

<b>SERFF Tracking #:</b>	AETN-132730900	<b>State Tracking #:</b>	AETN-132730900	<b>Company Tracking #:</b>	
<b>State:</b>	Pennsylvania	<b>Filing Company:</b>	Aetna Health Inc. PA AZ DC DE IN KY MA MD NV NC OK TN VA WV		
<b>TOI/Sub-TOI:</b>	H15G Group Health - Hospital/Surgical/Medical Expense/H15G.003 Small Group Only				
<b>Product Name:</b>	2022 PA SG AHI Filing				
<b>Project Name/Number:</b>	2022 PA SG AHI Filing/				

## Supporting Document Schedules

<b>Satisfied - Item:</b>	ACA Public Rate Filing PDF
<b>Comments:</b>	
<b>Attachment(s):</b>	AHI Public PDF_v2.pdf
<b>Item Status:</b>	
<b>Status Date:</b>	



May 17, 2021

Ms. Jessica Altman  
Insurance Commissioner  
Bureau of Life, Accident & Health Insurance  
1326 Strawberry Square  
Harrisburg, PA 17120

Re: Aetna Health, Inc. & Aetna Health Ins. Co.

NAIC #:	95109 / 72052
Market:	Small Group
Exchange:	Off-Exchange
Effective Date:	01/01/2022
Avg rate change requested:	-20.6%
Range of rate change requested:	-20.6% - -20.6%
Products:	POS, HMO
Rating Areas:	Rating Areas 1-3 and 5-9, certain counties excluded
Metal Levels:	Silver
Current # covered lives:	101
Current # policyholders:	101
Number of plans offered vs 2021:	2 in 2021; 2 in 2022
2021 Avg rate change:	6.2%
HIOS Issuer ID / Binder #:	64844 / AETN-PA22-125107235
Rate Filing Tracking Number:	AETN-132730900, AETN-132731326
Policy Form(s):	HI SG HGrpAg-1A 01, HO SG HGrpPol-1A 01 HI SG HCOC-2022 06 HI SG-SOB-HMO 06 HO SG HCOC-2022 06 HO SG-SOB-POS-14047682 06
Form Filing Tracking Number:	AETN-132809018, AETN-132809081

Dear Ms. Altman:

The purpose of this filing revision is to provide details of the premium rate development and resulting proposed monthly premium rates for Small Group policies which will be offered off-Exchange in the state of Pennsylvania for effective dates of January 1, 2022 and later. This filing is being provided to comply with regulatory rate filing requirements and is not intended to be used for other purposes.

The health benefit plans proposed in this filing are in compliance with all state-specific benefit requirements and rating regulations, as well as the benefit plan requirements of



the Patient Protection and Affordability Act (P.L. 111-148). This rate filing is intended for new business issued through the State of Pennsylvania off-Exchange marketplace effective January 1, 2022.

All products and associated proposed monthly premium rates contained within this rate filing will be available to existing business upon their request. Existing business that is not considered grandfathered under PPACA regulation will be converted to the plans and rates in this filing upon renewal.

We have tried to present this information in a manner that will facilitate your Department's review. If there are changes, we can make to improve the process or you would like us to present the information differently in the future, please let us know.

Please feel free to contact me at the above listed telephone number and/or e-mail address if you have any additional questions.

Sincerely,

A black rectangular redaction box covering the signature of the sender.

# **Attachment I**

# Rate Change Summary

## Aetna Health Inc. (a PA corp.) – Small Group Plans

Rate request filing ID #AETN-132731326 & AETN-132730900 - This document is prepared by the insurance company submitting the rate filing as a consumer tool to help explain the rate filing. It is not intended to describe or include all factors or information considered in the review process. For more information, see the filing at <http://www.insurance.pa.gov/Consumers/ACARelatedFilings/>

### Overview

Initial requested average rate change:	-20.3% <sup>1</sup>
Revised requested average rate change:	N/A
Range of requested rate change:	-20.3% - -20.3%
Effective date:	1/1/2022
Mapped Members:	101
Available in:	Rating Areas 1-3 and 5-9, certain counties excluded

### Key information

#### Jan. 2020-Dec. 2020 financial experience

Premiums	\$1.4 M
Claims	\$0.9 M
Administrative expenses	\$0.1 M
Taxes & fees	\$0.2 M
Company made (after taxes)	<b>\$0.3 M</b>

#### How it plans to spend your premium

This is how the insurance company plans to spend the premium it collects in 2022:

Claims:	81.6%
Administrative:	11.2%
Taxes & fees:	5.2%
Profit:	2.0%

The company expects its annual medical costs to increase **11.6%**.

### Explanation of requested rate change

Medical costs are going up, and we are changing our rates to reflect this increase. Medical costs go up for two reasons – providers raise their prices and members get more medical care. Rate increases differ by plan. The exact rate change depends on what benefit plan the group chooses, where the group is located, when the group's contract renews, and the ages and family sizes of enrolling employees. Rates charged to employees also depend upon any change in the amount of premium paid by the employer.

<sup>1</sup> Note that insurers will have the opportunity to revise their rate change request in July, after they are scheduled to receive updated information about the impact of a federal program called risk adjustment. This document will be updated accordingly at that time.

## 2022 Pennsylvania Actuarial Memorandum

### 1. Basic Information and Data

#### A. Company Information

Company Legal Name:	Aetna Health, Inc. & Aetna Health Ins. Co.
NAIC #:	95109 / 72052
Market:	Small Group Off-Exchange
Effective Date:	01/01/2022
Avg rate change requested:	-20.3%
Range of rate change requested:	-20.3% - 20.3%
Products:	HMO, POS
Rating Areas:	Rating Areas 1-3 and 5-9, certain counties excluded
Metal Levels:	Silver
Current # covered lives:	101
Current # policyholders:	101
Number of plans offered:	2
HIOS Issuer ID / Binder #:	64844 / AETN-PA22-125107235
Rate Filing Tracking Number:	AETN-132730900, AETN-132731326
Policy Form(s):	HI SG HGrpAg-1A 01, HO SG HGrpPol-1A 01 HI SG HCOC-2022 06, HI SG-SOB-HMO 06 HO SG HCOC-2022 06, HO SG-SOB-POS-14047682 06
Form Filing Tracking Number:	AETN-132809018, AETN-132809081

#### B. Rate History and Proposed Variations in Rate Changes

Effective Date	Rate Change	SERFF Filing Tracking #
January 1, 2014	Introduction of ACA	AETN-129037950 & AETN-129037955
July 1, 2014	Lowered previously filed 3Q14-4Q14 rates by 17%	AETN-129418257 & AETN-129418258
January 1, 2015	Filed a 4% increase	AETN-129621063 & AETN-129621158
July 1, 2015	Lowered previously filed 3Q15-4Q15 rates by 4% by removing commissions and tobacco surcharge load	AETN-129920222 & AETN-129920216
January 1, 2016	Filed a 5% rate increase	AETN-130046864 & AETN-130046890
April 1, 2016	Increased previously filed 2Q16-4Q16 rates by 4% to add commissions	AETN-130242320 & AETN-130242341
October 1, 2016	Increased previously filed 4Q16 rates by 10.8%	AETN-130565130 & AETN-130565135
January 1, 2017	Filed a 26.5% rate increase	AETN-130533489 & AETN-130533478
January 1, 2018	Filed a 5.6% rate increase	AETN-131033648 & AETN-131033632

Effective Date	Rate Change	SERFF Filing Tracking #
January 1, 2019	Filed a 11.6% rate increase	AETN-131455854 & AETN-131455863
January 1, 2020	Filed a 7.8% rate increase	AETN-131899868 & AETN-131899740
January 1, 2021	Filed a 6.1% rate increase	AETN-132320764 & AETN-132330423

### C. Average Rate Change

The average rate change, as noted in cell AC15 of Table 10 and the percent change rate requested on the SERFF Rate Review Detail screen, is -20.3%. The change in the 21-year-old non-tobacco premium pmpm as stated in cell AN15 on Table 11 is -20.3%.

### D. Membership Count

Total current membership by age bucket is shown on Table 1.

### E. Benefit Changes

We are continuing to offer one silver plan for each product; the out-of-pocket maximum on these plans have increased from \$8,550 to \$8,700. The HIOS IDs are as follows:

2021 HIOS Plan ID	2021 Plan Name	2022 HIOS Plan ID	2022 Plan Name
64844PA0060126	Aetna Silver QPOS 6000 80/50	64844PA0060126	PA Silver QPOS 7000 80/50
64844PA0070142	Aetna Silver HMO 6000 80%	64844PA0070142	PA Silver HMO 7000 80%

### F. Experience Period Claims and Premium

The experience data reported in Worksheet 1, Section I of the Part I Unified Rate Review Template reflects incurred claims from January 1, 2020 through December 31, 2020 and paid through February 29, 2021, for AHI.

Allowed and incurred claims are sourced from our actuarial experience databases. These databases provide member-level detail on total allowed and incurred claims but do not include unit cost or utilization metrics. We allocate claims to cost categories and estimate the corresponding unit costs and utilization metrics by using an alternate reporting system that calculates unit cost and utilization metrics by medical cost category but only permits inclusion/exclusion of experience at the market and segment levels. A reconciliation of aggregate data in our actuarial experience databases is performed to ensure that data is consistent with the experience data contained in our enterprise-wide data warehouse.

Aetna recognizes that COVID-19 has had an impact on the level of allowed and incurred claims in the experience period of January 1, 2020 through December 31, 2020. We have internally developed factors to adjust 2020 experience, using calendar year 2019 experience as our baseline claims data. The adjustment factors were developed to vary by service category and incurred date. In addition, the adjustment factors for allowed claims and incurred claims were developed separately and have been applied as such.

Our medical adjustment factors are developed using a blend of factors determined during our monthly reserving process, rolling 12 months experience, and year to date experience. For pharmacy, the factors are a combination of rolling 12 months experience and year to date experience. The Pennsylvania factors use Pennsylvania-specific experience and actuarial judgment.

Total incurred claims are developed by estimating the incurred but not paid (IBNP) reserves using aggregate block of business paid claims. Paid claims are adjusted using the IBNP completion factors. More specifically, historical claim payment patterns are used to predict the ultimate incurred claims for each date-of-service month. The IBNP is estimated using actuarial principles and assumptions which consider historical claim submission and adjudication patterns, unit cost and utilization trends, claim inventory levels, changes in membership and product mix, seasonality, and other relevant factors including a review of large claims. This same process is used to develop IBNP estimates for allowed claims.

Experience period premiums are date-of-service premiums from our actuarial experience databases for Small Group business in Pennsylvania. Our internal projections indicate that no MLR rebate is expected to be paid in 2021 (for 2020 experience) for the Small Group MLR Pool in Pennsylvania. As such, no adjustment was made to premiums to account for expected rebates.

The products discussed in this filing provide coverage for only those benefits defined as Essential Health Benefits (EHB).

The manual experience includes capitation for the same services that are expected to be capitated for the products in this filing in 2022.

Transitional Reinsurance recoveries do not apply to Small Group business. Risk Adjustment transfer is accrued at the issuer and market level based on 2020 Wakely data and our internal projections of how our risk relative to market has changed since that report was issued. The transfer is allocated to the member-level by applying the HHS risk transfer calculation to each member relative to the imputed market-average, such that members with higher resulting relative transfers scores may have a receivable and members with lower resulting scores may have a payable, regardless of the net market risk transfer result.

Pharmacy rebates have been subtracted out of the experience period data. The loss ratio for the experience period is 60.8%.

### **G. Credibility of Data**

Due to declining Aetna ACA membership, no credibility is assigned to the experience data. We believe the alternate experience data (manual rate) more accurately captures the essential characteristics of the market for which we are developing rates.

The source data for our manual rate is the experience incurred from January 1, 2020 to December 31, 2020 and paid through February 28, 2021 in the Pennsylvania non-ACA 51-100 HMO & PPO market. The non-ACA 51-100 market experience is considered an appropriate source for the manual rate due to similarities in covered benefits and market dynamics to the current ACA Small Group market. The data was normalized to be reflective of the Small Group market.

The non-ACA 51-100 experience used as the basis for the manual rate was adjusted in a similar manner as the base period experience for changes in population risk morbidity, benefits, and demographic and area normalizations. The data is further adjusted for projected changes in network, provider contract rates, and claims adjudication, in addition to unit cost and utilization trend.





## H. Trend Identification

The trend values are:

Service Type	Unit Cost	Utilization
Facility Inpatient	4.7%	3.0%
Facility Outpatient	3.4%	7.0%
Physician	1.9%	6.5%
Capitation	0.0%	0.0%
<b>Medical</b>	<b>3.3%</b>	<b>5.9%</b>
Pharmacy	8.9%	2.6%
<b>Total (Med + Rx)</b>	<b>5.6%</b>	<b>4.5%</b>

The quarterly trend factors for this filing are:

Effective Quarter	Trend Factor
1Q 2022	1.000
2Q 2022	1.028
3Q 2022	1.057
4Q 2022	1.087
<b>Total</b>	<b>1.044</b>

Medical trend factors are based on our Medical Economics Unit's local trend and network experience, based on analysis of a continuous normalized population, excluding catastrophic claims. Allowed medical trend includes known and anticipated changes in provider contract rates, severity and medical technology impacts, and expected changes in utilization. The impact of benefit leveraging is accounted for separately in the projected paid to allowed ratio.

Pharmacy trends are based on national commercial group Rx trend analysis. Pharmacy trend considers the impact of formulary changes, patent expirations, new drugs, other general market share shifts, and overall utilization trend. Pharmacy Trend is expressed in terms of allowed trend less rebates.

Our internal systems assign claims to several benefit categories. We have mapped these categories to the categories described in the Unified Rate Review Instructions released in March 2019. Inpatient Hospital consists of care delivered at an inpatient facility and associated expenses, including day-based mental health services. Outpatient Hospital includes outpatient surgical, outpatient mental health, and emergency care and associated expenses. Professional includes both specialty physician and primary care physician expenses, including office-based mental health services. Other includes dental, home health care, medical pharmacy expenses, laboratory expenses, and radiology expenses. Non-capitated ambulance is included in the Outpatient Hospital category when billed by the facility and included in Specialist Physician otherwise. Prescription Drug includes drugs dispensed by a pharmacy.

The utilization for these services is counted by service type and aggregated for each benefit category. Inpatient Hospital utilization is counted as days; Outpatient Hospital, Professional, and Other Medical utilization are counted as visits. Prescription Drug utilization is counted per script.

Trend factors are developed from annual forward-looking trend and leveraging. A trend factor of 1.00 corresponds to a policy period that begins January 1, 2022.

## I. Historical Experience

As described above, medical trend factors are based on our Medical Economics Unit's local trend and network experience, and pharmacy trends are based on national commercial group Rx trend analysis.

The actual to expected MLR for the past three experience years are as follows:

AHI	MLR		Member Months	
Calendar Year	Actual	Pricing	Actual	Pricing
2017	78.70%	88.23%	322,185	147,869
2018	79.00%	87.60%	204,457	56,796
2019	97.84%	88.58%	3,410	13,482

## 2. Rate Development & Change

Please refer to the file titled *PA\_SG\_64844\_Off\_1Q2022\_Exhibits.pdf* for any exhibits referenced in the sections below.

### A. Development of Projected Index Rate, Market-Adjusted Index Rate, & Total Allowed Claims

The index rates for the experience and projection periods are set equal to the actual and projected allowed claims, respectively.

The index rate reflects the projected mix of business by plan. The AV pricing values for each plan are based on our internal company modeling of plan cost-sharing designs, the plan's provider network, delivery system characteristics, and utilization management practices, the impacts (as applicable) of benefits in addition to EHBs and catastrophic eligibility criteria, and the distribution and administrative costs applicable to the plan/product. Rates do not differ for any characteristic other than those allowable under the regulations as described in 45 CFR 156 §156.80(d)(2).

Exhibit 12 illustrates the quarterly trend factors, the resulting index rate for effective dates during each calendar quarter, the projected membership distribution by effective date, and the weighted-average index rate. Trend factors are developed from annual forward-looking trend and leveraging. A trend factor of 1.00 corresponds to a policy period that begins January 1, 2022. The annual trend for this filing, applied quarterly, is 11.8%. The application of this factor is shown in Table 5A.

Worksheet 1 of the URRT illustrates the development of the Market Adjusted Index Rate. The market-wide adjustment for Risk Adjustment was discussed, previously. The risk adjustment is displayed on a paid-basis and the exchange user fee is estimated as a PMPM based on the target premium rate on Worksheet 1 of the URRT. These values have each been converted to percent of allowed claims in this Exhibit.

### Single Risk Pool Adjustment Factors:

Change in Morbidity => The experience period data includes experience for community-rated policies issued to small employers in 2020 and medically underwritten policies renewed under the Transitional Policy. We considered the expected relationships between the morbidity of each of these populations and the likely population that will be covered by Small Group Single Risk Pool policies in 2022. The factor used is 1.237, which represents two years of morbidity change, from the 2020 experience period to the 2022 projection period. Included in this factor is an additional adjustment, which normalizes for the difference in risk between the experience and manual data populations.

Change in Demographics => Experience data was normalized for projected changes in the age/gender mix and area mix using internally developed factors. Exhibits 5 and 6 contain detail on the calculations of the impact of demographic mix shifts. The change in demographic factor is 1.094. The increase is due to the changes in geographic factors, which is discussed in section 5B of this memorandum.

Change in Network => Included in 'Change in Other' below.

Change in Benefits => Discussed in Section 1E above.

Change in Other => The 'Other' adjustment includes, but is not limited to, the projected impact of changes in network composition, provider contracts, deductible suppression, and pooling.

Paid-to-Allowed Ratio => The projected paid to allowed ratio is 69.8%. Paid to allowed ratios are based on 2020 experience that is adjusted for the impact of any plan benefit changes based on our internal pricing models and trend deductible-leveraging.

Risk Adjustment – Projection Period =>

We trended 2020 Risk Adjustment accruals forward two years. Resulting payment amounts were blended by credibility (18% AHI + ALIC + AHASPA ACA, 82% non-ACA 51-100) to determine our current risk transfer relative to the market.

In addition, the projected risk adjustment transfer includes changes that were outlined in the 2022 Notice of Benefit and Payment Parameters. The 2022 projected market average premium used in the payment transfer formula is also reduced by 14% to remove administrative cost. We subtracted from that Risk Adjustment transfer 0.5% of premiums for National High Risk pool funding and added our anticipated High Risk Pool recoveries. High Risk Pool recoveries were estimated based on the average of member-level recoveries that we would have received under this program for 2019-2020 claims as a percent of premium, for Silver Off-Exchange plans.

As a result, we project a risk adjustment [REDACTED]. This value is shown in Worksheet 1, Section III of the URRT. Note that the risk adjustment value in Table 5 reflects the impact of quarterly premium trend, as the incurred premium over the full year is used as the basis for risk transfer payments.

Reinsurance – Projection Period => There will be no reinsurance recoveries in 2022.

Exchange User Fee => The EUF is not applicable for this filing.

Projected Allowed non-EHB Claims PMPM => The products discussed in this filing provides coverage for only those benefits defined as Essential Health Benefits (EHB).

## **B. Retention Items**

The retention portion of the projected premium is illustrated in Exhibit 10.

The prospective general and administrative expenses are set to achieve the 80% MLR threshold requirement. Actual general and administrative expenses are based on historical corporate Small Group market expense levels, 2021 projections, and projected changes in expenses, inflation, and membership for 2022 for our National book of Small Group business. The commission expense factor covers anticipated sales and marketing expenses. Those may include, without limitation, purchase of television, internet and other advertising; payments of commissions and other incentive compensation to Company's internal sales force; and payment of commissions to external brokers. The exact amounts and distribution among the categories of sales and marketing expenses will depend on a variety of factors including competitive conditions, business strategy, consumer behaviors, and legal and regulatory requirements. The consumer behaviors would capture whether they use a particular distribution channel, commissioned or not, as well as their experience.

Federal taxes include PPACA Taxes and Fees are based on the Notice of Benefit and Payment Parameters for 2020, as well as Federal income tax and State Premium taxes. The risk adjustment user fee of \$0.25 PMPM is included in the taxes and fees shown under non-benefit expenses. State premium taxes are estimated on most current known levels and include any known assessments.

### **C. Normalized Market-Adjusted Projected Allowed Total Claims**

The age factors are based on the HHS Default Standard Age curve. The factors are shown in Exhibit C-2. Exhibit C-2 demonstrates the determination of the Plan-Level Average Age Factor. Plan membership is based on issuer's similar January 2021 plan membership and projected changes in the market.

To Age-Calibrate the Plan-Adjusted Index Rates, we project a premium-weighted average age factor for the 2022 membership using the prescribed age curve and the projected age for each plan, as illustrated on Exhibit C-2. The overall Age Calibration factor is developed in Column E of Exhibit C-2. This factor is based on the weighting of plan-adjusted index rate and membership weighted by each plan's average age factor membership. The Age-Calibrated Plan Adjusted Index Rate is determined multiplying each Plan Adjusted Index Rate by the Plan-Level Average Age Factor and then dividing by the weighted over-all average age factor.

The average age for the single risk pool is the age that most closely corresponds to the premium weighted overall average age factor.

The rates in this filing do not differ based on tobacco usage. As such, no adjustment is needed to remove the impact of rating for tobacco.

Exhibit C-2 summarizes the rating area definitions and factors and displays the projected premium by area to develop the projected average area factor. The geographic calibration factor is the reciprocal of the projected average area factor and is applied in column O of Exhibit C-2. Projected area factors are shown in Exhibits 6 and C-2. Unit cost trend studies were used to evaluate whether there were significant changes to network costs that would require changes from previously filed rating area factors.

### **D. Components of Rate Change**

The overall change in the weighted average Calibrated Plan Adjusted Index Rate is -20.3%, as indicated in Table 8 row A. The components of this rate change are as follows:

- The change in normalized allowed claims is worth -4.1%
- The change in allowable plan adjusted level components is worth -15.7%
- The change in retention components is worth -0.8%

### 3. Plan Rate Development

The following briefly describes how each set of adjustments was determined.

*Pricing AV / Benefit Richness:*

These adjustments are discussed in Section 2C above.

*Benefits in addition to EHBs:*

The products discussed in this filing provide coverage for only those benefits defined as Essential Health Benefits (EHB). The factor for the impact of benefits in addition to EHBs is a 1.00.

*Provider Network:*

This adjustment reflects the impact of differences in the network size, efficiency, and provider contract terms. We worked with our contracting area and other subject matter experts to review the impact of these differences and the expected impact on allowed claims.

*Catastrophic Eligibility:*

This filing does not include catastrophic plans.

*Tobacco Surcharge Adjustment:*

The rates in this filing do not differ based on tobacco usage. As such, no adjustment is needed to remove the impact of rating for tobacco.

*Admin Costs / Taxes & Fees / Profit or Contingency:*

These factors reflect the adjustment for projected administrative costs, including sales, marketing, and any commission expense, and profit & risk. These are discussed above in the Retention section.

An AV Certification is included in this filing, titled *PA\_SG\_64844\_AV\_Certification\_Off\_2022\_v2.pdf*.

### 4. Plan Premium Development for 21-Year-Old Non-Tobacco User

The Calibrated Plan Adjusted Index Rates for 2021 and 2022 are shown in Columns Z and AA of Table 10. The 2022 rates in Column AA differ from the Calibrated Plan Adjusted Index Rates on Exhibit C-1 for two reasons: (1) The CPAIR on Exhibit C-1 are 1/1/2022 rates while the rates in Column AA are average 2022 rates, and (2) our internal modeling incorporates the average trend to develop a Net Risk Adjustment factor as indicated on Worksheet I of the URRT to go from the Projected Index Rate to the Market Adjusted Index Rate. This is not accounted for in Table 5. In addition, age and geographic calibration factors have been used in the rate development as follows:

- Age Calibration: The age calibration factor estimates the average age factor that will be used in the premium calculation for the expected enrollment population. The age calibration factor used to develop the 2022 CPAIR is 1.647. This is based on the assumption that the projected enrollment will mirror the interim enrollment as of February 2021.
- Geographic calibration: The geographic calibration factor estimates the average geographic factor of the expected enrollment population. The geographic calibration factor used to develop the 2022 CPAIR is 1.014. This is based on the assumption that the projected enrollment will mirror the interim enrollment as of February 2021.

## 5. Plan Factors

### A. Age and Tobacco Factors

The age factors are based on the HHS Default Standard Age curve. The rates in this filing do not differ based on tobacco usage. As such, no adjustment is needed for tobacco rating and factors of 1.0 have been entered.

### B. Geographic Factors

The proposed geographic factors are identical to the current approved factors.

### C. Network Factors

All plans use the same network. The difference in the network factors is due to whether or not there is an out-of-network benefit offered on the plan.

### D. Service Area Composition

The Service Area composition for this rate filing is the same as the current approved 2021 rate filing.

### E. Composite Rating

Pennsylvania has not sought or received approval of composite rating as such, we are not offering this option at this time.

## 6. Actuarial Certifications

### Reliance

While I have reviewed the reasonableness of the assumptions and data in support of both the preparation of the Part I Unified Rate Review Template and the rate development applicable to the products discussed in this filing, I relied on the expertise of other Aetna employees, along with work products produced at their direction, for the following items:

- Risk Adjustment Transfer
- Actuarial Value, Modifications, and Benefit Relativities
- Supplemental EHB Pricing
- Population Risk Morbidity
- Medical Cost and Utilization Trend
- Rx Cost and Utilization Trend
- COVID-19 adjustment factors for 2020 allowed and incurred claims
- Components of Retention/Administrative Fees
- Value of Network Arrangements
- Experience Period Data – Small Group

### Certification

While this memorandum discusses both our development of rates for these products and the completion of the Part I Unified Rate Review Template (URRT), the Part I URRT does not demonstrate the process used by Aetna 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 marketplaces, and for certification that the index rate is developed in accordance

with Federal regulation, is used consistently, and is only adjusted by the allowable modifiers. The information provided above is intended to comply with these requirements.

I, [REDACTED], am an Associate of the Society of Actuaries, a member of the American Academy of Actuaries, and am qualified in the area of health insurance. I hereby certify that to the best of my knowledge and judgment:

1. This rate filing is in compliance with the applicable laws and regulations of Pennsylvania, the requirements under federal law and regulation, and all applicable Actuarial Standards of Practice, including but not limited to:
  - a. ASOP No. 5, Incurred Health and Disability Claims
  - b. ASOP No. 8, Regulatory Filings for Health Benefits, Accident and Health Insurance, and Entities Providing Health
  - c. ASOP No. 12, Risk Classification
  - d. ASOP No. 23, Data Quality
  - e. ASOP No. 25, Credibility Procedures Applicable to Accident and Health, Group Term Life, and Property/Casualty Coverages
  - f. ASOP No. 26, Compliance with Statutory and Regulatory Requirements for the Actuarial Certification of Small Employer Health Benefit Plans
  - g. ASOP No. 41, Actuarial Communications
  - h. ASOP No. 50, Determining Minimum Value and Actuarial Value under the Affordable Care Act
2. The Projected Index Rate is:
  - a. In compliance with all applicable State and Federal Statutes and Regulations (45 CFR 156.80(d)(1) and 147.102),
  - b. Developed in compliance with the applicable Actuarial Standards of Practice,
  - c. Reasonable in relation to the benefits provided and the population anticipated to be covered,
  - d. Neither excessive, deficient, nor unfairly discriminatory.
3. 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.
4. The percent of total premium that represents essential health benefits included in Worksheet 2, Sections III and IV were calculated in accordance with actuarial standards of practice.
5. The geographic rating factors reflect only differences in the costs of delivery (which include unit costs and provider practice pattern differences) and do not include differences for population morbidity by geographic area.
6. The AV Calculator was used to determine the AV Metal Values shown in Worksheet 2 of the Part I Unified Rate Review Template for all plans. Adjustments made to reflect benefit features not handled by the AV Calculator are discussed in the attached certification required by 45 CFR Part 156, §156.135.



05/26/2021

Date

Aetna

PA Rate Template Part I  
Data Relevant to the Rate Filing

Table 0. Identifying Information

Carrier Name:	AetnaHealthInc		
Product(s):	HMO and OPPOS		
Market Segment:	Small Group		
Rate Effective Date:	1/1/2022	to	12/31/2022
Base Period Start Date:	1/1/2020	to	12/31/2020
Date of Most Recent Membership:	2/1/2021		

Table 1. Number of Members

	Member-months Experience Period	Members Current Period (as of 02-01-2021)	Member-months Projected Rating Period
Average Age	48.0	49.0	36.0
Total	1,608	101	1,218
<18	244	11	207
18-24	132	7	80
25-29	46	6	57
30-34	147	9	106
35-39	194	12	108
40-44	108	11	106
45-49	100	8	93
50-54	117	6	114
55-59	232	14	159
60-63	199	14	112
64+	89	3	76

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
\$ 1,254,210.71	\$ 889,085.23	\$ 896,316.53	1,608	\$ 179,424.36	\$ 1,103,184.37	\$ -	\$ (43,235.46)	\$ 12,009.08	\$ -	\$ 402,426.79	\$ -
Experience Period Total Allowed EHB Claims + EHB Capitation PMPM (net of prescription drug rebates)											\$ 666.64
Loss Ratio											52.22%

\*Express Prescription Drug Rebates as a negative number

Table 3. Trend Components

Service Category	Cost*	Utilization*	Induced Demand*	Composite Trend	Weight*
Inpatient Hospital	4.70%	3.00%	0.00%	7.84%	13.55%
Outpatient Hospital	3.41%	7.00%	0.00%	10.65%	19.26%
Professional	3.86%	6.50%	0.00%	8.48%	12.00%
Other Medical	3.41%	7.00%	0.00%	10.65%	13.42%
Capitation					1.10%
Prescription Drugs	8.93%	2.63%	0.00%	11.80%	40.67%
Total Annual Trend				10.37%	100.00%
Months of Trend				24	
Total Applied Trend Projection Factor				1.218	

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

\*\* Should equal URRAT 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-17	\$ 133,185,731.37	\$ 9,005,131.21	0.9983	\$ 9,021,779.54	28,668	\$ 314.70	\$ 21,700,750.54	\$ (227,203.73)	\$ 11,364,500.30	\$ 396.42
Feb-17		\$ 7,702,708.26	0.9981	\$ 7,717,495.51	28,281	\$ 272.89		\$ (205,998.11)	\$ 9,727,591.83	\$ 343.96
Mar-17		\$ 8,888,548.61	0.9979	\$ 8,906,914.82	27,512	\$ 323.75		\$ (388,197.60)	\$ 11,007,243.67	\$ 400.09
Apr-17		\$ 8,152,168.20	0.9993	\$ 8,158,137.74	26,884	\$ 303.46		\$ (202,880.78)	\$ 10,004,319.92	\$ 372.13
May-17		\$ 8,870,384.42	0.9967	\$ 8,899,592.97	26,486	\$ 336.01		\$ (216,480.60)	\$ 10,770,470.89	\$ 406.65
Jun-17		\$ 7,219,421.10	0.9971	\$ 7,241,188.02	26,095	\$ 286.05		\$ (458,633.09)	\$ 9,514,388.89	\$ 364.41
Jul-17		\$ 7,236,731.02	0.9969	\$ 7,259,134.82	25,761	\$ 281.79		\$ (194,591.63)	\$ 8,827,056.54	\$ 342.65
Aug-17		\$ 8,533,523.41	0.9972	\$ 8,557,705.00	25,629	\$ 333.91		\$ (235,841.89)	\$ 10,368,509.21	\$ 404.56
Sep-17		\$ 6,544,462.81	0.9966	\$ 6,566,859.17	24,333	\$ 269.87		\$ (286,461.42)	\$ 8,012,824.23	\$ 329.30
Oct-17		\$ 7,671,251.47	0.9962	\$ 7,700,340.54	24,029	\$ 320.46		\$ (227,572.67)	\$ 9,374,216.16	\$ 390.12
Nov-17		\$ 7,412,337.54	0.9956	\$ 7,445,203.11	23,576	\$ 315.80		\$ (280,372.05)	\$ 9,037,151.15	\$ 383.32
Dec-17		\$ 6,689,266.90	0.9951	\$ 6,722,012.70	21,426	\$ 313.73		\$ (209,163.79)	\$ 8,389,838.69	\$ 391.53
Jan-18	\$ 133,185,731.37	\$ 408,699.73	0.9973	\$ 409,815.30	1,170	\$ 350.27	\$ 959,060.92	\$ (15,454.26)	\$ 524,067.88	\$ 447.92
Feb-18		\$ 294,667.23	0.9981	\$ 295,239.30	1,071	\$ 275.67		\$ (17,798.91)	\$ 363,810.00	\$ 339.69
Mar-18		\$ 350,969.68	0.9980	\$ 351,672.50	972	\$ 361.80		\$ (12,292.92)	\$ 434,747.64	\$ 447.27
Apr-18		\$ 436,387.47	0.9983	\$ 437,149.60	874	\$ 500.17		\$ (9,879.57)	\$ 602,704.60	\$ 689.59
May-18		\$ 269,197.64	0.9962	\$ 270,237.43	837	\$ 322.86		\$ (18,087.17)	\$ 342,386.53	\$ 409.06
Jun-18		\$ 295,446.49	0.9955	\$ 296,796.90	750	\$ 395.73		\$ (27,270.75)	\$ 412,527.26	\$ 550.04
Jul-18		\$ 224,081.58	0.9964	\$ 224,888.01	634	\$ 354.71		\$ (17,768.86)	\$ 305,210.13	\$ 481.40
Aug-18		\$ 247,788.71	0.9961	\$ 248,752.17	617	\$ 403.16		\$ (8,468.16)	\$ 300,052.65	\$ 486.31
Sep-18		\$ 252,388.68	0.9957	\$ 253,479.04	575	\$ 440.83		\$ (18,189.44)	\$ 306,810.28	\$ 533.58
Oct-18		\$ 272,359.70	0.9964	\$ 273,336.08	549	\$ 497.88		\$ (8,074.95)	\$ 318,781.47	\$ 580.66
Nov-18		\$ 248,967.48	0.9967	\$ 249,775.52	542	\$ 460.84		\$ (8,556.29)	\$ 308,030.43	\$ 568.32
Dec-18		\$ 112,180.22	0.9972	\$ 112,503.72	441	\$ 266.65		\$ (5,276.90)	\$ 168,577.68	\$ 382.26
Jan-19	\$ 133,185,731.37	\$ 176,006.48	0.9996	\$ 176,085.27	402	\$ 438.02	\$ 487,124.48	\$ (8,332.41)	\$ 251,401.40	\$ 625.38
Feb-19		\$ 476,317.38	0.9998	\$ 476,426.00	375	\$ 1,270.47		\$ (6,759.84)	\$ 537,766.15	\$ 1,434.04
Mar-19		\$ 157,609.47	0.9993	\$ 157,726.41	343	\$ 459.84		\$ (7,931.92)	\$ 218,740.56	\$ 637.73
Apr-19		\$ 270,802.73	0.9992	\$ 271,021.70	290	\$ 934.56		\$ (6,618.77)	\$ 330,499.69	\$ 1,139.65
May-19		\$ 197,411.99	0.9996	\$ 197,484.85	287	\$ 688.10		\$ (13,446.03)	\$ 307,015.64	\$ 1,069.74
Jun-19		\$ 99,104.67	0.9994	\$ 99,159.52	284	\$ 349.15		\$ (1,263.90)	\$ 138,889.66	\$ 489.05
Jul-19		\$ 122,531.05	0.9996	\$ 122,575.55	260	\$ 471.44		\$ (8,705.38)	\$ 156,065.09	\$ 600.25
Aug-19		\$ 164,062.61	0.9994	\$ 164,155.05	221	\$ 742.78		\$ (8,172.80)	\$ 190,565.13	\$ 862.29
Sep-19		\$ 83,366.45	0.9996	\$ 83,397.28	212	\$ 393.38		\$ 5,708.91	\$ 91,666.69	\$ 432.39
Oct-19		\$ 112,745.67	0.9988	\$ 112,881.55	193	\$ 584.88		\$ (5,893.20)	\$ 151,133.91	\$ 783.08
Nov-19		\$ 98,305.39	0.9980	\$ 98,504.77	185	\$ 532.46		\$ (14,531.49)	\$ 142,216.04	\$ 768.74
Dec-19		\$ 98,299.29	0.9992	\$ 98,381.13	181	\$ 543.54		\$ 4,130.06	\$ 107,761.80	\$ 595.37
Jan-20	\$ 1,254,210.71	\$ 66,381.51	0.9985	\$ 66,479.87	170	\$ 391.06	\$ 173,424.36	\$ (5,408.85)	\$ 106,256.11	\$ 625.04
Feb-20		\$ 69,089.94	0.9991	\$ 69,151.91	160	\$ 432.20		\$ (10,846.69)	\$ 106,756.05	\$ 667.29
Mar-20		\$ 80,027.71	0.9991	\$ 80,099.46	146	\$ 548.63		\$ 312.12	\$ 97,900.22	\$ 670.55
Apr-20		\$ 44,212.09	0.9991	\$ 44,249.89	142	\$ 311.62		\$ (9,913.65)	\$ 64,943.77	\$ 457.35
May-20		\$ 61,894.35	0.9991	\$ 61,950.11	142	\$ 436.77		\$ (10,866.60)	\$ 90,302.88	\$ 635.94
Jun-20		\$ 73,900.32	0.9991	\$ 73,966.15	140	\$ 528.33		\$ 5,756.99	\$ 84,517.41	\$ 603.70
Jul-20		\$ 81,412.85	0.9903	\$ 82,208.44	140	\$ 587.20		\$ (8,203.22)	\$ 107,160.48	\$ 765.43
Aug-20		\$ 39,951.38	0.9921	\$ 40,269.90	123	\$ 327.40		\$ (8,477.34)	\$ 60,048.08	\$ 488.20
Sep-20		\$ 89,368.07	0.9866	\$ 90,585.39	121	\$ 748.64		\$ 9,693.92	\$ 89,837.96	\$ 742.46
Oct-20		\$ 112,681.37	0.9803	\$ 114,954.62	121	\$ 950.04		\$ (15,559.57)	\$ 132,433.96	\$ 1,094.50
Nov-20		\$ 137,969.10	0.9875	\$ 139,712.10	102	\$ 1,369.73		\$ (25.75)	\$ 148,864.42	\$ 1,459.46
Dec-20		\$ 32,196.53	0.9849	\$ 32,688.66	101	\$ 323.65		\$ (3,696.72)	\$ 39,693.30	\$ 393.00

\* Express Completion Factor as a percentage

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

Carrier Name: AetnaHealthinc  
Product(s): HMO and QPOS  
Market Segment: Small Group  
Rate Effective Date: 1/1/2022

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
\$ 67,170,189.00	\$ 55,406,546.26	\$ 58,194,028.77	143,910	\$ 11,296,256.95	\$ 65,834,810.52	\$ -	\$ 3,645,153.51	\$ 10,321.69	\$ -	\$ -	\$ -
Experience Period Total Allowed EHB Claims + EHB Capitation PMPM (net of prescription drug rebates)											\$ 482.87
Loss Ratio											\$ 92.08%

\*Express Prescription Drug Rebates as a negative number

Table 3b. Manual Trend Components

Service Category	Cost*	Utilization*	Induced Demand*	Composite Trend	Weight*
Inpatient Hospital	4.70%	3.00%	0.00%	7.84%	25.95%
Outpatient Hospital	3.41%	7.00%	0.00%	10.65%	19.33%
Professional	1.86%	6.50%	0.00%	8.48%	20.21%
Other Medical	3.41%	7.00%	0.00%	10.65%	16.89%
Capitation					0.02%
Prescription Drugs	8.93%	2.63%	0.00%	11.80%	17.61%
Total Annual Trend				9.69%	100.00%
Months of Trend				24	
Total Applied Trend Projection Factor				1.203	

\* 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-17				#DIV/0!		#DIV/0!				#DIV/0!
Feb-17				#DIV/0!		#DIV/0!				#DIV/0!
Mar-17				#DIV/0!		#DIV/0!				#DIV/0!
Apr-17				#DIV/0!		#DIV/0!				#DIV/0!
May-17				#DIV/0!		#DIV/0!				#DIV/0!
Jun-17				#DIV/0!		#DIV/0!				#DIV/0!
Jul-17				#DIV/0!		#DIV/0!				#DIV/0!
Aug-17				#DIV/0!		#DIV/0!				#DIV/0!
Sep-17				#DIV/0!		#DIV/0!				#DIV/0!
Oct-17				#DIV/0!		#DIV/0!				#DIV/0!
Nov-17				#DIV/0!		#DIV/0!				#DIV/0!
Dec-17				#DIV/0!		#DIV/0!				#DIV/0!
Jan-18				#DIV/0!		#DIV/0!				#DIV/0!
Feb-18				#DIV/0!		#DIV/0!				#DIV/0!
Mar-18				#DIV/0!		#DIV/0!				#DIV/0!
Apr-18				#DIV/0!		#DIV/0!				#DIV/0!
May-18				#DIV/0!		#DIV/0!				#DIV/0!
Jun-18				#DIV/0!		#DIV/0!				#DIV/0!
Jul-18				#DIV/0!		#DIV/0!				#DIV/0!
Aug-18				#DIV/0!		#DIV/0!				#DIV/0!
Sep-18				#DIV/0!		#DIV/0!				#DIV/0!
Oct-18				#DIV/0!		#DIV/0!				#DIV/0!
Nov-18				#DIV/0!		#DIV/0!				#DIV/0!
Dec-18				#DIV/0!		#DIV/0!				#DIV/0!
Jan-19		\$ 7,765,445.01	0.9979	\$ 7,781,623.92	19,525	398.55		\$ 349,830.28	\$ 10,062,198.56	\$ 515.35
Feb-19		\$ 7,579,337.16	0.9979	\$ 7,594,982.88	19,328	392.95		\$ 325,423.19	\$ 9,699,953.03	\$ 501.86
Mar-19		\$ 7,058,256.27	0.9979	\$ 7,073,062.46	19,019	371.89		\$ 317,372.25	\$ 9,076,059.25	\$ 477.21
Apr-19		\$ 8,347,246.57	0.9971	\$ 8,371,885.75	18,516	452.14		\$ 243,386.01	\$ 10,247,403.96	\$ 553.44
May-19		\$ 7,161,922.96	0.9966	\$ 7,186,672.55	18,172	395.48		\$ 298,488.13	\$ 9,038,879.32	\$ 497.41
Jun-19		\$ 7,196,749.43	0.9964	\$ 7,222,603.94	17,517	412.32		\$ 346,622.40	\$ 9,071,996.45	\$ 517.90
Jul-19		\$ 6,269,257.78	0.9959	\$ 6,295,126.12	16,681	377.38		\$ 138,773.76	\$ 7,944,623.58	\$ 476.27
Aug-19		\$ 7,103,807.59	0.9949	\$ 7,139,925.11	16,661	428.54		\$ 241,345.01	\$ 8,917,091.51	\$ 535.21
Sep-19		\$ 7,229,590.60	0.9953	\$ 7,264,050.98	16,696	435.08		\$ (300,321.25)	\$ 8,233,556.92	\$ 493.15
Oct-19		\$ 6,829,397.75	0.9938	\$ 6,872,306.50	16,063	427.83		\$ 254,421.94	\$ 8,594,654.77	\$ 535.06
Nov-19		\$ 6,401,094.76	0.9929	\$ 6,446,649.86	15,875	406.09		\$ 253,263.00	\$ 8,064,536.73	\$ 508.00
Dec-19	\$ 95,163,756.74	\$ 6,666,666.99	0.9922	\$ 6,719,002.28	15,220	441.46	\$ 21,209,771.61	\$ 278,049.51	\$ 8,226,710.36	\$ 540.52
Jan-20		\$ 5,584,131.83	0.9916	\$ 5,631,309.23	13,620	413.46		\$ 288,766.61	\$ 7,446,331.28	\$ 546.72
Feb-20		\$ 5,457,185.54	0.9897	\$ 5,514,091.60	13,581	406.02		\$ 104,916.82	\$ 6,934,740.03	\$ 510.62
Mar-20		\$ 4,530,992.55	0.9881	\$ 4,585,623.44	13,242	346.29		\$ 532,764.77	\$ 6,123,170.43	\$ 462.41
Apr-20		\$ 3,769,061.27	0.9870	\$ 3,818,703.23	12,750	299.98		\$ 242,941.64	\$ 4,589,239.82	\$ 360.51
May-20		\$ 4,394,725.51	0.9875	\$ 4,450,172.25	12,623	352.54		\$ 263,997.98	\$ 5,482,121.01	\$ 434.30
Jun-20		\$ 4,892,348.20	0.9459	\$ 5,172,039.96	12,076	428.29		\$ 472,431.80	\$ 6,512,131.04	\$ 539.26
Jul-20		\$ 4,934,491.90	0.9607	\$ 5,088,772.52	11,731	433.79		\$ 287,605.53	\$ 6,229,339.80	\$ 531.02
Aug-20		\$ 4,461,016.27	0.9798	\$ 4,552,983.92	11,643	391.05		\$ 300,408.19	\$ 5,711,779.39	\$ 490.58
Sep-20		\$ 4,553,854.86	0.9677	\$ 4,705,784.24	11,403	412.68		\$ 301,443.72	\$ 5,861,712.19	\$ 514.05
Oct-20		\$ 4,666,572.57	0.7697	\$ 6,062,512.48	10,618	570.97		\$ 321,238.11	\$ 7,385,607.52	\$ 695.57
Nov-20		\$ 4,298,997.72	0.9456	\$ 4,546,256.41	10,472	434.13		\$ 254,869.92	\$ 5,677,830.80	\$ 542.19
Dec-20	\$ 67,170,189.00	\$ 3,863,167.94	0.9502	\$ 4,065,779.51	10,171	399.74	\$ 14,941,410.46	\$ 273,768.42	\$ 5,181,435.92	\$ 509.49

\* Express Completion Factor as a percentage

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

## PA Rate Template Part II

### Rate Development and Change

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

AetnaHealthinc  
HMO and QPOS  
Small Group  
1/1/2022

**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	\$ 666.64	\$ 482.87	<- Actual Experience PMPM should be consistent with the Index Rate for Experien
Two year trend projection Factor	1.218	1.203	
Unadjusted Projected Allowed EHB Claims PMPM	\$ 812.13	\$ 581.03	
<u>Single Risk Pool Adjustment Factors</u>			
Change in Morbidity - Impact of Reinsurance Program	1.000	1.000	
Change in Morbidity - All Other	1.029	1.237	<- See URRT Instructions
Total Non-Morbidity Changes	1.025	1.105	
Change in Demographics	0.980	1.094	<- See URRT Instructions
Change in Network	0.998	0.961	
Change in Benefits	1.000	1.000	<- See URRT Instructions
Change in Other	1.048	1.050	<- See URRT Instructions
Total Adjusted Projected Allowed EHB Claims PMPM	\$ 856.70	\$ 794.29	
Credibility Factors	0%	100%	<- See Instructions
Blended Projected EHB Claims PMPM		\$ 794.29	<- Projected Index Rate
<b>Development of the Market-Adjusted Index Rate and Total Allowed Claims</b>			
Adjusted Projected Allowed EHB Claims PMPM	\$ 794.29		<- Index Rate for Projection Period on URRT
Projected Paid to Allowed Ratio	0.698		
Projected Incurred EHB Claims PMPM	\$ 554.65		
<u>Market-wide Adjustments</u>			
Projected Incurred Risk Adjustment PMPM	\$18.99		
Projected Incurred Exchange User Fees PMPM	\$0.00		
Projected Incurred Reinsurance Recoveries PMPM	\$0.00		
Market-Adjusted Projected Incurred EHB Claims PMPM	\$ 535.66		
Market-Adjusted Projected Allowed EHB Claims PMPM	\$ 767.09		<- Market-Adjusted Index Rate
Projected Allowed Non-EHB Claims PMPM	\$ -		
Market-Adjusted Projected Incurred Total Claims PMPM	\$ 535.66		
Market-Adjusted Projected Allowed Total Claims PMPM	\$ 767.09		

**Table 6. Retention**

Retention Items - Express in percentages	Percentages	PMPM Amounts
Administrative Expenses	11.17%	\$73.18
General and Claims	7.07%	\$46.34
Agent/Broker Fees and Commissions	3.30%	\$21.59
Quality Improvement Initiatives	0.80%	\$5.24
Taxes and Fees	5.06%	\$33.15
Risk Adjustment User Fee	0.04%	\$0.25
PCORI Fee	0.04%	\$0.23
PA Premium & Other Taxes (if applicable)	4.46%	\$29.19
Federal Income Tax	0.53%	\$3.48
Health Insurance Providers Fee (Prorated for Small Groups only)	0.00%	\$0.00
Profit/Contingency (after tax)	2.00%	\$13.10
Total Retention	18.23%	\$119.43
Projected Required Revenue PMPM	\$ 655.09	

**Table 8. Components of Rate Change**

Rate Components	2021	2022	Difference	Percent Change
A. Calibrated Plan Adjusted Index Rate (PMPM)	\$ 492.73	\$ 392.52	\$ (100.21)	-20.3%
B. Base period allowed claims before normalization	\$ 719.24	\$ 482.87	\$ (236.37)	-48.0%
C. Normalization factor component of change	\$ (239.91)	\$ (193.69)	\$ 46.22	9.4%
D. Change in Normalized Allowed Claims Adjustment Components				
D1. Base period allowed claims after normalization	\$ 479.33	\$ 289.18	\$ (190.15)	-38.6%
D2. URRT Trend	\$ 97.78	\$ 58.78	\$ (39.00)	-7.9%
D3. URRT Morbidity	\$ 16.49	\$ 82.60	\$ 66.11	13.4%
D4. URRT Other	\$ (81.06)	\$ 45.11	\$ 126.18	25.6%
D5. Normalized URRT Risk Adjustment on an allowed basis	\$ (33.24)	\$ (16.29)	\$ 16.95	3.4%
D6. Normalized Exchange User Fee on an allowed basis	\$ -	\$ -	\$ -	0.0%
D7. Normalized Reinsurance Recoveries on an allowed basis	\$ -	\$ -	\$ -	0.0%
D8. Subtotal - Sum(D1:D7)	\$ 479.30	\$ 459.40	\$ (19.90)	-4.0%
E. Change in Allowable Plan Adjusted Level Components				
E1. Network	\$ 0.06	\$ 0.24	\$ 0.17	0.0%
E2. Pricing AV	\$ (61.98)	\$ (138.67)	\$ (76.69)	-15.6%
E3. Benefit Richness	\$ 0.00	\$ -	\$ (0.00)	0.0%
E4. Catastrophic Eligibility	\$ -	\$ -	\$ -	0.0%
E5. Subtotal - Sum(E1:E4)	\$ (61.92)	\$ (138.43)	\$ (76.51)	-15.5%
F. Change in Retention Components				
F1. Administrative Expenses	\$ 43.97	\$ 43.85	\$ (0.13)	0.0%
F2. Taxes and Fees	\$ 22.24	\$ 19.86	\$ (2.37)	-0.5%
F3. Profit and/or Contingency	\$ 9.85	\$ 7.85	\$ (2.00)	-0.4%
F4. Subtotal - Sum(F1:F3)	\$ 76.06	\$ 71.56	\$ (4.50)	-0.9%
G. Change in Miscellaneous Items	\$ -	\$ -	\$ -	0.0%
H. Sum of Components of Rate Change (should approximate the change shown in line A)	\$ 493.44	\$ 392.52	\$ (100.92)	-20.5%

ice Period on URRT

**For Informational Purposes only - No input required.**

Blended Base Period Unadjusted Claims before Normalization	\$ 482.87	<- Index Rate of Experience Period on URRT
Blended Earned Premium	\$ 67,170,189.00	
Blended Loss Ratio	92.08%	

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

Effective Date	1/1/2022	4/1/2022	7/1/2022	10/1/2022	Total Single Risk Pool
# of Member Months Renewing in Quarter	98	38	39	103	278
Adjusted Projected Allowed EHB Claims PMPM	\$ 794.29	\$ 794.29	\$ 794.29	\$ 794.29	\$ 794.29
Months of Trend	-	3	6	9	-
Annual Trend	11.75%	11.75%	11.75%	11.75%	-
Single Risk Pool Projected Allowed Claims	\$ 794.29	\$ 816.67	\$ 839.68	\$ 863.33	\$ 829.30
Quarterly Trend Factor	1.000	1.028	1.057	1.087	1.044

**Table 7. Normalized Market-Adjusted Projected Allowed Total Claims**

Normalization Factors	2021	2022
Average Age Factor	1.490	1.647
Average Geographic Factor	1.007	1.014
Average Tobacco Factor	1.000	1.000
Average Benefit Richness (induced demand)	1.000	1.000
Average Network Factor	1.000	1.000
Market-Adjusted Projected Allowed Total Claims PMPM	\$ 719.20	\$ 767.09
Normalized Market-Adjusted Projected Allowed Total Claims PMPM	\$ 479.30	\$ 459.40

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

	2021	2022	
Paid-to-Allowed	0.871	0.698	
URRT Trend (Total Applied Trend Factor)	1.204	1.203	<- URRT W1, S2
URRT Morbidity	1.029	1.237	<- URRT W1, S2
URRT "Other"	0.863	1.105	<- URRT W1, S2
Risk Adjustment	\$ (43.43)	\$ (18.99)	<- URRT W1, S3
Exchange User Fee	\$ -	\$ -	<- URRT W1, S3
Reinsurance Recoveries	\$ -	\$ -	<- URRT W1, S3
Capitation	\$ -		<- URRT W1, S2
Network	1.000	1.001	
Pricing AV	0.871	0.698	<- For 2021 in cell J81, please include a factor equal to the product of the average Pricing AV and the Non-Funding of CSR Adjustment
Benefit Richness	1.000	1.000	
Catastrophic Eligibility	1.000	1.000	
Administrative Expenses	8.92%	11.17%	
Taxes and Fees	4.51%	5.06%	
Profit and/or Contingency	2.00%	2.00%	

## Table 10. Plan Rates

Calibration	
Age Calibration Factor	1.647
Geographic Calibration Factor	1.014
Tobacco Calibration Factor	1.000
Aggregate Calibration Factor	1.670

Total Covered Lives @ 02-01-2021
101

Date of Most Recent Membership:				2/1/2021		767.09		45 CFR Part 156.6 (d) [2] Allowable Factors															Total Covered Lives Mapped into 2022 Plans (02-01-2021)		Total Projected Lives	
Market Adjusted Index Rate:				5		767.09																				
Plan Number	HQIS Plan ID (Standard Component)	Product Type (HMO, PPO, PHO, HD, Indemnity, Other)	1/1/2021 Plan Marketing Name	Existing, Modified, New, Discouraged & Mapped, (P, J, M, D, M, D, OHM) for 1/1/2021 HQIS Plan ID	1/1/2021 HQIS Plan ID	Metallic Tier	Metallic Tier Actual Value	Standard AV, Approach [1,2]	Exchange On/Off	Pricing AV (Company determined AV)	Benefit Richness (Induced demand)	Benefits in addition to EHB	Provider Network	Catastrophic Eligibility	Non-Funding of Cost Adjustment	Prior Premium	Admin Costs	Taxes & Fees (not including Exchange)	Profit or Contingency							
Total - Current Membership							0.684			0.698	1.000	1.000	1.000	1.000	1.000	1.000	5.935.4	11.2%	5.1%	2.0%	101	102				
Total - Projected Membership							0.684			0.698	1.000	1.000	1.000	1.000	1.000	1.000	5.935.4	11.2%	5.1%	2.0%	101	102				
Transitional - TRANSITIONAL						N/A	TRANSITIONAL	OHM	TRANSITIONAL	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	33	51			
Plan 1 64844P00001						HMO	Actia Silver 64844P00001	Approach 3	OT	0.698	1.000	1.000	1.000	1.000	1.000	1.000	5.935.4	11.2%	5.1%	2.0%	33	51				
Plan 2 64844P00002						HMO	Actia Silver 64844P00002	Approach 3	OT	0.698	1.000	1.000	1.000	1.000	1.000	1.000	5.935.4	11.2%	5.1%	2.0%	33	51				
Plan 3 64844P00003						HMO	Actia Silver 64844P00003	Approach 3	OT	0.698	1.000	1.000	1.000	1.000	1.000	1.000	5.935.4	11.2%	5.1%	2.0%	33	51				
Plan 4 64844P00004						HMO	Actia Silver 64844P00004	Approach 3	OT	0.698	1.000	1.000	1.000	1.000	1.000	1.000	5.935.4	11.2%	5.1%	2.0%	33	51				
Plan 5 64844P00005						HMO	Actia Silver 64844P00005	Approach 3	OT	0.698	1.000	1.000	1.000	1.000	1.000	1.000	5.935.4	11.2%	5.1%	2.0%	33	51				
Plan 6 64844P00006						HMO	Actia Silver 64844P00006	Approach 3	OT	0.698	1.000	1.000	1.000	1.000	1.000	1.000	5.935.4	11.2%	5.1%	2.0%	33	51				
Plan 7 64844P00007						HMO	Actia Silver 64844P00007	Approach 3	OT	0.698	1.000	1.000	1.000	1.000	1.000	1.000	5.935.4	11.2%	5.1%	2.0%	33	51				
Plan 8 64844P00008						HMO	Actia Silver 64844P00008	Approach 3	OT	0.698	1.000	1.000	1.000	1.000	1.000	1.000	5.935.4	11.2%	5.1%	2.0%	33	51				
Plan 9 64844P00009						HMO	Actia Silver 64844P00009	Approach 3	OT	0.698	1.000	1.000	1.000	1.000	1.000	1.000	5.935.4	11.2%	5.1%	2.0%	33	51				
Plan 10 64844P00010						HMO	Actia Silver 64844P00010	Approach 3	OT	0.698	1.000	1.000	1.000	1.000	1.000	1.000	5.935.4	11.2%	5.1%	2.0%	33	51				
Plan 11 64844P00011						HMO	Actia Silver 64844P00011	Approach 3	OT	0.698	1.000	1.000	1.000	1.000	1.000	1.000	5.935.4	11.2%	5.1%	2.0%	33	51				
Plan 12 64844P00012						HMO	Actia Silver 64844P00012	Approach 3	OT	0.698	1.000	1.000	1.000	1.000	1.000	1.000	5.935.4	11.2%	5.1%	2.0%	33	51				
Plan 13 64844P00013						HMO	Actia Silver 64844P00013	Approach 3	OT	0.698	1.000	1.000	1.000	1.000	1.000	1.000	5.935.4	11.2%	5.1%	2.0%	33	51				
Plan 14 64844P00014						HMO	Actia Silver 64844P00014	Approach 3	OT	0.698	1.000	1.000	1.000	1.000	1.000	1.000	5.935.4	11.2%	5.1%	2.0%	33	51				
Plan 15 64844P00015						HMO	Actia Silver 64844P00015	Approach 3	OT	0.698	1.000	1.000	1.000	1.000	1.000	1.000	5.935.4	11.2%	5.1%	2.0%	33	51				

% of Total Covered Lives
N/A
52.5%
47.5%
0.0%
0.0%

[illegible]



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

AetnaHealthInc  
HMO and QPOS  
Small Group  
1/1/2022

Totals	These cells auto-fill using the data entered in Table 10.
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Quarter 1 2021, 21-year-old Non-Tobacco Premium PMPM									
1	2	3	4	5	6	7	8	9	Average (weighted by enrollment by rating area)
\$ -	\$ -	\$ 507.58	\$ -	\$ -	\$ 509.30	\$ 531.39	\$ 492.13	\$ 467.43	\$ 498.74

[illegible]



[illegible][illegible]

Quarter 4 2022, 21-year-old Non-Tobacco Premium PMPM									
									Average (weighted by enrollment by rating area)
1	2	3	4	5	6	7	8	9	
\$ -	\$ -	\$ 439.47	\$ -	\$ -	\$ 440.97	\$ 460.10	\$ 426.11	\$ 404.71	\$ 431.83

### PA Rate Quarterly Template Part V Consumer Factors

Carrier Name:	AetnaHealthInc
Product(s):	HMO and QPOS
Market Segment:	Small Group
Rate Effective Date:	1/1/2022

**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	Clarion, Forest, McKean, Venango, Warren	0.779	0.779
Rating Area 2	Cameron, Elk, Potter	0.819	0.819
Rating Area 3	Bradford, Carbon, Clinton, Lackawanna, Luzerne, Lycoming, Monroe, Pike, Sullivan, Susquehanna, Tioga, Wayne, Wyoming	1.020	1.020
Rating Area 4		0.855	0.855
Rating Area 5	Blair, Cambria, Clearfield, Huntingdon, Jefferson	0.837	0.837
Rating Area 6	Centre, Columbia, Lehigh, Mifflin, Montour, Northampton, Northumberland, Schuylkill, Snyder, Union	1.030	1.030
Rating Area 7	Adams, Berks, Lancaster, York	1.080	1.080
Rating Area 8	Bucks, Chester, Delaware, Montgomery, Philadelphia	1.000	1.000
Rating Area 9	Cumberland, Dauphin, Franklin, Fulton, Juniata, Lebanon, Perry	0.939	0.939

Table 14. Network Factors

[illegible]

**PA Small Group Portfolio | Summary of Benefits**

**Contents**

Aetna Silver QPOS 7000 80/50	2
Aetna Silver HMO 7000 80%	3

**Aetna Health Inc. (a PA corp.)**  
**HIOS Issuer ID: 64844**  
**Exhibit A-2**

# Pennsylvania

Aetna Silver QPOS 7000 80/50

Silver

Summary of Features	In Network	Out of Network
---------------------	------------	----------------

<b>Deductible</b>		
Individual	\$7,000	\$21,000
Family	\$14,000	\$42,000
<b>Coinsurance</b>		
<i>(Member Responsibility)</i>	20%	50%
	<i>\$0 once out-of-pocket max. is satisfied</i>	
<b>Out-of-Pocket Maximum</b>		
Individual	\$8,700	Unlimited
Family	\$17,400	Unlimited
	<i>All cost sharing accumulates to the Out of Pocket Maximum above</i>	
<b>Primary Care Visit to Treat an Injury or Illness</b> (excludes Preventative and X-rays)	\$40 per visit	50% after deductible
<b>Specialist Visit</b>	\$80 per visit	50% after deductible
<b>All Inpatient Hospital Services</b>		
(includes Mental/Behavioral Health and Substance Abuse)	20% after deductible	50% after deductible
<b>Emergency Room Services</b>	\$500+20% after deductible	Paid as In-Network
<b>Mental/Behavioral Health and Substance Abuse Disorder Outpatient Services</b>	0%	50% after deductible
<b>Imaging (CT/PET Scans, MRIs)</b>	20% after deductible	50% after deductible
<b>Rehabilitative Speech Therapy</b>	20% after deductible	50% after deductible
<b>Rehabilitative Occupational and Rehabilitative Physical Therapy</b>	20% after deductible	50% after deductible
<b>Preventive Care/Screening/Immunization</b>	0%	50% after deductible
<b>Laboratory Outpatient and Professional Services</b>	20% after deductible	50% after deductible
<b>X-rays and Diagnostic Imaging</b>	20% after deductible	50% after deductible
<b>Skilled Nursing Facility</b>	20% after deductible	50% after deductible
<b>Outpatient Facility Fee (e.g., Ambulatory Surgery Center)</b>	20% after deductible	50% after deductible
<b>Outpatient Surgery Physician/Surgical Services</b>	20% after deductible	50% after deductible

Pharmacy	In-Network	Out-of-Network
----------	------------	----------------

<b>Pharmacy Deductible</b>		
Individual	\$0	N/A
<b>Generics</b>	\$15	Not Covered
<b>Preferred Brand Drugs</b>	\$75	Not Covered
<b>Non-Preferred Brand Drugs</b>	\$125	Not Covered
<b>Specialty Drugs (i.e. high-cost) Preferred/Non-Preferred</b>	40% up to \$500 / 50% up to \$750	Not Covered / Not Covered

Pennsylvania	
Aetna Silver HMO 7000 80% Silver	
Summary of Features	
In Network	
<b>Deductible</b>	
Individual	\$7,000
Family	\$14,000
<b>Coinsurance</b> (Member Responsibility)	20%
	\$0 once out-of-pocket max. is satisfied
<b>Out-of-Pocket Maximum</b>	
Individual	\$8,700
Family	\$17,400
	All cost sharing accumulates to the Out of Pocket Maximum above
<b>Primary Care Visit to Treat an Injury or Illness</b> (excludes Preventative and X-rays)	\$40 per visit
<b>Specialist Visit</b>	\$80 per visit
<b>All Inpatient Hospital Services</b> (includes Mental/Behavioral Health and Substance Abuse)	20% after deductible
<b>Emergency Room Services</b>	\$500+20% after deductible
<b>Mental/Behavioral Health and Substance Abuse Disorder Outpatient Services</b>	0%
<b>Imaging (CT/PET Scans, MRIs)</b>	20% after deductible
<b>Rehabilitative Speech Therapy</b>	20% after deductible
<b>Rehabilitative Occupational and Rehabilitative Physical Therapy</b>	20% after deductible
<b>Preventive Care/Screening/Immunization</b>	0%
<b>Laboratory Outpatient and Professional Services</b>	20% after deductible
<b>X-rays and Diagnostic Imaging</b>	20% after deductible
<b>Skilled Nursing Facility</b>	20% after deductible
<b>Outpatient Facility Fee (e.g., Ambulatory Surgery Center)</b>	20% after deductible
<b>Outpatient Surgery Physician/Surgical Services</b>	20% after deductible
Pharmacy	
In-Network	
<b>Pharmacy Deductible</b>	
Individual	\$0
<b>Generics</b>	\$15
<b>Preferred Brand Drugs</b>	\$75
<b>Non-Preferred Brand Drugs</b>	\$125
<b>Specialty Drugs (i.e. high-cost) Preferred/Non-Preferred</b>	40% up to \$500 / 50% up to \$750



# Unified Rate Review v5.3

Company Legal Name: **Aetna Health Inc. (a PA corp.)** State: **PA** To add a pr  
HIOS Issuer ID: **64844** To add a pl  
Effective Date of Rate Change(s): **1/1/2022** Market: **Small Group** To validate, To finalize,

## Market Level Calculations (Same for all Plans)

### Section I: Experience Period Data

Experience Period:	<b>1/1/2020</b>	to	12/31/2020
	Total		PMPM
Allowed Claims	\$1,071,957.98		\$666.64
Reinsurance	\$0.00		\$0.00
Incurred Claims in Experience Period	\$896,316.53		\$557.41
Risk Adjustment	\$167,633.98		\$104.25
Experience Period Premium	\$1,254,210.71		\$779.98
Experience Period Member Months	1,608		

### 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	\$92.02	1.047	1.030	1.047	1.030	\$107.02
Outpatient Hospital	\$130.78	1.034	1.070	1.034	1.070	\$160.08
Professional	\$81.50	1.019	1.065	1.019	1.065	\$95.99
Other Medical	\$91.15	1.034	1.070	1.034	1.070	\$111.57
Capitation	\$7.47	1.000	1.000	1.000	1.000	\$7.47
Prescription Drug	\$276.25	1.089	1.026	1.089	1.026	\$344.87
Total	\$679.17					\$827.00

Morbidity Adjustment	1.029
Demographic Shift	0.980
Plan Design Changes	1.000
Other	1.027
Adjusted Trended EHB Allowed Claims PMPM for <b>1/1/2022</b>	<b>\$856.48</b>
Manual EHB Allowed Claims PMPM	\$794.29
Applied Credibility %	0.00%

Projected Period Totals		
Projected Index Rate for <b>1/1/2022</b>	<b>\$794.29</b>	\$967,445.22
Reinsurance	\$0.00	\$0.00
Risk Adjustment Payment/Charge	\$27.20	\$33,129.60
Exchange User Fees	0.00%	\$0.00
Market Adjusted Index Rate	<b>\$767.09</b>	<b>\$934,315.62</b>
Projected Member Months	<b>1,218</b>	

**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 full extent of the law.

# Product-Plan Data Collection

Company Legal Name: Aetna Health Inc. (a PA corp.)  
HIOS Issuer ID: 64844  
Effective Date of Rate Change(s): 1/1/2022

State: PA  
Market: Small Group

## Product/Plan Level Calculations

### Section I: General Product and Plan Information

Field #		POS	HMO
1.1 Product Name			
1.2 Product ID		64844PA006	64844PA007
1.3 Plan Name		Aetna Silver QPOS	Aetna Silver HMO
1.4 Plan ID (Standard Component ID)		64844PA0060126	64844PA0070142
1.5 Metal		Silver	Silver
1.6 AV Metal Value		0.684	0.684
1.7 Plan Category		Renewing	Renewing
1.8 Plan Type		POS	HMO
1.9 Exchange Plan?		No	No
1.10 Effective Date of Proposed Rates		1/1/2022	1/1/2022
1.11 Cumulative Rate Change % (over 12 mos prior)		-20.62%	-20.62%
1.12 Product Rate Increase %		-20.62%	-20.62%
1.13 Submission Level Rate Increase %		-20.62%	-20.62%

### Worksheet 1 Totals

### Section II: Experience Period and Current Plan Level Information

	2.1 Plan ID (Standard Component ID)	Total	64844PA0060126	64844PA0070142
\$1,071,958	2.2 Allowed Claims	\$1,071,958	\$531,180	\$540,778
\$0	2.3 Reinsurance	\$0	\$0	\$0
	2.4 Member Cost Sharing	\$175,641	\$124,813	\$50,828
	2.5 Cost Sharing Reduction	\$0	\$0	\$0
\$896,317	2.6 Incurred Claims	\$896,317	\$406,367	\$489,950
\$167,634	2.7 Risk Adjustment Transfer Amount	\$167,634	\$123,548	\$44,086
\$1,254,211	2.8 Premium	\$1,254,211	\$736,275	\$517,936
1,608	2.9 Experience Period Member Months	1,608	947	661
	2.10 Current Enrollment	101	53	48
	2.11 Current Premium PMPM	\$903.51	\$912.24	\$893.88
	2.12 Loss Ratio	63.04%	47.26%	87.18%
<b>Per Member Per Month</b>				
	2.13 Allowed Claims	\$666.64	\$560.91	\$818.12
	2.14 Reinsurance	\$0.00	\$0.00	\$0.00
	2.15 Member Cost Sharing	\$109.23	\$131.80	\$76.90
	2.16 Cost Sharing Reduction	\$0.00	\$0.00	\$0.00
	2.17 Incurred Claims	\$557.41	\$429.11	\$741.22
	2.18 Risk Adjustment Transfer Amount	\$104.25	\$130.46	\$66.70
	2.19 Premium	\$779.98	\$777.48	\$783.56

### Section III: Plan Adjustment Factors

3.1 Plan ID (Standard Component ID)		64844PA0060126	64844PA0070142
3.2 Market Adjusted Index Rate		\$767.09	
3.3 AV and Cost Sharing Design of Plan		0.6983	0.6983
3.4 Provider Network Adjustment		1.0104	0.9896
3.5 Benefits in Addition to EHB		1.0000	1.0000
<b>Administrative Costs</b>			
3.6 Administrative Expense		11.17%	11.17%
3.7 Taxes and Fees		5.06%	5.06%
3.8 Profit & Risk Load		2.00%	2.00%
3.9 Catastrophic Adjustment		1.0000	1.0000
3.10 Plan Adjusted Index Rate		\$661.89	\$648.27

3.11 Age Calibration Factor	0.6070	0.6070	
3.12 Geographic Calibration Factor	0.9866	0.9866	
3.13 Tobacco Calibration Factor	1.0000	1.0000	
3.14 Calibrated Plan Adjusted Index Rate		\$396.39	\$388.23

### Section IV: Projected Plan Level Information

4.1 Plan ID (Standard Component ID)	Total	64844PA0060126	64844PA0070142
4.2 Allowed Claims	\$967,444	\$488,761	\$478,683
4.3 Reinsurance	\$0	\$0	\$0
4.4 Member Cost Sharing	\$291,919	\$147,480	\$144,439
4.5 Cost Sharing Reduction	\$0	\$0	\$0
4.6 Incurred Claims	\$675,524	\$341,281	\$334,244
4.7 Risk Adjustment Transfer Amount	\$23,131	\$11,559	\$11,572
4.8 Premium	\$797,850	\$403,080	\$394,769
4.9 Projected Member Months	1,218	609	609
4.10 Loss Ratio	82.28%	82.31%	82.26%
<b>Per Member Per Month</b>			
4.11 Allowed Claims	\$794.29	\$802.56	\$786.01
4.12 Reinsurance	\$0.00	\$0.00	\$0.00
4.13 Member Cost Sharing	\$239.67	\$242.17	\$237.17
4.14 Cost Sharing Reduction	\$0.00	\$0.00	\$0.00
4.15 Incurred Claims	\$554.62	\$560.39	\$548.84
4.16 Risk Adjustment Transfer Amount	\$18.99	\$18.98	\$19.00
4.17 Premium	\$655.05	\$661.87	\$648.23

## Rating Area Data Collection

*Specify the  
Select only  
To validate,  
To finalize,*

Rating Area	Rating Factor
Rating Area 1	0.7787
Rating Area 2	0.8192
Rating Area 3	1.0200
Rating Area 5	0.8370
Rating Area 6	1.0300
Rating Area 7	1.0800
Rating Area 8	1.0000
Rating Area 9	0.9393

Aetna Health, Inc. & Aetna Health Ins. Co.  
Pennsylvania Small Group  
POS, HMO Products

## Summary

Aetna is filing premium rates for Small Group plans in Pennsylvania.

The new rates will apply to plan years effective in 2022. The current membership and range of rate changes by product are:

Product Name	# Members as of February 2021	Range of Rate Changes
PA Silver QPOS 7000 80/50	53	-20.6% – -20.6%
PA Silver HMO 7000 80%	48	-20.6% – -20.6%

## Why We Need to Change Premiums

Medical costs are going up and we are changing our rates to reflect this increase. We expect medical costs to go up 11.6% excluding the effect of benefit or cost sharing changes. Medical costs go up for two reasons – providers raise their prices and members get more medical care. Examples of increasing medical costs we have experienced over the last year include:

- The cost of an inpatient hospital admission has increased 9.7%.
- The cost of pharmacy prescription has increased 13.5%.

## What Else Affects Our Request to Change Premiums

The projected demographics of the block are slightly different from our current demographics, and we are changing our rates to reflect this.

Changes to cost-sharing for some plans were made to comply with the actuarial value requirements or make our plans more attractive to consumers.

Our estimate of average population health and the expected risk adjustment transfers for Affordable Care Act (ACA) products have changed to reflect new data on market average premiums and population health. These changes are affected by the movement of business between the ACA market and other options, including transitional coverage.

Finally, changes to our retention formula were incorporated into our rates. These changes include administrative costs, profit, and ACA taxes and fees.

## Will Premiums for All Small Groups Change by -20.6%?

No, rate changes differ by plan. The exact rate change depends on what benefit plan the group chooses, where the group is located, when the group's contract renews, and the ages and family sizes of enrolling employees. Rates charged to employees also depend upon any change in the amount of premium paid by the employer.

## How does this request align to Minimum Loss Ratio Requirements (MLR)?

These rates are expected to produce an MLR equal to or above the 80% requirement for Small Group business. Under the ACA, at least 80% of the premiums collected by health plans are expected to pay for medical care and activities that improve health care quality for members. If the actual MLR turns out to be less than 80%, rebates will be issued to members in accordance with the law.

Aetna makes significant investments that benefit our members that the government does not allow us to use in this calculation. These investments include customer service, health quality activities like disease management programs, and the development of new information technologies.

**What is Aetna doing to keep premiums affordable?**

Aetna strives to keep our products as affordable as possible and to address the underlying cost of health care. We are:

- Developing new agreements, arrangements, and partnerships with health care providers that base provider compensation on the quality of care.
- Creating medical management programs that address potential health issues for members earlier, improving health outcomes and reducing the need for high-cost health care services.
- Working to reduce the ability of out-of-network providers to collect unreasonably excessive payments for services they provide.

We are dedicated to increasing transparency within the health care system and helping members best utilize the plans that they have. Members can access Aetna Navigator, a secure member website, which allows them to research their specific plan benefits, health care providers in a given area, and in some locations, the cost of certain health care services. The Aetna Navigator streamlined mobile app is also available to allow members to take their care on the go.

## Actuarial Memorandum and Certification

### General Information

***Company Identifying Information:***

**Company Legal Name:** Aetna Health, Inc. & Aetna Health Ins. Co.  
**State:** Pennsylvania  
**HIOS Issuer ID:** 64844  
**Market:** Small Group  
**Effective Date:** 01/01/2022  
**Rate Filing Tracking Number:** AETN-132730900 / AETN-132731326  
**Policy Form(s):** HI SG HGrpAg-1A 01  
 HO SG HGrpPol-1A 01  
 HI SG HCOC-2022 06  
 HI SG-SOB-HMO 06  
 HO SG HCOC-2022 06  
 HO SG-SOB-POS- 14047682 06  
**Form Filing Tracking Number:** AETN-132809018 / AETN-132809081

***Company Contact Information:***

**Name:**  
**Telephone Number:**  
**Email Address:**



### 1. Purpose, Scope, and Effective Date

The purpose of this filing is to:

- 1) Provide support for the development of the Part I Unified Rate Review Template;
- 2) Provide support for the assumptions and premium rate development for the products supported by the policy forms referenced above;
- 3) Request approval of the proposed monthly premium rates; and
- 4) Provide benefit plan design summaries for the products included in this filing.

The development of the rates reflects the impact of the market forces and rating requirements associated with the Patient Protection and Affordable Care Act (PPACA) and subsequent regulation.

These rates are for plans issued in Pennsylvania beginning January 1, 2022. The rates comply with all rating guidelines under federal and state regulations. The filing covers plans that will be offered outside the public Marketplace in Pennsylvania.

### 2. Proposed Rate Increase

Monthly premium rates for Small Group Market products in Pennsylvania are being revised for effective dates January 1, 2022 through December 31, 2022.

#### A. Reason for Rate Increase(s):

Revised rates for these products reflect the following:

- Impact of medical claim trend (including changes in provider unit costs and increased utilization of medical cost services) and pharmacy trend;

- Revisions to our assumptions about market-wide population morbidity and the projected population distribution;
- Revisions to administrative expense projections;
- Modifications in cost sharing to ensure that plans comply with Actuarial Value requirements;
- Updates to our pricing models used to determine the impact of cost sharing designs; and
- Changes in provider networks and contracts.
- Increases in expected claim costs due to COVID-19 related expenses (including immunizations).

B. Variation in Rate Changes by Plan/Product:

Rate changes do not differ by plan.

3. Single Risk Pool

The plans and rates included in the Part I URRT are those for all plans we intend to offer in the Small Group market in Pennsylvania through Aetna Health, Inc. & Aetna Health Ins. Co. (AHI-AHIC). The proposed rates comply with the Single Risk Pool requirements of 45 CFR §156.80(d). Rates for plans that may be renewed outside the Single Risk Pool (due to either being grandfathered or permissible transitional offerings) are not covered in this filing.

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

A. Paid Through Date:

The experience data reported in Worksheet 1, Section I of the Part I Unified Rate Review Template reflects incurred claims from January 1, 2020 through December 31, 2020 and paid through February 28, 2021.

B. Current Date: The current enrollment and premium is reported as of February 28, 2021.

C. Allowed and Incurred Claims Incurred During the Experience Period:

Allowed and incurred claims are sourced from our actuarial experience databases. These databases provide member-level detail on total allowed and incurred claims but do not include unit cost or utilization metrics. We allocate claims to cost categories and estimate the corresponding unit costs and utilization metrics by using an alternate reporting system that calculates unit cost and utilization metrics by medical cost category but only permits inclusion/exclusion of experience at the market and segment levels. A reconciliation of aggregate data in our actuarial experience databases is performed to ensure that data is consistent with the experience data contained in our enterprise-wide data warehouse.

In addition to the fee-for-service and capitation payments discussed above, some of our provider contracts include provisions under which we share claim cost differences with the provider relative to a pre-determined target amount. These adjustments serve to increase our claims cost when results are favorable to the target and decrease our claims costs when results are unfavorable. We adjust both allowed and incurred claims by our current estimate of the impact of provider risk sharing provisions.

Aetna recognizes that COVID-19 has had an impact on the level of allowed and incurred claims in the experience period of January 1, 2020 through December 31, 2020. We have internally developed factors to adjust 2020 experience, using calendar year 2019 experience as our baseline claims data. The adjustment factors were developed to vary by service category and incurred date. In addition, the adjustment factors for allowed claims and incurred claims were developed separately and have been applied as such.

Our medical adjustment factors are developed using a blend of factors determined during our monthly reserving process, rolling 12 months experience, and year to date experience. For pharmacy, the factors are a combination of rolling 12 months experience and year to date experience. The Pennsylvania factors use Pennsylvania-specific experience and actuarial judgment.

## 5. Benefit Categories

Our internal systems assign claims to several benefit categories. We have mapped these categories to the categories described in the Unified Rate Review Instructions released in April 2020. Inpatient Hospital consists of care delivered at an inpatient facility and associated expenses, including day-based mental health services. Outpatient Hospital includes outpatient surgical, outpatient mental health, and emergency care and associated expenses. Professional includes both specialty physician and primary care physician expenses, including office-based mental health services. Other includes dental, home health care, medical pharmacy expenses, laboratory expenses, and radiology expenses. Non-capitated ambulance is included in the Outpatient Hospital category when billed by the facility and included in Specialist Physician otherwise. Prescription Drug includes drugs dispensed by a pharmacy.

The utilization for these services is counted by service type and aggregated for each benefit category. Inpatient Hospital utilization is counted as days; Outpatient Hospital, Professional, and Other Medical utilization are counted as visits. Prescription Drug utilization is counted per script.

## 6. Projection Factors

### A. Trend Factors (Cost/Utilization):

Medical trend factors are based on our Medical Economics Unit's local trend and network experience, based on analysis of a continuous normalized population, excluding catastrophic claims. Allowed medical trend includes known and anticipated changes in provider contract rates, severity and medical technology impacts, and expected changes in utilization. The impact of benefit leveraging is accounted for separately in the projected paid to allowed ratio.

Pharmacy trends are based on national commercial group Rx trend analysis. Pharmacy trend considers the impact of formulary changes, patent expirations, new drugs, other general market share shifts, and overall utilization trend. Pharmacy Trend is expressed in terms of allowed trend less rebates.

Year 1 and Year 2 trends on Worksheet 1 specify annual trends, with 12 months of trend applied to each year.

Exhibit 8 shows the anticipated annual trend from the experience period to the rating period.

### B. Changes in the Morbidity of the Population Insured:

The experience period data includes experience for:

- Community-rated policies issued to small employers in 2020

We considered the expected relationships between the morbidity of each of these populations and the likely population that will be covered by Small Group Single Risk Pool policies in 2022.

### C. Changes in Demographics:

Experience data was normalized for projected changes in the age/gender mix and area mix using internally-developed factors. Exhibits 5 and 6 contain detail on the calculations of the impact of demographic mix shifts.



D. Plan Design Changes:

The products included in this filing include benefits necessary to comply with the Essential Health Benefit requirements. The experience data includes experience for both Single Risk Pool products that have essentially identical benefits and coverage issued outside the Single Risk Pool which does not cover all EHBs. The projection factor reflects the pro-rated impact of these additional benefits, as well as any changes in 2022 State Benchmark EHBs, and newly mandated benefits.

The change in projected utilization due to changes in benefits is also considered. As cost sharing decreases (measured by increasing Actuarial Value), utilization increases. This pattern is reflected in the factors that are built into the federal risk adjustment mechanism that started in 2014. The federal risk adjustment program factors and other proprietary models were considered in the development of the utilization change. The average cost sharing in the experience period was compared with the average cost sharing in the projection period. From the average cost sharing change, an expected utilization change was derived.

Exhibit 4 illustrates the impact of changes in covered benefits, and the weighted-average impact of experience reported on Worksheet 1. It also illustrates the calculation of the adjustment for induced demand related to changes in the level of cost sharing.

E. Other Adjustments:

The 'Other' adjustment includes the projected impact of changes in network composition and provider contracts. Exhibit 7 contains detail on these calculations.

7. Manual Rate Adjustments

A. Source and Appropriateness of Experience Data Used:

The source data for our manual rate is the experience incurred from January 1, 2020 to December 31, 2020 and paid through February 28, 2021 in the Pennsylvania non-ACA 51-100 HMO & PPO market. The non-ACA 51-100 market experience is considered an appropriate source for the manual rate due to similarities in covered benefits and market dynamics to the current ACA Small Group market. The data was normalized to be reflective of the Small Group market.

B. Adjustments Made to the Data:

The non-ACA 51-100 experience used as the basis for the manual rate was adjusted in a similar manner as the base period experience for changes in population risk morbidity, benefits, and demographic and area normalizations. The data is further adjusted for projected changes in network, provider contract rates, and claims adjudication, in addition to unit cost and utilization trend, as discussed in Exhibits 4-8.

C. Inclusion of Capitation Payments:

The manual experience includes capitation for the same services that are expected to be capitated for the products in this filing in 2022.

8. Credibility of Experience

Due to declining Aetna ACA membership, no credibility is assigned to the experience data. We believe the alternate experience data (manual rate) more accurately captures the essential characteristics of the market for which we are developing rates.

9. Index Rate

The index rates for the experience and projection periods are set equal to the actual and projected allowed claims, respectively.

The index rate reflects the projected mix of business by plan. The AV pricing values for each plan are based on our internal company modeling of plan cost-sharing designs, the plan's provider network, delivery system characteristics, and utilization management practices, the impacts (as applicable) of benefits in addition to EHBs and catastrophic eligibility criteria, and the distribution and administrative costs applicable to the plan/product. Rates do not differ for any characteristic other than those allowable under the regulations as described in 45 CFR 156 §156.80(d)(2).

**Small Group Market Trend Adjustments:** Exhibit 12 illustrates the quarterly trend factors, the resulting index rate for effective dates during each calendar quarter, the projected membership distribution by effective date, and the weighted-average index rate. Trend factors are developed from annual forward trend and leveraging. A trend factor of 1.00 corresponds to a policy period that begins January 1, 2022.

#### 10. Market-Adjusted Index Rate

Worksheet 1 illustrates the development of the Market Adjusted Index Rate. The market-wide adjustment for Risk Adjustment and Exchange User Fees are discussed in Section 12. The risk adjustment is displayed on an allowed-basis and the exchange user fee is converted to percent of allowed claims in this development.

#### 11. Reinsurance

There are no expected reinsurance recoveries.

#### 12. Risk Adjustment

##### A. Risk Adjustment – Experience Period

Risk Adjustment transfer is accrued at the issuer and market level based on 2020 Wakely data and our internal projections of how our risk relative to market has changed. The transfer is allocated to the member-level by applying the HHS risk transfer calculation to each member relative to the imputed market-average, such that members with higher resulting relative transfer scores may have a receivable and members with lower resulting scores may have a payable, regardless of the net market risk transfer result. The resulting member transfers are summed to the HIOS plan level.

##### B. Risk Adjustment – Projection Period

We trended 2020 Risk Adjustment accruals forward two years. Resulting payment amounts were blended by credibility (18% AHI + ALIC + AHASPA ACA, 82% non-ACA 51-100) to determine our current risk transfer relative to the market.

In addition, the projected risk adjustment transfer includes changes that were outlined in the 2022 Notice of Benefit and Payment Parameters. The 2022 projected market average premium used in the payment transfer formula is also reduced by 14% to remove administrative cost. To that transfer, we subtracted 0.5% of premiums for National High Risk pool funding, and added our anticipated High Risk Pool recoveries. High Risk Pool recoveries were estimated based on the average of member-level recoveries that we would have received under this program for 2019-2020 claims as a percent of premium for Silver Off-Exchange plans.

As a result, we project a risk adjustment [REDACTED]

#### 13. Exchange User Fees

Exchange User Fees are not applied in this filing.

#### 14. Plan-Adjusted Index Rates

Section 3 of Worksheet 2 illustrates the development of the Plan Adjusted Index Rates and displays each plan-specific adjustment made to the Market Adjusted Index Rate. The following briefly describes how each set of adjustments was determined.

**A. Actuarial Value, Cost Sharing:**

The factors in Column 2 are the product of two adjustments:

1. We used internal models developed on large group claims experience to estimate the impact of different cost sharing designs. We also reviewed the projected experience and the projected membership by plan to estimate an overall paid-to-allowed ratio. The combination of these two analyses is a projection of the relative paid to allowed ratio which also reflects the impact of out of network coverage.
2. We applied an adjustment for the impact different levels of cost sharing have on the use of medical services, which is based in part on the induced utilization factors used in the Risk Adjustment program. These adjustments are first normalized to result in an aggregate factor of 1.0 when applied to the projected 2022 membership.

**B. Distribution and Administrative Costs:**

Section 3 of Worksheet 2 also reflects the adjustment for projected administrative costs, including sales, marketing, and profit & risk. These are discussed below in the 'Non-Benefit Expenses and Profit & Risk' section, and include the Risk Adjustment User Fee which is not reflected in the Market-Adjusted Index Rate. These expense and profit assumptions do not vary by plan.

**C. Non-Benefit Expenses and Profit & Risk**

The retention portion of the projected premium is illustrated in Exhibit 10.

The prospective general and administrative expenses are set to achieve the 80% MLR threshold requirement. Actual general and administrative expenses are based on historical corporate Small Group market expense levels, 2021 projections, and projected changes in expenses, inflation, and membership for 2022 for our National book of Small Group business.

A flat commission per policy per month will be paid to all brokers in Pennsylvania during open enrollment. Commissions do not vary by plan.

Federal taxes include PPACA Taxes and Fees are based on the Notice of Benefit and Payment Parameters for 2022 as well as Federal income tax and State Premium taxes. The risk adjustment user fee of \$0.25 PMPM is included in the taxes and fees shown under non-benefit expenses. State premium taxes are estimated on most current known levels and include any known assessments.

The profit and risk load is consistent with the target used in pricing our 2021 plans.

**D. Provider Network, Delivery System, and Utilization Management:**

The factors in Column 4 reflect the impact of differences in the network size, efficiency, and provider contract terms. We worked with our contracting area and other subject matter experts to review the impact of these differences and the expected impact on allowed claims.

**E. Benefits in addition to EHBs:**

The factors in Column 5 adjust for the impact of benefits in addition to EHBs. The products discussed in this filing provide coverage for only those benefits defined as Essential Health Benefits (EHB). Hence, all factors in Column 5 are 1.00.

F. Catastrophic Plan Eligibility:

This filing does not include catastrophic plans

G. Experience Period Plan Adjusted Index Rates

Worksheet 2 of the URRT displays the Plan Adjusted Index Rates filed in 2020 for the experience period.

15. Calibration

A. Age Curve Calibration:

The age factors are based on the HHS Default Standard Age. The factors are shown in Exhibit C-2. Exhibit C-2 demonstrates the determination of the Plan-Level Average Age Factor. Plan membership is based on issuer's similar January 2021 plan membership and projected changes in the market.

To Age-Calibrate the Plan-Adjusted Index Rates, we project a premium-weighted average age factor for the 2022 membership using the prescribed age curve and the projected age for each plan, as illustrated on exhibit C-2. The overall Age Calibration factor is developed in Column E of Exhibit C-2. This factor is based on the weighting of plan-adjusted Index rate and membership weighted by each plan's average age factor membership. The Age-Calibrated Plan Adjusted Index Rate is determined multiplying each Plan Adjusted Index Rate by the Plan-Level Average Age Factor and then dividing by the weighted over-all average age factor.

The age that most closely corresponds to the premium weighted overall average age factor is the average age for the single risk pool.

B. Geographic Factor Calibration:

Exhibit C-2 summarizes the rating area definitions and factors and displays the projected premium by area to develop the projected average area factor. The geographic calibration factor is the reciprocal of the projected average area factor and is shown in column O in Exhibit C-2.

Projected area factors are shown in Exhibits 6 and C-2. Unit cost trend studies were used to evaluate whether there were significant changes to network costs that would require changes from previously filed rating area factors.

16. Consumer-Adjusted Premium Rate Development

Rates are determined using the prescribed member build-up approach. In the event that a family includes more than three child dependents under age 21, only the three oldest child dependents will be considered in determining the family's premium. Additional child dependents (non-billable members) will not be included in the rate calculation.

The premium for each billable member is calculated as:

Calibrated Plan Adjusted Index Rate \* Age Factor \* Area Factor \* Tobacco Factor \* Trend Factor

The resulting rate is rounded to the nearest cent, and rates are then summed for all billable family members.

17. Projected Loss Ratio

The expected 2022 MLR for this filing, as defined by PPACA and before any credibility adjustment, is shown in Exhibit 11.

18. AV Metal Values

The AV Metal Values on Worksheet 2 were based on the 2022 AV Calculator. As applicable, entries were modified to reflect the plan appropriately and/or adjustments were made for plan design features that could not be entered in the calculator per 45 CFR Part 156, §156.135. The accompanying certification discusses how the benefits were modified to fit the parameters and the development of any adjustments. The AV screen shots provide detail on the modified entries and adjustments to AV, as applicable.

#### 19. Membership Projections

Exhibit 15/C-2 summarizes the membership projections by plan. Membership projections are based on historical experience, enrollment in ACA-compliant plans through February 2021, and our expectations for future sales as additional members move to these plans from grandfathered and transitional plans. We assume that total enrollment will be similar to our current enrollment.

#### Terminated Plans and Products

Exhibit 16 provides a plan and product crosswalk from 2020 to 2022. The crosswalk includes the list of products that have experience in the single risk pool experience period, and products that were made available in 2021 and 2022.

Consistent with the URRT instructions, experience for non-single risk pool terminated products is reported in aggregate under the terminated product with the largest membership in the experience period.

#### 20. Plan Type

All plans are consistent with the plan type indicated on Worksheet 2.

#### 21. Composite Premiums

Small employers will not be able to elect to have rates set using a composite approach.

#### 22. Benefit Design

This filing includes one Silver plan.

Please refer to the corresponding policy forms for detailed benefit language. Information on the cost-sharing parameters of the covered benefit plans, including deductibles, copays, and Actuarial Values, is summarized in Exhibits A-1 and A-2. All benefit and cost sharing parameters comply with Pennsylvania benefit mandates and the requirements of PPACA, including preventive care benefits, deductible limits, and Actuarial Value requirements.

#### 23. Marketing

Plans will be available outside of the public Marketplace. These plans may be marketed in a variety of means, including HHS Planfinder and our own website. In addition, members of our 2021 plans will be mailed a discontinuance or renewal letter, in accordance with CMS guidelines. Marketing and distribution approaches may change from time to time at management's discretion.

#### 24. Underwriting

Aetna will verify applicant eligibility for these plans based on any applicable age or geographic limitations.

#### 25. Renewability

These policies are guaranteed renewable as required under §2703 of the Public Health Service Act.

#### 26. Company Financial Condition

As of December 31, 2020, the capital and surplus held by Aetna Health, Inc. & Aetna Health Ins. Co. (Pennsylvania) was approximately \$1.4 billion. This amount is disclosed in page 3, line 34 of the Company's statutory financial statement dated December 31, 2020. The Company issues commercial and Medicare Advantage coverage in various states for multiple business segments, including to large employer, small employer, and individual purchasers.

The actual to expected MLR for the past three experience years are as follows:

AHI	MLR		Member Months	
Calendar Year	Actual	Pricing	Actual	Pricing
2017	78.70%	88.23%	322,185	147,869
2018	79.00%	87.60%	204,457	56,796
2019	97.84%	88.58%	3,410	13,482

### Reliance

While I have reviewed the reasonableness of the assumptions and data in support of both the preparation of the Part I Unified Rate Review Template and the rate development applicable to the products discussed in this filing, I relied on the expertise of other Aetna employees, along with work products produced at their direction, for the following items:

- Experience Period MLR Rebates
- Risk Adjustment Transfer
- Actuarial Value, Modifications, and Benefit Relativities
- Medical Cost and Utilization Trend
- Rx Cost and Utilization Trend
- COVID-19 adjustment factors for 2020 allowed and incurred claims
- Administrative Fees
- Experience Period Data – Small Group

### Certification

While this memorandum discusses both our development of rates for these products and the completion of the Part I Unified Rate Review Template (URRT), the Part I URRT does not demonstrate the process used by Aetna 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 marketplaces, and for certification that the index rate is developed in accordance with Federal regulation, is used consistently, and is only adjusted by the allowable modifiers. The information provided above is intended to comply with these requirements.

I, [REDACTED], am an Associate of the Society of Actuaries, a member of the American Academy of Actuaries, and am qualified in the area of health insurance. I hereby certify that to the best of my knowledge and judgment:

1. This rate filing is in compliance with the applicable laws and regulations of Pennsylvania, the requirements under federal law and regulation, and all applicable Actuarial Standards of Practice, including but not limited to:
  - a. ASOP No. 5, Incurred Health and Disability Claims

- b. ASOP No. 8, Regulatory Filings for Health Benefits, Accident and Health Insurance, and Entities Providing Health
  - c. ASOP No. 12, Risk Classification
  - d. ASOP No. 23, Data Quality
  - e. ASOP No. 25, Credibility Procedures Applicable to Accident and Health, Group Term Life, and Property/Casualty Coverages
  - f. ASOP No. 26, Compliance with Statutory and Regulatory Requirements for the Actuarial Certification of Small Employer Health Benefit Plans
  - g. ASOP No. 41, Actuarial Communications
  - h. ASOP No. 50, Determining Minimum Value and Actuarial Value under the Affordable Care Act
2. The Projected Index Rate is:
    - a. In compliance with all applicable State and Federal Statutes and Regulations (45 CFR 156.80(d)(1) and 147.102),
    - b. Developed in compliance with the applicable Actuarial Standards of Practice,
    - c. Reasonable in relation to the benefits provided and the population anticipated to be covered,
    - d. Neither excessive, deficient, nor unfairly discriminatory.
  3. 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.
  4. Adjustments to the MAIR for benefits the plan offers in addition to essential health benefits included in Worksheet 2, Section III were calculated in accordance with actuarial standards of practice.
  5. The geographic rating factors reflect only differences in the costs of delivery (which include unit costs and provider practice pattern differences) and do not include differences for population morbidity by geographic area.
  6. The AV Calculator was used to determine the AV Metal Values shown in Worksheet 2 of the Part I Unified Rate Review Template for all plans. Adjustments made to reflect benefit features not handled by the AV Calculator are discussed in the attached certification required by 45 CFR Part 156, §156.135.

June 18, 2021

Date

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Aetna Health, Inc. & Aetna Health Ins. Co.

2022 Rates Table Template v11.0		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*	64844				
Rate Effective Date*	1/1/2022				
Rate Expiration Date*	3/31/2022				
Rating Method*	Age-Based Rates				
Plan ID*	Rating Area ID*	Tobacco*	Age*	Individual Rate*	Individual Tobacco 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	Required: Enter the rate of an Individual tobacco enrollee on a plan
64844PA0060126	Rating Area 1	Tobacco User/Non-Tobacco User	0-14	236.13	236.13
64844PA0060126	Rating Area 1	Tobacco User/Non-Tobacco User	15	257.12	257.12
64844PA0060126	Rating Area 1	Tobacco User/Non-Tobacco User	16	265.15	265.15
64844PA0060126	Rating Area 1	Tobacco User/Non-Tobacco User	17	273.18	273.18
64844PA0060126	Rating Area 1	Tobacco User/Non-Tobacco User	18	281.82	281.82
64844PA0060126	Rating Area 1	Tobacco User/Non-Tobacco User	19	290.46	290.46
64844PA0060126	Rating Area 1	Tobacco User/Non-Tobacco User	20	299.41	299.41
64844PA0060126	Rating Area 1	Tobacco User/Non-Tobacco User	21	308.67	308.67
64844PA0060126	Rating Area 1	Tobacco User/Non-Tobacco User	22	308.67	308.67
64844PA0060126	Rating Area 1	Tobacco User/Non-Tobacco User	23	308.67	308.67
64844PA0060126	Rating Area 1	Tobacco User/Non-Tobacco User	24	308.67	308.67
64844PA0060126	Rating Area 1	Tobacco User/Non-Tobacco User	25	309.91	309.91
64844PA0060126	Rating Area 1	Tobacco User/Non-Tobacco User	26	316.08	316.08
64844PA0060126	Rating Area 1	Tobacco User/Non-Tobacco User	27	323.49	323.49
64844PA0060126	Rating Area 1	Tobacco User/Non-Tobacco User	28	335.53	335.53
64844PA0060126	Rating Area 1	Tobacco User/Non-Tobacco User	29	345.40	345.40
64844PA0060126	Rating Area 1	Tobacco User/Non-Tobacco User	30	350.34	350.34
64844PA0060126	Rating Area 1	Tobacco User/Non-Tobacco User	31	357.75	357.75
64844PA0060126	Rating Area 1	Tobacco User/Non-Tobacco User	32	365.16	365.16
64844PA0060126	Rating Area 1	Tobacco User/Non-Tobacco User	33	369.79	369.79
64844PA0060126	Rating Area 1	Tobacco User/Non-Tobacco User	34	374.73	374.73
64844PA0060126	Rating Area 1	Tobacco User/Non-Tobacco User	35	377.20	377.20
64844PA0060126	Rating Area 1	Tobacco User/Non-Tobacco User	36	379.67	379.67
64844PA0060126	Rating Area 1	Tobacco User/Non-Tobacco User	37	382.14	382.14
64844PA0060126	Rating Area 1	Tobacco User/Non-Tobacco User	38	384.61	384.61
64844PA0060126	Rating Area 1	Tobacco User/Non-Tobacco User	39	389.54	389.54
64844PA0060126	Rating Area 1	Tobacco User/Non-Tobacco User	40	394.48	394.48
64844PA0060126	Rating Area 1	Tobacco User/Non-Tobacco User	41	401.89	401.89
64844PA0060126	Rating Area 1	Tobacco User/Non-Tobacco User	42	408.99	408.99
64844PA0060126	Rating Area 1	Tobacco User/Non-Tobacco User	43	418.87	418.87
64844PA0060126	Rating Area 1	Tobacco User/Non-Tobacco User	44	431.22	431.22
64844PA0060126	Rating Area 1	Tobacco User/Non-Tobacco User	45	445.72	445.72
64844PA0060126	Rating Area 1	Tobacco User/Non-Tobacco User	46	463.01	463.01
64844PA0060126	Rating Area 1	Tobacco User/Non-Tobacco User	47	482.46	482.46
64844PA0060126	Rating Area 1	Tobacco User/Non-Tobacco User	48	504.68	504.68
64844PA0060126	Rating Area 1	Tobacco User/Non-Tobacco User	49	526.60	526.60
64844PA0060126	Rating Area 1	Tobacco User/Non-Tobacco User	50	551.29	551.29
64844PA0060126	Rating Area 1	Tobacco User/Non-Tobacco User	51	575.67	575.67
64844PA0060126	Rating Area 1	Tobacco User/Non-Tobacco User	52	602.53	602.53
64844PA0060126	Rating Area 1	Tobacco User/Non-Tobacco User	53	629.69	629.69
64844PA0060126	Rating Area 1	Tobacco User/Non-Tobacco User	54	659.02	659.02
64844PA0060126	Rating Area 1	Tobacco User/Non-Tobacco User	55	688.34	688.34
64844PA0060126	Rating Area 1	Tobacco User/Non-Tobacco User	56	720.13	720.13
64844PA0060126	Rating Area 1	Tobacco User/Non-Tobacco User	57	752.23	752.23
64844PA0060126	Rating Area 1	Tobacco User/Non-Tobacco User	58	786.50	786.50
64844PA0060126	Rating Area 1	Tobacco User/Non-Tobacco User	59	803.47	803.47
64844PA0060126	Rating Area 1	Tobacco User/Non-Tobacco User	60	837.74	837.74
64844PA0060126	Rating Area 1	Tobacco User/Non-Tobacco User	61	867.37	867.37
64844PA0060126	Rating Area 1	Tobacco User/Non-Tobacco User	62	886.82	886.82
64844PA0060126	Rating Area 1	Tobacco User/Non-Tobacco User	63	911.20	911.20
64844PA0060126	Rating Area 1	Tobacco User/Non-Tobacco User	64 and over	925.71	925.71
64844PA0060126	Rating Area 2	Tobacco User/Non-Tobacco User	0-14	248.40	248.40
64844PA0060126	Rating Area 2	Tobacco User/Non-Tobacco User	15	270.48	270.48
64844PA0060126	Rating Area 2	Tobacco User/Non-Tobacco User	16	278.92	278.92
64844PA0060126	Rating Area 2	Tobacco User/Non-Tobacco User	17	287.36	287.36



64844PA0060126	Rating Area 2	Tobacco User/Non-Tobacco User	18	296.45	296.45
64844PA0060126	Rating Area 2	Tobacco User/Non-Tobacco User	19	305.54	305.54
64844PA0060126	Rating Area 2	Tobacco User/Non-Tobacco User	20	314.96	314.96
64844PA0060126	Rating Area 2	Tobacco User/Non-Tobacco User	21	324.70	324.70
64844PA0060126	Rating Area 2	Tobacco User/Non-Tobacco User	22	324.70	324.70
64844PA0060126	Rating Area 2	Tobacco User/Non-Tobacco User	23	324.70	324.70
64844PA0060126	Rating Area 2	Tobacco User/Non-Tobacco User	24	324.70	324.70
64844PA0060126	Rating Area 2	Tobacco User/Non-Tobacco User	25	326.00	326.00
64844PA0060126	Rating Area 2	Tobacco User/Non-Tobacco User	26	332.49	332.49
64844PA0060126	Rating Area 2	Tobacco User/Non-Tobacco User	27	340.29	340.29
64844PA0060126	Rating Area 2	Tobacco User/Non-Tobacco User	28	352.95	352.95
64844PA0060126	Rating Area 2	Tobacco User/Non-Tobacco User	29	363.34	363.34
64844PA0060126	Rating Area 2	Tobacco User/Non-Tobacco User	30	368.54	368.54
64844PA0060126	Rating Area 2	Tobacco User/Non-Tobacco User	31	376.33	376.33
64844PA0060126	Rating Area 2	Tobacco User/Non-Tobacco User	32	384.12	384.12
64844PA0060126	Rating Area 2	Tobacco User/Non-Tobacco User	33	388.99	388.99
64844PA0060126	Rating Area 2	Tobacco User/Non-Tobacco User	34	394.19	394.19
64844PA0060126	Rating Area 2	Tobacco User/Non-Tobacco User	35	396.79	396.79
64844PA0060126	Rating Area 2	Tobacco User/Non-Tobacco User	36	399.38	399.38
64844PA0060126	Rating Area 2	Tobacco User/Non-Tobacco User	37	401.98	401.98
64844PA0060126	Rating Area 2	Tobacco User/Non-Tobacco User	38	404.58	404.58
64844PA0060126	Rating Area 2	Tobacco User/Non-Tobacco User	39	409.77	409.77
64844PA0060126	Rating Area 2	Tobacco User/Non-Tobacco User	40	414.97	414.97
64844PA0060126	Rating Area 2	Tobacco User/Non-Tobacco User	41	422.76	422.76
64844PA0060126	Rating Area 2	Tobacco User/Non-Tobacco User	42	430.23	430.23
64844PA0060126	Rating Area 2	Tobacco User/Non-Tobacco User	43	440.62	440.62
64844PA0060126	Rating Area 2	Tobacco User/Non-Tobacco User	44	453.61	453.61
64844PA0060126	Rating Area 2	Tobacco User/Non-Tobacco User	45	468.87	468.87
64844PA0060126	Rating Area 2	Tobacco User/Non-Tobacco User	46	487.05	487.05
64844PA0060126	Rating Area 2	Tobacco User/Non-Tobacco User	47	507.51	507.51
64844PA0060126	Rating Area 2	Tobacco User/Non-Tobacco User	48	530.89	530.89
64844PA0060126	Rating Area 2	Tobacco User/Non-Tobacco User	49	553.94	553.94
64844PA0060126	Rating Area 2	Tobacco User/Non-Tobacco User	50	579.92	579.92
64844PA0060126	Rating Area 2	Tobacco User/Non-Tobacco User	51	605.57	605.57
64844PA0060126	Rating Area 2	Tobacco User/Non-Tobacco User	52	633.82	633.82
64844PA0060126	Rating Area 2	Tobacco User/Non-Tobacco User	53	662.39	662.39
64844PA0060126	Rating Area 2	Tobacco User/Non-Tobacco User	54	693.24	693.24
64844PA0060126	Rating Area 2	Tobacco User/Non-Tobacco User	55	724.08	724.08
64844PA0060126	Rating Area 2	Tobacco User/Non-Tobacco User	56	757.53	757.53
64844PA0060126	Rating Area 2	Tobacco User/Non-Tobacco User	57	791.30	791.30
64844PA0060126	Rating Area 2	Tobacco User/Non-Tobacco User	58	827.34	827.34
64844PA0060126	Rating Area 2	Tobacco User/Non-Tobacco User	59	845.20	845.20
64844PA0060126	Rating Area 2	Tobacco User/Non-Tobacco User	60	881.24	881.24
64844PA0060126	Rating Area 2	Tobacco User/Non-Tobacco User	61	912.41	912.41
64844PA0060126	Rating Area 2	Tobacco User/Non-Tobacco User	62	932.87	932.87
64844PA0060126	Rating Area 2	Tobacco User/Non-Tobacco User	63	958.52	958.52
64844PA0060126	Rating Area 2	Tobacco User/Non-Tobacco User	64 and over	973.78	973.78
64844PA0060126	Rating Area 3	Tobacco User/Non-Tobacco User	0-14	309.30	309.30
64844PA0060126	Rating Area 3	Tobacco User/Non-Tobacco User	15	336.79	336.79
64844PA0060126	Rating Area 3	Tobacco User/Non-Tobacco User	16	347.30	347.30
64844PA0060126	Rating Area 3	Tobacco User/Non-Tobacco User	17	357.81	357.81
64844PA0060126	Rating Area 3	Tobacco User/Non-Tobacco User	18	369.13	369.13
64844PA0060126	Rating Area 3	Tobacco User/Non-Tobacco User	19	380.45	380.45
64844PA0060126	Rating Area 3	Tobacco User/Non-Tobacco User	20	392.18	392.18
64844PA0060126	Rating Area 3	Tobacco User/Non-Tobacco User	21	404.31	404.31
64844PA0060126	Rating Area 3	Tobacco User/Non-Tobacco User	22	404.31	404.31
64844PA0060126	Rating Area 3	Tobacco User/Non-Tobacco User	23	404.31	404.31
64844PA0060126	Rating Area 3	Tobacco User/Non-Tobacco User	24	404.31	404.31
64844PA0060126	Rating Area 3	Tobacco User/Non-Tobacco User	25	405.93	405.93
64844PA0060126	Rating Area 3	Tobacco User/Non-Tobacco User	26	414.01	414.01
64844PA0060126	Rating Area 3	Tobacco User/Non-Tobacco User	27	423.72	423.72
64844PA0060126	Rating Area 3	Tobacco User/Non-Tobacco User	28	439.48	439.48
64844PA0060126	Rating Area 3	Tobacco User/Non-Tobacco User	29	452.42	452.42
64844PA0060126	Rating Area 3	Tobacco User/Non-Tobacco User	30	458.89	458.89
64844PA0060126	Rating Area 3	Tobacco User/Non-Tobacco User	31	468.59	468.59
64844PA0060126	Rating Area 3	Tobacco User/Non-Tobacco User	32	478.30	478.30
64844PA0060126	Rating Area 3	Tobacco User/Non-Tobacco User	33	484.36	484.36
64844PA0060126	Rating Area 3	Tobacco User/Non-Tobacco User	34	490.83	490.83
64844PA0060126	Rating Area 3	Tobacco User/Non-Tobacco User	35	494.07	494.07
64844PA0060126	Rating Area 3	Tobacco User/Non-Tobacco User	36	497.30	497.30
64844PA0060126	Rating Area 3	Tobacco User/Non-Tobacco User	37	500.53	500.53
64844PA0060126	Rating Area 3	Tobacco User/Non-Tobacco User	38	503.77	503.77
64844PA0060126	Rating Area 3	Tobacco User/Non-Tobacco User	39	510.24	510.24
64844PA0060126	Rating Area 3	Tobacco User/Non-Tobacco User	40	516.71	516.71

64844PA0060126	Rating Area 3	Tobacco User/Non-Tobacco User	41	526.41	526.41
64844PA0060126	Rating Area 3	Tobacco User/Non-Tobacco User	42	535.71	535.71
64844PA0060126	Rating Area 3	Tobacco User/Non-Tobacco User	43	548.65	548.65
64844PA0060126	Rating Area 3	Tobacco User/Non-Tobacco User	44	564.82	564.82
64844PA0060126	Rating Area 3	Tobacco User/Non-Tobacco User	45	583.82	583.82
64844PA0060126	Rating Area 3	Tobacco User/Non-Tobacco User	46	606.46	606.46
64844PA0060126	Rating Area 3	Tobacco User/Non-Tobacco User	47	631.94	631.94
64844PA0060126	Rating Area 3	Tobacco User/Non-Tobacco User	48	661.05	661.05
64844PA0060126	Rating Area 3	Tobacco User/Non-Tobacco User	49	689.75	689.75
64844PA0060126	Rating Area 3	Tobacco User/Non-Tobacco User	50	722.10	722.10
64844PA0060126	Rating Area 3	Tobacco User/Non-Tobacco User	51	754.04	754.04
64844PA0060126	Rating Area 3	Tobacco User/Non-Tobacco User	52	789.21	789.21
64844PA0060126	Rating Area 3	Tobacco User/Non-Tobacco User	53	824.79	824.79
64844PA0060126	Rating Area 3	Tobacco User/Non-Tobacco User	54	863.20	863.20
64844PA0060126	Rating Area 3	Tobacco User/Non-Tobacco User	55	901.61	901.61
64844PA0060126	Rating Area 3	Tobacco User/Non-Tobacco User	56	943.25	943.25
64844PA0060126	Rating Area 3	Tobacco User/Non-Tobacco User	57	985.30	985.30
64844PA0060126	Rating Area 3	Tobacco User/Non-Tobacco User	58	1030.18	1030.18
64844PA0060126	Rating Area 3	Tobacco User/Non-Tobacco User	59	1052.42	1052.42
64844PA0060126	Rating Area 3	Tobacco User/Non-Tobacco User	60	1097.29	1097.29
64844PA0060126	Rating Area 3	Tobacco User/Non-Tobacco User	61	1136.11	1136.11
64844PA0060126	Rating Area 3	Tobacco User/Non-Tobacco User	62	1161.58	1161.58
64844PA0060126	Rating Area 3	Tobacco User/Non-Tobacco User	63	1193.52	1193.52
64844PA0060126	Rating Area 3	Tobacco User/Non-Tobacco User	64 and over	1212.52	1212.52
64844PA0060126	Rating Area 5	Tobacco User/Non-Tobacco User	0-14	253.79	253.79
64844PA0060126	Rating Area 5	Tobacco User/Non-Tobacco User	15	276.35	276.35
64844PA0060126	Rating Area 5	Tobacco User/Non-Tobacco User	16	284.98	284.98
64844PA0060126	Rating Area 5	Tobacco User/Non-Tobacco User	17	293.60	293.60
64844PA0060126	Rating Area 5	Tobacco User/Non-Tobacco User	18	302.89	302.89
64844PA0060126	Rating Area 5	Tobacco User/Non-Tobacco User	19	312.18	312.18
64844PA0060126	Rating Area 5	Tobacco User/Non-Tobacco User	20	321.80	321.80
64844PA0060126	Rating Area 5	Tobacco User/Non-Tobacco User	21	331.75	331.75
64844PA0060126	Rating Area 5	Tobacco User/Non-Tobacco User	22	331.75	331.75
64844PA0060126	Rating Area 5	Tobacco User/Non-Tobacco User	23	331.75	331.75
64844PA0060126	Rating Area 5	Tobacco User/Non-Tobacco User	24	331.75	331.75
64844PA0060126	Rating Area 5	Tobacco User/Non-Tobacco User	25	333.08	333.08
64844PA0060126	Rating Area 5	Tobacco User/Non-Tobacco User	26	339.72	339.72
64844PA0060126	Rating Area 5	Tobacco User/Non-Tobacco User	27	347.68	347.68
64844PA0060126	Rating Area 5	Tobacco User/Non-Tobacco User	28	360.62	360.62
64844PA0060126	Rating Area 5	Tobacco User/Non-Tobacco User	29	371.23	371.23
64844PA0060126	Rating Area 5	Tobacco User/Non-Tobacco User	30	376.54	376.54
64844PA0060126	Rating Area 5	Tobacco User/Non-Tobacco User	31	384.50	384.50
64844PA0060126	Rating Area 5	Tobacco User/Non-Tobacco User	32	392.47	392.47
64844PA0060126	Rating Area 5	Tobacco User/Non-Tobacco User	33	397.44	397.44
64844PA0060126	Rating Area 5	Tobacco User/Non-Tobacco User	34	402.75	402.75
64844PA0060126	Rating Area 5	Tobacco User/Non-Tobacco User	35	405.40	405.40
64844PA0060126	Rating Area 5	Tobacco User/Non-Tobacco User	36	408.06	408.06
64844PA0060126	Rating Area 5	Tobacco User/Non-Tobacco User	37	410.71	410.71
64844PA0060126	Rating Area 5	Tobacco User/Non-Tobacco User	38	413.37	413.37
64844PA0060126	Rating Area 5	Tobacco User/Non-Tobacco User	39	418.67	418.67
64844PA0060126	Rating Area 5	Tobacco User/Non-Tobacco User	40	423.98	423.98
64844PA0060126	Rating Area 5	Tobacco User/Non-Tobacco User	41	431.94	431.94
64844PA0060126	Rating Area 5	Tobacco User/Non-Tobacco User	42	439.57	439.57
64844PA0060126	Rating Area 5	Tobacco User/Non-Tobacco User	43	450.19	450.19
64844PA0060126	Rating Area 5	Tobacco User/Non-Tobacco User	44	463.46	463.46
64844PA0060126	Rating Area 5	Tobacco User/Non-Tobacco User	45	479.05	479.05
64844PA0060126	Rating Area 5	Tobacco User/Non-Tobacco User	46	497.63	497.63
64844PA0060126	Rating Area 5	Tobacco User/Non-Tobacco User	47	518.53	518.53
64844PA0060126	Rating Area 5	Tobacco User/Non-Tobacco User	48	542.42	542.42
64844PA0060126	Rating Area 5	Tobacco User/Non-Tobacco User	49	565.97	565.97
64844PA0060126	Rating Area 5	Tobacco User/Non-Tobacco User	50	592.51	592.51
64844PA0060126	Rating Area 5	Tobacco User/Non-Tobacco User	51	618.72	618.72
64844PA0060126	Rating Area 5	Tobacco User/Non-Tobacco User	52	647.58	647.58
64844PA0060126	Rating Area 5	Tobacco User/Non-Tobacco User	53	676.78	676.78
64844PA0060126	Rating Area 5	Tobacco User/Non-Tobacco User	54	708.30	708.30
64844PA0060126	Rating Area 5	Tobacco User/Non-Tobacco User	55	739.81	739.81
64844PA0060126	Rating Area 5	Tobacco User/Non-Tobacco User	56	773.98	773.98
64844PA0060126	Rating Area 5	Tobacco User/Non-Tobacco User	57	808.49	808.49
64844PA0060126	Rating Area 5	Tobacco User/Non-Tobacco User	58	845.31	845.31
64844PA0060126	Rating Area 5	Tobacco User/Non-Tobacco User	59	863.56	863.56
64844PA0060126	Rating Area 5	Tobacco User/Non-Tobacco User	60	900.38	900.38
64844PA0060126	Rating Area 5	Tobacco User/Non-Tobacco User	61	932.23	932.23
64844PA0060126	Rating Area 5	Tobacco User/Non-Tobacco User	62	953.13	953.13
64844PA0060126	Rating Area 5	Tobacco User/Non-Tobacco User	63	979.34	979.34

64844PA0060126	Rating Area 5	Tobacco User/Non-Tobacco User	64 and over	994.93	994.93
64844PA0060126	Rating Area 6	Tobacco User/Non-Tobacco User	0-14	312.33	312.33
64844PA0060126	Rating Area 6	Tobacco User/Non-Tobacco User	15	340.09	340.09
64844PA0060126	Rating Area 6	Tobacco User/Non-Tobacco User	16	350.71	350.71
64844PA0060126	Rating Area 6	Tobacco User/Non-Tobacco User	17	361.32	361.32
64844PA0060126	Rating Area 6	Tobacco User/Non-Tobacco User	18	372.75	372.75
64844PA0060126	Rating Area 6	Tobacco User/Non-Tobacco User	19	384.18	384.18
64844PA0060126	Rating Area 6	Tobacco User/Non-Tobacco User	20	396.02	396.02
64844PA0060126	Rating Area 6	Tobacco User/Non-Tobacco User	21	408.27	408.27
64844PA0060126	Rating Area 6	Tobacco User/Non-Tobacco User	22	408.27	408.27
64844PA0060126	Rating Area 6	Tobacco User/Non-Tobacco User	23	408.27	408.27
64844PA0060126	Rating Area 6	Tobacco User/Non-Tobacco User	24	408.27	408.27
64844PA0060126	Rating Area 6	Tobacco User/Non-Tobacco User	25	409.91	409.91
64844PA0060126	Rating Area 6	Tobacco User/Non-Tobacco User	26	418.07	418.07
64844PA0060126	Rating Area 6	Tobacco User/Non-Tobacco User	27	427.87	427.87
64844PA0060126	Rating Area 6	Tobacco User/Non-Tobacco User	28	443.79	443.79
64844PA0060126	Rating Area 6	Tobacco User/Non-Tobacco User	29	456.86	456.86
64844PA0060126	Rating Area 6	Tobacco User/Non-Tobacco User	30	463.39	463.39
64844PA0060126	Rating Area 6	Tobacco User/Non-Tobacco User	31	473.19	473.19
64844PA0060126	Rating Area 6	Tobacco User/Non-Tobacco User	32	482.99	482.99
64844PA0060126	Rating Area 6	Tobacco User/Non-Tobacco User	33	489.11	489.11
64844PA0060126	Rating Area 6	Tobacco User/Non-Tobacco User	34	495.64	495.64
64844PA0060126	Rating Area 6	Tobacco User/Non-Tobacco User	35	498.91	498.91
64844PA0060126	Rating Area 6	Tobacco User/Non-Tobacco User	36	502.18	502.18
64844PA0060126	Rating Area 6	Tobacco User/Non-Tobacco User	37	505.44	505.44
64844PA0060126	Rating Area 6	Tobacco User/Non-Tobacco User	38	508.71	508.71
64844PA0060126	Rating Area 6	Tobacco User/Non-Tobacco User	39	515.24	515.24
64844PA0060126	Rating Area 6	Tobacco User/Non-Tobacco User	40	521.77	521.77
64844PA0060126	Rating Area 6	Tobacco User/Non-Tobacco User	41	531.57	531.57
64844PA0060126	Rating Area 6	Tobacco User/Non-Tobacco User	42	540.96	540.96
64844PA0060126	Rating Area 6	Tobacco User/Non-Tobacco User	43	554.03	554.03
64844PA0060126	Rating Area 6	Tobacco User/Non-Tobacco User	44	570.36	570.36
64844PA0060126	Rating Area 6	Tobacco User/Non-Tobacco User	45	589.55	589.55
64844PA0060126	Rating Area 6	Tobacco User/Non-Tobacco User	46	612.41	612.41
64844PA0060126	Rating Area 6	Tobacco User/Non-Tobacco User	47	638.13	638.13
64844PA0060126	Rating Area 6	Tobacco User/Non-Tobacco User	48	667.53	667.53
64844PA0060126	Rating Area 6	Tobacco User/Non-Tobacco User	49	696.51	696.51

64844PA0060126	Rating Area 6	Tobacco User/Non-Tobacco User	50	729.18	729.18
	Rating Area 6	Tobacco User/Non-Tobacco User	51	761.43	761.43
	Rating Area 6	Tobacco User/Non-Tobacco User	52	796.95	796.95
	Rating Area 6	Tobacco User/Non-Tobacco User	53	832.88	832.88
	Rating Area 6	Tobacco User/Non-Tobacco User	54	871.66	871.66
	Rating Area 6	Tobacco User/Non-Tobacco User	55	910.45	910.45
	Rating Area 6	Tobacco User/Non-Tobacco User	56	952.50	952.50
	Rating Area 6	Tobacco User/Non-Tobacco User	57	994.96	994.96
	Rating Area 6	Tobacco User/Non-Tobacco User	58	1040.28	1040.28
	Rating Area 6	Tobacco User/Non-Tobacco User	59	1062.73	1062.73
	Rating Area 6	Tobacco User/Non-Tobacco User	60	1108.05	1108.05
	Rating Area 6	Tobacco User/Non-Tobacco User	61	1147.25	1147.25
	Rating Area 6	Tobacco User/Non-Tobacco User	62	1172.97	1172.97
	Rating Area 6	Tobacco User/Non-Tobacco User	63	1205.22	1205.22
	Rating Area 6	Tobacco User/Non-Tobacco User	64 and over	1224.41	1224.41
64844PA0060126	Rating Area 7	Tobacco User/Non-Tobacco User	0-14	327.49	327.49
64844PA0060126	Rating Area 7	Tobacco User/Non-Tobacco User	15	356.60	356.60
	Rating Area 7	Tobacco User/Non-Tobacco User	16	367.73	367.73
	Rating Area 7	Tobacco User/Non-Tobacco User	17	378.86	378.86
	Rating Area 7	Tobacco User/Non-Tobacco User	18	390.85	390.85
	Rating Area 7	Tobacco User/Non-Tobacco User	19	402.83	402.83
	Rating Area 7	Tobacco User/Non-Tobacco User	20	415.25	415.25
	Rating Area 7	Tobacco User/Non-Tobacco User	21	428.09	428.09
	Rating Area 7	Tobacco User/Non-Tobacco User	22	428.09	428.09
	Rating Area 7	Tobacco User/Non-Tobacco User	23	428.09	428.09
	Rating Area 7	Tobacco User/Non-Tobacco User	24	428.09	428.09
	Rating Area 7	Tobacco User/Non-Tobacco User	25	429.80	429.80
	Rating Area 7	Tobacco User/Non-Tobacco User	26	438.37	438.37
	Rating Area 7	Tobacco User/Non-Tobacco User	27	448.64	448.64
	Rating Area 7	Tobacco User/Non-Tobacco User	28	465.34	465.34
	Rating Area 7	Tobacco User/Non-Tobacco User	29	479.03	479.03
	Rating Area 7	Tobacco User/Non-Tobacco User	30	485.88	485.88
	Rating Area 7	Tobacco User/Non-Tobacco User	31	496.16	496.16
	Rating Area 7	Tobacco User/Non-Tobacco User	32	506.43	506.43
	Rating Area 7	Tobacco User/Non-Tobacco User	33	512.85	512.85
	Rating Area 7	Tobacco User/Non-Tobacco User	34	519.70	519.70
64844PA0060126	Rating Area 7	Tobacco User/Non-Tobacco User	35	523.13	523.13

64844PA0060126	Rating Area 7	Tobacco User/Non-Tobacco User	36	526.55	526.55
	Rating Area 7	Tobacco User/Non-Tobacco User	37	529.98	529.98
	Rating Area 7	Tobacco User/Non-Tobacco User	38	533.40	533.40
	Rating Area 7	Tobacco User/Non-Tobacco User	39	540.25	540.25
	Rating Area 7	Tobacco User/Non-Tobacco User	40	547.10	547.10
	Rating Area 7	Tobacco User/Non-Tobacco User	41	557.38	557.38
	Rating Area 7	Tobacco User/Non-Tobacco User	42	567.22	567.22
	Rating Area 7	Tobacco User/Non-Tobacco User	43	580.92	580.92
	Rating Area 7	Tobacco User/Non-Tobacco User	44	598.04	598.04
	Rating Area 7	Tobacco User/Non-Tobacco User	45	618.16	618.16
	Rating Area 7	Tobacco User/Non-Tobacco User	46	642.14	642.14
	Rating Area 7	Tobacco User/Non-Tobacco User	47	669.11	669.11
	Rating Area 7	Tobacco User/Non-Tobacco User	48	699.93	699.93
	Rating Area 7	Tobacco User/Non-Tobacco User	49	730.32	730.32
	Rating Area 7	Tobacco User/Non-Tobacco User	50	764.57	764.57
	Rating Area 7	Tobacco User/Non-Tobacco User	51	798.39	798.39
	Rating Area 7	Tobacco User/Non-Tobacco User	52	835.64	835.64
	Rating Area 7	Tobacco User/Non-Tobacco User	53	873.31	873.31
	Rating Area 7	Tobacco User/Non-Tobacco User	54	913.98	913.98
	Rating Area 7	Tobacco User/Non-Tobacco User	55	954.65	954.65
	Rating Area 7	Tobacco User/Non-Tobacco User	56	998.74	998.74
	Rating Area 7	Tobacco User/Non-Tobacco User	57	1043.26	1043.26
	Rating Area 7	Tobacco User/Non-Tobacco User	58	1090.78	1090.78
	Rating Area 7	Tobacco User/Non-Tobacco User	59	1114.32	1114.32
	Rating Area 7	Tobacco User/Non-Tobacco User	60	1161.84	1161.84
	Rating Area 7	Tobacco User/Non-Tobacco User	61	1202.94	1202.94
	Rating Area 7	Tobacco User/Non-Tobacco User	62	1229.91	1229.91
	Rating Area 7	Tobacco User/Non-Tobacco User	63	1263.73	1263.73
	Rating Area 7	Tobacco User/Non-Tobacco User	64 and over	1283.85	1283.85
64844PA0060126	Rating Area 8	Tobacco User/Non-Tobacco User	0-14	303.23	303.23
64844PA0060126	Rating Area 8	Tobacco User/Non-Tobacco User	15	330.19	330.19
	Rating Area 8	Tobacco User/Non-Tobacco User	16	340.49	340.49
	Rating Area 8	Tobacco User/Non-Tobacco User	17	350.80	350.80
	Rating Area 8	Tobacco User/Non-Tobacco User	18	361.90	361.90
	Rating Area 8	Tobacco User/Non-Tobacco User	19	372.99	372.99
	Rating Area 8	Tobacco User/Non-Tobacco User	20	384.49	384.49
	Rating Area 8	Tobacco User/Non-Tobacco User	21	396.38	396.38

64844PA0060126	Rating Area 8	Tobacco User/Non-Tobacco User	22	396.38	396.38
64844PA0060126	Rating Area 8	Tobacco User/Non-Tobacco User	23	396.38	396.38
64844PA0060126	Rating Area 8	Tobacco User/Non-Tobacco User	24	396.38	396.38
64844PA0060126	Rating Area 8	Tobacco User/Non-Tobacco User	25	397.97	397.97
64844PA0060126	Rating Area 8	Tobacco User/Non-Tobacco User	26	405.89	405.89
64844PA0060126	Rating Area 8	Tobacco User/Non-Tobacco User	27	415.41	415.41
64844PA0060126	Rating Area 8	Tobacco User/Non-Tobacco User	28	430.87	430.87
64844PA0060126	Rating Area 8	Tobacco User/Non-Tobacco User	29	443.55	443.55
64844PA0060126	Rating Area 8	Tobacco User/Non-Tobacco User	30	449.89	449.89
64844PA0060126	Rating Area 8	Tobacco User/Non-Tobacco User	31	459.41	459.41
64844PA0060126	Rating Area 8	Tobacco User/Non-Tobacco User	32	468.92	468.92
64844PA0060126	Rating Area 8	Tobacco User/Non-Tobacco User	33	474.86	474.86
64844PA0060126	Rating Area 8	Tobacco User/Non-Tobacco User	34	481.21	481.21
64844PA0060126	Rating Area 8	Tobacco User/Non-Tobacco User	35	484.38	484.38
64844PA0060126	Rating Area 8	Tobacco User/Non-Tobacco User	36	487.55	487.55
64844PA0060126	Rating Area 8	Tobacco User/Non-Tobacco User	37	490.72	490.72
64844PA0060126	Rating Area 8	Tobacco User/Non-Tobacco User	38	493.89	493.89
64844PA0060126	Rating Area 8	Tobacco User/Non-Tobacco User	39	500.23	500.23
64844PA0060126	Rating Area 8	Tobacco User/Non-Tobacco User	40	506.58	506.58
64844PA0060126	Rating Area 8	Tobacco User/Non-Tobacco User	41	516.09	516.09
64844PA0060126	Rating Area 8	Tobacco User/Non-Tobacco User	42	525.21	525.21
64844PA0060126	Rating Area 8	Tobacco User/Non-Tobacco User	43	537.89	537.89
64844PA0060126	Rating Area 8	Tobacco User/Non-Tobacco User	44	553.74	553.74
64844PA0060126	Rating Area 8	Tobacco User/Non-Tobacco User	45	572.37	572.37
64844PA0060126	Rating Area 8	Tobacco User/Non-Tobacco User	46	594.57	594.57
64844PA0060126	Rating Area 8	Tobacco User/Non-Tobacco User	47	619.54	619.54
64844PA0060126	Rating Area 8	Tobacco User/Non-Tobacco User	48	648.08	648.08
64844PA0060126	Rating Area 8	Tobacco User/Non-Tobacco User	49	676.23	676.23
64844PA0060126	Rating Area 8	Tobacco User/Non-Tobacco User	50	707.94	707.94
64844PA0060126	Rating Area 8	Tobacco User/Non-Tobacco User	51	739.25	739.25
64844PA0060126	Rating Area 8	Tobacco User/Non-Tobacco User	52	773.74	773.74
64844PA0060126	Rating Area 8	Tobacco User/Non-Tobacco User	53	808.62	808.62
64844PA0060126	Rating Area 8	Tobacco User/Non-Tobacco User	54	846.27	846.27
64844PA0060126	Rating Area 8	Tobacco User/Non-Tobacco User	55	883.93	883.93
64844PA0060126	Rating Area 8	Tobacco User/Non-Tobacco User	56	924.76	924.76
64844PA0060126	Rating Area 8	Tobacco User/Non-Tobacco User	57	965.98	965.98
64844PA0060126	Rating Area 8	Tobacco User/Non-Tobacco User	58	1009.98	1009.98

	64844PA0060126	Rating Area 8	Tobacco User/Non-Tobacco User	59	1031.78	1031.78
	64844PA0060126	Rating Area 8	Tobacco User/Non-Tobacco User	60	1075.78	1075.78
	64844PA0060126	Rating Area 8	Tobacco User/Non-Tobacco User	61	1113.83	1113.83
	64844PA0060126	Rating Area 8	Tobacco User/Non-Tobacco User	62	1138.80	1138.80
	64844PA0060126	Rating Area 8	Tobacco User/Non-Tobacco User	63	1170.12	1170.12
	64844PA0060126	Rating Area 8	Tobacco User/Non-Tobacco User	64 and over	1188.75	1188.75
	64844PA0060126	Rating Area 9	Tobacco User/Non-Tobacco User	0-14	284.83	284.83
	64844PA0060126	Rating Area 9	Tobacco User/Non-Tobacco User	15	310.15	310.15
	64844PA0060126	Rating Area 9	Tobacco User/Non-Tobacco User	16	319.83	319.83
	64844PA0060126	Rating Area 9	Tobacco User/Non-Tobacco User	17	329.51	329.51
	64844PA0060126	Rating Area 9	Tobacco User/Non-Tobacco User	18	339.94	339.94
	64844PA0060126	Rating Area 9	Tobacco User/Non-Tobacco User	19	350.36	350.36
	64844PA0060126	Rating Area 9	Tobacco User/Non-Tobacco User	20	361.16	361.16
	64844PA0060126	Rating Area 9	Tobacco User/Non-Tobacco User	21	372.33	372.33
	64844PA0060126	Rating Area 9	Tobacco User/Non-Tobacco User	22	372.33	372.33
	64844PA0060126	Rating Area 9	Tobacco User/Non-Tobacco User	23	372.33	372.33
	64844PA0060126	Rating Area 9	Tobacco User/Non-Tobacco User	24	372.33	372.33
	64844PA0060126	Rating Area 9	Tobacco User/Non-Tobacco User	25	373.82	373.82
	64844PA0060126	Rating Area 9	Tobacco User/Non-Tobacco User	26	381.26	381.26
	64844PA0060126	Rating Area 9	Tobacco User/Non-Tobacco User	27	390.20	390.20
	64844PA0060126	Rating Area 9	Tobacco User/Non-Tobacco User	28	404.72	404.72
	64844PA0060126	Rating Area 9	Tobacco User/Non-Tobacco User	29	416.64	416.64
	64844PA0060126	Rating Area 9	Tobacco User/Non-Tobacco User	30	422.59	422.59
	64844PA0060126	Rating Area 9	Tobacco User/Non-Tobacco User	31	431.53	431.53
	64844PA0060126	Rating Area 9	Tobacco User/Non-Tobacco User	32	440.46	440.46
	64844PA0060126	Rating Area 9	Tobacco User/Non-Tobacco User	33	446.05	446.05
	64844PA0060126	Rating Area 9	Tobacco User/Non-Tobacco User	34	452.01	452.01
	64844PA0060126	Rating Area 9	Tobacco User/Non-Tobacco User	35	454.99	454.99
	64844PA0060126	Rating Area 9	Tobacco User/Non-Tobacco User	36	457.96	457.96
	64844PA0060126	Rating Area 9	Tobacco User/Non-Tobacco User	37	460.94	460.94
	64844PA0060126	Rating Area 9	Tobacco User/Non-Tobacco User	38	463.92	463.92
	64844PA0060126	Rating Area 9	Tobacco User/Non-Tobacco User	39	469.88	469.88
	64844PA0060126	Rating Area 9	Tobacco User/Non-Tobacco User	40	475.84	475.84
	64844PA0060126	Rating Area 9	Tobacco User/Non-Tobacco User	41	484.77	484.77
	64844PA0060126	Rating Area 9	Tobacco User/Non-Tobacco User	42	493.33	493.33
	64844PA0060126	Rating Area 9	Tobacco User/Non-Tobacco User	43	505.25	505.25
	64844PA0060126	Rating Area 9	Tobacco User/Non-Tobacco User	44	520.14	520.14

64844PA0060126	Rating Area 9	Tobacco User/Non-Tobacco User	45	537.64	537.64
	Rating Area 9	Tobacco User/Non-Tobacco User	46	558.49	558.49
	Rating Area 9	Tobacco User/Non-Tobacco User	47	581.95	581.95
	Rating Area 9	Tobacco User/Non-Tobacco User	48	608.76	608.76
	Rating Area 9	Tobacco User/Non-Tobacco User	49	635.19	635.19
	Rating Area 9	Tobacco User/Non-Tobacco User	50	664.98	664.98
	Rating Area 9	Tobacco User/Non-Tobacco User	51	694.39	694.39
	Rating Area 9	Tobacco User/Non-Tobacco User	52	726.78	726.78
	Rating Area 9	Tobacco User/Non-Tobacco User	53	759.55	759.55
	Rating Area 9	Tobacco User/Non-Tobacco User	54	794.92	794.92
	Rating Area 9	Tobacco User/Non-Tobacco User	55	830.29	830.29
	Rating Area 9	Tobacco User/Non-Tobacco User	56	868.64	868.64
	Rating Area 9	Tobacco User/Non-Tobacco User	57	907.36	907.36
	Rating Area 9	Tobacco User/Non-Tobacco User	58	948.69	948.69
	Rating Area 9	Tobacco User/Non-Tobacco User	59	969.17	969.17
	Rating Area 9	Tobacco User/Non-Tobacco User	60	1010.50	1010.50
	Rating Area 9	Tobacco User/Non-Tobacco User	61	1046.24	1046.24
	Rating Area 9	Tobacco User/Non-Tobacco User	62	1069.70	1069.70
	Rating Area 9	Tobacco User/Non-Tobacco User	63	1099.11	1099.11
	Rating Area 9	Tobacco User/Non-Tobacco User	64 and over	1116.61	1116.61
64844PA0070142	Rating Area 1	Tobacco User/Non-Tobacco User	0-14	231.27	231.27
64844PA0070142	Rating Area 1	Tobacco User/Non-Tobacco User	15	251.82	251.82
	Rating Area 1	Tobacco User/Non-Tobacco User	16	259.68	259.68
	Rating Area 1	Tobacco User/Non-Tobacco User	17	267.54	267.54
	Rating Area 1	Tobacco User/Non-Tobacco User	18	276.01	276.01
	Rating Area 1	Tobacco User/Non-Tobacco User	19	284.47	284.47
	Rating Area 1	Tobacco User/Non-Tobacco User	20	293.24	293.24
	Rating Area 1	Tobacco User/Non-Tobacco User	21	302.31	302.31
	Rating Area 1	Tobacco User/Non-Tobacco User	22	302.31	302.31
	Rating Area 1	Tobacco User/Non-Tobacco User	23	302.31	302.31
	Rating Area 1	Tobacco User/Non-Tobacco User	24	302.31	302.31
	Rating Area 1	Tobacco User/Non-Tobacco User	25	303.52	303.52
	Rating Area 1	Tobacco User/Non-Tobacco User	26	309.56	309.56
	Rating Area 1	Tobacco User/Non-Tobacco User	27	316.82	316.82
	Rating Area 1	Tobacco User/Non-Tobacco User	28	328.61	328.61
	Rating Area 1	Tobacco User/Non-Tobacco User	29	338.28	338.28
	Rating Area 1	Tobacco User/Non-Tobacco User	30	343.12	343.12



64844PA0070142	Rating Area 1	Tobacco User/Non-Tobacco User	31	350.38	350.38
	Rating Area 1	Tobacco User/Non-Tobacco User	32	357.63	357.63
	Rating Area 1	Tobacco User/Non-Tobacco User	33	362.17	362.17
	Rating Area 1	Tobacco User/Non-Tobacco User	34	367.00	367.00
	Rating Area 1	Tobacco User/Non-Tobacco User	35	369.42	369.42
	Rating Area 1	Tobacco User/Non-Tobacco User	36	371.84	371.84
	Rating Area 1	Tobacco User/Non-Tobacco User	37	374.26	374.26
	Rating Area 1	Tobacco User/Non-Tobacco User	38	376.68	376.68
	Rating Area 1	Tobacco User/Non-Tobacco User	39	381.51	381.51
	Rating Area 1	Tobacco User/Non-Tobacco User	40	386.35	386.35
	Rating Area 1	Tobacco User/Non-Tobacco User	41	393.61	393.61
	Rating Area 1	Tobacco User/Non-Tobacco User	42	400.56	400.56
	Rating Area 1	Tobacco User/Non-Tobacco User	43	410.23	410.23
	Rating Area 1	Tobacco User/Non-Tobacco User	44	422.32	422.32
	Rating Area 1	Tobacco User/Non-Tobacco User	45	436.53	436.53
	Rating Area 1	Tobacco User/Non-Tobacco User	46	453.46	453.46
	Rating Area 1	Tobacco User/Non-Tobacco User	47	472.51	472.51
	Rating Area 1	Tobacco User/Non-Tobacco User	48	494.27	494.27
	Rating Area 1	Tobacco User/Non-Tobacco User	49	515.74	515.74
	Rating Area 1	Tobacco User/Non-Tobacco User	50	539.92	539.92
	Rating Area 1	Tobacco User/Non-Tobacco User	51	563.80	563.80
	Rating Area 1	Tobacco User/Non-Tobacco User	52	590.11	590.11
	Rating Area 1	Tobacco User/Non-Tobacco User	53	616.71	616.71
	Rating Area 1	Tobacco User/Non-Tobacco User	54	645.43	645.43
	Rating Area 1	Tobacco User/Non-Tobacco User	55	674.15	674.15
	Rating Area 1	Tobacco User/Non-Tobacco User	56	705.28	705.28
	Rating Area 1	Tobacco User/Non-Tobacco User	57	736.72	736.72
	Rating Area 1	Tobacco User/Non-Tobacco User	58	770.28	770.28
	Rating Area 1	Tobacco User/Non-Tobacco User	59	786.91	786.91
	Rating Area 1	Tobacco User/Non-Tobacco User	60	820.46	820.46
	Rating Area 1	Tobacco User/Non-Tobacco User	61	849.49	849.49
	Rating Area 1	Tobacco User/Non-Tobacco User	62	868.53	868.53
	Rating Area 1	Tobacco User/Non-Tobacco User	63	892.41	892.41
	Rating Area 1	Tobacco User/Non-Tobacco User	64 and over	906.62	906.62
64844PA0070142	Rating Area 2	Tobacco User/Non-Tobacco User	0-14	243.28	243.28
64844PA0070142	Rating Area 2	Tobacco User/Non-Tobacco User	15	264.90	264.90
64844PA0070142	Rating Area 2	Tobacco User/Non-Tobacco User	16	273.17	273.17

64844PA0070142	Rating Area 2	Tobacco User/Non-Tobacco User	17	281.44	281.44
64844PA0070142	Rating Area 2	Tobacco User/Non-Tobacco User	18	290.34	290.34
64844PA0070142	Rating Area 2	Tobacco User/Non-Tobacco User	19	299.24	299.24
64844PA0070142	Rating Area 2	Tobacco User/Non-Tobacco User	20	308.47	308.47
64844PA0070142	Rating Area 2	Tobacco User/Non-Tobacco User	21	318.01	318.01
64844PA0070142	Rating Area 2	Tobacco User/Non-Tobacco User	22	318.01	318.01
64844PA0070142	Rating Area 2	Tobacco User/Non-Tobacco User	23	318.01	318.01
64844PA0070142	Rating Area 2	Tobacco User/Non-Tobacco User	24	318.01	318.01
64844PA0070142	Rating Area 2	Tobacco User/Non-Tobacco User	25	319.28	319.28
64844PA0070142	Rating Area 2	Tobacco User/Non-Tobacco User	26	325.64	325.64
64844PA0070142	Rating Area 2	Tobacco User/Non-Tobacco User	27	333.27	333.27
64844PA0070142	Rating Area 2	Tobacco User/Non-Tobacco User	28	345.67	345.67
64844PA0070142	Rating Area 2	Tobacco User/Non-Tobacco User	29	355.85	355.85
64844PA0070142	Rating Area 2	Tobacco User/Non-Tobacco User	30	360.94	360.94
64844PA0070142	Rating Area 2	Tobacco User/Non-Tobacco User	31	368.57	368.57
64844PA0070142	Rating Area 2	Tobacco User/Non-Tobacco User	32	376.20	376.20
64844PA0070142	Rating Area 2	Tobacco User/Non-Tobacco User	33	380.97	380.97
64844PA0070142	Rating Area 2	Tobacco User/Non-Tobacco User	34	386.06	386.06
64844PA0070142	Rating Area 2	Tobacco User/Non-Tobacco User	35	388.60	388.60
64844PA0070142	Rating Area 2	Tobacco User/Non-Tobacco User	36	391.15	391.15
64844PA0070142	Rating Area 2	Tobacco User/Non-Tobacco User	37	393.69	393.69
64844PA0070142	Rating Area 2	Tobacco User/Non-Tobacco User	38	396.24	396.24
64844PA0070142	Rating Area 2	Tobacco User/Non-Tobacco User	39	401.32	401.32
64844PA0070142	Rating Area 2	Tobacco User/Non-Tobacco User	40	406.41	406.41
64844PA0070142	Rating Area 2	Tobacco User/Non-Tobacco User	41	414.05	414.05
64844PA0070142	Rating Area 2	Tobacco User/Non-Tobacco User	42	421.36	421.36
64844PA0070142	Rating Area 2	Tobacco User/Non-Tobacco User	43	431.54	431.54
64844PA0070142	Rating Area 2	Tobacco User/Non-Tobacco User	44	444.26	444.26
64844PA0070142	Rating Area 2	Tobacco User/Non-Tobacco User	45	459.20	459.20
64844PA0070142	Rating Area 2	Tobacco User/Non-Tobacco User	46	477.01	477.01
64844PA0070142	Rating Area 2	Tobacco User/Non-Tobacco User	47	497.04	497.04
64844PA0070142	Rating Area 2	Tobacco User/Non-Tobacco User	48	519.94	519.94
64844PA0070142	Rating Area 2	Tobacco User/Non-Tobacco User	49	542.52	542.52
64844PA0070142	Rating Area 2	Tobacco User/Non-Tobacco User	50	567.96	567.96
64844PA0070142	Rating Area 2	Tobacco User/Non-Tobacco User	51	593.08	593.08
64844PA0070142	Rating Area 2	Tobacco User/Non-Tobacco User	52	620.75	620.75
64844PA0070142	Rating Area 2	Tobacco User/Non-Tobacco User	53	648.73	648.73

	64844PA0070142	Rating Area 2	Tobacco User/Non-Tobacco User	54	678.94	678.94
	64844PA0070142	Rating Area 2	Tobacco User/Non-Tobacco User	55	709.16	709.16
	64844PA0070142	Rating Area 2	Tobacco User/Non-Tobacco User	56	741.91	741.91
	64844PA0070142	Rating Area 2	Tobacco User/Non-Tobacco User	57	774.98	774.98
	64844PA0070142	Rating Area 2	Tobacco User/Non-Tobacco User	58	810.28	810.28
	64844PA0070142	Rating Area 2	Tobacco User/Non-Tobacco User	59	827.77	827.77
	64844PA0070142	Rating Area 2	Tobacco User/Non-Tobacco User	60	863.07	863.07
	64844PA0070142	Rating Area 2	Tobacco User/Non-Tobacco User	61	893.60	893.60
	64844PA0070142	Rating Area 2	Tobacco User/Non-Tobacco User	62	913.63	913.63
	64844PA0070142	Rating Area 2	Tobacco User/Non-Tobacco User	63	938.76	938.76
	64844PA0070142	Rating Area 2	Tobacco User/Non-Tobacco User	64 and over	953.70	953.70
	64844PA0070142	Rating Area 3	Tobacco User/Non-Tobacco User	0-14	302.92	302.92
	64844PA0070142	Rating Area 3	Tobacco User/Non-Tobacco User	15	329.85	329.85
	64844PA0070142	Rating Area 3	Tobacco User/Non-Tobacco User	16	340.14	340.14
	64844PA0070142	Rating Area 3	Tobacco User/Non-Tobacco User	17	350.44	350.44
	64844PA0070142	Rating Area 3	Tobacco User/Non-Tobacco User	18	361.52	361.52
	64844PA0070142	Rating Area 3	Tobacco User/Non-Tobacco User	19	372.61	372.61
	64844PA0070142	Rating Area 3	Tobacco User/Non-Tobacco User	20	384.09	384.09
	64844PA0070142	Rating Area 3	Tobacco User/Non-Tobacco User	21	395.97	395.97
	64844PA0070142	Rating Area 3	Tobacco User/Non-Tobacco User	22	395.97	395.97
	64844PA0070142	Rating Area 3	Tobacco User/Non-Tobacco User	23	395.97	395.97
	64844PA0070142	Rating Area 3	Tobacco User/Non-Tobacco User	24	395.97	395.97
	64844PA0070142	Rating Area 3	Tobacco User/Non-Tobacco User	25	397.56	397.56
	64844PA0070142	Rating Area 3	Tobacco User/Non-Tobacco User	26	405.48	405.48
	64844PA0070142	Rating Area 3	Tobacco User/Non-Tobacco User	27	414.98	414.98
	64844PA0070142	Rating Area 3	Tobacco User/Non-Tobacco User	28	430.42	430.42
	64844PA0070142	Rating Area 3	Tobacco User/Non-Tobacco User	29	443.09	443.09
	64844PA0070142	Rating Area 3	Tobacco User/Non-Tobacco User	30	449.43	449.43
	64844PA0070142	Rating Area 3	Tobacco User/Non-Tobacco User	31	458.93	458.93
	64844PA0070142	Rating Area 3	Tobacco User/Non-Tobacco User	32	468.44	468.44
	64844PA0070142	Rating Area 3	Tobacco User/Non-Tobacco User	33	474.38	474.38
	64844PA0070142	Rating Area 3	Tobacco User/Non-Tobacco User	34	480.71	480.71
	64844PA0070142	Rating Area 3	Tobacco User/Non-Tobacco User	35	483.88	483.88
	64844PA0070142	Rating Area 3	Tobacco User/Non-Tobacco User	36	487.05	487.05
	64844PA0070142	Rating Area 3	Tobacco User/Non-Tobacco User	37	490.21	490.21
	64844PA0070142	Rating Area 3	Tobacco User/Non-Tobacco User	38	493.38	493.38
	64844PA0070142	Rating Area 3	Tobacco User/Non-Tobacco User	39	499.72	499.72

64844PA0070142	Rating Area 3		Tobacco User/Non-Tobacco User	40	506.05	506.05
	Rating Area 3		Tobacco User/Non-Tobacco User	41	515.56	515.56
	Rating Area 3		Tobacco User/Non-Tobacco User	42	524.66	524.66
	Rating Area 3		Tobacco User/Non-Tobacco User	43	537.34	537.34
	Rating Area 3		Tobacco User/Non-Tobacco User	44	553.17	553.17
	Rating Area 3		Tobacco User/Non-Tobacco User	45	571.78	571.78
	Rating Area 3		Tobacco User/Non-Tobacco User	46	593.96	593.96
	Rating Area 3		Tobacco User/Non-Tobacco User	47	618.91	618.91
	Rating Area 3		Tobacco User/Non-Tobacco User	48	647.42	647.42
	Rating Area 3		Tobacco User/Non-Tobacco User	49	675.53	675.53
	Rating Area 3		Tobacco User/Non-Tobacco User	50	707.21	707.21
	Rating Area 3		Tobacco User/Non-Tobacco User	51	738.49	738.49
	Rating Area 3		Tobacco User/Non-Tobacco User	52	772.94	772.94
	Rating Area 3		Tobacco User/Non-Tobacco User	53	807.78	807.78
	Rating Area 3		Tobacco User/Non-Tobacco User	54	845.40	845.40
	Rating Area 3		Tobacco User/Non-Tobacco User	55	883.02	883.02
	Rating Area 3		Tobacco User/Non-Tobacco User	56	923.80	923.80
	Rating Area 3		Tobacco User/Non-Tobacco User	57	964.99	964.99
	Rating Area 3		Tobacco User/Non-Tobacco User	58	1008.94	1008.94
	Rating Area 3		Tobacco User/Non-Tobacco User	59	1030.72	1030.72
	Rating Area 3		Tobacco User/Non-Tobacco User	60	1074.67	1074.67
	Rating Area 3		Tobacco User/Non-Tobacco User	61	1112.68	1112.68
	Rating Area 3		Tobacco User/Non-Tobacco User	62	1137.63	1137.63
	Rating Area 3		Tobacco User/Non-Tobacco User	63	1168.91	1168.91
	Rating Area 3		Tobacco User/Non-Tobacco User	64 and over	1187.52	1187.52
64844PA0070142	Rating Area 5		Tobacco User/Non-Tobacco User	0-14	248.56	248.56
64844PA0070142	Rating Area 5		Tobacco User/Non-Tobacco User	15	270.65	270.65
	Rating Area 5		Tobacco User/Non-Tobacco User	16	279.10	279.10
	Rating Area 5		Tobacco User/Non-Tobacco User	17	287.55	287.55
	Rating Area 5		Tobacco User/Non-Tobacco User	18	296.65	296.65
	Rating Area 5		Tobacco User/Non-Tobacco User	19	305.74	305.74
	Rating Area 5		Tobacco User/Non-Tobacco User	20	315.17	315.17
	Rating Area 5		Tobacco User/Non-Tobacco User	21	324.91	324.91
	Rating Area 5		Tobacco User/Non-Tobacco User	22	324.91	324.91
	Rating Area 5		Tobacco User/Non-Tobacco User	23	324.91	324.91
	Rating Area 5		Tobacco User/Non-Tobacco User	24	324.91	324.91
	Rating Area 5		Tobacco User/Non-Tobacco User	25	326.21	326.21

64844PA0070142	Rating Area 5	Tobacco User/Non-Tobacco User	26	332.71	332.71
64844PA0070142	Rating Area 5	Tobacco User/Non-Tobacco User	27	340.51	340.51
64844PA0070142	Rating Area 5	Tobacco User/Non-Tobacco User	28	353.18	353.18
64844PA0070142	Rating Area 5	Tobacco User/Non-Tobacco User	29	363.58	363.58
64844PA0070142	Rating Area 5	Tobacco User/Non-Tobacco User	30	368.78	368.78
64844PA0070142	Rating Area 5	Tobacco User/Non-Tobacco User	31	376.58	376.58
64844PA0070142	Rating Area 5	Tobacco User/Non-Tobacco User	32	384.37	384.37
64844PA0070142	Rating Area 5	Tobacco User/Non-Tobacco User	33	389.25	389.25
64844PA0070142	Rating Area 5	Tobacco User/Non-Tobacco User	34	394.45	394.45
64844PA0070142	Rating Area 5	Tobacco User/Non-Tobacco User	35	397.04	397.04
64844PA0070142	Rating Area 5	Tobacco User/Non-Tobacco User	36	399.64	399.64
64844PA0070142	Rating Area 5	Tobacco User/Non-Tobacco User	37	402.24	402.24
64844PA0070142	Rating Area 5	Tobacco User/Non-Tobacco User	38	404.84	404.84
64844PA0070142	Rating Area 5	Tobacco User/Non-Tobacco User	39	410.04	410.04
64844PA0070142	Rating Area 5	Tobacco User/Non-Tobacco User	40	415.24	415.24
64844PA0070142	Rating Area 5	Tobacco User/Non-Tobacco User	41	423.04	423.04
64844PA0070142	Rating Area 5	Tobacco User/Non-Tobacco User	42	430.51	430.51
64844PA0070142	Rating Area 5	Tobacco User/Non-Tobacco User	43	440.91	440.91
64844PA0070142	Rating Area 5	Tobacco User/Non-Tobacco User	44	453.90	453.90
64844PA0070142	Rating Area 5	Tobacco User/Non-Tobacco User	45	469.18	469.18
64844PA0070142	Rating Area 5	Tobacco User/Non-Tobacco User	46	487.37	487.37
64844PA0070142	Rating Area 5	Tobacco User/Non-Tobacco User	47	507.84	507.84
64844PA0070142	Rating Area 5	Tobacco User/Non-Tobacco User	48	531.23	531.23
64844PA0070142	Rating Area 5	Tobacco User/Non-Tobacco User	49	554.30	554.30
64844PA0070142	Rating Area 5	Tobacco User/Non-Tobacco User	50	580.30	580.30
64844PA0070142	Rating Area 5	Tobacco User/Non-Tobacco User	51	605.96	605.96
64844PA0070142	Rating Area 5	Tobacco User/Non-Tobacco User	52	634.23	634.23
64844PA0070142	Rating Area 5	Tobacco User/Non-Tobacco User	53	662.82	662.82
64844PA0070142	Rating Area 5	Tobacco User/Non-Tobacco User	54	693.69	693.69
64844PA0070142	Rating Area 5	Tobacco User/Non-Tobacco User	55	724.56	724.56
64844PA0070142	Rating Area 5	Tobacco User/Non-Tobacco User	56	758.02	758.02
64844PA0070142	Rating Area 5	Tobacco User/Non-Tobacco User	57	791.82	791.82
64844PA0070142	Rating Area 5	Tobacco User/Non-Tobacco User	58	827.88	827.88
64844PA0070142	Rating Area 5	Tobacco User/Non-Tobacco User	59	845.75	845.75
64844PA0070142	Rating Area 5	Tobacco User/Non-Tobacco User	60	881.82	881.82
64844PA0070142	Rating Area 5	Tobacco User/Non-Tobacco User	61	913.01	913.01
64844PA0070142	Rating Area 5	Tobacco User/Non-Tobacco User	62	933.48	933.48

64844PA0070142 Rating Area 5		Tobacco User/Non-Tobacco User	63	959.15	959.15
64844PA0070142 Rating Area 5		Tobacco User/Non-Tobacco User	64 and over	974.42	974.42
64844PA0070142	Rating Area 6	Tobacco User/Non-Tobacco User	0-14	305.89	305.89
	64844PA0070142 Rating Area 6	Tobacco User/Non-Tobacco User	15	333.08	333.08
	64844PA0070142 Rating Area 6	Tobacco User/Non-Tobacco User	16	343.48	343.48
	64844PA0070142 Rating Area 6	Tobacco User/Non-Tobacco User	17	353.87	353.87
	64844PA0070142 Rating Area 6	Tobacco User/Non-Tobacco User	18	365.07	365.07
	64844PA0070142 Rating Area 6	Tobacco User/Non-Tobacco User	19	376.26	376.26
	64844PA0070142 Rating Area 6	Tobacco User/Non-Tobacco User	20	387.86	387.86
	64844PA0070142 Rating Area 6	Tobacco User/Non-Tobacco User	21	399.85	399.85
	64844PA0070142 Rating Area 6	Tobacco User/Non-Tobacco User	22	399.85	399.85
	64844PA0070142 Rating Area 6	Tobacco User/Non-Tobacco User	23	399.85	399.85
	64844PA0070142 Rating Area 6	Tobacco User/Non-Tobacco User	24	399.85	399.85
	64844PA0070142 Rating Area 6	Tobacco User/Non-Tobacco User	25	401.45	401.45
	64844PA0070142 Rating Area 6	Tobacco User/Non-Tobacco User	26	409.45	409.45
	64844PA0070142 Rating Area 6	Tobacco User/Non-Tobacco User	27	419.05	419.05
	64844PA0070142 Rating Area 6	Tobacco User/Non-Tobacco User	28	434.64	434.64
	64844PA0070142 Rating Area 6	Tobacco User/Non-Tobacco User	29	447.44	447.44
	64844PA0070142 Rating Area 6	Tobacco User/Non-Tobacco User	30	453.84	453.84
	64844PA0070142 Rating Area 6	Tobacco User/Non-Tobacco User	31	463.43	463.43
	64844PA0070142 Rating Area 6	Tobacco User/Non-Tobacco User	32	473.03	473.03
	64844PA0070142 Rating Area 6	Tobacco User/Non-Tobacco User	33	479.03	479.03
	64844PA0070142 Rating Area 6	Tobacco User/Non-Tobacco User	34	485.42	485.42
	64844PA0070142 Rating Area 6	Tobacco User/Non-Tobacco User	35	488.62	488.62
	64844PA0070142 Rating Area 6	Tobacco User/Non-Tobacco User	36	491.82	491.82
	64844PA0070142 Rating Area 6	Tobacco User/Non-Tobacco User	37	495.02	495.02
	64844PA0070142 Rating Area 6	Tobacco User/Non-Tobacco User	38	498.22	498.22
	64844PA0070142 Rating Area 6	Tobacco User/Non-Tobacco User	39	504.62	504.62
	64844PA0070142 Rating Area 6	Tobacco User/Non-Tobacco User	40	511.01	511.01
	64844PA0070142 Rating Area 6	Tobacco User/Non-Tobacco User	41	520.61	520.61
	64844PA0070142 Rating Area 6	Tobacco User/Non-Tobacco User	42	529.81	529.81
	64844PA0070142 Rating Area 6	Tobacco User/Non-Tobacco User	43	542.60	542.60
	64844PA0070142 Rating Area 6	Tobacco User/Non-Tobacco User	44	558.60	558.60
	64844PA0070142 Rating Area 6	Tobacco User/Non-Tobacco User	45	577.39	577.39
	64844PA0070142 Rating Area 6	Tobacco User/Non-Tobacco User	46	599.78	599.78
	64844PA0070142 Rating Area 6	Tobacco User/Non-Tobacco User	47	624.97	624.97
	64844PA0070142 Rating Area 6	Tobacco User/Non-Tobacco User	48	653.76	653.76

64844PA0070142	Rating Area 6	Tobacco User/Non-Tobacco User	49	682.15	682.15
	Rating Area 6	Tobacco User/Non-Tobacco User	50	714.14	714.14
	Rating Area 6	Tobacco User/Non-Tobacco User	51	745.73	745.73
	Rating Area 6	Tobacco User/Non-Tobacco User	52	780.52	780.52
	Rating Area 6	Tobacco User/Non-Tobacco User	53	815.70	815.70
	Rating Area 6	Tobacco User/Non-Tobacco User	54	853.69	853.69
	Rating Area 6	Tobacco User/Non-Tobacco User	55	891.68	891.68
	Rating Area 6	Tobacco User/Non-Tobacco User	56	932.86	932.86
	Rating Area 6	Tobacco User/Non-Tobacco User	57	974.45	974.45
	Rating Area 6	Tobacco User/Non-Tobacco User	58	1018.83	1018.83
	Rating Area 6	Tobacco User/Non-Tobacco User	59	1040.82	1040.82
	Rating Area 6	Tobacco User/Non-Tobacco User	60	1085.21	1085.21
	Rating Area 6	Tobacco User/Non-Tobacco User	61	1123.59	1123.59
	Rating Area 6	Tobacco User/Non-Tobacco User	62	1148.78	1148.78
	Rating Area 6	Tobacco User/Non-Tobacco User	63	1180.37	1180.37
	Rating Area 6	Tobacco User/Non-Tobacco User	64 and over	1199.16	1199.16
64844PA0070142	Rating Area 7	Tobacco User/Non-Tobacco User	0-14	320.74	320.74
64844PA0070142	Rating Area 7	Tobacco User/Non-Tobacco User	15	349.25	349.25
	Rating Area 7	Tobacco User/Non-Tobacco User	16	360.15	360.15
	Rating Area 7	Tobacco User/Non-Tobacco User	17	371.05	371.05
	Rating Area 7	Tobacco User/Non-Tobacco User	18	382.79	382.79
	Rating Area 7	Tobacco User/Non-Tobacco User	19	394.53	394.53
	Rating Area 7	Tobacco User/Non-Tobacco User	20	406.69	406.69
	Rating Area 7	Tobacco User/Non-Tobacco User	21	419.27	419.27
	Rating Area 7	Tobacco User/Non-Tobacco User	22	419.27	419.27
	Rating Area 7	Tobacco User/Non-Tobacco User	23	419.27	419.27
	Rating Area 7	Tobacco User/Non-Tobacco User	24	419.27	419.27
	Rating Area 7	Tobacco User/Non-Tobacco User	25	420.94	420.94
	Rating Area 7	Tobacco User/Non-Tobacco User	26	429.33	429.33
	Rating Area 7	Tobacco User/Non-Tobacco User	27	439.39	439.39
	Rating Area 7	Tobacco User/Non-Tobacco User	28	455.74	455.74
	Rating Area 7	Tobacco User/Non-Tobacco User	29	469.16	469.16
	Rating Area 7	Tobacco User/Non-Tobacco User	30	475.87	475.87
	Rating Area 7	Tobacco User/Non-Tobacco User	31	485.93	485.93
	Rating Area 7	Tobacco User/Non-Tobacco User	32	495.99	495.99
	Rating Area 7	Tobacco User/Non-Tobacco User	33	502.28	502.28
	Rating Area 7	Tobacco User/Non-Tobacco User	34	508.99	508.99

	64844PA0070142 Rating Area 7		Tobacco User/Non-Tobacco User	35	512.34	512.34
	64844PA0070142 Rating Area 7		Tobacco User/Non-Tobacco User	36	515.70	515.70
	64844PA0070142 Rating Area 7		Tobacco User/Non-Tobacco User	37	519.05	519.05
	64844PA0070142 Rating Area 7		Tobacco User/Non-Tobacco User	38	522.40	522.40
	64844PA0070142 Rating Area 7		Tobacco User/Non-Tobacco User	39	529.11	529.11
	64844PA0070142 Rating Area 7		Tobacco User/Non-Tobacco User	40	535.82	535.82
	64844PA0070142 Rating Area 7		Tobacco User/Non-Tobacco User	41	545.88	545.88
	64844PA0070142 Rating Area 7		Tobacco User/Non-Tobacco User	42	555.53	555.53
	64844PA0070142 Rating Area 7		Tobacco User/Non-Tobacco User	43	568.94	568.94
	64844PA0070142 Rating Area 7		Tobacco User/Non-Tobacco User	44	585.71	585.71
	64844PA0070142 Rating Area 7		Tobacco User/Non-Tobacco User	45	605.42	605.42
	64844PA0070142 Rating Area 7		Tobacco User/Non-Tobacco User	46	628.90	628.90
	64844PA0070142 Rating Area 7		Tobacco User/Non-Tobacco User	47	655.31	655.31
	64844PA0070142 Rating Area 7		Tobacco User/Non-Tobacco User	48	685.50	685.50
	64844PA0070142 Rating Area 7		Tobacco User/Non-Tobacco User	49	715.27	715.27
	64844PA0070142 Rating Area 7		Tobacco User/Non-Tobacco User	50	748.81	748.81
	64844PA0070142 Rating Area 7		Tobacco User/Non-Tobacco User	51	781.93	781.93
	64844PA0070142 Rating Area 7		Tobacco User/Non-Tobacco User	52	818.41	818.41
	64844PA0070142 Rating Area 7		Tobacco User/Non-Tobacco User	53	855.30	855.30
	64844PA0070142 Rating Area 7		Tobacco User/Non-Tobacco User	54	895.13	895.13
	64844PA0070142 Rating Area 7		Tobacco User/Non-Tobacco User	55	934.96	934.96
	64844PA0070142 Rating Area 7		Tobacco User/Non-Tobacco User	56	978.15	978.15
	64844PA0070142 Rating Area 7		Tobacco User/Non-Tobacco User	57	1021.75	1021.75
	64844PA0070142 Rating Area 7		Tobacco User/Non-Tobacco User	58	1068.29	1068.29
	64844PA0070142 Rating Area 7		Tobacco User/Non-Tobacco User	59	1091.35	1091.35
	64844PA0070142 Rating Area 7		Tobacco User/Non-Tobacco User	60	1137.89	1137.89
	64844PA0070142 Rating Area 7		Tobacco User/Non-Tobacco User	61	1178.14	1178.14
	64844PA0070142 Rating Area 7		Tobacco User/Non-Tobacco User	62	1204.55	1204.55
	64844PA0070142 Rating Area 7		Tobacco User/Non-Tobacco User	63	1237.67	1237.67
	64844PA0070142 Rating Area 7		Tobacco User/Non-Tobacco User	64 and over	1257.38	1257.38
	64844PA0070142	Rating Area 8	Tobacco User/Non-Tobacco User	0-14	296.98	296.98
	64844PA0070142 Rating Area 8		Tobacco User/Non-Tobacco User	15	323.38	323.38
	64844PA0070142 Rating Area 8		Tobacco User/Non-Tobacco User	16	333.47	333.47
	64844PA0070142 Rating Area 8		Tobacco User/Non-Tobacco User	17	343.56	343.56
	64844PA0070142 Rating Area 8		Tobacco User/Non-Tobacco User	18	354.43	354.43
	64844PA0070142 Rating Area 8		Tobacco User/Non-Tobacco User	19	365.30	365.30
	64844PA0070142 Rating Area 8		Tobacco User/Non-Tobacco User	20	376.56	376.56



64844PA0070142	Rating Area 8	Tobacco User/Non-Tobacco User	21	388.21	388.21
64844PA0070142	Rating Area 8	Tobacco User/Non-Tobacco User	22	388.21	388.21
64844PA0070142	Rating Area 8	Tobacco User/Non-Tobacco User	23	388.21	388.21
64844PA0070142	Rating Area 8	Tobacco User/Non-Tobacco User	24	388.21	388.21
64844PA0070142	Rating Area 8	Tobacco User/Non-Tobacco User	25	389.76	389.76
64844PA0070142	Rating Area 8	Tobacco User/Non-Tobacco User	26	397.53	397.53
64844PA0070142	Rating Area 8	Tobacco User/Non-Tobacco User	27	406.84	406.84
64844PA0070142	Rating Area 8	Tobacco User/Non-Tobacco User	28	421.98	421.98
64844PA0070142	Rating Area 8	Tobacco User/Non-Tobacco User	29	434.41	434.41
64844PA0070142	Rating Area 8	Tobacco User/Non-Tobacco User	30	440.62	440.62
64844PA0070142	Rating Area 8	Tobacco User/Non-Tobacco User	31	449.93	449.93
64844PA0070142	Rating Area 8	Tobacco User/Non-Tobacco User	32	459.25	459.25
64844PA0070142	Rating Area 8	Tobacco User/Non-Tobacco User	33	465.07	465.07
64844PA0070142	Rating Area 8	Tobacco User/Non-Tobacco User	34	471.29	471.29
64844PA0070142	Rating Area 8	Tobacco User/Non-Tobacco User	35	474.39	474.39
64844PA0070142	Rating Area 8	Tobacco User/Non-Tobacco User	36	477.50	477.50
64844PA0070142	Rating Area 8	Tobacco User/Non-Tobacco User	37	480.60	480.60
64844PA0070142	Rating Area 8	Tobacco User/Non-Tobacco User	38	483.71	483.71
64844PA0070142	Rating Area 8	Tobacco User/Non-Tobacco User	39	489.92	489.92
64844PA0070142	Rating Area 8	Tobacco User/Non-Tobacco User	40	496.13	496.13
64844PA0070142	Rating Area 8	Tobacco User/Non-Tobacco User	41	505.45	505.45
64844PA0070142	Rating Area 8	Tobacco User/Non-Tobacco User	42	514.38	514.38
64844PA0070142	Rating Area 8	Tobacco User/Non-Tobacco User	43	526.80	526.80
64844PA0070142	Rating Area 8	Tobacco User/Non-Tobacco User	44	542.33	542.33
64844PA0070142	Rating Area 8	Tobacco User/Non-Tobacco User	45	560.57	560.57
64844PA0070142	Rating Area 8	Tobacco User/Non-Tobacco User	46	582.31	582.31
64844PA0070142	Rating Area 8	Tobacco User/Non-Tobacco User	47	606.77	606.77
64844PA0070142	Rating Area 8	Tobacco User/Non-Tobacco User	48	634.72	634.72
64844PA0070142	Rating Area 8	Tobacco User/Non-Tobacco User	49	662.28	662.28
64844PA0070142	Rating Area 8	Tobacco User/Non-Tobacco User	50	693.34	693.34
64844PA0070142	Rating Area 8	Tobacco User/Non-Tobacco User	51	724.01	724.01
64844PA0070142	Rating Area 8	Tobacco User/Non-Tobacco User	52	757.78	757.78
64844PA0070142	Rating Area 8	Tobacco User/Non-Tobacco User	53	791.95	791.95
64844PA0070142	Rating Area 8	Tobacco User/Non-Tobacco User	54	828.83	828.83
64844PA0070142	Rating Area 8	Tobacco User/Non-Tobacco User	55	865.71	865.71
64844PA0070142	Rating Area 8	Tobacco User/Non-Tobacco User	56	905.69	905.69
64844PA0070142	Rating Area 8	Tobacco User/Non-Tobacco User	57	946.06	946.06

64844PA0070142 Rating Area 8			Tobacco User/Non-Tobacco User	58	989.16	989.16
64844PA0070142 Rating Area 8			Tobacco User/Non-Tobacco User	59	1010.51	1010.51
64844PA0070142 Rating Area 8			Tobacco User/Non-Tobacco User	60	1053.60	1053.60
64844PA0070142 Rating Area 8			Tobacco User/Non-Tobacco User	61	1090.87	1090.87
64844PA0070142 Rating Area 8			Tobacco User/Non-Tobacco User	62	1115.32	1115.32
64844PA0070142 Rating Area 8			Tobacco User/Non-Tobacco User	63	1145.99	1145.99
64844PA0070142 Rating Area 8			Tobacco User/Non-Tobacco User	64 and over	1164.24	1164.24
64844PA0070142	Rating Area 9		Tobacco User/Non-Tobacco User	0-14	278.96	278.96
64844PA0070142 Rating Area 9			Tobacco User/Non-Tobacco User	15	303.75	303.75
64844PA0070142 Rating Area 9			Tobacco User/Non-Tobacco User	16	313.24	313.24
64844PA0070142 Rating Area 9			Tobacco User/Non-Tobacco User	17	322.72	322.72
64844PA0070142 Rating Area 9			Tobacco User/Non-Tobacco User	18	332.93	332.93
64844PA0070142 Rating Area 9			Tobacco User/Non-Tobacco User	19	343.14	343.14
64844PA0070142 Rating Area 9			Tobacco User/Non-Tobacco User	20	353.71	353.71
64844PA0070142 Rating Area 9			Tobacco User/Non-Tobacco User	21	364.65	364.65
64844PA0070142 Rating Area 9			Tobacco User/Non-Tobacco User	22	364.65	364.65
64844PA0070142 Rating Area 9			Tobacco User/Non-Tobacco User	23	364.65	364.65
64844PA0070142 Rating Area 9			Tobacco User/Non-Tobacco User	24	364.65	364.65
64844PA0070142 Rating Area 9			Tobacco User/Non-Tobacco User	25	366.11	366.11
64844PA0070142 Rating Area 9			Tobacco User/Non-Tobacco User	26	373.40	373.40
64844PA0070142 Rating Area 9			Tobacco User/Non-Tobacco User	27	382.15	382.15
64844PA0070142 Rating Area 9			Tobacco User/Non-Tobacco User	28	396.38	396.38
64844PA0070142 Rating Area 9			Tobacco User/Non-Tobacco User	29	408.04	408.04
64844PA0070142 Rating Area 9			Tobacco User/Non-Tobacco User	30	413.88	413.88
64844PA0070142 Rating Area 9			Tobacco User/Non-Tobacco User	31	422.63	422.63
64844PA0070142 Rating Area 9			Tobacco User/Non-Tobacco User	32	431.38	431.38
64844PA0070142 Rating Area 9			Tobacco User/Non-Tobacco User	33	436.85	436.85
64844PA0070142 Rating Area 9			Tobacco User/Non-Tobacco User	34	442.69	442.69
64844PA0070142 Rating Area 9			Tobacco User/Non-Tobacco User	35	445.60	445.60
64844PA0070142 Rating Area 9			Tobacco User/Non-Tobacco User	36	448.52	448.52
64844PA0070142 Rating Area 9			Tobacco User/Non-Tobacco User	37	451.44	451.44
64844PA0070142 Rating Area 9			Tobacco User/Non-Tobacco User	38	454.36	454.36
64844PA0070142 Rating Area 9			Tobacco User/Non-Tobacco User	39	460.19	460.19
64844PA0070142 Rating Area 9			Tobacco User/Non-Tobacco User	40	466.02	466.02
64844PA0070142 Rating Area 9			Tobacco User/Non-Tobacco User	41	474.78	474.78
64844PA0070142 Rating Area 9			Tobacco User/Non-Tobacco User	42	483.16	483.16
64844PA0070142 Rating Area 9			Tobacco User/Non-Tobacco User	43	494.83	494.83

64844PA0070142	Rating Area 9	Tobacco User/Non-Tobacco User	44	509.42	509.42
64844PA0070142	Rating Area 9	Tobacco User/Non-Tobacco User	45	526.56	526.56
64844PA0070142	Rating Area 9	Tobacco User/Non-Tobacco User	46	546.98	546.98
64844PA0070142	Rating Area 9	Tobacco User/Non-Tobacco User	47	569.95	569.95
64844PA0070142	Rating Area 9	Tobacco User/Non-Tobacco User	48	596.20	596.20
64844PA0070142	Rating Area 9	Tobacco User/Non-Tobacco User	49	622.10	622.10
64844PA0070142	Rating Area 9	Tobacco User/Non-Tobacco User	50	651.27	651.27
64844PA0070142	Rating Area 9	Tobacco User/Non-Tobacco User	51	680.07	680.07
64844PA0070142	Rating Area 9	Tobacco User/Non-Tobacco User	52	711.80	711.80
64844PA0070142	Rating Area 9	Tobacco User/Non-Tobacco User	53	743.89	743.89
64844PA0070142	Rating Area 9	Tobacco User/Non-Tobacco User	54	778.53	778.53
64844PA0070142	Rating Area 9	Tobacco User/Non-Tobacco User	55	813.17	813.17
64844PA0070142	Rating Area 9	Tobacco User/Non-Tobacco User	56	850.73	850.73
64844PA0070142	Rating Area 9	Tobacco User/Non-Tobacco User	57	888.66	888.66
64844PA0070142	Rating Area 9	Tobacco User/Non-Tobacco User	58	929.13	929.13
64844PA0070142	Rating Area 9	Tobacco User/Non-Tobacco User	59	949.19	949.19
64844PA0070142	Rating Area 9	Tobacco User/Non-Tobacco User	60	989.66	989.66
64844PA0070142	Rating Area 9	Tobacco User/Non-Tobacco User	61	1024.67	1024.67
64844PA0070142	Rating Area 9	Tobacco User/Non-Tobacco User	62	1047.64	1047.64
64844PA0070142	Rating Area 9	Tobacco User/Non-Tobacco User	63	1076.45	1076.45
64844PA0070142	Rating Area 9	Tobacco User/Non-Tobacco User	64 and over	1093.59	1093.59

2022 Rates Table Template v11.0		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*		64844			
Rate Effective Date*		4/1/2022			
Rate Expiration Date*		6/30/2022			
Rating Method*		Age-Based Rates			
Plan ID*		Rating Area ID*	Tobacco*	Age*	Individual Rate*
					Individual Tobacco 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
	64844PA0060126	Rating Area 1	Tobacco User/Non-Tobacco User	0-14	242.79
	64844PA0060126	Rating Area 1	Tobacco User/Non-Tobacco User	15	264.37
	64844PA0060126	Rating Area 1	Tobacco User/Non-Tobacco User	16	272.62
	64844PA0060126	Rating Area 1	Tobacco User/Non-Tobacco User	17	280.87
	64844PA0060126	Rating Area 1	Tobacco User/Non-Tobacco User	18	289.76
	64844PA0060126	Rating Area 1	Tobacco User/Non-Tobacco User	19	298.64
	64844PA0060126	Rating Area 1	Tobacco User/Non-Tobacco User	20	307.85
	64844PA0060126	Rating Area 1	Tobacco User/Non-Tobacco User	21	317.37
	64844PA0060126	Rating Area 1	Tobacco User/Non-Tobacco User	22	317.37
	64844PA0060126	Rating Area 1	Tobacco User/Non-Tobacco User	23	317.37
	64844PA0060126	Rating Area 1	Tobacco User/Non-Tobacco User	24	317.37
	64844PA0060126	Rating Area 1	Tobacco User/Non-Tobacco User	25	318.64
	64844PA0060126	Rating Area 1	Tobacco User/Non-Tobacco User	26	324.99
	64844PA0060126	Rating Area 1	Tobacco User/Non-Tobacco User	27	332.60
	64844PA0060126	Rating Area 1	Tobacco User/Non-Tobacco User	28	344.98
	64844PA0060126	Rating Area 1	Tobacco User/Non-Tobacco User	29	355.14
	64844PA0060126	Rating Area 1	Tobacco User/Non-Tobacco User	30	360.21
	64844PA0060126	Rating Area 1	Tobacco User/Non-Tobacco User	31	367.83
	64844PA0060126	Rating Area 1	Tobacco User/Non-Tobacco User	32	375.45
	64844PA0060126	Rating Area 1	Tobacco User/Non-Tobacco User	33	380.21
	64844PA0060126	Rating Area 1	Tobacco User/Non-Tobacco User	34	385.29
	64844PA0060126	Rating Area 1	Tobacco User/Non-Tobacco User	35	387.82
	64844PA0060126	Rating Area 1	Tobacco User/Non-Tobacco User	36	390.36
	64844PA0060126	Rating Area 1	Tobacco User/Non-Tobacco User	37	392.90
	64844PA0060126	Rating Area 1	Tobacco User/Non-Tobacco User	38	395.44
	64844PA0060126	Rating Area 1	Tobacco User/Non-Tobacco User	39	400.52
	64844PA0060126	Rating Area 1	Tobacco User/Non-Tobacco User	40	405.60
	64844PA0060126	Rating Area 1	Tobacco User/Non-Tobacco User	41	413.21
	64844PA0060126	Rating Area 1	Tobacco User/Non-Tobacco User	42	420.51
	64844PA0060126	Rating Area 1	Tobacco User/Non-Tobacco User	43	430.67
	64844PA0060126	Rating Area 1	Tobacco User/Non-Tobacco User	44	443.36
	64844PA0060126	Rating Area 1	Tobacco User/Non-Tobacco User	45	458.28
	64844PA0060126	Rating Area 1	Tobacco User/Non-Tobacco User	46	476.05
	64844PA0060126	Rating Area 1	Tobacco User/Non-Tobacco User	47	496.05
	64844PA0060126	Rating Area 1	Tobacco User/Non-Tobacco User	48	518.90
	64844PA0060126	Rating Area 1	Tobacco User/Non-Tobacco User	49	541.43
	64844PA0060126	Rating Area 1	Tobacco User/Non-Tobacco User	50	566.82
	64844PA0060126	Rating Area 1	Tobacco User/Non-Tobacco User	51	591.89
	64844PA0060126	Rating Area 1	Tobacco User/Non-Tobacco User	52	619.50
	64844PA0060126	Rating Area 1	Tobacco User/Non-Tobacco User	53	647.43
	64844PA0060126	Rating Area 1	Tobacco User/Non-Tobacco User	54	677.58
	64844PA0060126	Rating Area 1	Tobacco User/Non-Tobacco User	55	707.73
	64844PA0060126	Rating Area 1	Tobacco User/Non-Tobacco User	56	740.42
	64844PA0060126	Rating Area 1	Tobacco User/Non-Tobacco User	57	773.43
	64844PA0060126	Rating Area 1	Tobacco User/Non-Tobacco User	58	808.66
	64844PA0060126	Rating Area 1	Tobacco User/Non-Tobacco User	59	826.11
	64844PA0060126	Rating Area 1	Tobacco User/Non-Tobacco User	60	861.34
	64844PA0060126	Rating Area 1	Tobacco User/Non-Tobacco User	61	891.81
	64844PA0060126	Rating Area 1	Tobacco User/Non-Tobacco User	62	911.80
	64844PA0060126	Rating Area 1	Tobacco User/Non-Tobacco User	63	936.87
	64844PA0060126	Rating Area 1	Tobacco User/Non-Tobacco User	64 and over	951.79
	64844PA0060126	Rating Area 2	Tobacco User/Non-Tobacco User	0-14	255.40
	64844PA0060126	Rating Area 2	Tobacco User/Non-Tobacco User	15	278.10
	64844PA0060126	Rating Area 2	Tobacco User/Non-Tobacco User	16	286.78
	64844PA0060126	Rating Area 2	Tobacco User/Non-Tobacco User	17	295.46

	64844PA0060126	Rating Area 2	Tobacco User/Non-Tobacco User	18	304.80	304.80
	64844PA0060126	Rating Area 2	Tobacco User/Non-Tobacco User	19	314.15	314.15
	64844PA0060126	Rating Area 2	Tobacco User/Non-Tobacco User	20	323.83	323.83
	64844PA0060126	Rating Area 2	Tobacco User/Non-Tobacco User	21	333.85	333.85
	64844PA0060126	Rating Area 2	Tobacco User/Non-Tobacco User	22	333.85	333.85
	64844PA0060126	Rating Area 2	Tobacco User/Non-Tobacco User	23	333.85	333.85
	64844PA0060126	Rating Area 2	Tobacco User/Non-Tobacco User	24	333.85	333.85
	64844PA0060126	Rating Area 2	Tobacco User/Non-Tobacco User	25	335.19	335.19
	64844PA0060126	Rating Area 2	Tobacco User/Non-Tobacco User	26	341.86	341.86
	64844PA0060126	Rating Area 2	Tobacco User/Non-Tobacco User	27	349.87	349.87
	64844PA0060126	Rating Area 2	Tobacco User/Non-Tobacco User	28	362.89	362.89
	64844PA0060126	Rating Area 2	Tobacco User/Non-Tobacco User	29	373.58	373.58
	64844PA0060126	Rating Area 2	Tobacco User/Non-Tobacco User	30	378.92	378.92
	64844PA0060126	Rating Area 2	Tobacco User/Non-Tobacco User	31	386.93	386.93
	64844PA0060126	Rating Area 2	Tobacco User/Non-Tobacco User	32	394.94	394.94
	64844PA0060126	Rating Area 2	Tobacco User/Non-Tobacco User	33	399.95	399.95
	64844PA0060126	Rating Area 2	Tobacco User/Non-Tobacco User	34	405.29	405.29
	64844PA0060126	Rating Area 2	Tobacco User/Non-Tobacco User	35	407.96	407.96
	64844PA0060126	Rating Area 2	Tobacco User/Non-Tobacco User	36	410.64	410.64
	64844PA0060126	Rating Area 2	Tobacco User/Non-Tobacco User	37	413.31	413.31
	64844PA0060126	Rating Area 2	Tobacco User/Non-Tobacco User	38	415.98	415.98
	64844PA0060126	Rating Area 2	Tobacco User/Non-Tobacco User	39	421.32	421.32
	64844PA0060126	Rating Area 2	Tobacco User/Non-Tobacco User	40	426.66	426.66
	64844PA0060126	Rating Area 2	Tobacco User/Non-Tobacco User	41	434.67	434.67
	64844PA0060126	Rating Area 2	Tobacco User/Non-Tobacco User	42	442.35	442.35
	64844PA0060126	Rating Area 2	Tobacco User/Non-Tobacco User	43	453.03	453.03
	64844PA0060126	Rating Area 2	Tobacco User/Non-Tobacco User	44	466.39	466.39
	64844PA0060126	Rating Area 2	Tobacco User/Non-Tobacco User	45	482.08	482.08
	64844PA0060126	Rating Area 2	Tobacco User/Non-Tobacco User	46	500.77	500.77
	64844PA0060126	Rating Area 2	Tobacco User/Non-Tobacco User	47	521.81	521.81
	64844PA0060126	Rating Area 2	Tobacco User/Non-Tobacco User	48	545.84	545.84
	64844PA0060126	Rating Area 2	Tobacco User/Non-Tobacco User	49	569.55	569.55
	64844PA0060126	Rating Area 2	Tobacco User/Non-Tobacco User	50	596.26	596.26
	64844PA0060126	Rating Area 2	Tobacco User/Non-Tobacco User	51	622.63	622.63
	64844PA0060126	Rating Area 2	Tobacco User/Non-Tobacco User	52	651.68	651.68
	64844PA0060126	Rating Area 2	Tobacco User/Non-Tobacco User	53	681.05	681.05
	64844PA0060126	Rating Area 2	Tobacco User/Non-Tobacco User	54	712.77	712.77
	64844PA0060126	Rating Area 2	Tobacco User/Non-Tobacco User	55	744.49	744.49
	64844PA0060126	Rating Area 2	Tobacco User/Non-Tobacco User	56	778.87	778.87
	64844PA0060126	Rating Area 2	Tobacco User/Non-Tobacco User	57	813.59	813.59
	64844PA0060126	Rating Area 2	Tobacco User/Non-Tobacco User	58	850.65	850.65
	64844PA0060126	Rating Area 2	Tobacco User/Non-Tobacco User	59	869.01	869.01
	64844PA0060126	Rating Area 2	Tobacco User/Non-Tobacco User	60	906.07	906.07
	64844PA0060126	Rating Area 2	Tobacco User/Non-Tobacco User	61	938.12	938.12
	64844PA0060126	Rating Area 2	Tobacco User/Non-Tobacco User	62	959.15	959.15
	64844PA0060126	Rating Area 2	Tobacco User/Non-Tobacco User	63	985.53	985.53
	64844PA0060126	Rating Area 2	Tobacco User/Non-Tobacco User	64 and over	1001.22	1001.22
	64844PA0060126	Rating Area 3	Tobacco User/Non-Tobacco User	0-14	318.01	318.01
	64844PA0060126	Rating Area 3	Tobacco User/Non-Tobacco User	15	346.28	346.28
	64844PA0060126	Rating Area 3	Tobacco User/Non-Tobacco User	16	357.09	357.09
	64844PA0060126	Rating Area 3	Tobacco User/Non-Tobacco User	17	367.89	367.89
	64844PA0060126	Rating Area 3	Tobacco User/Non-Tobacco User	18	379.53	379.53
	64844PA0060126	Rating Area 3	Tobacco User/Non-Tobacco User	19	391.17	391.17
	64844PA0060126	Rating Area 3	Tobacco User/Non-Tobacco User	20	403.23	403.23
	64844PA0060126	Rating Area 3	Tobacco User/Non-Tobacco User	21	415.70	415.70
	64844PA0060126	Rating Area 3	Tobacco User/Non-Tobacco User	22	415.70	415.70
	64844PA0060126	Rating Area 3	Tobacco User/Non-Tobacco User	23	415.70	415.70
	64844PA0060126	Rating Area 3	Tobacco User/Non-Tobacco User	24	415.70	415.70
	64844PA0060126	Rating Area 3	Tobacco User/Non-Tobacco User	25	417.36	417.36
	64844PA0060126	Rating Area 3	Tobacco User/Non-Tobacco User	26	425.68	425.68
	64844PA0060126	Rating Area 3	Tobacco User/Non-Tobacco User	27	435.65	435.65
	64844PA0060126	Rating Area 3	Tobacco User/Non-Tobacco User	28	451.87	451.87
	64844PA0060126	Rating Area 3	Tobacco User/Non-Tobacco User	29	465.17	465.17
	64844PA0060126	Rating Area 3	Tobacco User/Non-Tobacco User	30	471.82	471.82
	64844PA0060126	Rating Area 3	Tobacco User/Non-Tobacco User	31	481.80	481.80
	64844PA0060126	Rating Area 3	Tobacco User/Non-Tobacco User	32	491.77	491.77
	64844PA0060126	Rating Area 3	Tobacco User/Non-Tobacco User	33	498.01	498.01
	64844PA0060126	Rating Area 3	Tobacco User/Non-Tobacco User	34	504.66	504.66
	64844PA0060126	Rating Area 3	Tobacco User/Non-Tobacco User	35	507.99	507.99
	64844PA0060126	Rating Area 3	Tobacco User/Non-Tobacco User	36	511.31	511.31
	64844PA0060126	Rating Area 3	Tobacco User/Non-Tobacco User	37	514.64	514.64
	64844PA0060126	Rating Area 3	Tobacco User/Non-Tobacco User	38	517.96	517.96
	64844PA0060126	Rating Area 3	Tobacco User/Non-Tobacco User	39	524.61	524.61
	64844PA0060126	Rating Area 3	Tobacco User/Non-Tobacco User	40	531.26	531.26

64844PA0060126	Rating Area 3	Tobacco User/Non-Tobacco User	41	541.24	541.24
64844PA0060126	Rating Area 3	Tobacco User/Non-Tobacco User	42	550.80	550.80
64844PA0060126	Rating Area 3	Tobacco User/Non-Tobacco User	43	564.10	564.10
64844PA0060126	Rating Area 3	Tobacco User/Non-Tobacco User	44	580.73	580.73
64844PA0060126	Rating Area 3	Tobacco User/Non-Tobacco User	45	600.27	600.27
64844PA0060126	Rating Area 3	Tobacco User/Non-Tobacco User	46	623.55	623.55
64844PA0060126	Rating Area 3	Tobacco User/Non-Tobacco User	47	649.74	649.74
64844PA0060126	Rating Area 3	Tobacco User/Non-Tobacco User	48	679.67	679.67
64844PA0060126	Rating Area 3	Tobacco User/Non-Tobacco User	49	709.18	709.18
64844PA0060126	Rating Area 3	Tobacco User/Non-Tobacco User	50	742.44	742.44
64844PA0060126	Rating Area 3	Tobacco User/Non-Tobacco User	51	775.28	775.28
64844PA0060126	Rating Area 3	Tobacco User/Non-Tobacco User	52	811.45	811.45
64844PA0060126	Rating Area 3	Tobacco User/Non-Tobacco User	53	848.03	848.03
64844PA0060126	Rating Area 3	Tobacco User/Non-Tobacco User	54	887.52	887.52
64844PA0060126	Rating Area 3	Tobacco User/Non-Tobacco User	55	927.01	927.01
64844PA0060126	Rating Area 3	Tobacco User/Non-Tobacco User	56	969.83	969.83
64844PA0060126	Rating Area 3	Tobacco User/Non-Tobacco User	57	1013.06	1013.06
64844PA0060126	Rating Area 3	Tobacco User/Non-Tobacco User	58	1059.20	1059.20
64844PA0060126	Rating Area 3	Tobacco User/Non-Tobacco User	59	1082.07	1082.07
64844PA0060126	Rating Area 3	Tobacco User/Non-Tobacco User	60	1128.21	1128.21
64844PA0060126	Rating Area 3	Tobacco User/Non-Tobacco User	61	1168.12	1168.12
64844PA0060126	Rating Area 3	Tobacco User/Non-Tobacco User	62	1194.31	1194.31
64844PA0060126	Rating Area 3	Tobacco User/Non-Tobacco User	63	1227.15	1227.15
64844PA0060126	Rating Area 3	Tobacco User/Non-Tobacco User	64 and over	1246.68	1246.68
64844PA0060126	Rating Area 5	Tobacco User/Non-Tobacco User	0-14	260.94	260.94
64844PA0060126	Rating Area 5	Tobacco User/Non-Tobacco User	15	284.14	284.14
64844PA0060126	Rating Area 5	Tobacco User/Non-Tobacco User	16	293.01	293.01
64844PA0060126	Rating Area 5	Tobacco User/Non-Tobacco User	17	301.87	301.87
64844PA0060126	Rating Area 5	Tobacco User/Non-Tobacco User	18	311.43	311.43
64844PA0060126	Rating Area 5	Tobacco User/Non-Tobacco User	19	320.98	320.98
64844PA0060126	Rating Area 5	Tobacco User/Non-Tobacco User	20	330.87	330.87
64844PA0060126	Rating Area 5	Tobacco User/Non-Tobacco User	21	341.10	341.10
64844PA0060126	Rating Area 5	Tobacco User/Non-Tobacco User	22	341.10	341.10
64844PA0060126	Rating Area 5	Tobacco User/Non-Tobacco User	23	341.10	341.10
64844PA0060126	Rating Area 5	Tobacco User/Non-Tobacco User	24	341.10	341.10
64844PA0060126	Rating Area 5	Tobacco User/Non-Tobacco User	25	342.47	342.47
64844PA0060126	Rating Area 5	Tobacco User/Non-Tobacco User	26	349.29	349.29
64844PA0060126	Rating Area 5	Tobacco User/Non-Tobacco User	27	357.47	357.47
64844PA0060126	Rating Area 5	Tobacco User/Non-Tobacco User	28	370.78	370.78
64844PA0060126	Rating Area 5	Tobacco User/Non-Tobacco User	29	381.69	381.69
64844PA0060126	Rating Area 5	Tobacco User/Non-Tobacco User	30	387.15	387.15
64844PA0060126	Rating Area 5	Tobacco User/Non-Tobacco User	31	395.34	395.34
64844PA0060126	Rating Area 5	Tobacco User/Non-Tobacco User	32	403.52	403.52
64844PA0060126	Rating Area 5	Tobacco User/Non-Tobacco User	33	408.64	408.64
64844PA0060126	Rating Area 5	Tobacco User/Non-Tobacco User	34	414.10	414.10
64844PA0060126	Rating Area 5	Tobacco User/Non-Tobacco User	35	416.83	416.83
64844PA0060126	Rating Area 5	Tobacco User/Non-Tobacco User	36	419.55	419.55
64844PA0060126	Rating Area 5	Tobacco User/Non-Tobacco User	37	422.28	422.28
64844PA0060126	Rating Area 5	Tobacco User/Non-Tobacco User	38	425.01	425.01
64844PA0060126	Rating Area 5	Tobacco User/Non-Tobacco User	39	430.47	430.47
64844PA0060126	Rating Area 5	Tobacco User/Non-Tobacco User	40	435.93	435.93
64844PA0060126	Rating Area 5	Tobacco User/Non-Tobacco User	41	444.11	444.11
64844PA0060126	Rating Area 5	Tobacco User/Non-Tobacco User	42	451.96	451.96
64844PA0060126	Rating Area 5	Tobacco User/Non-Tobacco User	43	462.87	462.87
64844PA0060126	Rating Area 5	Tobacco User/Non-Tobacco User	44	476.52	476.52
64844PA0060126	Rating Area 5	Tobacco User/Non-Tobacco User	45	492.55	492.55
64844PA0060126	Rating Area 5	Tobacco User/Non-Tobacco User	46	511.65	511.65
64844PA0060126	Rating Area 5	Tobacco User/Non-Tobacco User	47	533.14	533.14
64844PA0060126	Rating Area 5	Tobacco User/Non-Tobacco User	48	557.70	557.70
64844PA0060126	Rating Area 5	Tobacco User/Non-Tobacco User	49	581.92	581.92
64844PA0060126	Rating Area 5	Tobacco User/Non-Tobacco User	50	609.21	609.21
64844PA0060126	Rating Area 5	Tobacco User/Non-Tobacco User	51	636.15	636.15
64844PA0060126	Rating Area 5	Tobacco User/Non-Tobacco User	52	665.83	665.83
64844PA0060126	Rating Area 5	Tobacco User/Non-Tobacco User	53	695.85	695.85
64844PA0060126	Rating Area 5	Tobacco User/Non-Tobacco User	54	728.25	728.25
64844PA0060126	Rating Area 5	Tobacco User/Non-Tobacco User	55	760.66	760.66
64844PA0060126	Rating Area 5	Tobacco User/Non-Tobacco User	56	795.79	795.79
64844PA0060126	Rating Area 5	Tobacco User/Non-Tobacco User	57	831.26	831.26
64844PA0060126	Rating Area 5	Tobacco User/Non-Tobacco User	58	869.13	869.13
64844PA0060126	Rating Area 5	Tobacco User/Non-Tobacco User	59	887.89	887.89
64844PA0060126	Rating Area 5	Tobacco User/Non-Tobacco User	60	925.75	925.75
64844PA0060126	Rating Area 5	Tobacco User/Non-Tobacco User	61	958.49	958.49
64844PA0060126	Rating Area 5	Tobacco User/Non-Tobacco User	62	979.98	979.98
64844PA0060126	Rating Area 5	Tobacco User/Non-Tobacco User	63	1006.93	1006.93

64844PA0060126	Rating Area 5	Tobacco User/Non-Tobacco User	64 and over	1022.96	1022.96
64844PA0060126	Rating Area 6	Tobacco User/Non-Tobacco User	0-14	321.13	321.13
64844PA0060126	Rating Area 6	Tobacco User/Non-Tobacco User	15	349.67	349.67
64844PA0060126	Rating Area 6	Tobacco User/Non-Tobacco User	16	360.59	360.59
64844PA0060126	Rating Area 6	Tobacco User/Non-Tobacco User	17	371.50	371.50
64844PA0060126	Rating Area 6	Tobacco User/Non-Tobacco User	18	383.26	383.26
64844PA0060126	Rating Area 6	Tobacco User/Non-Tobacco User	19	395.01	395.01
64844PA0060126	Rating Area 6	Tobacco User/Non-Tobacco User	20	407.18	407.18
64844PA0060126	Rating Area 6	Tobacco User/Non-Tobacco User	21	419.78	419.78
64844PA0060126	Rating Area 6	Tobacco User/Non-Tobacco User	22	419.78	419.78
64844PA0060126	Rating Area 6	Tobacco User/Non-Tobacco User	23	419.78	419.78
64844PA0060126	Rating Area 6	Tobacco User/Non-Tobacco User	24	419.78	419.78
64844PA0060126	Rating Area 6	Tobacco User/Non-Tobacco User	25	421.45	421.45
64844PA0060126	Rating Area 6	Tobacco User/Non-Tobacco User	26	429.85	429.85
64844PA0060126	Rating Area 6	Tobacco User/Non-Tobacco User	27	439.92	439.92
64844PA0060126	Rating Area 6	Tobacco User/Non-Tobacco User	28	456.30	456.30
64844PA0060126	Rating Area 6	Tobacco User/Non-Tobacco User	29	469.73	469.73
64844PA0060126	Rating Area 6	Tobacco User/Non-Tobacco User	30	476.45	476.45
64844PA0060126	Rating Area 6	Tobacco User/Non-Tobacco User	31	486.52	486.52
64844PA0060126	Rating Area 6	Tobacco User/Non-Tobacco User	32	496.59	496.59
64844PA0060126	Rating Area 6	Tobacco User/Non-Tobacco User	33	502.89	502.89
64844PA0060126	Rating Area 6	Tobacco User/Non-Tobacco User	34	509.61	509.61
64844PA0060126	Rating Area 6	Tobacco User/Non-Tobacco User	35	512.97	512.97
64844PA0060126	Rating Area 6	Tobacco User/Non-Tobacco User	36	516.32	516.32
64844PA0060126	Rating Area 6	Tobacco User/Non-Tobacco User	37	519.68	519.68
64844PA0060126	Rating Area 6	Tobacco User/Non-Tobacco User	38	523.04	523.04
64844PA0060126	Rating Area 6	Tobacco User/Non-Tobacco User	39	529.76	529.76
64844PA0060126	Rating Area 6	Tobacco User/Non-Tobacco User	40	536.47	536.47
64844PA0060126	Rating Area 6	Tobacco User/Non-Tobacco User	41	546.55	546.55
64844PA0060126	Rating Area 6	Tobacco User/Non-Tobacco User	42	556.20	556.20
64844PA0060126	Rating Area 6	Tobacco User/Non-Tobacco User	43	569.64	569.64
64844PA0060126	Rating Area 6	Tobacco User/Non-Tobacco User	44	586.43	586.43
64844PA0060126	Rating Area 6	Tobacco User/Non-Tobacco User	45	606.16	606.16
64844PA0060126	Rating Area 6	Tobacco User/Non-Tobacco User	46	629.66	629.66
64844PA0060126	Rating Area 6	Tobacco User/Non-Tobacco User	47	656.11	656.11
64844PA0060126	Rating Area 6	Tobacco User/Non-Tobacco User	48	686.33	686.33
64844PA0060126	Rating Area 6	Tobacco User/Non-Tobacco User	49	716.14	716.14

64844PA0060126	Rating Area 6	Tobacco User/Non-Tobacco User	50	749.72	749.72
	Rating Area 6	Tobacco User/Non-Tobacco User	51	782.88	782.88
	Rating Area 6	Tobacco User/Non-Tobacco User	52	819.40	819.40
	Rating Area 6	Tobacco User/Non-Tobacco User	53	856.34	856.34
	Rating Area 6	Tobacco User/Non-Tobacco User	54	896.22	896.22
	Rating Area 6	Tobacco User/Non-Tobacco User	55	936.10	936.10
	Rating Area 6	Tobacco User/Non-Tobacco User	56	979.34	979.34
	Rating Area 6	Tobacco User/Non-Tobacco User	57	1022.99	1022.99
	Rating Area 6	Tobacco User/Non-Tobacco User	58	1069.59	1069.59
	Rating Area 6	Tobacco User/Non-Tobacco User	59	1092.68	1092.68
	Rating Area 6	Tobacco User/Non-Tobacco User	60	1139.27	1139.27
	Rating Area 6	Tobacco User/Non-Tobacco User	61	1179.57	1179.57
	Rating Area 6	Tobacco User/Non-Tobacco User	62	1206.02	1206.02
	Rating Area 6	Tobacco User/Non-Tobacco User	63	1239.18	1239.18
	Rating Area 6	Tobacco User/Non-Tobacco User	64 and over	1258.91	1258.91
64844PA0060126	Rating Area 7	Tobacco User/Non-Tobacco User	0-14	336.72	336.72
64844PA0060126	Rating Area 7	Tobacco User/Non-Tobacco User	15	366.65	366.65
	Rating Area 7	Tobacco User/Non-Tobacco User	16	378.09	378.09
	Rating Area 7	Tobacco User/Non-Tobacco User	17	389.54	389.54
	Rating Area 7	Tobacco User/Non-Tobacco User	18	401.86	401.86
	Rating Area 7	Tobacco User/Non-Tobacco User	19	414.18	414.18
	Rating Area 7	Tobacco User/Non-Tobacco User	20	426.95	426.95
	Rating Area 7	Tobacco User/Non-Tobacco User	21	440.15	440.15
	Rating Area 7	Tobacco User/Non-Tobacco User	22	440.15	440.15
	Rating Area 7	Tobacco User/Non-Tobacco User	23	440.15	440.15
	Rating Area 7	Tobacco User/Non-Tobacco User	24	440.15	440.15
	Rating Area 7	Tobacco User/Non-Tobacco User	25	441.91	441.91
	Rating Area 7	Tobacco User/Non-Tobacco User	26	450.72	450.72
	Rating Area 7	Tobacco User/Non-Tobacco User	27	461.28	461.28
	Rating Area 7	Tobacco User/Non-Tobacco User	28	478.45	478.45
	Rating Area 7	Tobacco User/Non-Tobacco User	29	492.53	492.53
	Rating Area 7	Tobacco User/Non-Tobacco User	30	499.57	499.57
	Rating Area 7	Tobacco User/Non-Tobacco User	31	510.14	510.14
	Rating Area 7	Tobacco User/Non-Tobacco User	32	520.70	520.70
	Rating Area 7	Tobacco User/Non-Tobacco User	33	527.30	527.30
	Rating Area 7	Tobacco User/Non-Tobacco User	34	534.35	534.35
64844PA0060126	Rating Area 7	Tobacco User/Non-Tobacco User	35	537.87	537.87



	64844PA0060126	Rating Area 7	Tobacco User/Non-Tobacco User	36	541.39	541.39
	64844PA0060126	Rating Area 7	Tobacco User/Non-Tobacco User	37	544.91	544.91
	64844PA0060126	Rating Area 7	Tobacco User/Non-Tobacco User	38	548.43	548.43
	64844PA0060126	Rating Area 7	Tobacco User/Non-Tobacco User	39	555.47	555.47
	64844PA0060126	Rating Area 7	Tobacco User/Non-Tobacco User	40	562.52	562.52
	64844PA0060126	Rating Area 7	Tobacco User/Non-Tobacco User	41	573.08	573.08
	64844PA0060126	Rating Area 7	Tobacco User/Non-Tobacco User	42	583.20	583.20
	64844PA0060126	Rating Area 7	Tobacco User/Non-Tobacco User	43	597.29	597.29
	64844PA0060126	Rating Area 7	Tobacco User/Non-Tobacco User	44	614.89	614.89
	64844PA0060126	Rating Area 7	Tobacco User/Non-Tobacco User	45	635.58	635.58
	64844PA0060126	Rating Area 7	Tobacco User/Non-Tobacco User	46	660.23	660.23
	64844PA0060126	Rating Area 7	Tobacco User/Non-Tobacco User	47	687.96	687.96
	64844PA0060126	Rating Area 7	Tobacco User/Non-Tobacco User	48	719.65	719.65
	64844PA0060126	Rating Area 7	Tobacco User/Non-Tobacco User	49	750.90	750.90
	64844PA0060126	Rating Area 7	Tobacco User/Non-Tobacco User	50	786.11	786.11
	64844PA0060126	Rating Area 7	Tobacco User/Non-Tobacco User	51	820.89	820.89
	64844PA0060126	Rating Area 7	Tobacco User/Non-Tobacco User	52	859.18	859.18
	64844PA0060126	Rating Area 7	Tobacco User/Non-Tobacco User	53	897.91	897.91
	64844PA0060126	Rating Area 7	Tobacco User/Non-Tobacco User	54	939.73	939.73
	64844PA0060126	Rating Area 7	Tobacco User/Non-Tobacco User	55	981.54	981.54
	64844PA0060126	Rating Area 7	Tobacco User/Non-Tobacco User	56	1026.88	1026.88
	64844PA0060126	Rating Area 7	Tobacco User/Non-Tobacco User	57	1072.65	1072.65
	64844PA0060126	Rating Area 7	Tobacco User/Non-Tobacco User	58	1121.51	1121.51
	64844PA0060126	Rating Area 7	Tobacco User/Non-Tobacco User	59	1145.72	1145.72
	64844PA0060126	Rating Area 7	Tobacco User/Non-Tobacco User	60	1194.58	1194.58
	64844PA0060126	Rating Area 7	Tobacco User/Non-Tobacco User	61	1236.83	1236.83
	64844PA0060126	Rating Area 7	Tobacco User/Non-Tobacco User	62	1264.56	1264.56
	64844PA0060126	Rating Area 7	Tobacco User/Non-Tobacco User	63	1299.33	1299.33
	64844PA0060126	Rating Area 7	Tobacco User/Non-Tobacco User	64 and over	1320.02	1320.02
	64844PA0060126	Rating Area 8	Tobacco User/Non-Tobacco User	0-14	311.78	311.78
	64844PA0060126	Rating Area 8	Tobacco User/Non-Tobacco User	15	339.49	339.49
	64844PA0060126	Rating Area 8	Tobacco User/Non-Tobacco User	16	350.08	350.08
	64844PA0060126	Rating Area 8	Tobacco User/Non-Tobacco User	17	360.68	360.68
	64844PA0060126	Rating Area 8	Tobacco User/Non-Tobacco User	18	372.09	372.09
	64844PA0060126	Rating Area 8	Tobacco User/Non-Tobacco User	19	383.50	383.50
	64844PA0060126	Rating Area 8	Tobacco User/Non-Tobacco User	20	395.32	395.32
	64844PA0060126	Rating Area 8	Tobacco User/Non-Tobacco User	21	407.55	407.55

64844PA0060126	Rating Area 8	Tobacco User/Non-Tobacco User	22	407.55	407.55
64844PA0060126	Rating Area 8	Tobacco User/Non-Tobacco User	23	407.55	407.55
64844PA0060126	Rating Area 8	Tobacco User/Non-Tobacco User	24	407.55	407.55
64844PA0060126	Rating Area 8	Tobacco User/Non-Tobacco User	25	409.18	409.18
64844PA0060126	Rating Area 8	Tobacco User/Non-Tobacco User	26	417.33	417.33
64844PA0060126	Rating Area 8	Tobacco User/Non-Tobacco User	27	427.11	427.11
64844PA0060126	Rating Area 8	Tobacco User/Non-Tobacco User	28	443.01	443.01
64844PA0060126	Rating Area 8	Tobacco User/Non-Tobacco User	29	456.05	456.05
64844PA0060126	Rating Area 8	Tobacco User/Non-Tobacco User	30	462.57	462.57
64844PA0060126	Rating Area 8	Tobacco User/Non-Tobacco User	31	472.35	472.35
64844PA0060126	Rating Area 8	Tobacco User/Non-Tobacco User	32	482.13	482.13
64844PA0060126	Rating Area 8	Tobacco User/Non-Tobacco User	33	488.24	488.24
64844PA0060126	Rating Area 8	Tobacco User/Non-Tobacco User	34	494.76	494.76
64844PA0060126	Rating Area 8	Tobacco User/Non-Tobacco User	35	498.02	498.02
64844PA0060126	Rating Area 8	Tobacco User/Non-Tobacco User	36	501.29	501.29
64844PA0060126	Rating Area 8	Tobacco User/Non-Tobacco User	37	504.55	504.55
64844PA0060126	Rating Area 8	Tobacco User/Non-Tobacco User	38	507.81	507.81
64844PA0060126	Rating Area 8	Tobacco User/Non-Tobacco User	39	514.33	514.33
64844PA0060126	Rating Area 8	Tobacco User/Non-Tobacco User	40	520.85	520.85
64844PA0060126	Rating Area 8	Tobacco User/Non-Tobacco User	41	530.63	530.63
64844PA0060126	Rating Area 8	Tobacco User/Non-Tobacco User	42	540.00	540.00
64844PA0060126	Rating Area 8	Tobacco User/Non-Tobacco User	43	553.04	553.04
64844PA0060126	Rating Area 8	Tobacco User/Non-Tobacco User	44	569.35	569.35
64844PA0060126	Rating Area 8	Tobacco User/Non-Tobacco User	45	588.50	588.50
64844PA0060126	Rating Area 8	Tobacco User/Non-Tobacco User	46	611.32	611.32
64844PA0060126	Rating Area 8	Tobacco User/Non-Tobacco User	47	637.00	637.00
64844PA0060126	Rating Area 8	Tobacco User/Non-Tobacco User	48	666.34	666.34
64844PA0060126	Rating Area 8	Tobacco User/Non-Tobacco User	49	695.28	695.28
64844PA0060126	Rating Area 8	Tobacco User/Non-Tobacco User	50	727.88	727.88
64844PA0060126	Rating Area 8	Tobacco User/Non-Tobacco User	51	760.08	760.08
64844PA0060126	Rating Area 8	Tobacco User/Non-Tobacco User	52	795.54	795.54
64844PA0060126	Rating Area 8	Tobacco User/Non-Tobacco User	53	831.40	831.40
64844PA0060126	Rating Area 8	Tobacco User/Non-Tobacco User	54	870.12	870.12
64844PA0060126	Rating Area 8	Tobacco User/Non-Tobacco User	55	908.83	908.83
64844PA0060126	Rating Area 8	Tobacco User/Non-Tobacco User	56	950.81	950.81
64844PA0060126	Rating Area 8	Tobacco User/Non-Tobacco User	57	993.20	993.20
64844PA0060126	Rating Area 8	Tobacco User/Non-Tobacco User	58	1038.44	1038.44

	64844PA0060126	Rating Area 8	Tobacco User/Non-Tobacco User	59	1060.85	1060.85
	64844PA0060126	Rating Area 8	Tobacco User/Non-Tobacco User	60	1106.09	1106.09
	64844PA0060126	Rating Area 8	Tobacco User/Non-Tobacco User	61	1145.21	1145.21
	64844PA0060126	Rating Area 8	Tobacco User/Non-Tobacco User	62	1170.89	1170.89
	64844PA0060126	Rating Area 8	Tobacco User/Non-Tobacco User	63	1203.08	1203.08
	64844PA0060126	Rating Area 8	Tobacco User/Non-Tobacco User	64 and over	1222.24	1222.24
	64844PA0060126	Rating Area 9	Tobacco User/Non-Tobacco User	0-14	292.86	292.86
	64844PA0060126	Rating Area 9	Tobacco User/Non-Tobacco User	15	318.89	318.89
	64844PA0060126	Rating Area 9	Tobacco User/Non-Tobacco User	16	328.84	328.84
	64844PA0060126	Rating Area 9	Tobacco User/Non-Tobacco User	17	338.79	338.79
	64844PA0060126	Rating Area 9	Tobacco User/Non-Tobacco User	18	349.51	349.51
	64844PA0060126	Rating Area 9	Tobacco User/Non-Tobacco User	19	360.23	360.23
	64844PA0060126	Rating Area 9	Tobacco User/Non-Tobacco User	20	371.33	371.33
	64844PA0060126	Rating Area 9	Tobacco User/Non-Tobacco User	21	382.82	382.82
	64844PA0060126	Rating Area 9	Tobacco User/Non-Tobacco User	22	382.82	382.82
	64844PA0060126	Rating Area 9	Tobacco User/Non-Tobacco User	23	382.82	382.82
	64844PA0060126	Rating Area 9	Tobacco User/Non-Tobacco User	24	382.82	382.82
	64844PA0060126	Rating Area 9	Tobacco User/Non-Tobacco User	25	384.35	384.35
	64844PA0060126	Rating Area 9	Tobacco User/Non-Tobacco User	26	392.01	392.01
	64844PA0060126	Rating Area 9	Tobacco User/Non-Tobacco User	27	401.19	401.19
	64844PA0060126	Rating Area 9	Tobacco User/Non-Tobacco User	28	416.12	416.12
	64844PA0060126	Rating Area 9	Tobacco User/Non-Tobacco User	29	428.37	428.37
	64844PA0060126	Rating Area 9	Tobacco User/Non-Tobacco User	30	434.50	434.50
	64844PA0060126	Rating Area 9	Tobacco User/Non-Tobacco User	31	443.69	443.69
	64844PA0060126	Rating Area 9	Tobacco User/Non-Tobacco User	32	452.87	452.87
	64844PA0060126	Rating Area 9	Tobacco User/Non-Tobacco User	33	458.62	458.62
	64844PA0060126	Rating Area 9	Tobacco User/Non-Tobacco User	34	464.74	464.74
	64844PA0060126	Rating Area 9	Tobacco User/Non-Tobacco User	35	467.80	467.80
	64844PA0060126	Rating Area 9	Tobacco User/Non-Tobacco User	36	470.87	470.87
	64844PA0060126	Rating Area 9	Tobacco User/Non-Tobacco User	37	473.93	473.93
	64844PA0060126	Rating Area 9	Tobacco User/Non-Tobacco User	38	476.99	476.99
	64844PA0060126	Rating Area 9	Tobacco User/Non-Tobacco User	39	483.12	483.12
	64844PA0060126	Rating Area 9	Tobacco User/Non-Tobacco User	40	489.24	489.24
	64844PA0060126	Rating Area 9	Tobacco User/Non-Tobacco User	41	498.43	498.43
	64844PA0060126	Rating Area 9	Tobacco User/Non-Tobacco User	42	507.23	507.23
	64844PA0060126	Rating Area 9	Tobacco User/Non-Tobacco User	43	519.48	519.48
	64844PA0060126	Rating Area 9	Tobacco User/Non-Tobacco User	44	534.80	534.80

64844PA0060126	Rating Area 9	Tobacco User/Non-Tobacco User	45	552.79	552.79
	Rating Area 9	Tobacco User/Non-Tobacco User	46	574.23	574.23
	Rating Area 9	Tobacco User/Non-Tobacco User	47	598.34	598.34
	Rating Area 9	Tobacco User/Non-Tobacco User	48	625.91	625.91
	Rating Area 9	Tobacco User/Non-Tobacco User	49	653.09	653.09
	Rating Area 9	Tobacco User/Non-Tobacco User	50	683.71	683.71
	Rating Area 9	Tobacco User/Non-Tobacco User	51	713.96	713.96
	Rating Area 9	Tobacco User/Non-Tobacco User	52	747.26	747.26
	Rating Area 9	Tobacco User/Non-Tobacco User	53	780.95	780.95
	Rating Area 9	Tobacco User/Non-Tobacco User	54	817.32	817.32
	Rating Area 9	Tobacco User/Non-Tobacco User	55	853.68	853.68
	Rating Area 9	Tobacco User/Non-Tobacco User	56	893.11	893.11
	Rating Area 9	Tobacco User/Non-Tobacco User	57	932.93	932.93
	Rating Area 9	Tobacco User/Non-Tobacco User	58	975.42	975.42
	Rating Area 9	Tobacco User/Non-Tobacco User	59	996.48	996.48
	Rating Area 9	Tobacco User/Non-Tobacco User	60	1038.97	1038.97
	Rating Area 9	Tobacco User/Non-Tobacco User	61	1075.72	1075.72
	Rating Area 9	Tobacco User/Non-Tobacco User	62	1099.84	1099.84
	Rating Area 9	Tobacco User/Non-Tobacco User	63	1130.08	1130.08
	Rating Area 9	Tobacco User/Non-Tobacco User	64 and over	1148.07	1148.07
64844PA0070142	Rating Area 1	Tobacco User/Non-Tobacco User	0-14	237.78	237.78
64844PA0070142	Rating Area 1	Tobacco User/Non-Tobacco User	15	258.92	258.92
	Rating Area 1	Tobacco User/Non-Tobacco User	16	267.00	267.00
	Rating Area 1	Tobacco User/Non-Tobacco User	17	275.08	275.08
	Rating Area 1	Tobacco User/Non-Tobacco User	18	283.78	283.78
	Rating Area 1	Tobacco User/Non-Tobacco User	19	292.49	292.49
	Rating Area 1	Tobacco User/Non-Tobacco User	20	301.50	301.50
	Rating Area 1	Tobacco User/Non-Tobacco User	21	310.83	310.83
	Rating Area 1	Tobacco User/Non-Tobacco User	22	310.83	310.83
	Rating Area 1	Tobacco User/Non-Tobacco User	23	310.83	310.83
	Rating Area 1	Tobacco User/Non-Tobacco User	24	310.83	310.83
	Rating Area 1	Tobacco User/Non-Tobacco User	25	312.07	312.07
	Rating Area 1	Tobacco User/Non-Tobacco User	26	318.29	318.29
	Rating Area 1	Tobacco User/Non-Tobacco User	27	325.75	325.75
	Rating Area 1	Tobacco User/Non-Tobacco User	28	337.87	337.87
	Rating Area 1	Tobacco User/Non-Tobacco User	29	347.81	347.81
	Rating Area 1	Tobacco User/Non-Tobacco User	30	352.79	352.79

64844PA0070142 Rating Area 1		Tobacco User/Non-Tobacco User	31	360.25	360.25
64844PA0070142 Rating Area 1		Tobacco User/Non-Tobacco User	32	367.71	367.71
64844PA0070142 Rating Area 1		Tobacco User/Non-Tobacco User	33	372.37	372.37
64844PA0070142 Rating Area 1		Tobacco User/Non-Tobacco User	34	377.34	377.34
64844PA0070142 Rating Area 1		Tobacco User/Non-Tobacco User	35	379.83	379.83
64844PA0070142 Rating Area 1		Tobacco User/Non-Tobacco User	36	382.32	382.32
64844PA0070142 Rating Area 1		Tobacco User/Non-Tobacco User	37	384.80	384.80
64844PA0070142 Rating Area 1		Tobacco User/Non-Tobacco User	38	387.29	387.29
64844PA0070142 Rating Area 1		Tobacco User/Non-Tobacco User	39	392.26	392.26
64844PA0070142 Rating Area 1		Tobacco User/Non-Tobacco User	40	397.23	397.23
64844PA0070142 Rating Area 1		Tobacco User/Non-Tobacco User	41	404.69	404.69
64844PA0070142 Rating Area 1		Tobacco User/Non-Tobacco User	42	411.84	411.84
64844PA0070142 Rating Area 1		Tobacco User/Non-Tobacco User	43	421.79	421.79
64844PA0070142 Rating Area 1		Tobacco User/Non-Tobacco User	44	434.22	434.22
64844PA0070142 Rating Area 1		Tobacco User/Non-Tobacco User	45	448.83	448.83
64844PA0070142 Rating Area 1		Tobacco User/Non-Tobacco User	46	466.24	466.24
64844PA0070142 Rating Area 1		Tobacco User/Non-Tobacco User	47	485.82	485.82
64844PA0070142 Rating Area 1		Tobacco User/Non-Tobacco User	48	508.20	508.20
64844PA0070142 Rating Area 1		Tobacco User/Non-Tobacco User	49	530.27	530.27
64844PA0070142 Rating Area 1		Tobacco User/Non-Tobacco User	50	555.13	555.13
64844PA0070142 Rating Area 1		Tobacco User/Non-Tobacco User	51	579.69	579.69
64844PA0070142 Rating Area 1		Tobacco User/Non-Tobacco User	52	606.73	606.73
64844PA0070142 Rating Area 1		Tobacco User/Non-Tobacco User	53	634.08	634.08
64844PA0070142 Rating Area 1		Tobacco User/Non-Tobacco User	54	663.61	663.61
64844PA0070142 Rating Area 1		Tobacco User/Non-Tobacco User	55	693.14	693.14
64844PA0070142 Rating Area 1		Tobacco User/Non-Tobacco User	56	725.16	725.16
64844PA0070142 Rating Area 1		Tobacco User/Non-Tobacco User	57	757.48	757.48
64844PA0070142 Rating Area 1		Tobacco User/Non-Tobacco User	58	791.98	791.98
64844PA0070142 Rating Area 1		Tobacco User/Non-Tobacco User	59	809.08	809.08
64844PA0070142 Rating Area 1		Tobacco User/Non-Tobacco User	60	843.58	843.58
64844PA0070142 Rating Area 1		Tobacco User/Non-Tobacco User	61	873.42	873.42
64844PA0070142 Rating Area 1		Tobacco User/Non-Tobacco User	62	893.00	893.00
64844PA0070142 Rating Area 1		Tobacco User/Non-Tobacco User	63	917.56	917.56
64844PA0070142 Rating Area 1		Tobacco User/Non-Tobacco User	64 and over	932.17	932.17
64844PA0070142	Rating Area 2	Tobacco User/Non-Tobacco User	0-14	250.13	250.13
64844PA0070142 Rating Area 2		Tobacco User/Non-Tobacco User	15	272.36	272.36
64844PA0070142 Rating Area 2		Tobacco User/Non-Tobacco User	16	280.86	280.86

64844PA0070142	Rating Area 2	Tobacco User/Non-Tobacco User	17	289.37	289.37
64844PA0070142	Rating Area 2	Tobacco User/Non-Tobacco User	18	298.52	298.52
64844PA0070142	Rating Area 2	Tobacco User/Non-Tobacco User	19	307.68	307.68
64844PA0070142	Rating Area 2	Tobacco User/Non-Tobacco User	20	317.16	317.16
64844PA0070142	Rating Area 2	Tobacco User/Non-Tobacco User	21	326.97	326.97
64844PA0070142	Rating Area 2	Tobacco User/Non-Tobacco User	22	326.97	326.97
64844PA0070142	Rating Area 2	Tobacco User/Non-Tobacco User	23	326.97	326.97
64844PA0070142	Rating Area 2	Tobacco User/Non-Tobacco User	24	326.97	326.97
64844PA0070142	Rating Area 2	Tobacco User/Non-Tobacco User	25	328.27	328.27
64844PA0070142	Rating Area 2	Tobacco User/Non-Tobacco User	26	334.81	334.81
64844PA0070142	Rating Area 2	Tobacco User/Non-Tobacco User	27	342.66	342.66
64844PA0070142	Rating Area 2	Tobacco User/Non-Tobacco User	28	355.41	355.41
64844PA0070142	Rating Area 2	Tobacco User/Non-Tobacco User	29	365.88	365.88
64844PA0070142	Rating Area 2	Tobacco User/Non-Tobacco User	30	371.11	371.11
64844PA0070142	Rating Area 2	Tobacco User/Non-Tobacco User	31	378.95	378.95
64844PA0070142	Rating Area 2	Tobacco User/Non-Tobacco User	32	386.80	386.80
64844PA0070142	Rating Area 2	Tobacco User/Non-Tobacco User	33	391.71	391.71
64844PA0070142	Rating Area 2	Tobacco User/Non-Tobacco User	34	396.94	396.94
64844PA0070142	Rating Area 2	Tobacco User/Non-Tobacco User	35	399.55	399.55
64844PA0070142	Rating Area 2	Tobacco User/Non-Tobacco User	36	402.17	402.17
64844PA0070142	Rating Area 2	Tobacco User/Non-Tobacco User	37	404.78	404.78
64844PA0070142	Rating Area 2	Tobacco User/Non-Tobacco User	38	407.40	407.40
64844PA0070142	Rating Area 2	Tobacco User/Non-Tobacco User	39	412.63	412.63
64844PA0070142	Rating Area 2	Tobacco User/Non-Tobacco User	40	417.86	417.86
64844PA0070142	Rating Area 2	Tobacco User/Non-Tobacco User	41	425.71	425.71
64844PA0070142	Rating Area 2	Tobacco User/Non-Tobacco User	42	433.23	433.23
64844PA0070142	Rating Area 2	Tobacco User/Non-Tobacco User	43	443.69	443.69
64844PA0070142	Rating Area 2	Tobacco User/Non-Tobacco User	44	456.77	456.77
64844PA0070142	Rating Area 2	Tobacco User/Non-Tobacco User	45	472.14	472.14
64844PA0070142	Rating Area 2	Tobacco User/Non-Tobacco User	46	490.45	490.45
64844PA0070142	Rating Area 2	Tobacco User/Non-Tobacco User	47	511.05	511.05
64844PA0070142	Rating Area 2	Tobacco User/Non-Tobacco User	48	534.59	534.59
64844PA0070142	Rating Area 2	Tobacco User/Non-Tobacco User	49	557.80	557.80
64844PA0070142	Rating Area 2	Tobacco User/Non-Tobacco User	50	583.96	583.96
64844PA0070142	Rating Area 2	Tobacco User/Non-Tobacco User	51	609.79	609.79
64844PA0070142	Rating Area 2	Tobacco User/Non-Tobacco User	52	638.24	638.24
64844PA0070142	Rating Area 2	Tobacco User/Non-Tobacco User	53	667.01	667.01

	64844PA0070142	Rating Area 2	Tobacco User/Non-Tobacco User	54	698.07	698.07
	64844PA0070142	Rating Area 2	Tobacco User/Non-Tobacco User	55	729.14	729.14
	64844PA0070142	Rating Area 2	Tobacco User/Non-Tobacco User	56	762.81	762.81
	64844PA0070142	Rating Area 2	Tobacco User/Non-Tobacco User	57	796.82	796.82
	64844PA0070142	Rating Area 2	Tobacco User/Non-Tobacco User	58	833.11	833.11
	64844PA0070142	Rating Area 2	Tobacco User/Non-Tobacco User	59	851.09	851.09
	64844PA0070142	Rating Area 2	Tobacco User/Non-Tobacco User	60	887.39	887.39
	64844PA0070142	Rating Area 2	Tobacco User/Non-Tobacco User	61	918.78	918.78
	64844PA0070142	Rating Area 2	Tobacco User/Non-Tobacco User	62	939.37	939.37
	64844PA0070142	Rating Area 2	Tobacco User/Non-Tobacco User	63	965.20	965.20
	64844PA0070142	Rating Area 2	Tobacco User/Non-Tobacco User	64 and over	980.57	980.57
	64844PA0070142	Rating Area 3	Tobacco User/Non-Tobacco User	0-14	311.45	311.45
	64844PA0070142	Rating Area 3	Tobacco User/Non-Tobacco User	15	339.14	339.14
	64844PA0070142	Rating Area 3	Tobacco User/Non-Tobacco User	16	349.72	349.72
	64844PA0070142	Rating Area 3	Tobacco User/Non-Tobacco User	17	360.31	360.31
	64844PA0070142	Rating Area 3	Tobacco User/Non-Tobacco User	18	371.71	371.71
	64844PA0070142	Rating Area 3	Tobacco User/Non-Tobacco User	19	383.11	383.11
	64844PA0070142	Rating Area 3	Tobacco User/Non-Tobacco User	20	394.92	394.92
	64844PA0070142	Rating Area 3	Tobacco User/Non-Tobacco User	21	407.13	407.13
	64844PA0070142	Rating Area 3	Tobacco User/Non-Tobacco User	22	407.13	407.13
	64844PA0070142	Rating Area 3	Tobacco User/Non-Tobacco User	23	407.13	407.13
	64844PA0070142	Rating Area 3	Tobacco User/Non-Tobacco User	24	407.13	407.13
	64844PA0070142	Rating Area 3	Tobacco User/Non-Tobacco User	25	408.76	408.76
	64844PA0070142	Rating Area 3	Tobacco User/Non-Tobacco User	26	416.90	416.90
	64844PA0070142	Rating Area 3	Tobacco User/Non-Tobacco User	27	426.67	426.67
	64844PA0070142	Rating Area 3	Tobacco User/Non-Tobacco User	28	442.55	442.55
	64844PA0070142	Rating Area 3	Tobacco User/Non-Tobacco User	29	455.58	455.58
	64844PA0070142	Rating Area 3	Tobacco User/Non-Tobacco User	30	462.09	462.09
	64844PA0070142	Rating Area 3	Tobacco User/Non-Tobacco User	31	471.86	471.86
	64844PA0070142	Rating Area 3	Tobacco User/Non-Tobacco User	32	481.63	481.63
	64844PA0070142	Rating Area 3	Tobacco User/Non-Tobacco User	33	487.74	487.74
	64844PA0070142	Rating Area 3	Tobacco User/Non-Tobacco User	34	494.25	494.25
	64844PA0070142	Rating Area 3	Tobacco User/Non-Tobacco User	35	497.51	497.51
	64844PA0070142	Rating Area 3	Tobacco User/Non-Tobacco User	36	500.77	500.77
	64844PA0070142	Rating Area 3	Tobacco User/Non-Tobacco User	37	504.03	504.03
	64844PA0070142	Rating Area 3	Tobacco User/Non-Tobacco User	38	507.28	507.28
	64844PA0070142	Rating Area 3	Tobacco User/Non-Tobacco User	39	513.80	513.80

64844PA0070142	Rating Area 3		Tobacco User/Non-Tobacco User	40	520.31	520.31
	Rating Area 3		Tobacco User/Non-Tobacco User	41	530.08	530.08
	Rating Area 3		Tobacco User/Non-Tobacco User	42	539.45	539.45
	Rating Area 3		Tobacco User/Non-Tobacco User	43	552.47	552.47
	Rating Area 3		Tobacco User/Non-Tobacco User	44	568.76	568.76
	Rating Area 3		Tobacco User/Non-Tobacco User	45	587.89	587.89
	Rating Area 3		Tobacco User/Non-Tobacco User	46	610.69	610.69
	Rating Area 3		Tobacco User/Non-Tobacco User	47	636.34	636.34
	Rating Area 3		Tobacco User/Non-Tobacco User	48	665.66	665.66
	Rating Area 3		Tobacco User/Non-Tobacco User	49	694.56	694.56
	Rating Area 3		Tobacco User/Non-Tobacco User	50	727.13	727.13
	Rating Area 3		Tobacco User/Non-Tobacco User	51	759.30	759.30
	Rating Area 3		Tobacco User/Non-Tobacco User	52	794.72	794.72
	Rating Area 3		Tobacco User/Non-Tobacco User	53	830.54	830.54
	Rating Area 3		Tobacco User/Non-Tobacco User	54	869.22	869.22
	Rating Area 3		Tobacco User/Non-Tobacco User	55	907.90	907.90
	Rating Area 3		Tobacco User/Non-Tobacco User	56	949.83	949.83
	Rating Area 3		Tobacco User/Non-Tobacco User	57	992.17	992.17
	Rating Area 3		Tobacco User/Non-Tobacco User	58	1037.36	1037.36
	Rating Area 3		Tobacco User/Non-Tobacco User	59	1059.76	1059.76
	Rating Area 3		Tobacco User/Non-Tobacco User	60	1104.95	1104.95
	Rating Area 3		Tobacco User/Non-Tobacco User	61	1144.03	1144.03
	Rating Area 3		Tobacco User/Non-Tobacco User	62	1169.68	1169.68
	Rating Area 3		Tobacco User/Non-Tobacco User	63	1201.84	1201.84
	Rating Area 3		Tobacco User/Non-Tobacco User	64 and over	1220.98	1220.98
64844PA0070142	Rating Area 5		Tobacco User/Non-Tobacco User	0-14	255.56	255.56
64844PA0070142	Rating Area 5		Tobacco User/Non-Tobacco User	15	278.28	278.28
	Rating Area 5		Tobacco User/Non-Tobacco User	16	286.96	286.96
	Rating Area 5		Tobacco User/Non-Tobacco User	17	295.65	295.65
	Rating Area 5		Tobacco User/Non-Tobacco User	18	305.00	305.00
	Rating Area 5		Tobacco User/Non-Tobacco User	19	314.36	314.36
	Rating Area 5		Tobacco User/Non-Tobacco User	20	324.05	324.05
	Rating Area 5		Tobacco User/Non-Tobacco User	21	334.07	334.07
	Rating Area 5		Tobacco User/Non-Tobacco User	22	334.07	334.07
	Rating Area 5		Tobacco User/Non-Tobacco User	23	334.07	334.07
	Rating Area 5		Tobacco User/Non-Tobacco User	24	334.07	334.07
	Rating Area 5		Tobacco User/Non-Tobacco User	25	335.40	335.40



64844PA0070142	Rating Area 5	Tobacco User/Non-Tobacco User	26	342.09	342.09
64844PA0070142	Rating Area 5	Tobacco User/Non-Tobacco User	27	350.10	350.10
64844PA0070142	Rating Area 5	Tobacco User/Non-Tobacco User	28	363.13	363.13
64844PA0070142	Rating Area 5	Tobacco User/Non-Tobacco User	29	373.82	373.82
64844PA0070142	Rating Area 5	Tobacco User/Non-Tobacco User	30	379.17	379.17
64844PA0070142	Rating Area 5	Tobacco User/Non-Tobacco User	31	387.18	387.18
64844PA0070142	Rating Area 5	Tobacco User/Non-Tobacco User	32	395.20	395.20
64844PA0070142	Rating Area 5	Tobacco User/Non-Tobacco User	33	400.21	400.21
64844PA0070142	Rating Area 5	Tobacco User/Non-Tobacco User	34	405.56	405.56
64844PA0070142	Rating Area 5	Tobacco User/Non-Tobacco User	35	408.23	408.23
64844PA0070142	Rating Area 5	Tobacco User/Non-Tobacco User	36	410.90	410.90
64844PA0070142	Rating Area 5	Tobacco User/Non-Tobacco User	37	413.58	413.58
64844PA0070142	Rating Area 5	Tobacco User/Non-Tobacco User	38	416.25	416.25
64844PA0070142	Rating Area 5	Tobacco User/Non-Tobacco User	39	421.59	421.59
64844PA0070142	Rating Area 5	Tobacco User/Non-Tobacco User	40	426.94	426.94
64844PA0070142	Rating Area 5	Tobacco User/Non-Tobacco User	41	434.96	434.96
64844PA0070142	Rating Area 5	Tobacco User/Non-Tobacco User	42	442.64	442.64
64844PA0070142	Rating Area 5	Tobacco User/Non-Tobacco User	43	453.33	453.33
64844PA0070142	Rating Area 5	Tobacco User/Non-Tobacco User	44	466.69	466.69
64844PA0070142	Rating Area 5	Tobacco User/Non-Tobacco User	45	482.39	482.39
64844PA0070142	Rating Area 5	Tobacco User/Non-Tobacco User	46	501.10	501.10
64844PA0070142	Rating Area 5	Tobacco User/Non-Tobacco User	47	522.15	522.15
64844PA0070142	Rating Area 5	Tobacco User/Non-Tobacco User	48	546.20	546.20
64844PA0070142	Rating Area 5	Tobacco User/Non-Tobacco User	49	569.92	569.92
64844PA0070142	Rating Area 5	Tobacco User/Non-Tobacco User	50	596.65	596.65
64844PA0070142	Rating Area 5	Tobacco User/Non-Tobacco User	51	623.04	623.04
64844PA0070142	Rating Area 5	Tobacco User/Non-Tobacco User	52	652.10	652.10
64844PA0070142	Rating Area 5	Tobacco User/Non-Tobacco User	53	681.50	681.50
64844PA0070142	Rating Area 5	Tobacco User/Non-Tobacco User	54	713.24	713.24
64844PA0070142	Rating Area 5	Tobacco User/Non-Tobacco User	55	744.97	744.97
64844PA0070142	Rating Area 5	Tobacco User/Non-Tobacco User	56	779.38	779.38
64844PA0070142	Rating Area 5	Tobacco User/Non-Tobacco User	57	814.12	814.12
64844PA0070142	Rating Area 5	Tobacco User/Non-Tobacco User	58	851.21	851.21
64844PA0070142	Rating Area 5	Tobacco User/Non-Tobacco User	59	869.58	869.58
64844PA0070142	Rating Area 5	Tobacco User/Non-Tobacco User	60	906.66	906.66
64844PA0070142	Rating Area 5	Tobacco User/Non-Tobacco User	61	938.73	938.73
64844PA0070142	Rating Area 5	Tobacco User/Non-Tobacco User	62	959.78	959.78

64844PA0070142 Rating Area 5		Tobacco User/Non-Tobacco User	63	986.17	986.17
64844PA0070142 Rating Area 5		Tobacco User/Non-Tobacco User	64 and over	1001.87	1001.87
64844PA0070142	Rating Area 6	Tobacco User/Non-Tobacco User	0-14	314.51	314.51
64844PA0070142	Rating Area 6	Tobacco User/Non-Tobacco User	15	342.46	342.46
	Rating Area 6	Tobacco User/Non-Tobacco User	16	353.15	353.15
	Rating Area 6	Tobacco User/Non-Tobacco User	17	363.84	363.84
	Rating Area 6	Tobacco User/Non-Tobacco User	18	375.35	375.35
	Rating Area 6	Tobacco User/Non-Tobacco User	19	386.86	386.86
	Rating Area 6	Tobacco User/Non-Tobacco User	20	398.79	398.79
	Rating Area 6	Tobacco User/Non-Tobacco User	21	411.12	411.12
	Rating Area 6	Tobacco User/Non-Tobacco User	22	411.12	411.12
	Rating Area 6	Tobacco User/Non-Tobacco User	23	411.12	411.12
	Rating Area 6	Tobacco User/Non-Tobacco User	24	411.12	411.12
	Rating Area 6	Tobacco User/Non-Tobacco User	25	412.76	412.76
	Rating Area 6	Tobacco User/Non-Tobacco User	26	420.99	420.99
	Rating Area 6	Tobacco User/Non-Tobacco User	27	430.85	430.85
	Rating Area 6	Tobacco User/Non-Tobacco User	28	446.89	446.89
	Rating Area 6	Tobacco User/Non-Tobacco User	29	460.04	460.04
	Rating Area 6	Tobacco User/Non-Tobacco User	30	466.62	466.62
	Rating Area 6	Tobacco User/Non-Tobacco User	31	476.49	476.49
	Rating Area 6	Tobacco User/Non-Tobacco User	32	486.36	486.36
	Rating Area 6	Tobacco User/Non-Tobacco User	33	492.52	492.52
	Rating Area 6	Tobacco User/Non-Tobacco User	34	499.10	499.10
	Rating Area 6	Tobacco User/Non-Tobacco User	35	502.39	502.39
	Rating Area 6	Tobacco User/Non-Tobacco User	36	505.68	505.68
	Rating Area 6	Tobacco User/Non-Tobacco User	37	508.97	508.97
	Rating Area 6	Tobacco User/Non-Tobacco User	38	512.26	512.26
	Rating Area 6	Tobacco User/Non-Tobacco User	39	518.83	518.83
	Rating Area 6	Tobacco User/Non-Tobacco User	40	525.41	525.41
	Rating Area 6	Tobacco User/Non-Tobacco User	41	535.28	535.28
	Rating Area 6	Tobacco User/Non-Tobacco User	42	544.73	544.73
	Rating Area 6	Tobacco User/Non-Tobacco User	43	557.89	557.89
	Rating Area 6	Tobacco User/Non-Tobacco User	44	574.34	574.34
	Rating Area 6	Tobacco User/Non-Tobacco User	45	593.66	593.66
	Rating Area 6	Tobacco User/Non-Tobacco User	46	616.68	616.68
	Rating Area 6	Tobacco User/Non-Tobacco User	47	642.58	642.58
	Rating Area 6	Tobacco User/Non-Tobacco User	48	672.18	672.18

64844PA0070142	Rating Area 6	Tobacco User/Non-Tobacco User	49	701.37	701.37
	Rating Area 6	Tobacco User/Non-Tobacco User	50	734.26	734.26
	Rating Area 6	Tobacco User/Non-Tobacco User	51	766.74	766.74
	Rating Area 6	Tobacco User/Non-Tobacco User	52	802.51	802.51
	Rating Area 6	Tobacco User/Non-Tobacco User	53	838.69	838.69
	Rating Area 6	Tobacco User/Non-Tobacco User	54	877.74	877.74
	Rating Area 6	Tobacco User/Non-Tobacco User	55	916.80	916.80
	Rating Area 6	Tobacco User/Non-Tobacco User	56	959.14	959.14
	Rating Area 6	Tobacco User/Non-Tobacco User	57	1001.90	1001.90
	Rating Area 6	Tobacco User/Non-Tobacco User	58	1047.53	1047.53
	Rating Area 6	Tobacco User/Non-Tobacco User	59	1070.15	1070.15
	Rating Area 6	Tobacco User/Non-Tobacco User	60	1115.78	1115.78
	Rating Area 6	Tobacco User/Non-Tobacco User	61	1155.25	1155.25
	Rating Area 6	Tobacco User/Non-Tobacco User	62	1181.15	1181.15
	Rating Area 6	Tobacco User/Non-Tobacco User	63	1213.63	1213.63
	Rating Area 6	Tobacco User/Non-Tobacco User	64 and over	1232.95	1232.95
64844PA0070142	Rating Area 7	Tobacco User/Non-Tobacco User	0-14	329.77	329.77
64844PA0070142	Rating Area 7	Tobacco User/Non-Tobacco User	15	359.09	359.09
	Rating Area 7	Tobacco User/Non-Tobacco User	16	370.30	370.30
	Rating Area 7	Tobacco User/Non-Tobacco User	17	381.50	381.50
	Rating Area 7	Tobacco User/Non-Tobacco User	18	393.57	393.57
	Rating Area 7	Tobacco User/Non-Tobacco User	19	405.64	405.64
	Rating Area 7	Tobacco User/Non-Tobacco User	20	418.15	418.15
	Rating Area 7	Tobacco User/Non-Tobacco User	21	431.08	431.08
	Rating Area 7	Tobacco User/Non-Tobacco User	22	431.08	431.08
	Rating Area 7	Tobacco User/Non-Tobacco User	23	431.08	431.08
	Rating Area 7	Tobacco User/Non-Tobacco User	24	431.08	431.08
	Rating Area 7	Tobacco User/Non-Tobacco User	25	432.80	432.80
	Rating Area 7	Tobacco User/Non-Tobacco User	26	441.42	441.42
	Rating Area 7	Tobacco User/Non-Tobacco User	27	451.77	451.77
	Rating Area 7	Tobacco User/Non-Tobacco User	28	468.58	468.58
	Rating Area 7	Tobacco User/Non-Tobacco User	29	482.38	482.38
	Rating Area 7	Tobacco User/Non-Tobacco User	30	489.27	489.27
	Rating Area 7	Tobacco User/Non-Tobacco User	31	499.62	499.62
	Rating Area 7	Tobacco User/Non-Tobacco User	32	509.96	509.96
	Rating Area 7	Tobacco User/Non-Tobacco User	33	516.43	516.43
64844PA0070142	Rating Area 7	Tobacco User/Non-Tobacco User	34	523.33	523.33

	64844PA0070142 Rating Area 7		Tobacco User/Non-Tobacco User	35	526.78	526.78
	64844PA0070142 Rating Area 7		Tobacco User/Non-Tobacco User	36	530.23	530.23
	64844PA0070142 Rating Area 7		Tobacco User/Non-Tobacco User	37	533.67	533.67
	64844PA0070142 Rating Area 7		Tobacco User/Non-Tobacco User	38	537.12	537.12
	64844PA0070142 Rating Area 7		Tobacco User/Non-Tobacco User	39	544.02	544.02
	64844PA0070142 Rating Area 7		Tobacco User/Non-Tobacco User	40	550.92	550.92
	64844PA0070142 Rating Area 7		Tobacco User/Non-Tobacco User	41	561.26	561.26
	64844PA0070142 Rating Area 7		Tobacco User/Non-Tobacco User	42	571.18	571.18
	64844PA0070142 Rating Area 7		Tobacco User/Non-Tobacco User	43	584.97	584.97
	64844PA0070142 Rating Area 7		Tobacco User/Non-Tobacco User	44	602.22	602.22
	64844PA0070142 Rating Area 7		Tobacco User/Non-Tobacco User	45	622.48	622.48
	64844PA0070142 Rating Area 7		Tobacco User/Non-Tobacco User	46	646.62	646.62
	64844PA0070142 Rating Area 7		Tobacco User/Non-Tobacco User	47	673.77	673.77
	64844PA0070142 Rating Area 7		Tobacco User/Non-Tobacco User	48	704.81	704.81
	64844PA0070142 Rating Area 7		Tobacco User/Non-Tobacco User	49	735.42	735.42
	64844PA0070142 Rating Area 7		Tobacco User/Non-Tobacco User	50	769.90	769.90
	64844PA0070142 Rating Area 7		Tobacco User/Non-Tobacco User	51	803.96	803.96
	64844PA0070142 Rating Area 7		Tobacco User/Non-Tobacco User	52	841.46	841.46
	64844PA0070142 Rating Area 7		Tobacco User/Non-Tobacco User	53	879.40	879.40
	64844PA0070142 Rating Area 7		Tobacco User/Non-Tobacco User	54	920.35	920.35
	64844PA0070142 Rating Area 7		Tobacco User/Non-Tobacco User	55	961.30	961.30
	64844PA0070142 Rating Area 7		Tobacco User/Non-Tobacco User	56	1005.70	1005.70
	64844PA0070142 Rating Area 7		Tobacco User/Non-Tobacco User	57	1050.54	1050.54
	64844PA0070142 Rating Area 7		Tobacco User/Non-Tobacco User	58	1098.39	1098.39
	64844PA0070142 Rating Area 7		Tobacco User/Non-Tobacco User	59	1122.10	1122.10
	64844PA0070142 Rating Area 7		Tobacco User/Non-Tobacco User	60	1169.94	1169.94
	64844PA0070142 Rating Area 7		Tobacco User/Non-Tobacco User	61	1211.33	1211.33
	64844PA0070142 Rating Area 7		Tobacco User/Non-Tobacco User	62	1238.49	1238.49
	64844PA0070142 Rating Area 7		Tobacco User/Non-Tobacco User	63	1272.54	1272.54
	64844PA0070142 Rating Area 7		Tobacco User/Non-Tobacco User	64 and over	1292.80	1292.80
	64844PA0070142	Rating Area 8	Tobacco User/Non-Tobacco User	0-14	305.35	305.35
	64844PA0070142 Rating Area 8		Tobacco User/Non-Tobacco User	15	332.49	332.49
	64844PA0070142 Rating Area 8		Tobacco User/Non-Tobacco User	16	342.87	342.87
	64844PA0070142 Rating Area 8		Tobacco User/Non-Tobacco User	17	353.24	353.24
	64844PA0070142 Rating Area 8		Tobacco User/Non-Tobacco User	18	364.42	364.42
	64844PA0070142 Rating Area 8		Tobacco User/Non-Tobacco User	19	375.60	375.60
	64844PA0070142 Rating Area 8		Tobacco User/Non-Tobacco User	20	387.17	387.17

64844PA0070142	Rating Area 8	Tobacco User/Non-Tobacco User	21	399.15	399.15
64844PA0070142	Rating Area 8	Tobacco User/Non-Tobacco User	22	399.15	399.15
64844PA0070142	Rating Area 8	Tobacco User/Non-Tobacco User	23	399.15	399.15
64844PA0070142	Rating Area 8	Tobacco User/Non-Tobacco User	24	399.15	399.15
64844PA0070142	Rating Area 8	Tobacco User/Non-Tobacco User	25	400.74	400.74
64844PA0070142	Rating Area 8	Tobacco User/Non-Tobacco User	26	408.73	408.73
64844PA0070142	Rating Area 8	Tobacco User/Non-Tobacco User	27	418.31	418.31
64844PA0070142	Rating Area 8	Tobacco User/Non-Tobacco User	28	433.87	433.87
64844PA0070142	Rating Area 8	Tobacco User/Non-Tobacco User	29	446.64	446.64
64844PA0070142	Rating Area 8	Tobacco User/Non-Tobacco User	30	453.03	453.03
64844PA0070142	Rating Area 8	Tobacco User/Non-Tobacco User	31	462.61	462.61
64844PA0070142	Rating Area 8	Tobacco User/Non-Tobacco User	32	472.19	472.19
64844PA0070142	Rating Area 8	Tobacco User/Non-Tobacco User	33	478.18	478.18
64844PA0070142	Rating Area 8	Tobacco User/Non-Tobacco User	34	484.56	484.56
64844PA0070142	Rating Area 8	Tobacco User/Non-Tobacco User	35	487.76	487.76
64844PA0070142	Rating Area 8	Tobacco User/Non-Tobacco User	36	490.95	490.95
64844PA0070142	Rating Area 8	Tobacco User/Non-Tobacco User	37	494.14	494.14
64844PA0070142	Rating Area 8	Tobacco User/Non-Tobacco User	38	497.34	497.34
64844PA0070142	Rating Area 8	Tobacco User/Non-Tobacco User	39	503.72	503.72
64844PA0070142	Rating Area 8	Tobacco User/Non-Tobacco User	40	510.11	510.11
64844PA0070142	Rating Area 8	Tobacco User/Non-Tobacco User	41	519.69	519.69
64844PA0070142	Rating Area 8	Tobacco User/Non-Tobacco User	42	528.87	528.87
64844PA0070142	Rating Area 8	Tobacco User/Non-Tobacco User	43	541.64	541.64
64844PA0070142	Rating Area 8	Tobacco User/Non-Tobacco User	44	557.61	557.61
64844PA0070142	Rating Area 8	Tobacco User/Non-Tobacco User	45	576.37	576.37
64844PA0070142	Rating Area 8	Tobacco User/Non-Tobacco User	46	598.72	598.72
64844PA0070142	Rating Area 8	Tobacco User/Non-Tobacco User	47	623.87	623.87
64844PA0070142	Rating Area 8	Tobacco User/Non-Tobacco User	48	652.60	652.60
64844PA0070142	Rating Area 8	Tobacco User/Non-Tobacco User	49	680.94	680.94
64844PA0070142	Rating Area 8	Tobacco User/Non-Tobacco User	50	712.87	712.87
64844PA0070142	Rating Area 8	Tobacco User/Non-Tobacco User	51	744.41	744.41
64844PA0070142	Rating Area 8	Tobacco User/Non-Tobacco User	52	779.13	779.13
64844PA0070142	Rating Area 8	Tobacco User/Non-Tobacco User	53	814.26	814.26
64844PA0070142	Rating Area 8	Tobacco User/Non-Tobacco User	54	852.18	852.18
64844PA0070142	Rating Area 8	Tobacco User/Non-Tobacco User	55	890.10	890.10
64844PA0070142	Rating Area 8	Tobacco User/Non-Tobacco User	56	931.21	931.21
64844PA0070142	Rating Area 8	Tobacco User/Non-Tobacco User	57	972.72	972.72

64844PA0070142 Rating Area 8			Tobacco User/Non-Tobacco User	58	1017.02	1017.02
64844PA0070142 Rating Area 8			Tobacco User/Non-Tobacco User	59	1038.98	1038.98
64844PA0070142 Rating Area 8			Tobacco User/Non-Tobacco User	60	1083.28	1083.28
64844PA0070142 Rating Area 8			Tobacco User/Non-Tobacco User	61	1121.60	1121.60
64844PA0070142 Rating Area 8			Tobacco User/Non-Tobacco User	62	1146.75	1146.75
64844PA0070142 Rating Area 8			Tobacco User/Non-Tobacco User	63	1178.28	1178.28
64844PA0070142 Rating Area 8			Tobacco User/Non-Tobacco User	64 and over	1197.04	1197.04
64844PA0070142	Rating Area 9		Tobacco User/Non-Tobacco User	0-14	286.82	286.82
64844PA0070142 Rating Area 9			Tobacco User/Non-Tobacco User	15	312.31	312.31
64844PA0070142 Rating Area 9			Tobacco User/Non-Tobacco User	16	322.06	322.06
64844PA0070142 Rating Area 9			Tobacco User/Non-Tobacco User	17	331.81	331.81
64844PA0070142 Rating Area 9			Tobacco User/Non-Tobacco User	18	342.31	342.31
64844PA0070142 Rating Area 9			Tobacco User/Non-Tobacco User	19	352.80	352.80
64844PA0070142 Rating Area 9			Tobacco User/Non-Tobacco User	20	363.68	363.68
64844PA0070142 Rating Area 9			Tobacco User/Non-Tobacco User	21	374.93	374.93
64844PA0070142 Rating Area 9			Tobacco User/Non-Tobacco User	22	374.93	374.93
64844PA0070142 Rating Area 9			Tobacco User/Non-Tobacco User	23	374.93	374.93
64844PA0070142 Rating Area 9			Tobacco User/Non-Tobacco User	24	374.93	374.93
64844PA0070142 Rating Area 9			Tobacco User/Non-Tobacco User	25	376.42	376.42
64844PA0070142 Rating Area 9			Tobacco User/Non-Tobacco User	26	383.92	383.92
64844PA0070142 Rating Area 9			Tobacco User/Non-Tobacco User	27	392.92	392.92
64844PA0070142 Rating Area 9			Tobacco User/Non-Tobacco User	28	407.54	407.54
64844PA0070142 Rating Area 9			Tobacco User/Non-Tobacco User	29	419.54	419.54
64844PA0070142 Rating Area 9			Tobacco User/Non-Tobacco User	30	425.54	425.54
64844PA0070142 Rating Area 9			Tobacco User/Non-Tobacco User	31	434.54	434.54
64844PA0070142 Rating Area 9			Tobacco User/Non-Tobacco User	32	443.54	443.54
64844PA0070142 Rating Area 9			Tobacco User/Non-Tobacco User	33	449.16	449.16
64844PA0070142 Rating Area 9			Tobacco User/Non-Tobacco User	34	455.16	455.16
64844PA0070142 Rating Area 9			Tobacco User/Non-Tobacco User	35	458.16	458.16
64844PA0070142 Rating Area 9			Tobacco User/Non-Tobacco User	36	461.16	461.16
64844PA0070142 Rating Area 9			Tobacco User/Non-Tobacco User	37	464.16	464.16
64844PA0070142 Rating Area 9			Tobacco User/Non-Tobacco User	38	467.16	467.16
64844PA0070142 Rating Area 9			Tobacco User/Non-Tobacco User	39	473.16	473.16
64844PA0070142 Rating Area 9			Tobacco User/Non-Tobacco User	40	479.15	479.15
64844PA0070142 Rating Area 9			Tobacco User/Non-Tobacco User	41	488.15	488.15
64844PA0070142 Rating Area 9			Tobacco User/Non-Tobacco User	42	496.78	496.78
64844PA0070142 Rating Area 9			Tobacco User/Non-Tobacco User	43	508.77	508.77

64844PA0070142	Rating Area 9	Tobacco User/Non-Tobacco User	44	523.77	523.77
64844PA0070142	Rating Area 9	Tobacco User/Non-Tobacco User	45	541.39	541.39
64844PA0070142	Rating Area 9	Tobacco User/Non-Tobacco User	46	562.39	562.39
64844PA0070142	Rating Area 9	Tobacco User/Non-Tobacco User	47	586.01	586.01
64844PA0070142	Rating Area 9	Tobacco User/Non-Tobacco User	48	613.00	613.00
64844PA0070142	Rating Area 9	Tobacco User/Non-Tobacco User	49	639.62	639.62
64844PA0070142	Rating Area 9	Tobacco User/Non-Tobacco User	50	669.62	669.62
64844PA0070142	Rating Area 9	Tobacco User/Non-Tobacco User	51	699.24	699.24
64844PA0070142	Rating Area 9	Tobacco User/Non-Tobacco User	52	731.85	731.85
64844PA0070142	Rating Area 9	Tobacco User/Non-Tobacco User	53	764.85	764.85
64844PA0070142	Rating Area 9	Tobacco User/Non-Tobacco User	54	800.46	800.46
64844PA0070142	Rating Area 9	Tobacco User/Non-Tobacco User	55	836.08	836.08
64844PA0070142	Rating Area 9	Tobacco User/Non-Tobacco User	56	874.70	874.70
64844PA0070142	Rating Area 9	Tobacco User/Non-Tobacco User	57	913.69	913.69
64844PA0070142	Rating Area 9	Tobacco User/Non-Tobacco User	58	955.31	955.31
64844PA0070142	Rating Area 9	Tobacco User/Non-Tobacco User	59	975.93	975.93
64844PA0070142	Rating Area 9	Tobacco User/Non-Tobacco User	60	1017.55	1017.55
64844PA0070142	Rating Area 9	Tobacco User/Non-Tobacco User	61	1053.54	1053.54
64844PA0070142	Rating Area 9	Tobacco User/Non-Tobacco User	62	1077.16	1077.16
64844PA0070142	Rating Area 9	Tobacco User/Non-Tobacco User	63	1106.78	1106.78
64844PA0070142	Rating Area 9	Tobacco User/Non-Tobacco User	64 and over	1124.40	1124.40

2022 Rates Table Template v11.0		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*		64844			
Rate Effective Date*		7/1/2022			
Rate Expiration Date*		9/30/2022			
Rating Method*		Age-Based Rates			
Plan ID*		Rating Area ID*	Tobacco*	Age*	Individual Rate*
					Individual Tobacco 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
	64844PA0060126	Rating Area 1	Tobacco User/Non-Tobacco User	0-14	249.63
	64844PA0060126	Rating Area 1	Tobacco User/Non-Tobacco User	15	271.82
	64844PA0060126	Rating Area 1	Tobacco User/Non-Tobacco User	16	280.30
	64844PA0060126	Rating Area 1	Tobacco User/Non-Tobacco User	17	288.78
	64844PA0060126	Rating Area 1	Tobacco User/Non-Tobacco User	18	297.92
	64844PA0060126	Rating Area 1	Tobacco User/Non-Tobacco User	19	307.06
	64844PA0060126	Rating Area 1	Tobacco User/Non-Tobacco User	20	316.52
	64844PA0060126	Rating Area 1	Tobacco User/Non-Tobacco User	21	326.31
	64844PA0060126	Rating Area 1	Tobacco User/Non-Tobacco User	22	326.31
	64844PA0060126	Rating Area 1	Tobacco User/Non-Tobacco User	23	326.31
	64844PA0060126	Rating Area 1	Tobacco User/Non-Tobacco User	24	326.31
	64844PA0060126	Rating Area 1	Tobacco User/Non-Tobacco User	25	327.62
	64844PA0060126	Rating Area 1	Tobacco User/Non-Tobacco User	26	334.14
	64844PA0060126	Rating Area 1	Tobacco User/Non-Tobacco User	27	341.97
	64844PA0060126	Rating Area 1	Tobacco User/Non-Tobacco User	28	354.70
	64844PA0060126	Rating Area 1	Tobacco User/Non-Tobacco User	29	365.14
	64844PA0060126	Rating Area 1	Tobacco User/Non-Tobacco User	30	370.36
	64844PA0060126	Rating Area 1	Tobacco User/Non-Tobacco User	31	378.19
	64844PA0060126	Rating Area 1	Tobacco User/Non-Tobacco User	32	386.03
	64844PA0060126	Rating Area 1	Tobacco User/Non-Tobacco User	33	390.92
	64844PA0060126	Rating Area 1	Tobacco User/Non-Tobacco User	34	396.14
	64844PA0060126	Rating Area 1	Tobacco User/Non-Tobacco User	35	398.75
	64844PA0060126	Rating Area 1	Tobacco User/Non-Tobacco User	36	401.36
	64844PA0060126	Rating Area 1	Tobacco User/Non-Tobacco User	37	403.97
	64844PA0060126	Rating Area 1	Tobacco User/Non-Tobacco User	38	406.58
	64844PA0060126	Rating Area 1	Tobacco User/Non-Tobacco User	39	411.80
	64844PA0060126	Rating Area 1	Tobacco User/Non-Tobacco User	40	417.02
	64844PA0060126	Rating Area 1	Tobacco User/Non-Tobacco User	41	424.86
	64844PA0060126	Rating Area 1	Tobacco User/Non-Tobacco User	42	432.36
	64844PA0060126	Rating Area 1	Tobacco User/Non-Tobacco User	43	442.80
	64844PA0060126	Rating Area 1	Tobacco User/Non-Tobacco User	44	455.86
	64844PA0060126	Rating Area 1	Tobacco User/Non-Tobacco User	45	471.19
	64844PA0060126	Rating Area 1	Tobacco User/Non-Tobacco User	46	489.47
	64844PA0060126	Rating Area 1	Tobacco User/Non-Tobacco User	47	510.02
	64844PA0060126	Rating Area 1	Tobacco User/Non-Tobacco User	48	533.52
	64844PA0060126	Rating Area 1	Tobacco User/Non-Tobacco User	49	556.69
	64844PA0060126	Rating Area 1	Tobacco User/Non-Tobacco User	50	582.79
	64844PA0060126	Rating Area 1	Tobacco User/Non-Tobacco User	51	608.57
	64844PA0060126	Rating Area 1	Tobacco User/Non-Tobacco User	52	636.96
	64844PA0060126	Rating Area 1	Tobacco User/Non-Tobacco User	53	665.67
	64844PA0060126	Rating Area 1	Tobacco User/Non-Tobacco User	54	696.67
	64844PA0060126	Rating Area 1	Tobacco User/Non-Tobacco User	55	727.67
	64844PA0060126	Rating Area 1	Tobacco User/Non-Tobacco User	56	761.28
	64844PA0060126	Rating Area 1	Tobacco User/Non-Tobacco User	57	795.22
	64844PA0060126	Rating Area 1	Tobacco User/Non-Tobacco User	58	831.44
	64844PA0060126	Rating Area 1	Tobacco User/Non-Tobacco User	59	849.39
	64844PA0060126	Rating Area 1	Tobacco User/Non-Tobacco User	60	885.61
	64844PA0060126	Rating Area 1	Tobacco User/Non-Tobacco User	61	916.93
	64844PA0060126	Rating Area 1	Tobacco User/Non-Tobacco User	62	937.49
	64844PA0060126	Rating Area 1	Tobacco User/Non-Tobacco User	63	963.27
	64844PA0060126	Rating Area 1	Tobacco User/Non-Tobacco User	64 and over	978.60
	64844PA0060126	Rating Area 2	Tobacco User/Non-Tobacco User	0-14	262.59
	64844PA0060126	Rating Area 2	Tobacco User/Non-Tobacco User	15	285.93
	64844PA0060126	Rating Area 2	Tobacco User/Non-Tobacco User	16	294.86
	64844PA0060126	Rating Area 2	Tobacco User/Non-Tobacco User	17	303.78



64844PA0060126	Rating Area 2	Tobacco User/Non-Tobacco User	18	313.39	313.39
64844PA0060126	Rating Area 2	Tobacco User/Non-Tobacco User	19	323.00	323.00
64844PA0060126	Rating Area 2	Tobacco User/Non-Tobacco User	20	332.96	332.96
64844PA0060126	Rating Area 2	Tobacco User/Non-Tobacco User	21	343.26	343.26
64844PA0060126	Rating Area 2	Tobacco User/Non-Tobacco User	22	343.26	343.26
64844PA0060126	Rating Area 2	Tobacco User/Non-Tobacco User	23	343.26	343.26
64844PA0060126	Rating Area 2	Tobacco User/Non-Tobacco User	24	343.26	343.26
64844PA0060126	Rating Area 2	Tobacco User/Non-Tobacco User	25	344.63	344.63
64844PA0060126	Rating Area 2	Tobacco User/Non-Tobacco User	26	351.49	351.49
64844PA0060126	Rating Area 2	Tobacco User/Non-Tobacco User	27	359.73	359.73
64844PA0060126	Rating Area 2	Tobacco User/Non-Tobacco User	28	373.12	373.12
64844PA0060126	Rating Area 2	Tobacco User/Non-Tobacco User	29	384.10	384.10
64844PA0060126	Rating Area 2	Tobacco User/Non-Tobacco User	30	389.60	389.60
64844PA0060126	Rating Area 2	Tobacco User/Non-Tobacco User	31	397.83	397.83
64844PA0060126	Rating Area 2	Tobacco User/Non-Tobacco User	32	406.07	406.07
64844PA0060126	Rating Area 2	Tobacco User/Non-Tobacco User	33	411.22	411.22
64844PA0060126	Rating Area 2	Tobacco User/Non-Tobacco User	34	416.71	416.71
64844PA0060126	Rating Area 2	Tobacco User/Non-Tobacco User	35	419.46	419.46
64844PA0060126	Rating Area 2	Tobacco User/Non-Tobacco User	36	422.20	422.20
64844PA0060126	Rating Area 2	Tobacco User/Non-Tobacco User	37	424.95	424.95
64844PA0060126	Rating Area 2	Tobacco User/Non-Tobacco User	38	427.70	427.70
64844PA0060126	Rating Area 2	Tobacco User/Non-Tobacco User	39	433.19	433.19
64844PA0060126	Rating Area 2	Tobacco User/Non-Tobacco User	40	438.68	438.68
64844PA0060126	Rating Area 2	Tobacco User/Non-Tobacco User	41	446.92	446.92
64844PA0060126	Rating Area 2	Tobacco User/Non-Tobacco User	42	454.81	454.81
64844PA0060126	Rating Area 2	Tobacco User/Non-Tobacco User	43	465.80	465.80
64844PA0060126	Rating Area 2	Tobacco User/Non-Tobacco User	44	479.53	479.53
64844PA0060126	Rating Area 2	Tobacco User/Non-Tobacco User	45	495.66	495.66
64844PA0060126	Rating Area 2	Tobacco User/Non-Tobacco User	46	514.88	514.88
64844PA0060126	Rating Area 2	Tobacco User/Non-Tobacco User	47	536.51	536.51
64844PA0060126	Rating Area 2	Tobacco User/Non-Tobacco User	48	561.22	561.22
64844PA0060126	Rating Area 2	Tobacco User/Non-Tobacco User	49	585.59	585.59
64844PA0060126	Rating Area 2	Tobacco User/Non-Tobacco User	50	613.05	613.05
64844PA0060126	Rating Area 2	Tobacco User/Non-Tobacco User	51	640.17	640.17
64844PA0060126	Rating Area 2	Tobacco User/Non-Tobacco User	52	670.03	670.03
64844PA0060126	Rating Area 2	Tobacco User/Non-Tobacco User	53	700.24	700.24
64844PA0060126	Rating Area 2	Tobacco User/Non-Tobacco User	54	732.85	732.85
64844PA0060126	Rating Area 2	Tobacco User/Non-Tobacco User	55	765.46	765.46
64844PA0060126	Rating Area 2	Tobacco User/Non-Tobacco User	56	800.82	800.82
64844PA0060126	Rating Area 2	Tobacco User/Non-Tobacco User	57	836.51	836.51
64844PA0060126	Rating Area 2	Tobacco User/Non-Tobacco User	58	874.62	874.62
64844PA0060126	Rating Area 2	Tobacco User/Non-Tobacco User	59	893.49	893.49
64844PA0060126	Rating Area 2	Tobacco User/Non-Tobacco User	60	931.60	931.60
64844PA0060126	Rating Area 2	Tobacco User/Non-Tobacco User	61	964.55	964.55
64844PA0060126	Rating Area 2	Tobacco User/Non-Tobacco User	62	986.17	986.17
64844PA0060126	Rating Area 2	Tobacco User/Non-Tobacco User	63	1013.29	1013.29
64844PA0060126	Rating Area 2	Tobacco User/Non-Tobacco User	64 and over	1029.42	1029.42
64844PA0060126	Rating Area 3	Tobacco User/Non-Tobacco User	0-14	326.97	326.97
64844PA0060126	Rating Area 3	Tobacco User/Non-Tobacco User	15	356.03	356.03
64844PA0060126	Rating Area 3	Tobacco User/Non-Tobacco User	16	367.15	367.15
64844PA0060126	Rating Area 3	Tobacco User/Non-Tobacco User	17	378.26	378.26
64844PA0060126	Rating Area 3	Tobacco User/Non-Tobacco User	18	390.23	390.23
64844PA0060126	Rating Area 3	Tobacco User/Non-Tobacco User	19	402.19	402.19
64844PA0060126	Rating Area 3	Tobacco User/Non-Tobacco User	20	414.59	414.59
64844PA0060126	Rating Area 3	Tobacco User/Non-Tobacco User	21	427.41	427.41
64844PA0060126	Rating Area 3	Tobacco User/Non-Tobacco User	22	427.41	427.41
64844PA0060126	Rating Area 3	Tobacco User/Non-Tobacco User	23	427.41	427.41
64844PA0060126	Rating Area 3	Tobacco User/Non-Tobacco User	24	427.41	427.41
64844PA0060126	Rating Area 3	Tobacco User/Non-Tobacco User	25	429.12	429.12
64844PA0060126	Rating Area 3	Tobacco User/Non-Tobacco User	26	437.67	437.67
64844PA0060126	Rating Area 3	Tobacco User/Non-Tobacco User	27	447.93	447.93
64844PA0060126	Rating Area 3	Tobacco User/Non-Tobacco User	28	464.60	464.60
64844PA0060126	Rating Area 3	Tobacco User/Non-Tobacco User	29	478.27	478.27
64844PA0060126	Rating Area 3	Tobacco User/Non-Tobacco User	30	485.11	485.11
64844PA0060126	Rating Area 3	Tobacco User/Non-Tobacco User	31	495.37	495.37
64844PA0060126	Rating Area 3	Tobacco User/Non-Tobacco User	32	505.63	505.63
64844PA0060126	Rating Area 3	Tobacco User/Non-Tobacco User	33	512.04	512.04
64844PA0060126	Rating Area 3	Tobacco User/Non-Tobacco User	34	518.88	518.88
64844PA0060126	Rating Area 3	Tobacco User/Non-Tobacco User	35	522.30	522.30
64844PA0060126	Rating Area 3	Tobacco User/Non-Tobacco User	36	525.72	525.72
64844PA0060126	Rating Area 3	Tobacco User/Non-Tobacco User	37	529.14	529.14
64844PA0060126	Rating Area 3	Tobacco User/Non-Tobacco User	38	532.55	532.55
64844PA0060126	Rating Area 3	Tobacco User/Non-Tobacco User	39	539.39	539.39
64844PA0060126	Rating Area 3	Tobacco User/Non-Tobacco User	40	546.23	546.23

	64844PA0060126	Rating Area 3	Tobacco User/Non-Tobacco User	41	556.49	556.49
	64844PA0060126	Rating Area 3	Tobacco User/Non-Tobacco User	42	566.32	566.32
	64844PA0060126	Rating Area 3	Tobacco User/Non-Tobacco User	43	580.00	580.00
	64844PA0060126	Rating Area 3	Tobacco User/Non-Tobacco User	44	597.09	597.09
	64844PA0060126	Rating Area 3	Tobacco User/Non-Tobacco User	45	617.18	617.18
	64844PA0060126	Rating Area 3	Tobacco User/Non-Tobacco User	46	641.12	641.12
	64844PA0060126	Rating Area 3	Tobacco User/Non-Tobacco User	47	668.04	668.04
	64844PA0060126	Rating Area 3	Tobacco User/Non-Tobacco User	48	698.82	698.82
	64844PA0060126	Rating Area 3	Tobacco User/Non-Tobacco User	49	729.16	729.16
	64844PA0060126	Rating Area 3	Tobacco User/Non-Tobacco User	50	763.36	763.36
	64844PA0060126	Rating Area 3	Tobacco User/Non-Tobacco User	51	797.12	797.12
	64844PA0060126	Rating Area 3	Tobacco User/Non-Tobacco User	52	834.31	834.31
	64844PA0060126	Rating Area 3	Tobacco User/Non-Tobacco User	53	871.92	871.92
	64844PA0060126	Rating Area 3	Tobacco User/Non-Tobacco User	54	912.52	912.52
	64844PA0060126	Rating Area 3	Tobacco User/Non-Tobacco User	55	953.13	953.13
	64844PA0060126	Rating Area 3	Tobacco User/Non-Tobacco User	56	997.15	997.15
	64844PA0060126	Rating Area 3	Tobacco User/Non-Tobacco User	57	1041.60	1041.60
	64844PA0060126	Rating Area 3	Tobacco User/Non-Tobacco User	58	1089.04	1089.04
	64844PA0060126	Rating Area 3	Tobacco User/Non-Tobacco User	59	1112.55	1112.55
	64844PA0060126	Rating Area 3	Tobacco User/Non-Tobacco User	60	1160.00	1160.00
	64844PA0060126	Rating Area 3	Tobacco User/Non-Tobacco User	61	1201.03	1201.03
	64844PA0060126	Rating Area 3	Tobacco User/Non-Tobacco User	62	1227.95	1227.95
	64844PA0060126	Rating Area 3	Tobacco User/Non-Tobacco User	63	1261.72	1261.72
	64844PA0060126	Rating Area 3	Tobacco User/Non-Tobacco User	64 and over	1281.81	1281.81
	64844PA0060126	Rating Area 5	Tobacco User/Non-Tobacco User	0-14	268.29	268.29
	64844PA0060126	Rating Area 5	Tobacco User/Non-Tobacco User	15	292.14	292.14
	64844PA0060126	Rating Area 5	Tobacco User/Non-Tobacco User	16	301.26	301.26
	64844PA0060126	Rating Area 5	Tobacco User/Non-Tobacco User	17	310.38	310.38
	64844PA0060126	Rating Area 5	Tobacco User/Non-Tobacco User	18	320.20	320.20
	64844PA0060126	Rating Area 5	Tobacco User/Non-Tobacco User	19	330.02	330.02
	64844PA0060126	Rating Area 5	Tobacco User/Non-Tobacco User	20	340.19	340.19
	64844PA0060126	Rating Area 5	Tobacco User/Non-Tobacco User	21	350.71	350.71
	64844PA0060126	Rating Area 5	Tobacco User/Non-Tobacco User	22	350.71	350.71
	64844PA0060126	Rating Area 5	Tobacco User/Non-Tobacco User	23	350.71	350.71
	64844PA0060126	Rating Area 5	Tobacco User/Non-Tobacco User	24	350.71	350.71
	64844PA0060126	Rating Area 5	Tobacco User/Non-Tobacco User	25	352.11	352.11
	64844PA0060126	Rating Area 5	Tobacco User/Non-Tobacco User	26	359.13	359.13
	64844PA0060126	Rating Area 5	Tobacco User/Non-Tobacco User	27	367.55	367.55
	64844PA0060126	Rating Area 5	Tobacco User/Non-Tobacco User	28	381.22	381.22
	64844PA0060126	Rating Area 5	Tobacco User/Non-Tobacco User	29	392.45	392.45
	64844PA0060126	Rating Area 5	Tobacco User/Non-Tobacco User	30	398.06	398.06
	64844PA0060126	Rating Area 5	Tobacco User/Non-Tobacco User	31	406.47	406.47
	64844PA0060126	Rating Area 5	Tobacco User/Non-Tobacco User	32	414.89	414.89
	64844PA0060126	Rating Area 5	Tobacco User/Non-Tobacco User	33	420.15	420.15
	64844PA0060126	Rating Area 5	Tobacco User/Non-Tobacco User	34	425.76	425.76
	64844PA0060126	Rating Area 5	Tobacco User/Non-Tobacco User	35	428.57	428.57
	64844PA0060126	Rating Area 5	Tobacco User/Non-Tobacco User	36	431.37	431.37
	64844PA0060126	Rating Area 5	Tobacco User/Non-Tobacco User	37	434.18	434.18
	64844PA0060126	Rating Area 5	Tobacco User/Non-Tobacco User	38	436.99	436.99
	64844PA0060126	Rating Area 5	Tobacco User/Non-Tobacco User	39	442.60	442.60
	64844PA0060126	Rating Area 5	Tobacco User/Non-Tobacco User	40	448.21	448.21
	64844PA0060126	Rating Area 5	Tobacco User/Non-Tobacco User	41	456.63	456.63
	64844PA0060126	Rating Area 5	Tobacco User/Non-Tobacco User	42	464.69	464.69
	64844PA0060126	Rating Area 5	Tobacco User/Non-Tobacco User	43	475.91	475.91
	64844PA0060126	Rating Area 5	Tobacco User/Non-Tobacco User	44	489.94	489.94
	64844PA0060126	Rating Area 5	Tobacco User/Non-Tobacco User	45	506.43	506.43
	64844PA0060126	Rating Area 5	Tobacco User/Non-Tobacco User	46	526.07	526.07
	64844PA0060126	Rating Area 5	Tobacco User/Non-Tobacco User	47	548.16	548.16
	64844PA0060126	Rating Area 5	Tobacco User/Non-Tobacco User	48	573.41	573.41
	64844PA0060126	Rating Area 5	Tobacco User/Non-Tobacco User	49	598.31	598.31
	64844PA0060126	Rating Area 5	Tobacco User/Non-Tobacco User	50	626.37	626.37
	64844PA0060126	Rating Area 5	Tobacco User/Non-Tobacco User	51	654.08	654.08
	64844PA0060126	Rating Area 5	Tobacco User/Non-Tobacco User	52	684.59	684.59
	64844PA0060126	Rating Area 5	Tobacco User/Non-Tobacco User	53	715.45	715.45
	64844PA0060126	Rating Area 5	Tobacco User/Non-Tobacco User	54	748.77	748.77
	64844PA0060126	Rating Area 5	Tobacco User/Non-Tobacco User	55	782.09	782.09
	64844PA0060126	Rating Area 5	Tobacco User/Non-Tobacco User	56	818.21	818.21
	64844PA0060126	Rating Area 5	Tobacco User/Non-Tobacco User	57	854.68	854.68
	64844PA0060126	Rating Area 5	Tobacco User/Non-Tobacco User	58	893.61	893.61
	64844PA0060126	Rating Area 5	Tobacco User/Non-Tobacco User	59	912.90	912.90
	64844PA0060126	Rating Area 5	Tobacco User/Non-Tobacco User	60	951.83	951.83
	64844PA0060126	Rating Area 5	Tobacco User/Non-Tobacco User	61	985.50	985.50
	64844PA0060126	Rating Area 5	Tobacco User/Non-Tobacco User	62	1007.59	1007.59
	64844PA0060126	Rating Area 5	Tobacco User/Non-Tobacco User	63	1035.30	1035.30

64844PA0060126	Rating Area 5	Tobacco User/Non-Tobacco User	64 and over	1051.78	1051.78
64844PA0060126	Rating Area 6	Tobacco User/Non-Tobacco User	0-14	330.18	330.18
64844PA0060126	Rating Area 6	Tobacco User/Non-Tobacco User	15	359.52	359.52
64844PA0060126	Rating Area 6	Tobacco User/Non-Tobacco User	16	370.75	370.75
64844PA0060126	Rating Area 6	Tobacco User/Non-Tobacco User	17	381.97	381.97
64844PA0060126	Rating Area 6	Tobacco User/Non-Tobacco User	18	394.05	394.05
64844PA0060126	Rating Area 6	Tobacco User/Non-Tobacco User	19	406.14	406.14
64844PA0060126	Rating Area 6	Tobacco User/Non-Tobacco User	20	418.65	418.65
64844PA0060126	Rating Area 6	Tobacco User/Non-Tobacco User	21	431.60	431.60
64844PA0060126	Rating Area 6	Tobacco User/Non-Tobacco User	22	431.60	431.60
64844PA0060126	Rating Area 6	Tobacco User/Non-Tobacco User	23	431.60	431.60
64844PA0060126	Rating Area 6	Tobacco User/Non-Tobacco User	24	431.60	431.60
64844PA0060126	Rating Area 6	Tobacco User/Non-Tobacco User	25	433.33	433.33
64844PA0060126	Rating Area 6	Tobacco User/Non-Tobacco User	26	441.96	441.96
64844PA0060126	Rating Area 6	Tobacco User/Non-Tobacco User	27	452.32	452.32
64844PA0060126	Rating Area 6	Tobacco User/Non-Tobacco User	28	469.15	469.15
64844PA0060126	Rating Area 6	Tobacco User/Non-Tobacco User	29	482.96	482.96
64844PA0060126	Rating Area 6	Tobacco User/Non-Tobacco User	30	489.87	489.87
64844PA0060126	Rating Area 6	Tobacco User/Non-Tobacco User	31	500.23	500.23
64844PA0060126	Rating Area 6	Tobacco User/Non-Tobacco User	32	510.59	510.59
64844PA0060126	Rating Area 6	Tobacco User/Non-Tobacco User	33	517.06	517.06
64844PA0060126	Rating Area 6	Tobacco User/Non-Tobacco User	34	523.96	523.96
64844PA0060126	Rating Area 6	Tobacco User/Non-Tobacco User	35	527.42	527.42
64844PA0060126	Rating Area 6	Tobacco User/Non-Tobacco User	36	530.87	530.87
64844PA0060126	Rating Area 6	Tobacco User/Non-Tobacco User	37	534.32	534.32
64844PA0060126	Rating Area 6	Tobacco User/Non-Tobacco User	38	537.78	537.78
64844PA0060126	Rating Area 6	Tobacco User/Non-Tobacco User	39	544.68	544.68
64844PA0060126	Rating Area 6	Tobacco User/Non-Tobacco User	40	551.59	551.59
64844PA0060126	Rating Area 6	Tobacco User/Non-Tobacco User	41	561.95	561.95
64844PA0060126	Rating Area 6	Tobacco User/Non-Tobacco User	42	571.87	571.87
64844PA0060126	Rating Area 6	Tobacco User/Non-Tobacco User	43	585.68	585.68
64844PA0060126	Rating Area 6	Tobacco User/Non-Tobacco User	44	602.95	602.95
64844PA0060126	Rating Area 6	Tobacco User/Non-Tobacco User	45	623.23	623.23
64844PA0060126	Rating Area 6	Tobacco User/Non-Tobacco User	46	647.40	647.40
64844PA0060126	Rating Area 6	Tobacco User/Non-Tobacco User	47	674.59	674.59
64844PA0060126	Rating Area 6	Tobacco User/Non-Tobacco User	48	705.67	705.67
64844PA0060126	Rating Area 6	Tobacco User/Non-Tobacco User	49	736.31	736.31

64844PA0060126	Rating Area 6	Tobacco User/Non-Tobacco User	50	770.84	770.84
	Rating Area 6	Tobacco User/Non-Tobacco User	51	804.94	804.94
	Rating Area 6	Tobacco User/Non-Tobacco User	52	842.49	842.49
	Rating Area 6	Tobacco User/Non-Tobacco User	53	880.47	880.47
	Rating Area 6	Tobacco User/Non-Tobacco User	54	921.47	921.47
	Rating Area 6	Tobacco User/Non-Tobacco User	55	962.47	962.47
	Rating Area 6	Tobacco User/Non-Tobacco User	56	1006.93	1006.93
	Rating Area 6	Tobacco User/Non-Tobacco User	57	1051.81	1051.81
	Rating Area 6	Tobacco User/Non-Tobacco User	58	1099.72	1099.72
	Rating Area 6	Tobacco User/Non-Tobacco User	59	1123.46	1123.46
	Rating Area 6	Tobacco User/Non-Tobacco User	60	1171.37	1171.37
	Rating Area 6	Tobacco User/Non-Tobacco User	61	1212.80	1212.80
	Rating Area 6	Tobacco User/Non-Tobacco User	62	1239.99	1239.99
	Rating Area 6	Tobacco User/Non-Tobacco User	63	1274.09	1274.09
	Rating Area 6	Tobacco User/Non-Tobacco User	64 and over	1294.37	1294.37
64844PA0060126	Rating Area 7	Tobacco User/Non-Tobacco User	0-14	346.20	346.20
64844PA0060126	Rating Area 7	Tobacco User/Non-Tobacco User	15	376.98	376.98
	Rating Area 7	Tobacco User/Non-Tobacco User	16	388.74	388.74
	Rating Area 7	Tobacco User/Non-Tobacco User	17	400.51	400.51
	Rating Area 7	Tobacco User/Non-Tobacco User	18	413.18	413.18
	Rating Area 7	Tobacco User/Non-Tobacco User	19	425.85	425.85
	Rating Area 7	Tobacco User/Non-Tobacco User	20	438.98	438.98
	Rating Area 7	Tobacco User/Non-Tobacco User	21	452.55	452.55
	Rating Area 7	Tobacco User/Non-Tobacco User	22	452.55	452.55
	Rating Area 7	Tobacco User/Non-Tobacco User	23	452.55	452.55
	Rating Area 7	Tobacco User/Non-Tobacco User	24	452.55	452.55
	Rating Area 7	Tobacco User/Non-Tobacco User	25	454.36	454.36
	Rating Area 7	Tobacco User/Non-Tobacco User	26	463.41	463.41
	Rating Area 7	Tobacco User/Non-Tobacco User	27	474.28	474.28
	Rating Area 7	Tobacco User/Non-Tobacco User	28	491.93	491.93
	Rating Area 7	Tobacco User/Non-Tobacco User	29	506.41	506.41
	Rating Area 7	Tobacco User/Non-Tobacco User	30	513.65	513.65
	Rating Area 7	Tobacco User/Non-Tobacco User	31	524.51	524.51
	Rating Area 7	Tobacco User/Non-Tobacco User	32	535.37	535.37
	Rating Area 7	Tobacco User/Non-Tobacco User	33	542.16	542.16
	Rating Area 7	Tobacco User/Non-Tobacco User	34	549.40	549.40
64844PA0060126	Rating Area 7	Tobacco User/Non-Tobacco User	35	553.02	553.02

64844PA0060126	Rating Area 7	Tobacco User/Non-Tobacco User	36	556.64	556.64
	Rating Area 7	Tobacco User/Non-Tobacco User	37	560.26	560.26
	Rating Area 7	Tobacco User/Non-Tobacco User	38	563.88	563.88
	Rating Area 7	Tobacco User/Non-Tobacco User	39	571.12	571.12
	Rating Area 7	Tobacco User/Non-Tobacco User	40	578.36	578.36
	Rating Area 7	Tobacco User/Non-Tobacco User	41	589.22	589.22
	Rating Area 7	Tobacco User/Non-Tobacco User	42	599.63	599.63
	Rating Area 7	Tobacco User/Non-Tobacco User	43	614.12	614.12
	Rating Area 7	Tobacco User/Non-Tobacco User	44	632.22	632.22
	Rating Area 7	Tobacco User/Non-Tobacco User	45	653.49	653.49
	Rating Area 7	Tobacco User/Non-Tobacco User	46	678.83	678.83
	Rating Area 7	Tobacco User/Non-Tobacco User	47	707.34	707.34
	Rating Area 7	Tobacco User/Non-Tobacco User	48	739.93	739.93
	Rating Area 7	Tobacco User/Non-Tobacco User	49	772.06	772.06
	Rating Area 7	Tobacco User/Non-Tobacco User	50	808.26	808.26
	Rating Area 7	Tobacco User/Non-Tobacco User	51	844.01	844.01
	Rating Area 7	Tobacco User/Non-Tobacco User	52	883.38	883.38
	Rating Area 7	Tobacco User/Non-Tobacco User	53	923.21	923.21
	Rating Area 7	Tobacco User/Non-Tobacco User	54	966.20	966.20
	Rating Area 7	Tobacco User/Non-Tobacco User	55	1009.19	1009.19
	Rating Area 7	Tobacco User/Non-Tobacco User	56	1055.81	1055.81
	Rating Area 7	Tobacco User/Non-Tobacco User	57	1102.87	1102.87
	Rating Area 7	Tobacco User/Non-Tobacco User	58	1153.11	1153.11
	Rating Area 7	Tobacco User/Non-Tobacco User	59	1178.00	1178.00
	Rating Area 7	Tobacco User/Non-Tobacco User	60	1228.23	1228.23
	Rating Area 7	Tobacco User/Non-Tobacco User	61	1271.68	1271.68
	Rating Area 7	Tobacco User/Non-Tobacco User	62	1300.19	1300.19
	Rating Area 7	Tobacco User/Non-Tobacco User	63	1335.94	1335.94
	Rating Area 7	Tobacco User/Non-Tobacco User	64 and over	1357.21	1357.21
64844PA0060126	Rating Area 8	Tobacco User/Non-Tobacco User	0-14	320.56	320.56
64844PA0060126	Rating Area 8	Tobacco User/Non-Tobacco User	15	349.05	349.05
	Rating Area 8	Tobacco User/Non-Tobacco User	16	359.95	359.95
	Rating Area 8	Tobacco User/Non-Tobacco User	17	370.84	370.84
	Rating Area 8	Tobacco User/Non-Tobacco User	18	382.58	382.58
	Rating Area 8	Tobacco User/Non-Tobacco User	19	394.31	394.31
	Rating Area 8	Tobacco User/Non-Tobacco User	20	406.46	406.46
	Rating Area 8	Tobacco User/Non-Tobacco User	21	419.03	419.03

64844PA0060126	Rating Area 8	Tobacco User/Non-Tobacco User	22	419.03	419.03
64844PA0060126	Rating Area 8	Tobacco User/Non-Tobacco User	23	419.03	419.03
64844PA0060126	Rating Area 8	Tobacco User/Non-Tobacco User	24	419.03	419.03
64844PA0060126	Rating Area 8	Tobacco User/Non-Tobacco User	25	420.71	420.71
64844PA0060126	Rating Area 8	Tobacco User/Non-Tobacco User	26	429.09	429.09
64844PA0060126	Rating Area 8	Tobacco User/Non-Tobacco User	27	439.14	439.14
64844PA0060126	Rating Area 8	Tobacco User/Non-Tobacco User	28	455.49	455.49
64844PA0060126	Rating Area 8	Tobacco User/Non-Tobacco User	29	468.90	468.90
64844PA0060126	Rating Area 8	Tobacco User/Non-Tobacco User	30	475.60	475.60
64844PA0060126	Rating Area 8	Tobacco User/Non-Tobacco User	31	485.66	485.66
64844PA0060126	Rating Area 8	Tobacco User/Non-Tobacco User	32	495.71	495.71
64844PA0060126	Rating Area 8	Tobacco User/Non-Tobacco User	33	502.00	502.00
64844PA0060126	Rating Area 8	Tobacco User/Non-Tobacco User	34	508.70	508.70
64844PA0060126	Rating Area 8	Tobacco User/Non-Tobacco User	35	512.06	512.06
64844PA0060126	Rating Area 8	Tobacco User/Non-Tobacco User	36	515.41	515.41
64844PA0060126	Rating Area 8	Tobacco User/Non-Tobacco User	37	518.76	518.76
64844PA0060126	Rating Area 8	Tobacco User/Non-Tobacco User	38	522.11	522.11
64844PA0060126	Rating Area 8	Tobacco User/Non-Tobacco User	39	528.82	528.82
64844PA0060126	Rating Area 8	Tobacco User/Non-Tobacco User	40	535.52	535.52
64844PA0060126	Rating Area 8	Tobacco User/Non-Tobacco User	41	545.58	545.58
64844PA0060126	Rating Area 8	Tobacco User/Non-Tobacco User	42	555.22	555.22
64844PA0060126	Rating Area 8	Tobacco User/Non-Tobacco User	43	568.63	568.63
64844PA0060126	Rating Area 8	Tobacco User/Non-Tobacco User	44	585.39	585.39
64844PA0060126	Rating Area 8	Tobacco User/Non-Tobacco User	45	605.08	605.08
64844PA0060126	Rating Area 8	Tobacco User/Non-Tobacco User	46	628.55	628.55
64844PA0060126	Rating Area 8	Tobacco User/Non-Tobacco User	47	654.95	654.95
64844PA0060126	Rating Area 8	Tobacco User/Non-Tobacco User	48	685.12	685.12
64844PA0060126	Rating Area 8	Tobacco User/Non-Tobacco User	49	714.87	714.87
64844PA0060126	Rating Area 8	Tobacco User/Non-Tobacco User	50	748.39	748.39
64844PA0060126	Rating Area 8	Tobacco User/Non-Tobacco User	51	781.49	781.49
64844PA0060126	Rating Area 8	Tobacco User/Non-Tobacco User	52	817.95	817.95
64844PA0060126	Rating Area 8	Tobacco User/Non-Tobacco User	53	854.82	854.82
64844PA0060126	Rating Area 8	Tobacco User/Non-Tobacco User	54	894.63	894.63
64844PA0060126	Rating Area 8	Tobacco User/Non-Tobacco User	55	934.44	934.44
64844PA0060126	Rating Area 8	Tobacco User/Non-Tobacco User	56	977.60	977.60
64844PA0060126	Rating Area 8	Tobacco User/Non-Tobacco User	57	1021.18	1021.18
64844PA0060126	Rating Area 8	Tobacco User/Non-Tobacco User	58	1067.69	1067.69

	64844PA0060126	Rating Area 8	Tobacco User/Non-Tobacco User	59	1090.74	1090.74
	64844PA0060126	Rating Area 8	Tobacco User/Non-Tobacco User	60	1137.25	1137.25
	64844PA0060126	Rating Area 8	Tobacco User/Non-Tobacco User	61	1177.48	1177.48
	64844PA0060126	Rating Area 8	Tobacco User/Non-Tobacco User	62	1203.88	1203.88
	64844PA0060126	Rating Area 8	Tobacco User/Non-Tobacco User	63	1236.98	1236.98
	64844PA0060126	Rating Area 8	Tobacco User/Non-Tobacco User	64 and over	1256.67	1256.67
	64844PA0060126	Rating Area 9	Tobacco User/Non-Tobacco User	0-14	301.11	301.11
	64844PA0060126	Rating Area 9	Tobacco User/Non-Tobacco User	15	327.87	327.87
	64844PA0060126	Rating Area 9	Tobacco User/Non-Tobacco User	16	338.11	338.11
	64844PA0060126	Rating Area 9	Tobacco User/Non-Tobacco User	17	348.34	348.34
	64844PA0060126	Rating Area 9	Tobacco User/Non-Tobacco User	18	359.36	359.36
	64844PA0060126	Rating Area 9	Tobacco User/Non-Tobacco User	19	370.38	370.38
	64844PA0060126	Rating Area 9	Tobacco User/Non-Tobacco User	20	381.80	381.80
	64844PA0060126	Rating Area 9	Tobacco User/Non-Tobacco User	21	393.60	393.60
	64844PA0060126	Rating Area 9	Tobacco User/Non-Tobacco User	22	393.60	393.60
	64844PA0060126	Rating Area 9	Tobacco User/Non-Tobacco User	23	393.60	393.60
	64844PA0060126	Rating Area 9	Tobacco User/Non-Tobacco User	24	393.60	393.60
	64844PA0060126	Rating Area 9	Tobacco User/Non-Tobacco User	25	395.18	395.18
	64844PA0060126	Rating Area 9	Tobacco User/Non-Tobacco User	26	403.05	403.05
	64844PA0060126	Rating Area 9	Tobacco User/Non-Tobacco User	27	412.50	412.50
	64844PA0060126	Rating Area 9	Tobacco User/Non-Tobacco User	28	427.85	427.85
	64844PA0060126	Rating Area 9	Tobacco User/Non-Tobacco User	29	440.44	440.44
	64844PA0060126	Rating Area 9	Tobacco User/Non-Tobacco User	30	446.74	446.74
	64844PA0060126	Rating Area 9	Tobacco User/Non-Tobacco User	31	456.19	456.19
	64844PA0060126	Rating Area 9	Tobacco User/Non-Tobacco User	32	465.63	465.63
	64844PA0060126	Rating Area 9	Tobacco User/Non-Tobacco User	33	471.54	471.54
	64844PA0060126	Rating Area 9	Tobacco User/Non-Tobacco User	34	477.83	477.83
	64844PA0060126	Rating Area 9	Tobacco User/Non-Tobacco User	35	480.98	480.98
	64844PA0060126	Rating Area 9	Tobacco User/Non-Tobacco User	36	484.13	484.13
	64844PA0060126	Rating Area 9	Tobacco User/Non-Tobacco User	37	487.28	487.28
	64844PA0060126	Rating Area 9	Tobacco User/Non-Tobacco User	38	490.43	490.43
	64844PA0060126	Rating Area 9	Tobacco User/Non-Tobacco User	39	496.73	496.73
	64844PA0060126	Rating Area 9	Tobacco User/Non-Tobacco User	40	503.03	503.03
	64844PA0060126	Rating Area 9	Tobacco User/Non-Tobacco User	41	512.47	512.47
	64844PA0060126	Rating Area 9	Tobacco User/Non-Tobacco User	42	521.52	521.52
	64844PA0060126	Rating Area 9	Tobacco User/Non-Tobacco User	43	534.12	534.12
	64844PA0060126	Rating Area 9	Tobacco User/Non-Tobacco User	44	549.86	549.86

64844PA0060126	Rating Area 9	Tobacco User/Non-Tobacco User	45	568.36	568.36
	Rating Area 9	Tobacco User/Non-Tobacco User	46	590.41	590.41
	Rating Area 9	Tobacco User/Non-Tobacco User	47	615.20	615.20
	Rating Area 9	Tobacco User/Non-Tobacco User	48	643.54	643.54
	Rating Area 9	Tobacco User/Non-Tobacco User	49	671.49	671.49
	Rating Area 9	Tobacco User/Non-Tobacco User	50	702.98	702.98
	Rating Area 9	Tobacco User/Non-Tobacco User	51	734.07	734.07
	Rating Area 9	Tobacco User/Non-Tobacco User	52	768.31	768.31
	Rating Area 9	Tobacco User/Non-Tobacco User	53	802.95	802.95
	Rating Area 9	Tobacco User/Non-Tobacco User	54	840.34	840.34
	Rating Area 9	Tobacco User/Non-Tobacco User	55	877.74	877.74
	Rating Area 9	Tobacco User/Non-Tobacco User	56	918.28	918.28
	Rating Area 9	Tobacco User/Non-Tobacco User	57	959.21	959.21
	Rating Area 9	Tobacco User/Non-Tobacco User	58	1002.90	1002.90
	Rating Area 9	Tobacco User/Non-Tobacco User	59	1024.55	1024.55
	Rating Area 9	Tobacco User/Non-Tobacco User	60	1068.24	1068.24
	Rating Area 9	Tobacco User/Non-Tobacco User	61	1106.03	1106.03
	Rating Area 9	Tobacco User/Non-Tobacco User	62	1130.82	1130.82
	Rating Area 9	Tobacco User/Non-Tobacco User	63	1161.92	1161.92
	Rating Area 9	Tobacco User/Non-Tobacco User	64 and over	1180.42	1180.42
64844PA0070142	Rating Area 1	Tobacco User/Non-Tobacco User	0-14	244.48	244.48
64844PA0070142	Rating Area 1	Tobacco User/Non-Tobacco User	15	266.21	266.21
	Rating Area 1	Tobacco User/Non-Tobacco User	16	274.52	274.52
	Rating Area 1	Tobacco User/Non-Tobacco User	17	282.83	282.83
	Rating Area 1	Tobacco User/Non-Tobacco User	18	291.78	291.78
	Rating Area 1	Tobacco User/Non-Tobacco User	19	300.73	300.73
	Rating Area 1	Tobacco User/Non-Tobacco User	20	309.99	309.99
	Rating Area 1	Tobacco User/Non-Tobacco User	21	319.58	319.58
	Rating Area 1	Tobacco User/Non-Tobacco User	22	319.58	319.58
	Rating Area 1	Tobacco User/Non-Tobacco User	23	319.58	319.58
	Rating Area 1	Tobacco User/Non-Tobacco User	24	319.58	319.58
	Rating Area 1	Tobacco User/Non-Tobacco User	25	320.86	320.86
	Rating Area 1	Tobacco User/Non-Tobacco User	26	327.25	327.25
	Rating Area 1	Tobacco User/Non-Tobacco User	27	334.92	334.92
	Rating Area 1	Tobacco User/Non-Tobacco User	28	347.39	347.39
	Rating Area 1	Tobacco User/Non-Tobacco User	29	357.61	357.61
	Rating Area 1	Tobacco User/Non-Tobacco User	30	362.73	362.73



64844PA0070142	Rating Area 1	Tobacco User/Non-Tobacco User	31	370.40	370.40
	Rating Area 1	Tobacco User/Non-Tobacco User	32	378.07	378.07
	Rating Area 1	Tobacco User/Non-Tobacco User	33	382.86	382.86
	Rating Area 1	Tobacco User/Non-Tobacco User	34	387.97	387.97
	Rating Area 1	Tobacco User/Non-Tobacco User	35	390.53	390.53
	Rating Area 1	Tobacco User/Non-Tobacco User	36	393.09	393.09
	Rating Area 1	Tobacco User/Non-Tobacco User	37	395.64	395.64
	Rating Area 1	Tobacco User/Non-Tobacco User	38	398.20	398.20
	Rating Area 1	Tobacco User/Non-Tobacco User	39	403.31	403.31
	Rating Area 1	Tobacco User/Non-Tobacco User	40	408.43	408.43
	Rating Area 1	Tobacco User/Non-Tobacco User	41	416.10	416.10
	Rating Area 1	Tobacco User/Non-Tobacco User	42	423.45	423.45
	Rating Area 1	Tobacco User/Non-Tobacco User	43	433.67	433.67
	Rating Area 1	Tobacco User/Non-Tobacco User	44	446.46	446.46
	Rating Area 1	Tobacco User/Non-Tobacco User	45	461.48	461.48
	Rating Area 1	Tobacco User/Non-Tobacco User	46	479.37	479.37
	Rating Area 1	Tobacco User/Non-Tobacco User	47	499.51	499.51
	Rating Area 1	Tobacco User/Non-Tobacco User	48	522.52	522.52
	Rating Area 1	Tobacco User/Non-Tobacco User	49	545.21	545.21
	Rating Area 1	Tobacco User/Non-Tobacco User	50	570.77	570.77
	Rating Area 1	Tobacco User/Non-Tobacco User	51	596.02	596.02
	Rating Area 1	Tobacco User/Non-Tobacco User	52	623.82	623.82
	Rating Area 1	Tobacco User/Non-Tobacco User	53	651.95	651.95
	Rating Area 1	Tobacco User/Non-Tobacco User	54	682.31	682.31
	Rating Area 1	Tobacco User/Non-Tobacco User	55	712.67	712.67
	Rating Area 1	Tobacco User/Non-Tobacco User	56	745.59	745.59
	Rating Area 1	Tobacco User/Non-Tobacco User	57	778.82	778.82
	Rating Area 1	Tobacco User/Non-Tobacco User	58	814.30	814.30
	Rating Area 1	Tobacco User/Non-Tobacco User	59	831.87	831.87
	Rating Area 1	Tobacco User/Non-Tobacco User	60	867.35	867.35
	Rating Area 1	Tobacco User/Non-Tobacco User	61	898.03	898.03
	Rating Area 1	Tobacco User/Non-Tobacco User	62	918.16	918.16
	Rating Area 1	Tobacco User/Non-Tobacco User	63	943.41	943.41
	Rating Area 1	Tobacco User/Non-Tobacco User	64 and over	958.43	958.43
64844PA0070142	Rating Area 2	Tobacco User/Non-Tobacco User	0-14	257.18	257.18
64844PA0070142	Rating Area 2	Tobacco User/Non-Tobacco User	15	280.04	280.04
64844PA0070142	Rating Area 2	Tobacco User/Non-Tobacco User	16	288.78	288.78

64844PA0070142	Rating Area 2	Tobacco User/Non-Tobacco User	17	297.52	297.52
64844PA0070142	Rating Area 2	Tobacco User/Non-Tobacco User	18	306.93	306.93
64844PA0070142	Rating Area 2	Tobacco User/Non-Tobacco User	19	316.34	316.34
64844PA0070142	Rating Area 2	Tobacco User/Non-Tobacco User	20	326.09	326.09
64844PA0070142	Rating Area 2	Tobacco User/Non-Tobacco User	21	336.18	336.18
64844PA0070142	Rating Area 2	Tobacco User/Non-Tobacco User	22	336.18	336.18
64844PA0070142	Rating Area 2	Tobacco User/Non-Tobacco User	23	336.18	336.18
64844PA0070142	Rating Area 2	Tobacco User/Non-Tobacco User	24	336.18	336.18
64844PA0070142	Rating Area 2	Tobacco User/Non-Tobacco User	25	337.52	337.52
64844PA0070142	Rating Area 2	Tobacco User/Non-Tobacco User	26	344.25	344.25
64844PA0070142	Rating Area 2	Tobacco User/Non-Tobacco User	27	352.31	352.31
64844PA0070142	Rating Area 2	Tobacco User/Non-Tobacco User	28	365.43	365.43
64844PA0070142	Rating Area 2	Tobacco User/Non-Tobacco User	29	376.18	376.18
64844PA0070142	Rating Area 2	Tobacco User/Non-Tobacco User	30	381.56	381.56
64844PA0070142	Rating Area 2	Tobacco User/Non-Tobacco User	31	389.63	389.63
64844PA0070142	Rating Area 2	Tobacco User/Non-Tobacco User	32	397.70	397.70
64844PA0070142	Rating Area 2	Tobacco User/Non-Tobacco User	33	402.74	402.74
64844PA0070142	Rating Area 2	Tobacco User/Non-Tobacco User	34	408.12	408.12
64844PA0070142	Rating Area 2	Tobacco User/Non-Tobacco User	35	410.81	410.81
64844PA0070142	Rating Area 2	Tobacco User/Non-Tobacco User	36	413.50	413.50
64844PA0070142	Rating Area 2	Tobacco User/Non-Tobacco User	37	416.19	416.19
64844PA0070142	Rating Area 2	Tobacco User/Non-Tobacco User	38	418.88	418.88
64844PA0070142	Rating Area 2	Tobacco User/Non-Tobacco User	39	424.26	424.26
64844PA0070142	Rating Area 2	Tobacco User/Non-Tobacco User	40	429.64	429.64
64844PA0070142	Rating Area 2	Tobacco User/Non-Tobacco User	41	437.70	437.70
64844PA0070142	Rating Area 2	Tobacco User/Non-Tobacco User	42	445.44	445.44
64844PA0070142	Rating Area 2	Tobacco User/Non-Tobacco User	43	456.19	456.19
64844PA0070142	Rating Area 2	Tobacco User/Non-Tobacco User	44	469.64	469.64
64844PA0070142	Rating Area 2	Tobacco User/Non-Tobacco User	45	485.44	485.44
64844PA0070142	Rating Area 2	Tobacco User/Non-Tobacco User	46	504.27	504.27
64844PA0070142	Rating Area 2	Tobacco User/Non-Tobacco User	47	525.45	525.45
64844PA0070142	Rating Area 2	Tobacco User/Non-Tobacco User	48	549.65	549.65
64844PA0070142	Rating Area 2	Tobacco User/Non-Tobacco User	49	573.52	573.52
64844PA0070142	Rating Area 2	Tobacco User/Non-Tobacco User	50	600.41	600.41
64844PA0070142	Rating Area 2	Tobacco User/Non-Tobacco User	51	626.97	626.97
64844PA0070142	Rating Area 2	Tobacco User/Non-Tobacco User	52	656.22	656.22
64844PA0070142	Rating Area 2	Tobacco User/Non-Tobacco User	53	685.80	685.80

	64844PA0070142	Rating Area 2	Tobacco User/Non-Tobacco User	54	717.74	717.74
	64844PA0070142	Rating Area 2	Tobacco User/Non-Tobacco User	55	749.68	749.68
	64844PA0070142	Rating Area 2	Tobacco User/Non-Tobacco User	56	784.30	784.30
	64844PA0070142	Rating Area 2	Tobacco User/Non-Tobacco User	57	819.27	819.27
	64844PA0070142	Rating Area 2	Tobacco User/Non-Tobacco User	58	856.58	856.58
	64844PA0070142	Rating Area 2	Tobacco User/Non-Tobacco User	59	875.07	875.07
	64844PA0070142	Rating Area 2	Tobacco User/Non-Tobacco User	60	912.39	912.39
	64844PA0070142	Rating Area 2	Tobacco User/Non-Tobacco User	61	944.66	944.66
	64844PA0070142	Rating Area 2	Tobacco User/Non-Tobacco User	62	965.84	965.84
	64844PA0070142	Rating Area 2	Tobacco User/Non-Tobacco User	63	992.40	992.40
	64844PA0070142	Rating Area 2	Tobacco User/Non-Tobacco User	64 and over	1008.20	1008.20
	64844PA0070142	Rating Area 3	Tobacco User/Non-Tobacco User	0-14	320.23	320.23
	64844PA0070142	Rating Area 3	Tobacco User/Non-Tobacco User	15	348.69	348.69
	64844PA0070142	Rating Area 3	Tobacco User/Non-Tobacco User	16	359.58	359.58
	64844PA0070142	Rating Area 3	Tobacco User/Non-Tobacco User	17	370.46	370.46
	64844PA0070142	Rating Area 3	Tobacco User/Non-Tobacco User	18	382.18	382.18
	64844PA0070142	Rating Area 3	Tobacco User/Non-Tobacco User	19	393.90	393.90
	64844PA0070142	Rating Area 3	Tobacco User/Non-Tobacco User	20	406.04	406.04
	64844PA0070142	Rating Area 3	Tobacco User/Non-Tobacco User	21	418.60	418.60
	64844PA0070142	Rating Area 3	Tobacco User/Non-Tobacco User	22	418.60	418.60
	64844PA0070142	Rating Area 3	Tobacco User/Non-Tobacco User	23	418.60	418.60
	64844PA0070142	Rating Area 3	Tobacco User/Non-Tobacco User	24	418.60	418.60
	64844PA0070142	Rating Area 3	Tobacco User/Non-Tobacco User	25	420.27	420.27
	64844PA0070142	Rating Area 3	Tobacco User/Non-Tobacco User	26	428.65	428.65
	64844PA0070142	Rating Area 3	Tobacco User/Non-Tobacco User	27	438.69	438.69
	64844PA0070142	Rating Area 3	Tobacco User/Non-Tobacco User	28	455.02	455.02
	64844PA0070142	Rating Area 3	Tobacco User/Non-Tobacco User	29	468.41	468.41
	64844PA0070142	Rating Area 3	Tobacco User/Non-Tobacco User	30	475.11	475.11
	64844PA0070142	Rating Area 3	Tobacco User/Non-Tobacco User	31	485.16	485.16
	64844PA0070142	Rating Area 3	Tobacco User/Non-Tobacco User	32	495.20	495.20
	64844PA0070142	Rating Area 3	Tobacco User/Non-Tobacco User	33	501.48	501.48
	64844PA0070142	Rating Area 3	Tobacco User/Non-Tobacco User	34	508.18	508.18
	64844PA0070142	Rating Area 3	Tobacco User/Non-Tobacco User	35	511.53	511.53
	64844PA0070142	Rating Area 3	Tobacco User/Non-Tobacco User	36	514.88	514.88
	64844PA0070142	Rating Area 3	Tobacco User/Non-Tobacco User	37	518.23	518.23
	64844PA0070142	Rating Area 3	Tobacco User/Non-Tobacco User	38	521.57	521.57
	64844PA0070142	Rating Area 3	Tobacco User/Non-Tobacco User	39	528.27	528.27

64844PA0070142	Rating Area 3		Tobacco User/Non-Tobacco User	40	534.97	534.97
	Rating Area 3		Tobacco User/Non-Tobacco User	41	545.02	545.02
	Rating Area 3		Tobacco User/Non-Tobacco User	42	554.64	554.64
	Rating Area 3		Tobacco User/Non-Tobacco User	43	568.04	568.04
	Rating Area 3		Tobacco User/Non-Tobacco User	44	584.78	584.78
	Rating Area 3		Tobacco User/Non-Tobacco User	45	604.46	604.46
	Rating Area 3		Tobacco User/Non-Tobacco User	46	627.90	627.90
	Rating Area 3		Tobacco User/Non-Tobacco User	47	654.27	654.27
	Rating Area 3		Tobacco User/Non-Tobacco User	48	684.41	684.41
	Rating Area 3		Tobacco User/Non-Tobacco User	49	714.13	714.13
	Rating Area 3		Tobacco User/Non-Tobacco User	50	747.62	747.62
	Rating Area 3		Tobacco User/Non-Tobacco User	51	780.69	780.69
	Rating Area 3		Tobacco User/Non-Tobacco User	52	817.11	817.11
	Rating Area 3		Tobacco User/Non-Tobacco User	53	853.94	853.94
	Rating Area 3		Tobacco User/Non-Tobacco User	54	893.71	893.71
	Rating Area 3		Tobacco User/Non-Tobacco User	55	933.48	933.48
	Rating Area 3		Tobacco User/Non-Tobacco User	56	976.59	976.59
	Rating Area 3		Tobacco User/Non-Tobacco User	57	1020.13	1020.13
	Rating Area 3		Tobacco User/Non-Tobacco User	58	1066.59	1066.59
	Rating Area 3		Tobacco User/Non-Tobacco User	59	1089.61	1089.61
	Rating Area 3		Tobacco User/Non-Tobacco User	60	1136.08	1136.08
	Rating Area 3		Tobacco User/Non-Tobacco User	61	1176.26	1176.26
	Rating Area 3		Tobacco User/Non-Tobacco User	62	1202.64	1202.64
	Rating Area 3		Tobacco User/Non-Tobacco User	63	1235.70	1235.70
	Rating Area 3		Tobacco User/Non-Tobacco User	64 and over	1255.38	1255.38
64844PA0070142	Rating Area 5		Tobacco User/Non-Tobacco User	0-14	262.76	262.76
64844PA0070142	Rating Area 5		Tobacco User/Non-Tobacco User	15	286.12	286.12
	Rating Area 5		Tobacco User/Non-Tobacco User	16	295.05	295.05
	Rating Area 5		Tobacco User/Non-Tobacco User	17	303.98	303.98
	Rating Area 5		Tobacco User/Non-Tobacco User	18	313.60	313.60
	Rating Area 5		Tobacco User/Non-Tobacco User	19	323.21	323.21
	Rating Area 5		Tobacco User/Non-Tobacco User	20	333.18	333.18
	Rating Area 5		Tobacco User/Non-Tobacco User	21	343.48	343.48
	Rating Area 5		Tobacco User/Non-Tobacco User	22	343.48	343.48
	Rating Area 5		Tobacco User/Non-Tobacco User	23	343.48	343.48
	Rating Area 5		Tobacco User/Non-Tobacco User	24	343.48	343.48
	Rating Area 5		Tobacco User/Non-Tobacco User	25	344.85	344.85

64844PA0070142	Rating Area 5	Tobacco User/Non-Tobacco User	26	351.72	351.72
64844PA0070142	Rating Area 5	Tobacco User/Non-Tobacco User	27	359.97	359.97
64844PA0070142	Rating Area 5	Tobacco User/Non-Tobacco User	28	373.36	373.36
64844PA0070142	Rating Area 5	Tobacco User/Non-Tobacco User	29	384.35	384.35
64844PA0070142	Rating Area 5	Tobacco User/Non-Tobacco User	30	389.85	389.85
64844PA0070142	Rating Area 5	Tobacco User/Non-Tobacco User	31	398.09	398.09
64844PA0070142	Rating Area 5	Tobacco User/Non-Tobacco User	32	406.34	406.34
64844PA0070142	Rating Area 5	Tobacco User/Non-Tobacco User	33	411.49	411.49
64844PA0070142	Rating Area 5	Tobacco User/Non-Tobacco User	34	416.98	416.98
64844PA0070142	Rating Area 5	Tobacco User/Non-Tobacco User	35	419.73	419.73
64844PA0070142	Rating Area 5	Tobacco User/Non-Tobacco User	36	422.48	422.48
64844PA0070142	Rating Area 5	Tobacco User/Non-Tobacco User	37	425.23	425.23
64844PA0070142	Rating Area 5	Tobacco User/Non-Tobacco User	38	427.98	427.98
64844PA0070142	Rating Area 5	Tobacco User/Non-Tobacco User	39	433.47	433.47
64844PA0070142	Rating Area 5	Tobacco User/Non-Tobacco User	40	438.97	438.97
64844PA0070142	Rating Area 5	Tobacco User/Non-Tobacco User	41	447.21	447.21
64844PA0070142	Rating Area 5	Tobacco User/Non-Tobacco User	42	455.11	455.11
64844PA0070142	Rating Area 5	Tobacco User/Non-Tobacco User	43	466.10	466.10
64844PA0070142	Rating Area 5	Tobacco User/Non-Tobacco User	44	479.84	479.84
64844PA0070142	Rating Area 5	Tobacco User/Non-Tobacco User	45	495.98	495.98
64844PA0070142	Rating Area 5	Tobacco User/Non-Tobacco User	46	515.22	515.22
64844PA0070142	Rating Area 5	Tobacco User/Non-Tobacco User	47	536.86	536.86
64844PA0070142	Rating Area 5	Tobacco User/Non-Tobacco User	48	561.59	561.59
64844PA0070142	Rating Area 5	Tobacco User/Non-Tobacco User	49	585.98	585.98
64844PA0070142	Rating Area 5	Tobacco User/Non-Tobacco User	50	613.45	613.45
64844PA0070142	Rating Area 5	Tobacco User/Non-Tobacco User	51	640.59	640.59
64844PA0070142	Rating Area 5	Tobacco User/Non-Tobacco User	52	670.47	670.47
64844PA0070142	Rating Area 5	Tobacco User/Non-Tobacco User	53	700.70	700.70
64844PA0070142	Rating Area 5	Tobacco User/Non-Tobacco User	54	733.33	733.33
64844PA0070142	Rating Area 5	Tobacco User/Non-Tobacco User	55	765.96	765.96
64844PA0070142	Rating Area 5	Tobacco User/Non-Tobacco User	56	801.34	801.34
64844PA0070142	Rating Area 5	Tobacco User/Non-Tobacco User	57	837.06	837.06
64844PA0070142	Rating Area 5	Tobacco User/Non-Tobacco User	58	875.19	875.19
64844PA0070142	Rating Area 5	Tobacco User/Non-Tobacco User	59	894.08	894.08
64844PA0070142	Rating Area 5	Tobacco User/Non-Tobacco User	60	932.20	932.20
64844PA0070142	Rating Area 5	Tobacco User/Non-Tobacco User	61	965.18	965.18
64844PA0070142	Rating Area 5	Tobacco User/Non-Tobacco User	62	986.82	986.82

64844PA0070142 Rating Area 5		Tobacco User/Non-Tobacco User	63	1013.95	1013.95
64844PA0070142 Rating Area 5		Tobacco User/Non-Tobacco User	64 and over	1030.10	1030.10
64844PA0070142	Rating Area 6	Tobacco User/Non-Tobacco User	0-14	323.37	323.37
	64844PA0070142 Rating Area 6	Tobacco User/Non-Tobacco User	15	352.11	352.11
	64844PA0070142 Rating Area 6	Tobacco User/Non-Tobacco User	16	363.10	363.10
	64844PA0070142 Rating Area 6	Tobacco User/Non-Tobacco User	17	374.09	374.09
	64844PA0070142 Rating Area 6	Tobacco User/Non-Tobacco User	18	385.93	385.93
	64844PA0070142 Rating Area 6	Tobacco User/Non-Tobacco User	19	397.76	397.76
	64844PA0070142 Rating Area 6	Tobacco User/Non-Tobacco User	20	410.02	410.02
	64844PA0070142 Rating Area 6	Tobacco User/Non-Tobacco User	21	422.70	422.70
	64844PA0070142 Rating Area 6	Tobacco User/Non-Tobacco User	22	422.70	422.70
	64844PA0070142 Rating Area 6	Tobacco User/Non-Tobacco User	23	422.70	422.70
	64844PA0070142 Rating Area 6	Tobacco User/Non-Tobacco User	24	422.70	422.70
	64844PA0070142 Rating Area 6	Tobacco User/Non-Tobacco User	25	424.39	424.39
	64844PA0070142 Rating Area 6	Tobacco User/Non-Tobacco User	26	432.85	432.85
	64844PA0070142 Rating Area 6	Tobacco User/Non-Tobacco User	27	442.99	442.99
	64844PA0070142 Rating Area 6	Tobacco User/Non-Tobacco User	28	459.48	459.48
	64844PA0070142 Rating Area 6	Tobacco User/Non-Tobacco User	29	473.00	473.00
	64844PA0070142 Rating Area 6	Tobacco User/Non-Tobacco User	30	479.77	479.77
	64844PA0070142 Rating Area 6	Tobacco User/Non-Tobacco User	31	489.91	489.91
	64844PA0070142 Rating Area 6	Tobacco User/Non-Tobacco User	32	500.06	500.06
	64844PA0070142 Rating Area 6	Tobacco User/Non-Tobacco User	33	506.40	506.40
	64844PA0070142 Rating Area 6	Tobacco User/Non-Tobacco User	34	513.16	513.16
	64844PA0070142 Rating Area 6	Tobacco User/Non-Tobacco User	35	516.54	516.54
	64844PA0070142 Rating Area 6	Tobacco User/Non-Tobacco User	36	519.92	519.92
	64844PA0070142 Rating Area 6	Tobacco User/Non-Tobacco User	37	523.31	523.31
	64844PA0070142 Rating Area 6	Tobacco User/Non-Tobacco User	38	526.69	526.69
	64844PA0070142 Rating Area 6	Tobacco User/Non-Tobacco User	39	533.45	533.45
	64844PA0070142 Rating Area 6	Tobacco User/Non-Tobacco User	40	540.21	540.21
	64844PA0070142 Rating Area 6	Tobacco User/Non-Tobacco User	41	550.36	550.36
	64844PA0070142 Rating Area 6	Tobacco User/Non-Tobacco User	42	560.08	560.08
	64844PA0070142 Rating Area 6	Tobacco User/Non-Tobacco User	43	573.61	573.61
	64844PA0070142 Rating Area 6	Tobacco User/Non-Tobacco User	44	590.52	590.52
	64844PA0070142 Rating Area 6	Tobacco User/Non-Tobacco User	45	610.38	610.38
	64844PA0070142 Rating Area 6	Tobacco User/Non-Tobacco User	46	634.05	634.05
	64844PA0070142 Rating Area 6	Tobacco User/Non-Tobacco User	47	660.68	660.68
	64844PA0070142 Rating Area 6	Tobacco User/Non-Tobacco User	48	691.12	691.12

64844PA0070142	Rating Area 6	Tobacco User/Non-Tobacco User	49	721.13	721.13
	Rating Area 6	Tobacco User/Non-Tobacco User	50	754.95	754.95
	Rating Area 6	Tobacco User/Non-Tobacco User	51	788.34	788.34
	Rating Area 6	Tobacco User/Non-Tobacco User	52	825.12	825.12
	Rating Area 6	Tobacco User/Non-Tobacco User	53	862.31	862.31
	Rating Area 6	Tobacco User/Non-Tobacco User	54	902.47	902.47
	Rating Area 6	Tobacco User/Non-Tobacco User	55	942.63	942.63
	Rating Area 6	Tobacco User/Non-Tobacco User	56	986.17	986.17
	Rating Area 6	Tobacco User/Non-Tobacco User	57	1030.13	1030.13
	Rating Area 6	Tobacco User/Non-Tobacco User	58	1077.05	1077.05
	Rating Area 6	Tobacco User/Non-Tobacco User	59	1100.30	1100.30
	Rating Area 6	Tobacco User/Non-Tobacco User	60	1147.22	1147.22
	Rating Area 6	Tobacco User/Non-Tobacco User	61	1187.80	1187.80
	Rating Area 6	Tobacco User/Non-Tobacco User	62	1214.43	1214.43
	Rating Area 6	Tobacco User/Non-Tobacco User	63	1247.82	1247.82
	Rating Area 6	Tobacco User/Non-Tobacco User	64 and over	1267.69	1267.69
64844PA0070142	Rating Area 7	Tobacco User/Non-Tobacco User	0-14	339.07	339.07
64844PA0070142	Rating Area 7	Tobacco User/Non-Tobacco User	15	369.20	369.20
	Rating Area 7	Tobacco User/Non-Tobacco User	16	380.73	380.73
	Rating Area 7	Tobacco User/Non-Tobacco User	17	392.25	392.25
	Rating Area 7	Tobacco User/Non-Tobacco User	18	404.66	404.66
	Rating Area 7	Tobacco User/Non-Tobacco User	19	417.07	417.07
	Rating Area 7	Tobacco User/Non-Tobacco User	20	429.93	429.93
	Rating Area 7	Tobacco User/Non-Tobacco User	21	443.22	443.22
	Rating Area 7	Tobacco User/Non-Tobacco User	22	443.22	443.22
	Rating Area 7	Tobacco User/Non-Tobacco User	23	443.22	443.22
	Rating Area 7	Tobacco User/Non-Tobacco User	24	443.22	443.22
	Rating Area 7	Tobacco User/Non-Tobacco User	25	445.00	445.00
	Rating Area 7	Tobacco User/Non-Tobacco User	26	453.86	453.86
	Rating Area 7	Tobacco User/Non-Tobacco User	27	464.50	464.50
	Rating Area 7	Tobacco User/Non-Tobacco User	28	481.78	481.78
	Rating Area 7	Tobacco User/Non-Tobacco User	29	495.97	495.97
	Rating Area 7	Tobacco User/Non-Tobacco User	30	503.06	503.06
	Rating Area 7	Tobacco User/Non-Tobacco User	31	513.69	513.69
	Rating Area 7	Tobacco User/Non-Tobacco User	32	524.33	524.33
	Rating Area 7	Tobacco User/Non-Tobacco User	33	530.98	530.98
	Rating Area 7	Tobacco User/Non-Tobacco User	34	538.07	538.07

	64844PA0070142 Rating Area 7		Tobacco User/Non-Tobacco User	35	541.62	541.62
	64844PA0070142 Rating Area 7		Tobacco User/Non-Tobacco User	36	545.16	545.16
	64844PA0070142 Rating Area 7		Tobacco User/Non-Tobacco User	37	548.71	548.71
	64844PA0070142 Rating Area 7		Tobacco User/Non-Tobacco User	38	552.26	552.26
	64844PA0070142 Rating Area 7		Tobacco User/Non-Tobacco User	39	559.35	559.35
	64844PA0070142 Rating Area 7		Tobacco User/Non-Tobacco User	40	566.44	566.44
	64844PA0070142 Rating Area 7		Tobacco User/Non-Tobacco User	41	577.08	577.08
	64844PA0070142 Rating Area 7		Tobacco User/Non-Tobacco User	42	587.27	587.27
	64844PA0070142 Rating Area 7		Tobacco User/Non-Tobacco User	43	601.45	601.45
	64844PA0070142 Rating Area 7		Tobacco User/Non-Tobacco User	44	619.18	619.18
	64844PA0070142 Rating Area 7		Tobacco User/Non-Tobacco User	45	640.01	640.01
	64844PA0070142 Rating Area 7		Tobacco User/Non-Tobacco User	46	664.83	664.83
	64844PA0070142 Rating Area 7		Tobacco User/Non-Tobacco User	47	692.76	692.76
	64844PA0070142 Rating Area 7		Tobacco User/Non-Tobacco User	48	724.67	724.67
	64844PA0070142 Rating Area 7		Tobacco User/Non-Tobacco User	49	756.14	756.14
	64844PA0070142 Rating Area 7		Tobacco User/Non-Tobacco User	50	791.60	791.60
	64844PA0070142 Rating Area 7		Tobacco User/Non-Tobacco User	51	826.61	826.61
	64844PA0070142 Rating Area 7		Tobacco User/Non-Tobacco User	52	865.17	865.17
	64844PA0070142 Rating Area 7		Tobacco User/Non-Tobacco User	53	904.17	904.17
	64844PA0070142 Rating Area 7		Tobacco User/Non-Tobacco User	54	946.28	946.28
	64844PA0070142 Rating Area 7		Tobacco User/Non-Tobacco User	55	988.39	988.39
	64844PA0070142 Rating Area 7		Tobacco User/Non-Tobacco User	56	1034.04	1034.04
	64844PA0070142 Rating Area 7		Tobacco User/Non-Tobacco User	57	1080.13	1080.13
	64844PA0070142 Rating Area 7		Tobacco User/Non-Tobacco User	58	1129.33	1129.33
	64844PA0070142 Rating Area 7		Tobacco User/Non-Tobacco User	59	1153.71	1153.71
	64844PA0070142 Rating Area 7		Tobacco User/Non-Tobacco User	60	1202.91	1202.91
	64844PA0070142 Rating Area 7		Tobacco User/Non-Tobacco User	61	1245.46	1245.46
	64844PA0070142 Rating Area 7		Tobacco User/Non-Tobacco User	62	1273.38	1273.38
	64844PA0070142 Rating Area 7		Tobacco User/Non-Tobacco User	63	1308.39	1308.39
	64844PA0070142 Rating Area 7		Tobacco User/Non-Tobacco User	64 and over	1329.22	1329.22
	64844PA0070142	Rating Area 8	Tobacco User/Non-Tobacco User	0-14	313.95	313.95
	64844PA0070142 Rating Area 8		Tobacco User/Non-Tobacco User	15	341.86	341.86
	64844PA0070142 Rating Area 8		Tobacco User/Non-Tobacco User	16	352.53	352.53
	64844PA0070142 Rating Area 8		Tobacco User/Non-Tobacco User	17	363.20	363.20
	64844PA0070142 Rating Area 8		Tobacco User/Non-Tobacco User	18	374.69	374.69
	64844PA0070142 Rating Area 8		Tobacco User/Non-Tobacco User	19	386.18	386.18
	64844PA0070142 Rating Area 8		Tobacco User/Non-Tobacco User	20	398.08	398.08



64844PA0070142	Rating Area 8	Tobacco User/Non-Tobacco User	21	410.39	410.39
64844PA0070142	Rating Area 8	Tobacco User/Non-Tobacco User	22	410.39	410.39
64844PA0070142	Rating Area 8	Tobacco User/Non-Tobacco User	23	410.39	410.39
64844PA0070142	Rating Area 8	Tobacco User/Non-Tobacco User	24	410.39	410.39
64844PA0070142	Rating Area 8	Tobacco User/Non-Tobacco User	25	412.03	412.03
64844PA0070142	Rating Area 8	Tobacco User/Non-Tobacco User	26	420.24	420.24
64844PA0070142	Rating Area 8	Tobacco User/Non-Tobacco User	27	430.09	430.09
64844PA0070142	Rating Area 8	Tobacco User/Non-Tobacco User	28	446.10	446.10
64844PA0070142	Rating Area 8	Tobacco User/Non-Tobacco User	29	459.23	459.23
64844PA0070142	Rating Area 8	Tobacco User/Non-Tobacco User	30	465.79	465.79
64844PA0070142	Rating Area 8	Tobacco User/Non-Tobacco User	31	475.64	475.64
64844PA0070142	Rating Area 8	Tobacco User/Non-Tobacco User	32	485.49	485.49
64844PA0070142	Rating Area 8	Tobacco User/Non-Tobacco User	33	491.65	491.65
64844PA0070142	Rating Area 8	Tobacco User/Non-Tobacco User	34	498.21	498.21
64844PA0070142	Rating Area 8	Tobacco User/Non-Tobacco User	35	501.50	501.50
64844PA0070142	Rating Area 8	Tobacco User/Non-Tobacco User	36	504.78	504.78
64844PA0070142	Rating Area 8	Tobacco User/Non-Tobacco User	37	508.06	508.06
64844PA0070142	Rating Area 8	Tobacco User/Non-Tobacco User	38	511.35	511.35
64844PA0070142	Rating Area 8	Tobacco User/Non-Tobacco User	39	517.91	517.91
64844PA0070142	Rating Area 8	Tobacco User/Non-Tobacco User	40	524.48	524.48
64844PA0070142	Rating Area 8	Tobacco User/Non-Tobacco User	41	534.33	534.33
64844PA0070142	Rating Area 8	Tobacco User/Non-Tobacco User	42	543.77	543.77
64844PA0070142	Rating Area 8	Tobacco User/Non-Tobacco User	43	556.90	556.90
64844PA0070142	Rating Area 8	Tobacco User/Non-Tobacco User	44	573.32	573.32
64844PA0070142	Rating Area 8	Tobacco User/Non-Tobacco User	45	592.60	592.60
64844PA0070142	Rating Area 8	Tobacco User/Non-Tobacco User	46	615.59	615.59
64844PA0070142	Rating Area 8	Tobacco User/Non-Tobacco User	47	641.44	641.44
64844PA0070142	Rating Area 8	Tobacco User/Non-Tobacco User	48	670.99	670.99
64844PA0070142	Rating Area 8	Tobacco User/Non-Tobacco User	49	700.13	700.13
64844PA0070142	Rating Area 8	Tobacco User/Non-Tobacco User	50	732.96	732.96
64844PA0070142	Rating Area 8	Tobacco User/Non-Tobacco User	51	765.38	765.38
64844PA0070142	Rating Area 8	Tobacco User/Non-Tobacco User	52	801.08	801.08
64844PA0070142	Rating Area 8	Tobacco User/Non-Tobacco User	53	837.20	837.20
64844PA0070142	Rating Area 8	Tobacco User/Non-Tobacco User	54	876.19	876.19
64844PA0070142	Rating Area 8	Tobacco User/Non-Tobacco User	55	915.17	915.17
64844PA0070142	Rating Area 8	Tobacco User/Non-Tobacco User	56	957.44	957.44
64844PA0070142	Rating Area 8	Tobacco User/Non-Tobacco User	57	1000.12	1000.12

64844PA0070142 Rating Area 8			Tobacco User/Non-Tobacco User	58	1045.68	1045.68
64844PA0070142 Rating Area 8			Tobacco User/Non-Tobacco User	59	1068.25	1068.25
64844PA0070142 Rating Area 8			Tobacco User/Non-Tobacco User	60	1113.80	1113.80
64844PA0070142 Rating Area 8			Tobacco User/Non-Tobacco User	61	1153.20	1153.20
64844PA0070142 Rating Area 8			Tobacco User/Non-Tobacco User	62	1179.05	1179.05
64844PA0070142 Rating Area 8			Tobacco User/Non-Tobacco User	63	1211.48	1211.48
64844PA0070142 Rating Area 8			Tobacco User/Non-Tobacco User	64 and over	1230.76	1230.76
64844PA0070142	Rating Area 9		Tobacco User/Non-Tobacco User	0-14	294.90	294.90
64844PA0070142 Rating Area 9			Tobacco User/Non-Tobacco User	15	321.11	321.11
64844PA0070142 Rating Area 9			Tobacco User/Non-Tobacco User	16	331.13	331.13
64844PA0070142 Rating Area 9			Tobacco User/Non-Tobacco User	17	341.16	341.16
64844PA0070142 Rating Area 9			Tobacco User/Non-Tobacco User	18	351.95	351.95
64844PA0070142 Rating Area 9			Tobacco User/Non-Tobacco User	19	362.74	362.74
64844PA0070142 Rating Area 9			Tobacco User/Non-Tobacco User	20	373.92	373.92
64844PA0070142 Rating Area 9			Tobacco User/Non-Tobacco User	21	385.49	385.49
64844PA0070142 Rating Area 9			Tobacco User/Non-Tobacco User	22	385.49	385.49
64844PA0070142 Rating Area 9			Tobacco User/Non-Tobacco User	23	385.49	385.49
64844PA0070142 Rating Area 9			Tobacco User/Non-Tobacco User	24	385.49	385.49
64844PA0070142 Rating Area 9			Tobacco User/Non-Tobacco User	25	387.03	387.03
64844PA0070142 Rating Area 9			Tobacco User/Non-Tobacco User	26	394.74	394.74
64844PA0070142 Rating Area 9			Tobacco User/Non-Tobacco User	27	403.99	403.99
64844PA0070142 Rating Area 9			Tobacco User/Non-Tobacco User	28	419.03	419.03
64844PA0070142 Rating Area 9			Tobacco User/Non-Tobacco User	29	431.36	431.36
64844PA0070142 Rating Area 9			Tobacco User/Non-Tobacco User	30	437.53	437.53
64844PA0070142 Rating Area 9			Tobacco User/Non-Tobacco User	31	446.78	446.78
64844PA0070142 Rating Area 9			Tobacco User/Non-Tobacco User	32	456.03	456.03
64844PA0070142 Rating Area 9			Tobacco User/Non-Tobacco User	33	461.81	461.81
64844PA0070142 Rating Area 9			Tobacco User/Non-Tobacco User	34	467.98	467.98
64844PA0070142 Rating Area 9			Tobacco User/Non-Tobacco User	35	471.07	471.07
64844PA0070142 Rating Area 9			Tobacco User/Non-Tobacco User	36	474.15	474.15
64844PA0070142 Rating Area 9			Tobacco User/Non-Tobacco User	37	477.23	477.23
64844PA0070142 Rating Area 9			Tobacco User/Non-Tobacco User	38	480.32	480.32
64844PA0070142 Rating Area 9			Tobacco User/Non-Tobacco User	39	486.49	486.49
64844PA0070142 Rating Area 9			Tobacco User/Non-Tobacco User	40	492.65	492.65
64844PA0070142 Rating Area 9			Tobacco User/Non-Tobacco User	41	501.91	501.91
64844PA0070142 Rating Area 9			Tobacco User/Non-Tobacco User	42	510.77	510.77
64844PA0070142 Rating Area 9			Tobacco User/Non-Tobacco User	43	523.11	523.11

64844PA0070142	Rating Area 9	Tobacco User/Non-Tobacco User	44	538.53	538.53
64844PA0070142	Rating Area 9	Tobacco User/Non-Tobacco User	45	556.64	556.64
64844PA0070142	Rating Area 9	Tobacco User/Non-Tobacco User	46	578.23	578.23
64844PA0070142	Rating Area 9	Tobacco User/Non-Tobacco User	47	602.52	602.52
64844PA0070142	Rating Area 9	Tobacco User/Non-Tobacco User	48	630.27	630.27
64844PA0070142	Rating Area 9	Tobacco User/Non-Tobacco User	49	657.64	657.64
64844PA0070142	Rating Area 9	Tobacco User/Non-Tobacco User	50	688.48	688.48
64844PA0070142	Rating Area 9	Tobacco User/Non-Tobacco User	51	718.93	718.93
64844PA0070142	Rating Area 9	Tobacco User/Non-Tobacco User	52	752.47	752.47
64844PA0070142	Rating Area 9	Tobacco User/Non-Tobacco User	53	786.40	786.40
64844PA0070142	Rating Area 9	Tobacco User/Non-Tobacco User	54	823.02	823.02
64844PA0070142	Rating Area 9	Tobacco User/Non-Tobacco User	55	859.64	859.64
64844PA0070142	Rating Area 9	Tobacco User/Non-Tobacco User	56	899.34	899.34
64844PA0070142	Rating Area 9	Tobacco User/Non-Tobacco User	57	939.43	939.43
64844PA0070142	Rating Area 9	Tobacco User/Non-Tobacco User	58	982.22	982.22
64844PA0070142	Rating Area 9	Tobacco User/Non-Tobacco User	59	1003.42	1003.42
64844PA0070142	Rating Area 9	Tobacco User/Non-Tobacco User	60	1046.21	1046.21
64844PA0070142	Rating Area 9	Tobacco User/Non-Tobacco User	61	1083.22	1083.22
64844PA0070142	Rating Area 9	Tobacco User/Non-Tobacco User	62	1107.51	1107.51
64844PA0070142	Rating Area 9	Tobacco User/Non-Tobacco User	63	1137.96	1137.96
64844PA0070142	Rating Area 9	Tobacco User/Non-Tobacco User	64 and over	1156.08	1156.08

2022 Rates Table Template v11.0		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*	64844				
	Rate Effective Date*	10/1/2022			
	Rate Expiration Date*	12/31/2022			
	Rating Method*	Age-Based Rates			
Plan ID*		Rating Area ID*	Tobacco*	Age*	Individual Rate*
					Individual Tobacco 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
	64844PA0060126	Rating Area 1	Tobacco User/Non-Tobacco User	0-14	256.66
	64844PA0060126	Rating Area 1	Tobacco User/Non-Tobacco User	15	279.47
	64844PA0060126	Rating Area 1	Tobacco User/Non-Tobacco User	16	288.20
	64844PA0060126	Rating Area 1	Tobacco User/Non-Tobacco User	17	296.92
	64844PA0060126	Rating Area 1	Tobacco User/Non-Tobacco User	18	306.31
	64844PA0060126	Rating Area 1	Tobacco User/Non-Tobacco User	19	315.71
	64844PA0060126	Rating Area 1	Tobacco User/Non-Tobacco User	20	325.44
	64844PA0060126	Rating Area 1	Tobacco User/Non-Tobacco User	21	335.50
	64844PA0060126	Rating Area 1	Tobacco User/Non-Tobacco User	22	335.50
	64844PA0060126	Rating Area 1	Tobacco User/Non-Tobacco User	23	335.50
	64844PA0060126	Rating Area 1	Tobacco User/Non-Tobacco User	24	335.50
	64844PA0060126	Rating Area 1	Tobacco User/Non-Tobacco User	25	336.85
	64844PA0060126	Rating Area 1	Tobacco User/Non-Tobacco User	26	343.56
	64844PA0060126	Rating Area 1	Tobacco User/Non-Tobacco User	27	351.61
	64844PA0060126	Rating Area 1	Tobacco User/Non-Tobacco User	28	364.69
	64844PA0060126	Rating Area 1	Tobacco User/Non-Tobacco User	29	375.43
	64844PA0060126	Rating Area 1	Tobacco User/Non-Tobacco User	30	380.80
	64844PA0060126	Rating Area 1	Tobacco User/Non-Tobacco User	31	388.85
	64844PA0060126	Rating Area 1	Tobacco User/Non-Tobacco User	32	396.90
	64844PA0060126	Rating Area 1	Tobacco User/Non-Tobacco User	33	401.93
	64844PA0060126	Rating Area 1	Tobacco User/Non-Tobacco User	34	407.30
	64844PA0060126	Rating Area 1	Tobacco User/Non-Tobacco User	35	409.99
	64844PA0060126	Rating Area 1	Tobacco User/Non-Tobacco User	36	412.67
	64844PA0060126	Rating Area 1	Tobacco User/Non-Tobacco User	37	415.35
	64844PA0060126	Rating Area 1	Tobacco User/Non-Tobacco User	38	418.04
	64844PA0060126	Rating Area 1	Tobacco User/Non-Tobacco User	39	423.41
	64844PA0060126	Rating Area 1	Tobacco User/Non-Tobacco User	40	428.77
	64844PA0060126	Rating Area 1	Tobacco User/Non-Tobacco User	41	436.83
	64844PA0060126	Rating Area 1	Tobacco User/Non-Tobacco User	42	444.54
	64844PA0060126	Rating Area 1	Tobacco User/Non-Tobacco User	43	455.28
	64844PA0060126	Rating Area 1	Tobacco User/Non-Tobacco User	44	468.70
	64844PA0060126	Rating Area 1	Tobacco User/Non-Tobacco User	45	484.47
	64844PA0060126	Rating Area 1	Tobacco User/Non-Tobacco User	46	503.26
	64844PA0060126	Rating Area 1	Tobacco User/Non-Tobacco User	47	524.39
	64844PA0060126	Rating Area 1	Tobacco User/Non-Tobacco User	48	548.55
	64844PA0060126	Rating Area 1	Tobacco User/Non-Tobacco User	49	572.37
	64844PA0060126	Rating Area 1	Tobacco User/Non-Tobacco User	50	599.21
	64844PA0060126	Rating Area 1	Tobacco User/Non-Tobacco User	51	625.71
	64844PA0060126	Rating Area 1	Tobacco User/Non-Tobacco User	52	654.90
	64844PA0060126	Rating Area 1	Tobacco User/Non-Tobacco User	53	684.43
	64844PA0060126	Rating Area 1	Tobacco User/Non-Tobacco User	54	716.30
	64844PA0060126	Rating Area 1	Tobacco User/Non-Tobacco User	55	748.17
	64844PA0060126	Rating Area 1	Tobacco User/Non-Tobacco User	56	782.73
	64844PA0060126	Rating Area 1	Tobacco User/Non-Tobacco User	57	817.62
	64844PA0060126	Rating Area 1	Tobacco User/Non-Tobacco User	58	854.86
	64844PA0060126	Rating Area 1	Tobacco User/Non-Tobacco User	59	873.32
	64844PA0060126	Rating Area 1	Tobacco User/Non-Tobacco User	60	910.56
	64844PA0060126	Rating Area 1	Tobacco User/Non-Tobacco User	61	942.77
	64844PA0060126	Rating Area 1	Tobacco User/Non-Tobacco User	62	963.90
	64844PA0060126	Rating Area 1	Tobacco User/Non-Tobacco User	63	990.41
	64844PA0060126	Rating Area 1	Tobacco User/Non-Tobacco User	64 and over	1006.18
	64844PA0060126	Rating Area 2	Tobacco User/Non-Tobacco User	0-14	269.99
	64844PA0060126	Rating Area 2	Tobacco User/Non-Tobacco User	15	293.99
	64844PA0060126	Rating Area 2	Tobacco User/Non-Tobacco User	16	303.16
	64844PA0060126	Rating Area 2	Tobacco User/Non-Tobacco User	17	312.34

64844PA0060126	Rating Area 2	Tobacco User/Non-Tobacco User	18	322.22	322.22
	Rating Area 2	Tobacco User/Non-Tobacco User	19	332.10	332.10
	Rating Area 2	Tobacco User/Non-Tobacco User	20	342.34	342.34
	Rating Area 2	Tobacco User/Non-Tobacco User	21	352.93	352.93
	Rating Area 2	Tobacco User/Non-Tobacco User	22	352.93	352.93
	Rating Area 2	Tobacco User/Non-Tobacco User	23	352.93	352.93
	Rating Area 2	Tobacco User/Non-Tobacco User	24	352.93	352.93
	Rating Area 2	Tobacco User/Non-Tobacco User	25	354.34	354.34
	Rating Area 2	Tobacco User/Non-Tobacco User	26	361.40	361.40
	Rating Area 2	Tobacco User/Non-Tobacco User	27	369.87	369.87
	Rating Area 2	Tobacco User/Non-Tobacco User	28	383.63	383.63
	Rating Area 2	Tobacco User/Non-Tobacco User	29	394.92	394.92
	Rating Area 2	Tobacco User/Non-Tobacco User	30	400.57	400.57
	Rating Area 2	Tobacco User/Non-Tobacco User	31	409.04	409.04
	Rating Area 2	Tobacco User/Non-Tobacco User	32	417.51	417.51
	Rating Area 2	Tobacco User/Non-Tobacco User	33	422.81	422.81
	Rating Area 2	Tobacco User/Non-Tobacco User	34	428.45	428.45
	Rating Area 2	Tobacco User/Non-Tobacco User	35	431.28	431.28
	Rating Area 2	Tobacco User/Non-Tobacco User	36	434.10	434.10
	Rating Area 2	Tobacco User/Non-Tobacco User	37	436.92	436.92
	Rating Area 2	Tobacco User/Non-Tobacco User	38	439.75	439.75
	Rating Area 2	Tobacco User/Non-Tobacco User	39	445.39	445.39
	Rating Area 2	Tobacco User/Non-Tobacco User	40	451.04	451.04
	Rating Area 2	Tobacco User/Non-Tobacco User	41	459.51	459.51
	Rating Area 2	Tobacco User/Non-Tobacco User	42	467.63	467.63
	Rating Area 2	Tobacco User/Non-Tobacco User	43	478.92	478.92
	Rating Area 2	Tobacco User/Non-Tobacco User	44	493.04	493.04
	Rating Area 2	Tobacco User/Non-Tobacco User	45	509.63	509.63
	Rating Area 2	Tobacco User/Non-Tobacco User	46	529.39	529.39
	Rating Area 2	Tobacco User/Non-Tobacco User	47	551.62	551.62
	Rating Area 2	Tobacco User/Non-Tobacco User	48	577.03	577.03
	Rating Area 2	Tobacco User/Non-Tobacco User	49	602.09	602.09
	Rating Area 2	Tobacco User/Non-Tobacco User	50	630.33	630.33
	Rating Area 2	Tobacco User/Non-Tobacco User	51	658.21	658.21
	Rating Area 2	Tobacco User/Non-Tobacco User	52	688.91	688.91
	Rating Area 2	Tobacco User/Non-Tobacco User	53	719.97	719.97
	Rating Area 2	Tobacco User/Non-Tobacco User	54	753.50	753.50
	Rating Area 2	Tobacco User/Non-Tobacco User	55	787.03	787.03
	Rating Area 2	Tobacco User/Non-Tobacco User	56	823.38	823.38
	Rating Area 2	Tobacco User/Non-Tobacco User	57	860.08	860.08
	Rating Area 2	Tobacco User/Non-Tobacco User	58	899.26	899.26
	Rating Area 2	Tobacco User/Non-Tobacco User	59	918.67	918.67
	Rating Area 2	Tobacco User/Non-Tobacco User	60	957.84	957.84
	Rating Area 2	Tobacco User/Non-Tobacco User	61	991.72	991.72
	Rating Area 2	Tobacco User/Non-Tobacco User	62	1013.96	1013.96
	Rating Area 2	Tobacco User/Non-Tobacco User	63	1041.84	1041.84
	Rating Area 2	Tobacco User/Non-Tobacco User	64 and over	1058.43	1058.43
64844PA0060126	Rating Area 3	Tobacco User/Non-Tobacco User	0-14	336.18	336.18
64844PA0060126	Rating Area 3	Tobacco User/Non-Tobacco User	15	366.06	366.06
64844PA0060126	Rating Area 3	Tobacco User/Non-Tobacco User	16	377.49	377.49
64844PA0060126	Rating Area 3	Tobacco User/Non-Tobacco User	17	388.92	388.92
64844PA0060126	Rating Area 3	Tobacco User/Non-Tobacco User	18	401.22	401.22
64844PA0060126	Rating Area 3	Tobacco User/Non-Tobacco User	19	413.53	413.53
64844PA0060126	Rating Area 3	Tobacco User/Non-Tobacco User	20	426.27	426.27
64844PA0060126	Rating Area 3	Tobacco User/Non-Tobacco User	21	439.45	439.45
64844PA0060126	Rating Area 3	Tobacco User/Non-Tobacco User	22	439.45	439.45
64844PA0060126	Rating Area 3	Tobacco User/Non-Tobacco User	23	439.45	439.45
64844PA0060126	Rating Area 3	Tobacco User/Non-Tobacco User	24	439.45	439.45
64844PA0060126	Rating Area 3	Tobacco User/Non-Tobacco User	25	441.21	441.21
64844PA0060126	Rating Area 3	Tobacco User/Non-Tobacco User	26	450.00	450.00
64844PA0060126	Rating Area 3	Tobacco User/Non-Tobacco User	27	460.55	460.55
64844PA0060126	Rating Area 3	Tobacco User/Non-Tobacco User	28	477.69	477.69
64844PA0060126	Rating Area 3	Tobacco User/Non-Tobacco User	29	491.75	491.75
64844PA0060126	Rating Area 3	Tobacco User/Non-Tobacco User	30	498.78	498.78
64844PA0060126	Rating Area 3	Tobacco User/Non-Tobacco User	31	509.33	509.33
64844PA0060126	Rating Area 3	Tobacco User/Non-Tobacco User	32	519.87	519.87
64844PA0060126	Rating Area 3	Tobacco User/Non-Tobacco User	33	526.46	526.46
64844PA0060126	Rating Area 3	Tobacco User/Non-Tobacco User	34	533.50	533.50
64844PA0060126	Rating Area 3	Tobacco User/Non-Tobacco User	35	537.01	537.01
64844PA0060126	Rating Area 3	Tobacco User/Non-Tobacco User	36	540.53	540.53
64844PA0060126	Rating Area 3	Tobacco User/Non-Tobacco User	37	544.04	544.04
64844PA0060126	Rating Area 3	Tobacco User/Non-Tobacco User	38	547.56	547.56
64844PA0060126	Rating Area 3	Tobacco User/Non-Tobacco User	39	554.59	554.59
64844PA0060126	Rating Area 3	Tobacco User/Non-Tobacco User	40	561.62	561.62

	64844PA0060126	Rating Area 3	Tobacco User/Non-Tobacco User	41	572.17	572.17
	64844PA0060126	Rating Area 3	Tobacco User/Non-Tobacco User	42	582.28	582.28
	64844PA0060126	Rating Area 3	Tobacco User/Non-Tobacco User	43	596.34	596.34
	64844PA0060126	Rating Area 3	Tobacco User/Non-Tobacco User	44	613.92	613.92
	64844PA0060126	Rating Area 3	Tobacco User/Non-Tobacco User	45	634.57	634.57
	64844PA0060126	Rating Area 3	Tobacco User/Non-Tobacco User	46	659.18	659.18
	64844PA0060126	Rating Area 3	Tobacco User/Non-Tobacco User	47	686.87	686.87
	64844PA0060126	Rating Area 3	Tobacco User/Non-Tobacco User	48	718.51	718.51
	64844PA0060126	Rating Area 3	Tobacco User/Non-Tobacco User	49	749.71	749.71
	64844PA0060126	Rating Area 3	Tobacco User/Non-Tobacco User	50	784.86	784.86
	64844PA0060126	Rating Area 3	Tobacco User/Non-Tobacco User	51	819.58	819.58
	64844PA0060126	Rating Area 3	Tobacco User/Non-Tobacco User	52	857.81	857.81
	64844PA0060126	Rating Area 3	Tobacco User/Non-Tobacco User	53	896.48	896.48
	64844PA0060126	Rating Area 3	Tobacco User/Non-Tobacco User	54	938.23	938.23
	64844PA0060126	Rating Area 3	Tobacco User/Non-Tobacco User	55	979.98	979.98
	64844PA0060126	Rating Area 3	Tobacco User/Non-Tobacco User	56	1025.24	1025.24
	64844PA0060126	Rating Area 3	Tobacco User/Non-Tobacco User	57	1070.95	1070.95
	64844PA0060126	Rating Area 3	Tobacco User/Non-Tobacco User	58	1119.73	1119.73
	64844PA0060126	Rating Area 3	Tobacco User/Non-Tobacco User	59	1143.90	1143.90
	64844PA0060126	Rating Area 3	Tobacco User/Non-Tobacco User	60	1192.68	1192.68
	64844PA0060126	Rating Area 3	Tobacco User/Non-Tobacco User	61	1234.86	1234.86
	64844PA0060126	Rating Area 3	Tobacco User/Non-Tobacco User	62	1262.55	1262.55
	64844PA0060126	Rating Area 3	Tobacco User/Non-Tobacco User	63	1297.27	1297.27
	64844PA0060126	Rating Area 3	Tobacco User/Non-Tobacco User	64 and over	1317.92	1317.92
	64844PA0060126	Rating Area 5	Tobacco User/Non-Tobacco User	0-14	275.85	275.85
	64844PA0060126	Rating Area 5	Tobacco User/Non-Tobacco User	15	300.37	300.37
	64844PA0060126	Rating Area 5	Tobacco User/Non-Tobacco User	16	309.75	309.75
	64844PA0060126	Rating Area 5	Tobacco User/Non-Tobacco User	17	319.12	319.12
	64844PA0060126	Rating Area 5	Tobacco User/Non-Tobacco User	18	329.22	329.22
	64844PA0060126	Rating Area 5	Tobacco User/Non-Tobacco User	19	339.32	339.32
	64844PA0060126	Rating Area 5	Tobacco User/Non-Tobacco User	20	349.77	349.77
	64844PA0060126	Rating Area 5	Tobacco User/Non-Tobacco User	21	360.59	360.59
	64844PA0060126	Rating Area 5	Tobacco User/Non-Tobacco User	22	360.59	360.59
	64844PA0060126	Rating Area 5	Tobacco User/Non-Tobacco User	23	360.59	360.59
	64844PA0060126	Rating Area 5	Tobacco User/Non-Tobacco User	24	360.59	360.59
	64844PA0060126	Rating Area 5	Tobacco User/Non-Tobacco User	25	362.03	362.03
	64844PA0060126	Rating Area 5	Tobacco User/Non-Tobacco User	26	369.25	369.25
	64844PA0060126	Rating Area 5	Tobacco User/Non-Tobacco User	27	377.90	377.90
	64844PA0060126	Rating Area 5	Tobacco User/Non-Tobacco User	28	391.96	391.96
	64844PA0060126	Rating Area 5	Tobacco User/Non-Tobacco User	29	403.50	403.50
	64844PA0060126	Rating Area 5	Tobacco User/Non-Tobacco User	30	409.27	409.27
	64844PA0060126	Rating Area 5	Tobacco User/Non-Tobacco User	31	417.93	417.93
	64844PA0060126	Rating Area 5	Tobacco User/Non-Tobacco User	32	426.58	426.58
	64844PA0060126	Rating Area 5	Tobacco User/Non-Tobacco User	33	431.99	431.99
	64844PA0060126	Rating Area 5	Tobacco User/Non-Tobacco User	34	437.76	437.76
	64844PA0060126	Rating Area 5	Tobacco User/Non-Tobacco User	35	440.64	440.64
	64844PA0060126	Rating Area 5	Tobacco User/Non-Tobacco User	36	443.53	443.53
	64844PA0060126	Rating Area 5	Tobacco User/Non-Tobacco User	37	446.41	446.41
	64844PA0060126	Rating Area 5	Tobacco User/Non-Tobacco User	38	449.30	449.30
	64844PA0060126	Rating Area 5	Tobacco User/Non-Tobacco User	39	455.07	455.07
	64844PA0060126	Rating Area 5	Tobacco User/Non-Tobacco User	40	460.84	460.84
	64844PA0060126	Rating Area 5	Tobacco User/Non-Tobacco User	41	469.49	469.49
	64844PA0060126	Rating Area 5	Tobacco User/Non-Tobacco User	42	477.78	477.78
	64844PA0060126	Rating Area 5	Tobacco User/Non-Tobacco User	43	489.32	489.32
	64844PA0060126	Rating Area 5	Tobacco User/Non-Tobacco User	44	503.75	503.75
	64844PA0060126	Rating Area 5	Tobacco User/Non-Tobacco User	45	520.69	520.69
	64844PA0060126	Rating Area 5	Tobacco User/Non-Tobacco User	46	540.89	540.89
	64844PA0060126	Rating Area 5	Tobacco User/Non-Tobacco User	47	563.60	563.60
	64844PA0060126	Rating Area 5	Tobacco User/Non-Tobacco User	48	589.57	589.57
	64844PA0060126	Rating Area 5	Tobacco User/Non-Tobacco User	49	615.17	615.17
	64844PA0060126	Rating Area 5	Tobacco User/Non-Tobacco User	50	644.02	644.02
	64844PA0060126	Rating Area 5	Tobacco User/Non-Tobacco User	51	672.50	672.50
	64844PA0060126	Rating Area 5	Tobacco User/Non-Tobacco User	52	703.87	703.87
	64844PA0060126	Rating Area 5	Tobacco User/Non-Tobacco User	53	735.61	735.61
	64844PA0060126	Rating Area 5	Tobacco User/Non-Tobacco User	54	769.86	769.86
	64844PA0060126	Rating Area 5	Tobacco User/Non-Tobacco User	55	804.12	804.12
	64844PA0060126	Rating Area 5	Tobacco User/Non-Tobacco User	56	841.26	841.26
	64844PA0060126	Rating Area 5	Tobacco User/Non-Tobacco User	57	878.76	878.76
	64844PA0060126	Rating Area 5	Tobacco User/Non-Tobacco User	58	918.79	918.79
	64844PA0060126	Rating Area 5	Tobacco User/Non-Tobacco User	59	938.62	938.62
	64844PA0060126	Rating Area 5	Tobacco User/Non-Tobacco User	60	978.65	978.65
	64844PA0060126	Rating Area 5	Tobacco User/Non-Tobacco User	61	1013.26	1013.26
	64844PA0060126	Rating Area 5	Tobacco User/Non-Tobacco User	62	1035.98	1035.98
	64844PA0060126	Rating Area 5	Tobacco User/Non-Tobacco User	63	1064.47	1064.47

64844PA0060126	Rating Area 5	Tobacco User/Non-Tobacco User	64 and over	1081.41	1081.41
64844PA0060126	Rating Area 6	Tobacco User/Non-Tobacco User	0-14	339.48	339.48
64844PA0060126	Rating Area 6	Tobacco User/Non-Tobacco User	15	369.65	369.65
64844PA0060126	Rating Area 6	Tobacco User/Non-Tobacco User	16	381.19	381.19
64844PA0060126	Rating Area 6	Tobacco User/Non-Tobacco User	17	392.73	392.73
64844PA0060126	Rating Area 6	Tobacco User/Non-Tobacco User	18	405.15	405.15
64844PA0060126	Rating Area 6	Tobacco User/Non-Tobacco User	19	417.58	417.58
64844PA0060126	Rating Area 6	Tobacco User/Non-Tobacco User	20	430.45	430.45
64844PA0060126	Rating Area 6	Tobacco User/Non-Tobacco User	21	443.76	443.76
64844PA0060126	Rating Area 6	Tobacco User/Non-Tobacco User	22	443.76	443.76
64844PA0060126	Rating Area 6	Tobacco User/Non-Tobacco User	23	443.76	443.76
64844PA0060126	Rating Area 6	Tobacco User/Non-Tobacco User	24	443.76	443.76
64844PA0060126	Rating Area 6	Tobacco User/Non-Tobacco User	25	445.54	445.54
64844PA0060126	Rating Area 6	Tobacco User/Non-Tobacco User	26	454.41	454.41
64844PA0060126	Rating Area 6	Tobacco User/Non-Tobacco User	27	465.06	465.06
64844PA0060126	Rating Area 6	Tobacco User/Non-Tobacco User	28	482.37	482.37
64844PA0060126	Rating Area 6	Tobacco User/Non-Tobacco User	29	496.57	496.57
64844PA0060126	Rating Area 6	Tobacco User/Non-Tobacco User	30	503.67	503.67
64844PA0060126	Rating Area 6	Tobacco User/Non-Tobacco User	31	514.32	514.32
64844PA0060126	Rating Area 6	Tobacco User/Non-Tobacco User	32	524.97	524.97
64844PA0060126	Rating Area 6	Tobacco User/Non-Tobacco User	33	531.63	531.63
64844PA0060126	Rating Area 6	Tobacco User/Non-Tobacco User	34	538.73	538.73
64844PA0060126	Rating Area 6	Tobacco User/Non-Tobacco User	35	542.28	542.28
64844PA0060126	Rating Area 6	Tobacco User/Non-Tobacco User	36	545.83	545.83
64844PA0060126	Rating Area 6	Tobacco User/Non-Tobacco User	37	549.38	549.38
64844PA0060126	Rating Area 6	Tobacco User/Non-Tobacco User	38	552.93	552.93
64844PA0060126	Rating Area 6	Tobacco User/Non-Tobacco User	39	560.03	560.03
64844PA0060126	Rating Area 6	Tobacco User/Non-Tobacco User	40	567.13	567.13
64844PA0060126	Rating Area 6	Tobacco User/Non-Tobacco User	41	577.78	577.78
64844PA0060126	Rating Area 6	Tobacco User/Non-Tobacco User	42	587.98	587.98
64844PA0060126	Rating Area 6	Tobacco User/Non-Tobacco User	43	602.18	602.18
64844PA0060126	Rating Area 6	Tobacco User/Non-Tobacco User	44	619.93	619.93
64844PA0060126	Rating Area 6	Tobacco User/Non-Tobacco User	45	640.79	640.79
64844PA0060126	Rating Area 6	Tobacco User/Non-Tobacco User	46	665.64	665.64
64844PA0060126	Rating Area 6	Tobacco User/Non-Tobacco User	47	693.60	693.60
64844PA0060126	Rating Area 6	Tobacco User/Non-Tobacco User	48	725.55	725.55
64844PA0060126	Rating Area 6	Tobacco User/Non-Tobacco User	49	757.06	757.06

64844PA0060126	Rating Area 6	Tobacco User/Non-Tobacco User	50	792.56	792.56
	Rating Area 6	Tobacco User/Non-Tobacco User	51	827.62	827.62
	Rating Area 6	Tobacco User/Non-Tobacco User	52	866.22	866.22
	Rating Area 6	Tobacco User/Non-Tobacco User	53	905.27	905.27
	Rating Area 6	Tobacco User/Non-Tobacco User	54	947.43	947.43
	Rating Area 6	Tobacco User/Non-Tobacco User	55	989.59	989.59
	Rating Area 6	Tobacco User/Non-Tobacco User	56	1035.30	1035.30
	Rating Area 6	Tobacco User/Non-Tobacco User	57	1081.45	1081.45
	Rating Area 6	Tobacco User/Non-Tobacco User	58	1130.70	1130.70
	Rating Area 6	Tobacco User/Non-Tobacco User	59	1155.11	1155.11
	Rating Area 6	Tobacco User/Non-Tobacco User	60	1204.37	1204.37
	Rating Area 6	Tobacco User/Non-Tobacco User	61	1246.97	1246.97
	Rating Area 6	Tobacco User/Non-Tobacco User	62	1274.93	1274.93
	Rating Area 6	Tobacco User/Non-Tobacco User	63	1309.98	1309.98
	Rating Area 6	Tobacco User/Non-Tobacco User	64 and over	1330.84	1330.84
64844PA0060126	Rating Area 7	Tobacco User/Non-Tobacco User	0-14	355.96	355.96
64844PA0060126	Rating Area 7	Tobacco User/Non-Tobacco User	15	387.60	387.60
	Rating Area 7	Tobacco User/Non-Tobacco User	16	399.70	399.70
	Rating Area 7	Tobacco User/Non-Tobacco User	17	411.79	411.79
	Rating Area 7	Tobacco User/Non-Tobacco User	18	424.82	424.82
	Rating Area 7	Tobacco User/Non-Tobacco User	19	437.85	437.85
	Rating Area 7	Tobacco User/Non-Tobacco User	20	451.34	451.34
	Rating Area 7	Tobacco User/Non-Tobacco User	21	465.30	465.30
	Rating Area 7	Tobacco User/Non-Tobacco User	22	465.30	465.30
	Rating Area 7	Tobacco User/Non-Tobacco User	23	465.30	465.30
	Rating Area 7	Tobacco User/Non-Tobacco User	24	465.30	465.30
	Rating Area 7	Tobacco User/Non-Tobacco User	25	467.16	467.16
	Rating Area 7	Tobacco User/Non-Tobacco User	26	476.47	476.47
	Rating Area 7	Tobacco User/Non-Tobacco User	27	487.64	487.64
	Rating Area 7	Tobacco User/Non-Tobacco User	28	505.78	505.78
	Rating Area 7	Tobacco User/Non-Tobacco User	29	520.67	520.67
	Rating Area 7	Tobacco User/Non-Tobacco User	30	528.12	528.12
	Rating Area 7	Tobacco User/Non-Tobacco User	31	539.29	539.29
	Rating Area 7	Tobacco User/Non-Tobacco User	32	550.45	550.45
	Rating Area 7	Tobacco User/Non-Tobacco User	33	557.43	557.43
	Rating Area 7	Tobacco User/Non-Tobacco User	34	564.88	564.88
64844PA0060126	Rating Area 7	Tobacco User/Non-Tobacco User	35	568.60	568.60



64844PA0060126	Rating Area 7	Tobacco User/Non-Tobacco User	36	572.32	572.32
	Rating Area 7	Tobacco User/Non-Tobacco User	37	576.05	576.05
	Rating Area 7	Tobacco User/Non-Tobacco User	38	579.77	579.77
	Rating Area 7	Tobacco User/Non-Tobacco User	39	587.21	587.21
	Rating Area 7	Tobacco User/Non-Tobacco User	40	594.66	594.66
	Rating Area 7	Tobacco User/Non-Tobacco User	41	605.83	605.83
	Rating Area 7	Tobacco User/Non-Tobacco User	42	616.53	616.53
	Rating Area 7	Tobacco User/Non-Tobacco User	43	631.42	631.42
	Rating Area 7	Tobacco User/Non-Tobacco User	44	650.03	650.03
	Rating Area 7	Tobacco User/Non-Tobacco User	45	671.90	671.90
	Rating Area 7	Tobacco User/Non-Tobacco User	46	697.96	697.96
	Rating Area 7	Tobacco User/Non-Tobacco User	47	727.27	727.27
	Rating Area 7	Tobacco User/Non-Tobacco User	48	760.77	760.77
	Rating Area 7	Tobacco User/Non-Tobacco User	49	793.81	793.81
	Rating Area 7	Tobacco User/Non-Tobacco User	50	831.03	831.03
	Rating Area 7	Tobacco User/Non-Tobacco User	51	867.79	867.79
	Rating Area 7	Tobacco User/Non-Tobacco User	52	908.27	908.27
	Rating Area 7	Tobacco User/Non-Tobacco User	53	949.22	949.22
	Rating Area 7	Tobacco User/Non-Tobacco User	54	993.42	993.42
	Rating Area 7	Tobacco User/Non-Tobacco User	55	1037.63	1037.63
	Rating Area 7	Tobacco User/Non-Tobacco User	56	1085.55	1085.55
	Rating Area 7	Tobacco User/Non-Tobacco User	57	1133.94	1133.94
	Rating Area 7	Tobacco User/Non-Tobacco User	58	1185.59	1185.59
	Rating Area 7	Tobacco User/Non-Tobacco User	59	1211.18	1211.18
	Rating Area 7	Tobacco User/Non-Tobacco User	60	1262.83	1262.83
	Rating Area 7	Tobacco User/Non-Tobacco User	61	1307.50	1307.50
	Rating Area 7	Tobacco User/Non-Tobacco User	62	1336.82	1336.82
	Rating Area 7	Tobacco User/Non-Tobacco User	63	1373.58	1373.58
	Rating Area 7	Tobacco User/Non-Tobacco User	64 and over	1395.44	1395.44
64844PA0060126	Rating Area 8	Tobacco User/Non-Tobacco User	0-14	329.59	329.59
64844PA0060126	Rating Area 8	Tobacco User/Non-Tobacco User	15	358.89	358.89
	Rating Area 8	Tobacco User/Non-Tobacco User	16	370.09	370.09
	Rating Area 8	Tobacco User/Non-Tobacco User	17	381.29	381.29
	Rating Area 8	Tobacco User/Non-Tobacco User	18	393.35	393.35
	Rating Area 8	Tobacco User/Non-Tobacco User	19	405.42	405.42
	Rating Area 8	Tobacco User/Non-Tobacco User	20	417.91	417.91
	Rating Area 8	Tobacco User/Non-Tobacco User	21	430.84	430.84

64844PA0060126	Rating Area 8	Tobacco User/Non-Tobacco User	22	430.84	430.84
64844PA0060126	Rating Area 8	Tobacco User/Non-Tobacco User	23	430.84	430.84
64844PA0060126	Rating Area 8	Tobacco User/Non-Tobacco User	24	430.84	430.84
64844PA0060126	Rating Area 8	Tobacco User/Non-Tobacco User	25	432.56	432.56
64844PA0060126	Rating Area 8	Tobacco User/Non-Tobacco User	26	441.18	441.18
64844PA0060126	Rating Area 8	Tobacco User/Non-Tobacco User	27	451.52	451.52
64844PA0060126	Rating Area 8	Tobacco User/Non-Tobacco User	28	468.32	468.32
64844PA0060126	Rating Area 8	Tobacco User/Non-Tobacco User	29	482.11	482.11
64844PA0060126	Rating Area 8	Tobacco User/Non-Tobacco User	30	489.00	489.00
64844PA0060126	Rating Area 8	Tobacco User/Non-Tobacco User	31	499.34	499.34
64844PA0060126	Rating Area 8	Tobacco User/Non-Tobacco User	32	509.68	509.68
64844PA0060126	Rating Area 8	Tobacco User/Non-Tobacco User	33	516.14	516.14
64844PA0060126	Rating Area 8	Tobacco User/Non-Tobacco User	34	523.04	523.04
64844PA0060126	Rating Area 8	Tobacco User/Non-Tobacco User	35	526.48	526.48
64844PA0060126	Rating Area 8	Tobacco User/Non-Tobacco User	36	529.93	529.93
64844PA0060126	Rating Area 8	Tobacco User/Non-Tobacco User	37	533.38	533.38
64844PA0060126	Rating Area 8	Tobacco User/Non-Tobacco User	38	536.82	536.82
64844PA0060126	Rating Area 8	Tobacco User/Non-Tobacco User	39	543.72	543.72
64844PA0060126	Rating Area 8	Tobacco User/Non-Tobacco User	40	550.61	550.61
64844PA0060126	Rating Area 8	Tobacco User/Non-Tobacco User	41	560.95	560.95
64844PA0060126	Rating Area 8	Tobacco User/Non-Tobacco User	42	570.86	570.86
64844PA0060126	Rating Area 8	Tobacco User/Non-Tobacco User	43	584.65	584.65
64844PA0060126	Rating Area 8	Tobacco User/Non-Tobacco User	44	601.88	601.88
64844PA0060126	Rating Area 8	Tobacco User/Non-Tobacco User	45	622.13	622.13
64844PA0060126	Rating Area 8	Tobacco User/Non-Tobacco User	46	646.25	646.25
64844PA0060126	Rating Area 8	Tobacco User/Non-Tobacco User	47	673.40	673.40
64844PA0060126	Rating Area 8	Tobacco User/Non-Tobacco User	48	704.42	704.42
64844PA0060126	Rating Area 8	Tobacco User/Non-Tobacco User	49	735.01	735.01
64844PA0060126	Rating Area 8	Tobacco User/Non-Tobacco User	50	769.47	769.47
64844PA0060126	Rating Area 8	Tobacco User/Non-Tobacco User	51	803.51	803.51
64844PA0060126	Rating Area 8	Tobacco User/Non-Tobacco User	52	840.99	840.99
64844PA0060126	Rating Area 8	Tobacco User/Non-Tobacco User	53	878.91	878.91
64844PA0060126	Rating Area 8	Tobacco User/Non-Tobacco User	54	919.84	919.84
64844PA0060126	Rating Area 8	Tobacco User/Non-Tobacco User	55	960.77	960.77
64844PA0060126	Rating Area 8	Tobacco User/Non-Tobacco User	56	1005.14	1005.14
64844PA0060126	Rating Area 8	Tobacco User/Non-Tobacco User	57	1049.95	1049.95
64844PA0060126	Rating Area 8	Tobacco User/Non-Tobacco User	58	1097.77	1097.77

	64844PA0060126	Rating Area 8	Tobacco User/Non-Tobacco User	59	1121.47	1121.47
	64844PA0060126	Rating Area 8	Tobacco User/Non-Tobacco User	60	1169.29	1169.29
	64844PA0060126	Rating Area 8	Tobacco User/Non-Tobacco User	61	1210.65	1210.65
	64844PA0060126	Rating Area 8	Tobacco User/Non-Tobacco User	62	1237.79	1237.79
	64844PA0060126	Rating Area 8	Tobacco User/Non-Tobacco User	63	1271.83	1271.83
	64844PA0060126	Rating Area 8	Tobacco User/Non-Tobacco User	64 and over	1292.08	1292.08
	64844PA0060126	Rating Area 9	Tobacco User/Non-Tobacco User	0-14	309.59	309.59
	64844PA0060126	Rating Area 9	Tobacco User/Non-Tobacco User	15	337.11	337.11
	64844PA0060126	Rating Area 9	Tobacco User/Non-Tobacco User	16	347.63	347.63
	64844PA0060126	Rating Area 9	Tobacco User/Non-Tobacco User	17	358.15	358.15
	64844PA0060126	Rating Area 9	Tobacco User/Non-Tobacco User	18	369.48	369.48
	64844PA0060126	Rating Area 9	Tobacco User/Non-Tobacco User	19	380.82	380.82
	64844PA0060126	Rating Area 9	Tobacco User/Non-Tobacco User	20	392.55	392.55
	64844PA0060126	Rating Area 9	Tobacco User/Non-Tobacco User	21	404.69	404.69
	64844PA0060126	Rating Area 9	Tobacco User/Non-Tobacco User	22	404.69	404.69
	64844PA0060126	Rating Area 9	Tobacco User/Non-Tobacco User	23	404.69	404.69
	64844PA0060126	Rating Area 9	Tobacco User/Non-Tobacco User	24	404.69	404.69
	64844PA0060126	Rating Area 9	Tobacco User/Non-Tobacco User	25	406.31	406.31
	64844PA0060126	Rating Area 9	Tobacco User/Non-Tobacco User	26	414.41	414.41
	64844PA0060126	Rating Area 9	Tobacco User/Non-Tobacco User	27	424.12	424.12
	64844PA0060126	Rating Area 9	Tobacco User/Non-Tobacco User	28	439.90	439.90
	64844PA0060126	Rating Area 9	Tobacco User/Non-Tobacco User	29	452.85	452.85
	64844PA0060126	Rating Area 9	Tobacco User/Non-Tobacco User	30	459.33	459.33
	64844PA0060126	Rating Area 9	Tobacco User/Non-Tobacco User	31	469.04	469.04
	64844PA0060126	Rating Area 9	Tobacco User/Non-Tobacco User	32	478.75	478.75
	64844PA0060126	Rating Area 9	Tobacco User/Non-Tobacco User	33	484.82	484.82
	64844PA0060126	Rating Area 9	Tobacco User/Non-Tobacco User	34	491.30	491.30
	64844PA0060126	Rating Area 9	Tobacco User/Non-Tobacco User	35	494.53	494.53
	64844PA0060126	Rating Area 9	Tobacco User/Non-Tobacco User	36	497.77	497.77
	64844PA0060126	Rating Area 9	Tobacco User/Non-Tobacco User	37	501.01	501.01
	64844PA0060126	Rating Area 9	Tobacco User/Non-Tobacco User	38	504.25	504.25
	64844PA0060126	Rating Area 9	Tobacco User/Non-Tobacco User	39	510.72	510.72
	64844PA0060126	Rating Area 9	Tobacco User/Non-Tobacco User	40	517.20	517.20
	64844PA0060126	Rating Area 9	Tobacco User/Non-Tobacco User	41	526.91	526.91
	64844PA0060126	Rating Area 9	Tobacco User/Non-Tobacco User	42	536.22	536.22
	64844PA0060126	Rating Area 9	Tobacco User/Non-Tobacco User	43	549.17	549.17
	64844PA0060126	Rating Area 9	Tobacco User/Non-Tobacco User	44	565.36	565.36

64844PA0060126	Rating Area 9	Tobacco User/Non-Tobacco User	45	584.38	584.38
	Rating Area 9	Tobacco User/Non-Tobacco User	46	607.04	607.04
	Rating Area 9	Tobacco User/Non-Tobacco User	47	632.53	632.53
	Rating Area 9	Tobacco User/Non-Tobacco User	48	661.67	661.67
	Rating Area 9	Tobacco User/Non-Tobacco User	49	690.41	690.41
	Rating Area 9	Tobacco User/Non-Tobacco User	50	722.78	722.78
	Rating Area 9	Tobacco User/Non-Tobacco User	51	754.75	754.75
	Rating Area 9	Tobacco User/Non-Tobacco User	52	789.96	789.96
	Rating Area 9	Tobacco User/Non-Tobacco User	53	825.57	825.57
	Rating Area 9	Tobacco User/Non-Tobacco User	54	864.02	864.02
	Rating Area 9	Tobacco User/Non-Tobacco User	55	902.46	902.46
	Rating Area 9	Tobacco User/Non-Tobacco User	56	944.15	944.15
	Rating Area 9	Tobacco User/Non-Tobacco User	57	986.24	986.24
	Rating Area 9	Tobacco User/Non-Tobacco User	58	1031.16	1031.16
	Rating Area 9	Tobacco User/Non-Tobacco User	59	1053.41	1053.41
	Rating Area 9	Tobacco User/Non-Tobacco User	60	1098.34	1098.34
	Rating Area 9	Tobacco User/Non-Tobacco User	61	1137.19	1137.19
	Rating Area 9	Tobacco User/Non-Tobacco User	62	1162.68	1162.68
	Rating Area 9	Tobacco User/Non-Tobacco User	63	1194.65	1194.65
	Rating Area 9	Tobacco User/Non-Tobacco User	64 and over	1213.67	1213.67
64844PA0070142	Rating Area 1	Tobacco User/Non-Tobacco User	0-14	251.37	251.37
64844PA0070142	Rating Area 1	Tobacco User/Non-Tobacco User	15	273.71	273.71
	Rating Area 1	Tobacco User/Non-Tobacco User	16	282.26	282.26
	Rating Area 1	Tobacco User/Non-Tobacco User	17	290.80	290.80
	Rating Area 1	Tobacco User/Non-Tobacco User	18	300.00	300.00
	Rating Area 1	Tobacco User/Non-Tobacco User	19	309.20	309.20
	Rating Area 1	Tobacco User/Non-Tobacco User	20	318.73	318.73
	Rating Area 1	Tobacco User/Non-Tobacco User	21	328.59	328.59
	Rating Area 1	Tobacco User/Non-Tobacco User	22	328.59	328.59
	Rating Area 1	Tobacco User/Non-Tobacco User	23	328.59	328.59
	Rating Area 1	Tobacco User/Non-Tobacco User	24	328.59	328.59
	Rating Area 1	Tobacco User/Non-Tobacco User	25	329.90	329.90
	Rating Area 1	Tobacco User/Non-Tobacco User	26	336.47	336.47
	Rating Area 1	Tobacco User/Non-Tobacco User	27	344.36	344.36
	Rating Area 1	Tobacco User/Non-Tobacco User	28	357.17	357.17
	Rating Area 1	Tobacco User/Non-Tobacco User	29	367.69	367.69
	Rating Area 1	Tobacco User/Non-Tobacco User	30	372.95	372.95

64844PA0070142 Rating Area 1		Tobacco User/Non-Tobacco User	31	380.83	380.83
64844PA0070142 Rating Area 1		Tobacco User/Non-Tobacco User	32	388.72	388.72
64844PA0070142 Rating Area 1		Tobacco User/Non-Tobacco User	33	393.65	393.65
64844PA0070142 Rating Area 1		Tobacco User/Non-Tobacco User	34	398.90	398.90
64844PA0070142 Rating Area 1		Tobacco User/Non-Tobacco User	35	401.53	401.53
64844PA0070142 Rating Area 1		Tobacco User/Non-Tobacco User	36	404.16	404.16
64844PA0070142 Rating Area 1		Tobacco User/Non-Tobacco User	37	406.79	406.79
64844PA0070142 Rating Area 1		Tobacco User/Non-Tobacco User	38	409.42	409.42
64844PA0070142 Rating Area 1		Tobacco User/Non-Tobacco User	39	414.68	414.68
64844PA0070142 Rating Area 1		Tobacco User/Non-Tobacco User	40	419.93	419.93
64844PA0070142 Rating Area 1		Tobacco User/Non-Tobacco User	41	427.82	427.82
64844PA0070142 Rating Area 1		Tobacco User/Non-Tobacco User	42	435.38	435.38
64844PA0070142 Rating Area 1		Tobacco User/Non-Tobacco User	43	445.89	445.89
64844PA0070142 Rating Area 1		Tobacco User/Non-Tobacco User	44	459.03	459.03
64844PA0070142 Rating Area 1		Tobacco User/Non-Tobacco User	45	474.48	474.48
64844PA0070142 Rating Area 1		Tobacco User/Non-Tobacco User	46	492.88	492.88
64844PA0070142 Rating Area 1		Tobacco User/Non-Tobacco User	47	513.58	513.58
64844PA0070142 Rating Area 1		Tobacco User/Non-Tobacco User	48	537.24	537.24
64844PA0070142 Rating Area 1		Tobacco User/Non-Tobacco User	49	560.57	560.57
64844PA0070142 Rating Area 1		Tobacco User/Non-Tobacco User	50	586.85	586.85
64844PA0070142 Rating Area 1		Tobacco User/Non-Tobacco User	51	612.81	612.81
64844PA0070142 Rating Area 1		Tobacco User/Non-Tobacco User	52	641.40	641.40
64844PA0070142 Rating Area 1		Tobacco User/Non-Tobacco User	53	670.32	670.32
64844PA0070142 Rating Area 1		Tobacco User/Non-Tobacco User	54	701.53	701.53
64844PA0070142 Rating Area 1		Tobacco User/Non-Tobacco User	55	732.75	732.75
64844PA0070142 Rating Area 1		Tobacco User/Non-Tobacco User	56	766.59	766.59
64844PA0070142 Rating Area 1		Tobacco User/Non-Tobacco User	57	800.76	800.76
64844PA0070142 Rating Area 1		Tobacco User/Non-Tobacco User	58	837.24	837.24
64844PA0070142 Rating Area 1		Tobacco User/Non-Tobacco User	59	855.31	855.31
64844PA0070142 Rating Area 1		Tobacco User/Non-Tobacco User	60	891.78	891.78
64844PA0070142 Rating Area 1		Tobacco User/Non-Tobacco User	61	923.33	923.33
64844PA0070142 Rating Area 1		Tobacco User/Non-Tobacco User	62	944.03	944.03
64844PA0070142 Rating Area 1		Tobacco User/Non-Tobacco User	63	969.99	969.99
64844PA0070142 Rating Area 1		Tobacco User/Non-Tobacco User	64 and over	985.43	985.43
64844PA0070142	Rating Area 2	Tobacco User/Non-Tobacco User	0-14	264.42	264.42
64844PA0070142 Rating Area 2		Tobacco User/Non-Tobacco User	15	287.93	287.93
64844PA0070142 Rating Area 2		Tobacco User/Non-Tobacco User	16	296.91	296.91

64844PA0070142	Rating Area 2	Tobacco User/Non-Tobacco User	17	305.90	305.90
64844PA0070142	Rating Area 2	Tobacco User/Non-Tobacco User	18	315.58	315.58
64844PA0070142	Rating Area 2	Tobacco User/Non-Tobacco User	19	325.26	325.26
64844PA0070142	Rating Area 2	Tobacco User/Non-Tobacco User	20	335.28	335.28
64844PA0070142	Rating Area 2	Tobacco User/Non-Tobacco User	21	345.65	345.65
64844PA0070142	Rating Area 2	Tobacco User/Non-Tobacco User	22	345.65	345.65
64844PA0070142	Rating Area 2	Tobacco User/Non-Tobacco User	23	345.65	345.65
64844PA0070142	Rating Area 2	Tobacco User/Non-Tobacco User	24	345.65	345.65
64844PA0070142	Rating Area 2	Tobacco User/Non-Tobacco User	25	347.03	347.03
64844PA0070142	Rating Area 2	Tobacco User/Non-Tobacco User	26	353.94	353.94
64844PA0070142	Rating Area 2	Tobacco User/Non-Tobacco User	27	362.24	362.24
64844PA0070142	Rating Area 2	Tobacco User/Non-Tobacco User	28	375.72	375.72
64844PA0070142	Rating Area 2	Tobacco User/Non-Tobacco User	29	386.78	386.78
64844PA0070142	Rating Area 2	Tobacco User/Non-Tobacco User	30	392.31	392.31
64844PA0070142	Rating Area 2	Tobacco User/Non-Tobacco User	31	400.61	400.61
64844PA0070142	Rating Area 2	Tobacco User/Non-Tobacco User	32	408.90	408.90
64844PA0070142	Rating Area 2	Tobacco User/Non-Tobacco User	33	414.09	414.09
64844PA0070142	Rating Area 2	Tobacco User/Non-Tobacco User	34	419.62	419.62
64844PA0070142	Rating Area 2	Tobacco User/Non-Tobacco User	35	422.38	422.38
64844PA0070142	Rating Area 2	Tobacco User/Non-Tobacco User	36	425.15	425.15
64844PA0070142	Rating Area 2	Tobacco User/Non-Tobacco User	37	427.91	427.91
64844PA0070142	Rating Area 2	Tobacco User/Non-Tobacco User	38	430.68	430.68
64844PA0070142	Rating Area 2	Tobacco User/Non-Tobacco User	39	436.21	436.21
64844PA0070142	Rating Area 2	Tobacco User/Non-Tobacco User	40	441.74	441.74
64844PA0070142	Rating Area 2	Tobacco User/Non-Tobacco User	41	450.04	450.04
64844PA0070142	Rating Area 2	Tobacco User/Non-Tobacco User	42	457.99	457.99
64844PA0070142	Rating Area 2	Tobacco User/Non-Tobacco User	43	469.05	469.05
64844PA0070142	Rating Area 2	Tobacco User/Non-Tobacco User	44	482.87	482.87
64844PA0070142	Rating Area 2	Tobacco User/Non-Tobacco User	45	499.12	499.12
64844PA0070142	Rating Area 2	Tobacco User/Non-Tobacco User	46	518.47	518.47
64844PA0070142	Rating Area 2	Tobacco User/Non-Tobacco User	47	540.25	540.25
64844PA0070142	Rating Area 2	Tobacco User/Non-Tobacco User	48	565.14	565.14
64844PA0070142	Rating Area 2	Tobacco User/Non-Tobacco User	49	589.68	589.68
64844PA0070142	Rating Area 2	Tobacco User/Non-Tobacco User	50	617.33	617.33
64844PA0070142	Rating Area 2	Tobacco User/Non-Tobacco User	51	644.64	644.64
64844PA0070142	Rating Area 2	Tobacco User/Non-Tobacco User	52	674.71	674.71
64844PA0070142	Rating Area 2	Tobacco User/Non-Tobacco User	53	705.12	705.12

	64844PA0070142	Rating Area 2	Tobacco User/Non-Tobacco User	54	737.96	737.96
	64844PA0070142	Rating Area 2	Tobacco User/Non-Tobacco User	55	770.80	770.80
	64844PA0070142	Rating Area 2	Tobacco User/Non-Tobacco User	56	806.40	806.40
	64844PA0070142	Rating Area 2	Tobacco User/Non-Tobacco User	57	842.35	842.35
	64844PA0070142	Rating Area 2	Tobacco User/Non-Tobacco User	58	880.71	880.71
	64844PA0070142	Rating Area 2	Tobacco User/Non-Tobacco User	59	899.73	899.73
	64844PA0070142	Rating Area 2	Tobacco User/Non-Tobacco User	60	938.09	938.09
	64844PA0070142	Rating Area 2	Tobacco User/Non-Tobacco User	61	971.27	971.27
	64844PA0070142	Rating Area 2	Tobacco User/Non-Tobacco User	62	993.05	993.05
	64844PA0070142	Rating Area 2	Tobacco User/Non-Tobacco User	63	1020.36	1020.36
	64844PA0070142	Rating Area 2	Tobacco User/Non-Tobacco User	64 and over	1036.60	1036.60
	64844PA0070142	Rating Area 3	Tobacco User/Non-Tobacco User	0-14	329.25	329.25
	64844PA0070142	Rating Area 3	Tobacco User/Non-Tobacco User	15	358.52	358.52
	64844PA0070142	Rating Area 3	Tobacco User/Non-Tobacco User	16	369.71	369.71
	64844PA0070142	Rating Area 3	Tobacco User/Non-Tobacco User	17	380.90	380.90
	64844PA0070142	Rating Area 3	Tobacco User/Non-Tobacco User	18	392.95	392.95
	64844PA0070142	Rating Area 3	Tobacco User/Non-Tobacco User	19	405.00	405.00
	64844PA0070142	Rating Area 3	Tobacco User/Non-Tobacco User	20	417.48	417.48
	64844PA0070142	Rating Area 3	Tobacco User/Non-Tobacco User	21	430.39	430.39
	64844PA0070142	Rating Area 3	Tobacco User/Non-Tobacco User	22	430.39	430.39
	64844PA0070142	Rating Area 3	Tobacco User/Non-Tobacco User	23	430.39	430.39
	64844PA0070142	Rating Area 3	Tobacco User/Non-Tobacco User	24	430.39	430.39
	64844PA0070142	Rating Area 3	Tobacco User/Non-Tobacco User	25	432.11	432.11
	64844PA0070142	Rating Area 3	Tobacco User/Non-Tobacco User	26	440.72	440.72
	64844PA0070142	Rating Area 3	Tobacco User/Non-Tobacco User	27	451.05	451.05
	64844PA0070142	Rating Area 3	Tobacco User/Non-Tobacco User	28	467.84	467.84
	64844PA0070142	Rating Area 3	Tobacco User/Non-Tobacco User	29	481.61	481.61
	64844PA0070142	Rating Area 3	Tobacco User/Non-Tobacco User	30	488.50	488.50
	64844PA0070142	Rating Area 3	Tobacco User/Non-Tobacco User	31	498.82	498.82
	64844PA0070142	Rating Area 3	Tobacco User/Non-Tobacco User	32	509.15	509.15
	64844PA0070142	Rating Area 3	Tobacco User/Non-Tobacco User	33	515.61	515.61
	64844PA0070142	Rating Area 3	Tobacco User/Non-Tobacco User	34	522.50	522.50
	64844PA0070142	Rating Area 3	Tobacco User/Non-Tobacco User	35	525.94	525.94
	64844PA0070142	Rating Area 3	Tobacco User/Non-Tobacco User	36	529.38	529.38
	64844PA0070142	Rating Area 3	Tobacco User/Non-Tobacco User	37	532.83	532.83
	64844PA0070142	Rating Area 3	Tobacco User/Non-Tobacco User	38	536.27	536.27
	64844PA0070142	Rating Area 3	Tobacco User/Non-Tobacco User	39	543.16	543.16

64844PA0070142	Rating Area 3	Tobacco User/Non-Tobacco User	40	550.04	550.04
	Rating Area 3	Tobacco User/Non-Tobacco User	41	560.37	560.37
	Rating Area 3	Tobacco User/Non-Tobacco User	42	570.27	570.27
	Rating Area 3	Tobacco User/Non-Tobacco User	43	584.04	584.04
	Rating Area 3	Tobacco User/Non-Tobacco User	44	601.26	601.26
	Rating Area 3	Tobacco User/Non-Tobacco User	45	621.49	621.49
	Rating Area 3	Tobacco User/Non-Tobacco User	46	645.59	645.59
	Rating Area 3	Tobacco User/Non-Tobacco User	47	672.70	672.70
	Rating Area 3	Tobacco User/Non-Tobacco User	48	703.69	703.69
	Rating Area 3	Tobacco User/Non-Tobacco User	49	734.25	734.25
	Rating Area 3	Tobacco User/Non-Tobacco User	50	768.68	768.68
	Rating Area 3	Tobacco User/Non-Tobacco User	51	802.68	802.68
	Rating Area 3	Tobacco User/Non-Tobacco User	52	840.13	840.13
	Rating Area 3	Tobacco User/Non-Tobacco User	53	878.00	878.00
	Rating Area 3	Tobacco User/Non-Tobacco User	54	918.89	918.89
	Rating Area 3	Tobacco User/Non-Tobacco User	55	959.77	959.77
	Rating Area 3	Tobacco User/Non-Tobacco User	56	1004.11	1004.11
	Rating Area 3	Tobacco User/Non-Tobacco User	57	1048.87	1048.87
	Rating Area 3	Tobacco User/Non-Tobacco User	58	1096.64	1096.64
	Rating Area 3	Tobacco User/Non-Tobacco User	59	1120.31	1120.31
	Rating Area 3	Tobacco User/Non-Tobacco User	60	1168.08	1168.08
	Rating Area 3	Tobacco User/Non-Tobacco User	61	1209.40	1209.40
	Rating Area 3	Tobacco User/Non-Tobacco User	62	1236.52	1236.52
	Rating Area 3	Tobacco User/Non-Tobacco User	63	1270.52	1270.52
	Rating Area 3	Tobacco User/Non-Tobacco User	64 and over	1290.75	1290.75
64844PA0070142	Rating Area 5	Tobacco User/Non-Tobacco User	0-14	270.16	270.16
64844PA0070142	Rating Area 5	Tobacco User/Non-Tobacco User	15	294.18	294.18
	Rating Area 5	Tobacco User/Non-Tobacco User	16	303.36	303.36
	Rating Area 5	Tobacco User/Non-Tobacco User	17	312.54	312.54
	Rating Area 5	Tobacco User/Non-Tobacco User	18	322.43	322.43
	Rating Area 5	Tobacco User/Non-Tobacco User	19	332.32	332.32
	Rating Area 5	Tobacco User/Non-Tobacco User	20	342.56	342.56
	Rating Area 5	Tobacco User/Non-Tobacco User	21	353.16	353.16
	Rating Area 5	Tobacco User/Non-Tobacco User	22	353.16	353.16
	Rating Area 5	Tobacco User/Non-Tobacco User	23	353.16	353.16
	Rating Area 5	Tobacco User/Non-Tobacco User	24	353.16	353.16
	Rating Area 5	Tobacco User/Non-Tobacco User	25	354.57	354.57



64844PA0070142	Rating Area 5	Tobacco User/Non-Tobacco User	26	361.63	361.63
64844PA0070142	Rating Area 5	Tobacco User/Non-Tobacco User	27	370.11	370.11
64844PA0070142	Rating Area 5	Tobacco User/Non-Tobacco User	28	383.88	383.88
64844PA0070142	Rating Area 5	Tobacco User/Non-Tobacco User	29	395.18	395.18
64844PA0070142	Rating Area 5	Tobacco User/Non-Tobacco User	30	400.83	400.83
64844PA0070142	Rating Area 5	Tobacco User/Non-Tobacco User	31	409.31	409.31
64844PA0070142	Rating Area 5	Tobacco User/Non-Tobacco User	32	417.78	417.78
64844PA0070142	Rating Area 5	Tobacco User/Non-Tobacco User	33	423.08	423.08
64844PA0070142	Rating Area 5	Tobacco User/Non-Tobacco User	34	428.73	428.73
64844PA0070142	Rating Area 5	Tobacco User/Non-Tobacco User	35	431.56	431.56
64844PA0070142	Rating Area 5	Tobacco User/Non-Tobacco User	36	434.38	434.38
64844PA0070142	Rating Area 5	Tobacco User/Non-Tobacco User	37	437.21	437.21
64844PA0070142	Rating Area 5	Tobacco User/Non-Tobacco User	38	440.03	440.03
64844PA0070142	Rating Area 5	Tobacco User/Non-Tobacco User	39	445.68	445.68
64844PA0070142	Rating Area 5	Tobacco User/Non-Tobacco User	40	451.33	451.33
64844PA0070142	Rating Area 5	Tobacco User/Non-Tobacco User	41	459.81	459.81
64844PA0070142	Rating Area 5	Tobacco User/Non-Tobacco User	42	467.93	467.93
64844PA0070142	Rating Area 5	Tobacco User/Non-Tobacco User	43	479.23	479.23
64844PA0070142	Rating Area 5	Tobacco User/Non-Tobacco User	44	493.36	493.36
64844PA0070142	Rating Area 5	Tobacco User/Non-Tobacco User	45	509.96	509.96
64844PA0070142	Rating Area 5	Tobacco User/Non-Tobacco User	46	529.74	529.74
64844PA0070142	Rating Area 5	Tobacco User/Non-Tobacco User	47	551.98	551.98
64844PA0070142	Rating Area 5	Tobacco User/Non-Tobacco User	48	577.41	577.41
64844PA0070142	Rating Area 5	Tobacco User/Non-Tobacco User	49	602.49	602.49
64844PA0070142	Rating Area 5	Tobacco User/Non-Tobacco User	50	630.74	630.74
64844PA0070142	Rating Area 5	Tobacco User/Non-Tobacco User	51	658.64	658.64
64844PA0070142	Rating Area 5	Tobacco User/Non-Tobacco User	52	689.36	689.36
64844PA0070142	Rating Area 5	Tobacco User/Non-Tobacco User	53	720.44	720.44
64844PA0070142	Rating Area 5	Tobacco User/Non-Tobacco User	54	753.99	753.99
64844PA0070142	Rating Area 5	Tobacco User/Non-Tobacco User	55	787.54	787.54
64844PA0070142	Rating Area 5	Tobacco User/Non-Tobacco User	56	823.91	823.91
64844PA0070142	Rating Area 5	Tobacco User/Non-Tobacco User	57	860.64	860.64
64844PA0070142	Rating Area 5	Tobacco User/Non-Tobacco User	58	899.84	899.84
64844PA0070142	Rating Area 5	Tobacco User/Non-Tobacco User	59	919.27	919.27
64844PA0070142	Rating Area 5	Tobacco User/Non-Tobacco User	60	958.47	958.47
64844PA0070142	Rating Area 5	Tobacco User/Non-Tobacco User	61	992.37	992.37
64844PA0070142	Rating Area 5	Tobacco User/Non-Tobacco User	62	1014.62	1014.62

64844PA0070142 Rating Area 5		Tobacco User/Non-Tobacco User	63	1042.52	1042.52
64844PA0070142 Rating Area 5		Tobacco User/Non-Tobacco User	64 and over	1059.12	1059.12
64844PA0070142	Rating Area 6	Tobacco User/Non-Tobacco User	0-14	332.48	332.48
	64844PA0070142 Rating Area 6	Tobacco User/Non-Tobacco User	15	362.03	362.03
	64844PA0070142 Rating Area 6	Tobacco User/Non-Tobacco User	16	373.33	373.33
	64844PA0070142 Rating Area 6	Tobacco User/Non-Tobacco User	17	384.63	384.63
	64844PA0070142 Rating Area 6	Tobacco User/Non-Tobacco User	18	396.80	396.80
	64844PA0070142 Rating Area 6	Tobacco User/Non-Tobacco User	19	408.97	408.97
	64844PA0070142 Rating Area 6	Tobacco User/Non-Tobacco User	20	421.57	421.57
	64844PA0070142 Rating Area 6	Tobacco User/Non-Tobacco User	21	434.61	434.61
	64844PA0070142 Rating Area 6	Tobacco User/Non-Tobacco User	22	434.61	434.61
	64844PA0070142 Rating Area 6	Tobacco User/Non-Tobacco User	23	434.61	434.61
	64844PA0070142 Rating Area 6	Tobacco User/Non-Tobacco User	24	434.61	434.61
	64844PA0070142 Rating Area 6	Tobacco User/Non-Tobacco User	25	436.35	436.35
	64844PA0070142 Rating Area 6	Tobacco User/Non-Tobacco User	26	445.04	445.04
	64844PA0070142 Rating Area 6	Tobacco User/Non-Tobacco User	27	455.47	455.47
	64844PA0070142 Rating Area 6	Tobacco User/Non-Tobacco User	28	472.42	472.42
	64844PA0070142 Rating Area 6	Tobacco User/Non-Tobacco User	29	486.33	486.33
	64844PA0070142 Rating Area 6	Tobacco User/Non-Tobacco User	30	493.28	493.28
	64844PA0070142 Rating Area 6	Tobacco User/Non-Tobacco User	31	503.72	503.72
	64844PA0070142 Rating Area 6	Tobacco User/Non-Tobacco User	32	514.15	514.15
	64844PA0070142 Rating Area 6	Tobacco User/Non-Tobacco User	33	520.67	520.67
	64844PA0070142 Rating Area 6	Tobacco User/Non-Tobacco User	34	527.62	527.62
	64844PA0070142 Rating Area 6	Tobacco User/Non-Tobacco User	35	531.10	531.10
	64844PA0070142 Rating Area 6	Tobacco User/Non-Tobacco User	36	534.57	534.57
	64844PA0070142 Rating Area 6	Tobacco User/Non-Tobacco User	37	538.05	538.05
	64844PA0070142 Rating Area 6	Tobacco User/Non-Tobacco User	38	541.53	541.53
	64844PA0070142 Rating Area 6	Tobacco User/Non-Tobacco User	39	548.48	548.48
	64844PA0070142 Rating Area 6	Tobacco User/Non-Tobacco User	40	555.43	555.43
	64844PA0070142 Rating Area 6	Tobacco User/Non-Tobacco User	41	565.86	565.86
	64844PA0070142 Rating Area 6	Tobacco User/Non-Tobacco User	42	575.86	575.86
	64844PA0070142 Rating Area 6	Tobacco User/Non-Tobacco User	43	589.77	589.77
	64844PA0070142 Rating Area 6	Tobacco User/Non-Tobacco User	44	607.15	607.15
	64844PA0070142 Rating Area 6	Tobacco User/Non-Tobacco User	45	627.58	627.58
	64844PA0070142 Rating Area 6	Tobacco User/Non-Tobacco User	46	651.92	651.92
	64844PA0070142 Rating Area 6	Tobacco User/Non-Tobacco User	47	679.30	679.30
	64844PA0070142 Rating Area 6	Tobacco User/Non-Tobacco User	48	710.59	710.59

64844PA0070142	Rating Area 6	Tobacco User/Non-Tobacco User	49	741.45	741.45
	Rating Area 6	Tobacco User/Non-Tobacco User	50	776.22	776.22
	Rating Area 6	Tobacco User/Non-Tobacco User	51	810.55	810.55
	Rating Area 6	Tobacco User/Non-Tobacco User	52	848.36	848.36
	Rating Area 6	Tobacco User/Non-Tobacco User	53	886.61	886.61
	Rating Area 6	Tobacco User/Non-Tobacco User	54	927.90	927.90
	Rating Area 6	Tobacco User/Non-Tobacco User	55	969.18	969.18
	Rating Area 6	Tobacco User/Non-Tobacco User	56	1013.95	1013.95
	Rating Area 6	Tobacco User/Non-Tobacco User	57	1059.15	1059.15
	Rating Area 6	Tobacco User/Non-Tobacco User	58	1107.39	1107.39
	Rating Area 6	Tobacco User/Non-Tobacco User	59	1131.29	1131.29
	Rating Area 6	Tobacco User/Non-Tobacco User	60	1179.54	1179.54
	Rating Area 6	Tobacco User/Non-Tobacco User	61	1221.26	1221.26
	Rating Area 6	Tobacco User/Non-Tobacco User	62	1248.64	1248.64
	Rating Area 6	Tobacco User/Non-Tobacco User	63	1282.97	1282.97
	Rating Area 6	Tobacco User/Non-Tobacco User	64 and over	1303.40	1303.40
64844PA0070142	Rating Area 7	Tobacco User/Non-Tobacco User	0-14	348.62	348.62
64844PA0070142	Rating Area 7	Tobacco User/Non-Tobacco User	15	379.61	379.61
	Rating Area 7	Tobacco User/Non-Tobacco User	16	391.45	391.45
	Rating Area 7	Tobacco User/Non-Tobacco User	17	403.30	403.30
	Rating Area 7	Tobacco User/Non-Tobacco User	18	416.06	416.06
	Rating Area 7	Tobacco User/Non-Tobacco User	19	428.82	428.82
	Rating Area 7	Tobacco User/Non-Tobacco User	20	442.04	442.04
	Rating Area 7	Tobacco User/Non-Tobacco User	21	455.71	455.71
	Rating Area 7	Tobacco User/Non-Tobacco User	22	455.71	455.71
	Rating Area 7	Tobacco User/Non-Tobacco User	23	455.71	455.71
	Rating Area 7	Tobacco User/Non-Tobacco User	24	455.71	455.71
	Rating Area 7	Tobacco User/Non-Tobacco User	25	457.53	457.53
	Rating Area 7	Tobacco User/Non-Tobacco User	26	466.65	466.65
	Rating Area 7	Tobacco User/Non-Tobacco User	27	477.58	477.58
	Rating Area 7	Tobacco User/Non-Tobacco User	28	495.36	495.36
	Rating Area 7	Tobacco User/Non-Tobacco User	29	509.94	509.94
	Rating Area 7	Tobacco User/Non-Tobacco User	30	517.23	517.23
	Rating Area 7	Tobacco User/Non-Tobacco User	31	528.17	528.17
	Rating Area 7	Tobacco User/Non-Tobacco User	32	539.10	539.10
	Rating Area 7	Tobacco User/Non-Tobacco User	33	545.94	545.94
	Rating Area 7	Tobacco User/Non-Tobacco User	34	553.23	553.23

	64844PA0070142 Rating Area 7		Tobacco User/Non-Tobacco User	35	556.88	556.88
	64844PA0070142 Rating Area 7		Tobacco User/Non-Tobacco User	36	560.52	560.52
	64844PA0070142 Rating Area 7		Tobacco User/Non-Tobacco User	37	564.17	564.17
	64844PA0070142 Rating Area 7		Tobacco User/Non-Tobacco User	38	567.81	567.81
	64844PA0070142 Rating Area 7		Tobacco User/Non-Tobacco User	39	575.11	575.11
	64844PA0070142 Rating Area 7		Tobacco User/Non-Tobacco User	40	582.40	582.40
	64844PA0070142 Rating Area 7		Tobacco User/Non-Tobacco User	41	593.33	593.33
	64844PA0070142 Rating Area 7		Tobacco User/Non-Tobacco User	42	603.82	603.82
	64844PA0070142 Rating Area 7		Tobacco User/Non-Tobacco User	43	618.40	618.40
	64844PA0070142 Rating Area 7		Tobacco User/Non-Tobacco User	44	636.63	636.63
	64844PA0070142 Rating Area 7		Tobacco User/Non-Tobacco User	45	658.04	658.04
	64844PA0070142 Rating Area 7		Tobacco User/Non-Tobacco User	46	683.56	683.56
	64844PA0070142 Rating Area 7		Tobacco User/Non-Tobacco User	47	712.27	712.27
	64844PA0070142 Rating Area 7		Tobacco User/Non-Tobacco User	48	745.09	745.09
	64844PA0070142 Rating Area 7		Tobacco User/Non-Tobacco User	49	777.44	777.44
	64844PA0070142 Rating Area 7		Tobacco User/Non-Tobacco User	50	813.90	813.90
	64844PA0070142 Rating Area 7		Tobacco User/Non-Tobacco User	51	849.90	849.90
	64844PA0070142 Rating Area 7		Tobacco User/Non-Tobacco User	52	889.55	889.55
	64844PA0070142 Rating Area 7		Tobacco User/Non-Tobacco User	53	929.65	929.65
	64844PA0070142 Rating Area 7		Tobacco User/Non-Tobacco User	54	972.94	972.94
	64844PA0070142 Rating Area 7		Tobacco User/Non-Tobacco User	55	1016.23	1016.23
	64844PA0070142 Rating Area 7		Tobacco User/Non-Tobacco User	56	1063.17	1063.17
	64844PA0070142 Rating Area 7		Tobacco User/Non-Tobacco User	57	1110.56	1110.56
	64844PA0070142 Rating Area 7		Tobacco User/Non-Tobacco User	58	1161.15	1161.15
	64844PA0070142 Rating Area 7		Tobacco User/Non-Tobacco User	59	1186.21	1186.21
	64844PA0070142 Rating Area 7		Tobacco User/Non-Tobacco User	60	1236.80	1236.80
	64844PA0070142 Rating Area 7		Tobacco User/Non-Tobacco User	61	1280.54	1280.54
	64844PA0070142 Rating Area 7		Tobacco User/Non-Tobacco User	62	1309.25	1309.25
	64844PA0070142 Rating Area 7		Tobacco User/Non-Tobacco User	63	1345.25	1345.25
	64844PA0070142 Rating Area 7		Tobacco User/Non-Tobacco User	64 and over	1366.67	1366.67
	64844PA0070142	Rating Area 8	Tobacco User/Non-Tobacco User	0-14	322.79	322.79
	64844PA0070142 Rating Area 8		Tobacco User/Non-Tobacco User	15	351.49	351.49
	64844PA0070142 Rating Area 8		Tobacco User/Non-Tobacco User	16	362.46	362.46
	64844PA0070142 Rating Area 8		Tobacco User/Non-Tobacco User	17	373.43	373.43
	64844PA0070142 Rating Area 8		Tobacco User/Non-Tobacco User	18	385.24	385.24
	64844PA0070142 Rating Area 8		Tobacco User/Non-Tobacco User	19	397.06	397.06
	64844PA0070142 Rating Area 8		Tobacco User/Non-Tobacco User	20	409.29	409.29

64844PA0070142	Rating Area 8	Tobacco User/Non-Tobacco User	21	421.95	421.95
64844PA0070142	Rating Area 8	Tobacco User/Non-Tobacco User	22	421.95	421.95
64844PA0070142	Rating Area 8	Tobacco User/Non-Tobacco User	23	421.95	421.95
64844PA0070142	Rating Area 8	Tobacco User/Non-Tobacco User	24	421.95	421.95
64844PA0070142	Rating Area 8	Tobacco User/Non-Tobacco User	25	423.64	423.64
64844PA0070142	Rating Area 8	Tobacco User/Non-Tobacco User	26	432.08	432.08
64844PA0070142	Rating Area 8	Tobacco User/Non-Tobacco User	27	442.21	442.21
64844PA0070142	Rating Area 8	Tobacco User/Non-Tobacco User	28	458.66	458.66
64844PA0070142	Rating Area 8	Tobacco User/Non-Tobacco User	29	472.17	472.17
64844PA0070142	Rating Area 8	Tobacco User/Non-Tobacco User	30	478.92	478.92
64844PA0070142	Rating Area 8	Tobacco User/Non-Tobacco User	31	489.04	489.04
64844PA0070142	Rating Area 8	Tobacco User/Non-Tobacco User	32	499.17	499.17
64844PA0070142	Rating Area 8	Tobacco User/Non-Tobacco User	33	505.50	505.50
64844PA0070142	Rating Area 8	Tobacco User/Non-Tobacco User	34	512.25	512.25
64844PA0070142	Rating Area 8	Tobacco User/Non-Tobacco User	35	515.63	515.63
64844PA0070142	Rating Area 8	Tobacco User/Non-Tobacco User	36	519.00	519.00
64844PA0070142	Rating Area 8	Tobacco User/Non-Tobacco User	37	522.38	522.38
64844PA0070142	Rating Area 8	Tobacco User/Non-Tobacco User	38	525.75	525.75
64844PA0070142	Rating Area 8	Tobacco User/Non-Tobacco User	39	532.51	532.51
64844PA0070142	Rating Area 8	Tobacco User/Non-Tobacco User	40	539.26	539.26
64844PA0070142	Rating Area 8	Tobacco User/Non-Tobacco User	41	549.38	549.38
64844PA0070142	Rating Area 8	Tobacco User/Non-Tobacco User	42	559.09	559.09
64844PA0070142	Rating Area 8	Tobacco User/Non-Tobacco User	43	572.59	572.59
64844PA0070142	Rating Area 8	Tobacco User/Non-Tobacco User	44	589.47	589.47
64844PA0070142	Rating Area 8	Tobacco User/Non-Tobacco User	45	609.30	609.30
64844PA0070142	Rating Area 8	Tobacco User/Non-Tobacco User	46	632.93	632.93
64844PA0070142	Rating Area 8	Tobacco User/Non-Tobacco User	47	659.51	659.51
64844PA0070142	Rating Area 8	Tobacco User/Non-Tobacco User	48	689.89	689.89
64844PA0070142	Rating Area 8	Tobacco User/Non-Tobacco User	49	719.85	719.85
64844PA0070142	Rating Area 8	Tobacco User/Non-Tobacco User	50	753.61	753.61
64844PA0070142	Rating Area 8	Tobacco User/Non-Tobacco User	51	786.94	786.94
64844PA0070142	Rating Area 8	Tobacco User/Non-Tobacco User	52	823.65	823.65
64844PA0070142	Rating Area 8	Tobacco User/Non-Tobacco User	53	860.78	860.78
64844PA0070142	Rating Area 8	Tobacco User/Non-Tobacco User	54	900.87	900.87
64844PA0070142	Rating Area 8	Tobacco User/Non-Tobacco User	55	940.96	940.96
64844PA0070142	Rating Area 8	Tobacco User/Non-Tobacco User	56	984.42	984.42
64844PA0070142	Rating Area 8	Tobacco User/Non-Tobacco User	57	1028.30	1028.30

64844PA0070142 Rating Area 8			Tobacco User/Non-Tobacco User	58	1075.14	1075.14
64844PA0070142 Rating Area 8			Tobacco User/Non-Tobacco User	59	1098.34	1098.34
64844PA0070142 Rating Area 8			Tobacco User/Non-Tobacco User	60	1145.18	1145.18
64844PA0070142 Rating Area 8			Tobacco User/Non-Tobacco User	61	1185.69	1185.69
64844PA0070142 Rating Area 8			Tobacco User/Non-Tobacco User	62	1212.27	1212.27
64844PA0070142 Rating Area 8			Tobacco User/Non-Tobacco User	63	1245.61	1245.61
64844PA0070142 Rating Area 8			Tobacco User/Non-Tobacco User	64 and over	1265.44	1265.44
64844PA0070142	Rating Area 9		Tobacco User/Non-Tobacco User	0-14	303.21	303.21
64844PA0070142 Rating Area 9			Tobacco User/Non-Tobacco User	15	330.16	330.16
64844PA0070142 Rating Area 9			Tobacco User/Non-Tobacco User	16	340.46	340.46
64844PA0070142 Rating Area 9			Tobacco User/Non-Tobacco User	17	350.77	350.77
64844PA0070142 Rating Area 9			Tobacco User/Non-Tobacco User	18	361.87	361.87
64844PA0070142 Rating Area 9			Tobacco User/Non-Tobacco User	19	372.96	372.96
64844PA0070142 Rating Area 9			Tobacco User/Non-Tobacco User	20	384.46	384.46
64844PA0070142 Rating Area 9			Tobacco User/Non-Tobacco User	21	396.35	396.35
64844PA0070142 Rating Area 9			Tobacco User/Non-Tobacco User	22	396.35	396.35
64844PA0070142 Rating Area 9			Tobacco User/Non-Tobacco User	23	396.35	396.35
64844PA0070142 Rating Area 9			Tobacco User/Non-Tobacco User	24	396.35	396.35
64844PA0070142 Rating Area 9			Tobacco User/Non-Tobacco User	25	397.93	397.93
64844PA0070142 Rating Area 9			Tobacco User/Non-Tobacco User	26	405.86	405.86
64844PA0070142 Rating Area 9			Tobacco User/Non-Tobacco User	27	415.37	415.37
64844PA0070142 Rating Area 9			Tobacco User/Non-Tobacco User	28	430.83	430.83
64844PA0070142 Rating Area 9			Tobacco User/Non-Tobacco User	29	443.51	443.51
64844PA0070142 Rating Area 9			Tobacco User/Non-Tobacco User	30	449.86	449.86
64844PA0070142 Rating Area 9			Tobacco User/Non-Tobacco User	31	459.37	459.37
64844PA0070142 Rating Area 9			Tobacco User/Non-Tobacco User	32	468.88	468.88
64844PA0070142 Rating Area 9			Tobacco User/Non-Tobacco User	33	474.83	474.83
64844PA0070142 Rating Area 9			Tobacco User/Non-Tobacco User	34	481.17	481.17
64844PA0070142 Rating Area 9			Tobacco User/Non-Tobacco User	35	484.34	484.34
64844PA0070142 Rating Area 9			Tobacco User/Non-Tobacco User	36	487.51	487.51
64844PA0070142 Rating Area 9			Tobacco User/Non-Tobacco User	37	490.68	490.68
64844PA0070142 Rating Area 9			Tobacco User/Non-Tobacco User	38	493.85	493.85
64844PA0070142 Rating Area 9			Tobacco User/Non-Tobacco User	39	500.19	500.19
64844PA0070142 Rating Area 9			Tobacco User/Non-Tobacco User	40	506.53	506.53
64844PA0070142 Rating Area 9			Tobacco User/Non-Tobacco User	41	516.05	516.05
64844PA0070142 Rating Area 9			Tobacco User/Non-Tobacco User	42	525.16	525.16
64844PA0070142 Rating Area 9			Tobacco User/Non-Tobacco User	43	537.84	537.84

64844PA0070142	Rating Area 9	Tobacco User/Non-Tobacco User	44	553.70	553.70
64844PA0070142	Rating Area 9	Tobacco User/Non-Tobacco User	45	572.33	572.33
64844PA0070142	Rating Area 9	Tobacco User/Non-Tobacco User	46	594.52	594.52
64844PA0070142	Rating Area 9	Tobacco User/Non-Tobacco User	47	619.49	619.49
64844PA0070142	Rating Area 9	Tobacco User/Non-Tobacco User	48	648.03	648.03
64844PA0070142	Rating Area 9	Tobacco User/Non-Tobacco User	49	676.17	676.17
64844PA0070142	Rating Area 9	Tobacco User/Non-Tobacco User	50	707.88	707.88
64844PA0070142	Rating Area 9	Tobacco User/Non-Tobacco User	51	739.19	739.19
64844PA0070142	Rating Area 9	Tobacco User/Non-Tobacco User	52	773.67	773.67
64844PA0070142	Rating Area 9	Tobacco User/Non-Tobacco User	53	808.55	808.55
64844PA0070142	Rating Area 9	Tobacco User/Non-Tobacco User	54	846.20	846.20
64844PA0070142	Rating Area 9	Tobacco User/Non-Tobacco User	55	883.86	883.86
64844PA0070142	Rating Area 9	Tobacco User/Non-Tobacco User	56	924.68	924.68
64844PA0070142	Rating Area 9	Tobacco User/Non-Tobacco User	57	965.90	965.90
64844PA0070142	Rating Area 9	Tobacco User/Non-Tobacco User	58	1009.90	1009.90
64844PA0070142	Rating Area 9	Tobacco User/Non-Tobacco User	59	1031.69	1031.69
64844PA0070142	Rating Area 9	Tobacco User/Non-Tobacco User	60	1075.69	1075.69
64844PA0070142	Rating Area 9	Tobacco User/Non-Tobacco User	61	1113.74	1113.74
64844PA0070142	Rating Area 9	Tobacco User/Non-Tobacco User	62	1138.71	1138.71
64844PA0070142	Rating Area 9	Tobacco User/Non-Tobacco User	63	1170.02	1170.02
64844PA0070142	Rating Area 9	Tobacco User/Non-Tobacco User	64 and over	1188.65	1188.65

Exhibit C-1  
Calibrated Plan Adjusted Index Rates

		(A)	(B)	(C)	(D)	(E)	(F)	(G)	(H)	(I)
		Member Months	Pre-Calibrated Plan Adjusted Index Rate	Plan-Level Average Age Factor	Age- Calibrated Plan Adjusted Index Rate	Average Rating Area Factor	Age&Geog,Calib Plan Adjusted Index Rate	Average Tobacco Factor	Consumer Adjusted Index Rates	Calibrated Plan Adjusted Index Rates
Silver Plan	64844PA0060126	609	\$691.04	1.647	\$691.04	1.014	\$691.04	1.000	\$691.04	\$413.85
Silver Plan	64844PA0070142	<u>609</u>	<u>\$676.79</u>	<u>1.647</u>	<u>\$676.79</u>	<u>1.014</u>	<u>\$676.79</u>	<u>1.000</u>	<u>\$676.79</u>	<u>\$405.32</u>
All Plans Aggregate	Calibration Factors:			Age 1.647		Geographic 1.014		Tobacco 1.000		
				= $\Sigma((A) \times (B) \times (C)) / \Sigma((A) \times (B))$		= $\Sigma((D) \times (E) \times (A)) / \Sigma((D) \times (A))$		= $\Sigma((F) \times (G) \times (A)) / \Sigma((F) \times (A))$		

- Notes:
- Plan Level Average Age Factor, See Exhibit C-2 for Example
  - Age-Calibrated Plan Adjusted Index Rate: Pre-Calibrated Plan Adjusted Index Rate (B) x Plan Specific Average Age Factor (C) / Age Calibration Factor  
Total Premium =  $\Sigma (D) \times (C)$
  - Plan Level Average Rating Area Factor, See Exhibit C-2 for Example
  - Age & Geographic-Calibrated Plan Adjusted Index Rate: Age-Calibrated Plan Adjusted Index Rate (D) x Plan Specific Rating Area Factor (E) / Geographic Calibration Factor  
Total Premium =  $\Sigma (F) \times (C)$
  - Average Tobacco Factor, See Exhibit C-2 for Example
  - Consumer Adjusted Index Rates: Age & Geographic-Calibrated Plan Adjusted Index Rate (F) x Plan Specific Tobacco Rating Factor (G) / Tobacco Calibration Factor
  - Calibrated Plan Adjusted Index Rates: Plan Adjusted Index Rate (B) / (Age Calibration Factor x Geographic Calibration Factor x Tobacco Calibration Factor)  
Total Premium =  $\Sigma (I) \times (C) \times (A) \times (E) \times (G)$



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Exhibit C-2  
Development of Plan Level Average Factors  
Age Rating, Tobacco Rating, and Geographic Rating

Example:  
Silver Plan 64844PA0060126

Average Age Factor - Silver Plan 64844PA0060126		
Age	% by Age	Age Factor
0-20	0.1%	-
1-14	13.9%	0.765
15	1.7%	0.833
16	0.5%	0.859
17	0.9%	0.885
18	1.0%	0.913
19	0.4%	0.941
20	0.5%	0.970
21	0.8%	1.000
22	1.6%	1.000
23	0.6%	1.000
24	1.7%	1.000
25	1.0%	1.004
26	0.9%	1.024
27	0.9%	1.048
28	1.0%	1.087
29	0.8%	1.119
30	1.9%	1.135
31	1.6%	1.159
32	1.7%	1.183
33	1.3%	1.198
34	2.2%	1.214
35	1.5%	1.222
36	1.0%	1.230
37	2.2%	1.238
38	1.5%	1.246
39	2.6%	1.262
40	3.0%	1.278
41	2.1%	1.302
42	1.0%	1.325
43	1.5%	1.357
44	1.2%	1.397
45	1.6%	1.444
46	1.2%	1.500
47	2.2%	1.563
48	1.6%	1.635
49	1.0%	1.706
50	1.1%	1.786
51	2.0%	1.865
52	1.7%	1.952
53	2.0%	2.040
54	2.5%	2.135
55	1.9%	2.230
56	2.1%	2.333
57	1.9%	2.437
58	2.8%	2.548
59	4.4%	2.603
60	2.8%	2.714
61	2.4%	2.810
62	2.1%	2.873
63	1.9%	2.952
64	2.9%	3.000
65+	3.3%	3.000
Total	100.0%	1.647

Average Tobacco User Factor - Silver Plan 64844PA0060126			
Tobacco No	Tobacco Yes	Avg. Rate	Rate Factor
0.1%	0.0%	1.000	1.000
13.9%	0.0%	1.000	1.000
1.7%	0.0%	1.000	1.000
0.5%	0.0%	1.000	1.000
0.9%	0.0%	1.000	1.000
1.0%	0.0%	1.000	1.000
0.4%	0.0%	1.000	1.000
0.5%	0.0%	1.000	1.000
0.8%	0.0%	1.000	1.000
1.6%	0.0%	1.000	1.000
0.6%	0.0%	1.000	1.000
1.7%	0.0%	1.000	1.000
1.0%	0.0%	1.000	1.000
0.9%	0.0%	1.000	1.000
0.9%	0.0%	1.000	1.000
1.0%	0.0%	1.000	1.000
0.8%	0.0%	1.000	1.000
1.9%	0.0%	1.000	1.000
1.6%	0.0%	1.000	1.000
1.7%	0.0%	1.000	1.000
1.3%	0.0%	1.000	1.000
2.2%	0.0%	1.000	1.000
1.5%	0.0%	1.000	1.000
1.0%	0.0%	1.000	1.000
2.2%	0.0%	1.000	1.000
1.5%	0.0%	1.000	1.000
2.6%	0.0%	1.000	1.000
3.0%	0.0%	1.000	1.000
2.1%	0.0%	1.000	1.000
1.0%	0.0%	1.000	1.000
1.5%	0.0%	1.000	1.000
1.2%	0.0%	1.000	1.000
1.6%	0.0%	1.000	1.000
1.2%	0.0%	1.000	1.000
2.2%	0.0%	1.000	1.000
1.6%	0.0%	1.000	1.000
1.0%	0.0%	1.000	1.000
1.1%	0.0%	1.000	1.000
2.0%	0.0%	1.000	1.000
1.7%	0.0%	1.000	1.000
2.0%	0.0%	1.000	1.000
2.5%	0.0%	1.000	1.000
1.9%	0.0%	1.000	1.000
2.1%	0.0%	1.000	1.000
1.9%	0.0%	1.000	1.000
2.8%	0.0%	1.000	1.000
4.4%	0.0%	1.000	1.000
2.8%	0.0%	1.000	1.000
2.4%	0.0%	1.000	1.000
2.1%	0.0%	1.000	1.000
1.9%	0.0%	1.000	1.000
2.9%	0.0%	1.000	1.000
3.3%	0.0%	1.000	1.000
100.0%	0.0%	1.000	

Average Rating Area Factor - Silver Plan 64844PA0060126			
Rating Area	Rating Area Names	Rating Area	Rating Area Factors
1	Erie	0.0%	0.779
2	Elk/Cameron/Potter	0.0%	0.819
3	NEPA	5.7%	1.020
4	Pittsburgh	0.0%	
5	Altoona	0.0%	0.837
6	Mid Central plus Lehigh Valley	7.9%	1.030
7	York/Lancaster	15.0%	1.080
8	Greater Philadelphia	68.2%	1.000
9	Harrisburg	3.2%	0.939
Total	-	100.0%	1.014

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**Exhibit 4**  
**Benefit/Induced Demand Change**

	Experience	Manual	Projection	Proj/Exp	Proj/Manual
<b>Benefit Change</b>	0.642	0.757	0.609	0.948	0.804
<b>Induced Utilization</b>	1.000	1.000	1.000	1.000	1.000

**Aetna Health Inc. (a PA corp.)**  
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**Exhibit 5**  
**Claim Impact due to Demographic Changes**

Age	Experience Period Distribution		Experience Demographic Factor		Projected Period Distribution		Projection Demographic Factor	
	Male	Female	Male	Female	Male	Female	Male	Female
0	0.44%	0.06%	1.117	1.114	0.60%	0.17%	1.117	1.114
1	0.00%	0.12%	1.117	1.114	0.07%	0.65%	1.117	1.114
2	0.31%	0.50%	0.511	0.511	0.27%	0.35%	0.511	0.511
3	0.00%	0.87%	0.511	0.511	0.07%	0.35%	0.511	0.511
4	0.00%	0.19%	0.511	0.511	0.00%	0.22%	0.511	0.511
5	0.00%	0.62%	0.379	0.379	0.35%	0.47%	0.379	0.379
6	0.00%	0.00%	0.379	0.379	0.25%	0.15%	0.379	0.379
7	0.00%	0.12%	0.379	0.379	0.42%	0.35%	0.379	0.379
8	0.44%	0.68%	0.379	0.379	0.67%	0.57%	0.379	0.379
9	0.00%	1.31%	0.379	0.379	0.25%	0.52%	0.379	0.379
10	0.12%	0.81%	0.412	0.380	0.55%	0.52%	0.412	0.380
11	1.43%	0.81%	0.412	0.380	0.82%	0.52%	0.412	0.380
12	0.31%	1.06%	0.412	0.380	0.45%	0.82%	0.412	0.380
13	1.24%	0.31%	0.412	0.380	0.87%	0.82%	0.412	0.380
14	1.24%	0.44%	0.412	0.380	0.72%	1.05%	0.412	0.380
1	0.56%	0.00%	0.532	0.591	0.65%	1.05%	0.532	0.591
16	0.44%	0.25%	0.532	0.591	0.40%	0.10%	0.532	0.591
17	0.31%	0.19%	0.532	0.591	0.32%	0.55%	0.532	0.591
18	0.75%	0.50%	0.532	0.591	0.65%	0.32%	0.532	0.591
19	0.37%	0.44%	0.532	0.591	0.27%	0.17%	0.532	0.591
20	0.44%	0.75%	0.479	0.787	0.17%	0.37%	0.479	0.787
21	0.00%	0.81%	0.479	0.787	0.22%	0.55%	0.479	0.787
22	0.68%	1.24%	0.479	0.787	0.37%	1.20%	0.479	0.787
23	0.81%	0.00%	0.479	0.787	0.35%	0.25%	0.479	0.787
24	0.68%	0.75%	0.479	0.787	0.60%	1.10%	0.479	0.787
25	0.31%	0.00%	0.489	1.176	0.65%	0.37%	0.489	1.176
26	0.00%	0.19%	0.489	1.176	0.55%	0.40%	0.489	1.176
27	0.44%	0.56%	0.489	1.176	0.60%	0.32%	0.489	1.176
28	0.37%	0.68%	0.489	1.176	0.47%	0.52%	0.489	1.176
29	0.00%	0.31%	0.489	1.176	0.52%	0.25%	0.489	1.176
30	0.00%	1.00%	0.552	1.393	1.12%	0.75%	0.552	1.393
31	0.12%	0.75%	0.552	1.393	0.82%	0.75%	0.552	1.393
32	1.37%	1.00%	0.552	1.393	1.12%	0.60%	0.552	1.393
33	1.00%	0.68%	0.552	1.393	0.92%	0.35%	0.552	1.393
34	1.87%	1.37%	0.552	1.393	1.32%	0.92%	0.552	1.393
35	1.43%	0.06%	0.670	1.303	1.05%	0.47%	0.670	1.303
36	0.62%	0.31%	0.670	1.303	0.47%	0.57%	0.670	1.303
37	1.37%	1.12%	0.670	1.303	1.17%	1.05%	0.670	1.303
38	1.37%	1.06%	0.670	1.303	0.95%	0.60%	0.670	1.303
39	2.74%	1.99%	0.670	1.303	1.54%	1.02%	0.670	1.303
40	1.99%	0.93%	0.839	1.224	1.37%	1.64%	0.839	1.224
41	0.06%	1.00%	0.839	1.224	0.87%	1.22%	0.839	1.224
42	0.12%	0.00%	0.839	1.224	0.52%	0.45%	0.839	1.224
43	0.62%	0.87%	0.839	1.224	0.35%	1.12%	0.839	1.224
44	0.62%	0.50%	0.839	1.224	0.55%	0.62%	0.839	1.224
45	0.93%	0.68%	1.063	1.314	0.87%	0.72%	1.063	1.314
46	1.00%	0.00%	1.063	1.314	1.17%	0.00%	1.063	1.314
47	1.43%	0.12%	1.063	1.314	1.69%	0.55%	1.063	1.314
48	1.06%	0.37%	1.063	1.314	1.37%	0.27%	1.063	1.314
49	0.62%	0.00%	1.063	1.314	0.47%	0.52%	1.063	1.314
50	0.50%	0.56%	1.456	1.565	0.57%	0.50%	1.456	1.565
51	0.31%	1.49%	1.456	1.565	0.77%	1.25%	1.456	1.565
52	0.06%	0.50%	1.456	1.565	1.05%	0.67%	1.456	1.565
53	0.00%	0.93%	1.456	1.565	1.07%	0.97%	1.456	1.565
54	0.62%	2.30%	1.456	1.565	1.02%	1.52%	1.456	1.565
55	0.37%	1.31%	1.868	1.810	0.75%	1.12%	1.868	1.810
56	1.87%	0.44%	1.868	1.810	1.22%	0.92%	1.868	1.810
57	1.55%	0.62%	1.868	1.810	1.57%	0.30%	1.868	1.810
58	1.06%	0.87%	1.868	1.810	1.47%	1.32%	1.868	1.810
59	3.11%	3.23%	1.868	1.810	2.32%	2.09%	1.868	1.810
60	1.49%	2.86%	2.358	2.227	1.32%	1.44%	2.358	2.227
61	0.25%	2.49%	2.358	2.227	0.65%	1.74%	2.358	2.227
62	1.31%	1.99%	2.358	2.227	1.00%	1.07%	2.358	2.227
63	1.24%	0.75%	2.358	2.227	0.80%	1.15%	2.358	2.227
64	1.80%	1.06%	2.358	2.227	1.67%	1.22%	2.358	2.227
65+	1.93%	0.75%	2.358	2.227	2.07%	1.27%	2.358	2.227

<b>Experience Period Demographic Factor</b>	1.2725
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**Note:**

Experience Period Demographic Factor computed as the weighted average of gender specific Demographic Factor by current population distribution.

<b>Projected Demographic Factor</b>	1.2364
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**Note:**

Projected Demographic Factor computed as the weighted average of gender specific Demographic Factor by projected population distribution.

<b>Demographic Change</b>	0.9716
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**Note:**

Claim Impact due to Demographic Changes computed as the ratio of the Projected Demographic Factor over the Experience Period Demographic Factor.

**Aetna Health Inc. (a PA corp.)**  
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**Exhibit 6**  
**Projected Membership Distribution by County**

Rating Area	Counties	Experience Period Membership	Experience Period Area Factor	Projected Membership	Projected Area Factor
1	Clarion	0%	0.779	0%	0.779
1	Crawford	0%	0.779	0%	0.779
1	Erie	0%	0.779	0%	0.779
1	Forest	0%	0.779	0%	0.779
1	Mckean	0%	0.779	0%	0.779
1	Mercer	0%	0.779	0%	0.779
1	Venango	0%	0.779	0%	0.779
1	Warren	0%	0.779	0%	0.779
2	Cameron	0%	0.819	0%	0.819
2	Elk	0%	0.819	0%	0.819
2	Potter	0%	0.819	0%	0.819
3	Bradford	0%	1.020	0%	1.020
3	Carbon	0%	1.020	0%	1.020
3	Clinton	0%	1.020	0%	1.020
3	Lackawanna	0%	1.020	0%	1.020
3	Luzerne	0%	1.020	0%	1.020
3	Lycoming	0%	1.020	3%	1.020
3	Monroe	0%	1.020	1%	1.020
3	Pike	1%	1.020	0%	1.020
3	Sullivan	0%	1.020	0%	1.020
3	Susquehanna	2%	1.020	1%	1.020
3	Tioga	0%	1.020	0%	1.020
3	Wayne	0%	1.020	0%	1.020
3	Wyoming	0%	1.020	0%	1.020
4	Allegheny	0%	0.855	0%	0.855
4	Armstrong	0%	0.855	0%	0.855
4	Beaver	0%	0.855	0%	0.855
4	Butler	0%	0.855	0%	0.855
4	Fayette	0%	0.855	0%	0.855
4	Greene	0%	0.855	0%	0.855
4	Indiana	0%	0.855	0%	0.855
4	Lawrence	0%	0.855	0%	0.855
4	Washington	0%	0.855	0%	0.855
4	Westmoreland	0%	0.855	0%	0.855
5	Bedford	0%	0.837	0%	0.837
5	Blair	0%	0.837	0%	0.837
5	Cambria	0%	0.837	0%	0.837
5	Clearfield	0%	0.837	0%	0.837
5	Huntingdon	0%	0.837	0%	0.837
5	Jefferson	0%	0.837	0%	0.837
5	Somerset	0%	0.837	0%	0.837
6	Centre	0%	1.030	0%	1.030
6	Columbia	0%	1.030	0%	1.030
6	Lehigh	4%	1.030	5%	1.030
6	Mifflin	0%	1.030	0%	1.030
6	Montour	0%	1.030	0%	1.030
6	Northampton	8%	1.030	3%	1.030
6	Northumberland	0%	1.030	0%	1.030
6	Schuylkill	0%	1.030	0%	1.030
6	Snyder	0%	1.030	0%	1.030
6	Union	0%	1.030	0%	1.030
7	Adams	0%	1.080	0%	1.080
7	Berks	2%	1.080	1%	1.080
7	Lancaster	7%	1.080	14%	1.080
7	York	0%	1.080	0%	1.080
8	Bucks	11%	1.000	6%	1.000
8	Chester	16%	1.000	25%	1.000
8	Delaware	0%	1.000	6%	1.000
8	Montgomery	21%	1.000	18%	1.000
8	Philadelphia	18%	1.000	13%	1.000
9	Cumberland	7%	0.939	1%	0.939
9	Dauphin	0%	0.939	0%	0.939
9	Franklin	0%	0.939	0%	0.939
9	Fulton	0%	0.939	0%	0.939
9	Juniata	0%	0.939	0%	0.939
9	Lebanon	3%	0.939	2%	0.939
9	Perry	0%	0.939	0%	0.939

<b>Average Experience Period Area Factor</b>	1.0048
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**Note:**

Average Experience Period Area Factor computed as the weighted average of Experience Period Area Factors by experience period membership distribution.

<b>Average Projected Area Factor</b>	1.0135
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**Note:**

Projected Area Factor computed as the weighted average of Projection Period Area Factors by projected membership distribution.

<b>Area Shift Factor</b>	1.0087
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**Note:**

Area Shift Factor computed as the ratio of the Projected Membership by Area over the Experience Membership by Area.

Factor represents the impact due to the shift of the population distribution across areas.

<b>Area Factor Change</b>	1.0000
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**Note:**

Area Factor Change computed as the ratio of the Projected Area Factor over the Experience Area Factor both using experience membership.

Factor represents the impact due to cost relativity changes, including changes to provider networks and contracts, from the experience period to the rating period.

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Exhibit 7  
Network Projection Factor Shift

Experience Network Name	Experience Period Membership	Experience Period Network Factor
QPOS	59%	0.970
HMO	41%	0.950

Projection Network Name	Projected Membership	Projected Network Factor
QPOS	50%	0.970
HMO	50%	0.950

Average Experience Period Network Factor	0.9618
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Average Projected Network Factor	0.9600
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Network Shift Factor	0.9982
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**Exhibit 8**  
**Trend Exhibit**

<b>Service Type</b>	<b>Unit Cost</b>	<b>Utilization</b>
Facility Inpatient	4.7%	3.0%
Facility Outpatient	3.4%	7.0%
Physician	1.9%	6.5%
Capitation	0.0%	0.0%
<b>Medical</b>	3.3%	5.9%
Pharmacy	8.9%	2.6%
<b>Total (Med + Rx)</b>	5.6%	4.5%

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**Exhibit 10**  
**Retention as a Percent of Premium and PMPM**

<b>Retention Components</b>	<b>% of Premium</b>	<b>PMPM</b>
<b>Administrative Expense Load</b>	11.17%	\$73.17
<b>Profit &amp; Risk Load</b>	2.00%	\$13.10
Premium Tax	4.46%	\$29.19
User Exchange Fee	0.00%	\$0.00
State Based Exchange Fee	0.00%	\$0.00
HIF	0.00%	\$0.00
Risk Adjustment User Fee and PCORI	0.07%	\$0.48
Federal Income Tax	0.53%	\$3.48
<b>Total Taxes and Fees</b>	5.06%	\$33.15

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**Exhibit 11**  
**MLR Projection**

			<b>Formula</b>
(a)	Premium (pmpm)	\$655.05	
(b)	Medical Cost (pmpm)	\$535.63	
(c)	Medical Benefit Ratio (MBR)	81.8%	= (c) / (b)
(d)	Quality Improvement Action (pmpm)	\$5.24	= (a) x 0.80%
(e)	Taxes and Fees (pmpm)	\$33.15	
(f)	Adjusted Premium (pmpm)	\$621.90	=(a) - (e)
(g)	Adjusted Claims (pmpm)	\$540.87	= (b) + (d)
	<b>Medical Loss Ratio (MLR)</b>	<b>87.0%</b>	=(g) / (f)

Notes:

ACA adjustments for QIA and taxes and fees are estimates based on historical experience and projected expenses.

Values reflect current actuarial projections and will differ from the final reported MLR.

This projection applies to the products included in this filing and is a standalone calculation for the 2022 calendar year. This projection differs from the MLR calculation specified by PPACA which includes three years of experience for all business in the MLR pool.



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**Exhibit 12**  
**Quarterly Trend Factors**

Effective Quarter	Membership	Trend Factor	Index Rate
1Q 2022	35.3%	1.000	\$794.29
2Q 2022	13.7%	1.028	\$816.67
3Q 2022	14.0%	1.057	\$839.68
4Q 2022	37.1%	1.087	\$863.33
Total	100.0%	1.044	\$829.30

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**Exhibit 14**

**Sample Rate Calculation**

The following steps outline the mathematical formula used to develop the member level rates for a sample small group. The input assumptions and the census provided below are for illustrative purposes only.

**Sample Small Group Information:**

Effective Date: 1/1/2022  
Rating Area: Rating Area 1  
Plan: PA Silver QPOS 7000 80/50

<b><u>Group Census</u></b>	<b>Employee <u>Age</u></b>	<b>Spouse <u>Age</u></b>	<b>Child 1 <u>Age</u></b>	<b>Child 2 <u>Age</u></b>	<b>Child 3 <u>Age</u></b>
Employee 1	35	36	5	7	
Employee 2	56	52			
Employee 3	24	21			
Employee 4	52	49	19	17	16
Employee 5	65	65	25		
Employee 6	58	60	24		
Employee 7	56	51			
Employee 8	42	41			
Employee 9	33	34	5	6	7
Employee 10	25	28	2	1	

**Age and Tobacco  
Factors**

	<b>Age Factors</b>				
	<b>Employee</b>	<b>Spouse</b>	<b>Child 1</b>	<b>Child 2</b>	<b>Child 3</b>
Employee 1	1.222	1.230	0.765	0.765	
Employee 2	2.333	1.952			
Employee 3	1.000	1.000			
Employee 4	1.952	1.706	0.941	0.885	0.859
Employee 5	3.000	3.000	1.004		
Employee 6	2.548	2.714	1.000		
Employee 7	2.333	1.865			
Employee 8	1.325	1.302			
Employee 9	1.198	1.214	0.765	0.765	0.765
Employee 10	1.004	1.087	0.765	0.765	

**Calculation of Monthly Premium**

Step 1: Multiply Market Base Rate x Rating Area Factor x Plan Factor x Effective Date Factor

Market Base Rate =	\$561.82
x Rating Area Factor (Rating Area 1)	0.7787
x Plan Factor	0.7055
x Effective Date Factor	1.0000
Market Base Rate adjusted for Plan/Area/Effective Date =	\$308.67

Step 2: Multiply Adjusted Market Base Rate in Step 1 by the Member level Age and Tobacco Factors:

Member Monthly Rates	Employee	Spouse	Child 1	Child 2	Child 3	Total
Employee 1	\$377.20	\$379.67	\$236.13	\$236.13		\$1,229.13
Employee 2	\$720.13	\$602.53				\$1,322.66
Employee 3	\$308.67	\$308.67				\$617.34
Employee 4	\$602.53	\$526.60	\$290.46	\$273.18	\$265.15	\$1,957.92
Employee 5	\$926.02	\$926.02	\$309.91			\$2,161.95
Employee 6	\$786.50	\$837.74	\$308.67			\$1,932.91
Employee 7	\$720.13	\$575.67				\$1,295.80
Employee 8	\$408.99	\$401.89				\$810.88
Employee 9	\$369.79	\$374.73	\$236.13	\$236.13	\$236.13	\$1,452.91
Employee 10	\$309.91	\$335.53	\$236.13	\$236.13		\$1,117.70
<b>Group Total Monthly Premium:</b>						<b>\$13,899.20</b>

Note: Member level monthly rates are rounded to the nearest penny.

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Exhibit 15  
Product Portfolio & Projected Membership Distribution

HIOS Plan-ID	Network	Plan	Metallic Tier	Actuarial Value	Exchange Offering	Projected Membership Distribution
64844PA0060126	QPOS	PA Silver QPOS 7000 80/50	Silver	68.45%	No	50.00%
64844PA0070142	HMO	PA Silver HMO 7000 80%	Silver	68.45%	No	50.00%

Company Name: AetnaHealthInc  
 Market: Small Group  
 Product: HMO and QPOS  
 Effective Date of Rates: January 1, 2022

Ending date of Rates: March 31, 2022

HIOS Plan ID (On Exchange)=>	64844PA0060126		64844PA0060126		64844PA0060126		64844PA0060126		64844PA0060126		64844PA0060126		64844PA0060126		64844PA0060126	
HIOS Plan ID (Off Exchange)=>	64844PA0060126		64844PA0060126		64844PA0060126		64844PA0060126		64844PA0060126		64844PA0060126		64844PA0060126		64844PA0060126	
Plan Marketing Name =>	Aetna Silver QPOS 6000 80/50		Aetna Silver QPOS 6000 80/50		Aetna Silver QPOS 6000 80/50		Aetna Silver QPOS 6000 80/50		Aetna Silver QPOS 6000 80/50		Aetna Silver QPOS 6000 80/50		Aetna Silver QPOS 6000 80/50		Aetna Silver QPOS 6000 80/50	
Form # =>																
Rating Area =>	PARA01		PARA02		PARA03		PARA05		PARA06		PARA07		PARA08		PARA09	
Network =>	PAS001		PAS001		PAS001		PAS001		PAS001		PAS001		PAS001		PAS001	
Metal =>	Silver		Silver		Silver		Silver		Silver		Silver		Silver		Silver	
Deductible =>	\$7,000/\$14,000		\$7,000/\$14,000		\$7,000/\$14,000		\$7,000/\$14,000		\$7,000/\$14,000		\$7,000/\$14,000		\$7,000/\$14,000		\$7,000/\$14,000	
Coinsurance =>	20%		20%		20%		20%		20%		20%		20%		20%	
Copays =>	\$40/\$80		\$40/\$80		\$40/\$80		\$40/\$80		\$40/\$80		\$40/\$80		\$40/\$80		\$40/\$80	
OOP Maximum =>	\$8,700/\$17,400		\$8,700/\$17,400		\$8,700/\$17,400		\$8,700/\$17,400		\$8,700/\$17,400		\$8,700/\$17,400		\$8,700/\$17,400		\$8,700/\$17,400	
Pediatric Dental (Yes/No) =>	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-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco
0 - 14	\$236.13	\$236.13	\$248.40	\$248.40	\$309.30	\$309.30	\$253.79	\$253.79	\$312.33	\$312.33	\$327.49	\$327.49	\$303.23	\$303.23	\$284.83	\$284.83
15	\$257.12	\$257.12	\$270.48	\$270.48	\$336.79	\$336.79	\$276.35	\$276.35	\$340.09	\$340.09	\$356.60	\$356.60	\$330.19	\$330.19	\$310.15	\$310.15
16	\$265.15	\$265.15	\$278.92	\$278.92	\$347.30	\$347.30	\$284.98	\$284.98	\$350.71	\$350.71	\$367.73	\$367.73	\$340.49	\$340.49	\$319.83	\$319.83
17	\$273.18	\$273.18	\$287.36	\$287.36	\$357.81	\$357.81	\$293.60	\$293.60	\$361.32	\$361.32	\$378.86	\$378.86	\$350.80	\$350.80	\$329.51	\$329.51
18	\$281.82	\$281.82	\$296.45	\$296.45	\$369.13	\$369.13	\$302.89	\$302.89	\$372.75	\$372.75	\$390.85	\$390.85	\$361.90	\$361.90	\$339.94	\$339.94
19	\$290.46	\$290.46	\$305.54	\$305.54	\$380.45	\$380.45	\$312.18	\$312.18	\$384.18	\$384.18	\$402.83	\$402.83	\$372.99	\$372.99	\$350.36	\$350.36
20	\$299.41	\$299.41	\$314.96	\$314.96	\$392.18	\$392.18	\$321.80	\$321.80	\$396.02	\$396.02	\$415.25	\$415.25	\$384.49	\$384.49	\$361.16	\$361.16
21	\$308.67	\$308.67	\$324.70	\$324.70	\$404.31	\$404.31	\$331.75	\$331.75	\$408.27	\$408.27	\$428.09	\$428.09	\$396.38	\$396.38	\$372.33	\$372.33
22	\$308.67	\$308.67	\$324.70	\$324.70	\$404.31	\$404.31	\$331.75	\$331.75	\$408.27	\$408.27	\$428.09	\$428.09	\$396.38	\$396.38	\$372.33	\$372.33
23	\$308.67	\$308.67	\$324.70	\$324.70	\$404.31	\$404.31	\$331.75	\$331.75	\$408.27	\$408.27	\$428.09	\$428.09	\$396.38	\$396.38	\$372.33	\$372.33
24	\$308.67	\$308.67	\$324.70	\$324.70	\$404.31	\$404.31	\$331.75	\$331.75	\$408.27	\$408.27	\$428.09	\$428.09	\$396.38	\$396.38	\$372.33	\$372.33
25	\$309.91	\$309.91	\$326.00	\$326.00	\$405.93	\$405.93	\$333.08	\$333.08	\$409.91	\$409.91	\$429.80	\$429.80	\$397.97	\$397.97	\$373.82	\$373.82
26	\$316.08	\$316.08	\$332.49	\$332.49	\$414.01	\$414.01	\$339.72	\$339.72	\$418.07	\$418.07	\$438.37	\$438.37	\$405.89	\$405.89	\$381.26	\$381.26
27	\$323.49	\$323.49	\$340.29	\$340.29	\$423.72	\$423.72	\$347.68	\$347.68	\$427.87	\$427.87	\$448.64	\$448.64	\$415.41	\$415.41	\$390.20	\$390.20
28	\$335.53	\$335.53	\$352.95	\$352.95	\$439.48	\$439.48	\$360.62	\$360.62	\$443.79	\$443.79	\$465.34	\$465.34	\$430.87	\$430.87	\$404.72	\$404.72
29	\$345.40	\$345.40	\$363.34	\$363.34	\$452.42	\$452.42	\$371.23	\$371.23	\$456.86	\$456.86	\$479.03	\$479.03	\$443.55	\$443.55	\$416.64	\$416.64
30	\$350.34	\$350.34	\$368.54	\$368.54	\$458.89	\$458.89	\$376.54	\$376.54	\$463.39	\$463.39	\$485.88	\$485.88	\$449.89	\$449.89	\$422.59	\$422.59
31	\$357.75	\$357.75	\$376.33	\$376.33	\$468.59	\$468.59	\$384.50	\$384.50	\$473.19	\$473.19	\$496.16	\$496.16	\$459.41	\$459.41	\$431.53	\$431.53
32	\$365.16	\$365.16	\$384.12	\$384.12	\$478.30	\$478.30	\$392.47	\$392.47	\$482.99	\$482.99	\$506.43	\$506.43	\$468.92	\$468.92	\$440.46	\$440.46
33	\$369.79	\$369.79	\$388.99	\$388.99	\$484.36	\$484.36	\$397.44	\$397.44	\$489.11	\$489.11	\$512.85	\$512.85	\$474.86	\$474.86	\$446.05	\$446.05
34	\$374.73	\$374.73	\$394.19	\$394.19	\$490.83	\$490.83	\$402.75	\$402.75	\$495.64	\$495.64	\$519.70	\$519.70	\$481.21	\$481.21	\$452.01	\$452.01
35	\$377.20	\$377.20	\$396.79	\$396.79	\$494.07	\$494.07	\$405.40	\$405.40	\$498.91	\$498.91	\$523.13	\$523.13	\$484.38	\$484.38	\$454.99	\$454.99
36	\$379.67	\$379.67	\$399.38	\$399.38	\$497.30	\$497.30	\$408.06	\$408.06	\$502.18	\$502.18	\$526.55	\$526.55	\$487.55	\$487.55	\$457.96	\$457.96
37	\$382.14	\$382.14	\$401.98	\$401.98	\$500.53	\$500.53	\$410.71	\$410.71	\$505.44	\$505.44	\$529.98	\$529.98	\$490.72	\$490.72	\$460.94	\$460.94
38	\$384.61	\$384.61	\$404.58	\$404.58	\$503.77	\$503.77	\$413.37	\$413.37	\$508.71	\$508.71	\$533.40	\$533.40	\$493.89	\$493.89	\$463.92	\$463.92
39	\$389.54	\$389.54	\$409.77	\$409.77	\$510.24	\$510.24	\$418.67	\$418.67	\$515.24	\$515.24	\$540.25	\$540.25	\$500.23	\$500.23	\$469.88	\$469.88
40	\$394.48	\$394.48	\$414.97	\$414.97	\$516.71	\$516.71	\$423.98	\$423.98	\$521.77	\$521.77	\$547.10	\$547.10	\$506.58	\$506.58	\$475.84	\$475.84
41	\$401.89	\$401.89	\$422.76	\$422.76	\$526.41	\$526.41	\$431.94	\$431.94	\$531.57	\$531.57	\$557.38	\$557.38	\$516.09	\$516.09	\$484.77	\$484.77
42	\$408.99	\$408.99	\$430.23	\$430.23	\$535.71	\$535.71	\$439.57	\$439.57	\$540.96	\$540.96	\$567.22	\$567.22	\$525.21	\$525.21	\$493.33	\$493.33
43	\$418.87	\$418.87	\$440.62	\$440.62	\$548.65	\$548.65	\$450.19	\$450.19	\$554.03	\$554.03	\$580.92	\$580.92	\$537.89	\$537.89	\$505.25	\$505.25
44	\$431.22	\$431.22	\$453.61	\$453.61	\$564.82	\$564.82	\$463.46	\$463.46	\$570.36	\$570.36	\$598.04	\$598.04	\$553.74	\$553.74	\$520.14	\$520.14
45	\$445.72	\$445.72	\$468.87	\$468.87	\$583.82	\$583.82	\$479.05	\$479.05	\$589.55	\$589.55	\$618.16	\$618.16	\$572.37	\$572.37	\$537.64	\$537.64
46	\$463.01	\$463.01	\$487.05	\$487.05	\$606.46	\$606.46	\$497.63	\$497.63	\$612.41	\$612.41	\$642.14	\$642.14	\$594.57	\$594.57	\$558.49	\$558.49
47	\$482.46	\$482.46	\$507.51	\$507.51	\$631.94	\$631.94	\$518.53	\$518.53	\$638.13	\$638.13	\$669.11	\$669.11	\$619.54	\$619.54	\$581.95	\$581.95
48	\$504.68	\$504.68	\$530.89	\$530.89	\$661.05	\$661.05	\$542.42	\$542.42	\$667.53	\$667.53	\$699.93	\$699.93	\$648.08	\$648.08	\$608.76	\$608.76
49	\$526.60	\$526.60	\$553.94	\$553.94	\$689.75	\$689.75	\$565.97	\$565.97	\$696.51	\$696.51	\$730.32	\$730.32	\$676.23	\$676.23	\$635.19	\$635.19
50	\$551.29	\$551.29	\$579.92	\$579.92	\$722.10	\$722.10	\$592.51	\$592.51	\$729.18	\$729.18	\$764.57	\$764.57	\$707.94	\$707.94	\$664.98	\$664.98
51	\$575.67	\$575.67	\$605.57	\$605.57	\$754.04	\$754.04	\$618.72	\$618.72	\$761.43	\$761.43	\$798.39	\$798.39	\$739.25	\$739.25	\$694.39	\$694.39
52	\$602.53	\$602.53	\$633.82	\$633.82	\$789.21	\$789.21	\$647.58	\$647.58	\$796.95	\$796.95	\$835.64	\$835.64	\$773.74	\$773.74	\$726.78	\$726.78
53	\$629.69	\$629.69	\$662.39	\$662.39	\$824.79	\$824.79	\$676.78	\$676.78	\$832.88	\$832.88	\$873.31	\$873.31	\$808.62	\$808.62	\$759.55	\$759.55
54	\$659.02	\$659.02	\$693.24	\$693.24	\$863.20	\$863.20	\$708.30	\$708.30	\$871.66	\$871.66	\$913.98	\$913.98	\$846.27	\$846.27	\$794.92	\$794.92
55	\$688.34	\$688.34	\$724.08	\$724.08	\$901.61	\$901.61	\$739.81	\$739.81	\$910.45	\$910.45	\$954.65	\$954.65	\$883.93	\$883.93	\$830.29	\$830.29
56	\$720.13	\$720.13	\$757.53	\$757.53	\$943.25	\$943.25	\$773.98	\$773.98	\$952.50	\$952.50	\$998.74	\$998.74	\$924.76	\$924.76	\$868.64	\$868.64
57	\$752.23	\$752.23	\$791.30	\$791.30	\$985.30	\$985.30	\$808.49	\$808.49	\$994.96	\$994.96	\$1,043.26	\$1,043.26	\$965.98	\$965.98	\$907.36	\$907.36
58	\$786.50	\$786.50	\$827.34	\$827.34	\$1,030.18	\$1,030.18	\$845.31	\$845.31	\$1,040.28	\$1,040.28	\$1,090.78	\$1,090.78	\$1,009.98	\$1,009.98	\$948.69	\$948.69
59	\$803.47	\$803.47	\$845.20	\$845.20	\$1,052.42	\$1,052.42	\$863.56	\$863.56	\$1,062.73	\$1,062.73	\$1,114.32	\$1,114.32	\$1,031.78	\$1,031.78	\$969.17	\$969.17
60	\$837.74	\$837.74	\$881.24	\$881.24	\$1,097.29	\$1,097.29	\$900.38	\$900.38	\$1,108.05	\$1,108.05	\$1,161.84	\$1,161.84	\$1,075.78	\$1,075.78	\$1,010.50	\$1,010.50
61	\$867.37	\$867.37	\$912.41	\$912.41	\$1,136.11	\$1,136.11	\$932.23	\$932.23	\$1,147.25	\$1,147.25	\$1,202.94	\$1,202.94	\$1,113.83	\$1,113.83	\$1,046.24	\$1,046.24
62	\$886.82	\$886.82	\$932.87	\$932.87	\$1,161.58	\$1,161.58	\$953.13	\$953.13	\$1,172.97	\$1,172.97	\$1,229.91	\$1,229.91	\$1,138.80	\$1,138.80	\$1,069.70	\$1,069.70
63	\$911.20	\$911.20	\$958.52	\$958.52	\$1,193.52	\$1,193.52	\$979.34	\$979.34	\$1,205.22	\$1,205.22	\$1,263.73	\$1,263.73	\$1,170.12	\$1,170.12	\$1,099.11	\$1,099.11
64+	\$925.71	\$925.71	\$973.78	\$973.78	\$1,212.52	\$1,212.52	\$994.93	\$994.93	\$1,224.41	\$1,224.41	\$1,283.85	\$1,283.85	\$1,188.75	\$1,188.75	\$1,116.61	\$1,116.61

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

HIOS Plan ID (On Exchange) =>	64844PA0070142		64844PA0070142		64844PA0070142		64844PA0070142		64844PA0070142		64844PA0070142		64844PA0070142		64844PA0070142	
HIOS Plan ID (Off Exchange) =>	64844PA0070142		64844PA0070142		64844PA0070142		64844PA0070142		64844PA0070142		64844PA0070142		64844PA0070142		64844PA0070142	
Plan Marketing Name =>	Aetna Silver HMO 6000 80%		Aetna Silver HMO 6000 80%		Aetna Silver HMO 6000 80%		Aetna Silver HMO 6000 80%		Aetna Silver HMO 6000 80%		Aetna Silver HMO 6000 80%		Aetna Silver HMO 6000 80%		Aetna Silver HMO 6000 80%	
Form # =>																
Rating Area =>	PARA01		PARA02		PARA03		PARA05		PARA06		PARA07		PARA08		PARA09	
Network =>	PAS002		PAS002		PAS002		PAS002		PAS002		PAS002		PAS002		PAS002	
Metal =>	Silver		Silver		Silver		Silver		Silver		Silver		Silver		Silver	
Deductible =>	\$7,000/\$14,000		\$7,000/\$14,000		\$7,000/\$14,000		\$7,000/\$14,000		\$7,000/\$14,000		\$7,000/\$14,000		\$7,000/\$14,000		\$7,000/\$14,000	
Coinurance =>	20%		20%		20%		20%		20%		20%		20%		20%	
Copays =>	\$40/\$80		\$40/\$80		\$40/\$80		\$40/\$80		\$40/\$80		\$40/\$80		\$40/\$80		\$40/\$80	
OOP Maximum =>	\$8,700/\$17,400		\$8,700/\$17,400		\$8,700/\$17,400		\$8,700/\$17,400		\$8,700/\$17,400		\$8,700/\$17,400		\$8,700/\$17,400		\$8,700/\$17,400	
Pediatric Dental (Yes/No) =>	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-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco
0 - 14	\$231.27	\$231.27	\$243.28	\$243.28	\$302.92	\$302.92	\$248.56	\$248.56	\$305.89	\$305.89	\$320.74	\$320.74	\$296.98	\$296.98	\$278.96	\$278.96
15	\$251.82	\$251.82	\$264.90	\$264.90	\$329.85	\$329.85	\$270.65	\$270.65	\$333.08	\$333.08	\$349.25	\$349.25	\$323.38	\$323.38	\$303.75	\$303.75
16	\$259.68	\$259.68	\$273.17	\$273.17	\$340.14	\$340.14	\$279.10	\$279.10	\$343.48	\$343.48	\$360.15	\$360.15	\$333.47	\$333.47	\$313.24	\$313.24
17	\$267.54	\$267.54	\$281.44	\$281.44	\$350.44	\$350.44	\$287.55	\$287.55	\$353.87	\$353.87	\$371.05	\$371.05	\$343.56	\$343.56	\$322.72	\$322.72
18	\$276.01	\$276.01	\$290.34	\$290.34	\$361.52	\$361.52	\$296.65	\$296.65	\$365.07	\$365.07	\$382.79	\$382.79	\$354.43	\$354.43	\$332.93	\$332.93
19	\$284.47	\$284.47	\$299.24	\$299.24	\$372.61	\$372.61	\$305.74	\$305.74	\$376.26	\$376.26	\$394.53	\$394.53	\$365.30	\$365.30	\$343.14	\$343.14
20	\$293.24	\$293.24	\$308.47	\$308.47	\$384.09	\$384.09	\$315.17	\$315.17	\$387.86	\$387.86	\$406.69	\$406.69	\$376.56	\$376.56	\$353.71	\$353.71
21	\$302.31	\$302.31	\$318.01	\$318.01	\$395.97	\$395.97	\$324.91	\$324.91	\$399.85	\$399.85	\$419.27	\$419.27	\$388.21	\$388.21	\$364.65	\$364.65
22	\$302.31	\$302.31	\$318.01	\$318.01	\$395.97	\$395.97	\$324.91	\$324.91	\$399.85	\$399.85	\$419.27	\$419.27	\$388.21	\$388.21	\$364.65	\$364.65
23	\$302.31	\$302.31	\$318.01	\$318.01	\$395.97	\$395.97	\$324.91	\$324.91	\$399.85	\$399.85	\$419.27	\$419.27	\$388.21	\$388.21	\$364.65	\$364.65
24	\$302.31	\$302.31	\$318.01	\$318.01	\$395.97	\$395.97	\$324.91	\$324.91	\$399.85	\$399.85	\$419.27	\$419.27	\$388.21	\$388.21	\$364.65	\$364.65
25	\$303.52	\$303.52	\$319.28	\$319.28	\$397.56	\$397.56	\$326.21	\$326.21	\$401.45	\$401.45	\$420.94	\$420.94	\$389.76	\$389.76	\$366.11	\$366.11
26	\$309.56	\$309.56	\$325.64	\$325.64	\$405.48	\$405.48	\$332.71	\$332.71	\$409.45	\$409.45	\$429.33	\$429.33	\$397.53	\$397.53	\$373.40	\$373.40
27	\$316.82	\$316.82	\$333.27	\$333.27	\$414.98	\$414.98	\$340.51	\$340.51	\$419.05	\$419.05	\$439.39	\$439.39	\$406.84	\$406.84	\$382.15	\$382.15
28	\$328.61	\$328.61	\$345.67	\$345.67	\$430.42	\$430.42	\$353.18	\$353.18	\$434.64	\$434.64	\$455.74	\$455.74	\$421.98	\$421.98	\$396.38	\$396.38
29	\$338.28	\$338.28	\$355.85	\$355.85	\$443.09	\$443.09	\$363.58	\$363.58	\$447.44	\$447.44	\$469.16	\$469.16	\$434.41	\$434.41	\$408.04	\$408.04
30	\$343.12	\$343.12	\$360.94	\$360.94	\$449.43	\$449.43	\$368.78	\$368.78	\$453.84	\$453.84	\$475.87	\$475.87	\$440.62	\$440.62	\$413.88	\$413.88
31	\$350.38	\$350.38	\$368.57	\$368.57	\$458.93	\$458.93	\$376.58	\$376.58	\$463.43	\$463.43	\$485.93	\$485.93	\$449.93	\$449.93	\$422.63	\$422.63
32	\$357.63	\$357.63	\$376.20	\$376.20	\$468.44	\$468.44	\$384.37	\$384.37	\$473.03	\$473.03	\$495.99	\$495.99	\$459.25	\$459.25	\$431.38	\$431.38
33	\$362.17	\$362.17	\$380.97	\$380.97	\$474.38	\$474.38	\$389.25	\$389.25	\$479.03	\$479.03	\$502.28	\$502.28	\$465.07	\$465.07	\$436.85	\$436.85
34	\$367.00	\$367.00	\$386.06	\$386.06	\$480.71	\$480.71	\$394.45	\$394.45	\$485.42	\$485.42	\$508.99	\$508.99	\$471.29	\$471.29	\$442.69	\$442.69
35	\$369.42	\$369.42	\$388.60	\$388.60	\$483.88	\$483.88	\$397.04	\$397.04	\$488.62	\$488.62	\$512.34	\$512.34	\$474.39	\$474.39	\$445.60	\$445.60
36	\$371.84	\$371.84	\$391.15	\$391.15	\$487.05	\$487.05	\$399.64	\$399.64	\$491.82	\$491.82	\$515.70	\$515.70	\$477.50	\$477.50	\$448.52	\$448.52
37	\$374.26	\$374.26	\$393.69	\$393.69	\$490.21	\$490.21	\$402.24	\$402.24	\$495.02	\$495.02	\$519.05	\$519.05	\$480.60	\$480.60	\$451.44	\$451.44
38	\$376.68	\$376.68	\$396.24	\$396.24	\$493.38	\$493.38	\$404.84	\$404.84	\$498.22	\$498.22	\$522.40	\$522.40	\$483.71	\$483.71	\$454.36	\$454.36
39	\$381.51	\$381.51	\$401.32	\$401.32	\$499.72	\$499.72	\$410.04	\$410.04	\$504.62	\$504.62	\$529.11	\$529.11	\$489.92	\$489.92	\$460.19	\$460.19
40	\$386.35	\$386.35	\$406.41	\$406.41	\$506.05	\$506.05	\$415.24	\$415.24	\$511.01	\$511.01	\$535.82	\$535.82	\$496.13	\$496.13	\$466.02	\$466.02
41	\$393.61	\$393.61	\$414.05	\$414.05	\$515.56	\$515.56	\$423.04	\$423.04	\$520.61	\$520.61	\$545.88	\$545.88	\$505.45	\$505.45	\$474.78	\$474.78
42	\$400.56	\$400.56	\$421.36	\$421.36	\$524.66	\$524.66	\$430.51	\$430.51	\$529.81	\$529.81	\$555.53	\$555.53	\$514.38	\$514.38	\$483.16	\$483.16
43	\$410.23	\$410.23	\$431.54	\$431.54	\$537.34	\$537.34	\$440.91	\$440.91	\$542.60	\$542.60	\$568.94	\$568.94	\$526.80	\$526.80	\$494.83	\$494.83
44	\$422.32	\$422.32	\$444.26	\$444.26	\$553.17	\$553.17	\$453.90	\$453.90	\$558.60	\$558.60	\$585.71	\$585.71	\$542.33	\$542.33	\$509.42	\$509.42
45	\$436.53	\$436.53	\$459.20	\$459.20	\$571.78	\$571.78	\$469.18	\$469.18	\$577.39	\$577.39	\$605.42	\$605.42	\$560.57	\$560.57	\$526.56	\$526.56
46	\$453.46	\$453.46	\$477.01	\$477.01	\$593.96	\$593.96	\$487.37	\$487.37	\$599.78	\$599.78	\$628.90	\$628.90	\$582.31	\$582.31	\$546.98	\$546.98
47	\$472.51	\$472.51	\$497.04	\$497.04	\$618.91	\$618.91	\$507.84	\$507.84	\$624.97	\$624.97	\$655.31	\$655.31	\$606.77	\$606.77	\$569.95	\$569.95
48	\$494.27	\$494.27	\$519.94	\$519.94	\$647.42	\$647.42	\$531.23	\$531.23	\$653.76	\$653.76	\$685.50	\$685.50	\$634.72	\$634.72	\$596.20	\$596.20
49	\$515.74	\$515.74	\$542.52	\$542.52	\$675.53	\$675.53	\$554.30	\$554.30	\$682.15	\$682.15	\$715.27	\$715.27	\$662.28	\$662.28	\$622.10	\$622.10
50	\$539.92	\$539.92	\$567.96	\$567.96	\$707.21	\$707.21	\$580.30	\$580.30	\$714.14	\$714.14	\$748.81	\$748.81	\$693.34	\$693.34	\$651.27	\$651.27
51	\$563.80	\$563.80	\$593.08	\$593.08	\$738.49	\$738.49	\$605.96	\$605.96	\$745.73	\$745.73	\$781.93	\$781.93	\$724.01	\$724.01	\$680.07	\$680.07
52	\$590.11	\$590.11	\$620.75	\$620.75	\$772.94	\$772.94	\$634.23	\$634.23	\$780.52	\$780.52	\$818.41	\$818.41	\$757.78	\$757.78	\$711.80	\$711.80
53	\$616.71	\$616.71	\$648.73	\$648.73	\$807.78	\$807.78	\$662.82	\$662.82	\$815.70	\$815.70	\$855.30	\$855.30	\$791.95	\$791.95	\$743.89	\$743.89
54	\$645.43	\$645.43	\$678.94	\$678.94	\$845.40	\$845.40	\$693.69	\$693.69	\$853.69	\$853.69	\$895.13	\$895.13	\$828.83	\$828.83	\$778.53	\$778.53
55	\$674.15	\$674.15	\$709.16	\$709.16	\$883.02	\$883.02	\$724.56	\$724.56	\$891.68	\$891.68	\$934.96	\$934.96	\$865.71	\$865.71	\$813.17	\$813.17
56	\$705.28	\$705.28	\$741.91	\$741.91	\$923.80	\$923.80	\$758.02	\$758.02	\$932.86	\$932.86	\$978.15	\$978.15	\$905.69	\$905.69	\$850.73	\$850.73
57	\$736.72	\$736.72	\$774.98	\$774.98	\$964.99	\$964.99	\$791.82	\$791.82	\$974.45	\$974.45	\$1,021.75	\$1,021.75	\$946.06	\$946.06	\$888.66	\$888.66
58	\$770.28	\$770.28	\$810.28	\$810.28	\$1,008.94	\$1,008.94	\$827.88	\$827.88	\$1,018.83	\$1,018.83	\$1,068.29	\$1,068.29	\$989.16	\$989.16	\$929.13	\$929.13
59	\$786.91	\$786.91	\$827.77	\$827.77	\$1,030.72	\$1,030.72	\$845.75	\$845.75	\$1,040.82	\$1,040.82	\$1,091.35	\$1,091.35	\$1,010.51	\$1,010.51	\$949.19	\$949.19
60	\$820.46	\$820.46	\$863.07	\$863.07	\$1,074.67	\$1,074.67	\$881.82	\$881.82	\$1,085.21	\$1,085.21	\$1,137.89	\$1,137.89	\$1,053.60	\$1,053.60	\$989.66	\$989.66
61	\$849.49	\$849.49	\$893.60	\$893.60	\$1,112.68	\$1,112.68	\$913.01	\$913.01	\$1,123.59	\$1,123.59	\$1,178.14	\$1,178.14	\$1,090.87	\$1,090.87	\$1,024.67	\$1

**AetnaHealthInc**  
**Small Group**  
**Plan Design Summary**

HIOS Plan ID	Plan Marketing Name	Product	Metal	On/Off Exchange	Network	Rating Area	Counties Covered
64844PA0060126	Aetna Silver QPOS 6000 80/50	POS	Silver	Off	PAS001	PA01, PA02, PA03, PA05, PA06, PA07, PA08, PA09	McKean, Potter, Tioga, Bradford, Susquehanna, Wayne, Lackawanna, Wyoming, Sullivan, Lycoming, Clinton, Cameron, Elk, Forest, Venago, Clarion, Jefferson, Clearfield, Centre, Union, Montour, Snyder, Luzerne, Monroe, Carbon, Columbia, Schuylkill, Dauphin, Northampton, Lehigh, Berks, Lebanon, Bucks, Montgomery, Philadelphia, Delaware, Chester, Lancaster, York, Adams, Franklin, Cumberland, Fulton, Perry, Juniata, Mifflin, Huntingdon, Blair, Cambria, Pike, Northumberland
64844PA0070142	Aetna Silver HMO 6000 80%	HMO	Silver	Off	PAS002	PA01, PA02, PA03, PA05, PA06, PA07, PA08, PA09	McKean, Potter, Tioga, Bradford, Susquehanna, Wayne, Lackawanna, Wyoming, Sullivan, Lycoming, Clinton, Cameron, Elk, Forest, Venago, Clarion, Jefferson, Clearfield, Centre, Union, Montour, Snyder, Luzerne, Monroe, Carbon, Columbia, Schuylkill, Dauphin, Northampton, Lehigh, Berks, Lebanon, Bucks, Montgomery, Philadelphia, Delaware, Chester, Lancaster, York, Adams, Franklin, Cumberland, Fulton, Perry, Juniata, Mifflin, Huntingdon, Blair, Cambria, Pike, Northumberland

Company Name   AetnaHealthinc  
Market           Small Group  
RATES FOR AGE 21, NON-TOBACCO USER, BY RATING AREA AND COUNTY

02-01-2021 Number of Covered Lives by Rating County					RATING AREA 1								RATING AREA 2				RATING AREA 3												
					0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	1	0	3	0	0	0
HIOS Plan ID	Plan Marketing Name	Product	Metal	On/Off Exchange	Crawford	Clarion	Erie	Forest	Mckean	Mercer	Venango	Warren	Elk	Cameron	Potter	Bradford	Carbon	Clinton	Lackawanna	Luzerne	Lycoming	Monroe	Pike	Sullivan	Susquehanna	Tioga	Wayne	Wyoming	
64844PA0060126	Aetna Silver QPOS 6000 80/50	POS	Silver	Off	\$308.67			\$308.67	\$308.67		\$308.67		\$324.70	\$324.70	\$324.70	\$404.31	\$404.31	\$404.31	\$404.31	\$404.31	\$404.31	\$404.31	\$404.31	\$404.31	\$404.31	\$404.31	\$404.31	\$404.31	
64844PA0070142	Aetna Silver HMO 6000 80%	HMO	Silver	Off	\$302.31			\$302.31	\$302.31		\$302.31		\$318.01	\$318.01	\$318.01	\$395.97	\$395.97	\$395.97	\$395.97	\$395.97	\$395.97	\$395.97	\$395.97	\$395.97	\$395.97	\$395.97	\$395.97	\$395.97	



Company Name   AetnaHealthInc  
Market            Small Group  
RATES FOR AGE 21, NON-TOBACCO USER, BY RATING AREA AND COUNTY

RATING AREA 4																	RATING AREA 5							RATING AREA 6								
02-01-2021 Number of Covered Lives by Rating County					0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	5	0	0	8	0	0	0	0
HIOS Plan ID	Plan Marketing Name	Product	Metal	On/Off Exchange	Allegheny	Armstrong	Beaver	Butler	Fayette	Greene	Indiana	Lawrence	Washington	Westmoreland	Bedford	Blair	Clearfield	Cambria	Huntingdon	Jefferson	Somerset	Centre	Columbia	Lehigh	Mifflin	Montour	Northampton	Northumberland	Schuylkill	Snyder	Union	
64844PA0060126	Aetna Silver QPOS 6000 80/50	POS	Silver	Off											\$331.75	\$331.75	\$331.75	\$331.75	\$331.75	\$331.75		\$408.27	\$408.27	\$408.27	\$408.27	\$408.27	\$408.27	\$408.27	\$408.27	\$408.27	#####	
64844PA0070142	Aetna Silver HMO 6000 80%	HMO	Silver	Off											\$324.91	\$324.91	\$324.91	\$324.91	\$324.91	\$324.91		\$399.85	\$399.85	\$399.85	\$399.85	\$399.85	\$399.85	\$399.85	\$399.85	\$399.85	#####	

Company Name   AetnaHealthinc  
Market            Small Group  
RATES FOR AGE 21, NON-TOBACCO USER, BY RATING AREA AND COUNTY

02-01-2021 Number of Covered Lives by Rating County					RATING AREA 7				RATING AREA 8					RATING AREA 9						
HIOS Plan ID	Plan Marketing Name	Product	Metal	On/Off Exchange	0	0	9	0	10	15	0	27	19	2	0	0	0	0	0	0
					Adams	Berks	Lancaster	York	Bucks	Chester	Delaware	Montgomery	Philadelphia	Cumberland	Dauphin	Franklin	Fulton	Juniata	Lebanon	Perry
64844PA0060126	Aetna Silver QPOS 6000 80/50	POS	Silver	Off	\$428.09	\$428.09	\$428.09	\$428.09	\$396.38	\$396.38	\$396.38	\$396.38	\$396.38	\$372.33	\$372.33	\$372.33	\$372.33	\$372.33	\$372.33	\$372.33
64844PA0070142	Aetna Silver HMO 6000 80%	HMO	Silver	Off	\$419.27	\$419.27	\$419.27	\$419.27	\$388.21	\$388.21	\$388.21	\$388.21	\$388.21	\$364.65	\$364.65	\$364.65	\$364.65	\$364.65	\$364.65	\$364.65

Company Name: AetnaHealthInc  
 Market: Small Group  
 Product: HMO and QPOS  
 Effective Date of Rates: April 1, 2022

Ending date of Rates: June 30, 2022

HIOS Plan ID (On Exchange)=>	64844PA0060126		64844PA0060126		64844PA0060126		64844PA0060126		64844PA0060126		64844PA0060126		64844PA0060126		64844PA0060126	
HIOS Plan ID (Off Exchange)=>	64844PA0060126		64844PA0060126		64844PA0060126		64844PA0060126		64844PA0060126		64844PA0060126		64844PA0060126		64844PA0060126	
Plan Marketing Name =>	Aetna Silver QPOS 6000 80/50		Aetna Silver QPOS 6000 80/50		Aetna Silver QPOS 6000 80/50		Aetna Silver QPOS 6000 80/50		Aetna Silver QPOS 6000 80/50		Aetna Silver QPOS 6000 80/50		Aetna Silver QPOS 6000 80/50		Aetna Silver QPOS 6000 80/50	
Form # =>																
Rating Area =>	PARA01		PARA02		PARA03		PARA05		PARA06		PARA07		PARA08		PARA09	
Network =>	PAS001		PAS001		PAS001		PAS001		PAS001		PAS001		PAS001		PAS001	
Metal =>	Silver		Silver		Silver		Silver		Silver		Silver		Silver		Silver	
Deductible =>	\$7,000/\$14,000		\$7,000/\$14,000		\$7,000/\$14,000		\$7,000/\$14,000		\$7,000/\$14,000		\$7,000/\$14,000		\$7,000/\$14,000		\$7,000/\$14,000	
Coinsurance =>	20%		20%		20%		20%		20%		20%		20%		20%	
Copays =>	\$40/\$80		\$40/\$80		\$40/\$80		\$40/\$80		\$40/\$80		\$40/\$80		\$40/\$80		\$40/\$80	
OOP Maximum =>	\$8,700/\$17,400		\$8,700/\$17,400		\$8,700/\$17,400		\$8,700/\$17,400		\$8,700/\$17,400		\$8,700/\$17,400		\$8,700/\$17,400		\$8,700/\$17,400	
Pediatric Dental (Yes/No) =>	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-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco
0 - 14	\$242.79	\$242.79	\$255.40	\$255.40	\$318.01	\$318.01	\$260.94	\$260.94	\$321.13	\$321.13	\$336.72	\$336.72	\$311.78	\$311.78	\$292.86	\$292.86
15	\$264.37	\$264.37	\$278.10	\$278.10	\$346.28	\$346.28	\$284.14	\$284.14	\$349.67	\$349.67	\$366.65	\$366.65	\$339.49	\$339.49	\$318.89	\$318.89
16	\$272.62	\$272.62	\$286.78	\$286.78	\$357.09	\$357.09	\$293.01	\$293.01	\$360.59	\$360.59	\$378.09	\$378.09	\$350.08	\$350.08	\$328.84	\$328.84
17	\$280.87	\$280.87	\$295.46	\$295.46	\$367.89	\$367.89	\$301.87	\$301.87	\$371.50	\$371.50	\$389.54	\$389.54	\$360.68	\$360.68	\$338.79	\$338.79
18	\$289.76	\$289.76	\$304.80	\$304.80	\$379.53	\$379.53	\$311.43	\$311.43	\$383.26	\$383.26	\$401.86	\$401.86	\$372.09	\$372.09	\$349.51	\$349.51
19	\$298.64	\$298.64	\$314.15	\$314.15	\$391.17	\$391.17	\$320.98	\$320.98	\$395.01	\$395.01	\$414.18	\$414.18	\$383.50	\$383.50	\$360.23	\$360.23
20	\$307.85	\$307.85	\$323.83	\$323.83	\$403.23	\$403.23	\$330.87	\$330.87	\$407.18	\$407.18	\$426.95	\$426.95	\$395.32	\$395.32	\$371.33	\$371.33
21	\$317.37	\$317.37	\$333.85	\$333.85	\$415.70	\$415.70	\$341.10	\$341.10	\$419.78	\$419.78	\$440.15	\$440.15	\$407.55	\$407.55	\$382.82	\$382.82
22	\$317.37	\$317.37	\$333.85	\$333.85	\$415.70	\$415.70	\$341.10	\$341.10	\$419.78	\$419.78	\$440.15	\$440.15	\$407.55	\$407.55	\$382.82	\$382.82
23	\$317.37	\$317.37	\$333.85	\$333.85	\$415.70	\$415.70	\$341.10	\$341.10	\$419.78	\$419.78	\$440.15	\$440.15	\$407.55	\$407.55	\$382.82	\$382.82
24	\$317.37	\$317.37	\$333.85	\$333.85	\$415.70	\$415.70	\$341.10	\$341.10	\$419.78	\$419.78	\$440.15	\$440.15	\$407.55	\$407.55	\$382.82	\$382.82
25	\$318.64	\$318.64	\$335.19	\$335.19	\$417.36	\$417.36	\$342.47	\$342.47	\$421.45	\$421.45	\$441.91	\$441.91	\$409.18	\$409.18	\$384.35	\$384.35
26	\$324.99	\$324.99	\$341.86	\$341.86	\$425.68	\$425.68	\$349.29	\$349.29	\$429.85	\$429.85	\$450.72	\$450.72	\$417.33	\$417.33	\$392.01	\$392.01
27	\$332.60	\$332.60	\$349.87	\$349.87	\$435.65	\$435.65	\$357.47	\$357.47	\$439.92	\$439.92	\$461.28	\$461.28	\$427.11	\$427.11	\$401.19	\$401.19
28	\$344.98	\$344.98	\$362.89	\$362.89	\$451.87	\$451.87	\$370.78	\$370.78	\$456.30	\$456.30	\$478.45	\$478.45	\$443.01	\$443.01	\$416.12	\$416.12
29	\$355.14	\$355.14	\$373.58	\$373.58	\$465.17	\$465.17	\$381.69	\$381.69	\$469.73	\$469.73	\$492.53	\$492.53	\$456.05	\$456.05	\$428.37	\$428.37
30	\$360.21	\$360.21	\$378.92	\$378.92	\$471.82	\$471.82	\$387.15	\$387.15	\$476.45	\$476.45	\$499.57	\$499.57	\$462.57	\$462.57	\$434.50	\$434.50
31	\$367.83	\$367.83	\$386.93	\$386.93	\$481.80	\$481.80	\$395.34	\$395.34	\$486.52	\$486.52	\$510.14	\$510.14	\$472.35	\$472.35	\$443.69	\$443.69
32	\$375.45	\$375.45	\$394.94	\$394.94	\$491.77	\$491.77	\$403.52	\$403.52	\$496.59	\$496.59	\$520.70	\$520.70	\$482.13	\$482.13	\$452.87	\$452.87
33	\$380.21	\$380.21	\$399.95	\$399.95	\$498.01	\$498.01	\$408.64	\$408.64	\$502.89	\$502.89	\$527.30	\$527.30	\$488.24	\$488.24	\$458.62	\$458.62
34	\$385.29	\$385.29	\$405.29	\$405.29	\$504.66	\$504.66	\$414.10	\$414.10	\$509.61	\$509.61	\$534.35	\$534.35	\$494.76	\$494.76	\$464.74	\$464.74
35	\$387.82	\$387.82	\$407.96	\$407.96	\$507.99	\$507.99	\$416.83	\$416.83	\$512.97	\$512.97	\$537.87	\$537.87	\$498.02	\$498.02	\$467.80	\$467.80
36	\$390.36	\$390.36	\$410.64	\$410.64	\$511.31	\$511.31	\$419.55	\$419.55	\$516.32	\$516.32	\$541.39	\$541.39	\$501.29	\$501.29	\$470.87	\$470.87
37	\$392.90	\$392.90	\$413.31	\$413.31	\$514.64	\$514.64	\$422.28	\$422.28	\$519.68	\$519.68	\$544.91	\$544.91	\$504.55	\$504.55	\$473.93	\$473.93
38	\$395.44	\$395.44	\$415.98	\$415.98	\$517.96	\$517.96	\$425.01	\$425.01	\$523.04	\$523.04	\$548.43	\$548.43	\$507.81	\$507.81	\$476.99	\$476.99
39	\$400.52	\$400.52	\$421.32	\$421.32	\$524.61	\$524.61	\$430.47	\$430.47	\$529.76	\$529.76	\$555.47	\$555.47	\$514.33	\$514.33	\$483.12	\$483.12
40	\$405.60	\$405.60	\$426.66	\$426.66	\$531.26	\$531.26	\$435.93	\$435.93	\$536.47	\$536.47	\$562.52	\$562.52	\$520.85	\$520.85	\$489.24	\$489.24
41	\$413.21	\$413.21	\$434.67	\$434.67	\$541.24	\$541.24	\$444.11	\$444.11	\$546.55	\$546.55	\$573.08	\$573.08	\$530.63	\$530.63	\$498.43	\$498.43
42	\$420.51	\$420.51	\$442.35	\$442.35	\$550.80	\$550.80	\$451.96	\$451.96	\$556.20	\$556.20	\$583.20	\$583.20	\$540.00	\$540.00	\$507.23	\$507.23
43	\$430.67	\$430.67	\$453.03	\$453.03	\$564.10	\$564.10	\$462.87	\$462.87	\$569.64	\$569.64	\$597.29	\$597.29	\$553.04	\$553.04	\$519.48	\$519.48
44	\$443.36	\$443.36	\$466.39	\$466.39	\$580.73	\$580.73	\$476.52	\$476.52	\$586.43	\$586.43	\$614.89	\$614.89	\$569.35	\$569.35	\$534.80	\$534.80
45	\$458.28	\$458.28	\$482.08	\$482.08	\$600.27	\$600.27	\$492.55	\$492.55	\$606.16	\$606.16	\$635.58	\$635.58	\$588.50	\$588.50	\$552.79	\$552.79
46	\$476.05	\$476.05	\$500.77	\$500.77	\$623.55	\$623.55	\$511.65	\$511.65	\$629.66	\$629.66	\$660.23	\$660.23	\$611.32	\$611.32	\$574.23	\$574.23
47	\$496.05	\$496.05	\$521.81	\$521.81	\$649.74	\$649.74	\$533.14	\$533.14	\$656.11	\$656.11	\$687.96	\$687.96	\$637.00	\$637.00	\$598.34	\$598.34
48	\$518.90	\$518.90	\$545.84	\$545.84	\$679.67	\$679.67	\$557.70	\$557.70	\$686.33	\$686.33	\$719.65	\$719.65	\$666.34	\$666.34	\$625.91	\$625.91
49	\$541.43	\$541.43	\$569.55	\$569.55	\$709.18	\$709.18	\$581.92	\$581.92	\$716.14	\$716.14	\$750.90	\$750.90	\$695.28	\$695.28	\$653.09	\$653.09
50	\$566.82	\$566.82	\$596.26	\$596.26	\$742.44	\$742.44	\$609.21	\$609.21	\$749.72	\$749.72	\$786.11	\$786.11	\$727.88	\$727.88	\$683.71	\$683.71
51	\$591.89	\$591.89	\$622.63	\$622.63	\$775.28	\$775.28	\$636.15	\$636.15	\$782.88	\$782.88	\$820.89	\$820.89	\$760.08	\$760.08	\$713.96	\$713.96
52	\$619.50	\$619.50	\$651.68	\$651.68	\$811.45	\$811.45	\$665.83	\$665.83	\$819.40	\$819.40	\$859.18	\$859.18	\$795.54	\$795.54	\$747.26	\$747.26
53	\$647.43	\$647.43	\$681.05	\$681.05	\$848.03	\$848.03	\$695.85	\$695.85	\$856.34	\$856.34	\$897.91	\$897.91	\$831.40	\$831.40	\$780.95	\$780.95
54	\$677.58	\$677.58	\$712.77	\$712.77	\$887.52	\$887.52	\$728.25	\$728.25	\$896.22	\$896.22	\$939.73	\$939.73	\$870.12	\$870.12	\$817.32	\$817.32
55	\$707.73	\$707.73	\$744.49	\$744.49	\$927.01	\$927.01	\$760.66	\$760.66	\$936.10	\$936.10	\$981.54	\$981.54	\$908.83	\$908.83	\$853.68	\$853.68
56	\$740.42	\$740.42	\$778.87	\$778.87	\$969.83	\$969.83	\$795.79	\$795.79	\$979.34	\$979.34	\$1,026.88	\$1,026.88	\$950.81	\$950.81	\$893.11	\$893.11
57	\$773.43	\$773.43	\$813.59	\$813.59	\$1,013.06	\$1,013.06	\$831.26	\$831.26	\$1,022.99	\$1,022.99	\$1,072.65	\$1,072.65	\$993.20	\$993.20	\$932.93	\$932.93
58	\$808.66	\$808.66	\$850.65	\$850.65	\$1,059.20	\$1,059.20	\$869.13	\$869.13	\$1,069.59	\$1,069.59	\$1,121.51	\$1,121.51	\$1,038.44	\$1,038.44	\$975.42	\$975.42
59	\$826.11	\$826.11	\$869.01	\$869.01	\$1,082.07	\$1,082.07	\$887.89	\$887.89	\$1,092.68	\$1,092.68	\$1,145.72	\$1,145.72	\$1,060.85	\$1,060.85	\$996.48	\$996.48
60	\$861.34	\$861.34	\$906.07	\$906.07	\$1,128.21	\$1,128.21	\$925.75	\$925.75	\$1,139.27	\$1,139.27	\$1,194.58	\$1,194.58	\$1,106.09	\$1,106.09	\$1,038.97	\$1,038.97
61	\$891.81	\$891.81	\$938.12	\$938.12	\$1,168.12	\$1,168.12	\$958.49	\$958.49	\$1,179.57	\$1,179.57	\$1,236.83	\$1,236.83	\$1,145.21	\$1,145.21	\$1,075.72	\$1,075.72
62	\$911.80	\$911.80	\$959.15	\$959.15	\$1,194.31	\$1,194.31	\$979.98	\$979.98	\$1,206.02	\$1,206.02	\$1,264.56	\$1,264.56	\$1,170.89	\$1,170.89	\$1,099.84	\$1,099.84
63	\$936.87	\$936.87	\$985.53	\$985.53	\$1,227.15	\$1,227.15	\$1,006.93	\$1,006.93	\$1,239.18	\$1,239.18	\$1,299.33	\$1,299.33	\$1,203.08	\$1,203.08	\$1,130.08	\$1,130.08
64+	\$951.79	\$951.79	\$1,001.22	\$1,001.22	\$1,246.68	\$1,246.68	\$1,022.96	\$1,022.96	\$1,258.91	\$1,258.91	\$1,320.02	\$1,320.02	\$1,222.24	\$1,222.24	\$1,148.07	\$1,148.07

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

HIOS Plan ID (On Exchange)=>	64844PA0070142		64844PA0070142		64844PA0070142		64844PA0070142		64844PA0070142		64844PA0070142		64844PA0070142		64844PA0070142	
HIOS Plan ID (Off Exchange)=>	64844PA0070142		64844PA0070142		64844PA0070142		64844PA0070142		64844PA0070142		64844PA0070142		64844PA0070142		64844PA0070142	
Plan Marketing Name =>	Aetna Silver HMO 6000 80%		Aetna Silver HMO 6000 80%		Aetna Silver HMO 6000 80%		Aetna Silver HMO 6000 80%		Aetna Silver HMO 6000 80%		Aetna Silver HMO 6000 80%		Aetna Silver HMO 6000 80%		Aetna Silver HMO 6000 80%	
Form # =>																
Rating Area =>	PARA01		PARA02		PARA03		PARA05		PARA06		PARA07		PARA08		PARA09	
Network =>	PAS002		PAS002		PAS002		PAS002		PAS002		PAS002		PAS002		PAS002	
Metal =>	Silver		Silver		Silver		Silver		Silver		Silver		Silver		Silver	
Deductible =>	\$7,000/\$14,000		\$7,000/\$14,000		\$7,000/\$14,000		\$7,000/\$14,000		\$7,000/\$14,000		\$7,000/\$14,000		\$7,000/\$14,000		\$7,000/\$14,000	
Coinsurance =>	20%		20%		20%		20%		20%		20%		20%		20%	
Copays =>	\$40/\$80		\$40/\$80		\$40/\$80		\$40/\$80		\$40/\$80		\$40/\$80		\$40/\$80		\$40/\$80	
OOP Maximum =>	\$8,700/\$17,400		\$8,700/\$17,400		\$8,700/\$17,400		\$8,700/\$17,400		\$8,700/\$17,400		\$8,700/\$17,400		\$8,700/\$17,400		\$8,700/\$17,400	
Pediatric Dental (Yes/No) =>	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-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco
0 - 14	\$237.78	\$237.78	\$250.13	\$250.13	\$311.45	\$311.45	\$255.56	\$255.56	\$314.51	\$314.51	\$329.77	\$329.77	\$305.35	\$305.35	\$286.82	\$286.82
15	\$258.92	\$258.92	\$272.36	\$272.36	\$339.14	\$339.14	\$278.28	\$278.28	\$342.46	\$342.46	\$359.09	\$359.09	\$332.49	\$332.49	\$312.31	\$312.31
16	\$267.00	\$267.00	\$280.86	\$280.86	\$349.72	\$349.72	\$286.96	\$286.96	\$353.15	\$353.15	\$370.30	\$370.30	\$342.87	\$342.87	\$322.06	\$322.06
17	\$275.08	\$275.08	\$289.37	\$289.37	\$360.31	\$360.31	\$295.65	\$295.65	\$363.84	\$363.84	\$381.50	\$381.50	\$353.24	\$353.24	\$331.81	\$331.81
18	\$283.78	\$283.78	\$298.52	\$298.52	\$371.71	\$371.71	\$305.00	\$305.00	\$375.35	\$375.35	\$393.57	\$393.57	\$364.42	\$364.42	\$342.31	\$342.31
19	\$292.49	\$292.49	\$307.68	\$307.68	\$383.11	\$383.11	\$314.36	\$314.36	\$386.86	\$386.86	\$405.64	\$405.64	\$375.60	\$375.60	\$352.80	\$352.80
20	\$301.50	\$301.50	\$317.16	\$317.16	\$394.92	\$394.92	\$324.05	\$324.05	\$398.79	\$398.79	\$418.15	\$418.15	\$387.17	\$387.17	\$363.68	\$363.68
21	\$310.83	\$310.83	\$326.97	\$326.97	\$407.13	\$407.13	\$334.07	\$334.07	\$411.12	\$411.12	\$431.08	\$431.08	\$399.15	\$399.15	\$374.93	\$374.93
22	\$310.83	\$310.83	\$326.97	\$326.97	\$407.13	\$407.13	\$334.07	\$334.07	\$411.12	\$411.12	\$431.08	\$431.08	\$399.15	\$399.15	\$374.93	\$374.93
23	\$310.83	\$310.83	\$326.97	\$326.97	\$407.13	\$407.13	\$334.07	\$334.07	\$411.12	\$411.12	\$431.08	\$431.08	\$399.15	\$399.15	\$374.93	\$374.93
24	\$310.83	\$310.83	\$326.97	\$326.97	\$407.13	\$407.13	\$334.07	\$334.07	\$411.12	\$411.12	\$431.08	\$431.08	\$399.15	\$399.15	\$374.93	\$374.93
25	\$312.07	\$312.07	\$328.27	\$328.27	\$408.76	\$408.76	\$335.40	\$335.40	\$412.76	\$412.76	\$432.80	\$432.80	\$400.74	\$400.74	\$376.42	\$376.42
26	\$318.29	\$318.29	\$334.81	\$334.81	\$416.90	\$416.90	\$342.09	\$342.09	\$420.99	\$420.99	\$441.42	\$441.42	\$408.73	\$408.73	\$383.92	\$383.92
27	\$325.75	\$325.75	\$342.66	\$342.66	\$426.67	\$426.67	\$350.10	\$350.10	\$430.85	\$430.85	\$451.77	\$451.77	\$418.31	\$418.31	\$392.92	\$392.92
28	\$337.87	\$337.87	\$355.41	\$355.41	\$442.55	\$442.55	\$363.13	\$363.13	\$446.89	\$446.89	\$468.58	\$468.58	\$431.87	\$431.87	\$407.54	\$407.54
29	\$347.81	\$347.81	\$365.88	\$365.88	\$455.58	\$455.58	\$373.82	\$373.82	\$460.04	\$460.04	\$482.38	\$482.38	\$446.64	\$446.64	\$419.54	\$419.54
30	\$352.79	\$352.79	\$371.11	\$371.11	\$462.09	\$462.09	\$379.17	\$379.17	\$466.62	\$466.62	\$489.27	\$489.27	\$453.03	\$453.03	\$425.54	\$425.54
31	\$360.25	\$360.25	\$378.95	\$378.95	\$471.86	\$471.86	\$387.18	\$387.18	\$476.49	\$476.49	\$499.62	\$499.62	\$462.61	\$462.61	\$434.54	\$434.54
32	\$367.71	\$367.71	\$386.80	\$386.80	\$481.63	\$481.63	\$395.20	\$395.20	\$486.36	\$486.36	\$509.96	\$509.96	\$472.19	\$472.19	\$443.54	\$443.54
33	\$372.37	\$372.37	\$391.71	\$391.71	\$487.74	\$487.74	\$400.21	\$400.21	\$492.52	\$492.52	\$516.43	\$516.43	\$478.18	\$478.18	\$449.16	\$449.16
34	\$377.34	\$377.34	\$396.94	\$396.94	\$494.25	\$494.25	\$405.56	\$405.56	\$499.10	\$499.10	\$523.33	\$523.33	\$484.56	\$484.56	\$455.16	\$455.16
35	\$379.83	\$379.83	\$399.55	\$399.55	\$497.51	\$497.51	\$408.23	\$408.23	\$502.39	\$502.39	\$526.78	\$526.78	\$487.76	\$487.76	\$458.16	\$458.16
36	\$382.32	\$382.32	\$402.17	\$402.17	\$500.77	\$500.77	\$410.90	\$410.90	\$505.68	\$505.68	\$530.23	\$530.23	\$490.95	\$490.95	\$461.16	\$461.16
37	\$384.80	\$384.80	\$404.78	\$404.78	\$504.03	\$504.03	\$413.58	\$413.58	\$508.97	\$508.97	\$533.67	\$533.67	\$494.14	\$494.14	\$464.16	\$464.16
38	\$387.29	\$387.29	\$407.40	\$407.40	\$507.28	\$507.28	\$416.25	\$416.25	\$512.26	\$512.26	\$537.12	\$537.12	\$497.34	\$497.34	\$467.16	\$467.16
39	\$392.26	\$392.26	\$412.63	\$412.63	\$513.80	\$513.80	\$421.59	\$421.59	\$518.83	\$518.83	\$544.02	\$544.02	\$503.72	\$503.72	\$473.16	\$473.16
40	\$397.23	\$397.23	\$417.86	\$417.86	\$520.31	\$520.31	\$426.94	\$426.94	\$525.41	\$525.41	\$550.92	\$550.92	\$510.11	\$510.11	\$479.15	\$479.15
41	\$404.69	\$404.69	\$425.71	\$425.71	\$530.08	\$530.08	\$434.96	\$434.96	\$535.28	\$535.28	\$561.26	\$561.26	\$519.69	\$519.69	\$488.15	\$488.15
42	\$411.84	\$411.84	\$433.23	\$433.23	\$539.45	\$539.45	\$442.64	\$442.64	\$544.73	\$544.73	\$571.18	\$571.18	\$528.87	\$528.87	\$496.78	\$496.78
43	\$421.79	\$421.79	\$443.69	\$443.69	\$552.47	\$552.47	\$453.33	\$453.33	\$557.89	\$557.89	\$584.97	\$584.97	\$541.64	\$541.64	\$508.77	\$508.77
44	\$434.22	\$434.22	\$456.77	\$456.77	\$568.76	\$568.76	\$466.69	\$466.69	\$574.34	\$574.34	\$602.22	\$602.22	\$557.61	\$557.61	\$523.77	\$523.77
45	\$448.83	\$448.83	\$472.14	\$472.14	\$587.89	\$587.89	\$482.39	\$482.39	\$593.66	\$593.66	\$622.48	\$622.48	\$576.37	\$576.37	\$541.39	\$541.39
46	\$466.24	\$466.24	\$490.45	\$490.45	\$610.69	\$610.69	\$501.10	\$501.10	\$616.68	\$616.68	\$646.62	\$646.62	\$598.72	\$598.72	\$562.39	\$562.39
47	\$485.82	\$485.82	\$511.05	\$511.05	\$636.34	\$636.34	\$522.15	\$522.15	\$642.58	\$642.58	\$673.77	\$673.77	\$623.87	\$623.87	\$586.01	\$586.01
48	\$508.20	\$508.20	\$534.59	\$534.59	\$665.66	\$665.66	\$546.20	\$546.20	\$672.18	\$672.18	\$704.81	\$704.81	\$652.60	\$652.60	\$613.00	\$613.00
49	\$530.27	\$530.27	\$557.80	\$557.80	\$694.56	\$694.56	\$569.92	\$569.92	\$701.37	\$701.37	\$735.42	\$735.42	\$680.94	\$680.94	\$639.62	\$639.62
50	\$555.13	\$555.13	\$583.96	\$583.96	\$727.13	\$727.13	\$596.65	\$596.65	\$734.26	\$734.26	\$769.90	\$769.90	\$712.87	\$712.87	\$669.62	\$669.62
51	\$579.69	\$579.69	\$609.79	\$609.79	\$759.30	\$759.30	\$623.04	\$623.04	\$766.74	\$766.74	\$803.96	\$803.96	\$744.41	\$744.41	\$699.24	\$699.24
52	\$606.73	\$606.73	\$638.24	\$638.24	\$794.72	\$794.72	\$652.10	\$652.10	\$802.51	\$802.51	\$841.46	\$841.46	\$779.13	\$779.13	\$731.85	\$731.85
53	\$634.08	\$634.08	\$667.01	\$667.01	\$830.54	\$830.54	\$681.50	\$681.50	\$838.69	\$838.69	\$879.40	\$879.40	\$814.26	\$814.26	\$764.85	\$764.85
54	\$663.61	\$663.61	\$698.07	\$698.07	\$869.22	\$869.22	\$713.24	\$713.24	\$877.74	\$877.74	\$920.35	\$920.35	\$852.18	\$852.18	\$800.46	\$800.46
55	\$693.14	\$693.14	\$729.14	\$729.14	\$907.90	\$907.90	\$744.97	\$744.97	\$916.80	\$916.80	\$961.30	\$961.30	\$890.10	\$890.10	\$836.08	\$836.08
56	\$725.16	\$725.16	\$762.81	\$762.81	\$949.83	\$949.83	\$779.38	\$779.38	\$959.14	\$959.14	\$1,005.70	\$1,005.70	\$931.21	\$931.21	\$874.70	\$874.70
57	\$757.48	\$757.48	\$796.82	\$796.82	\$992.17	\$992.17	\$814.12	\$814.12	\$1,001.90	\$1,001.90	\$1,050.54	\$1,050.54	\$972.72	\$972.72	\$913.69	\$913.69
58	\$791.98	\$791.98	\$833.11	\$833.11	\$1,037.36	\$1,037.36	\$851.21	\$851.21	\$1,047.53	\$1,047.53	\$1,098.39	\$1,098.39	\$1,017.02	\$1,017.02	\$955.31	\$955.31
59	\$809.08	\$809.08	\$851.09	\$851.09	\$1,059.76	\$1,059.76	\$869.58	\$869.58	\$1,070.15	\$1,070.15	\$1,122.10	\$1,122.10	\$1,038.98	\$1,038.98	\$975.93	\$975.93
60	\$843.58	\$843.58	\$887.39	\$887.39	\$1,104.95	\$1,104.95	\$906.66	\$906.66	\$1,115.78	\$1,115.78	\$1,169.94	\$1,169.94	\$1,083.28	\$1,083.28	\$1,017.55	\$1,017.55
61	\$873.42	\$873.42	\$918.78	\$918.78	\$1,144.03	\$1,144.03	\$938.73	\$938.73	\$1,155.25	\$1,155.25	\$1,211.33	\$1,211.33	\$1,121.60	\$1,121.60	\$1,053.54	\$1,053.54
62	\$893.00	\$893.00	\$939.37	\$939.37	\$1,169.68	\$1,169.68	\$959.78	\$959.78	\$1,181.15	\$1,181.15	\$1,238.49	\$1,238.49	\$1,146.75	\$1,146.75	\$1,077.16	\$1,077.16
63	\$917.56	\$917.56	\$965.20	\$965.20	\$1,201.84	\$1,201.84	\$986.17	\$986.17	\$1,213.63	\$1,213.63	\$1,272.54	\$1,272.54	\$1,178.28	\$1,178.28	\$1,106.78	\$1,106.78
64+	\$932.17	\$932.17	\$980.57	\$980.57	\$1,220.98	\$1,220.98	\$1,001.87	\$1,001.87	\$1,232.95	\$1,232.95	\$1,292.80	\$1,292.80	\$1,197.04	\$1,197.04	\$1,124.40	\$1,124.40

**AetnaHealthInc**  
**Small Group**  
**Plan Design Summary**

HIOS Plan ID	Plan Marketing Name	Product	Metal	On/Off Exchange	Network	Rating Area	Counties Covered
64844PA0060126	Aetna Silver QPOS 6000 80/50	POS	Silver	Off	PAS001	PA01, PA02, PA03, PA05, PA06, PA07, PA08, PA09	McKean, Potter, Tioga, Bradford, Susquehanna, Wayne, Lackawanna, Wyoming, Sullivan, Lycoming, Clinton, Cameron, Elk, Forest, Venago, Clarion, Jefferson, Clearfield, Centre, Union, Montour, Snyder, Luzerne, Monroe, Carbon, Columbia, Schuylkill, Dauphin, Northampton, Lehigh, Berks, Lebanon, Bucks, Montgomery, Philadelphia, Delaware, Chester, Lancaster, York, Adams, Franklin, Cumberland, Fulton, Perry, Juniata, Mifflin, Huntingdon, Blair, Cambria, Pike, Northumberland
64844PA0070142	Aetna Silver HMO 6000 80%	HMO	Silver	Off	PAS002	PA01, PA02, PA03, PA05, PA06, PA07, PA08, PA09	McKean, Potter, Tioga, Bradford, Susquehanna, Wayne, Lackawanna, Wyoming, Sullivan, Lycoming, Clinton, Cameron, Elk, Forest, Venago, Clarion, Jefferson, Clearfield, Centre, Union, Montour, Snyder, Luzerne, Monroe, Carbon, Columbia, Schuylkill, Dauphin, Northampton, Lehigh, Berks, Lebanon, Bucks, Montgomery, Philadelphia, Delaware, Chester, Lancaster, York, Adams, Franklin, Cumberland, Fulton, Perry, Juniata, Mifflin, Huntingdon, Blair, Cambria, Pike, Northumberland

Company Name    AetnaHealthinc  
Market            Small Group  
RATES FOR AGE 21, NON-TOBACCO USER, BY RATING AREA AND COUNTY

05-01-2021 Number of Covered Lives by Rating County					RATING AREA 1								RATING AREA 2			RATING AREA 3													
					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
					Crawford	Clarion	Erie	Forest	Mckean	Mercer	Venango	Warren	Elk	Cameron	Potter	Bradford	Carbon	Clinton	Lackawanna	Luzerne	Lycoming	Monroe	Pike	Sullivan	Susquehanna	Tioga	Wayne	Wyoming	
64844PA0060126	Aetna Silver QPOS 6000 80/50		POS	Silver	Off	\$317.37		\$317.37	\$317.37		\$317.37		\$333.85	\$333.85	\$333.85	\$415.70	\$415.70	\$415.70	\$415.70	\$415.70	\$415.70	\$415.70	\$415.70	\$415.70	\$415.70	\$415.70	\$415.70	\$415.70	
64844PA0070142	Aetna Silver HMO 6000 80%		HMO	Silver	Off	\$310.83		\$310.83	\$310.83		\$310.83		\$326.97	\$326.97	\$326.97	\$407.13	\$407.13	\$407.13	\$407.13	\$407.13	\$407.13	\$407.13	\$407.13	\$407.13	\$407.13	\$407.13	\$407.13	\$407.13	

Company Name   AetnaHealthInc  
Market            Small Group  
RATES FOR AGE 21, NON-TOBACCO USER, BY RATING AREA AND COUNTY

05-01-2021 Number of Covered Lives by Rating County																	RATING AREA 4								RATING AREA 5							RATING AREA 6									
					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							
HIOS Plan ID	Plan Marketing Name	Product	Metal	On/Off Exchange	Allegheny	Armstrong	Beaver	Butler	Fayette	Greene	Indiana	Lawrence	Washington	Westmoreland	Bedford	Blair	Clearfield	Cambria	Huntingdon	Jefferson	Somerset	Centre	Columbia	Lehigh	Mifflin	Montour	Northampton	Northumberland	Schuylkill	Snyder	Union										
64844PA0060126	Aetna Silver QPOS 6000 80/50	POS	Silver	Off											\$341.10	\$341.10	\$341.10	\$341.10	\$341.10	\$341.10		\$419.78	\$419.78	\$419.78	\$419.78	\$419.78	\$419.78	\$419.78	\$419.78	\$419.78	#####										
64844PA0070142	Aetna Silver HMO 6000 80%	HMO	Silver	Off											\$334.07	\$334.07	\$334.07	\$334.07	\$334.07	\$334.07		\$411.12	\$411.12	\$411.12	\$411.12	\$411.12	\$411.12	\$411.12	\$411.12	\$411.12	\$411.12	#####									

Company Name   AetnaHealthinc  
Market            Small Group  
RATES FOR AGE 21, NON-TOBACCO USER, BY RATING AREA AND COUNTY

05-01-2021 Number of Covered Lives by Rating County					RATING AREA 7				RATING AREA 8					RATING AREA 9						
HIOS Plan ID	Plan Marketing Name	Product	Metal	On/Off Exchange	0	0	9	0	10	15	0	27	19	2	0	0	0	0	0	0
					Adams	Berks	Lancaster	York	Bucks	Chester	Delaware	Montgomery	Philadelphia	Cumberland	Dauphin	Franklin	Fulton	Juniata	Lebanon	Perry
64844PA0060126	Aetna Silver QPOS 6000 80/50	POS	Silver	Off	\$440.15	\$440.15	\$440.15	\$440.15	\$407.55	\$407.55	\$407.55	\$407.55	\$407.55	\$382.82	\$382.82	\$382.82	\$382.82	\$382.82	\$382.82	382.82
64844PA0070142	Aetna Silver HMO 6000 80%	HMO	Silver	Off	\$431.08	\$431.08	\$431.08	\$431.08	\$399.15	\$399.15	\$399.15	\$399.15	\$399.15	\$374.93	\$374.93	\$374.93	\$374.93	\$374.93	\$374.93	374.93



Company Name: AetnaHealthInc  
 Market: Small Group  
 Product: HMO and QPOS  
 Effective Date of Rates: July 1, 2022

Ending date of Rates: September 30, 2022

HIOS Plan ID (On Exchange)=>	64844PA0060126		64844PA0060126		64844PA0060126		64844PA0060126		64844PA0060126		64844PA0060126		64844PA0060126		64844PA0060126	
HIOS Plan ID (Off Exchange)=>	64844PA0060126		64844PA0060126		64844PA0060126		64844PA0060126		64844PA0060126		64844PA0060126		64844PA0060126		64844PA0060126	
Plan Marketing Name =>	Aetna Silver QPOS 6000 80/50		Aetna Silver QPOS 6000 80/50		Aetna Silver QPOS 6000 80/50		Aetna Silver QPOS 6000 80/50		Aetna Silver QPOS 6000 80/50		Aetna Silver QPOS 6000 80/50		Aetna Silver QPOS 6000 80/50		Aetna Silver QPOS 6000 80/50	
Form # =>																
Rating Area =>	PARA01		PARA02		PARA03		PARA05		PARA06		PARA07		PARA08		PARA09	
Network =>	PAS001		PAS001		PAS001		PAS001		PAS001		PAS001		PAS001		PAS001	
Metal =>	Silver		Silver		Silver		Silver		Silver		Silver		Silver		Silver	
Deductible =>	\$7,000/\$14,000		\$7,000/\$14,000		\$7,000/\$14,000		\$7,000/\$14,000		\$7,000/\$14,000		\$7,000/\$14,000		\$7,000/\$14,000		\$7,000/\$14,000	
Coinsurance =>	20%		20%		20%		20%		20%		20%		20%		20%	
Copays =>	\$40/\$80		\$40/\$80		\$40/\$80		\$40/\$80		\$40/\$80		\$40/\$80		\$40/\$80		\$40/\$80	
OOP Maximum =>	\$8,700/\$17,400		\$8,700/\$17,400		\$8,700/\$17,400		\$8,700/\$17,400		\$8,700/\$17,400		\$8,700/\$17,400		\$8,700/\$17,400		\$8,700/\$17,400	
Pediatric Dental (Yes/No) =>	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-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco
0 - 14	\$249.63	\$249.63	\$262.59	\$262.59	\$326.97	\$326.97	\$268.29	\$268.29	\$330.18	\$330.18	\$346.20	\$346.20	\$320.56	\$320.56	\$301.11	\$301.11
15	\$271.82	\$271.82	\$285.93	\$285.93	\$356.03	\$356.03	\$292.14	\$292.14	\$359.52	\$359.52	\$376.98	\$376.98	\$349.05	\$349.05	\$327.87	\$327.87
16	\$280.30	\$280.30	\$294.86	\$294.86	\$367.15	\$367.15	\$301.26	\$301.26	\$370.75	\$370.75	\$388.74	\$388.74	\$359.95	\$359.95	\$338.11	\$338.11
17	\$288.78	\$288.78	\$303.78	\$303.78	\$378.26	\$378.26	\$310.38	\$310.38	\$381.97	\$381.97	\$400.51	\$400.51	\$370.84	\$370.84	\$348.34	\$348.34
18	\$297.92	\$297.92	\$313.39	\$313.39	\$390.23	\$390.23	\$320.20	\$320.20	\$394.05	\$394.05	\$413.18	\$413.18	\$382.58	\$382.58	\$359.36	\$359.36
19	\$307.06	\$307.06	\$323.00	\$323.00	\$402.19	\$402.19	\$330.02	\$330.02	\$406.14	\$406.14	\$425.85	\$425.85	\$394.31	\$394.31	\$370.38	\$370.38
20	\$316.52	\$316.52	\$332.96	\$332.96	\$414.59	\$414.59	\$340.19	\$340.19	\$418.65	\$418.65	\$438.98	\$438.98	\$406.46	\$406.46	\$381.80	\$381.80
21	\$326.31	\$326.31	\$343.26	\$343.26	\$427.41	\$427.41	\$350.71	\$350.71	\$431.60	\$431.60	\$452.55	\$452.55	\$419.03	\$419.03	\$393.60	\$393.60
22	\$326.31	\$326.31	\$343.26	\$343.26	\$427.41	\$427.41	\$350.71	\$350.71	\$431.60	\$431.60	\$452.55	\$452.55	\$419.03	\$419.03	\$393.60	\$393.60
23	\$326.31	\$326.31	\$343.26	\$343.26	\$427.41	\$427.41	\$350.71	\$350.71	\$431.60	\$431.60	\$452.55	\$452.55	\$419.03	\$419.03	\$393.60	\$393.60
24	\$326.31	\$326.31	\$343.26	\$343.26	\$427.41	\$427.41	\$350.71	\$350.71	\$431.60	\$431.60	\$452.55	\$452.55	\$419.03	\$419.03	\$393.60	\$393.60
25	\$327.62	\$327.62	\$344.63	\$344.63	\$429.12	\$429.12	\$352.11	\$352.11	\$433.33	\$433.33	\$454.36	\$454.36	\$420.71	\$420.71	\$395.18	\$395.18
26	\$334.14	\$334.14	\$351.49	\$351.49	\$437.67	\$437.67	\$359.13	\$359.13	\$441.96	\$441.96	\$463.41	\$463.41	\$429.09	\$429.09	\$403.05	\$403.05
27	\$341.97	\$341.97	\$359.73	\$359.73	\$447.93	\$447.93	\$367.55	\$367.55	\$452.32	\$452.32	\$474.28	\$474.28	\$439.14	\$439.14	\$412.50	\$412.50
28	\$354.70	\$354.70	\$373.12	\$373.12	\$464.60	\$464.60	\$381.22	\$381.22	\$469.15	\$469.15	\$491.93	\$491.93	\$455.49	\$455.49	\$427.85	\$427.85
29	\$365.14	\$365.14	\$384.10	\$384.10	\$478.27	\$478.27	\$392.45	\$392.45	\$482.96	\$482.96	\$506.41	\$506.41	\$468.90	\$468.90	\$440.44	\$440.44
30	\$370.36	\$370.36	\$389.60	\$389.60	\$485.11	\$485.11	\$398.06	\$398.06	\$489.87	\$489.87	\$513.65	\$513.65	\$475.60	\$475.60	\$446.74	\$446.74
31	\$378.19	\$378.19	\$397.83	\$397.83	\$495.37	\$495.37	\$406.47	\$406.47	\$500.23	\$500.23	\$524.51	\$524.51	\$485.66	\$485.66	\$456.19	\$456.19
32	\$386.03	\$386.03	\$406.07	\$406.07	\$505.63	\$505.63	\$414.89	\$414.89	\$510.59	\$510.59	\$535.37	\$535.37	\$495.71	\$495.71	\$465.63	\$465.63
33	\$390.92	\$390.92	\$411.22	\$411.22	\$512.04	\$512.04	\$420.15	\$420.15	\$517.06	\$517.06	\$542.16	\$542.16	\$502.00	\$502.00	\$471.54	\$471.54
34	\$396.14	\$396.14	\$416.71	\$416.71	\$518.88	\$518.88	\$425.76	\$425.76	\$523.96	\$523.96	\$549.40	\$549.40	\$508.70	\$508.70	\$477.83	\$477.83
35	\$398.75	\$398.75	\$419.46	\$419.46	\$522.30	\$522.30	\$428.57	\$428.57	\$527.42	\$527.42	\$553.02	\$553.02	\$512.06	\$512.06	\$480.98	\$480.98
36	\$401.36	\$401.36	\$422.20	\$422.20	\$525.72	\$525.72	\$431.37	\$431.37	\$530.87	\$530.87	\$556.64	\$556.64	\$515.41	\$515.41	\$484.13	\$484.13
37	\$403.97	\$403.97	\$424.95	\$424.95	\$529.14	\$529.14	\$434.18	\$434.18	\$534.32	\$534.32	\$560.26	\$560.26	\$518.76	\$518.76	\$487.28	\$487.28
38	\$406.58	\$406.58	\$427.70	\$427.70	\$532.55	\$532.55	\$436.99	\$436.99	\$537.78	\$537.78	\$563.88	\$563.88	\$522.11	\$522.11	\$490.43	\$490.43
39	\$411.80	\$411.80	\$433.19	\$433.19	\$539.39	\$539.39	\$442.60	\$442.60	\$544.68	\$544.68	\$571.12	\$571.12	\$528.82	\$528.82	\$496.73	\$496.73
40	\$417.02	\$417.02	\$438.68	\$438.68	\$546.23	\$546.23	\$448.21	\$448.21	\$551.59	\$551.59	\$578.36	\$578.36	\$535.52	\$535.52	\$503.03	\$503.03
41	\$424.86	\$424.86	\$446.92	\$446.92	\$556.49	\$556.49	\$456.63	\$456.63	\$561.95	\$561.95	\$589.22	\$589.22	\$545.58	\$545.58	\$512.47	\$512.47
42	\$432.36	\$432.36	\$454.81	\$454.81	\$566.32	\$566.32	\$464.69	\$464.69	\$571.87	\$571.87	\$599.63	\$599.63	\$555.22	\$555.22	\$521.52	\$521.52
43	\$442.80	\$442.80	\$465.80	\$465.80	\$580.00	\$580.00	\$475.91	\$475.91	\$585.68	\$585.68	\$614.12	\$614.12	\$568.63	\$568.63	\$534.12	\$534.12
44	\$455.86	\$455.86	\$479.53	\$479.53	\$597.09	\$597.09	\$489.94	\$489.94	\$602.95	\$602.95	\$632.22	\$632.22	\$585.39	\$585.39	\$549.86	\$549.86
45	\$471.19	\$471.19	\$495.66	\$495.66	\$617.18	\$617.18	\$506.43	\$506.43	\$623.23	\$623.23	\$653.49	\$653.49	\$605.08	\$605.08	\$568.36	\$568.36
46	\$489.47	\$489.47	\$514.88	\$514.88	\$641.12	\$641.12	\$526.07	\$526.07	\$647.40	\$647.40	\$678.83	\$678.83	\$628.55	\$628.55	\$590.41	\$590.41
47	\$510.02	\$510.02	\$536.51	\$536.51	\$668.04	\$668.04	\$548.16	\$548.16	\$674.59	\$674.59	\$707.34	\$707.34	\$654.95	\$654.95	\$615.20	\$615.20
48	\$533.52	\$533.52	\$561.22	\$561.22	\$698.82	\$698.82	\$573.41	\$573.41	\$705.67	\$705.67	\$739.93	\$739.93	\$685.12	\$685.12	\$643.54	\$643.54
49	\$556.69	\$556.69	\$585.59	\$585.59	\$729.16	\$729.16	\$598.31	\$598.31	\$736.31	\$736.31	\$772.06	\$772.06	\$714.87	\$714.87	\$671.49	\$671.49
50	\$582.79	\$582.79	\$613.05	\$613.05	\$763.36	\$763.36	\$626.37	\$626.37	\$770.84	\$770.84	\$808.26	\$808.26	\$748.39	\$748.39	\$702.98	\$702.98
51	\$608.57	\$608.57	\$640.17	\$640.17	\$797.12	\$797.12	\$654.08	\$654.08	\$804.94	\$804.94	\$844.01	\$844.01	\$781.49	\$781.49	\$734.07	\$734.07
52	\$636.96	\$636.96	\$670.03	\$670.03	\$834.31	\$834.31	\$684.59	\$684.59	\$842.49	\$842.49	\$883.38	\$883.38	\$817.95	\$817.95	\$768.31	\$768.31
53	\$665.67	\$665.67	\$700.24	\$700.24	\$871.92	\$871.92	\$715.45	\$715.45	\$880.47	\$880.47	\$923.21	\$923.21	\$854.82	\$854.82	\$802.95	\$802.95
54	\$696.67	\$696.67	\$732.85	\$732.85	\$912.52	\$912.52	\$748.77	\$748.77	\$921.47	\$921.47	\$966.20	\$966.20	\$894.63	\$894.63	\$840.34	\$840.34
55	\$727.67	\$727.67	\$765.46	\$765.46	\$953.13	\$953.13	\$782.09	\$782.09	\$962.47	\$962.47	\$1,009.19	\$1,009.19	\$934.44	\$934.44	\$877.74	\$877.74
56	\$761.28	\$761.28	\$800.82	\$800.82	\$997.15	\$997.15	\$818.21	\$818.21	\$1,006.93	\$1,006.93	\$1,055.81	\$1,055.81	\$977.60	\$977.60	\$918.28	\$918.28
57	\$795.22	\$795.22	\$836.51	\$836.51	\$1,041.60	\$1,041.60	\$854.68	\$854.68	\$1,051.81	\$1,051.81	\$1,102.87	\$1,102.87	\$1,021.18	\$1,021.18	\$959.21	\$959.21
58	\$831.44	\$831.44	\$874.62	\$874.62	\$1,089.04	\$1,089.04	\$893.61	\$893.61	\$1,099.72	\$1,099.72	\$1,153.11	\$1,153.11	\$1,067.69	\$1,067.69	\$1,002.90	\$1,002.90
59	\$849.39	\$849.39	\$893.49	\$893.49	\$1,112.55	\$1,112.55	\$912.90	\$912.90	\$1,123.46	\$1,123.46	\$1,178.00	\$1,178.00	\$1,090.74	\$1,090.74	\$1,024.55	\$1,024.55
60	\$885.61	\$885.61	\$931.60	\$931.60	\$1,160.00	\$1,160.00	\$951.83	\$951.83	\$1,171.37	\$1,171.37	\$1,228.23	\$1,228.23	\$1,137.25	\$1,137.25	\$1,068.24	\$1,068.24
61	\$916.93	\$916.93	\$964.55	\$964.55	\$1,201.03	\$1,201.03	\$985.50	\$985.50	\$1,212.80	\$1,212.80	\$1,271.68	\$1,271.68	\$1,177.48	\$1,177.48	\$1,106.03	\$1,106.03
62	\$937.49	\$937.49	\$986.17	\$986.17	\$1,227.95	\$1,227.95	\$1,007.59	\$1,007.59	\$1,239.99	\$1,239.99	\$1,300.19	\$1,300.19	\$1,203.88	\$1,203.88	\$1,130.82	\$1,130.82
63	\$963.27	\$963.27	\$1,013.29	\$1,013.29	\$1,261.72	\$1,261.72	\$1,035.30	\$1,035.30	\$1,274.09	\$1,274.09	\$1,335.94	\$1,335.94	\$1,236.98	\$1,236.98	\$1,161.92	\$1,161.92
64+	\$978.60	\$978.60	\$1,029.42	\$1,029.42	\$1,281.81	\$1,281.81	\$1,051.78	\$1,051.78	\$1,294.37	\$1,294.37	\$1,357.21	\$1,357.21	\$1,256.67	\$1,256.67	\$1,180.42	\$1,180.42

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

HIOS Plan ID (On Exchange) =>	64844PA0070142		64844PA0070142		64844PA0070142		64844PA0070142		64844PA0070142		64844PA0070142		64844PA0070142		64844PA0070142	
HIOS Plan ID (Off Exchange) =>	64844PA0070142		64844PA0070142		64844PA0070142		64844PA0070142		64844PA0070142		64844PA0070142		64844PA0070142		64844PA0070142	
Plan Marketing Name =>	Aetna Silver HMO 6000 80%		Aetna Silver HMO 6000 80%		Aetna Silver HMO 6000 80%		Aetna Silver HMO 6000 80%		Aetna Silver HMO 6000 80%		Aetna Silver HMO 6000 80%		Aetna Silver HMO 6000 80%		Aetna Silver HMO 6000 80%	
Form # =>																
Rating Area =>	PARA01		PARA02		PARA03		PARA05		PARA06		PARA07		PARA08		PARA09	
Network =>	PAS002		PAS002		PAS002		PAS002		PAS002		PAS002		PAS002		PAS002	
Metal =>	Silver		Silver		Silver		Silver		Silver		Silver		Silver		Silver	
Deductible =>	\$7,000/\$14,000		\$7,000/\$14,000		\$7,000/\$14,000		\$7,000/\$14,000		\$7,000/\$14,000		\$7,000/\$14,000		\$7,000/\$14,000		\$7,000/\$14,000	
Coinurance =>	20%		20%		20%		20%		20%		20%		20%		20%	
Copays =>	\$40/\$80		\$40/\$80		\$40/\$80		\$40/\$80		\$40/\$80		\$40/\$80		\$40/\$80		\$40/\$80	
OOP Maximum =>	\$8,700/\$17,400		\$8,700/\$17,400		\$8,700/\$17,400		\$8,700/\$17,400		\$8,700/\$17,400		\$8,700/\$17,400		\$8,700/\$17,400		\$8,700/\$17,400	
Pediatric Dental (Yes/No) =>	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-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco
0 - 14	\$244.48	\$244.48	\$257.18	\$257.18	\$320.23	\$320.23	\$262.76	\$262.76	\$323.37	\$323.37	\$339.07	\$339.07	\$313.95	\$313.95	\$294.90	\$294.90
15	\$266.21	\$266.21	\$280.04	\$280.04	\$348.69	\$348.69	\$286.12	\$286.12	\$352.11	\$352.11	\$369.20	\$369.20	\$341.86	\$341.86	\$321.11	\$321.11
16	\$274.52	\$274.52	\$288.78	\$288.78	\$359.58	\$359.58	\$295.05	\$295.05	\$363.10	\$363.10	\$380.73	\$380.73	\$352.53	\$352.53	\$331.13	\$331.13
17	\$282.83	\$282.83	\$297.52	\$297.52	\$370.46	\$370.46	\$303.98	\$303.98	\$374.09	\$374.09	\$392.25	\$392.25	\$363.20	\$363.20	\$341.16	\$341.16
18	\$291.78	\$291.78	\$306.93	\$306.93	\$382.18	\$382.18	\$313.60	\$313.60	\$385.93	\$385.93	\$404.66	\$404.66	\$374.69	\$374.69	\$351.95	\$351.95
19	\$300.73	\$300.73	\$316.34	\$316.34	\$393.90	\$393.90	\$323.21	\$323.21	\$397.76	\$397.76	\$417.07	\$417.07	\$386.18	\$386.18	\$362.74	\$362.74
20	\$309.99	\$309.99	\$326.09	\$326.09	\$406.04	\$406.04	\$333.18	\$333.18	\$410.02	\$410.02	\$429.93	\$429.93	\$398.08	\$398.08	\$373.92	\$373.92
21	\$319.58	\$319.58	\$336.18	\$336.18	\$418.60	\$418.60	\$343.48	\$343.48	\$422.70	\$422.70	\$443.22	\$443.22	\$410.39	\$410.39	\$385.49	\$385.49
22	\$319.58	\$319.58	\$336.18	\$336.18	\$418.60	\$418.60	\$343.48	\$343.48	\$422.70	\$422.70	\$443.22	\$443.22	\$410.39	\$410.39	\$385.49	\$385.49
23	\$319.58	\$319.58	\$336.18	\$336.18	\$418.60	\$418.60	\$343.48	\$343.48	\$422.70	\$422.70	\$443.22	\$443.22	\$410.39	\$410.39	\$385.49	\$385.49
24	\$319.58	\$319.58	\$336.18	\$336.18	\$418.60	\$418.60	\$343.48	\$343.48	\$422.70	\$422.70	\$443.22	\$443.22	\$410.39	\$410.39	\$385.49	\$385.49
25	\$320.86	\$320.86	\$337.52	\$337.52	\$420.27	\$420.27	\$344.85	\$344.85	\$424.39	\$424.39	\$445.00	\$445.00	\$412.03	\$412.03	\$387.03	\$387.03
26	\$327.25	\$327.25	\$344.25	\$344.25	\$428.65	\$428.65	\$351.72	\$351.72	\$432.85	\$432.85	\$453.86	\$453.86	\$420.24	\$420.24	\$394.74	\$394.74
27	\$334.92	\$334.92	\$352.31	\$352.31	\$438.69	\$438.69	\$359.97	\$359.97	\$442.99	\$442.99	\$464.50	\$464.50	\$430.09	\$430.09	\$403.99	\$403.99
28	\$347.39	\$347.39	\$365.43	\$365.43	\$455.02	\$455.02	\$373.36	\$373.36	\$459.48	\$459.48	\$481.78	\$481.78	\$446.10	\$446.10	\$419.03	\$419.03
29	\$357.61	\$357.61	\$376.18	\$376.18	\$468.41	\$468.41	\$384.35	\$384.35	\$473.00	\$473.00	\$495.97	\$495.97	\$459.23	\$459.23	\$431.36	\$431.36
30	\$362.73	\$362.73	\$381.56	\$381.56	\$475.11	\$475.11	\$389.85	\$389.85	\$479.77	\$479.77	\$503.06	\$503.06	\$465.79	\$465.79	\$437.53	\$437.53
31	\$370.40	\$370.40	\$389.63	\$389.63	\$485.16	\$485.16	\$398.09	\$398.09	\$489.91	\$489.91	\$513.69	\$513.69	\$475.64	\$475.64	\$446.78	\$446.78
32	\$378.07	\$378.07	\$397.70	\$397.70	\$495.20	\$495.20	\$406.34	\$406.34	\$500.06	\$500.06	\$524.33	\$524.33	\$485.49	\$485.49	\$456.03	\$456.03
33	\$382.86	\$382.86	\$402.74	\$402.74	\$501.48	\$501.48	\$411.49	\$411.49	\$506.40	\$506.40	\$530.98	\$530.98	\$491.65	\$491.65	\$461.81	\$461.81
34	\$387.97	\$387.97	\$408.12	\$408.12	\$508.18	\$508.18	\$416.98	\$416.98	\$513.16	\$513.16	\$538.07	\$538.07	\$498.21	\$498.21	\$467.98	\$467.98
35	\$390.53	\$390.53	\$410.81	\$410.81	\$511.53	\$511.53	\$419.73	\$419.73	\$516.54	\$516.54	\$541.62	\$541.62	\$501.50	\$501.50	\$471.07	\$471.07
36	\$393.09	\$393.09	\$413.50	\$413.50	\$514.88	\$514.88	\$422.48	\$422.48	\$519.92	\$519.92	\$545.16	\$545.16	\$504.78	\$504.78	\$474.15	\$474.15
37	\$395.64	\$395.64	\$416.19	\$416.19	\$518.23	\$518.23	\$425.23	\$425.23	\$523.31	\$523.31	\$548.71	\$548.71	\$508.06	\$508.06	\$477.23	\$477.23
38	\$398.20	\$398.20	\$418.88	\$418.88	\$521.57	\$521.57	\$427.98	\$427.98	\$526.69	\$526.69	\$552.26	\$552.26	\$511.35	\$511.35	\$480.32	\$480.32
39	\$403.31	\$403.31	\$424.26	\$424.26	\$528.27	\$528.27	\$433.47	\$433.47	\$533.45	\$533.45	\$559.35	\$559.35	\$517.91	\$517.91	\$486.49	\$486.49
40	\$408.43	\$408.43	\$429.64	\$429.64	\$534.97	\$534.97	\$438.97	\$438.97	\$540.21	\$540.21	\$566.44	\$566.44	\$524.48	\$524.48	\$492.65	\$492.65
41	\$416.10	\$416.10	\$437.70	\$437.70	\$545.02	\$545.02	\$447.21	\$447.21	\$550.36	\$550.36	\$577.08	\$577.08	\$534.33	\$534.33	\$501.91	\$501.91
42	\$423.45	\$423.45	\$445.44	\$445.44	\$554.64	\$554.64	\$455.11	\$455.11	\$560.08	\$560.08	\$587.27	\$587.27	\$543.77	\$543.77	\$510.77	\$510.77
43	\$433.67	\$433.67	\$456.19	\$456.19	\$568.04	\$568.04	\$466.10	\$466.10	\$573.61	\$573.61	\$601.45	\$601.45	\$556.90	\$556.90	\$523.11	\$523.11
44	\$446.46	\$446.46	\$469.64	\$469.64	\$584.78	\$584.78	\$479.84	\$479.84	\$590.52	\$590.52	\$619.18	\$619.18	\$573.32	\$573.32	\$538.53	\$538.53
45	\$461.48	\$461.48	\$485.44	\$485.44	\$604.46	\$604.46	\$495.98	\$495.98	\$610.38	\$610.38	\$640.01	\$640.01	\$592.60	\$592.60	\$556.64	\$556.64
46	\$479.37	\$479.37	\$504.27	\$504.27	\$627.90	\$627.90	\$515.22	\$515.22	\$634.05	\$634.05	\$664.83	\$664.83	\$615.59	\$615.59	\$578.23	\$578.23
47	\$499.51	\$499.51	\$525.45	\$525.45	\$654.27	\$654.27	\$536.86	\$536.86	\$660.68	\$660.68	\$692.76	\$692.76	\$641.44	\$641.44	\$602.52	\$602.52
48	\$522.52	\$522.52	\$549.65	\$549.65	\$684.41	\$684.41	\$561.59	\$561.59	\$691.12	\$691.12	\$724.67	\$724.67	\$670.99	\$670.99	\$630.27	\$630.27
49	\$545.21	\$545.21	\$573.52	\$573.52	\$714.13	\$714.13	\$585.98	\$585.98	\$721.13	\$721.13	\$756.14	\$756.14	\$700.13	\$700.13	\$657.64	\$657.64
50	\$570.77	\$570.77	\$600.41	\$600.41	\$747.62	\$747.62	\$613.45	\$613.45	\$754.95	\$754.95	\$791.60	\$791.60	\$732.96	\$732.96	\$688.48	\$688.48
51	\$596.02	\$596.02	\$626.97	\$626.97	\$780.69	\$780.69	\$640.59	\$640.59	\$788.34	\$788.34	\$826.61	\$826.61	\$765.38	\$765.38	\$718.93	\$718.93
52	\$623.82	\$623.82	\$656.22	\$656.22	\$817.11	\$817.11	\$670.47	\$670.47	\$825.12	\$825.12	\$865.17	\$865.17	\$801.08	\$801.08	\$752.47	\$752.47
53	\$651.95	\$651.95	\$685.80	\$685.80	\$853.94	\$853.94	\$700.70	\$700.70	\$862.31	\$862.31	\$904.17	\$904.17	\$837.20	\$837.20	\$786.40	\$786.40
54	\$682.31	\$682.31	\$717.74	\$717.74	\$893.71	\$893.71	\$733.33	\$733.33	\$902.47	\$902.47	\$946.28	\$946.28	\$876.19	\$876.19	\$823.02	\$823.02
55	\$712.67	\$712.67	\$749.68	\$749.68	\$933.48	\$933.48	\$765.96	\$765.96	\$942.63	\$942.63	\$988.39	\$988.39	\$915.17	\$915.17	\$859.64	\$859.64
56	\$745.59	\$745.59	\$784.30	\$784.30	\$976.59	\$976.59	\$801.34	\$801.34	\$986.17	\$986.17	\$1,034.04	\$1,034.04	\$957.44	\$957.44	\$899.34	\$899.34
57	\$778.82	\$778.82	\$819.27	\$819.27	\$1,020.13	\$1,020.13	\$837.06	\$837.06	\$1,030.13	\$1,030.13	\$1,080.13	\$1,080.13	\$1,000.12	\$1,000.12	\$939.43	\$939.43
58	\$814.30	\$814.30	\$856.58	\$856.58	\$1,066.59	\$1,066.59	\$875.19	\$875.19	\$1,077.05	\$1,077.05	\$1,129.33	\$1,129.33	\$1,045.68	\$1,045.68	\$982.22	\$982.22
59	\$831.87	\$831.87	\$875.07	\$875.07	\$1,089.61	\$1,089.61	\$894.08	\$894.08	\$1,100.30	\$1,100.30	\$1,153.71	\$1,153.71	\$1,068.25	\$1,068.25	\$1,003.42	\$1,003.42
60	\$867.35	\$867.35	\$912.39	\$912.39	\$1,136.08	\$1,136.08	\$932.20	\$932.20	\$1,147.22	\$1,147.22	\$1,202.91	\$1,202.91	\$1,113.80	\$1,113.80	\$1,046.21	\$1,046.21
61	\$898.03	\$898.03	\$944.66	\$944.66	\$1,176.26	\$1,176.26	\$965.18	\$965.18	\$1,187.80	\$1,187.80	\$1,245.46	\$1,245.46	\$1,153.20	\$1,153.20	\$1,083.22	\$1,083.22
62	\$918.16	\$918.16	\$965.84	\$965.84	\$1,202.64	\$1,202.64	\$986.82	\$986.82	\$1,214.43	\$1,214.43	\$1,273.38	\$1,273.38	\$1,179.05	\$1,179.05	\$1,107.51	\$1,107.51
63	\$943.41	\$943.41	\$992.40	\$992.40	\$1,235.70	\$1,235.70	\$1,013.95	\$1,013.95	\$1,247.82	\$1,247.82	\$1,308.39	\$1,308.39	\$1,211.48	\$1,211.48	\$1,137.96	\$1,137.96
64+	\$958.43	\$958.43	\$1,008.20	\$1,008.20	\$1,255.38	\$1,255.38	\$1,030.10	\$1,030.10	\$1,267.69	\$1,267.69	\$1,329.22	\$1,329.22	\$1,230.76	\$1,230.76	\$1,156.08	\$1,156.08

**AetnaHealthInc**  
**Small Group**  
**Plan Design Summary**

HIOS Plan ID	Plan Marketing Name	Product	Metal	On/Off Exchange	Network	Rating Area	Counties Covered
64844PA0060126	Aetna Silver QPOS 6000 80/50	POS	Silver	Off	PAS001	PA01, PA02, PA03, PA05, PA06, PA07, PA08, PA09	McKean, Potter, Tioga, Bradford, Susquehanna, Wayne, Lackawanna, Wyoming, Sullivan, Lycoming, Clinton, Cameron, Elk, Forest, Venago, Clarion, Jefferson, Clearfield, Centre, Union, Montour, Snyder, Luzerne, Monroe, Carbon, Columbia, Schuylkill, Dauphin, Northampton, Lehigh, Berks, Lebanon, Bucks, Montgomery, Philadelphia, Delaware, Chester, Lancaster, York, Adams, Franklin, Cumberland, Fulton, Perry, Juniata, Mifflin, Huntingdon, Blair, Cambria, Pike, Northumberland
64844PA0070142	Aetna Silver HMO 6000 80%	HMO	Silver	Off	PAS002	PA01, PA02, PA03, PA05, PA06, PA07, PA08, PA09	McKean, Potter, Tioga, Bradford, Susquehanna, Wayne, Lackawanna, Wyoming, Sullivan, Lycoming, Clinton, Cameron, Elk, Forest, Venago, Clarion, Jefferson, Clearfield, Centre, Union, Montour, Snyder, Luzerne, Monroe, Carbon, Columbia, Schuylkill, Dauphin, Northampton, Lehigh, Berks, Lebanon, Bucks, Montgomery, Philadelphia, Delaware, Chester, Lancaster, York, Adams, Franklin, Cumberland, Fulton, Perry, Juniata, Mifflin, Huntingdon, Blair, Cambria, Pike, Northumberland

Market	Small Group
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**RATES FOR AGE 21, NON-TOBACCO USER, BY RATING AREA AND COUNTY**

[illegible]

Company Name   AetnaHealthInc  
Market           Small Group  
RATES FOR AGE 21, NON-TOBACCO USER, BY RATING AREA AND COUNTY

HIOS Plan ID	08-01-2021 Number of Covered Lives by Rating County														RATING AREA 4							RATING AREA 5							RATING AREA 6										
															0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	5	0	0	8	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		
															Bedford	Blair	Clearfield	Cambria	Huntingdon	Jefferson	Somerset	Centre	Columbia	Lehigh	Mifflin	Montour	Northampton	Northumberland	Schuylkill	Snyder	Union								
64844PA0060126	Plan Marketing Name				Product	Metal	On/Off Exchange	Allegheny	Armstrong	Beaver	Butler	Fayette	Greene	Indiana	Lawrence	Washington	Westmoreland	\$350.71	\$350.71	\$350.71	\$350.71	\$350.71	\$350.71		\$431.60	\$431.60	\$431.60	\$431.60	\$431.60	\$431.60	\$431.60	\$431.60	#####						
64844PA0070142	Aetna Silver HMO 6000 80%				HMO	Silver	Off											\$343.48	\$343.48	\$343.48	\$343.48	\$343.48	\$343.48		\$422.70	\$422.70	\$422.70	\$422.70	\$422.70	\$422.70	\$422.70	\$422.70	#####						

Company Name   AetnaHealthInc  
Market            Small Group  
RATES FOR AGE 21, NON-TOBACCO USER, BY RATING AREA AND COUNTY

08-01-2021 Number of Covered Lives by Rating County					RATING AREA 7				RATING AREA 8					RATING AREA 9						
HIOS Plan ID	Plan Marketing Name	Product	Metal	On/Off Exchange	0	0	9	0	10	15	0	27	19	2	0	0	0	0	0	0
					Adams	Berks	Lancaster	York	Bucks	Chester	Delaware	Montgomery	Philadelphia	Cumberland	Dauphin	Franklin	Fulton	Juniata	Lebanon	Perry
64844PA060126	Aetna Silver QPOS 6000 80/50	POS	Silver	Off	\$452.55	\$452.55	\$452.55	\$452.55	\$419.03	\$419.03	\$419.03	\$419.03	\$419.03	\$393.60	\$393.60	\$393.60	\$393.60	\$393.60	\$393.60	393.6
64844PA070142	Aetna Silver HMO 6000 80%	HMO	Silver	Off	\$443.22	\$443.22	\$443.22	\$443.22	\$410.39	\$410.39	\$410.39	\$410.39	\$410.39	\$385.49	\$385.49	\$385.49	\$385.49	\$385.49	\$385.49	385.49

Company Name: AetnaHealthInc  
 Market: Small Group  
 Product: HMO and QPOS  
 Effective Date of Rates: October 1, 2022

Ending date of Rates: December 31, 2022

HIOS Plan ID (On Exchange)=>	64844PA0060126		64844PA0060126		64844PA0060126		64844PA0060126		64844PA0060126		64844PA0060126		64844PA0060126		64844PA0060126	
HIOS Plan ID (Off Exchange)=>	64844PA0060126		64844PA0060126		64844PA0060126		64844PA0060126		64844PA0060126		64844PA0060126		64844PA0060126		64844PA0060126	
Plan Marketing Name =>	Aetna Silver QPOS 6000 80/50		Aetna Silver QPOS 6000 80/50		Aetna Silver QPOS 6000 80/50		Aetna Silver QPOS 6000 80/50		Aetna Silver QPOS 6000 80/50		Aetna Silver QPOS 6000 80/50		Aetna Silver QPOS 6000 80/50		Aetna Silver QPOS 6000 80/50	
Form # =>																
Rating Area =>	PARA01		PARA02		PARA03		PARA05		PARA06		PARA07		PARA08		PARA09	
Network =>	PAS001		PAS001		PAS001		PAS001		PAS001		PAS001		PAS001		PAS001	
Metal =>	Silver		Silver		Silver		Silver		Silver		Silver		Silver		Silver	
Deductible =>	\$7,000/\$14,000		\$7,000/\$14,000		\$7,000/\$14,000		\$7,000/\$14,000		\$7,000/\$14,000		\$7,000/\$14,000		\$7,000/\$14,000		\$7,000/\$14,000	
Coinurance =>	20%		20%		20%		20%		20%		20%		20%		20%	
Copays =>	\$40/\$80		\$40/\$80		\$40/\$80		\$40/\$80		\$40/\$80		\$40/\$80		\$40/\$80		\$40/\$80	
OOP Maximum =>	\$8,700/\$17,400		\$8,700/\$17,400		\$8,700/\$17,400		\$8,700/\$17,400		\$8,700/\$17,400		\$8,700/\$17,400		\$8,700/\$17,400		\$8,700/\$17,400	
Pediatric Dental (Yes/No) =>	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-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco
0 - 14	\$256.66	\$256.66	\$269.99	\$269.99	\$336.18	\$336.18	\$275.85	\$275.85	\$339.48	\$339.48	\$355.96	\$355.96	\$329.59	\$329.59	\$309.59	\$309.59
15	\$279.47	\$279.47	\$293.99	\$293.99	\$366.06	\$366.06	\$300.37	\$300.37	\$369.65	\$369.65	\$387.60	\$387.60	\$358.89	\$358.89	\$337.11	\$337.11
16	\$288.20	\$288.20	\$303.16	\$303.16	\$377.49	\$377.49	\$309.75	\$309.75	\$381.19	\$381.19	\$399.70	\$399.70	\$370.09	\$370.09	\$347.63	\$347.63
17	\$296.92	\$296.92	\$312.34	\$312.34	\$388.92	\$388.92	\$319.12	\$319.12	\$392.73	\$392.73	\$411.79	\$411.79	\$381.29	\$381.29	\$358.15	\$358.15
18	\$306.31	\$306.31	\$322.22	\$322.22	\$401.22	\$401.22	\$329.22	\$329.22	\$405.15	\$405.15	\$424.82	\$424.82	\$393.35	\$393.35	\$369.48	\$369.48
19	\$315.71	\$315.71	\$332.10	\$332.10	\$413.53	\$413.53	\$339.32	\$339.32	\$417.58	\$417.58	\$437.85	\$437.85	\$405.42	\$405.42	\$380.82	\$380.82
20	\$325.44	\$325.44	\$342.34	\$342.34	\$426.27	\$426.27	\$349.77	\$349.77	\$430.45	\$430.45	\$451.34	\$451.34	\$417.91	\$417.91	\$392.55	\$392.55
21	\$335.50	\$335.50	\$352.93	\$352.93	\$439.45	\$439.45	\$360.59	\$360.59	\$443.76	\$443.76	\$465.30	\$465.30	\$430.84	\$430.84	\$404.69	\$404.69
22	\$335.50	\$335.50	\$352.93	\$352.93	\$439.45	\$439.45	\$360.59	\$360.59	\$443.76	\$443.76	\$465.30	\$465.30	\$430.84	\$430.84	\$404.69	\$404.69
23	\$335.50	\$335.50	\$352.93	\$352.93	\$439.45	\$439.45	\$360.59	\$360.59	\$443.76	\$443.76	\$465.30	\$465.30	\$430.84	\$430.84	\$404.69	\$404.69
24	\$335.50	\$335.50	\$352.93	\$352.93	\$439.45	\$439.45	\$360.59	\$360.59	\$443.76	\$443.76	\$465.30	\$465.30	\$430.84	\$430.84	\$404.69	\$404.69
25	\$336.85	\$336.85	\$354.34	\$354.34	\$441.21	\$441.21	\$362.03	\$362.03	\$445.54	\$445.54	\$467.16	\$467.16	\$432.56	\$432.56	\$406.31	\$406.31
26	\$343.56	\$343.56	\$361.40	\$361.40	\$450.00	\$450.00	\$369.25	\$369.25	\$454.41	\$454.41	\$476.47	\$476.47	\$441.18	\$441.18	\$414.41	\$414.41
27	\$351.61	\$351.61	\$369.87	\$369.87	\$460.55	\$460.55	\$377.90	\$377.90	\$465.06	\$465.06	\$487.64	\$487.64	\$451.52	\$451.52	\$424.12	\$424.12
28	\$364.69	\$364.69	\$383.63	\$383.63	\$477.69	\$477.69	\$391.96	\$391.96	\$482.37	\$482.37	\$505.78	\$505.78	\$468.32	\$468.32	\$439.90	\$439.90
29	\$375.43	\$375.43	\$394.92	\$394.92	\$491.75	\$491.75	\$403.50	\$403.50	\$496.57	\$496.57	\$520.67	\$520.67	\$482.11	\$482.11	\$452.85	\$452.85
30	\$380.80	\$380.80	\$400.57	\$400.57	\$498.78	\$498.78	\$409.27	\$409.27	\$503.67	\$503.67	\$528.12	\$528.12	\$489.00	\$489.00	\$459.33	\$459.33
31	\$388.85	\$388.85	\$409.04	\$409.04	\$509.33	\$509.33	\$417.93	\$417.93	\$514.32	\$514.32	\$539.29	\$539.29	\$499.34	\$499.34	\$469.04	\$469.04
32	\$396.90	\$396.90	\$417.51	\$417.51	\$519.87	\$519.87	\$426.58	\$426.58	\$524.97	\$524.97	\$550.45	\$550.45	\$509.68	\$509.68	\$478.75	\$478.75
33	\$401.93	\$401.93	\$422.81	\$422.81	\$526.46	\$526.46	\$431.99	\$431.99	\$531.63	\$531.63	\$557.43	\$557.43	\$516.14	\$516.14	\$484.82	\$484.82
34	\$407.30	\$407.30	\$428.45	\$428.45	\$533.50	\$533.50	\$437.76	\$437.76	\$538.73	\$538.73	\$564.88	\$564.88	\$523.04	\$523.04	\$491.30	\$491.30
35	\$409.99	\$409.99	\$431.28	\$431.28	\$537.01	\$537.01	\$440.64	\$440.64	\$542.28	\$542.28	\$568.60	\$568.60	\$526.48	\$526.48	\$494.53	\$494.53
36	\$412.67	\$412.67	\$434.10	\$434.10	\$540.53	\$540.53	\$443.53	\$443.53	\$545.83	\$545.83	\$572.32	\$572.32	\$529.93	\$529.93	\$497.77	\$497.77
37	\$415.35	\$415.35	\$436.92	\$436.92	\$544.04	\$544.04	\$446.41	\$446.41	\$549.38	\$549.38	\$576.05	\$576.05	\$533.38	\$533.38	\$501.01	\$501.01
38	\$418.04	\$418.04	\$439.75	\$439.75	\$547.56	\$547.56	\$449.30	\$449.30	\$552.93	\$552.93	\$579.77	\$579.77	\$536.82	\$536.82	\$504.25	\$504.25
39	\$423.41	\$423.41	\$445.39	\$445.39	\$554.59	\$554.59	\$455.07	\$455.07	\$560.03	\$560.03	\$587.21	\$587.21	\$543.72	\$543.72	\$510.72	\$510.72
40	\$428.77	\$428.77	\$451.04	\$451.04	\$561.62	\$561.62	\$460.84	\$460.84	\$567.13	\$567.13	\$594.66	\$594.66	\$550.61	\$550.61	\$517.20	\$517.20
41	\$436.83	\$436.83	\$459.51	\$459.51	\$572.17	\$572.17	\$469.49	\$469.49	\$577.78	\$577.78	\$605.83	\$605.83	\$560.95	\$560.95	\$526.91	\$526.91
42	\$444.54	\$444.54	\$467.63	\$467.63	\$582.28	\$582.28	\$477.78	\$477.78	\$587.98	\$587.98	\$616.53	\$616.53	\$570.86	\$570.86	\$536.22	\$536.22
43	\$455.28	\$455.28	\$478.92	\$478.92	\$596.34	\$596.34	\$489.32	\$489.32	\$602.18	\$602.18	\$631.42	\$631.42	\$584.65	\$584.65	\$549.17	\$549.17
44	\$468.70	\$468.70	\$493.04	\$493.04	\$613.92	\$613.92	\$503.75	\$503.75	\$619.93	\$619.93	\$650.03	\$650.03	\$601.88	\$601.88	\$565.36	\$565.36
45	\$484.47	\$484.47	\$509.63	\$509.63	\$634.57	\$634.57	\$520.69	\$520.69	\$640.79	\$640.79	\$671.90	\$671.90	\$622.13	\$622.13	\$584.38	\$584.38
46	\$503.26	\$503.26	\$529.39	\$529.39	\$659.18	\$659.18	\$540.89	\$540.89	\$665.64	\$665.64	\$697.96	\$697.96	\$646.25	\$646.25	\$607.04	\$607.04
47	\$524.39	\$524.39	\$551.62	\$551.62	\$686.87	\$686.87	\$563.60	\$563.60	\$693.60	\$693.60	\$727.27	\$727.27	\$673.40	\$673.40	\$632.53	\$632.53
48	\$548.55	\$548.55	\$577.03	\$577.03	\$718.51	\$718.51	\$589.57	\$589.57	\$725.55	\$725.55	\$760.77	\$760.77	\$704.42	\$704.42	\$661.67	\$661.67
49	\$572.37	\$572.37	\$602.09	\$602.09	\$749.71	\$749.71	\$615.17	\$615.17	\$757.06	\$757.06	\$793.81	\$793.81	\$735.01	\$735.01	\$690.41	\$690.41
50	\$599.21	\$599.21	\$630.33	\$630.33	\$784.86	\$784.86	\$644.02	\$644.02	\$792.56	\$792.56	\$831.03	\$831.03	\$769.47	\$769.47	\$722.78	\$722.78
51	\$625.71	\$625.71	\$658.21	\$658.21	\$819.58	\$819.58	\$672.50	\$672.50	\$827.62	\$827.62	\$867.79	\$867.79	\$803.51	\$803.51	\$754.75	\$754.75
52	\$654.90	\$654.90	\$688.91	\$688.91	\$857.81	\$857.81	\$703.87	\$703.87	\$866.22	\$866.22	\$908.27	\$908.27	\$840.99	\$840.99	\$789.96	\$789.96
53	\$684.43	\$684.43	\$719.97	\$719.97	\$896.48	\$896.48	\$735.61	\$735.61	\$905.27	\$905.27	\$949.22	\$949.22	\$878.91	\$878.91	\$825.57	\$825.57
54	\$716.30	\$716.30	\$753.50	\$753.50	\$938.23	\$938.23	\$769.86	\$769.86	\$947.43	\$947.43	\$993.42	\$993.42	\$919.84	\$919.84	\$864.02	\$864.02
55	\$748.17	\$748.17	\$787.03	\$787.03	\$979.98	\$979.98	\$804.12	\$804.12	\$989.59	\$989.59	\$1,037.63	\$1,037.63	\$960.77	\$960.77	\$902.46	\$902.46
56	\$782.73	\$782.73	\$823.38	\$823.38	\$1,025.24	\$1,025.24	\$841.26	\$841.26	\$1,035.30	\$1,035.30	\$1,085.55	\$1,085.55	\$1,005.14	\$1,005.14	\$944.15	\$944.15
57	\$817.62	\$817.62	\$860.08	\$860.08	\$1,070.95	\$1,070.95	\$878.76	\$878.76	\$1,081.45	\$1,081.45	\$1,133.94	\$1,133.94	\$1,049.95	\$1,049.95	\$986.24	\$986.24
58	\$854.86	\$854.86	\$899.26	\$899.26	\$1,119.73	\$1,119.73	\$918.79	\$918.79	\$1,130.70	\$1,130.70	\$1,185.59	\$1,185.59	\$1,097.77	\$1,097.77	\$1,031.16	\$1,031.16
59	\$873.32	\$873.32	\$918.67	\$918.67	\$1,143.90	\$1,143.90	\$938.62	\$938.62	\$1,155.11	\$1,155.11	\$1,211.18	\$1,211.18	\$1,121.47	\$1,121.47	\$1,053.41	\$1,053.41
60	\$910.56	\$910.56	\$957.84	\$957.84	\$1,192.68	\$1,192.68	\$978.65	\$978.65	\$1,204.37	\$1,204.37	\$1,262.83	\$1,262.83	\$1,169.29	\$1,169.29	\$1,098.34	\$1,098.34
61	\$942.77	\$942.77	\$991.72	\$991.72	\$1,234.86	\$1,234.86	\$1,013.26	\$1,013.26	\$1,246.97	\$1,246.97	\$1,307.50	\$1,307.50	\$1,210.65	\$1,210.65	\$1,137.19	\$1,137.19
62	\$963.90	\$963.90	\$1,013.96	\$1,013.96	\$1,262.55	\$1,262.55	\$1,035.98	\$1,035.98	\$1,274.93	\$1,274.93	\$1,336.82	\$1,336.82	\$1,237.79	\$1,237.79	\$1,162.68	\$1,162.68
63	\$990.41	\$990.41	\$1,041.84	\$1,041.84	\$1,297.27	\$1,297.27	\$1,064.47	\$1,064.47	\$1,309.98	\$1,309.98	\$1,373.58	\$1,373.58	\$1,271.83	\$1,271.83	\$1,194.65	\$1,194.65
64+	\$1,006.18	\$1,006.18	\$1,058.43	\$1,058.43	\$1,317.92	\$1,317.92	\$1,081.41	\$1,081.41	\$1,330.84	\$1,330.84	\$1,395.44	\$1,395.44	\$1,292.08	\$1,292.08	\$1,213.67	\$1,213.67

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

HIOS Plan ID (On Exchange)=>	64844PA0070142		64844PA0070142		64844PA0070142		64844PA0070142		64844PA0070142		64844PA0070142		64844PA0070142		64844PA0070142	
HIOS Plan ID (Off Exchange)=>	64844PA0070142		64844PA0070142		64844PA0070142		64844PA0070142		64844PA0070142		64844PA0070142		64844PA0070142		64844PA0070142	
Plan Marketing Name =>	Aetna Silver HMO 6000 80%		Aetna Silver HMO 6000 80%		Aetna Silver HMO 6000 80%		Aetna Silver HMO 6000 80%		Aetna Silver HMO 6000 80%		Aetna Silver HMO 6000 80%		Aetna Silver HMO 6000 80%		Aetna Silver HMO 6000 80%	
Form # =>																
Rating Area =>	PARA01		PARA02		PARA03		PARA05		PARA06		PARA07		PARA08		PARA09	
Network =>	PAS002		PAS002		PAS002		PAS002		PAS002		PAS002		PAS002		PAS002	
Metal =>	Silver		Silver		Silver		Silver		Silver		Silver		Silver		Silver	
Deductible =>	\$7,000/\$14,000		\$7,000/\$14,000		\$7,000/\$14,000		\$7,000/\$14,000		\$7,000/\$14,000		\$7,000/\$14,000		\$7,000/\$14,000		\$7,000/\$14,000	
Coinurance =>	20%		20%		20%		20%		20%		20%		20%		20%	
Copays =>	\$40/\$80		\$40/\$80		\$40/\$80		\$40/\$80		\$40/\$80		\$40/\$80		\$40/\$80		\$40/\$80	
OOP Maximum =>	\$8,700/\$17,400		\$8,700/\$17,400		\$8,700/\$17,400		\$8,700/\$17,400		\$8,700/\$17,400		\$8,700/\$17,400		\$8,700/\$17,400		\$8,700/\$17,400	
Pediatric Dental (Yes/No) =>	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-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco
0 - 14	\$251.37	\$251.37	\$264.42	\$264.42	\$329.25	\$329.25	\$270.16	\$270.16	\$332.48	\$332.48	\$348.62	\$348.62	\$322.79	\$322.79	\$303.21	\$303.21
15	\$273.71	\$273.71	\$287.93	\$287.93	\$358.52	\$358.52	\$294.18	\$294.18	\$362.03	\$362.03	\$379.61	\$379.61	\$351.49	\$351.49	\$330.16	\$330.16
16	\$282.26	\$282.26	\$296.91	\$296.91	\$369.71	\$369.71	\$303.36	\$303.36	\$373.33	\$373.33	\$391.45	\$391.45	\$362.46	\$362.46	\$340.46	\$340.46
17	\$290.80	\$290.80	\$305.90	\$305.90	\$380.90	\$380.90	\$312.54	\$312.54	\$384.63	\$384.63	\$403.30	\$403.30	\$373.43	\$373.43	\$350.77	\$350.77
18	\$300.00	\$300.00	\$315.58	\$315.58	\$392.95	\$392.95	\$322.43	\$322.43	\$396.80	\$396.80	\$416.06	\$416.06	\$385.24	\$385.24	\$361.87	\$361.87
19	\$309.20	\$309.20	\$325.26	\$325.26	\$405.00	\$405.00	\$332.32	\$332.32	\$408.97	\$408.97	\$428.82	\$428.82	\$397.06	\$397.06	\$372.96	\$372.96
20	\$318.73	\$318.73	\$335.28	\$335.28	\$417.48	\$417.48	\$342.56	\$342.56	\$421.57	\$421.57	\$442.04	\$442.04	\$409.29	\$409.29	\$384.46	\$384.46
21	\$328.59	\$328.59	\$345.65	\$345.65	\$430.39	\$430.39	\$353.16	\$353.16	\$434.61	\$434.61	\$455.71	\$455.71	\$421.95	\$421.95	\$396.35	\$396.35
22	\$328.59	\$328.59	\$345.65	\$345.65	\$430.39	\$430.39	\$353.16	\$353.16	\$434.61	\$434.61	\$455.71	\$455.71	\$421.95	\$421.95	\$396.35	\$396.35
23	\$328.59	\$328.59	\$345.65	\$345.65	\$430.39	\$430.39	\$353.16	\$353.16	\$434.61	\$434.61	\$455.71	\$455.71	\$421.95	\$421.95	\$396.35	\$396.35
24	\$328.59	\$328.59	\$345.65	\$345.65	\$430.39	\$430.39	\$353.16	\$353.16	\$434.61	\$434.61	\$455.71	\$455.71	\$421.95	\$421.95	\$396.35	\$396.35
25	\$329.90	\$329.90	\$347.03	\$347.03	\$432.11	\$432.11	\$354.57	\$354.57	\$436.35	\$436.35	\$457.53	\$457.53	\$423.64	\$423.64	\$397.93	\$397.93
26	\$336.47	\$336.47	\$353.94	\$353.94	\$440.72	\$440.72	\$361.63	\$361.63	\$445.04	\$445.04	\$466.65	\$466.65	\$432.08	\$432.08	\$405.86	\$405.86
27	\$344.36	\$344.36	\$362.24	\$362.24	\$451.05	\$451.05	\$370.11	\$370.11	\$455.47	\$455.47	\$477.58	\$477.58	\$442.21	\$442.21	\$415.37	\$415.37
28	\$357.17	\$357.17	\$375.72	\$375.72	\$467.84	\$467.84	\$383.88	\$383.88	\$472.42	\$472.42	\$495.36	\$495.36	\$458.66	\$458.66	\$430.83	\$430.83
29	\$367.69	\$367.69	\$386.78	\$386.78	\$481.61	\$481.61	\$395.18	\$395.18	\$486.33	\$486.33	\$509.94	\$509.94	\$472.17	\$472.17	\$443.51	\$443.51
30	\$372.95	\$372.95	\$392.31	\$392.31	\$488.50	\$488.50	\$400.83	\$400.83	\$493.28	\$493.28	\$517.23	\$517.23	\$478.92	\$478.92	\$449.86	\$449.86
31	\$380.83	\$380.83	\$400.61	\$400.61	\$498.82	\$498.82	\$409.31	\$409.31	\$503.72	\$503.72	\$528.17	\$528.17	\$489.04	\$489.04	\$459.37	\$459.37
32	\$388.72	\$388.72	\$408.90	\$408.90	\$509.15	\$509.15	\$417.78	\$417.78	\$514.15	\$514.15	\$539.10	\$539.10	\$499.17	\$499.17	\$468.88	\$468.88
33	\$393.65	\$393.65	\$414.09	\$414.09	\$515.61	\$515.61	\$423.08	\$423.08	\$520.67	\$520.67	\$545.94	\$545.94	\$505.50	\$505.50	\$474.83	\$474.83
34	\$398.90	\$398.90	\$419.62	\$419.62	\$522.50	\$522.50	\$428.73	\$428.73	\$527.62	\$527.62	\$553.23	\$553.23	\$512.25	\$512.25	\$481.17	\$481.17
35	\$401.53	\$401.53	\$422.38	\$422.38	\$525.94	\$525.94	\$431.56	\$431.56	\$531.10	\$531.10	\$556.88	\$556.88	\$515.63	\$515.63	\$484.34	\$484.34
36	\$404.16	\$404.16	\$425.15	\$425.15	\$529.38	\$529.38	\$434.38	\$434.38	\$534.57	\$534.57	\$560.52	\$560.52	\$519.00	\$519.00	\$487.51	\$487.51
37	\$406.79	\$406.79	\$427.91	\$427.91	\$532.83	\$532.83	\$437.21	\$437.21	\$538.05	\$538.05	\$564.17	\$564.17	\$522.38	\$522.38	\$490.68	\$490.68
38	\$409.42	\$409.42	\$430.68	\$430.68	\$536.27	\$536.27	\$440.03	\$440.03	\$541.53	\$541.53	\$567.81	\$567.81	\$525.75	\$525.75	\$493.85	\$493.85
39	\$414.68	\$414.68	\$436.21	\$436.21	\$543.16	\$543.16	\$445.68	\$445.68	\$548.48	\$548.48	\$575.11	\$575.11	\$532.51	\$532.51	\$500.19	\$500.19
40	\$419.93	\$419.93	\$441.74	\$441.74	\$550.04	\$550.04	\$451.33	\$451.33	\$555.43	\$555.43	\$582.40	\$582.40	\$539.26	\$539.26	\$506.53	\$506.53
41	\$427.82	\$427.82	\$450.04	\$450.04	\$560.37	\$560.37	\$459.81	\$459.81	\$565.86	\$565.86	\$593.33	\$593.33	\$549.38	\$549.38	\$516.05	\$516.05
42	\$435.38	\$435.38	\$457.99	\$457.99	\$570.27	\$570.27	\$467.93	\$467.93	\$575.86	\$575.86	\$603.82	\$603.82	\$559.09	\$559.09	\$525.16	\$525.16
43	\$445.89	\$445.89	\$469.05	\$469.05	\$584.04	\$584.04	\$479.23	\$479.23	\$589.77	\$589.77	\$618.40	\$618.40	\$572.59	\$572.59	\$537.84	\$537.84
44	\$459.03	\$459.03	\$482.87	\$482.87	\$601.26	\$601.26	\$493.36	\$493.36	\$607.15	\$607.15	\$636.63	\$636.63	\$589.47	\$589.47	\$553.70	\$553.70
45	\$474.48	\$474.48	\$499.12	\$499.12	\$621.49	\$621.49	\$509.96	\$509.96	\$627.58	\$627.58	\$658.04	\$658.04	\$609.30	\$609.30	\$572.33	\$572.33
46	\$492.88	\$492.88	\$518.47	\$518.47	\$645.59	\$645.59	\$529.74	\$529.74	\$651.92	\$651.92	\$683.56	\$683.56	\$632.93	\$632.93	\$594.52	\$594.52
47	\$513.58	\$513.58	\$540.25	\$540.25	\$672.70	\$672.70	\$551.98	\$551.98	\$679.30	\$679.30	\$712.27	\$712.27	\$659.51	\$659.51	\$619.49	\$619.49
48	\$537.24	\$537.24	\$565.14	\$565.14	\$703.69	\$703.69	\$577.41	\$577.41	\$710.59	\$710.59	\$745.09	\$745.09	\$689.89	\$689.89	\$648.03	\$648.03
49	\$560.57	\$560.57	\$589.68	\$589.68	\$734.25	\$734.25	\$602.49	\$602.49	\$741.45	\$741.45	\$777.44	\$777.44	\$719.85	\$719.85	\$676.17	\$676.17
50	\$586.85	\$586.85	\$617.33	\$617.33	\$768.68	\$768.68	\$630.74	\$630.74	\$776.22	\$776.22	\$813.90	\$813.90	\$753.61	\$753.61	\$707.88	\$707.88
51	\$612.81	\$612.81	\$644.64	\$644.64	\$802.68	\$802.68	\$658.64	\$658.64	\$810.55	\$810.55	\$849.90	\$849.90	\$786.94	\$786.94	\$739.19	\$739.19
52	\$641.40	\$641.40	\$674.71	\$674.71	\$840.13	\$840.13	\$689.36	\$689.36	\$848.36	\$848.36	\$889.55	\$889.55	\$823.65	\$823.65	\$773.67	\$773.67
53	\$670.32	\$670.32	\$705.12	\$705.12	\$878.00	\$878.00	\$720.44	\$720.44	\$886.61	\$886.61	\$929.65	\$929.65	\$860.78	\$860.78	\$808.55	\$808.55
54	\$701.53	\$701.53	\$737.96	\$737.96	\$918.89	\$918.89	\$753.99	\$753.99	\$927.90	\$927.90	\$972.94	\$972.94	\$900.87	\$900.87	\$846.20	\$846.20
55	\$732.75	\$732.75	\$770.80	\$770.80	\$959.77	\$959.77	\$787.54	\$787.54	\$969.18	\$969.18	\$1,016.23	\$1,016.23	\$940.96	\$940.96	\$883.86	\$883.86
56	\$766.59	\$766.59	\$806.40	\$806.40	\$1,004.11	\$1,004.11	\$823.91	\$823.91	\$1,013.95	\$1,013.95	\$1,063.17	\$1,063.17	\$984.42	\$984.42	\$924.68	\$924.68
57	\$800.76	\$800.76	\$842.35	\$842.35	\$1,048.87	\$1,048.87	\$860.64	\$860.64	\$1,059.15	\$1,059.15	\$1,110.56	\$1,110.56	\$1,028.30	\$1,028.30	\$965.90	\$965.90
58	\$837.24	\$837.24	\$880.71	\$880.71	\$1,096.64	\$1,096.64	\$899.84	\$899.84	\$1,107.39	\$1,107.39	\$1,161.15	\$1,161.15	\$1,075.14	\$1,075.14	\$1,009.90	\$1,009.90
59	\$855.31	\$855.31	\$899.73	\$899.73	\$1,120.31	\$1,120.31	\$919.27	\$919.27	\$1,131.29	\$1,131.29	\$1,186.21	\$1,186.21	\$1,098.34	\$1,098.34	\$1,031.69	\$1,031.69
60	\$891.78	\$891.78	\$938.09	\$938.09	\$1,168.08	\$1,168.08	\$958.47	\$958.47	\$1,179.54	\$1,179.54	\$1,236.80	\$1,236.80	\$1,145.18	\$1,145.18	\$1,075.69	\$1,075.69
61	\$923.33	\$923.33	\$971.27	\$971.27	\$1,209.40	\$1,209.40	\$992.37	\$992.37	\$1,221.26	\$1,221.26	\$1,280.54	\$1,280.54	\$1,185.69	\$1,185.69	\$1,113.74	\$1,113.74
62	\$944.03	\$944.03	\$993.05	\$993.05	\$1,236.52	\$1,236.52	\$1,014.62	\$1,014.62	\$1,248.64	\$1,248.64	\$1,309.25	\$1,309.25	\$1,212.27	\$1,212.27	\$1,138.71	\$1,138.71
63	\$969.99	\$969.99	\$1,020.36	\$1,020.36	\$1,270.52	\$1,270.52	\$1,042.52	\$1,042.52	\$1,282.97	\$1,282.97	\$1,345.25	\$1,345.25	\$1,245.61	\$1,245.61	\$1,170.02	\$1,170.02
64+	\$985.43	\$985.43	\$1,036.60	\$1,036.60	\$1,290.75	\$1,290.75	\$1,059.12	\$1,059.12	\$1,303.40	\$1,303.40	\$1,366.67	\$1,366.67	\$1,265.44	\$1,265.44	\$1,188.65	\$1,188.65



**AetnaHealthInc**  
**Small Group**  
**Plan Design Summary**

HIOS Plan ID	Plan Marketing Name	Product	Metal	On/Off Exchange	Network	Rating Area	Counties Covered
64844PA0060126	Aetna Silver QPOS 6000 80/50	POS	Silver	Off	PAS001	PA01, PA02, PA03, PA05, PA06, PA07, PA08, PA09	McKean, Potter, Tioga, Bradford, Susquehanna, Wayne, Lackawanna, Wyoming, Sullivan, Lycoming, Clinton, Cameron, Elk, Forest, Venago, Clarion, Jefferson, Clearfield, Centre, Union, Montour, Snyder, Luzerne, Monroe, Carbon, Columbia, Schuylkill, Dauphin, Northampton, Lehigh, Berks, Lebanon, Bucks, Montgomery, Philadelphia, Delaware, Chester, Lancaster, York, Adams, Franklin, Cumberland, Fulton, Perry, Juniata, Mifflin, Huntingdon, Blair, Cambria, Pike, Northumberland
64844PA0070142	Aetna Silver HMO 6000 80%	HMO	Silver	Off	PAS002	PA01, PA02, PA03, PA05, PA06, PA07, PA08, PA09	McKean, Potter, Tioga, Bradford, Susquehanna, Wayne, Lackawanna, Wyoming, Sullivan, Lycoming, Clinton, Cameron, Elk, Forest, Venago, Clarion, Jefferson, Clearfield, Centre, Union, Montour, Snyder, Luzerne, Monroe, Carbon, Columbia, Schuylkill, Dauphin, Northampton, Lehigh, Berks, Lebanon, Bucks, Montgomery, Philadelphia, Delaware, Chester, Lancaster, York, Adams, Franklin, Cumberland, Fulton, Perry, Juniata, Mifflin, Huntingdon, Blair, Cambria, Pike, Northumberland

Company Name   AetnaHealthinc  
Market           Small Group  
RATES FOR AGE 21, NON-TOBACCO USER, BY RATING AREA AND COUNTY

11-01-2021 Number of Covered Lives by Rating County					RATING AREA 1								RATING AREA 2			RATING AREA 3												
					0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	1	0	3	0	0	0	
HIOS Plan ID	Plan Marketing Name	Product	Metal	On/Off Exchange	Crawford	Clarion	Erie	Forest	Mckean	Mercer	Venango	Warren	Elk	Cameron	Potter	Bradford	Carbon	Clinton	Lackawanna	Luzerne	Lycoming	Monroe	Pike	Sullivan	Susquehanna	Tioga	Wayne	Wyoming
64844PA0060126	Aetna Silver QPOS 6000 80/50	POS	Silver	Off		\$335.50		\$335.50	\$335.50		\$335.50		\$352.93	\$352.93	\$352.93	\$439.45	\$439.45	\$439.45	\$439.45	\$439.45	\$439.45	\$439.45	\$439.45	\$439.45	\$439.45	\$439.45	\$439.45	
64844PA0070142	Aetna Silver HMO 6000 80%	HMO	Silver	Off		\$328.59		\$328.59	\$328.59		\$328.59		\$345.65	\$345.65	\$345.65	\$430.39	\$430.39	\$430.39	\$430.39	\$430.39	\$430.39	\$430.39	\$430.39	\$430.39	\$430.39	\$430.39	\$430.39	

Company Name   AetnaHealthInc  
Market           Small Group  
RATES FOR AGE 21, NON-TOBACCO USER, BY RATING AREA AND COUNTY

HIOS Plan ID	11-01-2021 Number of Covered Lives by Rating County														RATING AREA 4							RATING AREA 5							RATING AREA 6											
															0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	5	0	0	8	0	0	0	0
															Bedford	Blair	Clearfield	Cambria	Huntingdon	Jefferson	Somerset	Centre	Columbia	Lehigh	Mifflin	Montour	Northampton	Northumberland	Schuylkill	Snyder	Union									
64844PA0060126	Aetna Silver QPOS 6000 80/50				POS	Silver	Off								\$360.59	\$360.59	\$360.59	\$360.59	\$360.59	\$360.59	\$360.59		\$443.76	\$443.76	\$443.76	\$443.76	\$443.76	\$443.76	\$443.76	\$443.76	\$443.76	#####								
64844PA0070142	Aetna Silver HMO 6000 80%				HMO	Silver	Off								\$353.16	\$353.16	\$353.16	\$353.16	\$353.16	\$353.16	\$353.16		\$434.61	\$434.61	\$434.61	\$434.61	\$434.61	\$434.61	\$434.61	\$434.61	\$434.61	#####								

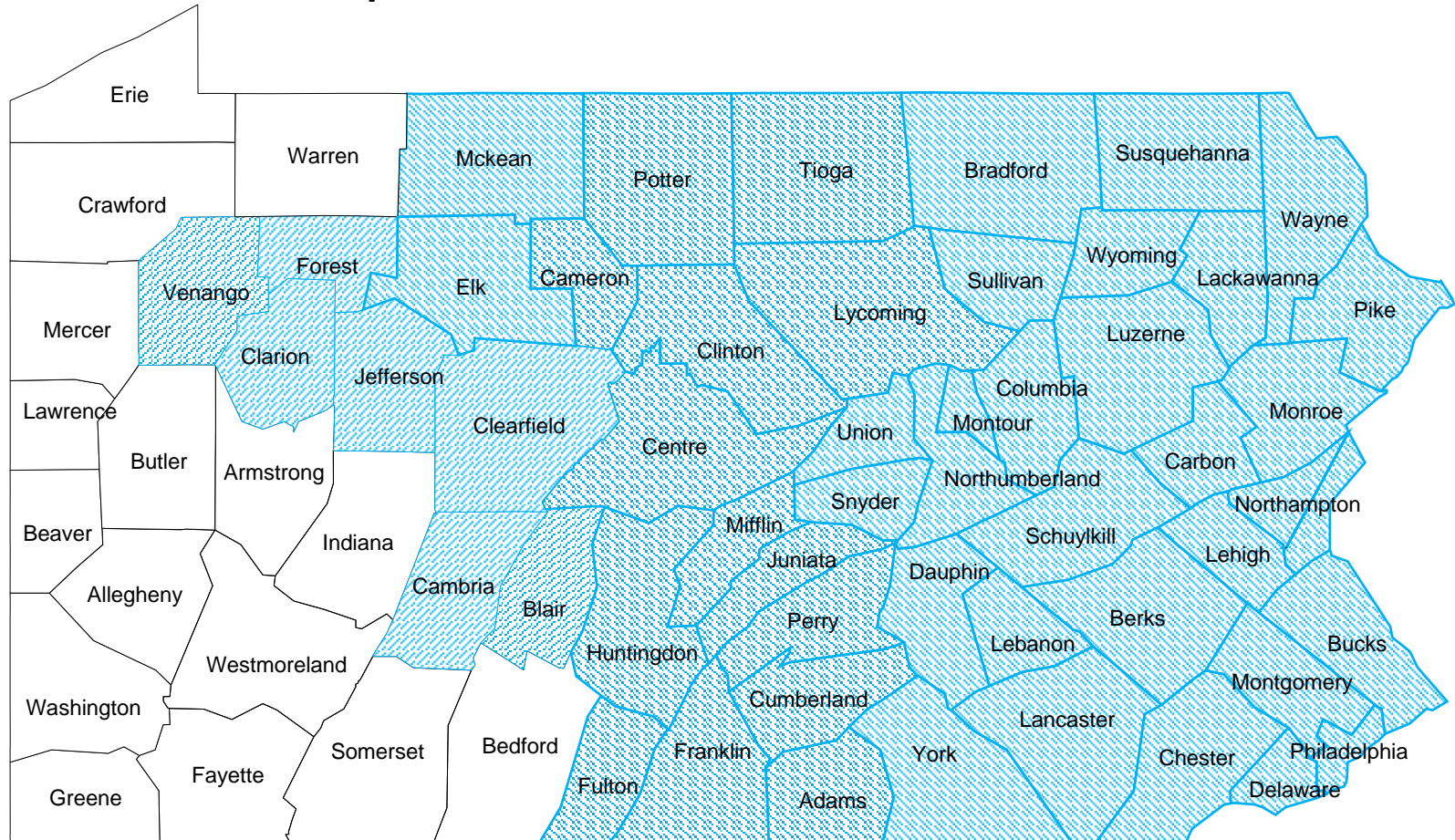
Company Name   AetnaHealthinc  
Market            Small Group  
RATES FOR AGE 21, NON-TOBACCO USER, BY RATING AREA AND COUNTY

11-01-2021 Number of Covered Lives by Rating County					RATING AREA 7				RATING AREA 8					RATING AREA 9						
HIOS Plan ID	Plan Marketing Name	Product	Metal	On/Off Exchange	0	0	9	0	10	15	0	27	19	2	0	0	0	0	0	0
					Adams	Berks	Lancaster	York	Bucks	Chester	Delaware	Montgomery	Philadelphia	Cumberland	Dauphin	Franklin	Fulton	Junata	Lebanon	Perry
64844PA0060126	Aetna Silver QPOS 6000 80/50	POS	Silver	Off	\$465.30	\$465.30	\$465.30	\$465.30	\$430.84	\$430.84	\$430.84	\$430.84	\$430.84	\$404.69	\$404.69	\$404.69	\$404.69	\$404.69	\$404.69	\$404.69
64844PA0070142	Aetna Silver HMO 6000 80%	HMO	Silver	Off	\$455.71	\$455.71	\$455.71	\$455.71	\$421.95	\$421.95	\$421.95	\$421.95	\$421.95	\$396.35	\$396.35	\$396.35	\$396.35	\$396.35	\$396.35	\$396.35


# 01/01/2022 Service Area


**Issuer: Aetna Health Inc. (a PA corp.)**

**Market: Small Group**



**Key** *(modify as needed)*

 : 2022 on-exchange service area

 : 2022 off-exchange only service area



June 18, 2021

Mr. Michael Gurgiolo  
Actuarial Review Division  
Bureau of Accident & Health Insurance  
1311 Strawberry Square  
Harrisburg, PA 17120

Subject: Aetna Health Inc./Aetna Health Insurance Co.  
Small Group Rate Filing  
SERFF # AETN-132730900/AETN-132731326

Dear Mr. Michael Gurgiolo:

I am writing in response to your objection letter sent via SERFF regarding our PA AHI HMO SG filing received on June 11, 2021. For convenience, your comments have been included as part of the response. This letter includes the previously supplied responses as well as additional responses.

1. Please provide detailed quantitative support for the trend assumptions included in Tables 3 and 3b of the PA Rate Template.
  - a. Service category cost trend
  - b. Service category utilization trend
  - c. Service category induced utilization trend

*Please see attachment 'Objection Exhibits Version 1 – AHI.xlsx', tab 'Response #1'*

2. Please provide additional quantitative support for the leveraging adjustment applied in the determination of the quarterly trend amounts. The information provided in the "Trend Tie Out..." Excel file provides the general concept behind the adjustment but does not provide the necessary support for the 2.1% increase over the allowed trend amounts

*Leveraging for medical and pharmacy is developed using the Milliman Health Cost Guidelines Deductible Leveraging table. Based on the average deductible, a load factor is applied to the allowed trend to calculate the paid trend. An example is below.*

*Allowed Trend = 10.0%*

*Average Deductible = \$2,000*

*Lookup From Deductible Leveraging Table for \$2,000 = 1.15*

*Leveraging Trend =  $(1 + \text{Allowed Trend} * \text{Deductible Lookup}) / (1 + \text{Allowed Trend}) - 1$*

*Leveraging Trend =  $(1 + 0.1 * 1.15) / (1 + 0.1) - 1 = 1.3\%$*

*Paid Trend =  $(1 + \text{Allowed Trend}) * (1 + \text{Leveraging Trend}) - 1$*

*Paid Trend =  $(1 + 10\%) * (1 + 1.3\%) - 1 = 11.5\%$*

*The leveraging factor assumed by medical cost component is:*

Service Type	Leveraging
Facility Inpatient	1.7%
Facility Outpatient	2.2%



Physician	1.8%
Capitation	0.0%
Pharmacy	1.5%

3. Please provide quantitative development and support of the following adjustments included in Table 5 of the PA Rate Template, for both the experience and manual rate. Quantitative development and support should be provided for every item included in each of the below adjustments.

- a. Change in Morbidity – All Other

*Please refer to tab 'Response #3a' in the excel file 'Objection Exhibits Version 1 – AHI.xlsx'*

- b. Change in Demographics; the development is provided in Exhibits 5 and 6 for the actual experience, but not for the manual rate factor

*Please refer to tab 'Response #3b' in the excel file 'Objection Exhibits Version 1 – AHI.xlsx'*

- c. Change in Network; the development is provided in Exhibit 7 for the actual experience, but not for the manual rate factor

*Please refer to tab 'Response #3c' in the excel file 'Objection Exhibits Version 1 – AHI.xlsx'*

- d. Change in Benefits; the development seems to be provided in Exhibit 4, but the factors do not match the factors in Table 5 of the PA Rate Template

*Please refer to tab 'Response #3d' in the excel file 'Objection Exhibits Version 1 – AHI.xlsx'*

- e. Change in Other

*Please refer to tab 'Response #3e' in the excel file 'Objection Exhibits Version 1 – AHI.xlsx'*

4. Please provide support for the large change in the Paid-to-Allowed ratio given there was only a small change in the benefit design for the plans being offered.

*Please refer to tab 'Response #4' in the excel file 'Objection Exhibits Version 1 – AHI.xlsx'*

5. Please provide quantitative development of the projected incurred risk adjustment PMPM included in Table 5 of the PA Rate Template. Specifically, provide the necessary quantitative and qualitative support, as well as the source and any adjustments to the source information, for each item included in the risk adjustment calculation (i.e., carrier and statewide PLRS, IDF, GCF, ARF, AV, premium). As appropriate, please provide this for both pieces of the blended calculation (i.e., AHI/ALIC/AHASPA ACA data and non-ACA 51-100 data)

*Please refer to tab 'Response #5' in the excel file 'Objection Exhibits Version 1 – AHI.xlsx.'*



- a. Please include the necessary detail for how the Company's projected morbidity change was included in the calculation.

*Since the small group population is only expected to worsen by 2.9% (as seen in 'Response #3a' in the excel file 'Objection Exhibits Version 1 – AHI.xlsx') we did not make any additional assumptions to the 2020 Wakely expected risk transfer besides trend.*

- b. Please include the development of the 0.5% national high risk pool funding adjustment.

*Our internal model to determine the national high risk pool adjustment reviews 2019-2020 SG premium recovery levels to estimate 2022 recovery for ACA Risk Pool Adjustment. The recovery percentage of premium is determined by 60% of claim costs paid above \$1,000,000 divided by the premium collected.*

6. Please provide quantitative and qualitative support for the COVID-19 adjustment factors referenced in the Actuarial Memorandum. Please provide the necessary support for all aspects of the adjustment (e.g., experience adjustment, projected vaccine costs, etc.) and detail on where it is included in the rate development.

*Covid-19 lead to elective procedure deferral impacting medical and pharmacy costs beginning in March 2020. In addition, shelter-in-place orders and other similar measures taken to contain the virus impacted utilization of services more broadly. Since we don't expect the impact of this pandemic to repeat in future years, we developed adjustment factors to allow us to price business at the level we would have expected in the absence of Covid-19. We cannot use unadjusted experience because the general utilization of services is expected to return to pre-Covid levels once the pandemic is contained.*

*Our medical adjustment factors are developed using a blend of factors determined during our monthly reserving process, rolling 12 months experience, and year to date experience. For pharmacy, the factors are a combination of rolling 12 months experience and year to date experience. The Pennsylvania factors use Pennsylvania-specific experience and actuarial judgment.*

- *Reserving factors use data normalized for demographics, benefit levels, seasonality, large claims, and flu. The reserve factor is calculated by taking completed medical claims for a particular incurral month, calculating a covid-19 impact for that month by applying historical trends to normalized claims.*
- *Rolling 12 data is normalized for demographics, benefit levels, geography, seasonality and pooling. The factor for a given month is calculated by taking two years of completed medical claims PMPMs around that month and comparing to the completed medical PMPM for the month in question.*
- *The pharmacy year to date factor is calculated in the same manner as medical, using pharmacy PMPM claims.*

*These three component factors (for medical; two components for pharmacy) are weighted together and actuarial judgment is applied to determine the final factor for the month.*





*Please refer to tab 'Response #6' in the excel file 'Objection Exhibits Version 1 – AHI.xlsx' for the monthly COVID adjustment factors.*

7. Please provide support for the 1.0 induced demand factors found in Exhibit 4, and why the manual induced demand adjustment is 1.0 given the difference in benefits.

*Since we are converting large group manual data to a small group population, the induced demand is being accounted for in the large morbidity adjustment. The morbidity adjustment to convert from a LG to a SG basis is accounting for the changes in utilization. The changes that are expected to occur based on benefit design between manual and projection is encompassed in the benefit adjustment.*

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

*Confirmed.*

9. Please provide an exhibit that quantitatively shows a comparison of the actual to projected claim cost PMPMs for calendar years 2017-2020, as applicable.

*Please refer to tab 'Response #9' in the excel file 'Objection Exhibits Version 1 – AHI.xlsx.'*

10. The requested trend for this filing is above the average for all Pennsylvania issuers in this market. Please provide a short list of bullet points that discuss the main causes/drivers of this higher-than-average trend.

- *The components of trend (leveraging, unit cost, utilization, and contract change) were not adjusted from the 2021 filing since we did not feel we had enough credible data to adjust these assumptions due to COVID*
- *The higher than average trend is driven primarily by a high expected utilization trend*
- *The continuous, active population in PA SG has been shrinking and due to credibility concerns with the PA emerging experience, national guidance – based on national SG experience – was used for PA utilization*
- *In addition to the decline in population, the historical utilization trend (not normalized for demo, benefits, and catastrophic claims) has ranged from 9.6% to 26.2% over the last years; to mitigate large swings in rates for members, utilization trend was set using the national guidance*

11. As stated in Item 12 of the Revisions section of the guidance, the Department requested a detailed explanation and support for any adjustments to the experience data, and/or projected data due to the impact of COVID. This explanation should be included in the actuarial memorandum. More detail is provided in Section D, Part 2a of the guidance.



*We have added the following language to the memorandum to explain how the COVID adjustment on 2020 claims experience was developed:*

*“Our medical adjustment factors are developed using a blend of factors determined during our monthly reserving process, rolling 12 months experience, and year to date experience. For pharmacy, the factors are a combination of rolling 12 months experience and year to date experience. The Pennsylvania factors use Pennsylvania-specific experience and actuarial judgment.”*

*The adjustment can be found on page 3 of the state actuarial memorandum and on page 3 of the Part III memorandum.*

12. Please provide data for 2017 and 2018 in Table 4b, or indicate why this data is not available.

*The database we use for pricing only contains the past two years of data (2019 and 2020). Since we are using SG PA 51-100 data as the manual for the first time, 2017 and 2018 data is not readily available to us. If this information is absolutely required, please follow up and it will require further collaboration with our business partners to get this historical data.*

13. Please identify and support the 0.80% portion of the percentage shown on the “PA premium and other taxes” line in Table 6.

*The breakout of the PA Premium and Other Taxes are as follows:*

<i>Statutory State Premium Tax</i>	<i>0.6%</i>
<i>Assessments and Fees</i>	<i>0.2%</i>
<i>Total State Taxes and Fees</i>	<i>0.8%</i>

14. Please reconcile the ultimate incurred claims between the rate exhibits and URRT; the difference appears to be the Total Non EHB Capitation amount shown in cell K36 of the Data tab of the rate exhibits.

*The Ultimate Incurred Claims in the rate exhibits matches the incurred claims in the URRT. The ultimate incurred claims within the rate exhibit (cell D36 on the Data tab) is \$896,316.53. The incurred claims in the URRT (cell D30 on Wksh 2) is \$896,317. The small difference is due to rounding.*

15. Please provide an explanation and support for the development of the administrative expense load shown in Exhibit 10 and Table 6, including commission expenses.

*The administrative expense load is made up of three main components: G&A, commissions, and Quality Improvement (QIA).*

*The G&A expense is developed by calculating the cost of direct and allocated expenses across business segments and geographic areas.*



*The commission expense factor covers anticipated sales and marketing expenses. Those may include, without limitation, purchase of television, internet and other advertising; payments of commissions and other incentive compensation to Company's internal sales force; and payment of commissions to external brokers. The exact amounts and distribution among the categories of sales and marketing expenses will depend on a variety of factors including competitive conditions, business strategy, consumer behaviors, and legal and regulatory requirements. The consumer behaviors would capture whether they use a particular distribution channel, commissioned or not, as well as their experience.*

*The 0.8% of premium is a HHS permitted standard deduction for Quality Improvement Initiatives. They determined the allowance by studying historically reported averages across all issuers.*

16. As indicated in Item 14 of the Revisions section of the guidance, the Department requests an MLR comparison between the actual and pricing values for the most recent 3 calendar years of complete data (I.e. 2017-2019 for plan year 2022). Section E, Item #3 of the guidance describes the requested information that should be included in the actuarial memorandum. Please provide the requested comparison of the projected vs. actual MLR for each of calendar years 2017, 2018, and 2019.

*Please refer to tab 'Response #16' in the excel file 'Objection Exhibits Version 1 – AHI.xlsx'*

*This information has also been added to the state actuarial memorandum on page 6 and the Part III memorandum on page 9.*

**Pennsylvania**  
**Aetna Health Insurance Co/Aetna Health Inc.**  
**1Q22 Small Group Rates**

Response to question 1 from June 11, 2021 objection letter.

Service Type	% Expense	Utilization	Contract Change	Case Mix	Unit Cost	Leveraging	Projection	Projection Paid Trend
							Allowed Trend	
Facility Inpatient	13.5%	3.0%	3.2%	1.5%	4.7%	1.7%	7.8%	9.7%
Facility Outpatient	32.7%	7.0%	2.9%	0.5%	3.4%	2.2%	10.7%	13.1%
Physician	12.0%	6.5%	1.9%	0.0%	1.9%	1.8%	8.5%	10.5%
Pharmacy	40.7%	2.6%	8.9%	0.0%	8.9%	1.5%	11.8%	13.5%
<i>Medical</i>	<i>59.3%</i>	<i>5.9%</i>	<i>2.7%</i>	<i>0.6%</i>	<i>3.3%</i>	<i>2.0%</i>	<i>9.4%</i>	<i>11.6%</i>
<i>Rx</i>	<i>40.7%</i>	<i>2.6%</i>			<i>8.9%</i>	<i>1.5%</i>	<i>11.8%</i>	<i>13.5%</i>
<i>Total</i>	<i>100.0%</i>	<i>4.5%</i>	<i>5.2%</i>	<i>0.4%</i>	<i>5.6%</i>	<i>1.8%</i>	<i>10.4%</i>	<i>12.3%</i>

**Pennsylvania**  
**Aetna Health Insurance Co/Aetna Health Inc.**  
**1Q22 Small Group Rates**

Response to question 3 from June 11, 2021 objection letter.

**Change in Morbidity - All Other**

Experience Inputs: N/A  
Assumption Inputs: IVL: Normalized PLRS & % MMs for each cohort; SG: Risk Scores for Experience, Interim, & Projection  
Objective: Calculate change in risk

**SMALL GROUP**

Base	
	Total
Interim / Base	1.206
Projection / Interim	0.853
Projection / Base	1.029

Manual	
	Total
Interim / Manual	1.000
Projection / Interim	1.237
Projection / Manual	1.237

**Pennsylvania**  
**Aetna Health Insurance Co/Aetna Health Inc.**  
**1Q22 Small Group Rates**  
 Response to question 3 from June 11, 2021 objection letter.

**Age & Gender**

Experience Inputs: Experience Period Member Months by Age & Gender for Base and Manual  
 Assumption Inputs: Member Month % Distribution by Age & Gender for Interim Year and Projection Year; Claim Cost & Premium Factors by Age & Gender for Base, Manual, Interim, & Projection Year  
 Objective: Calculate average claim cost factors used in claim projection and age calibration used in premium development

Base				Manual			
	Mix Change	Factor Change	Total		Mix Change	Factor Change	Total
Interim / Base	0.993	1.000	0.993	Interim / Manual	1.074	1.000	1.074
Projection / Interim	0.979	1.000	0.979	Projection / Interim	0.979	1.000	0.979
Projection / Base	0.972	1.000	0.972	Projection / Manual	1.051	1.000	1.051

		Average Claim Cost Factors				Premium		
	Member Month:	Base	Manual	Interim	Projection	Base	Interim	Projection
Base	1,608	1.273		1.273	1.273	1.690	1.692	1.689
Manual	143,910		1.177	1.177	1.177			
Interim	1,218			1.263	1.263	1.659	1.660	1.658
Projection	1,218				1.236	1.649	1.650	1.647

**Pennsylvania**  
**Aetna Health Insurance Co/Aetna Health Inc.**  
**1Q22 Small Group Rates**

Response to question 3 from June 11, 2021 objection letter.

**Network**

Experience Inputs: N/A  
Assumption Inputs: N/A  
Objective: Calculate network discount average factors for normalization and projection

Base			Manual		
	Mix Change	Factor Change		Mix Change	Factor Change
Interim / Base	1.000	0.999	Interim / Manual	0.962	1.000
Projection / Interim	1.000	1.000	Projection / Interim	1.000	1.000
Projection / Base	1.000	0.998	Projection / Manual	0.961	1.000

Average Network Discount Factors					
	Member Month:	Base	Manual	Interim	Projection
Base	1,608	0.962	1.000	0.960	0.960
Manual	143,910	1.000	0.999	0.999	0.999
Interim	1,218	0.962	1.000	0.960	0.960
Projection	1,218	0.962	1.000	0.960	0.960

	Base Member Mon	Manual Member Month:	Interim Member Months	on Member Months	Base Factor	Manual Factor	Interim Factor	jection Factor
Silver	1,608	0	1,218	1,218	0.962	0.000	0.960	0.960
51-100 Portfolio	0	143,910	0	0	0.000	0.999	0.999	0.999

**Pennsylvania**  
**Aetna Health Insurance Co/Aetna Health Inc.**  
**1Q22 Small Group Rates**

Response to question 3 from June 11, 2021 objection letter.

**Benefit**

Experience Inputs: N/A  
Assumption Inputs: N/A  
Objective: Calculate benefit (unit cost paid to allowed) average factors for normalization and projection

Base			
	Mix Change	Factor Change	Total
Interim / Base	1.000	1.010	1.010
Projection / Interim	1.000	0.939	0.939
Projection / Base	1.000	0.948	0.948

Manual			
	Mix Change	Factor Change	Total
Interim / Manual	0.856	1.000	0.856
Projection / Interim	1.000	0.939	0.939
Projection / Manual	0.804	1.000	0.804

Average Benefit Factors					
	Member Months	Base	Manual	Interim	Projection
Base	1,608	0.642	0.000	0.648	0.609
Manual	143,910	0.000	0.757	0.757	0.757
Interim	1,218	0.642	0.000	0.648	0.609
Projection	1,218	0.642	0.000	0.648	0.609

	Base Member Months	Manual Member Months	Interim Member Months	Projection Member Months	Base Factor	Manual Factor	Interim Factor	Projection Factor
Silver	1,608	0	1,218	1,218	0.642	0.000	0.648	0.609
51-100 Portfolio	0	143,910	0	0	0.000	0.757	0.757	0.757



**Pennsylvania**  
**Aetna Health Insurance Co/Aetna Health Inc.**  
**1Q22 Small Group Rates**

Response to question 3 from June 11, 2021 objection letter.

'Change in Other' - please see below for more details

Network Factor	0.961
Pooling Impact	1.005
Deductible Suppression	1.000
Rx Other Trend	1.000
<b>Total Other</b>	<b>0.966</b>

**Network**

Experience Inputs: N/A  
Assumption Inputs: N/A  
Objective: Calculate network discount average factors for normalization and projection

Base

	Mix Change	Factor Change	Total
Interim / Base	1.000	0.999	0.999
Projection / Interim	1.000	1.000	1.000
Projection / Base	1.000	0.998	0.998

Manual

	Mix Change	Factor Change	Total
Interim / Manual	0.962	1.000	0.962
Projection / Interim	1.000	1.000	1.000
Projection / Manual	0.961	1.000	0.961

**Pooling**

Experience Inputs: N/A  
Assumption Inputs: Estimated pooling factor that accounts for capping claims and pooling point and applying pooling charge  
Objective: Calculate a pooling factor to use in claim projection

Base

	Total
Interim / Base	1.030
Projection / Interim	1.000
Projection / Base	1.030

Manual

	Total
Interim / Manual	1.005
Projection / Interim	1.000
Projection / Manual	1.005

**Deductible Suppression**

Experience Inputs: MM % by 1st year and 2nd+ year cohorts  
Assumption Inputs: MM % by 1st year and 2nd+ year cohorts for interim and projection period; avg deductible suppression factor  
Objective: Calculate a deductible suppression factor to use in claim projection

Base

	Total
Interim / Base	0.999
Projection / Interim	1.000
Projection / Base	0.999

Manual

	Total
Interim / Manual	1.000
Projection / Interim	1.000
Projection / Manual	1.000

**Rx Other Trend**

Experience Inputs: N/A  
Assumption Inputs: Impact due to changes in pharmacy  
Objective: Calculate claim projection factors to use in pricing development

Base

	Total
Interim / Base	1.000
Projection / Interim	1.000
Projection / Base	1.000

Manual

	Total
Interim / Manual	1.000
Projection / Interim	1.000
Projection / Manual	1.000

**Pennsylvania**  
**Aetna Health Insurance Co/Aetna Health Inc.**  
**1Q22 Small Group Rates**

Response to question 4 from June 11, 2021 objection letter.

Actual Manual Experience Paid/Allowed	0.8374
Leveraging Impact on Paid/Allowed	1.0370
Manual Experience Period Benefit Factor	0.7570
Projection Period Benefit Factor	0.6087
Change in benefit: experience to projection	0.8041
Projected Paid/Allowed	69.8%

**Pennsylvania**  
**Aetna Health Insurance Co/Aetna Health Inc.**  
**1Q22 Small Group Rates**

Response to question 5 from June 11, 2021 objection letter.

Wakely 2020			
	PA ALIC	PA AHI	PA AHASPA
Billable Member Months	2,398	1,585	10
Total Transfer			
Transfer PMPM			
Trended 2 years trend @ 11.8%			
Expected Membership	2,398	1,609	10
Blended 2022 Transfer			
Credibility of Block			
Transfer PMPM Receivable			
Risk Adj - High Risk Pool Payable \$	1.00		
Final Risk Adjustment			

**Pennsylvania**  
**Aetna Health Insurance Co/Aetna Health Inc.**  
**1Q22 Small Group Rates**

Response to question 6 from June 11, 2021 objection letter.

COVID Adj Factors	Monthly COVID Adjustment Factor				
	PA	DOS	Med Paid Adj	Rx Paid Adj	Med Alwd ARx Alwd Adj
		202001	1.00	1.00	1.00
		202002	1.00	1.00	1.00
		202003	1.06	1.03	1.19
		202004	1.19	1.04	1.59
		202005	1.24	1.02	1.15
		202006	1.11	1.06	0.99
		202007	1.04	1.00	1.00
		202008	1.02	0.97	1.00
		202009	1.01	1.07	0.99
		202010	1.00	1.01	0.97
		202011	0.99	1.01	0.97
		202012	0.99	1.01	0.95
		Average	1.049	1.019	1.053
					1.003

**Pennsylvania**  
**Aetna Health Insurance Co/Aetna Health Inc.**  
**1Q22 Small Group Rates**

Response to question 9 from June 11, 2021 objection letter.

AHI

<b>Calendar Year</b>	<b>Projected Claim Cost</b>	<b>Actual Claim Cost</b>	<b>Actual v. Projected</b>
2017	\$ 463.97	\$ 310.10	-33.2%
2018	\$ 455.26	\$ 305.12	-33.0%
2019	\$ 528.30	\$ 770.84	45.9%
2020	\$ 551.81	\$ 557.41	1.0%

All Legal Entities

<b>Calendar Year</b>	<b>Projected Claim Cost</b>	<b>Actual Claim Cost</b>	<b>Actual v. Projected</b>
2017	\$ 481.01	\$ 357.53	-25.7%
2018	\$ 451.89	\$ 331.48	-26.6%
2019	\$ 541.95	\$ 607.87	12.2%
2020	\$ 567.74	\$ 483.13	-14.9%

**Pennsylvania**  
**Aetna Health Insurance Co/Aetna Health Inc.**  
**1Q22 Small Group Rates**

Response to question 16 from June 11, 2021 objection letter.

AHI	MLR		Member Months	
Calendar Year	Actual	Pricing	Actual	Pricing
2017	78.70%	88.23%	322,185	147,869
2018	79.00%	87.60%	204,457	56,796
2019	97.84%	88.58%	3,410	13,482



July 20, 2021

Mr. Michael Gurgiolo  
Actuarial Review Division  
Bureau of Accident & Health Insurance  
1311 Strawberry Square  
Harrisburg, PA 17120

Subject: Aetna Health Inc./Aetna Health Insurance Co.  
Small Group Rate Filing  
SERFF # AETN-132730900/AETN-132731326

Dear Mr. Michael Gurgiolo:

I am writing in response to your objection letter sent via SERFF regarding our PA AHI HMO SG filing received on July 6, 2021. For convenience, your comments have been included as part of the response. This letter includes the previously supplied responses as well as additional responses.

1. As a follow-up to question 1, please provide quantitative support showing the development of the contract change, case mix, and unit cost trend components.

*Please refer to tab 'Response #1' in the excel file 'Objection Exhibits Round 2 Version 1 – AHI.xlsx.'*

*The components of trend were not adjusted from the 2021 filing since we did not feel we had enough credible data to adjust these assumptions due to COVID, therefore the chart provided in the excel file are based on experience data from the 2019 calendar year. Since the SG PA population is shrinking, we use both national guidance and actual SG experience and use actuarial judgment to set trend factors.*

2. As a follow-up to question 3a, please provide the quantitative development for the ratios submitted on the 'Response #3a' tab of the support Excel file. This should include a detailed quantitative development of the interim, base, projection, and manual morbidity factors, not just the numerator and denominator that generated the provided ratios.

*Please refer to tab 'Response #2' in the excel file 'Objection Exhibits Round 2 Version 1 – AHI.xlsx.'*

*To create the adjustment from the LG experience to SG experience, the SG and LG retrospective risk scores were normalized to account for differences in age and gender and SIC codes. After this normalization, the LG retrospective risk score was compared to the SG ACA retrospective risk score to come up with an additional adjustment.*

3. As a follow-up to question 3b, please provide the quantitative development of the manual and interim age and gender factors, similar to what is shown in Exhibit 5.

*Please refer to tab 'Response #3' in the excel file 'Objection Exhibits Round 2 Version 1 – AHI.xlsx.'*



4. As a follow-up to question 4, please explain why the change in manual rate benefits is used in the calculation of the plan's paid to allowed ratio. The paid to allowed ratio is applied as an adjustment to the Market Adjusted Index Rate and should be based on the benefit design of the plan.

*Since the paid-to-allowed ratio is based on four components:*

- *The actual experience paid-to-allowed that aligns with the data that is used as the basis of the pricing*
- *The impact on varying average cost per service among the paid-to-allowed by cost categories*
- *The leveraging impact on the paid-to-allowed ratio*
- *The change in benefits from the experience period to the projection period*

*The change in benefits from the experience to the projection period is only one portion of the projected paid-to-allowed. The manual rate benefits is needed in order to understand the difference in benefits from the data used as the basis for pricing and the benefits of the plan provided to the projected population in order to adjust the data to a small group benefit level.*

5. The following items are follow-ups to question 5:
- a. Please provide quantitative support for the assumed 11.8% annual increase in the statewide average premium in the development of the 2022 risk adjustment amount.

*The trend figure aligns with our expected average trend of the SG PA block. The trend filed for each legal entity was submitted with the first round of objections, question 1. These figures were averaged to get an overall trend estimate.*

- b. Please provide support for assuming the Company's morbidity will worsen by 2.9% but there would be no impact to the risk transfer amount.

*We anticipate the overall market will worsen, leading to the average change in risk adjustment relative to the rest of the market being small or zero.*

6. As a follow-up to question 6, please provide the location in the PAAM Exhibits where the COVID-19 adjustment factor are incorporated into the rate development.

*The total impact of the COVID adjustment factors can be found in Table 5 under "Change in Other."*

7. Please provide an exhibit showing the actual experience for calendar years 2016-2020 and the projection experience for 2021 and 2022 for the following categories: Member Months, Total Administrative Expenses, Total Incurred Claims, Total Premium, Total Actual Paid Taxes and Fees, Profit, Total Underwriting Gain/Loss and Underwriting Gain/Loss PMPM.

*Please refer to tab 'Response #7' in the excel file 'Objection Exhibits Round 2 Version 2 – AHL.xlsx.'*

*Both the 2021 and 2022 projections are not including any risk adjustment transfers, which is why the Underwriting Gain/Loss is not aligning with the 2% filed profit.*





8. Does this company have any transitional membership? If so, has there recently been a significant drop in transitional membership? Do you anticipate a drop in 2022?

*This company does not have any transitional membership.*

9. Please update the 2020 experience period risk adjustment amount, in Table 2, to reflect the final CMS risk adjustment amount released on June 30<sup>th</sup>.

*Please refer to tab 'Response #9' in the excel file 'Objection Exhibits Round 2 Version 1 – AHL.xlsx.'*

*The 2020 experience period risk adjustment amount was also updated in Table 2 of the PAAM exhibits.*

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

*We do not wish to modify the risk transfer amount that was filed at this time.*

11. 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 submitted with your round 2 responses are identical.

*Confirmed*

12. Please ensure that the 7/13/21 versions of the following items are posted in SERFF with your July 13<sup>th</sup> response to this data call.

- a. Cover Letter identifying all changes made and the reasons for the change. Also, show the revised rate change.

*Confirmed*

- b. PA Actuarial Memorandum

*Confirmed*

- c. PA Actuarial Memorandum Exhibits

*Confirmed*

- d. Department's Plan Design Summary and Rate Template Exhibits (please ensure that the rate template by county is populated with only numeric values – do not enter "NA" in cells for which there is no rate).

*Confirmed*

- e. URRT

*Confirmed*



f. Federal Rate Template

*Confirmed*

g. Part III: Actuarial Memorandum

*Confirmed*

h. Updated Rate Change Request Summary (Attachment I)

*Confirmed*

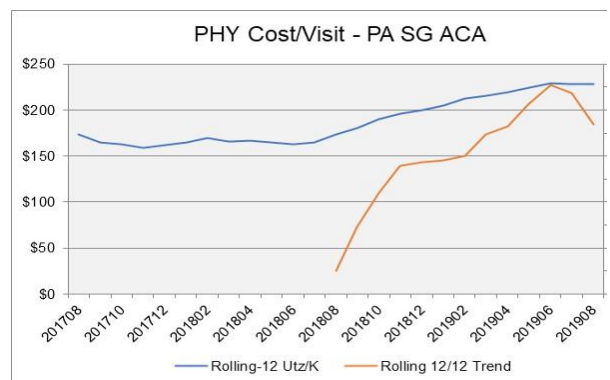
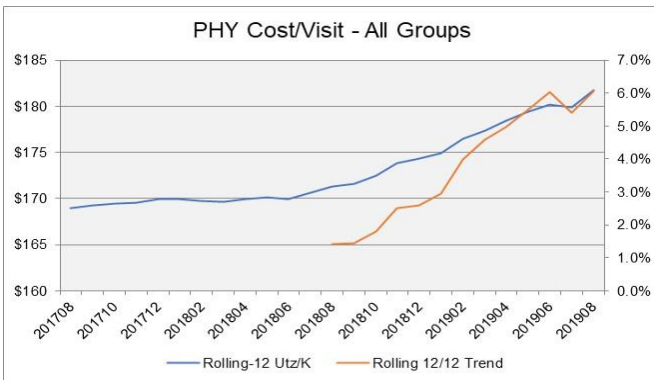
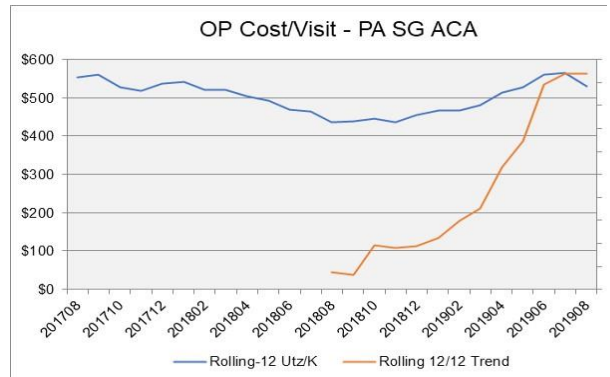
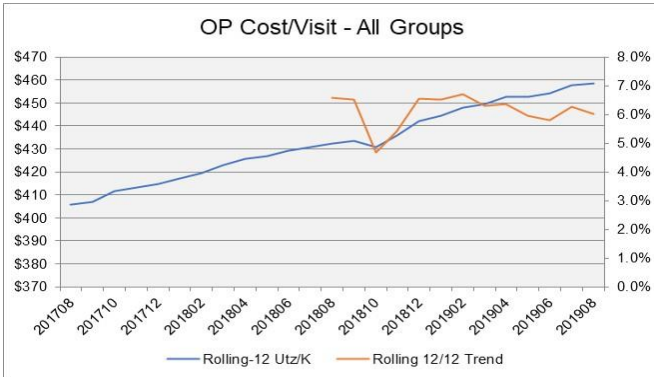
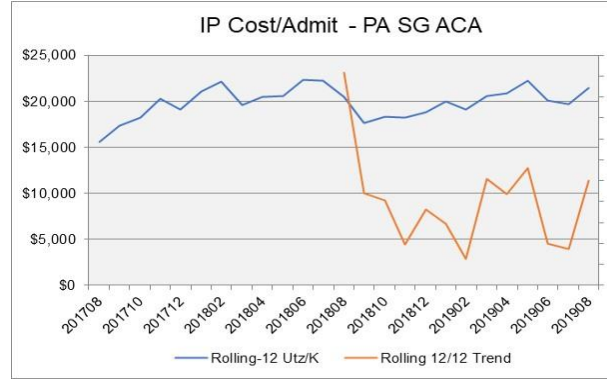
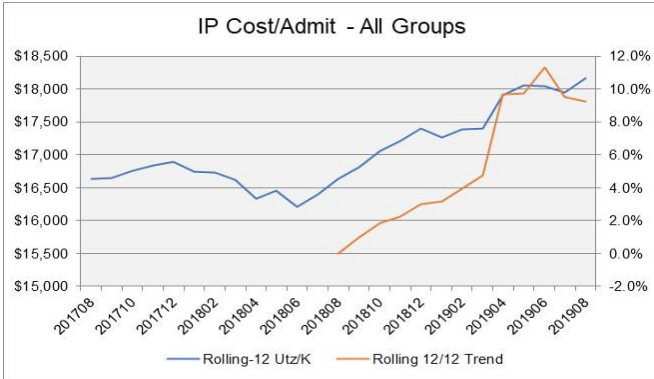
i. Public PDF with limited redactions as previously directed in the Guidance (includes all correspondence and supporting exhibits after the initial submission, in addition to all the above items).

*Confirmed*

**Pennsylvania**  
**Aetna Health Insurance Co/Aetna Health Inc.**  
**1Q22 Small Group Rates**

Response to question 1 from July 6, 2021 objection letter.

Service Type	Contract		
	Change	Case Mix	Unit Cost
Facility Inpatient	3.2%	1.5%	4.7%
Facility Outpatient	2.9%	0.5%	3.4%
Physician	1.9%	0.0%	1.9%
Pharmacy	8.9%	0.0%	8.9%



35.0%  
30.0%  
25.0%  
20.0%  
15.0%  
10.0%  
5.0%  
0.0%  
-5.0%  
-10.0%  
-15.0%  
-20.0%

25.0%  
20.0%  
15.0%  
10.0%  
5.0%  
0.0%  
-5.0%  
-10.0%  
-15.0%  
-20.0%  
-25.0%

45.0%  
40.0%  
35.0%  
30.0%  
25.0%  
20.0%  
15.0%  
10.0%  
5.0%  
0.0%  
-5.0%

**Pennsylvania**  
**Aetna Health Insurance Co/Aetna Health Inc.**  
**1Q22 Small Group Rates**

Response to question 2, from July 6, 2021 objection letter.

**Base Experience**

	CY 2020 Data (Experience)	
	MMOS	Average Risk
SG ACA	4,367	1.008
Base Experience	4,367	1.008

	202012 Active (Jump-off Point)	
	Members	Average Risk
SG ACA	278	0.880

Renewal Action	2021 Renewals/Sales		2022 Full Year Renewals/Sales	
	Members	Risk	Members	Risk
Up for Renewal	278	0.880	529	0.978
- Terminate Coverage	117	0.905	200	1.039
+ Add'l New Sales	368	1.371	347	1.130
Ending Membership	529	1.216	676	1.037

	Morbidity Change Development
Starting Risk Score (Base Experience)	1.008
Ending Risk Score (ACA 2019)	1.037
Change in Morbidity Factor	1.029

**Manual Experience**

ACA Normalized Risk	1.374
nonACA/LG Normalized Risk	1.142
ACA vs nonACA Risk	1.203

Change Due to Population	1.029
Change Due to ACA vs nonACA	1.203
Total Change in Morbidity	1.237

**Pennsylvania**  
**Aetna Health Insurance Co/Aetna Health Inc.**  
**1Q22 Small Group Rates**

Response to question 3, from July 6, 2021 objection letter.

	Member Months	Average Claim Cost Factors				Premium		
		Base	Manual	Interim	Projection	Base	Interim	Projection
Base	1,608	1.273		1.273	1.273	1.690	1.692	1.689
Manual	143,910		1.177	1.177	1.177			
Interim	1,218			1.263	1.263	1.659	1.660	1.658
Projection	1,218				1.236	1.649	1.650	1.647

Age	Gender	Base	Manual	Interim	Projection
0-20 \$0 Prem MMs	M + F	-	55	-	1
0-20 Prem MMs	M + F	296	27,711	156	230

Premium Factors		
Base	Interim	Projection
-	-	-
0.805	0.811	0.797

Age	Base		Manual		Interim		Projection	
	Male	Female	Male	Female	Male	Female	Male	Female
0	0.44%	0.06%	0.32%	0.34%	0.99%	0.00%	0.60%	0.17%
1	0.00%	0.12%	0.36%	0.33%	0.00%	0.00%	0.07%	0.65%
2	0.31%	0.50%	0.36%	0.43%	0.00%	0.00%	0.27%	0.35%
3	0.00%	0.87%	0.47%	0.33%	0.00%	0.00%	0.07%	0.35%
4	0.00%	0.19%	0.40%	0.32%	0.00%	0.00%	0.00%	0.22%
5	0.00%	0.62%	0.44%	0.38%	0.00%	0.00%	0.35%	0.47%
6	0.00%	0.00%	0.45%	0.35%	0.00%	0.00%	0.25%	0.15%
7	0.00%	0.12%	0.41%	0.41%	0.00%	0.00%	0.42%	0.35%
8	0.44%	0.68%	0.48%	0.43%	0.00%	0.99%	0.67%	0.57%
9	0.00%	1.31%	0.40%	0.38%	0.00%	0.00%	0.25%	0.52%
10	0.12%	0.81%	0.45%	0.33%	0.00%	0.99%	0.55%	0.52%
11	1.43%	0.81%	0.45%	0.38%	0.99%	0.00%	0.82%	0.52%
12	0.31%	1.06%	0.53%	0.44%	0.99%	0.99%	0.45%	0.82%
13	1.24%	0.31%	0.49%	0.49%	0.00%	0.00%	0.87%	0.82%
14	1.24%	0.44%	0.51%	0.51%	1.48%	0.99%	0.72%	1.05%
15	0.56%	0.00%	0.54%	0.52%	1.48%	0.00%	0.65%	1.05%
16	0.44%	0.25%	0.57%	0.60%	0.00%	0.00%	0.40%	0.10%
17	0.31%	0.19%	0.56%	0.59%	0.99%	0.00%	0.32%	0.55%
18	0.75%	0.50%	0.57%	0.57%	0.00%	0.00%	0.65%	0.32%
19	0.37%	0.44%	0.59%	0.58%	0.99%	0.00%	0.27%	0.17%
20	0.44%	0.75%	0.62%	0.62%	0.99%	0.00%	0.17%	0.37%
21	0.00%	0.81%	0.70%	0.65%	0.00%	0.99%	0.22%	0.55%
22	0.68%	1.24%	0.86%	0.70%	0.00%	1.48%	0.37%	1.20%
23	0.81%	0.00%	0.97%	0.75%	1.97%	0.49%	0.35%	0.25%
24	0.68%	0.75%	0.75%	0.78%	0.00%	0.00%	0.60%	1.10%
25	0.31%	0.00%	0.86%	0.72%	1.97%	0.99%	0.65%	0.37%

Cost Factors		Premium Factors	
Male	Female	Male	Female
1.117	1.114	0.765	0.765
1.117	1.114	0.765	0.765
0.511	0.511	0.765	0.765
0.511	0.511	0.765	0.765
0.511	0.511	0.765	0.765
0.379	0.379	0.765	0.765
0.379	0.379	0.765	0.765
0.379	0.379	0.765	0.765
0.379	0.379	0.765	0.765
0.412	0.380	0.765	0.765
0.412	0.380	0.765	0.765
0.412	0.380	0.765	0.765
0.412	0.380	0.765	0.765
0.532	0.591	0.833	0.833
0.532	0.591	0.859	0.859
0.532	0.591	0.885	0.885
0.532	0.591	0.913	0.913
0.532	0.591	0.941	0.941
0.479	0.787	0.970	0.970
0.479	0.787	1.000	1.000
0.479	0.787	1.000	1.000
0.479	0.787	1.000	1.000
0.489	1.176	1.004	1.004

26	0.00%	0.19%	0.78%	0.66%	0.00%	0.00%	0.55%	0.40%
27	0.44%	0.56%	0.99%	0.70%	0.99%	0.99%	0.60%	0.32%
28	0.37%	0.68%	0.91%	0.71%	0.00%	0.00%	0.47%	0.52%
29	0.00%	0.31%	1.00%	0.86%	0.00%	0.99%	0.52%	0.25%
30	0.00%	1.00%	0.96%	0.78%	0.00%	0.99%	1.12%	0.75%
31	0.12%	0.75%	0.84%	0.75%	0.00%	0.99%	0.82%	0.75%
32	1.37%	1.00%	1.03%	0.89%	0.99%	1.48%	1.12%	0.60%
33	1.00%	0.68%	1.10%	0.69%	1.97%	0.49%	0.92%	0.35%
34	1.87%	1.37%	0.98%	0.70%	1.97%	0.00%	1.32%	0.92%
35	1.43%	0.06%	1.01%	0.66%	1.97%	0.99%	1.05%	0.47%
36	0.62%	0.31%	0.93%	0.74%	0.00%	0.00%	0.47%	0.57%
37	1.37%	1.12%	0.96%	0.80%	1.48%	0.00%	1.17%	1.05%
38	1.37%	1.06%	1.00%	0.67%	1.48%	1.97%	0.95%	0.60%
39	2.74%	1.99%	0.91%	0.62%	1.97%	1.97%	1.54%	1.02%
40	1.99%	0.93%	0.89%	0.63%	3.94%	1.97%	1.37%	1.64%
41	0.06%	1.00%	0.78%	0.68%	0.99%	1.48%	0.87%	1.22%
42	0.12%	0.00%	0.84%	0.69%	0.00%	0.00%	0.52%	0.45%
43	0.62%	0.87%	0.81%	0.68%	0.00%	0.49%	0.35%	1.12%
44	0.62%	0.50%	0.93%	0.61%	0.00%	2.46%	0.55%	0.62%
45	0.93%	0.68%	1.00%	0.57%	0.99%	0.00%	0.87%	0.72%
46	1.00%	0.00%	0.98%	0.73%	1.97%	0.00%	1.17%	0.00%
47	1.43%	0.12%	0.91%	0.79%	0.99%	0.00%	1.69%	0.55%
48	1.06%	0.37%	0.96%	0.82%	0.99%	0.00%	1.37%	0.27%
49	0.62%	0.00%	0.88%	1.04%	2.96%	0.00%	0.47%	0.52%
50	0.50%	0.56%	0.91%	0.98%	0.00%	0.00%	0.57%	0.50%
51	0.31%	1.49%	0.96%	0.86%	0.99%	1.97%	0.77%	1.25%
52	0.06%	0.50%	1.03%	0.87%	0.00%	0.99%	1.05%	0.67%
53	0.00%	0.93%	1.08%	1.02%	0.00%	0.99%	1.07%	0.97%
54	0.62%	2.30%	0.93%	0.86%	0.00%	1.48%	1.02%	1.52%
55	0.37%	1.31%	1.04%	1.01%	0.99%	2.46%	0.75%	1.12%
56	1.87%	0.44%	1.13%	0.98%	0.99%	1.97%	1.22%	0.92%
57	1.55%	0.62%	1.28%	1.08%	2.46%	0.00%	1.57%	0.30%
58	1.06%	0.87%	1.25%	0.91%	0.49%	1.97%	1.47%	1.32%
59	3.11%	3.23%	1.12%	0.96%	2.46%	0.00%	2.32%	2.09%
60	1.49%	2.86%	1.07%	0.91%	2.46%	4.93%	1.32%	1.44%
61	0.25%	2.49%	1.07%	0.82%	0.00%	0.49%	0.65%	1.74%
62	1.31%	1.99%	0.98%	0.79%	0.99%	3.45%	1.00%	1.07%
63	1.24%	0.75%	1.00%	0.79%	0.00%	0.99%	0.80%	1.15%
64	1.80%	1.06%	0.82%	0.72%	0.99%	0.00%	1.67%	1.22%
65+	1.93%	0.75%	2.26%	1.58%	0.99%	0.99%	2.07%	1.27%

0.489	1.176	1.024	1.024
0.489	1.176	1.048	1.048
0.489	1.176	1.087	1.087
0.489	1.176	1.119	1.119
0.552	1.393	1.135	1.135
0.552	1.393	1.159	1.159
0.552	1.393	1.183	1.183
0.552	1.393	1.198	1.198
0.552	1.393	1.214	1.214
0.670	1.303	1.222	1.222
0.670	1.303	1.230	1.230
0.670	1.303	1.238	1.238
0.670	1.303	1.246	1.246
0.670	1.303	1.262	1.262
0.839	1.224	1.278	1.278
0.839	1.224	1.302	1.302
0.839	1.224	1.325	1.325
0.839	1.224	1.357	1.357
0.839	1.224	1.397	1.397
1.063	1.314	1.444	1.444
1.063	1.314	1.500	1.500
1.063	1.314	1.563	1.563
1.063	1.314	1.635	1.635
1.063	1.314	1.706	1.706
1.456	1.565	1.786	1.786
1.456	1.565	1.865	1.865
1.456	1.565	1.952	1.952
1.456	1.565	2.040	2.040
1.456	1.565	2.135	2.135
1.868	1.810	2.230	2.230
1.868	1.810	2.333	2.333
1.868	1.810	2.437	2.437
1.868	1.810	2.548	2.548
1.868	1.810	2.603	2.603
2.358	2.227	2.714	2.714
2.358	2.227	2.810	2.810
2.358	2.227	2.873	2.873
2.358	2.227	2.952	2.952
2.358	2.227	3.000	3.000
2.358	2.227	3.000	3.000

Response to question 7, from July 6, 2021 objection letter.

Actual								
Year	Member Months	Total Incurred Claims	Total Premium	Paid Taxes and Fees	Administrative Expense	Annual UW Gain/Loss	UW Gain/Loss PMPY	
2016	464,762	\$ 131,632,812	\$ 184,178,601	\$ 3,321,459	\$ 13,423,531	\$ 22,080,820	\$ 570	
2017	319,717	\$ 101,191,506	\$ 136,352,952	\$ 2,421,161	\$ 21,734,484	\$ (30,119,642)	\$ (1,130)	
2018	211,165	\$ 66,837,386	\$ 94,453,329	\$ 7,378,910	\$ 11,024,566	\$ 14,054,936	\$ 799	
2019	5,261	\$ 1,069,265	\$ 2,522,654	\$ (22,396)	\$ 43,100	\$ 2,303,115	\$ 5,253	
2020	1,877	\$ (1,099,533)	\$ 1,737,212	\$ 866,573	\$ 321,737	\$ 1,007,012	\$ 6,438	

Projected							
Year	Member Months	Total Incurred Claims	Total Premium	Paid Taxes and Fees	Administrative Expense	Annual UW Gain/Loss	UW Gain/Loss PMPY
2021							
2022							



**Pennsylvania**  
**Aetna Health Insurance Co/Aetna Health Inc.**  
**1Q22 Small Group Rates**

Response to question 9, from July 6, 2021 objection letter.

HIOS ID	HIOS Name	Total Risk Transfer	Member Months	PMPM Risk Transfer
18939	Aetna HealthAssurance Pennsylvania, Inc.	\$ 4,923.98	10	\$ 492.40
33906	Aetna Life Insurance Company	\$ 72,601.29	2,398	\$ 30.28
64844	Aetna Health Inc. (a PA corp.)	\$ 402,426.79	1,608	\$ 250.27
	Total	\$ 479,952.06	4,016	\$ 119.51