	$562.81	$619.14	$619.14	$598.05	$598.05	$563.31	$563.31
35	$625.41	$604.10	$604.10	$580.77	$580.77	$638.90	$638.90	$617.12	$617.12	$566.52	$566.52	$623.22	$623.22	$601.99	$601.99	$567.02	$567.02
36	$629.50	$608.05	$608.05	$584.57	$584.57	$643.08	$643.08	$621.16	$621.16	$570.23	$570.23	$627.30	$627.30	$605.93	$605.93	$570.73	$570.73
37	$633.60	$612.01	$612.01	$588.37	$588.37	$647.26	$647.26	$625.20	$625.20	$573.94	$573.94	$631.38	$631.38	$609.88	$609.88	$574.44	$574.44
38	$637.69	$615.96	$615.96	$592.17	$592.17	$651.45	$651.45	$629.24	$629.24	$577.65	$577.65	$635.46	$635.46	$613.82	$613.82	$578.16	$578.16
39	$645.88	$623.87	$623.87	$599.78	$599.78	$659.81	$659.81	$637.32	$637.32	$585.06	$585.06	$643.62	$643.62	$621.70	$621.70	$585.58	$585.58
40	$654.07	$631.78	$631.78	$607.38	$607.38	$668.18	$668.18	$645.40	$645.40	$592.48	$592.48	$651.78	$651.78	$629.58	$629.58	$593.00	$593.00
41	$666.35	$643.64	$643.64	$618.79	$618.79	$680.72	$680.72	$657.52	$657.52	$603.61	$603.61	$664.02	$664.02	$641.40	$641.40	$604.14	$604.14
42	$678.12	$655.01	$655.01	$629.72	$629.72	$692.75	$692.75	$669.14	$669.14	$614.27	$614.27	$675.75	$675.75	$652.73	$652.73	$614.81	$614.81
43	$694.50	$670.83	$670.83	$644.93	$644.93	$709.48	$709.48	$685.30	$685.30	$629.11	$629.11	$692.07	$692.07	$668.50	$668.50	$629.66	$629.66
44	$714.97	$690.61	$690.61	$663.94	$663.94	$730.39	$730.39	$705.50	$705.50	$647.65	$647.65	$712.47	$712.47	$688.20	$688.20	$648.22	$648.22
45	$739.02	$713.84	$713.84	$686.28	$686.28	$754.97	$754.97	$729.23	$729.23	$669.44	$669.44	$736.44	$736.44	$711.36	$711.36	$670.03	$670.03
46	$767.69	$741.53	$741.53	$712.89	$712.89	$784.25	$784.25	$757.52	$757.52	$695.40	$695.40	$765.00	$765.00	$738.95	$738.95	$696.02	$696.02
47	$799.93	$772.67	$772.67	$742.83	$742.83	$817.18	$817.18	$789.33	$789.33	$724.61	$724.61	$797.13	$797.13	$769.98	$769.98	$725.25	$725.25
48	$836.78	$808.26	$808.26	$777.05	$777.05	$854.83	$854.83	$825.69	$825.69	$757.99	$757.99	$833.85	$833.85	$805.45	$805.45	$758.66	$758.66
49	$873.11	$843.36	$843.36	$810.79	$810.79	$891.95	$891.95	$861.55	$861.55	$790.90	$790.90	$870.06	$870.06	$840.43	$840.43	$791.60	$791.60
50	$914.06	$882.91	$882.91	$848.81	$848.81	$933.77	$933.77	$901.95	$901.95	$827.99	$827.99	$910.86	$910.86	$879.84	$879.84	$828.72	$828.72
51	$954.49	$921.96	$921.96	$886.36	$886.36	$975.08	$975.08	$941.84	$941.84	$864.61	$864.61	$951.15	$951.15	$918.75	$918.75	$865.38	$865.38
52	$999.01	$964.97	$964.97	$927.71	$927.71	$1,020.56	$1,020.56	$985.78	$985.78	$904.95	$904.95	$995.52	$995.52	$961.61	$961.61	$905.75	$905.75
53	$1,044.05	$1,008.47	$1,008.47	$969.53	$969.53	$1,066.57	$1,066.57	$1,030.22	$1,030.22	$945.74	$945.74	$1,040.40	$1,040.40	$1,004.97	$1,004.97	$946.58	$946.58
54	$1,092.67	$1,055.44	$1,055.44	$1,014.68	$1,014.68	$1,116.24	$1,116.24	$1,078.20	$1,078.20	$989.79	$989.79	$1,088.85	$1,088.85	$1,051.77	$1,051.77	$990.66	$990.66
55	$1,141.29	$1,102.40	$1,102.40	$1,059.83	$1,059.83	$1,165.91	$1,165.91	$1,126.17	$1,126.17	$1,033.83	$1,033.83	$1,137.30	$1,137.30	$1,098.56	$1,098.56	$1,034.74	$1,034.74
56	$1,194.01	$1,153.32	$1,153.32	$1,108.78	$1,108.78	$1,219.76	$1,219.76	$1,178.19	$1,178.19	$1,081.58	$1,081.58	$1,189.83	$1,189.83	$1,149.31	$1,149.31	$1,082.54	$1,082.54
57	$1,247.23	$1,204.73	$1,204.73	$1,158.21	$1,158.21	$1,274.14	$1,274.14	$1,230.71	$1,230.71	$1,129.79	$1,129.79	$1,242.87	$1,242.87	$1,200.54	$1,200.54	$1,130.79	$1,130.79
58	$1,304.04	$1,259.60	$1,259.60	$1,210.96	$1,210.96	$1,332.17	$1,332.17	$1,286.77	$1,286.77	$1,181.25	$1,181.25	$1,299.48	$1,299.48	$1,255.22	$1,255.22	$1,182.30	$1,182.30
59	$1,332.19	$1,286.79	$1,286.79	$1,237.10	$1,237.10	$1,360.93	$1,360.93	$1,314.54	$1,314.54	$1,206.75	$1,206.75	$1,327.53	$1,327.53	$1,282.32	$1,282.32	$1,207.82	$1,207.82
60	$1,389.00	$1,341.67	$1,341.67	$1,289.86	$1,289.86	$1,418.96	$1,418.96	$1,370.60	$1,370.60	$1,258.21	$1,258.21	$1,384.14	$1,384.14	$1,337.00	$1,337.00	$1,259.32	$1,259.32
61	$1,438.13	$1,389.12	$1,389.12	$1,335.48	$1,335.48	$1,469.15	$1,469.15	$1,419.08	$1,419.08	$1,302.72	$1,302.72	$1,433.10	$1,433.10	$1,384.29	$1,384.29	$1,303.87	$1,303.87
62	$1,470.37	$1,420.27	$1,420.27	$1,365.42	$1,365.42	$1,502.09	$1,502.09	$1,450.89	$1,450.89	$1,331.92	$1,331.92	$1,465.23	$1,465.23	$1,415.33	$1,415.33	$1,333.10	$1,333.10
63	$1,510.80	$1,459.32	$1,459.32	$1,402.97	$1,402.97	$1,543.39	$1,543.39	$1,490.79	$1,490.79	$1,368.55	$1,368.55	$1,505.52	$1,505.52	$1,454.24	$1,454.24	$1,369.76	$1,369.76
64+	$1,535.37	$1,483.05	$1,483.05	$1,425.78	$1,425.78	$1,568.49	$1,568.49	$1,515.03	$1,515.03	$1,390.80	$1,390.80	$1,530.00	$1,530.00	$1,477.89	$1,477.89	$1,392.03	$1,392.03

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

HIOS Plan ID (On Exchange)=>	N/A		N/A		N/A		N/A		N/A		N/A		N/A		N/A		N
HIOS Plan ID (Off Exchange)=>	79962PA0250010		79962PA0250010		79962PA0250015		79962PA0250015		79962PA0250015		79962PA0250016		79962PA0250016		79962PA0250016		79962P
Plan Marketing Name =>	PPO Blue $2000 100/80 Gold		PPO Blue $2000 100/80 Gold		PPO Blue $2500 100/80 Gold		PPO Blue $2500 100/80 Gold		PPO Blue $2500 100/80 Gold		PPO Blue $2500 100/80 Gold 1x		PPO Blue $2500 100/80 Gold 1x		PPO Blue $2500 100/80 Gold 1x		PPO Blue $30
Form # =>	CERT-HBG-PPO-SM-2024		CERT-HBG-PPO-SM-2024		CERT-HBG-PPO-SM-2024		CERT-HBG-PPO-SM-2024		CERT-HBG-PPO-SM-2024		CERT-HBG-PPO-SM-2024		CERT-HBG-PPO-SM-2024		CERT-HBG-PPO-SM-2024		CERT-HBG-P
Rating Area =>	Area 7		Area 9		Area 6		Area 7		Area 9		Area 6		Area 7		Area 9		Are
Network =>	F		F		F		F		F		F		F		F		
Metal =>	Gold		Gold		Gold		Gold		Gold		Gold		Gold		Gold		Go
Deductible =>	$2,000		$2,000		$2,500		$2,500		$2,500		$2,500		$2,500		$2,500		$3,
Coinsurance =>	100%		100%		100%		100%		100%		100%		100%		100%		10
Copays =>	30		30		45		45		45		15		15		15		1
OOP Maximum =>	$7,900		$7,900		$7,900		$7,900		$7,900		$8,550		$8,550		$8,550		$9,
Pediatric Dental (Yes/No) =>	Yes		Yes		Yes		Yes		Yes		Yes		Yes		Yes		Y
Age Band	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco
0 - 14	$390.49	$390.49	$377.19	$377.19	$345.67	$345.67	$380.27	$380.27	$367.31	$367.31	$353.22	$353.22	$388.58	$388.58	$375.34	$375.34	$347.55
15	$425.20	$425.20	$410.72	$410.72	$376.40	$376.40	$414.08	$414.08	$399.96	$399.96	$384.62	$384.62	$423.12	$423.12	$408.70	$408.70	$378.45
16	$438.48	$438.48	$423.54	$423.54	$388.15	$388.15	$427.00	$427.00	$412.45	$412.45	$396.63	$396.63	$436.33	$436.33	$421.46	$421.46	$390.26
17	$451.75	$451.75	$436.36	$436.36	$399.90	$399.90	$439.92	$439.92	$424.93	$424.93	$408.63	$408.63	$449.54	$449.54	$434.22	$434.22	$402.07
18	$466.04	$466.04	$450.16	$450.16	$412.55	$412.55	$453.84	$453.84	$438.38	$438.38	$421.56	$421.56	$463.76	$463.76	$447.95	$447.95	$414.79
19	$480.33	$480.33	$463.97	$463.97	$425.20	$425.20	$467.76	$467.76	$451.82	$451.82	$434.49	$434.49	$477.98	$477.98	$461.69	$461.69	$427.52
20	$495.14	$495.14	$478.27	$478.27	$438.30	$438.30	$482.18	$482.18	$465.75	$465.75	$447.88	$447.88	$492.71	$492.71	$475.92	$475.92	$440.69
21	$510.45	$510.45	$493.06	$493.06	$451.86	$451.86	$497.09	$497.09	$480.15	$480.15	$461.73	$461.73	$507.95	$507.95	$490.64	$490.64	$454.32
22	$510.45	$510.45	$493.06	$493.06	$451.86	$451.86	$497.09	$497.09	$480.15	$480.15	$461.73	$461.73	$507.95	$507.95	$490.64	$490.64	$454.32
23	$510.45	$510.45	$493.06	$493.06	$451.86	$451.86	$497.09	$497.09	$480.15	$480.15	$461.73	$461.73	$507.95	$507.95	$490.64	$490.64	$454.32
24	$510.45	$510.45	$493.06	$493.06	$451.86	$451.86	$497.09	$497.09	$480.15	$480.15	$461.73	$461.73	$507.95	$507.95	$490.64	$490.64	$454.32
25	$512.49	$512.49	$495.03	$495.03	$453.67	$453.67	$499.08	$499.08	$482.07	$482.07	$463.58	$463.58	$509.98	$509.98	$492.60	$492.60	$456.14
26	$522.70	$522.70	$504.89	$504.89	$462.70	$462.70	$509.02	$509.02	$491.67	$491.67	$472.81	$472.81	$520.14	$520.14	$502.42	$502.42	$465.22
27	$534.95	$534.95	$516.73	$516.73	$473.55	$473.55	$520.95	$520.95	$503.20	$503.20	$483.89	$483.89	$532.33	$532.33	$514.19	$514.19	$476.13
28	$554.86	$554.86	$535.96	$535.96	$491.17	$491.17	$540.34	$540.34	$521.92	$521.92	$501.90	$501.90	$552.14	$552.14	$533.33	$533.33	$493.85
29	$571.19	$571.19	$551.73	$551.73	$505.63	$505.63	$556.24	$556.24	$537.29	$537.29	$516.68	$516.68	$568.40	$568.40	$549.03	$549.03	$508.38
30	$579.36	$579.36	$559.62	$559.62	$512.86	$512.86	$564.20	$564.20	$544.97	$544.97	$524.06	$524.06	$576.52	$576.52	$556.88	$556.88	$515.65
31	$591.61	$591.61	$571.46	$571.46	$523.71	$523.71	$576.13	$576.13	$556.49	$556.49	$535.15	$535.15	$588.71	$588.71	$568.65	$568.65	$526.56
32	$603.86	$603.86	$583.29	$583.29	$534.55	$534.55	$588.06	$588.06	$568.02	$568.02	$546.23	$546.23	$600.90	$600.90	$580.43	$580.43	$537.46
33	$611.52	$611.52	$590.69	$590.69	$541.33	$541.33	$595.51	$595.51	$575.22	$575.22	$553.15	$553.15	$608.52	$608.52	$587.79	$587.79	$544.28
34	$619.69	$619.69	$598.57	$598.57	$548.56	$548.56	$603.47	$603.47	$582.90	$582.90	$560.54	$560.54	$616.65	$616.65	$595.64	$595.64	$551.54
35	$623.77	$623.77	$602.52	$602.52	$552.17	$552.17	$607.44	$607.44	$586.74	$586.74	$564.23	$564.23	$620.71	$620.71	$599.56	$599.56	$555.18
36	$627.85	$627.85	$606.46	$606.46	$555.79	$555.79	$611.42	$611.42	$590.58	$590.58	$567.93	$567.93	$624.78	$624.78	$603.49	$603.49	$558.81
37	$631.94	$631.94	$610.41	$610.41	$559.40	$559.40	$615.40	$615.40	$594.43	$594.43	$571.62	$571.62	$628.84	$628.84	$607.41	$607.41	$562.45
38	$636.02	$636.02	$614.35	$614.35	$563.02	$563.02	$619.37	$619.37	$598.27	$598.27	$575.32	$575.32	$632.91	$632.91	$611.34	$611.34	$566.08
39	$644.19	$644.19	$622.24	$622.24	$570.25	$570.25	$627.33	$627.33	$605.95	$605.95	$582.70	$582.70	$641.03	$641.03	$619.19	$619.19	$573.35
40	$652.36	$652.36	$630.13	$630.13	$577.48	$577.48	$635.28	$635.28	$613.63	$613.63	$590.09	$590.09	$649.16	$649.16	$627.04	$627.04	$580.62
41	$664.61	$664.61	$641.96	$641.96	$588.32	$588.32	$647.21	$647.21	$625.16	$625.16	$601.17	$601.17	$661.35	$661.35	$638.81	$638.81	$591.52
42	$676.35	$676.35	$653.30	$653.30	$598.71	$598.71	$658.64	$658.64	$636.20	$636.20	$611.79	$611.79	$673.03	$673.03	$650.10	$650.10	$601.97
43	$692.68	$692.68	$669.08	$669.08	$613.17	$613.17	$674.55	$674.55	$651.56	$651.56	$626.57	$626.57	$689.29	$689.29	$665.80	$665.80	$616.51
44	$713.10	$713.10	$688.80	$688.80	$631.25	$631.25	$694.43	$694.43	$670.77	$670.77	$645.04	$645.04	$709.61	$709.61	$685.42	$685.42	$634.69
45	$737.09	$737.09	$711.98	$711.98	$652.49	$652.49	$717.80	$717.80	$693.34	$693.34	$666.74	$666.74	$733.48	$733.48	$708.48	$708.48	$656.04
46	$765.68	$765.68	$739.59	$739.59	$677.79	$677.79	$745.64	$745.64	$720.23	$720.23	$692.60	$692.60	$761.93	$761.93	$735.96	$735.96	$681.48
47	$797.83	$797.83	$770.65	$770.65	$706.26	$706.26	$776.95	$776.95	$750.47	$750.47	$721.68	$721.68	$793.93	$793.93	$766.87	$766.87	$710.10
48	$834.59	$834.59	$806.15	$806.15	$738.79	$738.79	$812.74	$812.74	$785.05	$785.05	$754.93	$754.93	$830.50	$830.50	$802.20	$802.20	$742.81
49	$870.83	$870.83	$841.16	$841.16	$770.87	$770.87	$848.04	$848.04	$819.14	$819.14	$787.71	$787.71	$866.56	$866.56	$837.03	$837.03	$775.07
50	$911.66	$911.66	$880.61	$880.61	$807.02	$807.02	$887.80	$887.80	$857.55	$857.55	$824.65	$824.65	$907.20	$907.20	$876.28	$876.28	$811.42
51	$951.99	$951.99	$919.56	$919.56	$842.72	$842.72	$927.07	$927.07	$895.48	$895.48	$861.13	$861.13	$947.33	$947.33	$915.04	$915.04	$847.31
52	$996.40	$996.40	$962.45	$962.45	$882.03	$882.03	$970.32	$970.32	$937.25	$937.25	$901.30	$901.30	$991.52	$991.52	$957.73	$957.73	$886.83
53	$1,041.32	$1,041.32	$1,005.84	$1,005.84	$921.79	$921.79	$1,014.06	$1,014.06	$979.51	$979.51	$941.93	$941.93	$1,036.22	$1,036.22	$1,000.91	$1,000.91	$926.81
54	$1,089.81	$1,089.81	$1,052.68	$1,052.68	$964.72	$964.72	$1,061.29	$1,061.29	$1,025.12	$1,025.12	$985.79	$985.79	$1,084.47	$1,084.47	$1,047.52	$1,047.52	$969.97
55	$1,138.30	$1,138.30	$1,099.52	$1,099.52	$1,007.65	$1,007.65	$1,108.51	$1,108.51	$1,070.73	$1,070.73	$1,029.66	$1,029.66	$1,132.73	$1,132.73	$1,094.13	$1,094.13	$1,013.13
56	$1,190.88	$1,190.88	$1,150.31	$1,150.31	$1,054.19	$1,054.19	$1,159.71	$1,159.71	$1,120.19	$1,120.19	$1,077.22	$1,077.22	$1,185.05	$1,185.05	$1,144.66	$1,144.66	$1,059.93
57	$1,243.97	$1,243.97	$1,201.59	$1,201.59	$1,101.18	$1,101.18	$1,211.41	$1,211.41	$1,170.13	$1,170.13	$1,125.24	$1,125.24	$1,237.87	$1,237.87	$1,195.69	$1,195.69	$1,107.18
58	$1,300.63	$1,300.63	$1,256.32	$1,256.32	$1,151.34	$1,151.34	$1,266.59	$1,266.59	$1,223.42	$1,223.42	$1,176.49	$1,176.49	$1,294.26	$1,294.26	$1,250.15	$1,250.15	$1,157.61
59	$1,328.70	$1,328.70	$1,283.44	$1,283.44	$1,176.19	$1,176.19	$1,293.93	$1,293.93	$1,249.83	$1,249.83	$1,201.88	$1,201.88	$1,322.19	$1,322.19	$1,277.14	$1,277.14	$1,182.59
60	$1,385.36	$1,385.36	$1,338.16	$1,338.16	$1,226.35	$1,226.35	$1,349.10	$1,349.10	$1,303.13	$1,303.13	$1,253.14	$1,253.14	$1,378.58	$1,378.58	$1,331.60	$1,331.60	$1,233.02
61	$1,434.36	$1,434.36	$1,385.50	$1,385.50	$1,269.73	$1,269.73	$1,396.82	$1,396.82	$1,349.22	$1,349.22	$1,297.46	$1,297.46	$1,427.34	$1,427.34	$1,378.70	$1,378.70	$1,276.64
62	$1,466.52	$1,466.52	$1,416.56	$1,416.56	$1,298.19	$1,298.19	$1,428.14	$1,428.14	$1,379.47	$1,379.47	$1,326.55	$1,326.55	$1,459.34	$1,459.34	$1,409.61	$1,409.61	$1,305.26
63	$1,506.85	$1,506.85	$1,455.51	$1,455.51	$1,333.89	$1,333.89	$1,467.41	$1,467.41	$1,417.40	$1,417.40	$1,363.03	$1,363.03	$1,499.47	$1,499.47	$1,448.37	$1,448.37	$1,341.15
64+	$1,531.35	$1,531.35	$1,479.18	$1,479.18	$1,355.58	$1,355.58	$1,491.27	$1,491.27	$1,440.45	$1,440.45	$1,385.19	$1,385.19	$1,523.85	$1,523.85	$1,471.92	$1,471.92	$1,362.96

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

HIOS Plan ID (On Exchange)=>	/A	N/A		N/A		N/A		N/A		N/A		N/A		N/A		N/A	
HIOS Plan ID (Off Exchange)=>	.0250018	79962PA0250018		79962PA0250018		79962PA0250019		79962PA0250019		79962PA0250019		79962PA0250024		79962PA0250024		79962PA0250024	
Plan Marketing Name =>	0 100/80 Gold	PPO Blue $3000 100/80 Gold		PPO Blue $3000 100/80 Gold		PPO Blue $3500 100/80 Gold		PPO Blue $3500 100/80 Gold		PPO Blue $3500 100/80 Gold		PPO Blue $0 100/80 Silver		PPO Blue $0 100/80 Silver		PPO Blue $0 100/80 Silver	
Form # =>	PO-SM-2024	CERT-HBG-PPO-SM-2024		CERT-HBG-PPO-SM-2024		CERT-HBG-PPO-SM-2024		CERT-HBG-PPO-SM-2024		CERT-HBG-PPO-SM-2024		CERT-HBG-PPO-SM-2024		CERT-HBG-PPO-SM-2024		CERT-HBG-PPO-SM-2024	
Rating Area =>	a 6	Area 7		Area 9		Area 6		Area 7		Area 9		Area 6		Area 7		Area 9	
Network =>	F	F		F		F		F		F		F		F		F	
Metal =>	old	Gold		Gold		Gold		Gold		Gold		Silver		Silver		Silver	
Deductible =>	000	$3,000		$3,000		$3,500		$3,500		$3,500		$0		$0		$0	
Coinsurance =>	0%	100%		100%		100%		100%		100%		100%		100%		100%	
Copays =>	5	15		15		45		45		45		60		60		60	
OOP Maximum =>	100	$9,100		$9,100		$7,900		$7,900		$7,900		$9,450		$9,450		$9,450	
Pediatric Dental (Yes/No) =>	es	Yes		Yes		Yes		Yes		Yes		Yes		Yes		Yes	
Age Band	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco
0 - 14	$347.55	$382.34	$382.34	$369.31	$369.31	$334.29	$334.29	$367.75	$367.75	$355.22	$355.22	$378.20	$378.20	$416.05	$416.05	$401.88	$401.88
15	$378.45	$416.33	$416.33	$402.14	$402.14	$364.00	$364.00	$400.44	$400.44	$386.80	$386.80	$411.82	$411.82	$453.04	$453.04	$437.60	$437.60
16	$390.26	$429.32	$429.32	$414.69	$414.69	$375.37	$375.37	$412.94	$412.94	$398.87	$398.87	$424.67	$424.67	$467.18	$467.18	$451.26	$451.26
17	$402.07	$442.31	$442.31	$427.24	$427.24	$386.73	$386.73	$425.44	$425.44	$410.94	$410.94	$437.53	$437.53	$481.32	$481.32	$464.92	$464.92
18	$414.79	$456.31	$456.31	$440.76	$440.76	$398.96	$398.96	$438.90	$438.90	$423.94	$423.94	$451.37	$451.37	$496.54	$496.54	$479.63	$479.63
19	$427.52	$470.30	$470.30	$454.28	$454.28	$411.20	$411.20	$452.36	$452.36	$436.94	$436.94	$465.21	$465.21	$511.77	$511.77	$494.34	$494.34
20	$440.69	$484.80	$484.80	$468.28	$468.28	$423.87	$423.87	$466.30	$466.30	$450.41	$450.41	$479.55	$479.55	$527.54	$527.54	$509.57	$509.57
21	$454.32	$499.79	$499.79	$482.76	$482.76	$436.98	$436.98	$480.72	$480.72	$464.34	$464.34	$494.38	$494.38	$543.86	$543.86	$525.33	$525.33
22	$454.32	$499.79	$499.79	$482.76	$482.76	$436.98	$436.98	$480.72	$480.72	$464.34	$464.34	$494.38	$494.38	$543.86	$543.86	$525.33	$525.33
23	$454.32	$499.79	$499.79	$482.76	$482.76	$436.98	$436.98	$480.72	$480.72	$464.34	$464.34	$494.38	$494.38	$543.86	$543.86	$525.33	$525.33
24	$454.32	$499.79	$499.79	$482.76	$482.76	$436.98	$436.98	$480.72	$480.72	$464.34	$464.34	$494.38	$494.38	$543.86	$543.86	$525.33	$525.33
25	$456.14	$501.79	$501.79	$484.69	$484.69	$438.73	$438.73	$482.64	$482.64	$466.20	$466.20	$496.36	$496.36	$546.04	$546.04	$527.43	$527.43
26	$465.22	$511.78	$511.78	$494.35	$494.35	$447.47	$447.47	$492.26	$492.26	$475.48	$475.48	$506.25	$506.25	$556.91	$556.91	$537.94	$537.94
27	$476.13	$523.78	$523.78	$505.93	$505.93	$457.96	$457.96	$503.79	$503.79	$486.63	$486.63	$518.11	$518.11	$569.97	$569.97	$550.55	$550.55
28	$493.85	$543.27	$543.27	$524.76	$524.76	$475.00	$475.00	$522.54	$522.54	$504.74	$504.74	$537.39	$537.39	$591.18	$591.18	$571.03	$571.03
29	$508.38	$559.27	$559.27	$540.21	$540.21	$488.98	$488.98	$537.93	$537.93	$519.60	$519.60	$553.21	$553.21	$608.58	$608.58	$587.84	$587.84
30	$515.65	$567.26	$567.26	$547.93	$547.93	$495.97	$495.97	$545.62	$545.62	$527.03	$527.03	$561.12	$561.12	$617.28	$617.28	$596.25	$596.25
31	$526.56	$579.26	$579.26	$559.52	$559.52	$506.46	$506.46	$557.15	$557.15	$538.17	$538.17	$572.99	$572.99	$630.33	$630.33	$608.86	$608.86
32	$537.46	$591.25	$591.25	$571.11	$571.11	$516.95	$516.95	$568.69	$568.69	$549.31	$549.31	$584.85	$584.85	$643.39	$643.39	$621.47	$621.47
33	$544.28	$598.75	$598.75	$578.35	$578.35	$523.50	$523.50	$575.90	$575.90	$556.28	$556.28	$592.27	$592.27	$651.54	$651.54	$629.35	$629.35
34	$551.54	$606.75	$606.75	$586.07	$586.07	$530.49	$530.49	$583.59	$583.59	$563.71	$563.71	$600.18	$600.18	$660.25	$660.25	$637.75	$637.75
35	$555.18	$610.74	$610.74	$589.93	$589.93	$533.99	$533.99	$587.44	$587.44	$567.42	$567.42	$604.13	$604.13	$664.60	$664.60	$641.95	$641.95
36	$558.81	$614.74	$614.74	$593.79	$593.79	$537.49	$537.49	$591.29	$591.29	$571.14	$571.14	$608.09	$608.09	$668.95	$668.95	$646.16	$646.16
37	$562.45	$618.74	$618.74	$597.66	$597.66	$540.98	$540.98	$595.13	$595.13	$574.85	$574.85	$612.04	$612.04	$673.30	$673.30	$650.36	$650.36
38	$566.08	$622.74	$622.74	$601.52	$601.52	$544.48	$544.48	$598.98	$598.98	$578.57	$578.57	$616.00	$616.00	$677.65	$677.65	$654.56	$654.56
39	$573.35	$630.73	$630.73	$609.24	$609.24	$551.47	$551.47	$606.67	$606.67	$586.00	$586.00	$623.91	$623.91	$686.35	$686.35	$662.97	$662.97
40	$580.62	$638.73	$638.73	$616.97	$616.97	$558.46	$558.46	$614.36	$614.36	$593.43	$593.43	$631.82	$631.82	$695.05	$695.05	$671.37	$671.37
41	$591.52	$650.73	$650.73	$628.55	$628.55	$568.95	$568.95	$625.90	$625.90	$604.57	$604.57	$643.68	$643.68	$708.11	$708.11	$683.98	$683.98
42	$601.97	$662.22	$662.22	$639.66	$639.66	$579.00	$579.00	$636.95	$636.95	$615.25	$615.25	$655.05	$655.05	$720.61	$720.61	$696.06	$696.06
43	$616.51	$678.22	$678.22	$655.11	$655.11	$592.98	$592.98	$652.34	$652.34	$630.11	$630.11	$670.87	$670.87	$738.02	$738.02	$712.87	$712.87
44	$634.69	$698.21	$698.21	$674.42	$674.42	$610.46	$610.46	$671.57	$671.57	$648.68	$648.68	$690.65	$690.65	$759.77	$759.77	$733.89	$733.89
45	$656.04	$721.70	$721.70	$697.11	$697.11	$631.00	$631.00	$694.16	$694.16	$670.51	$670.51	$713.88	$713.88	$785.33	$785.33	$758.58	$758.58
46	$681.48	$749.69	$749.69	$724.14	$724.14	$655.47	$655.47	$721.08	$721.08	$696.51	$696.51	$741.57	$741.57	$815.79	$815.79	$788.00	$788.00
47	$710.10	$781.17	$781.17	$754.55	$754.55	$683.00	$683.00	$751.37	$751.37	$725.76	$725.76	$772.72	$772.72	$850.05	$850.05	$821.09	$821.09
48	$742.81	$817.16	$817.16	$789.31	$789.31	$714.46	$714.46	$785.98	$785.98	$759.20	$759.20	$808.31	$808.31	$889.21	$889.21	$858.91	$858.91
49	$775.07	$852.64	$852.64	$823.59	$823.59	$745.49	$745.49	$820.11	$820.11	$792.16	$792.16	$843.41	$843.41	$927.83	$927.83	$896.21	$896.21
50	$811.42	$892.62	$892.62	$862.21	$862.21	$780.45	$780.45	$858.57	$858.57	$829.31	$829.31	$882.96	$882.96	$971.33	$971.33	$938.24	$938.24
51	$847.31	$932.11	$932.11	$900.35	$900.35	$814.97	$814.97	$896.54	$896.54	$865.99	$865.99	$922.02	$922.02	$1,014.30	$1,014.30	$979.74	$979.74
52	$886.83	$975.59	$975.59	$942.35	$942.35	$852.98	$852.98	$938.37	$938.37	$906.39	$906.39	$965.03	$965.03	$1,061.61	$1,061.61	$1,025.44	$1,025.44
53	$926.81	$1,019.57	$1,019.57	$984.83	$984.83	$891.44	$891.44	$980.67	$980.67	$947.25	$947.25	$1,008.54	$1,008.54	$1,109.47	$1,109.47	$1,071.67	$1,071.67
54	$969.97	$1,067.05	$1,067.05	$1,030.69	$1,030.69	$932.95	$932.95	$1,026.34	$1,026.34	$991.37	$991.37	$1,055.50	$1,055.50	$1,161.14	$1,161.14	$1,121.58	$1,121.58
55	$1,013.13	$1,114.53	$1,114.53	$1,076.55	$1,076.55	$974.47	$974.47	$1,072.01	$1,072.01	$1,035.48	$1,035.48	$1,102.47	$1,102.47	$1,212.81	$1,212.81	$1,171.49	$1,171.49
56	$1,059.93	$1,166.01	$1,166.01	$1,126.28	$1,126.28	$1,019.47	$1,019.47	$1,121.52	$1,121.52	$1,083.31	$1,083.31	$1,153.39	$1,153.39	$1,268.83	$1,268.83	$1,225.59	$1,225.59
57	$1,107.18	$1,217.99	$1,217.99	$1,176.49	$1,176.49	$1,064.92	$1,064.92	$1,171.51	$1,171.51	$1,131.60	$1,131.60	$1,204.80	$1,204.80	$1,325.39	$1,325.39	$1,280.23	$1,280.23
58	$1,157.61	$1,273.46	$1,273.46	$1,230.07	$1,230.07	$1,113.43	$1,113.43	$1,224.87	$1,224.87	$1,183.14	$1,183.14	$1,259.68	$1,259.68	$1,385.76	$1,385.76	$1,338.54	$1,338.54
59	$1,182.59	$1,300.95	$1,300.95	$1,256.62	$1,256.62	$1,137.46	$1,137.46	$1,251.31	$1,251.31	$1,208.68	$1,208.68	$1,286.87	$1,286.87	$1,415.67	$1,415.67	$1,367.43	$1,367.43
60	$1,233.02	$1,356.43	$1,356.43	$1,310.21	$1,310.21	$1,185.96	$1,185.96	$1,304.67	$1,304.67	$1,260.22	$1,260.22	$1,341.75	$1,341.75	$1,476.04	$1,476.04	$1,425.75	$1,425.75
61	$1,276.64	$1,404.41	$1,404.41	$1,356.56	$1,356.56	$1,227.91	$1,227.91	$1,350.82	$1,350.82	$1,304.80	$1,304.80	$1,389.21	$1,389.21	$1,528.25	$1,528.25	$1,476.18	$1,476.18
62	$1,305.26	$1,435.90	$1,435.90	$1,386.97	$1,386.97	$1,255.44	$1,255.44	$1,381.11	$1,381.11	$1,334.05	$1,334.05	$1,420.35	$1,420.35	$1,562.51	$1,562.51	$1,509.27	$1,509.27
63	$1,341.15	$1,475.38	$1,475.38	$1,425.11	$1,425.11	$1,289.96	$1,289.96	$1,419.09	$1,419.09	$1,370.73	$1,370.73	$1,459.41	$1,459.41	$1,605.47	$1,605.47	$1,550.77	$1,550.77
64+	$1,362.96	$1,499.37	$1,499.37	$1,448.28	$1,448.28	$1,310.94	$1,310.94	$1,442.16	$1,442.16	$1,393.02	$1,393.02	$1,483.14	$1,483.14	$1,631.58	$1,631.58	$1,575.99	$1,575.99

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

HIOS Plan ID (On Exchange)=>	N/A		N/A		N/A		N/A		N/A		N/A		N/A		N/A		N/A		N/A	
HIOS Plan ID (Off Exchange)=>	79962PA0250020		79962PA0250020		79962PA0250020		79962PA0250022		79962PA0250022		79962PA0250022		79962PA0250004		79962PA0250004		79962PA0250004		79962PA0250009	
Plan Marketing Name =>	PPO Blue $4000 100/80 Silver		PPO Blue $4000 100/80 Silver		PPO Blue $4000 100/80 Silver		PPO Blue $5000 100/80 Silver		PPO Blue $5000 100/80 Silver		O Blue $5000 100/80 Si		PO Blue $1000 80/60 Go		O Blue $1000 80/60 Go		O Blue $1000 80/60 Go		O Blue $1750 90/70 Go	
Form # =>	CERT-HBG-PPO-SM-2024		CERT-HBG-PPO-SM-2024		CERT-HBG-PPO-SM-2024		CERT-HBG-PPO-SM-2024		CERT-HBG-PPO-SM-2024		ERT-HBG-PPO-SM-202		ERT-HBG-PPO-SM-202		ERT-HBG-PPO-SM-202		ERT-HBG-PPO-SM-202		ERT-HBG-PPO-SM-202	
Rating Area =>	Area 6		Area 7		Area 9		Area 6		Area 7		Area 9		Area 6		Area 7		Area 9		Area 6	
Network =>	F		F		F		F		F		F		F		F		F		F	
Metal =>	Silver		Silver		Silver		Silver		Silver		Silver		Gold		Gold		Gold		Gold	
Deductible =>	$4,000		$4,000		$4,000		$5,000		$5,000		5000		1000		1000		1000		1750	
Coinsurance =>	100%		100%		100%		100%		100%		1		0.8		0.8		0.8		0.9	
Copays =>	40		40		40		40		40		40		60		60		60		45	
OOP Maximum =>	$9,100		$9,100		$9,100		$9,100		$9,100		9100		6900		6900		6900		7900	
Pediatric Dental (Yes/No) =>	Yes		Yes		Yes		Yes		Yes		Yes		Yes		Yes		Yes		Yes	
Age Band	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacc	Tobacco	Non-Tobacc	Tobacco	Non-Tobacc	Tobacco	Non-Tobacc	Tobacco	Non-Tobacc	Tobacco
0 - 14	$310.91	$310.91	$342.03	$342.03	$330.38	$330.38	$298.42	$298.42	$328.28	$328.28	$317.10	$317.10	$335.24	$335.24	$368.79	$368.79	$356.23	$356.23	$339.65	$339.65
15	$338.55	$338.55	$372.43	$372.43	$359.75	$359.75	$324.94	$324.94	$357.47	$357.47	$345.29	$345.29	$365.04	$365.04	$401.57	$401.57	$387.89	$387.89	$369.84	$369.84
16	$349.11	$349.11	$384.06	$384.06	$370.98	$370.98	$335.09	$335.09	$368.62	$368.62	$356.06	$356.06	$376.43	$376.43	$414.11	$414.11	$400.00	$400.00	$381.39	$381.39
17	$359.68	$359.68	$395.68	$395.68	$382.20	$382.20	$345.23	$345.23	$379.78	$379.78	$366.84	$366.84	$387.82	$387.82	$426.64	$426.64	$412.11	$412.11	$392.93	$392.93
18	$371.06	$371.06	$408.20	$408.20	$394.30	$394.30	$356.15	$356.15	$391.80	$391.80	$378.45	$378.45	$400.09	$400.09	$440.14	$440.14	$425.15	$425.15	$405.36	$405.36
19	$382.44	$382.44	$420.72	$420.72	$406.39	$406.39	$367.07	$367.07	$403.81	$403.81	$390.05	$390.05	$412.37	$412.37	$453.64	$453.64	$438.19	$438.19	$417.79	$417.79
20	$394.23	$394.23	$433.69	$433.69	$418.91	$418.91	$378.39	$378.39	$416.26	$416.26	$402.07	$402.07	$425.07	$425.07	$467.62	$467.62	$451.69	$451.69	$430.67	$430.67
21	$406.42	$406.42	$447.10	$447.10	$431.87	$431.87	$390.09	$390.09	$429.13	$429.13	$414.51	$414.51	$438.22	$438.22	$482.08	$482.08	$465.66	$465.66	$443.99	$443.99
22	$406.42	$406.42	$447.10	$447.10	$431.87	$431.87	$390.09	$390.09	$429.13	$429.13	$414.51	$414.51	$438.22	$438.22	$482.08	$482.08	$465.66	$465.66	$443.99	$443.99
23	$406.42	$406.42	$447.10	$447.10	$431.87	$431.87	$390.09	$390.09	$429.13	$429.13	$414.51	$414.51	$438.22	$438.22	$482.08	$482.08	$465.66	$465.66	$443.99	$443.99
24	$406.42	$406.42	$447.10	$447.10	$431.87	$431.87	$390.09	$390.09	$429.13	$429.13	$414.51	$414.51	$438.22	$438.22	$482.08	$482.08	$465.66	$465.66	$443.99	$443.99
25	$408.05	$408.05	$448.89	$448.89	$433.60	$433.60	$391.65	$391.65	$430.85	$430.85	$416.17	$416.17	$439.97	$439.97	$484.01	$484.01	$467.52	$467.52	$445.77	$445.77
26	$416.17	$416.17	$457.83	$457.83	$442.23	$442.23	$399.45	$399.45	$439.43	$439.43	$424.46	$424.46	$448.74	$448.74	$493.65	$493.65	$476.84	$476.84	$454.65	$454.65
27	$425.93	$425.93	$468.56	$468.56	$452.60	$452.60	$408.81	$408.81	$449.73	$449.73	$434.41	$434.41	$459.25	$459.25	$505.22	$505.22	$488.01	$488.01	$465.30	$465.30
28	$441.78	$441.78	$486.00	$486.00	$469.44	$469.44	$424.03	$424.03	$466.46	$466.46	$450.57	$450.57	$476.35	$476.35	$524.02	$524.02	$506.17	$506.17	$482.62	$482.62
29	$454.78	$454.78	$500.30	$500.30	$483.26	$483.26	$436.51	$436.51	$480.20	$480.20	$463.84	$463.84	$490.37	$490.37	$539.45	$539.45	$521.07	$521.07	$496.82	$496.82
30	$461.29	$461.29	$507.46	$507.46	$490.17	$490.17	$442.75	$442.75	$487.06	$487.06	$470.47	$470.47	$497.38	$497.38	$547.16	$547.16	$528.52	$528.52	$503.93	$503.93
31	$471.04	$471.04	$518.19	$518.19	$500.54	$500.54	$452.11	$452.11	$497.36	$497.36	$480.42	$480.42	$507.90	$507.90	$558.73	$558.73	$539.70	$539.70	$514.58	$514.58
32	$480.79	$480.79	$528.92	$528.92	$510.90	$510.90	$461.48	$461.48	$507.66	$507.66	$490.37	$490.37	$518.41	$518.41	$570.30	$570.30	$550.88	$550.88	$525.24	$525.24
33	$486.89	$486.89	$535.63	$535.63	$517.38	$517.38	$467.33	$467.33	$514.10	$514.10	$496.58	$496.58	$524.99	$524.99	$577.53	$577.53	$557.86	$557.86	$531.90	$531.90
34	$493.39	$493.39	$542.78	$542.78	$524.29	$524.29	$473.57	$473.57	$520.96	$520.96	$503.22	$503.22	$532.00	$532.00	$585.25	$585.25	$565.31	$565.31	$539.00	$539.00
35	$496.65	$496.65	$546.36	$546.36	$527.75	$527.75	$476.69	$476.69	$524.40	$524.40	$506.53	$506.53	$535.50	$535.50	$589.10	$589.10	$569.04	$569.04	$542.56	$542.56
36	$499.90	$499.90	$549.93	$549.93	$531.20	$531.20	$479.81	$479.81	$527.83	$527.83	$509.85	$509.85	$539.01	$539.01	$592.96	$592.96	$572.76	$572.76	$546.11	$546.11
37	$503.15	$503.15	$553.51	$553.51	$534.66	$534.66	$482.93	$482.93	$531.26	$531.26	$513.16	$513.16	$542.52	$542.52	$596.82	$596.82	$576.49	$576.49	$549.66	$549.66
38	$506.40	$506.40	$557.09	$557.09	$538.11	$538.11	$486.05	$486.05	$534.70	$534.70	$516.48	$516.48	$546.02	$546.02	$600.67	$600.67	$580.21	$580.21	$553.21	$553.21
39	$512.90	$512.90	$564.24	$564.24	$545.02	$545.02	$492.29	$492.29	$541.56	$541.56	$523.11	$523.11	$553.03	$553.03	$608.38	$608.38	$587.66	$587.66	$560.32	$560.32
40	$519.40	$519.40	$571.39	$571.39	$551.93	$551.93	$498.54	$498.54	$548.43	$548.43	$529.74	$529.74	$560.05	$560.05	$616.10	$616.10	$595.11	$595.11	$567.42	$567.42
41	$529.16	$529.16	$582.12	$582.12	$562.29	$562.29	$507.90	$507.90	$558.73	$558.73	$539.69	$539.69	$570.56	$570.56	$627.67	$627.67	$606.29	$606.29	$578.07	$578.07
42	$538.51	$538.51	$592.41	$592.41	$572.23	$572.23	$516.87	$516.87	$568.60	$568.60	$549.23	$549.23	$580.64	$580.64	$638.76	$638.76	$617.00	$617.00	$588.29	$588.29
43	$551.51	$551.51	$606.71	$606.71	$586.05	$586.05	$529.35	$529.35	$582.33	$582.33	$562.49	$562.49	$594.66	$594.66	$654.18	$654.18	$631.90	$631.90	$602.49	$602.49
44	$567.77	$567.77	$624.60	$624.60	$603.32	$603.32	$544.96	$544.96	$599.49	$599.49	$579.07	$579.07	$612.19	$612.19	$673.47	$673.47	$650.53	$650.53	$620.25	$620.25
45	$586.87	$586.87	$645.61	$645.61	$623.62	$623.62	$563.29	$563.29	$619.66	$619.66	$598.55	$598.55	$632.79	$632.79	$696.12	$696.12	$672.41	$672.41	$641.12	$641.12
46	$609.63	$609.63	$670.65	$670.65	$647.81	$647.81	$585.14	$585.14	$643.70	$643.70	$621.77	$621.77	$657.33	$657.33	$723.12	$723.12	$698.49	$698.49	$665.99	$665.99
47	$635.23	$635.23	$698.82	$698.82	$675.01	$675.01	$609.71	$609.71	$670.73	$670.73	$647.88	$647.88	$684.94	$684.94	$753.49	$753.49	$727.83	$727.83	$693.96	$693.96
48	$664.50	$664.50	$731.01	$731.01	$706.11	$706.11	$637.80	$637.80	$701.63	$701.63	$677.72	$677.72	$716.49	$716.49	$788.20	$788.20	$761.35	$761.35	$725.92	$725.92
49	$693.35	$693.35	$762.75	$762.75	$736.77	$736.77	$665.49	$665.49	$732.10	$732.10	$707.15	$707.15	$747.60	$747.60	$822.43	$822.43	$794.42	$794.42	$757.45	$757.45
50	$725.87	$725.87	$798.52	$798.52	$771.32	$771.32	$696.70	$696.70	$766.43	$766.43	$740.31	$740.31	$782.66	$782.66	$860.99	$860.99	$831.67	$831.67	$792.97	$792.97
51	$757.97	$757.97	$833.84	$833.84	$805.44	$805.44	$727.52	$727.52	$800.33	$800.33	$773.06	$773.06	$817.28	$817.28	$899.08	$899.08	$868.46	$868.46	$828.04	$828.04
52	$793.33	$793.33	$872.74	$872.74	$843.01	$843.01	$761.46	$761.46	$837.66	$837.66	$809.12	$809.12	$855.41	$855.41	$941.02	$941.02	$908.97	$908.97	$866.67	$866.67
53	$829.10	$829.10	$912.08	$912.08	$881.01	$881.01	$795.78	$795.78	$875.43	$875.43	$845.60	$845.60	$893.97	$893.97	$983.44	$983.44	$949.95	$949.95	$905.74	$905.74
54	$867.71	$867.71	$954.56	$954.56	$922.04	$922.04	$832.84	$832.84	$916.19	$916.19	$884.98	$884.98	$935.60	$935.60	$1,029.24	$1,029.24	$994.18	$994.18	$947.92	$947.92
55	$906.32	$906.32	$997.03	$997.03	$963.07	$963.07	$869.90	$869.90	$956.96	$956.96	$924.36	$924.36	$977.23	$977.23	$1,075.04	$1,075.04	$1,038.42	$1,038.42	$990.10	$990.10
56	$948.18	$948.18	$1,043.08	$1,043.08	$1,007.55	$1,007.55	$910.08	$910.08	$1,001.16	$1,001.16	$967.05	$967.05	$1,022.37	$1,022.37	$1,124.69	$1,124.69	$1,086.38	$1,086.38	$1,035.83	$1,035.83
57	$990.45	$990.45	$1,089.58	$1,089.58	$1,052.47	$1,052.47	$950.65	$950.65	$1,045.79	$1,045.79	$1,010.16	$1,010.16	$1,067.94	$1,067.94	$1,174.83	$1,174.83	$1,134.81	$1,134.81	$1,082.00	$1,082.00
58	$1,035.56	$1,035.56	$1,139.21	$1,139.21	$1,100.40	$1,100.40	$993.95	$993.95	$1,093.42	$1,093.42	$1,056.17	$1,056.17	$1,116.58	$1,116.58	$1,228.34	$1,228.34	$1,186.50	$1,186.50	$1,131.29	$1,131.29
59	$1,057.91	$1,057.91	$1,163.80	$1,163.80	$1,124.16	$1,124.16	$1,015.40	$1,015.40	$1,117.03	$1,117.03	$1,078.97	$1,078.97	$1,140.69	$1,140.69	$1,254.85	$1,254.85	$1,212.11	$1,212.11	$1,155.71	$1,155.71
60	$1,103.02	$1,103.02	$1,213.43	$1,213.43	$1,172.10	$1,172.10	$1,058.70	$1,058.70	$1,164.66	$1,164.66	$1,124.98	$1,124.98	$1,189.33	$1,189.33	$1,308.37	$1,308.37	$1,263.80	$1,263.80	$1,204.99	$1,204.99
61	$1,142.04	$1,142.04	$1,256.35	$1,256.35	$1,213.55	$1,213.55	$1,096.15	$1,096.15	$1,205.86	$1,205.86	$1,164.77	$1,164.77	$1,231.40	$1,231.40	$1,354.64	$1,354.64	$1,308.50	$1,308.50	$1,247.61	$1,247.61
62	$1,167.64	$1,167.64	$1,284.52	$1,284.52	$1,240.76	$1,240.76	$1,120.73	$1,120.73	$1,232.89	$1,232.89	$1,190.89	$1,190.89	$1,259.01	$1,259.01	$1,385.02	$1,385.02	$1,337.84	$1,337.84	$1,275.58	$1,275.58
63	$1,199.75	$1,199.75	$1,319.84	$1,319.84	$1,274.88	$1,274.88	$1,151.55	$1,151.55	$1,266.79	$1,266.79	$1,223.63	$1,223.63	$1,293.63	$1,293.63	$1,423.10	$1,423.10	$1,374.63	$1,374.63	$1,310.66	$1,310.66
64+	$1,219.26	$1,219.26	$1,341.30	$1,341.30	$1,295.61	$1,295.61	$1,170.27	$1,170.27	$1,287.39	$1,287.39	$1,243.53	$1,243.53	$1,314.66	$1,314.66	$1,446.24	$1,446.24	$1,396.98	$1,396.98	$1,331.97	$1,331.97

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

HIOS Plan ID (On Exchange)=>	N/A		N/A		N/A		N/A		N/A		N/A		N/A		N/A		N/A		N/A		N/A		N/A	
HIOS Plan ID (Off Exchange)=>	79962PA0250009		79962PA0250009		79962PA0250011		79962PA0250011		79962PA0250011		79962PA0250012		79962PA0250012		79962PA0250012		79962PA0250017		79962PA0250017		79962PA0250017		79962PA0260001	
Plan Marketing Name =>	O Blue $1750 90/70 G		O Blue $1750 90/70 G		O Blue $2000 90/70 G		O Blue $2000 90/70 G		O Blue $2000 90/70 G		O Blue $2000 70/50 Sil		O Blue $2000 70/50 Sil		O Blue $2000 70/50 Sil		O Blue $2600 70/50 Sil		O Blue $2600 70/50 Sil		O Blue $2600 70/50 Silv		e Qualified $1500 100/	
Form # =>	ERT-HBG-PPO-SM-202		ERT-HBG-PPO-SM-202		ERT-HBG-PPO-SM-202		ERT-HBG-PPO-SM-202		ERT-HBG-PPO-SM-202		ERT-HBG-PPO-SM-202		ERT-HBG-PPO-SM-202		ERT-HBG-PPO-SM-202		ERT-HBG-PPO-SM-202		ERT-HBG-PPO-SM-202		ERT-HBG-PPO-SM-202		ERT-HBG-PPO-SM-202	
Rating Area =>	Area 7		Area 9		Area 6		Area 7		Area 9		Area 6		Area 7		Area 9		Area 6		Area 7		Area 9		Area 6	
Network =>	F		F		F		F		F		F		F		F		F		F		F		F	
Metal =>	Gold		Gold		Gold		Gold		Gold		Silver		Silver		Silver		Silver		Silver		Silver		Gold	
Deductible =>	1750		1750		2000		2000		2000		2000		2000		2000		2600		2600		2600		1500	
Coinsurance =>	0.9		0.9		0.9		0.9		0.9		0.7		0.7		0.7		0.7		0.7		0.7		1	
Copays =>	45		45		45		45		45		60		60		60		50		50		50		15	
OOP Maximum =>	7900		7900		7900		7900		7900		9100		9100		9100		9100		9100		9100		3750	
Pediatric Dental (Yes/No) =>	Yes		Yes		Yes		Yes		Yes		Yes		Yes		Yes		Yes		Yes		Yes		Yes	
Age Band	Non-Tobacc	Tobacco	Non-Tobacc	Tobacco	Non-Tobacc	Tobacco	Non-Tobacc	Tobacco	Non-Tobacc	Tobacco	Non-Tobacc	Tobacco	Non-Tobacc	Tobacco	Non-Tobacc	Tobacco	Non-Tobacc	Tobacco	Non-Tobacc	Tobacco	Non-Tobacc	Tobacco	Non-Tobacc	Tobacco
0 - 14	$373.65	$373.65	$360.92	$360.92	$338.02	$338.02	$371.86	$371.86	$359.19	$359.19	$296.76	$296.76	$326.46	$326.46	$315.34	$315.34	$292.82	$292.82	$322.13	$322.13	$311.15	$311.15	$357.81	$357.81
15	$406.86	$406.86	$393.00	$393.00	$368.07	$368.07	$404.91	$404.91	$391.12	$391.12	$323.14	$323.14	$355.48	$355.48	$343.37	$343.37	$318.85	$318.85	$350.76	$350.76	$338.81	$338.81	$389.62	$389.62
16	$419.56	$419.56	$405.27	$405.27	$379.56	$379.56	$417.55	$417.55	$403.33	$403.33	$333.22	$333.22	$366.58	$366.58	$354.09	$354.09	$328.80	$328.80	$361.71	$361.71	$349.38	$349.38	$401.78	$401.78
17	$432.26	$432.26	$417.53	$417.53	$391.05	$391.05	$430.19	$430.19	$415.53	$415.53	$343.31	$343.31	$377.67	$377.67	$364.81	$364.81	$338.75	$338.75	$372.66	$372.66	$359.96	$359.96	$413.94	$413.94
18	$445.94	$445.94	$430.74	$430.74	$403.42	$403.42	$443.80	$443.80	$428.68	$428.68	$354.17	$354.17	$389.62	$389.62	$376.35	$376.35	$349.47	$349.47	$384.45	$384.45	$371.34	$371.34	$427.04	$427.04
19	$459.61	$459.61	$443.95	$443.95	$415.79	$415.79	$457.41	$457.41	$441.83	$441.83	$365.03	$365.03	$401.57	$401.57	$387.89	$387.89	$360.19	$360.19	$396.24	$396.24	$382.73	$382.73	$440.13	$440.13
20	$473.78	$473.78	$457.64	$457.64	$428.60	$428.60	$471.51	$471.51	$455.44	$455.44	$376.28	$376.28	$413.95	$413.95	$399.84	$399.84	$371.29	$371.29	$408.45	$408.45	$394.53	$394.53	$453.70	$453.70
21	$488.43	$488.43	$471.79	$471.79	$441.86	$441.86	$486.09	$486.09	$469.53	$469.53	$387.92	$387.92	$426.75	$426.75	$412.21	$412.21	$382.77	$382.77	$421.08	$421.08	$406.73	$406.73	$467.73	$467.73
22	$488.43	$488.43	$471.79	$471.79	$441.86	$441.86	$486.09	$486.09	$469.53	$469.53	$387.92	$387.92	$426.75	$426.75	$412.21	$412.21	$382.77	$382.77	$421.08	$421.08	$406.73	$406.73	$467.73	$467.73
23	$488.43	$488.43	$471.79	$471.79	$441.86	$441.86	$486.09	$486.09	$469.53	$469.53	$387.92	$387.92	$426.75	$426.75	$412.21	$412.21	$382.77	$382.77	$421.08	$421.08	$406.73	$406.73	$467.73	$467.73
24	$488.43	$488.43	$471.79	$471.79	$441.86	$441.86	$486.09	$486.09	$469.53	$469.53	$387.92	$387.92	$426.75	$426.75	$412.21	$412.21	$382.77	$382.77	$421.08	$421.08	$406.73	$406.73	$467.73	$467.73
25	$490.38	$490.38	$473.68	$473.68	$443.63	$443.63	$488.03	$488.03	$471.41	$471.41	$389.47	$389.47	$428.46	$428.46	$413.86	$413.86	$384.30	$384.30	$422.76	$422.76	$408.36	$408.36	$469.60	$469.60
26	$500.15	$500.15	$483.11	$483.11	$452.46	$452.46	$497.76	$497.76	$480.80	$480.80	$397.23	$397.23	$436.99	$436.99	$422.10	$422.10	$391.96	$391.96	$431.19	$431.19	$416.49	$416.49	$478.96	$478.96
27	$511.87	$511.87	$494.44	$494.44	$463.07	$463.07	$509.42	$509.42	$492.07	$492.07	$406.54	$406.54	$447.23	$447.23	$432.00	$432.00	$401.14	$401.14	$441.29	$441.29	$426.25	$426.25	$490.18	$490.18
28	$530.92	$530.92	$512.84	$512.84	$480.30	$480.30	$528.38	$528.38	$510.38	$510.38	$421.67	$421.67	$463.88	$463.88	$448.07	$448.07	$416.07	$416.07	$457.71	$457.71	$442.12	$442.12	$508.42	$508.42
29	$546.55	$546.55	$527.93	$527.93	$494.44	$494.44	$543.93	$543.93	$525.40	$525.40	$434.08	$434.08	$477.53	$477.53	$461.26	$461.26	$428.32	$428.32	$471.19	$471.19	$455.13	$455.13	$523.39	$523.39
30	$554.37	$554.37	$535.48	$535.48	$501.51	$501.51	$551.71	$551.71	$532.92	$532.92	$440.29	$440.29	$484.36	$484.36	$467.86	$467.86	$434.44	$434.44	$477.93	$477.93	$461.64	$461.64	$530.87	$530.87
31	$566.09	$566.09	$546.80	$546.80	$512.12	$512.12	$563.38	$563.38	$544.19	$544.19	$449.60	$449.60	$494.60	$494.60	$477.75	$477.75	$443.63	$443.63	$488.03	$488.03	$471.40	$471.40	$542.10	$542.10
32	$577.81	$577.81	$558.13	$558.13	$522.72	$522.72	$575.04	$575.04	$555.45	$555.45	$458.91	$458.91	$504.85	$504.85	$487.64	$487.64	$452.82	$452.82	$498.14	$498.14	$481.16	$481.16	$553.32	$553.32
33	$585.14	$585.14	$565.20	$565.20	$529.35	$529.35	$582.34	$582.34	$562.50	$562.50	$464.73	$464.73	$511.25	$511.25	$493.83	$493.83	$458.56	$458.56	$504.45	$504.45	$487.26	$487.26	$560.34	$560.34
34	$592.95	$592.95	$572.75	$572.75	$536.42	$536.42	$590.11	$590.11	$570.01	$570.01	$470.93	$470.93	$518.07	$518.07	$500.42	$500.42	$464.68	$464.68	$511.19	$511.19	$493.77	$493.77	$567.82	$567.82
35	$596.86	$596.86	$576.53	$576.53	$539.95	$539.95	$594.00	$594.00	$573.77	$573.77	$474.04	$474.04	$521.49	$521.49	$503.72	$503.72	$467.74	$467.74	$514.56	$514.56	$497.02	$497.02	$571.57	$571.57
36	$600.77	$600.77	$580.30	$580.30	$543.49	$543.49	$597.89	$597.89	$577.52	$577.52	$477.14	$477.14	$524.90	$524.90	$507.02	$507.02	$470.81	$470.81	$517.93	$517.93	$500.28	$500.28	$575.31	$575.31
37	$604.68	$604.68	$584.08	$584.08	$547.02	$547.02	$601.78	$601.78	$581.28	$581.28	$480.24	$480.24	$528.32	$528.32	$510.32	$510.32	$473.87	$473.87	$521.30	$521.30	$503.53	$503.53	$579.05	$579.05
38	$608.58	$608.58	$587.85	$587.85	$550.56	$550.56	$605.67	$605.67	$585.03	$585.03	$483.35	$483.35	$531.73	$531.73	$513.61	$513.61	$476.93	$476.93	$524.67	$524.67	$506.79	$506.79	$582.79	$582.79
39	$616.40	$616.40	$595.40	$595.40	$557.63	$557.63	$613.45	$613.45	$592.55	$592.55	$489.56	$489.56	$538.56	$538.56	$520.21	$520.21	$483.06	$483.06	$531.40	$531.40	$513.29	$513.29	$590.28	$590.28
40	$624.21	$624.21	$602.95	$602.95	$564.70	$564.70	$621.22	$621.22	$600.06	$600.06	$495.76	$495.76	$545.39	$545.39	$526.80	$526.80	$489.18	$489.18	$538.14	$538.14	$519.80	$519.80	$597.76	$597.76
41	$635.94	$635.94	$614.27	$614.27	$575.30	$575.30	$632.89	$632.89	$611.33	$611.33	$505.07	$505.07	$555.63	$555.63	$536.70	$536.70	$498.37	$498.37	$548.25	$548.25	$529.56	$529.56	$608.98	$608.98
42	$647.17	$647.17	$625.12	$625.12	$585.46	$585.46	$644.07	$644.07	$622.13	$622.13	$513.99	$513.99	$565.44	$565.44	$546.18	$546.18	$507.17	$507.17	$557.93	$557.93	$538.92	$538.92	$619.74	$619.74
43	$662.80	$662.80	$640.22	$640.22	$599.60	$599.60	$659.62	$659.62	$637.15	$637.15	$526.41	$526.41	$579.10	$579.10	$559.37	$559.37	$519.42	$519.42	$571.41	$571.41	$551.93	$551.93	$634.71	$634.71
44	$682.34	$682.34	$659.09	$659.09	$617.28	$617.28	$679.07	$679.07	$655.93	$655.93	$541.92	$541.92	$596.17	$596.17	$575.86	$575.86	$534.73	$534.73	$588.25	$588.25	$568.20	$568.20	$653.42	$653.42
45	$705.29	$705.29	$681.26	$681.26	$638.05	$638.05	$701.91	$701.91	$678.00	$678.00	$560.16	$560.16	$616.23	$616.23	$595.23	$595.23	$552.72	$552.72	$608.04	$608.04	$587.32	$587.32	$675.40	$675.40
46	$732.65	$732.65	$707.69	$707.69	$662.79	$662.79	$729.14	$729.14	$704.30	$704.30	$581.88	$581.88	$640.13	$640.13	$618.32	$618.32	$574.16	$574.16	$631.62	$631.62	$610.10	$610.10	$701.60	$701.60
47	$763.42	$763.42	$737.41	$737.41	$690.63	$690.63	$759.76	$759.76	$733.88	$733.88	$606.32	$606.32	$667.01	$667.01	$644.28	$644.28	$598.27	$598.27	$658.15	$658.15	$635.72	$635.72	$731.06	$731.06
48	$798.58	$798.58	$771.38	$771.38	$722.44	$722.44	$794.76	$794.76	$767.68	$767.68	$634.25	$634.25	$697.74	$697.74	$673.96	$673.96	$625.83	$625.83	$688.47	$688.47	$665.00	$665.00	$764.74	$764.74
49	$833.26	$833.26	$804.87	$804.87	$753.81	$753.81	$829.27	$829.27	$801.02	$801.02	$661.79	$661.79	$728.04	$728.04	$703.23	$703.23	$653.01	$653.01	$718.36	$718.36	$693.88	$693.88	$797.95	$797.95
50	$872.34	$872.34	$842.62	$842.62	$789.16	$789.16	$868.16	$868.16	$838.58	$838.58	$692.83	$692.83	$762.18	$762.18	$736.21	$736.21	$683.63	$683.63	$752.05	$752.05	$726.42	$726.42	$835.37	$835.37
51	$910.92	$910.92	$879.89	$879.89	$824.07	$824.07	$906.56	$906.56	$875.67	$875.67	$723.47	$723.47	$795.89	$795.89	$768.77	$768.77	$713.87	$713.87	$785.31	$785.31	$758.55	$758.55	$872.32	$872.32
52	$953.42	$953.42	$920.93	$920.93	$862.51	$862.51	$948.85	$948.85	$916.52	$916.52	$757.22	$757.22	$833.02	$833.02	$804.63	$804.63	$747.17	$747.17	$821.95	$821.95	$793.94	$793.94	$913.01	$913.01
53	$996.40	$996.40	$962.45	$962.45	$901.39	$901.39	$991.62	$991.62	$957.84	$957.84	$791.36	$791.36	$870.57	$870.57	$840.91	$840.91	$780.85	$780.85	$859.00	$859.00	$829.73	$829.73	$954.17	$954.17
54	$1,042.80	$1,042.80	$1,007.27	$1,007.27	$943.37	$943.37	$1,037.80	$1,037.80	$1,002.45	$1,002.45	$828.21	$828.21	$911.11	$911.11	$880.07	$880.07	$817.21	$817.21	$899.01	$899.01	$868.37	$868.37	$998.60	$998.60
55	$1,089.20	$1,089.20	$1,052.09	$1,052.09	$985.35	$985.35	$1,083.98	$1,083.98	$1,047.05	$1,047.05	$865.06	$865.06	$951.65	$951.65	$919.23	$919.23	$853.58	$853.58	$939.01	$939.01	$907.01	$907.01	$1,043.04	$1,043.04
56	$1,139.51	$1,139.51	$1,100.69	$1,100.69	$1,030.86	$1,030.86	$1,134.05	$1,134.05	$1,095.41	$1,095.41	$905.02	$905.02	$995.61	$995.61	$961.69	$961.69	$893.00	$893.00	$982.38	$982.38	$948.90	$948.90	$1,091.21	$1,091.21
57	$1,190.30	$1,190.30	$1,149.75	$1,149.75	$1,076.81	$1,076.81	$1,184.60	$1,184.60	$1,144.24	$1,144.24	$945.36	$945.36	$1,039.99	$1,039.99	$1,004.56	$1,004.56	$932.81	$932.81	$1,026.17	$1,026.17	$991.20	$991.20	$1,139.86	$1,139.86
58	$1,244.52	$1,244.52	$1,202.12	$1,202.12	$1,125.86	$1,125.86	$1,238.56	$1,238.56	$1,196.36	$1,196.36	$988.42	$988.42	$1,087.36	$1,087.36	$1,050.31	$1,050.31	$975.30	$975.30	$1,072.91	$1,072.91	$1,036.35	$1,036.35	$1,191.78	$1,191.78
59	$1,271.38	$1,271.38	$1,228.07	$1,228.07	$1,150.16	$1,150.16	$1,265.29	$1,265.29	$1,222.19	$1,222.19	$1,009.76	$1,009.76	$1,110.83	$1,110.83	$1,072.98	$1,072.98	$996.35	$996.35	$1,096.07	$1,096.07	$1,058.72	$1,058.72	$1,217.50	$1,217.50
60	$1,325.60	$1,325.60	$1,280.44	$1,280.44	$1,199.21	$1,199.21	$1,319.25	$1,319.25	$1,274.30	$1,274.30	$1,052.81	$1,052.81	$1,158.20	$1,158.20	$1,118.74	$1,118.74	$1,038.84	$1,038.84	$1,142.81	$1,142.81	$1,103.87	$1,103.87	$1,269.42	$1,269.42
61	$1,372.49	$1,372.49	$1,325.73	$1,325.73	$1,241.63	$1,241.63	$1,365.91	$1,365.91	$1,319.38	$1,319.38	$1,090.06	$1,090.06	$1,199.17	$1,199.17	$1,158.31	$1,158.31	$1,075.58	$1,075.58	$1,183.23	$1,183.23	$1,142.91	$1,142.91	$1,314.32	$1,314.32
62	$1,403.26	$1,403.26	$1,355.45	$1,355.45	$1,269.46	$1,269.46	$1,396.54	$1,396.54	$1,348.96	$1,348.96	$1,114.49	$1,114.49	$1,226.05	$1,226.05	$1,184.28	$1,184.28	$1,099.70	$1,099.70	$1,209.76	$1,209.76	$1,168.54	$1,168.54	$1,343.79	$1,343.79
63	$1,441.85	$1,441.85	$1,392.72	$1,392.72	$1,304.37	$1,304.37	$1,434.94	$1,434.94	$1,386.05	$1,386.05	$1,145.14	$1,145.14	$1,259.77	$1,259.77	$1,216.84	$1,216.84	$1,129.94	$1,129.94	$1,243.03	$1,243.03	$1,200.67	$1,200.67	$1,380.74	$1,380.74
64+	$1,465.29	$1,465.29	$1,415.37	$1,415.37	$1,325.58	$1,325.58	$1,458.27	$1,458.27	$1,408.59	$1,408.59	$1,163.76	$1,163.76	$1,280.25	$1,280.25	$1,236.63	$1,236.63	$1,148.31	$1,148.31	$1,263.24	$1,263.24	$1,220.19	$1,220.19	$1,403.19	$1,403.19

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

HIOS Plan ID (On Exchange)=>	N/A		N/A		N/A		N/A		N/A		N/A		N/A		N/A		N/A		N/A		N/A		N/A	
HIOS Plan ID (Off Exchange)=>	79962PA0260001		79962PA0260001		79962PA0260002		79962PA0260002		79962PA0260002		79962PA0260003		79962PA0260003		79962PA0260003		79962PA0260004		79962PA0260004		79962PA0260004		79962PA0260007	
Plan Marketing Name =>	e Qualified $1500 100/		e Qualified $1500 100/		lified Embedded $3000		lified Embedded $3000		lified Embedded $3000		lified Embedded $3550		lified Embedded $3550		lified Embedded $3550		ified Embedded $4250		ified Embedded $4250		ified Embedded $4250		alified Embedded $4750	
Form # =>	ERT-HBG-PPO-SM-202		ERT-HBG-PPO-SM-202		ERT-HBG-PPO-SM-202		ERT-HBG-PPO-SM-202		ERT-HBG-PPO-SM-202		ERT-HBG-PPO-SM-202		ERT-HBG-PPO-SM-202		ERT-HBG-PPO-SM-202		ERT-HBG-PPO-SM-202		ERT-HBG-PPO-SM-202		ERT-HBG-PPO-SM-202		ERT-HBG-PPO-SM-202	
Rating Area =>	Area 7		Area 9		Area 6		Area 7		Area 9		Area 6		Area 7		Area 9		Area 6		Area 7		Area 9		Area 6	
Network =>	F		F		F		F		F		F		F		F		F		F		F		F	
Metal =>	Gold		Gold		Silver		Silver		Silver		Silver		Silver		Silver		Silver		Silver		Silver		Silver	
Deductible =>	1500		1500		3000		3000		3000		3550		3550		3550		4250		4250		4250		4750	
Coinsurance =>	1		1		1		1		1		1		1		1		1		1		1		0.6	
Copays =>	15		15		20		20		20		0		0		0		0		0		0		0	
OOP Maximum =>	3750		3750		7050		7050		7050		7050		7050		7050		5500		5500		5500		6350	
Pediatric Dental (Yes/No) =>	Yes		Yes		Yes		Yes		Yes		Yes		Yes		Yes		Yes		Yes		Yes		Yes	
Age Band	Non-Tobacc	Tobacco	Non-Tobacc	Tobacco	Non-Tobacc	Tobacco	Non-Tobacc	Tobacco	Non-Tobacc	Tobacco	Non-Tobacc	Tobacco	Non-Tobacc	Tobacco	Non-Tobacc	Tobacco	Non-Tobacc	Tobacco	Non-Tobacc	Tobacco	Non-Tobacc	Tobacco	Non-Tobacc	Tobacco
0 - 14	$393.62	$393.62	$380.21	$380.21	$318.66	$318.66	$350.55	$350.55	$338.61	$338.61	$312.69	$312.69	$343.99	$343.99	$332.27	$332.27	$318.85	$318.85	$350.77	$350.77	$338.82	$338.82	$293.25	$293.25
15	$428.61	$428.61	$414.01	$414.01	$346.99	$346.99	$381.71	$381.71	$368.71	$368.71	$340.49	$340.49	$374.57	$374.57	$361.81	$361.81	$347.19	$347.19	$381.95	$381.95	$368.94	$368.94	$319.31	$319.31
16	$441.99	$441.99	$426.93	$426.93	$357.82	$357.82	$393.63	$393.63	$380.22	$380.22	$351.12	$351.12	$386.26	$386.26	$373.10	$373.10	$358.03	$358.03	$393.87	$393.87	$380.45	$380.45	$329.28	$329.28
17	$455.37	$455.37	$439.85	$439.85	$368.65	$368.65	$405.54	$405.54	$391.73	$391.73	$361.74	$361.74	$397.95	$397.95	$384.39	$384.39	$368.87	$368.87	$405.79	$405.79	$391.97	$391.97	$339.25	$339.25
18	$469.78	$469.78	$453.77	$453.77	$380.31	$380.31	$418.37	$418.37	$404.12	$404.12	$373.19	$373.19	$410.54	$410.54	$396.55	$396.55	$380.54	$380.54	$418.63	$418.63	$404.37	$404.37	$349.98	$349.98
19	$484.18	$484.18	$467.69	$467.69	$391.97	$391.97	$431.20	$431.20	$416.51	$416.51	$384.63	$384.63	$423.13	$423.13	$408.71	$408.71	$392.21	$392.21	$431.47	$431.47	$416.77	$416.77	$360.71	$360.71
20	$499.10	$499.10	$482.10	$482.10	$404.05	$404.05	$444.49	$444.49	$429.35	$429.35	$396.49	$396.49	$436.17	$436.17	$421.31	$421.31	$404.30	$404.30	$444.76	$444.76	$429.61	$429.61	$371.83	$371.83
21	$514.54	$514.54	$497.01	$497.01	$416.55	$416.55	$458.24	$458.24	$442.63	$442.63	$408.75	$408.75	$449.66	$449.66	$434.34	$434.34	$416.80	$416.80	$458.52	$458.52	$442.90	$442.90	$383.33	$383.33
22	$514.54	$514.54	$497.01	$497.01	$416.55	$416.55	$458.24	$458.24	$442.63	$442.63	$408.75	$408.75	$449.66	$449.66	$434.34	$434.34	$416.80	$416.80	$458.52	$458.52	$442.90	$442.90	$383.33	$383.33
23	$514.54	$514.54	$497.01	$497.01	$416.55	$416.55	$458.24	$458.24	$442.63	$442.63	$408.75	$408.75	$449.66	$449.66	$434.34	$434.34	$416.80	$416.80	$458.52	$458.52	$442.90	$442.90	$383.33	$383.33
24	$514.54	$514.54	$497.01	$497.01	$416.55	$416.55	$458.24	$458.24	$442.63	$442.63	$408.75	$408.75	$449.66	$449.66	$434.34	$434.34	$416.80	$416.80	$458.52	$458.52	$442.90	$442.90	$383.33	$383.33
25	$516.60	$516.60	$499.00	$499.00	$418.22	$418.22	$460.07	$460.07	$444.40	$444.40	$410.39	$410.39	$451.46	$451.46	$436.08	$436.08	$418.47	$418.47	$460.35	$460.35	$444.67	$444.67	$384.86	$384.86
26	$526.89	$526.89	$508.94	$508.94	$426.55	$426.55	$469.24	$469.24	$453.25	$453.25	$418.56	$418.56	$460.45	$460.45	$444.76	$444.76	$426.80	$426.80	$469.52	$469.52	$453.53	$453.53	$392.53	$392.53
27	$539.24	$539.24	$520.87	$520.87	$436.54	$436.54	$480.24	$480.24	$463.88	$463.88	$428.37	$428.37	$471.24	$471.24	$455.19	$455.19	$436.81	$436.81	$480.53	$480.53	$464.16	$464.16	$401.73	$401.73
28	$559.30	$559.30	$540.25	$540.25	$452.79	$452.79	$498.11	$498.11	$481.14	$481.14	$444.31	$444.31	$488.78	$488.78	$472.13	$472.13	$453.06	$453.06	$498.41	$498.41	$481.43	$481.43	$416.68	$416.68
29	$575.77	$575.77	$556.15	$556.15	$466.12	$466.12	$512.77	$512.77	$495.30	$495.30	$457.39	$457.39	$503.17	$503.17	$486.03	$486.03	$466.40	$466.40	$513.08	$513.08	$495.61	$495.61	$428.95	$428.95
30	$584.00	$584.00	$564.11	$564.11	$472.78	$472.78	$520.10	$520.10	$502.39	$502.39	$463.93	$463.93	$510.36	$510.36	$492.98	$492.98	$473.07	$473.07	$520.42	$520.42	$502.69	$502.69	$435.08	$435.08
31	$596.35	$596.35	$576.03	$576.03	$482.78	$482.78	$531.10	$531.10	$513.01	$513.01	$473.74	$473.74	$521.16	$521.16	$503.40	$503.40	$483.07	$483.07	$531.42	$531.42	$513.32	$513.32	$444.28	$444.28
32	$608.70	$608.70	$587.96	$587.96	$492.78	$492.78	$542.10	$542.10	$523.63	$523.63	$483.55	$483.55	$531.95	$531.95	$513.82	$513.82	$493.07	$493.07	$542.43	$542.43	$523.95	$523.95	$453.48	$453.48
33	$616.42	$616.42	$595.42	$595.42	$499.03	$499.03	$548.97	$548.97	$530.27	$530.27	$489.68	$489.68	$538.69	$538.69	$520.34	$520.34	$499.33	$499.33	$549.31	$549.31	$530.59	$530.59	$459.23	$459.23
34	$624.65	$624.65	$603.37	$603.37	$505.69	$505.69	$556.30	$556.30	$537.35	$537.35	$496.22	$496.22	$545.89	$545.89	$527.29	$527.29	$506.00	$506.00	$556.64	$556.64	$537.68	$537.68	$465.36	$465.36
35	$628.77	$628.77	$607.35	$607.35	$509.02	$509.02	$559.97	$559.97	$540.89	$540.89	$499.49	$499.49	$549.48	$549.48	$530.76	$530.76	$509.33	$509.33	$560.31	$560.31	$541.22	$541.22	$468.43	$468.43
36	$632.88	$632.88	$611.32	$611.32	$512.36	$512.36	$563.64	$563.64	$544.43	$544.43	$502.76	$502.76	$553.08	$553.08	$534.24	$534.24	$512.66	$512.66	$563.98	$563.98	$544.77	$544.77	$471.50	$471.50
37	$637.00	$637.00	$615.30	$615.30	$515.69	$515.69	$567.30	$567.30	$547.98	$547.98	$506.03	$506.03	$556.68	$556.68	$537.71	$537.71	$516.00	$516.00	$567.65	$567.65	$548.31	$548.31	$474.56	$474.56
38	$641.12	$641.12	$619.27	$619.27	$519.02	$519.02	$570.97	$570.97	$551.52	$551.52	$509.30	$509.30	$560.28	$560.28	$541.19	$541.19	$519.33	$519.33	$571.32	$571.32	$551.85	$551.85	$477.63	$477.63
39	$649.35	$649.35	$627.23	$627.23	$525.69	$525.69	$578.30	$578.30	$558.60	$558.60	$515.84	$515.84	$567.47	$567.47	$548.14	$548.14	$526.00	$526.00	$578.65	$578.65	$558.94	$558.94	$483.76	$483.76
40	$657.58	$657.58	$635.18	$635.18	$532.35	$532.35	$585.63	$585.63	$565.68	$565.68	$522.38	$522.38	$574.67	$574.67	$555.09	$555.09	$532.67	$532.67	$585.99	$585.99	$566.03	$566.03	$489.90	$489.90
41	$669.93	$669.93	$647.11	$647.11	$542.35	$542.35	$596.63	$596.63	$576.30	$576.30	$532.19	$532.19	$585.46	$585.46	$565.51	$565.51	$542.67	$542.67	$596.99	$596.99	$576.66	$576.66	$499.10	$499.10
42	$681.77	$681.77	$658.54	$658.54	$551.93	$551.93	$607.17	$607.17	$586.48	$586.48	$541.59	$541.59	$595.80	$595.80	$575.50	$575.50	$552.26	$552.26	$607.54	$607.54	$586.84	$586.84	$507.91	$507.91
43	$698.23	$698.23	$674.44	$674.44	$565.26	$565.26	$621.83	$621.83	$600.65	$600.65	$554.67	$554.67	$610.19	$610.19	$589.40	$589.40	$565.60	$565.60	$622.21	$622.21	$601.02	$601.02	$520.18	$520.18
44	$718.81	$718.81	$694.32	$694.32	$581.92	$581.92	$640.16	$640.16	$618.35	$618.35	$571.02	$571.02	$628.18	$628.18	$606.77	$606.77	$582.27	$582.27	$640.55	$640.55	$618.73	$618.73	$535.51	$535.51
45	$743.00	$743.00	$717.68	$717.68	$601.50	$601.50	$661.70	$661.70	$639.16	$639.16	$590.24	$590.24	$649.31	$649.31	$627.19	$627.19	$601.86	$601.86	$662.10	$662.10	$639.55	$639.55	$553.53	$553.53
46	$771.81	$771.81	$745.52	$745.52	$624.83	$624.83	$687.36	$687.36	$663.95	$663.95	$613.13	$613.13	$674.49	$674.49	$651.51	$651.51	$625.20	$625.20	$687.78	$687.78	$664.35	$664.35	$575.00	$575.00
47	$804.23	$804.23	$776.83	$776.83	$651.07	$651.07	$716.23	$716.23	$691.83	$691.83	$638.88	$638.88	$702.82	$702.82	$678.87	$678.87	$651.46	$651.46	$716.67	$716.67	$692.25	$692.25	$599.14	$599.14
48	$841.27	$841.27	$812.61	$812.61	$681.06	$681.06	$749.22	$749.22	$723.70	$723.70	$668.31	$668.31	$735.19	$735.19	$710.15	$710.15	$681.47	$681.47	$749.68	$749.68	$724.14	$724.14	$626.74	$626.74
49	$877.81	$877.81	$847.90	$847.90	$710.63	$710.63	$781.76	$781.76	$755.13	$755.13	$697.33	$697.33	$767.12	$767.12	$740.98	$740.98	$711.06	$711.06	$782.24	$782.24	$755.59	$755.59	$653.96	$653.96
50	$918.97	$918.97	$887.66	$887.66	$743.96	$743.96	$818.42	$818.42	$790.54	$790.54	$730.03	$730.03	$803.09	$803.09	$775.73	$775.73	$744.40	$744.40	$818.92	$818.92	$791.02	$791.02	$684.63	$684.63
51	$959.62	$959.62	$926.92	$926.92	$776.87	$776.87	$854.62	$854.62	$825.50	$825.50	$762.32	$762.32	$838.62	$838.62	$810.04	$810.04	$777.33	$777.33	$855.14	$855.14	$826.01	$826.01	$714.91	$714.91
52	$1,004.38	$1,004.38	$970.16	$970.16	$813.11	$813.11	$894.48	$894.48	$864.01	$864.01	$797.88	$797.88	$877.74	$877.74	$847.83	$847.83	$813.59	$813.59	$895.03	$895.03	$864.54	$864.54	$748.26	$748.26
53	$1,049.66	$1,049.66	$1,013.90	$1,013.90	$849.76	$849.76	$934.81	$934.81	$902.97	$902.97	$833.85	$833.85	$917.31	$917.31	$886.05	$886.05	$850.27	$850.27	$935.38	$935.38	$903.52	$903.52	$781.99	$781.99
54	$1,098.54	$1,098.54	$1,061.12	$1,061.12	$889.33	$889.33	$978.34	$978.34	$945.02	$945.02	$872.68	$872.68	$960.02	$960.02	$927.32	$927.32	$889.87	$889.87	$978.94	$978.94	$945.59	$945.59	$818.41	$818.41
55	$1,147.42	$1,147.42	$1,108.33	$1,108.33	$928.91	$928.91	$1,021.88	$1,021.88	$987.06	$987.06	$911.51	$911.51	$1,002.74	$1,002.74	$968.58	$968.58	$929.46	$929.46	$1,022.50	$1,022.50	$987.67	$987.67	$854.83	$854.83
56	$1,200.42	$1,200.42	$1,159.52	$1,159.52	$971.81	$971.81	$1,069.07	$1,069.07	$1,032.66	$1,032.66	$953.61	$953.61	$1,049.06	$1,049.06	$1,013.32	$1,013.32	$972.39	$972.39	$1,069.73	$1,069.73	$1,033.29	$1,033.29	$894.31	$894.31
57	$1,253.93	$1,253.93	$1,211.21	$1,211.21	$1,015.13	$1,015.13	$1,116.73	$1,116.73	$1,078.69	$1,078.69	$996.12	$996.12	$1,095.82	$1,095.82	$1,058.49	$1,058.49	$1,015.74	$1,015.74	$1,117.41	$1,117.41	$1,079.35	$1,079.35	$934.18	$934.18
58	$1,311.05	$1,311.05	$1,266.38	$1,266.38	$1,061.37	$1,061.37	$1,167.60	$1,167.60	$1,127.82	$1,127.82	$1,041.50	$1,041.50	$1,145.73	$1,145.73	$1,106.70	$1,106.70	$1,062.01	$1,062.01	$1,168.31	$1,168.31	$1,128.51	$1,128.51	$976.72	$976.72
59	$1,339.35	$1,339.35	$1,293.72	$1,293.72	$1,084.28	$1,084.28	$1,192.80	$1,192.80	$1,152.17	$1,152.17	$1,063.98	$1,063.98	$1,170.46	$1,170.46	$1,130.59	$1,130.59	$1,084.93	$1,084.93	$1,193.53	$1,193.53	$1,152.87	$1,152.87	$997.81	$997.81
60	$1,396.46	$1,396.46	$1,348.89	$1,348.89	$1,130.52	$1,130.52	$1,243.66	$1,243.66	$1,201.30	$1,201.30	$1,109.35	$1,109.35	$1,220.38	$1,220.38	$1,178.80	$1,178.80	$1,131.20	$1,131.20	$1,244.42	$1,244.42	$1,202.03	$1,202.03	$1,040.36	$1,040.36
61	$1,445.86	$1,445.86	$1,396.60	$1,396.60	$1,170.51	$1,170.51	$1,287.65	$1,287.65	$1,243.79	$1,243.79	$1,148.59	$1,148.59	$1,263.54	$1,263.54	$1,220.50	$1,220.50	$1,171.21	$1,171.21	$1,288.44	$1,288.44	$1,244.55	$1,244.55	$1,077.16	$1,077.16
62	$1,478.27	$1,478.27	$1,427.91	$1,427.91	$1,196.75	$1,196.75	$1,316.52	$1,316.52	$1,271.68	$1,271.68	$1,174.34	$1,174.34	$1,291.87	$1,291.87	$1,247.86	$1,247.86	$1,197.47	$1,197.47	$1,317.33	$1,317.33	$1,272.45	$1,272.45	$1,101.31	$1,101.31
63	$1,518.92	$1,518.92	$1,467.17	$1,467.17	$1,229.66	$1,229.66	$1,352.72	$1,352.72	$1,306.64	$1,306.64	$1,206.63	$1,206.63	$1,327.40	$1,327.40	$1,282.17	$1,282.17	$1,230.39	$1,230.39	$1,353.55	$1,353.55	$1,307.44	$1,307.44	$1,131.59	$1,131.59
64+	$1,543.62	$1,543.62	$1,491.03	$1,491.03	$1,249.65	$1,249.65	$1,374.72	$1,374.72	$1,327.89	$1,327.89	$1,226.25	$1,226.25	$1,348.98	$1,348.98	$1,303.02	$1,303.02	$1,250.40	$1,250.40	$1,375.56	$1,375.56	$1,328.70	$1,328.70	$1,149.99	$1,149.99

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

HIOS Plan ID (On Exchange)=>	N/A		N/A		N/A		N/A		N/A		N/A		N/A		N/A		N/A		N/A		N/A		N/A	
HIOS Plan ID (Off Exchange)=>	79962PA0260007		79962PA0260007		79962PA0260005		79962PA0260005		79962PA0260005		79962PA0260008		79962PA0260008		79962PA0260008		79962PA0260006		79962PA0260006		79962PA0260006		79962PA0140003	
Plan Marketing Name =>	alified Embedded $475		alified Embedded $475		alified Embedded $550		alified Embedded $550		alified Embedded $550		lified Embedded $6100		lified Embedded $6100		lified Embedded $6100		fied Embedded $7050		fied Embedded $7050		fied Embedded $7050		Valley Flex Blue PPO 5	
Form # =>	ERT-HBG-PPO-SM-202		ERT-HBG-PPO-SM-202		ERT-HBG-PPO-SM-202		ERT-HBG-PPO-SM-202		ERT-HBG-PPO-SM-202		ERT-HBG-PPO-SM-202		ERT-HBG-PPO-SM-202		ERT-HBG-PPO-SM-202		ERT-HBG-PPO-SM-202		ERT-HBG-PPO-SM-202		ERT-HBG-PPO-SM-202		ERT-HBG-PPO-T-SM-20	
Rating Area =>	Area 7		Area 9		Area 6		Area 7		Area 9		Area 6		Area 7		Area 9		Area 6		Area 7		Area 9		Area 6	
Network =>	F		F		F		F		F		F		F		F		F		F		F		N	
Metal =>	Silver		Silver		Silver		Silver		Silver		Silver		Silver		Silver		Bronze		Bronze		Bronze		Gold	
Deductible =>	4750		4750		5500		5500		5500		6100		6100		6100		7050		7050		7050		500	
Coinsurance =>	0.6		0.6		0.8		0.8		0.8		1		1		1		1		1		1		1	
Copays =>	0		0		0		0		0		0		0		0		0		0		0		30	
OOP Maximum =>	6350		6350		6250		6250		6250		6100		6100		6100		7050		7050		7050		9100	
Pediatric Dental (Yes/No) =>	Yes		Yes		Yes		Yes		Yes		Yes		Yes		Yes		Yes		Yes		Yes		Yes	
Age Band	Non-Tobacc	Tobacco	Non-Tobacc	Tobacco	Non-Tobacc	Tobacco	Non-Tobacc	Tobacco	Non-Tobacc	Tobacco	Non-Tobacc	Tobacco	Non-Tobacc	Tobacco	Non-Tobacc	Tobacco	Non-Tobacc	Tobacco	Non-Tobacc	Tobacco	Non-Tobacc	Tobacco	Non-Tobacc	Tobacco
0 - 14	$322.60	$322.60	$311.61	$311.61	$293.28	$293.28	$322.63	$322.63	$311.64	$311.64	$293.58	$293.58	$322.97	$322.97	$311.97	$311.97	$281.99	$281.99	$310.21	$310.21	$299.64	$299.64	$327.12	$327.12
15	$351.28	$351.28	$339.31	$339.31	$319.35	$319.35	$351.31	$351.31	$339.34	$339.34	$319.68	$319.68	$351.68	$351.68	$339.70	$339.70	$307.05	$307.05	$337.78	$337.78	$326.28	$326.28	$356.20	$356.20
16	$362.24	$362.24	$349.90	$349.90	$329.31	$329.31	$362.27	$362.27	$349.93	$349.93	$329.66	$329.66	$362.65	$362.65	$350.30	$350.30	$316.64	$316.64	$348.32	$348.32	$336.46	$336.46	$367.32	$367.32
17	$373.20	$373.20	$360.49	$360.49	$339.28	$339.28	$373.24	$373.24	$360.52	$360.52	$339.64	$339.64	$373.63	$373.63	$360.90	$360.90	$326.22	$326.22	$358.87	$358.87	$346.65	$346.65	$378.43	$378.43
18	$385.01	$385.01	$371.89	$371.89	$350.02	$350.02	$385.05	$385.05	$371.93	$371.93	$350.38	$350.38	$385.45	$385.45	$372.32	$372.32	$336.54	$336.54	$370.22	$370.22	$357.61	$357.61	$390.41	$390.41
19	$396.82	$396.82	$383.30	$383.30	$360.75	$360.75	$396.86	$396.86	$383.34	$383.34	$361.13	$361.13	$397.27	$397.27	$383.74	$383.74	$346.86	$346.86	$381.58	$381.58	$368.58	$368.58	$402.38	$402.38
20	$409.05	$409.05	$395.11	$395.11	$371.87	$371.87	$409.09	$409.09	$395.15	$395.15	$372.26	$372.26	$409.51	$409.51	$395.57	$395.57	$357.55	$357.55	$393.34	$393.34	$379.94	$379.94	$414.78	$414.78
21	$421.70	$421.70	$407.33	$407.33	$383.37	$383.37	$421.74	$421.74	$407.37	$407.37	$383.77	$383.77	$422.18	$422.18	$407.80	$407.80	$368.61	$368.61	$405.50	$405.50	$391.69	$391.69	$427.61	$427.61
22	$421.70	$421.70	$407.33	$407.33	$383.37	$383.37	$421.74	$421.74	$407.37	$407.37	$383.77	$383.77	$422.18	$422.18	$407.80	$407.80	$368.61	$368.61	$405.50	$405.50	$391.69	$391.69	$427.61	$427.61
23	$421.70	$421.70	$407.33	$407.33	$383.37	$383.37	$421.74	$421.74	$407.37	$407.37	$383.77	$383.77	$422.18	$422.18	$407.80	$407.80	$368.61	$368.61	$405.50	$405.50	$391.69	$391.69	$427.61	$427.61
24	$421.70	$421.70	$407.33	$407.33	$383.37	$383.37	$421.74	$421.74	$407.37	$407.37	$383.77	$383.77	$422.18	$422.18	$407.80	$407.80	$368.61	$368.61	$405.50	$405.50	$391.69	$391.69	$427.61	$427.61
25	$423.39	$423.39	$408.96	$408.96	$384.90	$384.90	$423.43	$423.43	$409.00	$409.00	$385.31	$385.31	$423.87	$423.87	$409.43	$409.43	$370.08	$370.08	$407.12	$407.12	$393.26	$393.26	$429.32	$429.32
26	$431.82	$431.82	$417.11	$417.11	$392.57	$392.57	$431.86	$431.86	$417.15	$417.15	$392.98	$392.98	$432.31	$432.31	$417.59	$417.59	$377.46	$377.46	$415.23	$415.23	$401.09	$401.09	$437.87	$437.87
27	$441.94	$441.94	$426.88	$426.88	$401.77	$401.77	$441.98	$441.98	$426.92	$426.92	$402.19	$402.19	$442.44	$442.44	$427.37	$427.37	$386.30	$386.30	$424.96	$424.96	$410.49	$410.49	$448.14	$448.14
28	$458.39	$458.39	$442.77	$442.77	$416.72	$416.72	$458.43	$458.43	$442.81	$442.81	$417.16	$417.16	$458.91	$458.91	$443.28	$443.28	$400.68	$400.68	$440.78	$440.78	$425.77	$425.77	$464.81	$464.81
29	$471.88	$471.88	$455.80	$455.80	$428.99	$428.99	$471.93	$471.93	$455.85	$455.85	$429.44	$429.44	$472.42	$472.42	$456.33	$456.33	$412.47	$412.47	$453.75	$453.75	$438.30	$438.30	$478.50	$478.50
30	$478.63	$478.63	$462.32	$462.32	$435.12	$435.12	$478.67	$478.67	$462.36	$462.36	$435.58	$435.58	$479.17	$479.17	$462.85	$462.85	$418.37	$418.37	$460.24	$460.24	$444.57	$444.57	$485.34	$485.34
31	$488.75	$488.75	$472.10	$472.10	$444.33	$444.33	$488.80	$488.80	$472.14	$472.14	$444.79	$444.79	$489.31	$489.31	$472.64	$472.64	$427.22	$427.22	$469.97	$469.97	$453.97	$453.97	$495.60	$495.60
32	$498.87	$498.87	$481.87	$481.87	$453.53	$453.53	$498.92	$498.92	$481.92	$481.92	$454.00	$454.00	$499.44	$499.44	$482.43	$482.43	$436.07	$436.07	$479.71	$479.71	$463.37	$463.37	$505.86	$505.86
33	$505.20	$505.20	$487.98	$487.98	$459.28	$459.28	$505.24	$505.24	$488.03	$488.03	$459.76	$459.76	$505.77	$505.77	$488.54	$488.54	$441.59	$441.59	$485.79	$485.79	$469.24	$469.24	$512.28	$512.28
34	$511.94	$511.94	$494.50	$494.50	$465.41	$465.41	$511.99	$511.99	$494.55	$494.55	$465.90	$465.90	$512.53	$512.53	$495.07	$495.07	$447.49	$447.49	$492.28	$492.28	$475.51	$475.51	$519.12	$519.12
35	$515.32	$515.32	$497.76	$497.76	$468.48	$468.48	$515.37	$515.37	$497.81	$497.81	$468.97	$468.97	$515.90	$515.90	$498.33	$498.33	$450.44	$450.44	$495.52	$495.52	$478.65	$478.65	$522.54	$522.54
36	$518.69	$518.69	$501.02	$501.02	$471.55	$471.55	$518.74	$518.74	$501.07	$501.07	$472.04	$472.04	$519.28	$519.28	$501.59	$501.59	$453.39	$453.39	$498.77	$498.77	$481.78	$481.78	$525.96	$525.96
37	$522.06	$522.06	$504.27	$504.27	$474.61	$474.61	$522.11	$522.11	$504.32	$504.32	$475.11	$475.11	$522.66	$522.66	$504.86	$504.86	$456.34	$456.34	$502.01	$502.01	$484.91	$484.91	$529.38	$529.38
38	$525.44	$525.44	$507.53	$507.53	$477.68	$477.68	$525.49	$525.49	$507.58	$507.58	$478.18	$478.18	$526.04	$526.04	$508.12	$508.12	$459.29	$459.29	$505.25	$505.25	$488.05	$488.05	$532.80	$532.80
39	$532.19	$532.19	$514.05	$514.05	$483.81	$483.81	$532.24	$532.24	$514.10	$514.10	$484.32	$484.32	$532.79	$532.79	$514.64	$514.64	$465.19	$465.19	$511.74	$511.74	$494.31	$494.31	$539.64	$539.64
40	$538.93	$538.93	$520.57	$520.57	$489.95	$489.95	$538.98	$538.98	$520.62	$520.62	$490.46	$490.46	$539.55	$539.55	$521.17	$521.17	$471.08	$471.08	$518.23	$518.23	$500.58	$500.58	$546.49	$546.49
41	$549.05	$549.05	$530.34	$530.34	$499.15	$499.15	$549.11	$549.11	$530.40	$530.40	$499.67	$499.67	$549.68	$549.68	$530.96	$530.96	$479.93	$479.93	$527.96	$527.96	$509.98	$509.98	$556.75	$556.75
42	$558.75	$558.75	$539.71	$539.71	$507.97	$507.97	$558.81	$558.81	$539.77	$539.77	$508.50	$508.50	$559.39	$559.39	$540.34	$540.34	$488.41	$488.41	$537.29	$537.29	$518.99	$518.99	$566.58	$566.58
43	$572.25	$572.25	$552.75	$552.75	$520.23	$520.23	$572.30	$572.30	$552.80	$552.80	$520.78	$520.78	$572.90	$572.90	$553.38	$553.38	$500.20	$500.20	$550.26	$550.26	$531.52	$531.52	$580.27	$580.27
44	$589.11	$589.11	$569.04	$569.04	$535.57	$535.57	$589.17	$589.17	$569.10	$569.10	$536.13	$536.13	$589.79	$589.79	$569.70	$569.70	$514.95	$514.95	$566.48	$566.48	$547.19	$547.19	$597.37	$597.37
45	$608.93	$608.93	$588.18	$588.18	$553.59	$553.59	$608.99	$608.99	$588.24	$588.24	$554.16	$554.16	$609.63	$609.63	$588.86	$588.86	$532.27	$532.27	$585.54	$585.54	$565.60	$565.60	$617.47	$617.47
46	$632.55	$632.55	$611.00	$611.00	$575.06	$575.06	$632.61	$632.61	$611.06	$611.06	$575.66	$575.66	$633.27	$633.27	$611.70	$611.70	$552.92	$552.92	$608.25	$608.25	$587.54	$587.54	$641.42	$641.42
47	$659.12	$659.12	$636.66	$636.66	$599.21	$599.21	$659.18	$659.18	$636.72	$636.72	$599.83	$599.83	$659.87	$659.87	$637.39	$637.39	$576.14	$576.14	$633.80	$633.80	$612.21	$612.21	$668.35	$668.35
48	$689.48	$689.48	$665.98	$665.98	$626.81	$626.81	$689.54	$689.54	$666.05	$666.05	$627.46	$627.46	$690.26	$690.26	$666.75	$666.75	$602.68	$602.68	$662.99	$662.99	$640.41	$640.41	$699.14	$699.14
49	$719.42	$719.42	$694.90	$694.90	$654.03	$654.03	$719.49	$719.49	$694.97	$694.97	$654.71	$654.71	$720.24	$720.24	$695.71	$695.71	$628.85	$628.85	$691.78	$691.78	$668.22	$668.22	$729.50	$729.50
50	$753.16	$753.16	$727.49	$727.49	$684.70	$684.70	$753.23	$753.23	$727.56	$727.56	$685.41	$685.41	$754.01	$754.01	$728.33	$728.33	$658.34	$658.34	$724.22	$724.22	$699.56	$699.56	$763.71	$763.71
51	$786.47	$786.47	$759.67	$759.67	$714.99	$714.99	$786.55	$786.55	$759.75	$759.75	$715.73	$715.73	$787.37	$787.37	$760.55	$760.55	$687.46	$687.46	$756.26	$756.26	$730.50	$730.50	$797.49	$797.49
52	$823.16	$823.16	$795.11	$795.11	$748.34	$748.34	$823.24	$823.24	$795.19	$795.19	$749.12	$749.12	$824.10	$824.10	$796.03	$796.03	$719.53	$719.53	$791.54	$791.54	$764.58	$764.58	$834.69	$834.69
53	$860.27	$860.27	$830.95	$830.95	$782.07	$782.07	$860.35	$860.35	$831.03	$831.03	$782.89	$782.89	$861.25	$861.25	$831.91	$831.91	$751.96	$751.96	$827.22	$827.22	$799.05	$799.05	$872.32	$872.32
54	$900.33	$900.33	$869.65	$869.65	$818.49	$818.49	$900.41	$900.41	$869.73	$869.73	$819.35	$819.35	$901.35	$901.35	$870.65	$870.65	$786.98	$786.98	$865.74	$865.74	$836.26	$836.26	$912.95	$912.95
55	$940.39	$940.39	$908.35	$908.35	$854.92	$854.92	$940.48	$940.48	$908.44	$908.44	$855.81	$855.81	$941.46	$941.46	$909.39	$909.39	$822.00	$822.00	$904.27	$904.27	$873.47	$873.47	$953.57	$953.57
56	$983.83	$983.83	$950.30	$950.30	$894.40	$894.40	$983.92	$983.92	$950.39	$950.39	$895.34	$895.34	$984.95	$984.95	$951.40	$951.40	$859.97	$859.97	$946.03	$946.03	$913.81	$913.81	$997.61	$997.61
57	$1,027.68	$1,027.68	$992.66	$992.66	$934.27	$934.27	$1,027.78	$1,027.78	$992.76	$992.76	$935.25	$935.25	$1,028.85	$1,028.85	$993.81	$993.81	$898.30	$898.30	$988.20	$988.20	$954.55	$954.55	$1,042.09	$1,042.09
58	$1,074.49	$1,074.49	$1,037.88	$1,037.88	$976.83	$976.83	$1,074.59	$1,074.59	$1,037.98	$1,037.98	$977.85	$977.85	$1,075.71	$1,075.71	$1,039.07	$1,039.07	$939.22	$939.22	$1,033.21	$1,033.21	$998.03	$998.03	$1,089.55	$1,089.55
59	$1,097.69	$1,097.69	$1,060.28	$1,060.28	$997.91	$997.91	$1,097.79	$1,097.79	$1,060.38	$1,060.38	$998.95	$998.95	$1,098.93	$1,098.93	$1,061.50	$1,061.50	$959.49	$959.49	$1,055.52	$1,055.52	$1,019.57	$1,019.57	$1,113.07	$1,113.07
60	$1,144.49	$1,144.49	$1,105.49	$1,105.49	$1,040.47	$1,040.47	$1,144.60	$1,144.60	$1,105.60	$1,105.60	$1,041.55	$1,041.55	$1,145.80	$1,145.80	$1,106.77	$1,106.77	$1,000.41	$1,000.41	$1,100.53	$1,100.53	$1,063.05	$1,063.05	$1,160.53	$1,160.53
61	$1,184.98	$1,184.98	$1,144.60	$1,144.60	$1,077.27	$1,077.27	$1,185.09	$1,185.09	$1,144.71	$1,144.71	$1,078.39	$1,078.39	$1,186.33	$1,186.33	$1,145.92	$1,145.92	$1,035.79	$1,035.79	$1,139.46	$1,139.46	$1,100.65	$1,100.65	$1,201.58	$1,201.58
62	$1,211.54	$1,211.54	$1,170.26	$1,170.26	$1,101.42	$1,101.42	$1,211.66	$1,211.66	$1,170.37	$1,170.37	$1,102.57	$1,102.57	$1,212.92	$1,212.92	$1,171.61	$1,171.61	$1,059.02	$1,059.02	$1,165.00	$1,165.00	$1,125.33	$1,125.33	$1,228.52	$1,228.52
63	$1,244.86	$1,244.86	$1,202.44	$1,202.44	$1,131.71	$1,131.71	$1,244.98	$1,244.98	$1,202.56	$1,202.56	$1,132.89	$1,132.89	$1,246.28	$1,246.28	$1,203.83	$1,203.83	$1,088.14	$1,088.14	$1,197.04	$1,197.04	$1,156.27	$1,156.27	$1,262.30	$1,262.30
64+	$1,265.10	$1,265.10	$1,221.99	$1,221.99	$1,150.11	$1,150.11	$1,265.22	$1,265.22	$1,222.11	$1,222.11	$1,151.31	$1,151.31	$1,266.54	$1,266.54	$1,223.40	$1,223.40	$1,105.83	$1,105.83	$1,216.50	$1,216.50	$1,175.07	$1,175.07	$1,282.83	$1,282.83

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

HIOS Plan ID (On Exchange)=>	N/A		N/A		N/A		N/A		N/A		N/A		N/A		N/A		N/A		N/A		N/A		N/A	
HIOS Plan ID (Off Exchange)=>	79962PA0140004		79962PA0160002		79962PA0170001		79962PA0170001		79962PA0170002		79962PA0170002		79962PA0170003		79962PA0170003		79962PA0170004		79962PA0170004		79962PA0170005		79962PA0170005	
Plan Marketing Name =>	Valley Flex Blue PPO 12		Blue PPO Qualified Eml		Choice Blue PPO 0		Choice Blue PPO 0		Choice Blue PPO 500		Choice Blue PPO 500		Choice Blue PPO 1250		Choice Blue PPO 1250		Choice Blue PPO 2500		Choice Blue PPO 2500		Choice Blue PPO 2800		Choice Blue PPO 2800	
Form # =>	ERT-HBG-PPO-T-SM-20		RT-HBG-HDHP-T-SM-2		ERT-HBG-PPO-T-SM-20		ERT-HBG-PPO-T-SM-20		ERT-HBG-PPO-T-SM-20		ERT-HBG-PPO-T-SM-20		ERT-HBG-PPO-T-SM-20		ERT-HBG-PPO-T-SM-20		ERT-HBG-PPO-T-SM-20		ERT-HBG-PPO-T-SM-20		ERT-HBG-PPO-T-SM-20		ERT-HBG-PPO-T-SM-20	
Rating Area =>	Area 6		Area 6		Area 7		Area 9		Area 7		Area 9		Area 7		Area 9		Area 7		Area 9		Area 7		Area 9	
Network =>	N		N		X		X		X		X		X		X		X		X		X		X	
Metal =>	Gold		Silver		Gold		Gold		Gold		Gold		Gold		Gold		Gold		Gold		Silver		Silver	
Deductible =>	1250		3300		0		0		500		500		1250		1250		2500		2500		2800		2800	
Coinsurance =>	1		0.9		1		1		1		1		1		1		1		1		0.7		0.7	
Copays =>	25		0		25		25		30		30		25		25		10		10		40		40	
OOP Maximum =>	9100		7500		9100		9100		9100		9100		9100		9100		7900		7900		9100		9100	
Pediatric Dental (Yes/No) =>	Yes		Yes		Yes		Yes		Yes		Yes		Yes		Yes		Yes		Yes		Yes		Yes	
Age Band	Non-Tobacc	Tobacco	Non-Tobacc	Tobacco	Non-Tobacc	Tobacco	Non-Tobacc	Tobacco	Non-Tobacc	Tobacco	Non-Tobacc	Tobacco	Non-Tobacc	Tobacco	Non-Tobacc	Tobacco	Non-Tobacc	Tobacco	Non-Tobacc	Tobacco	Non-Tobacc	Tobacco	Non-Tobacc	Tobacco
0 - 14	$318.09	$318.09	$270.83	$270.83	$379.23	$379.23	$366.31	$366.31	$375.36	$375.36	$362.57	$362.57	$363.78	$363.78	$351.39	$351.39	$351.37	$351.37	$339.40	$339.40	$300.61	$300.61	$290.37	$290.37
15	$346.36	$346.36	$294.91	$294.91	$412.94	$412.94	$398.87	$398.87	$408.73	$408.73	$394.80	$394.80	$396.12	$396.12	$382.62	$382.62	$382.61	$382.61	$369.57	$369.57	$327.33	$327.33	$316.18	$316.18
16	$357.17	$357.17	$304.11	$304.11	$425.83	$425.83	$411.32	$411.32	$421.49	$421.49	$407.12	$407.12	$408.48	$408.48	$394.56	$394.56	$394.55	$394.55	$381.10	$381.10	$337.54	$337.54	$326.05	$326.05
17	$367.98	$367.98	$313.32	$313.32	$438.72	$438.72	$423.77	$423.77	$434.24	$434.24	$419.45	$419.45	$420.84	$420.84	$406.51	$406.51	$406.49	$406.49	$392.64	$392.64	$347.76	$347.76	$335.92	$335.92
18	$379.63	$379.63	$323.23	$323.23	$452.60	$452.60	$437.18	$437.18	$447.98	$447.98	$432.72	$432.72	$434.16	$434.16	$419.37	$419.37	$419.35	$419.35	$405.06	$405.06	$358.76	$358.76	$346.55	$346.55
19	$391.27	$391.27	$333.14	$333.14	$466.48	$466.48	$450.59	$450.59	$461.72	$461.72	$445.99	$445.99	$447.47	$447.47	$432.23	$432.23	$432.21	$432.21	$417.48	$417.48	$369.77	$369.77	$357.18	$357.18
20	$403.33	$403.33	$343.41	$343.41	$480.86	$480.86	$464.47	$464.47	$475.95	$475.95	$459.73	$459.73	$461.26	$461.26	$445.55	$445.55	$445.53	$445.53	$430.35	$430.35	$381.16	$381.16	$368.18	$368.18
21	$415.80	$415.80	$354.03	$354.03	$495.73	$495.73	$478.84	$478.84	$490.67	$490.67	$473.95	$473.95	$475.53	$475.53	$459.33	$459.33	$459.31	$459.31	$443.66	$443.66	$392.95	$392.95	$379.57	$379.57
22	$415.80	$415.80	$354.03	$354.03	$495.73	$495.73	$478.84	$478.84	$490.67	$490.67	$473.95	$473.95	$475.53	$475.53	$459.33	$459.33	$459.31	$459.31	$443.66	$443.66	$392.95	$392.95	$379.57	$379.57
23	$415.80	$415.80	$354.03	$354.03	$495.73	$495.73	$478.84	$478.84	$490.67	$490.67	$473.95	$473.95	$475.53	$475.53	$459.33	$459.33	$459.31	$459.31	$443.66	$443.66	$392.95	$392.95	$379.57	$379.57
24	$415.80	$415.80	$354.03	$354.03	$495.73	$495.73	$478.84	$478.84	$490.67	$490.67	$473.95	$473.95	$475.53	$475.53	$459.33	$459.33	$459.31	$459.31	$443.66	$443.66	$392.95	$392.95	$379.57	$379.57
25	$417.46	$417.46	$355.45	$355.45	$497.71	$497.71	$480.76	$480.76	$492.63	$492.63	$475.85	$475.85	$477.43	$477.43	$461.17	$461.17	$461.15	$461.15	$445.43	$445.43	$394.52	$394.52	$381.09	$381.09
26	$425.78	$425.78	$362.53	$362.53	$507.63	$507.63	$490.33	$490.33	$502.45	$502.45	$485.32	$485.32	$486.94	$486.94	$470.35	$470.35	$470.33	$470.33	$454.31	$454.31	$402.38	$402.38	$388.68	$388.68
27	$435.76	$435.76	$371.02	$371.02	$519.53	$519.53	$501.82	$501.82	$514.22	$514.22	$496.70	$496.70	$498.36	$498.36	$481.38	$481.38	$481.36	$481.36	$464.96	$464.96	$411.81	$411.81	$397.79	$397.79
28	$451.97	$451.97	$384.83	$384.83	$538.86	$538.86	$520.50	$520.50	$533.36	$533.36	$515.18	$515.18	$516.90	$516.90	$499.29	$499.29	$499.27	$499.27	$482.26	$482.26	$427.14	$427.14	$412.59	$412.59
29	$465.28	$465.28	$396.16	$396.16	$554.72	$554.72	$535.82	$535.82	$549.06	$549.06	$530.35	$530.35	$532.12	$532.12	$513.99	$513.99	$513.97	$513.97	$496.46	$496.46	$439.71	$439.71	$424.74	$424.74
30	$471.93	$471.93	$401.82	$401.82	$562.65	$562.65	$543.48	$543.48	$556.91	$556.91	$537.93	$537.93	$539.73	$539.73	$521.34	$521.34	$521.32	$521.32	$503.55	$503.55	$446.00	$446.00	$430.81	$430.81
31	$481.91	$481.91	$410.32	$410.32	$574.55	$574.55	$554.98	$554.98	$568.69	$568.69	$549.31	$549.31	$551.14	$551.14	$532.36	$532.36	$532.34	$532.34	$514.20	$514.20	$455.43	$455.43	$439.92	$439.92
32	$491.89	$491.89	$418.82	$418.82	$586.45	$586.45	$566.47	$566.47	$580.46	$580.46	$560.68	$560.68	$562.55	$562.55	$543.39	$543.39	$543.36	$543.36	$524.85	$524.85	$464.86	$464.86	$449.03	$449.03
33	$498.13	$498.13	$424.13	$424.13	$593.88	$593.88	$573.65	$573.65	$587.82	$587.82	$567.79	$567.79	$569.68	$569.68	$550.28	$550.28	$550.25	$550.25	$531.50	$531.50	$470.75	$470.75	$454.72	$454.72
34	$504.78	$504.78	$429.79	$429.79	$601.82	$601.82	$581.31	$581.31	$595.67	$595.67	$575.38	$575.38	$577.29	$577.29	$557.63	$557.63	$557.60	$557.60	$538.60	$538.60	$477.04	$477.04	$460.80	$460.80
35	$508.11	$508.11	$432.62	$432.62	$605.78	$605.78	$585.14	$585.14	$599.60	$599.60	$579.17	$579.17	$581.10	$581.10	$561.30	$561.30	$561.28	$561.28	$542.15	$542.15	$480.18	$480.18	$463.83	$463.83
36	$511.43	$511.43	$435.46	$435.46	$609.75	$609.75	$588.97	$588.97	$603.52	$603.52	$582.96	$582.96	$584.90	$584.90	$564.98	$564.98	$564.95	$564.95	$545.70	$545.70	$483.33	$483.33	$466.87	$466.87
37	$514.76	$514.76	$438.29	$438.29	$613.71	$613.71	$592.80	$592.80	$607.45	$607.45	$586.75	$586.75	$588.71	$588.71	$568.65	$568.65	$568.63	$568.63	$549.25	$549.25	$486.47	$486.47	$469.91	$469.91
38	$518.09	$518.09	$441.12	$441.12	$617.68	$617.68	$596.63	$596.63	$611.37	$611.37	$590.54	$590.54	$592.51	$592.51	$572.33	$572.33	$572.30	$572.30	$552.80	$552.80	$489.62	$489.62	$472.94	$472.94
39	$524.74	$524.74	$446.79	$446.79	$625.61	$625.61	$604.30	$604.30	$619.23	$619.23	$598.12	$598.12	$600.12	$600.12	$579.67	$579.67	$579.65	$579.65	$559.90	$559.90	$495.90	$495.90	$479.02	$479.02
40	$531.39	$531.39	$452.45	$452.45	$633.54	$633.54	$611.96	$611.96	$627.08	$627.08	$605.71	$605.71	$607.73	$607.73	$587.02	$587.02	$587.00	$587.00	$567.00	$567.00	$502.19	$502.19	$485.09	$485.09
41	$541.37	$541.37	$460.95	$460.95	$645.44	$645.44	$623.45	$623.45	$638.85	$638.85	$617.08	$617.08	$619.14	$619.14	$598.05	$598.05	$598.02	$598.02	$577.65	$577.65	$511.62	$511.62	$494.20	$494.20
42	$550.94	$550.94	$469.09	$469.09	$656.84	$656.84	$634.46	$634.46	$650.14	$650.14	$627.98	$627.98	$630.08	$630.08	$608.61	$608.61	$608.59	$608.59	$587.85	$587.85	$520.66	$520.66	$502.93	$502.93
43	$564.24	$564.24	$480.42	$480.42	$672.71	$672.71	$649.79	$649.79	$665.84	$665.84	$643.15	$643.15	$645.29	$645.29	$623.31	$623.31	$623.28	$623.28	$602.05	$602.05	$533.23	$533.23	$515.08	$515.08
44	$580.87	$580.87	$494.58	$494.58	$692.53	$692.53	$668.94	$668.94	$685.47	$685.47	$662.11	$662.11	$664.32	$664.32	$641.68	$641.68	$641.66	$641.66	$619.79	$619.79	$548.95	$548.95	$530.26	$530.26
45	$600.42	$600.42	$511.22	$511.22	$715.83	$715.83	$691.44	$691.44	$708.53	$708.53	$684.38	$684.38	$686.67	$686.67	$663.27	$663.27	$663.24	$663.24	$640.65	$640.65	$567.42	$567.42	$548.10	$548.10
46	$623.70	$623.70	$531.05	$531.05	$743.60	$743.60	$718.26	$718.26	$736.01	$736.01	$710.93	$710.93	$713.30	$713.30	$689.00	$689.00	$688.97	$688.97	$665.49	$665.49	$589.43	$589.43	$569.36	$569.36
47	$649.90	$649.90	$553.35	$553.35	$774.83	$774.83	$748.43	$748.43	$766.92	$766.92	$740.78	$740.78	$743.25	$743.25	$717.93	$717.93	$717.90	$717.90	$693.44	$693.44	$614.18	$614.18	$593.27	$593.27
48	$679.83	$679.83	$578.84	$578.84	$810.52	$810.52	$782.90	$782.90	$802.25	$802.25	$774.91	$774.91	$777.49	$777.49	$751.00	$751.00	$750.97	$750.97	$725.38	$725.38	$642.47	$642.47	$620.60	$620.60
49	$709.35	$709.35	$603.98	$603.98	$845.72	$845.72	$816.90	$816.90	$837.08	$837.08	$808.56	$808.56	$811.25	$811.25	$783.62	$783.62	$783.58	$783.58	$756.88	$756.88	$670.37	$670.37	$647.55	$647.55
50	$742.62	$742.62	$632.30	$632.30	$885.37	$885.37	$855.21	$855.21	$876.34	$876.34	$846.47	$846.47	$849.30	$849.30	$820.36	$820.36	$820.33	$820.33	$792.38	$792.38	$701.81	$701.81	$677.91	$677.91
51	$775.47	$775.47	$660.27	$660.27	$924.54	$924.54	$893.04	$893.04	$915.10	$915.10	$883.92	$883.92	$886.86	$886.86	$856.65	$856.65	$856.61	$856.61	$827.43	$827.43	$732.85	$732.85	$707.90	$707.90
52	$811.64	$811.64	$691.07	$691.07	$967.66	$967.66	$934.70	$934.70	$957.79	$957.79	$925.15	$925.15	$928.23	$928.23	$896.61	$896.61	$896.57	$896.57	$866.02	$866.02	$767.04	$767.04	$740.92	$740.92
53	$848.23	$848.23	$722.22	$722.22	$1,011.29	$1,011.29	$976.83	$976.83	$1,000.97	$1,000.97	$966.86	$966.86	$970.08	$970.08	$937.03	$937.03	$936.99	$936.99	$905.07	$905.07	$801.62	$801.62	$774.32	$774.32
54	$887.73	$887.73	$755.85	$755.85	$1,058.38	$1,058.38	$1,022.32	$1,022.32	$1,047.58	$1,047.58	$1,011.88	$1,011.88	$1,015.26	$1,015.26	$980.67	$980.67	$980.63	$980.63	$947.21	$947.21	$838.95	$838.95	$810.38	$810.38
55	$927.23	$927.23	$789.49	$789.49	$1,105.48	$1,105.48	$1,067.81	$1,067.81	$1,094.19	$1,094.19	$1,056.91	$1,056.91	$1,060.43	$1,060.43	$1,024.31	$1,024.31	$1,024.26	$1,024.26	$989.36	$989.36	$876.28	$876.28	$846.44	$846.44
56	$970.06	$970.06	$825.95	$825.95	$1,156.54	$1,156.54	$1,117.13	$1,117.13	$1,144.73	$1,144.73	$1,105.73	$1,105.73	$1,109.41	$1,109.41	$1,071.62	$1,071.62	$1,071.57	$1,071.57	$1,035.06	$1,035.06	$916.75	$916.75	$885.54	$885.54
57	$1,013.30	$1,013.30	$862.77	$862.77	$1,208.09	$1,208.09	$1,166.93	$1,166.93	$1,195.76	$1,195.76	$1,155.02	$1,155.02	$1,158.87	$1,158.87	$1,119.39	$1,119.39	$1,119.34	$1,119.34	$1,081.20	$1,081.20	$957.62	$957.62	$925.01	$925.01
58	$1,059.46	$1,059.46	$902.07	$902.07	$1,263.12	$1,263.12	$1,220.08	$1,220.08	$1,250.23	$1,250.23	$1,207.62	$1,207.62	$1,211.65	$1,211.65	$1,170.37	$1,170.37	$1,170.32	$1,170.32	$1,130.45	$1,130.45	$1,001.24	$1,001.24	$967.14	$967.14
59	$1,082.33	$1,082.33	$921.54	$921.54	$1,290.39	$1,290.39	$1,246.42	$1,246.42	$1,277.21	$1,277.21	$1,233.69	$1,233.69	$1,237.80	$1,237.80	$1,195.64	$1,195.64	$1,195.58	$1,195.58	$1,154.85	$1,154.85	$1,022.85	$1,022.85	$988.02	$988.02
60	$1,128.48	$1,128.48	$960.84	$960.84	$1,345.41	$1,345.41	$1,299.57	$1,299.57	$1,331.68	$1,331.68	$1,286.30	$1,286.30	$1,290.59	$1,290.59	$1,246.62	$1,246.62	$1,246.57	$1,246.57	$1,204.09	$1,204.09	$1,066.47	$1,066.47	$1,030.15	$1,030.15
61	$1,168.40	$1,168.40	$994.82	$994.82	$1,393.00	$1,393.00	$1,345.54	$1,345.54	$1,378.78	$1,378.78	$1,331.80	$1,331.80	$1,336.24	$1,336.24	$1,290.72	$1,290.72	$1,290.66	$1,290.66	$1,246.68	$1,246.68	$1,104.19	$1,104.19	$1,066.59	$1,066.59
62	$1,194.59	$1,194.59	$1,017.13	$1,017.13	$1,424.23	$1,424.23	$1,375.71	$1,375.71	$1,409.69	$1,409.69	$1,361.66	$1,361.66	$1,366.20	$1,366.20	$1,319.66	$1,319.66	$1,319.60	$1,319.60	$1,274.64	$1,274.64	$1,128.95	$1,128.95	$1,090.50	$1,090.50
63	$1,227.44	$1,227.44	$1,045.10	$1,045.10	$1,463.39	$1,463.39	$1,413.54	$1,413.54	$1,448.46	$1,448.46	$1,399.10	$1,399.10	$1,403.76	$1,403.76	$1,355.94	$1,355.94	$1,355.88	$1,355.88	$1,309.68	$1,309.68	$1,159.99	$1,159.99	$1,120.49	$1,120.49
64+	$1,247.40	$1,247.40	$1,062.09	$1,062.09	$1,487.19	$1,487.19	$1,436.52	$1,436.52	$1,472.01	$1,472.01	$1,421.85	$1,421.85	$1,426.59	$1,426.59	$1,377.99	$1,377.99	$1,377.93	$1,377.93	$1,330.98	$1,330.98	$1,178.85	$1,178.85	$1,138.71	$1,138.71

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

HIOS Plan ID (On Exchange)=>	N/A		N/A		N/A		N/A		N/A		N/A	
HIOS Plan ID (Off Exchange)=>	79962PA0180003		79962PA0180003		79962PA0170006		79962PA0170006		79962PA0180004		79962PA0180004	
Plan Marketing Name =>	e Qualified Embedded		e Qualified Embedded		Choice Blue PPO 4250		Choice Blue PPO 4250		Qualified Embedded 6		Qualified Embedded 6	
Form # =>	RT-HBG-HDHP-T-SM-20		RT-HBG-HDHP-T-SM-20		RT-HBG-PPO-T-SM-20		RT-HBG-PPO-T-SM-20		RT-HBG-HDHP-T-SM-20		RT-HBG-HDHP-T-SM-20	
Rating Area =>	Area 7		Area 9		Area 7		Area 9		Area 7		Area 9	
Network =>	X		X		X		X		X		X	
Metal =>	Silver		Silver		Silver		Silver		Bronze		Bronze	
Deductible =>	3500		3500		4250		4250		6650		6650	
Coinsurance =>	0.9		0.9		1		1		1		1	
Copays =>	0		0		60		60		0		0	
OOP Maximum =>	7500		7500		9450		9450		7500		7500	
Pediatric Dental (Yes/No) =>	Yes		Yes		Yes		Yes		Yes		Yes	
Age Band	Non-Tobacc	Tobacco	Non-Tobacc	Tobacco	Non-Tobacc	Tobacco	Non-Tobacc	Tobacco	Non-Tobacc	Tobacco	Non-Tobacc	Tobacco
0 - 14	$310.15	$310.15	$299.59	$299.59	$308.71	$308.71	$298.19	$298.19	$293.64	$293.64	$283.63	$283.63
15	$337.72	$337.72	$326.22	$326.22	$336.15	$336.15	$324.70	$324.70	$319.74	$319.74	$308.84	$308.84
16	$348.26	$348.26	$336.40	$336.40	$346.64	$346.64	$334.83	$334.83	$329.72	$329.72	$318.48	$318.48
17	$358.81	$358.81	$346.58	$346.58	$357.13	$357.13	$344.96	$344.96	$339.70	$339.70	$328.12	$328.12
18	$370.16	$370.16	$357.55	$357.55	$368.43	$368.43	$355.88	$355.88	$350.45	$350.45	$338.50	$338.50
19	$381.51	$381.51	$368.51	$368.51	$379.73	$379.73	$366.79	$366.79	$361.19	$361.19	$348.89	$348.89
20	$393.27	$393.27	$379.87	$379.87	$391.43	$391.43	$378.10	$378.10	$372.32	$372.32	$359.64	$359.64
21	$405.43	$405.43	$391.62	$391.62	$403.54	$403.54	$389.79	$389.79	$383.84	$383.84	$370.76	$370.76
22	$405.43	$405.43	$391.62	$391.62	$403.54	$403.54	$389.79	$389.79	$383.84	$383.84	$370.76	$370.76
23	$405.43	$405.43	$391.62	$391.62	$403.54	$403.54	$389.79	$389.79	$383.84	$383.84	$370.76	$370.76
24	$405.43	$405.43	$391.62	$391.62	$403.54	$403.54	$389.79	$389.79	$383.84	$383.84	$370.76	$370.76
25	$407.05	$407.05	$393.19	$393.19	$405.15	$405.15	$391.35	$391.35	$385.38	$385.38	$372.24	$372.24
26	$415.16	$415.16	$401.02	$401.02	$413.22	$413.22	$399.14	$399.14	$393.05	$393.05	$379.66	$379.66
27	$424.89	$424.89	$410.42	$410.42	$422.91	$422.91	$408.50	$408.50	$402.26	$402.26	$388.56	$388.56
28	$440.70	$440.70	$425.69	$425.69	$438.65	$438.65	$423.70	$423.70	$417.23	$417.23	$403.02	$403.02
29	$453.68	$453.68	$438.22	$438.22	$451.56	$451.56	$436.18	$436.18	$429.52	$429.52	$414.88	$414.88
30	$460.16	$460.16	$444.49	$444.49	$458.02	$458.02	$442.41	$442.41	$435.66	$435.66	$420.81	$420.81
31	$469.89	$469.89	$453.89	$453.89	$467.70	$467.70	$451.77	$451.77	$444.87	$444.87	$429.71	$429.71
32	$479.62	$479.62	$463.29	$463.29	$477.39	$477.39	$461.12	$461.12	$454.08	$454.08	$438.61	$438.61
33	$485.71	$485.71	$469.16	$469.16	$483.44	$483.44	$466.97	$466.97	$459.84	$459.84	$444.17	$444.17
34	$492.19	$492.19	$475.43	$475.43	$489.90	$489.90	$473.21	$473.21	$465.98	$465.98	$450.10	$450.10
35	$495.44	$495.44	$478.56	$478.56	$493.13	$493.13	$476.32	$476.32	$469.05	$469.05	$453.07	$453.07
36	$498.68	$498.68	$481.69	$481.69	$496.35	$496.35	$479.44	$479.44	$472.12	$472.12	$456.03	$456.03
37	$501.92	$501.92	$484.83	$484.83	$499.58	$499.58	$482.56	$482.56	$475.19	$475.19	$459.00	$459.00
38	$505.17	$505.17	$487.96	$487.96	$502.81	$502.81	$485.68	$485.68	$478.26	$478.26	$461.97	$461.97
39	$511.65	$511.65	$494.22	$494.22	$509.27	$509.27	$491.91	$491.91	$484.41	$484.41	$467.90	$467.90
40	$518.14	$518.14	$500.49	$500.49	$515.72	$515.72	$498.15	$498.15	$490.55	$490.55	$473.83	$473.83
41	$527.87	$527.87	$509.89	$509.89	$525.41	$525.41	$507.51	$507.51	$499.76	$499.76	$482.73	$482.73
42	$537.19	$537.19	$518.90	$518.90	$534.69	$534.69	$516.47	$516.47	$508.59	$508.59	$491.26	$491.26
43	$550.17	$550.17	$531.43	$531.43	$547.60	$547.60	$528.95	$528.95	$520.87	$520.87	$503.12	$503.12
44	$566.39	$566.39	$547.09	$547.09	$563.75	$563.75	$544.54	$544.54	$536.22	$536.22	$517.95	$517.95
45	$585.44	$585.44	$565.50	$565.50	$582.71	$582.71	$562.86	$562.86	$554.26	$554.26	$535.38	$535.38
46	$608.15	$608.15	$587.43	$587.43	$605.31	$605.31	$584.69	$584.69	$575.76	$575.76	$556.14	$556.14
47	$633.69	$633.69	$612.10	$612.10	$630.73	$630.73	$609.24	$609.24	$599.94	$599.94	$579.50	$579.50
48	$662.88	$662.88	$640.30	$640.30	$659.79	$659.79	$637.31	$637.31	$627.58	$627.58	$606.19	$606.19
49	$691.66	$691.66	$668.10	$668.10	$688.44	$688.44	$664.98	$664.98	$654.83	$654.83	$632.52	$632.52
50	$724.10	$724.10	$699.43	$699.43	$720.72	$720.72	$696.16	$696.16	$685.54	$685.54	$662.18	$662.18
51	$756.13	$756.13	$730.37	$730.37	$752.60	$752.60	$726.96	$726.96	$715.86	$715.86	$691.47	$691.47
52	$791.40	$791.40	$764.44	$764.44	$787.71	$787.71	$760.87	$760.87	$749.26	$749.26	$723.72	$723.72
53	$827.08	$827.08	$798.90	$798.90	$823.22	$823.22	$795.17	$795.17	$783.03	$783.03	$756.35	$756.35
54	$865.59	$865.59	$836.11	$836.11	$861.56	$861.56	$832.20	$832.20	$819.50	$819.50	$791.57	$791.57
55	$904.11	$904.11	$873.31	$873.31	$899.89	$899.89	$869.23	$869.23	$855.96	$855.96	$826.79	$826.79
56	$945.87	$945.87	$913.65	$913.65	$941.46	$941.46	$909.38	$909.38	$895.50	$895.50	$864.98	$864.98
57	$988.03	$988.03	$954.38	$954.38	$983.43	$983.43	$949.92	$949.92	$935.42	$935.42	$903.54	$903.54
58	$1,033.04	$1,033.04	$997.85	$997.85	$1,028.22	$1,028.22	$993.18	$993.18	$978.02	$978.02	$944.70	$944.70
59	$1,055.33	$1,055.33	$1,019.39	$1,019.39	$1,050.41	$1,050.41	$1,014.62	$1,014.62	$999.14	$999.14	$965.09	$965.09
60	$1,100.34	$1,100.34	$1,062.86	$1,062.86	$1,095.21	$1,095.21	$1,057.89	$1,057.89	$1,041.74	$1,041.74	$1,006.24	$1,006.24
61	$1,139.26	$1,139.26	$1,100.45	$1,100.45	$1,133.95	$1,133.95	$1,095.31	$1,095.31	$1,078.59	$1,078.59	$1,041.84	$1,041.84
62	$1,164.80	$1,164.80	$1,125.12	$1,125.12	$1,159.37	$1,159.37	$1,119.87	$1,119.87	$1,102.77	$1,102.77	$1,065.19	$1,065.19
63	$1,196.83	$1,196.83	$1,156.06	$1,156.06	$1,191.25	$1,191.25	$1,150.66	$1,150.66	$1,133.10	$1,133.10	$1,094.48	$1,094.48
64+	$1,216.29	$1,216.29	$1,174.86	$1,174.86	$1,210.62	$1,210.62	$1,169.37	$1,169.37	$1,151.52	$1,151.52	$1,112.28	$1,112.28

Company Name:	Highmark Benefits Group (HBG)
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		N/A		N/A		N/A		N/A
HIOS Plan ID (Off Exchange)=>	79962PA0250002		79962PA0250002		79962PA0250002		79962PA0250014		79962PA0250014		79962PA0250014		79962PA0250001		79962PA0250001		79962PA
Plan Marketing Name =>	PPO Blue $0 100/80 Platinum		PPO Blue $0 100/80 Platinum		PPO Blue $0 100/80 Platinum		PPO Blue $250 100/80 Platinum		PPO Blue $250 100/80 Platinum		PPO Blue $250 100/80 Platinum		PPO Blue $0 100/80 Gold		PPO Blue $0 100/80 Gold		PPO Blue $0
Form # =>	CERT-HBG-PPO-SM-2024		CERT-HBG-PPO-SM-2024		CERT-HBG-PPO-SM-2024		CERT-HBG-PPO-SM-2024		CERT-HBG-PPO-SM-2024		CERT-HBG-PPO-SM-2024		CERT-HBG-PPO-SM-2024		CERT-HBG-PPO-SM-2024		CERT-HBG-P
Rating Area =>	Area 6		Area 7		Area 9		Area 6		Area 7		Area 9		Area 6		Area 7		Are
Network =>	F		F		F		F		F		F		F		F		F
Metal =>	Platinum		Platinum		Platinum		Platinum		Platinum		Platinum		Gold		Gold		Go
Deductible =>	$0		$0		$0		$250		$250		$250		$0		$0		$0
Coinsurance =>	100%		100%		100%		100%		100%		100%		100%		100%		10
Copays =>	20		20		20		20		20		20		25		25		2
OOP Maximum =>	$4,000		$4,000		$4,000		$4,000		$4,000		$4,000		$9,450		$9,450		$9,4
Pediatric Dental (Yes/No) =>	Yes		Yes		Yes		Yes		Yes		Yes		Yes		Yes		Ye
Age Band	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco
0 - 14	$433.30	$433.30	$476.66	$476.66	$460.42	$460.42	$423.03	$423.03	$465.36	$465.36	$449.51	$449.51	$399.57	$399.57	$439.57	$439.57	$424.60
15	$471.81	$471.81	$519.03	$519.03	$501.35	$501.35	$460.63	$460.63	$506.73	$506.73	$489.47	$489.47	$435.09	$435.09	$478.64	$478.64	$462.34
16	$486.54	$486.54	$535.23	$535.23	$517.00	$517.00	$475.01	$475.01	$522.55	$522.55	$504.75	$504.75	$448.67	$448.67	$493.58	$493.58	$476.77
17	$501.26	$501.26	$551.43	$551.43	$532.65	$532.65	$489.39	$489.39	$538.36	$538.36	$520.03	$520.03	$462.25	$462.25	$508.52	$508.52	$491.20
18	$517.12	$517.12	$568.88	$568.88	$549.50	$549.50	$504.87	$504.87	$555.40	$555.40	$536.48	$536.48	$476.88	$476.88	$524.61	$524.61	$506.74
19	$532.98	$532.98	$586.33	$586.33	$566.35	$566.35	$520.35	$520.35	$572.43	$572.43	$552.93	$552.93	$491.50	$491.50	$540.70	$540.70	$522.28
20	$549.41	$549.41	$604.40	$604.40	$583.80	$583.80	$536.39	$536.39	$590.07	$590.07	$569.97	$569.97	$506.65	$506.65	$557.36	$557.36	$538.38
21	$566.40	$566.40	$623.09	$623.09	$601.86	$601.86	$552.98	$552.98	$608.32	$608.32	$587.60	$587.60	$522.32	$522.32	$574.60	$574.60	$555.03
22	$566.40	$566.40	$623.09	$623.09	$601.86	$601.86	$552.98	$552.98	$608.32	$608.32	$587.60	$587.60	$522.32	$522.32	$574.60	$574.60	$555.03
23	$566.40	$566.40	$623.09	$623.09	$601.86	$601.86	$552.98	$552.98	$608.32	$608.32	$587.60	$587.60	$522.32	$522.32	$574.60	$574.60	$555.03
24	$566.40	$566.40	$623.09	$623.09	$601.86	$601.86	$552.98	$552.98	$608.32	$608.32	$587.60	$587.60	$522.32	$522.32	$574.60	$574.60	$555.03
25	$568.67	$568.67	$625.58	$625.58	$604.27	$604.27	$555.19	$555.19	$610.75	$610.75	$589.95	$589.95	$524.41	$524.41	$576.90	$576.90	$557.25
26	$579.99	$579.99	$638.04	$638.04	$616.30	$616.30	$566.25	$566.25	$622.92	$622.92	$601.70	$601.70	$534.86	$534.86	$588.39	$588.39	$568.35
27	$593.59	$593.59	$653.00	$653.00	$630.75	$630.75	$579.52	$579.52	$637.52	$637.52	$615.80	$615.80	$547.39	$547.39	$602.18	$602.18	$581.67
28	$615.68	$615.68	$677.30	$677.30	$654.22	$654.22	$601.09	$601.09	$661.24	$661.24	$638.72	$638.72	$567.76	$567.76	$624.59	$624.59	$603.32
29	$633.80	$633.80	$697.24	$697.24	$673.48	$673.48	$618.78	$618.78	$680.71	$680.71	$657.52	$657.52	$584.48	$584.48	$642.98	$642.98	$621.08
30	$642.86	$642.86	$707.21	$707.21	$683.11	$683.11	$627.63	$627.63	$690.44	$690.44	$666.93	$666.93	$592.83	$592.83	$652.17	$652.17	$629.96
31	$656.46	$656.46	$722.16	$722.16	$697.56	$697.56	$640.90	$640.90	$705.04	$705.04	$681.03	$681.03	$605.37	$605.37	$665.96	$665.96	$643.28
32	$670.05	$670.05	$737.12	$737.12	$712.00	$712.00	$654.18	$654.18	$719.64	$719.64	$695.13	$695.13	$617.90	$617.90	$679.75	$679.75	$656.60
33	$678.55	$678.55	$746.46	$746.46	$721.03	$721.03	$662.47	$662.47	$728.77	$728.77	$703.94	$703.94	$625.74	$625.74	$688.37	$688.37	$664.93
34	$687.61	$687.61	$756.43	$756.43	$730.66	$730.66	$671.32	$671.32	$738.50	$738.50	$713.35	$713.35	$634.10	$634.10	$697.56	$697.56	$673.81
35	$692.14	$692.14	$761.42	$761.42	$735.47	$735.47	$675.74	$675.74	$743.37	$743.37	$718.05	$718.05	$638.28	$638.28	$702.16	$702.16	$678.25
36	$696.67	$696.67	$766.40	$766.40	$740.29	$740.29	$680.17	$680.17	$748.23	$748.23	$722.75	$722.75	$642.45	$642.45	$706.76	$706.76	$682.69
37	$701.20	$701.20	$771.39	$771.39	$745.10	$745.10	$684.59	$684.59	$753.10	$753.10	$727.45	$727.45	$646.63	$646.63	$711.35	$711.35	$687.13
38	$705.73	$705.73	$776.37	$776.37	$749.92	$749.92	$689.01	$689.01	$757.97	$757.97	$732.15	$732.15	$650.81	$650.81	$715.95	$715.95	$691.57
39	$714.80	$714.80	$786.34	$786.34	$759.55	$759.55	$697.86	$697.86	$767.70	$767.70	$741.55	$741.55	$659.17	$659.17	$725.15	$725.15	$700.45
40	$723.86	$723.86	$796.31	$796.31	$769.18	$769.18	$706.71	$706.71	$777.43	$777.43	$750.95	$750.95	$667.52	$667.52	$734.34	$734.34	$709.33
41	$737.45	$737.45	$811.26	$811.26	$783.62	$783.62	$719.98	$719.98	$792.03	$792.03	$765.06	$765.06	$680.06	$680.06	$748.13	$748.13	$722.65
42	$750.48	$750.48	$825.59	$825.59	$797.46	$797.46	$732.70	$732.70	$806.02	$806.02	$778.57	$778.57	$692.07	$692.07	$761.35	$761.35	$735.41
43	$768.60	$768.60	$845.53	$845.53	$816.72	$816.72	$750.39	$750.39	$825.49	$825.49	$797.37	$797.37	$708.79	$708.79	$779.73	$779.73	$753.18
44	$791.26	$791.26	$870.46	$870.46	$840.80	$840.80	$772.51	$772.51	$849.82	$849.82	$820.88	$820.88	$729.68	$729.68	$802.72	$802.72	$775.38
45	$817.88	$817.88	$899.74	$899.74	$869.09	$869.09	$798.50	$798.50	$878.41	$878.41	$848.49	$848.49	$754.23	$754.23	$829.72	$829.72	$801.46
46	$849.60	$849.60	$934.64	$934.64	$902.79	$902.79	$829.47	$829.47	$912.48	$912.48	$881.40	$881.40	$783.48	$783.48	$861.90	$861.90	$832.55
47	$885.28	$885.28	$973.89	$973.89	$940.71	$940.71	$864.31	$864.31	$950.80	$950.80	$918.42	$918.42	$816.39	$816.39	$898.10	$898.10	$867.51
48	$926.06	$926.06	$1,018.75	$1,018.75	$984.04	$984.04	$904.12	$904.12	$994.60	$994.60	$960.73	$960.73	$853.99	$853.99	$939.47	$939.47	$907.47
49	$966.28	$966.28	$1,062.99	$1,062.99	$1,026.77	$1,026.77	$943.38	$943.38	$1,037.79	$1,037.79	$1,002.45	$1,002.45	$891.08	$891.08	$980.27	$980.27	$946.88
50	$1,011.59	$1,011.59	$1,112.84	$1,112.84	$1,074.92	$1,074.92	$987.62	$987.62	$1,086.46	$1,086.46	$1,049.45	$1,049.45	$932.86	$932.86	$1,026.24	$1,026.24	$991.28
51	$1,056.34	$1,056.34	$1,162.06	$1,162.06	$1,122.47	$1,122.47	$1,031.31	$1,031.31	$1,134.52	$1,134.52	$1,095.87	$1,095.87	$974.13	$974.13	$1,071.63	$1,071.63	$1,035.13
52	$1,105.61	$1,105.61	$1,216.27	$1,216.27	$1,174.83	$1,174.83	$1,079.42	$1,079.42	$1,187.44	$1,187.44	$1,147.00	$1,147.00	$1,019.57	$1,019.57	$1,121.62	$1,121.62	$1,083.42
53	$1,155.46	$1,155.46	$1,271.10	$1,271.10	$1,227.79	$1,227.79	$1,128.08	$1,128.08	$1,240.97	$1,240.97	$1,198.70	$1,198.70	$1,065.53	$1,065.53	$1,172.18	$1,172.18	$1,132.26
54	$1,209.26	$1,209.26	$1,330.30	$1,330.30	$1,284.97	$1,284.97	$1,180.61	$1,180.61	$1,298.76	$1,298.76	$1,254.53	$1,254.53	$1,115.15	$1,115.15	$1,226.77	$1,226.77	$1,184.99
55	$1,263.07	$1,263.07	$1,389.49	$1,389.49	$1,342.15	$1,342.15	$1,233.15	$1,233.15	$1,356.55	$1,356.55	$1,310.35	$1,310.35	$1,164.77	$1,164.77	$1,281.36	$1,281.36	$1,237.72
56	$1,321.41	$1,321.41	$1,453.67	$1,453.67	$1,404.14	$1,404.14	$1,290.10	$1,290.10	$1,419.21	$1,419.21	$1,370.87	$1,370.87	$1,218.57	$1,218.57	$1,340.54	$1,340.54	$1,294.88
57	$1,380.32	$1,380.32	$1,518.47	$1,518.47	$1,466.73	$1,466.73	$1,347.61	$1,347.61	$1,482.48	$1,482.48	$1,431.98	$1,431.98	$1,272.89	$1,272.89	$1,400.30	$1,400.30	$1,352.61
58	$1,443.19	$1,443.19	$1,587.63	$1,587.63	$1,533.54	$1,533.54	$1,408.99	$1,408.99	$1,550.00	$1,550.00	$1,497.20	$1,497.20	$1,330.87	$1,330.87	$1,464.08	$1,464.08	$1,414.22
59	$1,474.34	$1,474.34	$1,621.90	$1,621.90	$1,566.64	$1,566.64	$1,439.41	$1,439.41	$1,583.46	$1,583.46	$1,529.52	$1,529.52	$1,359.60	$1,359.60	$1,495.68	$1,495.68	$1,444.74
60	$1,537.21	$1,537.21	$1,691.07	$1,691.07	$1,633.45	$1,633.45	$1,500.79	$1,500.79	$1,650.98	$1,650.98	$1,594.75	$1,594.75	$1,417.58	$1,417.58	$1,559.46	$1,559.46	$1,506.35
61	$1,591.58	$1,591.58	$1,750.88	$1,750.88	$1,691.23	$1,691.23	$1,553.87	$1,553.87	$1,709.38	$1,709.38	$1,651.16	$1,651.16	$1,467.72	$1,467.72	$1,614.63	$1,614.63	$1,559.63
62	$1,627.27	$1,627.27	$1,790.14	$1,790.14	$1,729.14	$1,729.14	$1,588.71	$1,588.71	$1,747.70	$1,747.70	$1,688.17	$1,688.17	$1,500.63	$1,500.63	$1,650.83	$1,650.83	$1,594.60
63	$1,672.01	$1,672.01	$1,839.36	$1,839.36	$1,776.69	$1,776.69	$1,632.40	$1,632.40	$1,795.76	$1,795.76	$1,734.60	$1,734.60	$1,541.89	$1,541.89	$1,696.22	$1,696.22	$1,638.45
64+	$1,699.20	$1,699.20	$1,869.27	$1,869.27	$1,805.58	$1,805.58	$1,658.94	$1,658.94	$1,824.96	$1,824.96	$1,762.80	$1,762.80	$1,566.96	$1,566.96	$1,723.80	$1,723.80	$1,665.09

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

HIOS Plan ID (On Exchange)=>	/A	N/A		N/A		N/A		N/A		N/A		N/A		N/A		N/A	
HIOS Plan ID (Off Exchange)=>	.0250001	79962PA0250013		79962PA0250013		79962PA0250013		79962PA0250021		79962PA0250021		79962PA0250021		79962PA0250023		79962PA0250023	
Plan Marketing Name =>	100/80 Gold	PPO Blue $250 100/80 Gold		PPO Blue $250 100/80 Gold		PPO Blue $250 100/80 Gold		PPO Blue $500 100/80 Gold		PPO Blue $500 100/80 Gold		PPO Blue $500 100/80 Gold		PPO Blue $750 100/80 Gold		PPO Blue $750 100/80 Gold	
Form # =>	PO-SM-2024	CERT-HBG-PPO-SM-2024		CERT-HBG-PPO-SM-2024		CERT-HBG-PPO-SM-2024		CERT-HBG-PPO-SM-2024		CERT-HBG-PPO-SM-2024		CERT-HBG-PPO-SM-2024		CERT-HBG-PPO-SM-2024		CERT-HBG-PPO-SM-2024	
Rating Area =>	a 9	Area 6		Area 7		Area 9		Area 6		Area 7		Area 9		Area 6		Area 7	
Network =>	F	F		F		F		F		F		F		F		F	
Metal =>	old	Gold		Gold		Gold		Gold		Gold		Gold		Gold		Gold	
Deductible =>	0	$250		$250		$250		$500		$500		$500		$750		$750	
Coinsurance =>	0%	100%		100%		100%		100%		100%		100%		100%		100%	
Copays =>	5	35		35		35		30		30		30		30		30	
OOP Maximum =>	50	$9,100		$9,100		$9,100		$9,100		$9,100		$9,100		$9,100		$9,100	
Pediatric Dental (Yes/No) =>	es	Yes		Yes		Yes		Yes		Yes		Yes		Yes		Yes	
Age Band	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco
0 - 14	$424.60	$391.80	$391.80	$431.02	$431.02	$416.33	$416.33	$386.39	$386.39	$425.06	$425.06	$410.58	$410.58	$380.45	$380.45	$418.52	$418.52
15	$462.34	$426.63	$426.63	$469.33	$469.33	$453.34	$453.34	$420.73	$420.73	$462.85	$462.85	$447.08	$447.08	$414.27	$414.27	$455.73	$455.73
16	$476.77	$439.95	$439.95	$483.98	$483.98	$467.48	$467.48	$433.86	$433.86	$477.29	$477.29	$461.03	$461.03	$427.20	$427.20	$469.95	$469.95
17	$491.20	$453.26	$453.26	$498.63	$498.63	$481.63	$481.63	$447.00	$447.00	$491.74	$491.74	$474.99	$474.99	$440.13	$440.13	$484.17	$484.17
18	$506.74	$467.60	$467.60	$514.40	$514.40	$496.87	$496.87	$461.14	$461.14	$507.30	$507.30	$490.02	$490.02	$454.05	$454.05	$499.49	$499.49
19	$522.28	$481.94	$481.94	$530.18	$530.18	$512.11	$512.11	$475.28	$475.28	$522.86	$522.86	$505.04	$505.04	$467.98	$467.98	$514.81	$514.81
20	$538.38	$496.80	$496.80	$546.52	$546.52	$527.89	$527.89	$489.93	$489.93	$538.97	$538.97	$520.61	$520.61	$482.40	$482.40	$530.68	$530.68
21	$555.03	$512.16	$512.16	$563.42	$563.42	$544.22	$544.22	$505.08	$505.08	$555.64	$555.64	$536.71	$536.71	$497.32	$497.32	$547.09	$547.09
22	$555.03	$512.16	$512.16	$563.42	$563.42	$544.22	$544.22	$505.08	$505.08	$555.64	$555.64	$536.71	$536.71	$497.32	$497.32	$547.09	$547.09
23	$555.03	$512.16	$512.16	$563.42	$563.42	$544.22	$544.22	$505.08	$505.08	$555.64	$555.64	$536.71	$536.71	$497.32	$497.32	$547.09	$547.09
24	$555.03	$512.16	$512.16	$563.42	$563.42	$544.22	$544.22	$505.08	$505.08	$555.64	$555.64	$536.71	$536.71	$497.32	$497.32	$547.09	$547.09
25	$557.25	$514.21	$514.21	$565.67	$565.67	$546.40	$546.40	$507.10	$507.10	$557.86	$557.86	$538.86	$538.86	$499.31	$499.31	$549.28	$549.28
26	$568.35	$524.45	$524.45	$576.94	$576.94	$557.28	$557.28	$517.20	$517.20	$568.98	$568.98	$549.59	$549.59	$509.26	$509.26	$560.22	$560.22
27	$581.67	$536.74	$536.74	$590.46	$590.46	$570.34	$570.34	$529.32	$529.32	$582.31	$582.31	$562.47	$562.47	$521.19	$521.19	$573.35	$573.35
28	$603.32	$556.72	$556.72	$612.44	$612.44	$591.57	$591.57	$549.02	$549.02	$603.98	$603.98	$583.40	$583.40	$540.59	$540.59	$594.69	$594.69
29	$621.08	$573.11	$573.11	$630.47	$630.47	$608.98	$608.98	$565.18	$565.18	$621.76	$621.76	$600.58	$600.58	$556.50	$556.50	$612.19	$612.19
30	$629.96	$581.30	$581.30	$639.48	$639.48	$617.69	$617.69	$573.27	$573.27	$630.65	$630.65	$609.17	$609.17	$564.46	$564.46	$620.95	$620.95
31	$643.28	$593.59	$593.59	$653.00	$653.00	$630.75	$630.75	$585.39	$585.39	$643.99	$643.99	$622.05	$622.05	$576.39	$576.39	$634.08	$634.08
32	$656.60	$605.89	$605.89	$666.53	$666.53	$643.81	$643.81	$597.51	$597.51	$657.32	$657.32	$634.93	$634.93	$588.33	$588.33	$647.21	$647.21
33	$664.93	$613.57	$613.57	$674.98	$674.98	$651.98	$651.98	$605.09	$605.09	$665.66	$665.66	$642.98	$642.98	$595.79	$595.79	$655.41	$655.41
34	$673.81	$621.76	$621.76	$683.99	$683.99	$660.68	$660.68	$613.17	$613.17	$674.55	$674.55	$651.57	$651.57	$603.75	$603.75	$664.17	$664.17
35	$678.25	$625.86	$625.86	$688.50	$688.50	$665.04	$665.04	$617.21	$617.21	$678.99	$678.99	$655.86	$655.86	$607.73	$607.73	$668.54	$668.54
36	$682.69	$629.96	$629.96	$693.01	$693.01	$669.39	$669.39	$621.25	$621.25	$683.44	$683.44	$660.15	$660.15	$611.70	$611.70	$672.92	$672.92
37	$687.13	$634.05	$634.05	$697.51	$697.51	$673.74	$673.74	$625.29	$625.29	$687.88	$687.88	$664.45	$664.45	$615.68	$615.68	$677.30	$677.30
38	$691.57	$638.15	$638.15	$702.02	$702.02	$678.10	$678.10	$629.33	$629.33	$692.33	$692.33	$668.74	$668.74	$619.66	$619.66	$681.67	$681.67
39	$700.45	$646.35	$646.35	$711.04	$711.04	$686.81	$686.81	$637.41	$637.41	$701.22	$701.22	$677.33	$677.33	$627.62	$627.62	$690.43	$690.43
40	$709.33	$654.54	$654.54	$720.05	$720.05	$695.51	$695.51	$645.49	$645.49	$710.11	$710.11	$685.92	$685.92	$635.57	$635.57	$699.18	$699.18
41	$722.65	$666.83	$666.83	$733.57	$733.57	$708.57	$708.57	$657.61	$657.61	$723.44	$723.44	$698.80	$698.80	$647.51	$647.51	$712.31	$712.31
42	$735.41	$678.61	$678.61	$746.53	$746.53	$721.09	$721.09	$669.23	$669.23	$736.22	$736.22	$711.14	$711.14	$658.95	$658.95	$724.89	$724.89
43	$753.18	$695.00	$695.00	$764.56	$764.56	$738.51	$738.51	$685.39	$685.39	$754.00	$754.00	$728.32	$728.32	$674.86	$674.86	$742.40	$742.40
44	$775.38	$715.49	$715.49	$787.10	$787.10	$760.28	$760.28	$705.60	$705.60	$776.23	$776.23	$749.78	$749.78	$694.76	$694.76	$764.28	$764.28
45	$801.46	$739.56	$739.56	$813.58	$813.58	$785.85	$785.85	$729.34	$729.34	$802.34	$802.34	$775.01	$775.01	$718.13	$718.13	$790.00	$790.00
46	$832.55	$768.24	$768.24	$845.13	$845.13	$816.33	$816.33	$757.62	$757.62	$833.46	$833.46	$805.07	$805.07	$745.98	$745.98	$820.64	$820.64
47	$867.51	$800.51	$800.51	$880.63	$880.63	$850.62	$850.62	$789.44	$789.44	$868.47	$868.47	$838.88	$838.88	$777.31	$777.31	$855.10	$855.10
48	$907.47	$837.38	$837.38	$921.19	$921.19	$889.80	$889.80	$825.81	$825.81	$908.47	$908.47	$877.52	$877.52	$813.12	$813.12	$894.49	$894.49
49	$946.88	$873.74	$873.74	$961.19	$961.19	$928.44	$928.44	$861.67	$861.67	$947.92	$947.92	$915.63	$915.63	$848.43	$848.43	$933.34	$933.34
50	$991.28	$914.72	$914.72	$1,006.27	$1,006.27	$971.98	$971.98	$902.07	$902.07	$992.37	$992.37	$958.56	$958.56	$888.21	$888.21	$977.10	$977.10
51	$1,035.13	$955.18	$955.18	$1,050.78	$1,050.78	$1,014.97	$1,014.97	$941.97	$941.97	$1,036.27	$1,036.27	$1,000.96	$1,000.96	$927.50	$927.50	$1,020.32	$1,020.32
52	$1,083.42	$999.74	$999.74	$1,099.80	$1,099.80	$1,062.32	$1,062.32	$985.92	$985.92	$1,084.61	$1,084.61	$1,047.66	$1,047.66	$970.77	$970.77	$1,067.92	$1,067.92
53	$1,132.26	$1,044.81	$1,044.81	$1,149.38	$1,149.38	$1,110.21	$1,110.21	$1,030.36	$1,030.36	$1,133.51	$1,133.51	$1,094.89	$1,094.89	$1,014.53	$1,014.53	$1,116.06	$1,116.06
54	$1,184.99	$1,093.46	$1,093.46	$1,202.90	$1,202.90	$1,161.91	$1,161.91	$1,078.35	$1,078.35	$1,186.29	$1,186.29	$1,145.88	$1,145.88	$1,061.78	$1,061.78	$1,168.04	$1,168.04
55	$1,237.72	$1,142.12	$1,142.12	$1,256.43	$1,256.43	$1,213.61	$1,213.61	$1,126.33	$1,126.33	$1,239.08	$1,239.08	$1,196.86	$1,196.86	$1,109.02	$1,109.02	$1,220.01	$1,220.01
56	$1,294.88	$1,194.87	$1,194.87	$1,314.46	$1,314.46	$1,269.67	$1,269.67	$1,178.35	$1,178.35	$1,296.31	$1,296.31	$1,252.14	$1,252.14	$1,160.25	$1,160.25	$1,276.36	$1,276.36
57	$1,352.61	$1,248.13	$1,248.13	$1,373.05	$1,373.05	$1,326.26	$1,326.26	$1,230.88	$1,230.88	$1,354.09	$1,354.09	$1,307.96	$1,307.96	$1,211.97	$1,211.97	$1,333.26	$1,333.26
58	$1,414.22	$1,304.98	$1,304.98	$1,435.59	$1,435.59	$1,386.67	$1,386.67	$1,286.94	$1,286.94	$1,415.77	$1,415.77	$1,367.54	$1,367.54	$1,267.17	$1,267.17	$1,393.99	$1,393.99
59	$1,444.74	$1,333.15	$1,333.15	$1,466.58	$1,466.58	$1,416.60	$1,416.60	$1,314.72	$1,314.72	$1,446.33	$1,446.33	$1,397.06	$1,397.06	$1,294.52	$1,294.52	$1,424.08	$1,424.08
60	$1,506.35	$1,390.00	$1,390.00	$1,529.12	$1,529.12	$1,477.01	$1,477.01	$1,370.79	$1,370.79	$1,508.01	$1,508.01	$1,456.63	$1,456.63	$1,349.73	$1,349.73	$1,484.80	$1,484.80
61	$1,559.63	$1,439.17	$1,439.17	$1,583.21	$1,583.21	$1,529.26	$1,529.26	$1,419.27	$1,419.27	$1,561.35	$1,561.35	$1,508.16	$1,508.16	$1,397.47	$1,397.47	$1,537.32	$1,537.32
62	$1,594.60	$1,471.44	$1,471.44	$1,618.71	$1,618.71	$1,563.54	$1,563.54	$1,451.09	$1,451.09	$1,596.35	$1,596.35	$1,541.97	$1,541.97	$1,428.80	$1,428.80	$1,571.79	$1,571.79
63	$1,638.45	$1,511.90	$1,511.90	$1,663.22	$1,663.22	$1,606.54	$1,606.54	$1,491.00	$1,491.00	$1,640.25	$1,640.25	$1,584.37	$1,584.37	$1,468.09	$1,468.09	$1,615.01	$1,615.01
64+	$1,665.09	$1,536.48	$1,536.48	$1,690.26	$1,690.26	$1,632.66	$1,632.66	$1,515.24	$1,515.24	$1,666.92	$1,666.92	$1,610.13	$1,610.13	$1,491.96	$1,491.96	$1,641.27	$1,641.27

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

HIOS Plan ID (On Exchange)=>	N/A		N/A		N/A		N/A		N/A		N/A		N/A		N/A		N
HIOS Plan ID (Off Exchange)=>	79962PA0250023		79962PA0250003		79962PA0250003		79962PA0250003		79962PA0250005		79962PA0250005		79962PA0250005		79962PA0250006		79962P
Plan Marketing Name =>	PPO Blue $750 100/80 Gold		PPO Blue $1000 100/80 Gold		PPO Blue $1000 100/80 Gold		PPO Blue $1000 100/80 Gold		PPO Blue $1250 100/80 Gold		PPO Blue $1250 100/80 Gold		PPO Blue $1250 100/80 Gold		PPO Blue $1400 100/80 Gold		PPO Blue $14
Form # =>	CERT-HBG-PPO-SM-2024		CERT-HBG-PPO-SM-2024		CERT-HBG-PPO-SM-2024		CERT-HBG-PPO-SM-2024		CERT-HBG-PPO-SM-2024		CERT-HBG-PPO-SM-2024		CERT-HBG-PPO-SM-2024		CERT-HBG-PPO-SM-2024		CERT-HBG-P
Rating Area =>	Area 9		Area 6		Area 7		Area 9		Area 6		Area 7		Area 9		Area 6		Are
Network =>	F		F		F		F		F		F		F		F		
Metal =>	Gold		Gold		Gold		Gold		Gold		Gold		Gold		Gold		Go
Deductible =>	$750		$1,000		$1,000		$1,000		$1,250		$1,250		$1,250		$1,400		$1,
Coinsurance =>	100%		100%		100%		100%		100%		100%		100%		100%		10
Copays =>	30		30		30		30		30		30		30		45		4
OOP Maximum =>	$9,100		$9,100		$9,100		$9,100		$9,100		$9,100		$9,100		$7,900		$7,
Pediatric Dental (Yes/No) =>	Yes		Yes		Yes		Yes		Yes		Yes		Yes		Yes		Y
Age Band	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco
0 - 14	$404.27	$404.27	$375.66	$375.66	$413.25	$413.25	$399.18	$399.18	$373.35	$373.35	$410.72	$410.72	$396.73	$396.73	$362.61	$362.61	$398.90
15	$440.21	$440.21	$409.05	$409.05	$449.99	$449.99	$434.66	$434.66	$406.54	$406.54	$447.23	$447.23	$431.99	$431.99	$394.84	$394.84	$434.36
16	$453.95	$453.95	$421.82	$421.82	$464.03	$464.03	$448.23	$448.23	$419.23	$419.23	$461.19	$461.19	$445.48	$445.48	$407.17	$407.17	$447.92
17	$467.69	$467.69	$434.59	$434.59	$478.08	$478.08	$461.79	$461.79	$431.92	$431.92	$475.15	$475.15	$458.96	$458.96	$419.49	$419.49	$461.47
18	$482.48	$482.48	$448.34	$448.34	$493.20	$493.20	$476.40	$476.40	$445.58	$445.58	$490.18	$490.18	$473.48	$473.48	$432.76	$432.76	$476.07
19	$497.28	$497.28	$462.09	$462.09	$508.33	$508.33	$491.01	$491.01	$459.25	$459.25	$505.21	$505.21	$488.00	$488.00	$446.03	$446.03	$490.68
20	$512.61	$512.61	$476.33	$476.33	$523.99	$523.99	$506.15	$506.15	$473.40	$473.40	$520.78	$520.78	$503.04	$503.04	$459.78	$459.78	$505.80
21	$528.46	$528.46	$491.06	$491.06	$540.20	$540.20	$521.80	$521.80	$488.04	$488.04	$536.89	$536.89	$518.60	$518.60	$474.00	$474.00	$521.44
22	$528.46	$528.46	$491.06	$491.06	$540.20	$540.20	$521.80	$521.80	$488.04	$488.04	$536.89	$536.89	$518.60	$518.60	$474.00	$474.00	$521.44
23	$528.46	$528.46	$491.06	$491.06	$540.20	$540.20	$521.80	$521.80	$488.04	$488.04	$536.89	$536.89	$518.60	$518.60	$474.00	$474.00	$521.44
24	$528.46	$528.46	$491.06	$491.06	$540.20	$540.20	$521.80	$521.80	$488.04	$488.04	$536.89	$536.89	$518.60	$518.60	$474.00	$474.00	$521.44
25	$530.57	$530.57	$493.02	$493.02	$542.36	$542.36	$523.89	$523.89	$489.99	$489.99	$539.04	$539.04	$520.67	$520.67	$475.90	$475.90	$523.53
26	$541.14	$541.14	$502.85	$502.85	$553.16	$553.16	$534.32	$534.32	$499.75	$499.75	$549.78	$549.78	$531.05	$531.05	$485.38	$485.38	$533.95
27	$553.83	$553.83	$514.63	$514.63	$566.13	$566.13	$546.85	$546.85	$511.47	$511.47	$562.66	$562.66	$543.49	$543.49	$496.75	$496.75	$546.47
28	$574.44	$574.44	$533.78	$533.78	$587.20	$587.20	$567.20	$567.20	$530.50	$530.50	$583.60	$583.60	$563.72	$563.72	$515.24	$515.24	$566.81
29	$591.35	$591.35	$549.50	$549.50	$604.48	$604.48	$583.89	$583.89	$546.12	$546.12	$600.78	$600.78	$580.31	$580.31	$530.41	$530.41	$583.49
30	$599.80	$599.80	$557.35	$557.35	$613.13	$613.13	$592.24	$592.24	$553.93	$553.93	$609.37	$609.37	$588.61	$588.61	$537.99	$537.99	$591.83
31	$612.49	$612.49	$569.14	$569.14	$626.09	$626.09	$604.77	$604.77	$565.64	$565.64	$622.26	$622.26	$601.06	$601.06	$549.37	$549.37	$604.35
32	$625.17	$625.17	$580.92	$580.92	$639.06	$639.06	$617.29	$617.29	$577.35	$577.35	$635.14	$635.14	$613.50	$613.50	$560.74	$560.74	$616.86
33	$633.10	$633.10	$588.29	$588.29	$647.16	$647.16	$625.12	$625.12	$584.67	$584.67	$643.19	$643.19	$621.28	$621.28	$567.85	$567.85	$624.69
34	$641.55	$641.55	$596.15	$596.15	$655.80	$655.80	$633.47	$633.47	$592.48	$592.48	$651.78	$651.78	$629.58	$629.58	$575.44	$575.44	$633.03
35	$645.78	$645.78	$600.08	$600.08	$660.12	$660.12	$637.64	$637.64	$596.38	$596.38	$656.08	$656.08	$633.73	$633.73	$579.23	$579.23	$637.20
36	$650.01	$650.01	$604.00	$604.00	$664.45	$664.45	$641.81	$641.81	$600.29	$600.29	$660.37	$660.37	$637.88	$637.88	$583.02	$583.02	$641.37
37	$654.23	$654.23	$607.93	$607.93	$668.77	$668.77	$645.99	$645.99	$604.19	$604.19	$664.67	$664.67	$642.03	$642.03	$586.81	$586.81	$645.54
38	$658.46	$658.46	$611.86	$611.86	$673.09	$673.09	$650.16	$650.16	$608.10	$608.10	$668.96	$668.96	$646.18	$646.18	$590.60	$590.60	$649.71
39	$666.92	$666.92	$619.72	$619.72	$681.73	$681.73	$658.51	$658.51	$615.91	$615.91	$677.56	$677.56	$654.47	$654.47	$598.19	$598.19	$658.06
40	$675.37	$675.37	$627.57	$627.57	$690.38	$690.38	$666.86	$666.86	$623.72	$623.72	$686.15	$686.15	$662.77	$662.77	$605.77	$605.77	$666.40
41	$688.05	$688.05	$639.36	$639.36	$703.34	$703.34	$679.38	$679.38	$635.43	$635.43	$699.03	$699.03	$675.22	$675.22	$617.15	$617.15	$678.91
42	$700.21	$700.21	$650.65	$650.65	$715.77	$715.77	$691.39	$691.39	$646.65	$646.65	$711.38	$711.38	$687.15	$687.15	$628.05	$628.05	$690.91
43	$717.12	$717.12	$666.37	$666.37	$733.05	$733.05	$708.08	$708.08	$662.27	$662.27	$728.56	$728.56	$703.74	$703.74	$643.22	$643.22	$707.59
44	$738.26	$738.26	$686.01	$686.01	$754.66	$754.66	$728.95	$728.95	$681.79	$681.79	$750.04	$750.04	$724.48	$724.48	$662.18	$662.18	$728.45
45	$763.10	$763.10	$709.09	$709.09	$780.05	$780.05	$753.48	$753.48	$704.73	$704.73	$775.27	$775.27	$748.86	$748.86	$684.46	$684.46	$752.96
46	$792.69	$792.69	$736.59	$736.59	$810.30	$810.30	$782.70	$782.70	$732.06	$732.06	$805.34	$805.34	$777.90	$777.90	$711.00	$711.00	$782.16
47	$825.98	$825.98	$767.53	$767.53	$844.33	$844.33	$815.57	$815.57	$762.81	$762.81	$839.16	$839.16	$810.57	$810.57	$740.86	$740.86	$815.01
48	$864.03	$864.03	$802.88	$802.88	$883.23	$883.23	$853.14	$853.14	$797.95	$797.95	$877.82	$877.82	$847.91	$847.91	$774.99	$774.99	$852.55
49	$901.55	$901.55	$837.75	$837.75	$921.58	$921.58	$890.19	$890.19	$832.60	$832.60	$915.93	$915.93	$884.73	$884.73	$808.64	$808.64	$889.58
50	$943.83	$943.83	$877.03	$877.03	$964.80	$964.80	$931.93	$931.93	$871.64	$871.64	$958.89	$958.89	$926.22	$926.22	$846.56	$846.56	$931.29
51	$985.58	$985.58	$915.83	$915.83	$1,007.47	$1,007.47	$973.16	$973.16	$910.19	$910.19	$1,001.30	$1,001.30	$967.19	$967.19	$884.01	$884.01	$972.49
52	$1,031.55	$1,031.55	$958.55	$958.55	$1,054.47	$1,054.47	$1,018.55	$1,018.55	$952.65	$952.65	$1,048.01	$1,048.01	$1,012.31	$1,012.31	$925.25	$925.25	$1,017.85
53	$1,078.06	$1,078.06	$1,001.76	$1,001.76	$1,102.01	$1,102.01	$1,064.47	$1,064.47	$995.60	$995.60	$1,095.26	$1,095.26	$1,057.94	$1,057.94	$966.96	$966.96	$1,063.74
54	$1,128.26	$1,128.26	$1,048.41	$1,048.41	$1,153.33	$1,153.33	$1,114.04	$1,114.04	$1,041.97	$1,041.97	$1,146.26	$1,146.26	$1,107.21	$1,107.21	$1,011.99	$1,011.99	$1,113.27
55	$1,178.47	$1,178.47	$1,095.06	$1,095.06	$1,204.65	$1,204.65	$1,163.61	$1,163.61	$1,088.33	$1,088.33	$1,197.26	$1,197.26	$1,156.48	$1,156.48	$1,057.02	$1,057.02	$1,162.81
56	$1,232.90	$1,232.90	$1,145.64	$1,145.64	$1,260.29	$1,260.29	$1,217.36	$1,217.36	$1,138.60	$1,138.60	$1,252.56	$1,252.56	$1,209.89	$1,209.89	$1,105.84	$1,105.84	$1,216.52
57	$1,287.86	$1,287.86	$1,196.71	$1,196.71	$1,316.47	$1,316.47	$1,271.63	$1,271.63	$1,189.35	$1,189.35	$1,308.40	$1,308.40	$1,263.83	$1,263.83	$1,155.14	$1,155.14	$1,270.75
58	$1,346.52	$1,346.52	$1,251.22	$1,251.22	$1,376.43	$1,376.43	$1,329.55	$1,329.55	$1,243.53	$1,243.53	$1,368.00	$1,368.00	$1,321.39	$1,321.39	$1,207.75	$1,207.75	$1,328.63
59	$1,375.58	$1,375.58	$1,278.23	$1,278.23	$1,406.14	$1,406.14	$1,358.25	$1,358.25	$1,270.37	$1,270.37	$1,397.52	$1,397.52	$1,349.92	$1,349.92	$1,233.82	$1,233.82	$1,357.31
60	$1,434.24	$1,434.24	$1,332.74	$1,332.74	$1,466.10	$1,466.10	$1,416.17	$1,416.17	$1,324.54	$1,324.54	$1,457.12	$1,457.12	$1,407.48	$1,407.48	$1,286.44	$1,286.44	$1,415.19
61	$1,484.97	$1,484.97	$1,379.88	$1,379.88	$1,517.96	$1,517.96	$1,466.26	$1,466.26	$1,371.39	$1,371.39	$1,508.66	$1,508.66	$1,457.27	$1,457.27	$1,331.94	$1,331.94	$1,465.25
62	$1,518.27	$1,518.27	$1,410.82	$1,410.82	$1,551.99	$1,551.99	$1,499.13	$1,499.13	$1,402.14	$1,402.14	$1,542.48	$1,542.48	$1,489.94	$1,489.94	$1,361.80	$1,361.80	$1,498.10
63	$1,560.01	$1,560.01	$1,449.61	$1,449.61	$1,594.67	$1,594.67	$1,540.35	$1,540.35	$1,440.69	$1,440.69	$1,584.90	$1,584.90	$1,530.91	$1,530.91	$1,399.25	$1,399.25	$1,539.29
64+	$1,585.38	$1,585.38	$1,473.18	$1,473.18	$1,620.60	$1,620.60	$1,565.40	$1,565.40	$1,464.12	$1,464.12	$1,610.67	$1,610.67	$1,555.80	$1,555.80	$1,422.00	$1,422.00	$1,564.32

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

HIOS Plan ID (On Exchange)=>	/A	N/A		N/A		N/A		N/A		N/A		N/A		N/A		N/A	
HIOS Plan ID (Off Exchange)=>	.0250006	79962PA0250006		79962PA0250007		79962PA0250007		79962PA0250007		79962PA0250008		79962PA0250008		79962PA0250008		79962PA0250010	
Plan Marketing Name =>	0 100/80 Gold	PPO Blue $1400 100/80 Gold		PPO Blue $1500 100/80 Gold		PPO Blue $1500 100/80 Gold		PPO Blue $1500 100/80 Gold		PPO Blue $1550 100/80 Gold		PPO Blue $1550 100/80 Gold		PPO Blue $1550 100/80 Gold		PPO Blue $2000 100/80 Gold	
Form # =>	PO-SM-2024	CERT-HBG-PPO-SM-2024		CERT-HBG-PPO-SM-2024		CERT-HBG-PPO-SM-2024		CERT-HBG-PPO-SM-2024		CERT-HBG-PPO-SM-2024		CERT-HBG-PPO-SM-2024		CERT-HBG-PPO-SM-2024		CERT-HBG-PPO-SM-2024	
Rating Area =>	a 7	Area 9		Area 6		Area 7		Area 9		Area 6		Area 7		Area 9		Area 6	
Network =>	F	F		F		F		F		F		F		F		F	
Metal =>	old	Gold		Gold		Gold		Gold		Gold		Gold		Gold		Gold	
Deductible =>	00	$1,400		$1,500		$1,500		$1,500		$1,550		$1,550		$1,550		$2,000	
Coinsurance =>	0%	100%		100%		100%		100%		100%		100%		100%		100%	
Copays =>	5	45		30		30		30		15		15		15		30	
OOP Maximum =>	00	$7,900		$7,900		$7,900		$7,900		$9,450		$9,450		$9,450		$7,900	
Pediatric Dental (Yes/No) =>	es	Yes		Yes		Yes		Yes		Yes		Yes		Yes		Yes	
Age Band	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco
0 - 14	$398.90	$385.32	$385.32	$370.44	$370.44	$407.51	$407.51	$393.62	$393.62	$361.35	$361.35	$397.52	$397.52	$383.98	$383.98	$361.67	$361.67
15	$434.36	$419.57	$419.57	$403.36	$403.36	$443.73	$443.73	$428.61	$428.61	$393.47	$393.47	$432.85	$432.85	$418.11	$418.11	$393.82	$393.82
16	$447.92	$432.66	$432.66	$415.95	$415.95	$457.58	$457.58	$441.99	$441.99	$405.75	$405.75	$446.36	$446.36	$431.16	$431.16	$406.11	$406.11
17	$461.47	$445.76	$445.76	$428.54	$428.54	$471.43	$471.43	$455.37	$455.37	$418.03	$418.03	$459.87	$459.87	$444.21	$444.21	$418.40	$418.40
18	$476.07	$459.86	$459.86	$442.10	$442.10	$486.35	$486.35	$469.78	$469.78	$431.26	$431.26	$474.42	$474.42	$458.26	$458.26	$431.64	$431.64
19	$490.68	$473.96	$473.96	$455.66	$455.66	$501.26	$501.26	$484.18	$484.18	$444.48	$444.48	$488.97	$488.97	$472.32	$472.32	$444.88	$444.88
20	$505.80	$488.57	$488.57	$469.70	$469.70	$516.71	$516.71	$499.10	$499.10	$458.18	$458.18	$504.04	$504.04	$486.87	$486.87	$458.59	$458.59
21	$521.44	$503.68	$503.68	$484.23	$484.23	$532.69	$532.69	$514.54	$514.54	$472.35	$472.35	$519.63	$519.63	$501.93	$501.93	$472.77	$472.77
22	$521.44	$503.68	$503.68	$484.23	$484.23	$532.69	$532.69	$514.54	$514.54	$472.35	$472.35	$519.63	$519.63	$501.93	$501.93	$472.77	$472.77
23	$521.44	$503.68	$503.68	$484.23	$484.23	$532.69	$532.69	$514.54	$514.54	$472.35	$472.35	$519.63	$519.63	$501.93	$501.93	$472.77	$472.77
24	$521.44	$503.68	$503.68	$484.23	$484.23	$532.69	$532.69	$514.54	$514.54	$472.35	$472.35	$519.63	$519.63	$501.93	$501.93	$472.77	$472.77
25	$523.53	$505.69	$505.69	$486.17	$486.17	$534.82	$534.82	$516.60	$516.60	$474.24	$474.24	$521.71	$521.71	$503.94	$503.94	$474.66	$474.66
26	$533.95	$515.77	$515.77	$495.85	$495.85	$545.47	$545.47	$526.89	$526.89	$483.69	$483.69	$532.10	$532.10	$513.98	$513.98	$484.12	$484.12
27	$546.47	$527.86	$527.86	$507.47	$507.47	$558.26	$558.26	$539.24	$539.24	$495.02	$495.02	$544.57	$544.57	$526.02	$526.02	$495.46	$495.46
28	$566.81	$547.50	$547.50	$526.36	$526.36	$579.03	$579.03	$559.30	$559.30	$513.44	$513.44	$564.84	$564.84	$545.60	$545.60	$513.90	$513.90
29	$583.49	$563.62	$563.62	$541.85	$541.85	$596.08	$596.08	$575.77	$575.77	$528.56	$528.56	$581.47	$581.47	$561.66	$561.66	$529.03	$529.03
30	$591.83	$571.68	$571.68	$549.60	$549.60	$604.60	$604.60	$584.00	$584.00	$536.12	$536.12	$589.78	$589.78	$569.69	$569.69	$536.59	$536.59
31	$604.35	$583.77	$583.77	$561.22	$561.22	$617.39	$617.39	$596.35	$596.35	$547.45	$547.45	$602.25	$602.25	$581.74	$581.74	$547.94	$547.94
32	$616.86	$595.85	$595.85	$572.84	$572.84	$630.17	$630.17	$608.70	$608.70	$558.79	$558.79	$614.72	$614.72	$593.78	$593.78	$559.29	$559.29
33	$624.69	$603.41	$603.41	$580.11	$580.11	$638.16	$638.16	$616.42	$616.42	$565.88	$565.88	$622.52	$622.52	$601.31	$601.31	$566.38	$566.38
34	$633.03	$611.47	$611.47	$587.86	$587.86	$646.69	$646.69	$624.65	$624.65	$573.43	$573.43	$630.83	$630.83	$609.34	$609.34	$573.94	$573.94
35	$637.20	$615.50	$615.50	$591.73	$591.73	$650.95	$650.95	$628.77	$628.77	$577.21	$577.21	$634.99	$634.99	$613.36	$613.36	$577.72	$577.72
36	$641.37	$619.53	$619.53	$595.60	$595.60	$655.21	$655.21	$632.88	$632.88	$580.99	$580.99	$639.14	$639.14	$617.37	$617.37	$581.51	$581.51
37	$645.54	$623.56	$623.56	$599.48	$599.48	$659.47	$659.47	$637.00	$637.00	$584.77	$584.77	$643.30	$643.30	$621.39	$621.39	$585.29	$585.29
38	$649.71	$627.59	$627.59	$603.35	$603.35	$663.73	$663.73	$641.12	$641.12	$588.55	$588.55	$647.46	$647.46	$625.40	$625.40	$589.07	$589.07
39	$658.06	$635.64	$635.64	$611.10	$611.10	$672.25	$672.25	$649.35	$649.35	$596.11	$596.11	$655.77	$655.77	$633.44	$633.44	$596.64	$596.64
40	$666.40	$643.70	$643.70	$618.85	$618.85	$680.78	$680.78	$657.58	$657.58	$603.66	$603.66	$664.09	$664.09	$641.47	$641.47	$604.20	$604.20
41	$678.91	$655.79	$655.79	$630.47	$630.47	$693.56	$693.56	$669.93	$669.93	$615.00	$615.00	$676.56	$676.56	$653.51	$653.51	$615.55	$615.55
42	$690.91	$667.38	$667.38	$641.60	$641.60	$705.81	$705.81	$681.77	$681.77	$625.86	$625.86	$688.51	$688.51	$665.06	$665.06	$626.42	$626.42
43	$707.59	$683.49	$683.49	$657.10	$657.10	$722.86	$722.86	$698.23	$698.23	$640.98	$640.98	$705.14	$705.14	$681.12	$681.12	$641.55	$641.55
44	$728.45	$703.64	$703.64	$676.47	$676.47	$744.17	$744.17	$718.81	$718.81	$659.87	$659.87	$725.92	$725.92	$701.20	$701.20	$660.46	$660.46
45	$752.96	$727.31	$727.31	$699.23	$699.23	$769.20	$769.20	$743.00	$743.00	$682.07	$682.07	$750.35	$750.35	$724.79	$724.79	$682.68	$682.68
46	$782.16	$755.52	$755.52	$726.35	$726.35	$799.04	$799.04	$771.81	$771.81	$708.53	$708.53	$779.45	$779.45	$752.90	$752.90	$709.16	$709.16
47	$815.01	$787.25	$787.25	$756.85	$756.85	$832.59	$832.59	$804.23	$804.23	$738.28	$738.28	$812.18	$812.18	$784.52	$784.52	$738.94	$738.94
48	$852.55	$823.52	$823.52	$791.72	$791.72	$870.95	$870.95	$841.27	$841.27	$772.29	$772.29	$849.60	$849.60	$820.66	$820.66	$772.98	$772.98
49	$889.58	$859.28	$859.28	$826.10	$826.10	$908.77	$908.77	$877.81	$877.81	$805.83	$805.83	$886.49	$886.49	$856.29	$856.29	$806.55	$806.55
50	$931.29	$899.57	$899.57	$864.83	$864.83	$951.38	$951.38	$918.97	$918.97	$843.62	$843.62	$928.06	$928.06	$896.45	$896.45	$844.37	$844.37
51	$972.49	$939.36	$939.36	$903.09	$903.09	$993.47	$993.47	$959.62	$959.62	$880.93	$880.93	$969.11	$969.11	$936.10	$936.10	$881.72	$881.72
52	$1,017.85	$983.18	$983.18	$945.22	$945.22	$1,039.81	$1,039.81	$1,004.38	$1,004.38	$922.03	$922.03	$1,014.32	$1,014.32	$979.77	$979.77	$922.85	$922.85
53	$1,063.74	$1,027.51	$1,027.51	$987.83	$987.83	$1,086.69	$1,086.69	$1,049.66	$1,049.66	$963.59	$963.59	$1,060.05	$1,060.05	$1,023.94	$1,023.94	$964.45	$964.45
54	$1,113.27	$1,075.36	$1,075.36	$1,033.83	$1,033.83	$1,137.29	$1,137.29	$1,098.54	$1,098.54	$1,008.47	$1,008.47	$1,109.41	$1,109.41	$1,071.62	$1,071.62	$1,009.36	$1,009.36
55	$1,162.81	$1,123.21	$1,123.21	$1,079.83	$1,079.83	$1,187.90	$1,187.90	$1,147.42	$1,147.42	$1,053.34	$1,053.34	$1,158.77	$1,158.77	$1,119.30	$1,119.30	$1,054.28	$1,054.28
56	$1,216.52	$1,175.09	$1,175.09	$1,129.71	$1,129.71	$1,242.77	$1,242.77	$1,200.42	$1,200.42	$1,101.99	$1,101.99	$1,212.30	$1,212.30	$1,171.00	$1,171.00	$1,102.97	$1,102.97
57	$1,270.75	$1,227.47	$1,227.47	$1,180.07	$1,180.07	$1,298.17	$1,298.17	$1,253.93	$1,253.93	$1,151.12	$1,151.12	$1,266.34	$1,266.34	$1,223.20	$1,223.20	$1,152.14	$1,152.14
58	$1,328.63	$1,283.38	$1,283.38	$1,233.82	$1,233.82	$1,357.29	$1,357.29	$1,311.05	$1,311.05	$1,203.55	$1,203.55	$1,324.02	$1,324.02	$1,278.92	$1,278.92	$1,204.62	$1,204.62
59	$1,357.31	$1,311.08	$1,311.08	$1,260.45	$1,260.45	$1,386.59	$1,386.59	$1,339.35	$1,339.35	$1,229.53	$1,229.53	$1,352.60	$1,352.60	$1,306.52	$1,306.52	$1,230.62	$1,230.62
60	$1,415.19	$1,366.99	$1,366.99	$1,314.20	$1,314.20	$1,445.72	$1,445.72	$1,396.46	$1,396.46	$1,281.96	$1,281.96	$1,410.28	$1,410.28	$1,362.24	$1,362.24	$1,283.10	$1,283.10
61	$1,465.25	$1,415.34	$1,415.34	$1,360.69	$1,360.69	$1,496.86	$1,496.86	$1,445.86	$1,445.86	$1,327.30	$1,327.30	$1,460.16	$1,460.16	$1,410.42	$1,410.42	$1,328.48	$1,328.48
62	$1,498.10	$1,447.07	$1,447.07	$1,391.19	$1,391.19	$1,530.42	$1,530.42	$1,478.27	$1,478.27	$1,357.06	$1,357.06	$1,492.90	$1,492.90	$1,442.04	$1,442.04	$1,358.27	$1,358.27
63	$1,539.29	$1,486.86	$1,486.86	$1,429.45	$1,429.45	$1,572.50	$1,572.50	$1,518.92	$1,518.92	$1,394.38	$1,394.38	$1,533.95	$1,533.95	$1,481.70	$1,481.70	$1,395.62	$1,395.62
64+	$1,564.32	$1,511.04	$1,511.04	$1,452.69	$1,452.69	$1,598.07	$1,598.07	$1,543.62	$1,543.62	$1,417.05	$1,417.05	$1,558.89	$1,558.89	$1,505.79	$1,505.79	$1,418.31	$1,418.31

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

HIOS Plan ID (On Exchange)=>	N/A		N/A		N/A		N/A		N/A		N/A		N/A		N/A		N
HIOS Plan ID (Off Exchange)=>	79962PA0250010		79962PA0250010		79962PA0250015		79962PA0250015		79962PA0250015		79962PA0250016		79962PA0250016		79962PA0250016		79962PA
Plan Marketing Name =>	PPO Blue $2000 100/80 Gold		PPO Blue $2000 100/80 Gold		PPO Blue $2500 100/80 Gold		PPO Blue $2500 100/80 Gold		PPO Blue $2500 100/80 Gold		PPO Blue $2500 100/80 Gold 1x		PPO Blue $2500 100/80 Gold 1x		PPO Blue $2500 100/80 Gold 1x		PPO Blue $30
Form # =>	CERT-HBG-PPO-SM-2024		CERT-HBG-PPO-SM-2024		CERT-HBG-PPO-SM-2024		CERT-HBG-PPO-SM-2024		CERT-HBG-PPO-SM-2024		CERT-HBG-PPO-SM-2024		CERT-HBG-PPO-SM-2024		CERT-HBG-PPO-SM-2024		CERT-HBG-P
Rating Area =>	Area 7		Area 9		Area 6		Area 7		Area 9		Area 6		Area 7		Area 9		Are
Network =>	F		F		F		F		F		F		F		F		
Metal =>	Gold		Gold		Gold		Gold		Gold		Gold		Gold		Gold		Go
Deductible =>	$2,000		$2,000		$2,500		$2,500		$2,500		$2,500		$2,500		$2,500		$3,
Coinsurance =>	100%		100%		100%		100%		100%		100%		100%		100%		10
Copays =>	30		30		45		45		45		15		15		15		1
OOP Maximum =>	$7,900		$7,900		$7,900		$7,900		$7,900		$8,550		$8,550		$8,550		$9,
Pediatric Dental (Yes/No) =>	Yes		Yes		Yes		Yes		Yes		Yes		Yes		Yes		Y
Age Band	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco
0 - 14	$397.87	$397.87	$384.31	$384.31	$352.20	$352.20	$387.45	$387.45	$374.25	$374.25	$359.89	$359.89	$395.91	$395.91	$382.42	$382.42	$354.11
15	$433.23	$433.23	$418.47	$418.47	$383.50	$383.50	$421.89	$421.89	$407.51	$407.51	$391.88	$391.88	$431.10	$431.10	$416.42	$416.42	$385.59
16	$446.76	$446.76	$431.54	$431.54	$395.48	$395.48	$435.06	$435.06	$420.23	$420.23	$404.12	$404.12	$444.56	$444.56	$429.41	$429.41	$397.62
17	$460.28	$460.28	$444.60	$444.60	$407.45	$407.45	$448.23	$448.23	$432.95	$432.95	$416.35	$416.35	$458.01	$458.01	$442.41	$442.41	$409.66
18	$474.84	$474.84	$458.66	$458.66	$420.34	$420.34	$462.41	$462.41	$446.65	$446.65	$429.52	$429.52	$472.50	$472.50	$456.41	$456.41	$422.62
19	$489.40	$489.40	$472.73	$472.73	$433.23	$433.23	$476.59	$476.59	$460.35	$460.35	$442.69	$442.69	$487.00	$487.00	$470.41	$470.41	$435.58
20	$504.49	$504.49	$487.30	$487.30	$446.58	$446.58	$491.28	$491.28	$474.53	$474.53	$456.34	$456.34	$502.00	$502.00	$484.90	$484.90	$449.00
21	$520.09	$520.09	$502.37	$502.37	$460.39	$460.39	$506.47	$506.47	$489.21	$489.21	$470.45	$470.45	$517.53	$517.53	$499.90	$499.90	$462.89
22	$520.09	$520.09	$502.37	$502.37	$460.39	$460.39	$506.47	$506.47	$489.21	$489.21	$470.45	$470.45	$517.53	$517.53	$499.90	$499.90	$462.89
23	$520.09	$520.09	$502.37	$502.37	$460.39	$460.39	$506.47	$506.47	$489.21	$489.21	$470.45	$470.45	$517.53	$517.53	$499.90	$499.90	$462.89
24	$520.09	$520.09	$502.37	$502.37	$460.39	$460.39	$506.47	$506.47	$489.21	$489.21	$470.45	$470.45	$517.53	$517.53	$499.90	$499.90	$462.89
25	$522.17	$522.17	$504.38	$504.38	$462.23	$462.23	$508.50	$508.50	$491.17	$491.17	$472.33	$472.33	$519.60	$519.60	$501.90	$501.90	$464.74
26	$532.57	$532.57	$514.43	$514.43	$471.44	$471.44	$518.63	$518.63	$500.95	$500.95	$481.74	$481.74	$529.95	$529.95	$511.90	$511.90	$474.00
27	$545.05	$545.05	$526.48	$526.48	$482.49	$482.49	$530.78	$530.78	$512.69	$512.69	$493.03	$493.03	$542.37	$542.37	$523.90	$523.90	$485.11
28	$565.34	$565.34	$546.08	$546.08	$500.44	$500.44	$550.53	$550.53	$531.77	$531.77	$511.38	$511.38	$562.56	$562.56	$543.39	$543.39	$503.16
29	$581.98	$581.98	$562.15	$562.15	$515.18	$515.18	$566.74	$566.74	$547.43	$547.43	$526.43	$526.43	$579.12	$579.12	$559.39	$559.39	$517.97
30	$590.30	$590.30	$570.19	$570.19	$522.54	$522.54	$574.84	$574.84	$555.25	$555.25	$533.96	$533.96	$587.40	$587.40	$567.39	$567.39	$525.38
31	$602.78	$602.78	$582.25	$582.25	$533.59	$533.59	$587.00	$587.00	$566.99	$566.99	$545.25	$545.25	$599.82	$599.82	$579.38	$579.38	$536.49
32	$615.27	$615.27	$594.30	$594.30	$544.64	$544.64	$599.15	$599.15	$578.74	$578.74	$556.54	$556.54	$612.24	$612.24	$591.38	$591.38	$547.60
33	$623.07	$623.07	$601.84	$601.84	$551.55	$551.55	$606.75	$606.75	$586.07	$586.07	$563.60	$563.60	$620.00	$620.00	$598.88	$598.88	$554.54
34	$631.39	$631.39	$609.88	$609.88	$558.91	$558.91	$614.85	$614.85	$593.90	$593.90	$571.13	$571.13	$628.28	$628.28	$606.88	$606.88	$561.95
35	$635.55	$635.55	$613.90	$613.90	$562.60	$562.60	$618.91	$618.91	$597.81	$597.81	$574.89	$574.89	$632.42	$632.42	$610.88	$610.88	$565.65
36	$639.71	$639.71	$617.92	$617.92	$566.28	$566.28	$622.96	$622.96	$601.73	$601.73	$578.65	$578.65	$636.56	$636.56	$614.88	$614.88	$569.35
37	$643.87	$643.87	$621.93	$621.93	$569.96	$569.96	$627.01	$627.01	$605.64	$605.64	$582.42	$582.42	$640.70	$640.70	$618.88	$618.88	$573.06
38	$648.03	$648.03	$625.95	$625.95	$573.65	$573.65	$631.06	$631.06	$609.56	$609.56	$586.18	$586.18	$644.84	$644.84	$622.88	$622.88	$576.76
39	$656.35	$656.35	$633.99	$633.99	$581.01	$581.01	$639.17	$639.17	$617.38	$617.38	$593.71	$593.71	$653.12	$653.12	$630.87	$630.87	$584.17
40	$664.68	$664.68	$642.03	$642.03	$588.38	$588.38	$647.27	$647.27	$625.21	$625.21	$601.24	$601.24	$661.40	$661.40	$638.87	$638.87	$591.57
41	$677.16	$677.16	$654.09	$654.09	$599.43	$599.43	$659.42	$659.42	$636.95	$636.95	$612.53	$612.53	$673.82	$673.82	$650.87	$650.87	$602.68
42	$689.12	$689.12	$665.64	$665.64	$610.02	$610.02	$671.07	$671.07	$648.20	$648.20	$623.35	$623.35	$685.73	$685.73	$662.37	$662.37	$613.33
43	$705.76	$705.76	$681.72	$681.72	$624.75	$624.75	$687.28	$687.28	$663.86	$663.86	$638.40	$638.40	$702.29	$702.29	$678.36	$678.36	$628.14
44	$726.57	$726.57	$701.81	$701.81	$643.16	$643.16	$707.54	$707.54	$683.43	$683.43	$657.22	$657.22	$722.99	$722.99	$698.36	$698.36	$646.66
45	$751.01	$751.01	$725.42	$725.42	$664.80	$664.80	$731.34	$731.34	$706.42	$706.42	$679.33	$679.33	$747.31	$747.31	$721.86	$721.86	$668.41
46	$780.14	$780.14	$753.56	$753.56	$690.59	$690.59	$759.71	$759.71	$733.82	$733.82	$705.68	$705.68	$776.30	$776.30	$749.85	$749.85	$694.34
47	$812.90	$812.90	$785.20	$785.20	$719.59	$719.59	$791.61	$791.61	$764.64	$764.64	$735.31	$735.31	$808.90	$808.90	$781.34	$781.34	$723.50
48	$850.35	$850.35	$821.37	$821.37	$752.74	$752.74	$828.08	$828.08	$799.86	$799.86	$769.19	$769.19	$846.16	$846.16	$817.34	$817.34	$756.83
49	$887.27	$887.27	$857.04	$857.04	$785.43	$785.43	$864.04	$864.04	$834.59	$834.59	$802.59	$802.59	$882.91	$882.91	$852.83	$852.83	$789.69
50	$928.88	$928.88	$897.23	$897.23	$822.26	$822.26	$904.56	$904.56	$873.73	$873.73	$840.22	$840.22	$924.31	$924.31	$892.82	$892.82	$826.72
51	$969.97	$969.97	$936.92	$936.92	$858.63	$858.63	$944.57	$944.57	$912.38	$912.38	$877.39	$877.39	$965.19	$965.19	$932.31	$932.31	$863.29
52	$1,015.22	$1,015.22	$980.63	$980.63	$898.68	$898.68	$988.63	$988.63	$954.94	$954.94	$918.32	$918.32	$1,010.22	$1,010.22	$975.80	$975.80	$903.56
53	$1,060.98	$1,060.98	$1,024.83	$1,024.83	$939.20	$939.20	$1,033.20	$1,033.20	$997.99	$997.99	$959.72	$959.72	$1,055.76	$1,055.76	$1,019.80	$1,019.80	$944.30
54	$1,110.39	$1,110.39	$1,072.56	$1,072.56	$982.93	$982.93	$1,081.31	$1,081.31	$1,044.46	$1,044.46	$1,004.41	$1,004.41	$1,104.93	$1,104.93	$1,067.29	$1,067.29	$988.27
55	$1,159.80	$1,159.80	$1,120.29	$1,120.29	$1,026.67	$1,026.67	$1,129.43	$1,129.43	$1,090.94	$1,090.94	$1,049.10	$1,049.10	$1,154.09	$1,154.09	$1,114.78	$1,114.78	$1,032.24
56	$1,213.37	$1,213.37	$1,172.03	$1,172.03	$1,074.09	$1,074.09	$1,181.59	$1,181.59	$1,141.33	$1,141.33	$1,097.56	$1,097.56	$1,207.40	$1,207.40	$1,166.27	$1,166.27	$1,079.92
57	$1,267.46	$1,267.46	$1,224.28	$1,224.28	$1,121.97	$1,121.97	$1,234.27	$1,234.27	$1,192.20	$1,192.20	$1,146.49	$1,146.49	$1,261.22	$1,261.22	$1,218.26	$1,218.26	$1,128.06
58	$1,325.19	$1,325.19	$1,280.04	$1,280.04	$1,173.07	$1,173.07	$1,290.49	$1,290.49	$1,246.51	$1,246.51	$1,198.71	$1,198.71	$1,318.67	$1,318.67	$1,273.75	$1,273.75	$1,179.44
59	$1,353.79	$1,353.79	$1,307.67	$1,307.67	$1,198.40	$1,198.40	$1,318.34	$1,318.34	$1,273.41	$1,273.41	$1,224.58	$1,224.58	$1,347.13	$1,347.13	$1,301.24	$1,301.24	$1,204.90
60	$1,411.52	$1,411.52	$1,363.43	$1,363.43	$1,249.50	$1,249.50	$1,374.56	$1,374.56	$1,327.72	$1,327.72	$1,276.80	$1,276.80	$1,404.58	$1,404.58	$1,356.73	$1,356.73	$1,256.28
61	$1,461.45	$1,461.45	$1,411.66	$1,411.66	$1,293.70	$1,293.70	$1,423.18	$1,423.18	$1,374.68	$1,374.68	$1,321.96	$1,321.96	$1,454.26	$1,454.26	$1,404.72	$1,404.72	$1,300.72
62	$1,494.22	$1,494.22	$1,443.31	$1,443.31	$1,322.70	$1,322.70	$1,455.09	$1,455.09	$1,405.50	$1,405.50	$1,351.60	$1,351.60	$1,486.86	$1,486.86	$1,436.21	$1,436.21	$1,329.88
63	$1,535.31	$1,535.31	$1,483.00	$1,483.00	$1,359.07	$1,359.07	$1,495.10	$1,495.10	$1,444.15	$1,444.15	$1,388.77	$1,388.77	$1,527.75	$1,527.75	$1,475.70	$1,475.70	$1,366.45
64+	$1,560.27	$1,560.27	$1,507.11	$1,507.11	$1,381.17	$1,381.17	$1,519.41	$1,519.41	$1,467.63	$1,467.63	$1,411.35	$1,411.35	$1,552.59	$1,552.59	$1,499.70	$1,499.70	$1,388.67

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

HIOS Plan ID (On Exchange)=>	/A	N/A		N/A		N/A		N/A		N/A		N/A		N/A		N/A	
HIOS Plan ID (Off Exchange)=>	.0250018	79962PA0250018		79962PA0250018		79962PA0250019		79962PA0250019		79962PA0250019		79962PA0250024		79962PA0250024		79962PA0250024	
Plan Marketing Name =>	0 100/80 Gold	PPO Blue $3000 100/80 Gold		PPO Blue $3000 100/80 Gold		PPO Blue $3500 100/80 Gold		PPO Blue $3500 100/80 Gold		PPO Blue $3500 100/80 Gold		PPO Blue $0 100/80 Silver		PPO Blue $0 100/80 Silver		PPO Blue $0 100/80 Silver	
Form # =>	PO-SM-2024	CERT-HBG-PPO-SM-2024		CERT-HBG-PPO-SM-2024		CERT-HBG-PPO-SM-2024		CERT-HBG-PPO-SM-2024		CERT-HBG-PPO-SM-2024		CERT-HBG-PPO-SM-2024		CERT-HBG-PPO-SM-2024		CERT-HBG-PPO-SM-2024	
Rating Area =>	a 6	Area 7		Area 9		Area 6		Area 7		Area 9		Area 6		Area 7		Area 9	
Network =>	F	F		F		F		F		F		F		F		F	
Metal =>	old	Gold		Gold		Gold		Gold		Gold		Silver		Silver		Silver	
Deductible =>	000	$3,000		$3,000		$3,500		$3,500		$3,500		$0		$0		$0	
Coinsurance =>	0%	100%		100%		100%		100%		100%		100%		100%		100%	
Copays =>	5	15		15		45		45		45		60		60		60	
OOP Maximum =>	100	$9,100		$9,100		$7,900		$7,900		$7,900		$9,450		$9,450		$9,450	
Pediatric Dental (Yes/No) =>	es	Yes		Yes		Yes		Yes		Yes		Yes		Yes		Yes	
Age Band	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco
0 - 14	$354.11	$389.55	$389.55	$376.28	$376.28	$340.60	$340.60	$374.69	$374.69	$361.92	$361.92	$385.34	$385.34	$423.90	$423.90	$409.46	$409.46
15	$385.59	$424.18	$424.18	$409.73	$409.73	$370.88	$370.88	$408.00	$408.00	$394.09	$394.09	$419.59	$419.59	$461.58	$461.58	$445.85	$445.85
16	$397.62	$437.42	$437.42	$422.52	$422.52	$382.45	$382.45	$420.73	$420.73	$406.39	$406.39	$432.69	$432.69	$475.99	$475.99	$459.77	$459.77
17	$409.66	$450.66	$450.66	$435.30	$435.30	$394.03	$394.03	$433.46	$433.46	$418.69	$418.69	$445.78	$445.78	$490.40	$490.40	$473.69	$473.69
18	$422.62	$464.92	$464.92	$449.08	$449.08	$406.49	$406.49	$447.18	$447.18	$431.94	$431.94	$459.89	$459.89	$505.91	$505.91	$488.67	$488.67
19	$435.58	$479.18	$479.18	$462.85	$462.85	$418.96	$418.96	$460.89	$460.89	$445.19	$445.19	$473.99	$473.99	$521.43	$521.43	$503.66	$503.66
20	$449.00	$493.94	$493.94	$477.11	$477.11	$431.87	$431.87	$475.10	$475.10	$458.91	$458.91	$488.60	$488.60	$537.50	$537.50	$519.18	$519.18
21	$462.89	$509.22	$509.22	$491.87	$491.87	$445.23	$445.23	$489.79	$489.79	$473.10	$473.10	$503.71	$503.71	$554.12	$554.12	$535.24	$535.24
22	$462.89	$509.22	$509.22	$491.87	$491.87	$445.23	$445.23	$489.79	$489.79	$473.10	$473.10	$503.71	$503.71	$554.12	$554.12	$535.24	$535.24
23	$462.89	$509.22	$509.22	$491.87	$491.87	$445.23	$445.23	$489.79	$489.79	$473.10	$473.10	$503.71	$503.71	$554.12	$554.12	$535.24	$535.24
24	$462.89	$509.22	$509.22	$491.87	$491.87	$445.23	$445.23	$489.79	$489.79	$473.10	$473.10	$503.71	$503.71	$554.12	$554.12	$535.24	$535.24
25	$464.74	$511.26	$511.26	$493.84	$493.84	$447.01	$447.01	$491.75	$491.75	$474.99	$474.99	$505.72	$505.72	$556.34	$556.34	$537.38	$537.38
26	$474.00	$521.44	$521.44	$503.67	$503.67	$455.92	$455.92	$501.54	$501.54	$484.45	$484.45	$515.80	$515.80	$567.42	$567.42	$548.09	$548.09
27	$485.11	$533.66	$533.66	$515.48	$515.48	$466.60	$466.60	$513.30	$513.30	$495.81	$495.81	$527.89	$527.89	$580.72	$580.72	$560.93	$560.93
28	$503.16	$553.52	$553.52	$534.66	$534.66	$483.97	$483.97	$532.40	$532.40	$514.26	$514.26	$547.53	$547.53	$602.33	$602.33	$581.81	$581.81
29	$517.97	$569.82	$569.82	$550.40	$550.40	$498.21	$498.21	$548.08	$548.08	$529.40	$529.40	$563.65	$563.65	$620.06	$620.06	$598.93	$598.93
30	$525.38	$577.96	$577.96	$558.27	$558.27	$505.34	$505.34	$555.91	$555.91	$536.97	$536.97	$571.71	$571.71	$628.93	$628.93	$607.50	$607.50
31	$536.49	$590.19	$590.19	$570.08	$570.08	$516.02	$516.02	$567.67	$567.67	$548.32	$548.32	$583.80	$583.80	$642.23	$642.23	$620.34	$620.34
32	$547.60	$602.41	$602.41	$581.88	$581.88	$526.71	$526.71	$579.42	$579.42	$559.68	$559.68	$595.89	$595.89	$655.52	$655.52	$633.19	$633.19
33	$554.54	$610.05	$610.05	$589.26	$589.26	$533.39	$533.39	$586.77	$586.77	$566.77	$566.77	$603.44	$603.44	$663.84	$663.84	$641.22	$641.22
34	$561.95	$618.19	$618.19	$597.13	$597.13	$540.51	$540.51	$594.61	$594.61	$574.34	$574.34	$611.50	$611.50	$672.70	$672.70	$649.78	$649.78
35	$565.65	$622.27	$622.27	$601.07	$601.07	$544.07	$544.07	$598.52	$598.52	$578.13	$578.13	$615.53	$615.53	$677.13	$677.13	$654.06	$654.06
36	$569.35	$626.34	$626.34	$605.00	$605.00	$547.63	$547.63	$602.44	$602.44	$581.91	$581.91	$619.56	$619.56	$681.57	$681.57	$658.35	$658.35
37	$573.06	$630.41	$630.41	$608.94	$608.94	$551.19	$551.19	$606.36	$606.36	$585.70	$585.70	$623.59	$623.59	$686.00	$686.00	$662.63	$662.63
38	$576.76	$634.49	$634.49	$612.87	$612.87	$554.76	$554.76	$610.28	$610.28	$589.48	$589.48	$627.62	$627.62	$690.43	$690.43	$666.91	$666.91
39	$584.17	$642.64	$642.64	$620.74	$620.74	$561.88	$561.88	$618.11	$618.11	$597.05	$597.05	$635.68	$635.68	$699.30	$699.30	$675.47	$675.47
40	$591.57	$650.78	$650.78	$628.61	$628.61	$569.00	$569.00	$625.95	$625.95	$604.62	$604.62	$643.74	$643.74	$708.17	$708.17	$684.04	$684.04
41	$602.68	$663.00	$663.00	$640.41	$640.41	$579.69	$579.69	$637.71	$637.71	$615.98	$615.98	$655.83	$655.83	$721.46	$721.46	$696.88	$696.88
42	$613.33	$674.72	$674.72	$651.73	$651.73	$589.93	$589.93	$648.97	$648.97	$626.86	$626.86	$667.42	$667.42	$734.21	$734.21	$709.19	$709.19
43	$628.14	$691.01	$691.01	$667.47	$667.47	$604.18	$604.18	$664.65	$664.65	$642.00	$642.00	$683.53	$683.53	$751.94	$751.94	$726.32	$726.32
44	$646.66	$711.38	$711.38	$687.14	$687.14	$621.99	$621.99	$684.24	$684.24	$660.92	$660.92	$703.68	$703.68	$774.11	$774.11	$747.73	$747.73
45	$668.41	$735.31	$735.31	$710.26	$710.26	$642.91	$642.91	$707.26	$707.26	$683.16	$683.16	$727.36	$727.36	$800.15	$800.15	$772.89	$772.89
46	$694.34	$763.83	$763.83	$737.81	$737.81	$667.85	$667.85	$734.69	$734.69	$709.65	$709.65	$755.57	$755.57	$831.18	$831.18	$802.86	$802.86
47	$723.50	$795.91	$795.91	$768.79	$768.79	$695.89	$695.89	$765.54	$765.54	$739.46	$739.46	$787.30	$787.30	$866.09	$866.09	$836.58	$836.58
48	$756.83	$832.57	$832.57	$804.21	$804.21	$727.95	$727.95	$800.81	$800.81	$773.52	$773.52	$823.57	$823.57	$905.99	$905.99	$875.12	$875.12
49	$789.69	$868.73	$868.73	$839.13	$839.13	$759.56	$759.56	$835.58	$835.58	$807.11	$807.11	$859.33	$859.33	$945.33	$945.33	$913.12	$913.12
50	$826.72	$909.47	$909.47	$878.48	$878.48	$795.18	$795.18	$874.76	$874.76	$844.96	$844.96	$899.63	$899.63	$989.66	$989.66	$955.94	$955.94
51	$863.29	$949.70	$949.70	$917.34	$917.34	$830.35	$830.35	$913.46	$913.46	$882.33	$882.33	$939.42	$939.42	$1,033.43	$1,033.43	$998.22	$998.22
52	$903.56	$994.00	$994.00	$960.13	$960.13	$869.09	$869.09	$956.07	$956.07	$923.49	$923.49	$983.24	$983.24	$1,081.64	$1,081.64	$1,044.79	$1,044.79
53	$944.30	$1,038.81	$1,038.81	$1,003.41	$1,003.41	$908.27	$908.27	$999.17	$999.17	$965.12	$965.12	$1,027.57	$1,027.57	$1,130.40	$1,130.40	$1,091.89	$1,091.89
54	$988.27	$1,087.18	$1,087.18	$1,050.14	$1,050.14	$950.57	$950.57	$1,045.70	$1,045.70	$1,010.07	$1,010.07	$1,075.42	$1,075.42	$1,183.05	$1,183.05	$1,142.74	$1,142.74
55	$1,032.24	$1,135.56	$1,135.56	$1,096.87	$1,096.87	$992.86	$992.86	$1,092.23	$1,092.23	$1,055.01	$1,055.01	$1,123.27	$1,123.27	$1,235.69	$1,235.69	$1,193.59	$1,193.59
56	$1,079.92	$1,188.01	$1,188.01	$1,147.53	$1,147.53	$1,038.72	$1,038.72	$1,142.68	$1,142.68	$1,103.74	$1,103.74	$1,175.16	$1,175.16	$1,292.76	$1,292.76	$1,248.71	$1,248.71
57	$1,128.06	$1,240.97	$1,240.97	$1,198.69	$1,198.69	$1,085.03	$1,085.03	$1,193.62	$1,193.62	$1,152.94	$1,152.94	$1,227.54	$1,227.54	$1,350.39	$1,350.39	$1,304.38	$1,304.38
58	$1,179.44	$1,297.49	$1,297.49	$1,253.28	$1,253.28	$1,134.45	$1,134.45	$1,247.98	$1,247.98	$1,205.46	$1,205.46	$1,283.45	$1,283.45	$1,411.90	$1,411.90	$1,363.79	$1,363.79
59	$1,204.90	$1,325.50	$1,325.50	$1,280.34	$1,280.34	$1,158.93	$1,158.93	$1,274.92	$1,274.92	$1,231.48	$1,231.48	$1,311.16	$1,311.16	$1,442.37	$1,442.37	$1,393.23	$1,393.23
60	$1,256.28	$1,382.02	$1,382.02	$1,334.94	$1,334.94	$1,208.35	$1,208.35	$1,329.29	$1,329.29	$1,283.99	$1,283.99	$1,367.07	$1,367.07	$1,503.88	$1,503.88	$1,452.64	$1,452.64
61	$1,300.72	$1,430.91	$1,430.91	$1,382.15	$1,382.15	$1,251.10	$1,251.10	$1,376.31	$1,376.31	$1,329.41	$1,329.41	$1,415.43	$1,415.43	$1,557.08	$1,557.08	$1,504.02	$1,504.02
62	$1,329.88	$1,462.99	$1,462.99	$1,413.14	$1,413.14	$1,279.15	$1,279.15	$1,407.17	$1,407.17	$1,359.22	$1,359.22	$1,447.16	$1,447.16	$1,591.99	$1,591.99	$1,537.74	$1,537.74
63	$1,366.45	$1,503.22	$1,503.22	$1,452.00	$1,452.00	$1,314.32	$1,314.32	$1,445.86	$1,445.86	$1,396.59	$1,396.59	$1,486.95	$1,486.95	$1,635.76	$1,635.76	$1,580.03	$1,580.03
64+	$1,388.67	$1,527.66	$1,527.66	$1,475.61	$1,475.61	$1,335.69	$1,335.69	$1,469.37	$1,469.37	$1,419.30	$1,419.30	$1,511.13	$1,511.13	$1,662.36	$1,662.36	$1,605.72	$1,605.72

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

HIOS Plan ID (On Exchange)=>	N/A		N/A		N/A		N/A		N/A		N/A		N/A		N/A		N/A		N/A	
HIOS Plan ID (Off Exchange)=>	79962PA0250020		79962PA0250020		79962PA0250020		79962PA0250022		79962PA0250022		79962PA0250022		79962PA0250004		79962PA0250004		79962PA0250004		79962PA0250009	
Plan Marketing Name =>	PPO Blue $4000 100/80 Silver		PPO Blue $4000 100/80 Silver		PPO Blue $4000 100/80 Silver		PPO Blue $5000 100/80 Silver		PPO Blue $5000 100/80 Silver		O Blue $5000 100/80 Si		O Blue $1000 80/60 Go		O Blue $1000 80/60 Go		O Blue $1000 80/60 Go		O Blue $1750 90/70 Go	
Form # =>	CERT-HBG-PPO-SM-2024		CERT-HBG-PPO-SM-2024		CERT-HBG-PPO-SM-2024		CERT-HBG-PPO-SM-2024		CERT-HBG-PPO-SM-2024		ERT-HBG-PPO-SM-202		ERT-HBG-PPO-SM-202		ERT-HBG-PPO-SM-202		ERT-HBG-PPO-SM-202		ERT-HBG-PPO-SM-202	
Rating Area =>	Area 6		Area 7		Area 9		Area 6		Area 7		Area 9		Area 6		Area 7		Area 9		Area 6	
Network =>	F		F		F		F		F		F		F		F		F		F	
Metal =>	Silver		Silver		Silver		Silver		Silver		Silver		Gold		Gold		Gold		Gold	
Deductible =>	$4,000		$4,000		$4,000		$5,000		$5,000		5000		1000		1000		1000		1750	
Coinsurance =>	100%		100%		100%		100%		100%		1		0.8		0.8		0.8		0.9	
Copays =>	40		40		40		40		40		40		60		60		60		45	
OOP Maximum =>	$9,100		$9,100		$9,100		$9,100		$9,100		9100		6900		6900		6900		7900	
Pediatric Dental (Yes/No) =>	Yes		Yes		Yes		Yes		Yes		Yes		Yes		Yes		Yes		Yes	
Age Band	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacc	Tobacco	Non-Tobacc	Tobacco	Non-Tobacc	Tobacco	Non-Tobacc	Tobacco	Non-Tobacc	Tobacco
0 - 14	$316.78	$316.78	$348.49	$348.49	$336.62	$336.62	$304.05	$304.05	$334.48	$334.48	$323.09	$323.09	$341.56	$341.56	$375.75	$375.75	$362.95	$362.95	$346.06	$346.06
15	$344.94	$344.94	$379.46	$379.46	$366.54	$366.54	$331.08	$331.08	$364.21	$364.21	$351.81	$351.81	$371.93	$371.93	$409.15	$409.15	$395.22	$395.22	$376.82	$376.82
16	$355.70	$355.70	$391.31	$391.31	$377.98	$377.98	$341.41	$341.41	$375.58	$375.58	$362.79	$362.79	$383.53	$383.53	$421.92	$421.92	$407.55	$407.55	$388.59	$388.59
17	$366.47	$366.47	$403.15	$403.15	$389.42	$389.42	$351.74	$351.74	$386.95	$386.95	$373.77	$373.77	$395.14	$395.14	$434.69	$434.69	$419.89	$419.89	$400.35	$400.35
18	$378.06	$378.06	$415.91	$415.91	$401.74	$401.74	$362.87	$362.87	$399.19	$399.19	$385.60	$385.60	$407.65	$407.65	$448.45	$448.45	$433.17	$433.17	$413.01	$413.01
19	$389.66	$389.66	$428.66	$428.66	$414.06	$414.06	$374.00	$374.00	$411.43	$411.43	$397.42	$397.42	$420.15	$420.15	$462.20	$462.20	$446.46	$446.46	$425.68	$425.68
20	$401.67	$401.67	$441.87	$441.87	$426.82	$426.82	$385.53	$385.53	$424.11	$424.11	$409.67	$409.67	$433.10	$433.10	$476.44	$476.44	$460.22	$460.22	$438.80	$438.80
21	$414.09	$414.09	$455.54	$455.54	$440.02	$440.02	$397.45	$397.45	$437.23	$437.23	$422.34	$422.34	$446.49	$446.49	$491.18	$491.18	$474.45	$474.45	$452.37	$452.37
22	$414.09	$414.09	$455.54	$455.54	$440.02	$440.02	$397.45	$397.45	$437.23	$437.23	$422.34	$422.34	$446.49	$446.49	$491.18	$491.18	$474.45	$474.45	$452.37	$452.37
23	$414.09	$414.09	$455.54	$455.54	$440.02	$440.02	$397.45	$397.45	$437.23	$437.23	$422.34	$422.34	$446.49	$446.49	$491.18	$491.18	$474.45	$474.45	$452.37	$452.37
24	$414.09	$414.09	$455.54	$455.54	$440.02	$440.02	$397.45	$397.45	$437.23	$437.23	$422.34	$422.34	$446.49	$446.49	$491.18	$491.18	$474.45	$474.45	$452.37	$452.37
25	$415.75	$415.75	$457.36	$457.36	$441.78	$441.78	$399.04	$399.04	$438.98	$438.98	$424.03	$424.03	$448.28	$448.28	$493.14	$493.14	$476.35	$476.35	$454.18	$454.18
26	$424.03	$424.03	$466.47	$466.47	$450.58	$450.58	$406.99	$406.99	$447.72	$447.72	$432.48	$432.48	$457.21	$457.21	$502.97	$502.97	$485.84	$485.84	$463.23	$463.23
27	$433.97	$433.97	$477.41	$477.41	$461.14	$461.14	$416.53	$416.53	$458.22	$458.22	$442.61	$442.61	$467.92	$467.92	$514.76	$514.76	$497.22	$497.22	$474.08	$474.08
28	$450.12	$450.12	$495.17	$495.17	$478.30	$478.30	$432.03	$432.03	$475.27	$475.27	$459.08	$459.08	$485.33	$485.33	$533.91	$533.91	$515.73	$515.73	$491.73	$491.73
29	$463.37	$463.37	$509.75	$509.75	$492.38	$492.38	$444.75	$444.75	$489.26	$489.26	$472.60	$472.60	$499.62	$499.62	$549.63	$549.63	$530.91	$530.91	$506.20	$506.20
30	$469.99	$469.99	$517.04	$517.04	$499.42	$499.42	$451.11	$451.11	$496.26	$496.26	$479.36	$479.36	$506.77	$506.77	$557.49	$557.49	$538.50	$538.50	$513.44	$513.44
31	$479.93	$479.93	$527.97	$527.97	$509.98	$509.98	$460.64	$460.64	$506.75	$506.75	$489.49	$489.49	$517.48	$517.48	$569.28	$569.28	$549.89	$549.89	$524.30	$524.30
32	$489.87	$489.87	$538.90	$538.90	$520.54	$520.54	$470.18	$470.18	$517.24	$517.24	$499.63	$499.63	$528.20	$528.20	$581.07	$581.07	$561.27	$561.27	$535.15	$535.15
33	$496.08	$496.08	$545.74	$545.74	$527.14	$527.14	$476.15	$476.15	$523.80	$523.80	$505.96	$505.96	$534.90	$534.90	$588.43	$588.43	$568.39	$568.39	$541.94	$541.94
34	$502.71	$502.71	$553.03	$553.03	$534.18	$534.18	$482.50	$482.50	$530.80	$530.80	$512.72	$512.72	$542.04	$542.04	$596.29	$596.29	$575.98	$575.98	$549.18	$549.18
35	$506.02	$506.02	$556.67	$556.67	$537.70	$537.70	$485.68	$485.68	$534.30	$534.30	$516.10	$516.10	$545.61	$545.61	$600.22	$600.22	$579.78	$579.78	$552.80	$552.80
36	$509.33	$509.33	$560.31	$560.31	$541.22	$541.22	$488.86	$488.86	$537.79	$537.79	$519.48	$519.48	$549.18	$549.18	$604.15	$604.15	$583.57	$583.57	$556.42	$556.42
37	$512.64	$512.64	$563.96	$563.96	$544.74	$544.74	$492.04	$492.04	$541.29	$541.29	$522.86	$522.86	$552.75	$552.75	$608.08	$608.08	$587.37	$587.37	$560.03	$560.03
38	$515.96	$515.96	$567.60	$567.60	$548.26	$548.26	$495.22	$495.22	$544.79	$544.79	$526.24	$526.24	$556.33	$556.33	$612.01	$612.01	$591.16	$591.16	$563.65	$563.65
39	$522.58	$522.58	$574.89	$574.89	$555.31	$555.31	$501.58	$501.58	$551.78	$551.78	$532.99	$532.99	$563.47	$563.47	$619.87	$619.87	$598.76	$598.76	$570.89	$570.89
40	$529.21	$529.21	$582.18	$582.18	$562.35	$562.35	$507.94	$507.94	$558.78	$558.78	$539.75	$539.75	$570.61	$570.61	$627.73	$627.73	$606.35	$606.35	$578.13	$578.13
41	$539.15	$539.15	$593.11	$593.11	$572.91	$572.91	$517.48	$517.48	$569.27	$569.27	$549.89	$549.89	$581.33	$581.33	$639.52	$639.52	$617.73	$617.73	$588.99	$588.99
42	$548.67	$548.67	$603.59	$603.59	$583.03	$583.03	$526.62	$526.62	$579.33	$579.33	$559.60	$559.60	$591.60	$591.60	$650.81	$650.81	$628.65	$628.65	$599.39	$599.39
43	$561.92	$561.92	$618.17	$618.17	$597.11	$597.11	$539.34	$539.34	$593.32	$593.32	$573.12	$573.12	$605.89	$605.89	$666.53	$666.53	$643.83	$643.83	$613.87	$613.87
44	$578.48	$578.48	$636.39	$636.39	$614.71	$614.71	$555.24	$555.24	$610.81	$610.81	$590.01	$590.01	$623.75	$623.75	$686.18	$686.18	$662.81	$662.81	$631.96	$631.96
45	$597.95	$597.95	$657.80	$657.80	$635.39	$635.39	$573.92	$573.92	$631.36	$631.36	$609.86	$609.86	$644.73	$644.73	$709.26	$709.26	$685.11	$685.11	$653.22	$653.22
46	$621.14	$621.14	$683.31	$683.31	$660.03	$660.03	$596.18	$596.18	$655.85	$655.85	$633.51	$633.51	$669.74	$669.74	$736.77	$736.77	$711.68	$711.68	$678.56	$678.56
47	$647.22	$647.22	$712.01	$712.01	$687.75	$687.75	$621.21	$621.21	$683.39	$683.39	$660.12	$660.12	$697.86	$697.86	$767.71	$767.71	$741.57	$741.57	$707.05	$707.05
48	$677.04	$677.04	$744.81	$744.81	$719.43	$719.43	$649.83	$649.83	$714.87	$714.87	$690.53	$690.53	$730.01	$730.01	$803.08	$803.08	$775.73	$775.73	$739.62	$739.62
49	$706.44	$706.44	$777.15	$777.15	$750.67	$750.67	$678.05	$678.05	$745.91	$745.91	$720.51	$720.51	$761.71	$761.71	$837.95	$837.95	$809.41	$809.41	$771.74	$771.74
50	$739.56	$739.56	$813.59	$813.59	$785.88	$785.88	$709.85	$709.85	$780.89	$780.89	$754.30	$754.30	$797.43	$797.43	$877.25	$877.25	$847.37	$847.37	$807.93	$807.93
51	$772.28	$772.28	$849.58	$849.58	$820.64	$820.64	$741.24	$741.24	$815.43	$815.43	$787.66	$787.66	$832.70	$832.70	$916.05	$916.05	$884.85	$884.85	$843.67	$843.67
52	$808.30	$808.30	$889.21	$889.21	$858.92	$858.92	$775.82	$775.82	$853.47	$853.47	$824.41	$824.41	$871.55	$871.55	$958.78	$958.78	$926.13	$926.13	$883.03	$883.03
53	$844.74	$844.74	$929.30	$929.30	$897.64	$897.64	$810.80	$810.80	$891.95	$891.95	$861.57	$861.57	$910.84	$910.84	$1,002.01	$1,002.01	$967.88	$967.88	$922.83	$922.83
54	$884.08	$884.08	$972.58	$972.58	$939.44	$939.44	$848.56	$848.56	$933.49	$933.49	$901.70	$901.70	$953.26	$953.26	$1,048.67	$1,048.67	$1,012.95	$1,012.95	$965.81	$965.81
55	$923.42	$923.42	$1,015.85	$1,015.85	$981.24	$981.24	$886.31	$886.31	$975.02	$975.02	$941.82	$941.82	$995.67	$995.67	$1,095.33	$1,095.33	$1,058.02	$1,058.02	$1,008.79	$1,008.79
56	$966.07	$966.07	$1,062.77	$1,062.77	$1,026.57	$1,026.57	$927.25	$927.25	$1,020.06	$1,020.06	$985.32	$985.32	$1,041.66	$1,041.66	$1,145.92	$1,145.92	$1,106.89	$1,106.89	$1,055.38	$1,055.38
57	$1,009.14	$1,009.14	$1,110.15	$1,110.15	$1,072.33	$1,072.33	$968.59	$968.59	$1,065.53	$1,065.53	$1,029.24	$1,029.24	$1,088.10	$1,088.10	$1,197.01	$1,197.01	$1,156.23	$1,156.23	$1,102.43	$1,102.43
58	$1,055.10	$1,055.10	$1,160.72	$1,160.72	$1,121.17	$1,121.17	$1,012.70	$1,012.70	$1,114.06	$1,114.06	$1,076.12	$1,076.12	$1,137.66	$1,137.66	$1,251.53	$1,251.53	$1,208.90	$1,208.90	$1,152.64	$1,152.64
59	$1,077.88	$1,077.88	$1,185.77	$1,185.77	$1,145.37	$1,145.37	$1,034.56	$1,034.56	$1,138.11	$1,138.11	$1,099.35	$1,099.35	$1,162.21	$1,162.21	$1,278.54	$1,278.54	$1,234.99	$1,234.99	$1,177.52	$1,177.52
60	$1,123.84	$1,123.84	$1,236.34	$1,236.34	$1,194.21	$1,194.21	$1,078.68	$1,078.68	$1,186.64	$1,186.64	$1,146.23	$1,146.23	$1,211.77	$1,211.77	$1,333.06	$1,333.06	$1,287.66	$1,287.66	$1,227.73	$1,227.73
61	$1,163.59	$1,163.59	$1,280.07	$1,280.07	$1,236.46	$1,236.46	$1,116.83	$1,116.83	$1,228.62	$1,228.62	$1,186.78	$1,186.78	$1,254.64	$1,254.64	$1,380.22	$1,380.22	$1,333.20	$1,333.20	$1,271.16	$1,271.16
62	$1,189.68	$1,189.68	$1,308.77	$1,308.77	$1,264.18	$1,264.18	$1,141.87	$1,141.87	$1,256.16	$1,256.16	$1,213.38	$1,213.38	$1,282.77	$1,282.77	$1,411.16	$1,411.16	$1,363.09	$1,363.09	$1,299.66	$1,299.66
63	$1,222.39	$1,222.39	$1,344.75	$1,344.75	$1,298.94	$1,298.94	$1,173.27	$1,173.27	$1,290.70	$1,290.70	$1,246.75	$1,246.75	$1,318.04	$1,318.04	$1,449.96	$1,449.96	$1,400.58	$1,400.58	$1,335.40	$1,335.40
64+	$1,242.27	$1,242.27	$1,366.62	$1,366.62	$1,320.06	$1,320.06	$1,192.35	$1,192.35	$1,311.69	$1,311.69	$1,267.02	$1,267.02	$1,339.47	$1,339.47	$1,473.54	$1,473.54	$1,423.35	$1,423.35	$1,357.11	$1,357.11

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

HIOS Plan ID (On Exchange)=>	N/A		N/A		N/A		N/A		N/A		N/A		N/A		N/A		N/A		N/A		N/A		N/A	
HIOS Plan ID (Off Exchange)=>	79962PA0250009		79962PA0250009		79962PA0250011		79962PA0250011		79962PA0250011		79962PA0250012		79962PA0250012		79962PA0250012		79962PA0250017		79962PA0250017		79962PA0250017		79962PA0260001	
Plan Marketing Name =>	O Blue $1750 90/70 G		O Blue $1750 90/70 G		O Blue $2000 90/70 G		O Blue $2000 90/70 G		O Blue $2000 90/70 G		O Blue $2000 70/50 Sil		O Blue $2000 70/50 Sil		O Blue $2000 70/50 Sil		O Blue $2600 70/50 Sil		O Blue $2600 70/50 Sil		O Blue $2600 70/50 Silv		e Qualified $1500 100/	
Form # =>	ERT-HBG-PPO-SM-202		ERT-HBG-PPO-SM-202		ERT-HBG-PPO-SM-202		ERT-HBG-PPO-SM-202		ERT-HBG-PPO-SM-202		ERT-HBG-PPO-SM-202		ERT-HBG-PPO-SM-202		ERT-HBG-PPO-SM-202		ERT-HBG-PPO-SM-202		ERT-HBG-PPO-SM-202		ERT-HBG-PPO-SM-202		ERT-HBG-PPO-SM-202	
Rating Area =>	Area 7		Area 9		Area 6		Area 7		Area 9		Area 6		Area 7		Area 9		Area 6		Area 7		Area 9		Area 6	
Network =>	F		F		F		F		F		F		F		F		F		F		F		F	
Metal =>	Gold		Gold		Gold		Gold		Gold		Silver		Silver		Silver		Silver		Silver		Silver		Gold	
Deductible =>	1750		1750		2000		2000		2000		2000		2000		2000		2600		2600		2600		1500	
Coinsurance =>	0.9		0.9		0.9		0.9		0.9		0.7		0.7		0.7		0.7		0.7		0.7		1	
Copays =>	45		45		45		45		45		60		60		60		50		50		50		15	
OOP Maximum =>	7900		7900		7900		7900		7900		9100		9100		9100		9100		9100		9100		3750	
Pediatric Dental (Yes/No) =>	Yes		Yes		Yes		Yes		Yes		Yes		Yes		Yes		Yes		Yes		Yes		Yes	
Age Band	Non-Tobacc	Tobacco	Non-Tobacc	Tobacco	Non-Tobacc	Tobacco	Non-Tobacc	Tobacco	Non-Tobacc	Tobacco	Non-Tobacc	Tobacco	Non-Tobacc	Tobacco	Non-Tobacc	Tobacco	Non-Tobacc	Tobacco	Non-Tobacc	Tobacco	Non-Tobacc	Tobacco	Non-Tobacc	Tobacco
0 - 14	$380.69	$380.69	$367.73	$367.73	$344.40	$344.40	$378.87	$378.87	$365.97	$365.97	$302.36	$302.36	$332.62	$332.62	$321.29	$321.29	$298.34	$298.34	$328.20	$328.20	$317.02	$317.02	$364.56	$364.56
15	$414.53	$414.53	$400.41	$400.41	$375.02	$375.02	$412.55	$412.55	$398.50	$398.50	$329.23	$329.23	$362.19	$362.19	$349.85	$349.85	$324.86	$324.86	$357.37	$357.37	$345.20	$345.20	$396.97	$396.97
16	$427.47	$427.47	$412.91	$412.91	$386.72	$386.72	$425.43	$425.43	$410.94	$410.94	$339.51	$339.51	$373.49	$373.49	$360.77	$360.77	$335.00	$335.00	$368.53	$368.53	$355.98	$355.98	$409.36	$409.36
17	$440.41	$440.41	$425.41	$425.41	$398.43	$398.43	$438.31	$438.31	$423.38	$423.38	$349.79	$349.79	$384.80	$384.80	$371.69	$371.69	$345.14	$345.14	$379.68	$379.68	$366.75	$366.75	$421.75	$421.75
18	$454.35	$454.35	$438.87	$438.87	$411.03	$411.03	$452.17	$452.17	$436.77	$436.77	$360.85	$360.85	$396.97	$396.97	$383.45	$383.45	$356.06	$356.06	$391.70	$391.70	$378.36	$378.36	$435.09	$435.09
19	$468.28	$468.28	$452.33	$452.33	$423.64	$423.64	$466.04	$466.04	$450.16	$450.16	$371.92	$371.92	$409.15	$409.15	$395.21	$395.21	$366.98	$366.98	$403.71	$403.71	$389.96	$389.96	$448.43	$448.43
20	$482.71	$482.71	$466.27	$466.27	$436.69	$436.69	$480.40	$480.40	$464.04	$464.04	$383.38	$383.38	$421.76	$421.76	$407.39	$407.39	$378.29	$378.29	$416.15	$416.15	$401.98	$401.98	$462.25	$462.25
21	$497.64	$497.64	$480.69	$480.69	$450.20	$450.20	$495.26	$495.26	$478.39	$478.39	$395.24	$395.24	$434.80	$434.80	$419.99	$419.99	$389.99	$389.99	$429.02	$429.02	$414.41	$414.41	$476.55	$476.55
22	$497.64	$497.64	$480.69	$480.69	$450.20	$450.20	$495.26	$495.26	$478.39	$478.39	$395.24	$395.24	$434.80	$434.80	$419.99	$419.99	$389.99	$389.99	$429.02	$429.02	$414.41	$414.41	$476.55	$476.55
23	$497.64	$497.64	$480.69	$480.69	$450.20	$450.20	$495.26	$495.26	$478.39	$478.39	$395.24	$395.24	$434.80	$434.80	$419.99	$419.99	$389.99	$389.99	$429.02	$429.02	$414.41	$414.41	$476.55	$476.55
24	$497.64	$497.64	$480.69	$480.69	$450.20	$450.20	$495.26	$495.26	$478.39	$478.39	$395.24	$395.24	$434.80	$434.80	$419.99	$419.99	$389.99	$389.99	$429.02	$429.02	$414.41	$414.41	$476.55	$476.55
25	$499.63	$499.63	$482.61	$482.61	$452.00	$452.00	$497.24	$497.24	$480.30	$480.30	$396.82	$396.82	$436.54	$436.54	$421.67	$421.67	$391.55	$391.55	$430.74	$430.74	$416.07	$416.07	$478.46	$478.46
26	$509.58	$509.58	$492.23	$492.23	$461.00	$461.00	$507.15	$507.15	$489.87	$489.87	$404.73	$404.73	$445.24	$445.24	$430.07	$430.07	$399.35	$399.35	$439.32	$439.32	$424.36	$424.36	$487.99	$487.99
27	$521.53	$521.53	$503.76	$503.76	$471.81	$471.81	$519.03	$519.03	$501.35	$501.35	$414.21	$414.21	$455.67	$455.67	$440.15	$440.15	$408.71	$408.71	$449.61	$449.61	$434.30	$434.30	$499.42	$499.42
28	$540.93	$540.93	$522.51	$522.51	$489.37	$489.37	$538.35	$538.35	$520.01	$520.01	$429.63	$429.63	$472.63	$472.63	$456.53	$456.53	$423.92	$423.92	$466.34	$466.34	$450.46	$450.46	$518.01	$518.01
29	$556.86	$556.86	$537.89	$537.89	$503.77	$503.77	$554.20	$554.20	$535.32	$535.32	$442.27	$442.27	$486.54	$486.54	$469.97	$469.97	$436.40	$436.40	$480.07	$480.07	$463.72	$463.72	$533.26	$533.26
30	$564.82	$564.82	$545.58	$545.58	$510.98	$510.98	$562.12	$562.12	$542.97	$542.97	$448.60	$448.60	$493.50	$493.50	$476.69	$476.69	$442.64	$442.64	$486.94	$486.94	$470.36	$470.36	$540.88	$540.88
31	$576.76	$576.76	$557.12	$557.12	$521.78	$521.78	$574.01	$574.01	$554.45	$554.45	$458.08	$458.08	$503.93	$503.93	$486.77	$486.77	$452.00	$452.00	$497.23	$497.23	$480.30	$480.30	$552.32	$552.32
32	$588.71	$588.71	$568.66	$568.66	$532.59	$532.59	$585.89	$585.89	$565.94	$565.94	$467.57	$467.57	$514.37	$514.37	$496.85	$496.85	$461.36	$461.36	$507.53	$507.53	$490.25	$490.25	$563.76	$563.76
33	$596.17	$596.17	$575.87	$575.87	$539.34	$539.34	$593.32	$593.32	$573.11	$573.11	$473.50	$473.50	$520.89	$520.89	$503.15	$503.15	$467.21	$467.21	$513.97	$513.97	$496.46	$496.46	$570.91	$570.91
34	$604.13	$604.13	$583.56	$583.56	$546.54	$546.54	$601.25	$601.25	$580.77	$580.77	$479.82	$479.82	$527.85	$527.85	$509.87	$509.87	$473.45	$473.45	$520.83	$520.83	$503.09	$503.09	$578.53	$578.53
35	$608.12	$608.12	$587.40	$587.40	$550.14	$550.14	$605.21	$605.21	$584.59	$584.59	$482.98	$482.98	$531.33	$531.33	$513.23	$513.23	$476.57	$476.57	$524.26	$524.26	$506.41	$506.41	$582.34	$582.34
36	$612.10	$612.10	$591.25	$591.25	$553.75	$553.75	$609.17	$609.17	$588.42	$588.42	$486.15	$486.15	$534.80	$534.80	$516.59	$516.59	$479.69	$479.69	$527.69	$527.69	$509.72	$509.72	$586.16	$586.16
37	$616.08	$616.08	$595.09	$595.09	$557.35	$557.35	$613.13	$613.13	$592.25	$592.25	$489.31	$489.31	$538.28	$538.28	$519.95	$519.95	$482.81	$482.81	$531.13	$531.13	$513.04	$513.04	$589.97	$589.97
38	$620.06	$620.06	$598.94	$598.94	$560.95	$560.95	$617.09	$617.09	$596.07	$596.07	$492.47	$492.47	$541.76	$541.76	$523.31	$523.31	$485.93	$485.93	$534.56	$534.56	$516.35	$516.35	$593.78	$593.78
39	$628.02	$628.02	$606.63	$606.63	$568.15	$568.15	$625.02	$625.02	$603.73	$603.73	$498.79	$498.79	$548.72	$548.72	$530.03	$530.03	$492.17	$492.17	$541.42	$541.42	$522.99	$522.99	$601.41	$601.41
40	$635.98	$635.98	$614.32	$614.32	$575.36	$575.36	$632.94	$632.94	$611.38	$611.38	$505.12	$505.12	$555.67	$555.67	$536.75	$536.75	$498.41	$498.41	$548.29	$548.29	$529.62	$529.62	$609.03	$609.03
41	$647.93	$647.93	$625.86	$625.86	$586.16	$586.16	$644.83	$644.83	$622.86	$622.86	$514.60	$514.60	$566.11	$566.11	$546.83	$546.83	$507.77	$507.77	$558.58	$558.58	$539.56	$539.56	$620.47	$620.47
42	$659.37	$659.37	$636.91	$636.91	$596.52	$596.52	$656.22	$656.22	$633.87	$633.87	$523.69	$523.69	$576.11	$576.11	$556.49	$556.49	$516.74	$516.74	$568.45	$568.45	$549.09	$549.09	$631.43	$631.43
43	$675.30	$675.30	$652.30	$652.30	$610.92	$610.92	$672.07	$672.07	$649.18	$649.18	$536.34	$536.34	$590.02	$590.02	$569.93	$569.93	$529.22	$529.22	$582.18	$582.18	$562.35	$562.35	$646.68	$646.68
44	$695.20	$695.20	$671.52	$671.52	$628.93	$628.93	$691.88	$691.88	$668.31	$668.31	$552.15	$552.15	$607.42	$607.42	$586.73	$586.73	$544.82	$544.82	$599.34	$599.34	$578.93	$578.93	$665.74	$665.74
45	$718.59	$718.59	$694.12	$694.12	$650.09	$650.09	$715.16	$715.16	$690.80	$690.80	$570.73	$570.73	$627.85	$627.85	$606.47	$606.47	$563.15	$563.15	$619.50	$619.50	$598.41	$598.41	$688.14	$688.14
46	$746.46	$746.46	$721.04	$721.04	$675.30	$675.30	$742.89	$742.89	$717.59	$717.59	$592.86	$592.86	$652.20	$652.20	$629.99	$629.99	$584.99	$584.99	$643.53	$643.53	$621.62	$621.62	$714.83	$714.83
47	$777.81	$777.81	$751.32	$751.32	$703.66	$703.66	$774.09	$774.09	$747.72	$747.72	$617.76	$617.76	$679.59	$679.59	$656.44	$656.44	$609.55	$609.55	$670.56	$670.56	$647.72	$647.72	$744.85	$744.85
48	$813.64	$813.64	$785.93	$785.93	$736.08	$736.08	$809.75	$809.75	$782.17	$782.17	$646.22	$646.22	$710.90	$710.90	$686.68	$686.68	$637.63	$637.63	$701.45	$701.45	$677.56	$677.56	$779.16	$779.16
49	$848.97	$848.97	$820.06	$820.06	$768.04	$768.04	$844.91	$844.91	$816.13	$816.13	$674.28	$674.28	$741.77	$741.77	$716.50	$716.50	$665.32	$665.32	$731.91	$731.91	$706.98	$706.98	$812.99	$812.99
50	$888.79	$888.79	$858.51	$858.51	$804.06	$804.06	$884.53	$884.53	$854.40	$854.40	$705.90	$705.90	$776.55	$776.55	$750.10	$750.10	$696.52	$696.52	$766.23	$766.23	$740.14	$740.14	$851.12	$851.12
51	$928.10	$928.10	$896.49	$896.49	$839.62	$839.62	$923.66	$923.66	$892.20	$892.20	$737.12	$737.12	$810.90	$810.90	$783.28	$783.28	$727.33	$727.33	$800.12	$800.12	$772.87	$772.87	$888.77	$888.77
52	$971.39	$971.39	$938.31	$938.31	$878.79	$878.79	$966.75	$966.75	$933.82	$933.82	$771.51	$771.51	$848.73	$848.73	$819.82	$819.82	$761.26	$761.26	$837.45	$837.45	$808.93	$808.93	$930.23	$930.23
53	$1,015.19	$1,015.19	$980.61	$980.61	$918.41	$918.41	$1,010.33	$1,010.33	$975.92	$975.92	$806.29	$806.29	$886.99	$886.99	$856.78	$856.78	$795.58	$795.58	$875.20	$875.20	$845.40	$845.40	$972.16	$972.16
54	$1,062.46	$1,062.46	$1,026.27	$1,026.27	$961.18	$961.18	$1,057.38	$1,057.38	$1,021.36	$1,021.36	$843.84	$843.84	$928.30	$928.30	$896.68	$896.68	$832.63	$832.63	$915.96	$915.96	$884.77	$884.77	$1,017.43	$1,017.43
55	$1,109.74	$1,109.74	$1,071.94	$1,071.94	$1,003.95	$1,003.95	$1,104.43	$1,104.43	$1,066.81	$1,066.81	$881.39	$881.39	$969.60	$969.60	$936.58	$936.58	$869.68	$869.68	$956.71	$956.71	$924.13	$924.13	$1,062.71	$1,062.71
56	$1,160.99	$1,160.99	$1,121.45	$1,121.45	$1,050.32	$1,050.32	$1,155.44	$1,155.44	$1,116.08	$1,116.08	$922.09	$922.09	$1,014.39	$1,014.39	$979.84	$979.84	$909.85	$909.85	$1,000.90	$1,000.90	$966.82	$966.82	$1,111.79	$1,111.79
57	$1,212.75	$1,212.75	$1,171.44	$1,171.44	$1,097.14	$1,097.14	$1,206.95	$1,206.95	$1,165.84	$1,165.84	$963.20	$963.20	$1,059.61	$1,059.61	$1,023.52	$1,023.52	$950.41	$950.41	$1,045.52	$1,045.52	$1,009.92	$1,009.92	$1,161.35	$1,161.35
58	$1,267.99	$1,267.99	$1,224.80	$1,224.80	$1,147.11	$1,147.11	$1,261.92	$1,261.92	$1,218.94	$1,218.94	$1,007.07	$1,007.07	$1,107.87	$1,107.87	$1,070.13	$1,070.13	$993.69	$993.69	$1,093.14	$1,093.14	$1,055.92	$1,055.92	$1,214.25	$1,214.25
59	$1,295.36	$1,295.36	$1,251.24	$1,251.24	$1,171.87	$1,171.87	$1,289.16	$1,289.16	$1,245.25	$1,245.25	$1,028.81	$1,028.81	$1,131.78	$1,131.78	$1,093.23	$1,093.23	$1,015.14	$1,015.14	$1,116.74	$1,116.74	$1,078.71	$1,078.71	$1,240.46	$1,240.46
60	$1,350.59	$1,350.59	$1,304.59	$1,304.59	$1,221.84	$1,221.84	$1,344.14	$1,344.14	$1,298.35	$1,298.35	$1,072.68	$1,072.68	$1,180.05	$1,180.05	$1,139.85	$1,139.85	$1,058.43	$1,058.43	$1,164.36	$1,164.36	$1,124.71	$1,124.71	$1,293.36	$1,293.36
61	$1,398.37	$1,398.37	$1,350.74	$1,350.74	$1,265.06	$1,265.06	$1,391.68	$1,391.68	$1,344.28	$1,344.28	$1,110.62	$1,110.62	$1,221.79	$1,221.79	$1,180.17	$1,180.17	$1,095.87	$1,095.87	$1,205.55	$1,205.55	$1,164.49	$1,164.49	$1,339.11	$1,339.11
62	$1,429.72	$1,429.72	$1,381.02	$1,381.02	$1,293.42	$1,293.42	$1,422.88	$1,422.88	$1,374.41	$1,374.41	$1,135.52	$1,135.52	$1,249.18	$1,249.18	$1,206.63	$1,206.63	$1,120.44	$1,120.44	$1,232.57	$1,232.57	$1,190.60	$1,190.60	$1,369.13	$1,369.13
63	$1,469.03	$1,469.03	$1,419.00	$1,419.00	$1,328.99	$1,328.99	$1,462.01	$1,462.01	$1,412.21	$1,412.21	$1,166.75	$1,166.75	$1,283.53	$1,283.53	$1,239.81	$1,239.81	$1,151.25	$1,151.25	$1,266.47	$1,266.47	$1,223.34	$1,223.34	$1,406.78	$1,406.78
64+	$1,492.92	$1,492.92	$1,442.07	$1,442.07	$1,350.60	$1,350.60	$1,485.78	$1,485.78	$1,435.17	$1,435.17	$1,185.72	$1,185.72	$1,304.40	$1,304.40	$1,259.97	$1,259.97	$1,169.97	$1,169.97	$1,287.06	$1,287.06	$1,243.23	$1,243.23	$1,429.65	$1,429.65

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

HIOS Plan ID (On Exchange)=>	N/A		N/A		N/A		N/A		N/A		N/A		N/A		N/A		N/A		N/A		N/A		N/A	
HIOS Plan ID (Off Exchange)=>	79962PA0260001		79962PA0260001		79962PA0260002		79962PA0260002		79962PA0260002		79962PA0260003		79962PA0260003		79962PA0260003		79962PA0260004		79962PA0260004		79962PA0260004		79962PA0260007	
Plan Marketing Name =>	e Qualified $1500 100/		e Qualified $1500 100/		lified Embedded $3000		lified Embedded $3000		lified Embedded $3000		lified Embedded $3550		lified Embedded $3550		lified Embedded $3550		lified Embedded $4250		lified Embedded $4250		ified Embedded $4250		alified Embedded $4750	
Form # =>	ERT-HBG-PPO-SM-202		ERT-HBG-PPO-SM-202		ERT-HBG-PPO-SM-202		ERT-HBG-PPO-SM-202		ERT-HBG-PPO-SM-202		ERT-HBG-PPO-SM-202		ERT-HBG-PPO-SM-202		ERT-HBG-PPO-SM-202		ERT-HBG-PPO-SM-202		ERT-HBG-PPO-SM-202		ERT-HBG-PPO-SM-202		ERT-HBG-PPO-SM-202	
Rating Area =>	Area 7		Area 9		Area 6		Area 7		Area 9		Area 6		Area 7		Area 9		Area 6		Area 7		Area 9		Area 6	
Network =>	F		F		F		F		F		F		F		F		F		F		F		F	
Metal =>	Gold		Gold		Silver		Silver		Silver		Silver		Silver		Silver		Silver		Silver		Silver		Silver	
Deductible =>	1500		1500		3000		3000		3000		3550		3550		3550		4250		4250		4250		4750	
Coinsurance =>	1		1		1		1		1		1		1		1		1		1		1		0.6	
Copays =>	15		15		20		20		20		0		0		0		0		0		0		0	
OOP Maximum =>	3750		3750		7050		7050		7050		7050		7050		7050		5500		5500		5500		6350	
Pediatric Dental (Yes/No) =>	Yes		Yes		Yes		Yes		Yes		Yes		Yes		Yes		Yes		Yes		Yes		Yes	
Age Band	Non-Tobacc	Tobacco	Non-Tobacc	Tobacco	Non-Tobacc	Tobacco	Non-Tobacc	Tobacco	Non-Tobacc	Tobacco	Non-Tobacc	Tobacco	Non-Tobacc	Tobacco	Non-Tobacc	Tobacco	Non-Tobacc	Tobacco	Non-Tobacc	Tobacco	Non-Tobacc	Tobacco	Non-Tobacc	Tobacco
0 - 14	$401.05	$401.05	$387.39	$387.39	$324.67	$324.67	$357.17	$357.17	$345.00	$345.00	$318.59	$318.59	$350.48	$350.48	$338.54	$338.54	$324.87	$324.87	$357.39	$357.39	$345.21	$345.21	$298.79	$298.79
15	$436.70	$436.70	$421.82	$421.82	$353.53	$353.53	$388.92	$388.92	$375.67	$375.67	$346.91	$346.91	$381.63	$381.63	$368.63	$368.63	$353.75	$353.75	$389.15	$389.15	$375.89	$375.89	$325.34	$325.34
16	$450.33	$450.33	$434.99	$434.99	$364.57	$364.57	$401.06	$401.06	$387.39	$387.39	$357.74	$357.74	$393.54	$393.54	$380.13	$380.13	$364.79	$364.79	$401.30	$401.30	$387.62	$387.62	$335.50	$335.50
17	$463.96	$463.96	$448.16	$448.16	$375.60	$375.60	$413.20	$413.20	$399.12	$399.12	$368.57	$368.57	$405.45	$405.45	$391.64	$391.64	$375.83	$375.83	$413.45	$413.45	$399.36	$399.36	$345.65	$345.65
18	$478.64	$478.64	$462.33	$462.33	$387.49	$387.49	$426.27	$426.27	$411.74	$411.74	$380.23	$380.23	$418.28	$418.28	$404.03	$404.03	$387.72	$387.72	$426.53	$426.53	$411.99	$411.99	$356.59	$356.59
19	$493.32	$493.32	$476.51	$476.51	$399.37	$399.37	$439.34	$439.34	$424.37	$424.37	$391.89	$391.89	$431.11	$431.11	$416.42	$416.42	$399.61	$399.61	$439.61	$439.61	$424.63	$424.63	$367.53	$367.53
20	$508.52	$508.52	$491.20	$491.20	$411.68	$411.68	$452.88	$452.88	$437.45	$437.45	$403.97	$403.97	$444.40	$444.40	$429.25	$429.25	$411.93	$411.93	$453.15	$453.15	$437.71	$437.71	$378.85	$378.85
21	$524.25	$524.25	$506.39	$506.39	$424.41	$424.41	$466.89	$466.89	$450.98	$450.98	$416.46	$416.46	$458.14	$458.14	$442.53	$442.53	$424.67	$424.67	$467.17	$467.17	$451.25	$451.25	$390.57	$390.57
22	$524.25	$524.25	$506.39	$506.39	$424.41	$424.41	$466.89	$466.89	$450.98	$450.98	$416.46	$416.46	$458.14	$458.14	$442.53	$442.53	$424.67	$424.67	$467.17	$467.17	$451.25	$451.25	$390.57	$390.57
23	$524.25	$524.25	$506.39	$506.39	$424.41	$424.41	$466.89	$466.89	$450.98	$450.98	$416.46	$416.46	$458.14	$458.14	$442.53	$442.53	$424.67	$424.67	$467.17	$467.17	$451.25	$451.25	$390.57	$390.57
24	$524.25	$524.25	$506.39	$506.39	$424.41	$424.41	$466.89	$466.89	$450.98	$450.98	$416.46	$416.46	$458.14	$458.14	$442.53	$442.53	$424.67	$424.67	$467.17	$467.17	$451.25	$451.25	$390.57	$390.57
25	$526.35	$526.35	$508.42	$508.42	$426.11	$426.11	$468.76	$468.76	$452.78	$452.78	$418.13	$418.13	$459.97	$459.97	$444.30	$444.30	$426.37	$426.37	$469.04	$469.04	$453.06	$453.06	$392.13	$392.13
26	$536.83	$536.83	$518.54	$518.54	$434.60	$434.60	$478.10	$478.10	$461.80	$461.80	$426.46	$426.46	$469.14	$469.14	$453.15	$453.15	$434.86	$434.86	$478.38	$478.38	$462.08	$462.08	$399.94	$399.94
27	$549.41	$549.41	$530.70	$530.70	$444.78	$444.78	$489.30	$489.30	$472.63	$472.63	$436.45	$436.45	$480.13	$480.13	$463.77	$463.77	$445.05	$445.05	$489.59	$489.59	$472.91	$472.91	$409.32	$409.32
28	$569.86	$569.86	$550.45	$550.45	$461.33	$461.33	$507.51	$507.51	$490.22	$490.22	$452.69	$452.69	$498.00	$498.00	$481.03	$481.03	$461.62	$461.62	$507.81	$507.81	$490.51	$490.51	$424.55	$424.55
29	$586.64	$586.64	$566.65	$566.65	$474.91	$474.91	$522.45	$522.45	$504.65	$504.65	$466.02	$466.02	$512.66	$512.66	$495.19	$495.19	$475.21	$475.21	$522.76	$522.76	$504.95	$504.95	$437.05	$437.05
30	$595.02	$595.02	$574.75	$574.75	$481.71	$481.71	$529.92	$529.92	$511.86	$511.86	$472.68	$472.68	$519.99	$519.99	$502.27	$502.27	$482.00	$482.00	$530.24	$530.24	$512.17	$512.17	$443.30	$443.30
31	$607.61	$607.61	$586.91	$586.91	$491.89	$491.89	$541.13	$541.13	$522.69	$522.69	$482.68	$482.68	$530.98	$530.98	$512.89	$512.89	$492.19	$492.19	$541.45	$541.45	$523.00	$523.00	$452.67	$452.67
32	$620.19	$620.19	$599.06	$599.06	$502.08	$502.08	$552.33	$552.33	$533.51	$533.51	$492.67	$492.67	$541.98	$541.98	$523.51	$523.51	$502.38	$502.38	$552.66	$552.66	$533.83	$533.83	$462.04	$462.04
33	$628.05	$628.05	$606.66	$606.66	$508.44	$508.44	$559.33	$559.33	$540.27	$540.27	$498.92	$498.92	$548.85	$548.85	$530.15	$530.15	$508.75	$508.75	$559.67	$559.67	$540.60	$540.60	$467.90	$467.90
34	$636.44	$636.44	$614.76	$614.76	$515.23	$515.23	$566.80	$566.80	$547.49	$547.49	$505.58	$505.58	$556.18	$556.18	$537.23	$537.23	$515.55	$515.55	$567.14	$567.14	$547.82	$547.82	$474.15	$474.15
35	$640.63	$640.63	$618.81	$618.81	$518.63	$518.63	$570.54	$570.54	$551.10	$551.10	$508.91	$508.91	$559.85	$559.85	$540.77	$540.77	$518.95	$518.95	$570.88	$570.88	$551.43	$551.43	$477.28	$477.28
36	$644.83	$644.83	$622.86	$622.86	$522.02	$522.02	$574.27	$574.27	$554.71	$554.71	$512.25	$512.25	$563.51	$563.51	$544.31	$544.31	$522.34	$522.34	$574.62	$574.62	$555.04	$555.04	$480.40	$480.40
37	$649.02	$649.02	$626.91	$626.91	$525.42	$525.42	$578.01	$578.01	$558.31	$558.31	$515.58	$515.58	$567.18	$567.18	$547.85	$547.85	$525.74	$525.74	$578.36	$578.36	$558.65	$558.65	$483.53	$483.53
38	$653.22	$653.22	$630.96	$630.96	$528.81	$528.81	$581.74	$581.74	$561.92	$561.92	$518.91	$518.91	$570.84	$570.84	$551.39	$551.39	$529.14	$529.14	$582.09	$582.09	$562.26	$562.26	$486.65	$486.65
39	$661.60	$661.60	$639.06	$639.06	$535.61	$535.61	$589.22	$589.22	$569.14	$569.14	$525.57	$525.57	$578.17	$578.17	$558.47	$558.47	$535.93	$535.93	$589.57	$589.57	$569.48	$569.48	$492.90	$492.90
40	$669.99	$669.99	$647.17	$647.17	$542.40	$542.40	$596.69	$596.69	$576.35	$576.35	$532.24	$532.24	$585.50	$585.50	$565.55	$565.55	$542.73	$542.73	$597.04	$597.04	$576.70	$576.70	$499.15	$499.15
41	$682.57	$682.57	$659.32	$659.32	$552.58	$552.58	$607.89	$607.89	$587.18	$587.18	$542.23	$542.23	$596.50	$596.50	$576.17	$576.17	$552.92	$552.92	$608.26	$608.26	$587.53	$587.53	$508.52	$508.52
42	$694.63	$694.63	$670.97	$670.97	$562.34	$562.34	$618.63	$618.63	$597.55	$597.55	$551.81	$551.81	$607.04	$607.04	$586.35	$586.35	$562.69	$562.69	$619.00	$619.00	$597.91	$597.91	$517.51	$517.51
43	$711.41	$711.41	$687.17	$687.17	$575.92	$575.92	$633.57	$633.57	$611.98	$611.98	$565.14	$565.14	$621.70	$621.70	$600.51	$600.51	$576.28	$576.28	$633.95	$633.95	$612.35	$612.35	$530.00	$530.00
44	$732.38	$732.38	$707.43	$707.43	$592.90	$592.90	$652.25	$652.25	$630.02	$630.02	$581.79	$581.79	$640.02	$640.02	$618.21	$618.21	$593.26	$593.26	$652.64	$652.64	$630.40	$630.40	$545.63	$545.63
45	$757.02	$757.02	$731.23	$731.23	$612.85	$612.85	$674.19	$674.19	$651.22	$651.22	$601.37	$601.37	$661.55	$661.55	$639.01	$639.01	$613.22	$613.22	$674.59	$674.59	$651.61	$651.61	$563.98	$563.98
46	$786.38	$786.38	$759.59	$759.59	$636.62	$636.62	$700.34	$700.34	$676.47	$676.47	$624.69	$624.69	$687.21	$687.21	$663.80	$663.80	$637.01	$637.01	$700.76	$700.76	$676.88	$676.88	$585.86	$585.86
47	$819.40	$819.40	$791.49	$791.49	$663.35	$663.35	$729.75	$729.75	$704.88	$704.88	$650.93	$650.93	$716.07	$716.07	$691.67	$691.67	$663.76	$663.76	$730.19	$730.19	$705.30	$705.30	$610.46	$610.46
48	$857.15	$857.15	$827.95	$827.95	$693.91	$693.91	$763.37	$763.37	$737.35	$737.35	$680.91	$680.91	$749.06	$749.06	$723.54	$723.54	$694.34	$694.34	$763.82	$763.82	$737.79	$737.79	$638.58	$638.58
49	$894.37	$894.37	$863.90	$863.90	$724.04	$724.04	$796.51	$796.51	$769.37	$769.37	$710.48	$710.48	$781.59	$781.59	$754.96	$754.96	$724.49	$724.49	$796.99	$796.99	$769.83	$769.83	$666.31	$666.31
50	$936.31	$936.31	$904.41	$904.41	$758.00	$758.00	$833.87	$833.87	$805.45	$805.45	$743.80	$743.80	$818.24	$818.24	$790.36	$790.36	$758.46	$758.46	$834.37	$834.37	$805.93	$805.93	$697.56	$697.56
51	$977.73	$977.73	$944.42	$944.42	$791.52	$791.52	$870.75	$870.75	$841.08	$841.08	$776.70	$776.70	$854.43	$854.43	$825.32	$825.32	$792.01	$792.01	$871.27	$871.27	$841.58	$841.58	$728.41	$728.41
52	$1,023.34	$1,023.34	$988.47	$988.47	$828.45	$828.45	$911.37	$911.37	$880.31	$880.31	$812.93	$812.93	$894.29	$894.29	$863.82	$863.82	$828.96	$828.96	$911.92	$911.92	$880.84	$880.84	$762.39	$762.39
53	$1,069.47	$1,069.47	$1,033.04	$1,033.04	$865.80	$865.80	$952.46	$952.46	$920.00	$920.00	$849.58	$849.58	$934.61	$934.61	$902.76	$902.76	$866.33	$866.33	$953.03	$953.03	$920.55	$920.55	$796.76	$796.76
54	$1,119.27	$1,119.27	$1,081.14	$1,081.14	$906.12	$906.12	$996.81	$996.81	$962.84	$962.84	$889.14	$889.14	$978.13	$978.13	$944.80	$944.80	$906.67	$906.67	$997.41	$997.41	$963.42	$963.42	$833.87	$833.87
55	$1,169.08	$1,169.08	$1,129.25	$1,129.25	$946.43	$946.43	$1,041.16	$1,041.16	$1,005.69	$1,005.69	$928.71	$928.71	$1,021.65	$1,021.65	$986.84	$986.84	$947.01	$947.01	$1,041.79	$1,041.79	$1,006.29	$1,006.29	$870.97	$870.97
56	$1,223.08	$1,223.08	$1,181.41	$1,181.41	$990.15	$990.15	$1,089.25	$1,089.25	$1,052.14	$1,052.14	$971.60	$971.60	$1,068.84	$1,068.84	$1,032.42	$1,032.42	$990.76	$990.76	$1,089.91	$1,089.91	$1,052.77	$1,052.77	$911.20	$911.20
57	$1,277.60	$1,277.60	$1,234.07	$1,234.07	$1,034.29	$1,034.29	$1,137.81	$1,137.81	$1,099.04	$1,099.04	$1,014.91	$1,014.91	$1,116.49	$1,116.49	$1,078.45	$1,078.45	$1,034.92	$1,034.92	$1,138.49	$1,138.49	$1,099.70	$1,099.70	$951.82	$951.82
58	$1,335.79	$1,335.79	$1,290.28	$1,290.28	$1,081.40	$1,081.40	$1,189.64	$1,189.64	$1,149.10	$1,149.10	$1,061.14	$1,061.14	$1,167.34	$1,167.34	$1,127.57	$1,127.57	$1,082.06	$1,082.06	$1,190.35	$1,190.35	$1,149.79	$1,149.79	$995.17	$995.17
59	$1,364.62	$1,364.62	$1,318.13	$1,318.13	$1,104.74	$1,104.74	$1,215.31	$1,215.31	$1,173.90	$1,173.90	$1,084.05	$1,084.05	$1,192.54	$1,192.54	$1,151.91	$1,151.91	$1,105.42	$1,105.42	$1,216.04	$1,216.04	$1,174.60	$1,174.60	$1,016.65	$1,016.65
60	$1,422.81	$1,422.81	$1,374.34	$1,374.34	$1,151.85	$1,151.85	$1,267.14	$1,267.14	$1,223.96	$1,223.96	$1,130.27	$1,130.27	$1,243.39	$1,243.39	$1,201.03	$1,201.03	$1,152.55	$1,152.55	$1,267.90	$1,267.90	$1,224.69	$1,224.69	$1,060.01	$1,060.01
61	$1,473.14	$1,473.14	$1,422.96	$1,422.96	$1,192.59	$1,192.59	$1,311.96	$1,311.96	$1,267.25	$1,267.25	$1,170.25	$1,170.25	$1,287.37	$1,287.37	$1,243.51	$1,243.51	$1,193.32	$1,193.32	$1,312.75	$1,312.75	$1,268.01	$1,268.01	$1,097.50	$1,097.50
62	$1,506.17	$1,506.17	$1,454.86	$1,454.86	$1,219.33	$1,219.33	$1,341.37	$1,341.37	$1,295.67	$1,295.67	$1,196.49	$1,196.49	$1,316.24	$1,316.24	$1,271.39	$1,271.39	$1,220.08	$1,220.08	$1,342.18	$1,342.18	$1,296.44	$1,296.44	$1,122.11	$1,122.11
63	$1,547.59	$1,547.59	$1,494.86	$1,494.86	$1,252.86	$1,252.86	$1,378.26	$1,378.26	$1,331.29	$1,331.29	$1,229.39	$1,229.39	$1,352.43	$1,352.43	$1,306.35	$1,306.35	$1,253.63	$1,253.63	$1,379.09	$1,379.09	$1,332.09	$1,332.09	$1,152.96	$1,152.96
64+	$1,572.75	$1,572.75	$1,519.17	$1,519.17	$1,273.23	$1,273.23	$1,400.67	$1,400.67	$1,352.94	$1,352.94	$1,249.38	$1,249.38	$1,374.42	$1,374.42	$1,327.59	$1,327.59	$1,274.01	$1,274.01	$1,401.51	$1,401.51	$1,353.75	$1,353.75	$1,171.71	$1,171.71

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

HIOS Plan ID (On Exchange)=>	N/A		N/A		N/A		N/A		N/A		N/A		N/A		N/A		N/A		N/A		N/A		N/A	
HIOS Plan ID (Off Exchange)=>	79962PA0260007		79962PA0260007		79962PA0260005		79962PA0260005		79962PA0260005		79962PA0260008		79962PA0260008		79962PA0260008		79962PA0260006		79962PA0260006		79962PA0260006		79962PA0140003	
Plan Marketing Name =>	alified Embedded $475		alified Embedded $475		alified Embedded $550		alified Embedded $550		alified Embedded $550		lified Embedded $6100		lified Embedded $6100		lified Embedded $6100		fied Embedded $7050		fied Embedded $7050		fied Embedded $7050		Valley Flex Blue PPO 5	
Form # =>	ERT-HBG-PPO-SM-202		ERT-HBG-PPO-SM-202		ERT-HBG-PPO-SM-202		ERT-HBG-PPO-SM-202		ERT-HBG-PPO-SM-202		ERT-HBG-PPO-SM-202		ERT-HBG-PPO-SM-202		ERT-HBG-PPO-SM-202		ERT-HBG-PPO-SM-202		ERT-HBG-PPO-SM-202		ERT-HBG-PPO-SM-202		ERT-HBG-PPO-T-SM-20	
Rating Area =>	Area 7		Area 9		Area 6		Area 7		Area 9		Area 6		Area 7		Area 9		Area 6		Area 7		Area 9		Area 6	
Network =>	F		F		F		F		F		F		F		F		F		F		F		N	
Metal =>	Silver		Silver		Silver		Silver		Silver		Silver		Silver		Silver		Bronze		Bronze		Bronze		Gold	
Deductible =>	4750		4750		5500		5500		5500		6100		6100		6100		7050		7050		7050		500	
Coinsurance =>	0.6		0.6		0.8		0.8		0.8		1		1		1		1		1		1		1	
Copays =>	0		0		0		0		0		0		0		0		0		0		0		30	
OOP Maximum =>	6350		6350		6250		6250		6250		6100		6100		6100		7050		7050		7050		9100	
Pediatric Dental (Yes/No) =>	Yes		Yes		Yes		Yes		Yes		Yes		Yes		Yes		Yes		Yes		Yes		Yes	
Age Band	Non-Tobacc	Tobacco	Non-Tobacc	Tobacco	Non-Tobacc	Tobacco	Non-Tobacc	Tobacco	Non-Tobacc	Tobacco	Non-Tobacc	Tobacco	Non-Tobacc	Tobacco	Non-Tobacc	Tobacco	Non-Tobacc	Tobacco	Non-Tobacc	Tobacco	Non-Tobacc	Tobacco	Non-Tobacc	Tobacco
0 - 14	$328.69	$328.69	$317.49	$317.49	$298.82	$298.82	$328.72	$328.72	$317.52	$317.52	$299.12	$299.12	$329.06	$329.06	$317.85	$317.85	$287.30	$287.30	$316.06	$316.06	$305.30	$305.30	$333.30	$333.30
15	$357.91	$357.91	$345.71	$345.71	$325.38	$325.38	$357.94	$357.94	$345.74	$345.74	$325.71	$325.71	$358.31	$358.31	$346.10	$346.10	$312.84	$312.84	$344.15	$344.15	$332.43	$332.43	$362.92	$362.92
16	$369.08	$369.08	$356.50	$356.50	$335.53	$335.53	$369.11	$369.11	$356.54	$356.54	$335.88	$335.88	$369.50	$369.50	$356.91	$356.91	$322.61	$322.61	$354.90	$354.90	$342.81	$342.81	$374.25	$374.25
17	$380.25	$380.25	$367.29	$367.29	$345.69	$345.69	$380.28	$380.28	$367.33	$367.33	$346.04	$346.04	$380.68	$380.68	$367.71	$367.71	$332.37	$332.37	$365.64	$365.64	$353.19	$353.19	$385.58	$385.58
18	$392.28	$392.28	$378.91	$378.91	$356.63	$356.63	$392.32	$392.32	$378.95	$378.95	$356.99	$356.99	$392.73	$392.73	$379.34	$379.34	$342.89	$342.89	$377.21	$377.21	$364.36	$364.36	$397.78	$397.78
19	$404.31	$404.31	$390.53	$390.53	$367.56	$367.56	$404.35	$404.35	$390.57	$390.57	$367.94	$367.94	$404.77	$404.77	$390.98	$390.98	$353.40	$353.40	$388.77	$388.77	$375.53	$375.53	$409.97	$409.97
20	$416.77	$416.77	$402.57	$402.57	$378.89	$378.89	$416.81	$416.81	$402.61	$402.61	$379.28	$379.28	$417.25	$417.25	$403.03	$403.03	$364.29	$364.29	$400.76	$400.76	$387.11	$387.11	$422.61	$422.61
21	$429.66	$429.66	$415.02	$415.02	$390.61	$390.61	$429.70	$429.70	$415.06	$415.06	$391.01	$391.01	$430.15	$430.15	$415.49	$415.49	$375.56	$375.56	$413.15	$413.15	$399.08	$399.08	$435.68	$435.68
22	$429.66	$429.66	$415.02	$415.02	$390.61	$390.61	$429.70	$429.70	$415.06	$415.06	$391.01	$391.01	$430.15	$430.15	$415.49	$415.49	$375.56	$375.56	$413.15	$413.15	$399.08	$399.08	$435.68	$435.68
23	$429.66	$429.66	$415.02	$415.02	$390.61	$390.61	$429.70	$429.70	$415.06	$415.06	$391.01	$391.01	$430.15	$430.15	$415.49	$415.49	$375.56	$375.56	$413.15	$413.15	$399.08	$399.08	$435.68	$435.68
24	$429.66	$429.66	$415.02	$415.02	$390.61	$390.61	$429.70	$429.70	$415.06	$415.06	$391.01	$391.01	$430.15	$430.15	$415.49	$415.49	$375.56	$375.56	$413.15	$413.15	$399.08	$399.08	$435.68	$435.68
25	$431.38	$431.38	$416.68	$416.68	$392.17	$392.17	$431.42	$431.42	$416.72	$416.72	$392.57	$392.57	$431.87	$431.87	$417.15	$417.15	$377.06	$377.06	$414.80	$414.80	$400.68	$400.68	$437.42	$437.42
26	$439.97	$439.97	$424.98	$424.98	$399.98	$399.98	$440.01	$440.01	$425.02	$425.02	$400.39	$400.39	$440.47	$440.47	$425.46	$425.46	$384.57	$384.57	$423.07	$423.07	$408.66	$408.66	$446.14	$446.14
27	$450.28	$450.28	$434.94	$434.94	$409.36	$409.36	$450.33	$450.33	$434.98	$434.98	$409.78	$409.78	$450.80	$450.80	$435.43	$435.43	$393.59	$393.59	$432.98	$432.98	$418.24	$418.24	$456.59	$456.59
28	$467.04	$467.04	$451.13	$451.13	$424.59	$424.59	$467.08	$467.08	$451.17	$451.17	$425.03	$425.03	$467.57	$467.57	$451.64	$451.64	$408.23	$408.23	$449.09	$449.09	$433.80	$433.80	$473.58	$473.58
29	$480.79	$480.79	$464.41	$464.41	$437.09	$437.09	$480.83	$480.83	$464.45	$464.45	$437.54	$437.54	$481.34	$481.34	$464.93	$464.93	$420.25	$420.25	$462.31	$462.31	$446.57	$446.57	$487.53	$487.53
30	$487.66	$487.66	$471.05	$471.05	$443.34	$443.34	$487.71	$487.71	$471.09	$471.09	$443.80	$443.80	$488.22	$488.22	$471.58	$471.58	$426.26	$426.26	$468.93	$468.93	$452.96	$452.96	$494.50	$494.50
31	$497.98	$497.98	$481.01	$481.01	$452.72	$452.72	$498.02	$498.02	$481.05	$481.05	$453.18	$453.18	$498.54	$498.54	$481.55	$481.55	$435.27	$435.27	$478.84	$478.84	$462.53	$462.53	$504.95	$504.95
32	$508.29	$508.29	$490.97	$490.97	$462.09	$462.09	$508.34	$508.34	$491.02	$491.02	$462.56	$462.56	$508.87	$508.87	$491.52	$491.52	$444.29	$444.29	$488.76	$488.76	$472.11	$472.11	$515.41	$515.41
33	$514.73	$514.73	$497.19	$497.19	$467.95	$467.95	$514.78	$514.78	$497.24	$497.24	$468.43	$468.43	$515.32	$515.32	$497.76	$497.76	$449.92	$449.92	$494.95	$494.95	$478.10	$478.10	$521.94	$521.94
34	$521.61	$521.61	$503.83	$503.83	$474.20	$474.20	$521.66	$521.66	$503.88	$503.88	$474.69	$474.69	$522.20	$522.20	$504.40	$504.40	$455.93	$455.93	$501.56	$501.56	$484.48	$484.48	$528.92	$528.92
35	$525.04	$525.04	$507.15	$507.15	$477.33	$477.33	$525.09	$525.09	$507.20	$507.20	$477.81	$477.81	$525.64	$525.64	$507.73	$507.73	$458.93	$458.93	$504.87	$504.87	$487.68	$487.68	$532.40	$532.40
36	$528.48	$528.48	$510.47	$510.47	$480.45	$480.45	$528.53	$528.53	$510.52	$510.52	$480.94	$480.94	$529.08	$529.08	$511.05	$511.05	$461.94	$461.94	$508.17	$508.17	$490.87	$490.87	$535.89	$535.89
37	$531.92	$531.92	$513.79	$513.79	$483.58	$483.58	$531.97	$531.97	$513.84	$513.84	$484.07	$484.07	$532.53	$532.53	$514.38	$514.38	$464.94	$464.94	$511.48	$511.48	$494.06	$494.06	$539.37	$539.37
38	$535.36	$535.36	$517.11	$517.11	$486.70	$486.70	$535.41	$535.41	$517.16	$517.16	$487.20	$487.20	$535.97	$535.97	$517.70	$517.70	$467.95	$467.95	$514.78	$514.78	$497.25	$497.25	$542.86	$542.86
39	$542.23	$542.23	$523.76	$523.76	$492.95	$492.95	$542.28	$542.28	$523.81	$523.81	$493.45	$493.45	$542.85	$542.85	$524.35	$524.35	$473.96	$473.96	$521.40	$521.40	$503.64	$503.64	$549.83	$549.83
40	$549.11	$549.11	$530.40	$530.40	$499.20	$499.20	$549.16	$549.16	$530.45	$530.45	$499.71	$499.71	$549.73	$549.73	$531.00	$531.00	$479.97	$479.97	$528.01	$528.01	$510.02	$510.02	$556.80	$556.80
41	$559.42	$559.42	$540.36	$540.36	$508.57	$508.57	$559.47	$559.47	$540.41	$540.41	$509.10	$509.10	$560.06	$560.06	$540.97	$540.97	$488.98	$488.98	$537.92	$537.92	$519.60	$519.60	$567.26	$567.26
42	$569.30	$569.30	$549.90	$549.90	$517.56	$517.56	$569.35	$569.35	$549.95	$549.95	$518.09	$518.09	$569.95	$569.95	$550.52	$550.52	$497.62	$497.62	$547.42	$547.42	$528.78	$528.78	$577.28	$577.28
43	$583.05	$583.05	$563.18	$563.18	$530.06	$530.06	$583.10	$583.10	$563.24	$563.24	$530.60	$530.60	$583.71	$583.71	$563.82	$563.82	$509.63	$509.63	$560.64	$560.64	$541.55	$541.55	$591.22	$591.22
44	$600.24	$600.24	$579.78	$579.78	$545.68	$545.68	$600.29	$600.29	$579.84	$579.84	$546.24	$546.24	$600.92	$600.92	$580.44	$580.44	$524.66	$524.66	$577.17	$577.17	$557.51	$557.51	$608.64	$608.64
45	$620.43	$620.43	$599.29	$599.29	$564.04	$564.04	$620.49	$620.49	$599.35	$599.35	$564.62	$564.62	$621.14	$621.14	$599.97	$599.97	$542.31	$542.31	$596.59	$596.59	$576.27	$576.27	$629.12	$629.12
46	$644.49	$644.49	$622.53	$622.53	$585.92	$585.92	$644.55	$644.55	$622.59	$622.59	$586.52	$586.52	$645.23	$645.23	$623.24	$623.24	$563.34	$563.34	$619.73	$619.73	$598.62	$598.62	$653.52	$653.52
47	$671.56	$671.56	$648.68	$648.68	$610.52	$610.52	$671.62	$671.62	$648.74	$648.74	$611.15	$611.15	$672.32	$672.32	$649.41	$649.41	$587.00	$587.00	$645.75	$645.75	$623.76	$623.76	$680.97	$680.97
48	$702.49	$702.49	$678.56	$678.56	$638.65	$638.65	$702.56	$702.56	$678.62	$678.62	$639.30	$639.30	$703.30	$703.30	$679.33	$679.33	$614.04	$614.04	$675.50	$675.50	$652.50	$652.50	$712.34	$712.34
49	$733.00	$733.00	$708.02	$708.02	$666.38	$666.38	$733.07	$733.07	$708.09	$708.09	$667.06	$667.06	$733.84	$733.84	$708.83	$708.83	$640.71	$640.71	$704.83	$704.83	$680.83	$680.83	$743.27	$743.27
50	$767.37	$767.37	$741.23	$741.23	$697.63	$697.63	$767.44	$767.44	$741.30	$741.30	$698.34	$698.34	$768.25	$768.25	$742.07	$742.07	$670.75	$670.75	$737.89	$737.89	$712.76	$712.76	$778.12	$778.12
51	$801.32	$801.32	$774.01	$774.01	$728.49	$728.49	$801.39	$801.39	$774.09	$774.09	$729.23	$729.23	$802.23	$802.23	$774.89	$774.89	$700.42	$700.42	$770.52	$770.52	$744.28	$744.28	$812.54	$812.54
52	$838.70	$838.70	$810.12	$810.12	$762.47	$762.47	$838.77	$838.77	$810.20	$810.20	$763.25	$763.25	$839.65	$839.65	$811.04	$811.04	$733.09	$733.09	$806.47	$806.47	$779.00	$779.00	$850.45	$850.45
53	$876.51	$876.51	$846.64	$846.64	$796.84	$796.84	$876.59	$876.59	$846.72	$846.72	$797.66	$797.66	$877.51	$877.51	$847.60	$847.60	$766.14	$766.14	$842.83	$842.83	$814.12	$814.12	$888.79	$888.79
54	$917.32	$917.32	$886.07	$886.07	$833.95	$833.95	$917.41	$917.41	$886.15	$886.15	$834.81	$834.81	$918.37	$918.37	$887.07	$887.07	$801.82	$801.82	$882.08	$882.08	$852.04	$852.04	$930.18	$930.18
55	$958.14	$958.14	$925.49	$925.49	$871.06	$871.06	$958.23	$958.23	$925.58	$925.58	$871.95	$871.95	$959.23	$959.23	$926.54	$926.54	$837.50	$837.50	$921.32	$921.32	$889.95	$889.95	$971.57	$971.57
56	$1,002.40	$1,002.40	$968.24	$968.24	$911.29	$911.29	$1,002.49	$1,002.49	$968.33	$968.33	$912.23	$912.23	$1,003.54	$1,003.54	$969.34	$969.34	$876.18	$876.18	$963.88	$963.88	$931.05	$931.05	$1,016.44	$1,016.44
57	$1,047.08	$1,047.08	$1,011.40	$1,011.40	$951.92	$951.92	$1,047.18	$1,047.18	$1,011.50	$1,011.50	$952.89	$952.89	$1,048.28	$1,048.28	$1,012.55	$1,012.55	$915.24	$915.24	$1,006.85	$1,006.85	$972.56	$972.56	$1,061.75	$1,061.75
58	$1,094.77	$1,094.77	$1,057.47	$1,057.47	$995.27	$995.27	$1,094.88	$1,094.88	$1,057.57	$1,057.57	$996.29	$996.29	$1,096.02	$1,096.02	$1,058.67	$1,058.67	$956.93	$956.93	$1,052.71	$1,052.71	$1,016.86	$1,016.86	$1,110.11	$1,110.11
59	$1,118.40	$1,118.40	$1,080.30	$1,080.30	$1,016.76	$1,016.76	$1,118.51	$1,118.51	$1,080.40	$1,080.40	$1,017.80	$1,017.80	$1,119.68	$1,119.68	$1,081.52	$1,081.52	$977.58	$977.58	$1,075.43	$1,075.43	$1,038.81	$1,038.81	$1,134.08	$1,134.08
60	$1,166.10	$1,166.10	$1,126.36	$1,126.36	$1,060.12	$1,060.12	$1,166.21	$1,166.21	$1,126.47	$1,126.47	$1,061.20	$1,061.20	$1,167.43	$1,167.43	$1,127.64	$1,127.64	$1,019.27	$1,019.27	$1,121.29	$1,121.29	$1,083.10	$1,083.10	$1,182.44	$1,182.44
61	$1,207.34	$1,207.34	$1,166.21	$1,166.21	$1,097.61	$1,097.61	$1,207.46	$1,207.46	$1,166.32	$1,166.32	$1,098.74	$1,098.74	$1,208.72	$1,208.72	$1,167.53	$1,167.53	$1,055.32	$1,055.32	$1,160.95	$1,160.95	$1,121.41	$1,121.41	$1,224.26	$1,224.26
62	$1,234.41	$1,234.41	$1,192.35	$1,192.35	$1,122.22	$1,122.22	$1,234.53	$1,234.53	$1,192.47	$1,192.47	$1,123.37	$1,123.37	$1,235.82	$1,235.82	$1,193.70	$1,193.70	$1,078.98	$1,078.98	$1,186.98	$1,186.98	$1,146.56	$1,146.56	$1,251.71	$1,251.71
63	$1,268.36	$1,268.36	$1,225.14	$1,225.14	$1,153.08	$1,153.08	$1,268.47	$1,268.47	$1,225.26	$1,225.26	$1,154.26	$1,154.26	$1,269.80	$1,269.80	$1,226.53	$1,226.53	$1,108.65	$1,108.65	$1,219.62	$1,219.62	$1,178.08	$1,178.08	$1,286.13	$1,286.13
64+	$1,288.98	$1,288.98	$1,245.06	$1,245.06	$1,171.83	$1,171.83	$1,289.10	$1,289.10	$1,245.18	$1,245.18	$1,173.03	$1,173.03	$1,290.45	$1,290.45	$1,246.47	$1,246.47	$1,126.68	$1,126.68	$1,239.45	$1,239.45	$1,197.24	$1,197.24	$1,307.04	$1,307.04

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

HIOS Plan ID (On Exchange)=>	N/A		N/A		N/A		N/A		N/A		N/A		N/A		N/A		N/A		N/A		N/A		N/A	
HIOS Plan ID (Off Exchange)=>	79962PA0140004		79962PA0160002		79962PA0170001		79962PA0170001		79962PA0170002		79962PA0170002		79962PA0170003		79962PA0170003		79962PA0170004		79962PA0170004		79962PA0170005		79962PA0170005	
Plan Marketing Name =>	Valley Flex Blue PPO 12		Blue PPO Qualified Eml		Choice Blue PPO 0		Choice Blue PPO 0		Choice Blue PPO 500		Choice Blue PPO 500		Choice Blue PPO 1250		Choice Blue PPO 1250		Choice Blue PPO 2500		Choice Blue PPO 2500		Choice Blue PPO 2800		Choice Blue PPO 2800	
Form # =>	ERT-HBG-PPO-T-SM-20		RT-HBG-HDHP-T-SM-2		ERT-HBG-PPO-T-SM-20		ERT-HBG-PPO-T-SM-20		ERT-HBG-PPO-T-SM-20		ERT-HBG-PPO-T-SM-20		ERT-HBG-PPO-T-SM-20		ERT-HBG-PPO-T-SM-20		ERT-HBG-PPO-T-SM-20		ERT-HBG-PPO-T-SM-20		ERT-HBG-PPO-T-SM-20		ERT-HBG-PPO-T-SM-20	
Rating Area =>	Area 6		Area 6		Area 7		Area 9		Area 7		Area 9		Area 7		Area 9		Area 7		Area 9		Area 7		Area 9	
Network =>	N		N		X		X		X		X		X		X		X		X		X		X	
Metal =>	Gold		Silver		Gold		Gold		Gold		Gold		Gold		Gold		Gold		Gold		Silver		Silver	
Deductible =>	1250		3300		0		0		500		500		1250		1250		2500		2500		2800		2800	
Coinsurance =>	1		0.9		1		1		1		1		1		1		1		1		0.7		0.7	
Copays =>	25		0		25		25		30		30		25		25		10		10		40		40	
OOP Maximum =>	9100		7500		9100		9100		9100		9100		9100		9100		7900		7900		9100		9100	
Pediatric Dental (Yes/No) =>	Yes		Yes		Yes		Yes		Yes		Yes		Yes		Yes		Yes		Yes		Yes		Yes	
Age Band	Non-Tobacc	Tobacco	Non-Tobacc	Tobacco	Non-Tobacc	Tobacco	Non-Tobacc	Tobacco	Non-Tobacc	Tobacco	Non-Tobacc	Tobacco	Non-Tobacc	Tobacco	Non-Tobacc	Tobacco	Non-Tobacc	Tobacco	Non-Tobacc	Tobacco	Non-Tobacc	Tobacco	Non-Tobacc	Tobacco
0 - 14	$324.09	$324.09	$275.94	$275.94	$386.39	$386.39	$373.23	$373.23	$382.45	$382.45	$369.41	$369.41	$370.64	$370.64	$358.01	$358.01	$358.00	$358.00	$345.80	$345.80	$306.28	$306.28	$295.85	$295.85
15	$352.90	$352.90	$300.47	$300.47	$420.73	$420.73	$406.40	$406.40	$416.44	$416.44	$402.25	$402.25	$403.59	$403.59	$389.84	$389.84	$389.82	$389.82	$376.54	$376.54	$333.51	$333.51	$322.15	$322.15
16	$363.92	$363.92	$309.85	$309.85	$433.86	$433.86	$419.09	$419.09	$429.44	$429.44	$414.80	$414.80	$416.19	$416.19	$402.00	$402.00	$401.99	$401.99	$388.29	$388.29	$343.92	$343.92	$332.20	$332.20
17	$374.93	$374.93	$319.23	$319.23	$447.00	$447.00	$431.77	$431.77	$442.44	$442.44	$427.36	$427.36	$428.78	$428.78	$414.17	$414.17	$414.15	$414.15	$400.05	$400.05	$354.33	$354.33	$342.26	$342.26
18	$386.79	$386.79	$329.33	$329.33	$461.14	$461.14	$445.43	$445.43	$456.44	$456.44	$440.88	$440.88	$442.35	$442.35	$427.27	$427.27	$427.26	$427.26	$412.70	$412.70	$365.54	$365.54	$353.08	$353.08
19	$398.65	$398.65	$339.43	$339.43	$475.28	$475.28	$459.10	$459.10	$470.43	$470.43	$454.40	$454.40	$455.91	$455.91	$440.38	$440.38	$440.36	$440.36	$425.36	$425.36	$376.75	$376.75	$363.91	$363.91
20	$410.94	$410.94	$349.89	$349.89	$489.93	$489.93	$473.24	$473.24	$484.93	$484.93	$468.40	$468.40	$469.97	$469.97	$453.95	$453.95	$453.93	$453.93	$438.47	$438.47	$388.36	$388.36	$375.13	$375.13
21	$423.65	$423.65	$360.71	$360.71	$505.08	$505.08	$487.88	$487.88	$499.93	$499.93	$482.89	$482.89	$484.50	$484.50	$467.99	$467.99	$467.97	$467.97	$452.03	$452.03	$400.37	$400.37	$386.73	$386.73
22	$423.65	$423.65	$360.71	$360.71	$505.08	$505.08	$487.88	$487.88	$499.93	$499.93	$482.89	$482.89	$484.50	$484.50	$467.99	$467.99	$467.97	$467.97	$452.03	$452.03	$400.37	$400.37	$386.73	$386.73
23	$423.65	$423.65	$360.71	$360.71	$505.08	$505.08	$487.88	$487.88	$499.93	$499.93	$482.89	$482.89	$484.50	$484.50	$467.99	$467.99	$467.97	$467.97	$452.03	$452.03	$400.37	$400.37	$386.73	$386.73
24	$423.65	$423.65	$360.71	$360.71	$505.08	$505.08	$487.88	$487.88	$499.93	$499.93	$482.89	$482.89	$484.50	$484.50	$467.99	$467.99	$467.97	$467.97	$452.03	$452.03	$400.37	$400.37	$386.73	$386.73
25	$425.34	$425.34	$362.15	$362.15	$507.10	$507.10	$489.83	$489.83	$501.93	$501.93	$484.82	$484.82	$486.44	$486.44	$469.86	$469.86	$469.84	$469.84	$453.84	$453.84	$401.97	$401.97	$388.28	$388.28
26	$433.82	$433.82	$369.37	$369.37	$517.20	$517.20	$499.59	$499.59	$511.93	$511.93	$494.48	$494.48	$496.13	$496.13	$479.22	$479.22	$479.20	$479.20	$462.88	$462.88	$409.98	$409.98	$396.01	$396.01
27	$443.99	$443.99	$378.02	$378.02	$529.32	$529.32	$511.30	$511.30	$523.93	$523.93	$506.07	$506.07	$507.76	$507.76	$490.45	$490.45	$490.43	$490.43	$473.73	$473.73	$419.59	$419.59	$405.29	$405.29
28	$460.51	$460.51	$392.09	$392.09	$549.02	$549.02	$530.33	$530.33	$543.42	$543.42	$524.90	$524.90	$526.65	$526.65	$508.71	$508.71	$508.68	$508.68	$491.36	$491.36	$435.20	$435.20	$420.38	$420.38
29	$474.06	$474.06	$403.63	$403.63	$565.18	$565.18	$545.94	$545.94	$559.42	$559.42	$540.35	$540.35	$542.16	$542.16	$523.68	$523.68	$523.66	$523.66	$505.82	$505.82	$448.01	$448.01	$432.75	$432.75
30	$480.84	$480.84	$409.41	$409.41	$573.27	$573.27	$553.74	$553.74	$567.42	$567.42	$548.08	$548.08	$549.91	$549.91	$531.17	$531.17	$531.15	$531.15	$513.05	$513.05	$454.42	$454.42	$438.94	$438.94
31	$491.01	$491.01	$418.06	$418.06	$585.39	$585.39	$565.45	$565.45	$579.42	$579.42	$559.67	$559.67	$561.54	$561.54	$542.40	$542.40	$542.38	$542.38	$523.90	$523.90	$464.03	$464.03	$448.22	$448.22
32	$501.18	$501.18	$426.72	$426.72	$597.51	$597.51	$577.16	$577.16	$591.42	$591.42	$571.26	$571.26	$573.16	$573.16	$553.63	$553.63	$553.61	$553.61	$534.75	$534.75	$473.64	$473.64	$457.50	$457.50
33	$507.53	$507.53	$432.13	$432.13	$605.09	$605.09	$584.48	$584.48	$598.92	$598.92	$578.50	$578.50	$580.43	$580.43	$560.65	$560.65	$560.63	$560.63	$541.53	$541.53	$479.64	$479.64	$463.30	$463.30
34	$514.31	$514.31	$437.90	$437.90	$613.17	$613.17	$592.29	$592.29	$606.92	$606.92	$586.23	$586.23	$588.18	$588.18	$568.14	$568.14	$568.12	$568.12	$548.76	$548.76	$486.05	$486.05	$469.49	$469.49
35	$517.70	$517.70	$440.79	$440.79	$617.21	$617.21	$596.19	$596.19	$610.91	$610.91	$590.09	$590.09	$592.06	$592.06	$571.88	$571.88	$571.86	$571.86	$552.38	$552.38	$489.25	$489.25	$472.58	$472.58
36	$521.09	$521.09	$443.67	$443.67	$621.25	$621.25	$600.09	$600.09	$614.91	$614.91	$593.95	$593.95	$595.94	$595.94	$575.63	$575.63	$575.60	$575.60	$556.00	$556.00	$492.46	$492.46	$475.68	$475.68
37	$524.48	$524.48	$446.56	$446.56	$625.29	$625.29	$604.00	$604.00	$618.91	$618.91	$597.82	$597.82	$599.81	$599.81	$579.37	$579.37	$579.35	$579.35	$559.61	$559.61	$495.66	$495.66	$478.77	$478.77
38	$527.87	$527.87	$449.44	$449.44	$629.33	$629.33	$607.90	$607.90	$622.91	$622.91	$601.68	$601.68	$603.69	$603.69	$583.12	$583.12	$583.09	$583.09	$563.23	$563.23	$498.86	$498.86	$481.87	$481.87
39	$534.65	$534.65	$455.22	$455.22	$637.41	$637.41	$615.70	$615.70	$630.91	$630.91	$609.41	$609.41	$611.44	$611.44	$590.60	$590.60	$590.58	$590.58	$570.46	$570.46	$505.27	$505.27	$488.05	$488.05
40	$541.42	$541.42	$460.99	$460.99	$645.49	$645.49	$623.51	$623.51	$638.91	$638.91	$617.13	$617.13	$619.19	$619.19	$598.09	$598.09	$598.07	$598.07	$577.69	$577.69	$511.67	$511.67	$494.24	$494.24
41	$551.59	$551.59	$469.64	$469.64	$657.61	$657.61	$635.22	$635.22	$650.91	$650.91	$628.72	$628.72	$630.82	$630.82	$609.32	$609.32	$609.30	$609.30	$588.54	$588.54	$521.28	$521.28	$503.52	$503.52
42	$561.34	$561.34	$477.94	$477.94	$669.23	$669.23	$646.44	$646.44	$662.41	$662.41	$639.83	$639.83	$641.96	$641.96	$620.09	$620.09	$620.06	$620.06	$598.94	$598.94	$530.49	$530.49	$512.42	$512.42
43	$574.89	$574.89	$489.48	$489.48	$685.39	$685.39	$662.05	$662.05	$678.41	$678.41	$655.28	$655.28	$657.47	$657.47	$635.06	$635.06	$635.04	$635.04	$613.40	$613.40	$543.30	$543.30	$524.79	$524.79
44	$591.84	$591.84	$503.91	$503.91	$705.60	$705.60	$681.57	$681.57	$698.40	$698.40	$674.60	$674.60	$676.85	$676.85	$653.78	$653.78	$653.75	$653.75	$631.49	$631.49	$559.32	$559.32	$540.26	$540.26
45	$611.75	$611.75	$520.87	$520.87	$729.34	$729.34	$704.50	$704.50	$721.90	$721.90	$697.29	$697.29	$699.62	$699.62	$675.78	$675.78	$675.75	$675.75	$652.73	$652.73	$578.13	$578.13	$558.44	$558.44
46	$635.48	$635.48	$541.07	$541.07	$757.62	$757.62	$731.82	$731.82	$749.90	$749.90	$724.34	$724.34	$726.75	$726.75	$701.99	$701.99	$701.96	$701.96	$678.05	$678.05	$600.56	$600.56	$580.10	$580.10
47	$662.16	$662.16	$563.79	$563.79	$789.44	$789.44	$762.56	$762.56	$781.39	$781.39	$754.76	$754.76	$757.27	$757.27	$731.47	$731.47	$731.44	$731.44	$706.52	$706.52	$625.78	$625.78	$604.46	$604.46
48	$692.67	$692.67	$589.76	$589.76	$825.81	$825.81	$797.68	$797.68	$817.39	$817.39	$789.53	$789.53	$792.16	$792.16	$765.16	$765.16	$765.13	$765.13	$739.07	$739.07	$654.60	$654.60	$632.30	$632.30
49	$722.75	$722.75	$615.37	$615.37	$861.67	$861.67	$832.32	$832.32	$852.88	$852.88	$823.81	$823.81	$826.56	$826.56	$798.39	$798.39	$798.36	$798.36	$771.16	$771.16	$683.03	$683.03	$659.76	$659.76
50	$756.64	$756.64	$644.23	$644.23	$902.07	$902.07	$871.35	$871.35	$892.87	$892.87	$862.44	$862.44	$865.32	$865.32	$835.83	$835.83	$835.79	$835.79	$807.33	$807.33	$715.06	$715.06	$690.70	$690.70
51	$790.11	$790.11	$672.72	$672.72	$941.97	$941.97	$909.90	$909.90	$932.37	$932.37	$900.59	$900.59	$903.59	$903.59	$872.80	$872.80	$872.76	$872.76	$843.04	$843.04	$746.69	$746.69	$721.25	$721.25
52	$826.96	$826.96	$704.11	$704.11	$985.92	$985.92	$952.34	$952.34	$975.86	$975.86	$942.60	$942.60	$945.74	$945.74	$913.52	$913.52	$913.48	$913.48	$882.36	$882.36	$781.52	$781.52	$754.90	$754.90
53	$864.25	$864.25	$735.85	$735.85	$1,030.36	$1,030.36	$995.28	$995.28	$1,019.86	$1,019.86	$985.10	$985.10	$988.38	$988.38	$954.70	$954.70	$954.66	$954.66	$922.14	$922.14	$816.75	$816.75	$788.93	$788.93
54	$904.49	$904.49	$770.12	$770.12	$1,078.35	$1,078.35	$1,041.62	$1,041.62	$1,067.35	$1,067.35	$1,030.97	$1,030.97	$1,034.41	$1,034.41	$999.16	$999.16	$999.12	$999.12	$965.08	$965.08	$854.79	$854.79	$825.67	$825.67
55	$944.74	$944.74	$804.38	$804.38	$1,126.33	$1,126.33	$1,087.97	$1,087.97	$1,114.84	$1,114.84	$1,076.84	$1,076.84	$1,080.44	$1,080.44	$1,043.62	$1,043.62	$1,043.57	$1,043.57	$1,008.03	$1,008.03	$892.83	$892.83	$862.41	$862.41
56	$988.38	$988.38	$841.54	$841.54	$1,178.35	$1,178.35	$1,138.22	$1,138.22	$1,166.34	$1,166.34	$1,126.58	$1,126.58	$1,130.34	$1,130.34	$1,091.82	$1,091.82	$1,091.77	$1,091.77	$1,054.59	$1,054.59	$934.06	$934.06	$902.24	$902.24
57	$1,032.44	$1,032.44	$879.05	$879.05	$1,230.88	$1,230.88	$1,188.96	$1,188.96	$1,218.33	$1,218.33	$1,176.80	$1,176.80	$1,180.73	$1,180.73	$1,140.49	$1,140.49	$1,140.44	$1,140.44	$1,101.60	$1,101.60	$975.70	$975.70	$942.46	$942.46
58	$1,079.46	$1,079.46	$919.09	$919.09	$1,286.94	$1,286.94	$1,243.12	$1,243.12	$1,273.82	$1,273.82	$1,230.40	$1,230.40	$1,234.51	$1,234.51	$1,192.44	$1,192.44	$1,192.39	$1,192.39	$1,151.77	$1,151.77	$1,020.14	$1,020.14	$985.39	$985.39
59	$1,102.76	$1,102.76	$938.93	$938.93	$1,314.72	$1,314.72	$1,269.95	$1,269.95	$1,301.32	$1,301.32	$1,256.96	$1,256.96	$1,261.15	$1,261.15	$1,218.18	$1,218.18	$1,218.13	$1,218.13	$1,176.63	$1,176.63	$1,042.16	$1,042.16	$1,006.66	$1,006.66
60	$1,149.79	$1,149.79	$978.97	$978.97	$1,370.79	$1,370.79	$1,324.11	$1,324.11	$1,356.81	$1,356.81	$1,310.56	$1,310.56	$1,314.93	$1,314.93	$1,270.12	$1,270.12	$1,270.07	$1,270.07	$1,226.81	$1,226.81	$1,086.60	$1,086.60	$1,049.59	$1,049.59
61	$1,190.46	$1,190.46	$1,013.60	$1,013.60	$1,419.27	$1,419.27	$1,370.94	$1,370.94	$1,404.80	$1,404.80	$1,356.92	$1,356.92	$1,361.45	$1,361.45	$1,315.05	$1,315.05	$1,315.00	$1,315.00	$1,270.20	$1,270.20	$1,125.04	$1,125.04	$1,086.71	$1,086.71
62	$1,217.15	$1,217.15	$1,036.32	$1,036.32	$1,451.09	$1,451.09	$1,401.68	$1,401.68	$1,436.30	$1,436.30	$1,387.34	$1,387.34	$1,391.97	$1,391.97	$1,344.54	$1,344.54	$1,344.48	$1,344.48	$1,298.68	$1,298.68	$1,150.26	$1,150.26	$1,111.08	$1,111.08
63	$1,250.61	$1,250.61	$1,064.82	$1,064.82	$1,491.00	$1,491.00	$1,440.22	$1,440.22	$1,475.79	$1,475.79	$1,425.49	$1,425.49	$1,430.24	$1,430.24	$1,381.51	$1,381.51	$1,381.45	$1,381.45	$1,334.39	$1,334.39	$1,181.89	$1,181.89	$1,141.63	$1,141.63
64+	$1,270.95	$1,270.95	$1,082.13	$1,082.13	$1,515.24	$1,515.24	$1,463.64	$1,463.64	$1,499.79	$1,499.79	$1,448.67	$1,448.67	$1,453.50	$1,453.50	$1,403.97	$1,403.97	$1,403.91	$1,403.91	$1,356.09	$1,356.09	$1,201.11	$1,201.11	$1,160.19	$1,160.19

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

HIOS Plan ID (On Exchange)=>	N/A		N/A		N/A		N/A		N/A		N/A	
HIOS Plan ID (Off Exchange)=>	79962PA0180003		79962PA0180003		79962PA0170006		79962PA0170006		79962PA0180004		79962PA0180004	
Plan Marketing Name =>	e Qualified Embedded		e Qualified Embedded		Choice Blue PPO 4250		Choice Blue PPO 4250		Qualified Embedded 6		Qualified Embedded 6	
Form # =>	RT-HBG-HDHP-T-SM-20		RT-HBG-HDHP-T-SM-20		RT-HBG-PPO-T-SM-20		RT-HBG-PPO-T-SM-20		RT-HBG-HDHP-T-SM-20		RT-HBG-HDHP-T-SM-20	
Rating Area =>	Area 7		Area 9		Area 7		Area 9		Area 7		Area 9	
Network =>	X		X		X		X		X		X	
Metal =>	Silver		Silver		Silver		Silver		Bronze		Bronze	
Deductible =>	3500		3500		4250		4250		6650		6650	
Coinsurance =>	0.9		0.9		1		1		1		1	
Copays =>	0		0		60		60		0		0	
OOP Maximum =>	7500		7500		9450		9450		7500		7500	
Pediatric Dental (Yes/No) =>	Yes		Yes		Yes		Yes		Yes		Yes	
Age Band	Non-Tobacc	Tobacco	Non-Tobacc	Tobacco	Non-Tobacc	Tobacco	Non-Tobacc	Tobacco	Non-Tobacc	Tobacco	Non-Tobacc	Tobacco
0 - 14	$316.01	$316.01	$305.24	$305.24	$314.53	$314.53	$303.81	$303.81	$299.18	$299.18	$288.99	$288.99
15	$344.10	$344.10	$332.38	$332.38	$342.49	$342.49	$330.82	$330.82	$325.77	$325.77	$314.67	$314.67
16	$354.84	$354.84	$342.75	$342.75	$353.18	$353.18	$341.14	$341.14	$335.94	$335.94	$324.50	$324.50
17	$365.58	$365.58	$353.12	$353.12	$363.87	$363.87	$351.47	$351.47	$346.11	$346.11	$334.32	$334.32
18	$377.14	$377.14	$364.30	$364.30	$375.38	$375.38	$362.59	$362.59	$357.06	$357.06	$344.89	$344.89
19	$388.71	$388.71	$375.47	$375.47	$386.89	$386.89	$373.71	$373.71	$368.01	$368.01	$355.47	$355.47
20	$400.69	$400.69	$387.04	$387.04	$398.82	$398.82	$385.23	$385.23	$379.35	$379.35	$366.43	$366.43
21	$413.08	$413.08	$399.01	$399.01	$411.15	$411.15	$397.14	$397.14	$391.08	$391.08	$377.76	$377.76
22	$413.08	$413.08	$399.01	$399.01	$411.15	$411.15	$397.14	$397.14	$391.08	$391.08	$377.76	$377.76
23	$413.08	$413.08	$399.01	$399.01	$411.15	$411.15	$397.14	$397.14	$391.08	$391.08	$377.76	$377.76
24	$413.08	$413.08	$399.01	$399.01	$411.15	$411.15	$397.14	$397.14	$391.08	$391.08	$377.76	$377.76
25	$414.73	$414.73	$400.61	$400.61	$412.79	$412.79	$398.73	$398.73	$392.64	$392.64	$379.27	$379.27
26	$422.99	$422.99	$408.59	$408.59	$421.02	$421.02	$406.67	$406.67	$400.47	$400.47	$386.83	$386.83
27	$432.91	$432.91	$418.16	$418.16	$430.89	$430.89	$416.20	$416.20	$409.85	$409.85	$395.89	$395.89
28	$449.02	$449.02	$433.72	$433.72	$446.92	$446.92	$431.69	$431.69	$425.10	$425.10	$410.63	$410.63
29	$462.24	$462.24	$446.49	$446.49	$460.08	$460.08	$444.40	$444.40	$437.62	$437.62	$422.71	$422.71
30	$468.85	$468.85	$452.88	$452.88	$466.66	$466.66	$450.75	$450.75	$443.88	$443.88	$428.76	$428.76
31	$478.76	$478.76	$462.45	$462.45	$476.52	$476.52	$460.29	$460.29	$453.26	$453.26	$437.82	$437.82
32	$488.67	$488.67	$472.03	$472.03	$486.39	$486.39	$469.82	$469.82	$462.65	$462.65	$446.89	$446.89
33	$494.87	$494.87	$478.01	$478.01	$492.56	$492.56	$475.77	$475.77	$468.51	$468.51	$452.56	$452.56
34	$501.48	$501.48	$484.40	$484.40	$499.14	$499.14	$482.13	$482.13	$474.77	$474.77	$458.60	$458.60
35	$504.78	$504.78	$487.59	$487.59	$502.43	$502.43	$485.31	$485.31	$477.90	$477.90	$461.62	$461.62
36	$508.09	$508.09	$490.78	$490.78	$505.71	$505.71	$488.48	$488.48	$481.03	$481.03	$464.64	$464.64
37	$511.39	$511.39	$493.97	$493.97	$509.00	$509.00	$491.66	$491.66	$484.16	$484.16	$467.67	$467.67
38	$514.70	$514.70	$497.17	$497.17	$512.29	$512.29	$494.84	$494.84	$487.29	$487.29	$470.69	$470.69
39	$521.31	$521.31	$503.55	$503.55	$518.87	$518.87	$501.19	$501.19	$493.54	$493.54	$476.73	$476.73
40	$527.92	$527.92	$509.93	$509.93	$525.45	$525.45	$507.54	$507.54	$499.80	$499.80	$482.78	$482.78
41	$537.83	$537.83	$519.51	$519.51	$535.32	$535.32	$517.08	$517.08	$509.19	$509.19	$491.84	$491.84
42	$547.33	$547.33	$528.69	$528.69	$544.77	$544.77	$526.21	$526.21	$518.18	$518.18	$500.53	$500.53
43	$560.55	$560.55	$541.46	$541.46	$557.93	$557.93	$538.92	$538.92	$530.70	$530.70	$512.62	$512.62
44	$577.07	$577.07	$557.42	$557.42	$574.38	$574.38	$554.80	$554.80	$546.34	$546.34	$527.73	$527.73
45	$596.49	$596.49	$576.17	$576.17	$593.70	$593.70	$573.47	$573.47	$564.72	$564.72	$545.49	$545.49
46	$619.62	$619.62	$598.52	$598.52	$616.73	$616.73	$595.71	$595.71	$586.62	$586.62	$566.64	$566.64
47	$645.64	$645.64	$623.65	$623.65	$642.63	$642.63	$620.73	$620.73	$611.26	$611.26	$590.44	$590.44
48	$675.39	$675.39	$652.38	$652.38	$672.23	$672.23	$649.32	$649.32	$639.42	$639.42	$617.64	$617.64
49	$704.71	$704.71	$680.71	$680.71	$701.42	$701.42	$677.52	$677.52	$667.18	$667.18	$644.46	$644.46
50	$737.76	$737.76	$712.63	$712.63	$734.31	$734.31	$709.29	$709.29	$698.47	$698.47	$674.68	$674.68
51	$770.39	$770.39	$744.15	$744.15	$766.79	$766.79	$740.67	$740.67	$729.36	$729.36	$704.52	$704.52
52	$806.33	$806.33	$778.87	$778.87	$802.56	$802.56	$775.22	$775.22	$763.39	$763.39	$737.39	$737.39
53	$842.68	$842.68	$813.98	$813.98	$838.75	$838.75	$810.17	$810.17	$797.80	$797.80	$770.63	$770.63
54	$881.93	$881.93	$851.89	$851.89	$877.81	$877.81	$847.89	$847.89	$834.96	$834.96	$806.52	$806.52
55	$921.17	$921.17	$889.79	$889.79	$916.86	$916.86	$885.62	$885.62	$872.11	$872.11	$842.40	$842.40
56	$963.72	$963.72	$930.89	$930.89	$959.21	$959.21	$926.53	$926.53	$912.39	$912.39	$881.31	$881.31
57	$1,006.68	$1,006.68	$972.39	$972.39	$1,001.97	$1,001.97	$967.83	$967.83	$953.06	$953.06	$920.60	$920.60
58	$1,052.53	$1,052.53	$1,016.68	$1,016.68	$1,047.61	$1,047.61	$1,011.91	$1,011.91	$996.47	$996.47	$962.53	$962.53
59	$1,075.25	$1,075.25	$1,038.62	$1,038.62	$1,070.22	$1,070.22	$1,033.76	$1,033.76	$1,017.98	$1,017.98	$983.31	$983.31
60	$1,121.10	$1,121.10	$1,082.91	$1,082.91	$1,115.86	$1,115.86	$1,077.84	$1,077.84	$1,061.39	$1,061.39	$1,025.24	$1,025.24
61	$1,160.75	$1,160.75	$1,121.22	$1,121.22	$1,155.33	$1,155.33	$1,115.96	$1,115.96	$1,098.93	$1,098.93	$1,061.51	$1,061.51
62	$1,186.78	$1,186.78	$1,146.36	$1,146.36	$1,181.23	$1,181.23	$1,140.98	$1,140.98	$1,123.57	$1,123.57	$1,085.30	$1,085.30
63	$1,219.41	$1,219.41	$1,177.88	$1,177.88	$1,213.71	$1,213.71	$1,172.36	$1,172.36	$1,154.47	$1,154.47	$1,115.15	$1,115.15
64+	$1,239.24	$1,239.24	$1,197.03	$1,197.03	$1,233.45	$1,233.45	$1,191.42	$1,191.42	$1,173.24	$1,173.24	$1,133.28	$1,133.28

Highmark Benefits Group (HBG)
Small Group
Plan Design Summary

HIOS Plan ID	Plan Marketing Name	Product	Metal	On/Off Exchange	Network	Rating Area	Counties Covered
79962PA0250002	PPO Blue $0 100/80 Platinum	PPO	Platinum	Off	F	6,7,9	Lehigh, Northampton, Schuylkill, Centre, Columbia, Mifflin, Montour, Northumberland, Snyder, Union, Berks, Lancaster, Adams, York, Cumberland, Dauphin, Lebanon, Perry, Franklin, Fulton, Juniata
79962PA0250014	PPO Blue $250 100/80 Platinum	PPO	Platinum	Off	F	6,7,9	Lehigh, Northampton, Schuylkill, Centre, Columbia, Mifflin, Montour, Northumberland, Snyder, Union, Berks, Lancaster, Adams, York, Cumberland, Dauphin, Lebanon, Perry, Franklin, Fulton, Juniata
79962PA0250001	PPO Blue $0 100/80 Gold	PPO	Gold	Off	F	6,7,9	Lehigh, Northampton, Schuylkill, Centre, Columbia, Mifflin, Montour, Northumberland, Snyder, Union, Berks, Lancaster, Adams, York, Cumberland, Dauphin, Lebanon, Perry, Franklin, Fulton, Juniata
79962PA0250013	PPO Blue $250 100/80 Gold	PPO	Gold	Off	F	6,7,9	Lehigh, Northampton, Schuylkill, Centre, Columbia, Mifflin, Montour, Northumberland, Snyder, Union, Berks, Lancaster, Adams, York, Cumberland, Dauphin, Lebanon, Perry, Franklin, Fulton, Juniata
79962PA0250021	PPO Blue $500 100/80 Gold	PPO	Gold	Off	F	6,7,9	Lehigh, Northampton, Schuylkill, Centre, Columbia, Mifflin, Montour, Northumberland, Snyder, Union, Berks, Lancaster, Adams, York, Cumberland, Dauphin, Lebanon, Perry, Franklin, Fulton, Juniata
79962PA0250023	PPO Blue $750 100/80 Gold	PPO	Gold	Off	F	6,7,9	Lehigh, Northampton, Schuylkill, Centre, Columbia, Mifflin, Montour, Northumberland, Snyder, Union, Berks, Lancaster, Adams, York, Cumberland, Dauphin, Lebanon, Perry, Franklin, Fulton, Juniata
79962PA0250003	PPO Blue $1000 100/80 Gold	PPO	Gold	Off	F	6,7,9	Lehigh, Northampton, Schuylkill, Centre, Columbia, Mifflin, Montour, Northumberland, Snyder, Union, Berks, Lancaster, Adams, York, Cumberland, Dauphin, Lebanon, Perry, Franklin, Fulton, Juniata
79962PA0250005	PPO Blue $1250 100/80 Gold	PPO	Gold	Off	F	6,7,9	Lehigh, Northampton, Schuylkill, Centre, Columbia, Mifflin, Montour, Northumberland, Snyder, Union, Berks, Lancaster, Adams, York, Cumberland, Dauphin, Lebanon, Perry, Franklin, Fulton, Juniata
79962PA0250006	PPO Blue $1400 100/80 Gold	PPO	Gold	Off	F	6,7,9	Lehigh, Northampton, Schuylkill, Centre, Columbia, Mifflin, Montour, Northumberland, Snyder, Union, Berks, Lancaster, Adams, York, Cumberland, Dauphin, Lebanon, Perry, Franklin, Fulton, Juniata
79962PA0250007	PPO Blue $1500 100/80 Gold	PPO	Gold	Off	F	6,7,9	Lehigh, Northampton, Schuylkill, Centre, Columbia, Mifflin, Montour, Northumberland, Snyder, Union, Berks, Lancaster, Adams, York, Cumberland, Dauphin, Lebanon, Perry, Franklin, Fulton, Juniata
79962PA0250008	PPO Blue $1550 100/80 Gold	PPO	Gold	Off	F	6,7,9	Lehigh, Northampton, Schuylkill, Centre, Columbia, Mifflin, Montour, Northumberland, Snyder, Union, Berks, Lancaster, Adams, York, Cumberland, Dauphin, Lebanon, Perry, Franklin, Fulton, Juniata
79962PA0250010	PPO Blue $2000 100/80 Gold	PPO	Gold	Off	F	6,7,9	Lehigh, Northampton, Schuylkill, Centre, Columbia, Mifflin, Montour, Northumberland, Snyder, Union, Berks, Lancaster, Adams, York, Cumberland, Dauphin, Lebanon, Perry, Franklin, Fulton, Juniata
79962PA0250015	PPO Blue $2500 100/80 Gold	PPO	Gold	Off	F	6,7,9	Lehigh, Northampton, Schuylkill, Centre, Columbia, Mifflin, Montour, Northumberland, Snyder, Union, Berks, Lancaster, Adams, York, Cumberland, Dauphin, Lebanon, Perry, Franklin, Fulton, Juniata
79962PA0250016	PPO Blue $2500 100/80 Gold 1x	PPO	Gold	Off	F	6,7,9	Lehigh, Northampton, Schuylkill, Centre, Columbia, Mifflin, Montour, Northumberland, Snyder, Union, Berks, Lancaster, Adams, York, Cumberland, Dauphin, Lebanon, Perry, Franklin, Fulton, Juniata
79962PA0250018	PPO Blue $3000 100/80 Gold	PPO	Gold	Off	F	6,7,9	Lehigh, Northampton, Schuylkill, Centre, Columbia, Mifflin, Montour, Northumberland, Snyder, Union, Berks, Lancaster, Adams, York, Cumberland, Dauphin, Lebanon, Perry, Franklin, Fulton, Juniata
79962PA0250019	PPO Blue $3500 100/80 Gold	PPO	Gold	Off	F	6,7,9	Lehigh, Northampton, Schuylkill, Centre, Columbia, Mifflin, Montour, Northumberland, Snyder, Union, Berks, Lancaster, Adams, York, Cumberland, Dauphin, Lebanon, Perry, Franklin, Fulton, Juniata
79962PA0250024	PPO Blue $0 100/80 Silver	PPO	Silver	Off	F	6,7,9	Lehigh, Northampton, Schuylkill, Centre, Columbia, Mifflin, Montour, Northumberland, Snyder, Union, Berks, Lancaster, Adams, York, Cumberland, Dauphin, Lebanon, Perry, Franklin, Fulton, Juniata
79962PA0250020	PPO Blue $4000 100/80 Silver	PPO	Silver	Off	F	6,7,9	Lehigh, Northampton, Schuylkill, Centre, Columbia, Mifflin, Montour, Northumberland, Snyder, Union, Berks, Lancaster, Adams, York, Cumberland, Dauphin, Lebanon, Perry, Franklin, Fulton, Juniata
79962PA0250022	PPO Blue $5000 100/80 Silver	PPO	Silver	Off	F	6,7,9	Lehigh, Northampton, Schuylkill, Centre, Columbia, Mifflin, Montour, Northumberland, Snyder, Union, Berks, Lancaster, Adams, York, Cumberland, Dauphin, Lebanon, Perry, Franklin, Fulton, Juniata
79962PA0250004	PPO Blue $1000 80/60 Gold	PPO	Gold	Off	F	6,7,9	Lehigh, Northampton, Schuylkill, Centre, Columbia, Mifflin, Montour, Northumberland, Snyder, Union, Berks, Lancaster, Adams, York, Cumberland, Dauphin, Lebanon, Perry, Franklin, Fulton, Juniata
79962PA0250009	PPO Blue $1750 90/70 Gold	PPO	Gold	Off	F	6,7,9	Lehigh, Northampton, Schuylkill, Centre, Columbia, Mifflin, Montour, Northumberland, Snyder, Union, Berks, Lancaster, Adams, York, Cumberland, Dauphin, Lebanon, Perry, Franklin, Fulton, Juniata
79962PA0250011	PPO Blue $2000 90/70 Gold	PPO	Gold	Off	F	6,7,9	Lehigh, Northampton, Schuylkill, Centre, Columbia, Mifflin, Montour, Northumberland, Snyder, Union, Berks, Lancaster, Adams, York, Cumberland, Dauphin, Lebanon, Perry, Franklin, Fulton, Juniata
79962PA0250012	PPO Blue $2000 70/50 Silver	PPO	Silver	Off	F	6,7,9	Lehigh, Northampton, Schuylkill, Centre, Columbia, Mifflin, Montour, Northumberland, Snyder, Union, Berks, Lancaster, Adams, York, Cumberland, Dauphin, Lebanon, Perry, Franklin, Fulton, Juniata
79962PA0250017	PPO Blue $2600 70/50 Silver	PPO	Silver	Off	F	6,7,9	Lehigh, Northampton, Schuylkill, Centre, Columbia, Mifflin, Montour, Northumberland, Snyder, Union, Berks, Lancaster, Adams, York, Cumberland, Dauphin, Lebanon, Perry, Franklin, Fulton, Juniata
79962PA0260001	PPO Blue Qualified $1500 100/80 Gold	PPO	Gold	Off	F	6,7,9	Lehigh, Northampton, Schuylkill, Centre, Columbia, Mifflin, Montour, Northumberland, Snyder, Union, Berks, Lancaster, Adams, York, Cumberland, Dauphin, Lebanon, Perry, Franklin, Fulton, Juniata
79962PA0260002	PPO Blue Qualified Embedded $3000 100/80 Silver	PPO	Silver	Off	F	6,7,9	Lehigh, Northampton, Schuylkill, Centre, Columbia, Mifflin, Montour, Northumberland, Snyder, Union, Berks, Lancaster, Adams, York, Cumberland, Dauphin, Lebanon, Perry, Franklin, Fulton, Juniata
79962PA0260003	PPO Blue Qualified Embedded $3550 100/60 Silver	PPO	Silver	Off	F	6,7,9	Lehigh, Northampton, Schuylkill, Centre, Columbia, Mifflin, Montour, Northumberland, Snyder, Union, Berks, Lancaster, Adams, York, Cumberland, Dauphin, Lebanon, Perry, Franklin, Fulton, Juniata
79962PA0260004	PPO Blue Qualified Embedded $4250 100/100 Silve	PPO	Silver	Off	F	6,7,9	Lehigh, Northampton, Schuylkill, Centre, Columbia, Mifflin, Montour, Northumberland, Snyder, Union, Berks, Lancaster, Adams, York, Cumberland, Dauphin, Lebanon, Perry, Franklin, Fulton, Juniata
79962PA0260007	PPO Blue Qualified Embedded $4750 60/50 Silver	PPO	Silver	Off	F	6,7,9	Lehigh, Northampton, Schuylkill, Centre, Columbia, Mifflin, Montour, Northumberland, Snyder, Union, Berks, Lancaster, Adams, York, Cumberland, Dauphin, Lebanon, Perry, Franklin, Fulton, Juniata
79962PA0260005	PPO Blue Qualified Embedded $5500 80/60 Silver	PPO	Silver	Off	F	6,7,9	Lehigh, Northampton, Schuylkill, Centre, Columbia, Mifflin, Montour, Northumberland, Snyder, Union, Berks, Lancaster, Adams, York, Cumberland, Dauphin, Lebanon, Perry, Franklin, Fulton, Juniata
79962PA0260008	PPO Blue Qualified Embedded $6100 100/80 Silver	PPO	Silver	Off	F	6,7,9	Lehigh, Northampton, Schuylkill, Centre, Columbia, Mifflin, Montour, Northumberland, Snyder, Union, Berks, Lancaster, Adams, York, Cumberland, Dauphin, Lebanon, Perry, Franklin, Fulton, Juniata
79962PA0260006	PPO Blue Qualified Embedded $7050 100/100 Bro	PPO	Bronze	Off	F	6,7,9	Lehigh, Northampton, Schuylkill, Centre, Columbia, Mifflin, Montour, Northumberland, Snyder, Union, Berks, Lancaster, Adams, York, Cumberland, Dauphin, Lebanon, Perry, Franklin, Fulton, Juniata
79962PA0140003	Lehigh Valley Flex Blue PPO 500 Gold	PPO	Gold	Off	N	6	Lehigh, Northampton, Schuylkill
79962PA0140004	Lehigh Valley Flex Blue PPO 1250 Gold	PPO	Gold	Off	N	6	Lehigh, Northampton, Schuylkill
79962PA0160002	Lehigh Valley Flex Blue PPO Qualified Embedded 3	PPO	Silver	Off	N	6	Lehigh, Northampton, Schuylkill
79962PA0170001	Choice Blue PPO 0	PPO	Gold	Off	X	7,9	Berks, Cumberland, Dauphin, Lebanon

Company Name Highmark Benefits Group (HBG)
Market Small Group
RATES FOR AGE 21, NON-TOBACCO USER, BY RATING AREA AND COUNTY

02-01-2023 Number of Covered Lives by Rating County

HIOS Plan ID	Plan Marketing Name	Product	Metal	On/Off Exchange
79962PA0250002	PPO Blue $0 100/80 Platinum	PPO	Platinum	Off
79962PA0250014	PPO Blue $250 100/80 Platinum	PPO	Platinum	Off
79962PA0250001	PPO Blue $0 100/80 Gold	PPO	Gold	Off
79962PA0250013	PPO Blue $250 100/80 Gold	PPO	Gold	Off
79962PA0250021	PPO Blue $500 100/80 Gold	PPO	Gold	Off
79962PA0250023	PPO Blue $750 100/80 Gold	PPO	Gold	Off
79962PA0250003	PPO Blue $1000 100/80 Gold	PPO	Gold	Off
79962PA0250005	PPO Blue $1250 100/80 Gold	PPO	Gold	Off
79962PA0250006	PPO Blue $1400 100/80 Gold	PPO	Gold	Off
79962PA0250007	PPO Blue $1500 100/80 Gold	PPO	Gold	Off
79962PA0250008	PPO Blue $1550 100/80 Gold	PPO	Gold	Off
79962PA0250010	PPO Blue $2000 100/80 Gold	PPO	Gold	Off
79962PA0250015	PPO Blue $2500 100/80 Gold	PPO	Gold	Off
79962PA0250016	PPO Blue $2500 100/80 Gold 1x	PPO	Gold	Off
79962PA0250018	PPO Blue $3000 100/80 Gold	PPO	Gold	Off
79962PA0250019	PPO Blue $3500 100/80 Gold	PPO	Gold	Off
79962PA0250024	PPO Blue $0 100/80 Silver	PPO	Silver	Off
79962PA0250020	PPO Blue $4000 100/80 Silver	PPO	Silver	Off
79962PA0250022	PPO Blue $5000 100/80 Silver	PPO	Silver	Off
79962PA0250004	PPO Blue $1000 80/60 Gold	PPO	Gold	Off
79962PA0250009	PPO Blue $1750 90/70 Gold	PPO	Gold	Off
79962PA0250011	PPO Blue $2000 90/70 Gold	PPO	Gold	Off
79962PA0250012	PPO Blue $2000 70/50 Silver	PPO	Silver	Off
79962PA0250017	PPO Blue $2600 70/50 Silver	PPO	Silver	Off
79962PA0260001	PPO Blue Qualified $1500 100/80 Gold	PPO	Gold	Off
79962PA0260002	PO Blue Qualified Embedded $3000 100/80 Silver	PPO	Silver	Off
79962PA0260003	PO Blue Qualified Embedded $3550 100/60 Silver	PPO	Silver	Off
79962PA0260004	O Blue Qualified Embedded $4250 100/100 Silver	PPO	Silver	Off
79962PA0260007	PO Blue Qualified Embedded $4750 60/50 Silver	PPO	Silver	Off
79962PA0260005	PO Blue Qualified Embedded $5500 80/60 Silver	PPO	Silver	Off
79962PA0260008	PO Blue Qualified Embedded $6100 100/80 Silver	PPO	Silver	Off
79962PA0260006	Blue Qualified Embedded $7050 100/100 Bronze	PPO	Bronze	Off
79962PA0140003	Lehigh Valley Flex Blue PPO 500 Gold	PPO	Gold	Off
79962PA0140004	Lehigh Valley Flex Blue PPO 1250 Gold	PPO	Gold	Off
79962PA0160002	Valley Flex Blue PPO Qualified Embedded 3300 Sil	PPO	Silver	Off
79962PA0170001	Choice Blue PPO 0	PPO	Gold	Off
79962PA0170002	Choice Blue PPO 500	PPO	Gold	Off
79962PA0170003	Choice Blue PPO 1250	PPO	Gold	Off
79962PA0170004	Choice Blue PPO 2500	PPO	Gold	Off
79962PA0170005	Choice Blue PPO 2800	PPO	Silver	Off
79962PA0180003	Choice Blue Qualified Embedded 3500 Silver	PPO	Silver	Off
79962PA0170006	Choice Blue PPO 4250	PPO	Silver	Off
79962PA0180004	Choice Blue Qualified Embedded 6650 Bronze	PPO	Bronze	Off

RATING AREA 1

Crawford	Clarion	Erie	Forest	Mckean	Mercer	Venango	Warren
0	0	0	0	0	0	0	0

RATING AREA 2

Elk	Cameron	Potter
0	0	0

RATING AREA 3

Bradford	Carbon	Clinton	Lackawanna	Luzerne	Lycoming	Monroe	Pike	Sullivan	Susquehanna	Tioga	Wayne	Wyoming
0	0	0	0	0	0	0	0	0	0	0	0	0

RATING AREA 4

Allegheny	Armstrong	Beaver	Butler	Fayette	Greene	Indiana	Lawrence	Washington	Westmoreland
0	0	0	0	0	0	0	0	0	0

RATING AREA 5

Bedford	Blair	Clearfield	Cambria	Huntingdon	Jefferson	Somerset
0	0	0	0	0	0	0

RATING AREA 6

HIOS Plan ID	Centre	Columbia	Lehigh	Mifflin	Montour	Northampton	Northumberland	Schuylkill	Snyder	Union
	818	114	1,519	160	7	1,202	251	428	103	110
79962PA0250002	$535.08	$535.08	#####	#####	$535.08	$535.08	$535.08	$535.08	######	#####
79962PA0250014	$522.40	$522.40	#####	#####	$522.40	$522.40	$522.40	$522.40	######	#####
79962PA0250001	$493.44	$493.44	#####	#####	$493.44	$493.44	$493.44	$493.44	######	#####
79962PA0250013	$483.84	$483.84	#####	#####	$483.84	$483.84	$483.84	$483.84	######	#####
79962PA0250021	$477.15	$477.15	#####	#####	$477.15	$477.15	$477.15	$477.15	######	#####
79962PA0250023	$469.82	$469.82	#####	#####	$469.82	$469.82	$469.82	$469.82	######	#####
79962PA0250003	$463.90	$463.90	#####	#####	$463.90	$463.90	$463.90	$463.90	######	#####
79962PA0250005	$461.06	$461.06	#####	#####	$461.06	$461.06	$461.06	$461.06	######	#####
79962PA0250006	$447.79	$447.79	#####	#####	$447.79	$447.79	$447.79	$447.79	######	#####
79962PA0250007	$457.45	$457.45	#####	#####	$457.45	$457.45	$457.45	$457.45	######	#####
79962PA0250008	$446.23	$446.23	#####	#####	$446.23	$446.23	$446.23	$446.23	######	#####
79962PA0250010	$446.63	$446.63	#####	#####	$446.63	$446.63	$446.63	$446.63	######	#####
79962PA0250015	$434.93	$434.93	#####	#####	$434.93	$434.93	$434.93	$434.93	######	#####
79962PA0250016	$444.43	$444.43	#####	#####	$444.43	$444.43	$444.43	$444.43	######	#####
79962PA0250018	$437.29	$437.29	#####	#####	$437.29	$437.29	$437.29	$437.29	######	#####
79962PA0250019	$420.61	$420.61	#####	#####	$420.61	$420.61	$420.61	$420.61	######	#####
79962PA0250024	$475.85	$475.85	#####	#####	$475.85	$475.85	$475.85	$475.85	######	#####
79962PA0250020	$391.19	$391.19	#####	#####	$391.19	$391.19	$391.19	$391.19	######	#####
79962PA0250022	$375.47	$375.47	#####	#####	$375.47	$375.47	$375.47	$375.47	######	#####
79962PA0250004	$421.80	$421.80	#####	#####	$421.80	$421.80	$421.80	$421.80	######	#####
79962PA0250009	$427.35	$427.35	#####	#####	$427.35	$427.35	$427.35	$427.35	######	#####
79962PA0250011	$425.31	$425.31	#####	#####	$425.31	$425.31	$425.31	$425.31	######	#####
79962PA0250012	$373.38	$373.38	#####	#####	$373.38	$373.38	$373.38	$373.38	######	#####
79962PA0250017	$368.42	$368.42	#####	#####	$368.42	$368.42	$368.42	$368.42	######	#####
79962PA0260001	$450.20	$450.20	#####	#####	$450.20	$450.20	$450.20	$450.20	######	#####
79962PA0260002	$400.94	$400.94	#####	#####	$400.94	$400.94	$400.94	$400.94	######	#####
79962PA0260003	$393.43	$393.43	#####	#####	$393.43	$393.43	$393.43	$393.43	######	#####
79962PA0260004	$401.18	$401.18	#####	#####	$401.18	$401.18	$401.18	$401.18	######	#####
79962PA0260007	$368.97	$368.97	#####	#####	$368.97	$368.97	$368.97	$368.97	######	#####
79962PA0260005	$369.01	$369.01	#####	#####	$369.01	$369.01	$369.01	$369.01	######	#####
79962PA0260008	$369.39	$369.39	#####	#####	$369.39	$369.39	$369.39	$369.39	######	#####
79962PA0260006	$354.80	$354.80	#####	#####	$354.80	$354.80	$354.80	$354.80	######	#####
79962PA0140003			#####			$411.59		$411.59		
79962PA0140004			#####			$400.22		$400.22		
79962PA0160002			#####			$340.76		$340.76		

RATING AREA 7

HIOS Plan ID	Adams	Berks	Lancaster	York
	646	2,930	3,594	3,461
79962PA0250002	$588.64	$588.64	$588.64	$588.64
79962PA0250014	$574.69	$574.69	$574.69	$574.69
79962PA0250001	$542.83	$542.83	$542.83	$542.83
79962PA0250013	$532.26	$532.26	$532.26	$532.26
79962PA0250021	$524.91	$524.91	$524.91	$524.91
79962PA0250023	$516.84	$516.84	$516.84	$516.84
79962PA0250003	$510.33	$510.33	$510.33	$510.33
79962PA0250005	$507.20	$507.20	$507.20	$507.20
79962PA0250006	$492.61	$492.61	$492.61	$492.61
79962PA0250007	$503.24	$503.24	$503.24	$503.24
79962PA0250008	$490.90	$490.90	$490.90	$490.90
79962PA0250010	$491.33	$491.33	$491.33	$491.33
79962PA0250015	$478.46	$478.46	$478.46	$478.46
79962PA0250016	$488.92	$488.92	$488.92	$488.92
79962PA0250018	$481.06	$481.06	$481.06	$481.06
79962PA0250019	$462.71	$462.71	$462.71	$462.71
79962PA0250024	$523.48	$523.48	$523.48	$523.48
79962PA0250020	$430.35	$430.35	$430.35	$430.35
79962PA0250022	$413.05	$413.05	$413.05	$413.05
79962PA0250004	$464.02	$464.02	$464.02	$464.02
79962PA0250009	$470.12	$470.12	$470.12	$470.12
79962PA0250011	$467.87	$467.87	$467.87	$467.87
79962PA0250012	$410.76	$410.76	$410.76	$410.76
79962PA0250017	$405.30	$405.30	$405.30	$405.30
79962PA0260001	$495.26	$495.26	$495.26	$495.26
79962PA0260002	$441.07	$441.07	$441.07	$441.07
79962PA0260003	$432.81	$432.81	$432.81	$432.81
79962PA0260004	$441.34	$441.34	$441.34	$441.34
79962PA0260007	$405.90	$405.90	$405.90	$405.90
79962PA0260005	$405.94	$405.94	$405.94	$405.94
79962PA0260008	$406.36	$406.36	$406.36	$406.36
79962PA0260006	$390.31	$390.31	$390.31	$390.31
79962PA0170001		$477.15		
79962PA0170002		$472.28		
79962PA0170003		$457.71		
79962PA0170004		$442.10		
79962PA0170005		$378.23		
79962PA0180003		$390.24		
79962PA0170006		$388.42		
79962PA0180004		$369.46		

RATING AREA 8

Bucks	Chester	Delaware	Montgomery	Philadelphia
0	0	0	0	0

RATING AREA 9

HIOS Plan ID	Cumberland	Dauphin	Franklin	Fulton	Juniata	Lebanon	Perry
	1,991	2,860	693	68	78	668	115
79962PA0250002	$568.58	$568.58	$568.58	$568.58	$568.58	$568.58	$568.58
79962PA0250014	$555.11	$555.11	$555.11	$555.11	$555.11	$555.11	$555.11
79962PA0250001	$524.34	$524.34	$524.34	$524.34	$524.34	$524.34	$524.34
79962PA0250013	$514.13	$514.13	$514.13	$514.13	$514.13	$514.13	$514.13
79962PA0250021	$507.03	$507.03	$507.03	$507.03	$507.03	$507.03	$507.03
79962PA0250023	$499.24	$499.24	$499.24	$499.24	$499.24	$499.24	$499.24
79962PA0250003	$492.95	$492.95	$492.95	$492.95	$492.95	$492.95	$492.95
79962PA0250005	$489.92	$489.92	$489.92	$489.92	$489.92	$489.92	$489.92
79962PA0250006	$475.83	$475.83	$475.83	$475.83	$475.83	$475.83	$475.83
79962PA0250007	$486.09	$486.09	$486.09	$486.09	$486.09	$486.09	$486.09
79962PA0250008	$474.17	$474.17	$474.17	$474.17	$474.17	$474.17	$474.17
79962PA0250010	$474.59	$474.59	$474.59	$474.59	$474.59	$474.59	$474.59
79962PA0250015	$462.16	$462.16	$462.16	$462.16	$462.16	$462.16	$462.16
79962PA0250016	$472.26	$472.26	$472.26	$472.26	$472.26	$472.26	$472.26
79962PA0250018	$464.67	$464.67	$464.67	$464.67	$464.67	$464.67	$464.67
79962PA0250019	$446.94	$446.94	$446.94	$446.94	$446.94	$446.94	$446.94
79962PA0250024	$505.65	$505.65	$505.65	$505.65	$505.65	$505.65	$505.65
79962PA0250020	$415.69	$415.69	$415.69	$415.69	$415.69	$415.69	$415.69
79962PA0250022	$398.98	$398.98	$398.98	$398.98	$398.98	$398.98	$398.98
79962PA0250004	$448.21	$448.21	$448.21	$448.21	$448.21	$448.21	$448.21
79962PA0250009	$454.11	$454.11	$454.11	$454.11	$454.11	$454.11	$454.11
79962PA0250011	$451.93	$451.93	$451.93	$451.93	$451.93	$451.93	$451.93
79962PA0250012	$396.76	$396.76	$396.76	$396.76	$396.76	$396.76	$396.76
79962PA0250017	$391.49	$391.49	$391.49	$391.49	$391.49	$391.49	$391.49
79962PA0260001	$478.39	$478.39	$478.39	$478.39	$478.39	$478.39	$478.39
79962PA0260002	$426.05	$426.05	$426.05	$426.05	$426.05	$426.05	$426.05
79962PA0260003	$418.06	$418.06	$418.06	$418.06	$418.06	$418.06	$418.06
79962PA0260004	$426.30	$426.30	$426.30	$426.30	$426.30	$426.30	$426.30
79962PA0260007	$392.07	$392.07	$392.07	$392.07	$392.07	$392.07	$392.07
79962PA0260005	$392.11	$392.11	$392.11	$392.11	$392.11	$392.11	$392.11
79962PA0260008	$392.52	$392.52	$392.52	$392.52	$392.52	$392.52	$392.52
79962PA0260006	$377.01	$377.01	$377.01	$377.01	$377.01	$377.01	$377.01
79962PA0170001	$460.90	$460.90				$460.90	
79962PA0170002	$456.19	$456.19				$456.19	
79962PA0170003	$442.11	$442.11				$442.11	
79962PA0170004	$427.03	$427.03				$427.03	
79962PA0170005	$365.34	$365.34				$365.34	
79962PA0180003	$376.95	$376.95				$376.95	
79962PA0170006	$375.18	$375.18				$375.18	
79962PA0180004	$356.87	$356.87				$356.87	

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Market **Small Group**
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79962PA0250014	PPO Blue $250 100/80 Platinum	PPO	Platinum	Off
79962PA0250001	PPO Blue $0 100/80 Gold	PPO	Gold	Off
79962PA0250013	PPO Blue $250 100/80 Gold	PPO	Gold	Off
79962PA0250021	PPO Blue $500 100/80 Gold	PPO	Gold	Off
79962PA0250023	PPO Blue $750 100/80 Gold	PPO	Gold	Off
79962PA0250003	PPO Blue $1000 100/80 Gold	PPO	Gold	Off
79962PA0250005	PPO Blue $1250 100/80 Gold	PPO	Gold	Off
79962PA0250006	PPO Blue $1400 100/80 Gold	PPO	Gold	Off
79962PA0250007	PPO Blue $1500 100/80 Gold	PPO	Gold	Off
79962PA0250008	PPO Blue $1550 100/80 Gold	PPO	Gold	Off
79962PA0250010	PPO Blue $2000 100/80 Gold	PPO	Gold	Off
79962PA0250015	PPO Blue $2500 100/80 Gold	PPO	Gold	Off
79962PA0250016	PPO Blue $2500 100/80 Gold 1x	PPO	Gold	Off
79962PA0250018	PPO Blue $3000 100/80 Gold	PPO	Gold	Off
79962PA0250019	PPO Blue $3500 100/80 Gold	PPO	Gold	Off
79962PA0250024	PPO Blue $0 100/80 Silver	PPO	Silver	Off
79962PA0250020	PPO Blue $4000 100/80 Silver	PPO	Silver	Off
79962PA0250022	PPO Blue $5000 100/80 Silver	PPO	Silver	Off
79962PA0250004	PPO Blue $1000 80/60 Gold	PPO	Gold	Off
79962PA0250009	PPO Blue $1750 90/70 Gold	PPO	Gold	Off
79962PA0250011	PPO Blue $2000 90/70 Gold	PPO	Gold	Off
79962PA0250012	PPO Blue $2000 70/50 Silver	PPO	Silver	Off
79962PA0250017	PPO Blue $2600 70/50 Silver	PPO	Silver	Off
79962PA0260001	PPO Blue Qualified $1500 100/80 Gold	PPO	Gold	Off
79962PA0260002	PO Blue Qualified Embedded $3000 100/80 Silver	PPO	Silver	Off
79962PA0260003	PO Blue Qualified Embedded $3550 100/60 Silver	PPO	Silver	Off
79962PA0260004	O Blue Qualified Embedded $4250 100/100 Silver	PPO	Silver	Off
79962PA0260007	PO Blue Qualified Embedded $4750 60/50 Silver	PPO	Silver	Off
79962PA0260005	PO Blue Qualified Embedded $5500 80/60 Silver	PPO	Silver	Off
79962PA0260008	PO Blue Qualified Embedded $6100 100/80 Silver	PPO	Silver	Off
79962PA0260006	Blue Qualified Embedded $7050 100/100 Bronze	PPO	Bronze	Off
79962PA0140003	Lehigh Valley Flex Blue PPO 500 Gold	PPO	Gold	Off
79962PA0140004	Lehigh Valley Flex Blue PPO 1250 Gold	PPO	Gold	Off
79962PA0160002	Valley Flex Blue PPO Qualified Embedded 3300 Silver	PPO	Silver	Off
79962PA0170001	Choice Blue PPO 0	PPO	Gold	Off
79962PA0170002	Choice Blue PPO 500	PPO	Gold	Off
79962PA0170003	Choice Blue PPO 1250	PPO	Gold	Off
79962PA0170004	Choice Blue PPO 2500	PPO	Gold	Off
79962PA0170005	Choice Blue PPO 2800	PPO	Silver	Off
79962PA0180003	Choice Blue Qualified Embedded 3500 Silver	PPO	Silver	Off
79962PA0170006	Choice Blue PPO 4250	PPO	Silver	Off
79962PA0180004	Choice Blue Qualified Embedded 6650 Bronze	PPO	Bronze	Off

RATING AREA 1							
0	0	0	0	0	0	0	0
Crawford	Clarion	Erie	Forest	Mckean	Mercer	Venango	Warren

RATING AREA 2		
0	0	0
Elk	Cameron	Potter

RATING AREA 3												
0	0	0	0	0	0	0	0	0	0	0	0	0
Bradford	Carbon	Clinton	Lackawanna	Luzerne	Lycoming	Monroe	Pike	Sullivan	Susquehanna	Tioga	Wayne	Wyoming

RATING AREA 4									
0	0	0	0	0	0	0	0	0	0
Allegheny	Armstrong	Beaver	Butler	Fayette	Greene	Indiana	Lawrence	Washington	Westmoreland

RATING AREA 5						
0	0	0	0	0	0	0
Bedford	Blair	Clearfield	Cambria	Huntingdon	Jefferson	Somerset

RATING AREA 8				
0	0	0	0	0
Bucks	Chester	Delaware	Montgomery	Philadelphia

RATING AREA 6

HIOS Plan ID	Centre (818)	Columbia (114)	Lehigh (1,519)	Mifflin (160)	Montour (7)	Northampton (1,202)	Northumberland (251)	Schuylkill (428)	Snyder (103)	Union (110)
79962PA0250002	$546.27	$546.27	#####	#####	$546.27	$546.27	$546.27	$546.27	######	#####
79962PA0250014	$533.32	$533.32	#####	#####	$533.32	$533.32	$533.32	$533.32	######	#####
79962PA0250001	$503.76	$503.76	#####	#####	$503.76	$503.76	$503.76	$503.76	######	#####
79962PA0250013	$493.95	$493.95	#####	#####	$493.95	$493.95	$493.95	$493.95	######	#####
79962PA0250021	$487.13	$487.13	#####	#####	$487.13	$487.13	$487.13	$487.13	######	#####
79962PA0250023	$479.64	$479.64	#####	#####	$479.64	$479.64	$479.64	$479.64	######	#####
79962PA0250003	$473.60	$473.60	#####	#####	$473.60	$473.60	$473.60	$473.60	######	#####
79962PA0250005	$470.69	$470.69	#####	#####	$470.69	$470.69	$470.69	$470.69	######	#####
79962PA0250006	$457.15	$457.15	#####	#####	$457.15	$457.15	$457.15	$457.15	######	#####
79962PA0250007	$467.01	$467.01	#####	#####	$467.01	$467.01	$467.01	$467.01	######	#####
79962PA0250008	$455.56	$455.56	#####	#####	$455.56	$455.56	$455.56	$455.56	######	#####
79962PA0250010	$455.96	$455.96	#####	#####	$455.96	$455.96	$455.96	$455.96	######	#####
79962PA0250015	$444.02	$444.02	#####	#####	$444.02	$444.02	$444.02	$444.02	######	#####
79962PA0250016	$453.72	$453.72	#####	#####	$453.72	$453.72	$453.72	$453.72	######	#####
79962PA0250018	$446.43	$446.43	#####	#####	$446.43	$446.43	$446.43	$446.43	######	#####
79962PA0250019	$429.40	$429.40	#####	#####	$429.40	$429.40	$429.40	$429.40	######	#####
79962PA0250024	$485.80	$485.80	#####	#####	$485.80	$485.80	$485.80	$485.80	######	#####
79962PA0250020	$399.37	$399.37	#####	#####	$399.37	$399.37	$399.37	$399.37	######	#####
79962PA0250022	$383.32	$383.32	#####	#####	$383.32	$383.32	$383.32	$383.32	######	#####
79962PA0250004	$430.62	$430.62	#####	#####	$430.62	$430.62	$430.62	$430.62	######	#####
79962PA0250009	$436.28	$436.28	#####	#####	$436.28	$436.28	$436.28	$436.28	######	#####
79962PA0250011	$434.19	$434.19	#####	#####	$434.19	$434.19	$434.19	$434.19	######	#####
79962PA0250012	$381.19	$381.19	#####	#####	$381.19	$381.19	$381.19	$381.19	######	#####
79962PA0250017	$376.12	$376.12	#####	#####	$376.12	$376.12	$376.12	$376.12	######	#####
79962PA0260001	$459.61	$459.61	#####	#####	$459.61	$459.61	$459.61	$459.61	######	#####
79962PA0260002	$409.32	$409.32	#####	#####	$409.32	$409.32	$409.32	$409.32	######	#####
79962PA0260003	$401.66	$401.66	#####	#####	$401.66	$401.66	$401.66	$401.66	######	#####
79962PA0260004	$409.57	$409.57	#####	#####	$409.57	$409.57	$409.57	$409.57	######	#####
79962PA0260007	$376.68	$376.68	#####	#####	$376.68	$376.68	$376.68	$376.68	######	#####
79962PA0260005	$376.72	$376.72	#####	#####	$376.72	$376.72	$376.72	$376.72	######	#####
79962PA0260008	$377.11	$377.11	#####	#####	$377.11	$377.11	$377.11	$377.11	######	#####
79962PA0260006	$362.21	$362.21	#####	#####	$362.21	$362.21	$362.21	$362.21	######	#####
79962PA0140003			#####			$420.20		$420.20		
79962PA0140004			#####			$408.59		$408.59		
79962PA0160002			#####			$347.88		$347.88		
79962PA0170001										
79962PA0170002										
79962PA0170003										
79962PA0170004										
79962PA0170005										
79962PA0180003										
79962PA0170006										
79962PA0180004										

RATING AREA 7

HIOS Plan ID	Adams (646)	Berks (2,930)	Lancaster (3,594)	York (3,461)
79962PA0250002	$600.94	$600.94	$600.94	$600.94
79962PA0250014	$586.70	$586.70	$586.70	$586.70
79962PA0250001	$554.18	$554.18	$554.18	$554.18
79962PA0250013	$543.39	$543.39	$543.39	$543.39
79962PA0250021	$535.88	$535.88	$535.88	$535.88
79962PA0250023	$527.65	$527.65	$527.65	$527.65
79962PA0250003	$521.00	$521.00	$521.00	$521.00
79962PA0250005	$517.80	$517.80	$517.80	$517.80
79962PA0250006	$502.91	$502.91	$502.91	$502.91
79962PA0250007	$513.75	$513.75	$513.75	$513.75
79962PA0250008	$501.16	$501.16	$501.16	$501.16
79962PA0250010	$501.60	$501.60	$501.60	$501.60
79962PA0250015	$488.46	$488.46	$488.46	$488.46
79962PA0250016	$499.13	$499.13	$499.13	$499.13
79962PA0250018	$491.12	$491.12	$491.12	$491.12
79962PA0250019	$472.38	$472.38	$472.38	$472.38
79962PA0250024	$534.42	$534.42	$534.42	$534.42
79962PA0250020	$439.34	$439.34	$439.34	$439.34
79962PA0250022	$421.69	$421.69	$421.69	$421.69
79962PA0250004	$473.72	$473.72	$473.72	$473.72
79962PA0250009	$479.95	$479.95	$479.95	$479.95
79962PA0250011	$477.65	$477.65	$477.65	$477.65
79962PA0250012	$419.34	$419.34	$419.34	$419.34
79962PA0250017	$413.77	$413.77	$413.77	$413.77
79962PA0260001	$505.61	$505.61	$505.61	$505.61
79962PA0260002	$450.29	$450.29	$450.29	$450.29
79962PA0260003	$441.86	$441.86	$441.86	$441.86
79962PA0260004	$450.56	$450.56	$450.56	$450.56
79962PA0260007	$414.38	$414.38	$414.38	$414.38
79962PA0260005	$414.42	$414.42	$414.42	$414.42
79962PA0260008	$414.85	$414.85	$414.85	$414.85
79962PA0260006	$398.47	$398.47	$398.47	$398.47
79962PA0140003				
79962PA0140004				
79962PA0160002				
79962PA0170001		$487.13		
79962PA0170002		$482.15		
79962PA0170003		$467.27		
79962PA0170004		$451.34		
79962PA0170005		$386.14		
79962PA0180003		$398.40		
79962PA0170006		$396.53		
79962PA0180004		$377.18		

RATING AREA 9

HIOS Plan ID	Cumberland (1,991)	Dauphin (2,860)	Franklin (693)	Fulton (68)	Juniata (78)	Lebanon (668)	Perry (115)
79962PA0250002	$580.47	$580.47	$580.47	$580.47	$580.47	$580.47	$580.47
79962PA0250014	$566.71	$566.71	$566.71	$566.71	$566.71	$566.71	$566.71
79962PA0250001	$535.30	$535.30	$535.30	$535.30	$535.30	$535.30	$535.30
79962PA0250013	$524.87	$524.87	$524.87	$524.87	$524.87	$524.87	$524.87
79962PA0250021	$517.63	$517.63	$517.63	$517.63	$517.63	$517.63	$517.63
79962PA0250023	$509.67	$509.67	$509.67	$509.67	$509.67	$509.67	$509.67
79962PA0250003	$503.25	$503.25	$503.25	$503.25	$503.25	$503.25	$503.25
79962PA0250005	$500.16	$500.16	$500.16	$500.16	$500.16	$500.16	$500.16
79962PA0250006	$485.77	$485.77	$485.77	$485.77	$485.77	$485.77	$485.77
79962PA0250007	$496.25	$496.25	$496.25	$496.25	$496.25	$496.25	$496.25
79962PA0250008	$484.08	$484.08	$484.08	$484.08	$484.08	$484.08	$484.08
79962PA0250010	$484.51	$484.51	$484.51	$484.51	$484.51	$484.51	$484.51
79962PA0250015	$471.82	$471.82	$471.82	$471.82	$471.82	$471.82	$471.82
79962PA0250016	$482.13	$482.13	$482.13	$482.13	$482.13	$482.13	$482.13
79962PA0250018	$474.38	$474.38	$474.38	$474.38	$474.38	$474.38	$474.38
79962PA0250019	$456.28	$456.28	$456.28	$456.28	$456.28	$456.28	$456.28
79962PA0250024	$516.22	$516.22	$516.22	$516.22	$516.22	$516.22	$516.22
79962PA0250020	$424.37	$424.37	$424.37	$424.37	$424.37	$424.37	$424.37
79962PA0250022	$407.32	$407.32	$407.32	$407.32	$407.32	$407.32	$407.32
79962PA0250004	$457.58	$457.58	$457.58	$457.58	$457.58	$457.58	$457.58
79962PA0250009	$463.60	$463.60	$463.60	$463.60	$463.60	$463.60	$463.60
79962PA0250011	$461.38	$461.38	$461.38	$461.38	$461.38	$461.38	$461.38
79962PA0250012	$405.05	$405.05	$405.05	$405.05	$405.05	$405.05	$405.05
79962PA0250017	$399.67	$399.67	$399.67	$399.67	$399.67	$399.67	$399.67
79962PA0260001	$488.39	$488.39	$488.39	$488.39	$488.39	$488.39	$488.39
79962PA0260002	$434.95	$434.95	$434.95	$434.95	$434.95	$434.95	$434.95
79962PA0260003	$426.80	$426.80	$426.80	$426.80	$426.80	$426.80	$426.80
79962PA0260004	$435.21	$435.21	$435.21	$435.21	$435.21	$435.21	$435.21
79962PA0260007	$400.27	$400.27	$400.27	$400.27	$400.27	$400.27	$400.27
79962PA0260005	$400.31	$400.31	$400.31	$400.31	$400.31	$400.31	$400.31
79962PA0260008	$400.72	$400.72	$400.72	$400.72	$400.72	$400.72	$400.72
79962PA0260006	$384.89	$384.89	$384.89	$384.89	$384.89	$384.89	$384.89
79962PA0140003							
79962PA0140004							
79962PA0160002							
79962PA0170001	$470.53	$470.53				$470.53	
79962PA0170002	$465.73	$465.73				$465.73	
79962PA0170003	$451.36	$451.36				$451.36	
79962PA0170004	$435.96	$435.96				$435.96	
79962PA0170005	$372.98	$372.98				$372.98	
79962PA0180003	$384.82	$384.82				$384.82	
79962PA0170006	$383.02	$383.02				$383.02	
79962PA0180004	$364.33	$364.33				$364.33	

Company Name Highmark Benefits Group (HBG)
Market Small Group
RATES FOR AGE 21, NON-TOBACCO USER, BY RATING AREA AND COUNTY

02-01-2023 Number of Covered Lives by Rating County

HIOS Plan ID	Plan Marketing Name	Product	Metal	On/Off Exchange
79962PA0250002	PPO Blue $0 100/80 Platinum	PPO	Platinum	Off
79962PA0250014	PPO Blue $250 100/80 Platinum	PPO	Platinum	Off
79962PA0250001	PPO Blue $0 100/80 Gold	PPO	Gold	Off
79962PA0250013	PPO Blue $250 100/80 Gold	PPO	Gold	Off
79962PA0250021	PPO Blue $500 100/80 Gold	PPO	Gold	Off
79962PA0250023	PPO Blue $750 100/80 Gold	PPO	Gold	Off
79962PA0250003	PPO Blue $1000 100/80 Gold	PPO	Gold	Off
79962PA0250005	PPO Blue $1250 100/80 Gold	PPO	Gold	Off
79962PA0250006	PPO Blue $1400 100/80 Gold	PPO	Gold	Off
79962PA0250007	PPO Blue $1500 100/80 Gold	PPO	Gold	Off
79962PA0250008	PPO Blue $1550 100/80 Gold	PPO	Gold	Off
79962PA0250010	PPO Blue $2000 100/80 Gold	PPO	Gold	Off
79962PA0250015	PPO Blue $2500 100/80 Gold	PPO	Gold	Off
79962PA0250016	PPO Blue $2500 100/80 Gold 1x	PPO	Gold	Off
79962PA0250018	PPO Blue $3000 100/80 Gold	PPO	Gold	Off
79962PA0250019	PPO Blue $3500 100/80 Gold	PPO	Gold	Off
79962PA0250024	PPO Blue $0 100/80 Silver	PPO	Silver	Off
79962PA0250020	PPO Blue $4000 100/80 Silver	PPO	Silver	Off
79962PA0250022	PPO Blue $5000 100/80 Silver	PPO	Silver	Off
79962PA0250004	PPO Blue $1000 80/60 Gold	PPO	Gold	Off
79962PA0250009	PPO Blue $1750 90/70 Gold	PPO	Gold	Off
79962PA0250011	PPO Blue $2000 90/70 Gold	PPO	Gold	Off
79962PA0250012	PPO Blue $2000 70/50 Silver	PPO	Silver	Off
79962PA0250017	PPO Blue $2600 70/50 Silver	PPO	Silver	Off
79962PA0260001	PPO Blue Qualified $1500 100/80 Gold	PPO	Gold	Off
79962PA0260002	O Blue Qualified Embedded $3000 100/80 Silver	PPO	Silver	Off
79962PA0260003	O Blue Qualified Embedded $3550 100/60 Silver	PPO	Silver	Off
79962PA0260004	O Blue Qualified Embedded $4250 100/100 Silver	PPO	Silver	Off
79962PA0260007	PO Blue Qualified Embedded $4750 60/50 Silver	PPO	Silver	Off
79962PA0260005	PO Blue Qualified Embedded $5500 80/60 Silver	PPO	Silver	Off
79962PA0260008	O Blue Qualified Embedded $6100 100/80 Silver	PPO	Silver	Off
79962PA0260006	Blue Qualified Embedded $7050 100/100 Bronze	PPO	Bronze	Off
79962PA0140003	Lehigh Valley Flex Blue PPO 500 Gold	PPO	Gold	Off
79962PA0140004	Lehigh Valley Flex Blue PPO 1250 Gold	PPO	Gold	Off
79962PA0160002	Valley Flex Blue PPO Qualified Embedded 3300 Sil	PPO	Silver	Off
79962PA0170001	Choice Blue PPO 0	PPO	Gold	Off
79962PA0170002	Choice Blue PPO 500	PPO	Gold	Off
79962PA0170003	Choice Blue PPO 1250	PPO	Gold	Off
79962PA0170004	Choice Blue PPO 2500	PPO	Gold	Off
79962PA0170005	Choice Blue PPO 2800	PPO	Silver	Off
79962PA0180003	Choice Blue Qualified Embedded 3500 Silver	PPO	Silver	Off
79962PA0170006	Choice Blue PPO 4250	PPO	Silver	Off
79962PA0180004	Choice Blue Qualified Embedded 6650 Bronze	PPO	Bronze	Off

RATING AREA 1

Crawford	Clarion	Erie	Forest	Mckean	Mercer	Venango	Warren
0	0	0	0	0	0	0	0

RATING AREA 2

Elk	Cameron	Potter
0	0	0

RATING AREA 3

Bradford	Carbon	Clinton	Lackawanna	Luzerne	Lycoming	Monroe	Pike	Sullivan	Susquehanna	Tioga	Wayne	Wyoming
0	0	0	0	0	0	0	0	0	0	0	0	0

RATING AREA 4

Allegheny	Armstrong	Beaver	Butler	Fayette	Greene	Indiana	Lawrence	Washington	Westmoreland
0	0	0	0	0	0	0	0	0	0

RATING AREA 5

Bedford	Blair	Clearfield	Cambria	Huntingdon	Jefferson	Somerset
0	0	0	0	0	0	0

RATING AREA 6

HIOS Plan ID	Centre	Columbia	Lehigh	Mifflin	Montour	Northampton	Northumberland	Schuylkill	Snyder	Union
	818	114	1,519	160	7	1,202	251	428	103	110
79962PA0250002	$555.91	$555.91	#####	#####	$555.91	$555.91	$555.91	$555.91	######	#####
79962PA0250014	$542.74	$542.74	#####	#####	$542.74	$542.74	$542.74	$542.74	######	#####
79962PA0250001	$512.65	$512.65	#####	#####	$512.65	$512.65	$512.65	$512.65	######	#####
79962PA0250013	$502.67	$502.67	#####	#####	$502.67	$502.67	$502.67	$502.67	######	#####
79962PA0250021	$495.73	$495.73	#####	#####	$495.73	$495.73	$495.73	$495.73	######	#####
79962PA0250023	$488.11	$488.11	#####	#####	$488.11	$488.11	$488.11	$488.11	######	#####
79962PA0250003	$481.96	$481.96	#####	#####	$481.96	$481.96	$481.96	$481.96	######	#####
79962PA0250005	$479.00	$479.00	#####	#####	$479.00	$479.00	$479.00	$479.00	######	#####
79962PA0250006	$465.22	$465.22	#####	#####	$465.22	$465.22	$465.22	$465.22	######	#####
79962PA0250007	$475.26	$475.26	#####	#####	$475.26	$475.26	$475.26	$475.26	######	#####
79962PA0250008	$463.60	$463.60	#####	#####	$463.60	$463.60	$463.60	$463.60	######	#####
79962PA0250010	$464.01	$464.01	#####	#####	$464.01	$464.01	$464.01	$464.01	######	#####
79962PA0250015	$451.86	$451.86	#####	#####	$451.86	$451.86	$451.86	$451.86	######	#####
79962PA0250016	$461.73	$461.73	#####	#####	$461.73	$461.73	$461.73	$461.73	######	#####
79962PA0250018	$454.32	$454.32	#####	#####	$454.32	$454.32	$454.32	$454.32	######	#####
79962PA0250019	$436.98	$436.98	#####	#####	$436.98	$436.98	$436.98	$436.98	######	#####
79962PA0250024	$494.38	$494.38	#####	#####	$494.38	$494.38	$494.38	$494.38	######	#####
79962PA0250020	$406.42	$406.42	#####	#####	$406.42	$406.42	$406.42	$406.42	######	#####
79962PA0250022	$390.09	$390.09	#####	#####	$390.09	$390.09	$390.09	$390.09	######	#####
79962PA0250004	$438.22	$438.22	#####	#####	$438.22	$438.22	$438.22	$438.22	######	#####
79962PA0250009	$443.99	$443.99	#####	#####	$443.99	$443.99	$443.99	$443.99	######	#####
79962PA0250011	$441.86	$441.86	#####	#####	$441.86	$441.86	$441.86	$441.86	######	#####
79962PA0250012	$387.92	$387.92	#####	#####	$387.92	$387.92	$387.92	$387.92	######	#####
79962PA0250017	$382.77	$382.77	#####	#####	$382.77	$382.77	$382.77	$382.77	######	#####
79962PA0260001	$467.73	$467.73	#####	#####	$467.73	$467.73	$467.73	$467.73	######	#####
79962PA0260002	$416.55	$416.55	#####	#####	$416.55	$416.55	$416.55	$416.55	######	#####
79962PA0260003	$408.75	$408.75	#####	#####	$408.75	$408.75	$408.75	$408.75	######	#####
79962PA0260004	$416.80	$416.80	#####	#####	$416.80	$416.80	$416.80	$416.80	######	#####
79962PA0260007	$383.33	$383.33	#####	#####	$383.33	$383.33	$383.33	$383.33	######	#####
79962PA0260005	$383.37	$383.37	#####	#####	$383.37	$383.37	$383.37	$383.37	######	#####
79962PA0260008	$383.77	$383.77	#####	#####	$383.77	$383.77	$383.77	$383.77	######	#####
79962PA0260006	$368.61	$368.61	#####	#####	$368.61	$368.61	$368.61	$368.61	######	#####
79962PA0140003			#####			$427.61		$427.61		
79962PA0140004			#####			$415.80		$415.80		
79962PA0160002			#####			$354.03		$354.03		

RATING AREA 7

HIOS Plan ID	Adams	Berks	Lancaster	York
	646	2,930	3,594	3,461
79962PA0250002	$611.55	$611.55	$611.55	$611.55
79962PA0250014	$597.06	$597.06	$597.06	$597.06
79962PA0250001	$563.96	$563.96	$563.96	$563.96
79962PA0250013	$552.98	$552.98	$552.98	$552.98
79962PA0250021	$545.35	$545.35	$545.35	$545.35
79962PA0250023	$536.96	$536.96	$536.96	$536.96
79962PA0250003	$530.20	$530.20	$530.20	$530.20
79962PA0250005	$526.95	$526.95	$526.95	$526.95
79962PA0250006	$511.79	$511.79	$511.79	$511.79
79962PA0250007	$522.83	$522.83	$522.83	$522.83
79962PA0250008	$510.00	$510.00	$510.00	$510.00
79962PA0250010	$510.45	$510.45	$510.45	$510.45
79962PA0250015	$497.09	$497.09	$497.09	$497.09
79962PA0250016	$507.95	$507.95	$507.95	$507.95
79962PA0250018	$499.79	$499.79	$499.79	$499.79
79962PA0250019	$480.72	$480.72	$480.72	$480.72
79962PA0250024	$543.86	$543.86	$543.86	$543.86
79962PA0250020	$447.10	$447.10	$447.10	$447.10
79962PA0250022	$429.13	$429.13	$429.13	$429.13
79962PA0250004	$482.08	$482.08	$482.08	$482.08
79962PA0250009	$488.43	$488.43	$488.43	$488.43
79962PA0250011	$486.09	$486.09	$486.09	$486.09
79962PA0250012	$426.75	$426.75	$426.75	$426.75
79962PA0250017	$421.08	$421.08	$421.08	$421.08
79962PA0260001	$514.54	$514.54	$514.54	$514.54
79962PA0260002	$458.24	$458.24	$458.24	$458.24
79962PA0260003	$449.66	$449.66	$449.66	$449.66
79962PA0260004	$458.52	$458.52	$458.52	$458.52
79962PA0260007	$421.70	$421.70	$421.70	$421.70
79962PA0260005	$421.74	$421.74	$421.74	$421.74
79962PA0260008	$422.18	$422.18	$422.18	$422.18
79962PA0260006	$405.50	$405.50	$405.50	$405.50
79962PA0170001		$495.73		
79962PA0170002		$490.67		
79962PA0170003		$475.53		
79962PA0170004		$459.31		
79962PA0170005		$392.95		
79962PA0180003		$405.43		
79962PA0170006		$403.54		
79962PA0180004		$383.84		

RATING AREA 8

Bucks	Chester	Delaware	Montgomery	Philadelphia
0	0	0	0	0

RATING AREA 9

HIOS Plan ID	Cumberland	Dauphin	Franklin	Fulton	Juniata	Lebanon	Perry
	1,991	2,860	693	68	78	668	115
79962PA0250002	$590.72	$590.72	$590.72	$590.72	$590.72	$590.72	$590.72
79962PA0250014	$576.72	$576.72	$576.72	$576.72	$576.72	$576.72	$576.72
79962PA0250001	$544.75	$544.75	$544.75	$544.75	$544.75	$544.75	$544.75
79962PA0250013	$534.14	$534.14	$534.14	$534.14	$534.14	$534.14	$534.14
79962PA0250021	$526.77	$526.77	$526.77	$526.77	$526.77	$526.77	$526.77
79962PA0250023	$518.67	$518.67	$518.67	$518.67	$518.67	$518.67	$518.67
79962PA0250003	$512.14	$512.14	$512.14	$512.14	$512.14	$512.14	$512.14
79962PA0250005	$508.99	$508.99	$508.99	$508.99	$508.99	$508.99	$508.99
79962PA0250006	$494.35	$494.35	$494.35	$494.35	$494.35	$494.35	$494.35
79962PA0250007	$505.01	$505.01	$505.01	$505.01	$505.01	$505.01	$505.01
79962PA0250008	$492.63	$492.63	$492.63	$492.63	$492.63	$492.63	$492.63
79962PA0250010	$493.06	$493.06	$493.06	$493.06	$493.06	$493.06	$493.06
79962PA0250015	$480.15	$480.15	$480.15	$480.15	$480.15	$480.15	$480.15
79962PA0250016	$490.64	$490.64	$490.64	$490.64	$490.64	$490.64	$490.64
79962PA0250018	$482.76	$482.76	$482.76	$482.76	$482.76	$482.76	$482.76
79962PA0250019	$464.34	$464.34	$464.34	$464.34	$464.34	$464.34	$464.34
79962PA0250024	$525.33	$525.33	$525.33	$525.33	$525.33	$525.33	$525.33
79962PA0250020	$431.87	$431.87	$431.87	$431.87	$431.87	$431.87	$431.87
79962PA0250022	$414.51	$414.51	$414.51	$414.51	$414.51	$414.51	$414.51
79962PA0250004	$465.66	$465.66	$465.66	$465.66	$465.66	$465.66	$465.66
79962PA0250009	$471.79	$471.79	$471.79	$471.79	$471.79	$471.79	$471.79
79962PA0250011	$469.53	$469.53	$469.53	$469.53	$469.53	$469.53	$469.53
79962PA0250012	$412.21	$412.21	$412.21	$412.21	$412.21	$412.21	$412.21
79962PA0250017	$406.73	$406.73	$406.73	$406.73	$406.73	$406.73	$406.73
79962PA0260001	$497.01	$497.01	$497.01	$497.01	$497.01	$497.01	$497.01
79962PA0260002	$442.63	$442.63	$442.63	$442.63	$442.63	$442.63	$442.63
79962PA0260003	$434.34	$434.34	$434.34	$434.34	$434.34	$434.34	$434.34
79962PA0260004	$442.90	$442.90	$442.90	$442.90	$442.90	$442.90	$442.90
79962PA0260007	$407.33	$407.33	$407.33	$407.33	$407.33	$407.33	$407.33
79962PA0260005	$407.37	$407.37	$407.37	$407.37	$407.37	$407.37	$407.37
79962PA0260008	$407.80	$407.80	$407.80	$407.80	$407.80	$407.80	$407.80
79962PA0260006	$391.69	$391.69	$391.69	$391.69	$391.69	$391.69	$391.69
79962PA0170001	$478.84	$478.84				$478.84	
79962PA0170002	$473.95	$473.95				$473.95	
79962PA0170003	$459.33	$459.33				$459.33	
79962PA0170004	$443.66	$443.66				$443.66	
79962PA0170005	$379.57	$379.57				$379.57	
79962PA0180003	$391.62	$391.62				$391.62	
79962PA0170006	$389.79	$389.79				$389.79	
79962PA0180004	$370.76	$370.76				$370.76	

Company Name **Highmark Benefits Group (HBG)**
Market **Small Group**
RATES FOR AGE 21, NON-TOBACCO USER, BY RATING AREA AND COUNTY

02-01-2023 Number of Covered Lives by Rating County

HIOS Plan ID	Plan Marketing Name	Product	Metal	On/Off Exchange
79962PA0250002	PPO Blue $0 100/80 Platinum	PPO	Platinum	Off
79962PA0250014	PPO Blue $250 100/80 Platinum	PPO	Platinum	Off
79962PA0250001	PPO Blue $0 100/80 Gold	PPO	Gold	Off
79962PA0250013	PPO Blue $250 100/80 Gold	PPO	Gold	Off
79962PA0250021	PPO Blue $500 100/80 Gold	PPO	Gold	Off
79962PA0250023	PPO Blue $750 100/80 Gold	PPO	Gold	Off
79962PA0250003	PPO Blue $1000 100/80 Gold	PPO	Gold	Off
79962PA0250005	PPO Blue $1250 100/80 Gold	PPO	Gold	Off
79962PA0250006	PPO Blue $1400 100/80 Gold	PPO	Gold	Off
79962PA0250007	PPO Blue $1500 100/80 Gold	PPO	Gold	Off
79962PA0250008	PPO Blue $1550 100/80 Gold	PPO	Gold	Off
79962PA0250010	PPO Blue $2000 100/80 Gold	PPO	Gold	Off
79962PA0250015	PPO Blue $2500 100/80 Gold	PPO	Gold	Off
79962PA0250016	PPO Blue $2500 100/80 Gold 1x	PPO	Gold	Off
79962PA0250018	PPO Blue $3000 100/80 Gold	PPO	Gold	Off
79962PA0250019	PPO Blue $3500 100/80 Gold	PPO	Gold	Off
79962PA0250024	PPO Blue $0 100/80 Silver	PPO	Silver	Off
79962PA0250020	PPO Blue $4000 100/80 Silver	PPO	Silver	Off
79962PA0250022	PPO Blue $5000 100/80 Silver	PPO	Silver	Off
79962PA0250004	PPO Blue $1000 80/60 Gold	PPO	Gold	Off
79962PA0250009	PPO Blue $1750 90/70 Gold	PPO	Gold	Off
79962PA0250011	PPO Blue $2000 90/70 Gold	PPO	Gold	Off
79962PA0250012	PPO Blue $2000 70/50 Silver	PPO	Silver	Off
79962PA0250017	PPO Blue $2600 70/50 Silver	PPO	Silver	Off
79962PA0260001	PPO Blue Qualified $1500 100/80 Gold	PPO	Gold	Off
79962PA0260002	PO Blue Qualified Embedded $3000 100/80 Silver	PPO	Silver	Off
79962PA0260003	PO Blue Qualified Embedded $3550 100/60 Silver	PPO	Silver	Off
79962PA0260004	O Blue Qualified Embedded $4250 100/100 Silver	PPO	Silver	Off
79962PA0260007	PO Blue Qualified Embedded $4750 60/50 Silver	PPO	Silver	Off
79962PA0260005	PO Blue Qualified Embedded $5500 80/60 Silver	PPO	Silver	Off
79962PA0260008	PO Blue Qualified Embedded $6100 100/80 Silver	PPO	Silver	Off
79962PA0260006	Blue Qualified Embedded $7050 100/100 Bronze	PPO	Bronze	Off
79962PA0140003	Lehigh Valley Flex Blue PPO 500 Gold	PPO	Gold	Off
79962PA0140004	Lehigh Valley Flex Blue PPO 1250 Gold	PPO	Gold	Off
79962PA0160002	Valley Flex Blue PPO Qualified Embedded 3300 Sil	PPO	Silver	Off
79962PA0170001	Choice Blue PPO 0	PPO	Gold	Off
79962PA0170002	Choice Blue PPO 500	PPO	Gold	Off
79962PA0170003	Choice Blue PPO 1250	PPO	Gold	Off
79962PA0170004	Choice Blue PPO 2500	PPO	Gold	Off
79962PA0170005	Choice Blue PPO 2800	PPO	Silver	Off
79962PA0180003	Choice Blue Qualified Embedded 3500 Silver	PPO	Silver	Off
79962PA0170006	Choice Blue PPO 4250	PPO	Silver	Off
79962PA0180004	Choice Blue Qualified Embedded 6650 Bronze	PPO	Bronze	Off

RATING AREA 1 (covered lives / county; no rates printed)

0	0	0	0	0	0	0	0
Crawford	Clarion	Erie	Forest	Mckean	Mercer	Venango	Warren

RATING AREA 2

0	0	0
Elk	Cameron	Potter

RATING AREA 3

0	0	0	0	0	0	0	0	0	0	0	0	0
Bradford	Carbon	Clinton	Lackawanna	Luzerne	Lycoming	Monroe	Pike	Sullivan	Susquehanna	Tioga	Wayne	Wyoming

RATING AREA 4

0	0	0	0	0	0	0	0	0	0
Allegheny	Armstrong	Beaver	Butler	Fayette	Greene	Indiana	Lawrence	Washington	Westmoreland

RATING AREA 5

0	0	0	0	0	0	0
Bedford	Blair	Clearfield	Cambria	Huntingdon	Jefferson	Somerset

RATING AREA 8

0	0	0	0	0
Bucks	Chester	Delaware	Montgomery	Philadelphia

RATING AREA 6

HIOS Plan ID	Centre	Columbia	Lehigh	Mifflin	Montour	Northampton	Northumberland	Schuylkill	Snyder	Union
	818	114	1,519	160	7	1,202	251	428	103	110
79962PA0250002	$566.40	$566.40	#####	#####	$566.40	$566.40	$566.40	$566.40	######	#####
79962PA0250014	$552.98	$552.98	#####	#####	$552.98	$552.98	$552.98	$552.98	######	#####
79962PA0250001	$522.32	$522.32	#####	#####	$522.32	$522.32	$522.32	$522.32	######	#####
79962PA0250013	$512.16	$512.16	#####	#####	$512.16	$512.16	$512.16	$512.16	######	#####
79962PA0250021	$505.08	$505.08	#####	#####	$505.08	$505.08	$505.08	$505.08	######	#####
79962PA0250023	$497.32	$497.32	#####	#####	$497.32	$497.32	$497.32	$497.32	######	#####
79962PA0250003	$491.06	$491.06	#####	#####	$491.06	$491.06	$491.06	$491.06	######	#####
79962PA0250005	$488.04	$488.04	#####	#####	$488.04	$488.04	$488.04	$488.04	######	#####
79962PA0250006	$474.00	$474.00	#####	#####	$474.00	$474.00	$474.00	$474.00	######	#####
79962PA0250007	$484.23	$484.23	#####	#####	$484.23	$484.23	$484.23	$484.23	######	#####
79962PA0250008	$472.35	$472.35	#####	#####	$472.35	$472.35	$472.35	$472.35	######	#####
79962PA0250010	$472.77	$472.77	#####	#####	$472.77	$472.77	$472.77	$472.77	######	#####
79962PA0250015	$460.39	$460.39	#####	#####	$460.39	$460.39	$460.39	$460.39	######	#####
79962PA0250016	$470.45	$470.45	#####	#####	$470.45	$470.45	$470.45	$470.45	######	#####
79962PA0250018	$462.89	$462.89	#####	#####	$462.89	$462.89	$462.89	$462.89	######	#####
79962PA0250019	$445.23	$445.23	#####	#####	$445.23	$445.23	$445.23	$445.23	######	#####
79962PA0250024	$503.71	$503.71	#####	#####	$503.71	$503.71	$503.71	$503.71	######	#####
79962PA0250020	$414.09	$414.09	#####	#####	$414.09	$414.09	$414.09	$414.09	######	#####
79962PA0250022	$397.45	$397.45	#####	#####	$397.45	$397.45	$397.45	$397.45	######	#####
79962PA0250004	$446.49	$446.49	#####	#####	$446.49	$446.49	$446.49	$446.49	######	#####
79962PA0250009	$452.37	$452.37	#####	#####	$452.37	$452.37	$452.37	$452.37	######	#####
79962PA0250011	$450.20	$450.20	#####	#####	$450.20	$450.20	$450.20	$450.20	######	#####
79962PA0250012	$395.24	$395.24	#####	#####	$395.24	$395.24	$395.24	$395.24	######	#####
79962PA0250017	$389.99	$389.99	#####	#####	$389.99	$389.99	$389.99	$389.99	######	#####
79962PA0260001	$476.55	$476.55	#####	#####	$476.55	$476.55	$476.55	$476.55	######	#####
79962PA0260002	$424.41	$424.41	#####	#####	$424.41	$424.41	$424.41	$424.41	######	#####
79962PA0260003	$416.46	$416.46	#####	#####	$416.46	$416.46	$416.46	$416.46	######	#####
79962PA0260004	$424.67	$424.67	#####	#####	$424.67	$424.67	$424.67	$424.67	######	#####
79962PA0260007	$390.57	$390.57	#####	#####	$390.57	$390.57	$390.57	$390.57	######	#####
79962PA0260005	$390.61	$390.61	#####	#####	$390.61	$390.61	$390.61	$390.61	######	#####
79962PA0260008	$391.01	$391.01	#####	#####	$391.01	$391.01	$391.01	$391.01	######	#####
79962PA0260006	$375.56	$375.56	#####	#####	$375.56	$375.56	$375.56	$375.56	######	#####
79962PA0140003			#####			$435.68		$435.68		
79962PA0140004			#####			$423.65		$423.65		
79962PA0160002			#####			$360.71		$360.71		
79962PA0170001										
79962PA0170002										
79962PA0170003										
79962PA0170004										
79962PA0170005										
79962PA0180003										
79962PA0170006										
79962PA0180004										

RATING AREA 7 / **RATING AREA 9**

HIOS Plan ID	Adams	Berks	Lancaster	York	Cumberland	Dauphin	Franklin	Fulton	Juniata	Lebanon	Perry
	646	2,930	3,594	3,461	1,991	2,860	693	68	78	668	115
79962PA0250002	$623.09	$623.09	$623.09	$623.09	$601.86	$601.86	$601.86	$601.86	$601.86	$601.86	$601.86
79962PA0250014	$608.32	$608.32	$608.32	$608.32	$587.60	$587.60	$587.60	$587.60	$587.60	$587.60	$587.60
79962PA0250001	$574.60	$574.60	$574.60	$574.60	$555.03	$555.03	$555.03	$555.03	$555.03	$555.03	$555.03
79962PA0250013	$563.42	$563.42	$563.42	$563.42	$544.22	$544.22	$544.22	$544.22	$544.22	$544.22	$544.22
79962PA0250021	$555.64	$555.64	$555.64	$555.64	$536.71	$536.71	$536.71	$536.71	$536.71	$536.71	$536.71
79962PA0250023	$547.09	$547.09	$547.09	$547.09	$528.46	$528.46	$528.46	$528.46	$528.46	$528.46	$528.46
79962PA0250003	$540.20	$540.20	$540.20	$540.20	$521.80	$521.80	$521.80	$521.80	$521.80	$521.80	$521.80
79962PA0250005	$536.89	$536.89	$536.89	$536.89	$518.60	$518.60	$518.60	$518.60	$518.60	$518.60	$518.60
79962PA0250006	$521.44	$521.44	$521.44	$521.44	$503.68	$503.68	$503.68	$503.68	$503.68	$503.68	$503.68
79962PA0250007	$532.69	$532.69	$532.69	$532.69	$514.54	$514.54	$514.54	$514.54	$514.54	$514.54	$514.54
79962PA0250008	$519.63	$519.63	$519.63	$519.63	$501.93	$501.93	$501.93	$501.93	$501.93	$501.93	$501.93
79962PA0250010	$520.09	$520.09	$520.09	$520.09	$502.37	$502.37	$502.37	$502.37	$502.37	$502.37	$502.37
79962PA0250015	$506.47	$506.47	$506.47	$506.47	$489.21	$489.21	$489.21	$489.21	$489.21	$489.21	$489.21
79962PA0250016	$517.53	$517.53	$517.53	$517.53	$499.90	$499.90	$499.90	$499.90	$499.90	$499.90	$499.90
79962PA0250018	$509.22	$509.22	$509.22	$509.22	$491.87	$491.87	$491.87	$491.87	$491.87	$491.87	$491.87
79962PA0250019	$489.79	$489.79	$489.79	$489.79	$473.10	$473.10	$473.10	$473.10	$473.10	$473.10	$473.10
79962PA0250024	$554.12	$554.12	$554.12	$554.12	$535.24	$535.24	$535.24	$535.24	$535.24	$535.24	$535.24
79962PA0250020	$455.54	$455.54	$455.54	$455.54	$440.02	$440.02	$440.02	$440.02	$440.02	$440.02	$440.02
79962PA0250022	$437.23	$437.23	$437.23	$437.23	$422.34	$422.34	$422.34	$422.34	$422.34	$422.34	$422.34
79962PA0250004	$491.18	$491.18	$491.18	$491.18	$474.45	$474.45	$474.45	$474.45	$474.45	$474.45	$474.45
79962PA0250009	$497.64	$497.64	$497.64	$497.64	$480.69	$480.69	$480.69	$480.69	$480.69	$480.69	$480.69
79962PA0250011	$495.26	$495.26	$495.26	$495.26	$478.39	$478.39	$478.39	$478.39	$478.39	$478.39	$478.39
79962PA0250012	$434.80	$434.80	$434.80	$434.80	$419.99	$419.99	$419.99	$419.99	$419.99	$419.99	$419.99
79962PA0250017	$429.02	$429.02	$429.02	$429.02	$414.41	$414.41	$414.41	$414.41	$414.41	$414.41	$414.41
79962PA0260001	$524.25	$524.25	$524.25	$524.25	$506.39	$506.39	$506.39	$506.39	$506.39	$506.39	$506.39
79962PA0260002	$466.89	$466.89	$466.89	$466.89	$450.98	$450.98	$450.98	$450.98	$450.98	$450.98	$450.98
79962PA0260003	$458.14	$458.14	$458.14	$458.14	$442.53	$442.53	$442.53	$442.53	$442.53	$442.53	$442.53
79962PA0260004	$467.17	$467.17	$467.17	$467.17	$451.25	$451.25	$451.25	$451.25	$451.25	$451.25	$451.25
79962PA0260007	$429.66	$429.66	$429.66	$429.66	$415.02	$415.02	$415.02	$415.02	$415.02	$415.02	$415.02
79962PA0260005	$429.70	$429.70	$429.70	$429.70	$415.06	$415.06	$415.06	$415.06	$415.06	$415.06	$415.06
79962PA0260008	$430.15	$430.15	$430.15	$430.15	$415.49	$415.49	$415.49	$415.49	$415.49	$415.49	$415.49
79962PA0260006	$413.15	$413.15	$413.15	$413.15	$399.08	$399.08	$399.08	$399.08	$399.08	$399.08	$399.08
79962PA0140003											
79962PA0140004											
79962PA0160002											
79962PA0170001		$505.08			$487.88	$487.88				$487.88	
79962PA0170002		$499.93			$482.89	$482.89				$482.89	
79962PA0170003		$484.50			$467.99	$467.99				$467.99	
79962PA0170004		$467.97			$452.03	$452.03				$452.03	
79962PA0170005		$400.37			$386.73	$386.73				$386.73	
79962PA0180003		$413.08			$399.01	$399.01				$399.01	
79962PA0170006		$411.15			$397.14	$397.14				$397.14	
79962PA0180004		$391.08			$377.76	$377.76				$377.76	

Unified Rate Review v6.0

To add a product to Worksheet 2 - Plan Product Info, select the Add Product button or Ctrl + Shift + P.
To add a plan to Worksheet 2 - Plan Product Info, select the Add Plan button or Ctrl + Shift + L.
To validate, select the Validate button or Ctrl + Shift + I.
To finalize, select the Finalize button or Ctrl + Shift + F.

Company Legal Name:	**Highmark Benefits Group (HBG)**		
HIOS Issuer ID:	**79962**	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	$151,988,797.79	$682.67
Reinsurance	$0.00	$0.00
Incurred Claims in Experience Period	$132,561,714.81	$595.41
Risk Adjustment	$6,268,267.89	$28.15
Experience Period Premium	$147,624,124.19	$663.06
Experience Period Member Months	222,640	

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	$121.50	1.043	1.032	1.043	1.032	$140.77
Outpatient Hospital	$269.29	1.043	1.032	1.043	1.032	$312.01
Professional	$154.67	1.043	1.032	1.043	1.032	$179.21
Other Medical	$11.21	1.043	1.032	1.043	1.032	$12.99
Capitation	$0.46	1.003	1.000	1.003	1.000	$0.46
Prescription Drug	$125.53	1.043	1.032	1.043	1.032	$145.44
Total	$682.67					**$790.89**

Morbidity Adjustment		1.003
Demographic Shift		0.998
Plan Design Changes		1.001
Other		1.000
Adjusted Trended EHB Allowed Claims PMPM for	**01/01/2024**	**$792.29**

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

			Projected Period Totals
Projected Index Rate for	**01/01/2024**	**$792.29**	$229,035,193.20
Reinsurance		$0.00	$0.00
Risk Adjustment Payment/Charge		$28.65	$8,281,453.36
Exchange User Fees		0.00%	$0.00
Market Adjusted Index Rate		**$763.64**	**$220,753,739.84**

Projected Member Months	**289,080**

Information Not Releasable to the Public Unless Authorized by Law: This information has not been publically 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.

Bourbon Wine Force Fabrication

Company Legal Name: Bourbon Wine Force Fabrication

DBA/Legal DBA: N/A

Company Address: 1 Bourbon Wine Force Way Kentucky

Applicant Beneficial Owner(BBO)

Name: Kevin

Address: 1 Bourbon Wine Force Way Kentucky

DOB: 01/01/1970

SSN/ITIN: 123-45-6789

Bourbon Wine Force Fabrication

Monthly Cash Flow Projections

Year 1 Cash Flow Projections (Jan-Dec)

		January	February	March	April	May	June	July	August	September	October	November	December
Revenue		$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0
Cost of Goods Sold		$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0
Gross Profit		$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0
Gross Profit Margin		0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%
Operating Expenses		$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0
Operating Income		$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0
Interest Expense		$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0
Net Income		$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0
Cash Flow from Operations		$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0
Cash Flow from Investing		$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0
Cash Flow from Financing		$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0
Net Cash Flow		$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0
Beginning Cash Balance		$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0
Ending Cash Balance		$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0

Year 2 Cash Flow Projections (Jan-Dec)

		January	February	March	April	May	June	July	August	September	October	November	December
Revenue		$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0
Cost of Goods Sold		$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0
Gross Profit		$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0
Gross Profit Margin		0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%
Operating Expenses		$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0
Operating Income		$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0
Interest Expense		$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0
Net Income		$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0
Cash Flow from Operations		$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0
Cash Flow from Investing		$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0
Cash Flow from Financing		$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0
Net Cash Flow		$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0
Beginning Cash Balance		$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0
Ending Cash Balance		$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0

Year 3 Cash Flow Projections (Jan-Dec)

		January	February	March	April	May	June	July	August	September	October	November	December
Revenue		$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0
Cost of Goods Sold		$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0
Gross Profit		$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0
Gross Profit Margin		0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%
Operating Expenses		$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0
Operating Income		$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0
Interest Expense		$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0
Net Income		$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0
Cash Flow from Operations		$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0
Cash Flow from Investing		$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0
Cash Flow from Financing		$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0
Net Cash Flow		$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0
Beginning Cash Balance		$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0
Ending Cash Balance		$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0

Year 4 Cash Flow Projections (Jan-Dec)

		January	February	March	April	May	June	July	August	September	October	November	December
Revenue		$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0
Cost of Goods Sold		$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0
Gross Profit		$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0
Gross Profit Margin		0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%
Operating Expenses		$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0
Operating Income		$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0
Interest Expense		$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0
Net Income		$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0
Cash Flow from Operations		$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0
Cash Flow from Investing		$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0
Cash Flow from Financing		$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0
Net Cash Flow		$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0
Beginning Cash Balance		$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0
Ending Cash Balance		$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0

Year 5 Cash Flow Projections (Jan-Dec)

		January	February	March	April	May	June	July	August	September	October	November	December
Revenue		$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0
Cost of Goods Sold		$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0
Gross Profit		$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0
Gross Profit Margin		0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%
Operating Expenses		$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0
Operating Income		$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0
Interest Expense		$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0
Net Income		$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0
Cash Flow from Operations		$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0
Cash Flow from Investing		$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0
Cash Flow from Financing		$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0
Net Cash Flow		$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0
Beginning Cash Balance		$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0
Ending Cash Balance		$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0

PPO Blue Qualified

79962PA026

79962PA0260002	79962PA0260003	79962PA0260004	79962PA0260005	79962PA0260006	79962PA0260007	79962PA0260008
0.719	0.719	0.720	0.680	0.649	0.690	0.691
No	No	No	No	No	No	No
01/01/2024	01/01/2024	01/01/2024	01/01/2024	01/01/2024	01/01/2024	01/01/2024
5.79%	6.58%	5.26%	6.52%	5.55%	0.00%	0.00%
5.89%						

						79962PA0260008
$0	$0	$0	$0	$0	$0	$0
$0	$0	$0	$0	$0	$0	$0
$0	$0	$0	$0	$0	$0	$0
$0	$0	$0	$0	$0	$0	$0
$0	$0	$0	$0	$0	$0	$0
$0	$0	$0	$0	$0	$0	$0
$0	$0	$0	$0	$0	$0	$0
0	0	0	0	0	0	0
382	251	91	13	27	0	0
$583.78	$626.54	$671.15	$514.84	$551.33	$0.00	$0.00
#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!

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						79962PA0260008
0.7642	0.7491	0.7647	0.7002	0.6718	0.7001	0.7010
1.0045	1.0045	1.0045	1.0045	1.0045	1.0045	1.0045
1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
9.24%	9.33%	9.24%	9.64%	9.84%	9.64%	9.63%
0.07%	0.07%	0.07%	0.08%	0.08%	0.08%	0.08%
0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
$646.42	$634.31	$646.81	$594.93	$572.02	$594.87	$595.55
$430.05	$422.00	$430.31	$395.80	$380.56	$395.76	$396.21

						79962PA0260008
$10,279,854	$6,645,437	$2,348,035	$268,395	$655,229	$107,355	$456,402
$0	$0	$0	$0	$0	$0	$0
$2,098,519	$1,429,780	$478,506	$67,777	$180,479	$27,116	$114,977
$0	$0	$0	$0	$0	$0	$0
$8,181,335	$5,215,656	$1,869,530	$200,619	$474,750	$80,239	$341,425
$297,414	$189,289	$67,960	$7,335	$17,373	$2,930	$12,466
$8,685,571	$5,548,908	$1,986,978	$214,174	$507,952	$85,661	$364,473
13,452	8,748	3,072	360	888	144	612
90.97%	90.89%	90.98%	90.57%	90.37%	90.57%	90.58%

$764.19	$759.65	$764.33	$745.54	$737.87	$745.52	$745.76
$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00
$156.00	$163.44	$155.76	$188.27	$203.24	$188.31	$187.87
$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00
$608.19	$596.21	$608.57	$557.27	$534.63	$557.21	$557.88
$22.11	$21.20	$22.12	$20.35	$19.56	$20.35	$20.37
$646.41	$634.31	$646.80	$594.93	$572.02	$594.87	$595.54

Rating Area Data Collection

Specify the total number of Rating
Select only the Rating Areas you ar
To validate, select the Validate but
To finalize, select the Finalize butto

Rating Area	Rating Factor
Rating Area 6	0.9323
Rating Area 7	1.0256
Rating Area 9	0.9907

Part III Actuarial Memorandum

CMS Version (Proprietary and Confidential

Redacted Version

Highmark Benefits Group

Small Group Rate Filing

Effective January 1, 2024

TABLE OF CONTENTS

I. GENERAL INFORMATION 1

II. PROPOSED RATE CHANGES 1

III. EXPERIENCE AND CURRENT PERIOD PREMIUM, CLAIMS, AND ENROLLMENT 2

IV. BENEFIT CATEGORIES 3

V. PROJECTION FACTORS 3

VI. MANUAL RATE ADJUSTMENTS 6

VII. CREDIBILITY OF EXPERIENCE 6

VIII. ESTABLISHING THE INDEX RATE 6

IX. DEVELOPMENT OF THE MARKET-WIDE ADJUSTED INDEX RATE 6

X. PLAN ADJUSTED INDEX RATES 7

XI. CALIBRATION 9

XII. CONSUMER ADJUSTED PREMIUM RATE DEVELOPMENT 9

XIII. PROJECTED LOSS RATIO 10

XIV. AV METAL VALUES 10

XV. MEMBERSHIP PROJECTIONS 10

XVI. TERMINATED PLANS AND PRODUCTS 10

XVII. PLAN TYPE 10

XVIII. ACTUARIAL CERTIFICATION 10

I. General Information

Document Overview

This document contains the Part III Actuarial Memorandum for Highmark Benefits Group ("HBG", "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 HBG's Filing. However, we recognize that this certification may become a public document. HBG 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 HBG that would result in the creation of any duty or liability under any theory of law by HBG 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: Highmark Benefits Group
- State: The Commonwealth of Pennsylvania has regulatory authority over these policies
- HIOS Issuer ID: 79962
- Market: Small Group
- Effective Date: January 1, 2024

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, HBG 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. HBG'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 HBG'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 HBG'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 HBG's detailed claim-level historical data. This experience includes 2022 claims in Affordable Care Act compliant plans. HBG'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: HBG'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 0.973 was developed for HBG'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 7.6% (4.4% cost, 3.2% 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. For the trend component development, the Company uses results from the combined experience of the following companies within the Highmark corporate family: Highmark Inc., and Highmark Coverage Advantage. The combined experience used is limited to the Company's Rating Area and Market and provides a more material base to analyze the trend components impacting the business in the Company's Market. 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 a slight decrease in the average age from the experience period to the projection period as the average age factor or our current business is lower than that in the experience period. For the development of the CY 2024 rates, this is reflected with a 0.998 Demographic Shift factor in the URRT Worksheet 1.

The region 6 area factor is expected to increase because of an unfavourable increase in a large hospital contract due to inflation. The changes in average area factors would be impacting this factor.

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: 0.23%
- Change in network benefits: -0.14%
- 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 1.0001 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

HBG'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 17,687, 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 HBG. 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	43.3%	$792.29
2Q	14.5%	$808.85
3Q	13.8%	$823.13
4Q	28.4%	$838.66
Composite	100.0%	$812.13

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

HBG 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 $28.15

The $28.65 PMPM value in Worksheet 1 of the URRT equals the $28.15 PMPM risk adjustment transfer value discussed above, along with a charge of -$4.99 PMPM for the projected net impact of the High Cost Risk Pool program as well as a credit for high cost risk pool claims from the experience period of $1.51 PMPM. This total risk adjustment transfer amount of $25.46 is then grossed up by the average paid to allowed ratio of 0.861 to 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
- $0.21 PMPM for the Risk Adjustment User Fee

In total, these taxes and fees amount to 0.07% 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 1.511. Each Plan Adjusted Index Rate represents the rate for an average member (i.e., a member with an age factor is 1.511 Please note that no member will pay these rates because the age factor of 1.511 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 HBG is 0.6620.

XI.2 Geographic Factor Calibration

The projected weighted average geographic factor is 0.995. Each Plan Adjusted Index Rate represents the rate for an average member with a geographic factor of 0.995. Please note that no member will pay these rates because HBG is not using a geographic factor of 0.995 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 HBG is 1.005.

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 0.932 for region 6, 1.026 for region 7 and 0.991 for region 9 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 1.021 for second quarter rates; 1.039 for third quarter rates; and 1.059 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 91.2% 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 HBG will come primarily from current ACA customers. HBG 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

HBG is terminating 7 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 HBG 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 HBG 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
Highmark Benefits Group (HBG)
2024

Pennsylvania Small Group Market Base Rate

	1/1/2024 Values
CY2024 Projected Period Average Members	24,090
CY2024 Allowed Claims	$792.29
Projected Non-EHBs	
None	$0.00
CY2024 Allowed Claims for EHB Only (Index Rate)	$792.29
Market Index Rate Adjustments	
Risk Adjustment (Includes Risk Adjuster Fee)	0.964
Federal Reinsurance Program (Includes Reinsurance Premium)	1.000
Exchange User Fee Adjustment	1.000
CY2024 Market Adjusted Index Rate	$763.64
Calibration	
Calibration from Plan Adjusted Index Rate to Age 21, 1.0 Area, Non-Smoker, January 1, 2024 Rate	
(a) Average Age Factor	1.511
(b) Age 21 Factor	1.0000
(c) Average Geographic Factor	0.9951
Combined Calibration Factor 1/((a/b)*c)	0.6653

*Quarterly Index Rate trends are being set at 2.09% for 2Q, 3.89% for 3Q, and 5.85% for 4Q.

Highmark Benefits Group (HBG)

Central PA Regions

Unified Rate Review Template (URRT) AV Pricing Value Development

Plan Design Summary

Product	HIOS Plan ID	Metallic Level	Plan Design Marketing Name	Service Zone	Regions Offered	On or Off Exchange	Plan Level Base Rate PMPM	URRT AV Pricing Value	Portion of URRT AV Pricing Value Attributable to each Allowable Modifier[1] (i)	(ii)	(iii)	(iv)	(v)
PPO Blue	79962PA0250002	Platinum	PPO Blue $0 100/80 Platinum	F	6,7,9	Off	**$862.68**	**1.1297**	1.033	1.005	1.000	1.089	1.000
	79962PA0250014	Platinum	PPO Blue $250 100/80 Platinum	F	6,7,9	Off	**$842.23**	**1.1029**	1.008	1.005	1.000	1.090	1.000
	79962PA0250001	Gold	PPO Blue $0 100/80 Gold	F	6,7,9	Off	**$795.55**	**1.0418**	0.950	1.005	1.000	1.092	1.000
	79962PA0250013	Gold	PPO Blue $250 100/80 Gold	F	6,7,9	Off	**$780.06**	**1.0215**	0.930	1.005	1.000	1.093	1.000
	79962PA0250021	Gold	PPO Blue $500 100/80 Gold	F	6,7,9	Off	**$769.29**	**1.0074**	0.917	1.005	1.000	1.094	1.000
	79962PA0250023	Gold	PPO Blue $750 100/80 Gold	F	6,7,9	Off	**$757.46**	**0.9919**	0.902	1.005	1.000	1.094	1.000
	79962PA0250003	Gold	PPO Blue $1000 100/80 Gold	F	6,7,9	Off	**$747.92**	**0.9794**	0.890	1.005	1.000	1.095	1.000
	79962PA0250005	Gold	PPO Blue $1250 100/80 Gold	F	6,7,9	Off	**$743.33**	**0.9734**	0.885	1.005	1.000	1.095	1.000
	79962PA0250006	Gold	PPO Blue $1400 100/80 Gold	F	6,7,9	Off	**$721.95**	**0.9454**	0.858	1.005	1.000	1.097	1.000
	79962PA0250007	Gold	PPO Blue $1500 100/80 Gold	F	6,7,9	Off	**$737.52**	**0.9658**	0.877	1.005	1.000	1.096	1.000
	79962PA0250008	Gold	PPO Blue $1550 100/80 Gold	F	6,7,9	Off	**$719.43**	**0.9421**	0.855	1.005	1.000	1.097	1.000
	79962PA0250010	Gold	PPO Blue $2000 100/80 Gold	F	6,7,9	Off	**$720.07**	**0.9429**	0.856	1.005	1.000	1.097	1.000
	79962PA0250015	Gold	PPO Blue $2500 100/80 Gold	F	6,7,9	Off	**$701.21**	**0.9183**	0.832	1.005	1.000	1.098	1.000
	79962PA0250016	Gold	PPO Blue $2500 100/80 Gold 1x	F	6,7,9	Off	**$716.53**	**0.9383**	0.851	1.005	1.000	1.097	1.000
	79962PA0250018	Gold	PPO Blue $3000 100/80 Gold	F	6,7,9	Off	**$705.02**	**0.9232**	0.837	1.005	1.000	1.098	1.000
	79962PA0250019	Gold	PPO Blue $3500 100/80 Gold	F	6,7,9	Off	**$678.12**	**0.8880**	0.804	1.005	1.000	1.100	1.000
	79962PA0250024	Silver	PPO Blue $0 100/80 Silver	F	6,7,9	Off	**$767.19**	**1.0047**	0.914	1.005	1.000	1.094	1.000
	79962PA0250020	Silver	PPO Blue $4000 100/80 Silver	F	6,7,9	Off	**$630.70**	**0.8259**	0.745	1.005	1.000	1.104	1.000
	79962PA0250022	Silver	PPO Blue $5000 100/80 Silver	F	6,7,9	Off	**$605.35**	**0.7927**	0.713	1.005	1.000	1.107	1.000
	79962PA0250004	Gold	PPO Blue $1000 80/60 Gold	F	6,7,9	Off	**$680.05**	**0.8905**	0.806	1.005	1.000	1.100	1.000
	79962PA0250009	Gold	PPO Blue $1750 90/70 Gold	F	6,7,9	Off	**$688.99**	**0.9022**	0.817	1.005	1.000	1.099	1.000
	79962PA0250011	Gold	PPO Blue $2000 90/70 Gold	F	6,7,9	Off	**$685.69**	**0.8979**	0.813	1.005	1.000	1.099	1.000
	79962PA0250012	Silver	PPO Blue $2000 70/50 Silver	F	6,7,9	Off	**$601.98**	**0.7883**	0.709	1.005	1.000	1.107	1.000
	79962PA0250017	Silver	PPO Blue $2600 70/50 Silver	F	6,7,9	Off	**$593.99**	**0.7778**	0.699	1.005	1.000	1.108	1.000
	79962PA0260001	Gold	PPO Blue Qualified $1500 100/80 Gold	F	6,7,9	Off	**$725.83**	**0.9505**	0.863	1.005	1.000	1.097	1.000
	79962PA0260002	Silver	PPO Blue Qualified Embedded $3000 100/80 Silver	F	6,7,9	Off	**$646.41**	**0.8465**	0.764	1.005	1.000	1.103	1.000
	79962PA0260003	Silver	PPO Blue Qualified Embedded $3550 100/60 Silver	F	6,7,9	Off	**$634.31**	**0.8306**	0.749	1.005	1.000	1.104	1.000
	79962PA0260004	Silver	PPO Blue Qualified Embedded $4250 100/100 Silver	F	6,7,9	Off	**$646.80**	**0.8470**	0.765	1.005	1.000	1.103	1.000
	79962PA0260007	Silver	PPO Blue Qualified Embedded $4750 60/50 Silver	F	6,7,9	Off	**$594.87**	**0.7790**	0.700	1.005	1.000	1.108	1.000
	79962PA0260005	Silver	PPO Blue Qualified Embedded $5500 80/60 Silver	F	6,7,9	Off	**$594.93**	**0.7791**	0.700	1.005	1.000	1.108	1.000
	79962PA0260008	Silver	PPO Blue Qualified Embedded $6100 100/80 Silver	F	6,7,9	Off	**$595.54**	**0.7799**	0.701	1.005	1.000	1.108	1.000
	79962PA0260006	Bronze	PPO Blue Qualified Embedded $7050 100/100 Bronze	F	6,7,9	Off	**$572.02**	**0.7491**	0.672	1.005	1.000	1.110	1.000
Lehigh Valley Flex Blue	79962PA0140003	Gold	Lehigh Valley Flex Blue PPO 500 Gold	N	6	Off	**$663.58**	**0.8690**	0.883	0.894	1.000	1.101	1.000
	79962PA0140004	Gold	Lehigh Valley Flex Blue PPO 1250 Gold	N	6	Off	**$645.25**	**0.8450**	0.857	0.894	1.000	1.103	1.000
	79962PA0160002	Silver	Lehigh Valley Flex Blue PPO Qualified Embedded 3300 Silver	N	6	Off	**$549.39**	**0.7194**	0.723	0.894	1.000	1.113	1.000
Choice Blue	79962PA0170001	Gold	Choice Blue PPO 0	X	7,9	Off	**$699.29**	**0.9157**	0.892	0.934	1.000	1.098	1.000
	79962PA0170002	Gold	Choice Blue PPO 500	X	7,9	Off	**$692.16**	**0.9064**	0.883	0.934	1.000	1.099	1.000
	79962PA0170003	Gold	Choice Blue PPO 1250	X	7,9	Off	**$670.80**	**0.8784**	0.854	0.934	1.000	1.101	1.000
	79962PA0170004	Gold	Choice Blue PPO 2500	X	7,9	Off	**$647.92**	**0.8485**	0.824	0.934	1.000	1.103	1.000
	79962PA0170005	Silver	Choice Blue PPO 2800	X	7,9	Off	**$554.32**	**0.7259**	0.699	0.934	1.000	1.112	1.000
	79962PA0180003	Silver	Choice Blue Qualified Embedded 3500 Silver	X	7,9	Off	**$571.92**	**0.7489**	0.722	0.934	1.000	1.110	1.000
	79962PA0170006	Silver	Choice Blue PPO 4250	X	7,9	Off	**$569.24**	**0.7454**	0.719	0.934	1.000	1.110	1.000
	79962PA0180004	Bronze	Choice Blue Qualified Embedded 6650 Bronze	X	7,9	Off	**$541.46**	**0.7091**	0.682	0.934	1.000	1.114	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

Highmark Inc.
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	F	6,7,9	79962PA0030009	High Deductible PPO Embedded $4750 Qualified A	79962PA0260007	PPO Blue Qualified Embedded $4750 60/50 Silver
Off	F	6,7,9	79962PA0030010	High Deductible PPO Embedded $6100 Qualified A	79962PA0260008	PPO Blue Qualified Embedded $6100 100/80 Silver
Off	N	6	79962PA0140001	Lehigh Valley Flex Blue PPO 500G	79962PA0140003	Lehigh Valley Flex Blue PPO 500 Gold
Off	N	6	79962PA0140002	Lehigh Valley Flex Blue PPO 1250G	79962PA0140004	Lehigh Valley Flex Blue PPO 1250 Gold
Off	N	6	79962PA0160001	Lehigh Valley Flex Blue PPO 3300SQE	79962PA0160002	Lehigh Valley Flex Blue PPO Qualified Embedded 3300 Silver
Off	X	7,9	79962PA0180001	Choice Blue PPO 3500Q Embedded	79962PA0180003	Choice Blue Qualified Embedded 3500 Silver
Off	X	7,9	79962PA0180002	Choice Blue PPO 6650Q Embedded	79962PA0180004	Choice Blue Qualified Embedded 6650 Bronze

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*	79962
Rate Effective Date*	01/01/2024
Rate Expiration Date*	03/31/2024
Rating Method*	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
79962PA0250002	Rating Area 6	No Preference	0-14	409.34
79962PA0250002	Rating Area 6	No Preference	15	445.72
79962PA0250002	Rating Area 6	No Preference	16	459.63
79962PA0250002	Rating Area 6	No Preference	17	473.55
79962PA0250002	Rating Area 6	No Preference	18	488.53
79962PA0250002	Rating Area 6	No Preference	19	503.51
79962PA0250002	Rating Area 6	No Preference	20	519.03
79962PA0250002	Rating Area 6	No Preference	21	535.08
79962PA0250002	Rating Area 6	No Preference	22	535.08
79962PA0250002	Rating Area 6	No Preference	23	535.08
79962PA0250002	Rating Area 6	No Preference	24	535.08
79962PA0250002	Rating Area 6	No Preference	25	537.22
79962PA0250002	Rating Area 6	No Preference	26	547.92
79962PA0250002	Rating Area 6	No Preference	27	560.76
79962PA0250002	Rating Area 6	No Preference	28	581.63
79962PA0250002	Rating Area 6	No Preference	29	598.75
79962PA0250002	Rating Area 6	No Preference	30	607.32
79962PA0250002	Rating Area 6	No Preference	31	620.16
79962PA0250002	Rating Area 6	No Preference	32	633.00
79962PA0250002	Rating Area 6	No Preference	33	641.03
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79962PA0250002	Rating Area 6	No Preference	39	675.27
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79962PA0250023	Rating Area 6	No Preference	18	428.95
79962PA0250023	Rating Area 6	No Preference	19	442.10
79962PA0250023	Rating Area 6	No Preference	20	455.73
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79962PA0250023	Rating Area 6	No Preference	22	469.82
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79962PA0250023	Rating Area 6	No Preference	36	577.88
79962PA0250023	Rating Area 6	No Preference	37	581.64
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79962PA0250023	Rating Area 6	No Preference	40	600.43
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79962PA0250015	Rating Area 6	No Preference	15	362.30
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79962PA0250015	Rating Area 6	No Preference	17	384.91
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79962PA0250015	Rating Area 6	No Preference	19	409.27
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79962PA0250015	Rating Area 6	No Preference	21	434.93
79962PA0250015	Rating Area 6	No Preference	22	434.93
79962PA0250015	Rating Area 6	No Preference	23	434.93
79962PA0250015	Rating Area 6	No Preference	24	434.93
79962PA0250015	Rating Area 6	No Preference	25	436.67
79962PA0250015	Rating Area 6	No Preference	26	445.37
79962PA0250015	Rating Area 6	No Preference	27	455.81
79962PA0250015	Rating Area 6	No Preference	28	472.77
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79962PA0250015	Rating Area 6	No Preference	30	493.65
79962PA0250015	Rating Area 6	No Preference	31	504.08
79962PA0250015	Rating Area 6	No Preference	32	514.52
79962PA0250015	Rating Area 6	No Preference	33	521.05
79962PA0250015	Rating Area 6	No Preference	34	528.01
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79962PA0250015	Rating Area 6	No Preference	37	538.44
79962PA0250015	Rating Area 6	No Preference	38	541.92
79962PA0250015	Rating Area 6	No Preference	39	548.88
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79962PA0250015	Rating Area 6	No Preference	41	566.28
79962PA0250015	Rating Area 6	No Preference	42	576.28
79962PA0250015	Rating Area 6	No Preference	43	590.20
79962PA0250015	Rating Area 6	No Preference	44	607.60
79962PA0250015	Rating Area 6	No Preference	45	628.04
79962PA0250015	Rating Area 6	No Preference	46	652.40

79962PA0250015	Rating Area 6	No Preference	47	679.80
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79962PA0250015	Rating Area 6	No Preference	49	741.99
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79962PA0250018	Rating Area 7	No Preference	31	557.55
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79962PA0250024	Rating Area 9	No Preference	35	617.90
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79962PA0250011	Rating Area 7	No Preference	45	675.60
79962PA0250011	Rating Area 7	No Preference	46	701.81
79962PA0250011	Rating Area 7	No Preference	47	731.28
79962PA0250011	Rating Area 7	No Preference	48	764.97
79962PA0250011	Rating Area 7	No Preference	49	798.19
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79962PA0250011	Rating Area 7	No Preference	51	872.58
79962PA0250011	Rating Area 7	No Preference	52	913.28
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79962PA0250011	Rating Area 7	No Preference	54	998.90
79962PA0250011	Rating Area 7	No Preference	55	1043.35
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79962PA0250017	Rating Area 9	No Preference	59	1019.05
79962PA0250017	Rating Area 9	No Preference	60	1062.50
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79962PA0250017	Rating Area 9	No Preference	62	1124.75
79962PA0250017	Rating Area 9	No Preference	63	1155.68
79962PA0250017	Rating Area 9	No Preference	64 and over	1174.47
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79962PA0260001	Rating Area 6	No Preference	15	375.02
79962PA0260001	Rating Area 6	No Preference	16	386.72
79962PA0260001	Rating Area 6	No Preference	17	398.43
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79962PA0260001	Rating Area 6	No Preference	19	423.64
79962PA0260001	Rating Area 6	No Preference	20	436.69
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79962PA0260001	Rating Area 7	No Preference	37	613.13
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79962PA0260002	Rating Area 9	No Preference	62	1224.04
79962PA0260002	Rating Area 9	No Preference	63	1257.70
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79962PA0260003	Rating Area 6	No Preference	45	568.11
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79962PA0260003	Rating Area 7	No Preference	18	395.16
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79962PA0260003	Rating Area 7	No Preference	24	432.81
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79962PA0180004	Rating Area 9	No Preference	48	583.48
79962PA0180004	Rating Area 9	No Preference	49	608.82
79962PA0180004	Rating Area 9	No Preference	50	637.37
79962PA0180004	Rating Area 9	No Preference	51	665.56
79962PA0180004	Rating Area 9	No Preference	52	696.61
79962PA0180004	Rating Area 9	No Preference	53	728.01
79962PA0180004	Rating Area 9	No Preference	54	761.92
79962PA0180004	Rating Area 9	No Preference	55	795.82
79962PA0180004	Rating Area 9	No Preference	56	832.58
79962PA0180004	Rating Area 9	No Preference	57	869.69
79962PA0180004	Rating Area 9	No Preference	58	909.30
79962PA0180004	Rating Area 9	No Preference	59	928.93
79962PA0180004	Rating Area 9	No Preference	60	968.55
79962PA0180004	Rating Area 9	No Preference	61	1002.80
79962PA0180004	Rating Area 9	No Preference	62	1025.29
79962PA0180004	Rating Area 9	No Preference	63	1053.48
79962PA0180004	Rating Area 9	No Preference	64 and over	1070.61

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*	79962
Rate Effective Date*	04/01/2024
Rate Expiration Date*	06/30/2024
Rating Method*	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
79962PA0250002	Rating Area 6	No Preference	0-14	417.90
79962PA0250002	Rating Area 6	No Preference	15	455.04
79962PA0250002	Rating Area 6	No Preference	16	469.25
79962PA0250002	Rating Area 6	No Preference	17	483.45
79962PA0250002	Rating Area 6	No Preference	18	498.74
79962PA0250002	Rating Area 6	No Preference	19	514.04
79962PA0250002	Rating Area 6	No Preference	20	529.88
79962PA0250002	Rating Area 6	No Preference	21	546.27
79962PA0250002	Rating Area 6	No Preference	22	546.27
79962PA0250002	Rating Area 6	No Preference	23	546.27
79962PA0250002	Rating Area 6	No Preference	24	546.27
79962PA0250002	Rating Area 6	No Preference	25	548.46
79962PA0250002	Rating Area 6	No Preference	26	559.38
79962PA0250002	Rating Area 6	No Preference	27	572.49
79962PA0250002	Rating Area 6	No Preference	28	593.80
79962PA0250002	Rating Area 6	No Preference	29	611.28
79962PA0250002	Rating Area 6	No Preference	30	620.02
79962PA0250002	Rating Area 6	No Preference	31	633.13
79962PA0250002	Rating Area 6	No Preference	32	646.24
79962PA0250002	Rating Area 6	No Preference	33	654.43
79962PA0250002	Rating Area 6	No Preference	34	663.17
79962PA0250002	Rating Area 6	No Preference	35	667.54
79962PA0250002	Rating Area 6	No Preference	36	671.91
79962PA0250002	Rating Area 6	No Preference	37	676.28
79962PA0250002	Rating Area 6	No Preference	38	680.65
79962PA0250002	Rating Area 6	No Preference	39	689.39
79962PA0250002	Rating Area 6	No Preference	40	698.13
79962PA0250002	Rating Area 6	No Preference	41	711.24
79962PA0250002	Rating Area 6	No Preference	42	723.81
79962PA0250002	Rating Area 6	No Preference	43	741.29
79962PA0250002	Rating Area 6	No Preference	44	763.14
79962PA0250002	Rating Area 6	No Preference	45	788.81
79962PA0250002	Rating Area 6	No Preference	46	819.41
79962PA0250002	Rating Area 6	No Preference	47	853.82
79962PA0250002	Rating Area 6	No Preference	48	893.15
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79962PA0250002	Rating Area 6	No Preference	50	975.64
79962PA0250002	Rating Area 6	No Preference	51	1018.79
79962PA0250002	Rating Area 6	No Preference	52	1066.32
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79962PA0250002	Rating Area 6	No Preference	54	1166.29
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79962PA0250002	Rating Area 6	No Preference	56	1274.45
79962PA0250002	Rating Area 6	No Preference	57	1331.26
79962PA0250002	Rating Area 6	No Preference	58	1391.90
79962PA0250002	Rating Area 6	No Preference	59	1421.94
79962PA0250002	Rating Area 6	No Preference	60	1482.58
79962PA0250002	Rating Area 6	No Preference	61	1535.02
79962PA0250002	Rating Area 6	No Preference	62	1569.43
79962PA0250002	Rating Area 6	No Preference	63	1612.59
79962PA0250002	Rating Area 6	No Preference	64 and over	1638.81
79962PA0250002	Rating Area 7	No Preference	0-14	459.72
79962PA0250002	Rating Area 7	No Preference	15	500.58
79962PA0250002	Rating Area 7	No Preference	16	516.21
79962PA0250002	Rating Area 7	No Preference	17	531.83
79962PA0250002	Rating Area 7	No Preference	18	548.66
79962PA0250002	Rating Area 7	No Preference	19	565.48
79962PA0250002	Rating Area 7	No Preference	20	582.91
79962PA0250002	Rating Area 7	No Preference	21	600.94
79962PA0250002	Rating Area 7	No Preference	22	600.94
79962PA0250002	Rating Area 7	No Preference	23	600.94
79962PA0250002	Rating Area 7	No Preference	24	600.94
79962PA0250002	Rating Area 7	No Preference	25	603.34
79962PA0250002	Rating Area 7	No Preference	26	615.36
79962PA0250002	Rating Area 7	No Preference	27	629.79
79962PA0250002	Rating Area 7	No Preference	28	653.22
79962PA0250002	Rating Area 7	No Preference	29	672.45
79962PA0250002	Rating Area 7	No Preference	30	682.07
79962PA0250002	Rating Area 7	No Preference	31	696.49
79962PA0250002	Rating Area 7	No Preference	32	710.91
79962PA0250002	Rating Area 7	No Preference	33	719.93
79962PA0250002	Rating Area 7	No Preference	34	729.54
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79962PA0250002	Rating Area 7	No Preference	44	839.51
79962PA0250002	Rating Area 7	No Preference	45	867.76
79962PA0250002	Rating Area 7	No Preference	46	901.41
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79962PA0250002	Rating Area 7	No Preference	48	982.54
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79962PA0250002	Rating Area 7	No Preference	53	1225.92
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79962PA0250002	Rating Area 7	No Preference	63	1773.97
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79962PA0250002	Rating Area 9	No Preference	17	513.72
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79962PA0250014	Rating Area 6	No Preference	39	673.05
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79962PA0250014	Rating Area 6	No Preference	58	1358.90
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79962PA0250014	Rating Area 6	No Preference	60	1447.43
79962PA0250014	Rating Area 6	No Preference	61	1498.63
79962PA0250014	Rating Area 6	No Preference	62	1532.23
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79962PA0250014	Rating Area 6	No Preference	64 and over	1599.96

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79962PA0250014	Rating Area 7	No Preference	17	519.23
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79962PA0250014	Rating Area 7	No Preference	19	552.08
79962PA0250014	Rating Area 7	No Preference	20	569.10
79962PA0250014	Rating Area 7	No Preference	21	586.70
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79962PA0250014	Rating Area 7	No Preference	23	586.70
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79962PA0250014	Rating Area 7	No Preference	31	679.99
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79962PA0250014	Rating Area 7	No Preference	33	702.87
79962PA0250014	Rating Area 7	No Preference	34	712.25
79962PA0250014	Rating Area 7	No Preference	35	716.95
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79962PA0250014	Rating Area 7	No Preference	41	763.88
79962PA0250014	Rating Area 7	No Preference	42	777.38
79962PA0250014	Rating Area 7	No Preference	43	796.15
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79962PA0250014	Rating Area 7	No Preference	63	1731.94
79962PA0250014	Rating Area 7	No Preference	64 and over	1760.10
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79962PA0250014	Rating Area 9	No Preference	33	678.92
79962PA0250014	Rating Area 9	No Preference	34	687.99
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79962PA0250014	Rating Area 9	No Preference	36	697.05
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79962PA0250014	Rating Area 9	No Preference	59	1475.15
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79962PA0250014	Rating Area 9	No Preference	62	1628.16
79962PA0250014	Rating Area 9	No Preference	63	1672.93
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79962PA0250001	Rating Area 6	No Preference	0-14	385.38
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79962PA0250001	Rating Area 6	No Preference	17	445.83
79962PA0250001	Rating Area 6	No Preference	18	459.93
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79962PA0250001	Rating Area 6	No Preference	20	488.65
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79962PA0250001	Rating Area 6	No Preference	22	503.76

79962PA0250001	Rating Area 6	No Preference	23	503.76
79962PA0250001	Rating Area 6	No Preference	24	503.76
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79962PA0250001	Rating Area 6	No Preference	26	515.85
79962PA0250001	Rating Area 6	No Preference	27	527.94
79962PA0250001	Rating Area 6	No Preference	28	547.59
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79962PA0250001	Rating Area 6	No Preference	30	571.77
79962PA0250001	Rating Area 6	No Preference	31	583.86
79962PA0250001	Rating Area 6	No Preference	32	595.95
79962PA0250001	Rating Area 6	No Preference	33	603.50
79962PA0250001	Rating Area 6	No Preference	34	611.56
79962PA0250001	Rating Area 6	No Preference	35	615.59
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79962PA0250021	Rating Area 7	No Preference	45	773.81
79962PA0250021	Rating Area 7	No Preference	46	803.82
79962PA0250021	Rating Area 7	No Preference	47	837.58
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79962PA0250021	Rating Area 7	No Preference	49	914.21
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79962PA0250021	Rating Area 7	No Preference	51	999.42
79962PA0250021	Rating Area 7	No Preference	52	1046.04
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79962PA0250021	Rating Area 7	No Preference	54	1144.10
79962PA0250021	Rating Area 7	No Preference	55	1195.01
79962PA0250021	Rating Area 7	No Preference	56	1250.21
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79962PA0250021	Rating Area 7	No Preference	58	1365.42
79962PA0250021	Rating Area 7	No Preference	59	1394.90
79962PA0250021	Rating Area 7	No Preference	60	1454.38
79962PA0250021	Rating Area 7	No Preference	61	1505.82
79962PA0250021	Rating Area 7	No Preference	62	1539.58
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79962PA0250021	Rating Area 7	No Preference	64 and over	1607.64
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79962PA0250021	Rating Area 9	No Preference	17	458.10
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79962PA0250021	Rating Area 9	No Preference	23	517.63
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79962PA0250021	Rating Area 9	No Preference	48	846.33
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79962PA0250010	Rating Area 7	No Preference	63	1480.72
79962PA0250010	Rating Area 7	No Preference	64 and over	1504.80
79962PA0250010	Rating Area 9	No Preference	0-14	370.65
79962PA0250010	Rating Area 9	No Preference	15	403.60
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79962PA0250010	Rating Area 9	No Preference	17	428.79
79962PA0250010	Rating Area 9	No Preference	18	442.36
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79962PA0250010	Rating Area 9	No Preference	23	484.51
79962PA0250010	Rating Area 9	No Preference	24	484.51
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79962PA0250010	Rating Area 9	No Preference	30	549.92
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79962PA0250010	Rating Area 9	No Preference	45	699.63
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79962PA0250010	Rating Area 9	No Preference	47	757.29
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79962PA0250016	Rating Area 9	No Preference	62	1385.16
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79962PA0250018	Rating Area 6	No Preference	23	446.43
79962PA0250018	Rating Area 6	No Preference	24	446.43
79962PA0250018	Rating Area 6	No Preference	25	448.22
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79962PA0250018	Rating Area 6	No Preference	27	467.86
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79962PA0250018	Rating Area 6	No Preference	30	506.70
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79962PA0250018	Rating Area 6	No Preference	33	534.82
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79962PA0250018	Rating Area 6	No Preference	63	1317.86
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79962PA0250024	Rating Area 7	No Preference	26	547.25
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79962PA0250024	Rating Area 7	No Preference	28	580.91
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79962PA0250024	Rating Area 7	No Preference	30	606.57
79962PA0250024	Rating Area 7	No Preference	31	619.39
79962PA0250024	Rating Area 7	No Preference	32	632.22
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79962PA0250024	Rating Area 7	No Preference	34	648.79
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79962PA0250024	Rating Area 7	No Preference	36	657.34
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79962PA0250024	Rating Area 7	No Preference	38	665.89
79962PA0250024	Rating Area 7	No Preference	39	674.44
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79962PA0250011	Rating Area 6	No Preference	41	565.32
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79962PA0250011	Rating Area 6	No Preference	43	589.20
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79962PA0250011	Rating Area 6	No Preference	45	626.97
79962PA0250011	Rating Area 6	No Preference	46	651.29
79962PA0250011	Rating Area 6	No Preference	47	678.64
79962PA0250011	Rating Area 6	No Preference	48	709.90
79962PA0250011	Rating Area 6	No Preference	49	740.73
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79962PA0250011	Rating Area 6	No Preference	51	809.76
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79962PA0250011	Rating Area 6	No Preference	54	927.00
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79962PA0250011	Rating Area 6	No Preference	61	1220.07
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79962PA0250017	Rating Area 7	No Preference	58	1054.29
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79962PA0260002	Rating Area 9	No Preference	60	1180.45
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79962PA0260002	Rating Area 9	No Preference	63	1283.97
79962PA0260002	Rating Area 9	No Preference	64 and over	1304.85

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79962PA0260003	Rating Area 6	No Preference	19	377.96
79962PA0260003	Rating Area 6	No Preference	20	389.61
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79962PA0260003	Rating Area 6	No Preference	22	401.66
79962PA0260003	Rating Area 6	No Preference	23	401.66
79962PA0260003	Rating Area 6	No Preference	24	401.66
79962PA0260003	Rating Area 6	No Preference	25	403.27
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79962PA0260003	Rating Area 6	No Preference	27	420.94
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79962PA0180004	Rating Area 9	No Preference	23	364.33
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79962PA0180004	Rating Area 9	No Preference	58	928.31
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79962PA0180004	Rating Area 9	No Preference	60	988.79
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79962PA0180004	Rating Area 9	No Preference	63	1075.50
79962PA0180004	Rating Area 9	No Preference	64 and over	1092.99

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*	79962
Rate Effective Date*	07/01/2024
Rate Expiration Date*	09/30/2024
Rating Method*	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
79962PA0250002	Rating Area 6	No Preference	0-14	425.27
79962PA0250002	Rating Area 6	No Preference	15	463.07
79962PA0250002	Rating Area 6	No Preference	16	477.53
79962PA0250002	Rating Area 6	No Preference	17	491.98
79962PA0250002	Rating Area 6	No Preference	18	507.55
79962PA0250002	Rating Area 6	No Preference	19	523.11
79962PA0250002	Rating Area 6	No Preference	20	539.23
79962PA0250002	Rating Area 6	No Preference	21	555.91
79962PA0250002	Rating Area 6	No Preference	22	555.91
79962PA0250002	Rating Area 6	No Preference	23	555.91
79962PA0250002	Rating Area 6	No Preference	24	555.91
79962PA0250002	Rating Area 6	No Preference	25	558.13
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79962PA0250002	Rating Area 6	No Preference	27	582.59
79962PA0250002	Rating Area 6	No Preference	28	604.27
79962PA0250002	Rating Area 6	No Preference	29	622.06
79962PA0250002	Rating Area 6	No Preference	30	630.96
79962PA0250002	Rating Area 6	No Preference	31	644.30
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79962PA0250002	Rating Area 6	No Preference	33	665.98
79962PA0250002	Rating Area 6	No Preference	34	674.87
79962PA0250002	Rating Area 6	No Preference	35	679.32
79962PA0250002	Rating Area 6	No Preference	36	683.77
79962PA0250002	Rating Area 6	No Preference	37	688.22
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79962PA0250002	Rating Area 6	No Preference	40	710.45
79962PA0250002	Rating Area 6	No Preference	41	723.79
79962PA0250002	Rating Area 6	No Preference	42	736.58
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79962PA0250002	Rating Area 6	No Preference	50	992.86
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79962PA0250002	Rating Area 6	No Preference	57	1354.75
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79962PA0250002	Rating Area 6	No Preference	59	1447.03
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79962PA0250002	Rating Area 6	No Preference	62	1597.13
79962PA0250002	Rating Area 6	No Preference	63	1641.05
79962PA0250002	Rating Area 6	No Preference	64 and over	1667.73
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79962PA0250002	Rating Area 7	No Preference	15	509.42
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79962PA0250002	Rating Area 7	No Preference	31	708.79
79962PA0250002	Rating Area 7	No Preference	32	723.46
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79962PA0250014	Rating Area 7	No Preference	28	649.00
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79962PA0250014	Rating Area 7	No Preference	38	743.94
79962PA0250014	Rating Area 7	No Preference	39	753.49
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79962PA0250014	Rating Area 7	No Preference	41	777.37
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79962PA0250014	Rating Area 7	No Preference	43	810.21
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79962PA0250014	Rating Area 7	No Preference	63	1762.52
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79962PA0250014	Rating Area 9	No Preference	33	690.91
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79962PA0250021	Rating Area 6	No Preference	43	672.71
79962PA0250021	Rating Area 6	No Preference	44	692.53
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79962PA0250021	Rating Area 6	No Preference	46	743.60
79962PA0250021	Rating Area 6	No Preference	47	774.83
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79962PA0250021	Rating Area 6	No Preference	56	1156.54
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79962PA0250021	Rating Area 6	No Preference	58	1263.12
79962PA0250021	Rating Area 6	No Preference	59	1290.39
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79962PA0250021	Rating Area 7	No Preference	15	454.28
79962PA0250021	Rating Area 7	No Preference	16	468.46
79962PA0250021	Rating Area 7	No Preference	17	482.63
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79962PA0250021	Rating Area 7	No Preference	24	545.35
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79962PA0250010	Rating Area 6	No Preference	61	1303.87
79962PA0250010	Rating Area 6	No Preference	62	1333.10
79962PA0250010	Rating Area 6	No Preference	63	1369.76
79962PA0250010	Rating Area 6	No Preference	64 and over	1392.03
79962PA0250010	Rating Area 7	No Preference	0-14	390.49
79962PA0250010	Rating Area 7	No Preference	15	425.20
79962PA0250010	Rating Area 7	No Preference	16	438.48
79962PA0250010	Rating Area 7	No Preference	17	451.75
79962PA0250010	Rating Area 7	No Preference	18	466.04
79962PA0250010	Rating Area 7	No Preference	19	480.33
79962PA0250010	Rating Area 7	No Preference	20	495.14
79962PA0250010	Rating Area 7	No Preference	21	510.45
79962PA0250010	Rating Area 7	No Preference	22	510.45
79962PA0250010	Rating Area 7	No Preference	23	510.45
79962PA0250010	Rating Area 7	No Preference	24	510.45
79962PA0250010	Rating Area 7	No Preference	25	512.49
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79962PA0250010	Rating Area 7	No Preference	27	534.95
79962PA0250010	Rating Area 7	No Preference	28	554.86
79962PA0250010	Rating Area 7	No Preference	29	571.19
79962PA0250010	Rating Area 7	No Preference	30	579.36
79962PA0250010	Rating Area 7	No Preference	31	591.61
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79962PA0250010	Rating Area 7	No Preference	33	611.52
79962PA0250010	Rating Area 7	No Preference	34	619.69
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79962PA0250010	Rating Area 7	No Preference	38	636.02
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79962PA0250010	Rating Area 7	No Preference	41	664.61
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79962PA0250010	Rating Area 7	No Preference	43	692.68
79962PA0250010	Rating Area 7	No Preference	44	713.10
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79962PA0250010	Rating Area 7	No Preference	46	765.68
79962PA0250010	Rating Area 7	No Preference	47	797.83
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79962PA0250010	Rating Area 9	No Preference	58	1256.32
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79962PA0250015	Rating Area 6	No Preference	58	1151.34
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79962PA0250015	Rating Area 9	No Preference	44	670.77
79962PA0250015	Rating Area 9	No Preference	45	693.34
79962PA0250015	Rating Area 9	No Preference	46	720.23
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79962PA0250015	Rating Area 9	No Preference	48	785.05
79962PA0250015	Rating Area 9	No Preference	49	819.14
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79962PA0250015	Rating Area 9	No Preference	62	1379.47
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79962PA0250016	Rating Area 7	No Preference	62	1459.34
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79962PA0250016	Rating Area 7	No Preference	64 and over	1523.85

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79962PA0250016	Rating Area 9	No Preference	15	408.70
79962PA0250016	Rating Area 9	No Preference	16	421.46
79962PA0250016	Rating Area 9	No Preference	17	434.22
79962PA0250016	Rating Area 9	No Preference	18	447.95
79962PA0250016	Rating Area 9	No Preference	19	461.69
79962PA0250016	Rating Area 9	No Preference	20	475.92
79962PA0250016	Rating Area 9	No Preference	21	490.64
79962PA0250016	Rating Area 9	No Preference	22	490.64
79962PA0250016	Rating Area 9	No Preference	23	490.64
79962PA0250016	Rating Area 9	No Preference	24	490.64
79962PA0250016	Rating Area 9	No Preference	25	492.60
79962PA0250016	Rating Area 9	No Preference	26	502.42
79962PA0250016	Rating Area 9	No Preference	27	514.19
79962PA0250016	Rating Area 9	No Preference	28	533.33
79962PA0250016	Rating Area 9	No Preference	29	549.03
79962PA0250016	Rating Area 9	No Preference	30	556.88
79962PA0250016	Rating Area 9	No Preference	31	568.65
79962PA0250016	Rating Area 9	No Preference	32	580.43
79962PA0250016	Rating Area 9	No Preference	33	587.79
79962PA0250016	Rating Area 9	No Preference	34	595.64
79962PA0250016	Rating Area 9	No Preference	35	599.56
79962PA0250016	Rating Area 9	No Preference	36	603.49
79962PA0250016	Rating Area 9	No Preference	37	607.41
79962PA0250016	Rating Area 9	No Preference	38	611.34
79962PA0250016	Rating Area 9	No Preference	39	619.19
79962PA0250016	Rating Area 9	No Preference	40	627.04
79962PA0250016	Rating Area 9	No Preference	41	638.81
79962PA0250016	Rating Area 9	No Preference	42	650.10
79962PA0250016	Rating Area 9	No Preference	43	665.80
79962PA0250016	Rating Area 9	No Preference	44	685.42
79962PA0250016	Rating Area 9	No Preference	45	708.48
79962PA0250016	Rating Area 9	No Preference	46	735.96
79962PA0250016	Rating Area 9	No Preference	47	766.87
79962PA0250016	Rating Area 9	No Preference	48	802.20
79962PA0250016	Rating Area 9	No Preference	49	837.03
79962PA0250016	Rating Area 9	No Preference	50	876.28
79962PA0250016	Rating Area 9	No Preference	51	915.04
79962PA0250016	Rating Area 9	No Preference	52	957.73
79962PA0250016	Rating Area 9	No Preference	53	1000.91
79962PA0250016	Rating Area 9	No Preference	54	1047.52
79962PA0250016	Rating Area 9	No Preference	55	1094.13
79962PA0250016	Rating Area 9	No Preference	56	1144.66
79962PA0250016	Rating Area 9	No Preference	57	1195.69
79962PA0250016	Rating Area 9	No Preference	58	1250.15
79962PA0250016	Rating Area 9	No Preference	59	1277.14
79962PA0250016	Rating Area 9	No Preference	60	1331.60
79962PA0250016	Rating Area 9	No Preference	61	1378.70
79962PA0250016	Rating Area 9	No Preference	62	1409.61
79962PA0250016	Rating Area 9	No Preference	63	1448.37
79962PA0250016	Rating Area 9	No Preference	64 and over	1471.92
79962PA0250018	Rating Area 6	No Preference	0-14	347.55
79962PA0250018	Rating Area 6	No Preference	15	378.45
79962PA0250018	Rating Area 6	No Preference	16	390.26
79962PA0250018	Rating Area 6	No Preference	17	402.07
79962PA0250018	Rating Area 6	No Preference	18	414.79
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79962PA0250018	Rating Area 6	No Preference	20	440.69
79962PA0250018	Rating Area 6	No Preference	21	454.32
79962PA0250018	Rating Area 6	No Preference	22	454.32
79962PA0250018	Rating Area 6	No Preference	23	454.32
79962PA0250018	Rating Area 6	No Preference	24	454.32
79962PA0250018	Rating Area 6	No Preference	25	456.14
79962PA0250018	Rating Area 6	No Preference	26	465.22
79962PA0250018	Rating Area 6	No Preference	27	476.13
79962PA0250018	Rating Area 6	No Preference	28	493.85
79962PA0250018	Rating Area 6	No Preference	29	508.38
79962PA0250018	Rating Area 6	No Preference	30	515.65
79962PA0250018	Rating Area 6	No Preference	31	526.56
79962PA0250018	Rating Area 6	No Preference	32	537.46
79962PA0250018	Rating Area 6	No Preference	33	544.28
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79962PA0250018	Rating Area 6	No Preference	36	558.81
79962PA0250018	Rating Area 6	No Preference	37	562.45
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79962PA0250018	Rating Area 6	No Preference	39	573.35
79962PA0250018	Rating Area 6	No Preference	40	580.62
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79962PA0250018	Rating Area 6	No Preference	42	601.97
79962PA0250018	Rating Area 6	No Preference	43	616.51
79962PA0250018	Rating Area 6	No Preference	44	634.69
79962PA0250018	Rating Area 6	No Preference	45	656.04
79962PA0250018	Rating Area 6	No Preference	46	681.48
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79962PA0250018	Rating Area 6	No Preference	52	886.83
79962PA0250018	Rating Area 6	No Preference	53	926.81
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79962PA0250018	Rating Area 6	No Preference	55	1013.13
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79962PA0250018	Rating Area 6	No Preference	57	1107.18
79962PA0250018	Rating Area 6	No Preference	58	1157.61
79962PA0250018	Rating Area 6	No Preference	59	1182.59
79962PA0250018	Rating Area 6	No Preference	60	1233.02
79962PA0250018	Rating Area 6	No Preference	61	1276.64
79962PA0250018	Rating Area 6	No Preference	62	1305.26
79962PA0250018	Rating Area 6	No Preference	63	1341.15
79962PA0250018	Rating Area 6	No Preference	64 and over	1362.96
79962PA0250018	Rating Area 7	No Preference	0-14	382.34
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79962PA0250018	Rating Area 7	No Preference	17	442.31
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79962PA0250018	Rating Area 7	No Preference	30	567.26
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79962PA0250018	Rating Area 9	No Preference	36	593.79
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79962PA0250018	Rating Area 9	No Preference	47	754.55
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79962PA0250018	Rating Area 9	No Preference	60	1310.21
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79962PA0250018	Rating Area 9	No Preference	63	1425.11
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79962PA0250019	Rating Area 7	No Preference	62	1381.11
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79962PA0250019	Rating Area 9	No Preference	23	464.34
79962PA0250019	Rating Area 9	No Preference	24	464.34
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79962PA0250019	Rating Area 9	No Preference	47	725.76
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79962PA0250019	Rating Area 9	No Preference	62	1334.05
79962PA0250019	Rating Area 9	No Preference	63	1370.73
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79962PA0250024	Rating Area 6	No Preference	26	506.25
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79962PA0250024	Rating Area 6	No Preference	28	537.39
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79962PA0250024	Rating Area 6	No Preference	31	572.99
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79962PA0250024	Rating Area 6	No Preference	35	604.13
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79962PA0250024	Rating Area 6	No Preference	37	612.04
79962PA0250024	Rating Area 6	No Preference	38	616.00
79962PA0250024	Rating Area 6	No Preference	39	623.91
79962PA0250024	Rating Area 6	No Preference	40	631.82
79962PA0250024	Rating Area 6	No Preference	41	643.68
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79962PA0250024	Rating Area 6	No Preference	43	670.87
79962PA0250024	Rating Area 6	No Preference	44	690.65
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79962PA0250024	Rating Area 6	No Preference	63	1459.41
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79962PA0250009	Rating Area 9	No Preference	37	584.08
79962PA0250009	Rating Area 9	No Preference	38	587.85
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79962PA0250009	Rating Area 9	No Preference	40	602.95
79962PA0250009	Rating Area 9	No Preference	41	614.27
79962PA0250009	Rating Area 9	No Preference	42	625.12
79962PA0250009	Rating Area 9	No Preference	43	640.22
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79962PA0250009	Rating Area 9	No Preference	45	681.26
79962PA0250009	Rating Area 9	No Preference	46	707.69
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79962PA0250009	Rating Area 9	No Preference	49	804.87
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79962PA0250009	Rating Area 9	No Preference	61	1325.73
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79962PA0250009	Rating Area 9	No Preference	63	1392.72
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79962PA0250011	Rating Area 6	No Preference	15	368.07
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79962PA0250011	Rating Area 6	No Preference	18	403.42
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79962PA0250011	Rating Area 6	No Preference	27	463.07
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79962PA0250017	Rating Area 6	No Preference	46	574.16
79962PA0250017	Rating Area 6	No Preference	47	598.27
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79962PA0250017	Rating Area 6	No Preference	50	683.63
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79962PA0250017	Rating Area 6	No Preference	54	817.21
79962PA0250017	Rating Area 6	No Preference	55	853.58
79962PA0250017	Rating Area 6	No Preference	56	893.00
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79962PA0250017	Rating Area 6	No Preference	59	996.35
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79962PA0250017	Rating Area 6	No Preference	61	1075.58
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79962PA0250017	Rating Area 6	No Preference	63	1129.94
79962PA0250017	Rating Area 6	No Preference	64 and over	1148.31
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79962PA0260002	Rating Area 9	No Preference	17	391.73
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79962PA0170006	Rating Area 9	No Preference	48	637.31
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79962PA0180004	Rating Area 9	No Preference	56	864.98
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79962PA0180004	Rating Area 9	No Preference	59	965.09
79962PA0180004	Rating Area 9	No Preference	60	1006.24
79962PA0180004	Rating Area 9	No Preference	61	1041.84
79962PA0180004	Rating Area 9	No Preference	62	1065.19
79962PA0180004	Rating Area 9	No Preference	63	1094.48
79962PA0180004	Rating Area 9	No Preference	64 and over	1112.28

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*	79962
Rate Effective Date*	10/01/2024
Rate Expiration Date*	12/31/2024
Rating Method*	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
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79962PA0250002	Rating Area 6	No Preference	18	517.12
79962PA0250002	Rating Area 6	No Preference	19	532.98
79962PA0250002	Rating Area 6	No Preference	20	549.41
79962PA0250002	Rating Area 6	No Preference	21	566.40
79962PA0250002	Rating Area 6	No Preference	22	566.40
79962PA0250002	Rating Area 6	No Preference	23	566.40
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79962PA0250002	Rating Area 6	No Preference	36	696.67
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79962PA0250014	Rating Area 6	No Preference	62	1588.71
79962PA0250014	Rating Area 6	No Preference	63	1632.40
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79962PA0250013	Rating Area 9	No Preference	40	695.51
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79962PA0250013	Rating Area 9	No Preference	43	738.51
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79962PA0250013	Rating Area 9	No Preference	45	785.85
79962PA0250013	Rating Area 9	No Preference	46	816.33
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79962PA0250013	Rating Area 9	No Preference	48	889.80
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79962PA0250006	Rating Area 7	No Preference	62	1498.10
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79962PA0250008	Rating Area 9	No Preference	60	1362.24
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79962PA0250008	Rating Area 9	No Preference	63	1481.70
79962PA0250008	Rating Area 9	No Preference	64 and over	1505.79
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79962PA0250010	Rating Area 6	No Preference	43	641.55
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79962PA0250016	Rating Area 6	No Preference	61	1321.96
79962PA0250016	Rating Area 6	No Preference	62	1351.60
79962PA0250016	Rating Area 6	No Preference	63	1388.77
79962PA0250016	Rating Area 6	No Preference	64 and over	1411.35
79962PA0250016	Rating Area 7	No Preference	0-14	395.91
79962PA0250016	Rating Area 7	No Preference	15	431.10
79962PA0250016	Rating Area 7	No Preference	16	444.56
79962PA0250016	Rating Area 7	No Preference	17	458.01
79962PA0250016	Rating Area 7	No Preference	18	472.50
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79962PA0250016	Rating Area 7	No Preference	20	502.00
79962PA0250016	Rating Area 7	No Preference	21	517.53
79962PA0250016	Rating Area 7	No Preference	22	517.53
79962PA0250016	Rating Area 7	No Preference	23	517.53
79962PA0250016	Rating Area 7	No Preference	24	517.53
79962PA0250016	Rating Area 7	No Preference	25	519.60
79962PA0250016	Rating Area 7	No Preference	26	529.95
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79962PA0250016	Rating Area 7	No Preference	33	620.00
79962PA0250016	Rating Area 7	No Preference	34	628.28
79962PA0250016	Rating Area 7	No Preference	35	632.42
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79962PA0250016	Rating Area 7	No Preference	40	661.40
79962PA0250016	Rating Area 7	No Preference	41	673.82
79962PA0250016	Rating Area 7	No Preference	42	685.73
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79962PA0250019	Rating Area 7	No Preference	62	1407.17
79962PA0250019	Rating Area 7	No Preference	63	1445.86
79962PA0250019	Rating Area 7	No Preference	64 and over	1469.37
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79962PA0250019	Rating Area 9	No Preference	15	394.09
79962PA0250019	Rating Area 9	No Preference	16	406.39
79962PA0250019	Rating Area 9	No Preference	17	418.69
79962PA0250019	Rating Area 9	No Preference	18	431.94
79962PA0250019	Rating Area 9	No Preference	19	445.19
79962PA0250019	Rating Area 9	No Preference	20	458.91
79962PA0250019	Rating Area 9	No Preference	21	473.10
79962PA0250019	Rating Area 9	No Preference	22	473.10
79962PA0250019	Rating Area 9	No Preference	23	473.10
79962PA0250019	Rating Area 9	No Preference	24	473.10
79962PA0250019	Rating Area 9	No Preference	25	474.99
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79962PA0250019	Rating Area 9	No Preference	27	495.81
79962PA0250019	Rating Area 9	No Preference	28	514.26
79962PA0250019	Rating Area 9	No Preference	29	529.40
79962PA0250019	Rating Area 9	No Preference	30	536.97
79962PA0250019	Rating Area 9	No Preference	31	548.32
79962PA0250019	Rating Area 9	No Preference	32	559.68
79962PA0250019	Rating Area 9	No Preference	33	566.77
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79962PA0250019	Rating Area 9	No Preference	35	578.13
79962PA0250019	Rating Area 9	No Preference	36	581.91
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79962PA0250019	Rating Area 9	No Preference	38	589.48
79962PA0250019	Rating Area 9	No Preference	39	597.05
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79962PA0250019	Rating Area 9	No Preference	45	683.16
79962PA0250019	Rating Area 9	No Preference	46	709.65
79962PA0250019	Rating Area 9	No Preference	47	739.46
79962PA0250019	Rating Area 9	No Preference	48	773.52
79962PA0250019	Rating Area 9	No Preference	49	807.11
79962PA0250019	Rating Area 9	No Preference	50	844.96
79962PA0250019	Rating Area 9	No Preference	51	882.33
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79962PA0250019	Rating Area 9	No Preference	54	1010.07
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79962PA0250019	Rating Area 9	No Preference	57	1152.94
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79962PA0250019	Rating Area 9	No Preference	63	1396.59
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79962PA0250020	Rating Area 6	No Preference	51	772.28
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79962PA0250009	Rating Area 7	No Preference	36	612.10
79962PA0250009	Rating Area 7	No Preference	37	616.08
79962PA0250009	Rating Area 7	No Preference	38	620.06
79962PA0250009	Rating Area 7	No Preference	39	628.02
79962PA0250009	Rating Area 7	No Preference	40	635.98
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79962PA0250009	Rating Area 7	No Preference	42	659.37
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79962PA0250012	Rating Area 9	No Preference	36	516.59
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79962PA0250012	Rating Area 9	No Preference	38	523.31
79962PA0250012	Rating Area 9	No Preference	39	530.03
79962PA0250012	Rating Area 9	No Preference	40	536.75
79962PA0250012	Rating Area 9	No Preference	41	546.83
79962PA0250012	Rating Area 9	No Preference	42	556.49
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79962PA0250012	Rating Area 9	No Preference	44	586.73
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79962PA0250012	Rating Area 9	No Preference	49	716.50
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79962PA0250012	Rating Area 9	No Preference	51	783.28
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79962PA0250012	Rating Area 9	No Preference	55	936.58
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79962PA0250012	Rating Area 9	No Preference	59	1093.23
79962PA0250012	Rating Area 9	No Preference	60	1139.85
79962PA0250012	Rating Area 9	No Preference	61	1180.17
79962PA0250012	Rating Area 9	No Preference	62	1206.63
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79962PA0250017	Rating Area 6	No Preference	15	324.86
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79962PA0260002	Rating Area 6	No Preference	43	575.92
79962PA0260002	Rating Area 6	No Preference	44	592.90
79962PA0260002	Rating Area 6	No Preference	45	612.85
79962PA0260002	Rating Area 6	No Preference	46	636.62
79962PA0260002	Rating Area 6	No Preference	47	663.35
79962PA0260002	Rating Area 6	No Preference	48	693.91
79962PA0260002	Rating Area 6	No Preference	49	724.04
79962PA0260002	Rating Area 6	No Preference	50	758.00
79962PA0260002	Rating Area 6	No Preference	51	791.52
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79962PA0260002	Rating Area 6	No Preference	53	865.80
79962PA0260002	Rating Area 6	No Preference	54	906.12
79962PA0260002	Rating Area 6	No Preference	55	946.43

79962PA0260002	Rating Area 6	No Preference	56	990.15
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79962PA0260002	Rating Area 6	No Preference	59	1104.74
79962PA0260002	Rating Area 6	No Preference	60	1151.85
79962PA0260002	Rating Area 6	No Preference	61	1192.59
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79962PA0260002	Rating Area 6	No Preference	63	1252.86
79962PA0260002	Rating Area 6	No Preference	64 and over	1273.23
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79962PA0260002	Rating Area 7	No Preference	15	388.92
79962PA0260002	Rating Area 7	No Preference	16	401.06
79962PA0260002	Rating Area 7	No Preference	17	413.20
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79962PA0260008	Rating Area 6	No Preference	29	437.54
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79962PA0170006	Rating Area 7	No Preference	27	430.89
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79962PA0170006	Rating Area 7	No Preference	29	460.08
79962PA0170006	Rating Area 7	No Preference	30	466.66
79962PA0170006	Rating Area 7	No Preference	31	476.52
79962PA0170006	Rating Area 7	No Preference	32	486.39
79962PA0170006	Rating Area 7	No Preference	33	492.56
79962PA0170006	Rating Area 7	No Preference	34	499.14
79962PA0170006	Rating Area 7	No Preference	35	502.43
79962PA0170006	Rating Area 7	No Preference	36	505.71
79962PA0170006	Rating Area 7	No Preference	37	509.00
79962PA0170006	Rating Area 7	No Preference	38	512.29
79962PA0170006	Rating Area 7	No Preference	39	518.87
79962PA0170006	Rating Area 7	No Preference	40	525.45
79962PA0170006	Rating Area 7	No Preference	41	535.32
79962PA0170006	Rating Area 7	No Preference	42	544.77
79962PA0170006	Rating Area 7	No Preference	43	557.93
79962PA0170006	Rating Area 7	No Preference	44	574.38
79962PA0170006	Rating Area 7	No Preference	45	593.70
79962PA0170006	Rating Area 7	No Preference	46	616.73
79962PA0170006	Rating Area 7	No Preference	47	642.63
79962PA0170006	Rating Area 7	No Preference	48	672.23
79962PA0170006	Rating Area 7	No Preference	49	701.42
79962PA0170006	Rating Area 7	No Preference	50	734.31
79962PA0170006	Rating Area 7	No Preference	51	766.79
79962PA0170006	Rating Area 7	No Preference	52	802.56
79962PA0170006	Rating Area 7	No Preference	53	838.75
79962PA0170006	Rating Area 7	No Preference	54	877.81
79962PA0170006	Rating Area 7	No Preference	55	916.86
79962PA0170006	Rating Area 7	No Preference	56	959.21
79962PA0170006	Rating Area 7	No Preference	57	1001.97
79962PA0170006	Rating Area 7	No Preference	58	1047.61
79962PA0170006	Rating Area 7	No Preference	59	1070.22
79962PA0170006	Rating Area 7	No Preference	60	1115.86
79962PA0170006	Rating Area 7	No Preference	61	1155.33
79962PA0170006	Rating Area 7	No Preference	62	1181.23
79962PA0170006	Rating Area 7	No Preference	63	1213.71
79962PA0170006	Rating Area 7	No Preference	64 and over	1233.45
79962PA0170006	Rating Area 9	No Preference	0-14	303.81
79962PA0170006	Rating Area 9	No Preference	15	330.82
79962PA0170006	Rating Area 9	No Preference	16	341.14
79962PA0170006	Rating Area 9	No Preference	17	351.47
79962PA0170006	Rating Area 9	No Preference	18	362.59
79962PA0170006	Rating Area 9	No Preference	19	373.71
79962PA0170006	Rating Area 9	No Preference	20	385.23
79962PA0170006	Rating Area 9	No Preference	21	397.14
79962PA0170006	Rating Area 9	No Preference	22	397.14
79962PA0170006	Rating Area 9	No Preference	23	397.14
79962PA0170006	Rating Area 9	No Preference	24	397.14
79962PA0170006	Rating Area 9	No Preference	25	398.73
79962PA0170006	Rating Area 9	No Preference	26	406.67
79962PA0170006	Rating Area 9	No Preference	27	416.20
79962PA0170006	Rating Area 9	No Preference	28	431.69
79962PA0170006	Rating Area 9	No Preference	29	444.40
79962PA0170006	Rating Area 9	No Preference	30	450.75
79962PA0170006	Rating Area 9	No Preference	31	460.29
79962PA0170006	Rating Area 9	No Preference	32	469.82
79962PA0170006	Rating Area 9	No Preference	33	475.77
79962PA0170006	Rating Area 9	No Preference	34	482.13
79962PA0170006	Rating Area 9	No Preference	35	485.31
79962PA0170006	Rating Area 9	No Preference	36	488.48
79962PA0170006	Rating Area 9	No Preference	37	491.66
79962PA0170006	Rating Area 9	No Preference	38	494.84
79962PA0170006	Rating Area 9	No Preference	39	501.19
79962PA0170006	Rating Area 9	No Preference	40	507.54
79962PA0170006	Rating Area 9	No Preference	41	517.08
79962PA0170006	Rating Area 9	No Preference	42	526.21
79962PA0170006	Rating Area 9	No Preference	43	538.92
79962PA0170006	Rating Area 9	No Preference	44	554.80
79962PA0170006	Rating Area 9	No Preference	45	573.47
79962PA0170006	Rating Area 9	No Preference	46	595.71
79962PA0170006	Rating Area 9	No Preference	47	620.73
79962PA0170006	Rating Area 9	No Preference	48	649.32
79962PA0170006	Rating Area 9	No Preference	49	677.52
79962PA0170006	Rating Area 9	No Preference	50	709.29
79962PA0170006	Rating Area 9	No Preference	51	740.67
79962PA0170006	Rating Area 9	No Preference	52	775.22
79962PA0170006	Rating Area 9	No Preference	53	810.17
79962PA0170006	Rating Area 9	No Preference	54	847.89
79962PA0170006	Rating Area 9	No Preference	55	885.62

79962PA0170006	Rating Area 9	No Preference	56	926.53
79962PA0170006	Rating Area 9	No Preference	57	967.83
79962PA0170006	Rating Area 9	No Preference	58	1011.91
79962PA0170006	Rating Area 9	No Preference	59	1033.76
79962PA0170006	Rating Area 9	No Preference	60	1077.84
79962PA0170006	Rating Area 9	No Preference	61	1115.96
79962PA0170006	Rating Area 9	No Preference	62	1140.98
79962PA0170006	Rating Area 9	No Preference	63	1172.36
79962PA0170006	Rating Area 9	No Preference	64 and over	1191.42
79962PA0180004	Rating Area 7	No Preference	0-14	299.18
79962PA0180004	Rating Area 7	No Preference	15	325.77
79962PA0180004	Rating Area 7	No Preference	16	335.94
79962PA0180004	Rating Area 7	No Preference	17	346.11
79962PA0180004	Rating Area 7	No Preference	18	357.06
79962PA0180004	Rating Area 7	No Preference	19	368.01
79962PA0180004	Rating Area 7	No Preference	20	379.35
79962PA0180004	Rating Area 7	No Preference	21	391.08
79962PA0180004	Rating Area 7	No Preference	22	391.08
79962PA0180004	Rating Area 7	No Preference	23	391.08
79962PA0180004	Rating Area 7	No Preference	24	391.08
79962PA0180004	Rating Area 7	No Preference	25	392.64
79962PA0180004	Rating Area 7	No Preference	26	400.47
79962PA0180004	Rating Area 7	No Preference	27	409.85
79962PA0180004	Rating Area 7	No Preference	28	425.10
79962PA0180004	Rating Area 7	No Preference	29	437.62
79962PA0180004	Rating Area 7	No Preference	30	443.88
79962PA0180004	Rating Area 7	No Preference	31	453.26
79962PA0180004	Rating Area 7	No Preference	32	462.65
79962PA0180004	Rating Area 7	No Preference	33	468.51
79962PA0180004	Rating Area 7	No Preference	34	474.77
79962PA0180004	Rating Area 7	No Preference	35	477.90
79962PA0180004	Rating Area 7	No Preference	36	481.03
79962PA0180004	Rating Area 7	No Preference	37	484.16
79962PA0180004	Rating Area 7	No Preference	38	487.29
79962PA0180004	Rating Area 7	No Preference	39	493.54
79962PA0180004	Rating Area 7	No Preference	40	499.80
79962PA0180004	Rating Area 7	No Preference	41	509.19
79962PA0180004	Rating Area 7	No Preference	42	518.18
79962PA0180004	Rating Area 7	No Preference	43	530.70
79962PA0180004	Rating Area 7	No Preference	44	546.34
79962PA0180004	Rating Area 7	No Preference	45	564.72
79962PA0180004	Rating Area 7	No Preference	46	586.62
79962PA0180004	Rating Area 7	No Preference	47	611.26
79962PA0180004	Rating Area 7	No Preference	48	639.42
79962PA0180004	Rating Area 7	No Preference	49	667.18
79962PA0180004	Rating Area 7	No Preference	50	698.47
79962PA0180004	Rating Area 7	No Preference	51	729.36
79962PA0180004	Rating Area 7	No Preference	52	763.39
79962PA0180004	Rating Area 7	No Preference	53	797.80
79962PA0180004	Rating Area 7	No Preference	54	834.96
79962PA0180004	Rating Area 7	No Preference	55	872.11
79962PA0180004	Rating Area 7	No Preference	56	912.39
79962PA0180004	Rating Area 7	No Preference	57	953.06
79962PA0180004	Rating Area 7	No Preference	58	996.47
79962PA0180004	Rating Area 7	No Preference	59	1017.98
79962PA0180004	Rating Area 7	No Preference	60	1061.39
79962PA0180004	Rating Area 7	No Preference	61	1098.93
79962PA0180004	Rating Area 7	No Preference	62	1123.57
79962PA0180004	Rating Area 7	No Preference	63	1154.47
79962PA0180004	Rating Area 7	No Preference	64 and over	1173.24
79962PA0180004	Rating Area 9	No Preference	0-14	288.99
79962PA0180004	Rating Area 9	No Preference	15	314.67
79962PA0180004	Rating Area 9	No Preference	16	324.50
79962PA0180004	Rating Area 9	No Preference	17	334.32
79962PA0180004	Rating Area 9	No Preference	18	344.89
79962PA0180004	Rating Area 9	No Preference	19	355.47
79962PA0180004	Rating Area 9	No Preference	20	366.43
79962PA0180004	Rating Area 9	No Preference	21	377.76
79962PA0180004	Rating Area 9	No Preference	22	377.76
79962PA0180004	Rating Area 9	No Preference	23	377.76
79962PA0180004	Rating Area 9	No Preference	24	377.76
79962PA0180004	Rating Area 9	No Preference	25	379.27
79962PA0180004	Rating Area 9	No Preference	26	386.83
79962PA0180004	Rating Area 9	No Preference	27	395.89
79962PA0180004	Rating Area 9	No Preference	28	410.63
79962PA0180004	Rating Area 9	No Preference	29	422.71
79962PA0180004	Rating Area 9	No Preference	30	428.76
79962PA0180004	Rating Area 9	No Preference	31	437.82
79962PA0180004	Rating Area 9	No Preference	32	446.89
79962PA0180004	Rating Area 9	No Preference	33	452.56
79962PA0180004	Rating Area 9	No Preference	34	458.60
79962PA0180004	Rating Area 9	No Preference	35	461.62
79962PA0180004	Rating Area 9	No Preference	36	464.64
79962PA0180004	Rating Area 9	No Preference	37	467.67
79962PA0180004	Rating Area 9	No Preference	38	470.69
79962PA0180004	Rating Area 9	No Preference	39	476.73
79962PA0180004	Rating Area 9	No Preference	40	482.78
79962PA0180004	Rating Area 9	No Preference	41	491.84
79962PA0180004	Rating Area 9	No Preference	42	500.53
79962PA0180004	Rating Area 9	No Preference	43	512.62
79962PA0180004	Rating Area 9	No Preference	44	527.73
79962PA0180004	Rating Area 9	No Preference	45	545.49
79962PA0180004	Rating Area 9	No Preference	46	566.64
79962PA0180004	Rating Area 9	No Preference	47	590.44
79962PA0180004	Rating Area 9	No Preference	48	617.64
79962PA0180004	Rating Area 9	No Preference	49	644.46
79962PA0180004	Rating Area 9	No Preference	50	674.68
79962PA0180004	Rating Area 9	No Preference	51	704.52
79962PA0180004	Rating Area 9	No Preference	52	737.39
79962PA0180004	Rating Area 9	No Preference	53	770.63
79962PA0180004	Rating Area 9	No Preference	54	806.52
79962PA0180004	Rating Area 9	No Preference	55	842.40
79962PA0180004	Rating Area 9	No Preference	56	881.31
79962PA0180004	Rating Area 9	No Preference	57	920.60
79962PA0180004	Rating Area 9	No Preference	58	962.53
79962PA0180004	Rating Area 9	No Preference	59	983.31
79962PA0180004	Rating Area 9	No Preference	60	1025.24
79962PA0180004	Rating Area 9	No Preference	61	1061.51
79962PA0180004	Rating Area 9	No Preference	62	1085.30
79962PA0180004	Rating Area 9	No Preference	63	1115.15
79962PA0180004	Rating Area 9	No Preference	64 and over	1133.28

Highmark Benefits Group (HBG)
2024 Small Group Rate Filing
Trend Exhibit
Central, PA Region

Incurred Month	Members	Normalized Allowed PMPM	12 Month Moving Average PMPM	Annual Trend
Jan-18	5,526	$ 567.20		
Feb-18	5,480	$ 581.75		
Mar-18	5,517	$ 623.26		
Apr-18	5,509	$ 627.35		
May-18	5,551	$ 513.76		
Jun-18	5,590	$ 572.03		
Jul-18	6,173	$ 507.17		
Aug-18	6,540	$ 578.74		
Sep-18	7,159	$ 501.10		
Oct-18	8,338	$ 547.54		
Nov-18	9,220	$ 576.91		
Dec-18	12,562	$ 480.60	$ 549.40	
Jan-19	12,791	$ 549.82	$ 548.38	
Feb-19	12,759	$ 501.52	$ 540.39	
Mar-19	12,729	$ 639.44	$ 548.04	
Apr-19	12,689	$ 560.17	$ 545.52	
May-19	12,772	$ 565.42	$ 549.13	
Jun-19	12,752	$ 491.74	$ 542.33	
Jul-19	12,345	$ 578.22	$ 547.30	
Aug-19	12,128	$ 588.75	$ 549.45	
Sep-19	11,950	$ 555.09	$ 552.34	
Oct-19	11,742	$ 642.13	$ 559.82	
Nov-19	11,408	$ 573.90	$ 559.84	
Dec-19	10,611	$ 625.39	$ 571.37	4.0%
Jan-20	12,422	$ 613.16	$ 576.80	5.2%
Feb-20	12,721	$ 571.47	$ 582.90	7.9%
Mar-20	12,975	$ 632.99	$ 582.43	6.3%
Apr-20	13,404	$ 713.30	$ 596.26	9.3%
May-20	13,694	$ 576.46	$ 597.09	8.7%
Jun-20	13,808	$ 610.78	$ 607.36	12.0%
Jul-20	13,906	$ 611.17	$ 610.10	11.5%
Aug-20	13,956	$ 565.40	$ 607.71	10.6%
Sep-20	14,349	$ 591.89	$ 610.30	10.5%
Oct-20	14,632	$ 596.34	$ 606.64	8.4%
Nov-20	14,786	$ 645.92	$ 612.56	9.4%
Dec-20	16,440	$ 631.53	$ 613.61	7.4%
Jan-21	16,933	$ 618.53	$ 614.13	6.5%
Feb-21	17,077	$ 569.71	$ 612.90	5.1%
Mar-21	17,115	$ 646.29	$ 614.62	5.5%
Apr-21	17,132	$ 638.45	$ 609.65	2.2%
May-21	17,181	$ 582.04	$ 609.54	2.1%
Jun-21	17,268	$ 700.02	$ 617.64	1.7%
Jul-21	17,435	$ 718.69	$ 627.17	2.8%
Aug-21	17,340	$ 672.72	$ 635.53	4.6%
Sep-21	17,172	$ 659.46	$ 640.70	5.0%
Oct-21	16,945	$ 683.78	$ 647.50	6.7%
Nov-21	16,868	$ 632.61	$ 646.39	5.5%
Dec-21	16,282	$ 660.45	$ 648.70	5.7%
Jan-22	17,506	$ 692.81	$ 654.95	6.6%
Feb-22	17,505	$ 646.39	$ 661.30	7.9%
Mar-22	17,681	$ 731.67	$ 668.57	8.8%
Apr-22	17,930	$ 607.83	$ 665.81	9.2%
May-22	18,065	$ 639.77	$ 670.46	10.0%
Jun-22	18,542	$ 651.17	$ 666.32	7.9%
Jul-22	18,912	$ 620.12	$ 657.84	4.9%
Aug-22	18,966	$ 715.00	$ 661.73	4.1%
Sep-22	19,367	$ 695.08	$ 664.92	3.8%
Oct-22	19,576	$ 660.28	$ 663.03	2.4%
Nov-22	19,795	$ 677.17	$ 666.63	3.1%
Dec-22	19,795	$ 694.31	$ 669.53	3.2%
Jan-23	19,795	$ 701.23	$ 670.51	2.4%
Feb-23	19,795	$ 665.51	$ 671.92	1.6%
Mar-23	19,795	$ 731.13	$ 672.42	0.6%
Apr-23	19,795	$ 671.13	$ 677.30	1.7%
May-23	19,795	$ 727.80	$ 684.47	2.1%
Jun-23	19,795	$ 746.44	$ 692.31	3.9%
Jul-23	19,795	$ 679.70	$ 697.04	6.0%
Aug-23	19,795	$ 778.36	$ 702.40	6.1%
Sep-23	19,795	$ 702.45	$ 703.00	5.7%
Oct-23	19,795	$ 756.46	$ 710.97	7.2%
Nov-23	19,795	$ 736.66	$ 715.93	7.4%
Dec-23	19,795	$ 723.57	$ 718.37	7.3%
Jan-24	19,795	$ 774.38	$ 724.47	8.0%
Feb-24	19,795	$ 743.85	$ 730.99	8.8%
Mar-24	19,795	$ 734.86	$ 731.30	8.8%
Apr-24	19,795	$ 761.98	$ 738.88	9.1%
May-24	19,795	$ 767.19	$ 742.16	8.4%
Jun-24	19,795	$ 744.07	$ 741.96	7.2%
Jul-24	19,795	$ 769.31	$ 749.43	7.5%
Aug-24	19,795	$ 796.84	$ 750.97	6.9%
Sep-24	19,795	$ 746.32	$ 754.62	7.3%
Oct-24	19,795	$ 824.64	$ 760.31	6.9%
Nov-24	19,795	$ 752.85	$ 761.65	6.4%
Dec-24	19,795	$ 797.56	$ 767.82	6.9%

Proposed Annual Trend (Cost & Utilization) **7.09%**

Highmark Benefits Group (HBG)
2024 Small Group Rate Filing
Quarterly Trend Support (Standard Question #4a)

	1q2024	2q2024	3q2024	4q2024
Quarterly Index Rate Development:				
1Q2024 Projected Paid Claims	$721.22	$721.22	$721.22	$721.22
2024 Claims Trend	7.1%	7.1%	7.1%	7.1%
Quarterly Adjustment Factor	0.000	0.305	0.562	0.837
Quarterly Projected Paid Claims	$721.22	$736.42	$749.53	$763.78
Other Claims Liability Adjustments	($68.47)	($68.90)	($69.28)	($69.68)
Projected Net Claims	$652.76	$667.52	$680.25	$694.09
Average Paid to Allowed Factor	0.861	0.861	0.861	0.861
Normalization Factors				
Average Pricing Factor	1.503	1.503	1.503	1.503
Assumed Network Factor	0.996	0.996	0.996	0.996
Average Benefit Richness	1.122	1.122	1.122	1.122
Normalized Allowed Claims	$451.31	$461.52	$470.32	$479.89
Retention Components				
Administrative Costs PMPM	$63.70	$63.76	$63.80	$63.85
% of Premium Charges	0.7%	0.7%	0.7%	0.8%
Required Revenue	$721.45	$736.53	$749.54	$763.68
Months of Trend	0	3	6	9
Table 5A Trend	7.09%	8.63%	7.94%	7.88%

Highmark Benefits Group (HBG)
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	1.5121	0.9994	0.9969	1.0753
Calendar Year 2022 Average for Members Active at end of BEP	1.5123	0.9991	0.9969	1.0754
2024 Projected	1.5160	0.9951	0.9955	1.0776

Support for Single Risk Pool Adjustment Factors:	Claims Paid through Claims System	Rx Rebates, Capitiation, Settlements, and Other Claims Paid Outside of System	Total
Calendar Year 2022 Allowed Claims PMPM	$ 728.92	$ (46.26)	$ 682.67
Calendar Year 2022 Allowed Claims PMPM for Members Active at end of BEP	$ 730.85	$ (46.90)	$ 683.96
BEP Adjustment (for COVID)	0.00%	0.00%	
Adj Calendar Year 2022 Allowed Claims PMPM	$ 728.92	$ (46.26)	$ 682.67
Adj Calendar Year 2022 Allowed Claims PMPM for Members Active at end of BEP	$ 730.85	$ (46.90)	$ 683.96
Trend	7.09%	Projections Done Independently	
Projected 2024 Allowed Claims PMPM for BEP Members	$ 835.93	$ (45.04)	$ 790.89
Projected 2024 Allowed Claims PMPM for Projected Membership	$ 838.14	$ (45.04)	$ 793.10
Change in Morbidity (Excluding Projected COVID Impacts)	1.0027	1.0000	1.0028
Change in Age	1.0025	1.0000	1.0027
Change in Area	0.9957	1.0000	0.9954
Change in Network	0.9986	1.0000	0.9986
Change in Benefit Richness	1.0021	1.0000	1.0023
Change in Morbidity - Projected COVID Impacts	1.0000	1.0000	1.0000

Development of Single Risk Pool Adjustment Factors:	
Change in Morbidity - All Other	**1.0028**
Change in Demographics	**0.9981**
Change in Network	**0.9986**

Table 3 Induced Demand Trend	**0.11%**

Highmark Benefits Group (HBG)
2024 Small Group Rate Filing
Paid-to-Allowed Ratio in the Projection Period

Sum of Projected Claims by Plan	$ 229,034,269	$ 197,275,718
Calculated Paid to Allowed Ratio		86.13%
URRT Worksheet I Value		86.13%

Plan ID	Metal Level	Projected Member Months	Projected Allowed Claims URRT Wkst II	Projected Paid Claims URRT Wkst II
79962PA0250002	Platinum	21,840	$ 18,651,465	$ 17,957,537
79962PA0250014	Platinum	11,844	$ 10,009,192	$ 9,498,739
79962PA0250001	Gold	4,488	$ 3,702,288	$ 3,391,862
79962PA0250013	Gold	5,292	$ 4,330,585	$ 3,918,360
79962PA0250021	Gold	23,424	$ 19,061,577	$ 17,094,087
79962PA0250023	Gold	2,928	$ 2,368,115	$ 2,102,489
79962PA0250003	Gold	36,936	$ 29,725,699	$ 26,173,605
79962PA0250005	Gold	2,388	$ 1,917,270	$ 1,681,339
79962PA0250006	Gold	2,148	$ 1,705,608	$ 1,466,901
79962PA0250007	Gold	11,628	$ 9,307,790	$ 8,120,144
79962PA0250008	Gold	5,892	$ 4,672,448	$ 4,009,079
79962PA0250010	Gold	36,552	$ 28,995,777	$ 24,893,893
79962PA0250015	Gold	10,272	$ 8,069,890	$ 6,804,154
79962PA0250016	Gold	4,752	$ 3,762,777	$ 3,219,746
79962PA0250018	Gold	10,164	$ 8,000,650	$ 6,770,899
79962PA0250019	Gold	7,152	$ 5,552,996	$ 4,574,071
79962PA0250024	Silver	0	$ -	$ -
79962PA0250020	Silver	15,120	$ 11,465,739	$ 8,960,724
79962PA0250022	Silver	10,716	$ 8,028,146	$ 6,082,211
79962PA0250004	Gold	1,416	$ 1,100,492	$ 908,301
79962PA0250009	Gold	564	$ 440,330	$ 366,773
79962PA0250011	Gold	1,728	$ 1,346,832	$ 1,118,089
79962PA0250012	Silver	2,160	$ 1,615,662	$ 1,218,782
79962PA0250017	Silver	3,024	$ 2,253,542	$ 1,682,383
79962PA0260001	Gold	12,144	$ 9,662,245	$ 8,340,019
79962PA0260002	Silver	13,452	$ 10,279,854	$ 8,181,335
79962PA0260003	Silver	8,748	$ 6,645,437	$ 5,215,656
79962PA0260004	Silver	3,072	$ 2,348,035	$ 1,869,530
79962PA0260007	Silver	144	$ 107,355	$ 80,239
79962PA0260005	Silver	360	$ 268,395	$ 200,619
79962PA0260008	Silver	612	$ 456,402	$ 341,425
79962PA0260006	Bronze	888	$ 655,229	$ 474,750
79962PA0140003	Gold	840	$ 599,716	$ 525,144
79962PA0140004	Gold	1,272	$ 898,524	$ 772,152
79962PA0160002	Silver	180	$ 120,478	$ 92,208
79962PA0170001	Gold	792	$ 593,271	$ 523,116
79962PA0170002	Gold	2,520	$ 1,880,186	$ 1,646,658
79962PA0170003	Gold	4,428	$ 3,264,767	$ 2,799,841
79962PA0170004	Gold	5,076	$ 3,695,568	$ 3,094,693
79962PA0170005	Silver	1,260	$ 873,132	$ 651,590
79962PA0180003	Silver	228	$ 159,401	$ 121,873
79962PA0170006	Silver	360	$ 251,343	$ 191,479
79962PA0180004	Bronze	276	$ 190,060	$ 139,223

Highmark Benefits Group (HBG)
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**
HBG	$6,268,268	222,640	$28.15

1Q URRT Average Premium	$	721.75
2023 HCRP % of Premium		0.69%

Projected High-Cost Risk Pool Charge	$	(4.99)
Projected High-Cost Risk Pool Recoveries	$	1.51
Table 5 Risk Adjustment		**$24.68**

Highmark Benefits Group (HBG)
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)
79962PA0250002	Platinum	1,820	18,651,465	17,957,537	0.9628	1.0331	1.0000	1.0731
79962PA0250014	Platinum	987	10,009,192	9,498,739	0.9490	1.0077	1.0000	1.0619
79962PA0250001	Gold	374	3,702,288	3,391,862	0.9162	0.9496	1.0000	1.0365
79962PA0250013	Gold	441	4,330,585	3,918,360	0.9048	0.9304	1.0000	1.0282
79962PA0250021	Gold	1,952	19,061,577	17,094,087	0.8968	0.9170	1.0000	1.0225
79962PA0250023	Gold	244	2,368,115	2,102,489	0.8878	0.9022	1.0000	1.0162
79962PA0250003	Gold	3,078	29,725,699	26,173,605	0.8805	0.8904	1.0000	1.0112
79962PA0250005	Gold	199	1,917,270	1,681,339	0.8769	0.8847	1.0000	1.0088
79962PA0250006	Gold	179	1,705,608	1,466,901	0.8600	0.8581	1.0000	0.9977
79962PA0250007	Gold	969	9,307,790	8,120,144	0.8724	0.8774	1.0000	1.0058
79962PA0250008	Gold	491	4,672,448	4,009,079	0.8580	0.8550	1.0000	0.9964
79962PA0250010	Gold	3,046	28,995,777	24,893,893	0.8585	0.8557	1.0000	0.9968
79962PA0250015	Gold	856	8,069,890	6,804,154	0.8432	0.8323	1.0000	0.9871
79962PA0250016	Gold	396	3,762,777	3,219,746	0.8557	0.8514	1.0000	0.9949
79962PA0250018	Gold	847	8,000,650	6,770,899	0.8463	0.8370	1.0000	0.9891
79962PA0250019	Gold	596	5,552,996	4,574,071	0.8237	0.8036	1.0000	0.9756
79962PA0250024	Silver	0	0	0	0.8952	0.9143	1.0000	1.0214
79962PA0250020	Silver	1,260	11,465,739	8,960,724	0.7815	0.7447	1.0000	0.9528
79962PA0250022	Silver	893	8,028,146	6,082,211	0.7576	0.7132	1.0000	0.9413
79962PA0250004	Gold	118	1,100,492	908,301	0.8254	0.8060	1.0000	0.9765
79962PA0250009	Gold	47	440,330	366,773	0.8329	0.8171	1.0000	0.9810
79962PA0250011	Gold	144	1,346,832	1,118,089	0.8302	0.8130	1.0000	0.9793
79962PA0250012	Silver	180	1,615,662	1,218,782	0.7544	0.7090	1.0000	0.9399
79962PA0250017	Silver	252	2,253,542	1,682,383	0.7466	0.6990	1.0000	0.9364
79962PA0260001	Gold	1,012	9,662,245	8,340,019	0.8632	0.8629	1.0000	0.9997
79962PA0260002	Silver	1,121	10,279,854	8,181,335	0.7959	0.7642	1.0000	0.9602
79962PA0260003	Silver	729	6,645,437	5,215,656	0.7848	0.7491	1.0000	0.9545
79962PA0260004	Silver	256	2,348,035	1,869,530	0.7962	0.7647	1.0000	0.9604
79962PA0260007	Silver	12	107,355	80,239	0.7474	0.7001	1.0000	0.9367
79962PA0260005	Silver	30	268,395	200,619	0.7475	0.7002	1.0000	0.9368
79962PA0260008	Silver	51	456,402	341,425	0.7481	0.7010	1.0000	0.9370
79962PA0260006	Bronze	74	655,229	474,750	0.7246	0.6718	1.0000	0.9271
79962PA0140003	Gold	70	599,716	525,144	0.8757	0.8826	0.8900	1.0080
79962PA0140004	Gold	106	898,524	772,152	0.8594	0.8570	0.8900	0.9973
79962PA0160002	Silver	15	120,478	92,208	0.7654	0.7232	0.8900	0.9449
79962PA0170001	Gold	66	593,271	523,116	0.8817	0.8924	0.9300	1.0121
79962PA0170002	Gold	210	1,880,186	1,646,658	0.8758	0.8828	0.9300	1.0080
79962PA0170003	Gold	369	3,264,767	2,799,841	0.8576	0.8543	0.9300	0.9962
79962PA0170004	Gold	423	3,695,568	3,094,693	0.8374	0.8237	0.9300	0.9836
79962PA0170005	Silver	105	873,132	651,590	0.7463	0.6987	0.9300	0.9362
79962PA0180003	Silver	19	159,401	121,873	0.7646	0.7222	0.9300	0.9446
79962PA0170006	Silver	30	251,343	191,479	0.7618	0.7186	0.9300	0.9433
79962PA0180004	Bronze	23	190,060	139,223	0.7325	0.6815	0.9300	0.9304

Highmark Benefits Group (HBG)
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	1.516	76.2%	$683.96
New Business (Assumed to be same as current block)	1.516	23.8%	$683.96
Overall	**1.516**	**100.0%**	

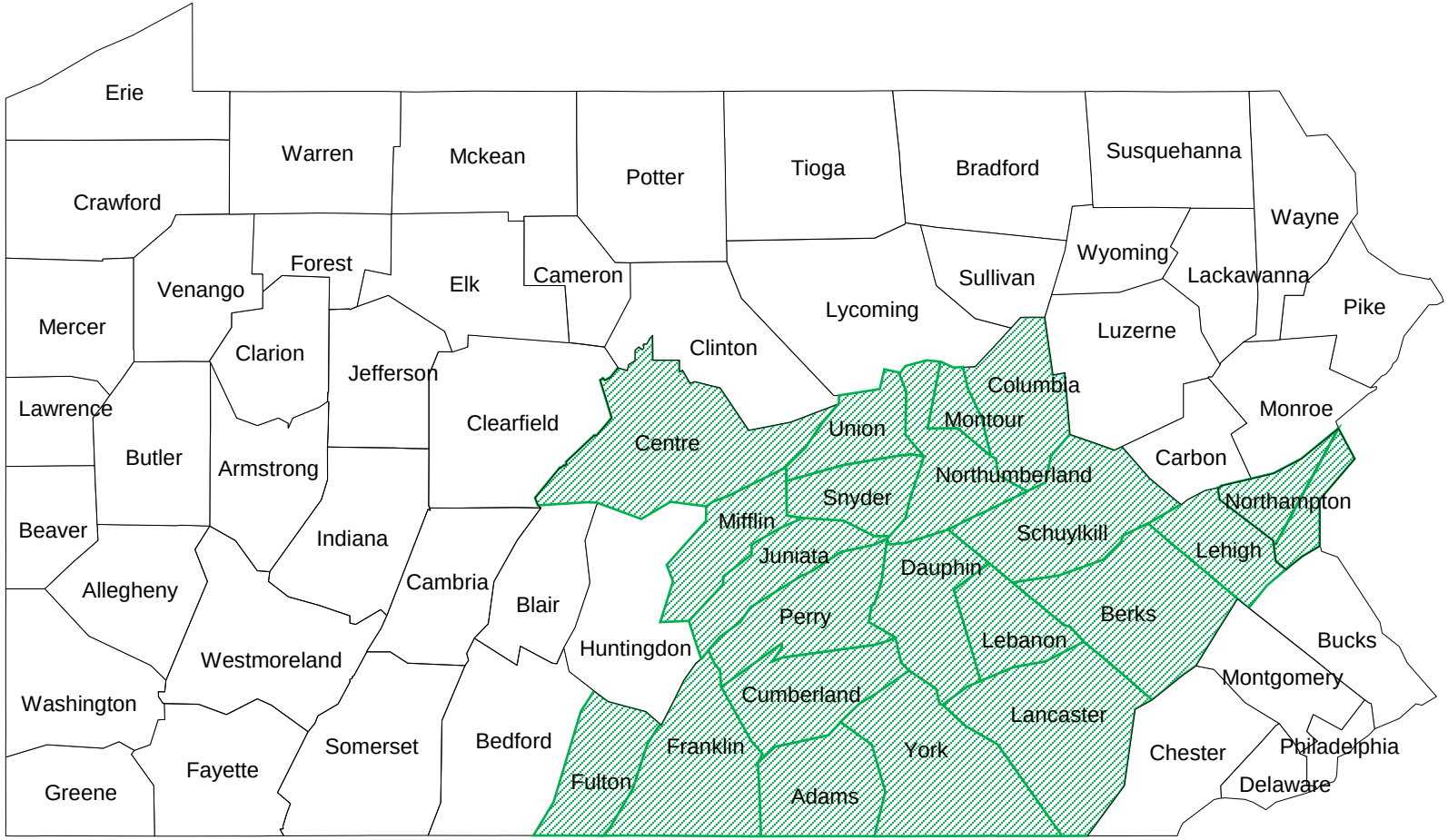
Child Capping Adjustment	**1.004**
Average Age Factor	**1.511**
Geographic Factor	**0.995**
Tobacco Surcharge (Not Applicable)	**1.000**

Rating Area	Rating Factor	Projected Members
1	0.0000	-
2	0.0000	-
3	0.0000	-
4	0.0000	-
5	0.0000	-
6	0.9323	5,203
7	1.0256	11,739
8	0.0000	-
9	0.9907	7,148

2023 Service Area

Issuer: Highmark Benefits Group

Market: Small Group



Key *(modify as needed)*

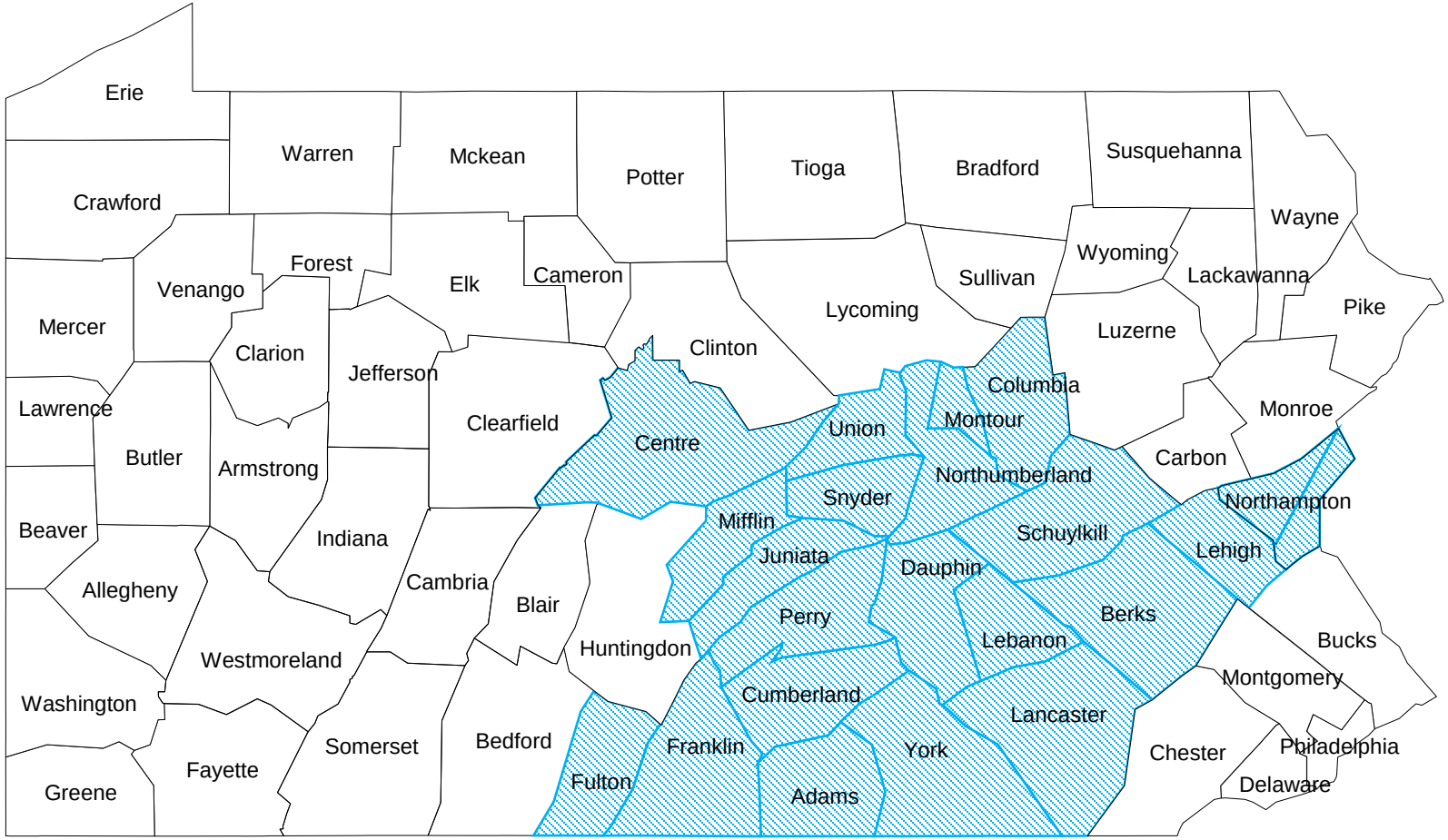
: 2023 on-exchange service area

: 2023 off-exchange only service area

2024 Service Area

Issuer: Highmark Benefits Group

Market: Small Group



Key *(modify as needed)*

: 2024 on-exchange service area

: 2024 off-exchange only service area

Highmark Benefits Group's Response to Objection Letter Dated 06/09/2023

Product Name: **HBG Small Group 2024 ACA Rate Filing**

RE: Highmark Benefits Group, Small Group PPO, ACA Filing for PY2024
Pennsylvania Insurance Department ID #: HGHM-133667934
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 Highmark Benefits Group (HBG, "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 $657.75/$721.76 = 91.1% 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 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?

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Response:

	Drivers of Rate Change	Factor
a.	Base Claims Experience	0.2%
b.	Morbidity	-2.0%
c.	Change in Non-System Claims	-0.3%
d.	Risk Adjustment	0.4%
e.	Projection Year Trend	1.2%
f.	Change in Pricing of Benefits & Benefit Richness	6.1%
g.	Retention (Admin, Taxes, and Fees)	-0.1%
h.	Change in Area Factors	0.1%
i.	**Total i=**(1+a)*(1+b)*(1+c)*(1+d)*(1+e)*(1+f)*(1+g)*(1+h)-1	**5.7%**

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.

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h) Change in Area Factors represents the change in area factors from the 2023 to 2024 filing.

4. Per the URRT, Worksheet 2, Member Cost Sharing (cell D28) is equal to $19,427,083. However, per the PAAM Exhibits, Table 2, Estimated Cost Sharing (Member and HHS) (cell F36) is equal to $21,048,568.67. 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.

5. Per Table 2 of the PAAM Exhibits, Estimated Cost Sharing (Member and HHS) (cell F36) is equal to $21,048,568.67. However, in Table 4 of the PAAM Exhibits, the Estimated Annual Cost Sharing (Member + HHS) for 2022 (column I) is $21,710,070.67. Please update so that these numbers are consistent or provide and 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.

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HIGHMARK BENEFITS GROUP

An independent licensee of the Blue Cross and Blue Shield Association

July 14, 2023

Ms. Lindsi 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: Highmark Benefits Group (HBG) 2024 ACA Rate Filing (Small Group Market)
HBG Filing # 1A-SG-HBG-2024 (SERFF Filing # HGHM-133667934)

Dear Ms. Swartz:

This Filing includes Highmark Benefits Group (HBG) (NAIC # 15508; HIOS Issuer ID # 79962) Small Group Market Off Exchange ACA rate filing 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 # 15508; HIOS Issuer ID # 79962) 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.

Highmark Benefits Group's Response to Objection Letter Dated 07/07/2023

Product Name: **HBG Small Group 2024 ACA Rate Filing**

RE: Highmark Benefits Group, Small Group PPO, ACA Filing for PY2024
Pennsylvania Insurance Department ID #: HGHM-133667934
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 Highmark Benefits Group (HBG, "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.

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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. Please provide a detailed narrative explaining why the company expects a 30% increase in member months from the experience period to the rating period.

Response:

The rating period membership reflects increases due to new business in 2023 and the expectation of similar trends into 2024. As can be seen in Table 1 of the PAAM exhibits,

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we have already seen an increase in membership from the experience period to February 2023.

6. 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 HBG membership only.

Response:

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

7. 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:

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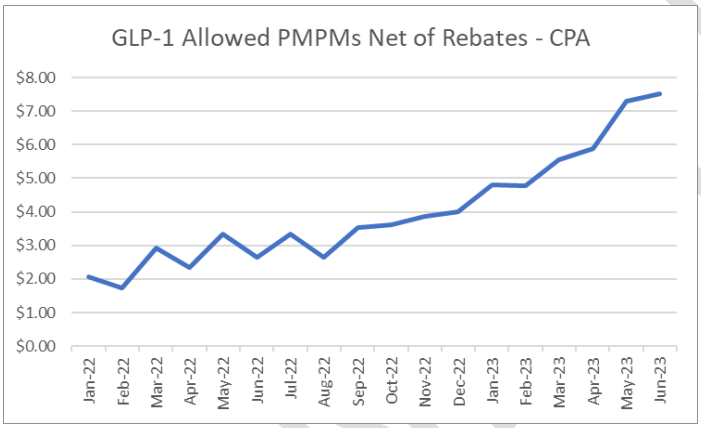
Column C includes normalization for benefit richness, population aging, changes in fee schedules, and external trend drivers. The "Trend Support – Med & Rx" tab in the provided "PID Response Exhibits HBG 07142023" file has been updated to split out medical and drug data. The Company uses the aggregate 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 $3.01 PMPM. As of June 2023, we are at $7.53 PMPM and rising.



The "Table 5 Support – Split" tab in the provided "PID Response Exhibits HBG 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 HBG 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:

$$\frac{Pure\ Premium}{1-Admin\ Costs-Taxes\ \&\ Fees-Profit} = \frac{Q15}{1-R15-S15-T15} = \frac{\$657.74}{1-8.8\%-0.1\%-0\%} = \$721.75\ .$$

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.

8. 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 7.

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

Response:

The Broad network is our Broad PPO product. Lehigh Valley and Choice Blue are high performing, narrow networks.

The network factors are developed based on contractual rates.

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Highmark Benefits Group (HBG)
2024 Small Group Rate Filing
Trend Exhibit - Med & Rx Split
Central, PA Region

Incurred Month	Members	Medical Normalized Allowed PMPM	Rx Normalized Allowed PMPM	Total Normalized Allowed PMPM	12 Month Moving Average PMPM	Annual Trend
Jan-18	5,526	$ 444.30	$ 122.91	$ 567.20		
Feb-18	5,480	$ 468.80	$ 112.95	$ 581.75		
Mar-18	5,517	$ 497.49	$ 125.78	$ 623.26		
Apr-18	5,509	$ 506.73	$ 120.62	$ 627.35		
May-18	5,551	$ 396.62	$ 117.14	$ 513.76		
Jun-18	5,590	$ 452.59	$ 119.44	$ 572.03		
Jul-18	6,173	$ 386.78	$ 120.38	$ 507.17		
Aug-18	6,540	$ 450.61	$ 128.13	$ 578.74		
Sep-18	7,159	$ 387.53	$ 113.57	$ 501.10		
Oct-18	8,338	$ 431.43	$ 116.11	$ 547.54		
Nov-18	9,220	$ 468.80	$ 108.10	$ 576.91		
Dec-18	12,562	$ 369.32	$ 111.28	$ 480.60	$ 549.40	
Jan-19	12,791	$ 433.34	$ 116.48	$ 549.82	$ 548.38	
Feb-19	12,759	$ 393.89	$ 107.63	$ 501.52	$ 540.39	
Mar-19	12,729	$ 520.56	$ 118.88	$ 639.44	$ 548.04	
Apr-19	12,689	$ 445.01	$ 115.16	$ 560.17	$ 545.52	
May-19	12,772	$ 443.42	$ 122.00	$ 565.42	$ 549.13	
Jun-19	12,752	$ 379.52	$ 112.21	$ 491.74	$ 542.33	
Jul-19	12,345	$ 446.62	$ 131.59	$ 578.22	$ 547.30	
Aug-19	12,128	$ 468.06	$ 120.68	$ 588.75	$ 549.45	
Sep-19	11,950	$ 428.85	$ 126.24	$ 555.09	$ 552.34	
Oct-19	11,742	$ 524.08	$ 118.04	$ 642.13	$ 559.82	
Nov-19	11,408	$ 456.71	$ 117.20	$ 573.90	$ 559.84	
Dec-19	10,611	$ 512.73	$ 112.66	$ 625.39	$ 571.37	4.0%
Jan-20	12,422	$ 488.24	$ 124.91	$ 613.16	$ 576.80	5.2%
Feb-20	12,721	$ 445.60	$ 125.87	$ 571.47	$ 582.90	7.9%
Mar-20	12,975	$ 495.25	$ 137.74	$ 632.99	$ 582.43	6.3%
Apr-20	13,404	$ 585.97	$ 127.34	$ 713.30	$ 596.26	9.3%
May-20	13,694	$ 456.57	$ 119.89	$ 576.46	$ 597.09	8.7%
Jun-20	13,808	$ 470.81	$ 139.97	$ 610.78	$ 607.36	12.0%
Jul-20	13,906	$ 474.78	$ 136.40	$ 611.17	$ 610.10	11.5%
Aug-20	13,956	$ 430.94	$ 134.46	$ 565.40	$ 607.71	10.6%
Sep-20	14,349	$ 453.14	$ 138.75	$ 591.89	$ 610.30	10.5%
Oct-20	14,632	$ 456.17	$ 140.17	$ 596.34	$ 606.64	8.4%
Nov-20	14,786	$ 506.19	$ 139.73	$ 645.92	$ 612.56	9.4%
Dec-20	16,440	$ 487.82	$ 143.72	$ 631.53	$ 613.61	7.4%
Jan-21	16,933	$ 480.31	$ 138.21	$ 618.53	$ 614.13	6.5%
Feb-21	17,077	$ 432.58	$ 137.13	$ 569.71	$ 612.90	5.1%
Mar-21	17,115	$ 487.43	$ 158.86	$ 646.29	$ 614.62	5.5%
Apr-21	17,132	$ 486.91	$ 151.54	$ 638.45	$ 609.65	2.2%
May-21	17,181	$ 430.94	$ 151.10	$ 582.04	$ 609.54	2.1%
Jun-21	17,268	$ 535.50	$ 164.52	$ 700.02	$ 617.64	1.7%
Jul-21	17,435	$ 563.04	$ 155.65	$ 718.69	$ 627.17	2.8%
Aug-21	17,340	$ 503.00	$ 169.73	$ 672.72	$ 635.53	4.6%
Sep-21	17,172	$ 494.56	$ 164.90	$ 659.46	$ 640.70	5.0%
Oct-21	16,945	$ 529.03	$ 154.75	$ 683.78	$ 647.50	6.7%
Nov-21	16,868	$ 476.56	$ 156.05	$ 632.61	$ 646.39	5.5%
Dec-21	16,282	$ 504.56	$ 155.89	$ 660.45	$ 648.70	5.7%
Jan-22	17,506	$ 537.52	$ 155.29	$ 692.81	$ 654.95	6.6%
Feb-22	17,505	$ 503.41	$ 142.98	$ 646.39	$ 661.30	7.9%
Mar-22	17,681	$ 558.64	$ 173.03	$ 731.67	$ 668.57	8.8%
Apr-22	17,930	$ 453.32	$ 154.52	$ 607.83	$ 665.81	9.2%
May-22	18,065	$ 484.11	$ 155.66	$ 639.77	$ 670.46	10.0%
Jun-22	18,542	$ 482.73	$ 168.44	$ 651.17	$ 666.32	7.9%
Jul-22	18,912	$ 460.92	$ 159.20	$ 620.12	$ 657.84	4.9%
Aug-22	18,966	$ 546.48	$ 168.52	$ 715.00	$ 661.73	4.1%
Sep-22	19,367	$ 536.20	$ 158.88	$ 695.08	$ 664.92	3.8%
Oct-22	19,576	$ 503.83	$ 156.44	$ 660.28	$ 663.03	2.4%
Nov-22	19,795	$ 506.62	$ 170.55	$ 677.17	$ 666.63	3.1%
Dec-22	19,795	$ 533.54	$ 160.78	$ 694.31	$ 669.53	3.2%
Jan-23	19,795	$ 536.71	$ 164.53	$ 701.23	$ 670.51	2.4%
Feb-23	19,795	$ 504.38	$ 161.14	$ 665.51	$ 671.92	1.6%
Mar-23	19,795	$ 545.44	$ 185.69	$ 731.13	$ 672.42	0.6%
Apr-23	19,795	$ 508.57	$ 162.56	$ 671.13	$ 677.30	1.7%
May-23	19,795	$ 546.49	$ 181.31	$ 727.80	$ 684.47	2.1%
Jun-23	19,795	$ 560.01	$ 186.43	$ 746.44	$ 692.31	3.9%
Jul-23	19,795	$ 504.49	$ 175.22	$ 679.70	$ 697.04	6.0%
Aug-23	19,795	$ 582.84	$ 195.52	$ 778.36	$ 702.40	6.1%
Sep-23	19,795	$ 521.88	$ 180.57	$ 702.45	$ 703.00	5.7%
Oct-23	19,795	$ 571.06	$ 185.40	$ 756.46	$ 710.97	7.2%
Nov-23	19,795	$ 550.90	$ 185.76	$ 736.66	$ 715.93	7.4%
Dec-23	19,795	$ 549.70	$ 173.87	$ 723.57	$ 718.37	7.3%
Jan-24	19,795	$ 586.89	$ 187.49	$ 774.38	$ 724.47	8.0%
Feb-24	19,795	$ 558.08	$ 185.78	$ 743.85	$ 730.99	8.8%
Mar-24	19,795	$ 542.46	$ 192.40	$ 734.86	$ 731.30	8.8%
Apr-24	19,795	$ 571.65	$ 190.32	$ 761.98	$ 738.88	9.1%
May-24	19,795	$ 570.17	$ 197.01	$ 767.19	$ 742.16	8.4%
Jun-24	19,795	$ 552.53	$ 191.54	$ 744.07	$ 741.96	7.2%
Jul-24	19,795	$ 564.52	$ 204.79	$ 769.31	$ 749.43	7.5%
Aug-24	19,795	$ 590.11	$ 206.72	$ 796.84	$ 750.97	6.9%
Sep-24	19,795	$ 548.26	$ 198.06	$ 746.32	$ 754.62	7.3%
Oct-24	19,795	$ 615.90	$ 208.74	$ 824.64	$ 760.31	6.9%
Nov-24	19,795	$ 556.86	$ 195.99	$ 752.85	$ 761.65	6.4%
Dec-24	19,795	$ 599.63	$ 197.93	$ 797.56	$ 767.82	6.9%

Proposed Annual Trend (Cost & Utilization) **7.09%**

Highmark Benefits Group (HBG)
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	1.5121	0.9994	0.9969	1.0753
Calendar Year 2022 Average for Members Active at end of BEP	1.5123	0.9991	0.9969	1.0754
2024 Projected	1.5160	0.9951	0.9955	1.0776

Support for Single Risk Pool Adjustment Factors:	Claims Paid through Claims System	Rx Rebates, Capitiation, Settlements, and Other Claims Paid Outside of System	Total
Calendar Year 2022 Allowed Claims PMPM	$ 728.92	$ (46.26)	$ 682.67
Calendar Year 2022 Allowed Claims PMPM for Members Active at end of BEP	$ 730.85	$ (46.90)	$ 683.96
BEP Adjustment (for COVID)	0.00%	0.00%	
Adj Calendar Year 2022 Allowed Claims PMPM	$ 728.92	$ (46.26)	$ 682.67
Adj Calendar Year 2022 Allowed Claims PMPM for Members Active at end of BEP	$ 730.85	$ (46.90)	$ 683.96
Trend	7.09%	Projections Done Independently	
Projected 2024 Allowed Claims PMPM for BEP Members	$ 835.93	$ (45.04)	$ 790.89
Projected 2024 Allowed Claims PMPM for Projected Membership	$ 838.14	$ (45.04)	$ 793.10
Change in Morbidity (Excluding Projected COVID Impacts)	1.0027	1.0000	1.0028
Change in Age	1.0025	1.0000	1.0027
Change in Area	0.9957	1.0000	0.9954
Change in Network	0.9986	1.0000	0.9986
Change in Benefit Richness	1.0021	1.0000	1.0023
Change in Morbidity - Projected COVID Impacts	1.0000	1.0000	1.0000

Development of Single Risk Pool Adjustment Factors:	
Change in Morbidity - All Other	**1.0028**
Change in Demographics	**0.9981**
Change in Network	**0.9986**

Table 3 Induced Demand Trend	**0.11%**

Highmark Benefits Group (HBG)
2024 Small Group Rate Filing
Benefit Richness Adjustment

					TRUE
BEP					**1.075**
HIOS	% Membership	Age Factor	Area Factor	Network Factor	IDF
79962PA0010011	12.31%	1.53	1.00	1.00	1.08
79962PA0010004	2.18%	1.54	1.00	1.00	1.08
79962PA0010005	9.42%	1.54	1.00	1.00	1.08
79962PA0010009	4.44%	1.49	0.99	1.00	1.08
79962PA0010001	6.32%	1.47	0.98	1.00	1.15
79962PA0170002	0.37%	1.54	1.02	0.93	1.08
79962PA0010002	3.89%	1.51	0.99	1.00	1.15
79962PA0010007	13.32%	1.46	1.00	1.00	1.08
79962PA0010008	1.03%	1.39	1.00	1.00	1.08
79962PA0010003	2.06%	1.44	0.99	1.00	1.08
79962PA0010017	3.56%	1.64	1.00	1.00	1.08
79962PA0020006	1.00%	1.57	1.01	1.00	1.03
79962PA0080001	3.69%	1.45	1.00	1.00	1.08
79962PA0010019	5.19%	1.62	1.00	1.00	1.03
79962PA0010006	1.25%	1.35	1.00	1.00	1.08
79962PA0010022	2.88%	1.47	1.00	1.00	1.08
79962PA0010018	2.69%	1.60	1.00	1.00	1.08
79962PA0020016	0.68%	1.48	1.00	1.00	1.08
79962PA0010016	1.09%	1.50	1.01	1.00	1.08
79962PA0020018	0.75%	1.51	1.00	1.00	1.08
79962PA0170005	0.34%	1.51	1.01	0.93	1.03
79962PA0020017	0.20%	1.89	1.00	1.00	1.08
79962PA0170004	1.23%	1.48	1.02	0.93	1.08
79962PA0090001	5.09%	1.43	1.01	1.00	1.03
79962PA0030010	0.27%	1.59	1.01	1.00	1.03
79962PA0090003	1.56%	1.68	1.00	1.00	1.03
79962PA0010015	3.49%	1.63	1.01	1.00	1.03
79962PA0090005	3.21%	1.50	1.01	1.00	1.03
79962PA0090006	0.18%	1.69	1.00	1.00	1.03
79962PA0030009	0.09%	1.60	0.98	1.00	1.03
79962PA0180002	0.07%	1.78	1.02	0.93	1.00
79962PA0140002	0.46%	1.40	0.93	0.89	1.08
79962PA0140001	0.27%	1.70	0.93	0.89	1.08
79962PA0020005	1.20%	1.55	1.01	1.00	1.03
79962PA0010021	1.04%	1.37	0.99	1.00	1.08
79962PA0170001	0.13%	1.42	1.01	0.93	1.08
79962PA0170006	0.09%	1.75	1.02	0.93	1.03
79962PA0010020	1.46%	1.50	1.00	1.00	1.08
79962PA0170003	0.93%	1.33	1.02	0.93	1.08
79962PA0160001	0.03%	1.01	0.93	0.89	1.03
79962PA0180001	0.24%	1.59	1.02	0.93	1.03
79962PA0090007	0.29%	1.39	1.00	1.00	1.00
79962PA0010023	0.00%	1.21	1.03	1.00	1.00

			TRUE
PROJ			**1.078**
HIOS	% Membership	Network Factor	IDF
79962PA0250002	7.56%	1.00	1.15
79962PA0250014	4.10%	1.00	1.15
79962PA0250001	1.55%	1.00	1.08
79962PA0250013	1.83%	1.00	1.08
79962PA0250021	8.10%	1.00	1.08
79962PA0250023	1.01%	1.00	1.08
79962PA0250003	12.78%	1.00	1.08
79962PA0250005	0.83%	1.00	1.08
79962PA0250006	0.74%	1.00	1.08
79962PA0250007	4.02%	1.00	1.08
79962PA0250008	2.04%	1.00	1.08
79962PA0250010	12.64%	1.00	1.08
79962PA0250015	3.55%	1.00	1.08
79962PA0250016	1.64%	1.00	1.08
79962PA0250018	3.52%	1.00	1.08
79962PA0250019	2.47%	1.00	1.08
79962PA0250024	0.00%	1.00	1.03
79962PA0250020	5.23%	1.00	1.03
79962PA0250022	3.71%	1.00	1.03
79962PA0250004	0.49%	1.00	1.08
79962PA0250009	0.20%	1.00	1.08
79962PA0250011	0.60%	1.00	1.08
79962PA0250012	0.75%	1.00	1.03
79962PA0250017	1.05%	1.00	1.03
79962PA0260001	4.20%	1.00	1.08
79962PA0260002	4.65%	1.00	1.03
79962PA0260003	3.03%	1.00	1.03
79962PA0260004	1.06%	1.00	1.03
79962PA0260007	0.05%	1.00	1.03
79962PA0260005	0.12%	1.00	1.03
79962PA0260008	0.21%	1.00	1.03
79962PA0260006	0.31%	1.00	1.00
79962PA0140003	0.29%	0.89	1.08
79962PA0140004	0.44%	0.89	1.08
79962PA0160002	0.06%	0.89	1.03
79962PA0170001	0.27%	0.93	1.08
79962PA0170002	0.87%	0.93	1.08
79962PA0170003	1.53%	0.93	1.08
79962PA0170004	1.76%	0.93	1.08
79962PA0170005	0.44%	0.93	1.03
79962PA0180003	0.08%	0.93	1.03
79962PA0170006	0.12%	0.93	1.03
79962PA0180004	0.10%	0.93	1.00

	TRUE
FACTOR	**1.002**

Highmark Benefits Group's Response to Objection Letter Dated 07/20/2023

Product Name: **HBG Small Group 2024 ACA Rate Filing**

RE: Highmark Benefits Group, Small Group PPO, ACA Filing for PY2024
Pennsylvania Insurance Department ID #: HGHM-133667934

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 Highmark Benefits Group (HBG, "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 – HBG_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.

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Highmark Benefits Group's Response to Objection Letter Dated 08/03/2023

Product Name: **HBG Small Group 2024 ACA Rate Filing**

RE: Highmark Benefits Group, Small Group PPO, ACA Filing for PY2024
Pennsylvania Insurance Department ID #: HGHM-133667934

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 Highmark Benefits Group (HBG, "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.

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