May 17, 2023

Mr. Michael Humphreys
Acting Insurance Commissioner
Bureau of Life, Accident & Health Insurance
1326 Strawberry Square
Harrisburg, PA 17120

Re:	Aetna Life Insurance Company
NAIC #:	60054
Market:	Small Group
Exchange:	Off-Exchange
Effective Date:	01/01/2024
Avg rate change requested:	4.7%
Range of rate change requested:	4.4%- 4.7%
Products:	EPO
Rating Areas:	Rating Areas 1-3 and 5-9, certain counties excluded
Metal Levels:	Silver
Current # covered lives:	96
Current # policyholders:	57
Number of plans offered vs 2023:	1 in 2023; 1 in 2024
2023 Avg rate change:	-12.3%
HIOS Issuer ID / Binder #:	33906 / AETN-PA24-125116228
Rate Filing Tracking Number:	AETN-133624450
Policy Form(s):	AL SG HCOC-2024-EPO 08 & AL SG SOB EPO 14052804 08
Form Filing Tracking Number:	AETN-133624286

Dear Mr. Humphreys:

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, 2024 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, 2024.

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.

Aetna Life Insurance Co.

2024 Pennsylvania Actuarial Memorandum

1. Basic Information and Data

A. Company Information

Company Legal Name:	Aetna Life Insurance Company
NAIC #:	60054
Market:	Small Group Off-Exchange
Effective Date:	01/01/2024
Avg rate change requested:	4.7%
Range of rate change requested:	4.4% - 4.7%
Products:	EPO
Rating Areas:	Rating Areas 1-3 and 5-9, certain counties excluded
Metal Levels:	Silver
Current # covered lives:	96
Current # policyholders:	57
Number of plans offered:	1
HIOS Issuer ID / Binder #:	33906 / AETN-PA24-125116228
Rate Filing Tracking Number:	AETN-133624450
Policy Form(s):	AL SG HCOC-2024-EPO 08 & AL SG SOB EPO 14052804 08
Form Filing Tracking Number:	AETN-133624286

B. Rate History and Proposed Variations in Rate Changes

Effective Date	Rate Change	SERFF Filing Tracking #
January 1, 2014	Introduction of ACA	AETN-129037905
July 1, 2014	Lowered previously filed 3Q14-4Q14 rates by 17%	AETN-129418260
January 1, 2015	Filed a 4% increase	AETN-129621162
July 1, 2015	Lowered previously filed 3Q15-4Q15 rates by 4% by removing commissions and tobacco surcharge load.	AETN-129920145
January 1, 2016	Filed a 5% rate increase	AETN-130046894
April 1, 2016	Increased previously filed 2Q16-4Q16 rates by 4% to add commissions	AETN-130242358
October 1, 2016	Increased previously filed 4Q16 rates by 7.4%	AETN-130565105
January 1, 2017	Filed a 26.6% rate increase	AETN-130533503
January 1, 2018	Filed a 2.1% rate decrease	AETN-131033620
January 1, 2019	Filed a 8.6% rate increase	AETN-131455780
January 1, 2020	Filed a 7.1% rate increase	AETN-131899741

January 1, 2021	Filed a 7.3% rate increase	AETN-132308748
January 1, 2022	Filed a 22.1% rate decrease	AETN-132731340
January 1, 2023	Filed a 12.3% rate decrease	AETN-133230059

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 4.5%. The change in the 21-year-old non-tobacco premium PMPM as stated in cell AN13 on Table 11 is 4.5%.

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 this plan has increased from $9,100 to $9,450. The HIOS IDs are as follows:

2023 HIOS Plan ID	2023 Plan Name	2024 HIOS Plan ID	2024 Plan Name
33906PA0160001	PA Silver OAEPO 7000 80%	33906PA0160001	Aetna Silver OAEPO 8000 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, 2022 through December 31, 2022 and paid through February 28, 2023, for ALIC.

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.

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 2023 (for 2022 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 2024.

Transitional Reinsurance recoveries do not apply to Small Group business. Risk Adjustment transfer is accrued at the issuer and market level based on 2022 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 45.5%.

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, 2022 to December 31, 2022 and paid through February 28, 2023 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	7.5%	3.0%
Facility Outpatient	3.7%	7.0%
Physician	1.8%	6.5%
Capitation	0.0%	0.0%
Medical	4.1%	5.8%
Pharmacy	4.8%	2.6%
Total (Med + Rx)	4.3%	5.2%

The quarterly trend factors for this filing are:

Effective Quarter	Trend Factor
1Q 2024	1.000
2Q 2024	1.027
3Q 2024	1.056
4Q 2024	1.085
Total	1.043

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 April 2023. 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, 2024.

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:

ALIC	MLR		Member Months	
Calendar Year	Actual	Pricing	Actual	Pricing
2018	94.00%	87.60%	10,929	2,385
2019	100.20%	89.16%	5,602	3,348
2020	86.90%	89.02%	6,741	3,348
2021	85.70%	85.21%	12,071	2,760

2. Rate Development & Change

Please refer to the file titled *PA_SG_33906_Off_1Q2024_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, 2024. The annual trend for this filing, applied quarterly, is 9.88%. 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.

<u>Single Risk Pool Adjustment Factors</u>:
Change in Morbidity => The experience period data includes experience for community-rated policies issued to small employers in 2022 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 2024. The factor used is .994, which represents two years of morbidity change, from the 2022 experience period to the 2024 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 1.083. 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 79.9%. Paid to allowed ratios are based on 2022 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 started with the 2022 CMS Interim report to determine our current risk transfer relative to the market. Using Aetna's internal risk scores for the entity-specific membership as well as the available TPIR data, the average historical change in risk was observed; based on these data points, the annual change to the risk was determined and applied to the 2022 CMS Interim PLRS starting point (additionally, an average completion factor was applied to the PLRS to account for the historical differences between Interim and Final CMS reports). The remaining entity-specific factors were assumed to be constant.

The entity-specific factors were entered into the risk transfer formula to calculate the projected 2024 risk transfer amount.

In addition, the projected risk adjustment transfer includes changes that were outlined in the 2023 Notice of Benefit and Payment Parameters. The 2024 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 receive

As a result, we project a risk adjustment receivable of $62.60 PMPM. 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 2024.

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, 2023 projections, and projected changes in expenses, inflation, and membership for 2024 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 2022, as well as Federal income tax and State Premium taxes. The risk adjustment user fee of $0.21

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 February 2023 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 2024 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 4.5%, as indicated in Table 8 row A. The components of this rate change are as follows:

- The change in normalized allowed claims is worth -11.4%
- The change in allowable plan adjusted level components is worth 15.5%
- The change in retention components is worth 0.5%

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_33906_AV_Certification_Off_2024_v1.pdf*.

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

The Calibrated Plan Adjusted Index Rates for 2023 and 2024 are shown in Columns Z and AA of Table 10. The 2024 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 1/1/2024 rates while the rates in Column AA are average 2024 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 2024 CPAIR is 1.674. This is based on the assumption that the projected enrollment will mirror the interim enrollment as of February 2023.

- Geographic calibration: The geographic calibration factor estimates the average geographic factor of the expected enrollment population. The geographic calibration factor used to develop the 2024 CPAIR is 1.001. This is based on the assumption that the projected enrollment will mirror the interim enrollment as of February 2023.

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
There is only one network included in this filing.

D. Service Area Composition
The Service Area composition for this rate filing is the same as the current approved 2023 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
- 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]. 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.

Aetna Life Insurance Company

5/17/23

Date

PA Rate Template Part I
Data Relevant to the Rate Filing

Table 0. Identifying Information

Carrier Name:	AetnaLifeInsuranceCo		
Product(s):	EPO		
Market Segment:	Small Group		
Rate Effective Date:	1/1/2024	to	12/31/2024
Base Period Start Date:	1/1/2022	to	12/31/2022
Date of Most Recent Membership:	2/1/2023		

Table 1. Number of Members

	Member-months	Members	Member-months
	Experience Period	Current Period (as of 02-01-2023)	Projected Rating Period
Average Age	40.2	41.0	41.0
Total	1,376	96	1,152
<18	258	16	192
18-24	106	10	120
25-29	6	0	0
30-34	99	7	84
35-39	109	5	60
40-44	78	5	60
45-49	189	12	144
50-54	184	15	180
55-59	142	11	132
60-63	134	11	132
64+	71	4	48

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
$ 1,049,590.38	$ 490,154.38	$ 508,302.05	1,376	$ 214,105.31	$ 701,936.08	$ -	$ 17,865.75	$ 2,600.62	$ -	$ 112,422.10	$ -
Experience Period Total Allowed EHB Claims + EHB Capitation PMPM (net of prescription drug rebates)											**$ 525.00**
Loss Ratio											**45.50%**

**Express Prescription Drug Rebates as a negative number*

Table 3. Trend Components

Service Category	Cost*	Utilization*	Induced Demand*	Composite Trend	Weight*
Inpatient Hospital	7.53%	3.00%	0.11%	10.87%	20.39%
Outpatient Hospital	3.71%	7.00%	0.11%	11.09%	15.29%
Professional	1.84%	6.50%	0.11%	8.58%	23.19%
Other Medical	3.71%	7.00%	0.11%	11.09%	21.91%
Capitation					0.36%
Prescription Drugs	4.83%	2.63%	0.11%	7.70%	18.86%
Total Annual Trend				9.79%	100.00%
Months of Trend				24	
Total Applied Trend Projection Factor				1.205	

** Express Cost, Utilization, Induced Utilization and Weight as percentages*
*** Should equal URRT Trend*

Table 4. Historical Experience

Month-Year	Total Annual Premium	Incurred Claims	Completion Factors*	Ultimate Incurred Claims	Members	Ultimate Incurred PMPM	Estimated Annual Cost Sharing (Member + HHS)	Prescription Drug Rebates**	Allowed Claims (Net of Prescription Drug Rebates)	Allowed PMPM
Jan-19		$ 204,535.26	0.9985	$ 204,836.51	269	$ 761.47		$ (7,933.25)	$ 262,996.31	$ 977.68
Feb-19		$ 92,659.10	0.9990	$ 92,749.60	266	$ 348.68		$ (699.23)	$ 122,144.71	$ 459.19
Mar-19		$ 135,525.27	0.9979	$ 135,815.95	257	$ 528.47		$ (13,236.46)	$ 179,559.78	$ 698.68
Apr-19		$ 58,073.25	0.9984	$ 58,163.94	252	$ 230.81		$ (6,235.65)	$ 95,673.53	$ 379.66
May-19		$ 55,765.04	0.9982	$ 55,863.79	250	$ 223.46		$ (3,900.83)	$ 71,350.56	$ 285.40
Jun-19		$ 92,921.28	0.9987	$ 93,044.86	247	$ 376.70		$ (12,867.60)	$ 132,487.11	$ 536.39
Jul-19		$ 109,216.83	0.9964	$ 109,606.66	233	$ 470.41		$ (3,972.48)	$ 144,228.73	$ 619.01
Aug-19		$ 107,745.08	0.9948	$ 108,311.50	218	$ 496.84		$ (4,067.06)	$ 139,443.49	$ 639.65
Sep-19		$ 112,895.08	0.9966	$ 113,277.98	216	$ 524.44		$ (4,696.49)	$ 134,508.80	$ 622.73
Oct-19		$ 44,287.07	0.9966	$ 44,439.72	208	$ 213.65		$ (3,354.07)	$ 55,372.47	$ 266.21
Nov-19		$ 75,092.14	0.9952	$ 75,451.34	207	$ 364.50		$ (19,510.35)	$ 150,254.20	$ 725.87
Dec-19	$ 2,017,664.16	$ 142,388.77	0.9975	$ 142,751.85	205	$ 696.35	$ 409,031.94	$ 11,057.17	$ 155,325.97	$ 757.69
Jan-20		$ 204,535.26	0.9985	$ 204,836.51	269	$ 761.47		$ (7,933.25)	$ 262,996.31	$ 977.68
Feb-20		$ 92,659.10	0.9990	$ 92,749.60	266	$ 348.68		$ (699.23)	$ 122,144.71	$ 459.19
Mar-20		$ 135,525.27	0.9979	$ 135,815.95	257	$ 528.47		$ (13,236.46)	$ 179,559.78	$ 698.68
Apr-20		$ 58,073.25	0.9984	$ 58,163.94	252	$ 230.81		$ (6,235.65)	$ 95,673.53	$ 379.66
May-20		$ 55,765.04	0.9982	$ 55,863.79	250	$ 223.46		$ (3,900.83)	$ 71,350.56	$ 285.40
Jun-20		$ 92,921.28	0.9987	$ 93,044.86	247	$ 376.70		$ (12,867.60)	$ 132,487.11	$ 536.39
Jul-20		$ 109,216.83	0.9964	$ 109,606.66	233	$ 470.41		$ (3,972.48)	$ 144,228.73	$ 619.01
Aug-20		$ 107,745.08	0.9948	$ 108,311.50	218	$ 496.84		$ (4,067.06)	$ 139,443.49	$ 639.65
Sep-20		$ 112,895.08	0.9966	$ 113,277.98	216	$ 524.44		$ (4,696.49)	$ 134,508.80	$ 622.73
Oct-20		$ 44,287.07	0.9966	$ 44,439.72	208	$ 213.65		$ (3,354.07)	$ 55,372.47	$ 266.21
Nov-20		$ 75,092.14	0.9952	$ 75,451.34	207	$ 364.50		$ (19,510.35)	$ 150,254.20	$ 725.87
Dec-20	$ 2,017,664.16	$ 142,388.77	0.9975	$ 142,751.85	205	$ 696.35	$ 409,031.94	$ 11,057.17	$ 155,325.97	$ 757.69
Jan-21		$ 41,799.36	0.9973	$ 41,910.81	173	$ 242.26		$ 29,358.84	$ 67,128.94	$ 388.03
Feb-21		$ 195,372.86	0.9979	$ 195,782.20	171	$ 1,144.93		$ (17,630.62)	$ 225,850.53	$ 1,320.76
Mar-21		$ 33,933.99	0.9985	$ 33,984.22	168	$ 202.29		$ 1,629.12	$ 64,794.30	$ 385.68
Apr-21		$ 71,735.06	0.9993	$ 71,788.00	167	$ 429.87		$ 8,877.17	$ 98,698.00	$ 591.01
May-21		$ 26,452.61	0.9961	$ 26,555.07	163	$ 162.91		$ 9,742.76	$ 42,666.35	$ 261.76
Jun-21		$ 18,862.95	0.9978	$ 18,905.32	160	$ 118.16		$ (3,196.06)	$ 32,233.80	$ 201.46
Jul-21		$ 27,035.21	0.9978	$ 27,094.34	160	$ 169.34		$ 21,644.63	$ 39,576.78	$ 247.35
Aug-21		$ 28,472.70	0.9960	$ 28,585.97	165	$ 173.25		$ 6,856.45	$ 46,878.78	$ 284.11
Sep-21		$ 89,584.63	0.9983	$ 89,732.84	168	$ 534.12		$ (11,496.24)	$ 107,749.71	$ 641.37
Oct-21		$ 111,080.65	0.9963	$ 111,496.00	157	$ 710.17		$ 11,243.96	$ 126,664.74	$ 806.78
Nov-21		$ 53,601.72	0.9882	$ 54,240.99	158	$ 343.30		$ 11,049.20	$ 66,648.26	$ 421.82
Dec-21	$ 1,553,488.45	$ 64,767.77	0.9911	$ 65,349.88	159	$ 411.01	$ 252,296.68	$ (11,289.77)	$ 98,832.13	$ 621.59
Jan-22		$ 27,927.33	0.9833	$ 28,402.93	151	$ 188.10		$ 4,095.97	$ 36,139.22	$ 239.33
Feb-22		$ 32,914.20	0.9833	$ 33,474.02	145	$ 230.86		$ 14,469.67	$ 56,564.54	$ 390.10
Mar-22		$ 68,932.77	0.9868	$ 69,853.29	138	$ 506.18		$ (10,133.14)	$ 102,571.56	$ 743.27
Apr-22		$ 39,633.87	0.9654	$ 41,054.12	109	$ 376.64		$ 24,242.13	$ 61,635.31	$ 565.46
May-22		$ 11,908.29	0.9780	$ 12,176.41	110	$ 110.69		$ (2,170.90)	$ 24,415.27	$ 221.96
Jun-22		$ 64,345.23	0.9894	$ 65,036.16	105	$ 619.39		$ (19,485.80)	$ 76,058.95	$ 724.37
Jul-22		$ 80,027.36	0.9498	$ 84,260.04	106	$ 794.91		$ 724.55	$ 111,052.22	$ 1,047.66
Aug-22		$ 39,525.21	0.9607	$ 41,141.02	106	$ 388.12		$ 4,468.39	$ 71,762.79	$ 677.01
Sep-22		$ 49,396.58	0.9593	$ 51,491.45	107	$ 481.23		$ 456.63	$ 65,417.68	$ 611.38
Oct-22		$ 45,190.80	0.9202	$ 49,109.63	100	$ 491.10		$ 965.03	$ 64,886.24	$ 648.86
Nov-22		$ 20,638.80	0.9660	$ 21,364.67	99	$ 215.80		$ 883.13	$ 26,807.13	$ 270.78
Dec-22	$ 1,049,590.38	$ 9,713.94	0.8881	$ 10,938.31	100	$ 109.38	$ 214,105.31	$ (649.91)	$ 25,096.47	$ 250.96

** Express Completion Factor as a percentage*
***Express Prescription Drug Rebates as a negative number*

Carrier Name:	**AetnaLifeInsuranceCo**
Product(s):	**EPO**
Market Segment:	**Small Group**
Rate Effective Date:	**1/1/2024**

Table 2b. Manual Experience Period Claims and Premiums

Earned Premium	Paid Claims	Ultimate Incurred Claims	Member Months	Estimated Cost Sharing (Member & HHS)	Allowed Claims (Non-Capitated)	Non-EHB portion of Allowed Claims	Total Prescription Drug Rebates*	Total EHB Capitation	Total Non-EHB Capitation	Estimated Risk Adjustment	Estimated Reinsurance Recoveries
$ 36,212,927.11	$ 32,622,760.80	$ 33,992,490.60	69,138	$ 6,531,464.42	$ 37,126,173.54	$ -	$ 2,907,468.79	$ 1,223.04	$ -	$ -	$ -
Experience Period Total Allowed EHB Claims + EHB Capitation PMPM (net of prescription drug rebates)											**$ 579.06**
Loss Ratio											**101.90%**

**Express Prescription Drug Rebates as a negative number*

Table 3b. Manual Trend Components

Service Category	Cost*	Utilization*	Induced Demand*	Composite Trend	Weight*
Inpatient Hospital	7.53%	3.00%	0.11%	10.87%	19.60%
Outpatient Hospital	3.71%	7.00%	0.11%	11.09%	21.11%
Professional	1.84%	6.50%	0.11%	8.58%	21.92%
Other Medical	3.71%	7.00%	0.11%	11.09%	19.00%
Capitation					0.00%
Prescription Drugs	4.83%	2.63%	0.11%	7.70%	18.37%
Total Annual Trend				9.88%	100.00%
Months of Trend				24	
Total Applied Trend Projection Factor				1.207	

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

Table 4b. Historical Manual Experience

Month-Year	Total Annual Premium	Incurred Claims	Completion Factors*	Ultimate Incurred Claims	Members	Ultimate Incurred PMPM	Estimated Annual Cost Sharing (Member + HHS)	Prescription Drug Rebates**	Allowed Claims (Net of Prescription Drug Rebates)	Allowed PMPM
Jan-19		$ -	0.0000	#DIV/0!	-	#DIV/0!		$ -	$ -	#DIV/0!
Feb-19		$ -	0.0000	#DIV/0!	-	#DIV/0!		$ -	$ -	#DIV/0!
Mar-19		$ -	0.0000	#DIV/0!	-	#DIV/0!		$ -	$ -	#DIV/0!
Apr-19		$ -	0.0000	#DIV/0!	-	#DIV/0!		$ -	$ -	#DIV/0!
May-19		$ -	0.0000	#DIV/0!	-	#DIV/0!		$ -	$ -	#DIV/0!
Jun-19		$ -	0.0000	#DIV/0!	-	#DIV/0!		$ -	$ -	#DIV/0!
Jul-19		$ -	0.0000	#DIV/0!	-	#DIV/0!		$ -	$ -	#DIV/0!
Aug-19		$ -	0.0000	#DIV/0!	-	#DIV/0!		$ -	$ -	#DIV/0!
Sep-19		$ -	0.0000	#DIV/0!	-	#DIV/0!		$ -	$ -	#DIV/0!
Oct-19		$ -	0.0000	#DIV/0!	-	#DIV/0!		$ -	$ -	#DIV/0!
Nov-19		$ -	0.0000	#DIV/0!	-	#DIV/0!		$ -	$ -	#DIV/0!
Dec-19		$ -	0.0000	#DIV/0!	-	#DIV/0!		$ -	$ -	#DIV/0!
Jan-20		$ 5,694,321.31	0.9994	$ 5,697,972.53	13,937	$ 408.84		$ 293,560.05	$ 7,486,806.69	$ 537.19
Feb-20		$ 5,505,013.08	0.9991	$ 5,510,065.63	13,897	$ 396.49		$ 107,006.87	$ 6,907,687.10	$ 497.06
Mar-20		$ 4,353,579.65	0.9990	$ 4,357,942.72	13,553	$ 321.55		$ 544,282.75	$ 5,849,450.86	$ 431.60
Apr-20		$ 3,796,957.81	0.9986	$ 3,802,354.84	13,031	$ 291.79		$ 250,536.26	$ 4,532,161.45	$ 347.80
May-20		$ 4,599,810.92	0.9984	$ 4,607,389.65	12,906	$ 357.00		$ 263,023.67	$ 5,548,675.17	$ 429.93
Jun-20		$ 4,911,287.65	0.9988	$ 4,917,187.79	12,348	$ 398.22		$ 492,193.37	$ 6,244,553.50	$ 505.71
Jul-20		$ 5,100,967.01	0.9983	$ 5,109,517.14	11,928	$ 428.36		$ 294,097.96	$ 6,214,362.64	$ 520.99
Aug-20		$ 4,475,292.09	0.9983	$ 4,482,963.19	11,829	$ 378.98		$ 307,460.17	$ 5,636,249.77	$ 476.48
Sep-20		$ 4,593,667.98	0.9982	$ 4,601,877.78	11,406	$ 403.46		$ 298,367.61	$ 5,767,776.70	$ 505.68
Oct-20		$ 5,085,553.08	0.9967	$ 5,102,426.85	10,638	$ 479.64		$ 342,968.03	$ 6,344,575.44	$ 596.41
Nov-20		$ 4,501,369.63	0.9955	$ 4,521,869.12	10,479	$ 431.52		$ 257,380.38	$ 5,525,640.99	$ 527.31
Dec-20	$ 67,963,025.57	$ 4,605,258.24	0.9946	$ 4,630,217.67	10,156	$ 455.91	$ 14,432,423.94	$ 281,107.87	$ 5,716,268.51	$ 562.85
Jan-21		$ 4,173,292.88	0.9990	$ 4,177,533.06	9,673	$ 431.88		$ 453,730.40	$ 5,430,734.35	$ 561.43
Feb-21		$ 3,619,488.36	0.9987	$ 3,624,063.54	9,309	$ 389.31		$ 13,280.53	$ 4,367,090.24	$ 469.13
Mar-21		$ 3,869,174.36	0.9986	$ 3,874,537.44	8,932	$ 433.78		$ 373,382.43	$ 5,063,160.27	$ 566.86
Apr-21		$ 3,732,247.97	0.9984	$ 3,738,171.46	8,534	$ 438.03		$ 293,517.76	$ 4,761,029.00	$ 557.89
May-21		$ 3,305,736.72	0.9983	$ 3,311,248.19	8,255	$ 401.12		$ 258,701.32	$ 4,181,192.74	$ 506.50
Jun-21		$ 3,696,606.57	0.9980	$ 3,704,155.40	8,160	$ 453.94		$ 319,211.96	$ 4,671,445.99	$ 572.48
Jul-21		$ 3,197,143.71	0.9973	$ 3,205,869.48	8,089	$ 396.32		$ 259,926.83	$ 4,068,089.18	$ 502.92
Aug-21		$ 3,974,895.38	0.9975	$ 3,984,711.37	7,900	$ 504.39		$ 223,295.93	$ 4,808,733.23	$ 608.70
Sep-21		$ 3,620,684.95	0.9973	$ 3,630,617.21	7,634	$ 475.59		$ 312,495.79	$ 4,481,318.78	$ 587.02
Oct-21		$ 3,648,502.14	0.9974	$ 3,657,947.21	7,186	$ 509.04		$ 278,664.74	$ 4,511,685.36	$ 627.84
Nov-21		$ 3,213,265.43	0.9933	$ 3,234,987.79	7,024	$ 460.56		$ 242,795.67	$ 4,077,877.74	$ 580.56
Dec-21	$ 48,567,941.83	$ 3,130,410.27	0.9909	$ 3,159,250.82	6,598	$ 478.82	$ 11,060,504.33	$ 248,605.51	$ 3,941,240.44	$ 597.34
Jan-22		$ 2,632,368.77	0.9892	$ 2,661,023.08	6,187	$ 430.10		$ 244,193.00	$ 3,713,141.61	$ 600.15
Feb-22		$ 2,372,760.16	0.9865	$ 2,405,272.40	6,129	$ 392.44		$ 204,415.54	$ 3,152,678.13	$ 514.39
Mar-22		$ 3,042,824.09	0.9789	$ 3,108,472.18	6,045	$ 514.22		$ 313,805.66	$ 4,139,170.05	$ 684.73
Apr-22		$ 2,545,395.86	0.9795	$ 2,598,765.43	6,057	$ 429.05		$ 192,756.84	$ 3,277,740.55	$ 541.15
May-22		$ 3,529,273.13	0.9757	$ 3,617,165.77	6,123	$ 590.75		$ 172,852.47	$ 4,357,296.46	$ 711.63
Jun-22		$ 2,791,586.12	0.9729	$ 2,869,479.08	6,109	$ 469.71		$ 386,774.71	$ 3,749,273.62	$ 613.73
Jul-22		$ 2,732,673.32	0.9664	$ 2,827,670.95	5,887	$ 480.32		$ 250,611.68	$ 3,632,937.50	$ 617.11
Aug-22		$ 3,447,388.46	0.9589	$ 3,595,234.16	5,735	$ 626.89		$ 205,955.16	$ 4,340,990.26	$ 756.93
Sep-22		$ 3,048,408.48	0.9512	$ 3,204,971.25	5,581	$ 574.26		$ 192,178.39	$ 3,872,342.39	$ 693.84
Oct-22		$ 2,304,529.11	0.9363	$ 2,461,246.18	5,207	$ 472.68		$ 193,985.66	$ 3,140,705.36	$ 603.17
Nov-22		$ 2,002,250.83	0.9306	$ 2,151,520.13	5,088	$ 422.86		$ 227,291.56	$ 2,855,618.21	$ 561.25
Dec-22	$ 36,212,927.11	$ 2,173,302.45	0.8738	$ 2,487,147.41	4,990	$ 498.43	$ 9,446,514.47	$ 322,648.12	$ 3,202,588.36	$ 641.80

** 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:	**AetnaLifeInsuranceCo**
Product(s):	**EPO**
Market Segment:	**Small Group**
Rate Effective Date:	**1/1/2024**

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

Development of the Projected Index Rate	Actual Experience Data	Manual Data	
Total Allowed EHB Claims + EHB Capitation PMPM (net of prescription drug rebates) PMPM	$ 525.00	$ 579.06	<- Actual Experience PMPM should be consistent with the Index Rate for Experience Period on URRT
Two year trend projection Factor	1.205	1.207	
Unadjusted Projected Allowed EHB Claims PMPM	$ 632.87	$ 699.16	
Single Risk Pool Adjustment Factors			
Change in Morbidity - Impact of Reinsurance Program	1.000	1.000	
Change in Morbidity - All Other	0.981	0.994	<- See URRT Instructions
Total Non-Morbidity Changes	1.078	0.999	
Change in Demographics	1.027	1.083	<- See URRT Instructions
Change in Network	1.000	1.001	
Change in Benefits	1.002	1.000	<- See URRT Instructions
Change in Other	1.048	0.922	<- See URRT Instructions
Total Adjusted Projected Allowed EHB Claims PMPM	$ 669.55	$ 694.55	
Credibility Factors	**0%**	**100%**	<- See Instructions
Blended Projected EHB Claims PMPM		**$ 694.55**	**<- Projected Index Rate**
Development of the Market-Adjusted Index Rate and Total Allowed Claims			
Adjusted Projected Allowed EHB Claims PMPM	$ 694.55	<- Index Rate for Projection Period on URRT	
Projected Paid to Allowed Ratio	0.799		
Projected Incurred EHB Claims PMPM	$ 554.66		
Market-wide Adjustments			
Projected Incurred Risk Adjustment PMPM	$62.60		
Projected Incurred Exchange User Fees PMPM	$0.00		
Projected Incurred Reinsurance Recoveries PMPM	$0.00		
Market-Adjusted Projected Incurred EHB Claims PMPM	$ 492.06		
Market-Adjusted Projected Allowed EHB Claims PMPM	$ 616.16	<- Market-Adjusted Index Rate	
Projected Allowed Non-EHB Claims PMPM	$ -		
Market-Adjusted Projected Incurred Total Claims PMPM	$ 492.06		
Market-Adjusted Projected Allowed Total Claims PMPM	$ 616.16		

For Informational Purposes only - No input required.

Blended Base Period Unadjusted Claims before Normalization	**$ 579.06**	**<- Index Rate of Experience Period on URRT**
Blended Earned Premium	**$ 36,212,927.11**	
Blended Loss Ratio	**101.90%**	

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

Effective Date	1/1/2024	4/1/2024	7/1/2024	10/1/2024	Total Single Risk Pool
# of Member Months Renewing in Quarter	57	58	11	78	204
Adjusted Projected Allowed EHB Claims PMPM	$ 694.55	$ 694.55	$ 694.55	$ 694.55	$ 694.55
Months of Trend	-	3	6	9	
Annual Trend	11.46%	11.46%	11.46%	11.46%	
Single Risk Pool Projected Allowed Claims	$ 694.55	$ 713.64	$ 733.26	$ 753.42	$ 724.57
Quarterly Trend Factor	1.000	1.027	1.056	1.085	1.043

Table 6. Retention

Retention Items - *Express in percentages*	Percentages	PMPM Amounts
Administrative Expenses	12.27%	$72.97
General and Claims	8.70%	$51.75
Agent/Broker Fees and Commissions	0.08%	$0.45
Quality Improvement Initiatives	0.50%	$2.97
Taxes and Fees	2.99%	$17.80
Risk Adjustment User Fee	0.04%	$0.21
PCORI Fee	0.04%	$0.21
PA Premium & Other Taxes (if applicable)	2.39%	$14.21
Federal Income Tax	0.53%	$3.16
Health Insurance Providers Fee (Prorated for Small Groups only)	0.00%	$0.00
Profit/Contingency (after tax)	2.00%	$11.89
Total Retention	17.26%	$102.66
Projected Required Revenue PMPM	$ 594.72	

Table 7. Normalized Market-Adjusted Projected Allowed Total Claims

Normalization Factors	2023	2024
Average Age Factor	1.584	1.674
Average Geographic Factor	1.015	1.001
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	$ 652.94	$ 616.16
Normalized Market-Adjusted Projected Allowed Total Claims PMPM	$ 406.06	$ 367.57

Table 8. Components of Rate Change

Rate Components	2023	2024	Difference	Percent Change
A. Calibrated Plan Adjusted Index Rate (PMPM)	$ 338.99	$ 354.78	$ 15.79	4.7%
B. Base period allowed claims before normalization	$ 523.00	$ 579.06	$ 56.05	16.5%
C. Normalization factor component of change	$ (197.75)	$ (233.62)	$ (35.87)	-10.6%
D. Change in Normalized Allowed Claims Adjustment Components				
D1. Base period allowed claims after normalization	$ 325.25	$ 345.44	$ 20.18	6.0%
D2. URRT Trend	$ 66.38	$ 71.65	$ 5.26	1.6%
D3. URRT Morbidity	$ 44.46	$ (2.47)	$ (46.93)	-13.8%
D4. URRT Other	$ 17.47	$ (0.28)	$ (17.76)	-5.2%
D5. Normalized URRT Risk Adjustment on an allowed basis	$ (47.52)	$ (46.76)	$ 0.76	0.2%
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)	$ 406.06	$ 367.57	$ (38.49)	-11.4%
E. Change in Allowable Plan Adjusted Level Components				
E1. Network	$ -	$ -	$ -	0.0%
E2. Pricing AV	$ (126.53)	$ (74.03)	$ 52.50	15.5%
E3. Benefit Richness	$ -	$ -	$ -	0.0%
E4. Catastrophic Eligibility	$ 0.00	$ -	$ (0.00)	0.0%
E5. Subtotal - Sum(E1:E4)	$ (126.53)	$ (74.03)	$ 52.50	15.5%
F. Change in Retention Components				
F1. Administrative Expenses	$ 43.75	$ 43.53	$ (0.22)	-0.1%
F2. Taxes and Fees	$ 8.94	$ 10.62	$ 1.68	0.5%
F3. Profit and/or Contingency	$ 6.78	$ 7.10	$ 0.32	0.1%
F4. Subtotal - Sum(F1:F3)	$ 59.46	$ 61.24	$ 1.78	0.5%
G. Change in Miscellaneous Items	$ -		$ -	0.0%
H. Sum of Components of Rate Change (should approximate the change shown in line A)	$ 338.99	$ 354.78	$ 15.79	4.7%

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

	2023	2024	
Paid-to-Allowed	0.688	0.799	
URRT Trend (Total Applied Trend Factor)	1.204	1.207	<- URRT W1, S2
URRT Morbidity	1.114	0.994	<- URRT W1, S2
URRT "Other"	1.040	0.999	<- URRT W1, S2
Risk Adjustment	$ (52.60)	$ (62.60)	<- URRT W1, S3
Exchange User Fee	$ -	$ -	<- URRT W1, S3
Reinsurance Recoveries	$ -	$ -	<- URRT W1, S3
Capitation	$ -		<- URRT W1, S2
Network	1.000	1.000	
Pricing AV	0.688	0.799	<- For 2023 in cell J81, please include a factor equal to the product of the average Pricing AV and the Non-Funding of CSR Adjustment
Benefit Richness	1.000	1.000	
Catastrophic Eligibility	1.000	1.000	
Administrative Expenses	12.90%	12.27%	
Taxes and Fees	2.64%	2.99%	
Profit and/or Contingency	2.00%	2.00%	

PA Rate Template Part III

Table 10. Plan Rates

Carrier Name:	AetnaLifeInsuranceCo
Product(s):	EPO
Market Segment:	Small Group
Rate Effective Date:	1/1/2024
Base Period Start Date	1/1/2022
Date of Most Recent Membership:	2/1/2023
Market Adjusted Index Rate:	$ 616.16

Calibration	
Age Calibration Factor	1.674
Geographic Calibration Factor	1.001
Tobacco Calibration Factor	1.000
Aggregate Calibration Factor	1.676

Total Covered Lives @ 02-01-2023
96

Plan Number	HIOS Plan ID (Standard Component)	Product Type (HMO, POS, PPO, EPO, Indemnity, Other)	1/1/2023 Plan Marketing Name	Existing, Modified, New, Discontinued & Mapped, Discontinued & Not Mapped (E,M,N,DM, DNM) for 2024	1/1/2024 HIOS Plan ID (If 1/1/2023 Plan Discontinued & Mapped)	Metallic Tier	Metallic Tier Actuarial Value	Standard AV, Approach (1), Approach (2)	Exchange On/Off or Off	45 CFR Part 156.8 (d) (2) Allowable Factors: Pricing AV (company-determined AV)	Benefit Richness (induced demand)	Benefits in addition to EHB	Provider Network	Catastrophic Eligibility	Non-Funding of CSR Adjustment	Pure Premium	Admin Costs	Taxes & Fees (not including Exchange fees)	Profit or Contingency	Total Covered Lives Mapped into 2024 Plans @ 02-01-2023	Total Projected Lives	2023 Calibrated Plan Adjusted Index Rate PMPM	2024 Calibrated Plan Adjusted Index Rate PMPM	Proposed Rate Change Compared to Prior 12 months	% of Total Covered Lives	02-01-2023 Number of Covered Lives by Rating Area: 1	2	3	4	5	6	7	8	9	Total	2024 Continued/ Discontinued Plans Indicator	De Minimis Check
Totals - Current Membership							**0.690**			**0.799**	**1.000**	**1.000**	**1.000**	**1.000**	**1.000**	**$ 492.06**	**12.3%**	**3.0%**	**2.0%**	**96**	**96**	**$ 338.99**	**$ 354.78**	**4.7%**		-	-	10	-	-	2	-	82	2	**96**		
Total - Projected Membership							**0.690**			**0.799**	**1.000**	**1.000**	**1.000**	**1.000**	**1.000**	**$ 492.06**	**12.3%**	**3.0%**	**2.0%**																	
Transitional Plans	TRANSITIONAL	N/A	TRANSITIONAL	DNM	TRANSITIONAL	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	-		N/A	N/A	N/A	N/A	-	-								-	0	
Plan 1	33906PA0160001	EPO	Aetna Silver OAEPO 7000 80%	M	33906PA0160001	Silver	0.6901	Approach 2	Off	0.799	1.000	1.000	1.000	1.000	1.000	$492.06	12.3%	3.0%	2.0%	96	96	$ 338.99	$ 354.78	4.7%	100.0%	-	-	10	-	-	2	-	82	2	96	1	yes
Plan 2																$0.00				-			$ -	0.0%	0.0%										-	0	
Plan 3																$0.00				-			$ -	0.0%	0.0%										-	0	
Plan 4																$0.00				-			$ -	0.0%	0.0%										-	0	
Plan 5																$0.00				-			$ -	0.0%	0.0%										-	0	
Plan 6																$0.00				-			$ -	0.0%	0.0%										-	0	
Plan 7																$0.00				-			$ -	0.0%	0.0%										-	0	
Plan 8																$0.00				-			$ -	0.0%	0.0%										-	0	
Plan 9																$0.00				-			$ -	0.0%	0.0%										-	0	
Plan 10																$0.00				-			$ -	0.0%	0.0%										-	0	
Plan 11																$0.00				-			$ -	0.0%	0.0%										-	0	
Plan 12																$0.00				-			$ -	0.0%	0.0%										-	0	
Plan 13																$0.00				-			$ -	0.0%	0.0%										-	0	
Plan 14																$0.00				-			$ -	0.0%	0.0%										-	0	
Plan 15																$0.00				-			$ -	0.0%	0.0%										-	0	
Plan 16																$0.00				-			$ -	0.0%	0.0%										-	0	
Plan 17																$0.00				-			$ -	0.0%	0.0%										-	0	
Plan 18																$0.00				-			$ -	0.0%	0.0%										-	0	
Plan 19																$0.00				-			$ -	0.0%	0.0%										-	0	
Plan 20																$0.00				-			$ -	0.0%	0.0%										-	0	
Plan 21																$0.00				-			$ -	0.0%	0.0%										-	0	
Plan 22																$0.00				-			$ -	0.0%	0.0%										-	0	
Plan 23																$0.00				-			$ -	0.0%	0.0%										-	0	
Plan 24																$0.00				-			$ -	0.0%	0.0%										-	0	
Plan 25																$0.00				-			$ -	0.0%	0.0%										-	0	
Plan 26																$0.00				-			$ -	0.0%	0.0%										-	0	
Plan 27																$0.00				-			$ -	0.0%	0.0%										-	0	
Plan 28																$0.00				-			$ -	0.0%	0.0%										-	0	
Plan 29																$0.00				-			$ -	0.0%	0.0%										-	0	
Plan 30																$0.00				-			$ -	0.0%	0.0%										-	0	
Plan 31																$0.00				-			$ -	0.0%	0.0%										-	0	
Plan 32																$0.00				-			$ -	0.0%	0.0%										-	0	
Plan 33																$0.00				-			$ -	0.0%	0.0%										-	0	
Plan 34																$0.00				-			$ -	0.0%	0.0%										-	0	
Plan 35																$0.00				-			$ -	0.0%	0.0%										-	0	
Plan 36																$0.00				-			$ -	0.0%	0.0%										-	0	
Plan 37																$0.00				-			$ -	0.0%	0.0%										-	0	
Plan 38																$0.00				-			$ -	0.0%	0.0%										-	0	
Plan 39																$0.00				-			$ -	0.0%	0.0%										-	0	
Plan 40																$0.00				-			$ -	0.0%	0.0%										-	0	
Plan 41																$0.00				-			$ -	0.0%	0.0%										-	0	
Plan 42																$0.00				-			$ -	0.0%	0.0%										-	0	
Plan 43																$0.00				-			$ -	0.0%	0.0%										-	0	
Plan 44																$0.00				-			$ -	0.0%	0.0%										-	0	
Plan 45																$0.00				-			$ -	0.0%	0.0%										-	0	
Plan 46																$0.00				-			$ -	0.0%	0.0%										-	0	
Plan 47																$0.00				-			$ -	0.0%	0.0%										-	0	
Plan 48																$0.00				-			$ -	0.0%	0.0%										-	0	
Plan 49																$0.00				-			$ -	0.0%	0.0%										-	0	
Plan 50																$0.00				-			$ -	0.0%	0.0%										-	0	
Plan 51																$0.00				-			$ -	0.0%	0.0%										-	0	
Plan 52																$0.00				-			$ -	0.0%	0.0%										-	0	
Plan 53																$0.00				-			$ -	0.0%	0.0%										-	0	
Plan 54																$0.00				-			$ -	0.0%	0.0%										-	0	
Plan 55																$0.00				-			$ -	0.0%	0.0%										-	0	
Plan 56																$0.00				-			$ -	0.0%	0.0%										-	0	
Plan 57																$0.00				-			$ -	0.0%	0.0%										-	0	
Plan 58																$0.00				-			$ -	0.0%	0.0%										-	0	
Plan 59																$0.00				-			$ -	0.0%	0.0%										-	0	
Plan 60																$0.00				-			$ -	0.0%	0.0%										-	0	
Plan 61																$0.00				-			$ -	0.0%	0.0%										-	0	
Plan 62																$0.00				-			$ -	0.0%	0.0%										-	0	
Plan 63																$0.00				-			$ -	0.0%	0.0%										-	0	
Plan 64																$0.00				-			$ -	0.0%	0.0%										-	0	
Plan 65																$0.00				-			$ -	0.0%	0.0%										-	0	
Plan 66																$0.00				-			$ -	0.0%	0.0%										-	0	
Plan 67																$0.00				-			$ -	0.0%	0.0%										-	0	
Plan 68																$0.00				-			$ -	0.0%	0.0%										-	0	
Plan 69																$0.00				-			$ -	0.0%	0.0%										-	0	
Plan 70																$0.00				-			$ -	0.0%	0.0%										-	0	
Plan 71																$0.00				-			$ -	0.0%	0.0%										-	0	
Plan 72																$0.00				-			$ -	0.0%	0.0%										-	0	
Plan 73																$0.00				-			$ -	0.0%	0.0%										-	0	
Plan 74																$0.00				-			$ -	0.0%	0.0%										-	0	
Plan 75																$0.00				-			$ -	0.0%	0.0%										-	0	
Plan 76																$0.00				-			$ -	0.0%	0.0%										-	0	
Plan 77																$0.00				-			$ -	0.0%	0.0%										-	0	
Plan 78																$0.00				-			$ -	0.0%	0.0%										-	0	
Plan 79																$0.00				-			$ -	0.0%	0.0%										-	0	
Plan 80																$0.00				-			$ -	0.0%	0.0%										-	0	
Plan 81																$0.00				-			$ -	0.0%	0.0%										-	0	
Plan 82																$0.00				-			$ -	0.0%	0.0%										-	0	
Plan 83																$0.00				-			$ -	0.0%	0.0%										-	0	
Plan 84																$0.00				-			$ -	0.0%	0.0%										-	0	
Plan 85																$0.00				-			$ -	0.0%	0.0%										-	0	
Plan 86																$0.00				-			$ -	0.0%	0.0%										-	0	
Plan 87																$0.00				-			$ -	0.0%	0.0%										-	0	
Plan 88																$0.00				-			$ -	0.0%	0.0%										-	0	
Plan 89																$0.00				-			$ -	0.0%	0.0%										-	0	
Plan 90																$0.00				-			$ -	0.0%	0.0%										-	0	
Plan 91																$0.00				-			$ -	0.0%	0.0%										-	0	
Plan 92																$0.00				-			$ -	0.0%	0.0%										-	0	
Plan 93																$0.00				-			$ -	0.0%	0.0%										-	0	
Plan 94																$0.00				-			$ -	0.0%	0.0%										-	0	
Plan 95																$0.00				-			$ -	0.0%	0.0%										-	0	
Plan 96																$0.00				-			$ -	0.0%	0.0%										-	0	
Plan 97																$0.00				-			$ -	0.0%	0.0%										-	0	
Plan 98																$0.00				-			$ -	0.0%	0.0%										-	0	
Plan 99																$0.00				-			$ -	0.0%	0.0%										-	0	
Plan 100																$0.00				-			$ -	0.0%	0.0%										-	0	
Plan 101																$0.00				-			$ -	0.0%	0.0%										-	0	
Plan 102																$0.00				-			$ -	0.0%	0.0%										-	0	
Plan 103																$0.00				-			$ -	0.0%	0.0%										-	0	
Plan 104																$0.00				-			$ -	0.0%	0.0%										-	0	
Plan 105																$0.00				-			$ -	0.0%	0.0%										-	0	
Plan 106																$0.00				-			$ -	0.0%	0.0%										-	0	
Plan 107																$0.00				-			$ -	0.0%	0.0%										-	0	
Plan 108																$0.00				-			$ -	0.0%	0.0%										-	0	
Plan 109																$0.00				-			$ -	0.0%	0.0%										-	0	
Plan 110																$0.00				-			$ -	0.0%	0.0%										-	0	
Plan 111																$0.00				-			$ -	0.0%	0.0%										-	0	
Plan 112																$0.00				-			$ -	0.0%	0.0%										-	0	
Plan 113																$0.00				-			$ -	0.0%	0.0%										-	0	
Plan 114																$0.00				-			$ -	0.0%	0.0%										-	0	
Plan 115																$0.00				-			$ -	0.0%	0.0%										-	0	
Plan 116																$0.00				-			$ -	0.0%	0.0%										-	0	
Plan 117																$0.00				-			$ -	0.0%	0.0%										-	0	
Plan 118																$0.00				-			$ -	0.0%	0.0%										-	0	
Plan 119																$0.00				-			$ -	0.0%	0.0%										-	0	
Plan 120																$0.00				-			$ -	0.0%	0.0%										-	0	
Plan 121																$0.00				-			$ -	0.0%	0.0%										-	0	
Plan 122																$0.00				-			$ -	0.0%	0.0%										-	0	
Plan 123																$0.00				-			$ -	0.0%	0.0%										-	0	
Plan 124																$0.00				-			$ -	0.0%	0.0%										-	0	
Plan 125																$0.00				-			$ -	0.0%	0.0%										-	0	
Plan 126																$0.00				-			$ -	0.0%	0.0%										-	0	
Plan 127																$0.00				-			$ -	0.0%	0.0%										-	0	
Plan 128																$0.00				-			$ -	0.0%	0.0%										-	0	
Plan 129																$0.00				-			$ -	0.0%	0.0%										-	0	
Plan 130																$0.00				-			$ -	0.0%	0.0%										-	0	
Plan 131																$0.00				-			$ -	0.0%	0.0%										-	0	
Plan 132																$0.00				-			$ -	0.0%	0.0%										-	0	
Plan 133																$0.00				-			$ -	0.0%	0.0%										-	0	
Plan 134																$0.00				-			$ -	0.0%	0.0%										-	0	
Plan 135																$0.00				-			$ -	0.0%	0.0%										-	0	
Plan 136																$0.00				-			$ -	0.0%	0.0%										-	0	
Plan 137																$0.00				-			$ -	0.0%	0.0%										-	0	
Plan 138																$0.00				-			$ -	0.0%	0.0%										-	0	
Plan 139																$0.00				-			$ -	0.0%	0.0%										-	0	
Plan 140																$0.00				-			$ -	0.0%	0.0%										-	0	
Plan 141																$0.00				-			$ -	0.0%	0.0%										-	0	
Plan 142																$0.00				-			$ -	0.0%	0.0%										-	0	
Plan 143																$0.00				-			$ -	0.0%	0.0%										-	0	
Plan 144																$0.00				-			$ -	0.0%	0.0%										-	0	
Plan 145																$0.00				-			$ -	0.0%	0.0%										-	0	
Plan 146																$0.00				-			$ -	0.0%	0.0%										-	0	
Plan 147																$0.00				-			$ -	0.0%	0.0%										-	0	
Plan 148																$0.00				-			$ -	0.0%	0.0%										-	0	
Plan 149																$0.00				-			$ -	0.0%	0.0%										-	0	
Plan 150																$0.00				-			$ -	0.0%	0.0%										-	0	
Plan 151																$0.00				-			$ -	0.0%	0.0%										-	0	
Plan 152																$0.00				-			$ -	0.0%	0.0%										-	0	
Plan 153																$0.00				-			$ -	0.0%	0.0%										-	0	
Plan 154																$0.00				-			$ -	0.0%	0.0%										-	0	
Plan 155																$0.00				-			$ -	0.0%	0.0%										-	0	
Plan 156																$0.00				-			$ -	0.0%	0.0%										-	0	
Plan 157																$0.00				-			$ -	0.0%	0.0%										-	0	
Plan 158																$0.00				-			$ -	0.0%	0.0%										-	0	
Plan 159																$0.00				-			$ -	0.0%	0.0%										-	0	
Plan 160																$0.00				-			$ -	0.0%	0.0%										-	0	
Plan 161																$0.00				-			$ -	0.0%	0.0%										-	0	
Plan 162																$0.00				-			$ -	0.0%	0.0%										-	0	
Plan 163																$0.00				-			$ -	0.0%	0.0%										-	0	
Plan 164																$0.00				-			$ -	0.0%	0.0%										-	0	
Plan 165																$0.00				-			$ -	0.0%	0.0%										-	0	
Plan 166																$0.00				-			$ -	0.0%	0.0%										-	0	
Plan 167																$0.00				-			$ -	0.0%	0.0%										-	0	
Plan 168																$0.00				-			$ -	0.0%	0.0%										-	0	
Plan 169																$0.00				-			$ -	0.0%	0.0%										-	0	
Plan 170																$0.00				-			$ -	0.0%	0.0%										-	0	
Plan 171																$0.00				-			$ -	0.0%	0.0%										-	0	
Plan 172																$0.00				-			$ -	0.0%	0.0%										-	0	
Plan 173																$0.00				-			$ -	0.0%	0.0%										-	0	
Plan 174																$0.00				-			$ -	0.0%	0.0%										-	0	
Plan 175																$0.00				-			$ -	0.0%	0.0%										-	0	
Plan 176																$0.00				-			$ -	0.0%	0.0%										-	0	
Plan 177																$0.00				-			$ -	0.0%	0.0%										-	0	
Plan 178																$0.00				-			$ -	0.0%	0.0%										-	0	
Plan 179																$0.00				-			$ -	0.0%	0.0%										-	0	
Plan 180																$0.00				-			$ -	0.0%	0.0%										-	0	
Plan 181																$0.00				-			$ -	0.0%	0.0%										-	0	
Plan 182																$0.00				-			$ -	0.0%	0.0%										-	0	
Plan 183																$0.00				-			$ -	0.0%	0.0%										-	0	
Plan 184																$0.00				-			$ -	0.0%	0.0%										-	0	
Plan 185																$0.00				-			$ -	0.0%	0.0%										-	0	
Plan 186																$0.00				-			$ -	0.0%	0.0%										-	0	
Plan 187																$0.00				-			$ -	0.0%	0.0%										-	0	
Plan 188																$0.00				-			$ -	0.0%	0.0%										-	0	
Plan 189																$0.00				-			$ -	0.0%	0.0%										-	0	
Plan 190																$0.00				-			$ -	0.0%	0.0%										-	0	
Plan 191																$0.00				-			$ -	0.0%	0.0%										-	0	
Plan 192																$0.00				-			$ -	0.0%	0.0%										-	0	
Plan 193																$0.00				-			$ -	0.0%	0.0%										-	0	
Plan 194																$0.00				-			$ -	0.0%	0.0%										-	0	
Plan 195																$0.00				-			$ -	0.0%	0.0%										-	0	
Plan 196																$0.00				-			$ -	0.0%	0.0%										-	0	
Plan 197																$0.00				-			$ -	0.0%	0.0%										-	0	
Plan 198																$0.00				-			$ -	0.0%	0.0%										-	0	
Plan 199																$0.00				-			$ -	0.0%	0.0%										-	0	
Plan 200																$0.00				-			$ -	0.0%	0.0%										-	0	
Plan 201																$0.00				-			$ -	0.0%	0.0%										-	0	
Plan 202																$0.00				-			$ -	0.0%	0.0%										-	0	
Plan 203																$0.00				-			$ -	0.0%	0.0%										-	0	
Plan 204																$0.00				-			$ -	0.0%	0.0%										-	0	
Plan 205																$0.00				-			$ -	0.0%	0.0%										-	0	
Plan 206																$0.00				-			$ -	0.0%	0.0%										-	0	
Plan 207																$0.00				-			$ -	0.0%	0.0%										-	0	
Plan 208																$0.00				-			$ -	0.0%	0.0%										-	0	
Plan 209																$0.00				-			$ -	0.0%	0.0%										-	0	
Plan 210																$0.00				-			$ -	0.0%	0.0%

PA Rate Template Part IV B - Small Group Annual

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

Carrier Name:	AetnaLifeInsuranceCo
Product(s):	EPO
Market Segment:	Small Group
Rate Effective Date:	1/1/2024

Plan Number	HIOS Plan ID (Standard Component)	1/1/2023 Plan Marketing Name	Discontinued, New, Modified, Carving (D,N,M,C) for 2024	1/1/2024 HIOS Plan ID (if 1/1/2023 Plan Discontinued & Mapped)	Metallic Tier	Exchange On/Off or Off
Totals	These cells auto-fill using the data entered in Table 1b.					
Plan 1	33900IPA0160001	aetna Silver OAPD 7000 80/	M	33900IPA0160001	Silver	Off
Plan 2	0	0	0	0	0	0
Plan 3	0	0	0	0	0	0
Plan 4	0	0	0	0	0	0
Plan 5	0	0	0	0	0	0
Plan 6	0	0	0	0	0	0
Plan 7	0	0	0	0	0	0
Plan 8	0	0	0	0	0	0
Plan 9	0	0	0	0	0	0
Plan 10	0	0	0	0	0	0
Plan 11	0	0	0	0	0	0
Plan 12	0	0	0	0	0	0
Plan 13	0	0	0	0	0	0
Plan 14	0	0	0	0	0	0
Plan 15	0	0	0	0	0	0
Plan 16	0	0	0	0	0	0
Plan 17	0	0	0	0	0	0
Plan 18	0	0	0	0	0	0
Plan 19	0	0	0	0	0	0
Plan 20	0	0	0	0	0	0
Plan 21	0	0	0	0	0	0
Plan 22	0	0	0	0	0	0
Plan 23	0	0	0	0	0	0
Plan 24	0	0	0	0	0	0
Plan 25	0	0	0	0	0	0
Plan 26	0	0	0	0	0	0
Plan 27	0	0	0	0	0	0
Plan 28	0	0	0	0	0	0
Plan 29	0	0	0	0	0	0
Plan 30	0	0	0	0	0	0
Plan 31	0	0	0	0	0	0
Plan 32	0	0	0	0	0	0
Plan 33	0	0	0	0	0	0
Plan 34	0	0	0	0	0	0
Plan 35	0	0	0	0	0	0
Plan 36	0	0	0	0	0	0
Plan 37	0	0	0	0	0	0
Plan 38	0	0	0	0	0	0
Plan 39	0	0	0	0	0	0
Plan 40	0	0	0	0	0	0
Plan 41	0	0	0	0	0	0
Plan 42	0	0	0	0	0	0
Plan 43	0	0	0	0	0	0
Plan 44	0	0	0	0	0	0
Plan 45	0	0	0	0	0	0
Plan 46	0	0	0	0	0	0
Plan 47	0	0	0	0	0	0
Plan 48	0	0	0	0	0	0
Plan 49	0	0	0	0	0	0
Plan 50	0	0	0	0	0	0
Plan 51	0	0	0	0	0	0
Plan 52	0	0	0	0	0	0
Plan 53	0	0	0	0	0	0
Plan 54	0	0	0	0	0	0
Plan 55	0	0	0	0	0	0
Plan 56	0	0	0	0	0	0
Plan 57	0	0	0	0	0	0
Plan 58	0	0	0	0	0	0
Plan 59	0	0	0	0	0	0
Plan 60	0	0	0	0	0	0
Plan 61	0	0	0	0	0	0
Plan 62	0	0	0	0	0	0
Plan 63	0	0	0	0	0	0
Plan 64	0	0	0	0	0	0
Plan 65	0	0	0	0	0	0
Plan 66	0	0	0	0	0	0
Plan 67	0	0	0	0	0	0
Plan 68	0	0	0	0	0	0
Plan 69	0	0	0	0	0	0
Plan 70	0	0	0	0	0	0
Plan 71	0	0	0	0	0	0
Plan 72	0	0	0	0	0	0
Plan 73	0	0	0	0	0	0
Plan 74	0	0	0	0	0	0
Plan 75	0	0	0	0	0	0
Plan 76	0	0	0	0	0	0
Plan 77	0	0	0	0	0	0
Plan 78	0	0	0	0	0	0
Plan 79	0	0	0	0	0	0
Plan 80	0	0	0	0	0	0
Plan 81	0	0	0	0	0	0
Plan 82	0	0	0	0	0	0
Plan 83	0	0	0	0	0	0
Plan 84	0	0	0	0	0	0
Plan 85	0	0	0	0	0	0
Plan 86	0	0	0	0	0	0
Plan 87	0	0	0	0	0	0
Plan 88	0	0	0	0	0	0
Plan 89	0	0	0	0	0	0
Plan 90	0	0	0	0	0	0
Plan 91	0	0	0	0	0	0
Plan 92	0	0	0	0	0	0
Plan 93	0	0	0	0	0	0
Plan 94	0	0	0	0	0	0
Plan 95	0	0	0	0	0	0
Plan 96	0	0	0	0	0	0
Plan 97	0	0	0	0	0	0
Plan 98	0	0	0	0	0	0
Plan 99	0	0	0	0	0	0
Plan 100	0	0	0	0	0	0
Plan 101	0	0	0	0	0	0
Plan 102	0	0	0	0	0	0
Plan 103	0	0	0	0	0	0
Plan 104	0	0	0	0	0	0
Plan 105	0	0	0	0	0	0
Plan 106	0	0	0	0	0	0
Plan 107	0	0	0	0	0	0
Plan 108	0	0	0	0	0	0
Plan 109	0	0	0	0	0	0
Plan 110	0	0	0	0	0	0
Plan 111	0	0	0	0	0	0
Plan 112	0	0	0	0	0	0
Plan 113	0	0	0	0	0	0
Plan 114	0	0	0	0	0	0
Plan 115	0	0	0	0	0	0
Plan 116	0	0	0	0	0	0
Plan 117	0	0	0	0	0	0
Plan 118	0	0	0	0	0	0
Plan 119	0	0	0	0	0	0
Plan 120	0	0	0	0	0	0
Plan 121	0	0	0	0	0	0
Plan 122	0	0	0	0	0	0
Plan 123	0	0	0	0	0	0
Plan 124	0	0	0	0	0	0
Plan 125	0	0	0	0	0	0
Plan 126	0	0	0	0	0	0
Plan 127	0	0	0	0	0	0
Plan 128	0	0	0	0	0	0
Plan 129	0	0	0	0	0	0
Plan 130	0	0	0	0	0	0
Plan 131	0	0	0	0	0	0
Plan 132	0	0	0	0	0	0
Plan 133	0	0	0	0	0	0
Plan 134	0	0	0	0	0	0
Plan 135	0	0	0	0	0	0
Plan 136	0	0	0	0	0	0
Plan 137	0	0	0	0	0	0
Plan 138	0	0	0	0	0	0
Plan 139	0	0	0	0	0	0
Plan 140	0	0	0	0	0	0
Plan 141	0	0	0	0	0	0
Plan 142	0	0	0	0	0	0
Plan 143	0	0	0	0	0	0
Plan 144	0	0	0	0	0	0
Plan 145	0	0	0	0	0	0
Plan 146	0	0	0	0	0	0
Plan 147	0	0	0	0	0	0
Plan 148	0	0	0	0	0	0
Plan 149	0	0	0	0	0	0
Plan 150	0	0	0	0	0	0
Plan 151	0	0	0	0	0	0
Plan 152	0	0	0	0	0	0
Plan 153	0	0	0	0	0	0
Plan 154	0	0	0	0	0	0
Plan 155	0	0	0	0	0	0
Plan 156	0	0	0	0	0	0
Plan 157	0	0	0	0	0	0
Plan 158	0	0	0	0	0	0
Plan 159	0	0	0	0	0	0
Plan 160	0	0	0	0	0	0
Plan 161	0	0	0	0	0	0
Plan 162	0	0	0	0	0	0
Plan 163	0	0	0	0	0	0
Plan 164	0	0	0	0	0	0
Plan 165	0	0	0	0	0	0
Plan 166	0	0	0	0	0	0
Plan 167	0	0	0	0	0	0
Plan 168	0	0	0	0	0	0
Plan 169	0	0	0	0	0	0
Plan 170	0	0	0	0	0	0
Plan 171	0	0	0	0	0	0
Plan 172	0	0	0	0	0	0
Plan 173	0	0	0	0	0	0
Plan 174	0	0	0	0	0	0
Plan 175	0	0	0	0	0	0
Plan 176	0	0	0	0	0	0
Plan 177	0	0	0	0	0	0
Plan 178	0	0	0	0	0	0
Plan 179	0	0	0	0	0	0
Plan 180	0	0	0	0	0	0
Plan 181	0	0	0	0	0	0
Plan 182	0	0	0	0	0	0
Plan 183	0	0	0	0	0	0
Plan 184	0	0	0	0	0	0
Plan 185	0	0	0	0	0	0
Plan 186	0	0	0	0	0	0
Plan 187	0	0	0	0	0	0
Plan 188	0	0	0	0	0	0
Plan 189	0	0	0	0	0	0
Plan 190	0	0	0	0	0	0
Plan 191	0	0	0	0	0	0
Plan 192	0	0	0	0	0	0
Plan 193	0	0	0	0	0	0
Plan 194	0	0	0	0	0	0
Plan 195	0	0	0	0	0	0
Plan 196	0	0	0	0	0	0
Plan 197	0	0	0	0	0	0
Plan 198	0	0	0	0	0	0
Plan 199	0	0	0	0	0	0
Plan 200	0	0	0	0	0	0
Plan 201	0	0	0	0	0	0
Plan 202	0	0	0	0	0	0
Plan 203	0	0	0	0	0	0
Plan 204	0	0	0	0	0	0
Plan 205	0	0	0	0	0	0
Plan 206	0	0	0	0	0	0
Plan 207	0	0	0	0	0	0
Plan 208	0	0	0	0	0	0
Plan 209	0	0	0	0	0	0
Plan 210	0	0	0	0	0	0
Plan 211	0	0	0	0	0	0
Plan 212	0	0	0	0	0	0
Plan 213	0	0	0	0	0	0
Plan 214	0	0	0	0	0	0
Plan 215	0	0	0	0	0	0
Plan 216	0	0	0	0	0	0
Plan 217	0	0	0	0	0	0
Plan 218	0	0	0	0	0	0
Plan 219	0	0	0	0	0	0
Plan 220	0	0	0	0	0	0
Plan 221	0	0	0	0	0	0
Plan 222	0	0	0	0	0	0
Plan 223	0	0	0	0	0	0
Plan 224	0	0	0	0	0	0
Plan 225	0	0	0	0	0	0
Plan 226	0	0	0	0	0	0
Plan 227	0	0	0	0	0	0
Plan 228	0	0	0	0	0	0
Plan 229	0	0	0	0	0	0
Plan 230	0	0	0	0	0	0
Plan 231	0	0	0	0	0	0
Plan 232	0	0	0	0	0	0
Plan 233	0	0	0	0	0	0
Plan 234	0	0	0	0	0	0
Plan 235	0	0	0	0	0	0
Plan 236	0	0	0	0	0	0
Plan 237	0	0	0	0	0	0
Plan 238	0	0	0	0	0	0
Plan 239	0	0	0	0	0	0
Plan 240	0	0	0	0	0	0
Plan 241	0	0	0	0	0	0
Plan 242	0	0	0	0	0	0
Plan 243	0	0	0	0	0	0
Plan 244	0	0	0	0	0	0
Plan 245	0	0	0	0	0	0
Plan 246	0	0	0	0	0	0
Plan 247	0	0	0	0	0	0
Plan 248	0	0	0	0	0	0
Plan 249	0	0	0	0	0	0
Plan 250	0	0	0	0	0	0
Plan 251	0	0	0	0	0	0
Plan 252	0	0	0	0	0	0
Plan 253	0	0	0	0	0	0
Plan 254	0	0	0	0	0	0
Plan 255	0	0	0	0	0	0
Plan 256	0	0	0	0	0	0
Plan 257	0	0	0	0	0	0
Plan 258	0	0	0	0	0	0
Plan 259	0	0	0	0	0	0
Plan 260	0	0	0	0	0	0
Plan 261	0	0	0	0	0	0
Plan 262	0	0	0	0	0	0
Plan 263	0	0	0	0	0	0
Plan 264	0	0	0	0	0	0
Plan 265	0	0	0	0	0	0
Plan 266	0	0	0	0	0	0
Plan 267	0	0	0	0	0	0
Plan 268	0	0	0	0	0	0
Plan 269	0	0	0	0	0	0
Plan 270	0	0	0	0	0	0
Plan 271	0	0	0	0	0	0
Plan 272	0	0	0	0	0	0
Plan 273	0	0	0	0	0	0
Plan 274	0	0	0	0	0	0
Plan 275	0	0	0	0	0	0
Plan 276	0	0	0	0	0	0
Plan 277	0	0	0	0	0	0
Plan 278	0	0	0	0	0	0
Plan 279	0	0	0	0	0	0
Plan 280	0	0	0	0	0	0
Plan 281	0	0	0	0	0	0
Plan 282	0	0	0	0	0	0
Plan 283	0	0	0	0	0	0
Plan 284	0	0	0	0	0	0
Plan 285	0	0	0	0	0	0
Plan 286	0	0	0	0	0	0
Plan 287	0	0	0	0	0	0
Plan 288	0	0	0	0	0	0
Plan 289	0	0	0	0	0	0
Plan 290	0	0	0	0	0	0
Plan 291	0	0	0	0	0	0
Plan 292	0	0	0	0	0	0
Plan 293	0	0	0	0	0	0
Plan 294	0	0	0	0	0	0
Plan 295	0	0	0	0	0	0
Plan 296	0	0	0	0	0	0
Plan 297	0	0	0	0	0	0
Plan 298	0	0	0	0	0	0
Plan 299	0	0	0	0	0	0
Plan 300	0	0	0	0	0	0

Plan Number	Quarter 1 2023, 21-year-old Non-Tobacco Premium PMPM									
	1	2	3	4	5	6	7	8	9	Average (weighted by enrollment by rating area)
Totals	$ -	$ -	$ 345.78	$ -	$ -	$ 349.17	$ -	$ 319.00	$ 318.43	$ 339.49
Plan 1	$ 264.93	$ 277.70	$ 345.78	$ -	$ 283.73	$ 349.17	$ 366.12	$ 319.00	$ 318.43	$ 339.49
Plan 2	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -
Plan 3	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -
Plan 4	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -
Plan 5	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -
Plan 6	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -
Plan 7	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -
Plan 8	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -
Plan 9	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -
Plan 10	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -
Plan 11	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -
Plan 12	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -
Plan 13	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -
Plan 14	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -
Plan 15	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -
Plan 16	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -
Plan 17	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -
Plan 18	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -
Plan 19	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -
Plan 20	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -
Plan 21	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -
Plan 22	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -
Plan 23	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -
Plan 24	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -
Plan 25	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -
Plan 26	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -
Plan 27	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -
Plan 28	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -
Plan 29	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -
Plan 30	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -
Plan 31	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -
Plan 32	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -
Plan 33	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -
Plan 34	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -
Plan 35	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -
Plan 36	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -
Plan 37	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -
Plan 38	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -
Plan 39	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -
Plan 40	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -
Plan 41	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -
Plan 42	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -
Plan 43	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -
Plan 44	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -
Plan 45	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -
Plan 46	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -
Plan 47	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -
Plan 48	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -
Plan 49	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -
Plan 50	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -
Plan 51	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -
Plan 52	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -
Plan 53	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -
Plan 54	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -
Plan 55	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -
Plan 56	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -
Plan 57	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -
Plan 58	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -
Plan 59	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -
Plan 60	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -
Plan 61	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -
Plan 62	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -
Plan 63	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -
Plan 64	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -
Plan 65	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -
Plan 66	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -
Plan 67	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -
Plan 68	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -
Plan 69	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -
Plan 70	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -
Plan 71	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -
Plan 72	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -
Plan 73	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -
Plan 74	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -
Plan 75	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -
Plan 76	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -
Plan 77	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -
Plan 78	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -
Plan 79	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -
Plan 80	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -
Plan 81	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -
Plan 82	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -
Plan 83	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -
Plan 84	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -
Plan 85	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -
Plan 86	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -
Plan 87	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -
Plan 88	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -
Plan 89	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -
Plan 90	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -
Plan 91	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -
Plan 92	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -
Plan 93	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -
Plan 94	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -
Plan 95	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -
Plan 96	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -
Plan 97	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -
Plan 98	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -
Plan 99	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -
Plan 100	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -
Plan 101	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -
Plan 102	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -
Plan 103	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -
Plan 104	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -
Plan 105	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -
Plan 106	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -
Plan 107	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -
Plan 108	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -
Plan 109	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -
Plan 110	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -
Plan 111	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -
Plan 112	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -
Plan 113	$ -	$ -	$ -	$ -	$ -

02-01-2023 Number of Covered Lives by County

Clinton	Lackawanna	Luzerne	Lycoming	Monroe	Pike	Sullivan	Susquehanna	Tioga	Wayne	Wyoming	3	Allegheny	Armstrong	Beaver	Butler	Fayette	Greene	Indiana	Lawrence	Washington	Westmoreland	4	Bedford	Blair	Cambria	Clearfield	Huntingdon	Jefferson	Somerset	5	Centre	Columbia	Lehigh	Mifflin	Montour	Northampton	Northumberland	Schuylkill	Snyder	Union	6	Adams	Berks	Lancaster	York	7	Bucks	Chester	Delaware	Montgomery	Philadelphia	8	Cumberland	Dauphin	Franklin	Fulton	Juniata	Lebanon	Perry	9
0	0	0	0	4	0	0	0	0	0	0	Match	0	0	0	0	0	0	0	0	0	0	Match	0	0	0	0	0	0	0	Match	0	0	0	0	0	0	0	0	0	0	Match	0	0	0	0	Match	0	16	2	8	16	Match	0	0	0	0	0	2	0	Match

| | | |

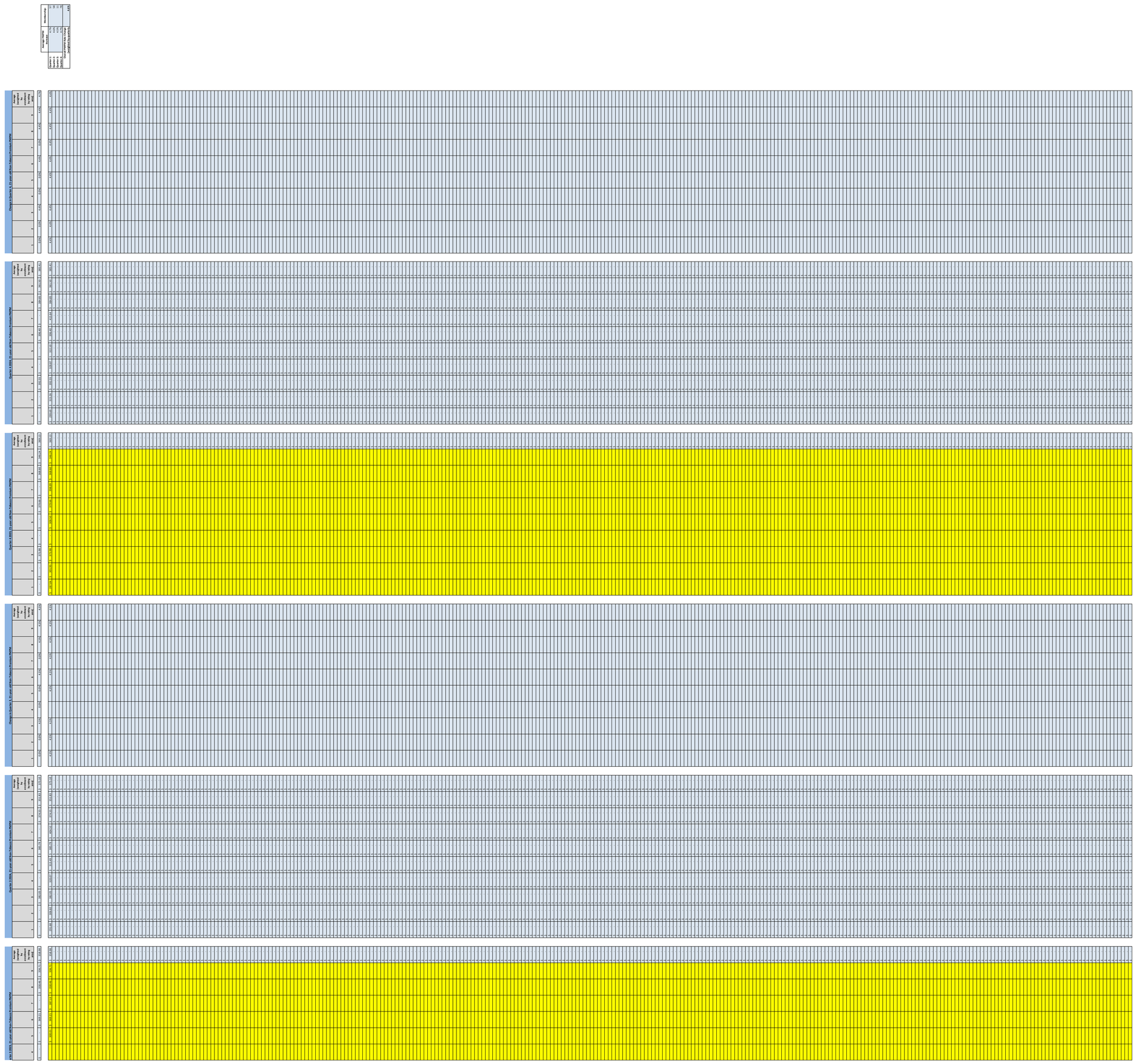
PA Rate Template Part IV B - Small Group Annual

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

Carrier Name:	AetnaLifeInsuranceCo
Product(s):	EPO
Market Segment:	Small Group
Rate Effective Date:	1/1/2024

Plan Number	HIOS Plan ID (Standard Component)	1/1/2023 Plan Marketing Name	Discontinued, New, Modified, Existing (D,N,M,E) for 2024	1/1/2024 HIOS Plan ID (if 1/1/2023 Plan Discontinued & Mapped)	Metallic Tier	Exchange On/Off or Off
Totals	These cells auto-fill using the data entered in Table 1b.					
Plan 1	33906PA0160001	aetna Silver OAFP/ 7000 $60	M	33906PA0160001	Silver	Off
Plan 2	0	0	0	0	0	0
Plan 3	0	0	0	0	0	0
Plan 4	0	0	0	0	0	0
Plan 5	0	0	0	0	0	0
Plan 6	0	0	0	0	0	0
Plan 7	0	0	0	0	0	0
Plan 8	0	0	0	0	0	0
Plan 9	0	0	0	0	0	0
Plan 10	0	0	0	0	0	0
Plan 11	0	0	0	0	0	0
Plan 12	0	0	0	0	0	0
Plan 13	0	0	0	0	0	0
Plan 14	0	0	0	0	0	0
Plan 15	0	0	0	0	0	0
Plan 16	0	0	0	0	0	0
Plan 17	0	0	0	0	0	0
Plan 18	0	0	0	0	0	0
Plan 19	0	0	0	0	0	0
Plan 20	0	0	0	0	0	0
Plan 21	0	0	0	0	0	0
Plan 22	0	0	0	0	0	0
Plan 23	0	0	0	0	0	0
Plan 24	0	0	0	0	0	0
Plan 25	0	0	0	0	0	0
Plan 26	0	0	0	0	0	0
Plan 27	0	0	0	0	0	0
Plan 28	0	0	0	0	0	0
Plan 29	0	0	0	0	0	0
Plan 30	0	0	0	0	0	0
Plan 31	0	0	0	0	0	0
Plan 32	0	0	0	0	0	0
Plan 33	0	0	0	0	0	0
Plan 34	0	0	0	0	0	0
Plan 35	0	0	0	0	0	0
Plan 36	0	0	0	0	0	0
Plan 37	0	0	0	0	0	0
Plan 38	0	0	0	0	0	0
Plan 39	0	0	0	0	0	0
Plan 40	0	0	0	0	0	0
Plan 41	0	0	0	0	0	0
Plan 42	0	0	0	0	0	0
Plan 43	0	0	0	0	0	0
Plan 44	0	0	0	0	0	0
Plan 45	0	0	0	0	0	0
Plan 46	0	0	0	0	0	0
Plan 47	0	0	0	0	0	0
Plan 48	0	0	0	0	0	0
Plan 49	0	0	0	0	0	0
Plan 50	0	0	0	0	0	0
Plan 51	0	0	0	0	0	0
Plan 52	0	0	0	0	0	0
Plan 53	0	0	0	0	0	0
Plan 54	0	0	0	0	0	0
Plan 55	0	0	0	0	0	0
Plan 56	0	0	0	0	0	0
Plan 57	0	0	0	0	0	0
Plan 58	0	0	0	0	0	0
Plan 59	0	0	0	0	0	0
Plan 60	0	0	0	0	0	0
Plan 61	0	0	0	0	0	0
Plan 62	0	0	0	0	0	0
Plan 63	0	0	0	0	0	0
Plan 64	0	0	0	0	0	0
Plan 65	0	0	0	0	0	0
Plan 66	0	0	0	0	0	0
Plan 67	0	0	0	0	0	0
Plan 68	0	0	0	0	0	0
Plan 69	0	0	0	0	0	0
Plan 70	0	0	0	0	0	0
Plan 71	0	0	0	0	0	0
Plan 72	0	0	0	0	0	0
Plan 73	0	0	0	0	0	0
Plan 74	0	0	0	0	0	0
Plan 75	0	0	0	0	0	0
Plan 76	0	0	0	0	0	0
Plan 77	0	0	0	0	0	0
Plan 78	0	0	0	0	0	0
Plan 79	0	0	0	0	0	0
Plan 80	0	0	0	0	0	0
Plan 81	0	0	0	0	0	0
Plan 82	0	0	0	0	0	0
Plan 83	0	0	0	0	0	0
Plan 84	0	0	0	0	0	0
Plan 85	0	0	0	0	0	0
Plan 86	0	0	0	0	0	0
Plan 87	0	0	0	0	0	0
Plan 88	0	0	0	0	0	0
Plan 89	0	0	0	0	0	0
Plan 90	0	0	0	0	0	0
Plan 91	0	0	0	0	0	0
Plan 92	0	0	0	0	0	0
Plan 93	0	0	0	0	0	0
Plan 94	0	0	0	0	0	0
Plan 95	0	0	0	0	0	0
Plan 96	0	0	0	0	0	0
Plan 97	0	0	0	0	0	0
Plan 98	0	0	0	0	0	0
Plan 99	0	0	0	0	0	0
Plan 100	0	0	0	0	0	0
Plan 101	0	0	0	0	0	0
Plan 102	0	0	0	0	0	0
Plan 103	0	0	0	0	0	0
Plan 104	0	0	0	0	0	0
Plan 105	0	0	0	0	0	0
Plan 106	0	0	0	0	0	0
Plan 107	0	0	0	0	0	0
Plan 108	0	0	0	0	0	0
Plan 109	0	0	0	0	0	0
Plan 110	0	0	0	0	0	0
Plan 111	0	0	0	0	0	0
Plan 112	0	0	0	0	0	0
Plan 113	0	0	0	0	0	0
Plan 114	0	0	0	0	0	0
Plan 115	0	0	0	0	0	0
Plan 116	0	0	0	0	0	0
Plan 117	0	0	0	0	0	0
Plan 118	0	0	0	0	0	0
Plan 119	0	0	0	0	0	0
Plan 120	0	0	0	0	0	0
Plan 121	0	0	0	0	0	0
Plan 122	0	0	0	0	0	0
Plan 123	0	0	0	0	0	0
Plan 124	0	0	0	0	0	0
Plan 125	0	0	0	0	0	0
Plan 126	0	0	0	0	0	0
Plan 127	0	0	0	0	0	0
Plan 128	0	0	0	0	0	0
Plan 129	0	0	0	0	0	0
Plan 130	0	0	0	0	0	0
Plan 131	0	0	0	0	0	0
Plan 132	0	0	0	0	0	0
Plan 133	0	0	0	0	0	0
Plan 134	0	0	0	0	0	0
Plan 135	0	0	0	0	0	0
Plan 136	0	0	0	0	0	0
Plan 137	0	0	0	0	0	0
Plan 138	0	0	0	0	0	0
Plan 139	0	0	0	0	0	0
Plan 140	0	0	0	0	0	0
Plan 141	0	0	0	0	0	0
Plan 142	0	0	0	0	0	0
Plan 143	0	0	0	0	0	0
Plan 144	0	0	0	0	0	0
Plan 145	0	0	0	0	0	0
Plan 146	0	0	0	0	0	0
Plan 147	0	0	0	0	0	0
Plan 148	0	0	0	0	0	0
Plan 149	0	0	0	0	0	0
Plan 150	0	0	0	0	0	0
Plan 151	0	0	0	0	0	0
Plan 152	0	0	0	0	0	0
Plan 153	0	0	0	0	0	0
Plan 154	0	0	0	0	0	0
Plan 155	0	0	0	0	0	0
Plan 156	0	0	0	0	0	0
Plan 157	0	0	0	0	0	0
Plan 158	0	0	0	0	0	0
Plan 159	0	0	0	0	0	0
Plan 160	0	0	0	0	0	0
Plan 161	0	0	0	0	0	0
Plan 162	0	0	0	0	0	0
Plan 163	0	0	0	0	0	0
Plan 164	0	0	0	0	0	0
Plan 165	0	0	0	0	0	0
Plan 166	0	0	0	0	0	0
Plan 167	0	0	0	0	0	0
Plan 168	0	0	0	0	0	0
Plan 169	0	0	0	0	0	0
Plan 170	0	0	0	0	0	0
Plan 171	0	0	0	0	0	0
Plan 172	0	0	0	0	0	0
Plan 173	0	0	0	0	0	0
Plan 174	0	0	0	0	0	0
Plan 175	0	0	0	0	0	0
Plan 176	0	0	0	0	0	0
Plan 177	0	0	0	0	0	0
Plan 178	0	0	0	0	0	0
Plan 179	0	0	0	0	0	0
Plan 180	0	0	0	0	0	0
Plan 181	0	0	0	0	0	0
Plan 182	0	0	0	0	0	0
Plan 183	0	0	0	0	0	0
Plan 184	0	0	0	0	0	0
Plan 185	0	0	0	0	0	0
Plan 186	0	0	0	0	0	0
Plan 187	0	0	0	0	0	0
Plan 188	0	0	0	0	0	0
Plan 189	0	0	0	0	0	0
Plan 190	0	0	0	0	0	0
Plan 191	0	0	0	0	0	0
Plan 192	0	0	0	0	0	0
Plan 193	0	0	0	0	0	0
Plan 194	0	0	0	0	0	0
Plan 195	0	0	0	0	0	0
Plan 196	0	0	0	0	0	0
Plan 197	0	0	0	0	0	0
Plan 198	0	0	0	0	0	0
Plan 199	0	0	0	0	0	0
Plan 200	0	0	0	0	0	0
Plan 201	0	0	0	0	0	0
Plan 202	0	0	0	0	0	0
Plan 203	0	0	0	0	0	0
Plan 204	0	0	0	0	0	0
Plan 205	0	0	0	0	0	0
Plan 206	0	0	0	0	0	0
Plan 207	0	0	0	0	0	0
Plan 208	0	0	0	0	0	0
Plan 209	0	0	0	0	0	0
Plan 210	0	0	0	0	0	0
Plan 211	0	0	0	0	0	0
Plan 212	0	0	0	0	0	0
Plan 213	0	0	0	0	0	0
Plan 214	0	0	0	0	0	0
Plan 215	0	0	0	0	0	0
Plan 216	0	0	0	0	0	0
Plan 217	0	0	0	0	0	0
Plan 218	0	0	0	0	0	0
Plan 219	0	0	0	0	0	0
Plan 220	0	0	0	0	0	0
Plan 221	0	0	0	0	0	0
Plan 222	0	0	0	0	0	0
Plan 223	0	0	0	0	0	0
Plan 224	0	0	0	0	0	0
Plan 225	0	0	0	0	0	0
Plan 226	0	0	0	0	0	0
Plan 227	0	0	0	0	0	0
Plan 228	0	0	0	0	0	0
Plan 229	0	0	0	0	0	0
Plan 230	0	0	0	0	0	0
Plan 231	0	0	0	0	0	0
Plan 232	0	0	0	0	0	0
Plan 233	0	0	0	0	0	0
Plan 234	0	0	0	0	0	0
Plan 235	0	0	0	0	0	0
Plan 236	0	0	0	0	0	0
Plan 237	0	0	0	0	0	0
Plan 238	0	0	0	0	0	0
Plan 239	0	0	0	0	0	0
Plan 240	0	0	0	0	0	0
Plan 241	0	0	0	0	0	0
Plan 242	0	0	0	0	0	0
Plan 243	0	0	0	0	0	0
Plan 244	0	0	0	0	0	0
Plan 245	0	0	0	0	0	0
Plan 246	0	0	0	0	0	0
Plan 247	0	0	0	0	0	0
Plan 248	0	0	0	0	0	0
Plan 249	0	0	0	0	0	0
Plan 250	0	0	0	0	0	0
Plan 251	0	0	0	0	0	0
Plan 252	0	0	0	0	0	0
Plan 253	0	0	0	0	0	0
Plan 254	0	0	0	0	0	0
Plan 255	0	0	0	0	0	0
Plan 256	0	0	0	0	0	0
Plan 257	0	0	0	0	0	0
Plan 258	0	0	0	0	0	0
Plan 259	0	0	0	0	0	0
Plan 260	0	0	0	0	0	0
Plan 261	0	0	0	0	0	0
Plan 262	0	0	0	0	0	0
Plan 263	0	0	0	0	0	0
Plan 264	0	0	0	0	0	0
Plan 265	0	0	0	0	0	0
Plan 266	0	0	0	0	0	0
Plan 267	0	0	0	0	0	0
Plan 268	0	0	0	0	0	0
Plan 269	0	0	0	0	0	0
Plan 270	0	0	0	0	0	0
Plan 271	0	0	0	0	0	0
Plan 272	0	0	0	0	0	0
Plan 273	0	0	0	0	0	0
Plan 274	0	0	0	0	0	0
Plan 275	0	0	0	0	0	0
Plan 276	0	0	0	0	0	0
Plan 277	0	0	0	0	0	0
Plan 278	0	0	0	0	0	0
Plan 279	0	0	0	0	0	0
Plan 280	0	0	0	0	0	0
Plan 281	0	0	0	0	0	0
Plan 282	0	0	0	0	0	0
Plan 283	0	0	0	0	0	0
Plan 284	0	0	0	0	0	0
Plan 285	0	0	0	0	0	0
Plan 286	0	0	0	0	0	0
Plan 287	0	0	0	0	0	0
Plan 288	0	0	0	0	0	0
Plan 289	0	0	0	0	0	0
Plan 290	0	0	0	0	0	0
Plan 291	0	0	0	0	0	0
Plan 292	0	0	0	0	0	0
Plan 293	0	0	0	0	0	0
Plan 294	0	0	0	0	0	0
Plan 295	0	0	0	0	0	0
Plan 296	0	0	0	0	0	0
Plan 297	0	0	0	0	0	0
Plan 298	0	0	0	0	0	0
Plan 299	0	0	0	0	0	0
Plan 300	0	0	0	0	0	0

Plan Number	Quarter 1 2023, 21-year-old Non-Tobacco Premium PMPM									Average (weighted by enrollment by rating area)
	1	2	3	4	5	6	7	8	9	
Totals	$ -	$ -	$ 141.78	$ -	$ -	$ 149.17	$ -	$ 159.00	$ 118.43	$ 139.49
Plan 1	$ 266.93	$ 277.70	$ 141.78		$ 283.73	$ 149.17	$ 300.12	$ 159.00	$ 118.43	$ 139.49
Plan 2	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -
Plan 3	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -
Plan 4	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -
Plan 5	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -
Plan 6	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -
Plan 7	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -
Plan 8	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -
Plan 9	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -
Plan 10	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -
Plan 11	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -
Plan 12	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -
Plan 13	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -
Plan 14	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -
Plan 15	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -
Plan 16	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -
Plan 17	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -
Plan 18	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -
Plan 19	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -
Plan 20	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -
Plan 21	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -
Plan 22	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -
Plan 23	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -
Plan 24	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -
Plan 25	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -
Plan 26	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -
Plan 27	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -
Plan 28	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -
Plan 29	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -
Plan 30	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -
Plan 31	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -
Plan 32	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -
Plan 33	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -
Plan 34	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -
Plan 35	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -
Plan 36	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -
Plan 37	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -
Plan 38	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -
Plan 39	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -
Plan 40	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -
Plan 41	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -
Plan 42	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -
Plan 43	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -
Plan 44	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -
Plan 45	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -
Plan 46	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -
Plan 47	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -
Plan 48	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -
Plan 49	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -
Plan 50	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -
Plan 51	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -
Plan 52	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -
Plan 53	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -
Plan 54	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -
Plan 55	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -
Plan 56	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -
Plan 57	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -
Plan 58	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -
Plan 59	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -
Plan 60	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -
Plan 61	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -
Plan 62	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -
Plan 63	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -
Plan 64	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -
Plan 65	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -
Plan 66	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -
Plan 67	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -
Plan 68	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -
Plan 69	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -
Plan 70	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -
Plan 71	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -
Plan 72	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -
Plan 73	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -
Plan 74	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -
Plan 75	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -
Plan 76	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -
Plan 77	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -
Plan 78	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -
Plan 79	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -
Plan 80	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -
Plan 81	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -
Plan 82	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -
Plan 83	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -
Plan 84	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -
Plan 85	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -
Plan 86	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -
Plan 87	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -
Plan 88	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -
Plan 89	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -
Plan 90	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -
Plan 91	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -
Plan 92	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -
Plan 93	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -
Plan 94	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -
Plan 95	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -
Plan 96	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -
Plan 97	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -
Plan 98	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -
Plan 99	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -
Plan 100	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -
Plan 101	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -
Plan 102	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -
Plan 103	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -
Plan 104	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -
Plan 105	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -
Plan 106	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -
Plan 107	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -
Plan 108	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -
Plan 109	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -
Plan 110	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -
Plan 111	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -
Plan 112	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -
Plan 113	$ -	$ -	$ -	$ -	$ -	$


Zone 1 (Kitchen & Living) Air Flow Temperature Profile
Zone 2 (Bed 1) Air Flow Temperature Profile
Zone 3 (Bed 2) Air Flow Temperature Profile
Zone 4 (Bed 3) Air Flow Temperature Profile
Zone 5 (Bed 4) Air Flow Temperature Profile
Zone 6 (Bed 5) Air Flow Temperature Profile
Time (Hours)
Outside Air Temperature (°C)
Supply Air Temperature (°C)
Return Air Temperature (°C)
Supply Air Temperature (°C)
Return Air Temperature (°C)
Supply Air Temperature (°C)
Return

PA Rate Quarterly Template Part V
Consumer Factors

Carrier Name:	**AetnaLifeInsuranceCo**
Product(s):	**EPO**
Market Segment:	**Small Group**
Rate Effective Date:	**1/1/2024**

Table 12. Age and Tobacco Factors

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

*PA follows the federal default age curve.

Table 13. Geographic Factors

Geographic Area Factors			
Area	Counties	Current Factor	Proposed Factor
Rating Area 1	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

Projection Period Network Factors				
Network Name	Rating Area	Current Factor	Proposed Factor	Approval Date
EPO	1-3, 5-9	1.000	1.000	

PA Rate Template Part VI - Rate Change Summary

Overview

Initial Requested Average Rate Change:	4.50%
Revised Requested Average Rate Change:	4.66%
Minimum Requested Rate Change:	4.65%
Maximum Requested Rate Change:	4.66%
Mapped Members:	96
Available in Rating Areas:	Rating Areas 1, 2, 3, 5, 6, 7, 8, and 9

Carrier Name:	AetnaLifeInsuranceCo
Product(s):	EPO
Market Segment:	Small Group
Rate Effective Date:	1/1/2024

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

Key Information

Jan. 2022 - Dec. 2022 Financial Experience

Premium	$	1,162,012.48
Claims	$	528,768.42
Administrative Expenses	$	111,339.02
Taxes & Fees	$	248,879.63
Company Made After Taxes	$	273,025.42

How It Plans to Spend Your Premium

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

Claims:	82%
Administrative Expenses:	12%
Taxes & Fees:	3%
Profit:	2%

The company expects its annual medical costs to increase: 9.79%

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.

Aetna Life Insurance Company
HIOS Issuer ID: 33906
Exhibit A-2

PA Small Group Portfolio | Summary of Benefits

Contents

Aetna Silver OAEPO 8000 80% 2

Pennsylvania

Aetna Silver OAEPO 8000 80%

Summary of Features	In Network
Deductible Individual Family	 $8,000 $16,000
Coinsurance *(Member Responsibility)*	20%
	$0 once out-of-pocket max. is satisfied
Out-of-Pocket Maximum Individual Familiy	 $9,450 $18,900
	All cost sharing accumulates to the Out of Pocket Maximum above
Primary Care Visit to Treat an Injury or Illness (excludes Preventative and X-rays)	$45 per visit
Specialist Visit	$85 per visit
All Inpatient Hospital Services (includes Mental/Behavioral Health and Substance Abuse)	20% after deductible
Emergency Room Services	$500 + 20% after deductible
Mental/Behavioral Health and Substance Abuse Disorder Outpatient Services	$0 per visit
Imaging (CT/PET Scans, MRIs)	20% after deductible
Rehabilitative Speech Therapy	20% after deductible
Rehabilitative Occupational and Rehabilitative Physical Therapy	20% after deductible
Preventive Care/Screening/Immunization	0%
Laboratory Outpatient and Professional Services	20% after deductible
X-rays and Diagnostic Imaging	20% after deductible
Skilled Nursing Facility	20% after deductible
Outpatient Facility Fee (e.g., Ambulatory Surgery Center)	20% after deductible
Outpatient Surgery Physician/Surgical Services	20% after deductible

Pharmacy	In-Network
Pharmacy Deductible Individual	$0
Generics	$20
Preferred Brand Drugs	$85
Non-Preferred Brand Drugs	Generic & Brand (Non-Pref)
Specialty Drugs (i.e. high-cost) Preferred/Non-Preferred	Specialty (Pref) / Specialty (Non-Pref)

Unified Rate Review v6.0

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

Company Legal Name:	Aetna Life Insurance Company		
HIOS Issuer ID:	33906	State:	PA
Effective Date of Rate Change(s):	1/1/2024	Market:	Small Group

Market Level Calculations (Same for all Plans)

Section I: Experience Period Data

Experience Period: 1/1/2022 to 12/31/2022

	Total	PMPM
Allowed Claims	$722,407.37	$525.01
Reinsurance	$0.00	$0.00
Incurred Claims in Experience Period	$508,302.05	$369.41
Risk Adjustment	$112,422.10	$81.70
Experience Period Premium	$1,049,590.38	$762.78
Experience Period Member Months	1,376	

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	$107.04	1.075	1.030	1.075	1.030	$131.23
Outpatient Hospital	$80.26	1.037	1.070	1.037	1.070	$98.82
Professional	$121.73	1.018	1.065	1.018	1.065	$143.08
Other Medical	$115.05	1.037	1.070	1.037	1.070	$141.65
Capitation	$1.89	1.000	1.000	1.000	1.000	$1.89
Prescription Drug	$99.04	1.048	1.026	1.048	1.026	$114.51
Total	$525.01					**$631.18**

Morbidity Adjustment	0.981
Demographic Shift	1.027
Plan Design Changes	1.002
Other	1.051
Adjusted Trended EHB Allowed Claims PMPM for **1/1/2024**	**$669.67**

Manual EHB Allowed Claims PMPM	$694.55
Applied Credibility %	0.00%

		Projected Period Totals
Projected Index Rate for **1/1/2024**	**$694.55**	$800,121.60
Reinsurance	$0.00	$0.00
Risk Adjustment Payment/Charge	$78.38	$90,293.76
Exchange User Fees	0.00%	$0.00
Market Adjusted Index Rate	**$616.17**	**$709,827.84**

Projected Member Months	**1,152**

Information Not Releasable to the Public Unless Authorized by Law: This information has not been publically disclosed and may be privileged and confidential. It is for internal government use only and must not be disseminated, distributed, or copied to persons not authorized to receive the information. Unauthorized disclosure may result in prosecution to the full extent of the law.

Product-Plan Data Collection

To add a product to Worksheet 2 - Plan Product Info, select the Add Product button or Ctrl + Shift + P.
To add a plan to Worksheet 2 - Plan Product Info, select the Add Plan button or Ctrl + Shift + L.
To validate, select the Validate button or Ctrl + Shift + I.
To finalize, select the Finalize button or Ctrl + Shift + F.
To remove a product, navigate to the corresponding Product Name/Product ID field and select the Remove Product button or Ctrl + Shift + Q.
To remove a plan, navigate to the corresponding Plan Name/Plan ID field and select the Remove Plan button or Ctrl + Shift + A.

Company Legal Name:	**Aetna Life Insurance Company**		
HIOS Issuer ID:	**33906**	State:	**PA**
Effective Date of Rate Change(s):	**1/1/2024**	Market:	**Small Group**

Product/Plan Level Calculations

Field #	**Section I: General Product and Plan Information**		
1.1	Product Name		PPO
1.2	Product ID		33906PA016
1.3	Plan Name		Silver
1.4	Plan ID (Standard Component ID)		33906PA0160001
1.5	Metal		Silver
1.6	AV Metal Value		0.690
1.7	Plan Category		Renewing
1.8	Plan Type		EPO
1.9	Exchange Plan?		No
1.10	Effective Date of Proposed Rates		1/1/2024
1.11	Cumulative Rate Change % (over 12 mos prior)		4.53%
1.12	Product Rate Increase %		4.53%
1.13	Submission Level Rate Increase %		4.53%

Worksheet 1 Totals	**Section II: Experience Period and Current Plan Level Information**		
	2.1 Plan ID (Standard Component ID)	Total	33906PA0160001
$722,407	2.2 Allowed Claims	$722,407	$722,407
$0	2.3 Reinsurance	$0	$0
	2.4 Member Cost Sharing	$214,105	$214,105
	2.5 Cost Sharing Reduction	$0	$0
$508,302	2.6 Incurred Claims	$508,302	$508,302
$112,422	2.7 Risk Adjustment Transfer Amount	$112,422	$112,422
$1,049,590	2.8 Premium	$1,049,590	$1,049,590
1,376	2.9 Experience Period Member Months	1,376	1,376
	2.10 Current Enrollment	96	96
	2.11 Current Premium PMPM	$617.89	$617.89
	2.12 Loss Ratio	43.74%	43.74%
	Per Member Per Month		
	2.13 Allowed Claims	$525.01	$525.01
	2.14 Reinsurance	$0.00	$0.00
	2.15 Member Cost Sharing	$155.60	$155.60
	2.16 Cost Sharing Reduction	$0.00	$0.00
	2.17 Incurred Claims	$369.41	$369.41
	2.18 Risk Adjustment Transfer Amount	$81.70	$81.70
	2.19 Premium	$762.78	$762.78

	Section III: Plan Adjustment Factors		
3.1	Plan ID (Standard Component ID)		33906PA0160001
3.2	Market Adjusted Index Rate		$616.17
3.3	AV and Cost Sharing Design of Plan		0.7986
3.4	Provider Network Adjustment		1.0000
3.5	Benefits in Addition to EHB		1.0000
	Administrative Costs		
3.6	Administrative Expense		12.27%
3.7	Taxes and Fees		2.99%
3.8	Profit & Risk Load		2.00%
3.9	Catastrophic Adjustment		1.0000
3.10	**Plan Adjusted Index Rate**		$594.72

3.11	Age Calibration Factor	0.5974	0.5974
3.12	Geographic Calibration Factor	0.9986	0.9986
3.13	Tobacco Calibration Factor	1.0000	1.0000
3.14	**Calibrated Plan Adjusted Index Rate**		$354.79

	Section IV: Projected Plan Level Information		
4.1	Plan ID (Standard Component ID)	Total	33906PA0160001
4.2	Allowed Claims	$800,118	$800,118
4.3	Reinsurance	$0	$0
4.4	Member Cost Sharing	$161,123	$161,123
4.5	Cost Sharing Reduction	$0	$0
4.6	Incurred Claims	$638,995	$638,995
4.7	Risk Adjustment Transfer Amount	$72,115	$72,115
4.8	Premium	$685,144	$685,144
4.9	Projected Member Months	1,152	1,152
4.10	Loss Ratio	84.38%	84.38%
	Per Member Per Month		
4.11	Allowed Claims	$694.55	$694.55
4.12	Reinsurance	$0.00	$0.00
4.13	Member Cost Sharing	$139.86	$139.86
4.14	Cost Sharing Reduction	$0.00	$0.00
4.15	Incurred Claims	$554.68	$554.68
4.16	Risk Adjustment Transfer Amount	$62.60	$62.60
4.17	Premium	$594.74	$594.74

Rating Area Data Collection

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

Rating Area	Rating Factor
Rating Area 1	0.7787
Rating Area 2	0.8192
Rating Area 3	1.0200
Rating Area 4	0.8545
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 Life Insurance Co.
Pennsylvania Small Group
EPO Products

Summary

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

The new rates will apply to plan years effective in 2024. The current membership and range of rate changes by product are:

Product Name	# Members as of February 2023	Range of Rate Changes
Aetna Silver OAEPO 8000 80%	96	4.5% - 4.5%

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 12% 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 12.9%.
- The cost of pharmacy prescription has increased 9.1%.

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 4.5%?

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 Life Insurance Company**
State:	**Pennsylvania**
HIOS Issuer ID:	**33906**
Market:	**Small Group**
Effective Date:	**01/01/2024**
Rate Filing Tracking Number:	**AETN-133624450**
Policy Form(s):	**AL SG HCOC-2024-EPO 08 & AL SG SOB EPO 14052804 08**
Form Filing Tracking Number:	**AETN-133624286**

Company Contact Information:

[redacted] [redacted]

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, 2024. 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, 2024 through December 31, 2024.

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.

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 Life Insurance Company (ALIC). 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, 2022 through December 31, 2022 and paid through February 28, 2023.

B. Current Date: The current enrollment and premium is reported as of February 28, 2023.

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.

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 2023. 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 2022

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 2024.

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 2024 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, 2022 to December 31, 2022 and paid through February 28, 2023 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 2024.

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, 2024.

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

Generally, risk adjustment transfer is accrued at the issuer and market level based on 2022 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. For PA ALIC, the risk transfer amount was provided in May 2023.

B. Risk Adjustment – Projection Period

We started with the 2022 CMS Interim report to determine our current risk transfer relative to the market. Using Aetna's internal risk scores for the entity-specific membership as well as the available TPIR data, the average historical change in risk was observed; based on these data points, the annual change to the risk was determined and applied to the 2022 CMS Interim PLRS starting point (additionally, an average completion factor was applied to the PLRS to account for the historical differences between Interim and Final CMS reports). The remaining entity-specific factors were assumed to be constant.

The entity-specific factors were entered into the risk transfer formula to calculate the projected 2024 risk transfer amount.

In addition, the projected risk adjustment transfer includes changes that were outlined in the 2024 Notice of Benefit and Payment Parameters. The 2024 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 2021-2022 claims as a percent of premium for Silver Off-Exchange plans.

As a result, we project a risk adjustment receivable of $62.60 PBMPM.

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 2024 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, 2022 projections, and projected changes in expenses, inflation, and membership for 2024 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 2024 as well as Federal income tax and State Premium taxes. The risk adjustment user fee of $0.21 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 2023 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 2022 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 2023 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 2024 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, which is calculated 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.

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 2024 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 2024 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 2023, 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 2022 to 2024. The crosswalk includes the list of products that have experience in the single risk pool experience period, and products that were made available in 2023 and 2024.

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 2023 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, 2022, the capital and surplus held by Aetna Life Insurance Company was approximately $6.1 billion. This amount is disclosed in page 3, line 37 of the Company's statutory financial statement dated December 31, 2022. The Company issues insurance nationwide for multiple lines of business including, large group medical, Small Group medical, individual medical, and various non-medical products.

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

ALIC	MLR		Member Months	
Calendar Year	Actual	Pricing	Actual	Pricing
2018	94.00%	87.60%	10,929	2,385
2019	100.20%	89.16%	5,602	3,348
2020	86.90%	89.02%	6,741	3,348
2021	85.70%	85.21%	12,071	2,760

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
- 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] 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.

May 17, 2023

Date

2024 Rates Table Template v13.0

All fields with an asterisk (*) are required. To validate press Validate button or Ctrl + Shift + I. To finalize, press Finalize button or Ctrl + Shift + F.

If you are in a community rating state, select Family-Tier Rates under Rating Method and fill in all columns.

If you are not in a community rating state, select Age-Based Rates under Rating Method and provide an Individual Rate for every age band.

If Tobacco is Tobacco User/Non-Tobacco User, you must give a rate for Tobacco Use and Non-Tobacco Use.

To add a new sheet, press the Add Sheet button, or Ctrl + Shift + H. All plans must have the same dates on a sheet.

HIOS Issuer ID*	33906
Rate Effective Date*	1/1/2024
Rate Expiration Date*	3/31/2024
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
33906PA0160001	Rating Area 1	Tobacco User/Non-Tobacco User	0-14	211.36	211.36
33906PA0160001	Rating Area 1	Tobacco User/Non-Tobacco User	15	230.15	230.15
33906PA0160001	Rating Area 1	Tobacco User/Non-Tobacco User	16	237.33	237.33
33906PA0160001	Rating Area 1	Tobacco User/Non-Tobacco User	17	244.51	244.51
33906PA0160001	Rating Area 1	Tobacco User/Non-Tobacco User	18	252.25	252.25
33906PA0160001	Rating Area 1	Tobacco User/Non-Tobacco User	19	259.99	259.99
33906PA0160001	Rating Area 1	Tobacco User/Non-Tobacco User	20	268.00	268.00
33906PA0160001	Rating Area 1	Tobacco User/Non-Tobacco User	21	276.29	276.29
33906PA0160001	Rating Area 1	Tobacco User/Non-Tobacco User	22	276.29	276.29
33906PA0160001	Rating Area 1	Tobacco User/Non-Tobacco User	23	276.29	276.29
33906PA0160001	Rating Area 1	Tobacco User/Non-Tobacco User	24	276.29	276.29
33906PA0160001	Rating Area 1	Tobacco User/Non-Tobacco User	25	277.39	277.39
33906PA0160001	Rating Area 1	Tobacco User/Non-Tobacco User	26	282.92	282.92
33906PA0160001	Rating Area 1	Tobacco User/Non-Tobacco User	27	289.55	289.55
33906PA0160001	Rating Area 1	Tobacco User/Non-Tobacco User	28	300.32	300.32
33906PA0160001	Rating Area 1	Tobacco User/Non-Tobacco User	29	309.17	309.17
33906PA0160001	Rating Area 1	Tobacco User/Non-Tobacco User	30	313.59	313.59
33906PA0160001	Rating Area 1	Tobacco User/Non-Tobacco User	31	320.22	320.22
33906PA0160001	Rating Area 1	Tobacco User/Non-Tobacco User	32	326.85	326.85
33906PA0160001	Rating Area 1	Tobacco User/Non-Tobacco User	33	330.99	330.99
33906PA0160001	Rating Area 1	Tobacco User/Non-Tobacco User	34	335.41	335.41
33906PA0160001	Rating Area 1	Tobacco User/Non-Tobacco User	35	337.62	337.62
33906PA0160001	Rating Area 1	Tobacco User/Non-Tobacco User	36	339.83	339.83
33906PA0160001	Rating Area 1	Tobacco User/Non-Tobacco User	37	342.04	342.04
33906PA0160001	Rating Area 1	Tobacco User/Non-Tobacco User	38	344.25	344.25
33906PA0160001	Rating Area 1	Tobacco User/Non-Tobacco User	39	348.67	348.67
33906PA0160001	Rating Area 1	Tobacco User/Non-Tobacco User	40	353.09	353.09
33906PA0160001	Rating Area 1	Tobacco User/Non-Tobacco User	41	359.73	359.73
33906PA0160001	Rating Area 1	Tobacco User/Non-Tobacco User	42	366.08	366.08
33906PA0160001	Rating Area 1	Tobacco User/Non-Tobacco User	43	374.92	374.92
33906PA0160001	Rating Area 1	Tobacco User/Non-Tobacco User	44	385.97	385.97
33906PA0160001	Rating Area 1	Tobacco User/Non-Tobacco User	45	398.96	398.96
33906PA0160001	Rating Area 1	Tobacco User/Non-Tobacco User	46	414.43	414.43
33906PA0160001	Rating Area 1	Tobacco User/Non-Tobacco User	47	431.84	431.84
33906PA0160001	Rating Area 1	Tobacco User/Non-Tobacco User	48	451.73	451.73
33906PA0160001	Rating Area 1	Tobacco User/Non-Tobacco User	49	471.35	471.35
33906PA0160001	Rating Area 1	Tobacco User/Non-Tobacco User	50	493.45	493.45
33906PA0160001	Rating Area 1	Tobacco User/Non-Tobacco User	51	515.28	515.28
33906PA0160001	Rating Area 1	Tobacco User/Non-Tobacco User	52	539.31	539.31
33906PA0160001	Rating Area 1	Tobacco User/Non-Tobacco User	53	563.63	563.63
33906PA0160001	Rating Area 1	Tobacco User/Non-Tobacco User	54	589.87	589.87
33906PA0160001	Rating Area 1	Tobacco User/Non-Tobacco User	55	616.12	616.12
33906PA0160001	Rating Area 1	Tobacco User/Non-Tobacco User	56	644.58	644.58
33906PA0160001	Rating Area 1	Tobacco User/Non-Tobacco User	57	673.31	673.31
33906PA0160001	Rating Area 1	Tobacco User/Non-Tobacco User	58	703.98	703.98
33906PA0160001	Rating Area 1	Tobacco User/Non-Tobacco User	59	719.18	719.18
33906PA0160001	Rating Area 1	Tobacco User/Non-Tobacco User	60	749.84	749.84
33906PA0160001	Rating Area 1	Tobacco User/Non-Tobacco User	61	776.37	776.37
33906PA0160001	Rating Area 1	Tobacco User/Non-Tobacco User	62	793.77	793.77
33906PA0160001	Rating Area 1	Tobacco User/Non-Tobacco User	63	815.60	815.60
33906PA0160001	Rating Area 1	Tobacco User/Non-Tobacco User	64 and over	828.58	828.58
33906PA0160001	Rating Area 2	Tobacco User/Non-Tobacco User	0-14	222.34	222.34
33906PA0160001	Rating Area 2	Tobacco User/Non-Tobacco User	15	242.10	242.10
33906PA0160001	Rating Area 2	Tobacco User/Non-Tobacco User	16	249.66	249.66
33906PA0160001	Rating Area 2	Tobacco User/Non-Tobacco User	17	257.21	257.21
33906PA0160001	Rating Area 2	Tobacco User/Non-Tobacco User	18	265.35	265.35
33906PA0160001	Rating Area 2	Tobacco User/Non-Tobacco User	19	273.49	273.49
33906PA0160001	Rating Area 2	Tobacco User/Non-Tobacco User	20	281.92	281.92
33906PA0160001	Rating Area 2	Tobacco User/Non-Tobacco User	21	290.63	290.63
33906PA0160001	Rating Area 2	Tobacco User/Non-Tobacco User	22	290.63	290.63
33906PA0160001	Rating Area 2	Tobacco User/Non-Tobacco User	23	290.63	290.63
33906PA0160001	Rating Area 2	Tobacco User/Non-Tobacco User	24	290.63	290.63
33906PA0160001	Rating Area 2	Tobacco User/Non-Tobacco User	25	291.80	291.80
33906PA0160001	Rating Area 2	Tobacco User/Non-Tobacco User	26	297.61	297.61
33906PA0160001	Rating Area 2	Tobacco User/Non-Tobacco User	27	304.58	304.58
33906PA0160001	Rating Area 2	Tobacco User/Non-Tobacco User	28	315.92	315.92
33906PA0160001	Rating Area 2	Tobacco User/Non-Tobacco User	29	325.22	325.22
33906PA0160001	Rating Area 2	Tobacco User/Non-Tobacco User	30	329.87	329.87
33906PA0160001	Rating Area 2	Tobacco User/Non-Tobacco User	31	336.85	336.85
33906PA0160001	Rating Area 2	Tobacco User/Non-Tobacco User	32	343.82	343.82
33906PA0160001	Rating Area 2	Tobacco User/Non-Tobacco User	33	348.18	348.18
33906PA0160001	Rating Area 2	Tobacco User/Non-Tobacco User	34	352.83	352.83
33906PA0160001	Rating Area 2	Tobacco User/Non-Tobacco User	35	355.16	355.16
33906PA0160001	Rating Area 2	Tobacco User/Non-Tobacco User	36	357.48	357.48
33906PA0160001	Rating Area 2	Tobacco User/Non-Tobacco User	37	359.81	359.81
33906PA0160001	Rating Area 2	Tobacco User/Non-Tobacco User	38	362.13	362.13
33906PA0160001	Rating Area 2	Tobacco User/Non-Tobacco User	39	366.78	366.78
33906PA0160001	Rating Area 2	Tobacco User/Non-Tobacco User	40	371.43	371.43
33906PA0160001	Rating Area 2	Tobacco User/Non-Tobacco User	41	378.41	378.41
33906PA0160001	Rating Area 2	Tobacco User/Non-Tobacco User	42	385.09	385.09
33906PA0160001	Rating Area 2	Tobacco User/Non-Tobacco User	43	394.39	394.39
33906PA0160001	Rating Area 2	Tobacco User/Non-Tobacco User	44	406.02	406.02
33906PA0160001	Rating Area 2	Tobacco User/Non-Tobacco User	45	419.68	419.68
33906PA0160001	Rating Area 2	Tobacco User/Non-Tobacco User	46	435.95	435.95
33906PA0160001	Rating Area 2	Tobacco User/Non-Tobacco User	47	454.26	454.26
33906PA0160001	Rating Area 2	Tobacco User/Non-Tobacco User	48	475.19	475.19
33906PA0160001	Rating Area 2	Tobacco User/Non-Tobacco User	49	495.82	495.82
33906PA0160001	Rating Area 2	Tobacco User/Non-Tobacco User	50	519.07	519.07
33906PA0160001	Rating Area 2	Tobacco User/Non-Tobacco User	51	542.03	542.03
33906PA0160001	Rating Area 2	Tobacco User/Non-Tobacco User	52	567.32	567.32
33906PA0160001	Rating Area 2	Tobacco User/Non-Tobacco User	53	592.89	592.89
33906PA0160001	Rating Area 2	Tobacco User/Non-Tobacco User	54	620.50	620.50
33906PA0160001	Rating Area 2	Tobacco User/Non-Tobacco User	55	648.11	648.11
33906PA0160001	Rating Area 2	Tobacco User/Non-Tobacco User	56	678.05	678.05
33906PA0160001	Rating Area 2	Tobacco User/Non-Tobacco User	57	708.28	708.28
33906PA0160001	Rating Area 2	Tobacco User/Non-Tobacco User	58	740.54	740.54
33906PA0160001	Rating Area 2	Tobacco User/Non-Tobacco User	59	756.52	756.52
33906PA0160001	Rating Area 2	Tobacco User/Non-Tobacco User	60	788.78	788.78
33906PA0160001	Rating Area 2	Tobacco User/Non-Tobacco User	61	816.68	816.68
33906PA0160001	Rating Area 2	Tobacco User/Non-Tobacco User	62	834.99	834.99
33906PA0160001	Rating Area 2	Tobacco User/Non-Tobacco User	63	857.95	857.95
33906PA0160001	Rating Area 2	Tobacco User/Non-Tobacco User	64 and over	871.61	871.61
33906PA0160001	Rating Area 3	Tobacco User/Non-Tobacco User	0-14	276.85	276.85
33906PA0160001	Rating Area 3	Tobacco User/Non-Tobacco User	15	301.45	301.45
33906PA0160001	Rating Area 3	Tobacco User/Non-Tobacco User	16	310.86	310.86
33906PA0160001	Rating Area 3	Tobacco User/Non-Tobacco User	17	320.27	320.27
33906PA0160001	Rating Area 3	Tobacco User/Non-Tobacco User	18	330.41	330.41
33906PA0160001	Rating Area 3	Tobacco User/Non-Tobacco User	19	340.54	340.54
33906PA0160001	Rating Area 3	Tobacco User/Non-Tobacco User	20	351.03	351.03
33906PA0160001	Rating Area 3	Tobacco User/Non-Tobacco User	21	361.89	361.89
33906PA0160001	Rating Area 3	Tobacco User/Non-Tobacco User	22	361.89	361.89
33906PA0160001	Rating Area 3	Tobacco User/Non-Tobacco User	23	361.89	361.89

33906PA0160001	Rating Area 3	Tobacco User/Non-Tobacco User	24	361.89	361.89
33906PA0160001	Rating Area 3	Tobacco User/Non-Tobacco User	25	363.34	363.34
33906PA0160001	Rating Area 3	Tobacco User/Non-Tobacco User	26	370.57	370.57
33906PA0160001	Rating Area 3	Tobacco User/Non-Tobacco User	27	379.26	379.26
33906PA0160001	Rating Area 3	Tobacco User/Non-Tobacco User	28	393.37	393.37
33906PA0160001	Rating Area 3	Tobacco User/Non-Tobacco User	29	404.95	404.95
33906PA0160001	Rating Area 3	Tobacco User/Non-Tobacco User	30	410.74	410.74
33906PA0160001	Rating Area 3	Tobacco User/Non-Tobacco User	31	419.43	419.43
33906PA0160001	Rating Area 3	Tobacco User/Non-Tobacco User	32	428.12	428.12
33906PA0160001	Rating Area 3	Tobacco User/Non-Tobacco User	33	433.54	433.54
33906PA0160001	Rating Area 3	Tobacco User/Non-Tobacco User	34	439.33	439.33
33906PA0160001	Rating Area 3	Tobacco User/Non-Tobacco User	35	442.23	442.23
33906PA0160001	Rating Area 3	Tobacco User/Non-Tobacco User	36	445.12	445.12
33906PA0160001	Rating Area 3	Tobacco User/Non-Tobacco User	37	448.02	448.02
33906PA0160001	Rating Area 3	Tobacco User/Non-Tobacco User	38	450.91	450.91
33906PA0160001	Rating Area 3	Tobacco User/Non-Tobacco User	39	456.70	456.70
33906PA0160001	Rating Area 3	Tobacco User/Non-Tobacco User	40	462.49	462.49
33906PA0160001	Rating Area 3	Tobacco User/Non-Tobacco User	41	471.18	471.18
33906PA0160001	Rating Area 3	Tobacco User/Non-Tobacco User	42	479.50	479.50
33906PA0160001	Rating Area 3	Tobacco User/Non-Tobacco User	43	491.08	491.08
33906PA0160001	Rating Area 3	Tobacco User/Non-Tobacco User	44	505.56	505.56
33906PA0160001	Rating Area 3	Tobacco User/Non-Tobacco User	45	522.57	522.57
33906PA0160001	Rating Area 3	Tobacco User/Non-Tobacco User	46	542.83	542.83
33906PA0160001	Rating Area 3	Tobacco User/Non-Tobacco User	47	565.63	565.63
33906PA0160001	Rating Area 3	Tobacco User/Non-Tobacco User	48	591.69	591.69
33906PA0160001	Rating Area 3	Tobacco User/Non-Tobacco User	49	617.38	617.38
33906PA0160001	Rating Area 3	Tobacco User/Non-Tobacco User	50	646.33	646.33
33906PA0160001	Rating Area 3	Tobacco User/Non-Tobacco User	51	674.92	674.92
33906PA0160001	Rating Area 3	Tobacco User/Non-Tobacco User	52	706.41	706.41
33906PA0160001	Rating Area 3	Tobacco User/Non-Tobacco User	53	738.25	738.25
33906PA0160001	Rating Area 3	Tobacco User/Non-Tobacco User	54	772.63	772.63
33906PA0160001	Rating Area 3	Tobacco User/Non-Tobacco User	55	807.01	807.01
33906PA0160001	Rating Area 3	Tobacco User/Non-Tobacco User	56	844.29	844.29
33906PA0160001	Rating Area 3	Tobacco User/Non-Tobacco User	57	881.92	881.92
33906PA0160001	Rating Area 3	Tobacco User/Non-Tobacco User	58	922.09	922.09
33906PA0160001	Rating Area 3	Tobacco User/Non-Tobacco User	59	942.00	942.00
33906PA0160001	Rating Area 3	Tobacco User/Non-Tobacco User	60	982.17	982.17
33906PA0160001	Rating Area 3	Tobacco User/Non-Tobacco User	61	1016.91	1016.91
33906PA0160001	Rating Area 3	Tobacco User/Non-Tobacco User	62	1039.71	1039.71
33906PA0160001	Rating Area 3	Tobacco User/Non-Tobacco User	63	1068.30	1068.30
33906PA0160001	Rating Area 3	Tobacco User/Non-Tobacco User	64 and over	1085.31	1085.31
33906PA0160001	Rating Area 5	Tobacco User/Non-Tobacco User	0-14	227.16	227.16
33906PA0160001	Rating Area 5	Tobacco User/Non-Tobacco User	15	247.36	247.36
33906PA0160001	Rating Area 5	Tobacco User/Non-Tobacco User	16	255.08	255.08
33906PA0160001	Rating Area 5	Tobacco User/Non-Tobacco User	17	262.80	262.80
33906PA0160001	Rating Area 5	Tobacco User/Non-Tobacco User	18	271.11	271.11
33906PA0160001	Rating Area 5	Tobacco User/Non-Tobacco User	19	279.43	279.43
33906PA0160001	Rating Area 5	Tobacco User/Non-Tobacco User	20	288.04	288.04
33906PA0160001	Rating Area 5	Tobacco User/Non-Tobacco User	21	296.95	296.95
33906PA0160001	Rating Area 5	Tobacco User/Non-Tobacco User	22	296.95	296.95
33906PA0160001	Rating Area 5	Tobacco User/Non-Tobacco User	23	296.95	296.95
33906PA0160001	Rating Area 5	Tobacco User/Non-Tobacco User	24	296.95	296.95
33906PA0160001	Rating Area 5	Tobacco User/Non-Tobacco User	25	298.13	298.13
33906PA0160001	Rating Area 5	Tobacco User/Non-Tobacco User	26	304.07	304.07
33906PA0160001	Rating Area 5	Tobacco User/Non-Tobacco User	27	311.20	311.20
33906PA0160001	Rating Area 5	Tobacco User/Non-Tobacco User	28	322.78	322.78
33906PA0160001	Rating Area 5	Tobacco User/Non-Tobacco User	29	332.28	332.28
33906PA0160001	Rating Area 5	Tobacco User/Non-Tobacco User	30	337.03	337.03
33906PA0160001	Rating Area 5	Tobacco User/Non-Tobacco User	31	344.16	344.16
33906PA0160001	Rating Area 5	Tobacco User/Non-Tobacco User	32	351.29	351.29
33906PA0160001	Rating Area 5	Tobacco User/Non-Tobacco User	33	355.74	355.74
33906PA0160001	Rating Area 5	Tobacco User/Non-Tobacco User	34	360.49	360.49
33906PA0160001	Rating Area 5	Tobacco User/Non-Tobacco User	35	362.87	362.87
33906PA0160001	Rating Area 5	Tobacco User/Non-Tobacco User	36	365.24	365.24
33906PA0160001	Rating Area 5	Tobacco User/Non-Tobacco User	37	367.62	367.62
33906PA0160001	Rating Area 5	Tobacco User/Non-Tobacco User	38	370.00	370.00
33906PA0160001	Rating Area 5	Tobacco User/Non-Tobacco User	39	374.75	374.75
33906PA0160001	Rating Area 5	Tobacco User/Non-Tobacco User	40	379.50	379.50
33906PA0160001	Rating Area 5	Tobacco User/Non-Tobacco User	41	386.62	386.62
33906PA0160001	Rating Area 5	Tobacco User/Non-Tobacco User	42	393.45	393.45
33906PA0160001	Rating Area 5	Tobacco User/Non-Tobacco User	43	402.96	402.96
33906PA0160001	Rating Area 5	Tobacco User/Non-Tobacco User	44	414.83	414.83
33906PA0160001	Rating Area 5	Tobacco User/Non-Tobacco User	45	428.79	428.79
33906PA0160001	Rating Area 5	Tobacco User/Non-Tobacco User	46	445.42	445.42
33906PA0160001	Rating Area 5	Tobacco User/Non-Tobacco User	47	464.13	464.13
33906PA0160001	Rating Area 5	Tobacco User/Non-Tobacco User	48	485.51	485.51
33906PA0160001	Rating Area 5	Tobacco User/Non-Tobacco User	49	506.59	506.59
33906PA0160001	Rating Area 5	Tobacco User/Non-Tobacco User	50	530.35	530.35
33906PA0160001	Rating Area 5	Tobacco User/Non-Tobacco User	51	553.81	553.81
33906PA0160001	Rating Area 5	Tobacco User/Non-Tobacco User	52	579.64	579.64
33906PA0160001	Rating Area 5	Tobacco User/Non-Tobacco User	53	605.77	605.77
33906PA0160001	Rating Area 5	Tobacco User/Non-Tobacco User	54	633.98	633.98
33906PA0160001	Rating Area 5	Tobacco User/Non-Tobacco User	55	662.19	662.19
33906PA0160001	Rating Area 5	Tobacco User/Non-Tobacco User	56	692.78	692.78
33906PA0160001	Rating Area 5	Tobacco User/Non-Tobacco User	57	723.66	723.66
33906PA0160001	Rating Area 5	Tobacco User/Non-Tobacco User	58	756.62	756.62
33906PA0160001	Rating Area 5	Tobacco User/Non-Tobacco User	59	772.95	772.95
33906PA0160001	Rating Area 5	Tobacco User/Non-Tobacco User	60	805.91	805.91
33906PA0160001	Rating Area 5	Tobacco User/Non-Tobacco User	61	834.42	834.42
33906PA0160001	Rating Area 5	Tobacco User/Non-Tobacco User	62	853.13	853.13
33906PA0160001	Rating Area 5	Tobacco User/Non-Tobacco User	63	876.59	876.59
33906PA0160001	Rating Area 5	Tobacco User/Non-Tobacco User	64 and over	890.54	890.54
33906PA0160001	Rating Area 6	Tobacco User/Non-Tobacco User	0-14	279.56	279.56
33906PA0160001	Rating Area 6	Tobacco User/Non-Tobacco User	15	304.41	304.41
33906PA0160001	Rating Area 6	Tobacco User/Non-Tobacco User	16	313.91	313.91
33906PA0160001	Rating Area 6	Tobacco User/Non-Tobacco User	17	323.41	323.41
33906PA0160001	Rating Area 6	Tobacco User/Non-Tobacco User	18	333.64	333.64
33906PA0160001	Rating Area 6	Tobacco User/Non-Tobacco User	19	343.88	343.88
33906PA0160001	Rating Area 6	Tobacco User/Non-Tobacco User	20	354.47	354.47
33906PA0160001	Rating Area 6	Tobacco User/Non-Tobacco User	21	365.44	365.44
33906PA0160001	Rating Area 6	Tobacco User/Non-Tobacco User	22	365.44	365.44
33906PA0160001	Rating Area 6	Tobacco User/Non-Tobacco User	23	365.44	365.44
33906PA0160001	Rating Area 6	Tobacco User/Non-Tobacco User	24	365.44	365.44
33906PA0160001	Rating Area 6	Tobacco User/Non-Tobacco User	25	366.90	366.90
33906PA0160001	Rating Area 6	Tobacco User/Non-Tobacco User	26	374.21	374.21
33906PA0160001	Rating Area 6	Tobacco User/Non-Tobacco User	27	382.98	382.98
33906PA0160001	Rating Area 6	Tobacco User/Non-Tobacco User	28	397.23	397.23
33906PA0160001	Rating Area 6	Tobacco User/Non-Tobacco User	29	408.92	408.92
33906PA0160001	Rating Area 6	Tobacco User/Non-Tobacco User	30	414.77	414.77
33906PA0160001	Rating Area 6	Tobacco User/Non-Tobacco User	31	423.54	423.54
33906PA0160001	Rating Area 6	Tobacco User/Non-Tobacco User	32	432.31	432.31
33906PA0160001	Rating Area 6	Tobacco User/Non-Tobacco User	33	437.79	437.79
33906PA0160001	Rating Area 6	Tobacco User/Non-Tobacco User	34	443.64	443.64
33906PA0160001	Rating Area 6	Tobacco User/Non-Tobacco User	35	446.56	446.56
33906PA0160001	Rating Area 6	Tobacco User/Non-Tobacco User	36	449.49	449.49
33906PA0160001	Rating Area 6	Tobacco User/Non-Tobacco User	37	452.41	452.41
33906PA0160001	Rating Area 6	Tobacco User/Non-Tobacco User	38	455.33	455.33
33906PA0160001	Rating Area 6	Tobacco User/Non-Tobacco User	39	461.18	461.18
33906PA0160001	Rating Area 6	Tobacco User/Non-Tobacco User	40	467.03	467.03
33906PA0160001	Rating Area 6	Tobacco User/Non-Tobacco User	41	475.80	475.80
33906PA0160001	Rating Area 6	Tobacco User/Non-Tobacco User	42	484.20	484.20
33906PA0160001	Rating Area 6	Tobacco User/Non-Tobacco User	43	495.90	495.90
33906PA0160001	Rating Area 6	Tobacco User/Non-Tobacco User	44	510.52	510.52
33906PA0160001	Rating Area 6	Tobacco User/Non-Tobacco User	45	527.69	527.69
33906PA0160001	Rating Area 6	Tobacco User/Non-Tobacco User	46	548.16	548.16
33906PA0160001	Rating Area 6	Tobacco User/Non-Tobacco User	47	571.18	571.18
33906PA0160001	Rating Area 6	Tobacco User/Non-Tobacco User	48	597.49	597.49
33906PA0160001	Rating Area 6	Tobacco User/Non-Tobacco User	49	623.44	623.44
33906PA0160001	Rating Area 6	Tobacco User/Non-Tobacco User	50	652.67	652.67
33906PA0160001	Rating Area 6	Tobacco User/Non-Tobacco User	51	681.54	681.54

33906PA0160001	Rating Area 6	Tobacco User/Non-Tobacco User	52	713.33	713.33
33906PA0160001	Rating Area 6	Tobacco User/Non-Tobacco User	53	745.49	745.49
33906PA0160001	Rating Area 6	Tobacco User/Non-Tobacco User	54	780.21	780.21
33906PA0160001	Rating Area 6	Tobacco User/Non-Tobacco User	55	814.93	814.93
33906PA0160001	Rating Area 6	Tobacco User/Non-Tobacco User	56	852.57	852.57
33906PA0160001	Rating Area 6	Tobacco User/Non-Tobacco User	57	890.57	890.57
33906PA0160001	Rating Area 6	Tobacco User/Non-Tobacco User	58	931.13	931.13
33906PA0160001	Rating Area 6	Tobacco User/Non-Tobacco User	59	951.23	951.23
33906PA0160001	Rating Area 6	Tobacco User/Non-Tobacco User	60	991.80	991.80
33906PA0160001	Rating Area 6	Tobacco User/Non-Tobacco User	61	1026.88	1026.88
33906PA0160001	Rating Area 6	Tobacco User/Non-Tobacco User	62	1049.90	1049.90
33906PA0160001	Rating Area 6	Tobacco User/Non-Tobacco User	63	1078.77	1078.77
33906PA0160001	Rating Area 6	Tobacco User/Non-Tobacco User	64 and over	1095.95	1095.95
33906PA0160001	Rating Area 7	Tobacco User/Non-Tobacco User	0-14	293.13	293.13
33906PA0160001	Rating Area 7	Tobacco User/Non-Tobacco User	15	319.19	319.19
33906PA0160001	Rating Area 7	Tobacco User/Non-Tobacco User	16	329.15	329.15
33906PA0160001	Rating Area 7	Tobacco User/Non-Tobacco User	17	339.11	339.11
33906PA0160001	Rating Area 7	Tobacco User/Non-Tobacco User	18	349.84	349.84
33906PA0160001	Rating Area 7	Tobacco User/Non-Tobacco User	19	360.57	360.57
33906PA0160001	Rating Area 7	Tobacco User/Non-Tobacco User	20	371.68	371.68
33906PA0160001	Rating Area 7	Tobacco User/Non-Tobacco User	21	383.18	383.18
33906PA0160001	Rating Area 7	Tobacco User/Non-Tobacco User	22	383.18	383.18
33906PA0160001	Rating Area 7	Tobacco User/Non-Tobacco User	23	383.18	383.18
33906PA0160001	Rating Area 7	Tobacco User/Non-Tobacco User	24	383.18	383.18
33906PA0160001	Rating Area 7	Tobacco User/Non-Tobacco User	25	384.71	384.71
33906PA0160001	Rating Area 7	Tobacco User/Non-Tobacco User	26	392.37	392.37
33906PA0160001	Rating Area 7	Tobacco User/Non-Tobacco User	27	401.57	401.57
33906PA0160001	Rating Area 7	Tobacco User/Non-Tobacco User	28	416.51	416.51
33906PA0160001	Rating Area 7	Tobacco User/Non-Tobacco User	29	428.78	428.78
33906PA0160001	Rating Area 7	Tobacco User/Non-Tobacco User	30	434.91	434.91
33906PA0160001	Rating Area 7	Tobacco User/Non-Tobacco User	31	444.10	444.10
33906PA0160001	Rating Area 7	Tobacco User/Non-Tobacco User	32	453.30	453.30
33906PA0160001	Rating Area 7	Tobacco User/Non-Tobacco User	33	459.05	459.05
33906PA0160001	Rating Area 7	Tobacco User/Non-Tobacco User	34	465.18	465.18
33906PA0160001	Rating Area 7	Tobacco User/Non-Tobacco User	35	468.24	468.24
33906PA0160001	Rating Area 7	Tobacco User/Non-Tobacco User	36	471.31	471.31
33906PA0160001	Rating Area 7	Tobacco User/Non-Tobacco User	37	474.37	474.37
33906PA0160001	Rating Area 7	Tobacco User/Non-Tobacco User	38	477.44	477.44
33906PA0160001	Rating Area 7	Tobacco User/Non-Tobacco User	39	483.57	483.57
33906PA0160001	Rating Area 7	Tobacco User/Non-Tobacco User	40	489.70	489.70
33906PA0160001	Rating Area 7	Tobacco User/Non-Tobacco User	41	498.90	498.90
33906PA0160001	Rating Area 7	Tobacco User/Non-Tobacco User	42	507.71	507.71
33906PA0160001	Rating Area 7	Tobacco User/Non-Tobacco User	43	519.97	519.97
33906PA0160001	Rating Area 7	Tobacco User/Non-Tobacco User	44	535.30	535.30
33906PA0160001	Rating Area 7	Tobacco User/Non-Tobacco User	45	553.31	553.31
33906PA0160001	Rating Area 7	Tobacco User/Non-Tobacco User	46	574.77	574.77
33906PA0160001	Rating Area 7	Tobacco User/Non-Tobacco User	47	598.91	598.91
33906PA0160001	Rating Area 7	Tobacco User/Non-Tobacco User	48	626.49	626.49
33906PA0160001	Rating Area 7	Tobacco User/Non-Tobacco User	49	653.70	653.70
33906PA0160001	Rating Area 7	Tobacco User/Non-Tobacco User	50	684.35	684.35
33906PA0160001	Rating Area 7	Tobacco User/Non-Tobacco User	51	714.63	714.63
33906PA0160001	Rating Area 7	Tobacco User/Non-Tobacco User	52	747.96	747.96
33906PA0160001	Rating Area 7	Tobacco User/Non-Tobacco User	53	781.68	781.68
33906PA0160001	Rating Area 7	Tobacco User/Non-Tobacco User	54	818.08	818.08
33906PA0160001	Rating Area 7	Tobacco User/Non-Tobacco User	55	854.48	854.48
33906PA0160001	Rating Area 7	Tobacco User/Non-Tobacco User	56	893.95	893.95
33906PA0160001	Rating Area 7	Tobacco User/Non-Tobacco User	57	933.80	933.80
33906PA0160001	Rating Area 7	Tobacco User/Non-Tobacco User	58	976.34	976.34
33906PA0160001	Rating Area 7	Tobacco User/Non-Tobacco User	59	997.41	997.41
33906PA0160001	Rating Area 7	Tobacco User/Non-Tobacco User	60	1039.94	1039.94
33906PA0160001	Rating Area 7	Tobacco User/Non-Tobacco User	61	1076.73	1076.73
33906PA0160001	Rating Area 7	Tobacco User/Non-Tobacco User	62	1100.87	1100.87
33906PA0160001	Rating Area 7	Tobacco User/Non-Tobacco User	63	1131.14	1131.14
33906PA0160001	Rating Area 7	Tobacco User/Non-Tobacco User	64 and over	1149.15	1149.15
33906PA0160001	Rating Area 8	Tobacco User/Non-Tobacco User	0-14	271.42	271.42
33906PA0160001	Rating Area 8	Tobacco User/Non-Tobacco User	15	295.54	295.54
33906PA0160001	Rating Area 8	Tobacco User/Non-Tobacco User	16	304.77	304.77
33906PA0160001	Rating Area 8	Tobacco User/Non-Tobacco User	17	313.99	313.99
33906PA0160001	Rating Area 8	Tobacco User/Non-Tobacco User	18	323.93	323.93
33906PA0160001	Rating Area 8	Tobacco User/Non-Tobacco User	19	333.86	333.86
33906PA0160001	Rating Area 8	Tobacco User/Non-Tobacco User	20	344.15	344.15
33906PA0160001	Rating Area 8	Tobacco User/Non-Tobacco User	21	354.79	354.79
33906PA0160001	Rating Area 8	Tobacco User/Non-Tobacco User	22	354.79	354.79
33906PA0160001	Rating Area 8	Tobacco User/Non-Tobacco User	23	354.79	354.79
33906PA0160001	Rating Area 8	Tobacco User/Non-Tobacco User	24	354.79	354.79
33906PA0160001	Rating Area 8	Tobacco User/Non-Tobacco User	25	356.21	356.21
33906PA0160001	Rating Area 8	Tobacco User/Non-Tobacco User	26	363.31	363.31
33906PA0160001	Rating Area 8	Tobacco User/Non-Tobacco User	27	371.82	371.82
33906PA0160001	Rating Area 8	Tobacco User/Non-Tobacco User	28	385.66	385.66
33906PA0160001	Rating Area 8	Tobacco User/Non-Tobacco User	29	397.01	397.01
33906PA0160001	Rating Area 8	Tobacco User/Non-Tobacco User	30	402.69	402.69
33906PA0160001	Rating Area 8	Tobacco User/Non-Tobacco User	31	411.21	411.21
33906PA0160001	Rating Area 8	Tobacco User/Non-Tobacco User	32	419.72	419.72
33906PA0160001	Rating Area 8	Tobacco User/Non-Tobacco User	33	425.04	425.04
33906PA0160001	Rating Area 8	Tobacco User/Non-Tobacco User	34	430.72	430.72
33906PA0160001	Rating Area 8	Tobacco User/Non-Tobacco User	35	433.56	433.56
33906PA0160001	Rating Area 8	Tobacco User/Non-Tobacco User	36	436.40	436.40
33906PA0160001	Rating Area 8	Tobacco User/Non-Tobacco User	37	439.23	439.23
33906PA0160001	Rating Area 8	Tobacco User/Non-Tobacco User	38	442.07	442.07
33906PA0160001	Rating Area 8	Tobacco User/Non-Tobacco User	39	447.75	447.75
33906PA0160001	Rating Area 8	Tobacco User/Non-Tobacco User	40	453.43	453.43
33906PA0160001	Rating Area 8	Tobacco User/Non-Tobacco User	41	461.94	461.94
33906PA0160001	Rating Area 8	Tobacco User/Non-Tobacco User	42	470.10	470.10
33906PA0160001	Rating Area 8	Tobacco User/Non-Tobacco User	43	481.45	481.45
33906PA0160001	Rating Area 8	Tobacco User/Non-Tobacco User	44	495.65	495.65
33906PA0160001	Rating Area 8	Tobacco User/Non-Tobacco User	45	512.32	512.32
33906PA0160001	Rating Area 8	Tobacco User/Non-Tobacco User	46	532.19	532.19
33906PA0160001	Rating Area 8	Tobacco User/Non-Tobacco User	47	554.54	554.54
33906PA0160001	Rating Area 8	Tobacco User/Non-Tobacco User	48	580.09	580.09
33906PA0160001	Rating Area 8	Tobacco User/Non-Tobacco User	49	605.28	605.28
33906PA0160001	Rating Area 8	Tobacco User/Non-Tobacco User	50	633.66	633.66
33906PA0160001	Rating Area 8	Tobacco User/Non-Tobacco User	51	661.69	661.69
33906PA0160001	Rating Area 8	Tobacco User/Non-Tobacco User	52	692.56	692.56
33906PA0160001	Rating Area 8	Tobacco User/Non-Tobacco User	53	723.78	723.78
33906PA0160001	Rating Area 8	Tobacco User/Non-Tobacco User	54	757.48	757.48
33906PA0160001	Rating Area 8	Tobacco User/Non-Tobacco User	55	791.19	791.19
33906PA0160001	Rating Area 8	Tobacco User/Non-Tobacco User	56	827.73	827.73
33906PA0160001	Rating Area 8	Tobacco User/Non-Tobacco User	57	864.63	864.63
33906PA0160001	Rating Area 8	Tobacco User/Non-Tobacco User	58	904.01	904.01
33906PA0160001	Rating Area 8	Tobacco User/Non-Tobacco User	59	923.53	923.53
33906PA0160001	Rating Area 8	Tobacco User/Non-Tobacco User	60	962.91	962.91
33906PA0160001	Rating Area 8	Tobacco User/Non-Tobacco User	61	996.97	996.97
33906PA0160001	Rating Area 8	Tobacco User/Non-Tobacco User	62	1019.32	1019.32
33906PA0160001	Rating Area 8	Tobacco User/Non-Tobacco User	63	1047.35	1047.35
33906PA0160001	Rating Area 8	Tobacco User/Non-Tobacco User	64 and over	1064.03	1064.03
33906PA0160001	Rating Area 9	Tobacco User/Non-Tobacco User	0-14	254.95	254.95
33906PA0160001	Rating Area 9	Tobacco User/Non-Tobacco User	15	277.61	277.61
33906PA0160001	Rating Area 9	Tobacco User/Non-Tobacco User	16	286.27	286.27
33906PA0160001	Rating Area 9	Tobacco User/Non-Tobacco User	17	294.94	294.94
33906PA0160001	Rating Area 9	Tobacco User/Non-Tobacco User	18	304.27	304.27
33906PA0160001	Rating Area 9	Tobacco User/Non-Tobacco User	19	313.60	313.60
33906PA0160001	Rating Area 9	Tobacco User/Non-Tobacco User	20	323.27	323.27
33906PA0160001	Rating Area 9	Tobacco User/Non-Tobacco User	21	333.26	333.26
33906PA0160001	Rating Area 9	Tobacco User/Non-Tobacco User	22	333.26	333.26
33906PA0160001	Rating Area 9	Tobacco User/Non-Tobacco User	23	333.26	333.26
33906PA0160001	Rating Area 9	Tobacco User/Non-Tobacco User	24	333.26	333.26
33906PA0160001	Rating Area 9	Tobacco User/Non-Tobacco User	25	334.60	334.60
33906PA0160001	Rating Area 9	Tobacco User/Non-Tobacco User	26	341.26	341.26
33906PA0160001	Rating Area 9	Tobacco User/Non-Tobacco User	27	349.26	349.26
33906PA0160001	Rating Area 9	Tobacco User/Non-Tobacco User	28	362.26	362.26

33906PA0160001	Rating Area 9	Tobacco User/Non-Tobacco User	29	372.92	372.92
33906PA0160001	Rating Area 9	Tobacco User/Non-Tobacco User	30	378.25	378.25
33906PA0160001	Rating Area 9	Tobacco User/Non-Tobacco User	31	386.25	386.25
33906PA0160001	Rating Area 9	Tobacco User/Non-Tobacco User	32	394.25	394.25
33906PA0160001	Rating Area 9	Tobacco User/Non-Tobacco User	33	399.25	399.25
33906PA0160001	Rating Area 9	Tobacco User/Non-Tobacco User	34	404.58	404.58
33906PA0160001	Rating Area 9	Tobacco User/Non-Tobacco User	35	407.25	407.25
33906PA0160001	Rating Area 9	Tobacco User/Non-Tobacco User	36	409.91	409.91
33906PA0160001	Rating Area 9	Tobacco User/Non-Tobacco User	37	412.58	412.58
33906PA0160001	Rating Area 9	Tobacco User/Non-Tobacco User	38	415.25	415.25
33906PA0160001	Rating Area 9	Tobacco User/Non-Tobacco User	39	420.58	420.58
33906PA0160001	Rating Area 9	Tobacco User/Non-Tobacco User	40	425.91	425.91
33906PA0160001	Rating Area 9	Tobacco User/Non-Tobacco User	41	433.91	433.91
33906PA0160001	Rating Area 9	Tobacco User/Non-Tobacco User	42	441.57	441.57
33906PA0160001	Rating Area 9	Tobacco User/Non-Tobacco User	43	452.24	452.24
33906PA0160001	Rating Area 9	Tobacco User/Non-Tobacco User	44	465.57	465.57
33906PA0160001	Rating Area 9	Tobacco User/Non-Tobacco User	45	481.23	481.23
33906PA0160001	Rating Area 9	Tobacco User/Non-Tobacco User	46	499.90	499.90
33906PA0160001	Rating Area 9	Tobacco User/Non-Tobacco User	47	520.89	520.89
33906PA0160001	Rating Area 9	Tobacco User/Non-Tobacco User	48	544.89	544.89
33906PA0160001	Rating Area 9	Tobacco User/Non-Tobacco User	49	568.55	568.55
33906PA0160001	Rating Area 9	Tobacco User/Non-Tobacco User	50	595.21	595.21
33906PA0160001	Rating Area 9	Tobacco User/Non-Tobacco User	51	621.54	621.54
33906PA0160001	Rating Area 9	Tobacco User/Non-Tobacco User	52	650.53	650.53
33906PA0160001	Rating Area 9	Tobacco User/Non-Tobacco User	53	679.86	679.86
33906PA0160001	Rating Area 9	Tobacco User/Non-Tobacco User	54	711.52	711.52
33906PA0160001	Rating Area 9	Tobacco User/Non-Tobacco User	55	743.18	743.18
33906PA0160001	Rating Area 9	Tobacco User/Non-Tobacco User	56	777.50	777.50
33906PA0160001	Rating Area 9	Tobacco User/Non-Tobacco User	57	812.16	812.16
33906PA0160001	Rating Area 9	Tobacco User/Non-Tobacco User	58	849.16	849.16
33906PA0160001	Rating Area 9	Tobacco User/Non-Tobacco User	59	867.49	867.49
33906PA0160001	Rating Area 9	Tobacco User/Non-Tobacco User	60	904.48	904.48
33906PA0160001	Rating Area 9	Tobacco User/Non-Tobacco User	61	936.47	936.47
33906PA0160001	Rating Area 9	Tobacco User/Non-Tobacco User	62	957.47	957.47
33906PA0160001	Rating Area 9	Tobacco User/Non-Tobacco User	63	983.80	983.80
33906PA0160001	Rating Area 9	Tobacco User/Non-Tobacco User	64 and over	999.46	999.46

2024 Rates Table Template v13.0

All fields with an asterisk (*) are required. To validate press Validate button or Ctrl + Shift + I. To finalize, press Finalize button or Ctrl + Shift + F.

If you are in a community rating state, select Family-Tier Rates under Rating Method and fill in all columns.

If you are not in a community rating state, select Age-Based Rates under Rating Method and provide an Individual Rate for every age band.

If Tobacco is Tobacco User/Non-Tobacco User, you must give a rate for Tobacco Use and Non-Tobacco Use.

To add a new sheet, press the Add Sheet button, or Ctrl + Shift + H. All plans must have the same dates on a sheet.

HIOS Issuer ID*	33906
Rate Effective Date*	4/1/2024
Rate Expiration Date*	6/30/2024
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
33906PA0160001	Rating Area 1	Tobacco User/Non-Tobacco User	0-14	217.17	217.17
33906PA0160001	Rating Area 1	Tobacco User/Non-Tobacco User	15	236.47	236.47
33906PA0160001	Rating Area 1	Tobacco User/Non-Tobacco User	16	243.85	243.85
33906PA0160001	Rating Area 1	Tobacco User/Non-Tobacco User	17	251.24	251.24
33906PA0160001	Rating Area 1	Tobacco User/Non-Tobacco User	18	259.18	259.18
33906PA0160001	Rating Area 1	Tobacco User/Non-Tobacco User	19	267.13	267.13
33906PA0160001	Rating Area 1	Tobacco User/Non-Tobacco User	20	275.37	275.37
33906PA0160001	Rating Area 1	Tobacco User/Non-Tobacco User	21	283.88	283.88
33906PA0160001	Rating Area 1	Tobacco User/Non-Tobacco User	22	283.88	283.88
33906PA0160001	Rating Area 1	Tobacco User/Non-Tobacco User	23	283.88	283.88
33906PA0160001	Rating Area 1	Tobacco User/Non-Tobacco User	24	283.88	283.88
33906PA0160001	Rating Area 1	Tobacco User/Non-Tobacco User	25	285.02	285.02
33906PA0160001	Rating Area 1	Tobacco User/Non-Tobacco User	26	290.70	290.70
33906PA0160001	Rating Area 1	Tobacco User/Non-Tobacco User	27	297.51	297.51
33906PA0160001	Rating Area 1	Tobacco User/Non-Tobacco User	28	308.58	308.58
33906PA0160001	Rating Area 1	Tobacco User/Non-Tobacco User	29	317.66	317.66
33906PA0160001	Rating Area 1	Tobacco User/Non-Tobacco User	30	322.21	322.21
33906PA0160001	Rating Area 1	Tobacco User/Non-Tobacco User	31	329.02	329.02
33906PA0160001	Rating Area 1	Tobacco User/Non-Tobacco User	32	335.83	335.83
33906PA0160001	Rating Area 1	Tobacco User/Non-Tobacco User	33	340.09	340.09
33906PA0160001	Rating Area 1	Tobacco User/Non-Tobacco User	34	344.63	344.63
33906PA0160001	Rating Area 1	Tobacco User/Non-Tobacco User	35	346.90	346.90
33906PA0160001	Rating Area 1	Tobacco User/Non-Tobacco User	36	349.18	349.18
33906PA0160001	Rating Area 1	Tobacco User/Non-Tobacco User	37	351.45	351.45
33906PA0160001	Rating Area 1	Tobacco User/Non-Tobacco User	38	353.72	353.72
33906PA0160001	Rating Area 1	Tobacco User/Non-Tobacco User	39	358.26	358.26
33906PA0160001	Rating Area 1	Tobacco User/Non-Tobacco User	40	362.80	362.80
33906PA0160001	Rating Area 1	Tobacco User/Non-Tobacco User	41	369.61	369.61
33906PA0160001	Rating Area 1	Tobacco User/Non-Tobacco User	42	376.14	376.14
33906PA0160001	Rating Area 1	Tobacco User/Non-Tobacco User	43	385.23	385.23
33906PA0160001	Rating Area 1	Tobacco User/Non-Tobacco User	44	396.58	396.58
33906PA0160001	Rating Area 1	Tobacco User/Non-Tobacco User	45	409.93	409.93
33906PA0160001	Rating Area 1	Tobacco User/Non-Tobacco User	46	425.82	425.82
33906PA0160001	Rating Area 1	Tobacco User/Non-Tobacco User	47	443.71	443.71
33906PA0160001	Rating Area 1	Tobacco User/Non-Tobacco User	48	464.15	464.15
33906PA0160001	Rating Area 1	Tobacco User/Non-Tobacco User	49	484.30	484.30
33906PA0160001	Rating Area 1	Tobacco User/Non-Tobacco User	50	507.01	507.01
33906PA0160001	Rating Area 1	Tobacco User/Non-Tobacco User	51	529.44	529.44
33906PA0160001	Rating Area 1	Tobacco User/Non-Tobacco User	52	554.14	554.14
33906PA0160001	Rating Area 1	Tobacco User/Non-Tobacco User	53	579.12	579.12
33906PA0160001	Rating Area 1	Tobacco User/Non-Tobacco User	54	606.09	606.09
33906PA0160001	Rating Area 1	Tobacco User/Non-Tobacco User	55	633.06	633.06
33906PA0160001	Rating Area 1	Tobacco User/Non-Tobacco User	56	662.30	662.30
33906PA0160001	Rating Area 1	Tobacco User/Non-Tobacco User	57	691.82	691.82
33906PA0160001	Rating Area 1	Tobacco User/Non-Tobacco User	58	723.33	723.33
33906PA0160001	Rating Area 1	Tobacco User/Non-Tobacco User	59	738.95	738.95
33906PA0160001	Rating Area 1	Tobacco User/Non-Tobacco User	60	770.46	770.46
33906PA0160001	Rating Area 1	Tobacco User/Non-Tobacco User	61	797.71	797.71
33906PA0160001	Rating Area 1	Tobacco User/Non-Tobacco User	62	815.59	815.59
33906PA0160001	Rating Area 1	Tobacco User/Non-Tobacco User	63	838.02	838.02
33906PA0160001	Rating Area 1	Tobacco User/Non-Tobacco User	64 and over	851.36	851.36
33906PA0160001	Rating Area 2	Tobacco User/Non-Tobacco User	0-14	228.45	228.45
33906PA0160001	Rating Area 2	Tobacco User/Non-Tobacco User	15	248.75	248.75
33906PA0160001	Rating Area 2	Tobacco User/Non-Tobacco User	16	256.52	256.52
33906PA0160001	Rating Area 2	Tobacco User/Non-Tobacco User	17	264.28	264.28
33906PA0160001	Rating Area 2	Tobacco User/Non-Tobacco User	18	272.64	272.64
33906PA0160001	Rating Area 2	Tobacco User/Non-Tobacco User	19	281.01	281.01
33906PA0160001	Rating Area 2	Tobacco User/Non-Tobacco User	20	289.67	289.67
33906PA0160001	Rating Area 2	Tobacco User/Non-Tobacco User	21	298.62	298.62
33906PA0160001	Rating Area 2	Tobacco User/Non-Tobacco User	22	298.62	298.62
33906PA0160001	Rating Area 2	Tobacco User/Non-Tobacco User	23	298.62	298.62
33906PA0160001	Rating Area 2	Tobacco User/Non-Tobacco User	24	298.62	298.62
33906PA0160001	Rating Area 2	Tobacco User/Non-Tobacco User	25	299.82	299.82
33906PA0160001	Rating Area 2	Tobacco User/Non-Tobacco User	26	305.79	305.79
33906PA0160001	Rating Area 2	Tobacco User/Non-Tobacco User	27	312.96	312.96
33906PA0160001	Rating Area 2	Tobacco User/Non-Tobacco User	28	324.60	324.60
33906PA0160001	Rating Area 2	Tobacco User/Non-Tobacco User	29	334.16	334.16
33906PA0160001	Rating Area 2	Tobacco User/Non-Tobacco User	30	338.94	338.94
33906PA0160001	Rating Area 2	Tobacco User/Non-Tobacco User	31	346.11	346.11
33906PA0160001	Rating Area 2	Tobacco User/Non-Tobacco User	32	353.27	353.27
33906PA0160001	Rating Area 2	Tobacco User/Non-Tobacco User	33	357.75	357.75
33906PA0160001	Rating Area 2	Tobacco User/Non-Tobacco User	34	362.53	362.53
33906PA0160001	Rating Area 2	Tobacco User/Non-Tobacco User	35	364.92	364.92
33906PA0160001	Rating Area 2	Tobacco User/Non-Tobacco User	36	367.31	367.31
33906PA0160001	Rating Area 2	Tobacco User/Non-Tobacco User	37	369.70	369.70
33906PA0160001	Rating Area 2	Tobacco User/Non-Tobacco User	38	372.09	372.09
33906PA0160001	Rating Area 2	Tobacco User/Non-Tobacco User	39	376.86	376.86
33906PA0160001	Rating Area 2	Tobacco User/Non-Tobacco User	40	381.64	381.64
33906PA0160001	Rating Area 2	Tobacco User/Non-Tobacco User	41	388.81	388.81
33906PA0160001	Rating Area 2	Tobacco User/Non-Tobacco User	42	395.68	395.68
33906PA0160001	Rating Area 2	Tobacco User/Non-Tobacco User	43	405.23	405.23
33906PA0160001	Rating Area 2	Tobacco User/Non-Tobacco User	44	417.18	417.18
33906PA0160001	Rating Area 2	Tobacco User/Non-Tobacco User	45	431.21	431.21
33906PA0160001	Rating Area 2	Tobacco User/Non-Tobacco User	46	447.94	447.94
33906PA0160001	Rating Area 2	Tobacco User/Non-Tobacco User	47	466.75	466.75
33906PA0160001	Rating Area 2	Tobacco User/Non-Tobacco User	48	488.25	488.25
33906PA0160001	Rating Area 2	Tobacco User/Non-Tobacco User	49	509.45	509.45
33906PA0160001	Rating Area 2	Tobacco User/Non-Tobacco User	50	533.34	533.34
33906PA0160001	Rating Area 2	Tobacco User/Non-Tobacco User	51	556.93	556.93
33906PA0160001	Rating Area 2	Tobacco User/Non-Tobacco User	52	582.91	582.91
33906PA0160001	Rating Area 2	Tobacco User/Non-Tobacco User	53	609.19	609.19
33906PA0160001	Rating Area 2	Tobacco User/Non-Tobacco User	54	637.56	637.56
33906PA0160001	Rating Area 2	Tobacco User/Non-Tobacco User	55	665.93	665.93
33906PA0160001	Rating Area 2	Tobacco User/Non-Tobacco User	56	696.69	696.69
33906PA0160001	Rating Area 2	Tobacco User/Non-Tobacco User	57	727.75	727.75
33906PA0160001	Rating Area 2	Tobacco User/Non-Tobacco User	58	760.89	760.89
33906PA0160001	Rating Area 2	Tobacco User/Non-Tobacco User	59	777.32	777.32
33906PA0160001	Rating Area 2	Tobacco User/Non-Tobacco User	60	810.47	810.47
33906PA0160001	Rating Area 2	Tobacco User/Non-Tobacco User	61	839.13	839.13
33906PA0160001	Rating Area 2	Tobacco User/Non-Tobacco User	62	857.95	857.95
33906PA0160001	Rating Area 2	Tobacco User/Non-Tobacco User	63	881.54	881.54
33906PA0160001	Rating Area 2	Tobacco User/Non-Tobacco User	64 and over	895.57	895.57
33906PA0160001	Rating Area 3	Tobacco User/Non-Tobacco User	0-14	284.46	284.46
33906PA0160001	Rating Area 3	Tobacco User/Non-Tobacco User	15	309.74	309.74
33906PA0160001	Rating Area 3	Tobacco User/Non-Tobacco User	16	319.41	319.41
33906PA0160001	Rating Area 3	Tobacco User/Non-Tobacco User	17	329.08	329.08
33906PA0160001	Rating Area 3	Tobacco User/Non-Tobacco User	18	339.49	339.49
33906PA0160001	Rating Area 3	Tobacco User/Non-Tobacco User	19	349.90	349.90
33906PA0160001	Rating Area 3	Tobacco User/Non-Tobacco User	20	360.68	360.68
33906PA0160001	Rating Area 3	Tobacco User/Non-Tobacco User	21	371.84	371.84
33906PA0160001	Rating Area 3	Tobacco User/Non-Tobacco User	22	371.84	371.84
33906PA0160001	Rating Area 3	Tobacco User/Non-Tobacco User	23	371.84	371.84

33906PA0160001	Rating Area 3	Tobacco User/Non-Tobacco User	24	371.84	371.84
33906PA0160001	Rating Area 3	Tobacco User/Non-Tobacco User	25	373.33	373.33
33906PA0160001	Rating Area 3	Tobacco User/Non-Tobacco User	26	380.76	380.76
33906PA0160001	Rating Area 3	Tobacco User/Non-Tobacco User	27	389.69	389.69
33906PA0160001	Rating Area 3	Tobacco User/Non-Tobacco User	28	404.19	404.19
33906PA0160001	Rating Area 3	Tobacco User/Non-Tobacco User	29	416.09	416.09
33906PA0160001	Rating Area 3	Tobacco User/Non-Tobacco User	30	422.04	422.04
33906PA0160001	Rating Area 3	Tobacco User/Non-Tobacco User	31	430.96	430.96
33906PA0160001	Rating Area 3	Tobacco User/Non-Tobacco User	32	439.88	439.88
33906PA0160001	Rating Area 3	Tobacco User/Non-Tobacco User	33	445.46	445.46
33906PA0160001	Rating Area 3	Tobacco User/Non-Tobacco User	34	451.41	451.41
33906PA0160001	Rating Area 3	Tobacco User/Non-Tobacco User	35	454.39	454.39
33906PA0160001	Rating Area 3	Tobacco User/Non-Tobacco User	36	457.36	457.36
33906PA0160001	Rating Area 3	Tobacco User/Non-Tobacco User	37	460.34	460.34
33906PA0160001	Rating Area 3	Tobacco User/Non-Tobacco User	38	463.31	463.31
33906PA0160001	Rating Area 3	Tobacco User/Non-Tobacco User	39	469.26	469.26
33906PA0160001	Rating Area 3	Tobacco User/Non-Tobacco User	40	475.21	475.21
33906PA0160001	Rating Area 3	Tobacco User/Non-Tobacco User	41	484.13	484.13
33906PA0160001	Rating Area 3	Tobacco User/Non-Tobacco User	42	492.69	492.69
33906PA0160001	Rating Area 3	Tobacco User/Non-Tobacco User	43	504.58	504.58
33906PA0160001	Rating Area 3	Tobacco User/Non-Tobacco User	44	519.46	519.46
33906PA0160001	Rating Area 3	Tobacco User/Non-Tobacco User	45	536.93	536.93
33906PA0160001	Rating Area 3	Tobacco User/Non-Tobacco User	46	557.76	557.76
33906PA0160001	Rating Area 3	Tobacco User/Non-Tobacco User	47	581.18	581.18
33906PA0160001	Rating Area 3	Tobacco User/Non-Tobacco User	48	607.95	607.95
33906PA0160001	Rating Area 3	Tobacco User/Non-Tobacco User	49	634.36	634.36
33906PA0160001	Rating Area 3	Tobacco User/Non-Tobacco User	50	664.10	664.10
33906PA0160001	Rating Area 3	Tobacco User/Non-Tobacco User	51	693.48	693.48
33906PA0160001	Rating Area 3	Tobacco User/Non-Tobacco User	52	725.83	725.83
33906PA0160001	Rating Area 3	Tobacco User/Non-Tobacco User	53	758.55	758.55
33906PA0160001	Rating Area 3	Tobacco User/Non-Tobacco User	54	793.87	793.87
33906PA0160001	Rating Area 3	Tobacco User/Non-Tobacco User	55	829.20	829.20
33906PA0160001	Rating Area 3	Tobacco User/Non-Tobacco User	56	867.50	867.50
33906PA0160001	Rating Area 3	Tobacco User/Non-Tobacco User	57	906.17	906.17
33906PA0160001	Rating Area 3	Tobacco User/Non-Tobacco User	58	947.44	947.44
33906PA0160001	Rating Area 3	Tobacco User/Non-Tobacco User	59	967.89	967.89
33906PA0160001	Rating Area 3	Tobacco User/Non-Tobacco User	60	1009.17	1009.17
33906PA0160001	Rating Area 3	Tobacco User/Non-Tobacco User	61	1044.86	1044.86
33906PA0160001	Rating Area 3	Tobacco User/Non-Tobacco User	62	1068.29	1068.29
33906PA0160001	Rating Area 3	Tobacco User/Non-Tobacco User	63	1097.67	1097.67
33906PA0160001	Rating Area 3	Tobacco User/Non-Tobacco User	64 and over	1115.14	1115.14
33906PA0160001	Rating Area 5	Tobacco User/Non-Tobacco User	0-14	233.41	233.41
33906PA0160001	Rating Area 5	Tobacco User/Non-Tobacco User	15	254.16	254.16
33906PA0160001	Rating Area 5	Tobacco User/Non-Tobacco User	16	262.09	262.09
33906PA0160001	Rating Area 5	Tobacco User/Non-Tobacco User	17	270.02	270.02
33906PA0160001	Rating Area 5	Tobacco User/Non-Tobacco User	18	278.57	278.57
33906PA0160001	Rating Area 5	Tobacco User/Non-Tobacco User	19	287.11	287.11
33906PA0160001	Rating Area 5	Tobacco User/Non-Tobacco User	20	295.96	295.96
33906PA0160001	Rating Area 5	Tobacco User/Non-Tobacco User	21	305.11	305.11
33906PA0160001	Rating Area 5	Tobacco User/Non-Tobacco User	22	305.11	305.11
33906PA0160001	Rating Area 5	Tobacco User/Non-Tobacco User	23	305.11	305.11
33906PA0160001	Rating Area 5	Tobacco User/Non-Tobacco User	24	305.11	305.11
33906PA0160001	Rating Area 5	Tobacco User/Non-Tobacco User	25	306.33	306.33
33906PA0160001	Rating Area 5	Tobacco User/Non-Tobacco User	26	312.43	312.43
33906PA0160001	Rating Area 5	Tobacco User/Non-Tobacco User	27	319.76	319.76
33906PA0160001	Rating Area 5	Tobacco User/Non-Tobacco User	28	331.65	331.65
33906PA0160001	Rating Area 5	Tobacco User/Non-Tobacco User	29	341.42	341.42
33906PA0160001	Rating Area 5	Tobacco User/Non-Tobacco User	30	346.30	346.30
33906PA0160001	Rating Area 5	Tobacco User/Non-Tobacco User	31	353.62	353.62
33906PA0160001	Rating Area 5	Tobacco User/Non-Tobacco User	32	360.95	360.95
33906PA0160001	Rating Area 5	Tobacco User/Non-Tobacco User	33	365.52	365.52
33906PA0160001	Rating Area 5	Tobacco User/Non-Tobacco User	34	370.40	370.40
33906PA0160001	Rating Area 5	Tobacco User/Non-Tobacco User	35	372.84	372.84
33906PA0160001	Rating Area 5	Tobacco User/Non-Tobacco User	36	375.29	375.29
33906PA0160001	Rating Area 5	Tobacco User/Non-Tobacco User	37	377.73	377.73
33906PA0160001	Rating Area 5	Tobacco User/Non-Tobacco User	38	380.17	380.17
33906PA0160001	Rating Area 5	Tobacco User/Non-Tobacco User	39	385.05	385.05
33906PA0160001	Rating Area 5	Tobacco User/Non-Tobacco User	40	389.93	389.93
33906PA0160001	Rating Area 5	Tobacco User/Non-Tobacco User	41	397.25	397.25
33906PA0160001	Rating Area 5	Tobacco User/Non-Tobacco User	42	404.27	404.27
33906PA0160001	Rating Area 5	Tobacco User/Non-Tobacco User	43	414.03	414.03
33906PA0160001	Rating Area 5	Tobacco User/Non-Tobacco User	44	426.24	426.24
33906PA0160001	Rating Area 5	Tobacco User/Non-Tobacco User	45	440.58	440.58
33906PA0160001	Rating Area 5	Tobacco User/Non-Tobacco User	46	457.67	457.67
33906PA0160001	Rating Area 5	Tobacco User/Non-Tobacco User	47	476.89	476.89
33906PA0160001	Rating Area 5	Tobacco User/Non-Tobacco User	48	498.85	498.85
33906PA0160001	Rating Area 5	Tobacco User/Non-Tobacco User	49	520.52	520.52
33906PA0160001	Rating Area 5	Tobacco User/Non-Tobacco User	50	544.93	544.93
33906PA0160001	Rating Area 5	Tobacco User/Non-Tobacco User	51	569.03	569.03
33906PA0160001	Rating Area 5	Tobacco User/Non-Tobacco User	52	595.57	595.57
33906PA0160001	Rating Area 5	Tobacco User/Non-Tobacco User	53	622.42	622.42
33906PA0160001	Rating Area 5	Tobacco User/Non-Tobacco User	54	651.41	651.41
33906PA0160001	Rating Area 5	Tobacco User/Non-Tobacco User	55	680.40	680.40
33906PA0160001	Rating Area 5	Tobacco User/Non-Tobacco User	56	711.82	711.82
33906PA0160001	Rating Area 5	Tobacco User/Non-Tobacco User	57	743.55	743.55
33906PA0160001	Rating Area 5	Tobacco User/Non-Tobacco User	58	777.42	777.42
33906PA0160001	Rating Area 5	Tobacco User/Non-Tobacco User	59	794.20	794.20
33906PA0160001	Rating Area 5	Tobacco User/Non-Tobacco User	60	828.07	828.07
33906PA0160001	Rating Area 5	Tobacco User/Non-Tobacco User	61	857.36	857.36
33906PA0160001	Rating Area 5	Tobacco User/Non-Tobacco User	62	876.58	876.58
33906PA0160001	Rating Area 5	Tobacco User/Non-Tobacco User	63	900.68	900.68
33906PA0160001	Rating Area 5	Tobacco User/Non-Tobacco User	64 and over	915.03	915.03
33906PA0160001	Rating Area 6	Tobacco User/Non-Tobacco User	0-14	287.24	287.24
33906PA0160001	Rating Area 6	Tobacco User/Non-Tobacco User	15	312.78	312.78
33906PA0160001	Rating Area 6	Tobacco User/Non-Tobacco User	16	322.54	322.54
33906PA0160001	Rating Area 6	Tobacco User/Non-Tobacco User	17	332.30	332.30
33906PA0160001	Rating Area 6	Tobacco User/Non-Tobacco User	18	342.82	342.82
33906PA0160001	Rating Area 6	Tobacco User/Non-Tobacco User	19	353.33	353.33
33906PA0160001	Rating Area 6	Tobacco User/Non-Tobacco User	20	364.22	364.22
33906PA0160001	Rating Area 6	Tobacco User/Non-Tobacco User	21	375.48	375.48
33906PA0160001	Rating Area 6	Tobacco User/Non-Tobacco User	22	375.48	375.48
33906PA0160001	Rating Area 6	Tobacco User/Non-Tobacco User	23	375.48	375.48
33906PA0160001	Rating Area 6	Tobacco User/Non-Tobacco User	24	375.48	375.48
33906PA0160001	Rating Area 6	Tobacco User/Non-Tobacco User	25	376.99	376.99
33906PA0160001	Rating Area 6	Tobacco User/Non-Tobacco User	26	384.49	384.49
33906PA0160001	Rating Area 6	Tobacco User/Non-Tobacco User	27	393.51	393.51
33906PA0160001	Rating Area 6	Tobacco User/Non-Tobacco User	28	408.15	408.15
33906PA0160001	Rating Area 6	Tobacco User/Non-Tobacco User	29	420.17	420.17
33906PA0160001	Rating Area 6	Tobacco User/Non-Tobacco User	30	426.17	426.17
33906PA0160001	Rating Area 6	Tobacco User/Non-Tobacco User	31	435.19	435.19
33906PA0160001	Rating Area 6	Tobacco User/Non-Tobacco User	32	444.20	444.20
33906PA0160001	Rating Area 6	Tobacco User/Non-Tobacco User	33	449.83	449.83
33906PA0160001	Rating Area 6	Tobacco User/Non-Tobacco User	34	455.84	455.84
33906PA0160001	Rating Area 6	Tobacco User/Non-Tobacco User	35	458.84	458.84
33906PA0160001	Rating Area 6	Tobacco User/Non-Tobacco User	36	461.84	461.84
33906PA0160001	Rating Area 6	Tobacco User/Non-Tobacco User	37	464.85	464.85
33906PA0160001	Rating Area 6	Tobacco User/Non-Tobacco User	38	467.85	467.85
33906PA0160001	Rating Area 6	Tobacco User/Non-Tobacco User	39	473.86	473.86
33906PA0160001	Rating Area 6	Tobacco User/Non-Tobacco User	40	479.87	479.87
33906PA0160001	Rating Area 6	Tobacco User/Non-Tobacco User	41	488.88	488.88
33906PA0160001	Rating Area 6	Tobacco User/Non-Tobacco User	42	497.52	497.52
33906PA0160001	Rating Area 6	Tobacco User/Non-Tobacco User	43	509.53	509.53
33906PA0160001	Rating Area 6	Tobacco User/Non-Tobacco User	44	524.55	524.55
33906PA0160001	Rating Area 6	Tobacco User/Non-Tobacco User	45	542.20	542.20
33906PA0160001	Rating Area 6	Tobacco User/Non-Tobacco User	46	563.22	563.22
33906PA0160001	Rating Area 6	Tobacco User/Non-Tobacco User	47	586.88	586.88
33906PA0160001	Rating Area 6	Tobacco User/Non-Tobacco User	48	613.92	613.92
33906PA0160001	Rating Area 6	Tobacco User/Non-Tobacco User	49	640.57	640.57
33906PA0160001	Rating Area 6	Tobacco User/Non-Tobacco User	50	670.61	670.61
33906PA0160001	Rating Area 6	Tobacco User/Non-Tobacco User	51	700.28	700.28

33906PA0160001	Rating Area 6	Tobacco User/Non-Tobacco User	52	732.94	732.94
33906PA0160001	Rating Area 6	Tobacco User/Non-Tobacco User	53	765.99	765.99
33906PA0160001	Rating Area 6	Tobacco User/Non-Tobacco User	54	801.66	801.66
33906PA0160001	Rating Area 6	Tobacco User/Non-Tobacco User	55	837.33	837.33
33906PA0160001	Rating Area 6	Tobacco User/Non-Tobacco User	56	876.00	876.00
33906PA0160001	Rating Area 6	Tobacco User/Non-Tobacco User	57	915.05	915.05
33906PA0160001	Rating Area 6	Tobacco User/Non-Tobacco User	58	956.73	956.73
33906PA0160001	Rating Area 6	Tobacco User/Non-Tobacco User	59	977.38	977.38
33906PA0160001	Rating Area 6	Tobacco User/Non-Tobacco User	60	1019.06	1019.06
33906PA0160001	Rating Area 6	Tobacco User/Non-Tobacco User	61	1055.11	1055.11
33906PA0160001	Rating Area 6	Tobacco User/Non-Tobacco User	62	1078.76	1078.76
33906PA0160001	Rating Area 6	Tobacco User/Non-Tobacco User	63	1108.43	1108.43
33906PA0160001	Rating Area 6	Tobacco User/Non-Tobacco User	64 and over	1126.07	1126.07
33906PA0160001	Rating Area 7	Tobacco User/Non-Tobacco User	0-14	301.19	301.19
33906PA0160001	Rating Area 7	Tobacco User/Non-Tobacco User	15	327.96	327.96
33906PA0160001	Rating Area 7	Tobacco User/Non-Tobacco User	16	338.20	338.20
33906PA0160001	Rating Area 7	Tobacco User/Non-Tobacco User	17	348.43	348.43
33906PA0160001	Rating Area 7	Tobacco User/Non-Tobacco User	18	359.46	359.46
33906PA0160001	Rating Area 7	Tobacco User/Non-Tobacco User	19	370.48	370.48
33906PA0160001	Rating Area 7	Tobacco User/Non-Tobacco User	20	381.90	381.90
33906PA0160001	Rating Area 7	Tobacco User/Non-Tobacco User	21	393.71	393.71
33906PA0160001	Rating Area 7	Tobacco User/Non-Tobacco User	22	393.71	393.71
33906PA0160001	Rating Area 7	Tobacco User/Non-Tobacco User	23	393.71	393.71
33906PA0160001	Rating Area 7	Tobacco User/Non-Tobacco User	24	393.71	393.71
33906PA0160001	Rating Area 7	Tobacco User/Non-Tobacco User	25	395.29	395.29
33906PA0160001	Rating Area 7	Tobacco User/Non-Tobacco User	26	403.16	403.16
33906PA0160001	Rating Area 7	Tobacco User/Non-Tobacco User	27	412.61	412.61
33906PA0160001	Rating Area 7	Tobacco User/Non-Tobacco User	28	427.96	427.96
33906PA0160001	Rating Area 7	Tobacco User/Non-Tobacco User	29	440.56	440.56
33906PA0160001	Rating Area 7	Tobacco User/Non-Tobacco User	30	446.86	446.86
33906PA0160001	Rating Area 7	Tobacco User/Non-Tobacco User	31	456.31	456.31
33906PA0160001	Rating Area 7	Tobacco User/Non-Tobacco User	32	465.76	465.76
33906PA0160001	Rating Area 7	Tobacco User/Non-Tobacco User	33	471.67	471.67
33906PA0160001	Rating Area 7	Tobacco User/Non-Tobacco User	34	477.96	477.96
33906PA0160001	Rating Area 7	Tobacco User/Non-Tobacco User	35	481.11	481.11
33906PA0160001	Rating Area 7	Tobacco User/Non-Tobacco User	36	484.26	484.26
33906PA0160001	Rating Area 7	Tobacco User/Non-Tobacco User	37	487.41	487.41
33906PA0160001	Rating Area 7	Tobacco User/Non-Tobacco User	38	490.56	490.56
33906PA0160001	Rating Area 7	Tobacco User/Non-Tobacco User	39	496.86	496.86
33906PA0160001	Rating Area 7	Tobacco User/Non-Tobacco User	40	503.16	503.16
33906PA0160001	Rating Area 7	Tobacco User/Non-Tobacco User	41	512.61	512.61
33906PA0160001	Rating Area 7	Tobacco User/Non-Tobacco User	42	521.67	521.67
33906PA0160001	Rating Area 7	Tobacco User/Non-Tobacco User	43	534.27	534.27
33906PA0160001	Rating Area 7	Tobacco User/Non-Tobacco User	44	550.01	550.01
33906PA0160001	Rating Area 7	Tobacco User/Non-Tobacco User	45	568.52	568.52
33906PA0160001	Rating Area 7	Tobacco User/Non-Tobacco User	46	590.57	590.57
33906PA0160001	Rating Area 7	Tobacco User/Non-Tobacco User	47	615.37	615.37
33906PA0160001	Rating Area 7	Tobacco User/Non-Tobacco User	48	643.72	643.72
33906PA0160001	Rating Area 7	Tobacco User/Non-Tobacco User	49	671.67	671.67
33906PA0160001	Rating Area 7	Tobacco User/Non-Tobacco User	50	703.17	703.17
33906PA0160001	Rating Area 7	Tobacco User/Non-Tobacco User	51	734.27	734.27
33906PA0160001	Rating Area 7	Tobacco User/Non-Tobacco User	52	768.52	768.52
33906PA0160001	Rating Area 7	Tobacco User/Non-Tobacco User	53	803.17	803.17
33906PA0160001	Rating Area 7	Tobacco User/Non-Tobacco User	54	840.57	840.57
33906PA0160001	Rating Area 7	Tobacco User/Non-Tobacco User	55	877.97	877.97
33906PA0160001	Rating Area 7	Tobacco User/Non-Tobacco User	56	918.53	918.53
33906PA0160001	Rating Area 7	Tobacco User/Non-Tobacco User	57	959.47	959.47
33906PA0160001	Rating Area 7	Tobacco User/Non-Tobacco User	58	1003.17	1003.17
33906PA0160001	Rating Area 7	Tobacco User/Non-Tobacco User	59	1024.83	1024.83
33906PA0160001	Rating Area 7	Tobacco User/Non-Tobacco User	60	1068.53	1068.53
33906PA0160001	Rating Area 7	Tobacco User/Non-Tobacco User	61	1106.33	1106.33
33906PA0160001	Rating Area 7	Tobacco User/Non-Tobacco User	62	1131.13	1131.13
33906PA0160001	Rating Area 7	Tobacco User/Non-Tobacco User	63	1162.23	1162.23
33906PA0160001	Rating Area 7	Tobacco User/Non-Tobacco User	64 and over	1180.74	1180.74
33906PA0160001	Rating Area 8	Tobacco User/Non-Tobacco User	0-14	278.88	278.88
33906PA0160001	Rating Area 8	Tobacco User/Non-Tobacco User	15	303.67	303.67
33906PA0160001	Rating Area 8	Tobacco User/Non-Tobacco User	16	313.15	313.15
33906PA0160001	Rating Area 8	Tobacco User/Non-Tobacco User	17	322.62	322.62
33906PA0160001	Rating Area 8	Tobacco User/Non-Tobacco User	18	332.83	332.83
33906PA0160001	Rating Area 8	Tobacco User/Non-Tobacco User	19	343.04	343.04
33906PA0160001	Rating Area 8	Tobacco User/Non-Tobacco User	20	353.61	353.61
33906PA0160001	Rating Area 8	Tobacco User/Non-Tobacco User	21	364.55	364.55
33906PA0160001	Rating Area 8	Tobacco User/Non-Tobacco User	22	364.55	364.55
33906PA0160001	Rating Area 8	Tobacco User/Non-Tobacco User	23	364.55	364.55
33906PA0160001	Rating Area 8	Tobacco User/Non-Tobacco User	24	364.55	364.55
33906PA0160001	Rating Area 8	Tobacco User/Non-Tobacco User	25	366.01	366.01
33906PA0160001	Rating Area 8	Tobacco User/Non-Tobacco User	26	373.30	373.30
33906PA0160001	Rating Area 8	Tobacco User/Non-Tobacco User	27	382.05	382.05
33906PA0160001	Rating Area 8	Tobacco User/Non-Tobacco User	28	396.26	396.26
33906PA0160001	Rating Area 8	Tobacco User/Non-Tobacco User	29	407.93	407.93
33906PA0160001	Rating Area 8	Tobacco User/Non-Tobacco User	30	413.76	413.76
33906PA0160001	Rating Area 8	Tobacco User/Non-Tobacco User	31	422.51	422.51
33906PA0160001	Rating Area 8	Tobacco User/Non-Tobacco User	32	431.26	431.26
33906PA0160001	Rating Area 8	Tobacco User/Non-Tobacco User	33	436.73	436.73
33906PA0160001	Rating Area 8	Tobacco User/Non-Tobacco User	34	442.56	442.56
33906PA0160001	Rating Area 8	Tobacco User/Non-Tobacco User	35	445.48	445.48
33906PA0160001	Rating Area 8	Tobacco User/Non-Tobacco User	36	448.39	448.39
33906PA0160001	Rating Area 8	Tobacco User/Non-Tobacco User	37	451.31	451.31
33906PA0160001	Rating Area 8	Tobacco User/Non-Tobacco User	38	454.23	454.23
33906PA0160001	Rating Area 8	Tobacco User/Non-Tobacco User	39	460.06	460.06
33906PA0160001	Rating Area 8	Tobacco User/Non-Tobacco User	40	465.89	465.89
33906PA0160001	Rating Area 8	Tobacco User/Non-Tobacco User	41	474.64	474.64
33906PA0160001	Rating Area 8	Tobacco User/Non-Tobacco User	42	483.02	483.02
33906PA0160001	Rating Area 8	Tobacco User/Non-Tobacco User	43	494.69	494.69
33906PA0160001	Rating Area 8	Tobacco User/Non-Tobacco User	44	509.27	509.27
33906PA0160001	Rating Area 8	Tobacco User/Non-Tobacco User	45	526.41	526.41
33906PA0160001	Rating Area 8	Tobacco User/Non-Tobacco User	46	546.82	546.82
33906PA0160001	Rating Area 8	Tobacco User/Non-Tobacco User	47	569.79	569.79
33906PA0160001	Rating Area 8	Tobacco User/Non-Tobacco User	48	596.03	596.03
33906PA0160001	Rating Area 8	Tobacco User/Non-Tobacco User	49	621.92	621.92
33906PA0160001	Rating Area 8	Tobacco User/Non-Tobacco User	50	651.08	651.08
33906PA0160001	Rating Area 8	Tobacco User/Non-Tobacco User	51	679.88	679.88
33906PA0160001	Rating Area 8	Tobacco User/Non-Tobacco User	52	711.60	711.60
33906PA0160001	Rating Area 8	Tobacco User/Non-Tobacco User	53	743.68	743.68
33906PA0160001	Rating Area 8	Tobacco User/Non-Tobacco User	54	778.31	778.31
33906PA0160001	Rating Area 8	Tobacco User/Non-Tobacco User	55	812.94	812.94
33906PA0160001	Rating Area 8	Tobacco User/Non-Tobacco User	56	850.49	850.49
33906PA0160001	Rating Area 8	Tobacco User/Non-Tobacco User	57	888.40	888.40
33906PA0160001	Rating Area 8	Tobacco User/Non-Tobacco User	58	928.87	928.87
33906PA0160001	Rating Area 8	Tobacco User/Non-Tobacco User	59	948.92	948.92
33906PA0160001	Rating Area 8	Tobacco User/Non-Tobacco User	60	989.38	989.38
33906PA0160001	Rating Area 8	Tobacco User/Non-Tobacco User	61	1024.38	1024.38
33906PA0160001	Rating Area 8	Tobacco User/Non-Tobacco User	62	1047.34	1047.34
33906PA0160001	Rating Area 8	Tobacco User/Non-Tobacco User	63	1076.14	1076.14
33906PA0160001	Rating Area 8	Tobacco User/Non-Tobacco User	64 and over	1093.28	1093.28
33906PA0160001	Rating Area 9	Tobacco User/Non-Tobacco User	0-14	261.96	261.96
33906PA0160001	Rating Area 9	Tobacco User/Non-Tobacco User	15	285.24	285.24
33906PA0160001	Rating Area 9	Tobacco User/Non-Tobacco User	16	294.14	294.14
33906PA0160001	Rating Area 9	Tobacco User/Non-Tobacco User	17	303.05	303.05
33906PA0160001	Rating Area 9	Tobacco User/Non-Tobacco User	18	312.63	312.63
33906PA0160001	Rating Area 9	Tobacco User/Non-Tobacco User	19	322.22	322.22
33906PA0160001	Rating Area 9	Tobacco User/Non-Tobacco User	20	332.15	332.15
33906PA0160001	Rating Area 9	Tobacco User/Non-Tobacco User	21	342.43	342.43
33906PA0160001	Rating Area 9	Tobacco User/Non-Tobacco User	22	342.43	342.43
33906PA0160001	Rating Area 9	Tobacco User/Non-Tobacco User	23	342.43	342.43
33906PA0160001	Rating Area 9	Tobacco User/Non-Tobacco User	24	342.43	342.43
33906PA0160001	Rating Area 9	Tobacco User/Non-Tobacco User	25	343.80	343.80
33906PA0160001	Rating Area 9	Tobacco User/Non-Tobacco User	26	350.64	350.64
33906PA0160001	Rating Area 9	Tobacco User/Non-Tobacco User	27	358.86	358.86
33906PA0160001	Rating Area 9	Tobacco User/Non-Tobacco User	28	372.22	372.22

33906PA0160001	Rating Area 9	Tobacco User/Non-Tobacco User	29	383.17	383.17
33906PA0160001	Rating Area 9	Tobacco User/Non-Tobacco User	30	388.65	388.65
33906PA0160001	Rating Area 9	Tobacco User/Non-Tobacco User	31	396.87	396.87
33906PA0160001	Rating Area 9	Tobacco User/Non-Tobacco User	32	405.09	405.09
33906PA0160001	Rating Area 9	Tobacco User/Non-Tobacco User	33	410.23	410.23
33906PA0160001	Rating Area 9	Tobacco User/Non-Tobacco User	34	415.70	415.70
33906PA0160001	Rating Area 9	Tobacco User/Non-Tobacco User	35	418.44	418.44
33906PA0160001	Rating Area 9	Tobacco User/Non-Tobacco User	36	421.18	421.18
33906PA0160001	Rating Area 9	Tobacco User/Non-Tobacco User	37	423.92	423.92
33906PA0160001	Rating Area 9	Tobacco User/Non-Tobacco User	38	426.66	426.66
33906PA0160001	Rating Area 9	Tobacco User/Non-Tobacco User	39	432.14	432.14
33906PA0160001	Rating Area 9	Tobacco User/Non-Tobacco User	40	437.62	437.62
33906PA0160001	Rating Area 9	Tobacco User/Non-Tobacco User	41	445.84	445.84
33906PA0160001	Rating Area 9	Tobacco User/Non-Tobacco User	42	453.71	453.71
33906PA0160001	Rating Area 9	Tobacco User/Non-Tobacco User	43	464.67	464.67
33906PA0160001	Rating Area 9	Tobacco User/Non-Tobacco User	44	478.37	478.37
33906PA0160001	Rating Area 9	Tobacco User/Non-Tobacco User	45	494.46	494.46
33906PA0160001	Rating Area 9	Tobacco User/Non-Tobacco User	46	513.64	513.64
33906PA0160001	Rating Area 9	Tobacco User/Non-Tobacco User	47	535.21	535.21
33906PA0160001	Rating Area 9	Tobacco User/Non-Tobacco User	48	559.87	559.87
33906PA0160001	Rating Area 9	Tobacco User/Non-Tobacco User	49	584.18	584.18
33906PA0160001	Rating Area 9	Tobacco User/Non-Tobacco User	50	611.57	611.57
33906PA0160001	Rating Area 9	Tobacco User/Non-Tobacco User	51	638.62	638.62
33906PA0160001	Rating Area 9	Tobacco User/Non-Tobacco User	52	668.41	668.41
33906PA0160001	Rating Area 9	Tobacco User/Non-Tobacco User	53	698.55	698.55
33906PA0160001	Rating Area 9	Tobacco User/Non-Tobacco User	54	731.08	731.08
33906PA0160001	Rating Area 9	Tobacco User/Non-Tobacco User	55	763.61	763.61
33906PA0160001	Rating Area 9	Tobacco User/Non-Tobacco User	56	798.88	798.88
33906PA0160001	Rating Area 9	Tobacco User/Non-Tobacco User	57	834.49	834.49
33906PA0160001	Rating Area 9	Tobacco User/Non-Tobacco User	58	872.50	872.50
33906PA0160001	Rating Area 9	Tobacco User/Non-Tobacco User	59	891.33	891.33
33906PA0160001	Rating Area 9	Tobacco User/Non-Tobacco User	60	929.34	929.34
33906PA0160001	Rating Area 9	Tobacco User/Non-Tobacco User	61	962.22	962.22
33906PA0160001	Rating Area 9	Tobacco User/Non-Tobacco User	62	983.79	983.79
33906PA0160001	Rating Area 9	Tobacco User/Non-Tobacco User	63	1010.84	1010.84
33906PA0160001	Rating Area 9	Tobacco User/Non-Tobacco User	64 and over	1026.93	1026.93

2024 Rates Table Template v13.0

All fields with an asterisk (*) are required. To validate press Validate button or Ctrl + Shift + I. To finalize, press Finalize button or Ctrl + Shift + F.

If you are in a community rating state, select Family-Tier Rates under Rating Method and fill in all columns.

If you are not in a community rating state, select Age-Based Rates under Rating Method and provide an Individual Rate for every age band.

If Tobacco is Tobacco User/Non-Tobacco User, you must give a rate for Tobacco Use and Non-Tobacco Use.

To add a new sheet, press the Add Sheet button, or Ctrl + Shift + H. All plans must have the same dates on a sheet.

HIOS Issuer ID*	33906
Rate Effective Date*	7/1/2024
Rate Expiration Date*	9/30/2024
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
33906PA0160001	Rating Area 1	Tobacco User/Non-Tobacco User	0-14	223.14	223.14
33906PA0160001	Rating Area 1	Tobacco User/Non-Tobacco User	15	242.97	242.97
33906PA0160001	Rating Area 1	Tobacco User/Non-Tobacco User	16	250.56	250.56
33906PA0160001	Rating Area 1	Tobacco User/Non-Tobacco User	17	258.14	258.14
33906PA0160001	Rating Area 1	Tobacco User/Non-Tobacco User	18	266.31	266.31
33906PA0160001	Rating Area 1	Tobacco User/Non-Tobacco User	19	274.48	274.48
33906PA0160001	Rating Area 1	Tobacco User/Non-Tobacco User	20	282.94	282.94
33906PA0160001	Rating Area 1	Tobacco User/Non-Tobacco User	21	291.69	291.69
33906PA0160001	Rating Area 1	Tobacco User/Non-Tobacco User	22	291.69	291.69
33906PA0160001	Rating Area 1	Tobacco User/Non-Tobacco User	23	291.69	291.69
33906PA0160001	Rating Area 1	Tobacco User/Non-Tobacco User	24	291.69	291.69
33906PA0160001	Rating Area 1	Tobacco User/Non-Tobacco User	25	292.85	292.85
33906PA0160001	Rating Area 1	Tobacco User/Non-Tobacco User	26	298.69	298.69
33906PA0160001	Rating Area 1	Tobacco User/Non-Tobacco User	27	305.69	305.69
33906PA0160001	Rating Area 1	Tobacco User/Non-Tobacco User	28	317.06	317.06
33906PA0160001	Rating Area 1	Tobacco User/Non-Tobacco User	29	326.40	326.40
33906PA0160001	Rating Area 1	Tobacco User/Non-Tobacco User	30	331.06	331.06
33906PA0160001	Rating Area 1	Tobacco User/Non-Tobacco User	31	338.06	338.06
33906PA0160001	Rating Area 1	Tobacco User/Non-Tobacco User	32	345.06	345.06
33906PA0160001	Rating Area 1	Tobacco User/Non-Tobacco User	33	349.44	349.44
33906PA0160001	Rating Area 1	Tobacco User/Non-Tobacco User	34	354.11	354.11
33906PA0160001	Rating Area 1	Tobacco User/Non-Tobacco User	35	356.44	356.44
33906PA0160001	Rating Area 1	Tobacco User/Non-Tobacco User	36	358.77	358.77
33906PA0160001	Rating Area 1	Tobacco User/Non-Tobacco User	37	361.11	361.11
33906PA0160001	Rating Area 1	Tobacco User/Non-Tobacco User	38	363.44	363.44
33906PA0160001	Rating Area 1	Tobacco User/Non-Tobacco User	39	368.11	368.11
33906PA0160001	Rating Area 1	Tobacco User/Non-Tobacco User	40	372.77	372.77
33906PA0160001	Rating Area 1	Tobacco User/Non-Tobacco User	41	379.78	379.78
33906PA0160001	Rating Area 1	Tobacco User/Non-Tobacco User	42	386.48	386.48
33906PA0160001	Rating Area 1	Tobacco User/Non-Tobacco User	43	395.82	395.82
33906PA0160001	Rating Area 1	Tobacco User/Non-Tobacco User	44	407.49	407.49
33906PA0160001	Rating Area 1	Tobacco User/Non-Tobacco User	45	421.19	421.19
33906PA0160001	Rating Area 1	Tobacco User/Non-Tobacco User	46	437.53	437.53
33906PA0160001	Rating Area 1	Tobacco User/Non-Tobacco User	47	455.91	455.91
33906PA0160001	Rating Area 1	Tobacco User/Non-Tobacco User	48	476.91	476.91
33906PA0160001	Rating Area 1	Tobacco User/Non-Tobacco User	49	497.62	497.62
33906PA0160001	Rating Area 1	Tobacco User/Non-Tobacco User	50	520.95	520.95
33906PA0160001	Rating Area 1	Tobacco User/Non-Tobacco User	51	543.99	543.99
33906PA0160001	Rating Area 1	Tobacco User/Non-Tobacco User	52	569.37	569.37
33906PA0160001	Rating Area 1	Tobacco User/Non-Tobacco User	53	595.04	595.04
33906PA0160001	Rating Area 1	Tobacco User/Non-Tobacco User	54	622.75	622.75
33906PA0160001	Rating Area 1	Tobacco User/Non-Tobacco User	55	650.46	650.46
33906PA0160001	Rating Area 1	Tobacco User/Non-Tobacco User	56	680.50	680.50
33906PA0160001	Rating Area 1	Tobacco User/Non-Tobacco User	57	710.84	710.84
33906PA0160001	Rating Area 1	Tobacco User/Non-Tobacco User	58	743.22	743.22
33906PA0160001	Rating Area 1	Tobacco User/Non-Tobacco User	59	759.26	759.26
33906PA0160001	Rating Area 1	Tobacco User/Non-Tobacco User	60	791.64	791.64
33906PA0160001	Rating Area 1	Tobacco User/Non-Tobacco User	61	819.64	819.64
33906PA0160001	Rating Area 1	Tobacco User/Non-Tobacco User	62	838.01	838.01
33906PA0160001	Rating Area 1	Tobacco User/Non-Tobacco User	63	861.06	861.06
33906PA0160001	Rating Area 1	Tobacco User/Non-Tobacco User	64 and over	874.77	874.77
33906PA0160001	Rating Area 2	Tobacco User/Non-Tobacco User	0-14	234.73	234.73
33906PA0160001	Rating Area 2	Tobacco User/Non-Tobacco User	15	255.59	255.59
33906PA0160001	Rating Area 2	Tobacco User/Non-Tobacco User	16	263.57	263.57
33906PA0160001	Rating Area 2	Tobacco User/Non-Tobacco User	17	271.55	271.55
33906PA0160001	Rating Area 2	Tobacco User/Non-Tobacco User	18	280.14	280.14
33906PA0160001	Rating Area 2	Tobacco User/Non-Tobacco User	19	288.73	288.73
33906PA0160001	Rating Area 2	Tobacco User/Non-Tobacco User	20	297.63	297.63
33906PA0160001	Rating Area 2	Tobacco User/Non-Tobacco User	21	306.83	306.83
33906PA0160001	Rating Area 2	Tobacco User/Non-Tobacco User	22	306.83	306.83
33906PA0160001	Rating Area 2	Tobacco User/Non-Tobacco User	23	306.83	306.83
33906PA0160001	Rating Area 2	Tobacco User/Non-Tobacco User	24	306.83	306.83
33906PA0160001	Rating Area 2	Tobacco User/Non-Tobacco User	25	308.06	308.06
33906PA0160001	Rating Area 2	Tobacco User/Non-Tobacco User	26	314.20	314.20
33906PA0160001	Rating Area 2	Tobacco User/Non-Tobacco User	27	321.56	321.56
33906PA0160001	Rating Area 2	Tobacco User/Non-Tobacco User	28	333.53	333.53
33906PA0160001	Rating Area 2	Tobacco User/Non-Tobacco User	29	343.35	343.35
33906PA0160001	Rating Area 2	Tobacco User/Non-Tobacco User	30	348.26	348.26
33906PA0160001	Rating Area 2	Tobacco User/Non-Tobacco User	31	355.62	355.62
33906PA0160001	Rating Area 2	Tobacco User/Non-Tobacco User	32	362.98	362.98
33906PA0160001	Rating Area 2	Tobacco User/Non-Tobacco User	33	367.59	367.59
33906PA0160001	Rating Area 2	Tobacco User/Non-Tobacco User	34	372.50	372.50
33906PA0160001	Rating Area 2	Tobacco User/Non-Tobacco User	35	374.95	374.95
33906PA0160001	Rating Area 2	Tobacco User/Non-Tobacco User	36	377.40	377.40
33906PA0160001	Rating Area 2	Tobacco User/Non-Tobacco User	37	379.86	379.86
33906PA0160001	Rating Area 2	Tobacco User/Non-Tobacco User	38	382.31	382.31
33906PA0160001	Rating Area 2	Tobacco User/Non-Tobacco User	39	387.22	387.22
33906PA0160001	Rating Area 2	Tobacco User/Non-Tobacco User	40	392.13	392.13
33906PA0160001	Rating Area 2	Tobacco User/Non-Tobacco User	41	399.50	399.50
33906PA0160001	Rating Area 2	Tobacco User/Non-Tobacco User	42	406.55	406.55
33906PA0160001	Rating Area 2	Tobacco User/Non-Tobacco User	43	416.37	416.37
33906PA0160001	Rating Area 2	Tobacco User/Non-Tobacco User	44	428.65	428.65
33906PA0160001	Rating Area 2	Tobacco User/Non-Tobacco User	45	443.07	443.07
33906PA0160001	Rating Area 2	Tobacco User/Non-Tobacco User	46	460.25	460.25
33906PA0160001	Rating Area 2	Tobacco User/Non-Tobacco User	47	479.58	479.58
33906PA0160001	Rating Area 2	Tobacco User/Non-Tobacco User	48	501.67	501.67
33906PA0160001	Rating Area 2	Tobacco User/Non-Tobacco User	49	523.46	523.46
33906PA0160001	Rating Area 2	Tobacco User/Non-Tobacco User	50	548.00	548.00
33906PA0160001	Rating Area 2	Tobacco User/Non-Tobacco User	51	572.24	572.24
33906PA0160001	Rating Area 2	Tobacco User/Non-Tobacco User	52	598.94	598.94
33906PA0160001	Rating Area 2	Tobacco User/Non-Tobacco User	53	625.94	625.94
33906PA0160001	Rating Area 2	Tobacco User/Non-Tobacco User	54	655.09	655.09
33906PA0160001	Rating Area 2	Tobacco User/Non-Tobacco User	55	684.24	684.24
33906PA0160001	Rating Area 2	Tobacco User/Non-Tobacco User	56	715.84	715.84
33906PA0160001	Rating Area 2	Tobacco User/Non-Tobacco User	57	747.75	747.75
33906PA0160001	Rating Area 2	Tobacco User/Non-Tobacco User	58	781.81	781.81
33906PA0160001	Rating Area 2	Tobacco User/Non-Tobacco User	59	798.69	798.69
33906PA0160001	Rating Area 2	Tobacco User/Non-Tobacco User	60	832.75	832.75
33906PA0160001	Rating Area 2	Tobacco User/Non-Tobacco User	61	862.20	862.20
33906PA0160001	Rating Area 2	Tobacco User/Non-Tobacco User	62	881.53	881.53
33906PA0160001	Rating Area 2	Tobacco User/Non-Tobacco User	63	905.77	905.77
33906PA0160001	Rating Area 2	Tobacco User/Non-Tobacco User	64 and over	920.19	920.19
33906PA0160001	Rating Area 3	Tobacco User/Non-Tobacco User	0-14	292.28	292.28
33906PA0160001	Rating Area 3	Tobacco User/Non-Tobacco User	15	318.26	318.26
33906PA0160001	Rating Area 3	Tobacco User/Non-Tobacco User	16	328.19	328.19
33906PA0160001	Rating Area 3	Tobacco User/Non-Tobacco User	17	338.12	338.12
33906PA0160001	Rating Area 3	Tobacco User/Non-Tobacco User	18	348.82	348.82
33906PA0160001	Rating Area 3	Tobacco User/Non-Tobacco User	19	359.52	359.52
33906PA0160001	Rating Area 3	Tobacco User/Non-Tobacco User	20	370.60	370.60
33906PA0160001	Rating Area 3	Tobacco User/Non-Tobacco User	21	382.06	382.06
33906PA0160001	Rating Area 3	Tobacco User/Non-Tobacco User	22	382.06	382.06
33906PA0160001	Rating Area 3	Tobacco User/Non-Tobacco User	23	382.06	382.06

33906PA0160001	Rating Area 3	Tobacco User/Non-Tobacco User	24	382.06	382.06
33906PA0160001	Rating Area 3	Tobacco User/Non-Tobacco User	25	383.59	383.59
33906PA0160001	Rating Area 3	Tobacco User/Non-Tobacco User	26	391.23	391.23
33906PA0160001	Rating Area 3	Tobacco User/Non-Tobacco User	27	400.40	400.40
33906PA0160001	Rating Area 3	Tobacco User/Non-Tobacco User	28	415.30	415.30
33906PA0160001	Rating Area 3	Tobacco User/Non-Tobacco User	29	427.52	427.52
33906PA0160001	Rating Area 3	Tobacco User/Non-Tobacco User	30	433.64	433.64
33906PA0160001	Rating Area 3	Tobacco User/Non-Tobacco User	31	442.81	442.81
33906PA0160001	Rating Area 3	Tobacco User/Non-Tobacco User	32	451.98	451.98
33906PA0160001	Rating Area 3	Tobacco User/Non-Tobacco User	33	457.71	457.71
33906PA0160001	Rating Area 3	Tobacco User/Non-Tobacco User	34	463.82	463.82
33906PA0160001	Rating Area 3	Tobacco User/Non-Tobacco User	35	466.88	466.88
33906PA0160001	Rating Area 3	Tobacco User/Non-Tobacco User	36	469.93	469.93
33906PA0160001	Rating Area 3	Tobacco User/Non-Tobacco User	37	472.99	472.99
33906PA0160001	Rating Area 3	Tobacco User/Non-Tobacco User	38	476.05	476.05
33906PA0160001	Rating Area 3	Tobacco User/Non-Tobacco User	39	482.16	482.16
33906PA0160001	Rating Area 3	Tobacco User/Non-Tobacco User	40	488.27	488.27
33906PA0160001	Rating Area 3	Tobacco User/Non-Tobacco User	41	497.44	497.44
33906PA0160001	Rating Area 3	Tobacco User/Non-Tobacco User	42	506.23	506.23
33906PA0160001	Rating Area 3	Tobacco User/Non-Tobacco User	43	518.46	518.46
33906PA0160001	Rating Area 3	Tobacco User/Non-Tobacco User	44	533.74	533.74
33906PA0160001	Rating Area 3	Tobacco User/Non-Tobacco User	45	551.69	551.69
33906PA0160001	Rating Area 3	Tobacco User/Non-Tobacco User	46	573.09	573.09
33906PA0160001	Rating Area 3	Tobacco User/Non-Tobacco User	47	597.16	597.16
33906PA0160001	Rating Area 3	Tobacco User/Non-Tobacco User	48	624.67	624.67
33906PA0160001	Rating Area 3	Tobacco User/Non-Tobacco User	49	651.79	651.79
33906PA0160001	Rating Area 3	Tobacco User/Non-Tobacco User	50	682.36	682.36
33906PA0160001	Rating Area 3	Tobacco User/Non-Tobacco User	51	712.54	712.54
33906PA0160001	Rating Area 3	Tobacco User/Non-Tobacco User	52	745.78	745.78
33906PA0160001	Rating Area 3	Tobacco User/Non-Tobacco User	53	779.40	779.40
33906PA0160001	Rating Area 3	Tobacco User/Non-Tobacco User	54	815.70	815.70
33906PA0160001	Rating Area 3	Tobacco User/Non-Tobacco User	55	851.99	851.99
33906PA0160001	Rating Area 3	Tobacco User/Non-Tobacco User	56	891.35	891.35
33906PA0160001	Rating Area 3	Tobacco User/Non-Tobacco User	57	931.08	931.08
33906PA0160001	Rating Area 3	Tobacco User/Non-Tobacco User	58	973.49	973.49
33906PA0160001	Rating Area 3	Tobacco User/Non-Tobacco User	59	994.50	994.50
33906PA0160001	Rating Area 3	Tobacco User/Non-Tobacco User	60	1036.91	1036.91
33906PA0160001	Rating Area 3	Tobacco User/Non-Tobacco User	61	1073.59	1073.59
33906PA0160001	Rating Area 3	Tobacco User/Non-Tobacco User	62	1097.66	1097.66
33906PA0160001	Rating Area 3	Tobacco User/Non-Tobacco User	63	1127.84	1127.84
33906PA0160001	Rating Area 3	Tobacco User/Non-Tobacco User	64 and over	1145.80	1145.80
33906PA0160001	Rating Area 5	Tobacco User/Non-Tobacco User	0-14	239.83	239.83
33906PA0160001	Rating Area 5	Tobacco User/Non-Tobacco User	15	261.14	261.14
33906PA0160001	Rating Area 5	Tobacco User/Non-Tobacco User	16	269.29	269.29
33906PA0160001	Rating Area 5	Tobacco User/Non-Tobacco User	17	277.45	277.45
33906PA0160001	Rating Area 5	Tobacco User/Non-Tobacco User	18	286.22	286.22
33906PA0160001	Rating Area 5	Tobacco User/Non-Tobacco User	19	295.00	295.00
33906PA0160001	Rating Area 5	Tobacco User/Non-Tobacco User	20	304.09	304.09
33906PA0160001	Rating Area 5	Tobacco User/Non-Tobacco User	21	313.50	313.50
33906PA0160001	Rating Area 5	Tobacco User/Non-Tobacco User	22	313.50	313.50
33906PA0160001	Rating Area 5	Tobacco User/Non-Tobacco User	23	313.50	313.50
33906PA0160001	Rating Area 5	Tobacco User/Non-Tobacco User	24	313.50	313.50
33906PA0160001	Rating Area 5	Tobacco User/Non-Tobacco User	25	314.75	314.75
33906PA0160001	Rating Area 5	Tobacco User/Non-Tobacco User	26	321.02	321.02
33906PA0160001	Rating Area 5	Tobacco User/Non-Tobacco User	27	328.55	328.55
33906PA0160001	Rating Area 5	Tobacco User/Non-Tobacco User	28	340.77	340.77
33906PA0160001	Rating Area 5	Tobacco User/Non-Tobacco User	29	350.80	350.80
33906PA0160001	Rating Area 5	Tobacco User/Non-Tobacco User	30	355.82	355.82
33906PA0160001	Rating Area 5	Tobacco User/Non-Tobacco User	31	363.34	363.34
33906PA0160001	Rating Area 5	Tobacco User/Non-Tobacco User	32	370.87	370.87
33906PA0160001	Rating Area 5	Tobacco User/Non-Tobacco User	33	375.57	375.57
33906PA0160001	Rating Area 5	Tobacco User/Non-Tobacco User	34	380.59	380.59
33906PA0160001	Rating Area 5	Tobacco User/Non-Tobacco User	35	383.09	383.09
33906PA0160001	Rating Area 5	Tobacco User/Non-Tobacco User	36	385.60	385.60
33906PA0160001	Rating Area 5	Tobacco User/Non-Tobacco User	37	388.11	388.11
33906PA0160001	Rating Area 5	Tobacco User/Non-Tobacco User	38	390.62	390.62
33906PA0160001	Rating Area 5	Tobacco User/Non-Tobacco User	39	395.63	395.63
33906PA0160001	Rating Area 5	Tobacco User/Non-Tobacco User	40	400.65	400.65
33906PA0160001	Rating Area 5	Tobacco User/Non-Tobacco User	41	408.17	408.17
33906PA0160001	Rating Area 5	Tobacco User/Non-Tobacco User	42	415.38	415.38
33906PA0160001	Rating Area 5	Tobacco User/Non-Tobacco User	43	425.42	425.42
33906PA0160001	Rating Area 5	Tobacco User/Non-Tobacco User	44	437.96	437.96
33906PA0160001	Rating Area 5	Tobacco User/Non-Tobacco User	45	452.69	452.69
33906PA0160001	Rating Area 5	Tobacco User/Non-Tobacco User	46	470.25	470.25
33906PA0160001	Rating Area 5	Tobacco User/Non-Tobacco User	47	490.00	490.00
33906PA0160001	Rating Area 5	Tobacco User/Non-Tobacco User	48	512.57	512.57
33906PA0160001	Rating Area 5	Tobacco User/Non-Tobacco User	49	534.83	534.83
33906PA0160001	Rating Area 5	Tobacco User/Non-Tobacco User	50	559.91	559.91
33906PA0160001	Rating Area 5	Tobacco User/Non-Tobacco User	51	584.67	584.67
33906PA0160001	Rating Area 5	Tobacco User/Non-Tobacco User	52	611.95	611.95
33906PA0160001	Rating Area 5	Tobacco User/Non-Tobacco User	53	639.54	639.54
33906PA0160001	Rating Area 5	Tobacco User/Non-Tobacco User	54	669.32	669.32
33906PA0160001	Rating Area 5	Tobacco User/Non-Tobacco User	55	699.10	699.10
33906PA0160001	Rating Area 5	Tobacco User/Non-Tobacco User	56	731.39	731.39
33906PA0160001	Rating Area 5	Tobacco User/Non-Tobacco User	57	763.99	763.99
33906PA0160001	Rating Area 5	Tobacco User/Non-Tobacco User	58	798.79	798.79
33906PA0160001	Rating Area 5	Tobacco User/Non-Tobacco User	59	816.03	816.03
33906PA0160001	Rating Area 5	Tobacco User/Non-Tobacco User	60	850.83	850.83
33906PA0160001	Rating Area 5	Tobacco User/Non-Tobacco User	61	880.93	880.93
33906PA0160001	Rating Area 5	Tobacco User/Non-Tobacco User	62	900.68	900.68
33906PA0160001	Rating Area 5	Tobacco User/Non-Tobacco User	63	925.44	925.44
33906PA0160001	Rating Area 5	Tobacco User/Non-Tobacco User	64 and over	940.18	940.18
33906PA0160001	Rating Area 6	Tobacco User/Non-Tobacco User	0-14	295.14	295.14
33906PA0160001	Rating Area 6	Tobacco User/Non-Tobacco User	15	321.38	321.38
33906PA0160001	Rating Area 6	Tobacco User/Non-Tobacco User	16	331.41	331.41
33906PA0160001	Rating Area 6	Tobacco User/Non-Tobacco User	17	341.44	341.44
33906PA0160001	Rating Area 6	Tobacco User/Non-Tobacco User	18	352.24	352.24
33906PA0160001	Rating Area 6	Tobacco User/Non-Tobacco User	19	363.04	363.04
33906PA0160001	Rating Area 6	Tobacco User/Non-Tobacco User	20	374.23	374.23
33906PA0160001	Rating Area 6	Tobacco User/Non-Tobacco User	21	385.81	385.81
33906PA0160001	Rating Area 6	Tobacco User/Non-Tobacco User	22	385.81	385.81
33906PA0160001	Rating Area 6	Tobacco User/Non-Tobacco User	23	385.81	385.81
33906PA0160001	Rating Area 6	Tobacco User/Non-Tobacco User	24	385.81	385.81
33906PA0160001	Rating Area 6	Tobacco User/Non-Tobacco User	25	387.35	387.35
33906PA0160001	Rating Area 6	Tobacco User/Non-Tobacco User	26	395.06	395.06
33906PA0160001	Rating Area 6	Tobacco User/Non-Tobacco User	27	404.32	404.32
33906PA0160001	Rating Area 6	Tobacco User/Non-Tobacco User	28	419.37	419.37
33906PA0160001	Rating Area 6	Tobacco User/Non-Tobacco User	29	431.72	431.72
33906PA0160001	Rating Area 6	Tobacco User/Non-Tobacco User	30	437.89	437.89
33906PA0160001	Rating Area 6	Tobacco User/Non-Tobacco User	31	447.15	447.15
33906PA0160001	Rating Area 6	Tobacco User/Non-Tobacco User	32	456.41	456.41
33906PA0160001	Rating Area 6	Tobacco User/Non-Tobacco User	33	462.19	462.19
33906PA0160001	Rating Area 6	Tobacco User/Non-Tobacco User	34	468.37	468.37
33906PA0160001	Rating Area 6	Tobacco User/Non-Tobacco User	35	471.45	471.45
33906PA0160001	Rating Area 6	Tobacco User/Non-Tobacco User	36	474.54	474.54
33906PA0160001	Rating Area 6	Tobacco User/Non-Tobacco User	37	477.63	477.63
33906PA0160001	Rating Area 6	Tobacco User/Non-Tobacco User	38	480.71	480.71
33906PA0160001	Rating Area 6	Tobacco User/Non-Tobacco User	39	486.89	486.89
33906PA0160001	Rating Area 6	Tobacco User/Non-Tobacco User	40	493.06	493.06
33906PA0160001	Rating Area 6	Tobacco User/Non-Tobacco User	41	502.32	502.32
33906PA0160001	Rating Area 6	Tobacco User/Non-Tobacco User	42	511.19	511.19
33906PA0160001	Rating Area 6	Tobacco User/Non-Tobacco User	43	523.54	523.54
33906PA0160001	Rating Area 6	Tobacco User/Non-Tobacco User	44	538.97	538.97
33906PA0160001	Rating Area 6	Tobacco User/Non-Tobacco User	45	557.10	557.10
33906PA0160001	Rating Area 6	Tobacco User/Non-Tobacco User	46	578.71	578.71
33906PA0160001	Rating Area 6	Tobacco User/Non-Tobacco User	47	603.01	603.01
33906PA0160001	Rating Area 6	Tobacco User/Non-Tobacco User	48	630.79	630.79
33906PA0160001	Rating Area 6	Tobacco User/Non-Tobacco User	49	658.18	658.18
33906PA0160001	Rating Area 6	Tobacco User/Non-Tobacco User	50	689.05	689.05
33906PA0160001	Rating Area 6	Tobacco User/Non-Tobacco User	51	719.53	719.53

33906PA0160001	Rating Area 6	Tobacco User/Non-Tobacco User	52	753.09	753.09
33906PA0160001	Rating Area 6	Tobacco User/Non-Tobacco User	53	787.04	787.04
33906PA0160001	Rating Area 6	Tobacco User/Non-Tobacco User	54	823.69	823.69
33906PA0160001	Rating Area 6	Tobacco User/Non-Tobacco User	55	860.35	860.35
33906PA0160001	Rating Area 6	Tobacco User/Non-Tobacco User	56	900.08	900.08
33906PA0160001	Rating Area 6	Tobacco User/Non-Tobacco User	57	940.21	940.21
33906PA0160001	Rating Area 6	Tobacco User/Non-Tobacco User	58	983.03	983.03
33906PA0160001	Rating Area 6	Tobacco User/Non-Tobacco User	59	1004.25	1004.25
33906PA0160001	Rating Area 6	Tobacco User/Non-Tobacco User	60	1047.08	1047.08
33906PA0160001	Rating Area 6	Tobacco User/Non-Tobacco User	61	1084.11	1084.11
33906PA0160001	Rating Area 6	Tobacco User/Non-Tobacco User	62	1108.42	1108.42
33906PA0160001	Rating Area 6	Tobacco User/Non-Tobacco User	63	1138.90	1138.90
33906PA0160001	Rating Area 6	Tobacco User/Non-Tobacco User	64 and over	1157.03	1157.03
33906PA0160001	Rating Area 7	Tobacco User/Non-Tobacco User	0-14	309.47	309.47
33906PA0160001	Rating Area 7	Tobacco User/Non-Tobacco User	15	336.98	336.98
33906PA0160001	Rating Area 7	Tobacco User/Non-Tobacco User	16	347.49	347.49
33906PA0160001	Rating Area 7	Tobacco User/Non-Tobacco User	17	358.01	358.01
33906PA0160001	Rating Area 7	Tobacco User/Non-Tobacco User	18	369.34	369.34
33906PA0160001	Rating Area 7	Tobacco User/Non-Tobacco User	19	380.67	380.67
33906PA0160001	Rating Area 7	Tobacco User/Non-Tobacco User	20	392.40	392.40
33906PA0160001	Rating Area 7	Tobacco User/Non-Tobacco User	21	404.53	404.53
33906PA0160001	Rating Area 7	Tobacco User/Non-Tobacco User	22	404.53	404.53
33906PA0160001	Rating Area 7	Tobacco User/Non-Tobacco User	23	404.53	404.53
33906PA0160001	Rating Area 7	Tobacco User/Non-Tobacco User	24	404.53	404.53
33906PA0160001	Rating Area 7	Tobacco User/Non-Tobacco User	25	406.15	406.15
33906PA0160001	Rating Area 7	Tobacco User/Non-Tobacco User	26	414.24	414.24
33906PA0160001	Rating Area 7	Tobacco User/Non-Tobacco User	27	423.95	423.95
33906PA0160001	Rating Area 7	Tobacco User/Non-Tobacco User	28	439.73	439.73
33906PA0160001	Rating Area 7	Tobacco User/Non-Tobacco User	29	452.67	452.67
33906PA0160001	Rating Area 7	Tobacco User/Non-Tobacco User	30	459.15	459.15
33906PA0160001	Rating Area 7	Tobacco User/Non-Tobacco User	31	468.85	468.85
33906PA0160001	Rating Area 7	Tobacco User/Non-Tobacco User	32	478.56	478.56
33906PA0160001	Rating Area 7	Tobacco User/Non-Tobacco User	33	484.63	484.63
33906PA0160001	Rating Area 7	Tobacco User/Non-Tobacco User	34	491.10	491.10
33906PA0160001	Rating Area 7	Tobacco User/Non-Tobacco User	35	494.34	494.34
33906PA0160001	Rating Area 7	Tobacco User/Non-Tobacco User	36	497.58	497.58
33906PA0160001	Rating Area 7	Tobacco User/Non-Tobacco User	37	500.81	500.81
33906PA0160001	Rating Area 7	Tobacco User/Non-Tobacco User	38	504.05	504.05
33906PA0160001	Rating Area 7	Tobacco User/Non-Tobacco User	39	510.52	510.52
33906PA0160001	Rating Area 7	Tobacco User/Non-Tobacco User	40	516.99	516.99
33906PA0160001	Rating Area 7	Tobacco User/Non-Tobacco User	41	526.70	526.70
33906PA0160001	Rating Area 7	Tobacco User/Non-Tobacco User	42	536.01	536.01
33906PA0160001	Rating Area 7	Tobacco User/Non-Tobacco User	43	548.95	548.95
33906PA0160001	Rating Area 7	Tobacco User/Non-Tobacco User	44	565.13	565.13
33906PA0160001	Rating Area 7	Tobacco User/Non-Tobacco User	45	584.15	584.15
33906PA0160001	Rating Area 7	Tobacco User/Non-Tobacco User	46	606.80	606.80
33906PA0160001	Rating Area 7	Tobacco User/Non-Tobacco User	47	632.29	632.29
33906PA0160001	Rating Area 7	Tobacco User/Non-Tobacco User	48	661.41	661.41
33906PA0160001	Rating Area 7	Tobacco User/Non-Tobacco User	49	690.13	690.13
33906PA0160001	Rating Area 7	Tobacco User/Non-Tobacco User	50	722.50	722.50
33906PA0160001	Rating Area 7	Tobacco User/Non-Tobacco User	51	754.46	754.46
33906PA0160001	Rating Area 7	Tobacco User/Non-Tobacco User	52	789.65	789.65
33906PA0160001	Rating Area 7	Tobacco User/Non-Tobacco User	53	825.25	825.25
33906PA0160001	Rating Area 7	Tobacco User/Non-Tobacco User	54	863.68	863.68
33906PA0160001	Rating Area 7	Tobacco User/Non-Tobacco User	55	902.11	902.11
33906PA0160001	Rating Area 7	Tobacco User/Non-Tobacco User	56	943.78	943.78
33906PA0160001	Rating Area 7	Tobacco User/Non-Tobacco User	57	985.85	985.85
33906PA0160001	Rating Area 7	Tobacco User/Non-Tobacco User	58	1030.75	1030.75
33906PA0160001	Rating Area 7	Tobacco User/Non-Tobacco User	59	1053.00	1053.00
33906PA0160001	Rating Area 7	Tobacco User/Non-Tobacco User	60	1097.90	1097.90
33906PA0160001	Rating Area 7	Tobacco User/Non-Tobacco User	61	1136.74	1136.74
33906PA0160001	Rating Area 7	Tobacco User/Non-Tobacco User	62	1162.23	1162.23
33906PA0160001	Rating Area 7	Tobacco User/Non-Tobacco User	63	1194.18	1194.18
33906PA0160001	Rating Area 7	Tobacco User/Non-Tobacco User	64 and over	1213.20	1213.20
33906PA0160001	Rating Area 8	Tobacco User/Non-Tobacco User	0-14	286.54	286.54
33906PA0160001	Rating Area 8	Tobacco User/Non-Tobacco User	15	312.02	312.02
33906PA0160001	Rating Area 8	Tobacco User/Non-Tobacco User	16	321.75	321.75
33906PA0160001	Rating Area 8	Tobacco User/Non-Tobacco User	17	331.49	331.49
33906PA0160001	Rating Area 8	Tobacco User/Non-Tobacco User	18	341.98	341.98
33906PA0160001	Rating Area 8	Tobacco User/Non-Tobacco User	19	352.47	352.47
33906PA0160001	Rating Area 8	Tobacco User/Non-Tobacco User	20	363.33	363.33
33906PA0160001	Rating Area 8	Tobacco User/Non-Tobacco User	21	374.57	374.57
33906PA0160001	Rating Area 8	Tobacco User/Non-Tobacco User	22	374.57	374.57
33906PA0160001	Rating Area 8	Tobacco User/Non-Tobacco User	23	374.57	374.57
33906PA0160001	Rating Area 8	Tobacco User/Non-Tobacco User	24	374.57	374.57
33906PA0160001	Rating Area 8	Tobacco User/Non-Tobacco User	25	376.07	376.07
33906PA0160001	Rating Area 8	Tobacco User/Non-Tobacco User	26	383.56	383.56
33906PA0160001	Rating Area 8	Tobacco User/Non-Tobacco User	27	392.55	392.55
33906PA0160001	Rating Area 8	Tobacco User/Non-Tobacco User	28	407.16	407.16
33906PA0160001	Rating Area 8	Tobacco User/Non-Tobacco User	29	419.14	419.14
33906PA0160001	Rating Area 8	Tobacco User/Non-Tobacco User	30	425.14	425.14
33906PA0160001	Rating Area 8	Tobacco User/Non-Tobacco User	31	434.12	434.12
33906PA0160001	Rating Area 8	Tobacco User/Non-Tobacco User	32	443.11	443.11
33906PA0160001	Rating Area 8	Tobacco User/Non-Tobacco User	33	448.73	448.73
33906PA0160001	Rating Area 8	Tobacco User/Non-Tobacco User	34	454.73	454.73
33906PA0160001	Rating Area 8	Tobacco User/Non-Tobacco User	35	457.72	457.72
33906PA0160001	Rating Area 8	Tobacco User/Non-Tobacco User	36	460.72	460.72
33906PA0160001	Rating Area 8	Tobacco User/Non-Tobacco User	37	463.72	463.72
33906PA0160001	Rating Area 8	Tobacco User/Non-Tobacco User	38	466.71	466.71
33906PA0160001	Rating Area 8	Tobacco User/Non-Tobacco User	39	472.71	472.71
33906PA0160001	Rating Area 8	Tobacco User/Non-Tobacco User	40	478.70	478.70
33906PA0160001	Rating Area 8	Tobacco User/Non-Tobacco User	41	487.69	487.69
33906PA0160001	Rating Area 8	Tobacco User/Non-Tobacco User	42	496.30	496.30
33906PA0160001	Rating Area 8	Tobacco User/Non-Tobacco User	43	508.29	508.29
33906PA0160001	Rating Area 8	Tobacco User/Non-Tobacco User	44	523.27	523.27
33906PA0160001	Rating Area 8	Tobacco User/Non-Tobacco User	45	540.88	540.88
33906PA0160001	Rating Area 8	Tobacco User/Non-Tobacco User	46	561.85	561.85
33906PA0160001	Rating Area 8	Tobacco User/Non-Tobacco User	47	585.45	585.45
33906PA0160001	Rating Area 8	Tobacco User/Non-Tobacco User	48	612.42	612.42
33906PA0160001	Rating Area 8	Tobacco User/Non-Tobacco User	49	639.01	639.01
33906PA0160001	Rating Area 8	Tobacco User/Non-Tobacco User	50	668.98	668.98
33906PA0160001	Rating Area 8	Tobacco User/Non-Tobacco User	51	698.57	698.57
33906PA0160001	Rating Area 8	Tobacco User/Non-Tobacco User	52	731.16	731.16
33906PA0160001	Rating Area 8	Tobacco User/Non-Tobacco User	53	764.12	764.12
33906PA0160001	Rating Area 8	Tobacco User/Non-Tobacco User	54	799.70	799.70
33906PA0160001	Rating Area 8	Tobacco User/Non-Tobacco User	55	835.29	835.29
33906PA0160001	Rating Area 8	Tobacco User/Non-Tobacco User	56	873.87	873.87
33906PA0160001	Rating Area 8	Tobacco User/Non-Tobacco User	57	912.82	912.82
33906PA0160001	Rating Area 8	Tobacco User/Non-Tobacco User	58	954.40	954.40
33906PA0160001	Rating Area 8	Tobacco User/Non-Tobacco User	59	975.00	975.00
33906PA0160001	Rating Area 8	Tobacco User/Non-Tobacco User	60	1016.58	1016.58
33906PA0160001	Rating Area 8	Tobacco User/Non-Tobacco User	61	1052.54	1052.54
33906PA0160001	Rating Area 8	Tobacco User/Non-Tobacco User	62	1076.13	1076.13
33906PA0160001	Rating Area 8	Tobacco User/Non-Tobacco User	63	1105.73	1105.73
33906PA0160001	Rating Area 8	Tobacco User/Non-Tobacco User	64 and over	1123.33	1123.33
33906PA0160001	Rating Area 9	Tobacco User/Non-Tobacco User	0-14	269.16	269.16
33906PA0160001	Rating Area 9	Tobacco User/Non-Tobacco User	15	293.08	293.08
33906PA0160001	Rating Area 9	Tobacco User/Non-Tobacco User	16	302.23	302.23
33906PA0160001	Rating Area 9	Tobacco User/Non-Tobacco User	17	311.38	311.38
33906PA0160001	Rating Area 9	Tobacco User/Non-Tobacco User	18	321.23	321.23
33906PA0160001	Rating Area 9	Tobacco User/Non-Tobacco User	19	331.08	331.08
33906PA0160001	Rating Area 9	Tobacco User/Non-Tobacco User	20	341.28	341.28
33906PA0160001	Rating Area 9	Tobacco User/Non-Tobacco User	21	351.84	351.84
33906PA0160001	Rating Area 9	Tobacco User/Non-Tobacco User	22	351.84	351.84
33906PA0160001	Rating Area 9	Tobacco User/Non-Tobacco User	23	351.84	351.84
33906PA0160001	Rating Area 9	Tobacco User/Non-Tobacco User	24	351.84	351.84
33906PA0160001	Rating Area 9	Tobacco User/Non-Tobacco User	25	353.25	353.25
33906PA0160001	Rating Area 9	Tobacco User/Non-Tobacco User	26	360.28	360.28
33906PA0160001	Rating Area 9	Tobacco User/Non-Tobacco User	27	368.73	368.73
33906PA0160001	Rating Area 9	Tobacco User/Non-Tobacco User	28	382.45	382.45

33906PA0160001	Rating Area 9	Tobacco User/Non-Tobacco User	29	393.71	393.71
33906PA0160001	Rating Area 9	Tobacco User/Non-Tobacco User	30	399.34	399.34
33906PA0160001	Rating Area 9	Tobacco User/Non-Tobacco User	31	407.78	407.78
33906PA0160001	Rating Area 9	Tobacco User/Non-Tobacco User	32	416.23	416.23
33906PA0160001	Rating Area 9	Tobacco User/Non-Tobacco User	33	421.50	421.50
33906PA0160001	Rating Area 9	Tobacco User/Non-Tobacco User	34	427.13	427.13
33906PA0160001	Rating Area 9	Tobacco User/Non-Tobacco User	35	429.95	429.95
33906PA0160001	Rating Area 9	Tobacco User/Non-Tobacco User	36	432.76	432.76
33906PA0160001	Rating Area 9	Tobacco User/Non-Tobacco User	37	435.58	435.58
33906PA0160001	Rating Area 9	Tobacco User/Non-Tobacco User	38	438.39	438.39
33906PA0160001	Rating Area 9	Tobacco User/Non-Tobacco User	39	444.02	444.02
33906PA0160001	Rating Area 9	Tobacco User/Non-Tobacco User	40	449.65	449.65
33906PA0160001	Rating Area 9	Tobacco User/Non-Tobacco User	41	458.09	458.09
33906PA0160001	Rating Area 9	Tobacco User/Non-Tobacco User	42	466.19	466.19
33906PA0160001	Rating Area 9	Tobacco User/Non-Tobacco User	43	477.45	477.45
33906PA0160001	Rating Area 9	Tobacco User/Non-Tobacco User	44	491.52	491.52
33906PA0160001	Rating Area 9	Tobacco User/Non-Tobacco User	45	508.06	508.06
33906PA0160001	Rating Area 9	Tobacco User/Non-Tobacco User	46	527.76	527.76
33906PA0160001	Rating Area 9	Tobacco User/Non-Tobacco User	47	549.92	549.92
33906PA0160001	Rating Area 9	Tobacco User/Non-Tobacco User	48	575.26	575.26
33906PA0160001	Rating Area 9	Tobacco User/Non-Tobacco User	49	600.24	600.24
33906PA0160001	Rating Area 9	Tobacco User/Non-Tobacco User	50	628.38	628.38
33906PA0160001	Rating Area 9	Tobacco User/Non-Tobacco User	51	656.18	656.18
33906PA0160001	Rating Area 9	Tobacco User/Non-Tobacco User	52	686.79	686.79
33906PA0160001	Rating Area 9	Tobacco User/Non-Tobacco User	53	717.75	717.75
33906PA0160001	Rating Area 9	Tobacco User/Non-Tobacco User	54	751.18	751.18
33906PA0160001	Rating Area 9	Tobacco User/Non-Tobacco User	55	784.60	784.60
33906PA0160001	Rating Area 9	Tobacco User/Non-Tobacco User	56	820.84	820.84
33906PA0160001	Rating Area 9	Tobacco User/Non-Tobacco User	57	857.43	857.43
33906PA0160001	Rating Area 9	Tobacco User/Non-Tobacco User	58	896.49	896.49
33906PA0160001	Rating Area 9	Tobacco User/Non-Tobacco User	59	915.84	915.84
33906PA0160001	Rating Area 9	Tobacco User/Non-Tobacco User	60	954.89	954.89
33906PA0160001	Rating Area 9	Tobacco User/Non-Tobacco User	61	988.67	988.67
33906PA0160001	Rating Area 9	Tobacco User/Non-Tobacco User	62	1010.83	1010.83
33906PA0160001	Rating Area 9	Tobacco User/Non-Tobacco User	63	1038.63	1038.63
33906PA0160001	Rating Area 9	Tobacco User/Non-Tobacco User	64 and over	1055.16	1055.16

2024 Rates Table Template v13.0

All fields with an asterisk (*) are required. To validate press Validate button or Ctrl + Shift + I. To finalize, press Finalize button or Ctrl + Shift + F.

If you are in a community rating state, select Family-Tier Rates under Rating Method and fill in all columns.

If you are not in a community rating state, select Age-Based Rates under Rating Method and provide an Individual Rate for every age band.

If Tobacco is Tobacco User/Non-Tobacco User, you must give a rate for Tobacco Use and Non-Tobacco Use.

To add a new sheet, press the Add Sheet button, or Ctrl + Shift + H. All plans must have the same dates on a sheet.

HIOS Issuer ID*	33906
Rate Effective Date*	10/1/2024
Rate Expiration Date*	12/31/2024
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
33906PA0160001	Rating Area 1	Tobacco User/Non-Tobacco User	0-14	229.27	229.27
33906PA0160001	Rating Area 1	Tobacco User/Non-Tobacco User	15	249.65	249.65
33906PA0160001	Rating Area 1	Tobacco User/Non-Tobacco User	16	257.45	257.45
33906PA0160001	Rating Area 1	Tobacco User/Non-Tobacco User	17	265.24	265.24
33906PA0160001	Rating Area 1	Tobacco User/Non-Tobacco User	18	273.63	273.63
33906PA0160001	Rating Area 1	Tobacco User/Non-Tobacco User	19	282.02	282.02
33906PA0160001	Rating Area 1	Tobacco User/Non-Tobacco User	20	290.71	290.71
33906PA0160001	Rating Area 1	Tobacco User/Non-Tobacco User	21	299.70	299.70
33906PA0160001	Rating Area 1	Tobacco User/Non-Tobacco User	22	299.70	299.70
33906PA0160001	Rating Area 1	Tobacco User/Non-Tobacco User	23	299.70	299.70
33906PA0160001	Rating Area 1	Tobacco User/Non-Tobacco User	24	299.70	299.70
33906PA0160001	Rating Area 1	Tobacco User/Non-Tobacco User	25	300.90	300.90
33906PA0160001	Rating Area 1	Tobacco User/Non-Tobacco User	26	306.90	306.90
33906PA0160001	Rating Area 1	Tobacco User/Non-Tobacco User	27	314.09	314.09
33906PA0160001	Rating Area 1	Tobacco User/Non-Tobacco User	28	325.78	325.78
33906PA0160001	Rating Area 1	Tobacco User/Non-Tobacco User	29	335.37	335.37
33906PA0160001	Rating Area 1	Tobacco User/Non-Tobacco User	30	340.16	340.16
33906PA0160001	Rating Area 1	Tobacco User/Non-Tobacco User	31	347.36	347.36
33906PA0160001	Rating Area 1	Tobacco User/Non-Tobacco User	32	354.55	354.55
33906PA0160001	Rating Area 1	Tobacco User/Non-Tobacco User	33	359.05	359.05
33906PA0160001	Rating Area 1	Tobacco User/Non-Tobacco User	34	363.84	363.84
33906PA0160001	Rating Area 1	Tobacco User/Non-Tobacco User	35	366.24	366.24
33906PA0160001	Rating Area 1	Tobacco User/Non-Tobacco User	36	368.64	368.64
33906PA0160001	Rating Area 1	Tobacco User/Non-Tobacco User	37	371.03	371.03
33906PA0160001	Rating Area 1	Tobacco User/Non-Tobacco User	38	373.43	373.43
33906PA0160001	Rating Area 1	Tobacco User/Non-Tobacco User	39	378.23	378.23
33906PA0160001	Rating Area 1	Tobacco User/Non-Tobacco User	40	383.02	383.02
33906PA0160001	Rating Area 1	Tobacco User/Non-Tobacco User	41	390.22	390.22
33906PA0160001	Rating Area 1	Tobacco User/Non-Tobacco User	42	397.11	397.11
33906PA0160001	Rating Area 1	Tobacco User/Non-Tobacco User	43	406.70	406.70
33906PA0160001	Rating Area 1	Tobacco User/Non-Tobacco User	44	418.69	418.69
33906PA0160001	Rating Area 1	Tobacco User/Non-Tobacco User	45	432.77	432.77
33906PA0160001	Rating Area 1	Tobacco User/Non-Tobacco User	46	449.56	449.56
33906PA0160001	Rating Area 1	Tobacco User/Non-Tobacco User	47	468.44	468.44
33906PA0160001	Rating Area 1	Tobacco User/Non-Tobacco User	48	490.02	490.02
33906PA0160001	Rating Area 1	Tobacco User/Non-Tobacco User	49	511.30	511.30
33906PA0160001	Rating Area 1	Tobacco User/Non-Tobacco User	50	535.27	535.27
33906PA0160001	Rating Area 1	Tobacco User/Non-Tobacco User	51	558.95	558.95
33906PA0160001	Rating Area 1	Tobacco User/Non-Tobacco User	52	585.02	585.02
33906PA0160001	Rating Area 1	Tobacco User/Non-Tobacco User	53	611.40	611.40
33906PA0160001	Rating Area 1	Tobacco User/Non-Tobacco User	54	639.87	639.87
33906PA0160001	Rating Area 1	Tobacco User/Non-Tobacco User	55	668.34	668.34
33906PA0160001	Rating Area 1	Tobacco User/Non-Tobacco User	56	699.21	699.21
33906PA0160001	Rating Area 1	Tobacco User/Non-Tobacco User	57	730.38	730.38
33906PA0160001	Rating Area 1	Tobacco User/Non-Tobacco User	58	763.65	763.65
33906PA0160001	Rating Area 1	Tobacco User/Non-Tobacco User	59	780.13	780.13
33906PA0160001	Rating Area 1	Tobacco User/Non-Tobacco User	60	813.40	813.40
33906PA0160001	Rating Area 1	Tobacco User/Non-Tobacco User	61	842.17	842.17
33906PA0160001	Rating Area 1	Tobacco User/Non-Tobacco User	62	861.05	861.05
33906PA0160001	Rating Area 1	Tobacco User/Non-Tobacco User	63	884.73	884.73
33906PA0160001	Rating Area 1	Tobacco User/Non-Tobacco User	64 and over	898.81	898.81
33906PA0160001	Rating Area 2	Tobacco User/Non-Tobacco User	0-14	241.18	241.18
33906PA0160001	Rating Area 2	Tobacco User/Non-Tobacco User	15	262.62	262.62
33906PA0160001	Rating Area 2	Tobacco User/Non-Tobacco User	16	270.82	270.82
33906PA0160001	Rating Area 2	Tobacco User/Non-Tobacco User	17	279.01	279.01
33906PA0160001	Rating Area 2	Tobacco User/Non-Tobacco User	18	287.84	287.84
33906PA0160001	Rating Area 2	Tobacco User/Non-Tobacco User	19	296.67	296.67
33906PA0160001	Rating Area 2	Tobacco User/Non-Tobacco User	20	305.81	305.81
33906PA0160001	Rating Area 2	Tobacco User/Non-Tobacco User	21	315.27	315.27
33906PA0160001	Rating Area 2	Tobacco User/Non-Tobacco User	22	315.27	315.27
33906PA0160001	Rating Area 2	Tobacco User/Non-Tobacco User	23	315.27	315.27
33906PA0160001	Rating Area 2	Tobacco User/Non-Tobacco User	24	315.27	315.27
33906PA0160001	Rating Area 2	Tobacco User/Non-Tobacco User	25	316.53	316.53
33906PA0160001	Rating Area 2	Tobacco User/Non-Tobacco User	26	322.83	322.83
33906PA0160001	Rating Area 2	Tobacco User/Non-Tobacco User	27	330.40	330.40
33906PA0160001	Rating Area 2	Tobacco User/Non-Tobacco User	28	342.70	342.70
33906PA0160001	Rating Area 2	Tobacco User/Non-Tobacco User	29	352.79	352.79
33906PA0160001	Rating Area 2	Tobacco User/Non-Tobacco User	30	357.83	357.83
33906PA0160001	Rating Area 2	Tobacco User/Non-Tobacco User	31	365.40	365.40
33906PA0160001	Rating Area 2	Tobacco User/Non-Tobacco User	32	372.96	372.96
33906PA0160001	Rating Area 2	Tobacco User/Non-Tobacco User	33	377.69	377.69
33906PA0160001	Rating Area 2	Tobacco User/Non-Tobacco User	34	382.74	382.74
33906PA0160001	Rating Area 2	Tobacco User/Non-Tobacco User	35	385.26	385.26
33906PA0160001	Rating Area 2	Tobacco User/Non-Tobacco User	36	387.78	387.78
33906PA0160001	Rating Area 2	Tobacco User/Non-Tobacco User	37	390.30	390.30
33906PA0160001	Rating Area 2	Tobacco User/Non-Tobacco User	38	392.82	392.82
33906PA0160001	Rating Area 2	Tobacco User/Non-Tobacco User	39	397.87	397.87
33906PA0160001	Rating Area 2	Tobacco User/Non-Tobacco User	40	402.91	402.91
33906PA0160001	Rating Area 2	Tobacco User/Non-Tobacco User	41	410.48	410.48
33906PA0160001	Rating Area 2	Tobacco User/Non-Tobacco User	42	417.73	417.73
33906PA0160001	Rating Area 2	Tobacco User/Non-Tobacco User	43	427.82	427.82
33906PA0160001	Rating Area 2	Tobacco User/Non-Tobacco User	44	440.43	440.43
33906PA0160001	Rating Area 2	Tobacco User/Non-Tobacco User	45	455.25	455.25
33906PA0160001	Rating Area 2	Tobacco User/Non-Tobacco User	46	472.90	472.90
33906PA0160001	Rating Area 2	Tobacco User/Non-Tobacco User	47	492.76	492.76
33906PA0160001	Rating Area 2	Tobacco User/Non-Tobacco User	48	515.46	515.46
33906PA0160001	Rating Area 2	Tobacco User/Non-Tobacco User	49	537.85	537.85
33906PA0160001	Rating Area 2	Tobacco User/Non-Tobacco User	50	563.07	563.07
33906PA0160001	Rating Area 2	Tobacco User/Non-Tobacco User	51	587.98	587.98
33906PA0160001	Rating Area 2	Tobacco User/Non-Tobacco User	52	615.40	615.40
33906PA0160001	Rating Area 2	Tobacco User/Non-Tobacco User	53	643.15	643.15
33906PA0160001	Rating Area 2	Tobacco User/Non-Tobacco User	54	673.10	673.10
33906PA0160001	Rating Area 2	Tobacco User/Non-Tobacco User	55	703.05	703.05
33906PA0160001	Rating Area 2	Tobacco User/Non-Tobacco User	56	735.52	735.52
33906PA0160001	Rating Area 2	Tobacco User/Non-Tobacco User	57	768.31	768.31
33906PA0160001	Rating Area 2	Tobacco User/Non-Tobacco User	58	803.30	803.30
33906PA0160001	Rating Area 2	Tobacco User/Non-Tobacco User	59	820.64	820.64
33906PA0160001	Rating Area 2	Tobacco User/Non-Tobacco User	60	855.64	855.64
33906PA0160001	Rating Area 2	Tobacco User/Non-Tobacco User	61	885.90	885.90
33906PA0160001	Rating Area 2	Tobacco User/Non-Tobacco User	62	905.77	905.77
33906PA0160001	Rating Area 2	Tobacco User/Non-Tobacco User	63	930.67	930.67
33906PA0160001	Rating Area 2	Tobacco User/Non-Tobacco User	64 and over	945.49	945.49
33906PA0160001	Rating Area 3	Tobacco User/Non-Tobacco User	0-14	300.31	300.31
33906PA0160001	Rating Area 3	Tobacco User/Non-Tobacco User	15	327.00	327.00
33906PA0160001	Rating Area 3	Tobacco User/Non-Tobacco User	16	337.21	337.21
33906PA0160001	Rating Area 3	Tobacco User/Non-Tobacco User	17	347.42	347.42
33906PA0160001	Rating Area 3	Tobacco User/Non-Tobacco User	18	358.41	358.41
33906PA0160001	Rating Area 3	Tobacco User/Non-Tobacco User	19	369.40	369.40
33906PA0160001	Rating Area 3	Tobacco User/Non-Tobacco User	20	380.79	380.79
33906PA0160001	Rating Area 3	Tobacco User/Non-Tobacco User	21	392.56	392.56
33906PA0160001	Rating Area 3	Tobacco User/Non-Tobacco User	22	392.56	392.56
33906PA0160001	Rating Area 3	Tobacco User/Non-Tobacco User	23	392.56	392.56

33906PA0160001	Rating Area 3	Tobacco User/Non-Tobacco User	24	392.56	392.56
33906PA0160001	Rating Area 3	Tobacco User/Non-Tobacco User	25	394.13	394.13
33906PA0160001	Rating Area 3	Tobacco User/Non-Tobacco User	26	401.98	401.98
33906PA0160001	Rating Area 3	Tobacco User/Non-Tobacco User	27	411.41	411.41
33906PA0160001	Rating Area 3	Tobacco User/Non-Tobacco User	28	426.72	426.72
33906PA0160001	Rating Area 3	Tobacco User/Non-Tobacco User	29	439.28	439.28
33906PA0160001	Rating Area 3	Tobacco User/Non-Tobacco User	30	445.56	445.56
33906PA0160001	Rating Area 3	Tobacco User/Non-Tobacco User	31	454.98	454.98
33906PA0160001	Rating Area 3	Tobacco User/Non-Tobacco User	32	464.40	464.40
33906PA0160001	Rating Area 3	Tobacco User/Non-Tobacco User	33	470.29	470.29
33906PA0160001	Rating Area 3	Tobacco User/Non-Tobacco User	34	476.57	476.57
33906PA0160001	Rating Area 3	Tobacco User/Non-Tobacco User	35	479.71	479.71
33906PA0160001	Rating Area 3	Tobacco User/Non-Tobacco User	36	482.85	482.85
33906PA0160001	Rating Area 3	Tobacco User/Non-Tobacco User	37	485.99	485.99
33906PA0160001	Rating Area 3	Tobacco User/Non-Tobacco User	38	489.13	489.13
33906PA0160001	Rating Area 3	Tobacco User/Non-Tobacco User	39	495.41	495.41
33906PA0160001	Rating Area 3	Tobacco User/Non-Tobacco User	40	501.70	501.70
33906PA0160001	Rating Area 3	Tobacco User/Non-Tobacco User	41	511.12	511.12
33906PA0160001	Rating Area 3	Tobacco User/Non-Tobacco User	42	520.15	520.15
33906PA0160001	Rating Area 3	Tobacco User/Non-Tobacco User	43	532.71	532.71
33906PA0160001	Rating Area 3	Tobacco User/Non-Tobacco User	44	548.41	548.41
33906PA0160001	Rating Area 3	Tobacco User/Non-Tobacco User	45	566.86	566.86
33906PA0160001	Rating Area 3	Tobacco User/Non-Tobacco User	46	588.84	588.84
33906PA0160001	Rating Area 3	Tobacco User/Non-Tobacco User	47	613.58	613.58
33906PA0160001	Rating Area 3	Tobacco User/Non-Tobacco User	48	641.84	641.84
33906PA0160001	Rating Area 3	Tobacco User/Non-Tobacco User	49	669.71	669.71
33906PA0160001	Rating Area 3	Tobacco User/Non-Tobacco User	50	701.12	701.12
33906PA0160001	Rating Area 3	Tobacco User/Non-Tobacco User	51	732.13	732.13
33906PA0160001	Rating Area 3	Tobacco User/Non-Tobacco User	52	766.28	766.28
33906PA0160001	Rating Area 3	Tobacco User/Non-Tobacco User	53	800.83	800.83
33906PA0160001	Rating Area 3	Tobacco User/Non-Tobacco User	54	838.12	838.12
33906PA0160001	Rating Area 3	Tobacco User/Non-Tobacco User	55	875.42	875.42
33906PA0160001	Rating Area 3	Tobacco User/Non-Tobacco User	56	915.85	915.85
33906PA0160001	Rating Area 3	Tobacco User/Non-Tobacco User	57	956.68	956.68
33906PA0160001	Rating Area 3	Tobacco User/Non-Tobacco User	58	1000.25	1000.25
33906PA0160001	Rating Area 3	Tobacco User/Non-Tobacco User	59	1021.84	1021.84
33906PA0160001	Rating Area 3	Tobacco User/Non-Tobacco User	60	1065.42	1065.42
33906PA0160001	Rating Area 3	Tobacco User/Non-Tobacco User	61	1103.10	1103.10
33906PA0160001	Rating Area 3	Tobacco User/Non-Tobacco User	62	1127.83	1127.83
33906PA0160001	Rating Area 3	Tobacco User/Non-Tobacco User	63	1158.85	1158.85
33906PA0160001	Rating Area 3	Tobacco User/Non-Tobacco User	64 and over	1177.30	1177.30
33906PA0160001	Rating Area 5	Tobacco User/Non-Tobacco User	0-14	246.42	246.42
33906PA0160001	Rating Area 5	Tobacco User/Non-Tobacco User	15	268.32	268.32
33906PA0160001	Rating Area 5	Tobacco User/Non-Tobacco User	16	276.70	276.70
33906PA0160001	Rating Area 5	Tobacco User/Non-Tobacco User	17	285.07	285.07
33906PA0160001	Rating Area 5	Tobacco User/Non-Tobacco User	18	294.09	294.09
33906PA0160001	Rating Area 5	Tobacco User/Non-Tobacco User	19	303.11	303.11
33906PA0160001	Rating Area 5	Tobacco User/Non-Tobacco User	20	312.45	312.45
33906PA0160001	Rating Area 5	Tobacco User/Non-Tobacco User	21	322.12	322.12
33906PA0160001	Rating Area 5	Tobacco User/Non-Tobacco User	22	322.12	322.12
33906PA0160001	Rating Area 5	Tobacco User/Non-Tobacco User	23	322.12	322.12
33906PA0160001	Rating Area 5	Tobacco User/Non-Tobacco User	24	322.12	322.12
33906PA0160001	Rating Area 5	Tobacco User/Non-Tobacco User	25	323.40	323.40
33906PA0160001	Rating Area 5	Tobacco User/Non-Tobacco User	26	329.85	329.85
33906PA0160001	Rating Area 5	Tobacco User/Non-Tobacco User	27	337.58	337.58
33906PA0160001	Rating Area 5	Tobacco User/Non-Tobacco User	28	350.14	350.14
33906PA0160001	Rating Area 5	Tobacco User/Non-Tobacco User	29	360.45	360.45
33906PA0160001	Rating Area 5	Tobacco User/Non-Tobacco User	30	365.60	365.60
33906PA0160001	Rating Area 5	Tobacco User/Non-Tobacco User	31	373.33	373.33
33906PA0160001	Rating Area 5	Tobacco User/Non-Tobacco User	32	381.06	381.06
33906PA0160001	Rating Area 5	Tobacco User/Non-Tobacco User	33	385.89	385.89
33906PA0160001	Rating Area 5	Tobacco User/Non-Tobacco User	34	391.05	391.05
33906PA0160001	Rating Area 5	Tobacco User/Non-Tobacco User	35	393.63	393.63
33906PA0160001	Rating Area 5	Tobacco User/Non-Tobacco User	36	396.20	396.20
33906PA0160001	Rating Area 5	Tobacco User/Non-Tobacco User	37	398.78	398.78
33906PA0160001	Rating Area 5	Tobacco User/Non-Tobacco User	38	401.36	401.36
33906PA0160001	Rating Area 5	Tobacco User/Non-Tobacco User	39	406.51	406.51
33906PA0160001	Rating Area 5	Tobacco User/Non-Tobacco User	40	411.66	411.66
33906PA0160001	Rating Area 5	Tobacco User/Non-Tobacco User	41	419.39	419.39
33906PA0160001	Rating Area 5	Tobacco User/Non-Tobacco User	42	426.80	426.80
33906PA0160001	Rating Area 5	Tobacco User/Non-Tobacco User	43	437.11	437.11
33906PA0160001	Rating Area 5	Tobacco User/Non-Tobacco User	44	450.00	450.00
33906PA0160001	Rating Area 5	Tobacco User/Non-Tobacco User	45	465.14	465.14
33906PA0160001	Rating Area 5	Tobacco User/Non-Tobacco User	46	483.17	483.17
33906PA0160001	Rating Area 5	Tobacco User/Non-Tobacco User	47	503.47	503.47
33906PA0160001	Rating Area 5	Tobacco User/Non-Tobacco User	48	526.66	526.66
33906PA0160001	Rating Area 5	Tobacco User/Non-Tobacco User	49	549.53	549.53
33906PA0160001	Rating Area 5	Tobacco User/Non-Tobacco User	50	575.30	575.30
33906PA0160001	Rating Area 5	Tobacco User/Non-Tobacco User	51	600.75	600.75
33906PA0160001	Rating Area 5	Tobacco User/Non-Tobacco User	52	628.77	628.77
33906PA0160001	Rating Area 5	Tobacco User/Non-Tobacco User	53	657.12	657.12
33906PA0160001	Rating Area 5	Tobacco User/Non-Tobacco User	54	687.72	687.72
33906PA0160001	Rating Area 5	Tobacco User/Non-Tobacco User	55	718.32	718.32
33906PA0160001	Rating Area 5	Tobacco User/Non-Tobacco User	56	751.50	751.50
33906PA0160001	Rating Area 5	Tobacco User/Non-Tobacco User	57	785.00	785.00
33906PA0160001	Rating Area 5	Tobacco User/Non-Tobacco User	58	820.75	820.75
33906PA0160001	Rating Area 5	Tobacco User/Non-Tobacco User	59	838.47	838.47
33906PA0160001	Rating Area 5	Tobacco User/Non-Tobacco User	60	874.22	874.22
33906PA0160001	Rating Area 5	Tobacco User/Non-Tobacco User	61	905.15	905.15
33906PA0160001	Rating Area 5	Tobacco User/Non-Tobacco User	62	925.44	925.44
33906PA0160001	Rating Area 5	Tobacco User/Non-Tobacco User	63	950.89	950.89
33906PA0160001	Rating Area 5	Tobacco User/Non-Tobacco User	64 and over	966.03	966.03
33906PA0160001	Rating Area 6	Tobacco User/Non-Tobacco User	0-14	303.25	303.25
33906PA0160001	Rating Area 6	Tobacco User/Non-Tobacco User	15	330.21	330.21
33906PA0160001	Rating Area 6	Tobacco User/Non-Tobacco User	16	340.52	340.52
33906PA0160001	Rating Area 6	Tobacco User/Non-Tobacco User	17	350.82	350.82
33906PA0160001	Rating Area 6	Tobacco User/Non-Tobacco User	18	361.92	361.92
33906PA0160001	Rating Area 6	Tobacco User/Non-Tobacco User	19	373.02	373.02
33906PA0160001	Rating Area 6	Tobacco User/Non-Tobacco User	20	384.52	384.52
33906PA0160001	Rating Area 6	Tobacco User/Non-Tobacco User	21	396.41	396.41
33906PA0160001	Rating Area 6	Tobacco User/Non-Tobacco User	22	396.41	396.41
33906PA0160001	Rating Area 6	Tobacco User/Non-Tobacco User	23	396.41	396.41
33906PA0160001	Rating Area 6	Tobacco User/Non-Tobacco User	24	396.41	396.41
33906PA0160001	Rating Area 6	Tobacco User/Non-Tobacco User	25	398.00	398.00
33906PA0160001	Rating Area 6	Tobacco User/Non-Tobacco User	26	405.93	405.93
33906PA0160001	Rating Area 6	Tobacco User/Non-Tobacco User	27	415.44	415.44
33906PA0160001	Rating Area 6	Tobacco User/Non-Tobacco User	28	430.90	430.90
33906PA0160001	Rating Area 6	Tobacco User/Non-Tobacco User	29	443.58	443.58
33906PA0160001	Rating Area 6	Tobacco User/Non-Tobacco User	30	449.93	449.93
33906PA0160001	Rating Area 6	Tobacco User/Non-Tobacco User	31	459.44	459.44
33906PA0160001	Rating Area 6	Tobacco User/Non-Tobacco User	32	468.95	468.95
33906PA0160001	Rating Area 6	Tobacco User/Non-Tobacco User	33	474.90	474.90
33906PA0160001	Rating Area 6	Tobacco User/Non-Tobacco User	34	481.24	481.24
33906PA0160001	Rating Area 6	Tobacco User/Non-Tobacco User	35	484.41	484.41
33906PA0160001	Rating Area 6	Tobacco User/Non-Tobacco User	36	487.59	487.59
33906PA0160001	Rating Area 6	Tobacco User/Non-Tobacco User	37	490.76	490.76
33906PA0160001	Rating Area 6	Tobacco User/Non-Tobacco User	38	493.93	493.93
33906PA0160001	Rating Area 6	Tobacco User/Non-Tobacco User	39	500.27	500.27
33906PA0160001	Rating Area 6	Tobacco User/Non-Tobacco User	40	506.61	506.61
33906PA0160001	Rating Area 6	Tobacco User/Non-Tobacco User	41	516.13	516.13
33906PA0160001	Rating Area 6	Tobacco User/Non-Tobacco User	42	525.25	525.25
33906PA0160001	Rating Area 6	Tobacco User/Non-Tobacco User	43	537.93	537.93
33906PA0160001	Rating Area 6	Tobacco User/Non-Tobacco User	44	553.79	553.79
33906PA0160001	Rating Area 6	Tobacco User/Non-Tobacco User	45	572.42	572.42
33906PA0160001	Rating Area 6	Tobacco User/Non-Tobacco User	46	594.62	594.62
33906PA0160001	Rating Area 6	Tobacco User/Non-Tobacco User	47	619.59	619.59
33906PA0160001	Rating Area 6	Tobacco User/Non-Tobacco User	48	648.13	648.13
33906PA0160001	Rating Area 6	Tobacco User/Non-Tobacco User	49	676.28	676.28
33906PA0160001	Rating Area 6	Tobacco User/Non-Tobacco User	50	707.99	707.99
33906PA0160001	Rating Area 6	Tobacco User/Non-Tobacco User	51	739.31	739.31

33906PA0160001	Rating Area 6	Tobacco User/Non-Tobacco User	52	773.80	773.80
33906PA0160001	Rating Area 6	Tobacco User/Non-Tobacco User	53	808.68	808.68
33906PA0160001	Rating Area 6	Tobacco User/Non-Tobacco User	54	846.34	846.34
33906PA0160001	Rating Area 6	Tobacco User/Non-Tobacco User	55	884.00	884.00
33906PA0160001	Rating Area 6	Tobacco User/Non-Tobacco User	56	924.83	924.83
33906PA0160001	Rating Area 6	Tobacco User/Non-Tobacco User	57	966.05	966.05
33906PA0160001	Rating Area 6	Tobacco User/Non-Tobacco User	58	1010.06	1010.06
33906PA0160001	Rating Area 6	Tobacco User/Non-Tobacco User	59	1031.86	1031.86
33906PA0160001	Rating Area 6	Tobacco User/Non-Tobacco User	60	1075.86	1075.86
33906PA0160001	Rating Area 6	Tobacco User/Non-Tobacco User	61	1113.92	1113.92
33906PA0160001	Rating Area 6	Tobacco User/Non-Tobacco User	62	1138.89	1138.89
33906PA0160001	Rating Area 6	Tobacco User/Non-Tobacco User	63	1170.21	1170.21
33906PA0160001	Rating Area 6	Tobacco User/Non-Tobacco User	64 and over	1188.84	1188.84
33906PA0160001	Rating Area 7	Tobacco User/Non-Tobacco User	0-14	317.98	317.98
33906PA0160001	Rating Area 7	Tobacco User/Non-Tobacco User	15	346.24	346.24
33906PA0160001	Rating Area 7	Tobacco User/Non-Tobacco User	16	357.05	357.05
33906PA0160001	Rating Area 7	Tobacco User/Non-Tobacco User	17	367.85	367.85
33906PA0160001	Rating Area 7	Tobacco User/Non-Tobacco User	18	379.49	379.49
33906PA0160001	Rating Area 7	Tobacco User/Non-Tobacco User	19	391.13	391.13
33906PA0160001	Rating Area 7	Tobacco User/Non-Tobacco User	20	403.19	403.19
33906PA0160001	Rating Area 7	Tobacco User/Non-Tobacco User	21	415.65	415.65
33906PA0160001	Rating Area 7	Tobacco User/Non-Tobacco User	22	415.65	415.65
33906PA0160001	Rating Area 7	Tobacco User/Non-Tobacco User	23	415.65	415.65
33906PA0160001	Rating Area 7	Tobacco User/Non-Tobacco User	24	415.65	415.65
33906PA0160001	Rating Area 7	Tobacco User/Non-Tobacco User	25	417.32	417.32
33906PA0160001	Rating Area 7	Tobacco User/Non-Tobacco User	26	425.63	425.63
33906PA0160001	Rating Area 7	Tobacco User/Non-Tobacco User	27	435.61	435.61
33906PA0160001	Rating Area 7	Tobacco User/Non-Tobacco User	28	451.82	451.82
33906PA0160001	Rating Area 7	Tobacco User/Non-Tobacco User	29	465.12	465.12
33906PA0160001	Rating Area 7	Tobacco User/Non-Tobacco User	30	471.77	471.77
33906PA0160001	Rating Area 7	Tobacco User/Non-Tobacco User	31	481.74	481.74
33906PA0160001	Rating Area 7	Tobacco User/Non-Tobacco User	32	491.72	491.72
33906PA0160001	Rating Area 7	Tobacco User/Non-Tobacco User	33	497.95	497.95
33906PA0160001	Rating Area 7	Tobacco User/Non-Tobacco User	34	504.60	504.60
33906PA0160001	Rating Area 7	Tobacco User/Non-Tobacco User	35	507.93	507.93
33906PA0160001	Rating Area 7	Tobacco User/Non-Tobacco User	36	511.26	511.26
33906PA0160001	Rating Area 7	Tobacco User/Non-Tobacco User	37	514.58	514.58
33906PA0160001	Rating Area 7	Tobacco User/Non-Tobacco User	38	517.91	517.91
33906PA0160001	Rating Area 7	Tobacco User/Non-Tobacco User	39	524.56	524.56
33906PA0160001	Rating Area 7	Tobacco User/Non-Tobacco User	40	531.21	531.21
33906PA0160001	Rating Area 7	Tobacco User/Non-Tobacco User	41	541.18	541.18
33906PA0160001	Rating Area 7	Tobacco User/Non-Tobacco User	42	550.74	550.74
33906PA0160001	Rating Area 7	Tobacco User/Non-Tobacco User	43	564.04	564.04
33906PA0160001	Rating Area 7	Tobacco User/Non-Tobacco User	44	580.67	580.67
33906PA0160001	Rating Area 7	Tobacco User/Non-Tobacco User	45	600.21	600.21
33906PA0160001	Rating Area 7	Tobacco User/Non-Tobacco User	46	623.48	623.48
33906PA0160001	Rating Area 7	Tobacco User/Non-Tobacco User	47	649.67	649.67
33906PA0160001	Rating Area 7	Tobacco User/Non-Tobacco User	48	679.60	679.60
33906PA0160001	Rating Area 7	Tobacco User/Non-Tobacco User	49	709.11	709.11
33906PA0160001	Rating Area 7	Tobacco User/Non-Tobacco User	50	742.36	742.36
33906PA0160001	Rating Area 7	Tobacco User/Non-Tobacco User	51	775.20	775.20
33906PA0160001	Rating Area 7	Tobacco User/Non-Tobacco User	52	811.36	811.36
33906PA0160001	Rating Area 7	Tobacco User/Non-Tobacco User	53	847.94	847.94
33906PA0160001	Rating Area 7	Tobacco User/Non-Tobacco User	54	887.42	887.42
33906PA0160001	Rating Area 7	Tobacco User/Non-Tobacco User	55	926.91	926.91
33906PA0160001	Rating Area 7	Tobacco User/Non-Tobacco User	56	969.72	969.72
33906PA0160001	Rating Area 7	Tobacco User/Non-Tobacco User	57	1012.95	1012.95
33906PA0160001	Rating Area 7	Tobacco User/Non-Tobacco User	58	1059.09	1059.09
33906PA0160001	Rating Area 7	Tobacco User/Non-Tobacco User	59	1081.95	1081.95
33906PA0160001	Rating Area 7	Tobacco User/Non-Tobacco User	60	1128.09	1128.09
33906PA0160001	Rating Area 7	Tobacco User/Non-Tobacco User	61	1167.99	1167.99
33906PA0160001	Rating Area 7	Tobacco User/Non-Tobacco User	62	1194.18	1194.18
33906PA0160001	Rating Area 7	Tobacco User/Non-Tobacco User	63	1227.01	1227.01
33906PA0160001	Rating Area 7	Tobacco User/Non-Tobacco User	64 and over	1246.55	1246.55
33906PA0160001	Rating Area 8	Tobacco User/Non-Tobacco User	0-14	294.42	294.42
33906PA0160001	Rating Area 8	Tobacco User/Non-Tobacco User	15	320.59	320.59
33906PA0160001	Rating Area 8	Tobacco User/Non-Tobacco User	16	330.60	330.60
33906PA0160001	Rating Area 8	Tobacco User/Non-Tobacco User	17	340.61	340.61
33906PA0160001	Rating Area 8	Tobacco User/Non-Tobacco User	18	351.38	351.38
33906PA0160001	Rating Area 8	Tobacco User/Non-Tobacco User	19	362.16	362.16
33906PA0160001	Rating Area 8	Tobacco User/Non-Tobacco User	20	373.32	373.32
33906PA0160001	Rating Area 8	Tobacco User/Non-Tobacco User	21	384.87	384.87
33906PA0160001	Rating Area 8	Tobacco User/Non-Tobacco User	22	384.87	384.87
33906PA0160001	Rating Area 8	Tobacco User/Non-Tobacco User	23	384.87	384.87
33906PA0160001	Rating Area 8	Tobacco User/Non-Tobacco User	24	384.87	384.87
33906PA0160001	Rating Area 8	Tobacco User/Non-Tobacco User	25	386.41	386.41
33906PA0160001	Rating Area 8	Tobacco User/Non-Tobacco User	26	394.10	394.10
33906PA0160001	Rating Area 8	Tobacco User/Non-Tobacco User	27	403.34	403.34
33906PA0160001	Rating Area 8	Tobacco User/Non-Tobacco User	28	418.35	418.35
33906PA0160001	Rating Area 8	Tobacco User/Non-Tobacco User	29	430.66	430.66
33906PA0160001	Rating Area 8	Tobacco User/Non-Tobacco User	30	436.82	436.82
33906PA0160001	Rating Area 8	Tobacco User/Non-Tobacco User	31	446.06	446.06
33906PA0160001	Rating Area 8	Tobacco User/Non-Tobacco User	32	455.30	455.30
33906PA0160001	Rating Area 8	Tobacco User/Non-Tobacco User	33	461.07	461.07
33906PA0160001	Rating Area 8	Tobacco User/Non-Tobacco User	34	467.23	467.23
33906PA0160001	Rating Area 8	Tobacco User/Non-Tobacco User	35	470.31	470.31
33906PA0160001	Rating Area 8	Tobacco User/Non-Tobacco User	36	473.38	473.38
33906PA0160001	Rating Area 8	Tobacco User/Non-Tobacco User	37	476.46	476.46
33906PA0160001	Rating Area 8	Tobacco User/Non-Tobacco User	38	479.54	479.54
33906PA0160001	Rating Area 8	Tobacco User/Non-Tobacco User	39	485.70	485.70
33906PA0160001	Rating Area 8	Tobacco User/Non-Tobacco User	40	491.86	491.86
33906PA0160001	Rating Area 8	Tobacco User/Non-Tobacco User	41	501.09	501.09
33906PA0160001	Rating Area 8	Tobacco User/Non-Tobacco User	42	509.95	509.95
33906PA0160001	Rating Area 8	Tobacco User/Non-Tobacco User	43	522.26	522.26
33906PA0160001	Rating Area 8	Tobacco User/Non-Tobacco User	44	537.66	537.66
33906PA0160001	Rating Area 8	Tobacco User/Non-Tobacco User	45	555.75	555.75
33906PA0160001	Rating Area 8	Tobacco User/Non-Tobacco User	46	577.30	577.30
33906PA0160001	Rating Area 8	Tobacco User/Non-Tobacco User	47	601.54	601.54
33906PA0160001	Rating Area 8	Tobacco User/Non-Tobacco User	48	629.26	629.26
33906PA0160001	Rating Area 8	Tobacco User/Non-Tobacco User	49	656.58	656.58
33906PA0160001	Rating Area 8	Tobacco User/Non-Tobacco User	50	687.37	687.37
33906PA0160001	Rating Area 8	Tobacco User/Non-Tobacco User	51	717.77	717.77
33906PA0160001	Rating Area 8	Tobacco User/Non-Tobacco User	52	751.26	751.26
33906PA0160001	Rating Area 8	Tobacco User/Non-Tobacco User	53	785.13	785.13
33906PA0160001	Rating Area 8	Tobacco User/Non-Tobacco User	54	821.69	821.69
33906PA0160001	Rating Area 8	Tobacco User/Non-Tobacco User	55	858.25	858.25
33906PA0160001	Rating Area 8	Tobacco User/Non-Tobacco User	56	897.89	897.89
33906PA0160001	Rating Area 8	Tobacco User/Non-Tobacco User	57	937.92	937.92
33906PA0160001	Rating Area 8	Tobacco User/Non-Tobacco User	58	980.64	980.64
33906PA0160001	Rating Area 8	Tobacco User/Non-Tobacco User	59	1001.80	1001.80
33906PA0160001	Rating Area 8	Tobacco User/Non-Tobacco User	60	1044.53	1044.53
33906PA0160001	Rating Area 8	Tobacco User/Non-Tobacco User	61	1081.47	1081.47
33906PA0160001	Rating Area 8	Tobacco User/Non-Tobacco User	62	1105.72	1105.72
33906PA0160001	Rating Area 8	Tobacco User/Non-Tobacco User	63	1136.12	1136.12
33906PA0160001	Rating Area 8	Tobacco User/Non-Tobacco User	64 and over	1154.21	1154.21
33906PA0160001	Rating Area 9	Tobacco User/Non-Tobacco User	0-14	276.56	276.56
33906PA0160001	Rating Area 9	Tobacco User/Non-Tobacco User	15	301.14	301.14
33906PA0160001	Rating Area 9	Tobacco User/Non-Tobacco User	16	310.54	310.54
33906PA0160001	Rating Area 9	Tobacco User/Non-Tobacco User	17	319.94	319.94
33906PA0160001	Rating Area 9	Tobacco User/Non-Tobacco User	18	330.06	330.06
33906PA0160001	Rating Area 9	Tobacco User/Non-Tobacco User	19	340.18	340.18
33906PA0160001	Rating Area 9	Tobacco User/Non-Tobacco User	20	350.67	350.67
33906PA0160001	Rating Area 9	Tobacco User/Non-Tobacco User	21	361.51	361.51
33906PA0160001	Rating Area 9	Tobacco User/Non-Tobacco User	22	361.51	361.51
33906PA0160001	Rating Area 9	Tobacco User/Non-Tobacco User	23	361.51	361.51
33906PA0160001	Rating Area 9	Tobacco User/Non-Tobacco User	24	361.51	361.51
33906PA0160001	Rating Area 9	Tobacco User/Non-Tobacco User	25	362.96	362.96
33906PA0160001	Rating Area 9	Tobacco User/Non-Tobacco User	26	370.19	370.19
33906PA0160001	Rating Area 9	Tobacco User/Non-Tobacco User	27	378.86	378.86
33906PA0160001	Rating Area 9	Tobacco User/Non-Tobacco User	28	392.96	392.96

33906PA0160001	Rating Area 9	Tobacco User/Non-Tobacco User	29	404.53	404.53
33906PA0160001	Rating Area 9	Tobacco User/Non-Tobacco User	30	410.32	410.32
33906PA0160001	Rating Area 9	Tobacco User/Non-Tobacco User	31	418.99	418.99
33906PA0160001	Rating Area 9	Tobacco User/Non-Tobacco User	32	427.67	427.67
33906PA0160001	Rating Area 9	Tobacco User/Non-Tobacco User	33	433.09	433.09
33906PA0160001	Rating Area 9	Tobacco User/Non-Tobacco User	34	438.87	438.87
33906PA0160001	Rating Area 9	Tobacco User/Non-Tobacco User	35	441.77	441.77
33906PA0160001	Rating Area 9	Tobacco User/Non-Tobacco User	36	444.66	444.66
33906PA0160001	Rating Area 9	Tobacco User/Non-Tobacco User	37	447.55	447.55
33906PA0160001	Rating Area 9	Tobacco User/Non-Tobacco User	38	450.44	450.44
33906PA0160001	Rating Area 9	Tobacco User/Non-Tobacco User	39	456.23	456.23
33906PA0160001	Rating Area 9	Tobacco User/Non-Tobacco User	40	462.01	462.01
33906PA0160001	Rating Area 9	Tobacco User/Non-Tobacco User	41	470.69	470.69
33906PA0160001	Rating Area 9	Tobacco User/Non-Tobacco User	42	479.00	479.00
33906PA0160001	Rating Area 9	Tobacco User/Non-Tobacco User	43	490.57	490.57
33906PA0160001	Rating Area 9	Tobacco User/Non-Tobacco User	44	505.03	505.03
33906PA0160001	Rating Area 9	Tobacco User/Non-Tobacco User	45	522.02	522.02
33906PA0160001	Rating Area 9	Tobacco User/Non-Tobacco User	46	542.27	542.27
33906PA0160001	Rating Area 9	Tobacco User/Non-Tobacco User	47	565.04	565.04
33906PA0160001	Rating Area 9	Tobacco User/Non-Tobacco User	48	591.07	591.07
33906PA0160001	Rating Area 9	Tobacco User/Non-Tobacco User	49	616.74	616.74
33906PA0160001	Rating Area 9	Tobacco User/Non-Tobacco User	50	645.66	645.66
33906PA0160001	Rating Area 9	Tobacco User/Non-Tobacco User	51	674.22	674.22
33906PA0160001	Rating Area 9	Tobacco User/Non-Tobacco User	52	705.67	705.67
33906PA0160001	Rating Area 9	Tobacco User/Non-Tobacco User	53	737.48	737.48
33906PA0160001	Rating Area 9	Tobacco User/Non-Tobacco User	54	771.83	771.83
33906PA0160001	Rating Area 9	Tobacco User/Non-Tobacco User	55	806.17	806.17
33906PA0160001	Rating Area 9	Tobacco User/Non-Tobacco User	56	843.41	843.41
33906PA0160001	Rating Area 9	Tobacco User/Non-Tobacco User	57	881.00	881.00
33906PA0160001	Rating Area 9	Tobacco User/Non-Tobacco User	58	921.13	921.13
33906PA0160001	Rating Area 9	Tobacco User/Non-Tobacco User	59	941.01	941.01
33906PA0160001	Rating Area 9	Tobacco User/Non-Tobacco User	60	981.14	981.14
33906PA0160001	Rating Area 9	Tobacco User/Non-Tobacco User	61	1015.85	1015.85
33906PA0160001	Rating Area 9	Tobacco User/Non-Tobacco User	62	1038.62	1038.62
33906PA0160001	Rating Area 9	Tobacco User/Non-Tobacco User	63	1067.18	1067.18
33906PA0160001	Rating Area 9	Tobacco User/Non-Tobacco User	64 and over	1084.17	1084.17

Aetna Life Insurance Company
HIOS ISSUER ID: 33906

Exhibit C-1
Calibrated Plan Adjusted Index Rates

		(A) Member Months	(B) Pre-Calibrated Plan Adjusted Index Rate	(C) Plan-Level Average Age Factor	(D) Age- Calibrated Plan Adjusted Index Rate	(E) Average Rating Area Factor	(F) Age&Geog.Calib Plan Adjusted Index Rate	(G) Average Tobacco Factor	(H) Consumer Adjusted Index Rates	(I) Calibrated Plan Adjusted Index Rates
Silver Plan	33906PA0160001	1,152	$620.45	1.674	$620.45	1.001	$620.45	1.000	$620.45	$370.13
All Plans Aggregate	Calibration Factors:			Age 1.674 = Σ((A)x(B)x(C))/Σ((A)x(B))		Geographic 1.001 = Σ((D)x(E)x(A))/Σ((D)x(A))		Tobacco 1.000 = Σ((F)x(G)x(A))/Σ((F)x(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 = Σ (D) x (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 = Σ (F) x (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 Faction
- Calibrated Plan Adjusted Index Rates: Plan Adjusted Index Rate (B) / (Age Calibration Factor x Geographic Calibration Factor x Tobacco Calibration Factor)
  Total Premium = Σ (I) x (C) x (A) x (E) x (G)

Aetna Life Insurance Company
HIOS ISSUER ID: 33906

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

Example:
Silver Plan 33906PA0160001

Average Age Factor - Silver Plan 33906PA0160001		
Age	% by Age	Age Factor
0-20	1.9%	-
1-14	7.7%	0.765
15	0.0%	0.833
16	2.9%	0.859
17	4.8%	0.885
18	2.9%	0.913
19	1.9%	0.941
20	3.9%	0.970
21	0.0%	1.000
22	0.0%	1.000
23	1.0%	1.000
24	0.0%	1.000
25	0.0%	1.004
26	0.0%	1.024
27	0.0%	1.048
28	0.0%	1.087
29	0.0%	1.119
30	1.0%	1.135
31	1.0%	1.159
32	3.1%	1.183
33	1.0%	1.198
34	1.0%	1.214
35	0.0%	1.222
36	1.0%	1.230
37	1.0%	1.238
38	1.0%	1.246
39	2.1%	1.262
40	1.0%	1.278
41	0.0%	1.302
42	0.0%	1.325
43	2.1%	1.357
44	2.1%	1.397
45	0.0%	1.444
46	4.2%	1.500
47	3.1%	1.563
48	2.1%	1.635
49	3.1%	1.706
50	4.2%	1.786
51	2.1%	1.865
52	2.1%	1.952
53	2.1%	2.040
54	5.2%	2.135
55	4.2%	2.230
56	1.0%	2.333
57	2.1%	2.437
58	2.1%	2.548
59	2.1%	2.603
60	1.0%	2.714
61	3.1%	2.810
62	6.3%	2.873
63	1.0%	2.952
64	0.0%	3.000
65+	4.2%	3.000
Total	100.0%	1.674

Average Tobacco User Factor - Silver Plan 33906PA0160001			
Tobacco No	Tobacco Yes	Avg. Rate	Rate Factor
1.9%	0.0%	1.000	1.000
7.7%	0.0%	1.000	1.000
0.0%	0.0%	-	1.000
2.9%	0.0%	1.000	1.000
4.8%	0.0%	1.000	1.000
2.9%	0.0%	1.000	1.000
1.9%	0.0%	1.000	1.000
3.9%	0.0%	1.000	1.000
0.0%	0.0%	-	1.000
0.0%	0.0%	-	1.000
1.0%	0.0%	1.000	1.000
0.0%	0.0%	-	1.000
0.0%	0.0%	-	1.000
0.0%	0.0%	-	1.000
0.0%	0.0%	-	1.000
0.0%	0.0%	-	1.000
0.0%	0.0%	-	1.000
1.0%	0.0%	1.000	1.000
1.0%	0.0%	1.000	1.000
3.1%	0.0%	1.000	1.000
1.0%	0.0%	1.000	1.000
1.0%	0.0%	1.000	1.000
0.0%	0.0%	-	1.000
1.0%	0.0%	1.000	1.000
1.0%	0.0%	1.000	1.000
1.0%	0.0%	1.000	1.000
2.1%	0.0%	1.000	1.000
1.0%	0.0%	1.000	1.000
0.0%	0.0%	-	1.000
0.0%	0.0%	-	1.000
2.1%	0.0%	1.000	1.000
2.1%	0.0%	1.000	1.000
0.0%	0.0%	-	1.000
4.2%	0.0%	1.000	1.000
3.1%	0.0%	1.000	1.000
2.1%	0.0%	1.000	1.000
3.1%	0.0%	1.000	1.000
4.2%	0.0%	1.000	1.000
2.1%	0.0%	1.000	1.000
2.1%	0.0%	1.000	1.000
2.1%	0.0%	1.000	1.000
2.1%	0.0%	1.000	1.000
4.2%	0.0%	1.000	1.000
1.0%	0.0%	1.000	1.000
2.1%	0.0%	1.000	1.000
2.1%	0.0%	1.000	1.000
2.1%	0.0%	1.000	1.000
1.0%	0.0%	1.000	1.000
3.1%	0.0%	1.000	1.000
6.3%	0.0%	1.000	1.000
1.0%	0.0%	1.000	1.000
0.0%	0.0%	-	1.000
4.2%	0.0%	1.000	1.000
100.0%	0.0%	1.000	

Average Rating Area Factor - Silver Plan 33906PA0160001			
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	10.4%	1.020
4	Pittsburgh	0.0%	0.855
5	Altoona	0.0%	0.837
6	Mid Central plus Lehigh Valley	2.1%	1.030
7	York/Lancaster	0.0%	1.080
8	Greater Philadelphia	85.4%	1.000
9	Harrisburg	2.1%	0.939
Total	-	100.0%	1.001

Aetna Life Insurance Company
HIOS ISSUER ID: 33906

Exhibit 4
Benefit/Induced Demand Change

	Experience	Manual	Projection	Proj/Exp	Proj/Manual
Benefit Change	0.632	0.692	0.635	1.005	0.918
Induced Utilization	0.457	0.502	0.458	1.002	0.912

Aetna Life Insurance Company
HIOS ISSUER ID: 33906

Exhibit 5
Claim Impact due to Demographic Changes

	Experience Period Distribution		Experience Demographic Factor		Projected Period Distribution		Projection Demographic Factor	
Age	**Male**	**Female**	**Male**	**Female**	**Male**	**Female**	**Male**	**Female**
0	0.73%	0.15%	1.117	1.114	1.04%	0.00%	1.117	1.114
1	0.00%	0.00%	1.117	1.114	0.00%	0.00%	1.117	1.114
2	0.00%	0.44%	0.511	0.511	0.00%	0.00%	0.511	0.511
3	0.00%	0.44%	0.511	0.511	0.00%	1.04%	0.511	0.511
4	0.00%	0.00%	0.511	0.511	0.00%	0.00%	0.511	0.511
5	0.00%	0.00%	0.379	0.379	0.00%	0.00%	0.379	0.379
6	0.00%	0.29%	0.379	0.379	0.00%	0.00%	0.379	0.379
7	0.44%	0.58%	0.379	0.379	0.00%	1.04%	0.379	0.379
8	0.00%	0.00%	0.379	0.379	0.00%	0.00%	0.379	0.379
9	0.36%	0.65%	0.379	0.379	0.00%	0.00%	0.379	0.379
10	0.73%	0.44%	0.412	0.380	1.04%	1.04%	0.412	0.380
11	0.29%	0.07%	0.412	0.380	0.00%	0.00%	0.412	0.380
12	0.87%	1.02%	0.412	0.380	0.00%	0.00%	0.412	0.380
13	0.80%	0.29%	0.412	0.380	1.04%	0.00%	0.412	0.380
14	0.22%	0.65%	0.412	0.380	1.04%	1.04%	0.412	0.380
1	0.87%	1.16%	0.532	0.591	0.00%	0.00%	0.532	0.591
16	0.87%	2.25%	0.532	0.591	1.04%	2.08%	0.532	0.591
17	1.16%	2.98%	0.532	0.591	1.04%	4.17%	0.532	0.591
18	1.45%	0.22%	0.532	0.591	2.08%	1.04%	0.532	0.591
19	0.58%	2.69%	0.532	0.591	1.04%	1.04%	0.532	0.591
20	0.51%	0.65%	0.479	0.787	1.04%	3.13%	0.479	0.787
21	0.00%	0.00%	0.479	0.787	0.00%	0.00%	0.479	0.787
22	0.58%	0.22%	0.479	0.787	0.00%	0.00%	0.479	0.787
23	0.29%	0.15%	0.479	0.787	1.04%	0.00%	0.479	0.787
24	0.00%	0.36%	0.479	0.787	0.00%	0.00%	0.479	0.787
25	0.00%	0.00%	0.489	1.176	0.00%	0.00%	0.489	1.176
26	0.00%	0.00%	0.489	1.176	0.00%	0.00%	0.489	1.176
27	0.00%	0.00%	0.489	1.176	0.00%	0.00%	0.489	1.176
28	0.00%	0.00%	0.489	1.176	0.00%	0.00%	0.489	1.176
29	0.15%	0.29%	0.489	1.176	0.00%	0.00%	0.489	1.176
30	0.80%	0.58%	0.552	1.393	0.00%	1.04%	0.552	1.393
31	1.82%	0.07%	0.552	1.393	1.04%	0.00%	0.552	1.393
32	1.82%	0.80%	0.552	1.393	3.13%	0.00%	0.552	1.393
33	0.80%	0.00%	0.552	1.393	0.00%	1.04%	0.552	1.393
34	0.51%	0.00%	0.552	1.393	1.04%	0.00%	0.552	1.393
35	1.09%	0.00%	0.670	1.303	0.00%	0.00%	0.670	1.303
36	0.29%	1.24%	0.670	1.303	1.04%	0.00%	0.670	1.303
37	0.51%	0.51%	0.670	1.303	0.00%	1.04%	0.670	1.303
38	1.09%	1.38%	0.670	1.303	1.04%	0.00%	0.670	1.303
39	1.02%	0.80%	0.670	1.303	0.00%	2.08%	0.670	1.303
40	0.36%	0.22%	0.839	1.224	1.04%	0.00%	0.839	1.224
41	0.00%	0.00%	0.839	1.224	0.00%	0.00%	0.839	1.224
42	0.00%	1.82%	0.839	1.224	0.00%	0.00%	0.839	1.224
43	1.53%	0.80%	0.839	1.224	0.00%	2.08%	0.839	1.224
44	0.80%	0.15%	0.839	1.224	2.08%	0.00%	0.839	1.224
45	0.29%	2.47%	1.063	1.314	0.00%	0.00%	1.063	1.314
46	0.80%	2.47%	1.063	1.314	1.04%	3.13%	1.063	1.314
47	1.24%	1.38%	1.063	1.314	0.00%	3.13%	1.063	1.314
48	1.53%	0.22%	1.063	1.314	2.08%	0.00%	1.063	1.314
49	2.33%	1.02%	1.063	1.314	2.08%	1.04%	1.063	1.314
50	1.96%	1.02%	1.456	1.565	3.13%	1.04%	1.456	1.565
51	0.87%	0.36%	1.456	1.565	1.04%	1.04%	1.456	1.565
52	1.02%	0.80%	1.456	1.565	2.08%	0.00%	1.456	1.565
53	1.96%	1.89%	1.456	1.565	0.00%	2.08%	1.456	1.565
54	1.38%	2.11%	1.456	1.565	3.13%	2.08%	1.456	1.565
55	2.11%	1.31%	1.868	1.810	2.08%	2.08%	1.868	1.810
56	1.60%	0.29%	1.868	1.810	1.04%	0.00%	1.868	1.810
57	1.31%	0.73%	1.868	1.810	1.04%	1.04%	1.868	1.810
58	0.29%	1.24%	1.868	1.810	1.04%	1.04%	1.868	1.810
59	1.02%	0.44%	1.868	1.810	0.00%	2.08%	1.868	1.810
60	1.53%	0.94%	2.358	2.227	1.04%	0.00%	2.358	2.227
61	0.94%	2.25%	2.358	2.227	2.08%	1.04%	2.358	2.227
62	1.24%	1.53%	2.358	2.227	2.08%	4.17%	2.358	2.227
63	0.65%	0.65%	2.358	2.227	1.04%	0.00%	2.358	2.227
64	0.44%	0.00%	2.358	2.227	0.00%	0.00%	2.358	2.227
65+	2.33%	2.40%	2.358	2.227	2.08%	2.08%	2.358	2.227

Experience Period Demographic Factor	1.2341

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

Projected Demographic Factor	1.2722

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

Demographic Change	1.0309

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

Aetna Life Insurance Company
HIOS ISSUER ID: 33906

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	5%	1.020	6%	1.020
3	Monroe	3%	1.020	4%	1.020
3	Pike	0%	1.020	0%	1.020
3	Sullivan	0%	1.020	0%	1.020
3	Susquehanna	0%	1.020	0%	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	0%	1.030	2%	1.030
6	Mifflin	0%	1.030	0%	1.030
6	Montour	0%	1.030	0%	1.030
6	Northampton	0%	1.030	0%	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	1%	1.080	0%	1.080
7	Lancaster	5%	1.080	0%	1.080
7	York	0%	1.080	0%	1.080
8	Bucks	0%	1.000	0%	1.000
8	Chester	37%	1.000	38%	1.000
8	Delaware	6%	1.000	2%	1.000
8	Montgomery	7%	1.000	8%	1.000
8	Philadelphia	34%	1.000	38%	1.000
9	Cumberland	0%	0.939	0%	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	2%	0.939	2%	0.939
9	Perry	0%	0.939	0%	0.939

Average Experience Period Area Factor	1.0054

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

Average Projected Area Factor	1.0014

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

Area Shift Factor	0.9961

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.

Area Factor Change	1.0000

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.

Aetna Life Insurance Company
HIOS ISSUER ID: 33906

Exhibit 7
Network Projection Factor Shift

Experience Network Name	Experience Period Membership	Experience Period Network Factor
OAEPO	100%	1.000

Projection Network Name	Projected Membership	Projected Network Factor
OAEPO	100%	1.000

Average Experience Period Network Factor	#VALUE!

Average Projected Network Factor	#VALUE!

Network Shift Factor	#VALUE!

Aetna Life Insurance Company
HIOS ISSUER ID: 33906

Exhibit 8
Trend Exhibit

Service Type	Unit Cost	Utilization
Facility Inpatient	7.5%	3.1%
Facility Outpatient	3.7%	7.1%
Physician	1.8%	6.6%
Capitation	0.0%	0.1%
Medical	4.1%	5.9%
Pharmacy	4.8%	2.7%
Total (Med + Rx)	4.3%	5.3%

Aetna Life Insurance Company
HIOS ISSUER ID: 33906

Exhibit 10
Retention as a Percent of Premium and PMPM

Retention Components	% of Premium	PMPM
Administrative Expense Load	12.27%	$72.97
Profit & Risk Load	2.00%	$11.89
Premium Tax	2.39%	$14.21
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%	$0.42
Federal Income Tax	0.53%	$3.16
Total Taxes and Fees	2.99%	$17.80

Aetna Life Insurance Company
HIOS ISSUER ID: 33906

Exhibit 11
MLR Projection

			Formula
(a)	Premium (pmpm)	$594.74	
(b)	Medical Cost (pmpm)	$492.08	
(c)	Medical Benefit Ratio (MBR)	82.7%	= (c) / (b)
(d)	Quality Improvement Action (pmpm)	$2.97	= (a) x 0.50%
(e)	Taxes and Fees (pmpm)	$17.80	
(f)	Adjusted Premium (pmpm)	$576.95	=(a) - (e)
(g)	Adjusted Claims (pmpm)	$495.06	= (b) + (d)
	Medical Loss Ratio (MLR)	**85.8%**	=(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 2024 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.

Aetna Life Insurance Company
HIOS ISSUER ID: 33906

Exhibit 12
Quarterly Trend Factors

Effective Quarter	Membership	Trend Factor	Index Rate
1Q 2024	27.9%	1.000	$694.55
2Q 2024	28.4%	1.027	$713.64
3Q 2024	5.4%	1.056	$733.26
4Q 2024	38.2%	1.085	$753.42
Total	100.0%	1.043	$724.57

Aetna Life Insurance Company
HIOS ISSUER ID: 33906

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: Market:
Rating Area: Rating Area 1
Plan: Aetna Silver OAEPO 8000 80%

Group Census	Employee Age	Spouse Age	Child 1 Age	Child 2 Age	Child 3 Age
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	Age Factors				
	Employee	Spouse	Child 1	Child 2	Child 3
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 =	$444.26
x Rating Area Factor (Rating Area 1)	0.7787
x Plan Factor	0.7986
x Effective Date Factor	1.0000
Market Base Rate adjusted for Plan/Area/Effective Date =	$276.29

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	$337.62	$339.83	$211.36	$211.36		$1,100.17
Employee 2	$644.58	$539.31				$1,183.89
Employee 3	$276.29	$276.29				$552.58
Employee 4	$539.31	$471.35	$259.99	$244.51	$237.33	$1,752.49
Employee 5	$828.86	$828.86	$277.39			$1,935.11
Employee 6	$703.98	$749.84	$276.29			$1,730.11

Employee 7	$644.58	$515.28				$1,159.86
Employee 8	$366.08	$359.73				$725.81
Employee 9	$330.99	$335.41	$211.36	$211.36	$211.36	$1,300.48
Employee 10	$277.39	$300.32	$211.36	$211.36		$1,000.43
Group Total Monthly Premium:						**$12,440.93**

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

Aetna Life Insurance Company
HIOS ISSUER ID: 33906

Exhibit 15
Product Portfolio & Projected Membership Distribution

HIOS Plan-ID	Network	Plan	Metallic Tier	Actuarial Value	Exchange Offering	Projected Membership Distribution
33906PA0160001	OAEPO	Aetna Silver OAEPO 8000 80%	Silver	69.01%	No	100.00%

Company Name: AetnaLifeInsuranceCo
Market: Small Group
Product: EPO
Effective Date of Rates: January 1, 2024
Ending date of Rates: March 31, 2024

HIOS Plan ID (On Exchange)=>																
HIOS Plan ID (Off Exchange)=>	33906PA0160001		33906PA0160001		33906PA0160001		33906PA0160001		33906PA0160001		33906PA0160001		33906PA0160001		33906PA0160001	
Plan Marketing Name =>	PA Silver OAEPO 8000 80%		PA Silver OAEPO 8000 80%		PA Silver OAEPO 8000 80%		PA Silver OAEPO 8000 80%		PA Silver OAEPO 8000 80%		PA Silver OAEPO 8000 80%		PA Silver OAEPO 8000 80%		PA Silver OAEPO 8000 80%	
Form # =>																
Rating Area =>	PARA01		PARA02		PARA03		PARA05		PARA06		PARA07		PARA08		PARA09	
Network =>	0		0		0		0		0		0		0		0	
Metal =>	Silver		Silver		Silver		Silver		Silver		Silver		Silver		Silver	
Deductible =>	$8,000/$16,000		$8,000/$16,000		$8,000/$16,000		$8,000/$16,000		$8,000/$16,000		$8,000/$16,000		$8,000/$16,000		$8,000/$16,000	
Coinsurance =>	20%		20%		20%		20%		20%		20%		20%		20%	
Copays =>	$45/$85		$45/$85		$45/$85		$45/$85		$45/$85		$45/$85		$45/$85		$45/$85	
OOP Maximum =>	$9,450/$18,900		$9,450/$18,900		$9,450/$18,900		$9,450/$18,900		$9,450/$18,900		$9,450/$18,900		$9,450/$18,900		$9,450/$18,900	
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	$211.36	$211.36	$222.34	$222.34	$276.85	$276.85	$227.16	$227.16	$279.56	$279.56	$293.13	$293.13	$271.42	$271.42	$254.95	$254.95
15	$230.15	$230.15	$242.10	$242.10	$301.45	$301.45	$247.36	$247.36	$304.41	$304.41	$319.19	$319.19	$295.54	$295.54	$277.61	$277.61
16	$237.33	$237.33	$249.66	$249.66	$310.86	$310.86	$255.08	$255.08	$313.91	$313.91	$329.15	$329.15	$304.77	$304.77	$286.27	$286.27
17	$244.51	$244.51	$257.21	$257.21	$320.27	$320.27	$262.80	$262.80	$323.41	$323.41	$339.11	$339.11	$313.99	$313.99	$294.94	$294.94
18	$252.25	$252.25	$265.35	$265.35	$330.41	$330.41	$271.11	$271.11	$333.64	$333.64	$349.84	$349.84	$323.93	$323.93	$304.27	$304.27
19	$259.99	$259.99	$273.49	$273.49	$340.54	$340.54	$279.43	$279.43	$343.88	$343.88	$360.57	$360.57	$333.86	$333.86	$313.60	$313.60
20	$268.00	$268.00	$281.92	$281.92	$351.03	$351.03	$288.04	$288.04	$354.47	$354.47	$371.68	$371.68	$344.15	$344.15	$323.27	$323.27
21	$276.29	$276.29	$290.63	$290.63	$361.89	$361.89	$296.95	$296.95	$365.44	$365.44	$383.18	$383.18	$354.79	$354.79	$333.26	$333.26
22	$276.29	$276.29	$290.63	$290.63	$361.89	$361.89	$296.95	$296.95	$365.44	$365.44	$383.18	$383.18	$354.79	$354.79	$333.26	$333.26
23	$276.29	$276.29	$290.63	$290.63	$361.89	$361.89	$296.95	$296.95	$365.44	$365.44	$383.18	$383.18	$354.79	$354.79	$333.26	$333.26
24	$276.29	$276.29	$290.63	$290.63	$361.89	$361.89	$296.95	$296.95	$365.44	$365.44	$383.18	$383.18	$354.79	$354.79	$333.26	$333.26
25	$277.39	$277.39	$291.80	$291.80	$363.34	$363.34	$298.13	$298.13	$366.90	$366.90	$384.71	$384.71	$356.21	$356.21	$334.60	$334.60
26	$282.92	$282.92	$297.61	$297.61	$370.57	$370.57	$304.07	$304.07	$374.21	$374.21	$392.37	$392.37	$363.31	$363.31	$341.26	$341.26
27	$289.55	$289.55	$304.58	$304.58	$379.26	$379.26	$311.20	$311.20	$382.98	$382.98	$401.57	$401.57	$371.82	$371.82	$349.26	$349.26
28	$300.32	$300.32	$315.92	$315.92	$393.37	$393.37	$322.78	$322.78	$397.23	$397.23	$416.51	$416.51	$385.66	$385.66	$362.26	$362.26
29	$309.17	$309.17	$325.22	$325.22	$404.95	$404.95	$332.28	$332.28	$408.92	$408.92	$428.78	$428.78	$397.01	$397.01	$372.92	$372.92
30	$313.59	$313.59	$329.87	$329.87	$410.74	$410.74	$337.03	$337.03	$414.77	$414.77	$434.91	$434.91	$402.69	$402.69	$378.25	$378.25
31	$320.22	$320.22	$336.85	$336.85	$419.43	$419.43	$344.16	$344.16	$423.54	$423.54	$444.10	$444.10	$411.21	$411.21	$386.25	$386.25
32	$326.85	$326.85	$343.82	$343.82	$428.12	$428.12	$351.29	$351.29	$432.31	$432.31	$453.30	$453.30	$419.72	$419.72	$394.25	$394.25
33	$330.99	$330.99	$348.18	$348.18	$433.54	$433.54	$355.74	$355.74	$437.79	$437.79	$459.05	$459.05	$425.04	$425.04	$399.25	$399.25
34	$335.41	$335.41	$352.83	$352.83	$439.33	$439.33	$360.49	$360.49	$443.64	$443.64	$465.18	$465.18	$430.72	$430.72	$404.58	$404.58
35	$337.62	$337.62	$355.16	$355.16	$442.23	$442.23	$362.87	$362.87	$446.56	$446.56	$468.24	$468.24	$433.56	$433.56	$407.25	$407.25
36	$339.83	$339.83	$357.48	$357.48	$445.12	$445.12	$365.24	$365.24	$449.49	$449.49	$471.31	$471.31	$436.40	$436.40	$409.91	$409.91
37	$342.04	$342.04	$359.81	$359.81	$448.02	$448.02	$367.62	$367.62	$452.41	$452.41	$474.37	$474.37	$439.23	$439.23	$412.58	$412.58
38	$344.25	$344.25	$362.13	$362.13	$450.91	$450.91	$370.00	$370.00	$455.33	$455.33	$477.44	$477.44	$442.07	$442.07	$415.25	$415.25
39	$348.67	$348.67	$366.78	$366.78	$456.70	$456.70	$374.75	$374.75	$461.18	$461.18	$483.57	$483.57	$447.75	$447.75	$420.58	$420.58
40	$353.09	$353.09	$371.43	$371.43	$462.49	$462.49	$379.50	$379.50	$467.03	$467.03	$489.70	$489.70	$453.43	$453.43	$425.91	$425.91
41	$359.73	$359.73	$378.41	$378.41	$471.18	$471.18	$386.62	$386.62	$475.80	$475.80	$498.90	$498.90	$461.94	$461.94	$433.91	$433.91
42	$366.08	$366.08	$385.09	$385.09	$479.50	$479.50	$393.45	$393.45	$484.20	$484.20	$507.71	$507.71	$470.10	$470.10	$441.57	$441.57
43	$374.92	$374.92	$394.39	$394.39	$491.08	$491.08	$402.96	$402.96	$495.90	$495.90	$519.97	$519.97	$481.45	$481.45	$452.24	$452.24
44	$385.97	$385.97	$406.02	$406.02	$505.56	$505.56	$414.83	$414.83	$510.52	$510.52	$535.30	$535.30	$495.65	$495.65	$465.57	$465.57
45	$398.96	$398.96	$419.68	$419.68	$522.57	$522.57	$428.79	$428.79	$527.69	$527.69	$553.31	$553.31	$512.32	$512.32	$481.23	$481.23
46	$414.43	$414.43	$435.95	$435.95	$542.83	$542.83	$445.42	$445.42	$548.16	$548.16	$574.77	$574.77	$532.19	$532.19	$499.90	$499.90
47	$431.84	$431.84	$454.26	$454.26	$565.63	$565.63	$464.13	$464.13	$571.18	$571.18	$598.91	$598.91	$554.54	$554.54	$520.89	$520.89
48	$451.73	$451.73	$475.19	$475.19	$591.69	$591.69	$485.51	$485.51	$597.49	$597.49	$626.49	$626.49	$580.09	$580.09	$544.89	$544.89
49	$471.35	$471.35	$495.82	$495.82	$617.38	$617.38	$506.59	$506.59	$623.44	$623.44	$653.70	$653.70	$605.28	$605.28	$568.55	$568.55
50	$493.45	$493.45	$519.07	$519.07	$646.33	$646.33	$530.35	$530.35	$652.67	$652.67	$684.35	$684.35	$633.66	$633.66	$595.21	$595.21
51	$515.28	$515.28	$542.03	$542.03	$674.92	$674.92	$553.81	$553.81	$681.54	$681.54	$714.63	$714.63	$661.69	$661.69	$621.54	$621.54
52	$539.31	$539.31	$567.32	$567.32	$706.41	$706.41	$579.64	$579.64	$713.33	$713.33	$747.96	$747.96	$692.56	$692.56	$650.53	$650.53
53	$563.63	$563.63	$592.89	$592.89	$738.25	$738.25	$605.77	$605.77	$745.49	$745.49	$781.68	$781.68	$723.78	$723.78	$679.86	$679.86
54	$589.87	$589.87	$620.50	$620.50	$772.63	$772.63	$633.98	$633.98	$780.21	$780.21	$818.08	$818.08	$757.48	$757.48	$711.52	$711.52
55	$616.12	$616.12	$648.11	$648.11	$807.01	$807.01	$662.19	$662.19	$814.93	$814.93	$854.48	$854.48	$791.19	$791.19	$743.18	$743.18
56	$644.58	$644.58	$678.05	$678.05	$844.29	$844.29	$692.78	$692.78	$852.57	$852.57	$893.95	$893.95	$827.73	$827.73	$777.50	$777.50
57	$673.31	$673.31	$708.28	$708.28	$881.92	$881.92	$723.66	$723.66	$890.57	$890.57	$933.80	$933.80	$864.63	$864.63	$812.16	$812.16
58	$703.98	$703.98	$740.54	$740.54	$922.09	$922.09	$756.62	$756.62	$931.13	$931.13	$976.34	$976.34	$904.01	$904.01	$849.16	$849.16
59	$719.18	$719.18	$756.52	$756.52	$942.00	$942.00	$772.95	$772.95	$951.23	$951.23	$997.41	$997.41	$923.53	$923.53	$867.49	$867.49
60	$749.84	$749.84	$788.78	$788.78	$982.17	$982.17	$805.91	$805.91	$991.80	$991.80	$1,039.94	$1,039.94	$962.91	$962.91	$904.48	$904.48
61	$776.37	$776.37	$816.68	$816.68	$1,016.91	$1,016.91	$834.42	$834.42	$1,026.88	$1,026.88	$1,076.73	$1,076.73	$996.97	$996.97	$936.47	$936.47
62	$793.77	$793.77	$834.99	$834.99	$1,039.71	$1,039.71	$853.13	$853.13	$1,049.90	$1,049.90	$1,100.87	$1,100.87	$1,019.32	$1,019.32	$957.47	$957.47
63	$815.60	$815.60	$857.95	$857.95	$1,068.30	$1,068.30	$876.59	$876.59	$1,078.77	$1,078.77	$1,131.14	$1,131.14	$1,047.35	$1,047.35	$983.80	$983.80
64+	$828.58	$828.58	$871.61	$871.61	$1,085.31	$1,085.31	$890.54	$890.54	$1,095.95	$1,095.95	$1,149.15	$1,149.15	$1,064.03	$1,064.03	$999.46	$999.46

AetnaLifeInsuranceCo
Small Group
Plan Design Summary

HIOS Plan ID	Plan Marketing Name	Product	Metal	On/Off Exchange	Network	Rating Area	Counties Covered
33906PA0160001	PA Silver OAEPO 8000 80%	EPO	Silver	Off	0	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: Aetna/Schwarzman/Co
Market: Small Group
RATES FOR AGE 21, NON-TOBACCO USER, BY RATING AREA AND COUNTY

					RATING AREA 1								RATING AREA 1			RATING AREA 3									RATING AREA 4											RATING AREA 5							RATING AREA 6									RATING AREA 7									RATING AREA 8									RATING AREA 9						
					0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	30-35-2015 Member of Covered Lives by Rating County				Crawford	Elk	McKean	Potter	Tioga	Warren	Bradford	Clinton	Lycoming	Sullivan	Cameron	Centre	Clearfield	Clinton	Jefferson	Lycoming	Mercer	Pike	Schuylkill	Susquehanna	Tioga	Wayne	Wyoming	Allegheny	Beaver	Butler	Fayette	Greene	Lawrence	Washington	Westmoreland	Erie	Forest	Warren	Cambria	Huntingdon	Jefferson	Somerset	Adams	Berks	Lancaster	York	Bucks	Chester	Delaware	Montgomery	Philadelphia	Cumberland	Franklin	Dauphin	Fulton	Juniata	Lebanon	Perry
HMO Plan ID	Plan Marketing Name	Product	Metal	Number Exchange																																																																							
77260001HA0001	PA Cover AetnaTRU 6000 80%	PPO	Silver	00																																																																							

Company Name: AetnaLifeInsuranceCo
Market: Small Group
Product: EPO
Effective Date of Rates: April 1, 2024

Ending date of Rates: June 30, 2024

HIOS Plan ID (On Exchange)=>																
HIOS Plan ID (Off Exchange)=>	33906PA0160001		33906PA0160001		33906PA0160001		33906PA0160001		33906PA0160001		33906PA0160001		33906PA0160001		33906PA0160001	
Plan Marketing Name =>	PA Silver OAEPO 8000 80%		PA Silver OAEPO 8000 80%		PA Silver OAEPO 8000 80%		PA Silver OAEPO 8000 80%		PA Silver OAEPO 8000 80%		PA Silver OAEPO 8000 80%		PA Silver OAEPO 8000 80%		PA Silver OAEPO 8000 80%	
Form # =>																
Rating Area =>	PARA01		PARA02		PARA03		PARA05		PARA06		PARA07		PARA08		PARA09	
Network =>	0		0		0		0		0		0		0		0	
Metal =>	Silver		Silver		Silver		Silver		Silver		Silver		Silver		Silver	
Deductible =>	$8,000/$16,000		$8,000/$16,000		$8,000/$16,000		$8,000/$16,000		$8,000/$16,000		$8,000/$16,000		$8,000/$16,000		$8,000/$16,000	
Coinsurance =>	20%		20%		20%		20%		20%		20%		20%		20%	
Copays =>	$45/$85		$45/$85		$45/$85		$45/$85		$45/$85		$45/$85		$45/$85		$45/$85	
OOP Maximum =>	$9,450/$18,900		$9,450/$18,900		$9,450/$18,900		$9,450/$18,900		$9,450/$18,900		$9,450/$18,900		$9,450/$18,900		$9,450/$18,900	
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	$217.17	$217.17	$228.45	$228.45	$284.46	$284.46	$233.41	$233.41	$287.24	$287.24	$301.19	$301.19	$278.88	$278.88	$261.96	$261.96
15	$236.47	$236.47	$248.75	$248.75	$309.74	$309.74	$254.16	$254.16	$312.78	$312.78	$327.96	$327.96	$303.67	$303.67	$285.24	$285.24
16	$243.85	$243.85	$256.52	$256.52	$319.41	$319.41	$262.09	$262.09	$322.54	$322.54	$338.20	$338.20	$313.15	$313.15	$294.14	$294.14
17	$251.24	$251.24	$264.28	$264.28	$329.08	$329.08	$270.02	$270.02	$332.30	$332.30	$348.43	$348.43	$322.62	$322.62	$303.05	$303.05
18	$259.18	$259.18	$272.64	$272.64	$339.49	$339.49	$278.57	$278.57	$342.82	$342.82	$359.46	$359.46	$332.83	$332.83	$312.63	$312.63
19	$267.13	$267.13	$281.01	$281.01	$349.90	$349.90	$287.11	$287.11	$353.33	$353.33	$370.48	$370.48	$343.04	$343.04	$322.22	$322.22
20	$275.37	$275.37	$289.67	$289.67	$360.68	$360.68	$295.96	$295.96	$364.22	$364.22	$381.90	$381.90	$353.61	$353.61	$332.15	$332.15
21	$283.88	$283.88	$298.62	$298.62	$371.84	$371.84	$305.11	$305.11	$375.48	$375.48	$393.71	$393.71	$364.55	$364.55	$342.43	$342.43
22	$283.88	$283.88	$298.62	$298.62	$371.84	$371.84	$305.11	$305.11	$375.48	$375.48	$393.71	$393.71	$364.55	$364.55	$342.43	$342.43
23	$283.88	$283.88	$298.62	$298.62	$371.84	$371.84	$305.11	$305.11	$375.48	$375.48	$393.71	$393.71	$364.55	$364.55	$342.43	$342.43
24	$283.88	$283.88	$298.62	$298.62	$371.84	$371.84	$305.11	$305.11	$375.48	$375.48	$393.71	$393.71	$364.55	$364.55	$342.43	$342.43
25	$285.02	$285.02	$299.82	$299.82	$373.33	$373.33	$306.33	$306.33	$376.99	$376.99	$395.29	$395.29	$366.01	$366.01	$343.80	$343.80
26	$290.70	$290.70	$305.79	$305.79	$380.76	$380.76	$312.43	$312.43	$384.49	$384.49	$403.16	$403.16	$373.30	$373.30	$350.64	$350.64
27	$297.51	$297.51	$312.96	$312.96	$389.69	$389.69	$319.76	$319.76	$393.51	$393.51	$412.61	$412.61	$382.05	$382.05	$358.86	$358.86
28	$308.58	$308.58	$324.60	$324.60	$404.19	$404.19	$331.65	$331.65	$408.15	$408.15	$427.96	$427.96	$396.26	$396.26	$372.22	$372.22
29	$317.66	$317.66	$334.16	$334.16	$416.09	$416.09	$341.42	$341.42	$420.17	$420.17	$440.56	$440.56	$407.93	$407.93	$383.17	$383.17
30	$322.21	$322.21	$338.94	$338.94	$422.04	$422.04	$346.30	$346.30	$426.17	$426.17	$446.86	$446.86	$413.76	$413.76	$388.65	$388.65
31	$329.02	$329.02	$346.11	$346.11	$430.96	$430.96	$353.62	$353.62	$435.19	$435.19	$456.31	$456.31	$422.51	$422.51	$396.87	$396.87
32	$335.83	$335.83	$353.27	$353.27	$439.88	$439.88	$360.95	$360.95	$444.20	$444.20	$465.76	$465.76	$431.26	$431.26	$405.09	$405.09
33	$340.09	$340.09	$357.75	$357.75	$445.46	$445.46	$365.52	$365.52	$449.83	$449.83	$471.67	$471.67	$436.73	$436.73	$410.23	$410.23
34	$344.63	$344.63	$362.53	$362.53	$451.41	$451.41	$370.40	$370.40	$455.84	$455.84	$477.96	$477.96	$442.56	$442.56	$415.70	$415.70
35	$346.90	$346.90	$364.92	$364.92	$454.39	$454.39	$372.84	$372.84	$458.84	$458.84	$481.11	$481.11	$445.48	$445.48	$418.44	$418.44
36	$349.18	$349.18	$367.31	$367.31	$457.36	$457.36	$375.29	$375.29	$461.84	$461.84	$484.26	$484.26	$448.39	$448.39	$421.18	$421.18
37	$351.45	$351.45	$369.70	$369.70	$460.34	$460.34	$377.73	$377.73	$464.85	$464.85	$487.41	$487.41	$451.31	$451.31	$423.92	$423.92
38	$353.72	$353.72	$372.09	$372.09	$463.31	$463.31	$380.17	$380.17	$467.85	$467.85	$490.56	$490.56	$454.23	$454.23	$426.66	$426.66
39	$358.26	$358.26	$376.86	$376.86	$469.26	$469.26	$385.05	$385.05	$473.86	$473.86	$496.86	$496.86	$460.06	$460.06	$432.14	$432.14
40	$362.80	$362.80	$381.64	$381.64	$475.21	$475.21	$389.93	$389.93	$479.87	$479.87	$503.16	$503.16	$465.89	$465.89	$437.62	$437.62
41	$369.61	$369.61	$388.81	$388.81	$484.13	$484.13	$397.25	$397.25	$488.88	$488.88	$512.61	$512.61	$474.64	$474.64	$445.84	$445.84
42	$376.14	$376.14	$395.68	$395.68	$492.69	$492.69	$404.27	$404.27	$497.52	$497.52	$521.67	$521.67	$483.02	$483.02	$453.71	$453.71
43	$385.23	$385.23	$405.23	$405.23	$504.58	$504.58	$414.03	$414.03	$509.53	$509.53	$534.27	$534.27	$494.69	$494.69	$464.67	$464.67
44	$396.58	$396.58	$417.18	$417.18	$519.46	$519.46	$426.24	$426.24	$524.55	$524.55	$550.01	$550.01	$509.27	$509.27	$478.37	$478.37
45	$409.93	$409.93	$431.21	$431.21	$536.93	$536.93	$440.58	$440.58	$542.20	$542.20	$568.52	$568.52	$526.41	$526.41	$494.46	$494.46
46	$425.82	$425.82	$447.94	$447.94	$557.76	$557.76	$457.67	$457.67	$563.22	$563.22	$590.57	$590.57	$546.82	$546.82	$513.64	$513.64
47	$443.71	$443.71	$466.75	$466.75	$581.18	$581.18	$476.89	$476.89	$586.88	$586.88	$615.37	$615.37	$569.79	$569.79	$535.21	$535.21
48	$464.15	$464.15	$488.25	$488.25	$607.95	$607.95	$498.85	$498.85	$613.92	$613.92	$643.72	$643.72	$596.03	$596.03	$559.87	$559.87
49	$484.30	$484.30	$509.45	$509.45	$634.36	$634.36	$520.52	$520.52	$640.57	$640.57	$671.67	$671.67	$621.92	$621.92	$584.18	$584.18
50	$507.01	$507.01	$533.34	$533.34	$664.10	$664.10	$544.93	$544.93	$670.61	$670.61	$703.17	$703.17	$651.08	$651.08	$611.57	$611.57
51	$529.44	$529.44	$556.93	$556.93	$693.48	$693.48	$569.03	$569.03	$700.28	$700.28	$734.27	$734.27	$679.88	$679.88	$638.62	$638.62
52	$554.14	$554.14	$582.91	$582.91	$725.83	$725.83	$595.57	$595.57	$732.94	$732.94	$768.52	$768.52	$711.60	$711.60	$668.41	$668.41
53	$579.12	$579.12	$609.19	$609.19	$758.55	$758.55	$622.42	$622.42	$765.99	$765.99	$803.17	$803.17	$743.68	$743.68	$698.55	$698.55
54	$606.09	$606.09	$637.56	$637.56	$793.87	$793.87	$651.41	$651.41	$801.66	$801.66	$840.57	$840.57	$778.31	$778.31	$731.08	$731.08
55	$633.06	$633.06	$665.93	$665.93	$829.20	$829.20	$680.40	$680.40	$837.33	$837.33	$877.97	$877.97	$812.94	$812.94	$763.61	$763.61
56	$662.30	$662.30	$696.69	$696.69	$867.50	$867.50	$711.82	$711.82	$876.00	$876.00	$918.53	$918.53	$850.49	$850.49	$798.88	$798.88
57	$691.82	$691.82	$727.75	$727.75	$906.17	$906.17	$743.55	$743.55	$915.05	$915.05	$959.47	$959.47	$888.40	$888.40	$834.49	$834.49
58	$723.33	$723.33	$760.89	$760.89	$947.44	$947.44	$777.42	$777.42	$956.73	$956.73	$1,003.17	$1,003.17	$928.87	$928.87	$872.50	$872.50
59	$738.95	$738.95	$777.32	$777.32	$967.89	$967.89	$794.20	$794.20	$977.38	$977.38	$1,024.83	$1,024.83	$948.92	$948.92	$891.33	$891.33
60	$770.46	$770.46	$810.47	$810.47	$1,009.17	$1,009.17	$828.07	$828.07	$1,019.06	$1,019.06	$1,068.53	$1,068.53	$989.38	$989.38	$929.34	$929.34
61	$797.71	$797.71	$839.13	$839.13	$1,044.86	$1,044.86	$857.36	$857.36	$1,055.11	$1,055.11	$1,106.33	$1,106.33	$1,024.38	$1,024.38	$962.22	$962.22
62	$815.59	$815.59	$857.95	$857.95	$1,068.29	$1,068.29	$876.58	$876.58	$1,078.76	$1,078.76	$1,131.13	$1,131.13	$1,047.34	$1,047.34	$983.79	$983.79
63	$838.02	$838.02	$881.54	$881.54	$1,097.67	$1,097.67	$900.68	$900.68	$1,108.43	$1,108.43	$1,162.23	$1,162.23	$1,076.14	$1,076.14	$1,010.84	$1,010.84
64+	$851.36	$851.36	$895.57	$895.57	$1,115.14	$1,115.14	$915.03	$915.03	$1,126.07	$1,126.07	$1,180.74	$1,180.74	$1,093.28	$1,093.28	$1,026.93	$1,026.93

AetnaLifeInsuranceCo
Small Group
Plan Design Summary

HIOS Plan ID	Plan Marketing Name	Product	Metal	On/Off Exchange	Network	Rating Area	Counties Covered
33906PA0160001	PA Silver OAEPO 8000 80%	EPO	Silver	Off	0	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: Arrived Enhancement Co
Market: Small Group
RATES FOR AGE 21, NON-TOBACCO USER, BY RATING AREA AND COUNTY

					RATING AREA 1								RATING AREA 1		RATING AREA 1										RATING AREA 1										RATING AREA 1										RATING AREA 1										RATING AREA 1										RATING AREA 1							
					0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	20-21-2023 Number of Covered Lives in Rating Area:				Crawford	Elk	McKean	Potter	Tioga	Warren	Bradford	Sullivan	Clinton	Lycoming	Union	Cameron	Centre	Clearfield	Clinton	Jefferson	Mifflin	Snyder	Union	Adams	Cumberland	Dauphin	Franklin	Perry	Berks	Lebanon	Lehigh	Northampton	Schuylkill	Bucks	Chester	Delaware	Montgomery	Philadelphia	Lancaster	Lebanon	Berks	Carbon	Lehigh	Monroe	Northampton	Pike	Schuylkill	Wayne	Luzerne	Lackawanna	Susquehanna	Wyoming	Bucks	Chester	Delaware	Montgomery	Philadelphia	Cumberland	Dauphin	Franklin	Fulton	Juniata	Perry
HIOS Plan ID	Plan Marketing Name	Product	Metal	Tobacco Surcharge	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
74960FRI0140001	Flo Cover 4 Gold PD 3000 30%	EPO	Silver	UR	[redacted]	[redacted]	[redacted]	$243.08	$245.26	[redacted]	$274.38	[redacted]	$290.19	$294.02	$298.84	$271.66	$271.66	$271.66	$271.66	$271.66	$271.66	$271.66	$271.66	$271.66	$271.66	$271.66	$271.66	$271.66	$271.66	$271.66	$271.66	$271.66	[redacted]	[redacted]	[redacted]	[redacted]	[redacted]	[redacted]	[redacted]	[redacted]	[redacted]	[redacted]	[redacted]	[redacted]	[redacted]	[redacted]	[redacted]	[redacted]	[redacted]	[redacted]	[redacted]	[redacted]	[redacted]	[redacted]	[redacted]	[redacted]	[redacted]	[redacted]	[redacted]	[redacted]	[redacted]	[redacted]

Company Name: AetnaLifeInsuranceCo
Market: Small Group
Product: EPO
Effective Date of Rates: July 1, 2024
Ending date of Rates: September 30, 2024

HIOS Plan ID (On Exchange)=>																
HIOS Plan ID (Off Exchange)=>	33906PA0160001		33906PA0160001		33906PA0160001		33906PA0160001		33906PA0160001		33906PA0160001		33906PA0160001		33906PA0160001	
Plan Marketing Name =>	PA Silver OAEPO 8000 80%		PA Silver OAEPO 8000 80%		PA Silver OAEPO 8000 80%		PA Silver OAEPO 8000 80%		PA Silver OAEPO 8000 80%		PA Silver OAEPO 8000 80%		PA Silver OAEPO 8000 80%		PA Silver OAEPO 8000 80%	
Form # =>																
Rating Area =>	PARA01		PARA02		PARA03		PARA05		PARA06		PARA07		PARA08		PARA09	
Network =>	0		0		0		0		0		0		0		0	
Metal =>	Silver		Silver		Silver		Silver		Silver		Silver		Silver		Silver	
Deductible =>	$8,000/$16,000		$8,000/$16,000		$8,000/$16,000		$8,000/$16,000		$8,000/$16,000		$8,000/$16,000		$8,000/$16,000		$8,000/$16,000	
Coinsurance =>	20%		20%		20%		20%		20%		20%		20%		20%	
Copays =>	$45/$85		$45/$85		$45/$85		$45/$85		$45/$85		$45/$85		$45/$85		$45/$85	
OOP Maximum =>	$9,450/$18,900		$9,450/$18,900		$9,450/$18,900		$9,450/$18,900		$9,450/$18,900		$9,450/$18,900		$9,450/$18,900		$9,450/$18,900	
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	$223.14	$223.14	$234.73	$234.73	$292.28	$292.28	$239.83	$239.83	$295.14	$295.14	$309.47	$309.47	$286.54	$286.54	$269.16	$269.16
15	$242.97	$242.97	$255.59	$255.59	$318.26	$318.26	$261.14	$261.14	$321.38	$321.38	$336.98	$336.98	$312.02	$312.02	$293.08	$293.08
16	$250.56	$250.56	$263.57	$263.57	$328.19	$328.19	$269.29	$269.29	$331.41	$331.41	$347.49	$347.49	$321.75	$321.75	$302.23	$302.23
17	$258.14	$258.14	$271.55	$271.55	$338.12	$338.12	$277.45	$277.45	$341.44	$341.44	$358.01	$358.01	$331.49	$331.49	$311.38	$311.38
18	$266.31	$266.31	$280.14	$280.14	$348.82	$348.82	$286.22	$286.22	$352.24	$352.24	$369.34	$369.34	$341.98	$341.98	$321.23	$321.23
19	$274.48	$274.48	$288.73	$288.73	$359.52	$359.52	$295.00	$295.00	$363.04	$363.04	$380.67	$380.67	$352.47	$352.47	$331.08	$331.08
20	$282.94	$282.94	$297.63	$297.63	$370.60	$370.60	$304.09	$304.09	$374.23	$374.23	$392.40	$392.40	$363.33	$363.33	$341.28	$341.28
21	$291.69	$291.69	$306.83	$306.83	$382.06	$382.06	$313.50	$313.50	$385.81	$385.81	$404.53	$404.53	$374.57	$374.57	$351.84	$351.84
22	$291.69	$291.69	$306.83	$306.83	$382.06	$382.06	$313.50	$313.50	$385.81	$385.81	$404.53	$404.53	$374.57	$374.57	$351.84	$351.84
23	$291.69	$291.69	$306.83	$306.83	$382.06	$382.06	$313.50	$313.50	$385.81	$385.81	$404.53	$404.53	$374.57	$374.57	$351.84	$351.84
24	$291.69	$291.69	$306.83	$306.83	$382.06	$382.06	$313.50	$313.50	$385.81	$385.81	$404.53	$404.53	$374.57	$374.57	$351.84	$351.84
25	$292.85	$292.85	$308.06	$308.06	$383.59	$383.59	$314.75	$314.75	$387.35	$387.35	$406.15	$406.15	$376.07	$376.07	$353.25	$353.25
26	$298.69	$298.69	$314.20	$314.20	$391.23	$391.23	$321.02	$321.02	$395.06	$395.06	$414.24	$414.24	$383.56	$383.56	$360.28	$360.28
27	$305.69	$305.69	$321.56	$321.56	$400.40	$400.40	$328.55	$328.55	$404.32	$404.32	$423.95	$423.95	$392.55	$392.55	$368.73	$368.73
28	$317.06	$317.06	$333.53	$333.53	$415.30	$415.30	$340.77	$340.77	$419.37	$419.37	$439.73	$439.73	$407.16	$407.16	$382.45	$382.45
29	$326.40	$326.40	$343.35	$343.35	$427.52	$427.52	$350.80	$350.80	$431.72	$431.72	$452.67	$452.67	$419.14	$419.14	$393.71	$393.71
30	$331.06	$331.06	$348.26	$348.26	$433.64	$433.64	$355.82	$355.82	$437.89	$437.89	$459.15	$459.15	$425.14	$425.14	$399.34	$399.34
31	$338.06	$338.06	$355.62	$355.62	$442.81	$442.81	$363.34	$363.34	$447.15	$447.15	$468.85	$468.85	$434.12	$434.12	$407.78	$407.78
32	$345.06	$345.06	$362.98	$362.98	$451.98	$451.98	$370.87	$370.87	$456.41	$456.41	$478.56	$478.56	$443.11	$443.11	$416.23	$416.23
33	$349.44	$349.44	$367.59	$367.59	$457.71	$457.71	$375.57	$375.57	$462.19	$462.19	$484.63	$484.63	$448.73	$448.73	$421.50	$421.50
34	$354.11	$354.11	$372.50	$372.50	$463.82	$463.82	$380.59	$380.59	$468.37	$468.37	$491.10	$491.10	$454.73	$454.73	$427.13	$427.13
35	$356.44	$356.44	$374.95	$374.95	$466.88	$466.88	$383.09	$383.09	$471.45	$471.45	$494.34	$494.34	$457.72	$457.72	$429.95	$429.95
36	$358.77	$358.77	$377.40	$377.40	$469.93	$469.93	$385.60	$385.60	$474.54	$474.54	$497.58	$497.58	$460.72	$460.72	$432.76	$432.76
37	$361.11	$361.11	$379.86	$379.86	$472.99	$472.99	$388.11	$388.11	$477.63	$477.63	$500.81	$500.81	$463.72	$463.72	$435.58	$435.58
38	$363.44	$363.44	$382.31	$382.31	$476.05	$476.05	$390.62	$390.62	$480.71	$480.71	$504.05	$504.05	$466.71	$466.71	$438.39	$438.39
39	$368.11	$368.11	$387.22	$387.22	$482.16	$482.16	$395.63	$395.63	$486.89	$486.89	$510.52	$510.52	$472.71	$472.71	$444.02	$444.02
40	$372.77	$372.77	$392.13	$392.13	$488.27	$488.27	$400.65	$400.65	$493.06	$493.06	$516.99	$516.99	$478.70	$478.70	$449.65	$449.65
41	$379.78	$379.78	$399.50	$399.50	$497.44	$497.44	$408.17	$408.17	$502.32	$502.32	$526.70	$526.70	$487.69	$487.69	$458.09	$458.09
42	$386.48	$386.48	$406.55	$406.55	$506.23	$506.23	$415.38	$415.38	$511.19	$511.19	$536.01	$536.01	$496.30	$496.30	$466.19	$466.19
43	$395.82	$395.82	$416.37	$416.37	$518.46	$518.46	$425.42	$425.42	$523.54	$523.54	$548.95	$548.95	$508.29	$508.29	$477.45	$477.45
44	$407.49	$407.49	$428.65	$428.65	$533.74	$533.74	$437.96	$437.96	$538.97	$538.97	$565.13	$565.13	$523.27	$523.27	$491.52	$491.52
45	$421.19	$421.19	$443.07	$443.07	$551.69	$551.69	$452.69	$452.69	$557.10	$557.10	$584.15	$584.15	$540.88	$540.88	$508.06	$508.06
46	$437.53	$437.53	$460.25	$460.25	$573.09	$573.09	$470.25	$470.25	$578.71	$578.71	$606.80	$606.80	$561.85	$561.85	$527.76	$527.76
47	$455.91	$455.91	$479.58	$479.58	$597.16	$597.16	$490.00	$490.00	$603.01	$603.01	$632.29	$632.29	$585.45	$585.45	$549.92	$549.92
48	$476.91	$476.91	$501.67	$501.67	$624.67	$624.67	$512.57	$512.57	$630.79	$630.79	$661.41	$661.41	$612.42	$612.42	$575.26	$575.26
49	$497.62	$497.62	$523.46	$523.46	$651.79	$651.79	$534.83	$534.83	$658.18	$658.18	$690.13	$690.13	$639.01	$639.01	$600.24	$600.24
50	$520.95	$520.95	$548.00	$548.00	$682.36	$682.36	$559.91	$559.91	$689.05	$689.05	$722.50	$722.50	$668.98	$668.98	$628.38	$628.38
51	$543.99	$543.99	$572.24	$572.24	$712.54	$712.54	$584.67	$584.67	$719.53	$719.53	$754.46	$754.46	$698.57	$698.57	$656.18	$656.18
52	$569.37	$569.37	$598.94	$598.94	$745.78	$745.78	$611.95	$611.95	$753.09	$753.09	$789.65	$789.65	$731.16	$731.16	$686.79	$686.79
53	$595.04	$595.04	$625.94	$625.94	$779.40	$779.40	$639.54	$639.54	$787.04	$787.04	$825.25	$825.25	$764.12	$764.12	$717.75	$717.75
54	$622.75	$622.75	$655.09	$655.09	$815.70	$815.70	$669.32	$669.32	$823.69	$823.69	$863.68	$863.68	$799.70	$799.70	$751.18	$751.18
55	$650.46	$650.46	$684.24	$684.24	$851.99	$851.99	$699.10	$699.10	$860.35	$860.35	$902.11	$902.11	$835.29	$835.29	$784.60	$784.60
56	$680.50	$680.50	$715.84	$715.84	$891.35	$891.35	$731.39	$731.39	$900.08	$900.08	$943.78	$943.78	$873.87	$873.87	$820.84	$820.84
57	$710.84	$710.84	$747.75	$747.75	$931.08	$931.08	$763.99	$763.99	$940.21	$940.21	$985.85	$985.85	$912.82	$912.82	$857.43	$857.43
58	$743.22	$743.22	$781.81	$781.81	$973.49	$973.49	$798.79	$798.79	$983.03	$983.03	$1,030.75	$1,030.75	$954.40	$954.40	$896.49	$896.49
59	$759.26	$759.26	$798.69	$798.69	$994.50	$994.50	$816.03	$816.03	$1,004.25	$1,004.25	$1,053.00	$1,053.00	$975.00	$975.00	$915.84	$915.84
60	$791.64	$791.64	$832.75	$832.75	$1,036.91	$1,036.91	$850.83	$850.83	$1,047.08	$1,047.08	$1,097.90	$1,097.90	$1,016.58	$1,016.58	$954.89	$954.89
61	$819.64	$819.64	$862.20	$862.20	$1,073.59	$1,073.59	$880.93	$880.93	$1,084.11	$1,084.11	$1,136.74	$1,136.74	$1,052.54	$1,052.54	$988.67	$988.67
62	$838.01	$838.01	$881.53	$881.53	$1,097.66	$1,097.66	$900.68	$900.68	$1,108.42	$1,108.42	$1,162.23	$1,162.23	$1,076.13	$1,076.13	$1,010.83	$1,010.83
63	$861.06	$861.06	$905.77	$905.77	$1,127.84	$1,127.84	$925.44	$925.44	$1,138.90	$1,138.90	$1,194.18	$1,194.18	$1,105.73	$1,105.73	$1,038.63	$1,038.63
64+	$874.77	$874.77	$920.19	$920.19	$1,145.80	$1,145.80	$940.18	$940.18	$1,157.03	$1,157.03	$1,213.20	$1,213.20	$1,123.33	$1,123.33	$1,055.16	$1,055.16

AetnaLifeInsuranceCo
Small Group
Plan Design Summary

9/30/2024

HIOS Plan ID	Plan Marketing Name	Product	Metal	On/Off Exchange	Network	Rating Area	Counties Covered
33906PA0160001	PA Silver OAEPO 8000 80%	EPO	Silver	Off	0	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: Arrival Enhancement Co
Market: Small Group
RATES FOR AGE 21, NON-TOBACCO USER, BY RATING AREA AND COUNTY

					RATING AREA 1								RATING AREA 2								RATING AREA 3								RATING AREA 4												RATING AREA 5								RATING AREA 6												RATING AREA 7							
	30-31-2015 Member 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	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
HIOS Plan ID	Plan Marketing Name	Product	Metal	Health Savings	Clearfield	Clinton	Elk	Fayette	Mckean	Potter	Tioga	Warren	Bradford	Carbon	Clarion	Jefferson	Lycoming	Mifflin	Pike	Sullivan	Susquehanna	Wayne	Wyoming	Allegheny	Beaver	Butler	Fayette	Greene	Mercer	Washington	Westmoreland	Bradford	Cameron	Clearfield	Centre	Huntingdon	Jefferson	Potter	Clinton	Columbia	Lycoming	MIFFLIN	Montour	Northampton	Northumberland	Schuylkill	Snyder	Union	Adams	Berks	Lancaster	York	Bucks	Chester	Delaware	Montgomery	Philadelphia	Cumberland	Franklin	Dauphin	Perry	Cumberland	Franklin	Dauphin	Perry
74960FPA0140001	Flo Cover Gold PO 6000 30%	PPO	Gold	Off	$[redacted]	$[redacted]	$[redacted]	$274.00	$[redacted]	$274.00	$274.00	$[redacted]	$[redacted]	$[redacted]	$[redacted]	$[redacted]	$[redacted]	$[redacted]	$[redacted]	$[redacted]	$[redacted]	$[redacted]	$[redacted]	$[redacted]	$[redacted]	$[redacted]	$[redacted]	$[redacted]	$[redacted]	$[redacted]	$[redacted]	$[redacted]	$[redacted]	$[redacted]	$[redacted]	$[redacted]	$[redacted]	$[redacted]	$[redacted]	$[redacted]	$[redacted]	$[redacted]	$[redacted]	$[redacted]	$[redacted]	$[redacted]	$[redacted]	$[redacted]	$[redacted]	$[redacted]	$[redacted]	$[redacted]	$[redacted]	$[redacted]	$[redacted]	$[redacted]	$[redacted]	$[redacted]	$[redacted]	$[redacted]	$[redacted]	$[redacted]	$[redacted]

Company Name: AetnaLifeInsuranceCo
Market: Small Group
Product: EPO
Effective Date of Rates: October 1, 2024
Ending date of Rates: December 31, 2024

HIOS Plan ID (On Exchange)=>																
HIOS Plan ID (Off Exchange)=>	33906PA0160001		33906PA0160001		33906PA0160001		33906PA0160001		33906PA0160001		33906PA0160001		33906PA0160001		33906PA0160001	
Plan Marketing Name =>	PA Silver OAEPO 8000 80%		PA Silver OAEPO 8000 80%		PA Silver OAEPO 8000 80%		PA Silver OAEPO 8000 80%		PA Silver OAEPO 8000 80%		PA Silver OAEPO 8000 80%		PA Silver OAEPO 8000 80%		PA Silver OAEPO 8000 80%	
Form # =>																
Rating Area =>	PARA01		PARA02		PARA03		PARA05		PARA06		PARA07		PARA08		PARA09	
Network =>	0		0		0		0		0		0		0		0	
Metal =>	Silver		Silver		Silver		Silver		Silver		Silver		Silver		Silver	
Deductible =>	$8,000/$16,000		$8,000/$16,000		$8,000/$16,000		$8,000/$16,000		$8,000/$16,000		$8,000/$16,000		$8,000/$16,000		$8,000/$16,000	
Coinsurance =>	20%		20%		20%		20%		20%		20%		20%		20%	
Copays =>	$45/$85		$45/$85		$45/$85		$45/$85		$45/$85		$45/$85		$45/$85		$45/$85	
OOP Maximum =>	$9,450/$18,900		$9,450/$18,900		$9,450/$18,900		$9,450/$18,900		$9,450/$18,900		$9,450/$18,900		$9,450/$18,900		$9,450/$18,900	
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	$229.27	$229.27	$241.18	$241.18	$300.31	$300.31	$246.42	$246.42	$303.25	$303.25	$317.98	$317.98	$294.42	$294.42	$276.56	$276.56
15	$249.65	$249.65	$262.62	$262.62	$327.00	$327.00	$268.32	$268.32	$330.21	$330.21	$346.24	$346.24	$320.59	$320.59	$301.14	$301.14
16	$257.45	$257.45	$270.82	$270.82	$337.21	$337.21	$276.70	$276.70	$340.52	$340.52	$357.05	$357.05	$330.60	$330.60	$310.54	$310.54
17	$265.24	$265.24	$279.01	$279.01	$347.42	$347.42	$285.07	$285.07	$350.82	$350.82	$367.85	$367.85	$340.61	$340.61	$319.94	$319.94
18	$273.63	$273.63	$287.84	$287.84	$358.41	$358.41	$294.09	$294.09	$361.92	$361.92	$379.49	$379.49	$351.38	$351.38	$330.06	$330.06
19	$282.02	$282.02	$296.67	$296.67	$369.40	$369.40	$303.11	$303.11	$373.02	$373.02	$391.13	$391.13	$362.16	$362.16	$340.18	$340.18
20	$290.71	$290.71	$305.81	$305.81	$380.79	$380.79	$312.45	$312.45	$384.52	$384.52	$403.19	$403.19	$373.32	$373.32	$350.67	$350.67
21	$299.70	$299.70	$315.27	$315.27	$392.56	$392.56	$322.12	$322.12	$396.41	$396.41	$415.65	$415.65	$384.87	$384.87	$361.51	$361.51
22	$299.70	$299.70	$315.27	$315.27	$392.56	$392.56	$322.12	$322.12	$396.41	$396.41	$415.65	$415.65	$384.87	$384.87	$361.51	$361.51
23	$299.70	$299.70	$315.27	$315.27	$392.56	$392.56	$322.12	$322.12	$396.41	$396.41	$415.65	$415.65	$384.87	$384.87	$361.51	$361.51
24	$299.70	$299.70	$315.27	$315.27	$392.56	$392.56	$322.12	$322.12	$396.41	$396.41	$415.65	$415.65	$384.87	$384.87	$361.51	$361.51
25	$300.90	$300.90	$316.53	$316.53	$394.13	$394.13	$323.40	$323.40	$398.00	$398.00	$417.32	$417.32	$386.41	$386.41	$362.96	$362.96
26	$306.90	$306.90	$322.83	$322.83	$401.98	$401.98	$329.85	$329.85	$405.93	$405.93	$425.63	$425.63	$394.10	$394.10	$370.19	$370.19
27	$314.09	$314.09	$330.40	$330.40	$411.41	$411.41	$337.58	$337.58	$415.44	$415.44	$435.61	$435.61	$403.34	$403.34	$378.86	$378.86
28	$325.78	$325.78	$342.70	$342.70	$426.72	$426.72	$350.14	$350.14	$430.90	$430.90	$451.82	$451.82	$418.35	$418.35	$392.96	$392.96
29	$335.37	$335.37	$352.79	$352.79	$439.28	$439.28	$360.45	$360.45	$443.58	$443.58	$465.12	$465.12	$430.66	$430.66	$404.53	$404.53
30	$340.16	$340.16	$357.83	$357.83	$445.56	$445.56	$365.60	$365.60	$449.93	$449.93	$471.77	$471.77	$436.82	$436.82	$410.32	$410.32
31	$347.36	$347.36	$365.40	$365.40	$454.98	$454.98	$373.33	$373.33	$459.44	$459.44	$481.74	$481.74	$446.06	$446.06	$418.99	$418.99
32	$354.55	$354.55	$372.96	$372.96	$464.40	$464.40	$381.06	$381.06	$468.95	$468.95	$491.72	$491.72	$455.30	$455.30	$427.67	$427.67
33	$359.05	$359.05	$377.69	$377.69	$470.29	$470.29	$385.89	$385.89	$474.90	$474.90	$497.95	$497.95	$461.07	$461.07	$433.09	$433.09
34	$363.84	$363.84	$382.74	$382.74	$476.57	$476.57	$391.05	$391.05	$481.24	$481.24	$504.60	$504.60	$467.23	$467.23	$438.87	$438.87
35	$366.24	$366.24	$385.26	$385.26	$479.71	$479.71	$393.63	$393.63	$484.41	$484.41	$507.93	$507.93	$470.31	$470.31	$441.77	$441.77
36	$368.64	$368.64	$387.78	$387.78	$482.85	$482.85	$396.20	$396.20	$487.59	$487.59	$511.26	$511.26	$473.38	$473.38	$444.66	$444.66
37	$371.03	$371.03	$390.30	$390.30	$485.99	$485.99	$398.78	$398.78	$490.76	$490.76	$514.58	$514.58	$476.46	$476.46	$447.55	$447.55
38	$373.43	$373.43	$392.82	$392.82	$489.13	$489.13	$401.36	$401.36	$493.93	$493.93	$517.91	$517.91	$479.54	$479.54	$450.44	$450.44
39	$378.23	$378.23	$397.87	$397.87	$495.41	$495.41	$406.51	$406.51	$500.27	$500.27	$524.56	$524.56	$485.70	$485.70	$456.23	$456.23
40	$383.02	$383.02	$402.91	$402.91	$501.70	$501.70	$411.66	$411.66	$506.61	$506.61	$531.21	$531.21	$491.86	$491.86	$462.01	$462.01
41	$390.22	$390.22	$410.48	$410.48	$511.12	$511.12	$419.39	$419.39	$516.13	$516.13	$541.18	$541.18	$501.09	$501.09	$470.69	$470.69
42	$397.11	$397.11	$417.73	$417.73	$520.15	$520.15	$426.80	$426.80	$525.25	$525.25	$550.74	$550.74	$509.95	$509.95	$479.00	$479.00
43	$406.70	$406.70	$427.82	$427.82	$532.71	$532.71	$437.11	$437.11	$537.93	$537.93	$564.04	$564.04	$522.26	$522.26	$490.57	$490.57
44	$418.69	$418.69	$440.43	$440.43	$548.41	$548.41	$450.00	$450.00	$553.79	$553.79	$580.67	$580.67	$537.66	$537.66	$505.03	$505.03
45	$432.77	$432.77	$455.25	$455.25	$566.86	$566.86	$465.14	$465.14	$572.42	$572.42	$600.21	$600.21	$555.75	$555.75	$522.02	$522.02
46	$449.56	$449.56	$472.90	$472.90	$588.84	$588.84	$483.17	$483.17	$594.62	$594.62	$623.48	$623.48	$577.30	$577.30	$542.27	$542.27
47	$468.44	$468.44	$492.76	$492.76	$613.58	$613.58	$503.47	$503.47	$619.59	$619.59	$649.67	$649.67	$601.54	$601.54	$565.04	$565.04
48	$490.02	$490.02	$515.46	$515.46	$641.84	$641.84	$526.66	$526.66	$648.13	$648.13	$679.60	$679.60	$629.26	$629.26	$591.07	$591.07
49	$511.30	$511.30	$537.85	$537.85	$669.71	$669.71	$549.53	$549.53	$676.28	$676.28	$709.11	$709.11	$656.58	$656.58	$616.74	$616.74
50	$535.27	$535.27	$563.07	$563.07	$701.12	$701.12	$575.30	$575.30	$707.99	$707.99	$742.36	$742.36	$687.37	$687.37	$645.66	$645.66
51	$558.95	$558.95	$587.98	$587.98	$732.13	$732.13	$600.75	$600.75	$739.31	$739.31	$775.20	$775.20	$717.77	$717.77	$674.22	$674.22
52	$585.02	$585.02	$615.40	$615.40	$766.28	$766.28	$628.77	$628.77	$773.80	$773.80	$811.36	$811.36	$751.26	$751.26	$705.67	$705.67
53	$611.40	$611.40	$643.15	$643.15	$800.83	$800.83	$657.12	$657.12	$808.68	$808.68	$847.94	$847.94	$785.13	$785.13	$737.48	$737.48
54	$639.87	$639.87	$673.10	$673.10	$838.12	$838.12	$687.72	$687.72	$846.34	$846.34	$887.42	$887.42	$821.69	$821.69	$771.83	$771.83
55	$668.34	$668.34	$703.05	$703.05	$875.42	$875.42	$718.32	$718.32	$884.00	$884.00	$926.91	$926.91	$858.25	$858.25	$806.17	$806.17
56	$699.21	$699.21	$735.52	$735.52	$915.85	$915.85	$751.50	$751.50	$924.83	$924.83	$969.72	$969.72	$897.89	$897.89	$843.41	$843.41
57	$730.38	$730.38	$768.31	$768.31	$956.68	$956.68	$785.00	$785.00	$966.05	$966.05	$1,012.95	$1,012.95	$937.92	$937.92	$881.00	$881.00
58	$763.65	$763.65	$803.30	$803.30	$1,000.25	$1,000.25	$820.75	$820.75	$1,010.06	$1,010.06	$1,059.09	$1,059.09	$980.64	$980.64	$921.13	$921.13
59	$780.13	$780.13	$820.64	$820.64	$1,021.84	$1,021.84	$838.47	$838.47	$1,031.86	$1,031.86	$1,081.95	$1,081.95	$1,001.80	$1,001.80	$941.01	$941.01
60	$813.40	$813.40	$855.64	$855.64	$1,065.42	$1,065.42	$874.22	$874.22	$1,075.86	$1,075.86	$1,128.09	$1,128.09	$1,044.53	$1,044.53	$981.14	$981.14
61	$842.17	$842.17	$885.90	$885.90	$1,103.10	$1,103.10	$905.15	$905.15	$1,113.92	$1,113.92	$1,167.99	$1,167.99	$1,081.47	$1,081.47	$1,015.85	$1,015.85
62	$861.05	$861.05	$905.77	$905.77	$1,127.83	$1,127.83	$925.44	$925.44	$1,138.89	$1,138.89	$1,194.18	$1,194.18	$1,105.72	$1,105.72	$1,038.62	$1,038.62
63	$884.73	$884.73	$930.67	$930.67	$1,158.85	$1,158.85	$950.89	$950.89	$1,170.21	$1,170.21	$1,227.01	$1,227.01	$1,136.12	$1,136.12	$1,067.18	$1,067.18
64+	$898.81	$898.81	$945.49	$945.49	$1,177.30	$1,177.30	$966.03	$966.03	$1,188.84	$1,188.84	$1,246.55	$1,246.55	$1,154.21	$1,154.21	$1,084.17	$1,084.17

AetnaLifeInsuranceCo
Small Group
Plan Design Summary

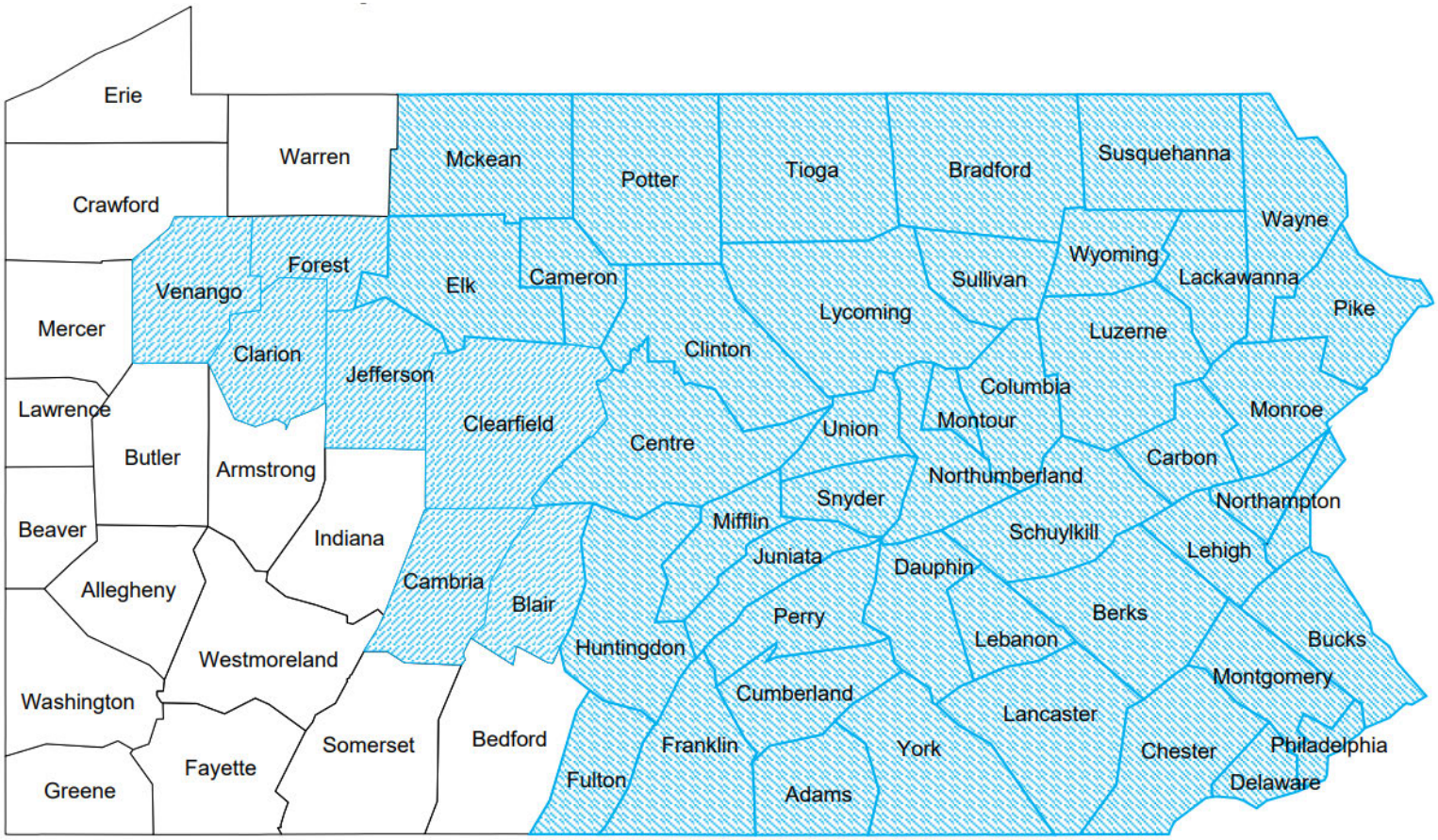
12/31/2024

HIOS Plan ID	Plan Marketing Name	Product	Metal	On/Off Exchange	Network	Rating Area	Counties Covered
33906PA0160001	PA Silver OAEPO 8000 80%	EPO	Silver	Off	0	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: Arrival Enhancement Co
Market: Small Group
RATES FOR AGE 21, NON-TOBACCO USER, BY RATING AREA AND COUNTY

| | | | | | RATING AREA 1 | | | | | | | | RATING AREA 2 | | | | | | | | RATING AREA 3 | | | | | | | | | | | | RATING AREA 4 | | | | | | | | | | | | RATING AREA 5 | | | | | | | | | | | | RATING AREA 6 | | | | | | | | | | | | RATING AREA 7 | | | | | | | | | | | | RATING AREA 8 | | | | | | | | | | | | RATING AREA 9 | | | | | | | | | | | | RATING AREA 10 | | | | | | | | | | | |
|---|---|---

01/01/2024 Service Area
Issuer: Aetna Life Insurance Company
Market: Small Group



Key *(modify as needed)*
: 2024 on-exchange service area
: 2024 off-exchange only service area

2024 Pennsylvania Rate Accreditation Questions

1. Membership:

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

N/A

2. Experience Period Claims:

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

We can confirm that all claims which are capitated have been removed from the experience period claims.

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

We can confirm that all non-EHB claims have been removed from the experience period claims.

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

The experience data (CY 2022 through February 2023) we used for our 1Q24 pricing was net of prescription rebates.

3. COVID:

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

We can confirm that there are no COVID adjustments in Table 5.

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

N/A

4. Trend:

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

the variation.

N/A

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

N/A

5. Table 6 – Retention:

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

We can confirm that the 21% Federal Income Tax Rate was used in the calculation of cell C57 in Table 6.

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

We can confirm that Risk Adjustment User Fee is up to date.

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

Please refer to the submitted exhibit titled Commissions_2024_ALIC.xlsx

6. Pricing AVs:

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

We can confirm that the Pricing AVs were calculated using a single risk pool.

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

N/A

7. Expanded Bronze Plans:

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

N/A

8. PAAM Exhibits – Consumer Factors:

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

N/A

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

N/A

9. Public Health Emergency:

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

The rate development was not affected by the Public Health Emergency scheduled to end on May 11th. The rates were developed assuming no impact.

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

We do not believe that end of the Public Health Emergency will materially impact our Risk Scores as COVID was consistent throughout the market and caused no major changes to our relative risk.

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

These services will be considered preventative.

10. MLR Exhibit:

a. Please complete table below which summarizes the most recent three years of complete MLR

information.

ALIC	MLR		Member Months	
Calendar Year	Actual	Pricing	Actual	Pricing
2019	100.20%	89.16%	5,602	3,348
2020	86.90%	89.02%	6,741	3,348
2021	85.70%	85.21%	12,071	2,760

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

Actual Member Months are a count at the end of March of the following year, while Pricing Member Months are the Projected Member Months for that pricing year. Pricing MLR is the expected MLR for the pricing year.

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

Aetna does not anticipate paying a MLR rebate for ALIC in PA over this timeframe.

11. Plan of Withdrawal:

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

N/A