SERFF Tracking #:	*CABC-132795876*	***State Tracking #:***	*CABC-132795876*	***Company Tracking #:***	*21-61*

State:	*Pennsylvania*	***Filing Company:***	*Capital Advantage Assurance Company*
TOI/Sub-TOI:	*H15G Group Health - Hospital/Surgical/Medical Expense/H15G.003 Small Group Only*		
Product Name:	*Rates - CAAC Small Group PPO*		
Project Name/Number:	*/*		

Supporting Document Schedules

Satisfied - Item:	ACA Public Rate Filing PDF
Comments:	
Attachment(s):	SG_21-61_Initial_CAAC_PPO_PublicFiling01_Supporting_20210713.pdf SG_21-61_Initial_CAAC_PPO_PublicFiling02_Supporting_20210713.pdf SG_21-61_Initial_CAAC_PPO_PublicFiling03_Supporting_20210713.pdf SG_21-61_Initial_CAAC_PPO_PublicFiling04_Supporting_20210713.pdf SG_21-61_Initial_CAAC_PPO_PublicFiling05_Supporting_20210713.pdf SG_21-61_Initial_CAAC_PPO_PublicFiling06_Supporting_20210713.pdf SG_21-61_Initial_CAAC_PPO_PublicFiling07_Supporting_20210713.pdf SG_21-61_Initial_CAAC_PPO_PublicFiling08_Supporting_20210713.pdf
Item Status:	
Status Date:	

Capital BLUE

May 18, 2021

Ms. Tracie Gray, Director
Bureau of Life, Accident and Health Insurance
Office of Insurance Product Regulation and Administration
Commonwealth of Pennsylvania Insurance Department
1311 Strawberry Square
Harrisburg, PA 17120

Re: **Capital Advantage Assurance Company**
Small Group Rates
Filing No 21-61
TOI Code: H15G Group Health – Hospital/Surgical/Medical Expense
Sub-TOI Code: H15G.003 Small Group Only
Filing Type: Rate

Dear Ms. Gray:

By this filing Capital BlueCross, on behalf of its wholly owned subsidiary Capital Advantage Assurance Company, submits to the Department Small Group Rates effective January 1, 2022.

The following is a summary of the rate filing:

- Company Name: Capital Advantage Assurance Company (CAAC)
- NAIC: 14411
- Market: Small Group
- On/Off Exchange: Off Exchange
- Effective Date: 1/1/2022
- Average Rate Change: 5.2%
- Range of Requested Rate Change: 3.3% to 6.2%
- Total additional annual revenue generated from the proposed rate change: $11,366,662
- Product: PPO and EPO
- Rating Areas: 6,7,9
- Metal Levels: Platinum, Gold, Silver, Bronze
- Current Covered Lives and Policyholders: 27,529/18,857
- 2022 Number of Plans/Change from 2021: 37/+3
- Contract Form #: C22-CAAC-SGP
- Form Filing SERFF #: CABC-132793471 & CABC-132793489
- Binder SERFF #: CABC-PA22-125107256
- HIOS Issuer ID: 45127
- HIOS Submission Tracking Number: 45127-2003721964618918915

Health care benefit programs issued or administered by Capital BlueCross and/or its subsidiaries, Capital Advantage Insurance Company®, Capital Advantage Assurance Company® and Keystone Health Plan® Central. Independent licensees of the BlueCross BlueShield Association. Communications issued by Capital BlueCross in its capacity as administrator of programs and provider relations for all companies.

In support of this filing, I have included an Actuarial Memorandum with supporting exhibits, URRT, Consumer Friendly Justification, Rates Table Template, and PA Plan Design Summary and Rate Tables.

If you have any questions regarding this filing, please call me at [redacted] (or via email at [redacted]) or [redacted] at [redacted] ([redacted]. Thank you for your assistance in this matter.

Sincerely,

[redacted]

[redacted], ASA, MAAA
Manager, Actuarial Services
Capital BlueCross

Enclosures

cc: [redacted], FSA, MAAA, Senior Director, Actuarial Services
[redacted], ASA, MAAA, Vice President and Chief Actuary, Actuarial Services
[redacted], Associate General Counsel

Attachment I

Rate Change Summary

Capital Advantage Assurance Company (CAAC) – Small Group Plans

Rate request filing ID # CABC-132795876 - This document is prepared by the insurance company submitting the rate filing as a consumer tool to help explain the rate filing. It is not intended to describe or include all factors or information considered in the review process. For more information, see the filing at http://www.insurance.pa.gov/Consumers/ACARelatedFilings/

Overview

Initial requested average rate change:	4.9%[1]
Revised requested average rate change:	N/A[1]
Range of requested rate change:	3.0% to 5.9%
Effective date:	1/1/2022
Mapped Members:	27,529
Available in:	Rating Areas 6, Rating Area 7, and Rating Area 9

Key information

Jan. 2020-Dec. 2020 financial experience

Premiums	$251,300,957
Claims	$189,820,103
Administrative expenses	$25,116,266
Taxes & fees	$20,361,025
Company made (after taxes)	**$ 16,003,563**

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

Claims:	86.53%
Administrative:	10.87%
Taxes & fees:	0.60%
Profit:	2.00%

The company expects its annual medical costs to increase **6.52%**.

Explanation of requested rate change

Future Cost and Utilization: 6.5%
Benefit Changes: -0.6%
Less migration of groups from ACA to ASO arrangements: -1.0%

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

Capital BLUE

July 13, 2021

Ms. Tracie Gray, Director
Bureau of Life, Accident and Health Insurance
Office of Insurance Product Regulation and Administration
Commonwealth of Pennsylvania Insurance Department
1311 Strawberry Square
Harrisburg, PA 17120

Re: **Capital Advantage Assurance Company**
Small Group Rates
Filing No 21-61
TOI Code: H15G Group Health – Hospital/Surgical/Medical Expense
Sub-TOI Code: H15G.003 Small Group Only
Filing Type: Rate

Dear Ms. Gray:

By this filing Capital BlueCross, on behalf of its wholly owned subsidiary Capital Advantage Assurance Company, submits to the Department Small Group Rates effective January 1, 2022.

The following is a summary of the rate filing:

- Company Name: Capital Advantage Assurance Company (CAAC)
- NAIC: 14411
- Market: Small Group
- On/Off Exchange: Off Exchange
- Effective Date: 1/1/2022
- Average Rate Change: 4.9%
- Range of Requested Rate Change: 3.0% to 5.9%
- Total additional annual revenue generated from the proposed rate change: $10,757,519
- Product: PPO and EPO
- Rating Areas: 6,7,9
- Metal Levels: Platinum, Gold, Silver, Bronze
- Current Covered Lives and Policyholders: 27,529/18,857
- 2022 Number of Plans/Change from 2021: 37/+3
- Contract Form #: C22-CAAC-SGP
- Form Filing SERFF #: CABC-132793471 & CABC-132793489
- Binder SERFF #: CABC-PA22-125107256
- HIOS Issuer ID: 45127
- HIOS Submission Tracking Number: 45127-2003721964618918915

Health care benefit programs issued or administered by Capital BlueCross and/or its subsidiaries, Capital Advantage Insurance Company®, Capital Advantage Assurance Company® and Keystone Health Plan® Central. Independent licensees of the BlueCross BlueShield Association. Communications issued by Capital BlueCross in its capacity as administrator of programs and provider relations for all companies.

In support of this filing, I have included an Actuarial Memorandum with supporting exhibits, URRT, Consumer Friendly Justification, Rates Table Template, and PA Plan Design Summary and Rate Tables.

If you have any questions regarding this filing, please call me at [redacted] (or via email at [redacted]) or [redacted] at [redacted] ([redacted]. Thank you for your assistance in this matter.

Sincerely,

[redacted]

[redacted], ASA, MAAA
Manager, Actuarial Services
Capital BlueCross

Enclosures

cc: [redacted], FSA, MAAA, Senior Director, Actuarial Services
[redacted], ASA, MAAA, Vice President and Chief Actuary, Actuarial Services
[redacted], Associate General Counsel

CAPITAL ADVANTAGE ASSURANCE COMPANY, INC.

ACTUARIAL MEMORANDUM
Small Group Rates
Effective January 1, 2022

General Information

Company Information

- Company Legal Name: Capital Advantage Assurance Company – CAAC
- State: PA
- HIOS Issuer ID: 45127
- Market: Small Group
- Effective Date: 1/1/2022

PID Company Information

- Company Name: Capital Advantage Assurance Company (CAAC)
- NAIC: 14411
- Market: Small Group
- On/Off Exchange: Off Exchange
- Effective Date: 1/1/2022
- Average Rate Change: 4.9%
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- Binder SERFF #: CABC-PA22-125107256
- HIOS Issuer ID: 45127
- HIOS Submission Tracking Number: 45127-20037219646189189 15

Company Contact Information

- Primary Contact Name: [redacted]
- Primary Contact Telephone Number: [redacted]
- Primary Contact Email Address: [redacted]

Scope and Purpose

By this filing, Capital Advantage Assurance Company (CAAC), a subsidiary of Capital BlueCross (CBC), submits rates for products to be made available to all small groups effective January 1, 2022.

Rate History and Proposed Variations in Rate Changes

Market	Company	Effective Date	SERFF #	Annual Increase
Small Group	CAAC	1/1/2018	CABC-131022141	7.9%
Small Group	CAAC	1/1/2019	CABC-131455101	0.7%
Small Group	CAAC	1/1/2020	CABC-131921797	11.3%
Small Group	CAAC	7/1/2020	CABC-132294731	7.0%
Small Group	CAAC	1/1/2021	CABC-132352718	-6.9%
Small Group	CAAC	10/1/2021	CABC-132750915	-4.6%

Average Rate Change

CAAC is proposing an aggregate annual 4.9% rate change. The rate change does vary by plan. The rate change is calculated in PA Rate Exhibits Part III, Table 10, cell AC15.

The key drivers of the rate change, and approximate impact, are as follows:

Future Cost and Utilization: 6.5%
Benefit Changes: -0.6%
Less migration of groups from ACA to ASO arrangements: -1.0%

Please note the filing includes a COVID-19 adjustment of 1.026.

Membership

Membership is shown in PA Rate Exhibits Part I, Table 1. The average age is 39.

Benefit Changes 2021-2022

A summary of proposed 2022 benefits is included in Exhibit A.

There are several benefit changes being implemented in 2022. All benefit changes comply with the uniform modification of coverage standards described in 45 CFR 147.106(e). Any plan with a benefit change that did not meet the uniform modification of coverage standard was terminated, and a new plan was created in its place. Benefit changes by plan are listed in Exhibit B, highlighted in yellow.

Experience Period Premium and Claims

Single Risk Pool: The data used to develop rates and shown in URRT and PA Rate Exhibits abides by 45 CFR part 156.80(d) single risk pool requirements. The single risk pool reflects all covered lives for every non-grandfathered, non-transitional product/plan combination for CAAC in the small group market.

Base Experience Period: The base experience period (BEP) includes completed fee-for-service paid and incurred claims for dates of service between January 1, 2020 and December 31, 2020.

Transitional membership is not included in PA Rate Exhibits Table 2 or URRT.

Paid Through Date: Claims in the BEP are paid through February 28, 2021

Premiums (net of MLR Rebate) in BEP: Premiums are calculated on an earned basis in the BEP. MLR rebate adjustments are equal to zero as CAAC does not expect to refund any MLR rebates in the BEP.

Allowed and Incurred Claims in BEP:

- Allowed claims are developed by combining paid claims with member cost-sharing. Allowed claims meet the definition in the URR instructions. They do not include provider quality incentive payments.
- Incurred claims are net of HHS CSR payments (CSR does not apply to Small Group).
- CBC only covers Essential Health benefits (EHBs).
- CAAC does not include capitated services.
- Allowed and Incurred claims are net of pharmacy rebates. BEP rebates are completed based on actual utilization of rebate-eligible drugs and rebate amounts.

Estimated Incurred but Not Paid Claims: Paid claims by date of service come directly from CBC's data warehouse. The method for calculating incurred claims in the BEP is as follows:

1. Historical fee-for-service claims are viewed by date of service and date of payment in a claims triangle.
2. The claims triangle payments are then accumulated by date of service to develop factors that represent the rate of accumulation or rate of "completion".
3. Historical rates of completion by duration are used to derive projected rates of completion. Some of the methods used to develop projected completion factors are averages (e.g. harmonic averages, time weighted averages, geometric averages) and

regression methods. Numerous items are considered when viewing these averages or regression statistics, such as the impact of high claims on perceived completion patterns.

4. For durations that exhibit a projected completion factor greater than the Valuation Actuary's chosen threshold (e.g. 80% complete), cumulative paid and incurred claims are divided by the projected completion factor to arrive at ultimate incurred claims. For durations that are less than the chosen threshold, a projection methodology is used. Similar to completion factor development, projection methodologies are worthy of a lengthy discussion. In general, an ultimate incurred claims PMPM is derived by projecting a recent 12-month period to the current month(s) and seasonally adjusting.
5. With all months having both a cumulative paid amount and an estimated ultimate incurred amount, the completion factors used in pricing are calculated by taking the quotient of the two. Allowed completion and incurred completion are assumed to be identical.
6. Both allowed and paid claims in the BEP are completed by applying completion factors by incurred month developed in Step 6.

$$BEP\ Incurred\ Claims\ = \sum \frac{BEP\ Paid\ Claims\ by\ Incurred\ Month}{Completion\ by\ Incurred\ Month}$$

$$BEP\ Allowed\ Claims = \sum \frac{BEP\ Paid\ Claims + BEP\ Member\ Cost\ Share\ by\ Incurred\ Month}{Completion\ by\ Incurred\ Month}$$

Risk Adjustment in BEP: Risk adjustment amounts in the BEP are equal to the amounts sent by the Department on 5/9/2021.

Loss Ratio in BEP: Loss ratio is 75.53%

Credibility of Data

For the purpose of rate development, CAAC small group products are combined with other product offerings (HMO, PPO) from CBC subsidiaries. Combining the experience is actuarially justifiable for several reasons:

1. The demographics of members buying PPO and other products are similar.
2. Cost and utilization between PPO and other products are similar.
3. Medical policy between PPO and other products are almost identical, with the exception of referrals and no out-of-network benefit on HMO.

The credibility manual PMPMs are the combination of CAAC, Capital Advantage Insurance Company (CAIC), and Keystone Health Plan Central (KHPC) HMO data. The credibility manual BEP includes completed fee-for-service paid and incurred claims and capitation for dates of service between January 1, 2020 and December 31, 2020. All data is trended and benefit-adjusted in the same manner as the experience data (same projection factors and trend).

Trend Identification

Trend: 6.52%

Trend levels reflect CBC's best estimate of changes in utilization, provider reimbursement contracts, the network of facilities and providers, disease management initiatives and the impact of utilization management.

The following is a description of considerations used to determine trend.

1. Base Cost/ Change in hospital and physician contracting: The contracted increase in reimbursements to hospitals and physicians is the basis of cost trends. CBC uses the following to project future costs:

    a. Vendor Physician Cost Model and Internal Hospital Contracting Model
        i. The medical cost models use best estimates of Capital BlueCross (CBC)'s future contracting increases with physicians and hospitals. The models use cost estimates based on varying contract effective dates by physician and hospital. All facilities and providers are considered in this modeling effort (i.e. acute and non-acute, network and non-network, inpatient and outpatient, in- area and out-of-area). From there, a monthly anticipated cost (assuming static utilization) summary is produced which can be used in projecting future claims costs. Cost trends are determined at the CBC book of business level for all commercial business.
    b. Internal Prescription Drug Trend Model
        i. Price Inflation
        ii. Contract Pricing
        iii. Member Cost-Sharing
        iv. Units per Script
        v. Brand/Generic Mix
        vi. Therapeutic Mix
        vii. Cost per Script
        viii. Pipeline (new drugs)

2. Utilization Considerations:
    a. Intensity of medical services rendered
    b. Changes in place of service (e.g. continued migration of inpatient stays to outpatient setting)
    c. Further migration from brand prescription drugs to generic prescription drugs
    d. Favorable impacts of value based benefits designs
    e. Medical utilization estimates reviewed by CBC's Chief Medical Officer

3. Leveraging: The trend model is based on allowed cost increases. Paid claims trend at a higher rate than allowed due to leveraging. Leveraging is the impact of static cost-share, such as deductibles and copays, to the paid trend.

4. Intensity: Measure of cost increase due to change in treatment sophistication. An example is migration from x-rays to MRIs at significantly higher cost.

5. Underwriting Cycle: The underwriting cycle is defined as the tendency to swing between profitable and unprofitable periods over time. The underwriting cycle is exacerbated partly by pricing performed with incomplete information as to the level of current experience trends. A reaction delay occurs, as carriers tend to rely on measurements of past experience in developing current pricing assumptions. As a result, carriers are often increasing their pricing trends when actual experience trends have begun to decline, and decreasing their pricing trends actual trends are increasing. CBC strives to mitigate the underwriting cycle by keeping trends consistent through times of increasing and decreasing claim cost and utilization.

Historical Experience: Historical experience was not used to the develop trend.

Benefit Categories: Claims in the benefit categories displayed in URRT come directly from CBC's data warehouse. These same categories are used to develop category-level trend. See Exhibit C for a description of benefits by benefit category.

See Exhibit E for CAAC's pricing trend, as well as cost and utilization components of the pricing trend.

Rate Development & Change

Projection Factors

Changes in Morbidity: Found in URRT Worksheet 1, "Morbidity Adjustment", and PA Rate Exhibits, Table 5. CBC projects 3% change in morbidity due to COVID-19 claim suppression during 2020. The morbidity factor is based on the following analysis:

1. Gather BEP claims, membership and premium from Ib Manual Data, Table 2. This is for the filing BEP 1/1/2020-12/31/2020.
2. Develop Claim PMPM A using data from (1)
3. Gather 2019 claims, membership and premium from Ib Manual Data, Table 2 from the 2021 annual filing. This is for BEP 1/1/2019-12/31/2019. Trend the claims data 12 months to the filing BEP in (1).
4. Develop Claim PMPM B using data from (2)
5. Claim PMPM B/Claim PMPM A – 1 = 3.6%
6. 3% is applied in rating due to market competition.

The above calculation is found in Exhibit Q, Morbidity Factor Calculation.

Changes in Benefits: Benefit changes are not applied to allowed claims as allowed should stay consistent from 2020 to 2022. Benefit changes are applied in the development of future incurred claims, due to changes in member cost-share. This calculation is shown in Exhibit D, and applied in Exhibit G. The manual cost PMPMs are developed from CBC's internal benefit

relativity model, discussed in the Plan Adjusted Index Rate section below. The benefit change is equal to member-month weighted average projected manual PMPM divided by member-month weighted average manual PMPM in the BEP. This process is further discussed in the Paid-to-Allowed section below.

Changes in Demographics: CAAC does not expect changes in demographics in its small group population.

Changes in Network: A network adjustment is applied to show the value of implementing EPO and 2-tier PPO network plans in the projection period. The value is calculated as:

$$Network\ Factor = ([Projected\ MM\ by\ Plan] \times [Network\ Factor\ by\ Plan]) \div [Total\ Projected\ MM]$$

Other Adjustments: No other adjustment is applied to the BEP.

Benefits, Demographics, Network and Other adjustments are found in URRT Worksheet 1 and PA Rate Exhibits Table 5.

Index Rate

The experience period index rate is CAAC's allowed claims PMPM, set in accordance with the single risk pool provision. All CAAC covered benefits are categorized as Essential Health Benefits (EHBs), therefore no adjustment was made to the experience period index.

Projected Allowed Claims: The CAAC experience period allowed claims, benefit-adjusted, trended to the projection period (See Projection Factors section above), and credibility adjusted, is the *Projected Allowed Claims at Current Benefits.* This number is reflected in Worksheet 1 of URRT ("Projected Allowed Experience Claims PMPM (w/ applied credibility if applicable)").

To calculate the projected index rate:

1. Start with *Projected Allowed Claims at Current Benefits*
2. The *Projected Allowed Claims at Current Benefits* reflect EHBs 100 percent, so no adjustment needs to be made to add EHBs and remove non-EHB claim cost. This is the index rate for individuals renewing January – December.

See Exhibit J as well as PA Rate Exhibits Table 5 for the Index Rate.

Paid to Allowed Ratio

CAAC used the prescribed URRT allowed claim rate development methodology in conjunction with a paid and incurred rate development methodology to determine final premium rates. URRT projects allowed claims, and uses a paid-to-allowed ratio in order to adjust allowed claims to paid levels. This value is then used to develop premiums. In order to determine the paid-to-

allowed ratio, CAAC projected paid and incurred claims, adjusted for benefits, to the experience period.

Projected Paid and Incurred Claims are calculated as follows:

1. Gather claims experience as described in the Data section above.
    a. Base Experience Period (BEP) Paid Claims, Capitation, and Rx Rebates
    b. BEP Member Months

2. Develop BEP *Paid and Incurred Claims*:

$$BEP\ Paid\ and\ Incurred\ Claims = \frac{BEP\ Paid\ Claims}{Completion\ Factor}$$

    The development of completion factors is described in Experience Period Premium and Claims above.

3. Develop the *BEP Paid and Incurred Claim PMPM*:

$$BEP\ Paid\ and\ Incurred\ Claim\ PMPM = \frac{BEP\ Paid\ and\ Incurred\ Claims}{BEP\ Member\ Months}$$

4. Develop *Trended Claim PMPM*: Using the aggregate trend described in the Projection Factors section above, trend the BEP Paid and Incurred Claim PMPM from the midpoint of the experience period to the midpoint of the rating period.

$$Trended\ Claim\ PMPM = [BEP\ Paid\ and\ Incurred\ Claim\ PMPM] \times (1 + [Trend\%])^{Trend\ Months/12}$$

5. Develop *Projected Paid and Incurred Claim PMPM*:

$$Projected\ Paid\ and\ Incurred\ Claims\ PMPM = [Trended\ Claim\ PMPM] \times [Benefit\ Adjustment] \times [Morbidity\ Adjustment] \times [Other\ Adjustment]$$

The *Benefit Adjustment*, *Morbidity Adjustment*, and *Other Adjustment* are discussed in the Projections Factors section above.

6. Develop *Projected Claims PMPM by Benefit* as follows:

    a. CAAC uses an actuarial cost model to measure the impact of cost-sharing designs on cost and utilization amounts by service category. The cost model shows frequency per 1,000 per year by type of service (IP, OP, Professional), and allowed cost per service for each of the same types of service, normalized to a $0 office visit copayment and a $25 ER copayment. Given a particular benefit

design (for example, $20 office visit copayment), utilization is adjusted from the benchmark based on assumed utilization change factors, and cost per service is reduced by the copayment or coinsurance per service. Cost and utilization are multiplied together to derive a PMPM by service, summed for all services. The impact of global deductible, coinsurance, and out-of-pocket max is then measured based on cumulative probability distributions (CPDs), where the value of services that apply to the CPDs adjusts the level of the curve, as well as global utilization adjustments.

b. This actuarial cost model derives a Manual Cost for each benefit design in the experience period, as well as plans being offered in the projection period. The average Manual Cost of the experience is compared to the Manual Cost of the base plan. The projected experience period data is then adjusted to the base plan:

$$Benefit\ Level\ Adjustment = \frac{Average\ Manual\ Cost\ in\ Projection\ Period}{Manual\ Cost\ of\ Base\ Plan}$$

c. The *Projected Paid and Incurred Claim PMPM* (Step 5) is then adjusted to the Base Plan as follows:

$$Base\ Plan\ Paid\ and\ Incurred\ Claims\ PMPM = \frac{Benefit\ Adjusted\ Paid\ and\ Incurred\ Claims\ PMPM}{Benefit\ Level\ Adjustment}$$

d. Each additional benefit design has its own unique Manual Cost, which can then be compared to the Base Plan to develop a Benefit Relativity:

$$Benefit\ Relativity\ A = \frac{Manual\ Cost\ of\ Benefit\ A}{Manual\ Cost\ of\ Base\ Plan}$$

e. The Benefit Relativity developed in d. above is then used as a gauge to develop a final *Pricing Relativity*. This pricing relativity is developed using actuarial judgment including the following considerations:

   i. Final premium relativities must make sense based on benefits. For example, the annual cost difference between a PPO 2000 and PPO 1000 must be less than $1000.

   ii. Adjustments for plan designs that fall outside of the actuarial cost model.

a. So the *Projected Claims PMPM by Benefit* is:

$$Projected\ Claims\ PMPM\ Benefit\ A = Projected\ Claims\ PMPM\ Base\ Plan \times Pricing\ Relativity\ A$$

b. And to arrive at the *Total Projected Claims PMPM*, CAAC assumes a distribution of members across the benefit plans being offered in the projection period. The *Total Projected Claims PMPM* :

$$= Projected\ Claims\ PMPM\ Benefit\ A\ \times Expected\ Member\ Dist\ of\ Benefit\ A + Projected\ Claims\ PMPM\ Benefit\ B \times Expected\ Member\ Dis\ of\ Benefit\ B + \cdots$$

7. The Paid-To-Allowed Ratio is then:

$$Paid\ to\ Allowed\ Ratio = \frac{Total\ Projected\ Claims\ PMPM}{Projected\ Allowed\ Claims\ at\ Current\ Benefits}$$

See Exhibit G for the development of the *Paid-to-Allowed Ratio*. And see Exhibit L for the plan-level projected incurred amount development.

Market Adjusted Index Rate

The Market Adjusted Index Rate is calculated as the Index Rate adjusted for all allowable market-wide modifiers defined in the market rating rules, 45 CFR Part 156.80(d)(1). So,

$$[Market\ Adjusted\ Index\ Rate] = ([Index\ Rate]\ x\ [Paid\ to\ Allowed\ Ratio] - [Projected\ Incurred\ Reinsurace\ Recoveries] - [Projected\ Incurred\ Risk\ Adjustment\ PMPM] + [Exchange\ Fees\ PMPM]) \div [Paid\ to\ Allowed\ Ratio]$$

Projected Incurred Risk Adjustments PMPM:

Relevant to 2022 pricing is the impact of Commercial Risk Adjustment (CRA) payment transfers that are expected to be earned in 2022. The following items are those that we deem important in generating a CRA payment transfer adjustment:

1. Risk profile of the those enrolled in CRA eligible plans for the market or state (i.e. competitors) relative to risk profile of CRA eligible membership enrolled in our plans
2. Statewide average premiums
3. Current market penetration of this company and competitors in the market and in the state
4. 2019-2020 risk adjustment results
5. Market improvement in coding risk: CBC's ACA book of business has had a churn rate that makes a multi-year perspective of member diagnosis and risk very challenging. Because closing gaps in care and coding, and a myriad of other risk adjustment functions require more than a single year of data to facilitate an accurate depiction of risk, it is believed that CBC is disadvantaged in the market. This will drive CBC's relative risk to the market down over time.

The 2022 projected risk adjustment PMPM is set equal to the 2020 amount sent by the Department on 5/9/21.

Projected Incurred Reinsurance Recoveries:

Reinsurance does not apply to the small group market.

Exchange Fee PMPM:

CAAC only offers off-exchange plans in the small group market, so the exchange fee is $0.

The exchange fee PMPM is calculated as:

$$Exchange\ Fee\ PMPM = [Avg\ 2022\ On - Exchange\ Premium\ PMPM] \times [\%\ Members\ On - Exchange]$$

Where

$$[Avg\ 2022\ On - Exchange\ Premium\ PMPM = [Avg\ 2021\ On - Exchange\ Premium\ PMPM\ \times (1 + [Avg\ Proposed\ Rate\ Change])$$

See Exhibit K for the development of the Market Adjusted Index Rate.

Retention Items

Administrative Expense Load:

1. Risk Adjustment User Fee: To fund the HHS-risk adjustment program, issuers will remit to HHS a fee of $0.25 PMPM. The Risk Adjustment Fee PMPM is included in URRT Worksheet 1, URRT Worksheet 2, "Administrative Expense", and PA Rate Exhibits Table 6.
2. Administrative Expense: Calculated using an allocation method from CBC's Finance department, and trended to the rating period. Costs are allocated according to results reported through a company-wide questionnaire. On an annual basis, each cost center within the company completes a questionnaire listing the distribution of costs (in percentage terms) by product as well as by market segment. For example, the questionnaire will ask what percentage of time is spent on PPO versus HMO versus Drug versus Medicare. And separately will ask what percentage of time is spent on large group, small group, individual, and government programs. Using those distributions, all costs needed to perform the business are allocated to the proper market segments and lines of business. The administrative expense applied in the rate development is the total expense allocated to CBC small group products. Administrative expenses are included in URRT Worksheet 2, "Administrative Expense", and PA Rate Exhibits Table 6. Expense as a percentage of premium vary by plan because a fixed dollar admin PMPM is applied to each plan.

a. Value-Based Benefits (VBB): Standard with each plan, Capital BlueCross includes wellness incentives to maximize the likelihood that consumers make positive behavioral changes, which lead to better health, and curbed health care costs for employers and employees alike. The incentive is as follows:
    i. Complete biometric screening and receive a gift card.
    ii. Meeting biometric measure or finish online coaching program and receive a gift card reward.
    iii. The wellness program is administered through a vendor and costs are based on vendor fees, anticipated participation, and reward card amounts.
    iv. Fees are included in overall administrative expense fee discussed above.
    v. Included in URRT Worksheet 2, "Administrative Expense", and PA Rate Exhibits Table 6.

3. Broker Expense: Calculated based on CBC's explicit per contract broker fee. Broker Expense is included in URRT Worksheet 2, "Administrative Expense", and PA Rate Exhibits Table 6. Brokers are paid on new business and renewals the same commission rate for all geographic locations, enrollment dates, and metal levels. The 2021 broker commission schedule is yet to be finalized. Attached please find the 1/1/2020 copy of the broker agreement – redacted version. Files are as follows:
    a. Redacted Standard Producer Master Agreement: "SG_21-61_Initial_CAAC_PPO_SPMABrokerGroupRedacted_Supporting_20210518.pdf"
    b. Redacted Preferred Producer Master Agreement: "SG_21-61_Initial_CAAC_PPO_PPMABrokerGroupRedacted_Supporting_20200518.pdf"
4. Additional Quality Improvement: QI amounts applied in rating equal 0.4%. Included in URRT Worksheet 2, "Administrative Expense", and PA Rate Exhibits Table 6.

Profit (or Contribution to Surplus) & Risk Margin:

5. Contingency: Contingency is included in URRT Worksheet 2, "Profit & Risk Load", and PA Rate Exhibits Table 6.

Taxes and Fees:

1. Exchange Fee: N/A
2. Federal Income Tax: Federal Income Tax will be collected on the 2% contingency built into the premium. The projected Federal Income Tax is included in URRT Worksheet 2, "Taxes and Fees", and PA Rate Exhibits, Table 6.

See Exhibit H as well as PA Rate Exhibits Table 6 for all retention values.

Plan Adjusted Index Rates

The Plan Adjusted Index Rates are included in Worksheet 2, Section IV of URRT.

The following adjustments were used to derive the Plan Adjusted Index Rate:

1. Actuarial Value and Cost Sharing adjustment: The Actuarial Value and Cost Sharing Adjustment is determined using CAAC's actuarial cost model. CAAC uses an actuarial cost model to measure the impact of cost-sharing designs on cost and utilization amounts by service category. The cost model shows frequency per 1,000 per year by type of service (IP, OP, Professional), and allowed cost per service for each of the same types of service, normalized to a $0 office visit copayment and a $25 ER copayment. Given a particular benefit design (for example, $20 office visit copayment), utilization is adjusted from the benchmark based on assumed utilization change factors, and cost per service is reduced by the copayment or coinsurance per service. Cost and utilization are multiplied together to derive a claim PMPM by service, summed for all services. The impact of global deductible, coinsurance, and out-of-pocket max is then measured based on CPDs, where the value of services that apply to the CPDs adjusts the level of the curve, as well as global utilization adjustments.
2. Induced Demand: Induced Demand: Please see Table 8. Induced Demand is calculated as:

$$[Pricing\ AV]^2 - [Pricing\ AV] + 1.24$$

   Where *Pricing AV* is adjusted by the Non-Funding of CSR factor: PA Rate Exhibits, Table 10, column K x column P.
3. Provider Network: CAAC is offering five networks: PPO, Valley Advantage EPO, Capital Advantage EPO, PPO Choice (2-tiered PPO), Performance PPO (2-tiered PPO). The network factors are the same across each plan in the network.
    a. The Valley Advantage EPO plan is built around St. Luke's delivery system and is available in Lehigh and Northampton counties.
        i. St. Luke's offers savings over area hospitals in IP, OP and professional settings.
        ii. We assume that 75% of claims are attributable to a St. Luke's facility (EPO plans are offered as multi-options within the counties, lowering the overall cost savings as high cost members stay in PPO plans).
        iii. The rating factor of 0.90 is the aggregate factor applied to the total medical, Rx, dental and vision premium given that the discount only impacts medical claims.
        iv. See Exhibit O1 for the development of the EPO network factor.
    b. The Capital Advantage EPO plan is built around UPMC Pinnacle's delivery system and is available in Cumberland, Dauphin and Perry counties.
        i. Pinnacle offers savings over area hospitals in IP, OP and professional settings.
        ii. We assume that 75% of claims are attributable to a UPMC Pinnacle's facility (EPO plans are offered as multi-options within the counties, lowering the overall cost savings as high cost members stay in PPO plans).
        iii. The rating factor of 0.90 is the aggregate factor applied to the total medical, Rx, dental and vision premium given that the discount only impacts medical claims.
        iv. See Exhibit O2 for the development of the EPO network factor.

c. The PPO Choice tiered design allows members to choose lower cost providers within their region.
    i. The product is offered in Region 7.
    ii. We assume that 75% of claims will be attributable to tier 1 providers (PPO Choice plans are offered as multi-options within the counties/groups, lowering the overall cost savings as high cost members stay in PPO plans).
    iii. To establish the network factor, a risk-adjusted claim analysis was performed comparing tier 1 provider claim levels to other region 7 providers. The analysis showed roughly 25% savings across IP, OP and Professional services.
    iv. The rating factor of 0.86 is the aggregate factor applied to the total medical, Rx, dental and vision premium given that the discount only impacts medical claims.
    v. See Exhibit O3 for the development of the PPO Choice network factor.
d. The Performance PPO tiered design allows members to choose lower cost providers within their region.
    i. The product is offered in Franklin (9), Lebanon (9), Lehigh (6), Northampton (6), Adams (7) and York (7) counties.
    ii. To establish the network factor, claims were pulled by region and provider. We assumed that 50% of claims move to tier 1 providers at their Performance PPO contracted pricing.
    iii. Pricing varies by region, but only one factor can be applied. So an average rating factor of 0.986 is applied across all regions.
    iv. See Exhibit O3 for the development of the PPO Choice network factor.
4. Adjustment for benefits in addition to EHBs: No benefits other than EHBs are included in the plans, so no adjustment is necessary.
5. Adjustment for distribution and administrative costs: Described in Retention Items section above.
6. Tobacco Adjustment: Not applied to Small Group plans.

The development of the Plan Adjusted Index rate is found in Exhibit L, and summarized in Exhibit M.

Calibrated Plan Adjusted Index Rates

Age Curve Calibration: The average age factor is calculated by taking the member-weighted average of current small group enrollment by age in CBC. Age factors are applied in accordance with CMS's Standard Age Curve. The age calibration factor is adjusted for contracts with greater than three children under the age of 21. Please see file SG_21-61_Initial_CAAC_PPO_List-Billed_Supporting_20210518 for the calculation.

Geographic Factor Calibration: The average geographic rating factor is calculated by taking the CBC member-weighted average by region.

Geographic factors are unchanged from 2021.

Tobacco Factor Calibration: Tobacco factor not applied.

The calibration is:

$$[Calibrated\ Plan\ Adjusted\ Index\ Rate] = [Plan\ Adjusted\ Index\ Rate] \div ([Age\ Curve\ Calibration] \times [Geographic\ Factor\ Calibration]\ x\ [Tobacco\ Factor])$$

Calibrated Plan Adjusted Index Rates are found on PA Rate Exhibits Table 10.

The calibration factors and development are found on Exhibit N.

Consumer Adjusted Premium Rate Development

The Consumer Adjusted Premium Rate is developed as follows:

1. Member-Level Consumer Adjusted Premium Rate:

$$[Member - Level\ Consumer\ Adjusted\ Premium\ Rate] = [Calibrated\ Plan\ Adjusted\ Index\ Rate] \times [Age\ Factor] \times [Geographic\ Factor] \times [Tobacco\ Factor]$$

2. $[Family\ Consumer\ Adjusted\ Premium\ Rate] = \sum[Member - Level\ Consumer\ Adjusted\ Premium\ Rate]$
   With no more than three child dependents under age 21 taken into account

All consumer-level adjustments are applied uniformly to all plans in the Single Risk Pool. These adjustments do not vary by plan. Age and Geographic factors are displayed in Exhibits O.

Base Rates, i.e. Calibrated Plan Adjusted Index Rates, are found on Exhibit P.

AV Metal Values

Plans: 45127PA0010057, 45127PA0010089, 45127PA0130001, 45127PA0130005, 45127PA0010161, 45127PA0010199, and 45127PA0010135 use alternative method 156.135(b)(2) to establish AV. SG_21-61_Initial_CAAC_PPO_UniquePlanDesign_Supporting_20210518 includes a detailed explanation of the approach.

All other AV Metal Values included in URRT Worksheet 2 and PA Rate Exhibits, Table 10 are based on the federally issued AV Calculator.

AV Pricing Values

All AV Pricing values were developed using CBC's actuarial cost model and actuarial judgment as described in section Paid to Allowed above. Differences in health status are not included.

Projected Loss Ratio

See Exhibit I for the projected loss ratio calculation. The projected loss ratio is calculated using the federally prescribed MLR methodology.

Membership Projection

The membership projections found in Worksheet 2 of URRT were developed by assuming that moderate decline in enrollment and similar distribution to current.

Projected versus Actual MLR

Exhibit R shows a history of projected versus actual MLR and Member Months. Projected comes from the 2017-2019 filings. Actual comes from Table 4.

Attachments and Examples

The following is a list of Exhibits and Data to support this filing:

PA Rate Exhibits Part I through Part V

Table 8

Exhibit A – Benefit Summary
Exhibit B – Benefit Change Summary
Exhibit C – Benefit Categories
Exhibit D – Benefit Mix
Exhibit E – Trend
Exhibit F – URRT
Exhibit G – Paid-to-Allowed Development
Exhibit H – Retention
Exhibit I – Projected Loss Ratio
Exhibit J – Index Rate
Exhibit K – Market Adjusted Index Rate
Exhibit L – Rate Development by Plan
Exhibit M – Plan Adjusted Index Rates
Exhibit N – Calibration
Exhibit O – Rating Factors
Exhibit O1 – Valley Advantage EPO Network
Exhibit O2 – Capital Advantage EPO Network
Exhibit O3 - PPO Choice Network
Exhibit O4 – Performance PPO Network
Exhibit P – Quarterly Base Rates
Exhibit Q – Morbidity Factor

Exhibit R – MLR Exhibit

Broker Contracts
Actuarial Value Screenshots
List-Billed Data

Actuarial Statement

I, [redacted], ASA, MAAA, am of the opinion that this filing is in compliance with the applicable Federal and State Laws and Regulations concerning the Patient Protection and Affordable Care Act and the Health Care and Education Reconciliation Act of 2010.

I, [redacted], ASA, MAAA, do hereby certify that:

1. This filing has been prepared in accordance with the following:
    a. Actuarial Standard of Practice No. 5, "Health and Disability Claims"
    b. Actuarial Standard of Practice No. 8, "Regulatory Filings for Rates and Financial Projections for Health Plans"
    c. Actuarial Standard of Practice No. 12, "Risk Classification"
    d. Actuarial Standard of Practice No. 23, "Data Quality"
    e. Actuarial Standard of Practice No. 25, "Credibility Procedures Applicable to Accident and Health, Group Term Life, and Property/Casualty Coverage"
    f. Actuarial Standard of Practice No. 26, "Compliance with Statutory and Regulatory Requirements for the Actuarial Certification of Small Employer Health Benefit Plans"
    g. Actuarial Standard of Practice No. 41, "Actuarial Communications".

2. The index rate is:
    a. Projected in compliance with all applicable state and federal statutes and regulations (45 CFR 156.80(d) (1)).
    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 nor deficient.
    e. Adjusted by only the allowable modifiers as described in 45 CFR 156.80(d)(1) and 45 CFR 156.80(d)(2) to generate plan level rates.

3. The percent of total premium that represents essential health benefits included in were calculated in accordance with actuarial standards of practice.

4. 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, and in accordance with CFR 156.135(b)(2) as necessary. For any plan requiring an alternative method, the development of the actuarial value is based on one of the acceptable alternative methods outlined in 156.135(b)(2) or 156.135(b)(3) for benefits that deviate substantially from the parameters of the AVC and have a material impact on the actuarial value.

a. The analysis was
    i. conducted by a member of the American Academy of Actuaries, and
    ii. performed in accordance with generally accepted actuarial principles and methods.

5. Geographic area rating factors reflect only differences in the costs of delivery and not differences due to population morbidity.

6. All factor, benefit and other changes from the prior approved filing have been disclosed in the actuarial memorandum.

7. New plans are not considered modifications of existing plans under the uniform modification standards in 45 CFR 147.106.

8. The information presented in the PA Actuarial Memorandum and PA Actuarial Memorandum Rate Exhibits is consistent with the information presented in the 2022 Rate Filing Justification.

[redacted], ASA, MAAA
Actuarial Associate
Capital BlueCross

PA Rate Template Part I
Data Relevant to the Rate Filing

Table 0. Identifying Information

Carrier Name:	Capital Advantage Assurance Company		
Product(s):	PPO and EPO		
Market Segment:	Small Group		
Rate Effective Date:	1/1/2022	to	12/31/2022
Base Period Start Date:	1/1/2020	to	12/31/2020
Date of Most Recent Membership:	2/1/2021		

Table 1. Number of Members

	Member-months	Members	Member-months
	Experience Period	Current Period (as of 02-01-2021)	Projected Rating Period
Average Age	38.8	38.2	38.2
Total	367,967	27,529	320,527
<18	56,582	4,384	51,044
18-24	30,655	2,406	28,014
25-29	28,302	2,160	25,149
30-34	30,430	2,286	26,616
35-39	30,702	2,296	26,733
40-44	30,797	2,327	27,094
45-49	31,616	2,325	27,071
50-54	37,955	2,882	33,556
55-59	40,434	3,082	35,884
60-63	33,145	2,401	27,955
64+	17,349	980	11,410

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
$242,019,431.43	$196,585,642.34	$199,229,524.29	367,967	$31,219,678.11	$230,449,202.40	$0.00	($9,409,420.99)	$0.00	$0.00	$9,281,526.00	
Experience Period Total Allowed EHB Claims + EHB Capitation PMPM (net of prescription drug rebates)											**$ 600.71**
Loss Ratio											**75.53%**

**Express Prescription Drug Rebates as a negative number*

Table 3. Trend Components

Service Category	Cost*	Utilization*	Induced Demand*	Composite Trend	Weight*
Inpatient Hospital	5.30%	0.00%	0.00%	5.30%	17.82%
Outpatient Hospital	5.45%	0.00%	0.00%	5.45%	36.37%
Professional	4.15%	0.00%	0.00%	4.15%	21.93%
Other Medical	5.45%	0.00%	0.00%	5.45%	2.63%
Capitation				3.00%	0.00%
Prescription Drugs	10.25%	1.40%	0.00%	11.79%	21.24%
Total Annual Trend				6.52%	100.00%
Months of Trend				24	
Total Applied Trend Projection Factor				1.135	

** 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-17		$28,982,045.78	1.0000	$ 28,982,045.78	75,141	$ 385.70		($1,029,694.00)	$35,562,357.84	$ 473.28
Feb-17		$29,174,983.23	1.0000	$ 29,174,983.23	76,079	$ 383.48		($1,014,393.97)	$34,891,665.97	$ 458.62
Mar-17		$34,698,507.33	1.0000	$ 34,698,507.33	76,651	$ 452.68		($1,181,393.02)	$40,725,801.82	$ 531.31
Apr-17		$31,055,070.28	1.0000	$ 31,055,070.28	76,943	$ 403.61		($1,126,785.03)	$36,135,127.56	$ 469.64
May-17		$35,784,191.91	1.0000	$ 35,784,191.91	77,160	$ 463.77		($1,290,913.02)	$41,041,932.90	$ 531.91
Jun-17		$32,502,532.28	1.0000	$ 32,502,532.28	77,118	$ 421.46		($1,347,357.99)	$37,581,619.61	$ 487.33
Jul-17		$31,940,420.60	1.0000	$ 31,940,420.60	77,204	$ 413.71		($2,627.99)	$37,470,410.86	$ 485.34
Aug-17		$37,035,598.42	1.0000	$ 37,035,598.42	77,307	$ 479.07		($5,403.98)	$43,246,606.62	$ 559.41
Sep-17		$33,001,234.22	1.0000	$ 33,001,234.22	77,665	$ 424.92		($3,871,275.02)	$34,841,114.24	$ 448.61
Oct-17		$36,183,263.89	1.0000	$ 36,183,263.89	77,130	$ 469.12		($1,850.99)	$42,478,156.85	$ 550.73
Nov-17		$37,234,321.92	1.0000	$ 37,234,321.92	76,450	$ 487.04		$1,147.02	$42,947,618.02	$ 561.77
Dec-17	$463,730,908.95	$31,949,148.57	1.0000	$ 31,949,148.57	73,510	$ 434.62	$76,612,845.62	($4,502,175.01)	$33,859,028.76	$ 460.60
Jan-18		$33,194,527.36	1.0000	$ 33,194,527.36	71,522	$ 464.12		($1,404,410.00)	$39,394,167.84	$ 550.80
Feb-18		$31,593,816.93	1.0000	$ 31,593,816.93	70,949	$ 445.30		($1,480,641.99)	$36,527,990.19	$ 514.85
Mar-18		$34,053,124.47	1.0000	$ 34,053,124.47	69,935	$ 486.93		($1,614,079.00)	$39,014,102.73	$ 557.86
Apr-18		$32,708,572.16	1.0000	$ 32,708,572.16	69,182	$ 472.79		($1,537,389.01)	$37,276,053.77	$ 538.81
May-18		$33,636,514.95	1.0000	$ 33,636,514.95	68,033	$ 494.41		($1,503,440.00)	$38,148,881.57	$ 560.74
Jun-18		$31,385,657.12	1.0000	$ 31,385,657.12	67,005	$ 468.41		($1,463,151.01)	$35,223,055.85	$ 525.68
Jul-18		$31,669,409.55	1.0000	$ 31,669,409.55	65,354	$ 484.58		($1,445,497.01)	$35,335,435.76	$ 540.68
Aug-18		$33,041,473.92	1.0000	$ 33,041,473.92	64,297	$ 513.89		($1,497,673.99)	$36,833,372.15	$ 572.86
Sep-18		$28,276,600.66	1.0000	$ 28,276,600.66	62,821	$ 450.11		($1,329,175.00)	$31,585,721.97	$ 502.79
Oct-18		$32,537,388.15	1.0000	$ 32,538,067.40	60,535	$ 537.51		($1,428,861.97)	$36,266,234.83	$ 599.10
Nov-18		$28,884,404.04	0.9999	$ 28,886,377.73	59,054	$ 489.15		($1,338,723.01)	$31,934,550.96	$ 540.77
Dec-18	$438,370,038.45	$23,895,556.50	0.9894	$ 24,151,707.56	48,205	$ 501.02	$66,903,743.62	($1,057,846.00)	$27,399,137.82	$ 568.39
Jan-19		$24,211,678.54	0.9906	$ 24,440,400.11	44,898	$ 544.35		($1,167,028.00)	$28,438,509.91	$ 633.40
Feb-19		$22,569,405.01	0.9999	$ 22,572,716.80	44,288	$ 509.68		($1,172,674.99)	$25,618,828.57	$ 578.46
Mar-19		$23,059,780.19	0.9821	$ 23,479,847.78	43,568	$ 538.92		($1,224,450.04)	$26,652,246.91	$ 611.74
Apr-19		$21,962,252.80	0.9998	$ 21,967,608.47	42,955	$ 511.41		($1,348,972.98)	$24,774,511.10	$ 576.76
May-19		$23,156,928.93	0.9997	$ 23,162,851.77	42,685	$ 542.65		($1,399,144.01)	$25,601,271.49	$ 599.77
Jun-19		$19,843,340.21	0.9997	$ 19,848,563.06	42,193	$ 470.42		($1,301,156.98)	$21,984,587.29	$ 521.05
Jul-19		$24,240,987.58	0.9997	$ 24,248,941.45	41,803	$ 580.08		($1,207,519.00)	$26,747,863.43	$ 639.86
Aug-19		$22,478,251.92	0.9996	$ 22,486,792.88	41,307	$ 544.38		($1,161,085.95)	$24,800,141.54	$ 600.39
Sep-19		$20,922,339.12	0.9995	$ 20,932,398.09	40,857	$ 512.33		($1,157,031.01)	$22,998,345.13	$ 562.90
Oct-19		$23,540,366.56	0.9994	$ 23,554,483.99	40,563	$ 580.69		($1,203,248.97)	$26,027,525.58	$ 641.66
Nov-19		$20,553,098.73	0.9955	$ 20,646,890.04	40,195	$ 513.67		($1,170,113.02)	$22,605,384.04	$ 562.39
Dec-19	$314,296,492.76	$20,792,176.77	0.9985	$ 20,822,510.60	39,343	$ 529.26	$46,306,535.81	($1,180,881.99)	$23,528,018.92	$ 598.02
Jan-20		$18,139,534.77	0.9984	$ 18,169,118.99	34,878	$ 520.93		($668,560.99)	$21,312,063.57	$ 611.05
Feb-20		$19,482,089.34	0.9984	$ 19,513,871.09	33,971	$ 574.43		($793,687.02)	$22,183,017.65	$ 653.00
Mar-20		$16,428,026.06	0.9975	$ 16,468,401.32	33,271	$ 494.98		($865,408.03)	$18,281,834.14	$ 549.48
Apr-20		$12,630,203.98	0.9973	$ 12,664,103.76	32,259	$ 392.58		($783,996.98)	$13,405,598.62	$ 415.56
May-20		$14,007,965.92	0.9834	$ 14,244,129.78	31,355	$ 454.29		($694,549.02)	$15,648,192.00	$ 499.07
Jun-20		$16,382,131.87	0.9952	$ 16,461,548.60	30,626	$ 537.50		($712,155.97)	$18,206,755.75	$ 594.49
Jul-20		$18,440,445.86	0.9931	$ 18,568,136.44	29,999	$ 618.96		($853,104.98)	$20,343,489.95	$ 678.14
Aug-20		$17,329,822.20	0.9907	$ 17,492,653.63	29,712	$ 588.74		($845,051.99)	$19,275,279.60	$ 648.74
Sep-20		$16,417,594.61	0.9882	$ 16,612,869.01	29,156	$ 569.79		($788,510.00)	$18,286,806.75	$ 627.21
Oct-20		$15,846,549.92	0.9777	$ 16,207,312.51	28,471	$ 569.26		($792,851.01)	$17,856,480.85	$ 627.18
Nov-20		$16,011,188.25	0.9697	$ 16,511,616.85	27,906	$ 591.69		($799,143.01)	$18,010,904.95	$ 645.41
Dec-20	$242,019,431.43	$15,470,089.56	0.9482	$ 16,315,762.31	26,363	$ 618.89	$31,219,678.11	($812,401.99)	$18,229,357.58	$ 691.48

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

Carrier Name: Capital Advantage Assurance Company
Product(s): PPO and EPO
Market Segment: Small Group
Rate Effective Date: 1/1/2022

Table 2b. Manual Experience Period Claims and Premiums

Earned Premium	Paid Claims	Ultimate Incurred Claims	Member Months	Estimated Cost Sharing (Member & HHS)	Allowed Claims (Non-Capitated)	Non-EHB portion of Allowed Claims	Total Prescription Drug Rebates*	Total EHB Capitation	Total Non-EHB Capitation	Estimated Risk Adjustment	Estimated Reinsurance Recoveries
$243,160,961.24	$197,494,698.53	$200,146,137.31	369,829	$31,378,916.18	$231,525,053.49		($9,413,365.99)	$11,022.05	$0.00	$9,277,790.00	
Experience Period Total Allowed EHB Claims + EHB Capitation PMPM (net of prescription drug rebates)											**$ 600.61**
Loss Ratio											**75.56%**

**Express Prescription Drug Rebates as a negative number*

Table 3b. Manual Trend Components

Service Category	Cost*	Utilization*	Induced Demand*	Composite Trend	Weight*
Inpatient Hospital	5.30%	0.00%	0.00%	5.30%	17.82%
Outpatient Hospital	5.45%	0.00%	0.00%	5.45%	36.37%
Professional	4.15%	0.00%	0.00%	4.15%	21.93%
Other Medical	5.45%	0.00%	0.00%	5.45%	2.63%
Capitation				3.00%	0.00%
Prescription Drugs	10.25%	1.40%	0.00%	11.79%	21.24%
Total Annual Trend				6.52%	100.00%
Months of Trend				24	
Total Applied Trend Projection Factor				1.135	

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

Table 4b. Historical Manual Experience

Month-Year	Total Annual Premium	Incurred Claims	Completion Factors*	Ultimate Incurred Claims	Members	Ultimate Incurred PMPM	Estimated Annual Cost Sharing (Member + HHS)	Prescription Drug Rebates**	Allowed Claims (Net of Prescription Drug Rebates)	Allowed PMPM
Jan-17		$29,394,451.86	1.0000	$ 29,394,451.86	76,234	$ 385.58		($1,042,619.00)	$36,063,894.37	$ 473.07
Feb-17		$29,617,677.13	1.0000	$ 29,617,677.13	77,116	$ 384.07		($1,036,136.98)	$35,407,797.37	$ 459.15
Mar-17		$35,077,319.14	1.0000	$ 35,077,319.14	77,690	$ 451.50		($1,206,567.01)	$41,158,167.52	$ 529.77
Apr-17		$31,389,464.71	1.0000	$ 31,389,464.71	77,964	$ 402.61		($1,136,522.02)	$36,520,773.41	$ 468.43
May-17		$36,055,718.56	1.0000	$ 36,055,718.56	78,157	$ 461.32		($1,303,258.02)	$41,369,607.05	$ 529.31
Jun-17		$32,936,338.47	1.0000	$ 32,936,338.47	78,149	$ 421.46		($1,357,783.98)	$38,062,141.50	$ 487.05
Jul-17		$33,159,991.47	1.0000	$ 33,159,991.47	78,209	$ 423.99		($2,662.99)	$38,765,815.75	$ 495.67
Aug-17		$37,416,076.25	1.0000	$ 37,416,076.25	78,295	$ 477.89		($5,435.99)	$43,717,236.25	$ 558.37
Sep-17		$33,270,810.40	1.0000	$ 33,270,810.40	78,589	$ 423.35		($3,905,862.03)	$35,119,945.36	$ 446.88
Oct-17		$36,504,119.59	1.0000	$ 36,504,119.59	77,999	$ 468.01		($1,838.00)	$42,851,880.49	$ 549.39
Nov-17		$37,607,028.84	1.0000	$ 37,607,028.84	77,269	$ 486.70		$1,136.03	$43,369,662.90	$ 561.28
Dec-17	$469,012,898.02	$32,217,656.66	1.0000	$ 32,217,656.66	74,213	$ 434.12	$77,425,908.91	($4,568,734.01)	$34,099,356.02	$ 459.48
Jan-18		$33,363,729.87	1.0000	$ 33,363,729.87	72,082	$ 462.86		($1,412,646.00)	$39,610,201.46	$ 549.52
Feb-18		$31,675,615.65	1.0000	$ 31,675,615.65	71,504	$ 442.99		($1,484,666.99)	$36,647,604.83	$ 512.53
Mar-18		$34,169,282.32	1.0000	$ 34,169,282.32	70,481	$ 484.80		($1,621,018.99)	$39,177,010.50	$ 555.85
Apr-18		$32,778,664.80	1.0000	$ 32,778,664.80	69,694	$ 470.32		($1,543,441.01)	$37,366,752.06	$ 536.15
May-18		$33,779,606.85	1.0000	$ 33,779,606.85	68,551	$ 492.77		($1,509,634.99)	$38,334,058.77	$ 559.20
Jun-18		$31,499,808.06	1.0000	$ 31,499,808.06	67,483	$ 466.78		($1,465,828.01)	$35,367,884.19	$ 524.10
Jul-18		$31,759,705.39	1.0000	$ 31,759,705.39	65,758	$ 482.98		($1,447,689.01)	$35,455,249.63	$ 539.18
Aug-18		$33,118,106.86	1.0000	$ 33,118,106.86	64,686	$ 511.98		($1,500,198.99)	$36,927,534.14	$ 570.87
Sep-18		$28,336,710.90	1.0000	$ 28,336,710.90	63,198	$ 448.38		($1,331,953.00)	$31,660,816.36	$ 500.98
Oct-18		$32,661,154.42	1.0000	$ 32,661,836.29	60,890	$ 536.41		($1,431,116.98)	$36,409,710.61	$ 597.96
Nov-18		$29,081,368.23	0.9999	$ 29,083,358.31	59,406	$ 489.57		($1,341,739.00)	$32,148,614.98	$ 541.17
Dec-18	$440,902,829.00	$23,995,851.09	0.9894	$ 24,253,237.87	48,412	$ 500.98	$67,284,579.76	($1,059,976.00)	$27,508,896.43	$ 568.22
Jan-19		$24,331,016.31	0.9906	$ 24,560,974.93	45,073	$ 544.92		($1,170,391.00)	$28,562,626.07	$ 633.70
Feb-19		$22,659,237.63	0.9999	$ 22,662,563.90	44,461	$ 509.72		($1,174,879.99)	$25,722,047.28	$ 578.53
Mar-19		$23,117,842.94	0.9821	$ 23,539,012.41	43,741	$ 538.15		($1,226,678.04)	$26,723,258.51	$ 610.94
Apr-19		$22,001,983.01	0.9998	$ 22,007,347.06	43,130	$ 510.26		($1,352,166.98)	$24,821,832.14	$ 575.51
May-19		$23,211,712.27	0.9997	$ 23,217,649.98	42,847	$ 541.87		($1,400,579.01)	$25,664,245.05	$ 598.97
Jun-19		$19,874,453.98	0.9997	$ 19,879,685.06	42,350	$ 469.41		($1,302,287.98)	$22,034,622.28	$ 520.30
Jul-19		$24,294,430.34	0.9997	$ 24,302,402.09	41,965	$ 579.11		($1,209,295.00)	$26,816,115.95	$ 639.01
Aug-19		$22,516,828.21	0.9996	$ 22,525,382.03	41,467	$ 543.21		($1,163,669.96)	$24,846,072.57	$ 599.18
Sep-19		$20,954,752.52	0.9995	$ 20,964,827.40	41,020	$ 511.09		($1,157,317.01)	$23,040,799.88	$ 561.70
Oct-19		$23,570,764.29	0.9994	$ 23,584,899.52	40,723	$ 579.15		($1,203,542.97)	$26,066,373.44	$ 640.09
Nov-19		$20,613,805.19	0.9955	$ 20,707,894.29	40,359	$ 513.09		($1,171,671.02)	$22,680,100.29	$ 561.96
Dec-19	$315,455,338.05	$20,946,589.90	0.9985	$ 20,977,187.92	39,582	$ 529.97	$46,463,527.81	($1,180,974.99)	$23,701,806.99	$ 598.80
Jan-20		$18,193,470.88	0.9984	$ 18,223,157.36	35,008	$ 520.54		($669,011.99)	$21,383,224.62	$ 610.81
Feb-20		$19,560,414.54	0.9984	$ 19,592,349.38	34,110	$ 574.39		($794,049.02)	$22,268,508.30	$ 652.84
Mar-20		$16,448,700.56	0.9975	$ 16,489,122.17	33,404	$ 493.63		($865,432.03)	$18,307,470.49	$ 548.06
Apr-20		$12,778,726.16	0.9973	$ 12,813,238.29	32,391	$ 395.58		($784,782.98)	$13,565,564.51	$ 418.81
May-20		$14,026,649.35	0.9834	$ 14,263,177.64	31,478	$ 453.12		($694,750.02)	$15,678,638.79	$ 498.08
Jun-20		$16,441,376.06	0.9952	$ 16,521,152.84	30,745	$ 537.36		($712,155.97)	$18,280,294.48	$ 594.58
Jul-20		$18,485,548.57	0.9931	$ 18,613,614.66	30,167	$ 617.02		($853,652.98)	$20,402,176.48	$ 676.31
Aug-20		$17,362,355.11	0.9907	$ 17,525,484.73	29,896	$ 586.22		($845,051.99)	$19,318,799.59	$ 646.20
Sep-20		$16,544,312.57	0.9882	$ 16,741,449.31	29,340	$ 570.60		($788,706.00)	$18,428,600.29	$ 628.10
Oct-20		$15,987,434.80	0.9777	$ 16,352,318.80	28,656	$ 570.64		($793,175.01)	$18,018,385.80	$ 628.78
Nov-20		$16,077,321.45	0.9697	$ 16,580,225.90	28,088	$ 590.30		($800,196.01)	$18,096,536.89	$ 644.28
Dec-20	$243,160,961.24	$15,588,388.48	0.9481	$ 16,441,868.28	26,546	$ 619.37	$31,378,916.18	($812,401.99)	$18,374,509.31	$ 692.18

** 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: Capital Advantage Assurance Company
Product(s): PPO and EPO
Market Segment: Small Group
Rate Effective Date: 1/1/2022

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

Development of the Projected Index Rate	Actual Experience Data	Manual Data	
Total Allowed EHB Claims + EHB Capitation PMPM (net of prescription drug rebates) PMPM	$ 600.71	$ 600.61	<- Actual Experience PMPM should be consistent with the Index Rate for Experience Period on URRT
Two year trend projection Factor	1.135	1.135	
Unadjusted Projected Allowed EHB Claims PMPM	$ 681.62	$ 681.51	
Single Risk Pool Adjustment Factors			
Change in Morbidity - Impact of Reinsurance Program	1.000	1.000	
Change in Morbidity - All Other	1.026	1.026	<- See URRT Instructions
Total Non-Morbidity Changes	0.998	0.998	
Change in Demographics	1.000	1.000	<- See URRT Instructions
Change in Network	0.998	0.998	
Change in Benefits	1.000	1.000	<- See URRT Instructions
Change in Other	1.000	1.000	<- See URRT Instructions
Total Adjusted Projected Allowed EHB Claims PMPM	$ 698.23	$ 698.12	
Credibility Factors	**0%**	**100%**	<- See Instructions
Blended Projected EHB Claims PMPM		**$ 698.12**	**<- Projected Index Rate**
Development of the Market-Adjusted Index Rate and Total Allowed Claims			
Adjusted Projected Allowed EHB Claims PMPM	$ 698.12		<- Index Rate for Projection Period on URRT
Projected Paid to Allowed Ratio	0.863		
Projected Incurred EHB Claims PMPM	$ 602.82		
Market-wide Adjustments			
Projected Incurred Risk Adjustment PMPM	$25.22		
Projected Incurred Exchange User Fees PMPM	$0.00		
Projected Incurred Reinsurance Recoveries PMPM	$0.00		
Market-Adjusted Projected Incurred EHB Claims PMPM	$ 577.60		
Market-Adjusted Projected Allowed EHB Claims PMPM	$ 668.91		<- Market-Adjusted Index Rate
Projected Allowed Non-EHB Claims PMPM	$0.00		
Market-Adjusted Projected Incurred Total Claims PMPM	$ 577.60		
Market-Adjusted Projected Allowed Total Claims PMPM	$ 668.91		

For Informational Purposes only - No input required.

Blended Base Period Unadjusted Claims before Normalization	**$ 600.61**	**<- Index Rate of Experience Period on URRT**
Blended Earned Premium	**$ 243,160,961.24**	
Blended Loss Ratio	**75.56%**	

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

Effective Date	1/1/2022	4/1/2022	7/1/2022	10/1/2022	Total Single Risk Pool
# of Member Months Renewing in Quarter	108,406	35,025	45,412	131,683	320,527
Adjusted Projected Allowed EHB Claims PMPM	$ 698.12	$ 698.12	$ 698.12	$ 698.12	$ 698.12
Months of Trend	-	3	6	9	
Annual Trend	6.52%	6.52%	6.52%	6.52%	
Single Risk Pool Projected Allowed Claims	$ 698.12	$ 709.24	$ 720.53	$ 732.00	$ 716.43
Quarterly Trend Factor	1.000	1.016	1.032	1.049	1.026

Table 6. Retention

Retention Items - *Express in percentages*	Percentages	PMPM Amounts
Administrative Expenses	10.87%	$72.56
General and Claims	7.46%	$49.80
Agent/Broker Fees and Commissions	3.00%	$20.04
Quality Improvement Initiatives	0.41%	$2.72
Taxes and Fees	0.60%	$4.00
Risk Adjustment User Fee	0.04%	$0.25
PCORI Fee	0.03%	$0.20
PA Premium & Other Taxes (if applicable)	0.00%	$0.00
Federal Income Tax	0.53%	$3.55
Health Insurance Providers Fee (Prorated for Small Groups only)	0.00%	$0.00
Profit/Contingency (after tax)	2.00%	$13.35
Total Retention	13.47%	$89.91
Projected Required Revenue PMPM	$ 667.52	

Table 7. Normalized Market-Adjusted Projected Allowed Total Claims

Normalization Factors	2021	2022
Average Age Factor	1.554	1.560
Average Geographic Factor	1.035	1.028
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	$645.32	$ 668.91
Normalized Market-Adjusted Projected Allowed Total Claims PMPM	$ 401.22	$ 417.33

Table 8. Components of Rate Change

Rate Components	2021	2022	Difference	Percent Change
A. Calibrated Plan Adjusted Index Rate (PMPM)	$ 401.22	$ 420.87	$ 19.65	4.9%
B. Base period allowed claims before normalization	$ 597.30	$ 600.61	$ 3.31	0.8%
C. Normalization factor component of change	$ (225.93)	$ (225.90)	$ 0.04	0.0%
D. Change in Normalized Allowed Claims Adjustment Components				
D1. Base period allowed claims after normalization	$ 371.37	$ 374.71	$ 3.35	0.8%
D2. URRT Trend	$ 50.88	$ 50.47	$ (0.40)	-0.1%
D3. URRT Morbidity	$ 6.76	$ 11.05	$ 4.30	1.1%
D4. URRT Other	$ (4.72)	$ (0.69)	$ 4.03	1.0%
D5. Normalized URRT Risk Adjustment on an allowed basis	$ (23.40)	$ (18.22)	$ 5.18	1.3%
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)	$ 400.88	$ 417.33	$ 16.45	4.1%
E. Change in Allowable Plan Adjusted Level Components				
E1. Network	$ 0.40	$ 0.39	$ (0.01)	0.0%
E2. Pricing AV	$ (56.58)	$ (55.40)	$ 1.18	0.3%
E3. Benefit Richness	$ 1.03	$ 0.48	$ (0.55)	-0.1%
E4. Catastrophic Eligibility	$ -	$ -	$ -	0.0%
E5. Subtotal - Sum(E1:E4)	$ (55.15)	$ (54.52)	$ 0.62	0.2%
F. Change in Retention Components				
F1. Administrative Expenses	$ 45.78	$ 45.75	$ (0.03)	0.0%
F2. Taxes and Fees	$ 1.97	$ 2.53	$ 0.56	0.1%
F3. Profit and/or Contingency	$ 8.02	$ 8.42	$ 0.39	0.1%
F4. Subtotal - Sum(F1:F3)	$ 55.77	$ 56.69	$ 0.92	0.2%
G. Change in Miscellaneous Items	$0.00		$ -	0.0%
H. Sum of Components of Rate Change (should approximate the change shown in line A)	$ 401.50	$ 419.49	$ 17.99	4.5%

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

	2021	2022	
Paid-to-Allowed	0.854	0.863	
URRT Trend (Total Applied Trend Factor)	1.137	1.135	<- URRT W1, S2
URRT Morbidity	1.016	1.026	<- URRT W1, S2
URRT "Other"	0.989	0.998	<- URRT W1, S2
Risk Adjustment	$ (32.14)	$ (25.22)	<- URRT W1, S3
Exchange User Fee	$ -	$ -	<- URRT W1, S3
Reinsurance Recoveries	$ -	$ -	<- URRT W1, S3
Capitation	$ 0.30	$0.30	<- URRT W1, S2
Network	1.001	1.001	
Pricing AV	0.859	0.867	<- For 2021 in cell J81, please include a factor equal to the product of the average Pricing AV and the Non-Funding of CSR Adjustment
Benefit Richness	1.003	1.001	
Catastrophic Eligibility	1.000	1.000	
Administrative Expenses	11.41%	10.87%	
Taxes and Fees	0.49%	0.60%	
Profit and/or Contingency	2.00%	2.00%	

PA Rate Template Part III

Table 10. Plan Rates

Carrier Name:	Capital Advantage Assurance Company
Product(s):	PPO and EPO
Market Segment:	Small Group
Rate Effective Date:	1/1/2022
Base Period Start Date	1/1/2020
Date of Most Recent Membership:	2/1/2021
Market Adjusted Index Rate:	$ 668.91

Calibration	
Age Calibration Factor	1.560
Geographic Calibration Factor	1.028
Tobacco Calibration Factor	1.000
Aggregate Calibration Factor	1.603

Total Covered Lives @ 02-01-2021
27,529

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

PA Rate Template Part IV B - Small Group Annual
Table 11: Plan Premium Development for 21-Year-Old Non-Tobacco User

Carrier Name: Global Advantage Insurance Company
Rating Area: Statewide
Market Segment: Small Group
Rate Effective Date: 1/1/2022

Plan Number	HIOS Plan Variant Assigned	Metal Level	Standard Rate Unadjusted for Age, Family Composition, Area, and Tobacco	1/1/2021 Max AV* Standard Rate	Standard Rate Unadjusted for Age, Family Composition, and Area	Standard Rate Unadjusted for Age and Family Composition	Standard Rate Unadjusted for Age	Standard Rate Unadjusted for Age, Family Composition, Area, and Tobacco	Standard Rate Unadjusted for Age, Family Composition, and Area	Standard Rate Unadjusted for Age and Family Composition	Standard Rate Unadjusted for Age
Rate #	Rate Area assigned by plan (Statewide = 1)		1	1	1	1	1	0.925	0.925	0.925	0.925
Plan 1	42129AA0010001	Bronze - HMO, POS, PPO, TP, IN	Bronze	397.39	397.39	397.39	397.39	367.61	367.61	367.61	367.61
Plan 2	42129AA0010002	Bronze - HMO, POS, PPO, TP, IN	Bronze	397.39	397.39	397.39	397.39	367.61	367.61	367.61	367.61
Plan 3	42129AA0010003	Bronze - HMO, POS, PPO, TP, IN	Bronze	397.39	397.39	397.39	397.39	367.61	367.61	367.61	367.61
Plan 4	42129AA0020001	Silver - HMO, POS, PPO, TP, IN	Silver	468.00	468.00	468.00	468.00	432.90	432.90	432.90	432.90
Plan 5	42129AA0020002	Silver - HMO, POS, PPO, TP, IN	Silver	468.00	468.00	468.00	468.00	432.90	432.90	432.90	432.90
Plan 6	42129AA0020003	Silver - HMO, POS, PPO, TP, IN	Silver	468.00	468.00	468.00	468.00	432.90	432.90	432.90	432.90
Plan 7	42129AA0030001	Gold - HMO, POS, PPO, TP, IN	Gold	538.20	538.20	538.20	538.20	497.84	497.84	497.84	497.84
Plan 8	42129AA0030002	Gold - HMO, POS, PPO, TP, IN	Gold	538.20	538.20	538.20	538.20	497.84	497.84	497.84	497.84
Plan 9	42129AA0030003	Gold - HMO, POS, PPO, TP, IN	Gold	538.20	538.20	538.20	538.20	497.84	497.84	497.84	497.84
Plan 10	42129AA0040001	Platinum - HMO, POS, PPO, TP, IN	Platinum	608.40	608.40	608.40	608.40	562.77	562.77	562.77	562.77
Plan 11	42129AA0040002	Platinum - HMO, POS, PPO, TP, IN	Platinum	608.40	608.40	608.40	608.40	562.77	562.77	562.77	562.77
Plan 12	42129AA0040003	Platinum - HMO, POS, PPO, TP, IN	Platinum	608.40	608.40	608.40	608.40	562.77	562.77	562.77	562.77
Plan 13	42129AA0050001	Bronze - HMO, POS, PPO, TP, IN	Bronze	397.39	397.39	397.39	397.39	367.61	367.61	367.61	367.61
Plan 14	42129AA0050002	Bronze - HMO, POS, PPO, TP, IN	Bronze	397.39	397.39	397.39	397.39	367.61	367.61	367.61	367.61
Plan 15	42129AA0050003	Bronze - HMO, POS, PPO, TP, IN	Bronze	397.39	397.39	397.39	397.39	367.61	367.61	367.61	367.61
Plan 16	42129AA0060001	Silver - HMO, POS, PPO, TP, IN	Silver	468.00	468.00	468.00	468.00	432.90	432.90	432.90	432.90
Plan 17	42129AA0060002	Silver - HMO, POS, PPO, TP, IN	Silver	468.00	468.00	468.00	468.00	432.90	432.90	432.90	432.90
Plan 18	42129AA0060003	Silver - HMO, POS, PPO, TP, IN	Silver	468.00	468.00	468.00	468.00	432.90	432.90	432.90	432.90
Plan 19	42129AA0070001	Gold - HMO, POS, PPO, TP, IN	Gold	538.20	538.20	538.20	538.20	497.84	497.84	497.84	497.84
Plan 20	42129AA0070002	Gold - HMO, POS, PPO, TP, IN	Gold	538.20	538.20	538.20	538.20	497.84	497.84	497.84	497.84
Plan 21	42129AA0070003	Gold - HMO, POS, PPO, TP, IN	Gold	538.20	538.20	538.20	538.20	497.84	497.84	497.84	497.84
Plan 22	42129AA0080001	Platinum - HMO, POS, PPO, TP, IN	Platinum	608.40	608.40	608.40	608.40	562.77	562.77	562.77	562.77
Plan 23	42129AA0080002	Platinum - HMO, POS, PPO, TP, IN	Platinum	608.40	608.40	608.40	608.40	562.77	562.77	562.77	562.77
Plan 24	42129AA0080003	Platinum - HMO, POS, PPO, TP, IN	Platinum	608.40	608.40	608.40	608.40	562.77	562.77	562.77	562.77
Plan 25	42129AA0090001	Bronze - HMO, POS, PPO, TP, IN	Bronze	397.39	397.39	397.39	397.39	367.61	367.61	367.61	367.61
Plan 26	42129AA0090002	Bronze - HMO, POS, PPO, TP, IN	Bronze	397.39	397.39	397.39	397.39	367.61	367.61	367.61	367.61
Plan 27	42129AA0090003	Bronze - HMO, POS, PPO, TP, IN	Bronze	397.39	397.39	397.39	397.39	367.61	367.61	367.61	367.61
Plan 28	42129AA0100001	Silver - HMO, POS, PPO, TP, IN	Silver	468.00	468.00	468.00	468.00	432.90	432.90	432.90	432.90
Plan 29	42129AA0100002	Silver - HMO, POS, PPO, TP, IN	Silver	468.00	468.00	468.00	468.00	432.90	432.90	432.90	432.90
Plan 30	42129AA0100003	Silver - HMO, POS, PPO, TP, IN	Silver	468.00	468.00	468.00	468.00	432.90	432.90	432.90	432.90
Plan 31	42129AA0110001	Gold - HMO, POS, PPO, TP, IN	Gold	538.20	538.20	538.20	538.20	497.84	497.84	497.84	497.84
Plan 32	42129AA0110002	Gold - HMO, POS, PPO, TP, IN	Gold	538.20	538.20	538.20	538.20	497.84	497.84	497.84	497.84
Plan 33	42129AA0110003	Gold - HMO, POS, PPO, TP, IN	Gold	538.20	538.20	538.20	538.20	497.84	497.84	497.84	497.84
Plan 34	42129AA0120001	Platinum - HMO, POS, PPO, TP, IN	Platinum	608.40	608.40	608.40	608.40	562.77	562.77	562.77	562.77
Plan 35	42129AA0120002	Platinum - HMO, POS, PPO, TP, IN	Platinum	608.40	608.40	608.40	608.40	562.77	562.77	562.77	562.77
Plan 36	42129AA0120003	Platinum - HMO, POS, PPO, TP, IN	Platinum	608.40	608.40	608.40	608.40	562.77	562.77	562.77	562.77
Plan 37											
Plan 38											
Plan 39											
Plan 40											

Tobacco Factors: 1.5 and all Non-Tobacco Premium Rates

Plan Number	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	21	22	23	24	25	26	27	28	29	30	31	32	33	34	35	36	37	38	39	40
Rate #	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	21	22	23	24	25	26	27	28	29	30	31	32	33	34	35	36	37	38	39	40
Rate Area assigned by plan (Statewide = 1)	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1
Tobacco	1.5	1.5	1.5	1.5	1.5	1.5	1.5	1.5	1.5	1.5	1.5	1.5	1.5	1.5	1.5	1.5	1.5	1.5	1.5	1.5	1.5	1.5	1.5	1.5	1.5	1.5	1.5	1.5	1.5	1.5	1.5	1.5	1.5	1.5	1.5	1.5	1.5	1.5	1.5	1.5
Non-Tobacco	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1

Age	Standard Rate Unadjusted for Age, Family Composition, Area, and Tobacco	Standard Rate Unadjusted for Age, Family Composition, and Area	Standard Rate Unadjusted for Age and Family Composition	Standard Rate Unadjusted for Age
0-14	367.61	367.61	367.61	367.61
15	367.61	367.61	367.61	367.61
16	367.61	367.61	367.61	367.61
17	367.61	367.61	367.61	367.61
18	367.61	367.61	367.61	367.61
19	367.61	367.61	367.61	367.61
20	367.61	367.61	367.61	367.61
21	367.61	367.61	367.61	367.61
22	367.61	367.61	367.61	367.61
23	367.61	367.61	367.61	367.61
24	367.61	367.61	367.61	367.61
25	367.61	367.61	367.61	367.61
26	367.61	367.61	367.61	367.61
27	367.61	367.61	367.61	367.61
28	367.61	367.61	367.61	367.61
29	367.61	367.61	367.61	367.61
30	367.61	367.61	367.61	367.61
31	367.61	367.61	367.61	367.61
32	367.61	367.61	367.61	367.61
33	367.61	367.61	367.61	367.61
34	367.61	367.61	367.61	367.61
35	367.61	367.61	367.61	367.61
36	367.61	367.61	367.61	367.61
37	367.61	367.61	367.61	367.61
38	367.61	367.61	367.61	367.61
39	367.61	367.61	367.61	367.61
40	367.61	367.61	367.61	367.61
41	367.61	367.61	367.61	367.61
42	367.61	367.61	367.61	367.61
43	367.61	367.61	367.61	367.61
44	367.61	367.61	367.61	367.61
45	367.61	367.61	367.61	367.61
46	367.61	367.61	367.61	367.61
47	367.61	367.61	367.61	367.61
48	367.61	367.61	367.61	367.61
49	367.61	367.61	367.61	367.61
50	367.61	367.61	367.61	367.61
51	367.61	367.61	367.61	367.61
52	367.61	367.61	367.61	367.61
53	367.61	367.61	367.61	367.61
54	367.61	367.61	367.61	367.61
55	367.61	367.61	367.61	367.61
56	367.61	367.61	367.61	367.61
57	367.61	367.61	367.61	367.61
58	367.61	367.61	367.61	367.61
59	367.61	367.61	367.61	367.61
60	367.61	367.61	367.61	367.61
61	367.61	367.61	367.61	367.61
62	367.61	367.61	367.61	367.61
63	367.61	367.61	367.61	367.61
64	367.61	367.61	367.61	367.61

Tobacco Factors: 1.5 and all Non-Tobacco Premium Rates

PA Rate Quarterly Template Part V
Consumer Factors

Carrier Name: Capital Advantage Assurance Company
Product(s): PPO and EPO
Market Segment: Small Group
Rate Effective Date: 1/1/2022

Table 12. Age and Tobacco Factors

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

*PA follows the federal default age curve.

Table 13. Geographic Factors

Geographic Area Factors			
Area	Counties	Current Factor	Proposed Factor
Rating Area 1			
Rating Area 2			
Rating Area 3			
Rating Area 4			
Rating Area 5			
Rating Area 6	Centre, Columbia, Lehigh, Mifflin, Montour, Northampton, Northumberland, Schutlkill, Snyder, Union	1.000	1.000
Rating Area 7	Adams, Berks, Lancaster, York	1.080	1.080
Rating Area 8			
Rating Area 9	Cumberland, Dauphin, Franklin, Fulton, Juniata, Lebanon, Perry	1.020	1.020

Table 14. Network Factors

Projection Period Network Factors				
Network Name	Rating Area	Current Factor	Proposed Factor	DOH Approval Date
Valley Advantage EPO	6	0.900	0.900	9/19/2016
PPO	All	1.000	1.000	
PPO Choice	7	0.860	0.860	5/1/2009
Capital Advantage EPO	9		0.900	7/27/2020

Capital Advantage Assurance Company
Small Group Rates
Effective 1/1/2022
Table B

Plan ID	Plan Name	Metal Level	Projected Membership	Projected Allowed Claims	Projected Paid Claims	Paid to Allowed Factor	Average Tobacco Factor	AV and Cost Sharing Factor	(8)/(6*7) Induced Utilization	Induced Demand Table 10
(1)		(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	
45127PA0010054	Platinum PPO 0/0/15 Rx 250	Platinum	9,593	$6,427,043	$7,190,556	1.12	1.000	1.01	0.90	1.11
45127PA0010055	Platinum PPO 0/0/15 Rx 0	Platinum	20,284	$13,589,715	$16,081,658	1.18	1.000	1.04	0.88	1.13
45127PA0010057	Platinum PPO 250/0/15 Rx 250	Platinum	5,957	$3,991,024	$4,281,783	1.07	1.000	0.99	0.92	1.09
45127PA0010058	Platinum PPO 250/0/15 Rx 0	Platinum	9,765	$6,542,278	$7,430,868	1.14	1.000	1.02	0.90	1.11
45127PA0010084	Gold PPO 1000/0/25 Rx 250	Gold	10,828	$7,254,458	$6,632,012	0.91	1.000	0.90	0.98	1.02
45127PA0010085	Gold PPO 1000/0/25 Rx 0	Gold	25,052	$16,784,142	$16,343,278	0.97	1.000	0.94	0.96	1.04
45127PA0010089	Gold PPO 2000/0/20 Rx 250	Gold	16,831	$11,276,301	$9,360,579	0.83	1.000	0.85	1.02	0.98
45127PA0010090	Gold PPO 2000/0/20 Rx 0	Gold	51,693	$34,632,871	$30,750,595	0.89	1.000	0.88	1.00	1.00
45127PA0010116	Gold PPO 500/0/25 Rx 250	Gold	7,661	$5,132,657	$4,999,696	0.97	1.000	0.94	0.96	1.04
45127PA0010117	Gold PPO 500/0/25 Rx 0	Gold	19,003	$12,731,481	$13,186,059	1.04	1.000	0.97	0.94	1.07
45127PA0010161	Gold QHDHP PPO 1500/0/10	Gold	3,979	$2,665,819	$2,418,695	0.91	1.000	0.90	0.99	1.01
45127PA0010194	Gold PPO 3000/0/15 Rx 250	Gold	5,305	$3,554,202	$2,830,189	0.80	1.000	0.82	1.03	0.97
45127PA0010195	Gold PPO 3000/0/15 Rx 0	Gold	11,971	$8,020,237	$6,838,799	0.85	1.000	0.86	1.01	0.99
45127PA0010196	Gold Simple PPO 0/0/25 Rx 0	Gold	800	$535,978	$483,123	0.90	1.000	0.89	0.99	1.01
45127PA0010197	Gold PPO Choice 3000/0/30 Rx 250	Gold	480	$276,565	$208,080	0.75	1.000	0.79	1.05	0.95
45127PA0010198	Gold PPO Choice 3000/0/30 Rx 0	Gold	1,109	$638,979	$516,141	0.81	1.000	0.83	1.03	0.97
45127PA0010124	Silver QHDHP PPO 2750/0/25	Gold	12,257	$8,211,849	$6,336,187	0.77	1.000	0.81	1.04	0.96
45127PA0010131	Silver PPO 4000/0/45 Rx 250	Gold	17,162	$11,498,062	$8,189,546	0.71	1.000	0.76	1.07	0.93
45127PA0010132	Silver PPO 4000/0/45 Rx 0	Gold	32,621	$21,855,162	$16,651,191	0.76	1.000	0.80	1.05	0.95
45127PA0010170	Silver QHDHP PPO 3500/0/25	Gold	10,988	$7,361,654	$5,133,551	0.70	1.000	0.75	1.08	0.93
45127PA0010184	Silver PPO 5000/0/40 Rx 250	Gold	8,518	$5,706,823	$3,806,515	0.67	1.000	0.73	1.09	0.92
45127PA0010185	Silver PPO 5000/0/40 Rx 0	Silver	8,667	$5,806,649	$4,150,280	0.71	1.000	0.76	1.07	0.94
45127PA0010186	Silver PPO 6000/0/35 Rx 250	Silver	4,997	$3,347,851	$2,181,190	0.65	1.000	0.71	1.09	0.91
45127PA0010187	Silver PPO 6000/0/35 Rx 0	Silver	5,340	$3,577,651	$2,499,514	0.70	1.000	0.75	1.08	0.93
45127PA0010199	Silver QHDHP-E PPO 4500/0/10	Silver	709	$475,010	$310,741	0.65	1.000	0.72	1.09	0.91
45127PA0010135	Bronze QHDHP-E PPO 6900/0/0	Silver	13,149	$8,809,464	$4,910,022	0.56	1.000	0.63	1.13	0.89
45127PA0010200	Gold Performance PPO 1000/0/20 Rx 0	Silver	1,143	$755,057	$687,171	0.91	1.000	0.90	0.99	1.01
45127PA0010201	Silver QHDHP Performance PPO 2750/0/15	Silver	1,143	$755,057	$533,847	0.71	1.000	0.76	1.07	0.93
45127PA0010202	Silver Performance PPO 4000/0/25 Rx 0	Silver	1,143	$755,057	$527,526	0.70	1.000	0.75	1.08	0.93
45127PA0130001	Gold Valley Advantage EPO 2000/0/20 Rx 250	Silver	354	$213,453	$175,222	0.82	1.000	0.84	1.02	0.98
45127PA0130002	Gold Valley Advantage EPO 2000/0/20 Rx 0	Silver	309	$186,319	$162,887	0.87	1.000	0.88	1.00	1.00
45127PA0130003	Silver Valley Advantage EPO 5000/0/35 Rx 250	Silver	286	$172,451	$115,513	0.67	1.000	0.73	1.09	0.92
45127PA0130004	Silver Valley Advantage EPO 5000/0/35 Rx 0	Silver	286	$172,451	$123,725	0.72	1.000	0.77	1.07	0.94
45127PA0130005	Gold Capital Advantage EPO 2000/0/20 Rx 250	Silver	286	$172,451	$141,564	0.82	1.000	0.84	1.02	0.98
45127PA0130006	Gold Capital Advantage EPO 2000/0/20 Rx 0	Silver	286	$172,451	$150,763	0.87	1.000	0.88	1.00	1.00
45127PA0130007	Silver Capital Advantage EPO 5000/0/35 Rx 250	Silver	286	$172,451	$115,513	0.67	1.000	0.73	1.09	0.92
45127PA0130008	Silver Capital Advantage EPO 5000/0/35 Rx 0	Bronze	286	$172,451	$123,725	0.72	1.000	0.77	1.07	0.94
Total			320,527	214,403,574	186,578,304	0.863	1.00	0.863	1.00	1.00
PMPM				668.91	582.10					
Rate Dev II				668.91	577.60					

Company Name:	Capital Advantage Assurance Company (CAAC)
Market:	Small Group
Product:	PPO and EPO
Effective Date of Rates:	January 1, 2022
Ending date of Rates:	March 31, 2022

HIOS Plan ID (On Exchange)=>								
HIOS Plan ID (Off Exchange)=>	45127PA0010055		45127PA0010055		45127PA0010055		45127PA0010058	
Plan Marketing Name =>	Platinum PPO 0/0/15 Rx 0		Platinum PPO 0/0/15 Rx 0		Platinum PPO 0/0/15 Rx 0		Platinum PPO 250/0/15 Rx 0	
Form # =>	C22-CAAC-SGP		C22-CAAC-SGP		C22-CAAC-SGP		C22-CAAC-SGP	
Rating Area =>	6		7		9		6	
Network =>	PPO		PPO		PPO		PPO	
Metal =>	Platinum		Platinum		Platinum		Platinum	
Deductible =>	$0 /$0 Med/Rx		$0 /$0 Med/Rx		$0 /$0 Med/Rx		$250 /$0 Med/Rx	
Coinsurance =>	0%		0%		0%		0%	
Copays =>	$15/$30/$150 PCP/SPC/ER		$15/$30/$150 PCP/SPC/ER		$15/$30/$150 PCP/SPC/ER		$15/$30/$200 PCP/SPC/ER	
OOP Maximum =>	$4500 Med/Rx Combined		$4500 Med/Rx Combined		$4500 Med/Rx Combined		$4500 Med/Rx Combined	
Pediatric Dental (Yes/No) =>	Yes		Yes		Yes		Yes	
Age Band	**Non-Tobacco**	**Tobacco**	**Non-Tobacco**	**Tobacco**	**Non-Tobacco**	**Tobacco**	**Non-Tobacco**	**Tobacco**
0 - 14	$423.96	$423.96	$457.87	$457.87	$432.43	$432.43	$408.29	$408.29
15	$461.64	$461.64	$498.57	$498.57	$470.87	$470.87	$444.58	$444.58
16	$476.05	$476.05	$514.13	$514.13	$485.57	$485.57	$458.46	$458.46
17	$490.46	$490.46	$529.69	$529.69	$500.27	$500.27	$472.33	$472.33
18	$505.98	$505.98	$546.45	$546.45	$516.09	$516.09	$487.28	$487.28
19	$521.49	$521.49	$563.21	$563.21	$531.92	$531.92	$502.22	$502.22
20	$537.56	$537.56	$580.57	$580.57	$548.32	$548.32	$517.70	$517.70
21	$554.19	$554.19	$598.53	$598.53	$565.27	$565.27	$533.71	$533.71
22	$554.19	$554.19	$598.53	$598.53	$565.27	$565.27	$533.71	$533.71
23	$554.19	$554.19	$598.53	$598.53	$565.27	$565.27	$533.71	$533.71
24	$554.19	$554.19	$598.53	$598.53	$565.27	$565.27	$533.71	$533.71
25	$556.41	$556.41	$600.92	$600.92	$567.53	$567.53	$535.84	$535.84
26	$567.49	$567.49	$612.89	$612.89	$578.84	$578.84	$546.52	$546.52
27	$580.79	$580.79	$627.25	$627.25	$592.41	$592.41	$559.33	$559.33
28	$602.40	$602.40	$650.60	$650.60	$614.45	$614.45	$580.14	$580.14
29	$620.14	$620.14	$669.75	$669.75	$632.54	$632.54	$597.22	$597.22
30	$629.01	$629.01	$679.33	$679.33	$641.59	$641.59	$605.76	$605.76
31	$642.31	$642.31	$693.69	$693.69	$655.15	$655.15	$618.57	$618.57
32	$655.61	$655.61	$708.06	$708.06	$668.72	$668.72	$631.38	$631.38
33	$663.92	$663.92	$717.03	$717.03	$677.20	$677.20	$639.38	$639.38
34	$672.79	$672.79	$726.61	$726.61	$686.24	$686.24	$647.92	$647.92
35	$677.22	$677.22	$731.40	$731.40	$690.76	$690.76	$652.19	$652.19
36	$681.65	$681.65	$736.19	$736.19	$695.29	$695.29	$656.46	$656.46
37	$686.09	$686.09	$740.97	$740.97	$699.81	$699.81	$660.73	$660.73
38	$690.52	$690.52	$745.76	$745.76	$704.33	$704.33	$665.00	$665.00
39	$699.39	$699.39	$755.34	$755.34	$713.38	$713.38	$673.54	$673.54
40	$708.25	$708.25	$764.92	$764.92	$722.42	$722.42	$682.08	$682.08
41	$721.56	$721.56	$779.28	$779.28	$735.99	$735.99	$694.89	$694.89
42	$734.30	$734.30	$793.05	$793.05	$748.99	$748.99	$707.17	$707.17
43	$752.04	$752.04	$812.20	$812.20	$767.08	$767.08	$724.24	$724.24
44	$774.20	$774.20	$836.14	$836.14	$789.69	$789.69	$745.59	$745.59
45	$800.25	$800.25	$864.27	$864.27	$816.26	$816.26	$770.68	$770.68
46	$831.28	$831.28	$897.79	$897.79	$847.91	$847.91	$800.56	$800.56
47	$866.20	$866.20	$935.49	$935.49	$883.52	$883.52	$834.19	$834.19
48	$906.10	$906.10	$978.59	$978.59	$924.22	$924.22	$872.62	$872.62
49	$945.45	$945.45	$1,021.08	$1,021.08	$964.36	$964.36	$910.51	$910.51
50	$989.78	$989.78	$1,068.97	$1,068.97	$1,009.58	$1,009.58	$953.21	$953.21
51	$1,033.56	$1,033.56	$1,116.25	$1,116.25	$1,054.24	$1,054.24	$995.37	$995.37
52	$1,081.78	$1,081.78	$1,168.32	$1,168.32	$1,103.41	$1,103.41	$1,041.80	$1,041.80
53	$1,130.55	$1,130.55	$1,220.99	$1,220.99	$1,153.16	$1,153.16	$1,088.77	$1,088.77
54	$1,183.20	$1,183.20	$1,277.85	$1,277.85	$1,206.86	$1,206.86	$1,139.47	$1,139.47
55	$1,235.84	$1,235.84	$1,334.71	$1,334.71	$1,260.56	$1,260.56	$1,190.17	$1,190.17
56	$1,292.93	$1,292.93	$1,396.36	$1,396.36	$1,318.78	$1,318.78	$1,245.15	$1,245.15
57	$1,350.56	$1,350.56	$1,458.61	$1,458.61	$1,377.57	$1,377.57	$1,300.65	$1,300.65
58	$1,412.08	$1,412.08	$1,525.04	$1,525.04	$1,440.32	$1,440.32	$1,359.89	$1,359.89
59	$1,442.56	$1,442.56	$1,557.96	$1,557.96	$1,471.41	$1,471.41	$1,389.25	$1,389.25
60	$1,504.07	$1,504.07	$1,624.40	$1,624.40	$1,534.15	$1,534.15	$1,448.49	$1,448.49
61	$1,557.27	$1,557.27	$1,681.86	$1,681.86	$1,588.42	$1,588.42	$1,499.73	$1,499.73
62	$1,592.19	$1,592.19	$1,719.56	$1,719.56	$1,624.03	$1,624.03	$1,533.35	$1,533.35
63	$1,635.97	$1,635.97	$1,766.85	$1,766.85	$1,668.69	$1,668.69	$1,575.51	$1,575.51
64+	$1,662.56	$1,662.56	$1,795.58	$1,795.58	$1,695.81	$1,695.81	$1,601.12	$1,601.12

Company Name:	Capital Advantage Assurance Company (CAAC)
Market:	Small Group
Product:	PPO and EPO
Effective Date of Rates:	January 1, 2022
Ending date of Rates:	March 31, 2022

HIOS Plan ID (On Exchange)=>								
HIOS Plan ID (Off Exchange)=>	45127PA0010058		45127PA0010058		45127PA0010054		45127PA0010054	
Plan Marketing Name =>	Platinum PPO 250/0/15 Rx 0		Platinum PPO 250/0/15 Rx 0		Platinum PPO 0/0/15 Rx 250		Platinum PPO 0/0/15 Rx 250	
Form # =>	C22-CAAC-SGP		C22-CAAC-SGP		C22-CAAC-SGP		C22-CAAC-SGP	
Rating Area =>	7		9		6		7	
Network =>	PPO		PPO		PPO		PPO	
Metal =>	Platinum		Platinum		Platinum		Platinum	
Deductible =>	$250 /$0 Med/Rx		$250 /$0 Med/Rx		$0 /$250 Med/Rx		$0 /$250 Med/Rx	
Coinsurance =>	0%		0%		0%		0%	
Copays =>	$15/$30/$200 PCP/SPC/ER		$15/$30/$200 PCP/SPC/ER		$15/$30/$150 PCP/SPC/ER		$15/$30/$150 PCP/SPC/ER	
OOP Maximum =>	$4500 Med/Rx Combined		$4500 Med/Rx Combined		$4500 Med/Rx Combined		$4500 Med/Rx Combined	
Pediatric Dental (Yes/No) =>	Yes		Yes		Yes		Yes	
Age Band	**Non-Tobacco**	**Tobacco**	**Non-Tobacco**	**Tobacco**	**Non-Tobacco**	**Tobacco**	**Non-Tobacco**	**Tobacco**
0 - 14	$440.95	$440.95	$416.45	$416.45	$402.68	$402.68	$434.90	$434.90
15	$480.15	$480.15	$453.47	$453.47	$438.47	$438.47	$473.55	$473.55
16	$495.13	$495.13	$467.63	$467.63	$452.16	$452.16	$488.33	$488.33
17	$510.12	$510.12	$481.78	$481.78	$465.85	$465.85	$503.11	$503.11
18	$526.26	$526.26	$497.02	$497.02	$480.58	$480.58	$519.03	$519.03
19	$542.40	$542.40	$512.27	$512.27	$495.32	$495.32	$534.95	$534.95
20	$559.11	$559.11	$528.05	$528.05	$510.59	$510.59	$551.44	$551.44
21	$576.41	$576.41	$544.38	$544.38	$526.38	$526.38	$568.49	$568.49
22	$576.41	$576.41	$544.38	$544.38	$526.38	$526.38	$568.49	$568.49
23	$576.41	$576.41	$544.38	$544.38	$526.38	$526.38	$568.49	$568.49
24	$576.41	$576.41	$544.38	$544.38	$526.38	$526.38	$568.49	$568.49
25	$578.71	$578.71	$546.56	$546.56	$528.49	$528.49	$570.76	$570.76
26	$590.24	$590.24	$557.45	$557.45	$539.01	$539.01	$582.13	$582.13
27	$604.07	$604.07	$570.51	$570.51	$551.65	$551.65	$595.78	$595.78
28	$626.55	$626.55	$591.75	$591.75	$572.18	$572.18	$617.95	$617.95
29	$645.00	$645.00	$609.17	$609.17	$589.02	$589.02	$636.14	$636.14
30	$654.22	$654.22	$617.88	$617.88	$597.44	$597.44	$645.24	$645.24
31	$668.06	$668.06	$630.94	$630.94	$610.07	$610.07	$658.88	$658.88
32	$681.89	$681.89	$644.01	$644.01	$622.71	$622.71	$672.52	$672.52
33	$690.54	$690.54	$652.17	$652.17	$630.60	$630.60	$681.05	$681.05
34	$699.76	$699.76	$660.88	$660.88	$639.03	$639.03	$690.15	$690.15
35	$704.37	$704.37	$665.24	$665.24	$643.24	$643.24	$694.70	$694.70
36	$708.98	$708.98	$669.59	$669.59	$647.45	$647.45	$699.24	$699.24
37	$713.59	$713.59	$673.95	$673.95	$651.66	$651.66	$703.79	$703.79
38	$718.20	$718.20	$678.30	$678.30	$655.87	$655.87	$708.34	$708.34
39	$727.43	$727.43	$687.01	$687.01	$664.29	$664.29	$717.43	$717.43
40	$736.65	$736.65	$695.72	$695.72	$672.71	$672.71	$726.53	$726.53
41	$750.48	$750.48	$708.79	$708.79	$685.35	$685.35	$740.17	$740.17
42	$763.74	$763.74	$721.31	$721.31	$697.45	$697.45	$753.25	$753.25
43	$782.18	$782.18	$738.73	$738.73	$714.30	$714.30	$771.44	$771.44
44	$805.24	$805.24	$760.50	$760.50	$735.35	$735.35	$794.18	$794.18
45	$832.33	$832.33	$786.09	$786.09	$760.09	$760.09	$820.90	$820.90
46	$864.61	$864.61	$816.58	$816.58	$789.57	$789.57	$852.74	$852.74
47	$900.92	$900.92	$850.87	$850.87	$822.73	$822.73	$888.55	$888.55
48	$942.43	$942.43	$890.07	$890.07	$860.63	$860.63	$929.48	$929.48
49	$983.35	$983.35	$928.72	$928.72	$898.00	$898.00	$969.84	$969.84
50	$1,029.46	$1,029.46	$972.27	$972.27	$940.11	$940.11	$1,015.32	$1,015.32
51	$1,075.00	$1,075.00	$1,015.28	$1,015.28	$981.70	$981.70	$1,060.23	$1,060.23
52	$1,125.15	$1,125.15	$1,062.64	$1,062.64	$1,027.49	$1,027.49	$1,109.69	$1,109.69
53	$1,175.87	$1,175.87	$1,110.54	$1,110.54	$1,073.82	$1,073.82	$1,159.72	$1,159.72
54	$1,230.63	$1,230.63	$1,162.26	$1,162.26	$1,123.82	$1,123.82	$1,213.73	$1,213.73
55	$1,285.39	$1,285.39	$1,213.98	$1,213.98	$1,173.83	$1,173.83	$1,267.73	$1,267.73
56	$1,344.76	$1,344.76	$1,270.05	$1,270.05	$1,228.04	$1,228.04	$1,326.29	$1,326.29
57	$1,404.70	$1,404.70	$1,326.66	$1,326.66	$1,282.79	$1,282.79	$1,385.41	$1,385.41
58	$1,468.68	$1,468.68	$1,387.09	$1,387.09	$1,341.22	$1,341.22	$1,448.51	$1,448.51
59	$1,500.39	$1,500.39	$1,417.03	$1,417.03	$1,370.17	$1,370.17	$1,479.78	$1,479.78
60	$1,564.37	$1,564.37	$1,477.46	$1,477.46	$1,428.60	$1,428.60	$1,542.88	$1,542.88
61	$1,619.70	$1,619.70	$1,529.72	$1,529.72	$1,479.13	$1,479.13	$1,597.46	$1,597.46
62	$1,656.02	$1,656.02	$1,564.02	$1,564.02	$1,512.29	$1,512.29	$1,633.27	$1,633.27
63	$1,701.55	$1,701.55	$1,607.02	$1,607.02	$1,553.87	$1,553.87	$1,678.18	$1,678.18
64+	$1,729.22	$1,729.22	$1,633.14	$1,633.14	$1,579.13	$1,579.13	$1,705.46	$1,705.46

Company Name:	Capital Advantage Assurance Company (CAAC)
Market:	Small Group
Product:	PPO and EPO
Effective Date of Rates:	January 1, 2022
Ending date of Rates:	March 31, 2022

HIOS Plan ID (On Exchange)=>								
HIOS Plan ID (Off Exchange)=>	45127PA0010054		45127PA0010057		45127PA0010057		45127PA0010057	
Plan Marketing Name =>	Platinum PPO 0/0/15 Rx 250		Platinum PPO 250/0/15 Rx 250		Platinum PPO 250/0/15 Rx 250		Platinum PPO 250/0/15 Rx 250	
Form # =>	C22-CAAC-SGP		C22-CAAC-SGP		C22-CAAC-SGP		C22-CAAC-SGP	
Rating Area =>	9		6		7		9	
Network =>	PPO		PPO		PPO		PPO	
Metal =>	Platinum		Platinum		Platinum		Platinum	
Deductible =>	$0 /$250 Med/Rx		$250 /$250 Med/Rx		$250 /$250 Med/Rx		$250 /$250 Med/Rx	
Coinsurance =>	0%		0%		0%		0%	
Copays =>	$15/$30/$150 PCP/SPC/ER		$15/$30/$200 PCP/SPC/ER		$15/$30/$200 PCP/SPC/ER		$15/$30/$200 PCP/SPC/ER	
OOP Maximum =>	$4500 Med/Rx Combined		$4500 Med/Rx Combined		$4500 Med/Rx Combined		$4500 Med/Rx Combined	
Pediatric Dental (Yes/No) =>	Yes		Yes		Yes		Yes	
Age Band	**Non-Tobacco**	**Tobacco**	**Non-Tobacco**	**Tobacco**	**Non-Tobacco**	**Tobacco**	**Non-Tobacco**	**Tobacco**
0 - 14	$410.73	$410.73	$387.55	$387.55	$418.55	$418.55	$395.30	$395.30
15	$447.24	$447.24	$422.00	$422.00	$455.76	$455.76	$430.44	$430.44
16	$461.20	$461.20	$435.17	$435.17	$469.98	$469.98	$443.87	$443.87
17	$475.16	$475.16	$448.34	$448.34	$484.21	$484.21	$457.31	$457.31
18	$490.20	$490.20	$462.53	$462.53	$499.53	$499.53	$471.78	$471.78
19	$505.23	$505.23	$476.71	$476.71	$514.85	$514.85	$486.24	$486.24
20	$520.80	$520.80	$491.40	$491.40	$530.71	$530.71	$501.23	$501.23
21	$536.91	$536.91	$506.60	$506.60	$547.13	$547.13	$516.73	$516.73
22	$536.91	$536.91	$506.60	$506.60	$547.13	$547.13	$516.73	$516.73
23	$536.91	$536.91	$506.60	$506.60	$547.13	$547.13	$516.73	$516.73
24	$536.91	$536.91	$506.60	$506.60	$547.13	$547.13	$516.73	$516.73
25	$539.06	$539.06	$508.63	$508.63	$549.32	$549.32	$518.80	$518.80
26	$549.79	$549.79	$518.76	$518.76	$560.26	$560.26	$529.13	$529.13
27	$562.68	$562.68	$530.92	$530.92	$573.39	$573.39	$541.54	$541.54
28	$583.62	$583.62	$550.67	$550.67	$594.73	$594.73	$561.69	$561.69
29	$600.80	$600.80	$566.89	$566.89	$612.24	$612.24	$578.22	$578.22
30	$609.39	$609.39	$574.99	$574.99	$620.99	$620.99	$586.49	$586.49
31	$622.28	$622.28	$587.15	$587.15	$634.12	$634.12	$598.89	$598.89
32	$635.16	$635.16	$599.31	$599.31	$647.25	$647.25	$611.29	$611.29
33	$643.22	$643.22	$606.91	$606.91	$655.46	$655.46	$619.04	$619.04
34	$651.81	$651.81	$615.01	$615.01	$664.21	$664.21	$627.31	$627.31
35	$656.10	$656.10	$619.07	$619.07	$668.59	$668.59	$631.45	$631.45
36	$660.40	$660.40	$623.12	$623.12	$672.97	$672.97	$635.58	$635.58
37	$664.69	$664.69	$627.17	$627.17	$677.34	$677.34	$639.71	$639.71
38	$668.99	$668.99	$631.22	$631.22	$681.72	$681.72	$643.85	$643.85
39	$677.58	$677.58	$639.33	$639.33	$690.48	$690.48	$652.12	$652.12
40	$686.17	$686.17	$647.43	$647.43	$699.23	$699.23	$660.38	$660.38
41	$699.05	$699.05	$659.59	$659.59	$712.36	$712.36	$672.79	$672.79
42	$711.40	$711.40	$671.24	$671.24	$724.94	$724.94	$684.67	$684.67
43	$728.58	$728.58	$687.46	$687.46	$742.45	$742.45	$701.21	$701.21
44	$750.06	$750.06	$707.72	$707.72	$764.34	$764.34	$721.87	$721.87
45	$775.29	$775.29	$731.53	$731.53	$790.05	$790.05	$746.16	$746.16
46	$805.36	$805.36	$759.90	$759.90	$820.69	$820.69	$775.10	$775.10
47	$839.19	$839.19	$791.82	$791.82	$855.16	$855.16	$807.65	$807.65
48	$877.84	$877.84	$828.29	$828.29	$894.55	$894.55	$844.86	$844.86
49	$915.96	$915.96	$864.26	$864.26	$933.40	$933.40	$881.54	$881.54
50	$958.92	$958.92	$904.79	$904.79	$977.17	$977.17	$922.88	$922.88
51	$1,001.33	$1,001.33	$944.81	$944.81	$1,020.39	$1,020.39	$963.71	$963.71
52	$1,048.04	$1,048.04	$988.88	$988.88	$1,067.99	$1,067.99	$1,008.66	$1,008.66
53	$1,095.29	$1,095.29	$1,033.46	$1,033.46	$1,116.14	$1,116.14	$1,054.13	$1,054.13
54	$1,146.30	$1,146.30	$1,081.59	$1,081.59	$1,168.12	$1,168.12	$1,103.22	$1,103.22
55	$1,197.30	$1,197.30	$1,129.72	$1,129.72	$1,220.10	$1,220.10	$1,152.31	$1,152.31
56	$1,252.61	$1,252.61	$1,181.90	$1,181.90	$1,276.45	$1,276.45	$1,205.54	$1,205.54
57	$1,308.44	$1,308.44	$1,234.58	$1,234.58	$1,333.35	$1,333.35	$1,259.28	$1,259.28
58	$1,368.04	$1,368.04	$1,290.82	$1,290.82	$1,394.08	$1,394.08	$1,316.63	$1,316.63
59	$1,397.57	$1,397.57	$1,318.68	$1,318.68	$1,424.17	$1,424.17	$1,345.05	$1,345.05
60	$1,457.17	$1,457.17	$1,374.91	$1,374.91	$1,484.91	$1,484.91	$1,402.41	$1,402.41
61	$1,508.71	$1,508.71	$1,423.55	$1,423.55	$1,537.43	$1,537.43	$1,452.02	$1,452.02
62	$1,542.54	$1,542.54	$1,455.46	$1,455.46	$1,571.90	$1,571.90	$1,484.57	$1,484.57
63	$1,584.95	$1,584.95	$1,495.48	$1,495.48	$1,615.12	$1,615.12	$1,525.39	$1,525.39
64+	$1,610.72	$1,610.72	$1,519.79	$1,519.79	$1,641.38	$1,641.38	$1,550.19	$1,550.19

Company Name:	Capital Advantage Assurance Company (CAAC)
Market:	Small Group
Product:	PPO and EPO
Effective Date of Rates:	January 1, 2022
Ending date of Rates:	March 31, 2022

HIOS Plan ID (On Exchange)=>								
HIOS Plan ID (Off Exchange)=>	45127PA0010196		45127PA0010196		45127PA0010196		45127PA0010117	
Plan Marketing Name =>	Gold Simple PPO 0/0/25		Gold Simple PPO 0/0/25		Gold Simple PPO 0/0/25		Gold PPO 500/0/25 Rx 0	
Form # =>	C22-CAAC-SGP		C22-CAAC-SGP		C22-CAAC-SGP		C22-CAAC-SGP	
Rating Area =>	6		7		9		6	
Network =>	PPO		PPO		PPO		PPO	
Metal =>	Gold		Gold		Gold		Gold	
Deductible =>	$0 /$0 Med/Rx		$0 /$0 Med/Rx		$0 /$0 Med/Rx		$500 /$0 Med/Rx	
Coinsurance =>	0%		0%		0%		0%	
Copays =>	$25/$50/$200 PCP/SPC/ER		$25/$50/$200 PCP/SPC/ER		$25/$50/$200 PCP/SPC/ER		$25/$55/$350 PCP/SPC/ER	
OOP Maximum =>	$8550 Med/Rx Combined		$8550 Med/Rx Combined		$8550 Med/Rx Combined		$8550 Med/Rx Combined	
Pediatric Dental (Yes/No) =>	Yes		Yes		Yes		Yes	
Age Band	**Non-Tobacco**	**Tobacco**	**Non-Tobacco**	**Tobacco**	**Non-Tobacco**	**Tobacco**	**Non-Tobacco**	**Tobacco**
0 - 14	$331.06	$331.06	$357.55	$357.55	$337.68	$337.68	$375.31	$375.31
15	$360.49	$360.49	$389.33	$389.33	$367.70	$367.70	$408.67	$408.67
16	$371.74	$371.74	$401.48	$401.48	$379.18	$379.18	$421.43	$421.43
17	$382.99	$382.99	$413.63	$413.63	$390.65	$390.65	$434.18	$434.18
18	$395.11	$395.11	$426.72	$426.72	$403.01	$403.01	$447.92	$447.92
19	$407.23	$407.23	$439.81	$439.81	$415.37	$415.37	$461.65	$461.65
20	$419.78	$419.78	$453.36	$453.36	$428.17	$428.17	$475.88	$475.88
21	$432.76	$432.76	$467.38	$467.38	$441.42	$441.42	$490.60	$490.60
22	$432.76	$432.76	$467.38	$467.38	$441.42	$441.42	$490.60	$490.60
23	$432.76	$432.76	$467.38	$467.38	$441.42	$441.42	$490.60	$490.60
24	$432.76	$432.76	$467.38	$467.38	$441.42	$441.42	$490.60	$490.60
25	$434.49	$434.49	$469.25	$469.25	$443.18	$443.18	$492.56	$492.56
26	$443.15	$443.15	$478.60	$478.60	$452.01	$452.01	$502.37	$502.37
27	$453.53	$453.53	$489.82	$489.82	$462.60	$462.60	$514.15	$514.15
28	$470.41	$470.41	$508.04	$508.04	$479.82	$479.82	$533.28	$533.28
29	$484.26	$484.26	$523.00	$523.00	$493.94	$493.94	$548.98	$548.98
30	$491.18	$491.18	$530.48	$530.48	$501.01	$501.01	$556.83	$556.83
31	$501.57	$501.57	$541.69	$541.69	$511.60	$511.60	$568.61	$568.61
32	$511.96	$511.96	$552.91	$552.91	$522.19	$522.19	$580.38	$580.38
33	$518.45	$518.45	$559.92	$559.92	$528.82	$528.82	$587.74	$587.74
34	$525.37	$525.37	$567.40	$567.40	$535.88	$535.88	$595.59	$595.59
35	$528.83	$528.83	$571.14	$571.14	$539.41	$539.41	$599.51	$599.51
36	$532.29	$532.29	$574.88	$574.88	$542.94	$542.94	$603.44	$603.44
37	$535.76	$535.76	$578.62	$578.62	$546.47	$546.47	$607.36	$607.36
38	$539.22	$539.22	$582.36	$582.36	$550.00	$550.00	$611.29	$611.29
39	$546.14	$546.14	$589.83	$589.83	$557.07	$557.07	$619.14	$619.14
40	$553.07	$553.07	$597.31	$597.31	$564.13	$564.13	$626.99	$626.99
41	$563.45	$563.45	$608.53	$608.53	$574.72	$574.72	$638.76	$638.76
42	$573.41	$573.41	$619.28	$619.28	$584.88	$584.88	$650.04	$650.04
43	$587.26	$587.26	$634.24	$634.24	$599.00	$599.00	$665.74	$665.74
44	$604.57	$604.57	$652.93	$652.93	$616.66	$616.66	$685.37	$685.37
45	$624.91	$624.91	$674.90	$674.90	$637.40	$637.40	$708.43	$708.43
46	$649.14	$649.14	$701.07	$701.07	$662.12	$662.12	$735.90	$735.90
47	$676.40	$676.40	$730.52	$730.52	$689.93	$689.93	$766.81	$766.81
48	$707.56	$707.56	$764.17	$764.17	$721.71	$721.71	$802.13	$802.13
49	$738.29	$738.29	$797.35	$797.35	$753.05	$753.05	$836.96	$836.96
50	$772.91	$772.91	$834.74	$834.74	$788.37	$788.37	$876.21	$876.21
51	$807.10	$807.10	$871.67	$871.67	$823.24	$823.24	$914.97	$914.97
52	$844.75	$844.75	$912.33	$912.33	$861.64	$861.64	$957.65	$957.65
53	$882.83	$882.83	$953.46	$953.46	$900.49	$900.49	$1,000.82	$1,000.82
54	$923.94	$923.94	$997.86	$997.86	$942.42	$942.42	$1,047.43	$1,047.43
55	$965.05	$965.05	$1,042.26	$1,042.26	$984.36	$984.36	$1,094.04	$1,094.04
56	$1,009.63	$1,009.63	$1,090.40	$1,090.40	$1,029.82	$1,029.82	$1,144.57	$1,144.57
57	$1,054.64	$1,054.64	$1,139.01	$1,139.01	$1,075.73	$1,075.73	$1,195.59	$1,195.59
58	$1,102.67	$1,102.67	$1,190.89	$1,190.89	$1,124.73	$1,124.73	$1,250.05	$1,250.05
59	$1,126.47	$1,126.47	$1,216.59	$1,216.59	$1,149.00	$1,149.00	$1,277.03	$1,277.03
60	$1,174.51	$1,174.51	$1,268.47	$1,268.47	$1,198.00	$1,198.00	$1,331.49	$1,331.49
61	$1,216.06	$1,216.06	$1,313.34	$1,313.34	$1,240.38	$1,240.38	$1,378.59	$1,378.59
62	$1,243.32	$1,243.32	$1,342.79	$1,342.79	$1,268.19	$1,268.19	$1,409.49	$1,409.49
63	$1,277.51	$1,277.51	$1,379.71	$1,379.71	$1,303.06	$1,303.06	$1,448.25	$1,448.25
64+	$1,298.27	$1,298.27	$1,402.13	$1,402.13	$1,324.25	$1,324.25	$1,471.79	$1,471.79

Company Name:	Capital Advantage Assurance Company (CAAC)
Market:	Small Group
Product:	PPO and EPO
Effective Date of Rates:	January 1, 2022
Ending date of Rates:	March 31, 2022

HIOS Plan ID (On Exchange)=>								
HIOS Plan ID (Off Exchange)=>	45127PA0010117		45127PA0010117		45127PA0010200		45127PA0010200	
Plan Marketing Name =>	Gold PPO 500/0/25 Rx 0		Gold PPO 500/0/25 Rx 0		d Performance PPO 1000/0/20		d Performance PPO 1000/0/20	
Form # =>	C22-CAAC-SGP		C22-CAAC-SGP		C22-CAAC-SGP		C22-CAAC-SGP	
Rating Area =>	7		9		6		7	
Network =>	PPO		PPO		PPO		PPO	
Metal =>	Gold		Gold		Gold		Gold	
Deductible =>	$500 /$0 Med/Rx		$500 /$0 Med/Rx		$1000 /$0 Med/Rx		$1000 /$0 Med/Rx	
Coinsurance =>	0%		0%		0%		0%	
Copays =>	$25/$55/$350 PCP/SPC/ER		$25/$55/$350 PCP/SPC/ER		$20/$40/$250 PCP/SPC/ER		$20/$40/$250 PCP/SPC/ER	
OOP Maximum =>	$8550 Med/Rx Combined		$8550 Med/Rx Combined		$8550 Med/Rx Combined		$8550 Med/Rx Combined	
Pediatric Dental (Yes/No) =>	Yes		Yes		Yes		Yes	
Age Band	**Non-Tobacco**	**Tobacco**	**Non-Tobacco**	**Tobacco**	**Non-Tobacco**	**Tobacco**	**Non-Tobacco**	**Tobacco**
0 - 14	$405.33	$405.33	$382.82	$382.82	$329.74	$329.74	$356.12	$356.12
15	$441.36	$441.36	$416.84	$416.84	$359.05	$359.05	$387.77	$387.77
16	$455.14	$455.14	$429.85	$429.85	$370.25	$370.25	$399.88	$399.88
17	$468.92	$468.92	$442.86	$442.86	$381.46	$381.46	$411.98	$411.98
18	$483.75	$483.75	$456.88	$456.88	$393.53	$393.53	$425.01	$425.01
19	$498.59	$498.59	$470.89	$470.89	$405.60	$405.60	$438.05	$438.05
20	$513.95	$513.95	$485.40	$485.40	$418.10	$418.10	$451.55	$451.55
21	$529.85	$529.85	$500.41	$500.41	$431.03	$431.03	$465.51	$465.51
22	$529.85	$529.85	$500.41	$500.41	$431.03	$431.03	$465.51	$465.51
23	$529.85	$529.85	$500.41	$500.41	$431.03	$431.03	$465.51	$465.51
24	$529.85	$529.85	$500.41	$500.41	$431.03	$431.03	$465.51	$465.51
25	$531.97	$531.97	$502.41	$502.41	$432.75	$432.75	$467.37	$467.37
26	$542.56	$542.56	$512.42	$512.42	$441.37	$441.37	$476.68	$476.68
27	$555.28	$555.28	$524.43	$524.43	$451.72	$451.72	$487.86	$487.86
28	$575.94	$575.94	$543.95	$543.95	$468.53	$468.53	$506.01	$506.01
29	$592.90	$592.90	$559.96	$559.96	$482.32	$482.32	$520.91	$520.91
30	$601.38	$601.38	$567.97	$567.97	$489.22	$489.22	$528.36	$528.36
31	$614.09	$614.09	$579.98	$579.98	$499.56	$499.56	$539.53	$539.53
32	$626.81	$626.81	$591.99	$591.99	$509.91	$509.91	$550.70	$550.70
33	$634.76	$634.76	$599.49	$599.49	$516.37	$516.37	$557.68	$557.68
34	$643.24	$643.24	$607.50	$607.50	$523.27	$523.27	$565.13	$565.13
35	$647.47	$647.47	$611.50	$611.50	$526.72	$526.72	$568.86	$568.86
36	$651.71	$651.71	$615.51	$615.51	$530.17	$530.17	$572.58	$572.58
37	$655.95	$655.95	$619.51	$619.51	$533.62	$533.62	$576.30	$576.30
38	$660.19	$660.19	$623.51	$623.51	$537.06	$537.06	$580.03	$580.03
39	$668.67	$668.67	$631.52	$631.52	$543.96	$543.96	$587.48	$587.48
40	$677.15	$677.15	$639.53	$639.53	$550.86	$550.86	$594.92	$594.92
41	$689.86	$689.86	$651.54	$651.54	$561.20	$561.20	$606.10	$606.10
42	$702.05	$702.05	$663.05	$663.05	$571.11	$571.11	$616.80	$616.80
43	$719.00	$719.00	$679.06	$679.06	$584.91	$584.91	$631.70	$631.70
44	$740.20	$740.20	$699.08	$699.08	$602.15	$602.15	$650.32	$650.32
45	$765.10	$765.10	$722.59	$722.59	$622.41	$622.41	$672.20	$672.20
46	$794.77	$794.77	$750.62	$750.62	$646.54	$646.54	$698.27	$698.27
47	$828.15	$828.15	$782.14	$782.14	$673.70	$673.70	$727.60	$727.60
48	$866.30	$866.30	$818.17	$818.17	$704.73	$704.73	$761.11	$761.11
49	$903.92	$903.92	$853.70	$853.70	$735.34	$735.34	$794.16	$794.16
50	$946.31	$946.31	$893.74	$893.74	$769.82	$769.82	$831.41	$831.41
51	$988.17	$988.17	$933.27	$933.27	$803.87	$803.87	$868.18	$868.18
52	$1,034.26	$1,034.26	$976.80	$976.80	$841.37	$841.37	$908.68	$908.68
53	$1,080.89	$1,080.89	$1,020.84	$1,020.84	$879.30	$879.30	$949.65	$949.65
54	$1,131.23	$1,131.23	$1,068.38	$1,068.38	$920.25	$920.25	$993.87	$993.87
55	$1,181.56	$1,181.56	$1,115.92	$1,115.92	$961.20	$961.20	$1,038.09	$1,038.09
56	$1,236.14	$1,236.14	$1,167.46	$1,167.46	$1,005.59	$1,005.59	$1,086.04	$1,086.04
57	$1,291.24	$1,291.24	$1,219.50	$1,219.50	$1,050.42	$1,050.42	$1,134.45	$1,134.45
58	$1,350.05	$1,350.05	$1,275.05	$1,275.05	$1,098.26	$1,098.26	$1,186.13	$1,186.13
59	$1,379.19	$1,379.19	$1,302.57	$1,302.57	$1,121.97	$1,121.97	$1,211.73	$1,211.73
60	$1,438.01	$1,438.01	$1,358.12	$1,358.12	$1,169.82	$1,169.82	$1,263.40	$1,263.40
61	$1,488.87	$1,488.87	$1,406.16	$1,406.16	$1,211.19	$1,211.19	$1,308.09	$1,308.09
62	$1,522.25	$1,522.25	$1,437.68	$1,437.68	$1,238.35	$1,238.35	$1,337.42	$1,337.42
63	$1,564.11	$1,564.11	$1,477.22	$1,477.22	$1,272.40	$1,272.40	$1,374.19	$1,374.19
64+	$1,589.54	$1,589.54	$1,501.23	$1,501.23	$1,293.08	$1,293.08	$1,396.53	$1,396.53

Company Name:	Capital Advantage Assurance Company (CAAC)
Market:	Small Group
Product:	PPO and EPO
Effective Date of Rates:	January 1, 2022
Ending date of Rates:	March 31, 2022

HIOS Plan ID (On Exchange)=>								
HIOS Plan ID (Off Exchange)=>	45127PA0010200		45127PA0010198		45127PA0010085		45127PA0010085	
Plan Marketing Name =>	d Performance PPO 1000/0/20		Gold PPO Choice 3000/0/30 Rx (		Gold PPO 1000/0/25 Rx 0		Gold PPO 1000/0/25 Rx 0	
Form # =>	C22-CAAC-SGP		C22-CAAC-SGP		C22-CAAC-SGP		C22-CAAC-SGP	
Rating Area =>	9		7		6		7	
Network =>	PPO		PPO		PPO		PPO	
Metal =>	Gold		Gold		Gold		Gold	
Deductible =>	$1000 /$0 Med/Rx		$3000 /$0 Med/Rx		$1000 /$0 Med/Rx		$1000 /$0 Med/Rx	
Coinsurance =>	0%		0%		0%		0%	
Copays =>	$20/$40/$250 PCP/SPC/ER		$30/$50/$200 PCP/SPC/ER		$25/$50/$250 PCP/SPC/ER		$25/$50/$250 PCP/SPC/ER	
OOP Maximum =>	$8550 Med/Rx Combined		$8550 Med/Rx Combined		$8550 Med/Rx Combined		$8550 Med/Rx Combined	
Pediatric Dental (Yes/No) =>	Yes		Yes		Yes		Yes	
Age Band	**Non-Tobacco**	**Tobacco**	**Non-Tobacco**	**Tobacco**	**Non-Tobacco**	**Tobacco**	**Non-Tobacco**	**Tobacco**
0 - 14	$336.33	$336.33	$284.01	$284.01	$354.90	$354.90	$383.29	$383.29
15	$366.23	$366.23	$309.25	$309.25	$386.45	$386.45	$417.36	$417.36
16	$377.66	$377.66	$318.90	$318.90	$398.51	$398.51	$430.39	$430.39
17	$389.09	$389.09	$328.56	$328.56	$410.57	$410.57	$443.41	$443.41
18	$401.40	$401.40	$338.95	$338.95	$423.56	$423.56	$457.44	$457.44
19	$413.71	$413.71	$349.35	$349.35	$436.55	$436.55	$471.47	$471.47
20	$426.46	$426.46	$360.11	$360.11	$450.00	$450.00	$486.00	$486.00
21	$439.65	$439.65	$371.25	$371.25	$463.92	$463.92	$501.03	$501.03
22	$439.65	$439.65	$371.25	$371.25	$463.92	$463.92	$501.03	$501.03
23	$439.65	$439.65	$371.25	$371.25	$463.92	$463.92	$501.03	$501.03
24	$439.65	$439.65	$371.25	$371.25	$463.92	$463.92	$501.03	$501.03
25	$441.41	$441.41	$372.74	$372.74	$465.78	$465.78	$503.04	$503.04
26	$450.20	$450.20	$380.16	$380.16	$475.05	$475.05	$513.06	$513.06
27	$460.75	$460.75	$389.07	$389.07	$486.19	$486.19	$525.08	$525.08
28	$477.90	$477.90	$403.55	$403.55	$504.28	$504.28	$544.62	$544.62
29	$491.97	$491.97	$415.43	$415.43	$519.13	$519.13	$560.66	$560.66
30	$499.00	$499.00	$421.37	$421.37	$526.55	$526.55	$568.67	$568.67
31	$509.56	$509.56	$430.28	$430.28	$537.68	$537.68	$580.70	$580.70
32	$520.11	$520.11	$439.19	$439.19	$548.82	$548.82	$592.72	$592.72
33	$526.70	$526.70	$444.76	$444.76	$555.78	$555.78	$600.24	$600.24
34	$533.74	$533.74	$450.70	$450.70	$563.20	$563.20	$608.25	$608.25
35	$537.25	$537.25	$453.67	$453.67	$566.91	$566.91	$612.26	$612.26
36	$540.77	$540.77	$456.64	$456.64	$570.62	$570.62	$616.27	$616.27
37	$544.29	$544.29	$459.61	$459.61	$574.33	$574.33	$620.28	$620.28
38	$547.80	$547.80	$462.58	$462.58	$578.04	$578.04	$624.29	$624.29
39	$554.84	$554.84	$468.52	$468.52	$585.47	$585.47	$632.30	$632.30
40	$561.87	$561.87	$474.46	$474.46	$592.89	$592.89	$640.32	$640.32
41	$572.43	$572.43	$483.37	$483.37	$604.02	$604.02	$652.35	$652.35
42	$582.54	$582.54	$491.91	$491.91	$614.69	$614.69	$663.87	$663.87
43	$596.61	$596.61	$503.79	$503.79	$629.54	$629.54	$679.90	$679.90
44	$614.19	$614.19	$518.64	$518.64	$648.10	$648.10	$699.94	$699.94
45	$634.86	$634.86	$536.08	$536.08	$669.90	$669.90	$723.49	$723.49
46	$659.48	$659.48	$556.88	$556.88	$695.88	$695.88	$751.55	$751.55
47	$687.17	$687.17	$580.26	$580.26	$725.11	$725.11	$783.12	$783.12
48	$718.83	$718.83	$606.99	$606.99	$758.51	$758.51	$819.19	$819.19
49	$750.04	$750.04	$633.35	$633.35	$791.45	$791.45	$854.76	$854.76
50	$785.22	$785.22	$663.05	$663.05	$828.56	$828.56	$894.85	$894.85
51	$819.95	$819.95	$692.38	$692.38	$865.21	$865.21	$934.43	$934.43
52	$858.20	$858.20	$724.68	$724.68	$905.57	$905.57	$978.02	$978.02
53	$896.89	$896.89	$757.35	$757.35	$946.40	$946.40	$1,022.11	$1,022.11
54	$938.65	$938.65	$792.62	$792.62	$990.47	$990.47	$1,069.71	$1,069.71
55	$980.42	$980.42	$827.89	$827.89	$1,034.54	$1,034.54	$1,117.30	$1,117.30
56	$1,025.70	$1,025.70	$866.13	$866.13	$1,082.33	$1,082.33	$1,168.91	$1,168.91
57	$1,071.43	$1,071.43	$904.74	$904.74	$1,130.57	$1,130.57	$1,221.02	$1,221.02
58	$1,120.23	$1,120.23	$945.94	$945.94	$1,182.07	$1,182.07	$1,276.63	$1,276.63
59	$1,144.41	$1,144.41	$966.36	$966.36	$1,207.58	$1,207.58	$1,304.19	$1,304.19
60	$1,193.21	$1,193.21	$1,007.57	$1,007.57	$1,259.08	$1,259.08	$1,359.81	$1,359.81
61	$1,235.42	$1,235.42	$1,043.21	$1,043.21	$1,303.62	$1,303.62	$1,407.90	$1,407.90
62	$1,263.12	$1,263.12	$1,066.60	$1,066.60	$1,332.84	$1,332.84	$1,439.47	$1,439.47
63	$1,297.85	$1,297.85	$1,095.93	$1,095.93	$1,369.49	$1,369.49	$1,479.05	$1,479.05
64+	$1,318.94	$1,318.94	$1,113.74	$1,113.74	$1,391.75	$1,391.75	$1,503.09	$1,503.09

Company Name:	Capital Advantage Assurance Company (CAAC)
Market:	Small Group
Product:	PPO and EPO
Effective Date of Rates:	January 1, 2022

Ending date of Rates: March 31, 2022

HIOS Plan ID (On Exchange)=>								
HIOS Plan ID (Off Exchange)=>	45127PA0010085		45127PA0010195		45127PA0010195		45127PA0010195	
Plan Marketing Name =>	Gold PPO 1000/0/25 Rx 0		Gold PPO 3000/0/15 Rx 0		Gold PPO 3000/0/15 Rx 0		Gold PPO 3000/0/15 Rx 0	
Form # =>	C22-CAAC-SGP		C22-CAAC-SGP		C22-CAAC-SGP		C22-CAAC-SGP	
Rating Area =>	9		6		7		9	
Network =>	PPO		PPO		PPO		PPO	
Metal =>	Gold		Gold		Gold		Gold	
Deductible =>	$1000 /$0 Med/Rx		$3000 /$0 Med/Rx		$3000 /$0 Med/Rx		$3000 /$0 Med/Rx	
Coinsurance =>	0%		0%		0%		0%	
Copays =>	$25/$50/$250 PCP/SPC/ER		$15/$30/$150 PCP/SPC/ER		$15/$30/$150 PCP/SPC/ER		$15/$30/$150 PCP/SPC/ER	
OOP Maximum =>	$8550 Med/Rx Combined		$8550 Med/Rx Combined		$8550 Med/Rx Combined		$8550 Med/Rx Combined	
Pediatric Dental (Yes/No) =>	Yes		Yes		Yes		Yes	
Age Band	**Non-Tobacco**	**Tobacco**	**Non-Tobacco**	**Tobacco**	**Non-Tobacco**	**Tobacco**	**Non-Tobacco**	**Tobacco**
0 - 14	$362.00	$362.00	$315.02	$315.02	$340.22	$340.22	$321.32	$321.32
15	$394.17	$394.17	$343.02	$343.02	$370.46	$370.46	$349.88	$349.88
16	$406.48	$406.48	$353.73	$353.73	$382.03	$382.03	$360.80	$360.80
17	$418.78	$418.78	$364.43	$364.43	$393.59	$393.59	$371.72	$371.72
18	$432.03	$432.03	$375.96	$375.96	$406.04	$406.04	$383.48	$383.48
19	$445.28	$445.28	$387.49	$387.49	$418.49	$418.49	$395.24	$395.24
20	$459.00	$459.00	$399.44	$399.44	$431.39	$431.39	$407.43	$407.43
21	$473.20	$473.20	$411.79	$411.79	$444.73	$444.73	$420.03	$420.03
22	$473.20	$473.20	$411.79	$411.79	$444.73	$444.73	$420.03	$420.03
23	$473.20	$473.20	$411.79	$411.79	$444.73	$444.73	$420.03	$420.03
24	$473.20	$473.20	$411.79	$411.79	$444.73	$444.73	$420.03	$420.03
25	$475.09	$475.09	$413.44	$413.44	$446.51	$446.51	$421.71	$421.71
26	$484.56	$484.56	$421.67	$421.67	$455.41	$455.41	$430.11	$430.11
27	$495.91	$495.91	$431.56	$431.56	$466.08	$466.08	$440.19	$440.19
28	$514.37	$514.37	$447.62	$447.62	$483.42	$483.42	$456.57	$456.57
29	$529.51	$529.51	$460.79	$460.79	$497.66	$497.66	$470.01	$470.01
30	$537.08	$537.08	$467.38	$467.38	$504.77	$504.77	$476.73	$476.73
31	$548.44	$548.44	$477.26	$477.26	$515.45	$515.45	$486.81	$486.81
32	$559.79	$559.79	$487.15	$487.15	$526.12	$526.12	$496.89	$496.89
33	$566.89	$566.89	$493.32	$493.32	$532.79	$532.79	$503.19	$503.19
34	$574.46	$574.46	$499.91	$499.91	$539.91	$539.91	$509.91	$509.91
35	$578.25	$578.25	$503.21	$503.21	$543.46	$543.46	$513.27	$513.27
36	$582.03	$582.03	$506.50	$506.50	$547.02	$547.02	$516.63	$516.63
37	$585.82	$585.82	$509.80	$509.80	$550.58	$550.58	$519.99	$519.99
38	$589.61	$589.61	$513.09	$513.09	$554.14	$554.14	$523.35	$523.35
39	$597.18	$597.18	$519.68	$519.68	$561.25	$561.25	$530.07	$530.07
40	$604.75	$604.75	$526.27	$526.27	$568.37	$568.37	$536.79	$536.79
41	$616.10	$616.10	$536.15	$536.15	$579.04	$579.04	$546.87	$546.87
42	$626.99	$626.99	$545.62	$545.62	$589.27	$589.27	$556.53	$556.53
43	$642.13	$642.13	$558.80	$558.80	$603.50	$603.50	$569.98	$569.98
44	$661.06	$661.06	$575.27	$575.27	$621.29	$621.29	$586.78	$586.78
45	$683.30	$683.30	$594.62	$594.62	$642.19	$642.19	$606.52	$606.52
46	$709.80	$709.80	$617.68	$617.68	$667.10	$667.10	$630.04	$630.04
47	$739.61	$739.61	$643.63	$643.63	$695.12	$695.12	$656.50	$656.50
48	$773.68	$773.68	$673.28	$673.28	$727.14	$727.14	$686.74	$686.74
49	$807.28	$807.28	$702.51	$702.51	$758.71	$758.71	$716.56	$716.56
50	$845.13	$845.13	$735.46	$735.46	$794.29	$794.29	$750.17	$750.17
51	$882.52	$882.52	$767.99	$767.99	$829.43	$829.43	$783.35	$783.35
52	$923.68	$923.68	$803.81	$803.81	$868.12	$868.12	$819.89	$819.89
53	$965.32	$965.32	$840.05	$840.05	$907.26	$907.26	$856.85	$856.85
54	$1,010.28	$1,010.28	$879.17	$879.17	$949.51	$949.51	$896.76	$896.76
55	$1,055.23	$1,055.23	$918.29	$918.29	$991.76	$991.76	$936.66	$936.66
56	$1,103.97	$1,103.97	$960.71	$960.71	$1,037.56	$1,037.56	$979.92	$979.92
57	$1,153.18	$1,153.18	$1,003.53	$1,003.53	$1,083.81	$1,083.81	$1,023.60	$1,023.60
58	$1,205.71	$1,205.71	$1,049.24	$1,049.24	$1,133.18	$1,133.18	$1,070.23	$1,070.23
59	$1,231.74	$1,231.74	$1,071.89	$1,071.89	$1,157.64	$1,157.64	$1,093.33	$1,093.33
60	$1,284.26	$1,284.26	$1,117.60	$1,117.60	$1,207.01	$1,207.01	$1,139.95	$1,139.95
61	$1,329.69	$1,329.69	$1,157.13	$1,157.13	$1,249.70	$1,249.70	$1,180.27	$1,180.27
62	$1,359.50	$1,359.50	$1,183.07	$1,183.07	$1,277.72	$1,277.72	$1,206.73	$1,206.73
63	$1,396.88	$1,396.88	$1,215.60	$1,215.60	$1,312.85	$1,312.85	$1,239.92	$1,239.92
64+	$1,419.59	$1,419.59	$1,235.36	$1,235.36	$1,334.19	$1,334.19	$1,260.08	$1,260.08

Company Name:	Capital Advantage Assurance Company (CAAC)
Market:	Small Group
Product:	PPO and EPO
Effective Date of Rates:	January 1, 2022

Ending date of Rates: March 31, 2022

HIOS Plan ID (On Exchange)=>								
HIOS Plan ID (Off Exchange)=>	45127PA0010116		45127PA0010116		45127PA0010116		45127PA0010090	
Plan Marketing Name =>	Gold PPO 500/0/25 Rx 250		Gold PPO 500/0/25 Rx 250		Gold PPO 500/0/25 Rx 250		Gold PPO 2000/0/20 Rx 0	
Form # =>	C22-CAAC-SGP		C22-CAAC-SGP		C22-CAAC-SGP		C22-CAAC-SGP	
Rating Area =>	6		7		9		6	
Network =>	PPO		PPO		PPO		PPO	
Metal =>	Gold		Gold		Gold		Gold	
Deductible =>	$500 /$250 Med/Rx		$500 /$250 Med/Rx		$500 /$250 Med/Rx		$2000 /$0 Med/Rx	
Coinsurance =>	0%		0%		0%		0%	
Copays =>	$25/$55/$350 PCP/SPC/ER		$25/$55/$350 PCP/SPC/ER		$25/$55/$350 PCP/SPC/ER		$20/$40/$250 PCP/SPC/ER	
OOP Maximum =>	$8550 Med/Rx Combined		$8550 Med/Rx Combined		$8550 Med/Rx Combined		$8550 Med/Rx Combined	
Pediatric Dental (Yes/No) =>	Yes		Yes		Yes		Yes	
Age Band	**Non-Tobacco**	**Tobacco**	**Non-Tobacco**	**Tobacco**	**Non-Tobacco**	**Tobacco**	**Non-Tobacco**	**Tobacco**
0 - 14	$355.01	$355.01	$383.41	$383.41	$362.11	$362.11	$326.62	$326.62
15	$386.57	$386.57	$417.50	$417.50	$394.30	$394.30	$355.66	$355.66
16	$398.64	$398.64	$430.53	$430.53	$406.61	$406.61	$366.76	$366.76
17	$410.70	$410.70	$443.56	$443.56	$418.92	$418.92	$377.86	$377.86
18	$423.70	$423.70	$457.59	$457.59	$432.17	$432.17	$389.81	$389.81
19	$436.69	$436.69	$471.63	$471.63	$445.42	$445.42	$401.77	$401.77
20	$450.15	$450.15	$486.16	$486.16	$459.15	$459.15	$414.15	$414.15
21	$464.07	$464.07	$501.20	$501.20	$473.35	$473.35	$426.96	$426.96
22	$464.07	$464.07	$501.20	$501.20	$473.35	$473.35	$426.96	$426.96
23	$464.07	$464.07	$501.20	$501.20	$473.35	$473.35	$426.96	$426.96
24	$464.07	$464.07	$501.20	$501.20	$473.35	$473.35	$426.96	$426.96
25	$465.93	$465.93	$503.20	$503.20	$475.24	$475.24	$428.67	$428.67
26	$475.21	$475.21	$513.22	$513.22	$484.71	$484.71	$437.21	$437.21
27	$486.35	$486.35	$525.25	$525.25	$496.07	$496.07	$447.45	$447.45
28	$504.44	$504.44	$544.80	$544.80	$514.53	$514.53	$464.11	$464.11
29	$519.29	$519.29	$560.84	$560.84	$529.68	$529.68	$477.77	$477.77
30	$526.72	$526.72	$568.86	$568.86	$537.25	$537.25	$484.60	$484.60
31	$537.86	$537.86	$580.89	$580.89	$548.61	$548.61	$494.85	$494.85
32	$548.99	$548.99	$592.91	$592.91	$559.97	$559.97	$505.09	$505.09
33	$555.96	$555.96	$600.43	$600.43	$567.07	$567.07	$511.50	$511.50
34	$563.38	$563.38	$608.45	$608.45	$574.65	$574.65	$518.33	$518.33
35	$567.09	$567.09	$612.46	$612.46	$578.44	$578.44	$521.75	$521.75
36	$570.81	$570.81	$616.47	$616.47	$582.22	$582.22	$525.16	$525.16
37	$574.52	$574.52	$620.48	$620.48	$586.01	$586.01	$528.58	$528.58
38	$578.23	$578.23	$624.49	$624.49	$589.80	$589.80	$531.99	$531.99
39	$585.66	$585.66	$632.51	$632.51	$597.37	$597.37	$538.82	$538.82
40	$593.08	$593.08	$640.53	$640.53	$604.94	$604.94	$545.65	$545.65
41	$604.22	$604.22	$652.56	$652.56	$616.30	$616.30	$555.90	$555.90
42	$614.89	$614.89	$664.08	$664.08	$627.19	$627.19	$565.72	$565.72
43	$629.74	$629.74	$680.12	$680.12	$642.34	$642.34	$579.38	$579.38
44	$648.31	$648.31	$700.17	$700.17	$661.27	$661.27	$596.46	$596.46
45	$670.12	$670.12	$723.73	$723.73	$683.52	$683.52	$616.53	$616.53
46	$696.10	$696.10	$751.79	$751.79	$710.03	$710.03	$640.44	$640.44
47	$725.34	$725.34	$783.37	$783.37	$739.85	$739.85	$667.34	$667.34
48	$758.75	$758.75	$819.45	$819.45	$773.93	$773.93	$698.08	$698.08
49	$791.70	$791.70	$855.04	$855.04	$807.54	$807.54	$728.39	$728.39
50	$828.83	$828.83	$895.14	$895.14	$845.41	$845.41	$762.55	$762.55
51	$865.49	$865.49	$934.73	$934.73	$882.80	$882.80	$796.28	$796.28
52	$905.86	$905.86	$978.33	$978.33	$923.98	$923.98	$833.43	$833.43
53	$946.70	$946.70	$1,022.44	$1,022.44	$965.64	$965.64	$871.00	$871.00
54	$990.79	$990.79	$1,070.05	$1,070.05	$1,010.61	$1,010.61	$911.56	$911.56
55	$1,034.88	$1,034.88	$1,117.67	$1,117.67	$1,055.57	$1,055.57	$952.12	$952.12
56	$1,082.68	$1,082.68	$1,169.29	$1,169.29	$1,104.33	$1,104.33	$996.10	$996.10
57	$1,130.94	$1,130.94	$1,221.41	$1,221.41	$1,153.56	$1,153.56	$1,040.50	$1,040.50
58	$1,182.45	$1,182.45	$1,277.05	$1,277.05	$1,206.10	$1,206.10	$1,087.89	$1,087.89
59	$1,207.97	$1,207.97	$1,304.61	$1,304.61	$1,232.13	$1,232.13	$1,111.38	$1,111.38
60	$1,259.49	$1,259.49	$1,360.24	$1,360.24	$1,284.68	$1,284.68	$1,158.77	$1,158.77
61	$1,304.04	$1,304.04	$1,408.36	$1,408.36	$1,330.12	$1,330.12	$1,199.76	$1,199.76
62	$1,333.27	$1,333.27	$1,439.93	$1,439.93	$1,359.94	$1,359.94	$1,226.66	$1,226.66
63	$1,369.93	$1,369.93	$1,479.53	$1,479.53	$1,397.33	$1,397.33	$1,260.39	$1,260.39
64+	$1,392.20	$1,392.20	$1,503.59	$1,503.59	$1,420.04	$1,420.04	$1,280.87	$1,280.87

Company Name:	Capital Advantage Assurance Company (CAAC)
Market:	Small Group
Product:	PPO and EPO
Effective Date of Rates:	January 1, 2022

Ending date of Rates: March 31, 2022

HIOS Plan ID (On Exchange)=>								
HIOS Plan ID (Off Exchange)=>	45127PA0010090		45127PA0010090		45127PA0130006		45127PA0130002	
Plan Marketing Name =>	Gold PPO 2000/0/20 Rx 0		Gold PPO 2000/0/20 Rx 0		Capital Advantage EPO 2000/0/2		Valley Advantage EPO 2000/0/2	
Form # =>	C22-CAAC-SGP		C22-CAAC-SGP		C22-CAAC-SGP		C22-CAAC-SGP	
Rating Area =>	7		9		9		6	
Network =>	PPO		PPO		EPO		EPO	
Metal =>	Gold		Gold		Gold		Gold	
Deductible =>	$2000 /$0 Med/Rx		$2000 /$0 Med/Rx		$2000 /$0 Med/Rx		$2000 /$0 Med/Rx	
Coinsurance =>	0%		0%		0%		0%	
Copays =>	$20/$40/$250 PCP/SPC/ER		$20/$40/$250 PCP/SPC/ER		$20/$40/$250 PCP/SPC/ER		$20/$40/$250 PCP/SPC/ER	
OOP Maximum =>	$8550 Med/Rx Combined		$8550 Med/Rx Combined		$8550 Med/Rx Combined		$8550 Med/Rx Combined	
Pediatric Dental (Yes/No) =>	Yes		Yes		Yes		Yes	
Age Band	**Non-Tobacco**	**Tobacco**	**Non-Tobacco**	**Tobacco**	**Non-Tobacco**	**Tobacco**	**Non-Tobacco**	**Tobacco**
0 - 14	$352.75	$352.75	$333.16	$333.16	$299.19	$299.19	$293.32	$293.32
15	$384.11	$384.11	$362.77	$362.77	$325.79	$325.79	$319.40	$319.40
16	$396.10	$396.10	$374.09	$374.09	$335.95	$335.95	$329.37	$329.37
17	$408.09	$408.09	$385.42	$385.42	$346.12	$346.12	$339.34	$339.34
18	$421.00	$421.00	$397.61	$397.61	$357.07	$357.07	$350.07	$350.07
19	$433.91	$433.91	$409.80	$409.80	$368.02	$368.02	$360.81	$360.81
20	$447.28	$447.28	$422.43	$422.43	$379.37	$379.37	$371.93	$371.93
21	$461.12	$461.12	$435.50	$435.50	$391.10	$391.10	$383.43	$383.43
22	$461.12	$461.12	$435.50	$435.50	$391.10	$391.10	$383.43	$383.43
23	$461.12	$461.12	$435.50	$435.50	$391.10	$391.10	$383.43	$383.43
24	$461.12	$461.12	$435.50	$435.50	$391.10	$391.10	$383.43	$383.43
25	$462.96	$462.96	$437.24	$437.24	$392.66	$392.66	$384.96	$384.96
26	$472.18	$472.18	$445.95	$445.95	$400.48	$400.48	$392.63	$392.63
27	$483.25	$483.25	$456.40	$456.40	$409.87	$409.87	$401.83	$401.83
28	$501.23	$501.23	$473.39	$473.39	$425.12	$425.12	$416.79	$416.79
29	$515.99	$515.99	$487.32	$487.32	$437.64	$437.64	$429.06	$429.06
30	$523.37	$523.37	$494.29	$494.29	$443.90	$443.90	$435.19	$435.19
31	$534.43	$534.43	$504.74	$504.74	$453.28	$453.28	$444.40	$444.40
32	$545.50	$545.50	$515.20	$515.20	$462.67	$462.67	$453.60	$453.60
33	$552.42	$552.42	$521.73	$521.73	$468.54	$468.54	$459.35	$459.35
34	$559.80	$559.80	$528.70	$528.70	$474.79	$474.79	$465.48	$465.48
35	$563.48	$563.48	$532.18	$532.18	$477.92	$477.92	$468.55	$468.55
36	$567.17	$567.17	$535.66	$535.66	$481.05	$481.05	$471.62	$471.62
37	$570.86	$570.86	$539.15	$539.15	$484.18	$484.18	$474.69	$474.69
38	$574.55	$574.55	$542.63	$542.63	$487.31	$487.31	$477.75	$477.75
39	$581.93	$581.93	$549.60	$549.60	$493.57	$493.57	$483.89	$483.89
40	$589.31	$589.31	$556.57	$556.57	$499.82	$499.82	$490.02	$490.02
41	$600.37	$600.37	$567.02	$567.02	$509.21	$509.21	$499.23	$499.23
42	$610.98	$610.98	$577.04	$577.04	$518.21	$518.21	$508.04	$508.04
43	$625.74	$625.74	$590.97	$590.97	$530.72	$530.72	$520.31	$520.31
44	$644.18	$644.18	$608.39	$608.39	$546.36	$546.36	$535.65	$535.65
45	$665.85	$665.85	$628.86	$628.86	$564.75	$564.75	$553.67	$553.67
46	$691.68	$691.68	$653.25	$653.25	$586.65	$586.65	$575.14	$575.14
47	$720.73	$720.73	$680.69	$680.69	$611.29	$611.29	$599.30	$599.30
48	$753.93	$753.93	$712.04	$712.04	$639.45	$639.45	$626.91	$626.91
49	$786.67	$786.67	$742.96	$742.96	$667.21	$667.21	$654.13	$654.13
50	$823.55	$823.55	$777.80	$777.80	$698.50	$698.50	$684.81	$684.81
51	$859.98	$859.98	$812.21	$812.21	$729.40	$729.40	$715.10	$715.10
52	$900.10	$900.10	$850.09	$850.09	$763.42	$763.42	$748.46	$748.46
53	$940.68	$940.68	$888.42	$888.42	$797.84	$797.84	$782.20	$782.20
54	$984.48	$984.48	$929.79	$929.79	$835.00	$835.00	$818.62	$818.62
55	$1,028.29	$1,028.29	$971.16	$971.16	$872.15	$872.15	$855.05	$855.05
56	$1,075.79	$1,075.79	$1,016.02	$1,016.02	$912.43	$912.43	$894.54	$894.54
57	$1,123.74	$1,123.74	$1,061.31	$1,061.31	$953.11	$953.11	$934.42	$934.42
58	$1,174.93	$1,174.93	$1,109.65	$1,109.65	$996.52	$996.52	$976.98	$976.98
59	$1,200.29	$1,200.29	$1,133.60	$1,133.60	$1,018.03	$1,018.03	$998.07	$998.07
60	$1,251.47	$1,251.47	$1,181.94	$1,181.94	$1,061.44	$1,061.44	$1,040.63	$1,040.63
61	$1,295.74	$1,295.74	$1,223.75	$1,223.75	$1,098.99	$1,098.99	$1,077.44	$1,077.44
62	$1,324.79	$1,324.79	$1,251.19	$1,251.19	$1,123.63	$1,123.63	$1,101.59	$1,101.59
63	$1,361.22	$1,361.22	$1,285.59	$1,285.59	$1,154.52	$1,154.52	$1,131.89	$1,131.89
64+	$1,383.35	$1,383.35	$1,306.49	$1,306.49	$1,173.29	$1,173.29	$1,150.28	$1,150.28

Company Name:	Capital Advantage Assurance Company (CAAC)
Market:	Small Group
Product:	PPO and EPO
Effective Date of Rates:	January 1, 2022

Ending date of Rates: March 31, 2022

HIOS Plan ID (On Exchange)=>								
HIOS Plan ID (Off Exchange)=>	45127PA0010084		45127PA0010084		45127PA0010084		45127PA0010197	
Plan Marketing Name =>	Gold PPO 1000/0/25 Rx 250		Gold PPO 1000/0/25 Rx 250		Gold PPO 1000/0/25 Rx 250		old PPO Choice 3000/0/30 Rx 2	
Form # =>	C22-CAAC-SGP		C22-CAAC-SGP		C22-CAAC-SGP		C22-CAAC-SGP	
Rating Area =>	6		7		9		7	
Network =>	PPO		PPO		PPO		PPO	
Metal =>	Gold		Gold		Gold		Gold	
Deductible =>	$1000 /$250 Med/Rx		$1000 /$250 Med/Rx		$1000 /$250 Med/Rx		$3000 /$250 Med/Rx	
Coinsurance =>	0%		0%		0%		0%	
Copays =>	$25/$50/$250 PCP/SPC/ER		$25/$50/$250 PCP/SPC/ER		$25/$50/$250 PCP/SPC/ER		$30/$50/$200 PCP/SPC/ER	
OOP Maximum =>	$8550 Med/Rx Combined		$8550 Med/Rx Combined		$8550 Med/Rx Combined		$8550 Med/Rx Combined	
Pediatric Dental (Yes/No) =>	Yes		Yes		Yes		Yes	
Age Band	**Non-Tobacco**	**Tobacco**	**Non-Tobacco**	**Tobacco**	**Non-Tobacco**	**Tobacco**	**Non-Tobacco**	**Tobacco**
0 - 14	$335.28	$335.28	$362.11	$362.11	$341.99	$341.99	$267.06	$267.06
15	$365.09	$365.09	$394.29	$394.29	$372.39	$372.39	$290.80	$290.80
16	$376.48	$376.48	$406.60	$406.60	$384.01	$384.01	$299.88	$299.88
17	$387.88	$387.88	$418.91	$418.91	$395.64	$395.64	$308.95	$308.95
18	$400.15	$400.15	$432.16	$432.16	$408.15	$408.15	$318.73	$318.73
19	$412.42	$412.42	$445.42	$445.42	$420.67	$420.67	$328.50	$328.50
20	$425.13	$425.13	$459.14	$459.14	$433.63	$433.63	$338.63	$338.63
21	$438.28	$438.28	$473.34	$473.34	$447.05	$447.05	$349.10	$349.10
22	$438.28	$438.28	$473.34	$473.34	$447.05	$447.05	$349.10	$349.10
23	$438.28	$438.28	$473.34	$473.34	$447.05	$447.05	$349.10	$349.10
24	$438.28	$438.28	$473.34	$473.34	$447.05	$447.05	$349.10	$349.10
25	$440.03	$440.03	$475.24	$475.24	$448.83	$448.83	$350.50	$350.50
26	$448.80	$448.80	$484.70	$484.70	$457.77	$457.77	$357.48	$357.48
27	$459.32	$459.32	$496.06	$496.06	$468.50	$468.50	$365.86	$365.86
28	$476.41	$476.41	$514.52	$514.52	$485.94	$485.94	$379.47	$379.47
29	$490.44	$490.44	$529.67	$529.67	$500.24	$500.24	$390.64	$390.64
30	$497.45	$497.45	$537.24	$537.24	$507.40	$507.40	$396.23	$396.23
31	$507.97	$507.97	$548.60	$548.60	$518.13	$518.13	$404.61	$404.61
32	$518.49	$518.49	$559.96	$559.96	$528.85	$528.85	$412.98	$412.98
33	$525.06	$525.06	$567.06	$567.06	$535.56	$535.56	$418.22	$418.22
34	$532.07	$532.07	$574.64	$574.64	$542.71	$542.71	$423.81	$423.81
35	$535.58	$535.58	$578.42	$578.42	$546.29	$546.29	$426.60	$426.60
36	$539.08	$539.08	$582.21	$582.21	$549.87	$549.87	$429.39	$429.39
37	$542.59	$542.59	$586.00	$586.00	$553.44	$553.44	$432.18	$432.18
38	$546.10	$546.10	$589.78	$589.78	$557.02	$557.02	$434.98	$434.98
39	$553.11	$553.11	$597.36	$597.36	$564.17	$564.17	$440.56	$440.56
40	$560.12	$560.12	$604.93	$604.93	$571.32	$571.32	$446.15	$446.15
41	$570.64	$570.64	$616.29	$616.29	$582.05	$582.05	$454.53	$454.53
42	$580.72	$580.72	$627.18	$627.18	$592.34	$592.34	$462.56	$462.56
43	$594.75	$594.75	$642.33	$642.33	$606.64	$606.64	$473.73	$473.73
44	$612.28	$612.28	$661.26	$661.26	$624.52	$624.52	$487.69	$487.69
45	$632.88	$632.88	$683.51	$683.51	$645.53	$645.53	$504.10	$504.10
46	$657.42	$657.42	$710.01	$710.01	$670.57	$670.57	$523.65	$523.65
47	$685.03	$685.03	$739.83	$739.83	$698.73	$698.73	$545.64	$545.64
48	$716.59	$716.59	$773.91	$773.91	$730.92	$730.92	$570.78	$570.78
49	$747.71	$747.71	$807.52	$807.52	$762.66	$762.66	$595.56	$595.56
50	$782.77	$782.77	$845.39	$845.39	$798.42	$798.42	$623.49	$623.49
51	$817.39	$817.39	$882.78	$882.78	$833.74	$833.74	$651.07	$651.07
52	$855.52	$855.52	$923.96	$923.96	$872.63	$872.63	$681.44	$681.44
53	$894.09	$894.09	$965.62	$965.62	$911.97	$911.97	$712.16	$712.16
54	$935.73	$935.73	$1,010.59	$1,010.59	$954.44	$954.44	$745.33	$745.33
55	$977.36	$977.36	$1,055.55	$1,055.55	$996.91	$996.91	$778.49	$778.49
56	$1,022.51	$1,022.51	$1,104.31	$1,104.31	$1,042.96	$1,042.96	$814.45	$814.45
57	$1,068.09	$1,068.09	$1,153.54	$1,153.54	$1,089.45	$1,089.45	$850.75	$850.75
58	$1,116.74	$1,116.74	$1,206.08	$1,206.08	$1,139.07	$1,139.07	$889.50	$889.50
59	$1,140.84	$1,140.84	$1,232.11	$1,232.11	$1,163.66	$1,163.66	$908.71	$908.71
60	$1,189.49	$1,189.49	$1,284.65	$1,284.65	$1,213.28	$1,213.28	$947.46	$947.46
61	$1,231.57	$1,231.57	$1,330.09	$1,330.09	$1,256.20	$1,256.20	$980.97	$980.97
62	$1,259.18	$1,259.18	$1,359.91	$1,359.91	$1,284.36	$1,284.36	$1,002.96	$1,002.96
63	$1,293.80	$1,293.80	$1,397.31	$1,397.31	$1,319.68	$1,319.68	$1,030.54	$1,030.54
64+	$1,314.83	$1,314.83	$1,420.02	$1,420.02	$1,341.14	$1,341.14	$1,047.29	$1,047.29

Company Name:	Capital Advantage Assurance Company (CAAC)
Market:	Small Group
Product:	PPO and EPO
Effective Date of Rates:	January 1, 2022

Ending date of Rates: March 31, 2022

HIOS Plan ID (On Exchange)=>								
HIOS Plan ID (Off Exchange)=>	45127PA0010194		45127PA0010194		45127PA0010194		45127PA0010089	
Plan Marketing Name =>	Gold PPO 3000/0/15 Rx 250		Gold PPO 3000/0/15 Rx 250		Gold PPO 3000/0/15 Rx 250		Gold PPO 2000/0/20 Rx 250	
Form # =>	C22-CAAC-SGP		C22-CAAC-SGP		C22-CAAC-SGP		C22-CAAC-SGP	
Rating Area =>	6		7		9		6	
Network =>	PPO		PPO		PPO		PPO	
Metal =>	Gold		Gold		Gold		Gold	
Deductible =>	$3000 /$250 Med/Rx		$3000 /$250 Med/Rx		$3000 /$250 Med/Rx		$2000 /$250 Med/Rx	
Coinsurance =>	0%		0%		0%		0%	
Copays =>	$15/$30/$150 PCP/SPC/ER		$15/$30/$150 PCP/SPC/ER		$15/$30/$150 PCP/SPC/ER		$20/$40/$250 PCP/SPC/ER	
OOP Maximum =>	$8550 Med/Rx Combined		$8550 Med/Rx Combined		$8550 Med/Rx Combined		$8550 Med/Rx Combined	
Pediatric Dental (Yes/No) =>	Yes		Yes		Yes		Yes	
Age Band	**Non-Tobacco**	**Tobacco**	**Non-Tobacco**	**Tobacco**	**Non-Tobacco**	**Tobacco**	**Non-Tobacco**	**Tobacco**
0 - 14	$296.45	$296.45	$320.16	$320.16	$302.37	$302.37	$307.58	$307.58
15	$322.80	$322.80	$348.62	$348.62	$329.25	$329.25	$334.92	$334.92
16	$332.87	$332.87	$359.50	$359.50	$339.53	$339.53	$345.38	$345.38
17	$342.95	$342.95	$370.38	$370.38	$349.81	$349.81	$355.83	$355.83
18	$353.80	$353.80	$382.10	$382.10	$360.87	$360.87	$367.09	$367.09
19	$364.65	$364.65	$393.82	$393.82	$371.94	$371.94	$378.35	$378.35
20	$375.88	$375.88	$405.96	$405.96	$383.40	$383.40	$390.01	$390.01
21	$387.51	$387.51	$418.51	$418.51	$395.26	$395.26	$402.07	$402.07
22	$387.51	$387.51	$418.51	$418.51	$395.26	$395.26	$402.07	$402.07
23	$387.51	$387.51	$418.51	$418.51	$395.26	$395.26	$402.07	$402.07
24	$387.51	$387.51	$418.51	$418.51	$395.26	$395.26	$402.07	$402.07
25	$389.06	$389.06	$420.18	$420.18	$396.84	$396.84	$403.68	$403.68
26	$396.81	$396.81	$428.56	$428.56	$404.75	$404.75	$411.72	$411.72
27	$406.11	$406.11	$438.60	$438.60	$414.23	$414.23	$421.37	$421.37
28	$421.22	$421.22	$454.92	$454.92	$429.65	$429.65	$437.05	$437.05
29	$433.62	$433.62	$468.31	$468.31	$442.30	$442.30	$449.92	$449.92
30	$439.82	$439.82	$475.01	$475.01	$448.62	$448.62	$456.35	$456.35
31	$449.12	$449.12	$485.05	$485.05	$458.11	$458.11	$466.00	$466.00
32	$458.42	$458.42	$495.10	$495.10	$467.59	$467.59	$475.65	$475.65
33	$464.24	$464.24	$501.38	$501.38	$473.52	$473.52	$481.68	$481.68
34	$470.44	$470.44	$508.07	$508.07	$479.85	$479.85	$488.11	$488.11
35	$473.54	$473.54	$511.42	$511.42	$483.01	$483.01	$491.33	$491.33
36	$476.64	$476.64	$514.77	$514.77	$486.17	$486.17	$494.55	$494.55
37	$479.74	$479.74	$518.12	$518.12	$489.33	$489.33	$497.76	$497.76
38	$482.84	$482.84	$521.46	$521.46	$492.49	$492.49	$500.98	$500.98
39	$489.04	$489.04	$528.16	$528.16	$498.82	$498.82	$507.41	$507.41
40	$495.24	$495.24	$534.86	$534.86	$505.14	$505.14	$513.85	$513.85
41	$504.54	$504.54	$544.90	$544.90	$514.63	$514.63	$523.50	$523.50
42	$513.45	$513.45	$554.53	$554.53	$523.72	$523.72	$532.74	$532.74
43	$525.85	$525.85	$567.92	$567.92	$536.37	$536.37	$545.61	$545.61
44	$541.35	$541.35	$584.66	$584.66	$552.18	$552.18	$561.69	$561.69
45	$559.56	$559.56	$604.33	$604.33	$570.76	$570.76	$580.59	$580.59
46	$581.26	$581.26	$627.77	$627.77	$592.89	$592.89	$603.10	$603.10
47	$605.68	$605.68	$654.13	$654.13	$617.79	$617.79	$628.44	$628.44
48	$633.58	$633.58	$684.27	$684.27	$646.25	$646.25	$657.38	$657.38
49	$661.09	$661.09	$713.98	$713.98	$674.31	$674.31	$685.93	$685.93
50	$692.09	$692.09	$747.46	$747.46	$705.93	$705.93	$718.10	$718.10
51	$722.71	$722.71	$780.52	$780.52	$737.16	$737.16	$749.86	$749.86
52	$756.42	$756.42	$816.93	$816.93	$771.55	$771.55	$784.84	$784.84
53	$790.52	$790.52	$853.76	$853.76	$806.33	$806.33	$820.22	$820.22
54	$827.33	$827.33	$893.52	$893.52	$843.88	$843.88	$858.42	$858.42
55	$864.15	$864.15	$933.28	$933.28	$881.43	$881.43	$896.62	$896.62
56	$904.06	$904.06	$976.39	$976.39	$922.14	$922.14	$938.03	$938.03
57	$944.36	$944.36	$1,019.91	$1,019.91	$963.25	$963.25	$979.84	$979.84
58	$987.38	$987.38	$1,066.37	$1,066.37	$1,007.12	$1,007.12	$1,024.47	$1,024.47
59	$1,008.69	$1,008.69	$1,089.38	$1,089.38	$1,028.86	$1,028.86	$1,046.59	$1,046.59
60	$1,051.70	$1,051.70	$1,135.84	$1,135.84	$1,072.74	$1,072.74	$1,091.22	$1,091.22
61	$1,088.90	$1,088.90	$1,176.02	$1,176.02	$1,110.68	$1,110.68	$1,129.82	$1,129.82
62	$1,113.32	$1,113.32	$1,202.38	$1,202.38	$1,135.58	$1,135.58	$1,155.15	$1,155.15
63	$1,143.93	$1,143.93	$1,235.44	$1,235.44	$1,166.81	$1,166.81	$1,186.91	$1,186.91
64+	$1,162.52	$1,162.52	$1,255.52	$1,255.52	$1,185.77	$1,185.77	$1,206.20	$1,206.20

Company Name:	Capital Advantage Assurance Company (CAAC)
Market:	Small Group
Product:	PPO and EPO
Effective Date of Rates:	January 1, 2022

Ending date of Rates: March 31, 2022

HIOS Plan ID (On Exchange)=>								
HIOS Plan ID (Off Exchange)=>	45127PA0010089		45127PA0010089		45127PA0130005		45127PA0130001	
Plan Marketing Name =>	Gold PPO 2000/0/20 Rx 250		Gold PPO 2000/0/20 Rx 250		pital Advantage EPO 2000/0/20		alley Advantage EPO 2000/0/20	
Form # =>	C22-CAAC-SGP		C22-CAAC-SGP		C22-CAAC-SGP		C22-CAAC-SGP	
Rating Area =>	7		9		9		6	
Network =>	PPO		PPO		EPO		EPO	
Metal =>	Gold		Gold		Gold		Gold	
Deductible =>	$2000 /$250 Med/Rx		$2000 /$250 Med/Rx		$2000 /$250 Med/Rx		$2000 /$250 Med/Rx	
Coinsurance =>	0%		0%		0%		0%	
Copays =>	$20/$40/$250 PCP/SPC/ER		$20/$40/$250 PCP/SPC/ER		$20/$40/$250 PCP/SPC/ER		$20/$40/$250 PCP/SPC/ER	
OOP Maximum =>	$8550 Med/Rx Combined		$8550 Med/Rx Combined		$8550 Med/Rx Combined		$8550 Med/Rx Combined	
Pediatric Dental (Yes/No) =>	Yes		Yes		Yes		Yes	
Age Band	**Non-Tobacco**	**Tobacco**	**Non-Tobacco**	**Tobacco**	**Non-Tobacco**	**Tobacco**	**Non-Tobacco**	**Tobacco**
0 - 14	$332.19	$332.19	$313.74	$313.74	$283.05	$283.05	$277.50	$277.50
15	$361.72	$361.72	$341.62	$341.62	$308.21	$308.21	$302.17	$302.17
16	$373.01	$373.01	$352.29	$352.29	$317.83	$317.83	$311.60	$311.60
17	$384.30	$384.30	$362.95	$362.95	$327.45	$327.45	$321.03	$321.03
18	$396.46	$396.46	$374.43	$374.43	$337.81	$337.81	$331.19	$331.19
19	$408.62	$408.62	$385.91	$385.91	$348.17	$348.17	$341.35	$341.35
20	$421.21	$421.21	$397.81	$397.81	$358.90	$358.90	$351.87	$351.87
21	$434.24	$434.24	$410.11	$410.11	$370.00	$370.00	$362.75	$362.75
22	$434.24	$434.24	$410.11	$410.11	$370.00	$370.00	$362.75	$362.75
23	$434.24	$434.24	$410.11	$410.11	$370.00	$370.00	$362.75	$362.75
24	$434.24	$434.24	$410.11	$410.11	$370.00	$370.00	$362.75	$362.75
25	$435.97	$435.97	$411.75	$411.75	$371.49	$371.49	$364.20	$364.20
26	$444.66	$444.66	$419.95	$419.95	$378.89	$378.89	$371.46	$371.46
27	$455.08	$455.08	$429.80	$429.80	$387.77	$387.77	$380.16	$380.16
28	$472.01	$472.01	$445.79	$445.79	$402.20	$402.20	$394.31	$394.31
29	$485.91	$485.91	$458.91	$458.91	$414.04	$414.04	$405.92	$405.92
30	$492.86	$492.86	$465.48	$465.48	$419.96	$419.96	$411.72	$411.72
31	$503.28	$503.28	$475.32	$475.32	$428.84	$428.84	$420.43	$420.43
32	$513.70	$513.70	$485.16	$485.16	$437.72	$437.72	$429.13	$429.13
33	$520.21	$520.21	$491.31	$491.31	$443.27	$443.27	$434.57	$434.57
34	$527.16	$527.16	$497.88	$497.88	$449.19	$449.19	$440.38	$440.38
35	$530.64	$530.64	$501.16	$501.16	$452.15	$452.15	$443.28	$443.28
36	$534.11	$534.11	$504.44	$504.44	$455.11	$455.11	$446.18	$446.18
37	$537.58	$537.58	$507.72	$507.72	$458.07	$458.07	$449.08	$449.08
38	$541.06	$541.06	$511.00	$511.00	$461.03	$461.03	$451.99	$451.99
39	$548.01	$548.01	$517.56	$517.56	$466.95	$466.95	$457.79	$457.79
40	$554.95	$554.95	$524.12	$524.12	$472.87	$472.87	$463.59	$463.59
41	$565.37	$565.37	$533.97	$533.97	$481.75	$481.75	$472.30	$472.30
42	$575.36	$575.36	$543.40	$543.40	$490.26	$490.26	$480.64	$480.64
43	$589.26	$589.26	$556.52	$556.52	$502.10	$502.10	$492.25	$492.25
44	$606.63	$606.63	$572.93	$572.93	$516.90	$516.90	$506.76	$506.76
45	$627.04	$627.04	$592.20	$592.20	$534.29	$534.29	$523.81	$523.81
46	$651.35	$651.35	$615.17	$615.17	$555.01	$555.01	$544.12	$544.12
47	$678.71	$678.71	$641.00	$641.00	$578.32	$578.32	$566.98	$566.98
48	$709.98	$709.98	$670.53	$670.53	$604.96	$604.96	$593.10	$593.10
49	$740.81	$740.81	$699.65	$699.65	$631.23	$631.23	$618.85	$618.85
50	$775.54	$775.54	$732.46	$732.46	$660.83	$660.83	$647.87	$647.87
51	$809.85	$809.85	$764.86	$764.86	$690.06	$690.06	$676.53	$676.53
52	$847.63	$847.63	$800.54	$800.54	$722.25	$722.25	$708.09	$708.09
53	$885.84	$885.84	$836.63	$836.63	$754.81	$754.81	$740.01	$740.01
54	$927.09	$927.09	$875.59	$875.59	$789.96	$789.96	$774.47	$774.47
55	$968.35	$968.35	$914.55	$914.55	$825.11	$825.11	$808.93	$808.93
56	$1,013.07	$1,013.07	$956.79	$956.79	$863.22	$863.22	$846.30	$846.30
57	$1,058.23	$1,058.23	$999.44	$999.44	$901.70	$901.70	$884.02	$884.02
58	$1,106.43	$1,106.43	$1,044.96	$1,044.96	$942.77	$942.77	$924.29	$924.29
59	$1,130.32	$1,130.32	$1,067.52	$1,067.52	$963.12	$963.12	$944.24	$944.24
60	$1,178.52	$1,178.52	$1,113.04	$1,113.04	$1,004.19	$1,004.19	$984.50	$984.50
61	$1,220.20	$1,220.20	$1,152.41	$1,152.41	$1,039.71	$1,039.71	$1,019.33	$1,019.33
62	$1,247.56	$1,247.56	$1,178.25	$1,178.25	$1,063.02	$1,063.02	$1,042.18	$1,042.18
63	$1,281.86	$1,281.86	$1,210.65	$1,210.65	$1,092.25	$1,092.25	$1,070.84	$1,070.84
64+	$1,302.71	$1,302.71	$1,230.32	$1,230.32	$1,110.00	$1,110.00	$1,088.24	$1,088.24

Company Name:	Capital Advantage Assurance Company (CAAC)
Market:	Small Group
Product:	PPO and EPO
Effective Date of Rates:	January 1, 2022

Ending date of Rates: March 31, 2022

HIOS Plan ID (On Exchange)=>								
HIOS Plan ID (Off Exchange)=>	45127PA0010161		45127PA0010161		45127PA0010161		45127PA0010202	
Plan Marketing Name =>	Gold QHDHP PPO 1500/0/10		Gold QHDHP PPO 1500/0/10		Gold QHDHP PPO 1500/0/10		er Performance PPO 4000/0/25	
Form # =>	C22-CAAC-SGP		C22-CAAC-SGP		C22-CAAC-SGP		C22-CAAC-SGP	
Rating Area =>	6		7		9		6	
Network =>	PPO		PPO		PPO		PPO	
Metal =>	Gold		Gold		Gold		Silver	
Deductible =>	$1500 Med/Rx Combined		$1500 Med/Rx Combined		$1500 Med/Rx Combined		$4000 /$0 Med/Rx	
Coinsurance =>	0%		0%		0%		0%	
Copays =>	$10/$30/$250 PCP/SPC/ER		$10/$30/$250 PCP/SPC/ER		$10/$30/$250 PCP/SPC/ER		$25/$50/$400 PCP/SPC/ER	
OOP Maximum =>	$6900 Med/Rx Combined		$6900 Med/Rx Combined		$6900 Med/Rx Combined		$8550 Med/Rx Combined	
Pediatric Dental (Yes/No) =>	Yes		Yes		Yes		Yes	
Age Band	**Non-Tobacco**	**Tobacco**	**Non-Tobacco**	**Tobacco**	**Non-Tobacco**	**Tobacco**	**Non-Tobacco**	**Tobacco**
0 - 14	$333.01	$333.01	$359.65	$359.65	$339.67	$339.67	$261.06	$261.06
15	$362.61	$362.61	$391.62	$391.62	$369.87	$369.87	$284.26	$284.26
16	$373.93	$373.93	$403.85	$403.85	$381.41	$381.41	$293.13	$293.13
17	$385.25	$385.25	$416.07	$416.07	$392.95	$392.95	$302.01	$302.01
18	$397.44	$397.44	$429.23	$429.23	$405.39	$405.39	$311.56	$311.56
19	$409.63	$409.63	$442.40	$442.40	$417.82	$417.82	$321.12	$321.12
20	$422.25	$422.25	$456.03	$456.03	$430.70	$430.70	$331.01	$331.01
21	$435.31	$435.31	$470.13	$470.13	$444.02	$444.02	$341.25	$341.25
22	$435.31	$435.31	$470.13	$470.13	$444.02	$444.02	$341.25	$341.25
23	$435.31	$435.31	$470.13	$470.13	$444.02	$444.02	$341.25	$341.25
24	$435.31	$435.31	$470.13	$470.13	$444.02	$444.02	$341.25	$341.25
25	$437.05	$437.05	$472.02	$472.02	$445.79	$445.79	$342.62	$342.62
26	$445.76	$445.76	$481.42	$481.42	$454.67	$454.67	$349.44	$349.44
27	$456.20	$456.20	$492.70	$492.70	$465.33	$465.33	$357.63	$357.63
28	$473.18	$473.18	$511.04	$511.04	$482.65	$482.65	$370.94	$370.94
29	$487.11	$487.11	$526.08	$526.08	$496.85	$496.85	$381.86	$381.86
30	$494.08	$494.08	$533.60	$533.60	$503.96	$503.96	$387.32	$387.32
31	$504.52	$504.52	$544.89	$544.89	$514.61	$514.61	$395.51	$395.51
32	$514.97	$514.97	$556.17	$556.17	$525.27	$525.27	$403.70	$403.70
33	$521.50	$521.50	$563.22	$563.22	$531.93	$531.93	$408.82	$408.82
34	$528.47	$528.47	$570.74	$570.74	$539.04	$539.04	$414.28	$414.28
35	$531.95	$531.95	$574.50	$574.50	$542.59	$542.59	$417.01	$417.01
36	$535.43	$535.43	$578.27	$578.27	$546.14	$546.14	$419.74	$419.74
37	$538.91	$538.91	$582.03	$582.03	$549.69	$549.69	$422.47	$422.47
38	$542.40	$542.40	$585.79	$585.79	$553.24	$553.24	$425.20	$425.20
39	$549.36	$549.36	$593.31	$593.31	$560.35	$560.35	$430.66	$430.66
40	$556.33	$556.33	$600.83	$600.83	$567.45	$567.45	$436.12	$436.12
41	$566.77	$566.77	$612.12	$612.12	$578.11	$578.11	$444.31	$444.31
42	$576.79	$576.79	$622.93	$622.93	$588.32	$588.32	$452.16	$452.16
43	$590.72	$590.72	$637.97	$637.97	$602.53	$602.53	$463.08	$463.08
44	$608.13	$608.13	$656.78	$656.78	$620.29	$620.29	$476.73	$476.73
45	$628.59	$628.59	$678.87	$678.87	$641.16	$641.16	$492.76	$492.76
46	$652.96	$652.96	$705.20	$705.20	$666.02	$666.02	$511.88	$511.88
47	$680.39	$680.39	$734.82	$734.82	$694.00	$694.00	$533.37	$533.37
48	$711.73	$711.73	$768.67	$768.67	$725.97	$725.97	$557.94	$557.94
49	$742.64	$742.64	$802.05	$802.05	$757.49	$757.49	$582.17	$582.17
50	$777.46	$777.46	$839.66	$839.66	$793.01	$793.01	$609.47	$609.47
51	$811.85	$811.85	$876.80	$876.80	$828.09	$828.09	$636.43	$636.43
52	$849.73	$849.73	$917.70	$917.70	$866.72	$866.72	$666.12	$666.12
53	$888.03	$888.03	$959.07	$959.07	$905.79	$905.79	$696.15	$696.15
54	$929.39	$929.39	$1,003.74	$1,003.74	$947.97	$947.97	$728.57	$728.57
55	$970.74	$970.74	$1,048.40	$1,048.40	$990.16	$990.16	$760.99	$760.99
56	$1,015.58	$1,015.58	$1,096.82	$1,096.82	$1,035.89	$1,035.89	$796.14	$796.14
57	$1,060.85	$1,060.85	$1,145.72	$1,145.72	$1,082.07	$1,082.07	$831.63	$831.63
58	$1,109.17	$1,109.17	$1,197.90	$1,197.90	$1,131.35	$1,131.35	$869.50	$869.50
59	$1,133.11	$1,133.11	$1,223.76	$1,223.76	$1,155.77	$1,155.77	$888.27	$888.27
60	$1,181.43	$1,181.43	$1,275.95	$1,275.95	$1,205.06	$1,205.06	$926.15	$926.15
61	$1,223.22	$1,223.22	$1,321.08	$1,321.08	$1,247.69	$1,247.69	$958.91	$958.91
62	$1,250.65	$1,250.65	$1,350.70	$1,350.70	$1,275.66	$1,275.66	$980.41	$980.41
63	$1,285.04	$1,285.04	$1,387.84	$1,387.84	$1,310.74	$1,310.74	$1,007.37	$1,007.37
64+	$1,305.92	$1,305.92	$1,410.39	$1,410.39	$1,332.05	$1,332.05	$1,023.74	$1,023.74

Company Name:	Capital Advantage Assurance Company (CAAC)
Market:	Small Group
Product:	PPO and EPO
Effective Date of Rates:	January 1, 2022

Ending date of Rates: March 31, 2022

HIOS Plan ID (On Exchange)=>								
HIOS Plan ID (Off Exchange)=>	45127PA0010202		45127PA0010202		45127PA0010132		45127PA0010132	
Plan Marketing Name =>	er Performance PPO 4000/0/25		er Performance PPO 4000/0/25		Silver PPO 4000/0/45 Rx 0		Silver PPO 4000/0/45 Rx 0	
Form # =>	C22-CAAC-SGP		C22-CAAC-SGP		C22-CAAC-SGP		C22-CAAC-SGP	
Rating Area =>	7		9		6		7	
Network =>	PPO		PPO		PPO		PPO	
Metal =>	Silver		Silver		Silver		Silver	
Deductible =>	$4000 /$0 Med/Rx		$4000 /$0 Med/Rx		$4000 /$0 Med/Rx		$4000 /$0 Med/Rx	
Coinsurance =>	0%		0%		0%		0%	
Copays =>	$25/$50/$400 PCP/SPC/ER		$25/$50/$400 PCP/SPC/ER		$45/$75/$400 PCP/SPC/ER		$45/$75/$400 PCP/SPC/ER	
OOP Maximum =>	$8550 Med/Rx Combined		$8550 Med/Rx Combined		$8550 Med/Rx Combined		$8550 Med/Rx Combined	
Pediatric Dental (Yes/No) =>	Yes		Yes		Yes		Yes	
Age Band	**Non-Tobacco**	**Tobacco**	**Non-Tobacco**	**Tobacco**	**Non-Tobacco**	**Tobacco**	**Non-Tobacco**	**Tobacco**
0 - 14	$281.94	$281.94	$266.28	$266.28	$285.11	$285.11	$307.92	$307.92
15	$307.00	$307.00	$289.95	$289.95	$310.45	$310.45	$335.29	$335.29
16	$316.58	$316.58	$299.00	$299.00	$320.14	$320.14	$345.75	$345.75
17	$326.17	$326.17	$308.05	$308.05	$329.83	$329.83	$356.22	$356.22
18	$336.49	$336.49	$317.79	$317.79	$340.27	$340.27	$367.49	$367.49
19	$346.81	$346.81	$327.54	$327.54	$350.70	$350.70	$378.76	$378.76
20	$357.49	$357.49	$337.63	$337.63	$361.51	$361.51	$390.43	$390.43
21	$368.55	$368.55	$348.08	$348.08	$372.69	$372.69	$402.51	$402.51
22	$368.55	$368.55	$348.08	$348.08	$372.69	$372.69	$402.51	$402.51
23	$368.55	$368.55	$348.08	$348.08	$372.69	$372.69	$402.51	$402.51
24	$368.55	$368.55	$348.08	$348.08	$372.69	$372.69	$402.51	$402.51
25	$370.02	$370.02	$349.47	$349.47	$374.18	$374.18	$404.12	$404.12
26	$377.40	$377.40	$356.43	$356.43	$381.63	$381.63	$412.17	$412.17
27	$386.24	$386.24	$364.78	$364.78	$390.58	$390.58	$421.83	$421.83
28	$400.61	$400.61	$378.36	$378.36	$405.11	$405.11	$437.52	$437.52
29	$412.41	$412.41	$389.50	$389.50	$417.04	$417.04	$450.40	$450.40
30	$418.30	$418.30	$395.07	$395.07	$423.00	$423.00	$456.84	$456.84
31	$427.15	$427.15	$403.42	$403.42	$431.95	$431.95	$466.50	$466.50
32	$435.99	$435.99	$411.77	$411.77	$440.89	$440.89	$476.16	$476.16
33	$441.52	$441.52	$416.99	$416.99	$446.48	$446.48	$482.20	$482.20
34	$447.42	$447.42	$422.56	$422.56	$452.45	$452.45	$488.64	$488.64
35	$450.37	$450.37	$425.35	$425.35	$455.43	$455.43	$491.86	$491.86
36	$453.32	$453.32	$428.13	$428.13	$458.41	$458.41	$495.08	$495.08
37	$456.26	$456.26	$430.92	$430.92	$461.39	$461.39	$498.30	$498.30
38	$459.21	$459.21	$433.70	$433.70	$464.37	$464.37	$501.52	$501.52
39	$465.11	$465.11	$439.27	$439.27	$470.33	$470.33	$507.96	$507.96
40	$471.01	$471.01	$444.84	$444.84	$476.30	$476.30	$514.40	$514.40
41	$479.85	$479.85	$453.19	$453.19	$485.24	$485.24	$524.06	$524.06
42	$488.33	$488.33	$461.20	$461.20	$493.81	$493.81	$533.32	$533.32
43	$500.12	$500.12	$472.34	$472.34	$505.74	$505.74	$546.20	$546.20
44	$514.86	$514.86	$486.26	$486.26	$520.65	$520.65	$562.30	$562.30
45	$532.19	$532.19	$502.62	$502.62	$538.16	$538.16	$581.22	$581.22
46	$552.83	$552.83	$522.11	$522.11	$559.04	$559.04	$603.76	$603.76
47	$576.04	$576.04	$544.04	$544.04	$582.51	$582.51	$629.12	$629.12
48	$602.58	$602.58	$569.10	$569.10	$609.35	$609.35	$658.10	$658.10
49	$628.75	$628.75	$593.82	$593.82	$635.81	$635.81	$686.67	$686.67
50	$658.23	$658.23	$621.66	$621.66	$665.62	$665.62	$718.87	$718.87
51	$687.35	$687.35	$649.16	$649.16	$695.07	$695.07	$750.67	$750.67
52	$719.41	$719.41	$679.44	$679.44	$727.49	$727.49	$785.69	$785.69
53	$751.84	$751.84	$710.07	$710.07	$760.29	$760.29	$821.11	$821.11
54	$786.85	$786.85	$743.14	$743.14	$795.69	$795.69	$859.35	$859.35
55	$821.87	$821.87	$776.21	$776.21	$831.10	$831.10	$897.59	$897.59
56	$859.83	$859.83	$812.06	$812.06	$869.49	$869.49	$939.04	$939.04
57	$898.16	$898.16	$848.26	$848.26	$908.25	$908.25	$980.91	$980.91
58	$939.07	$939.07	$886.90	$886.90	$949.61	$949.61	$1,025.58	$1,025.58
59	$959.34	$959.34	$906.04	$906.04	$970.11	$970.11	$1,047.72	$1,047.72
60	$1,000.24	$1,000.24	$944.68	$944.68	$1,011.48	$1,011.48	$1,092.40	$1,092.40
61	$1,035.63	$1,035.63	$978.09	$978.09	$1,047.26	$1,047.26	$1,131.04	$1,131.04
62	$1,058.84	$1,058.84	$1,000.02	$1,000.02	$1,070.74	$1,070.74	$1,156.40	$1,156.40
63	$1,087.96	$1,087.96	$1,027.52	$1,027.52	$1,100.18	$1,100.18	$1,188.20	$1,188.20
64+	$1,105.64	$1,105.64	$1,044.22	$1,044.22	$1,118.06	$1,118.06	$1,207.52	$1,207.52

Company Name:	Capital Advantage Assurance Company (CAAC)
Market:	Small Group
Product:	PPO and EPO
Effective Date of Rates:	January 1, 2022

Ending date of Rates: March 31, 2022

HIOS Plan ID (On Exchange)=>								
HIOS Plan ID (Off Exchange)=>	45127PA0010132		45127PA0010185		45127PA0010185		45127PA0010185	
Plan Marketing Name =>	Silver PPO 4000/0/45 Rx 0		Silver PPO 5000/0/40 Rx 0		Silver PPO 5000/0/40 Rx 0		Silver PPO 5000/0/40 Rx 0	
Form # =>	C22-CAAC-SGP		C22-CAAC-SGP		C22-CAAC-SGP		C22-CAAC-SGP	
Rating Area =>	9		6		7		9	
Network =>	PPO		PPO		PPO		PPO	
Metal =>	Silver		Silver		Silver		Silver	
Deductible =>	$4000 /$0 Med/Rx		$5000 /$0 Med/Rx		$5000 /$0 Med/Rx		$5000 /$0 Med/Rx	
Coinsurance =>	0%		0%		0%		0%	
Copays =>	$45/$75/$400 PCP/SPC/ER		$40/$65/$350 PCP/SPC/ER		$40/$65/$350 PCP/SPC/ER		$40/$65/$350 PCP/SPC/ER	
OOP Maximum =>	$8550 Med/Rx Combined		$8550 Med/Rx Combined		$8550 Med/Rx Combined		$8550 Med/Rx Combined	
Pediatric Dental (Yes/No) =>	Yes		Yes		Yes		Yes	
Age Band	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco
0 - 14	$290.81	$290.81	$269.58	$269.58	$291.14	$291.14	$274.97	$274.97
15	$316.66	$316.66	$293.54	$293.54	$317.02	$317.02	$299.41	$299.41
16	$326.54	$326.54	$302.70	$302.70	$326.92	$326.92	$308.76	$308.76
17	$336.43	$336.43	$311.87	$311.87	$336.81	$336.81	$318.10	$318.10
18	$347.07	$347.07	$321.73	$321.73	$347.47	$347.47	$328.17	$328.17
19	$357.72	$357.72	$331.60	$331.60	$358.13	$358.13	$338.23	$338.23
20	$368.74	$368.74	$341.82	$341.82	$369.16	$369.16	$348.65	$348.65
21	$380.14	$380.14	$352.39	$352.39	$380.58	$380.58	$359.44	$359.44
22	$380.14	$380.14	$352.39	$352.39	$380.58	$380.58	$359.44	$359.44
23	$380.14	$380.14	$352.39	$352.39	$380.58	$380.58	$359.44	$359.44
24	$380.14	$380.14	$352.39	$352.39	$380.58	$380.58	$359.44	$359.44
25	$381.66	$381.66	$353.80	$353.80	$382.10	$382.10	$360.88	$360.88
26	$389.27	$389.27	$360.85	$360.85	$389.72	$389.72	$368.06	$368.06
27	$398.39	$398.39	$369.30	$369.30	$398.85	$398.85	$376.69	$376.69
28	$413.22	$413.22	$383.05	$383.05	$413.69	$413.69	$390.71	$390.71
29	$425.38	$425.38	$394.32	$394.32	$425.87	$425.87	$402.21	$402.21
30	$431.46	$431.46	$399.96	$399.96	$431.96	$431.96	$407.96	$407.96
31	$440.59	$440.59	$408.42	$408.42	$441.09	$441.09	$416.59	$416.59
32	$449.71	$449.71	$416.88	$416.88	$450.23	$450.23	$425.21	$425.21
33	$455.41	$455.41	$422.16	$422.16	$455.94	$455.94	$430.61	$430.61
34	$461.49	$461.49	$427.80	$427.80	$462.03	$462.03	$436.36	$436.36
35	$464.54	$464.54	$430.62	$430.62	$465.07	$465.07	$439.23	$439.23
36	$467.58	$467.58	$433.44	$433.44	$468.11	$468.11	$442.11	$442.11
37	$470.62	$470.62	$436.26	$436.26	$471.16	$471.16	$444.98	$444.98
38	$473.66	$473.66	$439.08	$439.08	$474.20	$474.20	$447.86	$447.86
39	$479.74	$479.74	$444.72	$444.72	$480.29	$480.29	$453.61	$453.61
40	$485.82	$485.82	$450.35	$450.35	$486.38	$486.38	$459.36	$459.36
41	$494.95	$494.95	$458.81	$458.81	$495.52	$495.52	$467.99	$467.99
42	$503.69	$503.69	$466.92	$466.92	$504.27	$504.27	$476.26	$476.26
43	$515.86	$515.86	$478.19	$478.19	$516.45	$516.45	$487.76	$487.76
44	$531.06	$531.06	$492.29	$492.29	$531.67	$531.67	$502.13	$502.13
45	$548.93	$548.93	$508.85	$508.85	$549.56	$549.56	$519.03	$519.03
46	$570.22	$570.22	$528.58	$528.58	$570.87	$570.87	$539.16	$539.16
47	$594.16	$594.16	$550.79	$550.79	$594.85	$594.85	$561.80	$561.80
48	$621.54	$621.54	$576.16	$576.16	$622.25	$622.25	$587.68	$587.68
49	$648.53	$648.53	$601.18	$601.18	$649.27	$649.27	$613.20	$613.20
50	$678.94	$678.94	$629.37	$629.37	$679.72	$679.72	$641.96	$641.96
51	$708.97	$708.97	$657.21	$657.21	$709.78	$709.78	$670.35	$670.35
52	$742.04	$742.04	$687.87	$687.87	$742.89	$742.89	$701.62	$701.62
53	$775.49	$775.49	$718.88	$718.88	$776.39	$776.39	$733.25	$733.25
54	$811.61	$811.61	$752.35	$752.35	$812.54	$812.54	$767.40	$767.40
55	$847.72	$847.72	$785.83	$785.83	$848.70	$848.70	$801.55	$801.55
56	$886.88	$886.88	$822.13	$822.13	$887.90	$887.90	$838.57	$838.57
57	$926.41	$926.41	$858.77	$858.77	$927.48	$927.48	$875.95	$875.95
58	$968.61	$968.61	$897.89	$897.89	$969.72	$969.72	$915.85	$915.85
59	$989.51	$989.51	$917.27	$917.27	$990.65	$990.65	$935.62	$935.62
60	$1,031.71	$1,031.71	$956.39	$956.39	$1,032.90	$1,032.90	$975.51	$975.51
61	$1,068.20	$1,068.20	$990.22	$990.22	$1,069.43	$1,069.43	$1,010.02	$1,010.02
62	$1,092.15	$1,092.15	$1,012.42	$1,012.42	$1,093.41	$1,093.41	$1,032.66	$1,032.66
63	$1,122.18	$1,122.18	$1,040.26	$1,040.26	$1,123.48	$1,123.48	$1,061.06	$1,061.06
64+	$1,140.42	$1,140.42	$1,057.16	$1,057.16	$1,141.73	$1,141.73	$1,078.31	$1,078.31

Company Name:	Capital Advantage Assurance Company (CAAC)
Market:	Small Group
Product:	PPO and EPO
Effective Date of Rates:	January 1, 2022

Ending date of Rates: March 31, 2022

HIOS Plan ID (On Exchange)=>								
HIOS Plan ID (Off Exchange)=>	45127PA0130004		45127PA0130008		45127PA0010187		45127PA0010187	
Plan Marketing Name =>	Valley Advantage EPO 5000/0/3		Capital Advantage EPO 5000/0/		Silver PPO 6000/0/35 Rx 0		Silver PPO 6000/0/35 Rx 0	
Form # =>	C22-CAAC-SGP		C22-CAAC-SGP		C22-CAAC-SGP		C22-CAAC-SGP	
Rating Area =>	6		9		6		7	
Network =>	EPO		EPO		PPO		PPO	
Metal =>	Silver		Silver		Silver		Silver	
Deductible =>	$5000 /$0 Med/Rx		$5000 /$0 Med/Rx		$6000 /$0 Med/Rx		$6000 /$0 Med/Rx	
Coinsurance =>	0%		0%		0%		0%	
Copays =>	$35/$65/$350 PCP/SPC/ER		$35/$65/$350 PCP/SPC/ER		$35/$65/$350 PCP/SPC/ER		$35/$65/$350 PCP/SPC/ER	
OOP Maximum =>	$8550 Med/Rx Combined		$8550 Med/Rx Combined		$8550 Med/Rx Combined		$8550 Med/Rx Combined	
Pediatric Dental (Yes/No) =>	Yes		Yes		Yes		Yes	
Age Band	**Non-Tobacco**	**Tobacco**	**Non-Tobacco**	**Tobacco**	**Non-Tobacco**	**Tobacco**	**Non-Tobacco**	**Tobacco**
0 - 14	$246.84	$246.84	$251.78	$251.78	$264.28	$264.28	$285.42	$285.42
15	$268.78	$268.78	$274.16	$274.16	$287.77	$287.77	$310.79	$310.79
16	$277.17	$277.17	$282.72	$282.72	$296.75	$296.75	$320.49	$320.49
17	$285.56	$285.56	$291.27	$291.27	$305.73	$305.73	$330.19	$330.19
18	$294.60	$294.60	$300.49	$300.49	$315.40	$315.40	$340.64	$340.64
19	$303.63	$303.63	$309.71	$309.71	$325.08	$325.08	$351.08	$351.08
20	$312.99	$312.99	$319.25	$319.25	$335.10	$335.10	$361.90	$361.90
21	$322.67	$322.67	$329.12	$329.12	$345.46	$345.46	$373.10	$373.10
22	$322.67	$322.67	$329.12	$329.12	$345.46	$345.46	$373.10	$373.10
23	$322.67	$322.67	$329.12	$329.12	$345.46	$345.46	$373.10	$373.10
24	$322.67	$322.67	$329.12	$329.12	$345.46	$345.46	$373.10	$373.10
25	$323.96	$323.96	$330.44	$330.44	$346.84	$346.84	$374.59	$374.59
26	$330.41	$330.41	$337.02	$337.02	$353.75	$353.75	$382.05	$382.05
27	$338.16	$338.16	$344.92	$344.92	$362.04	$362.04	$391.01	$391.01
28	$350.74	$350.74	$357.76	$357.76	$375.52	$375.52	$405.56	$405.56
29	$361.07	$361.07	$368.29	$368.29	$386.57	$386.57	$417.50	$417.50
30	$366.23	$366.23	$373.56	$373.56	$392.10	$392.10	$423.46	$423.46
31	$373.97	$373.97	$381.45	$381.45	$400.39	$400.39	$432.42	$432.42
32	$381.72	$381.72	$389.35	$389.35	$408.68	$408.68	$441.37	$441.37
33	$386.56	$386.56	$394.29	$394.29	$413.86	$413.86	$446.97	$446.97
34	$391.72	$391.72	$399.56	$399.56	$419.39	$419.39	$452.94	$452.94
35	$394.30	$394.30	$402.19	$402.19	$422.15	$422.15	$455.92	$455.92
36	$396.88	$396.88	$404.82	$404.82	$424.92	$424.92	$458.91	$458.91
37	$399.47	$399.47	$407.45	$407.45	$427.68	$427.68	$461.89	$461.89
38	$402.05	$402.05	$410.09	$410.09	$430.44	$430.44	$464.88	$464.88
39	$407.21	$407.21	$415.35	$415.35	$435.97	$435.97	$470.85	$470.85
40	$412.37	$412.37	$420.62	$420.62	$441.50	$441.50	$476.82	$476.82
41	$420.12	$420.12	$428.52	$428.52	$449.79	$449.79	$485.77	$485.77
42	$427.54	$427.54	$436.09	$436.09	$457.73	$457.73	$494.35	$494.35
43	$437.86	$437.86	$446.62	$446.62	$468.79	$468.79	$506.29	$506.29
44	$450.77	$450.77	$459.79	$459.79	$482.61	$482.61	$521.22	$521.22
45	$465.94	$465.94	$475.25	$475.25	$498.84	$498.84	$538.75	$538.75
46	$484.00	$484.00	$493.69	$493.69	$518.19	$518.19	$559.65	$559.65
47	$504.33	$504.33	$514.42	$514.42	$539.95	$539.95	$583.15	$583.15
48	$527.57	$527.57	$538.12	$538.12	$564.83	$564.83	$610.01	$610.01
49	$550.48	$550.48	$561.48	$561.48	$589.35	$589.35	$636.50	$636.50
50	$576.29	$576.29	$587.81	$587.81	$616.99	$616.99	$666.35	$666.35
51	$601.78	$601.78	$613.82	$613.82	$644.28	$644.28	$695.83	$695.83
52	$629.85	$629.85	$642.45	$642.45	$674.34	$674.34	$728.28	$728.28
53	$658.25	$658.25	$671.41	$671.41	$704.74	$704.74	$761.12	$761.12
54	$688.90	$688.90	$702.68	$702.68	$737.56	$737.56	$796.56	$796.56
55	$719.55	$719.55	$733.95	$733.95	$770.38	$770.38	$832.01	$832.01
56	$752.79	$752.79	$767.84	$767.84	$805.96	$805.96	$870.43	$870.43
57	$786.35	$786.35	$802.07	$802.07	$841.89	$841.89	$909.24	$909.24
58	$822.16	$822.16	$838.61	$838.61	$880.23	$880.23	$950.65	$950.65
59	$839.91	$839.91	$856.71	$856.71	$899.23	$899.23	$971.17	$971.17
60	$875.73	$875.73	$893.24	$893.24	$937.58	$937.58	$1,012.58	$1,012.58
61	$906.70	$906.70	$924.84	$924.84	$970.74	$970.74	$1,048.40	$1,048.40
62	$927.03	$927.03	$945.57	$945.57	$992.51	$992.51	$1,071.91	$1,071.91
63	$952.52	$952.52	$971.57	$971.57	$1,019.80	$1,019.80	$1,101.38	$1,101.38
64+	$968.00	$968.00	$987.36	$987.36	$1,036.37	$1,036.37	$1,119.29	$1,119.29

Company Name:	Capital Advantage Assurance Company (CAAC)
Market:	Small Group
Product:	PPO and EPO
Effective Date of Rates:	January 1, 2022

Ending date of Rates: March 31, 2022

HIOS Plan ID (On Exchange)=>								
HIOS Plan ID (Off Exchange)=>	45127PA0010187		45127PA0010131		45127PA0010131		45127PA0010131	
Plan Marketing Name =>	Silver PPO 6000/0/35 Rx 0		Silver PPO 4000/0/45 Rx 250		Silver PPO 4000/0/45 Rx 250		Silver PPO 4000/0/45 Rx 250	
Form # =>	C22-CAAC-SGP		C22-CAAC-SGP		C22-CAAC-SGP		C22-CAAC-SGP	
Rating Area =>	9		6		7		9	
Network =>	PPO		PPO		PPO		PPO	
Metal =>	Silver		Silver		Silver		Silver	
Deductible =>	$6000 /$0 Med/Rx		$4000 /$250 Med/Rx		$4000 /$250 Med/Rx		$4000 /$250 Med/Rx	
Coinsurance =>	0%		0%		0%		0%	
Copays =>	$35/$65/$350 PCP/SPC/ER		$45/$75/$400 PCP/SPC/ER		$45/$75/$400 PCP/SPC/ER		$45/$75/$400 PCP/SPC/ER	
OOP Maximum =>	$8550 Med/Rx Combined		$8550 Med/Rx Combined		$8550 Med/Rx Combined		$8550 Med/Rx Combined	
Pediatric Dental (Yes/No) =>	Yes		Yes		Yes		Yes	
Age Band	**Non-Tobacco**	**Tobacco**	**Non-Tobacco**	**Tobacco**	**Non-Tobacco**	**Tobacco**	**Non-Tobacco**	**Tobacco**
0 - 14	$269.56	$269.56	$268.76	$268.76	$290.26	$290.26	$274.13	$274.13
15	$293.52	$293.52	$292.65	$292.65	$316.06	$316.06	$298.50	$298.50
16	$302.69	$302.69	$301.78	$301.78	$325.93	$325.93	$307.82	$307.82
17	$311.85	$311.85	$310.92	$310.92	$335.79	$335.79	$317.14	$317.14
18	$321.71	$321.71	$320.76	$320.76	$346.42	$346.42	$327.17	$327.17
19	$331.58	$331.58	$330.59	$330.59	$357.04	$357.04	$337.20	$337.20
20	$341.80	$341.80	$340.78	$340.78	$368.04	$368.04	$347.60	$347.60
21	$352.37	$352.37	$351.32	$351.32	$379.43	$379.43	$358.35	$358.35
22	$352.37	$352.37	$351.32	$351.32	$379.43	$379.43	$358.35	$358.35
23	$352.37	$352.37	$351.32	$351.32	$379.43	$379.43	$358.35	$358.35
24	$352.37	$352.37	$351.32	$351.32	$379.43	$379.43	$358.35	$358.35
25	$353.78	$353.78	$352.73	$352.73	$380.94	$380.94	$359.78	$359.78
26	$360.83	$360.83	$359.75	$359.75	$388.53	$388.53	$366.95	$366.95
27	$369.28	$369.28	$368.18	$368.18	$397.64	$397.64	$375.55	$375.55
28	$383.03	$383.03	$381.88	$381.88	$412.44	$412.44	$389.52	$389.52
29	$394.30	$394.30	$393.13	$393.13	$424.58	$424.58	$400.99	$400.99
30	$399.94	$399.94	$398.75	$398.75	$430.65	$430.65	$406.72	$406.72
31	$408.40	$408.40	$407.18	$407.18	$439.75	$439.75	$415.32	$415.32
32	$416.85	$416.85	$415.61	$415.61	$448.86	$448.86	$423.92	$423.92
33	$422.14	$422.14	$420.88	$420.88	$454.55	$454.55	$429.30	$429.30
34	$427.78	$427.78	$426.50	$426.50	$460.62	$460.62	$435.03	$435.03
35	$430.60	$430.60	$429.31	$429.31	$463.66	$463.66	$437.90	$437.90
36	$433.41	$433.41	$432.12	$432.12	$466.69	$466.69	$440.77	$440.77
37	$436.23	$436.23	$434.93	$434.93	$469.73	$469.73	$443.63	$443.63
38	$439.05	$439.05	$437.74	$437.74	$472.76	$472.76	$446.50	$446.50
39	$444.69	$444.69	$443.37	$443.37	$478.84	$478.84	$452.23	$452.23
40	$450.33	$450.33	$448.99	$448.99	$484.91	$484.91	$457.97	$457.97
41	$458.78	$458.78	$457.42	$457.42	$494.01	$494.01	$466.57	$466.57
42	$466.89	$466.89	$465.50	$465.50	$502.74	$502.74	$474.81	$474.81
43	$478.17	$478.17	$476.74	$476.74	$514.88	$514.88	$486.28	$486.28
44	$492.26	$492.26	$490.79	$490.79	$530.06	$530.06	$500.61	$500.61
45	$508.82	$508.82	$507.31	$507.31	$547.89	$547.89	$517.45	$517.45
46	$528.55	$528.55	$526.98	$526.98	$569.14	$569.14	$537.52	$537.52
47	$550.75	$550.75	$549.11	$549.11	$593.04	$593.04	$560.10	$560.10
48	$576.12	$576.12	$574.41	$574.41	$620.36	$620.36	$585.90	$585.90
49	$601.14	$601.14	$599.35	$599.35	$647.30	$647.30	$611.34	$611.34
50	$629.33	$629.33	$627.46	$627.46	$677.65	$677.65	$640.01	$640.01
51	$657.17	$657.17	$655.21	$655.21	$707.63	$707.63	$668.32	$668.32
52	$687.82	$687.82	$685.78	$685.78	$740.64	$740.64	$699.49	$699.49
53	$718.83	$718.83	$716.69	$716.69	$774.03	$774.03	$731.03	$731.03
54	$752.31	$752.31	$750.07	$750.07	$810.07	$810.07	$765.07	$765.07
55	$785.78	$785.78	$783.44	$783.44	$846.12	$846.12	$799.11	$799.11
56	$822.08	$822.08	$819.63	$819.63	$885.20	$885.20	$836.02	$836.02
57	$858.72	$858.72	$856.17	$856.17	$924.66	$924.66	$873.29	$873.29
58	$897.84	$897.84	$895.16	$895.16	$966.78	$966.78	$913.07	$913.07
59	$917.22	$917.22	$914.49	$914.49	$987.64	$987.64	$932.78	$932.78
60	$956.33	$956.33	$953.48	$953.48	$1,029.76	$1,029.76	$972.55	$972.55
61	$990.16	$990.16	$987.21	$987.21	$1,066.19	$1,066.19	$1,006.95	$1,006.95
62	$1,012.36	$1,012.36	$1,009.34	$1,009.34	$1,090.09	$1,090.09	$1,029.53	$1,029.53
63	$1,040.19	$1,040.19	$1,037.10	$1,037.10	$1,120.06	$1,120.06	$1,057.84	$1,057.84
64+	$1,057.10	$1,057.10	$1,053.95	$1,053.95	$1,138.28	$1,138.28	$1,075.04	$1,075.04

Company Name:	Capital Advantage Assurance Company (CAAC)
Market:	Small Group
Product:	PPO and EPO
Effective Date of Rates:	January 1, 2022

Ending date of Rates: March 31, 2022

HIOS Plan ID (On Exchange)=>								
HIOS Plan ID (Off Exchange)=>	45127PA0010184		45127PA0010184		45127PA0010184		45127PA0130003	
Plan Marketing Name =>	Silver PPO 5000/0/40 Rx 250		Silver PPO 5000/0/40 Rx 250		Silver PPO 5000/0/40 Rx 250		alley Advantage EPO 5000/0/3	
Form # =>	C22-CAAC-SGP		C22-CAAC-SGP		C22-CAAC-SGP		C22-CAAC-SGP	
Rating Area =>	6		7		9		6	
Network =>	PPO		PPO		PPO		EPO	
Metal =>	Silver		Silver		Silver		Silver	
Deductible =>	$5000 /$250 Med/Rx		$5000 /$250 Med/Rx		$5000 /$250 Med/Rx		$5000 /$250 Med/Rx	
Coinsurance =>	0%		0%		0%		0%	
Copays =>	$40/$65/$350 PCP/SPC/ER		$40/$65/$350 PCP/SPC/ER		$40/$65/$350 PCP/SPC/ER		$35/$65/$350 PCP/SPC/ER	
OOP Maximum =>	$8550 Med/Rx Combined		$8550 Med/Rx Combined		$8550 Med/Rx Combined		$8550 Med/Rx Combined	
Pediatric Dental (Yes/No) =>	Yes		Yes		Yes		Yes	
Age Band	**Non-Tobacco**	**Tobacco**	**Non-Tobacco**	**Tobacco**	**Non-Tobacco**	**Tobacco**	**Non-Tobacco**	**Tobacco**
0 - 14	$253.86	$253.86	$274.17	$274.17	$258.93	$258.93	$232.72	$232.72
15	$276.42	$276.42	$298.54	$298.54	$281.95	$281.95	$253.41	$253.41
16	$285.05	$285.05	$307.85	$307.85	$290.75	$290.75	$261.32	$261.32
17	$293.68	$293.68	$317.17	$317.17	$299.55	$299.55	$269.23	$269.23
18	$302.97	$302.97	$327.21	$327.21	$309.03	$309.03	$277.74	$277.74
19	$312.26	$312.26	$337.24	$337.24	$318.51	$318.51	$286.26	$286.26
20	$321.88	$321.88	$347.64	$347.64	$328.32	$328.32	$295.08	$295.08
21	$331.84	$331.84	$358.39	$358.39	$338.48	$338.48	$304.21	$304.21
22	$331.84	$331.84	$358.39	$358.39	$338.48	$338.48	$304.21	$304.21
23	$331.84	$331.84	$358.39	$358.39	$338.48	$338.48	$304.21	$304.21
24	$331.84	$331.84	$358.39	$358.39	$338.48	$338.48	$304.21	$304.21
25	$333.17	$333.17	$359.82	$359.82	$339.83	$339.83	$305.43	$305.43
26	$339.80	$339.80	$366.99	$366.99	$346.60	$346.60	$311.51	$311.51
27	$347.77	$347.77	$375.59	$375.59	$354.72	$354.72	$318.81	$318.81
28	$360.71	$360.71	$389.57	$389.57	$367.92	$367.92	$330.68	$330.68
29	$371.33	$371.33	$401.04	$401.04	$378.76	$378.76	$340.41	$340.41
30	$376.64	$376.64	$406.77	$406.77	$384.17	$384.17	$345.28	$345.28
31	$384.60	$384.60	$415.37	$415.37	$392.29	$392.29	$352.58	$352.58
32	$392.57	$392.57	$423.97	$423.97	$400.42	$400.42	$359.88	$359.88
33	$397.54	$397.54	$429.35	$429.35	$405.50	$405.50	$364.44	$364.44
34	$402.85	$402.85	$435.08	$435.08	$410.91	$410.91	$369.31	$369.31
35	$405.51	$405.51	$437.95	$437.95	$413.62	$413.62	$371.74	$371.74
36	$408.16	$408.16	$440.82	$440.82	$416.33	$416.33	$374.18	$374.18
37	$410.82	$410.82	$443.68	$443.68	$419.03	$419.03	$376.61	$376.61
38	$413.47	$413.47	$446.55	$446.55	$421.74	$421.74	$379.05	$379.05
39	$418.78	$418.78	$452.28	$452.28	$427.16	$427.16	$383.91	$383.91
40	$424.09	$424.09	$458.02	$458.02	$432.57	$432.57	$388.78	$388.78
41	$432.06	$432.06	$466.62	$466.62	$440.70	$440.70	$396.08	$396.08
42	$439.69	$439.69	$474.86	$474.86	$448.48	$448.48	$403.08	$403.08
43	$450.31	$450.31	$486.33	$486.33	$459.31	$459.31	$412.81	$412.81
44	$463.58	$463.58	$500.67	$500.67	$472.85	$472.85	$424.98	$424.98
45	$479.18	$479.18	$517.51	$517.51	$488.76	$488.76	$439.28	$439.28
46	$497.76	$497.76	$537.58	$537.58	$507.72	$507.72	$456.32	$456.32
47	$518.67	$518.67	$560.16	$560.16	$529.04	$529.04	$475.48	$475.48
48	$542.56	$542.56	$585.96	$585.96	$553.41	$553.41	$497.38	$497.38
49	$566.12	$566.12	$611.41	$611.41	$577.44	$577.44	$518.98	$518.98
50	$592.67	$592.67	$640.08	$640.08	$604.52	$604.52	$543.32	$543.32
51	$618.88	$618.88	$668.39	$668.39	$631.26	$631.26	$567.35	$567.35
52	$647.75	$647.75	$699.57	$699.57	$660.71	$660.71	$593.82	$593.82
53	$676.95	$676.95	$731.11	$731.11	$690.49	$690.49	$620.59	$620.59
54	$708.48	$708.48	$765.16	$765.16	$722.65	$722.65	$649.49	$649.49
55	$740.00	$740.00	$799.20	$799.20	$754.80	$754.80	$678.39	$678.39
56	$774.18	$774.18	$836.12	$836.12	$789.67	$789.67	$709.72	$709.72
57	$808.69	$808.69	$873.39	$873.39	$824.87	$824.87	$741.36	$741.36
58	$845.53	$845.53	$913.17	$913.17	$862.44	$862.44	$775.13	$775.13
59	$863.78	$863.78	$932.88	$932.88	$881.06	$881.06	$791.86	$791.86
60	$900.61	$900.61	$972.66	$972.66	$918.63	$918.63	$825.63	$825.63
61	$932.47	$932.47	$1,007.07	$1,007.07	$951.12	$951.12	$854.83	$854.83
62	$953.38	$953.38	$1,029.65	$1,029.65	$972.44	$972.44	$874.00	$874.00
63	$979.59	$979.59	$1,057.96	$1,057.96	$999.18	$999.18	$898.03	$898.03
64+	$995.51	$995.51	$1,075.16	$1,075.16	$1,015.43	$1,015.43	$912.62	$912.62

Company Name:	Capital Advantage Assurance Company (CAAC)
Market:	Small Group
Product:	PPO and EPO
Effective Date of Rates:	January 1, 2022

Ending date of Rates: March 31, 2022

HIOS Plan ID (On Exchange)=>								
HIOS Plan ID (Off Exchange)=>	45127PA0130007		45127PA0010201		45127PA0010201		45127PA0010201	
Plan Marketing Name =>	apital Advantage EPO 5000/0/3		QHDHP Performance PPO 2750		QHDHP Performance PPO 2750		QHDHP Performance PPO 2750	
Form # =>	C22-CAAC-SGP		C22-CAAC-SGP		C22-CAAC-SGP		C22-CAAC-SGP	
Rating Area =>	9		6		7		9	
Network =>	EPO		PPO		PPO		PPO	
Metal =>	Silver		Silver		Silver		Silver	
Deductible =>	$5000 /$250 Med/Rx		$2750 Med/Rx Combined		$2750 Med/Rx Combined		$2750 Med/Rx Combined	
Coinsurance =>	0%		0%		0%		0%	
Copays =>	$35/$65/$350 PCP/SPC/ER		$15/$30/$350 PCP/SPC/ER		$15/$30/$350 PCP/SPC/ER		$15/$30/$350 PCP/SPC/ER	
OOP Maximum =>	$8550 Med/Rx Combined		$7000 Med/Rx Combined		$7000 Med/Rx Combined		$7000 Med/Rx Combined	
Pediatric Dental (Yes/No) =>	Yes		Yes		Yes		Yes	
Age Band	**Non-Tobacco**	**Tobacco**	**Non-Tobacco**	**Tobacco**	**Non-Tobacco**	**Tobacco**	**Non-Tobacco**	**Tobacco**
0 - 14	$237.38	$237.38	$263.78	$263.78	$284.88	$284.88	$269.06	$269.06
15	$258.48	$258.48	$287.23	$287.23	$310.20	$310.20	$292.97	$292.97
16	$266.54	$266.54	$296.19	$296.19	$319.89	$319.89	$302.12	$302.12
17	$274.61	$274.61	$305.16	$305.16	$329.57	$329.57	$311.26	$311.26
18	$283.30	$283.30	$314.81	$314.81	$340.00	$340.00	$321.11	$321.11
19	$291.99	$291.99	$324.47	$324.47	$350.42	$350.42	$330.96	$330.96
20	$300.99	$300.99	$334.47	$334.47	$361.22	$361.22	$341.16	$341.16
21	$310.29	$310.29	$344.81	$344.81	$372.39	$372.39	$351.71	$351.71
22	$310.29	$310.29	$344.81	$344.81	$372.39	$372.39	$351.71	$351.71
23	$310.29	$310.29	$344.81	$344.81	$372.39	$372.39	$351.71	$351.71
24	$310.29	$310.29	$344.81	$344.81	$372.39	$372.39	$351.71	$351.71
25	$311.54	$311.54	$346.19	$346.19	$373.88	$373.88	$353.11	$353.11
26	$317.74	$317.74	$353.09	$353.09	$381.33	$381.33	$360.15	$360.15
27	$325.19	$325.19	$361.36	$361.36	$390.27	$390.27	$368.59	$368.59
28	$337.29	$337.29	$374.81	$374.81	$404.79	$404.79	$382.30	$382.30
29	$347.22	$347.22	$385.84	$385.84	$416.71	$416.71	$393.56	$393.56
30	$352.18	$352.18	$391.36	$391.36	$422.67	$422.67	$399.19	$399.19
31	$359.63	$359.63	$399.63	$399.63	$431.61	$431.61	$407.63	$407.63
32	$367.08	$367.08	$407.91	$407.91	$440.54	$440.54	$416.07	$416.07
33	$371.73	$371.73	$413.08	$413.08	$446.13	$446.13	$421.34	$421.34
34	$376.70	$376.70	$418.60	$418.60	$452.09	$452.09	$426.97	$426.97
35	$379.18	$379.18	$421.36	$421.36	$455.07	$455.07	$429.78	$429.78
36	$381.66	$381.66	$424.12	$424.12	$458.05	$458.05	$432.60	$432.60
37	$384.14	$384.14	$426.87	$426.87	$461.02	$461.02	$435.41	$435.41
38	$386.63	$386.63	$429.63	$429.63	$464.00	$464.00	$438.23	$438.23
39	$391.59	$391.59	$435.15	$435.15	$469.96	$469.96	$443.85	$443.85
40	$396.56	$396.56	$440.67	$440.67	$475.92	$475.92	$449.48	$449.48
41	$404.00	$404.00	$448.94	$448.94	$484.86	$484.86	$457.92	$457.92
42	$411.14	$411.14	$456.87	$456.87	$493.42	$493.42	$466.01	$466.01
43	$421.07	$421.07	$467.91	$467.91	$505.34	$505.34	$477.27	$477.27
44	$433.48	$433.48	$481.70	$481.70	$520.24	$520.24	$491.33	$491.33
45	$448.06	$448.06	$497.91	$497.91	$537.74	$537.74	$507.86	$507.86
46	$465.44	$465.44	$517.22	$517.22	$558.59	$558.59	$527.56	$527.56
47	$484.99	$484.99	$538.94	$538.94	$582.05	$582.05	$549.72	$549.72
48	$507.33	$507.33	$563.76	$563.76	$608.87	$608.87	$575.04	$575.04
49	$529.36	$529.36	$588.25	$588.25	$635.31	$635.31	$600.01	$600.01
50	$554.19	$554.19	$615.83	$615.83	$665.10	$665.10	$628.15	$628.15
51	$578.70	$578.70	$643.07	$643.07	$694.52	$694.52	$655.93	$655.93
52	$605.69	$605.69	$673.07	$673.07	$726.91	$726.91	$686.53	$686.53
53	$633.00	$633.00	$703.41	$703.41	$759.69	$759.69	$717.48	$717.48
54	$662.48	$662.48	$736.17	$736.17	$795.06	$795.06	$750.89	$750.89
55	$691.96	$691.96	$768.93	$768.93	$830.44	$830.44	$784.30	$784.30
56	$723.92	$723.92	$804.44	$804.44	$868.80	$868.80	$820.53	$820.53
57	$756.19	$756.19	$840.30	$840.30	$907.53	$907.53	$857.11	$857.11
58	$790.63	$790.63	$878.58	$878.58	$948.86	$948.86	$896.15	$896.15
59	$807.70	$807.70	$897.54	$897.54	$969.34	$969.34	$915.49	$915.49
60	$842.14	$842.14	$935.81	$935.81	$1,010.68	$1,010.68	$954.53	$954.53
61	$871.93	$871.93	$968.92	$968.92	$1,046.43	$1,046.43	$988.29	$988.29
62	$891.48	$891.48	$990.64	$990.64	$1,069.89	$1,069.89	$1,010.45	$1,010.45
63	$915.99	$915.99	$1,017.88	$1,017.88	$1,099.31	$1,099.31	$1,038.24	$1,038.24
64+	$930.87	$930.87	$1,034.42	$1,034.42	$1,117.17	$1,117.17	$1,055.12	$1,055.12

Company Name:	Capital Advantage Assurance Company (CAAC)
Market:	Small Group
Product:	PPO and EPO
Effective Date of Rates:	January 1, 2022

Ending date of Rates: March 31, 2022

HIOS Plan ID (On Exchange)=>								
HIOS Plan ID (Off Exchange)=>	45127PA0010124		45127PA0010124		45127PA0010124		45127PA0010186	
Plan Marketing Name =>	Silver QHDHP PPO 2750/0/25		Silver QHDHP PPO 2750/0/25		Silver QHDHP PPO 2750/0/25		Silver PPO 6000/0/35 Rx 250	
Form # =>	C22-CAAC-SGP		C22-CAAC-SGP		C22-CAAC-SGP		C22-CAAC-SGP	
Rating Area =>	6		7		9		6	
Network =>	PPO		PPO		PPO		PPO	
Metal =>	Silver		Silver		Silver		Silver	
Deductible =>	$2750 Med/Rx Combined		$2750 Med/Rx Combined		$2750 Med/Rx Combined		$6000 /$250 Med/Rx	
Coinsurance =>	0%		0%		0%		0%	
Copays =>	$25/$50/$350 PCP/SPC/ER		$25/$50/$350 PCP/SPC/ER		$25/$50/$350 PCP/SPC/ER		$35/$65/$350 PCP/SPC/ER	
OOP Maximum =>	$6900 Med/Rx Combined		$6900 Med/Rx Combined		$6900 Med/Rx Combined		$8550 Med/Rx Combined	
Pediatric Dental (Yes/No) =>	Yes		Yes		Yes		Yes	
Age Band	**Non-Tobacco**	**Tobacco**	**Non-Tobacco**	**Tobacco**	**Non-Tobacco**	**Tobacco**	**Non-Tobacco**	**Tobacco**
0 - 14	$288.31	$288.31	$311.37	$311.37	$294.07	$294.07	$248.76	$248.76
15	$313.93	$313.93	$339.05	$339.05	$320.21	$320.21	$270.87	$270.87
16	$323.73	$323.73	$349.63	$349.63	$330.21	$330.21	$279.32	$279.32
17	$333.53	$333.53	$360.21	$360.21	$340.20	$340.20	$287.78	$287.78
18	$344.08	$344.08	$371.61	$371.61	$350.96	$350.96	$296.88	$296.88
19	$354.63	$354.63	$383.01	$383.01	$361.73	$361.73	$305.98	$305.98
20	$365.56	$365.56	$394.81	$394.81	$372.88	$372.88	$315.41	$315.41
21	$376.87	$376.87	$407.02	$407.02	$384.41	$384.41	$325.17	$325.17
22	$376.87	$376.87	$407.02	$407.02	$384.41	$384.41	$325.17	$325.17
23	$376.87	$376.87	$407.02	$407.02	$384.41	$384.41	$325.17	$325.17
24	$376.87	$376.87	$407.02	$407.02	$384.41	$384.41	$325.17	$325.17
25	$378.38	$378.38	$408.65	$408.65	$385.95	$385.95	$326.47	$326.47
26	$385.91	$385.91	$416.79	$416.79	$393.63	$393.63	$332.97	$332.97
27	$394.96	$394.96	$426.56	$426.56	$402.86	$402.86	$340.78	$340.78
28	$409.66	$409.66	$442.43	$442.43	$417.85	$417.85	$353.46	$353.46
29	$421.72	$421.72	$455.45	$455.45	$430.15	$430.15	$363.87	$363.87
30	$427.75	$427.75	$461.97	$461.97	$436.30	$436.30	$369.07	$369.07
31	$436.79	$436.79	$471.74	$471.74	$445.53	$445.53	$376.87	$376.87
32	$445.84	$445.84	$481.50	$481.50	$454.75	$454.75	$384.68	$384.68
33	$451.49	$451.49	$487.61	$487.61	$460.52	$460.52	$389.55	$389.55
34	$457.52	$457.52	$494.12	$494.12	$466.67	$466.67	$394.76	$394.76
35	$460.54	$460.54	$497.38	$497.38	$469.75	$469.75	$397.36	$397.36
36	$463.55	$463.55	$500.63	$500.63	$472.82	$472.82	$399.96	$399.96
37	$466.57	$466.57	$503.89	$503.89	$475.90	$475.90	$402.56	$402.56
38	$469.58	$469.58	$507.15	$507.15	$478.97	$478.97	$405.16	$405.16
39	$475.61	$475.61	$513.66	$513.66	$485.12	$485.12	$410.36	$410.36
40	$481.64	$481.64	$520.17	$520.17	$491.27	$491.27	$415.57	$415.57
41	$490.68	$490.68	$529.94	$529.94	$500.50	$500.50	$423.37	$423.37
42	$499.35	$499.35	$539.30	$539.30	$509.34	$509.34	$430.85	$430.85
43	$511.41	$511.41	$552.33	$552.33	$521.64	$521.64	$441.26	$441.26
44	$526.49	$526.49	$568.61	$568.61	$537.02	$537.02	$454.26	$454.26
45	$544.20	$544.20	$587.74	$587.74	$555.08	$555.08	$469.55	$469.55
46	$565.30	$565.30	$610.53	$610.53	$576.61	$576.61	$487.76	$487.76
47	$589.05	$589.05	$636.17	$636.17	$600.83	$600.83	$508.24	$508.24
48	$616.18	$616.18	$665.48	$665.48	$628.51	$628.51	$531.65	$531.65
49	$642.94	$642.94	$694.38	$694.38	$655.80	$655.80	$554.74	$554.74
50	$673.09	$673.09	$726.94	$726.94	$686.55	$686.55	$580.75	$580.75
51	$702.86	$702.86	$759.09	$759.09	$716.92	$716.92	$606.44	$606.44
52	$735.65	$735.65	$794.50	$794.50	$750.36	$750.36	$634.73	$634.73
53	$768.81	$768.81	$830.32	$830.32	$784.19	$784.19	$663.35	$663.35
54	$804.62	$804.62	$868.99	$868.99	$820.71	$820.71	$694.24	$694.24
55	$840.42	$840.42	$907.65	$907.65	$857.23	$857.23	$725.13	$725.13
56	$879.24	$879.24	$949.58	$949.58	$896.82	$896.82	$758.62	$758.62
57	$918.43	$918.43	$991.91	$991.91	$936.80	$936.80	$792.44	$792.44
58	$960.26	$960.26	$1,037.09	$1,037.09	$979.47	$979.47	$828.53	$828.53
59	$980.99	$980.99	$1,059.47	$1,059.47	$1,000.61	$1,000.61	$846.42	$846.42
60	$1,022.83	$1,022.83	$1,104.65	$1,104.65	$1,043.28	$1,043.28	$882.51	$882.51
61	$1,059.00	$1,059.00	$1,143.73	$1,143.73	$1,080.18	$1,080.18	$913.73	$913.73
62	$1,082.75	$1,082.75	$1,169.37	$1,169.37	$1,104.40	$1,104.40	$934.21	$934.21
63	$1,112.52	$1,112.52	$1,201.52	$1,201.52	$1,134.77	$1,134.77	$959.90	$959.90
64+	$1,130.60	$1,130.60	$1,221.05	$1,221.05	$1,153.22	$1,153.22	$975.50	$975.50

Company Name:	Capital Advantage Assurance Company (CAAC)
Market:	Small Group
Product:	PPO and EPO
Effective Date of Rates:	January 1, 2022

Ending date of Rates: March 31, 2022

HIOS Plan ID (On Exchange)=>								
HIOS Plan ID (Off Exchange)=>	45127PA0010186		45127PA0010186		45127PA0010170		45127PA0010170	
Plan Marketing Name =>	Silver PPO 6000/0/35 Rx 250		Silver PPO 6000/0/35 Rx 250		Silver QHDHP PPO 3500/0/25		Silver QHDHP PPO 3500/0/25	
Form # =>	C22-CAAC-SGP		C22-CAAC-SGP		C22-CAAC-SGP		C22-CAAC-SGP	
Rating Area =>	7		9		6		7	
Network =>	PPO		PPO		PPO		PPO	
Metal =>	Silver		Silver		Silver		Silver	
Deductible =>	$6000 /$250 Med/Rx		$6000 /$250 Med/Rx		$3500 Med/Rx Combined		$3500 Med/Rx Combined	
Coinsurance =>	0%		0%		0%		0%	
Copays =>	$35/$65/$350 PCP/SPC/ER		$35/$65/$350 PCP/SPC/ER		$25/$50/$350 PCP/SPC/ER		$25/$50/$350 PCP/SPC/ER	
OOP Maximum =>	$8550 Med/Rx Combined		$8550 Med/Rx Combined		$6900 Med/Rx Combined		$6900 Med/Rx Combined	
Pediatric Dental (Yes/No) =>	Yes		Yes		Yes		Yes	
Age Band	**Non-Tobacco**	**Tobacco**	**Non-Tobacco**	**Tobacco**	**Non-Tobacco**	**Tobacco**	**Non-Tobacco**	**Tobacco**
0 - 14	$268.66	$268.66	$253.73	$253.73	$263.85	$263.85	$284.96	$284.96
15	$292.54	$292.54	$276.28	$276.28	$287.30	$287.30	$310.29	$310.29
16	$301.67	$301.67	$284.91	$284.91	$296.27	$296.27	$319.97	$319.97
17	$310.80	$310.80	$293.53	$293.53	$305.24	$305.24	$329.66	$329.66
18	$320.63	$320.63	$302.82	$302.82	$314.89	$314.89	$340.09	$340.09
19	$330.46	$330.46	$312.10	$312.10	$324.55	$324.55	$350.51	$350.51
20	$340.65	$340.65	$321.72	$321.72	$334.55	$334.55	$361.32	$361.32
21	$351.18	$351.18	$331.67	$331.67	$344.90	$344.90	$372.49	$372.49
22	$351.18	$351.18	$331.67	$331.67	$344.90	$344.90	$372.49	$372.49
23	$351.18	$351.18	$331.67	$331.67	$344.90	$344.90	$372.49	$372.49
24	$351.18	$351.18	$331.67	$331.67	$344.90	$344.90	$372.49	$372.49
25	$352.59	$352.59	$333.00	$333.00	$346.28	$346.28	$373.98	$373.98
26	$359.61	$359.61	$339.63	$339.63	$353.18	$353.18	$381.43	$381.43
27	$368.04	$368.04	$347.59	$347.59	$361.46	$361.46	$390.37	$390.37
28	$381.74	$381.74	$360.53	$360.53	$374.91	$374.91	$404.90	$404.90
29	$392.97	$392.97	$371.14	$371.14	$385.94	$385.94	$416.82	$416.82
30	$398.59	$398.59	$376.45	$376.45	$391.46	$391.46	$422.78	$422.78
31	$407.02	$407.02	$384.41	$384.41	$399.74	$399.74	$431.72	$431.72
32	$415.45	$415.45	$392.37	$392.37	$408.02	$408.02	$440.66	$440.66
33	$420.72	$420.72	$397.34	$397.34	$413.19	$413.19	$446.25	$446.25
34	$426.34	$426.34	$402.65	$402.65	$418.71	$418.71	$452.21	$452.21
35	$429.15	$429.15	$405.30	$405.30	$421.47	$421.47	$455.19	$455.19
36	$431.96	$431.96	$407.96	$407.96	$424.23	$424.23	$458.17	$458.17
37	$434.77	$434.77	$410.61	$410.61	$426.99	$426.99	$461.15	$461.15
38	$437.57	$437.57	$413.27	$413.27	$429.75	$429.75	$464.13	$464.13
39	$443.19	$443.19	$418.57	$418.57	$435.26	$435.26	$470.08	$470.08
40	$448.81	$448.81	$423.88	$423.88	$440.78	$440.78	$476.04	$476.04
41	$457.24	$457.24	$431.84	$431.84	$449.06	$449.06	$484.98	$484.98
42	$465.32	$465.32	$439.47	$439.47	$456.99	$456.99	$493.55	$493.55
43	$476.56	$476.56	$450.08	$450.08	$468.03	$468.03	$505.47	$505.47
44	$490.60	$490.60	$463.35	$463.35	$481.83	$481.83	$520.37	$520.37
45	$507.11	$507.11	$478.94	$478.94	$498.04	$498.04	$537.88	$537.88
46	$526.78	$526.78	$497.51	$497.51	$517.35	$517.35	$558.74	$558.74
47	$548.90	$548.90	$518.41	$518.41	$539.08	$539.08	$582.20	$582.20
48	$574.19	$574.19	$542.29	$542.29	$563.91	$563.91	$609.02	$609.02
49	$599.12	$599.12	$565.83	$565.83	$588.40	$588.40	$635.47	$635.47
50	$627.21	$627.21	$592.37	$592.37	$615.99	$615.99	$665.27	$665.27
51	$654.96	$654.96	$618.57	$618.57	$643.24	$643.24	$694.70	$694.70
52	$685.51	$685.51	$647.43	$647.43	$673.24	$673.24	$727.10	$727.10
53	$716.41	$716.41	$676.61	$676.61	$703.60	$703.60	$759.88	$759.88
54	$749.78	$749.78	$708.12	$708.12	$736.36	$736.36	$795.27	$795.27
55	$783.14	$783.14	$739.63	$739.63	$769.13	$769.13	$830.66	$830.66
56	$819.31	$819.31	$773.79	$773.79	$804.65	$804.65	$869.02	$869.02
57	$855.83	$855.83	$808.29	$808.29	$840.52	$840.52	$907.76	$907.76
58	$894.82	$894.82	$845.10	$845.10	$878.81	$878.81	$949.11	$949.11
59	$914.13	$914.13	$863.35	$863.35	$897.77	$897.77	$969.60	$969.60
60	$953.11	$953.11	$900.16	$900.16	$936.06	$936.06	$1,010.94	$1,010.94
61	$986.83	$986.83	$932.00	$932.00	$969.17	$969.17	$1,046.70	$1,046.70
62	$1,008.95	$1,008.95	$952.90	$952.90	$990.90	$990.90	$1,070.17	$1,070.17
63	$1,036.69	$1,036.69	$979.10	$979.10	$1,018.14	$1,018.14	$1,099.60	$1,099.60
64+	$1,053.54	$1,053.54	$995.01	$995.01	$1,034.69	$1,034.69	$1,117.47	$1,117.47

Company Name:	Capital Advantage Assurance Company (CAAC)
Market:	Small Group
Product:	PPO and EPO
Effective Date of Rates:	January 1, 2022

Ending date of Rates: March 31, 2022

HIOS Plan ID (On Exchange)=>								
HIOS Plan ID (Off Exchange)=>	45127PA0010170		45127PA0010199		45127PA0010199		45127PA0010199	
Plan Marketing Name =>	Silver QHDHP PPO 3500/0/25		Silver QHDHP-E PPO 4500/0/10		Silver QHDHP-E PPO 4500/0/10		Silver QHDHP-E PPO 4500/0/10	
Form # =>	C22-CAAC-SGP		C22-CAAC-SGP		C22-CAAC-SGP		C22-CAAC-SGP	
Rating Area =>	9		6		7		9	
Network =>	PPO		PPO		PPO		PPO	
Metal =>	Silver		Silver		Silver		Silver	
Deductible =>	$3500 Med/Rx Combined		$4500 Med/Rx Combined		$4500 Med/Rx Combined		$4500 Med/Rx Combined	
Coinsurance =>	0%		0%		0%		0%	
Copays =>	$25/$50/$350 PCP/SPC/ER		$10/$20/$350 PCP/SPC/ER		$10/$20/$350 PCP/SPC/ER		$10/$20/$350 PCP/SPC/ER	
OOP Maximum =>	$6900 Med/Rx Combined		$6900 Med/Rx Combined		$6900 Med/Rx Combined		$6900 Med/Rx Combined	
Pediatric Dental (Yes/No) =>	Yes		Yes		Yes		Yes	
Age Band	**Non-Tobacco**	**Tobacco**	**Non-Tobacco**	**Tobacco**	**Non-Tobacco**	**Tobacco**	**Non-Tobacco**	**Tobacco**
0 - 14	$269.13	$269.13	$249.63	$249.63	$269.60	$269.60	$254.62	$254.62
15	$293.05	$293.05	$271.82	$271.82	$293.56	$293.56	$277.25	$277.25
16	$302.19	$302.19	$280.30	$280.30	$302.72	$302.72	$285.91	$285.91
17	$311.34	$311.34	$288.78	$288.78	$311.89	$311.89	$294.56	$294.56
18	$321.19	$321.19	$297.92	$297.92	$321.75	$321.75	$303.88	$303.88
19	$331.04	$331.04	$307.06	$307.06	$331.62	$331.62	$313.20	$313.20
20	$341.24	$341.24	$316.52	$316.52	$341.84	$341.84	$322.85	$322.85
21	$351.80	$351.80	$326.31	$326.31	$352.41	$352.41	$332.84	$332.84
22	$351.80	$351.80	$326.31	$326.31	$352.41	$352.41	$332.84	$332.84
23	$351.80	$351.80	$326.31	$326.31	$352.41	$352.41	$332.84	$332.84
24	$351.80	$351.80	$326.31	$326.31	$352.41	$352.41	$332.84	$332.84
25	$353.21	$353.21	$327.62	$327.62	$353.82	$353.82	$334.17	$334.17
26	$360.24	$360.24	$334.14	$334.14	$360.87	$360.87	$340.82	$340.82
27	$368.68	$368.68	$341.97	$341.97	$369.33	$369.33	$348.81	$348.81
28	$382.40	$382.40	$354.70	$354.70	$383.07	$383.07	$361.79	$361.79
29	$393.66	$393.66	$365.14	$365.14	$394.35	$394.35	$372.44	$372.44
30	$399.29	$399.29	$370.36	$370.36	$399.99	$399.99	$377.77	$377.77
31	$407.73	$407.73	$378.19	$378.19	$408.45	$408.45	$385.76	$385.76
32	$416.18	$416.18	$386.02	$386.02	$416.91	$416.91	$393.75	$393.75
33	$421.45	$421.45	$390.92	$390.92	$422.19	$422.19	$398.74	$398.74
34	$427.08	$427.08	$396.14	$396.14	$427.83	$427.83	$404.06	$404.06
35	$429.90	$429.90	$398.75	$398.75	$430.65	$430.65	$406.73	$406.73
36	$432.71	$432.71	$401.36	$401.36	$433.47	$433.47	$409.39	$409.39
37	$435.53	$435.53	$403.97	$403.97	$436.29	$436.29	$412.05	$412.05
38	$438.34	$438.34	$406.58	$406.58	$439.11	$439.11	$414.71	$414.71
39	$443.97	$443.97	$411.80	$411.80	$444.75	$444.75	$420.04	$420.04
40	$449.60	$449.60	$417.02	$417.02	$450.39	$450.39	$425.36	$425.36
41	$458.04	$458.04	$424.86	$424.86	$458.84	$458.84	$433.35	$433.35
42	$466.13	$466.13	$432.36	$432.36	$466.95	$466.95	$441.01	$441.01
43	$477.39	$477.39	$442.80	$442.80	$478.23	$478.23	$451.66	$451.66
44	$491.46	$491.46	$455.86	$455.86	$492.32	$492.32	$464.97	$464.97
45	$508.00	$508.00	$471.19	$471.19	$508.89	$508.89	$480.62	$480.62
46	$527.70	$527.70	$489.46	$489.46	$528.62	$528.62	$499.25	$499.25
47	$549.86	$549.86	$510.02	$510.02	$550.82	$550.82	$520.22	$520.22
48	$575.19	$575.19	$533.52	$533.52	$576.20	$576.20	$544.19	$544.19
49	$600.17	$600.17	$556.68	$556.68	$601.22	$601.22	$567.82	$567.82
50	$628.31	$628.31	$582.79	$582.79	$629.41	$629.41	$594.45	$594.45
51	$656.10	$656.10	$608.57	$608.57	$657.25	$657.25	$620.74	$620.74
52	$686.71	$686.71	$636.96	$636.96	$687.91	$687.91	$649.70	$649.70
53	$717.67	$717.67	$665.67	$665.67	$718.93	$718.93	$678.99	$678.99
54	$751.09	$751.09	$696.67	$696.67	$752.41	$752.41	$710.61	$710.61
55	$784.51	$784.51	$727.67	$727.67	$785.89	$785.89	$742.22	$742.22
56	$820.74	$820.74	$761.28	$761.28	$822.18	$822.18	$776.51	$776.51
57	$857.33	$857.33	$795.22	$795.22	$858.83	$858.83	$811.12	$811.12
58	$896.38	$896.38	$831.44	$831.44	$897.95	$897.95	$848.07	$848.07
59	$915.73	$915.73	$849.38	$849.38	$917.34	$917.34	$866.37	$866.37
60	$954.78	$954.78	$885.61	$885.61	$956.45	$956.45	$903.32	$903.32
61	$988.55	$988.55	$916.93	$916.93	$990.29	$990.29	$935.27	$935.27
62	$1,010.72	$1,010.72	$937.49	$937.49	$1,012.49	$1,012.49	$956.24	$956.24
63	$1,038.51	$1,038.51	$963.27	$963.27	$1,040.33	$1,040.33	$982.53	$982.53
64+	$1,055.39	$1,055.39	$978.92	$978.92	$1,057.23	$1,057.23	$998.51	$998.51

Company Name:	Capital Advantage Assurance Company (CAAC)
Market:	Small Group
Product:	PPO and EPO
Effective Date of Rates:	January 1, 2022

Ending date of Rates: March 31, 2022

HIOS Plan ID (On Exchange)=>						
HIOS Plan ID (Off Exchange)=>	45127PA0010135		45127PA0010135		45127PA0010135	
Plan Marketing Name =>	Bronze QHDHP-E PPO 6900/0/0		Bronze QHDHP-E PPO 6900/0/0		Bronze QHDHP-E PPO 6900/0/0	
Form # =>	C22-CAAC-SGP		C22-CAAC-SGP		C22-CAAC-SGP	
Rating Area =>	6		7		9	
Network =>	PPO		PPO		PPO	
Metal =>	Bronze		Bronze		Bronze	
Deductible =>	$6900 Med/Rx Combined		$6900 Med/Rx Combined		$6900 Med/Rx Combined	
Coinsurance =>	0%		0%		0%	
Copays =>	$0/$0/$0 PCP/SPC/ER		$0/$0/$0 PCP/SPC/ER		$0/$0/$0 PCP/SPC/ER	
OOP Maximum =>	$6900 Med/Rx Combined		$6900 Med/Rx Combined		$6900 Med/Rx Combined	
Pediatric Dental (Yes/No) =>	Yes		Yes		Yes	
Age Band	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco
0 - 14	$217.73	$217.73	$235.15	$235.15	$222.09	$222.09
15	$237.09	$237.09	$256.06	$256.06	$241.83	$241.83
16	$244.49	$244.49	$264.05	$264.05	$249.38	$249.38
17	$251.89	$251.89	$272.04	$272.04	$256.93	$256.93
18	$259.86	$259.86	$280.65	$280.65	$265.06	$265.06
19	$267.83	$267.83	$289.25	$289.25	$273.18	$273.18
20	$276.08	$276.08	$298.17	$298.17	$281.60	$281.60
21	$284.62	$284.62	$307.39	$307.39	$290.31	$290.31
22	$284.62	$284.62	$307.39	$307.39	$290.31	$290.31
23	$284.62	$284.62	$307.39	$307.39	$290.31	$290.31
24	$284.62	$284.62	$307.39	$307.39	$290.31	$290.31
25	$285.76	$285.76	$308.62	$308.62	$291.47	$291.47
26	$291.45	$291.45	$314.77	$314.77	$297.28	$297.28
27	$298.28	$298.28	$322.14	$322.14	$304.25	$304.25
28	$309.38	$309.38	$334.13	$334.13	$315.57	$315.57
29	$318.49	$318.49	$343.97	$343.97	$324.86	$324.86
30	$323.04	$323.04	$348.89	$348.89	$329.50	$329.50
31	$329.87	$329.87	$356.26	$356.26	$336.47	$336.47
32	$336.71	$336.71	$363.64	$363.64	$343.44	$343.44
33	$340.97	$340.97	$368.25	$368.25	$347.79	$347.79
34	$345.53	$345.53	$373.17	$373.17	$352.44	$352.44
35	$347.81	$347.81	$375.63	$375.63	$354.76	$354.76
36	$350.08	$350.08	$378.09	$378.09	$357.08	$357.08
37	$352.36	$352.36	$380.55	$380.55	$359.41	$359.41
38	$354.64	$354.64	$383.01	$383.01	$361.73	$361.73
39	$359.19	$359.19	$387.93	$387.93	$366.37	$366.37
40	$363.74	$363.74	$392.84	$392.84	$371.02	$371.02
41	$370.58	$370.58	$400.22	$400.22	$377.99	$377.99
42	$377.12	$377.12	$407.29	$407.29	$384.66	$384.66
43	$386.23	$386.23	$417.13	$417.13	$393.95	$393.95
44	$397.61	$397.61	$429.42	$429.42	$405.57	$405.57
45	$410.99	$410.99	$443.87	$443.87	$419.21	$419.21
46	$426.93	$426.93	$461.08	$461.08	$435.47	$435.47
47	$444.86	$444.86	$480.45	$480.45	$453.76	$453.76
48	$465.35	$465.35	$502.58	$502.58	$474.66	$474.66
49	$485.56	$485.56	$524.41	$524.41	$495.27	$495.27
50	$508.33	$508.33	$549.00	$549.00	$518.50	$518.50
51	$530.82	$530.82	$573.28	$573.28	$541.43	$541.43
52	$555.58	$555.58	$600.02	$600.02	$566.69	$566.69
53	$580.62	$580.62	$627.07	$627.07	$592.24	$592.24
54	$607.66	$607.66	$656.28	$656.28	$619.82	$619.82
55	$634.70	$634.70	$685.48	$685.48	$647.40	$647.40
56	$664.02	$664.02	$717.14	$717.14	$677.30	$677.30
57	$693.62	$693.62	$749.11	$749.11	$707.49	$707.49
58	$725.21	$725.21	$783.23	$783.23	$739.72	$739.72
59	$740.87	$740.87	$800.14	$800.14	$755.68	$755.68
60	$772.46	$772.46	$834.26	$834.26	$787.91	$787.91
61	$799.78	$799.78	$863.76	$863.76	$815.78	$815.78
62	$817.71	$817.71	$883.13	$883.13	$834.07	$834.07
63	$840.20	$840.20	$907.41	$907.41	$857.00	$857.00
64+	$853.85	$853.85	$922.16	$922.16	$870.93	$870.93

Company Name:	Capital Advantage Assurance Company (CAAC)
Market:	Small Group
Product:	PPO and EPO
Effective Date of Rates:	April 1, 2022
Ending date of Rates:	June 30, 2022

HIOS Plan ID (On Exchange)=>								
HIOS Plan ID (Off Exchange)=>	45127PA0010055		45127PA0010055		45127PA0010055		45127PA0010058	
Plan Marketing Name =>	Platinum PPO 0/0/15 Rx 0		Platinum PPO 0/0/15 Rx 0		Platinum PPO 0/0/15 Rx 0		Platinum PPO 250/0/15 Rx 0	
Form # =>	C22-CAAC-SGP		C22-CAAC-SGP		C22-CAAC-SGP		C22-CAAC-SGP	
Rating Area =>	6		7		9		6	
Network =>	PPO		PPO		PPO		PPO	
Metal =>	Platinum		Platinum		Platinum		Platinum	
Deductible =>	$0 /$0 Med/Rx		$0 /$0 Med/Rx		$0 /$0 Med/Rx		$250 /$0 Med/Rx	
Coinsurance =>	0%		0%		0%		0%	
Copays =>	$15/$30/$150 PCP/SPC/ER		$15/$30/$150 PCP/SPC/ER		$15/$30/$150 PCP/SPC/ER		$15/$30/$200 PCP/SPC/ER	
OOP Maximum =>	$4500 Med/Rx Combined		$4500 Med/Rx Combined		$4500 Med/Rx Combined		$4500 Med/Rx Combined	
Pediatric Dental (Yes/No) =>	Yes		Yes		Yes		Yes	
Age Band	**Non-Tobacco**	**Tobacco**	**Non-Tobacco**	**Tobacco**	**Non-Tobacco**	**Tobacco**	**Non-Tobacco**	**Tobacco**
0 - 14	$430.70	$430.70	$465.16	$465.16	$439.32	$439.32	$414.79	$414.79
15	$468.99	$468.99	$506.51	$506.51	$478.37	$478.37	$451.66	$451.66
16	$483.63	$483.63	$522.32	$522.32	$493.30	$493.30	$465.76	$465.76
17	$498.26	$498.26	$538.12	$538.12	$508.23	$508.23	$479.86	$479.86
18	$514.03	$514.03	$555.15	$555.15	$524.31	$524.31	$495.04	$495.04
19	$529.79	$529.79	$572.18	$572.18	$540.39	$540.39	$510.22	$510.22
20	$546.12	$546.12	$589.81	$589.81	$557.04	$557.04	$525.94	$525.94
21	$563.01	$563.01	$608.05	$608.05	$574.27	$574.27	$542.21	$542.21
22	$563.01	$563.01	$608.05	$608.05	$574.27	$574.27	$542.21	$542.21
23	$563.01	$563.01	$608.05	$608.05	$574.27	$574.27	$542.21	$542.21
24	$563.01	$563.01	$608.05	$608.05	$574.27	$574.27	$542.21	$542.21
25	$565.26	$565.26	$610.48	$610.48	$576.57	$576.57	$544.38	$544.38
26	$576.52	$576.52	$622.64	$622.64	$588.05	$588.05	$555.22	$555.22
27	$590.03	$590.03	$637.24	$637.24	$601.84	$601.84	$568.24	$568.24
28	$611.99	$611.99	$660.95	$660.95	$624.23	$624.23	$589.38	$589.38
29	$630.01	$630.01	$680.41	$680.41	$642.61	$642.61	$606.73	$606.73
30	$639.02	$639.02	$690.14	$690.14	$651.80	$651.80	$615.41	$615.41
31	$652.53	$652.53	$704.73	$704.73	$665.58	$665.58	$628.42	$628.42
32	$666.04	$666.04	$719.32	$719.32	$679.36	$679.36	$641.43	$641.43
33	$674.49	$674.49	$728.44	$728.44	$687.98	$687.98	$649.57	$649.57
34	$683.49	$683.49	$738.17	$738.17	$697.16	$697.16	$658.24	$658.24
35	$688.00	$688.00	$743.04	$743.04	$701.76	$701.76	$662.58	$662.58
36	$692.50	$692.50	$747.90	$747.90	$706.35	$706.35	$666.92	$666.92
37	$697.01	$697.01	$752.77	$752.77	$710.95	$710.95	$671.26	$671.26
38	$701.51	$701.51	$757.63	$757.63	$715.54	$715.54	$675.59	$675.59
39	$710.52	$710.52	$767.36	$767.36	$724.73	$724.73	$684.27	$684.27
40	$719.53	$719.53	$777.09	$777.09	$733.92	$733.92	$692.94	$692.94
41	$733.04	$733.04	$791.68	$791.68	$747.70	$747.70	$705.96	$705.96
42	$745.99	$745.99	$805.67	$805.67	$760.91	$760.91	$718.43	$718.43
43	$764.00	$764.00	$825.12	$825.12	$779.28	$779.28	$735.78	$735.78
44	$786.52	$786.52	$849.45	$849.45	$802.26	$802.26	$757.47	$757.47
45	$812.99	$812.99	$878.03	$878.03	$829.25	$829.25	$782.95	$782.95
46	$844.52	$844.52	$912.08	$912.08	$861.41	$861.41	$813.32	$813.32
47	$879.98	$879.98	$950.38	$950.38	$897.58	$897.58	$847.47	$847.47
48	$920.52	$920.52	$994.16	$994.16	$938.93	$938.93	$886.51	$886.51
49	$960.50	$960.50	$1,037.33	$1,037.33	$979.70	$979.70	$925.01	$925.01
50	$1,005.54	$1,005.54	$1,085.98	$1,085.98	$1,025.65	$1,025.65	$968.39	$968.39
51	$1,050.01	$1,050.01	$1,134.01	$1,134.01	$1,071.01	$1,071.01	$1,011.22	$1,011.22
52	$1,099.00	$1,099.00	$1,186.92	$1,186.92	$1,120.98	$1,120.98	$1,058.39	$1,058.39
53	$1,148.54	$1,148.54	$1,240.42	$1,240.42	$1,171.51	$1,171.51	$1,106.11	$1,106.11
54	$1,202.03	$1,202.03	$1,298.19	$1,298.19	$1,226.07	$1,226.07	$1,157.62	$1,157.62
55	$1,255.51	$1,255.51	$1,355.95	$1,355.95	$1,280.62	$1,280.62	$1,209.13	$1,209.13
56	$1,313.50	$1,313.50	$1,418.58	$1,418.58	$1,339.77	$1,339.77	$1,264.98	$1,264.98
57	$1,372.06	$1,372.06	$1,481.82	$1,481.82	$1,399.50	$1,399.50	$1,321.37	$1,321.37
58	$1,434.55	$1,434.55	$1,549.31	$1,549.31	$1,463.24	$1,463.24	$1,381.55	$1,381.55
59	$1,465.52	$1,465.52	$1,582.76	$1,582.76	$1,494.83	$1,494.83	$1,411.37	$1,411.37
60	$1,528.01	$1,528.01	$1,650.25	$1,650.25	$1,558.57	$1,558.57	$1,471.56	$1,471.56
61	$1,582.06	$1,582.06	$1,708.62	$1,708.62	$1,613.70	$1,613.70	$1,523.61	$1,523.61
62	$1,617.53	$1,617.53	$1,746.93	$1,746.93	$1,649.88	$1,649.88	$1,557.77	$1,557.77
63	$1,662.01	$1,662.01	$1,794.97	$1,794.97	$1,695.25	$1,695.25	$1,600.60	$1,600.60
64+	$1,689.02	$1,689.02	$1,824.14	$1,824.14	$1,722.80	$1,722.80	$1,626.62	$1,626.62

Company Name:	Capital Advantage Assurance Company (CAAC)
Market:	Small Group
Product:	PPO and EPO
Effective Date of Rates:	April 1, 2022
Ending date of Rates:	June 30, 2022

HIOS Plan ID (On Exchange)=>								
HIOS Plan ID (Off Exchange)=>	45127PA0010058		45127PA0010058		45127PA0010054		45127PA0010054	
Plan Marketing Name =>	Platinum PPO 250/0/15 Rx 0		Platinum PPO 250/0/15 Rx 0		Platinum PPO 0/0/15 Rx 250		Platinum PPO 0/0/15 Rx 250	
Form # =>	C22-CAAC-SGP		C22-CAAC-SGP		C22-CAAC-SGP		C22-CAAC-SGP	
Rating Area =>	7		9		6		7	
Network =>	PPO		PPO		PPO		PPO	
Metal =>	Platinum		Platinum		Platinum		Platinum	
Deductible =>	$250 /$0 Med/Rx		$250 /$0 Med/Rx		$0 /$250 Med/Rx		$0 /$250 Med/Rx	
Coinsurance =>	0%		0%		0%		0%	
Copays =>	$15/$30/$200 PCP/SPC/ER		$15/$30/$200 PCP/SPC/ER		$15/$30/$150 PCP/SPC/ER		$15/$30/$150 PCP/SPC/ER	
OOP Maximum =>	$4500 Med/Rx Combined		$4500 Med/Rx Combined		$4500 Med/Rx Combined		$4500 Med/Rx Combined	
Pediatric Dental (Yes/No) =>	Yes		Yes		Yes		Yes	
Age Band	**Non-Tobacco**	**Tobacco**	**Non-Tobacco**	**Tobacco**	**Non-Tobacco**	**Tobacco**	**Non-Tobacco**	**Tobacco**
0 - 14	$447.97	$447.97	$423.09	$423.09	$409.09	$409.09	$441.82	$441.82
15	$487.79	$487.79	$460.69	$460.69	$445.46	$445.46	$481.09	$481.09
16	$503.02	$503.02	$475.07	$475.07	$459.36	$459.36	$496.11	$496.11
17	$518.24	$518.24	$489.45	$489.45	$473.26	$473.26	$511.12	$511.12
18	$534.64	$534.64	$504.94	$504.94	$488.24	$488.24	$527.29	$527.29
19	$551.04	$551.04	$520.42	$520.42	$503.21	$503.21	$543.47	$543.47
20	$568.02	$568.02	$536.46	$536.46	$518.72	$518.72	$560.21	$560.21
21	$585.59	$585.59	$553.05	$553.05	$534.76	$534.76	$577.54	$577.54
22	$585.59	$585.59	$553.05	$553.05	$534.76	$534.76	$577.54	$577.54
23	$585.59	$585.59	$553.05	$553.05	$534.76	$534.76	$577.54	$577.54
24	$585.59	$585.59	$553.05	$553.05	$534.76	$534.76	$577.54	$577.54
25	$587.93	$587.93	$555.27	$555.27	$536.90	$536.90	$579.85	$579.85
26	$599.64	$599.64	$566.33	$566.33	$547.59	$547.59	$591.40	$591.40
27	$613.69	$613.69	$579.60	$579.60	$560.43	$560.43	$605.26	$605.26
28	$636.53	$636.53	$601.17	$601.17	$581.28	$581.28	$627.79	$627.79
29	$655.27	$655.27	$618.87	$618.87	$598.40	$598.40	$646.27	$646.27
30	$664.64	$664.64	$627.72	$627.72	$606.95	$606.95	$655.51	$655.51
31	$678.70	$678.70	$640.99	$640.99	$619.79	$619.79	$669.37	$669.37
32	$692.75	$692.75	$654.26	$654.26	$632.62	$632.62	$683.23	$683.23
33	$701.53	$701.53	$662.56	$662.56	$640.64	$640.64	$691.89	$691.89
34	$710.90	$710.90	$671.41	$671.41	$649.20	$649.20	$701.13	$701.13
35	$715.59	$715.59	$675.83	$675.83	$653.48	$653.48	$705.75	$705.75
36	$720.27	$720.27	$680.26	$680.26	$657.75	$657.75	$710.38	$710.38
37	$724.96	$724.96	$684.68	$684.68	$662.03	$662.03	$715.00	$715.00
38	$729.64	$729.64	$689.11	$689.11	$666.31	$666.31	$719.62	$719.62
39	$739.01	$739.01	$697.95	$697.95	$674.87	$674.87	$728.86	$728.86
40	$748.38	$748.38	$706.80	$706.80	$683.42	$683.42	$738.10	$738.10
41	$762.43	$762.43	$720.08	$720.08	$696.26	$696.26	$751.96	$751.96
42	$775.90	$775.90	$732.80	$732.80	$708.56	$708.56	$765.24	$765.24
43	$794.64	$794.64	$750.49	$750.49	$725.67	$725.67	$783.72	$783.72
44	$818.06	$818.06	$772.62	$772.62	$747.06	$747.06	$806.82	$806.82
45	$845.59	$845.59	$798.61	$798.61	$772.19	$772.19	$833.97	$833.97
46	$878.38	$878.38	$829.58	$829.58	$802.14	$802.14	$866.31	$866.31
47	$915.27	$915.27	$864.42	$864.42	$835.83	$835.83	$902.70	$902.70
48	$957.43	$957.43	$904.24	$904.24	$874.33	$874.33	$944.28	$944.28
49	$999.01	$999.01	$943.51	$943.51	$912.30	$912.30	$985.28	$985.28
50	$1,045.86	$1,045.86	$987.75	$987.75	$955.08	$955.08	$1,031.49	$1,031.49
51	$1,092.12	$1,092.12	$1,031.45	$1,031.45	$997.33	$997.33	$1,077.11	$1,077.11
52	$1,143.07	$1,143.07	$1,079.56	$1,079.56	$1,043.85	$1,043.85	$1,127.36	$1,127.36
53	$1,194.60	$1,194.60	$1,128.23	$1,128.23	$1,090.91	$1,090.91	$1,178.18	$1,178.18
54	$1,250.23	$1,250.23	$1,180.77	$1,180.77	$1,141.71	$1,141.71	$1,233.05	$1,233.05
55	$1,305.86	$1,305.86	$1,233.31	$1,233.31	$1,192.51	$1,192.51	$1,287.92	$1,287.92
56	$1,366.17	$1,366.17	$1,290.28	$1,290.28	$1,247.60	$1,247.60	$1,347.40	$1,347.40
57	$1,427.08	$1,427.08	$1,347.79	$1,347.79	$1,303.21	$1,303.21	$1,407.47	$1,407.47
58	$1,492.08	$1,492.08	$1,409.18	$1,409.18	$1,362.57	$1,362.57	$1,471.57	$1,471.57
59	$1,524.28	$1,524.28	$1,439.60	$1,439.60	$1,391.98	$1,391.98	$1,503.34	$1,503.34
60	$1,589.28	$1,589.28	$1,500.99	$1,500.99	$1,451.34	$1,451.34	$1,567.45	$1,567.45
61	$1,645.50	$1,645.50	$1,554.08	$1,554.08	$1,502.68	$1,502.68	$1,622.89	$1,622.89
62	$1,682.39	$1,682.39	$1,588.92	$1,588.92	$1,536.37	$1,536.37	$1,659.27	$1,659.27
63	$1,728.65	$1,728.65	$1,632.62	$1,632.62	$1,578.61	$1,578.61	$1,704.90	$1,704.90
64+	$1,756.76	$1,756.76	$1,659.15	$1,659.15	$1,604.27	$1,604.27	$1,732.61	$1,732.61

Company Name:	Capital Advantage Assurance Company (CAAC)
Market:	Small Group
Product:	PPO and EPO
Effective Date of Rates:	April 1, 2022
Ending date of Rates:	June 30, 2022

HIOS Plan ID (On Exchange)=>								
HIOS Plan ID (Off Exchange)=>	45127PA0010054		45127PA0010057		45127PA0010057		45127PA0010057	
Plan Marketing Name =>	Platinum PPO 0/0/15 Rx 250		Platinum PPO 250/0/15 Rx 250		Platinum PPO 250/0/15 Rx 250		Platinum PPO 250/0/15 Rx 250	
Form # =>	C22-CAAC-SGP		C22-CAAC-SGP		C22-CAAC-SGP		C22-CAAC-SGP	
Rating Area =>	9		6		7		9	
Network =>	PPO		PPO		PPO		PPO	
Metal =>	Platinum		Platinum		Platinum		Platinum	
Deductible =>	$0 /$250 Med/Rx		$250 /$250 Med/Rx		$250 /$250 Med/Rx		$250 /$250 Med/Rx	
Coinsurance =>	0%		0%		0%		0%	
Copays =>	$15/$30/$150 PCP/SPC/ER		$15/$30/$200 PCP/SPC/ER		$15/$30/$200 PCP/SPC/ER		$15/$30/$200 PCP/SPC/ER	
OOP Maximum =>	$4500 Med/Rx Combined		$4500 Med/Rx Combined		$4500 Med/Rx Combined		$4500 Med/Rx Combined	
Pediatric Dental (Yes/No) =>	Yes		Yes		Yes		Yes	
Age Band	**Non-Tobacco**	**Tobacco**	**Non-Tobacco**	**Tobacco**	**Non-Tobacco**	**Tobacco**	**Non-Tobacco**	**Tobacco**
0 - 14	$417.27	$417.27	$393.71	$393.71	$425.21	$425.21	$401.59	$401.59
15	$454.36	$454.36	$428.71	$428.71	$463.01	$463.01	$437.29	$437.29
16	$468.55	$468.55	$442.09	$442.09	$477.46	$477.46	$450.93	$450.93
17	$482.73	$482.73	$455.47	$455.47	$491.91	$491.91	$464.58	$464.58
18	$498.00	$498.00	$469.88	$469.88	$507.48	$507.48	$479.28	$479.28
19	$513.27	$513.27	$484.30	$484.30	$523.04	$523.04	$493.98	$493.98
20	$529.09	$529.09	$499.22	$499.22	$539.16	$539.16	$509.20	$509.20
21	$545.46	$545.46	$514.66	$514.66	$555.83	$555.83	$524.95	$524.95
22	$545.46	$545.46	$514.66	$514.66	$555.83	$555.83	$524.95	$524.95
23	$545.46	$545.46	$514.66	$514.66	$555.83	$555.83	$524.95	$524.95
24	$545.46	$545.46	$514.66	$514.66	$555.83	$555.83	$524.95	$524.95
25	$547.64	$547.64	$516.72	$516.72	$558.06	$558.06	$527.05	$527.05
26	$558.55	$558.55	$527.01	$527.01	$569.17	$569.17	$537.55	$537.55
27	$571.64	$571.64	$539.36	$539.36	$582.51	$582.51	$550.15	$550.15
28	$592.91	$592.91	$559.44	$559.44	$604.19	$604.19	$570.62	$570.62
29	$610.36	$610.36	$575.90	$575.90	$621.98	$621.98	$587.42	$587.42
30	$619.09	$619.09	$584.14	$584.14	$630.87	$630.87	$595.82	$595.82
31	$632.18	$632.18	$596.49	$596.49	$644.21	$644.21	$608.42	$608.42
32	$645.27	$645.27	$608.84	$608.84	$657.55	$657.55	$621.02	$621.02
33	$653.46	$653.46	$616.56	$616.56	$665.89	$665.89	$628.89	$628.89
34	$662.18	$662.18	$624.80	$624.80	$674.78	$674.78	$637.29	$637.29
35	$666.55	$666.55	$628.91	$628.91	$679.23	$679.23	$641.49	$641.49
36	$670.91	$670.91	$633.03	$633.03	$683.67	$683.67	$645.69	$645.69
37	$675.27	$675.27	$637.15	$637.15	$688.12	$688.12	$649.89	$649.89
38	$679.64	$679.64	$641.27	$641.27	$692.57	$692.57	$654.09	$654.09
39	$688.36	$688.36	$649.50	$649.50	$701.46	$701.46	$662.49	$662.49
40	$697.09	$697.09	$657.74	$657.74	$710.35	$710.35	$670.89	$670.89
41	$710.18	$710.18	$670.09	$670.09	$723.69	$723.69	$683.49	$683.49
42	$722.73	$722.73	$681.92	$681.92	$736.48	$736.48	$695.56	$695.56
43	$740.18	$740.18	$698.39	$698.39	$754.27	$754.27	$712.36	$712.36
44	$762.00	$762.00	$718.98	$718.98	$776.50	$776.50	$733.36	$733.36
45	$787.64	$787.64	$743.17	$743.17	$802.62	$802.62	$758.03	$758.03
46	$818.18	$818.18	$771.99	$771.99	$833.75	$833.75	$787.43	$787.43
47	$852.55	$852.55	$804.41	$804.41	$868.77	$868.77	$820.50	$820.50
48	$891.82	$891.82	$841.47	$841.47	$908.79	$908.79	$858.30	$858.30
49	$930.55	$930.55	$878.01	$878.01	$948.25	$948.25	$895.57	$895.57
50	$974.18	$974.18	$919.18	$919.18	$992.72	$992.72	$937.57	$937.57
51	$1,017.27	$1,017.27	$959.84	$959.84	$1,036.63	$1,036.63	$979.04	$979.04
52	$1,064.73	$1,064.73	$1,004.62	$1,004.62	$1,084.99	$1,084.99	$1,024.71	$1,024.71
53	$1,112.73	$1,112.73	$1,049.91	$1,049.91	$1,133.90	$1,133.90	$1,070.90	$1,070.90
54	$1,164.55	$1,164.55	$1,098.80	$1,098.80	$1,186.70	$1,186.70	$1,120.78	$1,120.78
55	$1,216.37	$1,216.37	$1,147.69	$1,147.69	$1,239.51	$1,239.51	$1,170.65	$1,170.65
56	$1,272.55	$1,272.55	$1,200.70	$1,200.70	$1,296.76	$1,296.76	$1,224.72	$1,224.72
57	$1,329.27	$1,329.27	$1,254.23	$1,254.23	$1,354.56	$1,354.56	$1,279.31	$1,279.31
58	$1,389.82	$1,389.82	$1,311.35	$1,311.35	$1,416.26	$1,416.26	$1,337.58	$1,337.58
59	$1,419.82	$1,419.82	$1,339.66	$1,339.66	$1,446.83	$1,446.83	$1,366.45	$1,366.45
60	$1,480.37	$1,480.37	$1,396.79	$1,396.79	$1,508.53	$1,508.53	$1,424.72	$1,424.72
61	$1,532.73	$1,532.73	$1,446.19	$1,446.19	$1,561.89	$1,561.89	$1,475.12	$1,475.12
62	$1,567.09	$1,567.09	$1,478.62	$1,478.62	$1,596.91	$1,596.91	$1,508.19	$1,508.19
63	$1,610.18	$1,610.18	$1,519.28	$1,519.28	$1,640.82	$1,640.82	$1,549.66	$1,549.66
64+	$1,636.37	$1,636.37	$1,543.97	$1,543.97	$1,667.49	$1,667.49	$1,574.85	$1,574.85

Company Name:	Capital Advantage Assurance Company (CAAC)
Market:	Small Group
Product:	PPO and EPO
Effective Date of Rates:	April 1, 2022
Ending date of Rates:	June 30, 2022

HIOS Plan ID (On Exchange)=>								
HIOS Plan ID (Off Exchange)=>	45127PA0010196		45127PA0010196		45127PA0010196		45127PA0010117	
Plan Marketing Name =>	Gold Simple PPO 0/0/25		Gold Simple PPO 0/0/25		Gold Simple PPO 0/0/25		Gold PPO 500/0/25 Rx 0	
Form # =>	C22-CAAC-SGP		C22-CAAC-SGP		C22-CAAC-SGP		C22-CAAC-SGP	
Rating Area =>	6		7		9		6	
Network =>	PPO		PPO		PPO		PPO	
Metal =>	Gold		Gold		Gold		Gold	
Deductible =>	$0 /$0 Med/Rx		$0 /$0 Med/Rx		$0 /$0 Med/Rx		$500 /$0 Med/Rx	
Coinsurance =>	0%		0%		0%		0%	
Copays =>	$25/$50/$200 PCP/SPC/ER		$25/$50/$200 PCP/SPC/ER		$25/$50/$200 PCP/SPC/ER		$25/$55/$350 PCP/SPC/ER	
OOP Maximum =>	$8550 Med/Rx Combined		$8550 Med/Rx Combined		$8550 Med/Rx Combined		$8550 Med/Rx Combined	
Pediatric Dental (Yes/No) =>	Yes		Yes		Yes		Yes	
Age Band	**Non-Tobacco**	**Tobacco**	**Non-Tobacco**	**Tobacco**	**Non-Tobacco**	**Tobacco**	**Non-Tobacco**	**Tobacco**
0 - 14	$336.33	$336.33	$363.24	$363.24	$343.06	$343.06	$381.28	$381.28
15	$366.23	$366.23	$395.53	$395.53	$373.55	$373.55	$415.18	$415.18
16	$377.66	$377.66	$407.87	$407.87	$385.21	$385.21	$428.13	$428.13
17	$389.09	$389.09	$420.22	$420.22	$396.87	$396.87	$441.09	$441.09
18	$401.40	$401.40	$433.51	$433.51	$409.43	$409.43	$455.05	$455.05
19	$413.71	$413.71	$446.81	$446.81	$421.98	$421.98	$469.00	$469.00
20	$426.46	$426.46	$460.58	$460.58	$434.99	$434.99	$483.46	$483.46
21	$439.65	$439.65	$474.82	$474.82	$448.44	$448.44	$498.41	$498.41
22	$439.65	$439.65	$474.82	$474.82	$448.44	$448.44	$498.41	$498.41
23	$439.65	$439.65	$474.82	$474.82	$448.44	$448.44	$498.41	$498.41
24	$439.65	$439.65	$474.82	$474.82	$448.44	$448.44	$498.41	$498.41
25	$441.41	$441.41	$476.72	$476.72	$450.24	$450.24	$500.40	$500.40
26	$450.20	$450.20	$486.22	$486.22	$459.21	$459.21	$510.37	$510.37
27	$460.75	$460.75	$497.61	$497.61	$469.97	$469.97	$522.33	$522.33
28	$477.90	$477.90	$516.13	$516.13	$487.46	$487.46	$541.77	$541.77
29	$491.97	$491.97	$531.33	$531.33	$501.81	$501.81	$557.72	$557.72
30	$499.00	$499.00	$538.92	$538.92	$508.98	$508.98	$565.70	$565.70
31	$509.55	$509.55	$550.32	$550.32	$519.75	$519.75	$577.66	$577.66
32	$520.11	$520.11	$561.71	$561.71	$530.51	$530.51	$589.62	$589.62
33	$526.70	$526.70	$568.84	$568.84	$537.23	$537.23	$597.10	$597.10
34	$533.74	$533.74	$576.43	$576.43	$544.41	$544.41	$605.07	$605.07
35	$537.25	$537.25	$580.23	$580.23	$548.00	$548.00	$609.06	$609.06
36	$540.77	$540.77	$584.03	$584.03	$551.58	$551.58	$613.04	$613.04
37	$544.29	$544.29	$587.83	$587.83	$555.17	$555.17	$617.03	$617.03
38	$547.80	$547.80	$591.63	$591.63	$558.76	$558.76	$621.02	$621.02
39	$554.84	$554.84	$599.23	$599.23	$565.94	$565.94	$628.99	$628.99
40	$561.87	$561.87	$606.82	$606.82	$573.11	$573.11	$636.97	$636.97
41	$572.42	$572.42	$618.22	$618.22	$583.87	$583.87	$648.93	$648.93
42	$582.54	$582.54	$629.14	$629.14	$594.19	$594.19	$660.39	$660.39
43	$596.61	$596.61	$644.33	$644.33	$608.54	$608.54	$676.34	$676.34
44	$614.19	$614.19	$663.33	$663.33	$626.47	$626.47	$696.28	$696.28
45	$634.85	$634.85	$685.64	$685.64	$647.55	$647.55	$719.70	$719.70
46	$659.48	$659.48	$712.23	$712.23	$672.66	$672.66	$747.62	$747.62
47	$687.17	$687.17	$742.15	$742.15	$700.92	$700.92	$779.01	$779.01
48	$718.83	$718.83	$776.33	$776.33	$733.20	$733.20	$814.90	$814.90
49	$750.04	$750.04	$810.05	$810.05	$765.04	$765.04	$850.29	$850.29
50	$785.21	$785.21	$848.03	$848.03	$800.92	$800.92	$890.16	$890.16
51	$819.95	$819.95	$885.54	$885.54	$836.35	$836.35	$929.53	$929.53
52	$858.20	$858.20	$926.85	$926.85	$875.36	$875.36	$972.90	$972.90
53	$896.89	$896.89	$968.64	$968.64	$914.82	$914.82	$1,016.76	$1,016.76
54	$938.65	$938.65	$1,013.74	$1,013.74	$957.43	$957.43	$1,064.11	$1,064.11
55	$980.42	$980.42	$1,058.85	$1,058.85	$1,000.03	$1,000.03	$1,111.45	$1,111.45
56	$1,025.70	$1,025.70	$1,107.76	$1,107.76	$1,046.22	$1,046.22	$1,162.79	$1,162.79
57	$1,071.43	$1,071.43	$1,157.14	$1,157.14	$1,092.86	$1,092.86	$1,214.63	$1,214.63
58	$1,120.23	$1,120.23	$1,209.85	$1,209.85	$1,142.63	$1,142.63	$1,269.95	$1,269.95
59	$1,144.41	$1,144.41	$1,235.96	$1,235.96	$1,167.30	$1,167.30	$1,297.36	$1,297.36
60	$1,193.21	$1,193.21	$1,288.67	$1,288.67	$1,217.07	$1,217.07	$1,352.68	$1,352.68
61	$1,235.42	$1,235.42	$1,334.25	$1,334.25	$1,260.12	$1,260.12	$1,400.53	$1,400.53
62	$1,263.11	$1,263.11	$1,364.16	$1,364.16	$1,288.38	$1,288.38	$1,431.93	$1,431.93
63	$1,297.85	$1,297.85	$1,401.67	$1,401.67	$1,323.80	$1,323.80	$1,471.31	$1,471.31
64+	$1,318.94	$1,318.94	$1,424.46	$1,424.46	$1,345.32	$1,345.32	$1,495.22	$1,495.22

Company Name:	Capital Advantage Assurance Company (CAAC)
Market:	Small Group
Product:	PPO and EPO
Effective Date of Rates:	April 1, 2022
Ending date of Rates:	June 30, 2022

HIOS Plan ID (On Exchange)=>								
HIOS Plan ID (Off Exchange)=>	45127PA0010117		45127PA0010117		45127PA0010200		45127PA0010200	
Plan Marketing Name =>	Gold PPO 500/0/25 Rx 0		Gold PPO 500/0/25 Rx 0		d Performance PPO 1000/0/20		d Performance PPO 1000/0/20	
Form # =>	C22-CAAC-SGP		C22-CAAC-SGP		C22-CAAC-SGP		C22-CAAC-SGP	
Rating Area =>	7		9		6		7	
Network =>	PPO		PPO		PPO		PPO	
Metal =>	Gold		Gold		Gold		Gold	
Deductible =>	$500 /$0 Med/Rx		$500 /$0 Med/Rx		$1000 /$0 Med/Rx		$1000 /$0 Med/Rx	
Coinsurance =>	0%		0%		0%		0%	
Copays =>	$25/$55/$350 PCP/SPC/ER		$25/$55/$350 PCP/SPC/ER		$20/$40/$250 PCP/SPC/ER		$20/$40/$250 PCP/SPC/ER	
OOP Maximum =>	$8550 Med/Rx Combined		$8550 Med/Rx Combined		$8550 Med/Rx Combined		$8550 Med/Rx Combined	
Pediatric Dental (Yes/No) =>	Yes		Yes		Yes		Yes	
Age Band	**Non-Tobacco**	**Tobacco**	**Non-Tobacco**	**Tobacco**	**Non-Tobacco**	**Tobacco**	**Non-Tobacco**	**Tobacco**
0 - 14	$411.79	$411.79	$388.91	$388.91	$334.99	$334.99	$361.78	$361.78
15	$448.39	$448.39	$423.48	$423.48	$364.76	$364.76	$393.94	$393.94
16	$462.38	$462.38	$436.70	$436.70	$376.15	$376.15	$406.24	$406.24
17	$476.38	$476.38	$449.91	$449.91	$387.53	$387.53	$418.54	$418.54
18	$491.45	$491.45	$464.15	$464.15	$399.79	$399.79	$431.78	$431.78
19	$506.52	$506.52	$478.38	$478.38	$412.05	$412.05	$445.02	$445.02
20	$522.13	$522.13	$493.13	$493.13	$424.75	$424.75	$458.73	$458.73
21	$538.28	$538.28	$508.38	$508.38	$437.89	$437.89	$472.92	$472.92
22	$538.28	$538.28	$508.38	$508.38	$437.89	$437.89	$472.92	$472.92
23	$538.28	$538.28	$508.38	$508.38	$437.89	$437.89	$472.92	$472.92
24	$538.28	$538.28	$508.38	$508.38	$437.89	$437.89	$472.92	$472.92
25	$540.44	$540.44	$510.41	$510.41	$439.64	$439.64	$474.81	$474.81
26	$551.20	$551.20	$520.58	$520.58	$448.40	$448.40	$484.27	$484.27
27	$564.12	$564.12	$532.78	$532.78	$458.91	$458.91	$495.62	$495.62
28	$585.11	$585.11	$552.61	$552.61	$475.99	$475.99	$514.07	$514.07
29	$602.34	$602.34	$568.88	$568.88	$490.00	$490.00	$529.20	$529.20
30	$610.95	$610.95	$577.01	$577.01	$497.01	$497.01	$536.77	$536.77
31	$623.87	$623.87	$589.21	$589.21	$507.51	$507.51	$548.12	$548.12
32	$636.79	$636.79	$601.41	$601.41	$518.02	$518.02	$559.47	$559.47
33	$644.86	$644.86	$609.04	$609.04	$524.59	$524.59	$566.56	$566.56
34	$653.48	$653.48	$617.17	$617.17	$531.60	$531.60	$574.13	$574.13
35	$657.78	$657.78	$621.24	$621.24	$535.10	$535.10	$577.91	$577.91
36	$662.09	$662.09	$625.31	$625.31	$538.60	$538.60	$581.69	$581.69
37	$666.39	$666.39	$629.37	$629.37	$542.11	$542.11	$585.48	$585.48
38	$670.70	$670.70	$633.44	$633.44	$545.61	$545.61	$589.26	$589.26
39	$679.31	$679.31	$641.57	$641.57	$552.62	$552.62	$596.83	$596.83
40	$687.93	$687.93	$649.71	$649.71	$559.62	$559.62	$604.39	$604.39
41	$700.84	$700.84	$661.91	$661.91	$570.13	$570.13	$615.74	$615.74
42	$713.22	$713.22	$673.60	$673.60	$580.20	$580.20	$626.62	$626.62
43	$730.45	$730.45	$689.87	$689.87	$594.22	$594.22	$641.75	$641.75
44	$751.98	$751.98	$710.20	$710.20	$611.73	$611.73	$660.67	$660.67
45	$777.28	$777.28	$734.10	$734.10	$632.31	$632.31	$682.90	$682.90
46	$807.42	$807.42	$762.57	$762.57	$656.84	$656.84	$709.38	$709.38
47	$841.34	$841.34	$794.60	$794.60	$684.42	$684.42	$739.18	$739.18
48	$880.09	$880.09	$831.20	$831.20	$715.95	$715.95	$773.23	$773.23
49	$918.31	$918.31	$867.29	$867.29	$747.04	$747.04	$806.80	$806.80
50	$961.37	$961.37	$907.96	$907.96	$782.07	$782.07	$844.64	$844.64
51	$1,003.90	$1,003.90	$948.13	$948.13	$816.66	$816.66	$882.00	$882.00
52	$1,050.73	$1,050.73	$992.35	$992.35	$854.76	$854.76	$923.14	$923.14
53	$1,098.10	$1,098.10	$1,037.09	$1,037.09	$893.30	$893.30	$964.76	$964.76
54	$1,149.23	$1,149.23	$1,085.39	$1,085.39	$934.90	$934.90	$1,009.69	$1,009.69
55	$1,200.37	$1,200.37	$1,133.68	$1,133.68	$976.49	$976.49	$1,054.61	$1,054.61
56	$1,255.81	$1,255.81	$1,186.05	$1,186.05	$1,021.60	$1,021.60	$1,103.33	$1,103.33
57	$1,311.80	$1,311.80	$1,238.92	$1,238.92	$1,067.14	$1,067.14	$1,152.51	$1,152.51
58	$1,371.54	$1,371.54	$1,295.35	$1,295.35	$1,115.74	$1,115.74	$1,205.00	$1,205.00
59	$1,401.15	$1,401.15	$1,323.31	$1,323.31	$1,139.83	$1,139.83	$1,231.01	$1,231.01
60	$1,460.90	$1,460.90	$1,379.74	$1,379.74	$1,188.43	$1,188.43	$1,283.51	$1,283.51
61	$1,512.57	$1,512.57	$1,428.54	$1,428.54	$1,230.47	$1,230.47	$1,328.91	$1,328.91
62	$1,546.49	$1,546.49	$1,460.57	$1,460.57	$1,258.06	$1,258.06	$1,358.70	$1,358.70
63	$1,589.01	$1,589.01	$1,500.73	$1,500.73	$1,292.65	$1,292.65	$1,396.06	$1,396.06
64+	$1,614.84	$1,614.84	$1,525.13	$1,525.13	$1,313.66	$1,313.66	$1,418.75	$1,418.75

Company Name:	Capital Advantage Assurance Company (CAAC)
Market:	Small Group
Product:	PPO and EPO
Effective Date of Rates:	April 1, 2022
Ending date of Rates:	June 30, 2022

HIOS Plan ID (On Exchange)=>								
HIOS Plan ID (Off Exchange)=>	45127PA0010200		45127PA0010198		45127PA0010085		45127PA0010085	
Plan Marketing Name =>	d Performance PPO 1000/0/20		Gold PPO Choice 3000/0/30 Rx (		Gold PPO 1000/0/25 Rx 0		Gold PPO 1000/0/25 Rx 0	
Form # =>	C22-CAAC-SGP		C22-CAAC-SGP		C22-CAAC-SGP		C22-CAAC-SGP	
Rating Area =>	9		7		6		7	
Network =>	PPO		PPO		PPO		PPO	
Metal =>	Gold		Gold		Gold		Gold	
Deductible =>	$1000 /$0 Med/Rx		$3000 /$0 Med/Rx		$1000 /$0 Med/Rx		$1000 /$0 Med/Rx	
Coinsurance =>	0%		0%		0%		0%	
Copays =>	$20/$40/$250 PCP/SPC/ER		$30/$50/$200 PCP/SPC/ER		$25/$50/$250 PCP/SPC/ER		$25/$50/$250 PCP/SPC/ER	
OOP Maximum =>	$8550 Med/Rx Combined		$8550 Med/Rx Combined		$8550 Med/Rx Combined		$8550 Med/Rx Combined	
Pediatric Dental (Yes/No) =>	Yes		Yes		Yes		Yes	
Age Band	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco
0 - 14	$341.69	$341.69	$288.53	$288.53	$360.54	$360.54	$389.39	$389.39
15	$372.06	$372.06	$314.17	$314.17	$392.59	$392.59	$424.00	$424.00
16	$383.67	$383.67	$323.98	$323.98	$404.85	$404.85	$437.23	$437.23
17	$395.28	$395.28	$333.78	$333.78	$417.10	$417.10	$450.47	$450.47
18	$407.79	$407.79	$344.34	$344.34	$430.30	$430.30	$464.72	$464.72
19	$420.30	$420.30	$354.91	$354.91	$443.49	$443.49	$478.97	$478.97
20	$433.25	$433.25	$365.84	$365.84	$457.16	$457.16	$493.73	$493.73
21	$446.65	$446.65	$377.16	$377.16	$471.30	$471.30	$509.00	$509.00
22	$446.65	$446.65	$377.16	$377.16	$471.30	$471.30	$509.00	$509.00
23	$446.65	$446.65	$377.16	$377.16	$471.30	$471.30	$509.00	$509.00
24	$446.65	$446.65	$377.16	$377.16	$471.30	$471.30	$509.00	$509.00
25	$448.43	$448.43	$378.67	$378.67	$473.19	$473.19	$511.04	$511.04
26	$457.37	$457.37	$386.21	$386.21	$482.61	$482.61	$521.22	$521.22
27	$468.09	$468.09	$395.26	$395.26	$493.92	$493.92	$533.44	$533.44
28	$485.51	$485.51	$409.97	$409.97	$512.30	$512.30	$553.29	$553.29
29	$499.80	$499.80	$422.04	$422.04	$527.38	$527.38	$569.58	$569.58
30	$506.95	$506.95	$428.07	$428.07	$534.93	$534.93	$577.72	$577.72
31	$517.66	$517.66	$437.13	$437.13	$546.24	$546.24	$589.94	$589.94
32	$528.38	$528.38	$446.18	$446.18	$557.55	$557.55	$602.15	$602.15
33	$535.08	$535.08	$451.83	$451.83	$564.62	$564.62	$609.79	$609.79
34	$542.23	$542.23	$457.87	$457.87	$572.16	$572.16	$617.93	$617.93
35	$545.80	$545.80	$460.89	$460.89	$575.93	$575.93	$622.00	$622.00
36	$549.38	$549.38	$463.90	$463.90	$579.70	$579.70	$626.07	$626.07
37	$552.95	$552.95	$466.92	$466.92	$583.47	$583.47	$630.15	$630.15
38	$556.52	$556.52	$469.94	$469.94	$587.24	$587.24	$634.22	$634.22
39	$563.67	$563.67	$475.97	$475.97	$594.78	$594.78	$642.36	$642.36
40	$570.82	$570.82	$482.01	$482.01	$602.32	$602.32	$650.51	$650.51
41	$581.54	$581.54	$491.06	$491.06	$613.63	$613.63	$662.72	$662.72
42	$591.81	$591.81	$499.73	$499.73	$624.47	$624.47	$674.43	$674.43
43	$606.10	$606.10	$511.80	$511.80	$639.55	$639.55	$690.72	$690.72
44	$623.97	$623.97	$526.89	$526.89	$658.41	$658.41	$711.08	$711.08
45	$644.96	$644.96	$544.62	$544.62	$680.56	$680.56	$735.00	$735.00
46	$669.97	$669.97	$565.74	$565.74	$706.95	$706.95	$763.51	$763.51
47	$698.11	$698.11	$589.50	$589.50	$736.64	$736.64	$795.57	$795.57
48	$730.27	$730.27	$616.65	$616.65	$770.58	$770.58	$832.22	$832.22
49	$761.98	$761.98	$643.43	$643.43	$804.04	$804.04	$868.36	$868.36
50	$797.71	$797.71	$673.60	$673.60	$841.74	$841.74	$909.08	$909.08
51	$833.00	$833.00	$703.40	$703.40	$878.97	$878.97	$949.29	$949.29
52	$871.86	$871.86	$736.21	$736.21	$919.98	$919.98	$993.58	$993.58
53	$911.16	$911.16	$769.40	$769.40	$961.45	$961.45	$1,038.37	$1,038.37
54	$953.59	$953.59	$805.23	$805.23	$1,006.23	$1,006.23	$1,086.72	$1,086.72
55	$996.02	$996.02	$841.06	$841.06	$1,051.00	$1,051.00	$1,135.08	$1,135.08
56	$1,042.03	$1,042.03	$879.91	$879.91	$1,099.54	$1,099.54	$1,187.51	$1,187.51
57	$1,088.48	$1,088.48	$919.13	$919.13	$1,148.56	$1,148.56	$1,240.44	$1,240.44
58	$1,138.06	$1,138.06	$961.00	$961.00	$1,200.87	$1,200.87	$1,296.94	$1,296.94
59	$1,162.62	$1,162.62	$981.74	$981.74	$1,226.79	$1,226.79	$1,324.94	$1,324.94
60	$1,212.20	$1,212.20	$1,023.61	$1,023.61	$1,279.11	$1,279.11	$1,381.44	$1,381.44
61	$1,255.08	$1,255.08	$1,059.81	$1,059.81	$1,324.35	$1,324.35	$1,430.30	$1,430.30
62	$1,283.22	$1,283.22	$1,083.57	$1,083.57	$1,354.04	$1,354.04	$1,462.37	$1,462.37
63	$1,318.50	$1,318.50	$1,113.37	$1,113.37	$1,391.28	$1,391.28	$1,502.58	$1,502.58
64+	$1,339.94	$1,339.94	$1,131.47	$1,131.47	$1,413.89	$1,413.89	$1,527.00	$1,527.00

Company Name:	Capital Advantage Assurance Company (CAAC)
Market:	Small Group
Product:	PPO and EPO
Effective Date of Rates:	April 1, 2022

Ending date of Rates: June 30, 2022

HIOS Plan ID (On Exchange)=>								
HIOS Plan ID (Off Exchange)=>	45127PA0010085		45127PA0010195		45127PA0010195		45127PA0010195	
Plan Marketing Name =>	Gold PPO 1000/0/25 Rx 0		Gold PPO 3000/0/15 Rx 0		Gold PPO 3000/0/15 Rx 0		Gold PPO 3000/0/15 Rx 0	
Form # =>	C22-CAAC-SGP		C22-CAAC-SGP		C22-CAAC-SGP		C22-CAAC-SGP	
Rating Area =>	9		6		7		9	
Network =>	PPO		PPO		PPO		PPO	
Metal =>	Gold		Gold		Gold		Gold	
Deductible =>	$1000 /$0 Med/Rx		$3000 /$0 Med/Rx		$3000 /$0 Med/Rx		$3000 /$0 Med/Rx	
Coinsurance =>	0%		0%		0%		0%	
Copays =>	$25/$50/$250 PCP/SPC/ER		$15/$30/$150 PCP/SPC/ER		$15/$30/$150 PCP/SPC/ER		$15/$30/$150 PCP/SPC/ER	
OOP Maximum =>	$8550 Med/Rx Combined		$8550 Med/Rx Combined		$8550 Med/Rx Combined		$8550 Med/Rx Combined	
Pediatric Dental (Yes/No) =>	Yes		Yes		Yes		Yes	
Age Band	**Non-Tobacco**	**Tobacco**	**Non-Tobacco**	**Tobacco**	**Non-Tobacco**	**Tobacco**	**Non-Tobacco**	**Tobacco**
0 - 14	$367.76	$367.76	$320.04	$320.04	$345.64	$345.64	$326.44	$326.44
15	$400.44	$400.44	$348.49	$348.49	$376.36	$376.36	$355.46	$355.46
16	$412.94	$412.94	$359.36	$359.36	$388.11	$388.11	$366.55	$366.55
17	$425.44	$425.44	$370.24	$370.24	$399.86	$399.86	$377.64	$377.64
18	$438.90	$438.90	$381.95	$381.95	$412.51	$412.51	$389.59	$389.59
19	$452.36	$452.36	$393.67	$393.67	$425.16	$425.16	$401.54	$401.54
20	$466.30	$466.30	$405.80	$405.80	$438.26	$438.26	$413.92	$413.92
21	$480.73	$480.73	$418.35	$418.35	$451.82	$451.82	$426.72	$426.72
22	$480.73	$480.73	$418.35	$418.35	$451.82	$451.82	$426.72	$426.72
23	$480.73	$480.73	$418.35	$418.35	$451.82	$451.82	$426.72	$426.72
24	$480.73	$480.73	$418.35	$418.35	$451.82	$451.82	$426.72	$426.72
25	$482.65	$482.65	$420.02	$420.02	$453.63	$453.63	$428.42	$428.42
26	$492.26	$492.26	$428.39	$428.39	$462.66	$462.66	$436.96	$436.96
27	$503.80	$503.80	$438.43	$438.43	$473.51	$473.51	$447.20	$447.20
28	$522.55	$522.55	$454.75	$454.75	$491.13	$491.13	$463.84	$463.84
29	$537.93	$537.93	$468.13	$468.13	$505.58	$505.58	$477.50	$477.50
30	$545.62	$545.62	$474.83	$474.83	$512.81	$512.81	$484.32	$484.32
31	$557.16	$557.16	$484.87	$484.87	$523.66	$523.66	$494.57	$494.57
32	$568.70	$568.70	$494.91	$494.91	$534.50	$534.50	$504.81	$504.81
33	$575.91	$575.91	$501.18	$501.18	$541.28	$541.28	$511.21	$511.21
34	$583.60	$583.60	$507.88	$507.88	$548.51	$548.51	$518.03	$518.03
35	$587.45	$587.45	$511.22	$511.22	$552.12	$552.12	$521.45	$521.45
36	$591.29	$591.29	$514.57	$514.57	$555.74	$555.74	$524.86	$524.86
37	$595.14	$595.14	$517.92	$517.92	$559.35	$559.35	$528.28	$528.28
38	$598.98	$598.98	$521.26	$521.26	$562.97	$562.97	$531.69	$531.69
39	$606.68	$606.68	$527.96	$527.96	$570.19	$570.19	$538.52	$538.52
40	$614.37	$614.37	$534.65	$534.65	$577.42	$577.42	$545.34	$545.34
41	$625.91	$625.91	$544.69	$544.69	$588.27	$588.27	$555.59	$555.59
42	$636.96	$636.96	$554.31	$554.31	$598.66	$598.66	$565.40	$565.40
43	$652.35	$652.35	$567.70	$567.70	$613.12	$613.12	$579.05	$579.05
44	$671.57	$671.57	$584.43	$584.43	$631.19	$631.19	$596.12	$596.12
45	$694.17	$694.17	$604.10	$604.10	$652.43	$652.43	$616.18	$616.18
46	$721.09	$721.09	$627.52	$627.52	$677.73	$677.73	$640.08	$640.08
47	$751.37	$751.37	$653.88	$653.88	$706.19	$706.19	$666.96	$666.96
48	$785.99	$785.99	$684.00	$684.00	$738.72	$738.72	$697.68	$697.68
49	$820.12	$820.12	$713.71	$713.71	$770.80	$770.80	$727.98	$727.98
50	$858.58	$858.58	$747.17	$747.17	$806.95	$806.95	$762.12	$762.12
51	$896.55	$896.55	$780.22	$780.22	$842.64	$842.64	$795.83	$795.83
52	$938.38	$938.38	$816.62	$816.62	$881.95	$881.95	$832.95	$832.95
53	$980.68	$980.68	$853.43	$853.43	$921.71	$921.71	$870.50	$870.50
54	$1,026.35	$1,026.35	$893.18	$893.18	$964.63	$964.63	$911.04	$911.04
55	$1,072.02	$1,072.02	$932.92	$932.92	$1,007.55	$1,007.55	$951.58	$951.58
56	$1,121.53	$1,121.53	$976.01	$976.01	$1,054.09	$1,054.09	$995.53	$995.53
57	$1,171.53	$1,171.53	$1,019.52	$1,019.52	$1,101.08	$1,101.08	$1,039.91	$1,039.91
58	$1,224.89	$1,224.89	$1,065.96	$1,065.96	$1,151.23	$1,151.23	$1,087.27	$1,087.27
59	$1,251.33	$1,251.33	$1,088.97	$1,088.97	$1,176.08	$1,176.08	$1,110.74	$1,110.74
60	$1,304.69	$1,304.69	$1,135.40	$1,135.40	$1,226.23	$1,226.23	$1,158.11	$1,158.11
61	$1,350.84	$1,350.84	$1,175.56	$1,175.56	$1,269.61	$1,269.61	$1,199.07	$1,199.07
62	$1,381.13	$1,381.13	$1,201.92	$1,201.92	$1,298.07	$1,298.07	$1,225.96	$1,225.96
63	$1,419.10	$1,419.10	$1,234.97	$1,234.97	$1,333.77	$1,333.77	$1,259.67	$1,259.67
64+	$1,442.18	$1,442.18	$1,255.04	$1,255.04	$1,355.45	$1,355.45	$1,280.15	$1,280.15

Company Name:	Capital Advantage Assurance Company (CAAC)
Market:	Small Group
Product:	PPO and EPO
Effective Date of Rates:	April 1, 2022

Ending date of Rates: June 30, 2022

HIOS Plan ID (On Exchange)=>								
HIOS Plan ID (Off Exchange)=>	45127PA0010116		45127PA0010116		45127PA0010116		45127PA0010090	
Plan Marketing Name =>	Gold PPO 500/0/25 Rx 250		Gold PPO 500/0/25 Rx 250		Gold PPO 500/0/25 Rx 250		Gold PPO 2000/0/20 Rx 0	
Form # =>	C22-CAAC-SGP		C22-CAAC-SGP		C22-CAAC-SGP		C22-CAAC-SGP	
Rating Area =>	6		7		9		6	
Network =>	PPO		PPO		PPO		PPO	
Metal =>	Gold		Gold		Gold		Gold	
Deductible =>	$500 /$250 Med/Rx		$500 /$250 Med/Rx		$500 /$250 Med/Rx		$2000 /$0 Med/Rx	
Coinsurance =>	0%		0%		0%		0%	
Copays =>	$25/$55/$350 PCP/SPC/ER		$25/$55/$350 PCP/SPC/ER		$25/$55/$350 PCP/SPC/ER		$20/$40/$250 PCP/SPC/ER	
OOP Maximum =>	$8550 Med/Rx Combined		$8550 Med/Rx Combined		$8550 Med/Rx Combined		$8550 Med/Rx Combined	
Pediatric Dental (Yes/No) =>	Yes		Yes		Yes		Yes	
Age Band	**Non-Tobacco**	**Tobacco**	**Non-Tobacco**	**Tobacco**	**Non-Tobacco**	**Tobacco**	**Non-Tobacco**	**Tobacco**
0 - 14	$360.67	$360.67	$389.52	$389.52	$367.88	$367.88	$331.82	$331.82
15	$392.73	$392.73	$424.14	$424.14	$400.58	$400.58	$361.31	$361.31
16	$404.98	$404.98	$437.38	$437.38	$413.08	$413.08	$372.59	$372.59
17	$417.24	$417.24	$450.62	$450.62	$425.59	$425.59	$383.87	$383.87
18	$430.44	$430.44	$464.88	$464.88	$439.05	$439.05	$396.01	$396.01
19	$443.64	$443.64	$479.14	$479.14	$452.52	$452.52	$408.16	$408.16
20	$457.32	$457.32	$493.90	$493.90	$466.46	$466.46	$420.74	$420.74
21	$471.46	$471.46	$509.18	$509.18	$480.89	$480.89	$433.75	$433.75
22	$471.46	$471.46	$509.18	$509.18	$480.89	$480.89	$433.75	$433.75
23	$471.46	$471.46	$509.18	$509.18	$480.89	$480.89	$433.75	$433.75
24	$471.46	$471.46	$509.18	$509.18	$480.89	$480.89	$433.75	$433.75
25	$473.35	$473.35	$511.21	$511.21	$482.81	$482.81	$435.48	$435.48
26	$482.78	$482.78	$521.40	$521.40	$492.43	$492.43	$444.16	$444.16
27	$494.09	$494.09	$533.62	$533.62	$503.97	$503.97	$454.57	$454.57
28	$512.48	$512.48	$553.48	$553.48	$522.73	$522.73	$471.49	$471.49
29	$527.56	$527.56	$569.77	$569.77	$538.12	$538.12	$485.37	$485.37
30	$535.11	$535.11	$577.92	$577.92	$545.81	$545.81	$492.31	$492.31
31	$546.42	$546.42	$590.14	$590.14	$557.35	$557.35	$502.72	$502.72
32	$557.74	$557.74	$602.36	$602.36	$568.89	$568.89	$513.13	$513.13
33	$564.81	$564.81	$609.99	$609.99	$576.11	$576.11	$519.63	$519.63
34	$572.35	$572.35	$618.14	$618.14	$583.80	$583.80	$526.57	$526.57
35	$576.12	$576.12	$622.21	$622.21	$587.65	$587.65	$530.04	$530.04
36	$579.90	$579.90	$626.29	$626.29	$591.49	$591.49	$533.51	$533.51
37	$583.67	$583.67	$630.36	$630.36	$595.34	$595.34	$536.98	$536.98
38	$587.44	$587.44	$634.43	$634.43	$599.19	$599.19	$540.45	$540.45
39	$594.98	$594.98	$642.58	$642.58	$606.88	$606.88	$547.39	$547.39
40	$602.53	$602.53	$650.73	$650.73	$614.58	$614.58	$554.33	$554.33
41	$613.84	$613.84	$662.95	$662.95	$626.12	$626.12	$564.74	$564.74
42	$624.68	$624.68	$674.66	$674.66	$637.18	$637.18	$574.72	$574.72
43	$639.77	$639.77	$690.95	$690.95	$652.57	$652.57	$588.60	$588.60
44	$658.63	$658.63	$711.32	$711.32	$671.80	$671.80	$605.95	$605.95
45	$680.79	$680.79	$735.25	$735.25	$694.40	$694.40	$626.33	$626.33
46	$707.19	$707.19	$763.77	$763.77	$721.33	$721.33	$650.62	$650.62
47	$736.89	$736.89	$795.84	$795.84	$751.63	$751.63	$677.95	$677.95
48	$770.84	$770.84	$832.50	$832.50	$786.25	$786.25	$709.18	$709.18
49	$804.31	$804.31	$868.66	$868.66	$820.40	$820.40	$739.98	$739.98
50	$842.03	$842.03	$909.39	$909.39	$858.87	$858.87	$774.68	$774.68
51	$879.27	$879.27	$949.61	$949.61	$896.86	$896.86	$808.94	$808.94
52	$920.29	$920.29	$993.91	$993.91	$938.70	$938.70	$846.68	$846.68
53	$961.78	$961.78	$1,038.72	$1,038.72	$981.01	$981.01	$884.85	$884.85
54	$1,006.57	$1,006.57	$1,087.09	$1,087.09	$1,026.70	$1,026.70	$926.06	$926.06
55	$1,051.36	$1,051.36	$1,135.46	$1,135.46	$1,072.38	$1,072.38	$967.26	$967.26
56	$1,099.92	$1,099.92	$1,187.91	$1,187.91	$1,121.91	$1,121.91	$1,011.94	$1,011.94
57	$1,148.95	$1,148.95	$1,240.86	$1,240.86	$1,171.93	$1,171.93	$1,057.05	$1,057.05
58	$1,201.28	$1,201.28	$1,297.38	$1,297.38	$1,225.31	$1,225.31	$1,105.20	$1,105.20
59	$1,227.21	$1,227.21	$1,325.39	$1,325.39	$1,251.75	$1,251.75	$1,129.05	$1,129.05
60	$1,279.54	$1,279.54	$1,381.91	$1,381.91	$1,305.13	$1,305.13	$1,177.20	$1,177.20
61	$1,324.80	$1,324.80	$1,430.79	$1,430.79	$1,351.30	$1,351.30	$1,218.84	$1,218.84
62	$1,354.50	$1,354.50	$1,462.86	$1,462.86	$1,381.59	$1,381.59	$1,246.16	$1,246.16
63	$1,391.75	$1,391.75	$1,503.09	$1,503.09	$1,419.58	$1,419.58	$1,280.43	$1,280.43
64+	$1,414.37	$1,414.37	$1,527.53	$1,527.53	$1,442.66	$1,442.66	$1,301.24	$1,301.24

Company Name:	Capital Advantage Assurance Company (CAAC)
Market:	Small Group
Product:	PPO and EPO
Effective Date of Rates:	April 1, 2022
Ending date of Rates:	June 30, 2022

HIOS Plan ID (On Exchange)=>								
HIOS Plan ID (Off Exchange)=>	45127PA0010090		45127PA0010090		45127PA0130006		45127PA0130002	
Plan Marketing Name =>	Gold PPO 2000/0/20 Rx 0		Gold PPO 2000/0/20 Rx 0		Capital Advantage EPO 2000/0/2		Valley Advantage EPO 2000/0/2	
Form # =>	C22-CAAC-SGP		C22-CAAC-SGP		C22-CAAC-SGP		C22-CAAC-SGP	
Rating Area =>	7		9		9		6	
Network =>	PPO		PPO		EPO		EPO	
Metal =>	Gold		Gold		Gold		Gold	
Deductible =>	$2000 /$0 Med/Rx		$2000 /$0 Med/Rx		$2000 /$0 Med/Rx		$2000 /$0 Med/Rx	
Coinsurance =>	0%		0%		0%		0%	
Copays =>	$20/$40/$250 PCP/SPC/ER		$20/$40/$250 PCP/SPC/ER		$20/$40/$250 PCP/SPC/ER		$20/$40/$250 PCP/SPC/ER	
OOP Maximum =>	$8550 Med/Rx Combined		$8550 Med/Rx Combined		$8550 Med/Rx Combined		$8550 Med/Rx Combined	
Pediatric Dental (Yes/No) =>	Yes		Yes		Yes		Yes	
Age Band	**Non-Tobacco**	**Tobacco**	**Non-Tobacco**	**Tobacco**	**Non-Tobacco**	**Tobacco**	**Non-Tobacco**	**Tobacco**
0 - 14	$358.36	$358.36	$338.46	$338.46	$303.95	$303.95	$297.99	$297.99
15	$390.22	$390.22	$368.54	$368.54	$330.97	$330.97	$324.48	$324.48
16	$402.40	$402.40	$380.04	$380.04	$341.30	$341.30	$334.61	$334.61
17	$414.58	$414.58	$391.55	$391.55	$351.63	$351.63	$344.73	$344.73
18	$427.69	$427.69	$403.93	$403.93	$362.75	$362.75	$355.64	$355.64
19	$440.81	$440.81	$416.32	$416.32	$373.88	$373.88	$366.55	$366.55
20	$454.40	$454.40	$429.15	$429.15	$385.40	$385.40	$377.84	$377.84
21	$468.45	$468.45	$442.42	$442.42	$397.32	$397.32	$389.53	$389.53
22	$468.45	$468.45	$442.42	$442.42	$397.32	$397.32	$389.53	$389.53
23	$468.45	$468.45	$442.42	$442.42	$397.32	$397.32	$389.53	$389.53
24	$468.45	$468.45	$442.42	$442.42	$397.32	$397.32	$389.53	$389.53
25	$470.32	$470.32	$444.19	$444.19	$398.91	$398.91	$391.09	$391.09
26	$479.69	$479.69	$453.04	$453.04	$406.86	$406.86	$398.88	$398.88
27	$490.94	$490.94	$463.66	$463.66	$416.39	$416.39	$408.23	$408.23
28	$509.21	$509.21	$480.92	$480.92	$431.89	$431.89	$423.42	$423.42
29	$524.20	$524.20	$495.07	$495.07	$444.60	$444.60	$435.88	$435.88
30	$531.69	$531.69	$502.15	$502.15	$450.96	$450.96	$442.12	$442.12
31	$542.93	$542.93	$512.77	$512.77	$460.49	$460.49	$451.47	$451.47
32	$554.18	$554.18	$523.39	$523.39	$470.03	$470.03	$460.81	$460.81
33	$561.20	$561.20	$530.03	$530.03	$475.99	$475.99	$466.66	$466.66
34	$568.70	$568.70	$537.10	$537.10	$482.35	$482.35	$472.89	$472.89
35	$572.45	$572.45	$540.64	$540.64	$485.53	$485.53	$476.01	$476.01
36	$576.19	$576.19	$544.18	$544.18	$488.70	$488.70	$479.12	$479.12
37	$579.94	$579.94	$547.72	$547.72	$491.88	$491.88	$482.24	$482.24
38	$583.69	$583.69	$551.26	$551.26	$495.06	$495.06	$485.35	$485.35
39	$591.18	$591.18	$558.34	$558.34	$501.42	$501.42	$491.59	$491.59
40	$598.68	$598.68	$565.42	$565.42	$507.78	$507.78	$497.82	$497.82
41	$609.92	$609.92	$576.04	$576.04	$517.31	$517.31	$507.17	$507.17
42	$620.70	$620.70	$586.21	$586.21	$526.45	$526.45	$516.13	$516.13
43	$635.69	$635.69	$600.37	$600.37	$539.16	$539.16	$528.59	$528.59
44	$654.42	$654.42	$618.07	$618.07	$555.06	$555.06	$544.17	$544.17
45	$676.44	$676.44	$638.86	$638.86	$573.73	$573.73	$562.48	$562.48
46	$702.68	$702.68	$663.64	$663.64	$595.98	$595.98	$584.29	$584.29
47	$732.19	$732.19	$691.51	$691.51	$621.01	$621.01	$608.84	$608.84
48	$765.92	$765.92	$723.36	$723.36	$649.62	$649.62	$636.88	$636.88
49	$799.18	$799.18	$754.78	$754.78	$677.83	$677.83	$664.54	$664.54
50	$836.65	$836.65	$790.17	$790.17	$709.61	$709.61	$695.70	$695.70
51	$873.66	$873.66	$825.12	$825.12	$741.00	$741.00	$726.47	$726.47
52	$914.41	$914.41	$863.61	$863.61	$775.57	$775.57	$760.36	$760.36
53	$955.64	$955.64	$902.55	$902.55	$810.53	$810.53	$794.64	$794.64
54	$1,000.14	$1,000.14	$944.58	$944.58	$848.28	$848.28	$831.65	$831.65
55	$1,044.64	$1,044.64	$986.61	$986.61	$886.02	$886.02	$868.65	$868.65
56	$1,092.89	$1,092.89	$1,032.18	$1,032.18	$926.95	$926.95	$908.77	$908.77
57	$1,141.61	$1,141.61	$1,078.19	$1,078.19	$968.27	$968.27	$949.28	$949.28
58	$1,193.61	$1,193.61	$1,127.30	$1,127.30	$1,012.37	$1,012.37	$992.52	$992.52
59	$1,219.38	$1,219.38	$1,151.63	$1,151.63	$1,034.23	$1,034.23	$1,013.95	$1,013.95
60	$1,271.37	$1,271.37	$1,200.74	$1,200.74	$1,078.33	$1,078.33	$1,057.18	$1,057.18
61	$1,316.34	$1,316.34	$1,243.21	$1,243.21	$1,116.47	$1,116.47	$1,094.58	$1,094.58
62	$1,345.86	$1,345.86	$1,271.09	$1,271.09	$1,141.50	$1,141.50	$1,119.12	$1,119.12
63	$1,382.86	$1,382.86	$1,306.04	$1,306.04	$1,172.89	$1,172.89	$1,149.89	$1,149.89
64+	$1,405.34	$1,405.34	$1,327.26	$1,327.26	$1,191.95	$1,191.95	$1,168.58	$1,168.58

Company Name:	Capital Advantage Assurance Company (CAAC)
Market:	Small Group
Product:	PPO and EPO
Effective Date of Rates:	April 1, 2022

Ending date of Rates: June 30, 2022

HIOS Plan ID (On Exchange)=>								
HIOS Plan ID (Off Exchange)=>	45127PA0010084		45127PA0010084		45127PA0010084		45127PA0010197	
Plan Marketing Name =>	Gold PPO 1000/0/25 Rx 250		Gold PPO 1000/0/25 Rx 250		Gold PPO 1000/0/25 Rx 250		old PPO Choice 3000/0/30 Rx 2	
Form # =>	C22-CAAC-SGP		C22-CAAC-SGP		C22-CAAC-SGP		C22-CAAC-SGP	
Rating Area =>	6		7		9		7	
Network =>	PPO		PPO		PPO		PPO	
Metal =>	Gold		Gold		Gold		Gold	
Deductible =>	$1000 /$250 Med/Rx		$1000 /$250 Med/Rx		$1000 /$250 Med/Rx		$3000 /$250 Med/Rx	
Coinsurance =>	0%		0%		0%		0%	
Copays =>	$25/$50/$250 PCP/SPC/ER		$25/$50/$250 PCP/SPC/ER		$25/$50/$250 PCP/SPC/ER		$30/$50/$200 PCP/SPC/ER	
OOP Maximum =>	$8550 Med/Rx Combined		$8550 Med/Rx Combined		$8550 Med/Rx Combined		$8550 Med/Rx Combined	
Pediatric Dental (Yes/No) =>	Yes		Yes		Yes		Yes	
Age Band	**Non-Tobacco**	**Tobacco**	**Non-Tobacco**	**Tobacco**	**Non-Tobacco**	**Tobacco**	**Non-Tobacco**	**Tobacco**
0 - 14	$340.62	$340.62	$367.87	$367.87	$347.44	$347.44	$271.32	$271.32
15	$370.90	$370.90	$400.57	$400.57	$378.32	$378.32	$295.43	$295.43
16	$382.48	$382.48	$413.08	$413.08	$390.13	$390.13	$304.65	$304.65
17	$394.06	$394.06	$425.58	$425.58	$401.94	$401.94	$313.88	$313.88
18	$406.52	$406.52	$439.04	$439.04	$414.65	$414.65	$323.81	$323.81
19	$418.99	$418.99	$452.51	$452.51	$427.37	$427.37	$333.74	$333.74
20	$431.90	$431.90	$466.45	$466.45	$440.54	$440.54	$344.02	$344.02
21	$445.26	$445.26	$480.88	$480.88	$454.17	$454.17	$354.66	$354.66
22	$445.26	$445.26	$480.88	$480.88	$454.17	$454.17	$354.66	$354.66
23	$445.26	$445.26	$480.88	$480.88	$454.17	$454.17	$354.66	$354.66
24	$445.26	$445.26	$480.88	$480.88	$454.17	$454.17	$354.66	$354.66
25	$447.04	$447.04	$482.80	$482.80	$455.98	$455.98	$356.08	$356.08
26	$455.95	$455.95	$492.42	$492.42	$465.07	$465.07	$363.17	$363.17
27	$466.63	$466.63	$503.96	$503.96	$475.97	$475.97	$371.68	$371.68
28	$484.00	$484.00	$522.72	$522.72	$493.68	$493.68	$385.52	$385.52
29	$498.25	$498.25	$538.11	$538.11	$508.21	$508.21	$396.87	$396.87
30	$505.37	$505.37	$545.80	$545.80	$515.48	$515.48	$402.54	$402.54
31	$516.06	$516.06	$557.34	$557.34	$526.38	$526.38	$411.05	$411.05
32	$526.74	$526.74	$568.88	$568.88	$537.28	$537.28	$419.56	$419.56
33	$533.42	$533.42	$576.10	$576.10	$544.09	$544.09	$424.88	$424.88
34	$540.55	$540.55	$583.79	$583.79	$551.36	$551.36	$430.56	$430.56
35	$544.11	$544.11	$587.64	$587.64	$554.99	$554.99	$433.40	$433.40
36	$547.67	$547.67	$591.48	$591.48	$558.62	$558.62	$436.23	$436.23
37	$551.23	$551.23	$595.33	$595.33	$562.26	$562.26	$439.07	$439.07
38	$554.79	$554.79	$599.18	$599.18	$565.89	$565.89	$441.91	$441.91
39	$561.92	$561.92	$606.87	$606.87	$573.16	$573.16	$447.58	$447.58
40	$569.04	$569.04	$614.57	$614.57	$580.42	$580.42	$453.26	$453.26
41	$579.73	$579.73	$626.11	$626.11	$591.32	$591.32	$461.77	$461.77
42	$589.97	$589.97	$637.17	$637.17	$601.77	$601.77	$469.93	$469.93
43	$604.22	$604.22	$652.56	$652.56	$616.30	$616.30	$481.28	$481.28
44	$622.03	$622.03	$671.79	$671.79	$634.47	$634.47	$495.46	$495.46
45	$642.96	$642.96	$694.39	$694.39	$655.81	$655.81	$512.13	$512.13
46	$667.89	$667.89	$721.32	$721.32	$681.25	$681.25	$531.99	$531.99
47	$695.94	$695.94	$751.62	$751.62	$709.86	$709.86	$554.34	$554.34
48	$728.00	$728.00	$786.24	$786.24	$742.56	$742.56	$579.87	$579.87
49	$759.61	$759.61	$820.38	$820.38	$774.81	$774.81	$605.05	$605.05
50	$795.23	$795.23	$858.85	$858.85	$811.14	$811.14	$633.42	$633.42
51	$830.41	$830.41	$896.84	$896.84	$847.02	$847.02	$661.44	$661.44
52	$869.15	$869.15	$938.68	$938.68	$886.53	$886.53	$692.30	$692.30
53	$908.33	$908.33	$981.00	$981.00	$926.50	$926.50	$723.51	$723.51
54	$950.63	$950.63	$1,026.68	$1,026.68	$969.64	$969.64	$757.20	$757.20
55	$992.93	$992.93	$1,072.36	$1,072.36	$1,012.79	$1,012.79	$790.89	$790.89
56	$1,038.79	$1,038.79	$1,121.89	$1,121.89	$1,059.57	$1,059.57	$827.42	$827.42
57	$1,085.10	$1,085.10	$1,171.91	$1,171.91	$1,106.80	$1,106.80	$864.31	$864.31
58	$1,134.52	$1,134.52	$1,225.28	$1,225.28	$1,157.21	$1,157.21	$903.68	$903.68
59	$1,159.01	$1,159.01	$1,251.73	$1,251.73	$1,182.19	$1,182.19	$923.18	$923.18
60	$1,208.44	$1,208.44	$1,305.11	$1,305.11	$1,232.60	$1,232.60	$962.55	$962.55
61	$1,251.18	$1,251.18	$1,351.28	$1,351.28	$1,276.20	$1,276.20	$996.60	$996.60
62	$1,279.23	$1,279.23	$1,381.57	$1,381.57	$1,304.82	$1,304.82	$1,018.94	$1,018.94
63	$1,314.41	$1,314.41	$1,419.56	$1,419.56	$1,340.70	$1,340.70	$1,046.96	$1,046.96
64+	$1,335.77	$1,335.77	$1,442.63	$1,442.63	$1,362.50	$1,362.50	$1,063.97	$1,063.97

Company Name:	Capital Advantage Assurance Company (CAAC)
Market:	Small Group
Product:	PPO and EPO
Effective Date of Rates:	April 1, 2022

Ending date of Rates: June 30, 2022

HIOS Plan ID (On Exchange)=>								
HIOS Plan ID (Off Exchange)=>	45127PA0010194		45127PA0010194		45127PA0010194		45127PA0010089	
Plan Marketing Name =>	Gold PPO 3000/0/15 Rx 250		Gold PPO 3000/0/15 Rx 250		Gold PPO 3000/0/15 Rx 250		Gold PPO 2000/0/20 Rx 250	
Form # =>	C22-CAAC-SGP		C22-CAAC-SGP		C22-CAAC-SGP		C22-CAAC-SGP	
Rating Area =>	6		7		9		6	
Network =>	PPO		PPO		PPO		PPO	
Metal =>	Gold		Gold		Gold		Gold	
Deductible =>	$3000 /$250 Med/Rx		$3000 /$250 Med/Rx		$3000 /$250 Med/Rx		$2000 /$250 Med/Rx	
Coinsurance =>	0%		0%		0%		0%	
Copays =>	$15/$30/$150 PCP/SPC/ER		$15/$30/$150 PCP/SPC/ER		$15/$30/$150 PCP/SPC/ER		$20/$40/$250 PCP/SPC/ER	
OOP Maximum =>	$8550 Med/Rx Combined		$8550 Med/Rx Combined		$8550 Med/Rx Combined		$8550 Med/Rx Combined	
Pediatric Dental (Yes/No) =>	Yes		Yes		Yes		Yes	
Age Band	**Non-Tobacco**	**Tobacco**	**Non-Tobacco**	**Tobacco**	**Non-Tobacco**	**Tobacco**	**Non-Tobacco**	**Tobacco**
0 - 14	$301.17	$301.17	$325.26	$325.26	$307.19	$307.19	$312.48	$312.48
15	$327.94	$327.94	$354.17	$354.17	$334.49	$334.49	$340.26	$340.26
16	$338.17	$338.17	$365.22	$365.22	$344.93	$344.93	$350.88	$350.88
17	$348.41	$348.41	$376.28	$376.28	$355.37	$355.37	$361.50	$361.50
18	$359.43	$359.43	$388.18	$388.18	$366.62	$366.62	$372.93	$372.93
19	$370.45	$370.45	$400.09	$400.09	$377.86	$377.86	$384.37	$384.37
20	$381.87	$381.87	$412.42	$412.42	$389.51	$389.51	$396.22	$396.22
21	$393.68	$393.68	$425.17	$425.17	$401.55	$401.55	$408.47	$408.47
22	$393.68	$393.68	$425.17	$425.17	$401.55	$401.55	$408.47	$408.47
23	$393.68	$393.68	$425.17	$425.17	$401.55	$401.55	$408.47	$408.47
24	$393.68	$393.68	$425.17	$425.17	$401.55	$401.55	$408.47	$408.47
25	$395.25	$395.25	$426.88	$426.88	$403.16	$403.16	$410.10	$410.10
26	$403.13	$403.13	$435.38	$435.38	$411.19	$411.19	$418.27	$418.27
27	$412.58	$412.58	$445.58	$445.58	$420.83	$420.83	$428.08	$428.08
28	$427.93	$427.93	$462.16	$462.16	$436.49	$436.49	$444.01	$444.01
29	$440.53	$440.53	$475.77	$475.77	$449.34	$449.34	$457.08	$457.08
30	$446.83	$446.83	$482.57	$482.57	$455.76	$455.76	$463.61	$463.61
31	$456.28	$456.28	$492.78	$492.78	$465.40	$465.40	$473.42	$473.42
32	$465.72	$465.72	$502.98	$502.98	$475.04	$475.04	$483.22	$483.22
33	$471.63	$471.63	$509.36	$509.36	$481.06	$481.06	$489.35	$489.35
34	$477.93	$477.93	$516.16	$516.16	$487.49	$487.49	$495.88	$495.88
35	$481.08	$481.08	$519.56	$519.56	$490.70	$490.70	$499.15	$499.15
36	$484.23	$484.23	$522.96	$522.96	$493.91	$493.91	$502.42	$502.42
37	$487.38	$487.38	$526.37	$526.37	$497.12	$497.12	$505.69	$505.69
38	$490.53	$490.53	$529.77	$529.77	$500.34	$500.34	$508.95	$508.95
39	$496.82	$496.82	$536.57	$536.57	$506.76	$506.76	$515.49	$515.49
40	$503.12	$503.12	$543.37	$543.37	$513.19	$513.19	$522.02	$522.02
41	$512.57	$512.57	$553.58	$553.58	$522.82	$522.82	$531.83	$531.83
42	$521.63	$521.63	$563.36	$563.36	$532.06	$532.06	$541.22	$541.22
43	$534.22	$534.22	$576.96	$576.96	$544.91	$544.91	$554.29	$554.29
44	$549.97	$549.97	$593.97	$593.97	$560.97	$560.97	$570.63	$570.63
45	$568.47	$568.47	$613.95	$613.95	$579.84	$579.84	$589.83	$589.83
46	$590.52	$590.52	$637.76	$637.76	$602.33	$602.33	$612.71	$612.71
47	$615.32	$615.32	$664.55	$664.55	$627.63	$627.63	$638.44	$638.44
48	$643.67	$643.67	$695.16	$695.16	$656.54	$656.54	$667.85	$667.85
49	$671.62	$671.62	$725.35	$725.35	$685.05	$685.05	$696.85	$696.85
50	$703.11	$703.11	$759.36	$759.36	$717.17	$717.17	$729.53	$729.53
51	$734.21	$734.21	$792.95	$792.95	$748.90	$748.90	$761.80	$761.80
52	$768.46	$768.46	$829.94	$829.94	$783.83	$783.83	$797.33	$797.33
53	$803.11	$803.11	$867.36	$867.36	$819.17	$819.17	$833.28	$833.28
54	$840.51	$840.51	$907.75	$907.75	$857.32	$857.32	$872.08	$872.08
55	$877.91	$877.91	$948.14	$948.14	$895.46	$895.46	$910.89	$910.89
56	$918.46	$918.46	$991.93	$991.93	$936.82	$936.82	$952.96	$952.96
57	$959.40	$959.40	$1,036.15	$1,036.15	$978.59	$978.59	$995.44	$995.44
58	$1,003.10	$1,003.10	$1,083.34	$1,083.34	$1,023.16	$1,023.16	$1,040.78	$1,040.78
59	$1,024.75	$1,024.75	$1,106.73	$1,106.73	$1,045.24	$1,045.24	$1,063.25	$1,063.25
60	$1,068.45	$1,068.45	$1,153.92	$1,153.92	$1,089.82	$1,089.82	$1,108.59	$1,108.59
61	$1,106.24	$1,106.24	$1,194.74	$1,194.74	$1,128.37	$1,128.37	$1,147.80	$1,147.80
62	$1,131.04	$1,131.04	$1,221.53	$1,221.53	$1,153.66	$1,153.66	$1,173.53	$1,173.53
63	$1,162.14	$1,162.14	$1,255.11	$1,255.11	$1,185.39	$1,185.39	$1,205.80	$1,205.80
64+	$1,181.03	$1,181.03	$1,275.51	$1,275.51	$1,204.65	$1,204.65	$1,225.40	$1,225.40

Company Name:	Capital Advantage Assurance Company (CAAC)
Market:	Small Group
Product:	PPO and EPO
Effective Date of Rates:	April 1, 2022

Ending date of Rates: June 30, 2022

HIOS Plan ID (On Exchange)=>								
HIOS Plan ID (Off Exchange)=>	45127PA0010089		45127PA0010089		45127PA0130005		45127PA0130001	
Plan Marketing Name =>	Gold PPO 2000/0/20 Rx 250		Gold PPO 2000/0/20 Rx 250		pital Advantage EPO 2000/0/20		alley Advantage EPO 2000/0/20	
Form # =>	C22-CAAC-SGP		C22-CAAC-SGP		C22-CAAC-SGP		C22-CAAC-SGP	
Rating Area =>	7		9		9		6	
Network =>	PPO		PPO		EPO		EPO	
Metal =>	Gold		Gold		Gold		Gold	
Deductible =>	$2000 /$250 Med/Rx		$2000 /$250 Med/Rx		$2000 /$250 Med/Rx		$2000 /$250 Med/Rx	
Coinsurance =>	0%		0%		0%		0%	
Copays =>	$20/$40/$250 PCP/SPC/ER		$20/$40/$250 PCP/SPC/ER		$20/$40/$250 PCP/SPC/ER		$20/$40/$250 PCP/SPC/ER	
OOP Maximum =>	$8550 Med/Rx Combined		$8550 Med/Rx Combined		$8550 Med/Rx Combined		$8550 Med/Rx Combined	
Pediatric Dental (Yes/No) =>	Yes		Yes		Yes		Yes	
Age Band	**Non-Tobacco**	**Tobacco**	**Non-Tobacco**	**Tobacco**	**Non-Tobacco**	**Tobacco**	**Non-Tobacco**	**Tobacco**
0 - 14	$337.48	$337.48	$318.73	$318.73	$287.56	$287.56	$281.93	$281.93
15	$367.48	$367.48	$347.06	$347.06	$313.13	$313.13	$306.99	$306.99
16	$378.95	$378.95	$357.89	$357.89	$322.90	$322.90	$316.57	$316.57
17	$390.42	$390.42	$368.73	$368.73	$332.67	$332.67	$326.15	$326.15
18	$402.77	$402.77	$380.39	$380.39	$343.20	$343.20	$336.47	$336.47
19	$415.12	$415.12	$392.06	$392.06	$353.72	$353.72	$346.79	$346.79
20	$427.91	$427.91	$404.14	$404.14	$364.62	$364.62	$357.47	$357.47
21	$441.15	$441.15	$416.64	$416.64	$375.90	$375.90	$368.53	$368.53
22	$441.15	$441.15	$416.64	$416.64	$375.90	$375.90	$368.53	$368.53
23	$441.15	$441.15	$416.64	$416.64	$375.90	$375.90	$368.53	$368.53
24	$441.15	$441.15	$416.64	$416.64	$375.90	$375.90	$368.53	$368.53
25	$442.91	$442.91	$418.31	$418.31	$377.40	$377.40	$370.00	$370.00
26	$451.74	$451.74	$426.64	$426.64	$384.92	$384.92	$377.37	$377.37
27	$462.32	$462.32	$436.64	$436.64	$393.94	$393.94	$386.22	$386.22
28	$479.53	$479.53	$452.89	$452.89	$408.60	$408.60	$400.59	$400.59
29	$493.64	$493.64	$466.22	$466.22	$420.63	$420.63	$412.39	$412.39
30	$500.70	$500.70	$472.89	$472.89	$426.65	$426.65	$418.28	$418.28
31	$511.29	$511.29	$482.89	$482.89	$435.67	$435.67	$427.13	$427.13
32	$521.88	$521.88	$492.88	$492.88	$444.69	$444.69	$435.97	$435.97
33	$528.49	$528.49	$499.13	$499.13	$450.33	$450.33	$441.50	$441.50
34	$535.55	$535.55	$505.80	$505.80	$456.34	$456.34	$447.40	$447.40
35	$539.08	$539.08	$509.13	$509.13	$459.35	$459.35	$450.34	$450.34
36	$542.61	$542.61	$512.47	$512.47	$462.36	$462.36	$453.29	$453.29
37	$546.14	$546.14	$515.80	$515.80	$465.36	$465.36	$456.24	$456.24
38	$549.67	$549.67	$519.13	$519.13	$468.37	$468.37	$459.19	$459.19
39	$556.73	$556.73	$525.80	$525.80	$474.39	$474.39	$465.08	$465.08
40	$563.79	$563.79	$532.47	$532.47	$480.40	$480.40	$470.98	$470.98
41	$574.37	$574.37	$542.46	$542.46	$489.42	$489.42	$479.83	$479.83
42	$584.52	$584.52	$552.05	$552.05	$498.07	$498.07	$488.30	$488.30
43	$598.64	$598.64	$565.38	$565.38	$510.10	$510.10	$500.10	$500.10
44	$616.28	$616.28	$582.05	$582.05	$525.13	$525.13	$514.84	$514.84
45	$637.02	$637.02	$601.63	$601.63	$542.80	$542.80	$532.16	$532.16
46	$661.72	$661.72	$624.96	$624.96	$563.85	$563.85	$552.79	$552.79
47	$689.51	$689.51	$651.21	$651.21	$587.53	$587.53	$576.01	$576.01
48	$721.28	$721.28	$681.21	$681.21	$614.60	$614.60	$602.55	$602.55
49	$752.60	$752.60	$710.79	$710.79	$641.29	$641.29	$628.71	$628.71
50	$787.89	$787.89	$744.12	$744.12	$671.36	$671.36	$658.19	$658.19
51	$822.74	$822.74	$777.03	$777.03	$701.05	$701.05	$687.31	$687.31
52	$861.12	$861.12	$813.28	$813.28	$733.76	$733.76	$719.37	$719.37
53	$899.94	$899.94	$849.94	$849.94	$766.84	$766.84	$751.80	$751.80
54	$941.85	$941.85	$889.53	$889.53	$802.55	$802.55	$786.81	$786.81
55	$983.76	$983.76	$929.11	$929.11	$838.26	$838.26	$821.82	$821.82
56	$1,029.20	$1,029.20	$972.02	$972.02	$876.98	$876.98	$859.78	$859.78
57	$1,075.08	$1,075.08	$1,015.35	$1,015.35	$916.07	$916.07	$898.11	$898.11
58	$1,124.04	$1,124.04	$1,061.60	$1,061.60	$957.79	$957.79	$939.01	$939.01
59	$1,148.31	$1,148.31	$1,084.51	$1,084.51	$978.47	$978.47	$959.28	$959.28
60	$1,197.27	$1,197.27	$1,130.76	$1,130.76	$1,020.19	$1,020.19	$1,000.19	$1,000.19
61	$1,239.62	$1,239.62	$1,170.76	$1,170.76	$1,056.28	$1,056.28	$1,035.57	$1,035.57
62	$1,267.42	$1,267.42	$1,197.00	$1,197.00	$1,079.96	$1,079.96	$1,058.79	$1,058.79
63	$1,302.27	$1,302.27	$1,229.92	$1,229.92	$1,109.66	$1,109.66	$1,087.90	$1,087.90
64+	$1,323.44	$1,323.44	$1,249.91	$1,249.91	$1,127.69	$1,127.69	$1,105.58	$1,105.58

Company Name:	Capital Advantage Assurance Company (CAAC)
Market:	Small Group
Product:	PPO and EPO
Effective Date of Rates:	April 1, 2022

Ending date of Rates: June 30, 2022

HIOS Plan ID (On Exchange)=>								
HIOS Plan ID (Off Exchange)=>	45127PA0010161		45127PA0010161		45127PA0010161		45127PA0010202	
Plan Marketing Name =>	Gold QHDHP PPO 1500/0/10		Gold QHDHP PPO 1500/0/10		Gold QHDHP PPO 1500/0/10		er Performance PPO 4000/0/25	
Form # =>	C22-CAAC-SGP		C22-CAAC-SGP		C22-CAAC-SGP		C22-CAAC-SGP	
Rating Area =>	6		7		9		6	
Network =>	PPO		PPO		PPO		PPO	
Metal =>	Gold		Gold		Gold		Silver	
Deductible =>	$1500 Med/Rx Combined		$1500 Med/Rx Combined		$1500 Med/Rx Combined		$4000 /$0 Med/Rx	
Coinsurance =>	0%		0%		0%		0%	
Copays =>	$10/$30/$250 PCP/SPC/ER		$10/$30/$250 PCP/SPC/ER		$10/$30/$250 PCP/SPC/ER		$25/$50/$400 PCP/SPC/ER	
OOP Maximum =>	$6900 Med/Rx Combined		$6900 Med/Rx Combined		$6900 Med/Rx Combined		$8550 Med/Rx Combined	
Pediatric Dental (Yes/No) =>	Yes		Yes		Yes		Yes	
Age Band	**Non-Tobacco**	**Tobacco**	**Non-Tobacco**	**Tobacco**	**Non-Tobacco**	**Tobacco**	**Non-Tobacco**	**Tobacco**
0 - 14	$338.31	$338.31	$365.38	$365.38	$345.08	$345.08	$265.22	$265.22
15	$368.39	$368.39	$397.86	$397.86	$375.75	$375.75	$288.79	$288.79
16	$379.88	$379.88	$410.27	$410.27	$387.48	$387.48	$297.81	$297.81
17	$391.38	$391.38	$422.69	$422.69	$399.21	$399.21	$306.82	$306.82
18	$403.77	$403.77	$436.07	$436.07	$411.84	$411.84	$316.53	$316.53
19	$416.15	$416.15	$449.44	$449.44	$424.47	$424.47	$326.24	$326.24
20	$428.97	$428.97	$463.29	$463.29	$437.55	$437.55	$336.29	$336.29
21	$442.24	$442.24	$477.62	$477.62	$451.08	$451.08	$346.69	$346.69
22	$442.24	$442.24	$477.62	$477.62	$451.08	$451.08	$346.69	$346.69
23	$442.24	$442.24	$477.62	$477.62	$451.08	$451.08	$346.69	$346.69
24	$442.24	$442.24	$477.62	$477.62	$451.08	$451.08	$346.69	$346.69
25	$444.01	$444.01	$479.53	$479.53	$452.89	$452.89	$348.08	$348.08
26	$452.85	$452.85	$489.08	$489.08	$461.91	$461.91	$355.01	$355.01
27	$463.47	$463.47	$500.54	$500.54	$472.74	$472.74	$363.33	$363.33
28	$480.71	$480.71	$519.17	$519.17	$490.33	$490.33	$376.85	$376.85
29	$494.87	$494.87	$534.46	$534.46	$504.76	$504.76	$387.95	$387.95
30	$501.94	$501.94	$542.10	$542.10	$511.98	$511.98	$393.49	$393.49
31	$512.56	$512.56	$553.56	$553.56	$522.81	$522.81	$401.81	$401.81
32	$523.17	$523.17	$565.02	$565.02	$533.63	$533.63	$410.13	$410.13
33	$529.80	$529.80	$572.19	$572.19	$540.40	$540.40	$415.33	$415.33
34	$536.88	$536.88	$579.83	$579.83	$547.62	$547.62	$420.88	$420.88
35	$540.42	$540.42	$583.65	$583.65	$551.23	$551.23	$423.66	$423.66
36	$543.96	$543.96	$587.47	$587.47	$554.83	$554.83	$426.43	$426.43
37	$547.49	$547.49	$591.29	$591.29	$558.44	$558.44	$429.20	$429.20
38	$551.03	$551.03	$595.11	$595.11	$562.05	$562.05	$431.98	$431.98
39	$558.11	$558.11	$602.76	$602.76	$569.27	$569.27	$437.52	$437.52
40	$565.18	$565.18	$610.40	$610.40	$576.49	$576.49	$443.07	$443.07
41	$575.80	$575.80	$621.86	$621.86	$587.31	$587.31	$451.39	$451.39
42	$585.97	$585.97	$632.85	$632.85	$597.69	$597.69	$459.36	$459.36
43	$600.12	$600.12	$648.13	$648.13	$612.12	$612.12	$470.46	$470.46
44	$617.81	$617.81	$667.23	$667.23	$630.17	$630.17	$484.33	$484.33
45	$638.59	$638.59	$689.68	$689.68	$651.37	$651.37	$500.62	$500.62
46	$663.36	$663.36	$716.43	$716.43	$676.63	$676.63	$520.04	$520.04
47	$691.22	$691.22	$746.52	$746.52	$705.05	$705.05	$541.88	$541.88
48	$723.06	$723.06	$780.91	$780.91	$737.52	$737.52	$566.84	$566.84
49	$754.46	$754.46	$814.82	$814.82	$769.55	$769.55	$591.45	$591.45
50	$789.84	$789.84	$853.03	$853.03	$805.64	$805.64	$619.19	$619.19
51	$824.78	$824.78	$890.76	$890.76	$841.27	$841.27	$646.58	$646.58
52	$863.25	$863.25	$932.31	$932.31	$880.52	$880.52	$676.74	$676.74
53	$902.17	$902.17	$974.34	$974.34	$920.21	$920.21	$707.25	$707.25
54	$944.18	$944.18	$1,019.72	$1,019.72	$963.07	$963.07	$740.18	$740.18
55	$986.20	$986.20	$1,065.09	$1,065.09	$1,005.92	$1,005.92	$773.12	$773.12
56	$1,031.75	$1,031.75	$1,114.29	$1,114.29	$1,052.38	$1,052.38	$808.83	$808.83
57	$1,077.74	$1,077.74	$1,163.96	$1,163.96	$1,099.29	$1,099.29	$844.88	$844.88
58	$1,126.83	$1,126.83	$1,216.97	$1,216.97	$1,149.36	$1,149.36	$883.37	$883.37
59	$1,151.15	$1,151.15	$1,243.24	$1,243.24	$1,174.17	$1,174.17	$902.43	$902.43
60	$1,200.24	$1,200.24	$1,296.26	$1,296.26	$1,224.24	$1,224.24	$940.92	$940.92
61	$1,242.69	$1,242.69	$1,342.11	$1,342.11	$1,267.55	$1,267.55	$974.20	$974.20
62	$1,270.56	$1,270.56	$1,372.20	$1,372.20	$1,295.97	$1,295.97	$996.04	$996.04
63	$1,305.49	$1,305.49	$1,409.93	$1,409.93	$1,331.60	$1,331.60	$1,023.43	$1,023.43
64+	$1,326.71	$1,326.71	$1,432.85	$1,432.85	$1,353.24	$1,353.24	$1,040.06	$1,040.06

Company Name:	Capital Advantage Assurance Company (CAAC)
Market:	Small Group
Product:	PPO and EPO
Effective Date of Rates:	April 1, 2022

Ending date of Rates: June 30, 2022

HIOS Plan ID (On Exchange)=>								
HIOS Plan ID (Off Exchange)=>	45127PA0010202		45127PA0010202		45127PA0010132		45127PA0010132	
Plan Marketing Name =>	er Performance PPO 4000/0/25		er Performance PPO 4000/0/25		Silver PPO 4000/0/45 Rx 0		Silver PPO 4000/0/45 Rx 0	
Form # =>	C22-CAAC-SGP		C22-CAAC-SGP		C22-CAAC-SGP		C22-CAAC-SGP	
Rating Area =>	7		9		6		7	
Network =>	PPO		PPO		PPO		PPO	
Metal =>	Silver		Silver		Silver		Silver	
Deductible =>	$4000 /$0 Med/Rx		$4000 /$0 Med/Rx		$4000 /$0 Med/Rx		$4000 /$0 Med/Rx	
Coinsurance =>	0%		0%		0%		0%	
Copays =>	$25/$50/$400 PCP/SPC/ER		$25/$50/$400 PCP/SPC/ER		$45/$75/$400 PCP/SPC/ER		$45/$75/$400 PCP/SPC/ER	
OOP Maximum =>	$8550 Med/Rx Combined		$8550 Med/Rx Combined		$8550 Med/Rx Combined		$8550 Med/Rx Combined	
Pediatric Dental (Yes/No) =>	Yes		Yes		Yes		Yes	
Age Band	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco
0 - 14	$286.44	$286.44	$270.52	$270.52	$289.65	$289.65	$312.82	$312.82
15	$311.90	$311.90	$294.57	$294.57	$315.40	$315.40	$340.63	$340.63
16	$321.63	$321.63	$303.76	$303.76	$325.24	$325.24	$351.26	$351.26
17	$331.37	$331.37	$312.96	$312.96	$335.09	$335.09	$361.89	$361.89
18	$341.85	$341.85	$322.86	$322.86	$345.69	$345.69	$373.34	$373.34
19	$352.33	$352.33	$332.76	$332.76	$356.29	$356.29	$384.79	$384.79
20	$363.19	$363.19	$343.02	$343.02	$367.27	$367.27	$396.65	$396.65
21	$374.43	$374.43	$353.62	$353.62	$378.63	$378.63	$408.92	$408.92
22	$374.43	$374.43	$353.62	$353.62	$378.63	$378.63	$408.92	$408.92
23	$374.43	$374.43	$353.62	$353.62	$378.63	$378.63	$408.92	$408.92
24	$374.43	$374.43	$353.62	$353.62	$378.63	$378.63	$408.92	$408.92
25	$375.92	$375.92	$355.04	$355.04	$380.14	$380.14	$410.56	$410.56
26	$383.41	$383.41	$362.11	$362.11	$387.72	$387.72	$418.73	$418.73
27	$392.40	$392.40	$370.60	$370.60	$396.80	$396.80	$428.55	$428.55
28	$407.00	$407.00	$384.39	$384.39	$411.57	$411.57	$444.50	$444.50
29	$418.98	$418.98	$395.71	$395.71	$423.69	$423.69	$457.58	$457.58
30	$424.97	$424.97	$401.36	$401.36	$429.75	$429.75	$464.12	$464.12
31	$433.96	$433.96	$409.85	$409.85	$438.83	$438.83	$473.94	$473.94
32	$442.95	$442.95	$418.34	$418.34	$447.92	$447.92	$483.75	$483.75
33	$448.56	$448.56	$423.64	$423.64	$453.60	$453.60	$489.89	$489.89
34	$454.55	$454.55	$429.30	$429.30	$459.66	$459.66	$496.43	$496.43
35	$457.55	$457.55	$432.13	$432.13	$462.69	$462.69	$499.70	$499.70
36	$460.54	$460.54	$434.96	$434.96	$465.71	$465.71	$502.97	$502.97
37	$463.54	$463.54	$437.79	$437.79	$468.74	$468.74	$506.24	$506.24
38	$466.53	$466.53	$440.62	$440.62	$471.77	$471.77	$509.51	$509.51
39	$472.52	$472.52	$446.27	$446.27	$477.83	$477.83	$516.06	$516.06
40	$478.52	$478.52	$451.93	$451.93	$483.89	$483.89	$522.60	$522.60
41	$487.50	$487.50	$460.42	$460.42	$492.98	$492.98	$532.41	$532.41
42	$496.11	$496.11	$468.55	$468.55	$501.68	$501.68	$541.82	$541.82
43	$508.09	$508.09	$479.87	$479.87	$513.80	$513.80	$554.90	$554.90
44	$523.07	$523.07	$494.01	$494.01	$528.95	$528.95	$571.26	$571.26
45	$540.67	$540.67	$510.63	$510.63	$546.74	$546.74	$590.48	$590.48
46	$561.64	$561.64	$530.44	$530.44	$567.95	$567.95	$613.38	$613.38
47	$585.23	$585.23	$552.71	$552.71	$591.80	$591.80	$639.14	$639.14
48	$612.19	$612.19	$578.17	$578.17	$619.06	$619.06	$668.58	$668.58
49	$638.77	$638.77	$603.28	$603.28	$645.94	$645.94	$697.62	$697.62
50	$668.72	$668.72	$631.57	$631.57	$676.23	$676.23	$730.33	$730.33
51	$698.30	$698.30	$659.51	$659.51	$706.14	$706.14	$762.64	$762.64
52	$730.88	$730.88	$690.27	$690.27	$739.09	$739.09	$798.21	$798.21
53	$763.83	$763.83	$721.39	$721.39	$772.41	$772.41	$834.20	$834.20
54	$799.40	$799.40	$754.99	$754.99	$808.38	$808.38	$873.05	$873.05
55	$834.97	$834.97	$788.58	$788.58	$844.34	$844.34	$911.89	$911.89
56	$873.53	$873.53	$825.00	$825.00	$883.34	$883.34	$954.01	$954.01
57	$912.47	$912.47	$861.78	$861.78	$922.72	$922.72	$996.54	$996.54
58	$954.04	$954.04	$901.03	$901.03	$964.75	$964.75	$1,041.93	$1,041.93
59	$974.63	$974.63	$920.48	$920.48	$985.57	$985.57	$1,064.42	$1,064.42
60	$1,016.19	$1,016.19	$959.73	$959.73	$1,027.60	$1,027.60	$1,109.81	$1,109.81
61	$1,052.13	$1,052.13	$993.68	$993.68	$1,063.95	$1,063.95	$1,149.07	$1,149.07
62	$1,075.72	$1,075.72	$1,015.96	$1,015.96	$1,087.80	$1,087.80	$1,174.83	$1,174.83
63	$1,105.30	$1,105.30	$1,043.90	$1,043.90	$1,117.72	$1,117.72	$1,207.13	$1,207.13
64+	$1,123.28	$1,123.28	$1,060.86	$1,060.86	$1,135.88	$1,135.88	$1,226.75	$1,226.75

Company Name:	Capital Advantage Assurance Company (CAAC)
Market:	Small Group
Product:	PPO and EPO
Effective Date of Rates:	April 1, 2022

Ending date of Rates: June 30, 2022

HIOS Plan ID (On Exchange)=>								
HIOS Plan ID (Off Exchange)=>	45127PA0010132		45127PA0010185		45127PA0010185		45127PA0010185	
Plan Marketing Name =>	Silver PPO 4000/0/45 Rx 0		Silver PPO 5000/0/40 Rx 0		Silver PPO 5000/0/40 Rx 0		Silver PPO 5000/0/40 Rx 0	
Form # =>	C22-CAAC-SGP		C22-CAAC-SGP		C22-CAAC-SGP		C22-CAAC-SGP	
Rating Area =>	9		6		7		9	
Network =>	PPO		PPO		PPO		PPO	
Metal =>	Silver		Silver		Silver		Silver	
Deductible =>	$4000 /$0 Med/Rx		$5000 /$0 Med/Rx		$5000 /$0 Med/Rx		$5000 /$0 Med/Rx	
Coinsurance =>	0%		0%		0%		0%	
Copays =>	$45/$75/$400 PCP/SPC/ER		$40/$65/$350 PCP/SPC/ER		$40/$65/$350 PCP/SPC/ER		$40/$65/$350 PCP/SPC/ER	
OOP Maximum =>	$8550 Med/Rx Combined		$8550 Med/Rx Combined		$8550 Med/Rx Combined		$8550 Med/Rx Combined	
Pediatric Dental (Yes/No) =>	Yes		Yes		Yes		Yes	
Age Band	**Non-Tobacco**	**Tobacco**	**Non-Tobacco**	**Tobacco**	**Non-Tobacco**	**Tobacco**	**Non-Tobacco**	**Tobacco**
0 - 14	$295.44	$295.44	$273.88	$273.88	$295.79	$295.79	$279.36	$279.36
15	$321.71	$321.71	$298.22	$298.22	$322.08	$322.08	$304.19	$304.19
16	$331.75	$331.75	$307.53	$307.53	$332.13	$332.13	$313.68	$313.68
17	$341.79	$341.79	$316.84	$316.84	$342.19	$342.19	$323.18	$323.18
18	$352.60	$352.60	$326.86	$326.86	$353.01	$353.01	$333.40	$333.40
19	$363.42	$363.42	$336.89	$336.89	$363.84	$363.84	$343.63	$343.63
20	$374.62	$374.62	$347.27	$347.27	$375.05	$375.05	$354.22	$354.22
21	$386.20	$386.20	$358.01	$358.01	$386.65	$386.65	$365.17	$365.17
22	$386.20	$386.20	$358.01	$358.01	$386.65	$386.65	$365.17	$365.17
23	$386.20	$386.20	$358.01	$358.01	$386.65	$386.65	$365.17	$365.17
24	$386.20	$386.20	$358.01	$358.01	$386.65	$386.65	$365.17	$365.17
25	$387.75	$387.75	$359.44	$359.44	$388.20	$388.20	$366.63	$366.63
26	$395.47	$395.47	$366.60	$366.60	$395.93	$395.93	$373.93	$373.93
27	$404.74	$404.74	$375.19	$375.19	$405.21	$405.21	$382.70	$382.70
28	$419.80	$419.80	$389.16	$389.16	$420.29	$420.29	$396.94	$396.94
29	$432.16	$432.16	$400.61	$400.61	$432.66	$432.66	$408.63	$408.63
30	$438.34	$438.34	$406.34	$406.34	$438.85	$438.85	$414.47	$414.47
31	$447.61	$447.61	$414.93	$414.93	$448.13	$448.13	$423.23	$423.23
32	$456.88	$456.88	$423.53	$423.53	$457.41	$457.41	$432.00	$432.00
33	$462.67	$462.67	$428.90	$428.90	$463.21	$463.21	$437.47	$437.47
34	$468.85	$468.85	$434.62	$434.62	$469.39	$469.39	$443.32	$443.32
35	$471.94	$471.94	$437.49	$437.49	$472.49	$472.49	$446.24	$446.24
36	$475.03	$475.03	$440.35	$440.35	$475.58	$475.58	$449.16	$449.16
37	$478.12	$478.12	$443.22	$443.22	$478.67	$478.67	$452.08	$452.08
38	$481.21	$481.21	$446.08	$446.08	$481.77	$481.77	$455.00	$455.00
39	$487.39	$487.39	$451.81	$451.81	$487.95	$487.95	$460.84	$460.84
40	$493.57	$493.57	$457.54	$457.54	$494.14	$494.14	$466.69	$466.69
41	$502.84	$502.84	$466.13	$466.13	$503.42	$503.42	$475.45	$475.45
42	$511.72	$511.72	$474.36	$474.36	$512.31	$512.31	$483.85	$483.85
43	$524.08	$524.08	$485.82	$485.82	$524.69	$524.69	$495.54	$495.54
44	$539.53	$539.53	$500.14	$500.14	$540.15	$540.15	$510.14	$510.14
45	$557.68	$557.68	$516.97	$516.97	$558.32	$558.32	$527.31	$527.31
46	$579.30	$579.30	$537.02	$537.02	$579.98	$579.98	$547.76	$547.76
47	$603.63	$603.63	$559.57	$559.57	$604.34	$604.34	$570.76	$570.76
48	$631.44	$631.44	$585.35	$585.35	$632.17	$632.17	$597.05	$597.05
49	$658.86	$658.86	$610.77	$610.77	$659.63	$659.63	$622.98	$622.98
50	$689.76	$689.76	$639.41	$639.41	$690.56	$690.56	$652.19	$652.19
51	$720.27	$720.27	$667.69	$667.69	$721.10	$721.10	$681.04	$681.04
52	$753.87	$753.87	$698.84	$698.84	$754.74	$754.74	$712.81	$712.81
53	$787.85	$787.85	$730.34	$730.34	$788.77	$788.77	$744.95	$744.95
54	$824.54	$824.54	$764.35	$764.35	$825.50	$825.50	$779.64	$779.64
55	$861.23	$861.23	$798.36	$798.36	$862.23	$862.23	$814.33	$814.33
56	$901.01	$901.01	$835.24	$835.24	$902.06	$902.06	$851.94	$851.94
57	$941.18	$941.18	$872.47	$872.47	$942.27	$942.27	$889.92	$889.92
58	$984.04	$984.04	$912.21	$912.21	$985.19	$985.19	$930.45	$930.45
59	$1,005.29	$1,005.29	$931.90	$931.90	$1,006.45	$1,006.45	$950.54	$950.54
60	$1,048.15	$1,048.15	$971.64	$971.64	$1,049.37	$1,049.37	$991.07	$991.07
61	$1,085.23	$1,085.23	$1,006.01	$1,006.01	$1,086.49	$1,086.49	$1,026.13	$1,026.13
62	$1,109.56	$1,109.56	$1,028.56	$1,028.56	$1,110.85	$1,110.85	$1,049.13	$1,049.13
63	$1,140.07	$1,140.07	$1,056.85	$1,056.85	$1,141.39	$1,141.39	$1,077.98	$1,077.98
64+	$1,158.60	$1,158.60	$1,074.02	$1,074.02	$1,159.94	$1,159.94	$1,095.50	$1,095.50

Company Name:	Capital Advantage Assurance Company (CAAC)
Market:	Small Group
Product:	PPO and EPO
Effective Date of Rates:	April 1, 2022

Ending date of Rates: June 30, 2022

HIOS Plan ID (On Exchange)=>								
HIOS Plan ID (Off Exchange)=>	45127PA0130004		45127PA0130008		45127PA0010187		45127PA0010187	
Plan Marketing Name =>	Valley Advantage EPO 5000/0/3		Capital Advantage EPO 5000/0/		Silver PPO 6000/0/35 Rx 0		Silver PPO 6000/0/35 Rx 0	
Form # =>	C22-CAAC-SGP		C22-CAAC-SGP		C22-CAAC-SGP		C22-CAAC-SGP	
Rating Area =>	6		9		6		7	
Network =>	EPO		EPO		PPO		PPO	
Metal =>	Silver		Silver		Silver		Silver	
Deductible =>	$5000 /$0 Med/Rx		$5000 /$0 Med/Rx		$6000 /$0 Med/Rx		$6000 /$0 Med/Rx	
Coinsurance =>	0%		0%		0%		0%	
Copays =>	$35/$65/$350 PCP/SPC/ER		$35/$65/$350 PCP/SPC/ER		$35/$65/$350 PCP/SPC/ER		$35/$65/$350 PCP/SPC/ER	
OOP Maximum =>	$8550 Med/Rx Combined		$8550 Med/Rx Combined		$8550 Med/Rx Combined		$8550 Med/Rx Combined	
Pediatric Dental (Yes/No) =>	Yes		Yes		Yes		Yes	
Age Band	**Non-Tobacco**	**Tobacco**	**Non-Tobacco**	**Tobacco**	**Non-Tobacco**	**Tobacco**	**Non-Tobacco**	**Tobacco**
0 - 14	$250.77	$250.77	$255.78	$255.78	$268.48	$268.48	$289.96	$289.96
15	$273.06	$273.06	$278.52	$278.52	$292.35	$292.35	$315.74	$315.74
16	$281.58	$281.58	$287.21	$287.21	$301.47	$301.47	$325.59	$325.59
17	$290.10	$290.10	$295.91	$295.91	$310.60	$310.60	$335.45	$335.45
18	$299.28	$299.28	$305.27	$305.27	$320.43	$320.43	$346.06	$346.06
19	$308.46	$308.46	$314.63	$314.63	$330.25	$330.25	$356.67	$356.67
20	$317.97	$317.97	$324.33	$324.33	$340.43	$340.43	$367.67	$367.67
21	$327.80	$327.80	$334.36	$334.36	$350.96	$350.96	$379.04	$379.04
22	$327.80	$327.80	$334.36	$334.36	$350.96	$350.96	$379.04	$379.04
23	$327.80	$327.80	$334.36	$334.36	$350.96	$350.96	$379.04	$379.04
24	$327.80	$327.80	$334.36	$334.36	$350.96	$350.96	$379.04	$379.04
25	$329.11	$329.11	$335.69	$335.69	$352.36	$352.36	$380.55	$380.55
26	$335.67	$335.67	$342.38	$342.38	$359.38	$359.38	$388.13	$388.13
27	$343.53	$343.53	$350.41	$350.41	$367.81	$367.81	$397.23	$397.23
28	$356.32	$356.32	$363.44	$363.44	$381.49	$381.49	$412.01	$412.01
29	$366.81	$366.81	$374.14	$374.14	$392.72	$392.72	$424.14	$424.14
30	$372.05	$372.05	$379.49	$379.49	$398.34	$398.34	$430.21	$430.21
31	$379.92	$379.92	$387.52	$387.52	$406.76	$406.76	$439.30	$439.30
32	$387.79	$387.79	$395.54	$395.54	$415.19	$415.19	$448.40	$448.40
33	$392.70	$392.70	$400.56	$400.56	$420.45	$420.45	$454.09	$454.09
34	$397.95	$397.95	$405.91	$405.91	$426.07	$426.07	$460.15	$460.15
35	$400.57	$400.57	$408.58	$408.58	$428.87	$428.87	$463.18	$463.18
36	$403.19	$403.19	$411.26	$411.26	$431.68	$431.68	$466.22	$466.22
37	$405.82	$405.82	$413.93	$413.93	$434.49	$434.49	$469.25	$469.25
38	$408.44	$408.44	$416.61	$416.61	$437.30	$437.30	$472.28	$472.28
39	$413.68	$413.68	$421.96	$421.96	$442.91	$442.91	$478.34	$478.34
40	$418.93	$418.93	$427.31	$427.31	$448.53	$448.53	$484.41	$484.41
41	$426.80	$426.80	$435.33	$435.33	$456.95	$456.95	$493.51	$493.51
42	$434.34	$434.34	$443.02	$443.02	$465.02	$465.02	$502.22	$502.22
43	$444.82	$444.82	$453.72	$453.72	$476.25	$476.25	$514.35	$514.35
44	$457.94	$457.94	$467.10	$467.10	$490.29	$490.29	$529.51	$529.51
45	$473.34	$473.34	$482.81	$482.81	$506.79	$506.79	$547.33	$547.33
46	$491.70	$491.70	$501.53	$501.53	$526.44	$526.44	$568.56	$568.56
47	$512.35	$512.35	$522.60	$522.60	$548.55	$548.55	$592.43	$592.43
48	$535.95	$535.95	$546.67	$546.67	$573.82	$573.82	$619.73	$619.73
49	$559.23	$559.23	$570.41	$570.41	$598.74	$598.74	$646.64	$646.64
50	$585.45	$585.45	$597.16	$597.16	$626.81	$626.81	$676.96	$676.96
51	$611.35	$611.35	$623.57	$623.57	$654.54	$654.54	$706.90	$706.90
52	$639.87	$639.87	$652.66	$652.66	$685.07	$685.07	$739.88	$739.88
53	$668.71	$668.71	$682.09	$682.09	$715.96	$715.96	$773.24	$773.24
54	$699.85	$699.85	$713.85	$713.85	$749.30	$749.30	$809.24	$809.24
55	$730.99	$730.99	$745.61	$745.61	$782.64	$782.64	$845.25	$845.25
56	$764.76	$764.76	$780.05	$780.05	$818.79	$818.79	$884.29	$884.29
57	$798.85	$798.85	$814.83	$814.83	$855.29	$855.29	$923.71	$923.71
58	$835.23	$835.23	$851.94	$851.94	$894.25	$894.25	$965.79	$965.79
59	$853.26	$853.26	$870.33	$870.33	$913.55	$913.55	$986.63	$986.63
60	$889.65	$889.65	$907.44	$907.44	$952.51	$952.51	$1,028.71	$1,028.71
61	$921.12	$921.12	$939.54	$939.54	$986.20	$986.20	$1,065.09	$1,065.09
62	$941.77	$941.77	$960.60	$960.60	$1,008.31	$1,008.31	$1,088.97	$1,088.97
63	$967.67	$967.67	$987.02	$987.02	$1,036.03	$1,036.03	$1,118.92	$1,118.92
64+	$983.39	$983.39	$1,003.07	$1,003.07	$1,052.87	$1,052.87	$1,137.11	$1,137.11

Company Name:	Capital Advantage Assurance Company (CAAC)
Market:	Small Group
Product:	PPO and EPO
Effective Date of Rates:	April 1, 2022

Ending date of Rates: June 30, 2022

HIOS Plan ID (On Exchange)=>								
HIOS Plan ID (Off Exchange)=>	45127PA0010187		45127PA0010131		45127PA0010131		45127PA0010131	
Plan Marketing Name =>	Silver PPO 6000/0/35 Rx 0		Silver PPO 4000/0/45 Rx 250		Silver PPO 4000/0/45 Rx 250		Silver PPO 4000/0/45 Rx 250	
Form # =>	C22-CAAC-SGP		C22-CAAC-SGP		C22-CAAC-SGP		C22-CAAC-SGP	
Rating Area =>	9		6		7		9	
Network =>	PPO		PPO		PPO		PPO	
Metal =>	Silver		Silver		Silver		Silver	
Deductible =>	$6000 /$0 Med/Rx		$4000 /$250 Med/Rx		$4000 /$250 Med/Rx		$4000 /$250 Med/Rx	
Coinsurance =>	0%		0%		0%		0%	
Copays =>	$35/$65/$350 PCP/SPC/ER		$45/$75/$400 PCP/SPC/ER		$45/$75/$400 PCP/SPC/ER		$45/$75/$400 PCP/SPC/ER	
OOP Maximum =>	$8550 Med/Rx Combined		$8550 Med/Rx Combined		$8550 Med/Rx Combined		$8550 Med/Rx Combined	
Pediatric Dental (Yes/No) =>	Yes		Yes		Yes		Yes	
Age Band	**Non-Tobacco**	**Tobacco**	**Non-Tobacco**	**Tobacco**	**Non-Tobacco**	**Tobacco**	**Non-Tobacco**	**Tobacco**
0 - 14	$273.85	$273.85	$273.04	$273.04	$294.88	$294.88	$278.50	$278.50
15	$298.20	$298.20	$297.31	$297.31	$321.09	$321.09	$303.25	$303.25
16	$307.50	$307.50	$306.59	$306.59	$331.11	$331.11	$312.72	$312.72
17	$316.81	$316.81	$315.87	$315.87	$341.13	$341.13	$322.18	$322.18
18	$326.84	$326.84	$325.86	$325.86	$351.93	$351.93	$332.38	$332.38
19	$336.86	$336.86	$335.85	$335.85	$362.72	$362.72	$342.57	$342.57
20	$347.24	$347.24	$346.20	$346.20	$373.90	$373.90	$353.13	$353.13
21	$357.98	$357.98	$356.91	$356.91	$385.46	$385.46	$364.05	$364.05
22	$357.98	$357.98	$356.91	$356.91	$385.46	$385.46	$364.05	$364.05
23	$357.98	$357.98	$356.91	$356.91	$385.46	$385.46	$364.05	$364.05
24	$357.98	$357.98	$356.91	$356.91	$385.46	$385.46	$364.05	$364.05
25	$359.41	$359.41	$358.34	$358.34	$387.00	$387.00	$365.50	$365.50
26	$366.57	$366.57	$365.48	$365.48	$394.71	$394.71	$372.79	$372.79
27	$375.16	$375.16	$374.04	$374.04	$403.97	$403.97	$381.52	$381.52
28	$389.12	$389.12	$387.96	$387.96	$419.00	$419.00	$395.72	$395.72
29	$400.58	$400.58	$399.38	$399.38	$431.33	$431.33	$407.37	$407.37
30	$406.31	$406.31	$405.09	$405.09	$437.50	$437.50	$413.19	$413.19
31	$414.90	$414.90	$413.66	$413.66	$446.75	$446.75	$421.93	$421.93
32	$423.49	$423.49	$422.22	$422.22	$456.00	$456.00	$430.67	$430.67
33	$428.86	$428.86	$427.58	$427.58	$461.78	$461.78	$436.13	$436.13
34	$434.59	$434.59	$433.29	$433.29	$467.95	$467.95	$441.95	$441.95
35	$437.45	$437.45	$436.14	$436.14	$471.04	$471.04	$444.87	$444.87
36	$440.31	$440.31	$439.00	$439.00	$474.12	$474.12	$447.78	$447.78
37	$443.18	$443.18	$441.85	$441.85	$477.20	$477.20	$450.69	$450.69
38	$446.04	$446.04	$444.71	$444.71	$480.29	$480.29	$453.60	$453.60
39	$451.77	$451.77	$450.42	$450.42	$486.45	$486.45	$459.43	$459.43
40	$457.50	$457.50	$456.13	$456.13	$492.62	$492.62	$465.25	$465.25
41	$466.09	$466.09	$464.70	$464.70	$501.87	$501.87	$473.99	$473.99
42	$474.32	$474.32	$472.91	$472.91	$510.74	$510.74	$482.36	$482.36
43	$485.78	$485.78	$484.33	$484.33	$523.07	$523.07	$494.01	$494.01
44	$500.10	$500.10	$498.60	$498.60	$538.49	$538.49	$508.58	$508.58
45	$516.92	$516.92	$515.38	$515.38	$556.61	$556.61	$525.69	$525.69
46	$536.97	$536.97	$535.36	$535.36	$578.19	$578.19	$546.07	$546.07
47	$559.52	$559.52	$557.85	$557.85	$602.48	$602.48	$569.01	$569.01
48	$585.30	$585.30	$583.55	$583.55	$630.23	$630.23	$595.22	$595.22
49	$610.71	$610.71	$608.89	$608.89	$657.60	$657.60	$621.07	$621.07
50	$639.35	$639.35	$637.44	$637.44	$688.44	$688.44	$650.19	$650.19
51	$667.63	$667.63	$665.64	$665.64	$718.89	$718.89	$678.95	$678.95
52	$698.78	$698.78	$696.69	$696.69	$752.42	$752.42	$710.62	$710.62
53	$730.28	$730.28	$728.10	$728.10	$786.34	$786.34	$742.66	$742.66
54	$764.29	$764.29	$762.00	$762.00	$822.96	$822.96	$777.24	$777.24
55	$798.29	$798.29	$795.91	$795.91	$859.58	$859.58	$811.83	$811.83
56	$835.17	$835.17	$832.67	$832.67	$899.28	$899.28	$849.32	$849.32
57	$872.40	$872.40	$869.79	$869.79	$939.37	$939.37	$887.19	$887.19
58	$912.13	$912.13	$909.41	$909.41	$982.16	$982.16	$927.59	$927.59
59	$931.82	$931.82	$929.04	$929.04	$1,003.36	$1,003.36	$947.62	$947.62
60	$971.56	$971.56	$968.65	$968.65	$1,046.15	$1,046.15	$988.03	$988.03
61	$1,005.92	$1,005.92	$1,002.92	$1,002.92	$1,083.15	$1,083.15	$1,022.98	$1,022.98
62	$1,028.47	$1,028.47	$1,025.40	$1,025.40	$1,107.43	$1,107.43	$1,045.91	$1,045.91
63	$1,056.75	$1,056.75	$1,053.60	$1,053.60	$1,137.89	$1,137.89	$1,074.67	$1,074.67
64+	$1,073.93	$1,073.93	$1,070.72	$1,070.72	$1,156.38	$1,156.38	$1,092.14	$1,092.14

Company Name:	Capital Advantage Assurance Company (CAAC)
Market:	Small Group
Product:	PPO and EPO
Effective Date of Rates:	April 1, 2022

Ending date of Rates: June 30, 2022

HIOS Plan ID (On Exchange)=>								
HIOS Plan ID (Off Exchange)=>	45127PA0010184		45127PA0010184		45127PA0010184		45127PA0130003	
Plan Marketing Name =>	Silver PPO 5000/0/40 Rx 250		Silver PPO 5000/0/40 Rx 250		Silver PPO 5000/0/40 Rx 250		alley Advantage EPO 5000/0/3	
Form # =>	C22-CAAC-SGP		C22-CAAC-SGP		C22-CAAC-SGP		C22-CAAC-SGP	
Rating Area =>	6		7		9		6	
Network =>	PPO		PPO		PPO		EPO	
Metal =>	Silver		Silver		Silver		Silver	
Deductible =>	$5000 /$250 Med/Rx		$5000 /$250 Med/Rx		$5000 /$250 Med/Rx		$5000 /$250 Med/Rx	
Coinsurance =>	0%		0%		0%		0%	
Copays =>	$40/$65/$350 PCP/SPC/ER		$40/$65/$350 PCP/SPC/ER		$40/$65/$350 PCP/SPC/ER		$35/$65/$350 PCP/SPC/ER	
OOP Maximum =>	$8550 Med/Rx Combined		$8550 Med/Rx Combined		$8550 Med/Rx Combined		$8550 Med/Rx Combined	
Pediatric Dental (Yes/No) =>	Yes		Yes		Yes		Yes	
Age Band	**Non-Tobacco**	**Tobacco**	**Non-Tobacco**	**Tobacco**	**Non-Tobacco**	**Tobacco**	**Non-Tobacco**	**Tobacco**
0 - 14	$257.90	$257.90	$278.53	$278.53	$263.05	$263.05	$236.42	$236.42
15	$280.82	$280.82	$303.29	$303.29	$286.44	$286.44	$257.44	$257.44
16	$289.59	$289.59	$312.75	$312.75	$295.38	$295.38	$265.47	$265.47
17	$298.35	$298.35	$322.22	$322.22	$304.32	$304.32	$273.51	$273.51
18	$307.79	$307.79	$332.41	$332.41	$313.95	$313.95	$282.16	$282.16
19	$317.23	$317.23	$342.61	$342.61	$323.57	$323.57	$290.82	$290.82
20	$327.01	$327.01	$353.17	$353.17	$333.55	$333.55	$299.78	$299.78
21	$337.12	$337.12	$364.09	$364.09	$343.86	$343.86	$309.05	$309.05
22	$337.12	$337.12	$364.09	$364.09	$343.86	$343.86	$309.05	$309.05
23	$337.12	$337.12	$364.09	$364.09	$343.86	$343.86	$309.05	$309.05
24	$337.12	$337.12	$364.09	$364.09	$343.86	$343.86	$309.05	$309.05
25	$338.47	$338.47	$365.55	$365.55	$345.24	$345.24	$310.29	$310.29
26	$345.21	$345.21	$372.83	$372.83	$352.12	$352.12	$316.47	$316.47
27	$353.30	$353.30	$381.57	$381.57	$360.37	$360.37	$323.88	$323.88
28	$366.45	$366.45	$395.77	$395.77	$373.78	$373.78	$335.94	$335.94
29	$377.24	$377.24	$407.42	$407.42	$384.78	$384.78	$345.83	$345.83
30	$382.63	$382.63	$413.24	$413.24	$390.28	$390.28	$350.77	$350.77
31	$390.72	$390.72	$421.98	$421.98	$398.54	$398.54	$358.19	$358.19
32	$398.81	$398.81	$430.72	$430.72	$406.79	$406.79	$365.61	$365.61
33	$403.87	$403.87	$436.18	$436.18	$411.95	$411.95	$370.24	$370.24
34	$409.26	$409.26	$442.00	$442.00	$417.45	$417.45	$375.19	$375.19
35	$411.96	$411.96	$444.92	$444.92	$420.20	$420.20	$377.66	$377.66
36	$414.66	$414.66	$447.83	$447.83	$422.95	$422.95	$380.13	$380.13
37	$417.35	$417.35	$450.74	$450.74	$425.70	$425.70	$382.60	$382.60
38	$420.05	$420.05	$453.66	$453.66	$428.45	$428.45	$385.08	$385.08
39	$425.45	$425.45	$459.48	$459.48	$433.95	$433.95	$390.02	$390.02
40	$430.84	$430.84	$465.31	$465.31	$439.46	$439.46	$394.97	$394.97
41	$438.93	$438.93	$474.04	$474.04	$447.71	$447.71	$402.38	$402.38
42	$446.68	$446.68	$482.42	$482.42	$455.62	$455.62	$409.49	$409.49
43	$457.47	$457.47	$494.07	$494.07	$466.62	$466.62	$419.38	$419.38
44	$470.96	$470.96	$508.63	$508.63	$480.38	$480.38	$431.74	$431.74
45	$486.80	$486.80	$525.75	$525.75	$496.54	$496.54	$446.27	$446.27
46	$505.68	$505.68	$546.13	$546.13	$515.79	$515.79	$463.58	$463.58
47	$526.92	$526.92	$569.07	$569.07	$537.46	$537.46	$483.05	$483.05
48	$551.19	$551.19	$595.29	$595.29	$562.22	$562.22	$505.30	$505.30
49	$575.13	$575.13	$621.14	$621.14	$586.63	$586.63	$527.24	$527.24
50	$602.10	$602.10	$650.26	$650.26	$614.14	$614.14	$551.96	$551.96
51	$628.73	$628.73	$679.03	$679.03	$641.30	$641.30	$576.38	$576.38
52	$658.06	$658.06	$710.70	$710.70	$671.22	$671.22	$603.27	$603.27
53	$687.72	$687.72	$742.74	$742.74	$701.48	$701.48	$630.46	$630.46
54	$719.75	$719.75	$777.33	$777.33	$734.15	$734.15	$659.82	$659.82
55	$751.78	$751.78	$811.92	$811.92	$766.81	$766.81	$689.18	$689.18
56	$786.50	$786.50	$849.42	$849.42	$802.23	$802.23	$721.01	$721.01
57	$821.56	$821.56	$887.29	$887.29	$837.99	$837.99	$753.15	$753.15
58	$858.98	$858.98	$927.70	$927.70	$876.16	$876.16	$787.46	$787.46
59	$877.52	$877.52	$947.73	$947.73	$895.07	$895.07	$804.46	$804.46
60	$914.94	$914.94	$988.14	$988.14	$933.24	$933.24	$838.76	$838.76
61	$947.31	$947.31	$1,023.09	$1,023.09	$966.25	$966.25	$868.43	$868.43
62	$968.55	$968.55	$1,046.03	$1,046.03	$987.92	$987.92	$887.90	$887.90
63	$995.18	$995.18	$1,074.79	$1,074.79	$1,015.08	$1,015.08	$912.32	$912.32
64+	$1,011.35	$1,011.35	$1,092.26	$1,092.26	$1,031.58	$1,031.58	$927.14	$927.14

Company Name:	Capital Advantage Assurance Company (CAAC)
Market:	Small Group
Product:	PPO and EPO
Effective Date of Rates:	April 1, 2022

Ending date of Rates: June 30, 2022

HIOS Plan ID (On Exchange)=>								
HIOS Plan ID (Off Exchange)=>	45127PA0130007		45127PA0010201		45127PA0010201		45127PA0010201	
Plan Marketing Name =>	apital Advantage EPO 5000/0/3		QHDHP Performance PPO 2750		QHDHP Performance PPO 2750		QHDHP Performance PPO 2750	
Form # =>	C22-CAAC-SGP		C22-CAAC-SGP		C22-CAAC-SGP		C22-CAAC-SGP	
Rating Area =>	9		6		7		9	
Network =>	EPO		PPO		PPO		PPO	
Metal =>	Silver		Silver		Silver		Silver	
Deductible =>	$5000 /$250 Med/Rx		$2750 Med/Rx Combined		$2750 Med/Rx Combined		$2750 Med/Rx Combined	
Coinsurance =>	0%		0%		0%		0%	
Copays =>	$35/$65/$350 PCP/SPC/ER		$15/$30/$350 PCP/SPC/ER		$15/$30/$350 PCP/SPC/ER		$15/$30/$350 PCP/SPC/ER	
OOP Maximum =>	$8550 Med/Rx Combined		$7000 Med/Rx Combined		$7000 Med/Rx Combined		$7000 Med/Rx Combined	
Pediatric Dental (Yes/No) =>	Yes		Yes		Yes		Yes	
Age Band	**Non-Tobacco**	**Tobacco**	**Non-Tobacco**	**Tobacco**	**Non-Tobacco**	**Tobacco**	**Non-Tobacco**	**Tobacco**
0 - 14	$241.15	$241.15	$267.98	$267.98	$289.42	$289.42	$273.34	$273.34
15	$262.59	$262.59	$291.80	$291.80	$315.14	$315.14	$297.64	$297.64
16	$270.78	$270.78	$300.91	$300.91	$324.98	$324.98	$306.93	$306.93
17	$278.98	$278.98	$310.02	$310.02	$334.82	$334.82	$316.22	$316.22
18	$287.81	$287.81	$319.82	$319.82	$345.41	$345.41	$326.22	$326.22
19	$296.63	$296.63	$329.63	$329.63	$356.00	$356.00	$336.22	$336.22
20	$305.77	$305.77	$339.79	$339.79	$366.97	$366.97	$346.59	$346.59
21	$315.23	$315.23	$350.30	$350.30	$378.32	$378.32	$357.31	$357.31
22	$315.23	$315.23	$350.30	$350.30	$378.32	$378.32	$357.31	$357.31
23	$315.23	$315.23	$350.30	$350.30	$378.32	$378.32	$357.31	$357.31
24	$315.23	$315.23	$350.30	$350.30	$378.32	$378.32	$357.31	$357.31
25	$316.49	$316.49	$351.70	$351.70	$379.84	$379.84	$358.74	$358.74
26	$322.80	$322.80	$358.71	$358.71	$387.40	$387.40	$365.88	$365.88
27	$330.36	$330.36	$367.11	$367.11	$396.48	$396.48	$374.46	$374.46
28	$342.66	$342.66	$380.78	$380.78	$411.24	$411.24	$388.39	$388.39
29	$352.74	$352.74	$391.99	$391.99	$423.34	$423.34	$399.83	$399.83
30	$357.79	$357.79	$397.59	$397.59	$429.40	$429.40	$405.54	$405.54
31	$365.35	$365.35	$406.00	$406.00	$438.48	$438.48	$414.12	$414.12
32	$372.92	$372.92	$414.40	$414.40	$447.56	$447.56	$422.69	$422.69
33	$377.65	$377.65	$419.66	$419.66	$453.23	$453.23	$428.05	$428.05
34	$382.69	$382.69	$425.26	$425.26	$459.29	$459.29	$433.77	$433.77
35	$385.21	$385.21	$428.07	$428.07	$462.31	$462.31	$436.63	$436.63
36	$387.73	$387.73	$430.87	$430.87	$465.34	$465.34	$439.49	$439.49
37	$390.26	$390.26	$433.67	$433.67	$468.37	$468.37	$442.34	$442.34
38	$392.78	$392.78	$436.47	$436.47	$471.39	$471.39	$445.20	$445.20
39	$397.82	$397.82	$442.08	$442.08	$477.44	$477.44	$450.92	$450.92
40	$402.87	$402.87	$447.68	$447.68	$483.50	$483.50	$456.64	$456.64
41	$410.43	$410.43	$456.09	$456.09	$492.58	$492.58	$465.21	$465.21
42	$417.68	$417.68	$464.15	$464.15	$501.28	$501.28	$473.43	$473.43
43	$427.77	$427.77	$475.36	$475.36	$513.39	$513.39	$484.86	$484.86
44	$440.38	$440.38	$489.37	$489.37	$528.52	$528.52	$499.16	$499.16
45	$455.19	$455.19	$505.83	$505.83	$546.30	$546.30	$515.95	$515.95
46	$472.85	$472.85	$525.45	$525.45	$567.49	$567.49	$535.96	$535.96
47	$492.71	$492.71	$547.52	$547.52	$591.32	$591.32	$558.47	$558.47
48	$515.40	$515.40	$572.74	$572.74	$618.56	$618.56	$584.20	$584.20
49	$537.78	$537.78	$597.61	$597.61	$645.42	$645.42	$609.56	$609.56
50	$563.00	$563.00	$625.64	$625.64	$675.69	$675.69	$638.15	$638.15
51	$587.91	$587.91	$653.31	$653.31	$705.57	$705.57	$666.38	$666.38
52	$615.33	$615.33	$683.79	$683.79	$738.49	$738.49	$697.46	$697.46
53	$643.07	$643.07	$714.61	$714.61	$771.78	$771.78	$728.90	$728.90
54	$673.02	$673.02	$747.89	$747.89	$807.72	$807.72	$762.85	$762.85
55	$702.97	$702.97	$781.17	$781.17	$843.66	$843.66	$796.79	$796.79
56	$735.43	$735.43	$817.25	$817.25	$882.63	$882.63	$833.59	$833.59
57	$768.22	$768.22	$853.68	$853.68	$921.98	$921.98	$870.75	$870.75
58	$803.21	$803.21	$892.56	$892.56	$963.97	$963.97	$910.42	$910.42
59	$820.55	$820.55	$911.83	$911.83	$984.78	$984.78	$930.07	$930.07
60	$855.54	$855.54	$950.71	$950.71	$1,026.77	$1,026.77	$969.73	$969.73
61	$885.80	$885.80	$984.34	$984.34	$1,063.09	$1,063.09	$1,004.03	$1,004.03
62	$905.66	$905.66	$1,006.41	$1,006.41	$1,086.92	$1,086.92	$1,026.54	$1,026.54
63	$930.56	$930.56	$1,034.09	$1,034.09	$1,116.81	$1,116.81	$1,054.77	$1,054.77
64+	$945.68	$945.68	$1,050.89	$1,050.89	$1,134.96	$1,134.96	$1,071.92	$1,071.92

Company Name:	Capital Advantage Assurance Company (CAAC)
Market:	Small Group
Product:	PPO and EPO
Effective Date of Rates:	April 1, 2022

Ending date of Rates: June 30, 2022

HIOS Plan ID (On Exchange)=>								
HIOS Plan ID (Off Exchange)=>	45127PA0010124		45127PA0010124		45127PA0010124		45127PA0010186	
Plan Marketing Name =>	Silver QHDHP PPO 2750/0/25		Silver QHDHP PPO 2750/0/25		Silver QHDHP PPO 2750/0/25		Silver PPO 6000/0/35 Rx 250	
Form # =>	C22-CAAC-SGP		C22-CAAC-SGP		C22-CAAC-SGP		C22-CAAC-SGP	
Rating Area =>	6		7		9		6	
Network =>	PPO		PPO		PPO		PPO	
Metal =>	Silver		Silver		Silver		Silver	
Deductible =>	$2750 Med/Rx Combined		$2750 Med/Rx Combined		$2750 Med/Rx Combined		$6000 /$250 Med/Rx	
Coinsurance =>	0%		0%		0%		0%	
Copays =>	$25/$50/$350 PCP/SPC/ER		$25/$50/$350 PCP/SPC/ER		$25/$50/$350 PCP/SPC/ER		$35/$65/$350 PCP/SPC/ER	
OOP Maximum =>	$6900 Med/Rx Combined		$6900 Med/Rx Combined		$6900 Med/Rx Combined		$8550 Med/Rx Combined	
Pediatric Dental (Yes/No) =>	Yes		Yes		Yes		Yes	
Age Band	**Non-Tobacco**	**Tobacco**	**Non-Tobacco**	**Tobacco**	**Non-Tobacco**	**Tobacco**	**Non-Tobacco**	**Tobacco**
0 - 14	$292.90	$292.90	$316.33	$316.33	$298.75	$298.75	$252.71	$252.71
15	$318.93	$318.93	$344.45	$344.45	$325.31	$325.31	$275.17	$275.17
16	$328.89	$328.89	$355.20	$355.20	$335.46	$335.46	$283.76	$283.76
17	$338.84	$338.84	$365.95	$365.95	$345.62	$345.62	$292.35	$292.35
18	$349.56	$349.56	$377.53	$377.53	$356.55	$356.55	$301.60	$301.60
19	$360.28	$360.28	$389.10	$389.10	$367.49	$367.49	$310.85	$310.85
20	$371.38	$371.38	$401.09	$401.09	$378.81	$378.81	$320.43	$320.43
21	$382.87	$382.87	$413.50	$413.50	$390.53	$390.53	$330.34	$330.34
22	$382.87	$382.87	$413.50	$413.50	$390.53	$390.53	$330.34	$330.34
23	$382.87	$382.87	$413.50	$413.50	$390.53	$390.53	$330.34	$330.34
24	$382.87	$382.87	$413.50	$413.50	$390.53	$390.53	$330.34	$330.34
25	$384.40	$384.40	$415.15	$415.15	$392.09	$392.09	$331.66	$331.66
26	$392.06	$392.06	$423.42	$423.42	$399.90	$399.90	$338.27	$338.27
27	$401.25	$401.25	$433.35	$433.35	$409.27	$409.27	$346.20	$346.20
28	$416.18	$416.18	$449.47	$449.47	$424.50	$424.50	$359.08	$359.08
29	$428.43	$428.43	$462.71	$462.71	$437.00	$437.00	$369.65	$369.65
30	$434.56	$434.56	$469.32	$469.32	$443.25	$443.25	$374.94	$374.94
31	$443.75	$443.75	$479.25	$479.25	$452.62	$452.62	$382.86	$382.86
32	$452.94	$452.94	$489.17	$489.17	$461.99	$461.99	$390.79	$390.79
33	$458.68	$458.68	$495.37	$495.37	$467.85	$467.85	$395.75	$395.75
34	$464.80	$464.80	$501.99	$501.99	$474.10	$474.10	$401.03	$401.03
35	$467.87	$467.87	$505.30	$505.30	$477.22	$477.22	$403.68	$403.68
36	$470.93	$470.93	$508.60	$508.60	$480.35	$480.35	$406.32	$406.32
37	$473.99	$473.99	$511.91	$511.91	$483.47	$483.47	$408.96	$408.96
38	$477.06	$477.06	$515.22	$515.22	$486.60	$486.60	$411.60	$411.60
39	$483.18	$483.18	$521.84	$521.84	$492.85	$492.85	$416.89	$416.89
40	$489.31	$489.31	$528.45	$528.45	$499.09	$499.09	$422.17	$422.17
41	$498.50	$498.50	$538.38	$538.38	$508.47	$508.47	$430.10	$430.10
42	$507.30	$507.30	$547.89	$547.89	$517.45	$517.45	$437.70	$437.70
43	$519.55	$519.55	$561.12	$561.12	$529.95	$529.95	$448.27	$448.27
44	$534.87	$534.87	$577.66	$577.66	$545.57	$545.57	$461.48	$461.48
45	$552.86	$552.86	$597.09	$597.09	$563.92	$563.92	$477.01	$477.01
46	$574.30	$574.30	$620.25	$620.25	$585.79	$585.79	$495.51	$495.51
47	$598.43	$598.43	$646.30	$646.30	$610.39	$610.39	$516.32	$516.32
48	$625.99	$625.99	$676.07	$676.07	$638.51	$638.51	$540.11	$540.11
49	$653.18	$653.18	$705.43	$705.43	$666.24	$666.24	$563.56	$563.56
50	$683.81	$683.81	$738.51	$738.51	$697.48	$697.48	$589.99	$589.99
51	$714.05	$714.05	$771.18	$771.18	$728.33	$728.33	$616.08	$616.08
52	$747.36	$747.36	$807.15	$807.15	$762.31	$762.31	$644.82	$644.82
53	$781.05	$781.05	$843.54	$843.54	$796.68	$796.68	$673.89	$673.89
54	$817.43	$817.43	$882.82	$882.82	$833.78	$833.78	$705.28	$705.28
55	$853.80	$853.80	$922.10	$922.10	$870.88	$870.88	$736.66	$736.66
56	$893.24	$893.24	$964.69	$964.69	$911.10	$911.10	$770.68	$770.68
57	$933.05	$933.05	$1,007.70	$1,007.70	$951.72	$951.72	$805.04	$805.04
58	$975.55	$975.55	$1,053.60	$1,053.60	$995.06	$995.06	$841.71	$841.71
59	$996.61	$996.61	$1,076.34	$1,076.34	$1,016.54	$1,016.54	$859.88	$859.88
60	$1,039.11	$1,039.11	$1,122.24	$1,122.24	$1,059.89	$1,059.89	$896.54	$896.54
61	$1,075.86	$1,075.86	$1,161.93	$1,161.93	$1,097.38	$1,097.38	$928.26	$928.26
62	$1,099.99	$1,099.99	$1,187.98	$1,187.98	$1,121.99	$1,121.99	$949.07	$949.07
63	$1,130.23	$1,130.23	$1,220.65	$1,220.65	$1,152.84	$1,152.84	$975.16	$975.16
64+	$1,148.60	$1,148.60	$1,240.49	$1,240.49	$1,171.58	$1,171.58	$991.01	$991.01

Company Name:	Capital Advantage Assurance Company (CAAC)
Market:	Small Group
Product:	PPO and EPO
Effective Date of Rates:	April 1, 2022

Ending date of Rates: June 30, 2022

HIOS Plan ID (On Exchange)=>								
HIOS Plan ID (Off Exchange)=>	45127PA0010186		45127PA0010186		45127PA0010170		45127PA0010170	
Plan Marketing Name =>	Silver PPO 6000/0/35 Rx 250		Silver PPO 6000/0/35 Rx 250		Silver QHDHP PPO 3500/0/25		Silver QHDHP PPO 3500/0/25	
Form # =>	C22-CAAC-SGP		C22-CAAC-SGP		C22-CAAC-SGP		C22-CAAC-SGP	
Rating Area =>	7		9		6		7	
Network =>	PPO		PPO		PPO		PPO	
Metal =>	Silver		Silver		Silver		Silver	
Deductible =>	$6000 /$250 Med/Rx		$6000 /$250 Med/Rx		$3500 Med/Rx Combined		$3500 Med/Rx Combined	
Coinsurance =>	0%		0%		0%		0%	
Copays =>	$35/$65/$350 PCP/SPC/ER		$35/$65/$350 PCP/SPC/ER		$25/$50/$350 PCP/SPC/ER		$25/$50/$350 PCP/SPC/ER	
OOP Maximum =>	$8550 Med/Rx Combined		$8550 Med/Rx Combined		$6900 Med/Rx Combined		$6900 Med/Rx Combined	
Pediatric Dental (Yes/No) =>	Yes		Yes		Yes		Yes	
Age Band	**Non-Tobacco**	**Tobacco**	**Non-Tobacco**	**Tobacco**	**Non-Tobacco**	**Tobacco**	**Non-Tobacco**	**Tobacco**
0 - 14	$272.93	$272.93	$257.76	$257.76	$268.05	$268.05	$289.49	$289.49
15	$297.19	$297.19	$280.68	$280.68	$291.87	$291.87	$315.22	$315.22
16	$306.46	$306.46	$289.44	$289.44	$300.99	$300.99	$325.06	$325.06
17	$315.74	$315.74	$298.20	$298.20	$310.10	$310.10	$334.90	$334.90
18	$325.73	$325.73	$307.63	$307.63	$319.91	$319.91	$345.50	$345.50
19	$335.72	$335.72	$317.07	$317.07	$329.72	$329.72	$356.09	$356.09
20	$346.06	$346.06	$326.84	$326.84	$339.88	$339.88	$367.07	$367.07
21	$356.77	$356.77	$336.95	$336.95	$350.39	$350.39	$378.42	$378.42
22	$356.77	$356.77	$336.95	$336.95	$350.39	$350.39	$378.42	$378.42
23	$356.77	$356.77	$336.95	$336.95	$350.39	$350.39	$378.42	$378.42
24	$356.77	$356.77	$336.95	$336.95	$350.39	$350.39	$378.42	$378.42
25	$358.19	$358.19	$338.29	$338.29	$351.79	$351.79	$379.93	$379.93
26	$365.33	$365.33	$345.03	$345.03	$358.80	$358.80	$387.50	$387.50
27	$373.89	$373.89	$353.12	$353.12	$367.21	$367.21	$396.59	$396.59
28	$387.81	$387.81	$366.26	$366.26	$380.87	$380.87	$411.34	$411.34
29	$399.22	$399.22	$377.04	$377.04	$392.09	$392.09	$423.45	$423.45
30	$404.93	$404.93	$382.43	$382.43	$397.69	$397.69	$429.51	$429.51
31	$413.49	$413.49	$390.52	$390.52	$406.10	$406.10	$438.59	$438.59
32	$422.06	$422.06	$398.61	$398.61	$414.51	$414.51	$447.67	$447.67
33	$427.41	$427.41	$403.66	$403.66	$419.77	$419.77	$453.35	$453.35
34	$433.12	$433.12	$409.05	$409.05	$425.37	$425.37	$459.40	$459.40
35	$435.97	$435.97	$411.75	$411.75	$428.18	$428.18	$462.43	$462.43
36	$438.82	$438.82	$414.44	$414.44	$430.98	$430.98	$465.46	$465.46
37	$441.68	$441.68	$417.14	$417.14	$433.78	$433.78	$468.49	$468.49
38	$444.53	$444.53	$419.84	$419.84	$436.59	$436.59	$471.51	$471.51
39	$450.24	$450.24	$425.23	$425.23	$442.19	$442.19	$477.57	$477.57
40	$455.95	$455.95	$430.62	$430.62	$447.80	$447.80	$483.62	$483.62
41	$464.51	$464.51	$438.70	$438.70	$456.21	$456.21	$492.70	$492.70
42	$472.72	$472.72	$446.45	$446.45	$464.27	$464.27	$501.41	$501.41
43	$484.13	$484.13	$457.24	$457.24	$475.48	$475.48	$513.52	$513.52
44	$498.40	$498.40	$470.71	$470.71	$489.49	$489.49	$528.65	$528.65
45	$515.17	$515.17	$486.55	$486.55	$505.96	$505.96	$546.44	$546.44
46	$535.15	$535.15	$505.42	$505.42	$525.58	$525.58	$567.63	$567.63
47	$557.63	$557.63	$526.65	$526.65	$547.66	$547.66	$591.47	$591.47
48	$583.31	$583.31	$550.91	$550.91	$572.89	$572.89	$618.72	$618.72
49	$608.64	$608.64	$574.83	$574.83	$597.77	$597.77	$645.59	$645.59
50	$637.19	$637.19	$601.79	$601.79	$625.80	$625.80	$675.86	$675.86
51	$665.37	$665.37	$628.41	$628.41	$653.48	$653.48	$705.76	$705.76
52	$696.41	$696.41	$657.72	$657.72	$683.96	$683.96	$738.68	$738.68
53	$727.81	$727.81	$687.37	$687.37	$714.80	$714.80	$771.98	$771.98
54	$761.70	$761.70	$719.38	$719.38	$748.08	$748.08	$807.93	$807.93
55	$795.59	$795.59	$751.39	$751.39	$781.37	$781.37	$843.88	$843.88
56	$832.34	$832.34	$786.10	$786.10	$817.46	$817.46	$882.86	$882.86
57	$869.44	$869.44	$821.14	$821.14	$853.90	$853.90	$922.21	$922.21
58	$909.04	$909.04	$858.54	$858.54	$892.79	$892.79	$964.22	$964.22
59	$928.67	$928.67	$877.07	$877.07	$912.07	$912.07	$985.03	$985.03
60	$968.27	$968.27	$914.47	$914.47	$950.96	$950.96	$1,027.04	$1,027.04
61	$1,002.52	$1,002.52	$946.82	$946.82	$984.60	$984.60	$1,063.36	$1,063.36
62	$1,024.99	$1,024.99	$968.05	$968.05	$1,006.67	$1,006.67	$1,087.20	$1,087.20
63	$1,053.18	$1,053.18	$994.67	$994.67	$1,034.35	$1,034.35	$1,117.10	$1,117.10
64+	$1,070.30	$1,070.30	$1,010.84	$1,010.84	$1,051.16	$1,051.16	$1,135.25	$1,135.25

Company Name:	Capital Advantage Assurance Company (CAAC)
Market:	Small Group
Product:	PPO and EPO
Effective Date of Rates:	April 1, 2022

Ending date of Rates: June 30, 2022

HIOS Plan ID (On Exchange)=>								
HIOS Plan ID (Off Exchange)=>	45127PA0010170		45127PA0010199		45127PA0010199		45127PA0010199	
Plan Marketing Name =>	Silver QHDHP PPO 3500/0/25		Silver QHDHP-E PPO 4500/0/10		Silver QHDHP-E PPO 4500/0/10		Silver QHDHP-E PPO 4500/0/10	
Form # =>	C22-CAAC-SGP		C22-CAAC-SGP		C22-CAAC-SGP		C22-CAAC-SGP	
Rating Area =>	9		6		7		9	
Network =>	PPO		PPO		PPO		PPO	
Metal =>	Silver		Silver		Silver		Silver	
Deductible =>	$3500 Med/Rx Combined		$4500 Med/Rx Combined		$4500 Med/Rx Combined		$4500 Med/Rx Combined	
Coinsurance =>	0%		0%		0%		0%	
Copays =>	$25/$50/$350 PCP/SPC/ER		$10/$20/$350 PCP/SPC/ER		$10/$20/$350 PCP/SPC/ER		$10/$20/$350 PCP/SPC/ER	
OOP Maximum =>	$6900 Med/Rx Combined		$6900 Med/Rx Combined		$6900 Med/Rx Combined		$6900 Med/Rx Combined	
Pediatric Dental (Yes/No) =>	Yes		Yes		Yes		Yes	
Age Band	**Non-Tobacco**	**Tobacco**	**Non-Tobacco**	**Tobacco**	**Non-Tobacco**	**Tobacco**	**Non-Tobacco**	**Tobacco**
0 - 14	$273.41	$273.41	$253.61	$253.61	$273.89	$273.89	$258.68	$258.68
15	$297.71	$297.71	$276.15	$276.15	$298.24	$298.24	$281.67	$281.67
16	$307.00	$307.00	$284.77	$284.77	$307.55	$307.55	$290.46	$290.46
17	$316.30	$316.30	$293.39	$293.39	$316.86	$316.86	$299.25	$299.25
18	$326.30	$326.30	$302.67	$302.67	$326.88	$326.88	$308.72	$308.72
19	$336.31	$336.31	$311.95	$311.95	$336.91	$336.91	$318.19	$318.19
20	$346.68	$346.68	$321.56	$321.56	$347.29	$347.29	$328.00	$328.00
21	$357.40	$357.40	$331.51	$331.51	$358.03	$358.03	$338.14	$338.14
22	$357.40	$357.40	$331.51	$331.51	$358.03	$358.03	$338.14	$338.14
23	$357.40	$357.40	$331.51	$331.51	$358.03	$358.03	$338.14	$338.14
24	$357.40	$357.40	$331.51	$331.51	$358.03	$358.03	$338.14	$338.14
25	$358.83	$358.83	$332.84	$332.84	$359.46	$359.46	$339.49	$339.49
26	$365.98	$365.98	$339.47	$339.47	$366.62	$366.62	$346.26	$346.26
27	$374.55	$374.55	$347.42	$347.42	$375.22	$375.22	$354.37	$354.37
28	$388.49	$388.49	$360.35	$360.35	$389.18	$389.18	$367.56	$367.56
29	$399.93	$399.93	$370.96	$370.96	$400.64	$400.64	$378.38	$378.38
30	$405.65	$405.65	$376.26	$376.26	$406.36	$406.36	$383.79	$383.79
31	$414.22	$414.22	$384.22	$384.22	$414.96	$414.96	$391.90	$391.90
32	$422.80	$422.80	$392.18	$392.18	$423.55	$423.55	$400.02	$400.02
33	$428.16	$428.16	$397.15	$397.15	$428.92	$428.92	$405.09	$405.09
34	$433.88	$433.88	$402.45	$402.45	$434.65	$434.65	$410.50	$410.50
35	$436.74	$436.74	$405.11	$405.11	$437.51	$437.51	$413.21	$413.21
36	$439.60	$439.60	$407.76	$407.76	$440.38	$440.38	$415.91	$415.91
37	$442.46	$442.46	$410.41	$410.41	$443.24	$443.24	$418.62	$418.62
38	$445.32	$445.32	$413.06	$413.06	$446.11	$446.11	$421.32	$421.32
39	$451.04	$451.04	$418.37	$418.37	$451.83	$451.83	$426.73	$426.73
40	$456.75	$456.75	$423.67	$423.67	$457.56	$457.56	$432.14	$432.14
41	$465.33	$465.33	$431.63	$431.63	$466.16	$466.16	$440.26	$440.26
42	$473.55	$473.55	$439.25	$439.25	$474.39	$474.39	$448.04	$448.04
43	$484.99	$484.99	$449.86	$449.86	$485.85	$485.85	$458.86	$458.86
44	$499.28	$499.28	$463.12	$463.12	$500.17	$500.17	$472.38	$472.38
45	$516.08	$516.08	$478.70	$478.70	$517.00	$517.00	$488.27	$488.27
46	$536.10	$536.10	$497.26	$497.26	$537.05	$537.05	$507.21	$507.21
47	$558.61	$558.61	$518.15	$518.15	$559.60	$559.60	$528.51	$528.51
48	$584.35	$584.35	$542.02	$542.02	$585.38	$585.38	$552.86	$552.86
49	$609.72	$609.72	$565.56	$565.56	$610.80	$610.80	$576.87	$576.87
50	$638.31	$638.31	$592.08	$592.08	$639.44	$639.44	$603.92	$603.92
51	$666.55	$666.55	$618.27	$618.27	$667.73	$667.73	$630.63	$630.63
52	$697.64	$697.64	$647.11	$647.11	$698.88	$698.88	$660.05	$660.05
53	$729.09	$729.09	$676.28	$676.28	$730.38	$730.38	$689.81	$689.81
54	$763.04	$763.04	$707.77	$707.77	$764.40	$764.40	$721.93	$721.93
55	$797.00	$797.00	$739.27	$739.27	$798.41	$798.41	$754.05	$754.05
56	$833.81	$833.81	$773.41	$773.41	$835.29	$835.29	$788.88	$788.88
57	$870.98	$870.98	$807.89	$807.89	$872.52	$872.52	$824.05	$824.05
58	$910.65	$910.65	$844.69	$844.69	$912.26	$912.26	$861.58	$861.58
59	$930.31	$930.31	$862.92	$862.92	$931.95	$931.95	$880.18	$880.18
60	$969.98	$969.98	$899.72	$899.72	$971.70	$971.70	$917.71	$917.71
61	$1,004.29	$1,004.29	$931.54	$931.54	$1,006.07	$1,006.07	$950.17	$950.17
62	$1,026.80	$1,026.80	$952.43	$952.43	$1,028.62	$1,028.62	$971.48	$971.48
63	$1,055.04	$1,055.04	$978.62	$978.62	$1,056.91	$1,056.91	$998.19	$998.19
64+	$1,072.19	$1,072.19	$994.52	$994.52	$1,074.08	$1,074.08	$1,014.41	$1,014.41

Company Name:	Capital Advantage Assurance Company (CAAC)
Market:	Small Group
Product:	PPO and EPO
Effective Date of Rates:	April 1, 2022

Ending date of Rates: June 30, 2022

HIOS Plan ID (On Exchange)=>						
HIOS Plan ID (Off Exchange)=>	45127PA0010135		45127PA0010135		45127PA0010135	
Plan Marketing Name =>	Bronze QHDHP-E PPO 6900/0/0		Bronze QHDHP-E PPO 6900/0/0		Bronze QHDHP-E PPO 6900/0/0	
Form # =>	C22-CAAC-SGP		C22-CAAC-SGP		C22-CAAC-SGP	
Rating Area =>	6		7		9	
Network =>	PPO		PPO		PPO	
Metal =>	Bronze		Bronze		Bronze	
Deductible =>	$6900 Med/Rx Combined		$6900 Med/Rx Combined		$6900 Med/Rx Combined	
Coinsurance =>	0%		0%		0%	
Copays =>	$0/$0/$0 PCP/SPC/ER		$0/$0/$0 PCP/SPC/ER		$0/$0/$0 PCP/SPC/ER	
OOP Maximum =>	$6900 Med/Rx Combined		$6900 Med/Rx Combined		$6900 Med/Rx Combined	
Pediatric Dental (Yes/No) =>	Yes		Yes		Yes	
Age Band	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco
0 - 14	$221.20	$221.20	$238.90	$238.90	$225.62	$225.62
15	$240.86	$240.86	$260.13	$260.13	$245.68	$245.68
16	$248.38	$248.38	$268.25	$268.25	$253.35	$253.35
17	$255.90	$255.90	$276.37	$276.37	$261.02	$261.02
18	$263.99	$263.99	$285.11	$285.11	$269.27	$269.27
19	$272.09	$272.09	$293.86	$293.86	$277.53	$277.53
20	$280.48	$280.48	$302.91	$302.91	$286.09	$286.09
21	$289.15	$289.15	$312.28	$312.28	$294.93	$294.93
22	$289.15	$289.15	$312.28	$312.28	$294.93	$294.93
23	$289.15	$289.15	$312.28	$312.28	$294.93	$294.93
24	$289.15	$289.15	$312.28	$312.28	$294.93	$294.93
25	$290.31	$290.31	$313.53	$313.53	$296.11	$296.11
26	$296.09	$296.09	$319.78	$319.78	$302.01	$302.01
27	$303.03	$303.03	$327.27	$327.27	$309.09	$309.09
28	$314.31	$314.31	$339.45	$339.45	$320.59	$320.59
29	$323.56	$323.56	$349.44	$349.44	$330.03	$330.03
30	$328.19	$328.19	$354.44	$354.44	$334.75	$334.75
31	$335.12	$335.12	$361.93	$361.93	$341.83	$341.83
32	$342.06	$342.06	$369.43	$369.43	$348.91	$348.91
33	$346.40	$346.40	$374.11	$374.11	$353.33	$353.33
34	$351.03	$351.03	$379.11	$379.11	$358.05	$358.05
35	$353.34	$353.34	$381.61	$381.61	$360.41	$360.41
36	$355.65	$355.65	$384.11	$384.11	$362.77	$362.77
37	$357.97	$357.97	$386.61	$386.61	$365.13	$365.13
38	$360.28	$360.28	$389.10	$389.10	$367.49	$367.49
39	$364.91	$364.91	$394.10	$394.10	$372.21	$372.21
40	$369.53	$369.53	$399.10	$399.10	$376.92	$376.92
41	$376.47	$376.47	$406.59	$406.59	$384.00	$384.00
42	$383.12	$383.12	$413.77	$413.77	$390.79	$390.79
43	$392.38	$392.38	$423.77	$423.77	$400.22	$400.22
44	$403.94	$403.94	$436.26	$436.26	$412.02	$412.02
45	$417.53	$417.53	$450.94	$450.94	$425.88	$425.88
46	$433.72	$433.72	$468.42	$468.42	$442.40	$442.40
47	$451.94	$451.94	$488.10	$488.10	$460.98	$460.98
48	$472.76	$472.76	$510.58	$510.58	$482.22	$482.22
49	$493.29	$493.29	$532.75	$532.75	$503.16	$503.16
50	$516.42	$516.42	$557.74	$557.74	$526.75	$526.75
51	$539.26	$539.26	$582.41	$582.41	$550.05	$550.05
52	$564.42	$564.42	$609.57	$609.57	$575.71	$575.71
53	$589.87	$589.87	$637.06	$637.06	$601.66	$601.66
54	$617.34	$617.34	$666.72	$666.72	$629.68	$629.68
55	$644.80	$644.80	$696.39	$696.39	$657.70	$657.70
56	$674.59	$674.59	$728.55	$728.55	$688.08	$688.08
57	$704.66	$704.66	$761.03	$761.03	$718.75	$718.75
58	$736.75	$736.75	$795.69	$795.69	$751.49	$751.49
59	$752.66	$752.66	$812.87	$812.87	$767.71	$767.71
60	$784.75	$784.75	$847.53	$847.53	$800.45	$800.45
61	$812.51	$812.51	$877.51	$877.51	$828.76	$828.76
62	$830.73	$830.73	$897.19	$897.19	$847.34	$847.34
63	$853.57	$853.57	$921.86	$921.86	$870.64	$870.64
64+	$867.44	$867.44	$936.84	$936.84	$884.79	$884.79

Company Name:	Capital Advantage Assurance Company (CAAC)
Market:	Small Group
Product:	PPO and EPO
Effective Date of Rates:	July 1, 2022
Ending date of Rates:	September 30, 2022

HIOS Plan ID (On Exchange)=>								
HIOS Plan ID (Off Exchange)=>	45127PA0010055		45127PA0010055		45127PA0010055		45127PA0010058	
Plan Marketing Name =>	Platinum PPO 0/0/15 Rx 0		Platinum PPO 0/0/15 Rx 0		Platinum PPO 0/0/15 Rx 0		Platinum PPO 250/0/15 Rx 0	
Form # =>	C22-CAAC-SGP		C22-CAAC-SGP		C22-CAAC-SGP		C22-CAAC-SGP	
Rating Area =>	6		7		9		6	
Network =>	PPO		PPO		PPO		PPO	
Metal =>	Platinum		Platinum		Platinum		Platinum	
Deductible =>	$0 /$0 Med/Rx		$0 /$0 Med/Rx		$0 /$0 Med/Rx		$250 /$0 Med/Rx	
Coinsurance =>	0%		0%		0%		0%	
Copays =>	$15/$30/$150 PCP/SPC/ER		$15/$30/$150 PCP/SPC/ER		$15/$30/$150 PCP/SPC/ER		$15/$30/$200 PCP/SPC/ER	
OOP Maximum =>	$4500 Med/Rx Combined		$4500 Med/Rx Combined		$4500 Med/Rx Combined		$4500 Med/Rx Combined	
Pediatric Dental (Yes/No) =>	Yes		Yes		Yes		Yes	
Age Band	**Non-Tobacco**	**Tobacco**	**Non-Tobacco**	**Tobacco**	**Non-Tobacco**	**Tobacco**	**Non-Tobacco**	**Tobacco**
0 - 14	$437.56	$437.56	$472.57	$472.57	$446.32	$446.32	$421.40	$421.40
15	$476.46	$476.46	$514.58	$514.58	$485.99	$485.99	$458.86	$458.86
16	$491.33	$491.33	$530.64	$530.64	$501.16	$501.16	$473.18	$473.18
17	$506.20	$506.20	$546.70	$546.70	$516.33	$516.33	$487.50	$487.50
18	$522.22	$522.22	$564.00	$564.00	$532.66	$532.66	$502.93	$502.93
19	$538.23	$538.23	$581.29	$581.29	$549.00	$549.00	$518.35	$518.35
20	$554.82	$554.82	$599.21	$599.21	$565.92	$565.92	$534.32	$534.32
21	$571.98	$571.98	$617.74	$617.74	$583.42	$583.42	$550.85	$550.85
22	$571.98	$571.98	$617.74	$617.74	$583.42	$583.42	$550.85	$550.85
23	$571.98	$571.98	$617.74	$617.74	$583.42	$583.42	$550.85	$550.85
24	$571.98	$571.98	$617.74	$617.74	$583.42	$583.42	$550.85	$550.85
25	$574.27	$574.27	$620.21	$620.21	$585.75	$585.75	$553.05	$553.05
26	$585.71	$585.71	$632.56	$632.56	$597.42	$597.42	$564.07	$564.07
27	$599.44	$599.44	$647.39	$647.39	$611.42	$611.42	$577.29	$577.29
28	$621.74	$621.74	$671.48	$671.48	$634.18	$634.18	$598.77	$598.77
29	$640.05	$640.05	$691.25	$691.25	$652.85	$652.85	$616.40	$616.40
30	$649.20	$649.20	$701.13	$701.13	$662.18	$662.18	$625.21	$625.21
31	$662.92	$662.92	$715.96	$715.96	$676.18	$676.18	$638.44	$638.44
32	$676.65	$676.65	$730.78	$730.78	$690.19	$690.19	$651.66	$651.66
33	$685.23	$685.23	$740.05	$740.05	$698.94	$698.94	$659.92	$659.92
34	$694.38	$694.38	$749.93	$749.93	$708.27	$708.27	$668.73	$668.73
35	$698.96	$698.96	$754.88	$754.88	$712.94	$712.94	$673.14	$673.14
36	$703.54	$703.54	$759.82	$759.82	$717.61	$717.61	$677.55	$677.55
37	$708.11	$708.11	$764.76	$764.76	$722.27	$722.27	$681.95	$681.95
38	$712.69	$712.69	$769.70	$769.70	$726.94	$726.94	$686.36	$686.36
39	$721.84	$721.84	$779.59	$779.59	$736.28	$736.28	$695.17	$695.17
40	$730.99	$730.99	$789.47	$789.47	$745.61	$745.61	$703.99	$703.99
41	$744.72	$744.72	$804.30	$804.30	$759.61	$759.61	$717.21	$717.21
42	$757.87	$757.87	$818.50	$818.50	$773.03	$773.03	$729.88	$729.88
43	$776.18	$776.18	$838.27	$838.27	$791.70	$791.70	$747.50	$747.50
44	$799.06	$799.06	$862.98	$862.98	$815.04	$815.04	$769.54	$769.54
45	$825.94	$825.94	$892.01	$892.01	$842.46	$842.46	$795.43	$795.43
46	$857.97	$857.97	$926.61	$926.61	$875.13	$875.13	$826.28	$826.28
47	$894.00	$894.00	$965.53	$965.53	$911.88	$911.88	$860.98	$860.98
48	$935.19	$935.19	$1,010.00	$1,010.00	$953.89	$953.89	$900.64	$900.64
49	$975.80	$975.80	$1,053.86	$1,053.86	$995.31	$995.31	$939.75	$939.75
50	$1,021.56	$1,021.56	$1,103.28	$1,103.28	$1,041.99	$1,041.99	$983.82	$983.82
51	$1,066.74	$1,066.74	$1,152.08	$1,152.08	$1,088.08	$1,088.08	$1,027.34	$1,027.34
52	$1,116.50	$1,116.50	$1,205.83	$1,205.83	$1,138.84	$1,138.84	$1,075.26	$1,075.26
53	$1,166.84	$1,166.84	$1,260.19	$1,260.19	$1,190.18	$1,190.18	$1,123.73	$1,123.73
54	$1,221.18	$1,221.18	$1,318.87	$1,318.87	$1,245.60	$1,245.60	$1,176.06	$1,176.06
55	$1,275.52	$1,275.52	$1,377.56	$1,377.56	$1,301.03	$1,301.03	$1,228.40	$1,228.40
56	$1,334.43	$1,334.43	$1,441.18	$1,441.18	$1,361.12	$1,361.12	$1,285.13	$1,285.13
57	$1,393.92	$1,393.92	$1,505.43	$1,505.43	$1,421.79	$1,421.79	$1,342.42	$1,342.42
58	$1,457.41	$1,457.41	$1,574.00	$1,574.00	$1,486.55	$1,486.55	$1,403.57	$1,403.57
59	$1,488.86	$1,488.86	$1,607.97	$1,607.97	$1,518.64	$1,518.64	$1,433.86	$1,433.86
60	$1,552.35	$1,552.35	$1,676.54	$1,676.54	$1,583.40	$1,583.40	$1,495.01	$1,495.01
61	$1,607.26	$1,607.26	$1,735.84	$1,735.84	$1,639.41	$1,639.41	$1,547.89	$1,547.89
62	$1,643.30	$1,643.30	$1,774.76	$1,774.76	$1,676.16	$1,676.16	$1,582.59	$1,582.59
63	$1,688.48	$1,688.48	$1,823.56	$1,823.56	$1,722.25	$1,722.25	$1,626.11	$1,626.11
64+	$1,715.93	$1,715.93	$1,853.21	$1,853.21	$1,750.25	$1,750.25	$1,652.54	$1,652.54

Company Name:	Capital Advantage Assurance Company (CAAC)
Market:	Small Group
Product:	PPO and EPO
Effective Date of Rates:	July 1, 2022
Ending date of Rates:	September 30, 2022

HIOS Plan ID (On Exchange)=>								
HIOS Plan ID (Off Exchange)=>	45127PA0010058		45127PA0010058		45127PA0010054		45127PA0010054	
Plan Marketing Name =>	Platinum PPO 250/0/15 Rx 0		Platinum PPO 250/0/15 Rx 0		Platinum PPO 0/0/15 Rx 250		Platinum PPO 0/0/15 Rx 250	
Form # =>	C22-CAAC-SGP		C22-CAAC-SGP		C22-CAAC-SGP		C22-CAAC-SGP	
Rating Area =>	7		9		6		7	
Network =>	PPO		PPO		PPO		PPO	
Metal =>	Platinum		Platinum		Platinum		Platinum	
Deductible =>	$250 /$0 Med/Rx		$250 /$0 Med/Rx		$0 /$250 Med/Rx		$0 /$250 Med/Rx	
Coinsurance =>	0%		0%		0%		0%	
Copays =>	$15/$30/$200 PCP/SPC/ER		$15/$30/$200 PCP/SPC/ER		$15/$30/$150 PCP/SPC/ER		$15/$30/$150 PCP/SPC/ER	
OOP Maximum =>	$4500 Med/Rx Combined		$4500 Med/Rx Combined		$4500 Med/Rx Combined		$4500 Med/Rx Combined	
Pediatric Dental (Yes/No) =>	Yes		Yes		Yes		Yes	
Age Band	**Non-Tobacco**	**Tobacco**	**Non-Tobacco**	**Tobacco**	**Non-Tobacco**	**Tobacco**	**Non-Tobacco**	**Tobacco**
0 - 14	$455.11	$455.11	$429.83	$429.83	$415.61	$415.61	$448.86	$448.86
15	$495.57	$495.57	$468.04	$468.04	$452.55	$452.55	$488.76	$488.76
16	$511.03	$511.03	$482.64	$482.64	$466.68	$466.68	$504.01	$504.01
17	$526.50	$526.50	$497.25	$497.25	$480.80	$480.80	$519.27	$519.27
18	$543.16	$543.16	$512.98	$512.98	$496.01	$496.01	$535.70	$535.70
19	$559.82	$559.82	$528.72	$528.72	$511.23	$511.23	$552.12	$552.12
20	$577.07	$577.07	$545.01	$545.01	$526.98	$526.98	$569.14	$569.14
21	$594.92	$594.92	$561.87	$561.87	$543.28	$543.28	$586.74	$586.74
22	$594.92	$594.92	$561.87	$561.87	$543.28	$543.28	$586.74	$586.74
23	$594.92	$594.92	$561.87	$561.87	$543.28	$543.28	$586.74	$586.74
24	$594.92	$594.92	$561.87	$561.87	$543.28	$543.28	$586.74	$586.74
25	$597.30	$597.30	$564.11	$564.11	$545.45	$545.45	$589.09	$589.09
26	$609.20	$609.20	$575.35	$575.35	$556.32	$556.32	$600.82	$600.82
27	$623.47	$623.47	$588.84	$588.84	$569.36	$569.36	$614.91	$614.91
28	$646.68	$646.68	$610.75	$610.75	$590.55	$590.55	$637.79	$637.79
29	$665.71	$665.71	$628.73	$628.73	$607.93	$607.93	$656.56	$656.56
30	$675.23	$675.23	$637.72	$637.72	$616.62	$616.62	$665.95	$665.95
31	$689.51	$689.51	$651.20	$651.20	$629.66	$629.66	$680.03	$680.03
32	$703.79	$703.79	$664.69	$664.69	$642.70	$642.70	$694.12	$694.12
33	$712.71	$712.71	$673.12	$673.12	$650.85	$650.85	$702.92	$702.92
34	$722.23	$722.23	$682.11	$682.11	$659.54	$659.54	$712.31	$712.31
35	$726.99	$726.99	$686.60	$686.60	$663.89	$663.89	$717.00	$717.00
36	$731.75	$731.75	$691.10	$691.10	$668.23	$668.23	$721.69	$721.69
37	$736.51	$736.51	$695.59	$695.59	$672.58	$672.58	$726.39	$726.39
38	$741.27	$741.27	$700.09	$700.09	$676.93	$676.93	$731.08	$731.08
39	$750.79	$750.79	$709.08	$709.08	$685.62	$685.62	$740.47	$740.47
40	$760.31	$760.31	$718.07	$718.07	$694.31	$694.31	$749.86	$749.86
41	$774.58	$774.58	$731.55	$731.55	$707.35	$707.35	$763.94	$763.94
42	$788.27	$788.27	$744.47	$744.47	$719.85	$719.85	$777.43	$777.43
43	$807.30	$807.30	$762.45	$762.45	$737.23	$737.23	$796.21	$796.21
44	$831.10	$831.10	$784.93	$784.93	$758.96	$758.96	$819.68	$819.68
45	$859.06	$859.06	$811.34	$811.34	$784.50	$784.50	$847.26	$847.26
46	$892.38	$892.38	$842.80	$842.80	$814.92	$814.92	$880.11	$880.11
47	$929.86	$929.86	$878.20	$878.20	$849.15	$849.15	$917.08	$917.08
48	$972.69	$972.69	$918.65	$918.65	$888.26	$888.26	$959.32	$959.32
49	$1,014.93	$1,014.93	$958.55	$958.55	$926.84	$926.84	$1,000.98	$1,000.98
50	$1,062.52	$1,062.52	$1,003.49	$1,003.49	$970.30	$970.30	$1,047.92	$1,047.92
51	$1,109.52	$1,109.52	$1,047.88	$1,047.88	$1,013.22	$1,013.22	$1,094.27	$1,094.27
52	$1,161.28	$1,161.28	$1,096.76	$1,096.76	$1,060.48	$1,060.48	$1,145.32	$1,145.32
53	$1,213.63	$1,213.63	$1,146.21	$1,146.21	$1,108.29	$1,108.29	$1,196.95	$1,196.95
54	$1,270.15	$1,270.15	$1,199.59	$1,199.59	$1,159.90	$1,159.90	$1,252.70	$1,252.70
55	$1,326.67	$1,326.67	$1,252.96	$1,252.96	$1,211.51	$1,211.51	$1,308.44	$1,308.44
56	$1,387.94	$1,387.94	$1,310.84	$1,310.84	$1,267.47	$1,267.47	$1,368.87	$1,368.87
57	$1,449.82	$1,449.82	$1,369.27	$1,369.27	$1,323.97	$1,323.97	$1,429.89	$1,429.89
58	$1,515.85	$1,515.85	$1,431.64	$1,431.64	$1,384.28	$1,384.28	$1,495.02	$1,495.02
59	$1,548.57	$1,548.57	$1,462.54	$1,462.54	$1,414.16	$1,414.16	$1,527.29	$1,527.29
60	$1,614.61	$1,614.61	$1,524.91	$1,524.91	$1,474.46	$1,474.46	$1,592.42	$1,592.42
61	$1,671.72	$1,671.72	$1,578.85	$1,578.85	$1,526.62	$1,526.62	$1,648.75	$1,648.75
62	$1,709.20	$1,709.20	$1,614.24	$1,614.24	$1,560.84	$1,560.84	$1,685.71	$1,685.71
63	$1,756.20	$1,756.20	$1,658.63	$1,658.63	$1,603.76	$1,603.76	$1,732.06	$1,732.06
64+	$1,784.75	$1,784.75	$1,685.60	$1,685.60	$1,629.83	$1,629.83	$1,760.22	$1,760.22

Company Name:	Capital Advantage Assurance Company (CAAC)
Market:	Small Group
Product:	PPO and EPO
Effective Date of Rates:	July 1, 2022
Ending date of Rates:	September 30, 2022

HIOS Plan ID (On Exchange)=>								
HIOS Plan ID (Off Exchange)=>	45127PA0010054		45127PA0010057		45127PA0010057		45127PA0010057	
Plan Marketing Name =>	Platinum PPO 0/0/15 Rx 250		Platinum PPO 250/0/15 Rx 250		Platinum PPO 250/0/15 Rx 250		Platinum PPO 250/0/15 Rx 250	
Form # =>	C22-CAAC-SGP		C22-CAAC-SGP		C22-CAAC-SGP		C22-CAAC-SGP	
Rating Area =>	9		6		7		9	
Network =>	PPO		PPO		PPO		PPO	
Metal =>	Platinum		Platinum		Platinum		Platinum	
Deductible =>	$0 /$250 Med/Rx		$250 /$250 Med/Rx		$250 /$250 Med/Rx		$250 /$250 Med/Rx	
Coinsurance =>	0%		0%		0%		0%	
Copays =>	$15/$30/$150 PCP/SPC/ER		$15/$30/$200 PCP/SPC/ER		$15/$30/$200 PCP/SPC/ER		$15/$30/$200 PCP/SPC/ER	
OOP Maximum =>	$4500 Med/Rx Combined		$4500 Med/Rx Combined		$4500 Med/Rx Combined		$4500 Med/Rx Combined	
Pediatric Dental (Yes/No) =>	Yes		Yes		Yes		Yes	
Age Band	**Non-Tobacco**	**Tobacco**	**Non-Tobacco**	**Tobacco**	**Non-Tobacco**	**Tobacco**	**Non-Tobacco**	**Tobacco**
0 - 14	$423.92	$423.92	$399.99	$399.99	$431.99	$431.99	$407.99	$407.99
15	$461.60	$461.60	$435.54	$435.54	$470.39	$470.39	$444.25	$444.25
16	$476.01	$476.01	$449.14	$449.14	$485.07	$485.07	$458.12	$458.12
17	$490.42	$490.42	$462.73	$462.73	$499.75	$499.75	$471.99	$471.99
18	$505.93	$505.93	$477.37	$477.37	$515.56	$515.56	$486.92	$486.92
19	$521.45	$521.45	$492.01	$492.01	$531.37	$531.37	$501.85	$501.85
20	$537.52	$537.52	$507.17	$507.17	$547.75	$547.75	$517.32	$517.32
21	$554.15	$554.15	$522.86	$522.86	$564.69	$564.69	$533.32	$533.32
22	$554.15	$554.15	$522.86	$522.86	$564.69	$564.69	$533.32	$533.32
23	$554.15	$554.15	$522.86	$522.86	$564.69	$564.69	$533.32	$533.32
24	$554.15	$554.15	$522.86	$522.86	$564.69	$564.69	$533.32	$533.32
25	$556.36	$556.36	$524.95	$524.95	$566.95	$566.95	$535.45	$535.45
26	$567.45	$567.45	$535.41	$535.41	$578.24	$578.24	$546.12	$546.12
27	$580.74	$580.74	$547.96	$547.96	$591.79	$591.79	$558.92	$558.92
28	$602.36	$602.36	$568.35	$568.35	$613.82	$613.82	$579.72	$579.72
29	$620.09	$620.09	$585.08	$585.08	$631.89	$631.89	$596.78	$596.78
30	$628.96	$628.96	$593.45	$593.45	$640.92	$640.92	$605.32	$605.32
31	$642.25	$642.25	$605.99	$605.99	$654.47	$654.47	$618.11	$618.11
32	$655.55	$655.55	$618.54	$618.54	$668.03	$668.03	$630.91	$630.91
33	$663.87	$663.87	$626.39	$626.39	$676.50	$676.50	$638.91	$638.91
34	$672.73	$672.73	$634.75	$634.75	$685.53	$685.53	$647.45	$647.45
35	$677.17	$677.17	$638.93	$638.93	$690.05	$690.05	$651.71	$651.71
36	$681.60	$681.60	$643.12	$643.12	$694.57	$694.57	$655.98	$655.98
37	$686.03	$686.03	$647.30	$647.30	$699.08	$699.08	$660.25	$660.25
38	$690.47	$690.47	$651.48	$651.48	$703.60	$703.60	$664.51	$664.51
39	$699.33	$699.33	$659.85	$659.85	$712.64	$712.64	$673.05	$673.05
40	$708.20	$708.20	$668.22	$668.22	$721.67	$721.67	$681.58	$681.58
41	$721.50	$721.50	$680.76	$680.76	$735.22	$735.22	$694.38	$694.38
42	$734.24	$734.24	$692.79	$692.79	$748.21	$748.21	$706.65	$706.65
43	$751.98	$751.98	$709.52	$709.52	$766.28	$766.28	$723.71	$723.71
44	$774.14	$774.14	$730.44	$730.44	$788.87	$788.87	$745.04	$745.04
45	$800.19	$800.19	$755.01	$755.01	$815.41	$815.41	$770.11	$770.11
46	$831.22	$831.22	$784.29	$784.29	$847.03	$847.03	$799.98	$799.98
47	$866.13	$866.13	$817.23	$817.23	$882.61	$882.61	$833.57	$833.57
48	$906.03	$906.03	$854.88	$854.88	$923.27	$923.27	$871.97	$871.97
49	$945.37	$945.37	$892.00	$892.00	$963.36	$963.36	$909.84	$909.84
50	$989.70	$989.70	$933.83	$933.83	$1,008.53	$1,008.53	$952.50	$952.50
51	$1,033.48	$1,033.48	$975.13	$975.13	$1,053.14	$1,053.14	$994.64	$994.64
52	$1,081.69	$1,081.69	$1,020.62	$1,020.62	$1,102.27	$1,102.27	$1,041.04	$1,041.04
53	$1,130.46	$1,130.46	$1,066.63	$1,066.63	$1,151.97	$1,151.97	$1,087.97	$1,087.97
54	$1,183.10	$1,183.10	$1,116.31	$1,116.31	$1,205.61	$1,205.61	$1,138.63	$1,138.63
55	$1,235.74	$1,235.74	$1,165.98	$1,165.98	$1,259.26	$1,259.26	$1,189.30	$1,189.30
56	$1,292.82	$1,292.82	$1,219.83	$1,219.83	$1,317.42	$1,317.42	$1,244.23	$1,244.23
57	$1,350.45	$1,350.45	$1,274.21	$1,274.21	$1,376.15	$1,376.15	$1,299.69	$1,299.69
58	$1,411.96	$1,411.96	$1,332.25	$1,332.25	$1,438.83	$1,438.83	$1,358.89	$1,358.89
59	$1,442.44	$1,442.44	$1,361.00	$1,361.00	$1,469.88	$1,469.88	$1,388.22	$1,388.22
60	$1,503.95	$1,503.95	$1,419.04	$1,419.04	$1,532.57	$1,532.57	$1,447.42	$1,447.42
61	$1,557.15	$1,557.15	$1,469.24	$1,469.24	$1,586.78	$1,586.78	$1,498.62	$1,498.62
62	$1,592.06	$1,592.06	$1,502.18	$1,502.18	$1,622.35	$1,622.35	$1,532.22	$1,532.22
63	$1,635.84	$1,635.84	$1,543.48	$1,543.48	$1,666.96	$1,666.96	$1,574.35	$1,574.35
64+	$1,662.44	$1,662.44	$1,568.57	$1,568.57	$1,694.06	$1,694.06	$1,599.95	$1,599.95

Company Name:	Capital Advantage Assurance Company (CAAC)
Market:	Small Group
Product:	PPO and EPO
Effective Date of Rates:	July 1, 2022
Ending date of Rates:	September 30, 2022

HIOS Plan ID (On Exchange)=>								
HIOS Plan ID (Off Exchange)=>	45127PA0010196		45127PA0010196		45127PA0010196		45127PA0010117	
Plan Marketing Name =>	Gold Simple PPO 0/0/25		Gold Simple PPO 0/0/25		Gold Simple PPO 0/0/25		Gold PPO 500/0/25 Rx 0	
Form # =>	C22-CAAC-SGP		C22-CAAC-SGP		C22-CAAC-SGP		C22-CAAC-SGP	
Rating Area =>	6		7		9		6	
Network =>	PPO		PPO		PPO		PPO	
Metal =>	Gold		Gold		Gold		Gold	
Deductible =>	$0 /$0 Med/Rx		$0 /$0 Med/Rx		$0 /$0 Med/Rx		$500 /$0 Med/Rx	
Coinsurance =>	0%		0%		0%		0%	
Copays =>	$25/$50/$200 PCP/SPC/ER		$25/$50/$200 PCP/SPC/ER		$25/$50/$200 PCP/SPC/ER		$25/$55/$350 PCP/SPC/ER	
OOP Maximum =>	$8550 Med/Rx Combined		$8550 Med/Rx Combined		$8550 Med/Rx Combined		$8550 Med/Rx Combined	
Pediatric Dental (Yes/No) =>	Yes		Yes		Yes		Yes	
Age Band	**Non-Tobacco**	**Tobacco**	**Non-Tobacco**	**Tobacco**	**Non-Tobacco**	**Tobacco**	**Non-Tobacco**	**Tobacco**
0 - 14	$341.69	$341.69	$369.02	$369.02	$348.52	$348.52	$387.36	$387.36
15	$372.06	$372.06	$401.82	$401.82	$379.50	$379.50	$421.79	$421.79
16	$383.67	$383.67	$414.37	$414.37	$391.35	$391.35	$434.95	$434.95
17	$395.29	$395.29	$426.91	$426.91	$403.19	$403.19	$448.12	$448.12
18	$407.79	$407.79	$440.41	$440.41	$415.95	$415.95	$462.30	$462.30
19	$420.30	$420.30	$453.92	$453.92	$428.70	$428.70	$476.48	$476.48
20	$433.25	$433.25	$467.91	$467.91	$441.92	$441.92	$491.16	$491.16
21	$446.65	$446.65	$482.38	$482.38	$455.58	$455.58	$506.35	$506.35
22	$446.65	$446.65	$482.38	$482.38	$455.58	$455.58	$506.35	$506.35
23	$446.65	$446.65	$482.38	$482.38	$455.58	$455.58	$506.35	$506.35
24	$446.65	$446.65	$482.38	$482.38	$455.58	$455.58	$506.35	$506.35
25	$448.44	$448.44	$484.31	$484.31	$457.41	$457.41	$508.38	$508.38
26	$457.37	$457.37	$493.96	$493.96	$466.52	$466.52	$518.50	$518.50
27	$468.09	$468.09	$505.54	$505.54	$477.45	$477.45	$530.65	$530.65
28	$485.51	$485.51	$524.35	$524.35	$495.22	$495.22	$550.40	$550.40
29	$499.80	$499.80	$539.79	$539.79	$509.80	$509.80	$566.61	$566.61
30	$506.95	$506.95	$547.50	$547.50	$517.09	$517.09	$574.71	$574.71
31	$517.67	$517.67	$559.08	$559.08	$528.02	$528.02	$586.86	$586.86
32	$528.39	$528.39	$570.66	$570.66	$538.95	$538.95	$599.01	$599.01
33	$535.09	$535.09	$577.89	$577.89	$545.79	$545.79	$606.61	$606.61
34	$542.23	$542.23	$585.61	$585.61	$553.08	$553.08	$614.71	$614.71
35	$545.81	$545.81	$589.47	$589.47	$556.72	$556.72	$618.76	$618.76
36	$549.38	$549.38	$593.33	$593.33	$560.37	$560.37	$622.81	$622.81
37	$552.95	$552.95	$597.19	$597.19	$564.01	$564.01	$626.86	$626.86
38	$556.53	$556.53	$601.05	$601.05	$567.66	$567.66	$630.91	$630.91
39	$563.67	$563.67	$608.77	$608.77	$574.95	$574.95	$639.01	$639.01
40	$570.82	$570.82	$616.48	$616.48	$582.24	$582.24	$647.12	$647.12
41	$581.54	$581.54	$628.06	$628.06	$593.17	$593.17	$659.27	$659.27
42	$591.81	$591.81	$639.16	$639.16	$603.65	$603.65	$670.91	$670.91
43	$606.10	$606.10	$654.59	$654.59	$618.23	$618.23	$687.12	$687.12
44	$623.97	$623.97	$673.89	$673.89	$636.45	$636.45	$707.37	$707.37
45	$644.96	$644.96	$696.56	$696.56	$657.86	$657.86	$731.17	$731.17
46	$669.98	$669.98	$723.57	$723.57	$683.37	$683.37	$759.52	$759.52
47	$698.11	$698.11	$753.96	$753.96	$712.08	$712.08	$791.43	$791.43
48	$730.27	$730.27	$788.69	$788.69	$744.88	$744.88	$827.88	$827.88
49	$761.98	$761.98	$822.94	$822.94	$777.22	$777.22	$863.83	$863.83
50	$797.72	$797.72	$861.53	$861.53	$813.67	$813.67	$904.34	$904.34
51	$833.00	$833.00	$899.64	$899.64	$849.66	$849.66	$944.34	$944.34
52	$871.86	$871.86	$941.61	$941.61	$889.30	$889.30	$988.40	$988.40
53	$911.17	$911.17	$984.06	$984.06	$929.39	$929.39	$1,032.95	$1,032.95
54	$953.60	$953.60	$1,029.89	$1,029.89	$972.67	$972.67	$1,081.06	$1,081.06
55	$996.03	$996.03	$1,075.71	$1,075.71	$1,015.95	$1,015.95	$1,129.16	$1,129.16
56	$1,042.03	$1,042.03	$1,125.40	$1,125.40	$1,062.88	$1,062.88	$1,181.31	$1,181.31
57	$1,088.49	$1,088.49	$1,175.56	$1,175.56	$1,110.26	$1,110.26	$1,233.97	$1,233.97
58	$1,138.06	$1,138.06	$1,229.11	$1,229.11	$1,160.83	$1,160.83	$1,290.18	$1,290.18
59	$1,162.63	$1,162.63	$1,255.64	$1,255.64	$1,185.88	$1,185.88	$1,318.03	$1,318.03
60	$1,212.21	$1,212.21	$1,309.18	$1,309.18	$1,236.45	$1,236.45	$1,374.23	$1,374.23
61	$1,255.09	$1,255.09	$1,355.49	$1,355.49	$1,280.19	$1,280.19	$1,422.84	$1,422.84
62	$1,283.23	$1,283.23	$1,385.88	$1,385.88	$1,308.89	$1,308.89	$1,454.74	$1,454.74
63	$1,318.51	$1,318.51	$1,423.99	$1,423.99	$1,344.88	$1,344.88	$1,494.75	$1,494.75
64+	$1,339.94	$1,339.94	$1,447.14	$1,447.14	$1,366.74	$1,366.74	$1,519.04	$1,519.04

Company Name:	Capital Advantage Assurance Company (CAAC)
Market:	Small Group
Product:	PPO and EPO
Effective Date of Rates:	July 1, 2022
Ending date of Rates:	September 30, 2022

HIOS Plan ID (On Exchange)=>								
HIOS Plan ID (Off Exchange)=>	45127PA0010117		45127PA0010117		45127PA0010200		45127PA0010200	
Plan Marketing Name =>	Gold PPO 500/0/25 Rx 0		Gold PPO 500/0/25 Rx 0		d Performance PPO 1000/0/20		d Performance PPO 1000/0/20	
Form # =>	C22-CAAC-SGP		C22-CAAC-SGP		C22-CAAC-SGP		C22-CAAC-SGP	
Rating Area =>	7		9		6		7	
Network =>	PPO		PPO		PPO		PPO	
Metal =>	Gold		Gold		Gold		Gold	
Deductible =>	$500 /$0 Med/Rx		$500 /$0 Med/Rx		$1000 /$0 Med/Rx		$1000 /$0 Med/Rx	
Coinsurance =>	0%		0%		0%		0%	
Copays =>	$25/$55/$350 PCP/SPC/ER		$25/$55/$350 PCP/SPC/ER		$20/$40/$250 PCP/SPC/ER		$20/$40/$250 PCP/SPC/ER	
OOP Maximum =>	$8550 Med/Rx Combined		$8550 Med/Rx Combined		$8550 Med/Rx Combined		$8550 Med/Rx Combined	
Pediatric Dental (Yes/No) =>	Yes		Yes		Yes		Yes	
Age Band	**Non-Tobacco**	**Tobacco**	**Non-Tobacco**	**Tobacco**	**Non-Tobacco**	**Tobacco**	**Non-Tobacco**	**Tobacco**
0 - 14	$418.35	$418.35	$395.10	$395.10	$340.32	$340.32	$367.54	$367.54
15	$455.53	$455.53	$430.23	$430.23	$370.57	$370.57	$400.21	$400.21
16	$469.75	$469.75	$443.65	$443.65	$382.13	$382.13	$412.71	$412.71
17	$483.97	$483.97	$457.08	$457.08	$393.70	$393.70	$425.20	$425.20
18	$499.28	$499.28	$471.54	$471.54	$406.16	$406.16	$438.65	$438.65
19	$514.59	$514.59	$486.00	$486.00	$418.61	$418.61	$452.10	$452.10
20	$530.45	$530.45	$500.98	$500.98	$431.51	$431.51	$466.04	$466.04
21	$546.86	$546.86	$516.48	$516.48	$444.86	$444.86	$480.45	$480.45
22	$546.86	$546.86	$516.48	$516.48	$444.86	$444.86	$480.45	$480.45
23	$546.86	$546.86	$516.48	$516.48	$444.86	$444.86	$480.45	$480.45
24	$546.86	$546.86	$516.48	$516.48	$444.86	$444.86	$480.45	$480.45
25	$549.05	$549.05	$518.54	$518.54	$446.64	$446.64	$482.37	$482.37
26	$559.98	$559.98	$528.87	$528.87	$455.54	$455.54	$491.98	$491.98
27	$573.11	$573.11	$541.27	$541.27	$466.21	$466.21	$503.51	$503.51
28	$594.43	$594.43	$561.41	$561.41	$483.56	$483.56	$522.25	$522.25
29	$611.93	$611.93	$577.94	$577.94	$497.80	$497.80	$537.62	$537.62
30	$620.68	$620.68	$586.20	$586.20	$504.92	$504.92	$545.31	$545.31
31	$633.81	$633.81	$598.60	$598.60	$515.59	$515.59	$556.84	$556.84
32	$646.93	$646.93	$610.99	$610.99	$526.27	$526.27	$568.37	$568.37
33	$655.14	$655.14	$618.74	$618.74	$532.94	$532.94	$575.58	$575.58
34	$663.89	$663.89	$627.00	$627.00	$540.06	$540.06	$583.26	$583.26
35	$668.26	$668.26	$631.13	$631.13	$543.62	$543.62	$587.11	$587.11
36	$672.64	$672.64	$635.27	$635.27	$547.18	$547.18	$590.95	$590.95
37	$677.01	$677.01	$639.40	$639.40	$550.74	$550.74	$594.80	$594.80
38	$681.39	$681.39	$643.53	$643.53	$554.30	$554.30	$598.64	$598.64
39	$690.13	$690.13	$651.79	$651.79	$561.41	$561.41	$606.33	$606.33
40	$698.88	$698.88	$660.06	$660.06	$568.53	$568.53	$614.01	$614.01
41	$712.01	$712.01	$672.45	$672.45	$579.21	$579.21	$625.54	$625.54
42	$724.59	$724.59	$684.33	$684.33	$589.44	$589.44	$636.59	$636.59
43	$742.09	$742.09	$700.86	$700.86	$603.68	$603.68	$651.97	$651.97
44	$763.96	$763.96	$721.52	$721.52	$621.47	$621.47	$671.19	$671.19
45	$789.66	$789.66	$745.79	$745.79	$642.38	$642.38	$693.77	$693.77
46	$820.29	$820.29	$774.72	$774.72	$667.29	$667.29	$720.67	$720.67
47	$854.74	$854.74	$807.25	$807.25	$695.32	$695.32	$750.94	$750.94
48	$894.11	$894.11	$844.44	$844.44	$727.35	$727.35	$785.53	$785.53
49	$932.94	$932.94	$881.11	$881.11	$758.93	$758.93	$819.65	$819.65
50	$976.69	$976.69	$922.43	$922.43	$794.52	$794.52	$858.08	$858.08
51	$1,019.89	$1,019.89	$963.23	$963.23	$829.66	$829.66	$896.04	$896.04
52	$1,067.47	$1,067.47	$1,008.16	$1,008.16	$868.37	$868.37	$937.84	$937.84
53	$1,115.59	$1,115.59	$1,053.61	$1,053.61	$907.51	$907.51	$980.12	$980.12
54	$1,167.54	$1,167.54	$1,102.68	$1,102.68	$949.78	$949.78	$1,025.76	$1,025.76
55	$1,219.49	$1,219.49	$1,151.74	$1,151.74	$992.04	$992.04	$1,071.40	$1,071.40
56	$1,275.82	$1,275.82	$1,204.94	$1,204.94	$1,037.86	$1,037.86	$1,120.89	$1,120.89
57	$1,332.69	$1,332.69	$1,258.65	$1,258.65	$1,084.12	$1,084.12	$1,170.85	$1,170.85
58	$1,393.39	$1,393.39	$1,315.98	$1,315.98	$1,133.50	$1,133.50	$1,224.18	$1,224.18
59	$1,423.47	$1,423.47	$1,344.39	$1,344.39	$1,157.97	$1,157.97	$1,250.61	$1,250.61
60	$1,484.17	$1,484.17	$1,401.72	$1,401.72	$1,207.35	$1,207.35	$1,303.94	$1,303.94
61	$1,536.67	$1,536.67	$1,451.30	$1,451.30	$1,250.06	$1,250.06	$1,350.06	$1,350.06
62	$1,571.12	$1,571.12	$1,483.84	$1,483.84	$1,278.08	$1,278.08	$1,380.33	$1,380.33
63	$1,614.32	$1,614.32	$1,524.64	$1,524.64	$1,313.23	$1,313.23	$1,418.28	$1,418.28
64+	$1,640.57	$1,640.57	$1,549.43	$1,549.43	$1,334.57	$1,334.57	$1,441.34	$1,441.34

Company Name:	Capital Advantage Assurance Company (CAAC)
Market:	Small Group
Product:	PPO and EPO
Effective Date of Rates:	July 1, 2022
Ending date of Rates:	September 30, 2022

HIOS Plan ID (On Exchange)=>								
HIOS Plan ID (Off Exchange)=>	45127PA0010200		45127PA0010198		45127PA0010085		45127PA0010085	
Plan Marketing Name =>	d Performance PPO 1000/0/20		Gold PPO Choice 3000/0/30 Rx (		Gold PPO 1000/0/25 Rx 0		Gold PPO 1000/0/25 Rx 0	
Form # =>	C22-CAAC-SGP		C22-CAAC-SGP		C22-CAAC-SGP		C22-CAAC-SGP	
Rating Area =>	9		7		6		7	
Network =>	PPO		PPO		PPO		PPO	
Metal =>	Gold		Gold		Gold		Gold	
Deductible =>	$1000 /$0 Med/Rx		$3000 /$0 Med/Rx		$1000 /$0 Med/Rx		$1000 /$0 Med/Rx	
Coinsurance =>	0%		0%		0%		0%	
Copays =>	$20/$40/$250 PCP/SPC/ER		$30/$50/$200 PCP/SPC/ER		$25/$50/$250 PCP/SPC/ER		$25/$50/$250 PCP/SPC/ER	
OOP Maximum =>	$8550 Med/Rx Combined		$8550 Med/Rx Combined		$8550 Med/Rx Combined		$8550 Med/Rx Combined	
Pediatric Dental (Yes/No) =>	Yes		Yes		Yes		Yes	
Age Band	**Non-Tobacco**	**Tobacco**	**Non-Tobacco**	**Tobacco**	**Non-Tobacco**	**Tobacco**	**Non-Tobacco**	**Tobacco**
0 - 14	$347.12	$347.12	$293.12	$293.12	$366.29	$366.29	$395.59	$395.59
15	$377.98	$377.98	$319.17	$319.17	$398.85	$398.85	$430.76	$430.76
16	$389.78	$389.78	$329.14	$329.14	$411.30	$411.30	$444.20	$444.20
17	$401.58	$401.58	$339.10	$339.10	$423.75	$423.75	$457.65	$457.65
18	$414.28	$414.28	$349.83	$349.83	$437.15	$437.15	$472.13	$472.13
19	$426.99	$426.99	$360.56	$360.56	$450.56	$450.56	$486.61	$486.61
20	$440.14	$440.14	$371.67	$371.67	$464.45	$464.45	$501.60	$501.60
21	$453.76	$453.76	$383.16	$383.16	$478.81	$478.81	$517.11	$517.11
22	$453.76	$453.76	$383.16	$383.16	$478.81	$478.81	$517.11	$517.11
23	$453.76	$453.76	$383.16	$383.16	$478.81	$478.81	$517.11	$517.11
24	$453.76	$453.76	$383.16	$383.16	$478.81	$478.81	$517.11	$517.11
25	$455.57	$455.57	$384.70	$384.70	$480.73	$480.73	$519.18	$519.18
26	$464.65	$464.65	$392.36	$392.36	$490.30	$490.30	$529.53	$529.53
27	$475.54	$475.54	$401.55	$401.55	$501.79	$501.79	$541.94	$541.94
28	$493.23	$493.23	$416.50	$416.50	$520.47	$520.47	$562.10	$562.10
29	$507.75	$507.75	$428.76	$428.76	$535.79	$535.79	$578.65	$578.65
30	$515.01	$515.01	$434.89	$434.89	$543.45	$543.45	$586.93	$586.93
31	$525.90	$525.90	$444.09	$444.09	$554.94	$554.94	$599.34	$599.34
32	$536.79	$536.79	$453.28	$453.28	$566.43	$566.43	$611.75	$611.75
33	$543.60	$543.60	$459.03	$459.03	$573.61	$573.61	$619.50	$619.50
34	$550.86	$550.86	$465.16	$465.16	$581.28	$581.28	$627.78	$627.78
35	$554.49	$554.49	$468.22	$468.22	$585.11	$585.11	$631.91	$631.91
36	$558.12	$558.12	$471.29	$471.29	$588.94	$588.94	$636.05	$636.05
37	$561.75	$561.75	$474.36	$474.36	$592.77	$592.77	$640.19	$640.19
38	$565.38	$565.38	$477.42	$477.42	$596.60	$596.60	$644.33	$644.33
39	$572.64	$572.64	$483.55	$483.55	$604.26	$604.26	$652.60	$652.60
40	$579.90	$579.90	$489.68	$489.68	$611.92	$611.92	$660.87	$660.87
41	$590.79	$590.79	$498.88	$498.88	$623.41	$623.41	$673.28	$673.28
42	$601.23	$601.23	$507.69	$507.69	$634.42	$634.42	$685.18	$685.18
43	$615.75	$615.75	$519.95	$519.95	$649.75	$649.75	$701.72	$701.72
44	$633.90	$633.90	$535.28	$535.28	$668.90	$668.90	$722.41	$722.41
45	$655.23	$655.23	$553.29	$553.29	$691.40	$691.40	$746.71	$746.71
46	$680.64	$680.64	$574.74	$574.74	$718.22	$718.22	$775.67	$775.67
47	$709.22	$709.22	$598.88	$598.88	$748.38	$748.38	$808.25	$808.25
48	$741.89	$741.89	$626.47	$626.47	$782.85	$782.85	$845.48	$845.48
49	$774.11	$774.11	$653.68	$653.68	$816.85	$816.85	$882.20	$882.20
50	$810.41	$810.41	$684.33	$684.33	$855.15	$855.15	$923.57	$923.57
51	$846.26	$846.26	$714.60	$714.60	$892.98	$892.98	$964.42	$964.42
52	$885.73	$885.73	$747.93	$747.93	$934.64	$934.64	$1,009.41	$1,009.41
53	$925.66	$925.66	$781.65	$781.65	$976.77	$976.77	$1,054.91	$1,054.91
54	$968.77	$968.77	$818.05	$818.05	$1,022.26	$1,022.26	$1,104.04	$1,104.04
55	$1,011.88	$1,011.88	$854.45	$854.45	$1,067.75	$1,067.75	$1,153.17	$1,153.17
56	$1,058.62	$1,058.62	$893.92	$893.92	$1,117.06	$1,117.06	$1,206.43	$1,206.43
57	$1,105.81	$1,105.81	$933.77	$933.77	$1,166.86	$1,166.86	$1,260.21	$1,260.21
58	$1,156.17	$1,156.17	$976.30	$976.30	$1,220.01	$1,220.01	$1,317.61	$1,317.61
59	$1,181.13	$1,181.13	$997.37	$997.37	$1,246.34	$1,246.34	$1,346.05	$1,346.05
60	$1,231.50	$1,231.50	$1,039.90	$1,039.90	$1,299.49	$1,299.49	$1,403.45	$1,403.45
61	$1,275.06	$1,275.06	$1,076.69	$1,076.69	$1,345.46	$1,345.46	$1,453.09	$1,453.09
62	$1,303.64	$1,303.64	$1,100.83	$1,100.83	$1,375.62	$1,375.62	$1,485.67	$1,485.67
63	$1,339.49	$1,339.49	$1,131.10	$1,131.10	$1,413.45	$1,413.45	$1,526.52	$1,526.52
64+	$1,361.27	$1,361.27	$1,149.48	$1,149.48	$1,436.42	$1,436.42	$1,551.33	$1,551.33

Company Name:	Capital Advantage Assurance Company (CAAC)
Market:	Small Group
Product:	PPO and EPO
Effective Date of Rates:	July 1, 2022

Ending date of Rates: September 30, 2022

HIOS Plan ID (On Exchange)=>								
HIOS Plan ID (Off Exchange)=>	45127PA0010085		45127PA0010195		45127PA0010195		45127PA0010195	
Plan Marketing Name =>	Gold PPO 1000/0/25 Rx 0		Gold PPO 3000/0/15 Rx 0		Gold PPO 3000/0/15 Rx 0		Gold PPO 3000/0/15 Rx 0	
Form # =>	C22-CAAC-SGP		C22-CAAC-SGP		C22-CAAC-SGP		C22-CAAC-SGP	
Rating Area =>	9		6		7		9	
Network =>	PPO		PPO		PPO		PPO	
Metal =>	Gold		Gold		Gold		Gold	
Deductible =>	$1000 /$0 Med/Rx		$3000 /$0 Med/Rx		$3000 /$0 Med/Rx		$3000 /$0 Med/Rx	
Coinsurance =>	0%		0%		0%		0%	
Copays =>	$25/$50/$250 PCP/SPC/ER		$15/$30/$150 PCP/SPC/ER		$15/$30/$150 PCP/SPC/ER		$15/$30/$150 PCP/SPC/ER	
OOP Maximum =>	$8550 Med/Rx Combined		$8550 Med/Rx Combined		$8550 Med/Rx Combined		$8550 Med/Rx Combined	
Pediatric Dental (Yes/No) =>	Yes		Yes		Yes		Yes	
Age Band	**Non-Tobacco**	**Tobacco**	**Non-Tobacco**	**Tobacco**	**Non-Tobacco**	**Tobacco**	**Non-Tobacco**	**Tobacco**
0 - 14	$373.62	$373.62	$325.13	$325.13	$351.14	$351.14	$331.64	$331.64
15	$406.83	$406.83	$354.03	$354.03	$382.36	$382.36	$361.11	$361.11
16	$419.52	$419.52	$365.08	$365.08	$394.29	$394.29	$372.39	$372.39
17	$432.22	$432.22	$376.13	$376.13	$406.22	$406.22	$383.66	$383.66
18	$445.90	$445.90	$388.03	$388.03	$419.08	$419.08	$395.79	$395.79
19	$459.57	$459.57	$399.93	$399.93	$431.93	$431.93	$407.93	$407.93
20	$473.73	$473.73	$412.26	$412.26	$445.24	$445.24	$420.50	$420.50
21	$488.39	$488.39	$425.01	$425.01	$459.01	$459.01	$433.51	$433.51
22	$488.39	$488.39	$425.01	$425.01	$459.01	$459.01	$433.51	$433.51
23	$488.39	$488.39	$425.01	$425.01	$459.01	$459.01	$433.51	$433.51
24	$488.39	$488.39	$425.01	$425.01	$459.01	$459.01	$433.51	$433.51
25	$490.34	$490.34	$426.71	$426.71	$460.85	$460.85	$435.24	$435.24
26	$500.11	$500.11	$435.21	$435.21	$470.03	$470.03	$443.91	$443.91
27	$511.83	$511.83	$445.41	$445.41	$481.04	$481.04	$454.32	$454.32
28	$530.88	$530.88	$461.99	$461.99	$498.94	$498.94	$471.23	$471.23
29	$546.50	$546.50	$475.59	$475.59	$513.63	$513.63	$485.10	$485.10
30	$554.32	$554.32	$482.39	$482.39	$520.98	$520.98	$492.03	$492.03
31	$566.04	$566.04	$492.59	$492.59	$531.99	$531.99	$502.44	$502.44
32	$577.76	$577.76	$502.79	$502.79	$543.01	$543.01	$512.84	$512.84
33	$585.09	$585.09	$509.16	$509.16	$549.89	$549.89	$519.35	$519.35
34	$592.90	$592.90	$515.96	$515.96	$557.24	$557.24	$526.28	$526.28
35	$596.81	$596.81	$519.36	$519.36	$560.91	$560.91	$529.75	$529.75
36	$600.72	$600.72	$522.76	$522.76	$564.58	$564.58	$533.22	$533.22
37	$604.62	$604.62	$526.16	$526.16	$568.26	$568.26	$536.69	$536.69
38	$608.53	$608.53	$529.56	$529.56	$571.93	$571.93	$540.15	$540.15
39	$616.34	$616.34	$536.36	$536.36	$579.27	$579.27	$547.09	$547.09
40	$624.16	$624.16	$543.16	$543.16	$586.62	$586.62	$554.03	$554.03
41	$635.88	$635.88	$553.36	$553.36	$597.63	$597.63	$564.43	$564.43
42	$647.11	$647.11	$563.14	$563.14	$608.19	$608.19	$574.40	$574.40
43	$662.74	$662.74	$576.74	$576.74	$622.88	$622.88	$588.27	$588.27
44	$682.28	$682.28	$593.74	$593.74	$641.24	$641.24	$605.61	$605.61
45	$705.23	$705.23	$613.71	$613.71	$662.81	$662.81	$625.99	$625.99
46	$732.58	$732.58	$637.52	$637.52	$688.52	$688.52	$650.27	$650.27
47	$763.35	$763.35	$664.29	$664.29	$717.43	$717.43	$677.58	$677.58
48	$798.51	$798.51	$694.89	$694.89	$750.48	$750.48	$708.79	$708.79
49	$833.19	$833.19	$725.07	$725.07	$783.07	$783.07	$739.57	$739.57
50	$872.26	$872.26	$759.07	$759.07	$819.79	$819.79	$774.25	$774.25
51	$910.84	$910.84	$792.64	$792.64	$856.06	$856.06	$808.50	$808.50
52	$953.33	$953.33	$829.62	$829.62	$895.99	$895.99	$846.21	$846.21
53	$996.31	$996.31	$867.02	$867.02	$936.38	$936.38	$884.36	$884.36
54	$1,042.70	$1,042.70	$907.40	$907.40	$979.99	$979.99	$925.54	$925.54
55	$1,089.10	$1,089.10	$947.77	$947.77	$1,023.59	$1,023.59	$966.73	$966.73
56	$1,139.41	$1,139.41	$991.55	$991.55	$1,070.87	$1,070.87	$1,011.38	$1,011.38
57	$1,190.20	$1,190.20	$1,035.75	$1,035.75	$1,118.61	$1,118.61	$1,056.46	$1,056.46
58	$1,244.41	$1,244.41	$1,082.93	$1,082.93	$1,169.56	$1,169.56	$1,104.58	$1,104.58
59	$1,271.27	$1,271.27	$1,106.30	$1,106.30	$1,194.81	$1,194.81	$1,128.43	$1,128.43
60	$1,325.48	$1,325.48	$1,153.48	$1,153.48	$1,245.76	$1,245.76	$1,176.55	$1,176.55
61	$1,372.37	$1,372.37	$1,194.28	$1,194.28	$1,289.82	$1,289.82	$1,218.16	$1,218.16
62	$1,403.13	$1,403.13	$1,221.05	$1,221.05	$1,318.74	$1,318.74	$1,245.47	$1,245.47
63	$1,441.72	$1,441.72	$1,254.63	$1,254.63	$1,355.00	$1,355.00	$1,279.72	$1,279.72
64+	$1,465.16	$1,465.16	$1,275.02	$1,275.02	$1,377.02	$1,377.02	$1,300.52	$1,300.52

Company Name:	Capital Advantage Assurance Company (CAAC)
Market:	Small Group
Product:	PPO and EPO
Effective Date of Rates:	July 1, 2022

Ending date of Rates: September 30, 2022

HIOS Plan ID (On Exchange)=>								
HIOS Plan ID (Off Exchange)=>	45127PA0010116		45127PA0010116		45127PA0010116		45127PA0010090	
Plan Marketing Name =>	Gold PPO 500/0/25 Rx 250		Gold PPO 500/0/25 Rx 250		Gold PPO 500/0/25 Rx 250		Gold PPO 2000/0/20 Rx 0	
Form # =>	C22-CAAC-SGP		C22-CAAC-SGP		C22-CAAC-SGP		C22-CAAC-SGP	
Rating Area =>	6		7		9		6	
Network =>	PPO		PPO		PPO		PPO	
Metal =>	Gold		Gold		Gold		Gold	
Deductible =>	$500 /$250 Med/Rx		$500 /$250 Med/Rx		$500 /$250 Med/Rx		$2000 /$0 Med/Rx	
Coinsurance =>	0%		0%		0%		0%	
Copays =>	$25/$55/$350 PCP/SPC/ER		$25/$55/$350 PCP/SPC/ER		$25/$55/$350 PCP/SPC/ER		$20/$40/$250 PCP/SPC/ER	
OOP Maximum =>	$8550 Med/Rx Combined		$8550 Med/Rx Combined		$8550 Med/Rx Combined		$8550 Med/Rx Combined	
Pediatric Dental (Yes/No) =>	Yes		Yes		Yes		Yes	
Age Band	**Non-Tobacco**	**Tobacco**	**Non-Tobacco**	**Tobacco**	**Non-Tobacco**	**Tobacco**	**Non-Tobacco**	**Tobacco**
0 - 14	$366.41	$366.41	$395.73	$395.73	$373.74	$373.74	$337.10	$337.10
15	$398.98	$398.98	$430.90	$430.90	$406.96	$406.96	$367.07	$367.07
16	$411.44	$411.44	$444.35	$444.35	$419.66	$419.66	$378.53	$378.53
17	$423.89	$423.89	$457.80	$457.80	$432.37	$432.37	$389.98	$389.98
18	$437.30	$437.30	$472.28	$472.28	$446.05	$446.05	$402.32	$402.32
19	$450.71	$450.71	$486.77	$486.77	$459.72	$459.72	$414.66	$414.66
20	$464.60	$464.60	$501.77	$501.77	$473.89	$473.89	$427.44	$427.44
21	$478.97	$478.97	$517.29	$517.29	$488.55	$488.55	$440.66	$440.66
22	$478.97	$478.97	$517.29	$517.29	$488.55	$488.55	$440.66	$440.66
23	$478.97	$478.97	$517.29	$517.29	$488.55	$488.55	$440.66	$440.66
24	$478.97	$478.97	$517.29	$517.29	$488.55	$488.55	$440.66	$440.66
25	$480.89	$480.89	$519.36	$519.36	$490.50	$490.50	$442.42	$442.42
26	$490.47	$490.47	$529.70	$529.70	$500.27	$500.27	$451.24	$451.24
27	$501.96	$501.96	$542.12	$542.12	$512.00	$512.00	$461.81	$461.81
28	$520.64	$520.64	$562.29	$562.29	$531.05	$531.05	$479.00	$479.00
29	$535.97	$535.97	$578.84	$578.84	$546.69	$546.69	$493.10	$493.10
30	$543.63	$543.63	$587.12	$587.12	$554.50	$554.50	$500.15	$500.15
31	$555.13	$555.13	$599.54	$599.54	$566.23	$566.23	$510.72	$510.72
32	$566.62	$566.62	$611.95	$611.95	$577.95	$577.95	$521.30	$521.30
33	$573.81	$573.81	$619.71	$619.71	$585.28	$585.28	$527.91	$527.91
34	$581.47	$581.47	$627.99	$627.99	$593.10	$593.10	$534.96	$534.96
35	$585.30	$585.30	$632.13	$632.13	$597.01	$597.01	$538.49	$538.49
36	$589.13	$589.13	$636.26	$636.26	$600.92	$600.92	$542.01	$542.01
37	$592.96	$592.96	$640.40	$640.40	$604.82	$604.82	$545.54	$545.54
38	$596.80	$596.80	$644.54	$644.54	$608.73	$608.73	$549.06	$549.06
39	$604.46	$604.46	$652.82	$652.82	$616.55	$616.55	$556.11	$556.11
40	$612.12	$612.12	$661.09	$661.09	$624.37	$624.37	$563.16	$563.16
41	$623.62	$623.62	$673.51	$673.51	$636.09	$636.09	$573.74	$573.74
42	$634.64	$634.64	$685.41	$685.41	$647.33	$647.33	$583.87	$583.87
43	$649.96	$649.96	$701.96	$701.96	$662.96	$662.96	$597.98	$597.98
44	$669.12	$669.12	$722.65	$722.65	$682.50	$682.50	$615.60	$615.60
45	$691.63	$691.63	$746.96	$746.96	$705.47	$705.47	$636.31	$636.31
46	$718.46	$718.46	$775.93	$775.93	$732.82	$732.82	$660.99	$660.99
47	$748.63	$748.63	$808.52	$808.52	$763.60	$763.60	$688.75	$688.75
48	$783.12	$783.12	$845.77	$845.77	$798.78	$798.78	$720.48	$720.48
49	$817.12	$817.12	$882.49	$882.49	$833.47	$833.47	$751.77	$751.77
50	$855.44	$855.44	$923.88	$923.88	$872.55	$872.55	$787.02	$787.02
51	$893.28	$893.28	$964.74	$964.74	$911.14	$911.14	$821.83	$821.83
52	$934.95	$934.95	$1,009.75	$1,009.75	$953.65	$953.65	$860.17	$860.17
53	$977.10	$977.10	$1,055.27	$1,055.27	$996.64	$996.64	$898.95	$898.95
54	$1,022.60	$1,022.60	$1,104.41	$1,104.41	$1,043.05	$1,043.05	$940.81	$940.81
55	$1,068.10	$1,068.10	$1,153.55	$1,153.55	$1,089.47	$1,089.47	$982.67	$982.67
56	$1,117.44	$1,117.44	$1,206.83	$1,206.83	$1,139.79	$1,139.79	$1,028.06	$1,028.06
57	$1,167.25	$1,167.25	$1,260.63	$1,260.63	$1,190.59	$1,190.59	$1,073.89	$1,073.89
58	$1,220.42	$1,220.42	$1,318.05	$1,318.05	$1,244.82	$1,244.82	$1,122.80	$1,122.80
59	$1,246.76	$1,246.76	$1,346.50	$1,346.50	$1,271.69	$1,271.69	$1,147.04	$1,147.04
60	$1,299.92	$1,299.92	$1,403.92	$1,403.92	$1,325.92	$1,325.92	$1,195.95	$1,195.95
61	$1,345.91	$1,345.91	$1,453.58	$1,453.58	$1,372.82	$1,372.82	$1,238.25	$1,238.25
62	$1,376.08	$1,376.08	$1,486.17	$1,486.17	$1,403.60	$1,403.60	$1,266.02	$1,266.02
63	$1,413.92	$1,413.92	$1,527.03	$1,527.03	$1,442.20	$1,442.20	$1,300.83	$1,300.83
64+	$1,436.90	$1,436.90	$1,551.86	$1,551.86	$1,465.64	$1,465.64	$1,321.97	$1,321.97

Company Name:	Capital Advantage Assurance Company (CAAC)
Market:	Small Group
Product:	PPO and EPO
Effective Date of Rates:	July 1, 2022

Ending date of Rates: September 30, 2022

HIOS Plan ID (On Exchange)=>								
HIOS Plan ID (Off Exchange)=>	45127PA0010090		45127PA0010090		45127PA0130006		45127PA0130002	
Plan Marketing Name =>	Gold PPO 2000/0/20 Rx 0		Gold PPO 2000/0/20 Rx 0		Capital Advantage EPO 2000/0/2		Valley Advantage EPO 2000/0/2	
Form # =>	C22-CAAC-SGP		C22-CAAC-SGP		C22-CAAC-SGP		C22-CAAC-SGP	
Rating Area =>	7		9		9		6	
Network =>	PPO		PPO		EPO		EPO	
Metal =>	Gold		Gold		Gold		Gold	
Deductible =>	$2000 /$0 Med/Rx		$2000 /$0 Med/Rx		$2000 /$0 Med/Rx		$2000 /$0 Med/Rx	
Coinsurance =>	0%		0%		0%		0%	
Copays =>	$20/$40/$250 PCP/SPC/ER		$20/$40/$250 PCP/SPC/ER		$20/$40/$250 PCP/SPC/ER		$20/$40/$250 PCP/SPC/ER	
OOP Maximum =>	$8550 Med/Rx Combined		$8550 Med/Rx Combined		$8550 Med/Rx Combined		$8550 Med/Rx Combined	
Pediatric Dental (Yes/No) =>	Yes		Yes		Yes		Yes	
Age Band	**Non-Tobacco**	**Tobacco**	**Non-Tobacco**	**Tobacco**	**Non-Tobacco**	**Tobacco**	**Non-Tobacco**	**Tobacco**
0 - 14	$364.07	$364.07	$343.85	$343.85	$308.79	$308.79	$302.73	$302.73
15	$396.44	$396.44	$374.41	$374.41	$336.24	$336.24	$329.64	$329.64
16	$408.81	$408.81	$386.10	$386.10	$346.73	$346.73	$339.93	$339.93
17	$421.18	$421.18	$397.78	$397.78	$357.23	$357.23	$350.22	$350.22
18	$434.51	$434.51	$410.37	$410.37	$368.53	$368.53	$361.30	$361.30
19	$447.83	$447.83	$422.95	$422.95	$379.83	$379.83	$372.38	$372.38
20	$461.64	$461.64	$435.99	$435.99	$391.54	$391.54	$383.86	$383.86
21	$475.91	$475.91	$449.47	$449.47	$403.64	$403.64	$395.73	$395.73
22	$475.91	$475.91	$449.47	$449.47	$403.64	$403.64	$395.73	$395.73
23	$475.91	$475.91	$449.47	$449.47	$403.64	$403.64	$395.73	$395.73
24	$475.91	$475.91	$449.47	$449.47	$403.64	$403.64	$395.73	$395.73
25	$477.82	$477.82	$451.27	$451.27	$405.26	$405.26	$397.31	$397.31
26	$487.33	$487.33	$460.26	$460.26	$413.33	$413.33	$405.23	$405.23
27	$498.76	$498.76	$471.05	$471.05	$423.02	$423.02	$414.73	$414.73
28	$517.32	$517.32	$488.58	$488.58	$438.76	$438.76	$430.16	$430.16
29	$532.55	$532.55	$502.96	$502.96	$451.68	$451.68	$442.82	$442.82
30	$540.16	$540.16	$510.15	$510.15	$458.14	$458.14	$449.15	$449.15
31	$551.58	$551.58	$520.94	$520.94	$467.82	$467.82	$458.65	$458.65
32	$563.00	$563.00	$531.73	$531.73	$477.51	$477.51	$468.15	$468.15
33	$570.14	$570.14	$538.47	$538.47	$483.57	$483.57	$474.08	$474.08
34	$577.76	$577.76	$545.66	$545.66	$490.02	$490.02	$480.42	$480.42
35	$581.57	$581.57	$549.26	$549.26	$493.25	$493.25	$483.58	$483.58
36	$585.37	$585.37	$552.85	$552.85	$496.48	$496.48	$486.75	$486.75
37	$589.18	$589.18	$556.45	$556.45	$499.71	$499.71	$489.91	$489.91
38	$592.99	$592.99	$560.04	$560.04	$502.94	$502.94	$493.08	$493.08
39	$600.60	$600.60	$567.24	$567.24	$509.40	$509.40	$499.41	$499.41
40	$608.22	$608.22	$574.43	$574.43	$515.86	$515.86	$505.74	$505.74
41	$619.64	$619.64	$585.21	$585.21	$525.55	$525.55	$515.24	$515.24
42	$630.58	$630.58	$595.55	$595.55	$534.83	$534.83	$524.34	$524.34
43	$645.81	$645.81	$609.94	$609.94	$547.75	$547.75	$537.01	$537.01
44	$664.85	$664.85	$627.91	$627.91	$563.89	$563.89	$552.83	$552.83
45	$687.22	$687.22	$649.04	$649.04	$582.86	$582.86	$571.43	$571.43
46	$713.87	$713.87	$674.21	$674.21	$605.47	$605.47	$593.60	$593.60
47	$743.85	$743.85	$702.53	$702.53	$630.90	$630.90	$618.53	$618.53
48	$778.12	$778.12	$734.89	$734.89	$659.96	$659.96	$647.02	$647.02
49	$811.91	$811.91	$766.80	$766.80	$688.62	$688.62	$675.12	$675.12
50	$849.98	$849.98	$802.76	$802.76	$720.91	$720.91	$706.77	$706.77
51	$887.58	$887.58	$838.27	$838.27	$752.80	$752.80	$738.04	$738.04
52	$928.98	$928.98	$877.37	$877.37	$787.91	$787.91	$772.46	$772.46
53	$970.86	$970.86	$916.93	$916.93	$823.43	$823.43	$807.29	$807.29
54	$1,016.07	$1,016.07	$959.63	$959.63	$861.78	$861.78	$844.88	$844.88
55	$1,061.29	$1,061.29	$1,002.33	$1,002.33	$900.13	$900.13	$882.48	$882.48
56	$1,110.30	$1,110.30	$1,048.62	$1,048.62	$941.70	$941.70	$923.24	$923.24
57	$1,159.80	$1,159.80	$1,095.37	$1,095.37	$983.68	$983.68	$964.39	$964.39
58	$1,212.63	$1,212.63	$1,145.26	$1,145.26	$1,028.49	$1,028.49	$1,008.32	$1,008.32
59	$1,238.80	$1,238.80	$1,169.98	$1,169.98	$1,050.69	$1,050.69	$1,030.09	$1,030.09
60	$1,291.63	$1,291.63	$1,219.87	$1,219.87	$1,095.49	$1,095.49	$1,074.01	$1,074.01
61	$1,337.31	$1,337.31	$1,263.02	$1,263.02	$1,134.24	$1,134.24	$1,112.00	$1,112.00
62	$1,367.30	$1,367.30	$1,291.34	$1,291.34	$1,159.67	$1,159.67	$1,136.93	$1,136.93
63	$1,404.89	$1,404.89	$1,326.84	$1,326.84	$1,191.56	$1,191.56	$1,168.19	$1,168.19
64+	$1,427.73	$1,427.73	$1,348.41	$1,348.41	$1,210.92	$1,210.92	$1,187.18	$1,187.18

Company Name:	Capital Advantage Assurance Company (CAAC)
Market:	Small Group
Product:	PPO and EPO
Effective Date of Rates:	July 1, 2022

Ending date of Rates: September 30, 2022

HIOS Plan ID (On Exchange)=>								
HIOS Plan ID (Off Exchange)=>	45127PA0010084		45127PA0010084		45127PA0010084		45127PA0010197	
Plan Marketing Name =>	Gold PPO 1000/0/25 Rx 250		Gold PPO 1000/0/25 Rx 250		Gold PPO 1000/0/25 Rx 250		old PPO Choice 3000/0/30 Rx 2	
Form # =>	C22-CAAC-SGP		C22-CAAC-SGP		C22-CAAC-SGP		C22-CAAC-SGP	
Rating Area =>	6		7		9		7	
Network =>	PPO		PPO		PPO		PPO	
Metal =>	Gold		Gold		Gold		Gold	
Deductible =>	$1000 /$250 Med/Rx		$1000 /$250 Med/Rx		$1000 /$250 Med/Rx		$3000 /$250 Med/Rx	
Coinsurance =>	0%		0%		0%		0%	
Copays =>	$25/$50/$250 PCP/SPC/ER		$25/$50/$250 PCP/SPC/ER		$25/$50/$250 PCP/SPC/ER		$30/$50/$200 PCP/SPC/ER	
OOP Maximum =>	$8550 Med/Rx Combined		$8550 Med/Rx Combined		$8550 Med/Rx Combined		$8550 Med/Rx Combined	
Pediatric Dental (Yes/No) =>	Yes		Yes		Yes		Yes	
Age Band	**Non-Tobacco**	**Tobacco**	**Non-Tobacco**	**Tobacco**	**Non-Tobacco**	**Tobacco**	**Non-Tobacco**	**Tobacco**
0 - 14	$346.05	$346.05	$373.73	$373.73	$352.97	$352.97	$275.63	$275.63
15	$376.81	$376.81	$406.95	$406.95	$384.34	$384.34	$300.13	$300.13
16	$388.57	$388.57	$419.65	$419.65	$396.34	$396.34	$309.50	$309.50
17	$400.33	$400.33	$432.36	$432.36	$408.34	$408.34	$318.86	$318.86
18	$413.00	$413.00	$446.04	$446.04	$421.26	$421.26	$328.95	$328.95
19	$425.66	$425.66	$459.71	$459.71	$434.17	$434.17	$339.04	$339.04
20	$438.78	$438.78	$473.88	$473.88	$447.56	$447.56	$349.49	$349.49
21	$452.35	$452.35	$488.54	$488.54	$461.40	$461.40	$360.30	$360.30
22	$452.35	$452.35	$488.54	$488.54	$461.40	$461.40	$360.30	$360.30
23	$452.35	$452.35	$488.54	$488.54	$461.40	$461.40	$360.30	$360.30
24	$452.35	$452.35	$488.54	$488.54	$461.40	$461.40	$360.30	$360.30
25	$454.16	$454.16	$490.49	$490.49	$463.24	$463.24	$361.74	$361.74
26	$463.21	$463.21	$500.26	$500.26	$472.47	$472.47	$368.95	$368.95
27	$474.06	$474.06	$511.99	$511.99	$483.54	$483.54	$377.59	$377.59
28	$491.70	$491.70	$531.04	$531.04	$501.54	$501.54	$391.64	$391.64
29	$506.18	$506.18	$546.67	$546.67	$516.30	$516.30	$403.17	$403.17
30	$513.42	$513.42	$554.49	$554.49	$523.69	$523.69	$408.94	$408.94
31	$524.27	$524.27	$566.22	$566.22	$534.76	$534.76	$417.59	$417.59
32	$535.13	$535.13	$577.94	$577.94	$545.83	$545.83	$426.23	$426.23
33	$541.92	$541.92	$585.27	$585.27	$552.75	$552.75	$431.64	$431.64
34	$549.15	$549.15	$593.09	$593.09	$560.14	$560.14	$437.40	$437.40
35	$552.77	$552.77	$596.99	$596.99	$563.83	$563.83	$440.29	$440.29
36	$556.39	$556.39	$600.90	$600.90	$567.52	$567.52	$443.17	$443.17
37	$560.01	$560.01	$604.81	$604.81	$571.21	$571.21	$446.05	$446.05
38	$563.63	$563.63	$608.72	$608.72	$574.90	$574.90	$448.93	$448.93
39	$570.87	$570.87	$616.53	$616.53	$582.28	$582.28	$454.70	$454.70
40	$578.10	$578.10	$624.35	$624.35	$589.67	$589.67	$460.46	$460.46
41	$588.96	$588.96	$636.08	$636.08	$600.74	$600.74	$469.11	$469.11
42	$599.36	$599.36	$647.31	$647.31	$611.35	$611.35	$477.40	$477.40
43	$613.84	$613.84	$662.95	$662.95	$626.12	$626.12	$488.93	$488.93
44	$631.93	$631.93	$682.49	$682.49	$644.57	$644.57	$503.34	$503.34
45	$653.19	$653.19	$705.45	$705.45	$666.26	$666.26	$520.27	$520.27
46	$678.52	$678.52	$732.81	$732.81	$692.10	$692.10	$540.45	$540.45
47	$707.02	$707.02	$763.58	$763.58	$721.16	$721.16	$563.15	$563.15
48	$739.59	$739.59	$798.76	$798.76	$754.38	$754.38	$589.09	$589.09
49	$771.71	$771.71	$833.45	$833.45	$787.14	$787.14	$614.67	$614.67
50	$807.90	$807.90	$872.53	$872.53	$824.06	$824.06	$643.49	$643.49
51	$843.63	$843.63	$911.12	$911.12	$860.51	$860.51	$671.96	$671.96
52	$882.99	$882.99	$953.63	$953.63	$900.65	$900.65	$703.30	$703.30
53	$922.79	$922.79	$996.62	$996.62	$941.25	$941.25	$735.01	$735.01
54	$965.77	$965.77	$1,043.03	$1,043.03	$985.08	$985.08	$769.24	$769.24
55	$1,008.74	$1,008.74	$1,089.44	$1,089.44	$1,028.92	$1,028.92	$803.47	$803.47
56	$1,055.33	$1,055.33	$1,139.76	$1,139.76	$1,076.44	$1,076.44	$840.58	$840.58
57	$1,102.38	$1,102.38	$1,190.57	$1,190.57	$1,124.42	$1,124.42	$878.05	$878.05
58	$1,152.59	$1,152.59	$1,244.79	$1,244.79	$1,175.64	$1,175.64	$918.04	$918.04
59	$1,177.47	$1,177.47	$1,271.66	$1,271.66	$1,201.02	$1,201.02	$937.86	$937.86
60	$1,227.68	$1,227.68	$1,325.89	$1,325.89	$1,252.23	$1,252.23	$977.85	$977.85
61	$1,271.10	$1,271.10	$1,372.79	$1,372.79	$1,296.53	$1,296.53	$1,012.44	$1,012.44
62	$1,299.60	$1,299.60	$1,403.57	$1,403.57	$1,325.59	$1,325.59	$1,035.14	$1,035.14
63	$1,335.34	$1,335.34	$1,442.16	$1,442.16	$1,362.04	$1,362.04	$1,063.60	$1,063.60
64+	$1,357.04	$1,357.04	$1,465.61	$1,465.61	$1,384.19	$1,384.19	$1,080.89	$1,080.89

Company Name:	Capital Advantage Assurance Company (CAAC)
Market:	Small Group
Product:	PPO and EPO
Effective Date of Rates:	July 1, 2022

Ending date of Rates: September 30, 2022

HIOS Plan ID (On Exchange)=>								
HIOS Plan ID (Off Exchange)=>	45127PA0010194		45127PA0010194		45127PA0010194		45127PA0010089	
Plan Marketing Name =>	Gold PPO 3000/0/15 Rx 250		Gold PPO 3000/0/15 Rx 250		Gold PPO 3000/0/15 Rx 250		Gold PPO 2000/0/20 Rx 250	
Form # =>	C22-CAAC-SGP		C22-CAAC-SGP		C22-CAAC-SGP		C22-CAAC-SGP	
Rating Area =>	6		7		9		6	
Network =>	PPO		PPO		PPO		PPO	
Metal =>	Gold		Gold		Gold		Gold	
Deductible =>	$3000 /$250 Med/Rx		$3000 /$250 Med/Rx		$3000 /$250 Med/Rx		$2000 /$250 Med/Rx	
Coinsurance =>	0%		0%		0%		0%	
Copays =>	$15/$30/$150 PCP/SPC/ER		$15/$30/$150 PCP/SPC/ER		$15/$30/$150 PCP/SPC/ER		$20/$40/$250 PCP/SPC/ER	
OOP Maximum =>	$8550 Med/Rx Combined		$8550 Med/Rx Combined		$8550 Med/Rx Combined		$8550 Med/Rx Combined	
Pediatric Dental (Yes/No) =>	Yes		Yes		Yes		Yes	
Age Band	**Non-Tobacco**	**Tobacco**	**Non-Tobacco**	**Tobacco**	**Non-Tobacco**	**Tobacco**	**Non-Tobacco**	**Tobacco**
0 - 14	$305.96	$305.96	$330.44	$330.44	$312.08	$312.08	$317.46	$317.46
15	$333.16	$333.16	$359.81	$359.81	$339.82	$339.82	$345.68	$345.68
16	$343.56	$343.56	$371.04	$371.04	$350.43	$350.43	$356.47	$356.47
17	$353.96	$353.96	$382.27	$382.27	$361.03	$361.03	$367.26	$367.26
18	$365.15	$365.15	$394.37	$394.37	$372.46	$372.46	$378.88	$378.88
19	$376.35	$376.35	$406.46	$406.46	$383.88	$383.88	$390.50	$390.50
20	$387.95	$387.95	$418.99	$418.99	$395.71	$395.71	$402.53	$402.53
21	$399.95	$399.95	$431.95	$431.95	$407.95	$407.95	$414.98	$414.98
22	$399.95	$399.95	$431.95	$431.95	$407.95	$407.95	$414.98	$414.98
23	$399.95	$399.95	$431.95	$431.95	$407.95	$407.95	$414.98	$414.98
24	$399.95	$399.95	$431.95	$431.95	$407.95	$407.95	$414.98	$414.98
25	$401.55	$401.55	$433.67	$433.67	$409.58	$409.58	$416.64	$416.64
26	$409.55	$409.55	$442.31	$442.31	$417.74	$417.74	$424.94	$424.94
27	$419.15	$419.15	$452.68	$452.68	$427.53	$427.53	$434.90	$434.90
28	$434.75	$434.75	$469.53	$469.53	$443.44	$443.44	$451.08	$451.08
29	$447.54	$447.54	$483.35	$483.35	$456.49	$456.49	$464.36	$464.36
30	$453.94	$453.94	$490.26	$490.26	$463.02	$463.02	$471.00	$471.00
31	$463.54	$463.54	$500.63	$500.63	$472.81	$472.81	$480.96	$480.96
32	$473.14	$473.14	$510.99	$510.99	$482.60	$482.60	$490.92	$490.92
33	$479.14	$479.14	$517.47	$517.47	$488.72	$488.72	$497.15	$497.15
34	$485.54	$485.54	$524.38	$524.38	$495.25	$495.25	$503.79	$503.79
35	$488.74	$488.74	$527.84	$527.84	$498.51	$498.51	$507.11	$507.11
36	$491.94	$491.94	$531.29	$531.29	$501.78	$501.78	$510.43	$510.43
37	$495.14	$495.14	$534.75	$534.75	$505.04	$505.04	$513.75	$513.75
38	$498.34	$498.34	$538.20	$538.20	$508.30	$508.30	$517.07	$517.07
39	$504.74	$504.74	$545.12	$545.12	$514.83	$514.83	$523.70	$523.70
40	$511.14	$511.14	$552.03	$552.03	$521.36	$521.36	$530.34	$530.34
41	$520.73	$520.73	$562.39	$562.39	$531.15	$531.15	$540.30	$540.30
42	$529.93	$529.93	$572.33	$572.33	$540.53	$540.53	$549.85	$549.85
43	$542.73	$542.73	$586.15	$586.15	$553.59	$553.59	$563.13	$563.13
44	$558.73	$558.73	$603.43	$603.43	$569.90	$569.90	$579.73	$579.73
45	$577.53	$577.53	$623.73	$623.73	$589.08	$589.08	$599.23	$599.23
46	$599.92	$599.92	$647.92	$647.92	$611.92	$611.92	$622.47	$622.47
47	$625.12	$625.12	$675.13	$675.13	$637.62	$637.62	$648.61	$648.61
48	$653.92	$653.92	$706.23	$706.23	$667.00	$667.00	$678.49	$678.49
49	$682.31	$682.31	$736.90	$736.90	$695.96	$695.96	$707.96	$707.96
50	$714.31	$714.31	$771.46	$771.46	$728.60	$728.60	$741.15	$741.15
51	$745.91	$745.91	$805.58	$805.58	$760.82	$760.82	$773.94	$773.94
52	$780.70	$780.70	$843.16	$843.16	$796.32	$796.32	$810.04	$810.04
53	$815.90	$815.90	$881.17	$881.17	$832.22	$832.22	$846.56	$846.56
54	$853.89	$853.89	$922.20	$922.20	$870.97	$870.97	$885.98	$885.98
55	$891.89	$891.89	$963.24	$963.24	$909.73	$909.73	$925.41	$925.41
56	$933.08	$933.08	$1,007.73	$1,007.73	$951.75	$951.75	$968.15	$968.15
57	$974.68	$974.68	$1,052.65	$1,052.65	$994.17	$994.17	$1,011.31	$1,011.31
58	$1,019.07	$1,019.07	$1,100.60	$1,100.60	$1,039.45	$1,039.45	$1,057.37	$1,057.37
59	$1,041.07	$1,041.07	$1,124.36	$1,124.36	$1,061.89	$1,061.89	$1,080.19	$1,080.19
60	$1,085.46	$1,085.46	$1,172.30	$1,172.30	$1,107.17	$1,107.17	$1,126.26	$1,126.26
61	$1,123.86	$1,123.86	$1,213.77	$1,213.77	$1,146.34	$1,146.34	$1,166.09	$1,166.09
62	$1,149.06	$1,149.06	$1,240.98	$1,240.98	$1,172.04	$1,172.04	$1,192.24	$1,192.24
63	$1,180.65	$1,180.65	$1,275.10	$1,275.10	$1,204.27	$1,204.27	$1,225.02	$1,225.02
64+	$1,199.84	$1,199.84	$1,295.84	$1,295.84	$1,223.84	$1,223.84	$1,244.93	$1,244.93

Company Name:	Capital Advantage Assurance Company (CAAC)
Market:	Small Group
Product:	PPO and EPO
Effective Date of Rates:	July 1, 2022

Ending date of Rates: September 30, 2022

HIOS Plan ID (On Exchange)=>								
HIOS Plan ID (Off Exchange)=>	45127PA0010089		45127PA0010089		45127PA0130005		45127PA0130001	
Plan Marketing Name =>	Gold PPO 2000/0/20 Rx 250		Gold PPO 2000/0/20 Rx 250		pital Advantage EPO 2000/0/20		alley Advantage EPO 2000/0/20	
Form # =>	C22-CAAC-SGP		C22-CAAC-SGP		C22-CAAC-SGP		C22-CAAC-SGP	
Rating Area =>	7		9		9		6	
Network =>	PPO		PPO		EPO		EPO	
Metal =>	Gold		Gold		Gold		Gold	
Deductible =>	$2000 /$250 Med/Rx		$2000 /$250 Med/Rx		$2000 /$250 Med/Rx		$2000 /$250 Med/Rx	
Coinsurance =>	0%		0%		0%		0%	
Copays =>	$20/$40/$250 PCP/SPC/ER		$20/$40/$250 PCP/SPC/ER		$20/$40/$250 PCP/SPC/ER		$20/$40/$250 PCP/SPC/ER	
OOP Maximum =>	$8550 Med/Rx Combined		$8550 Med/Rx Combined		$8550 Med/Rx Combined		$8550 Med/Rx Combined	
Pediatric Dental (Yes/No) =>	Yes		Yes		Yes		Yes	
Age Band	**Non-Tobacco**	**Tobacco**	**Non-Tobacco**	**Tobacco**	**Non-Tobacco**	**Tobacco**	**Non-Tobacco**	**Tobacco**
0 - 14	$342.86	$342.86	$323.81	$323.81	$292.14	$292.14	$286.42	$286.42
15	$373.33	$373.33	$352.59	$352.59	$318.11	$318.11	$311.88	$311.88
16	$384.99	$384.99	$363.60	$363.60	$328.04	$328.04	$321.61	$321.61
17	$396.64	$396.64	$374.60	$374.60	$337.97	$337.97	$331.34	$331.34
18	$409.19	$409.19	$386.45	$386.45	$348.66	$348.66	$341.83	$341.83
19	$421.74	$421.74	$398.31	$398.31	$359.36	$359.36	$352.31	$352.31
20	$434.73	$434.73	$410.58	$410.58	$370.43	$370.43	$363.17	$363.17
21	$448.18	$448.18	$423.28	$423.28	$381.89	$381.89	$374.40	$374.40
22	$448.18	$448.18	$423.28	$423.28	$381.89	$381.89	$374.40	$374.40
23	$448.18	$448.18	$423.28	$423.28	$381.89	$381.89	$374.40	$374.40
24	$448.18	$448.18	$423.28	$423.28	$381.89	$381.89	$374.40	$374.40
25	$449.97	$449.97	$424.97	$424.97	$383.42	$383.42	$375.90	$375.90
26	$458.93	$458.93	$433.44	$433.44	$391.05	$391.05	$383.39	$383.39
27	$469.69	$469.69	$443.60	$443.60	$400.22	$400.22	$392.37	$392.37
28	$487.17	$487.17	$460.10	$460.10	$415.11	$415.11	$406.97	$406.97
29	$501.51	$501.51	$473.65	$473.65	$427.33	$427.33	$418.95	$418.95
30	$508.68	$508.68	$480.42	$480.42	$433.44	$433.44	$424.94	$424.94
31	$519.44	$519.44	$490.58	$490.58	$442.61	$442.61	$433.93	$433.93
32	$530.20	$530.20	$500.74	$500.74	$451.77	$451.77	$442.92	$442.92
33	$536.92	$536.92	$507.09	$507.09	$457.50	$457.50	$448.53	$448.53
34	$544.09	$544.09	$513.86	$513.86	$463.61	$463.61	$454.52	$454.52
35	$547.67	$547.67	$517.25	$517.25	$466.67	$466.67	$457.52	$457.52
36	$551.26	$551.26	$520.63	$520.63	$469.72	$469.72	$460.51	$460.51
37	$554.84	$554.84	$524.02	$524.02	$472.78	$472.78	$463.51	$463.51
38	$558.43	$558.43	$527.41	$527.41	$475.83	$475.83	$466.50	$466.50
39	$565.60	$565.60	$534.18	$534.18	$481.94	$481.94	$472.49	$472.49
40	$572.77	$572.77	$540.95	$540.95	$488.05	$488.05	$478.48	$478.48
41	$583.53	$583.53	$551.11	$551.11	$497.22	$497.22	$487.47	$487.47
42	$593.84	$593.84	$560.85	$560.85	$506.00	$506.00	$496.08	$496.08
43	$608.18	$608.18	$574.39	$574.39	$518.22	$518.22	$508.06	$508.06
44	$626.11	$626.11	$591.32	$591.32	$533.50	$533.50	$523.04	$523.04
45	$647.17	$647.17	$611.22	$611.22	$551.45	$551.45	$540.63	$540.63
46	$672.27	$672.27	$634.92	$634.92	$572.83	$572.83	$561.60	$561.60
47	$700.50	$700.50	$661.59	$661.59	$596.89	$596.89	$585.19	$585.19
48	$732.77	$732.77	$692.06	$692.06	$624.39	$624.39	$612.14	$612.14
49	$764.59	$764.59	$722.11	$722.11	$651.50	$651.50	$638.73	$638.73
50	$800.45	$800.45	$755.98	$755.98	$682.05	$682.05	$668.68	$668.68
51	$835.85	$835.85	$789.42	$789.42	$712.22	$712.22	$698.26	$698.26
52	$874.84	$874.84	$826.24	$826.24	$745.45	$745.45	$730.83	$730.83
53	$914.28	$914.28	$863.49	$863.49	$779.05	$779.05	$763.78	$763.78
54	$956.86	$956.86	$903.70	$903.70	$815.33	$815.33	$799.34	$799.34
55	$999.44	$999.44	$943.91	$943.91	$851.61	$851.61	$834.91	$834.91
56	$1,045.60	$1,045.60	$987.51	$987.51	$890.94	$890.94	$873.48	$873.48
57	$1,092.21	$1,092.21	$1,031.53	$1,031.53	$930.66	$930.66	$912.41	$912.41
58	$1,141.96	$1,141.96	$1,078.52	$1,078.52	$973.05	$973.05	$953.97	$953.97
59	$1,166.61	$1,166.61	$1,101.80	$1,101.80	$994.05	$994.05	$974.56	$974.56
60	$1,216.36	$1,216.36	$1,148.78	$1,148.78	$1,036.44	$1,036.44	$1,016.12	$1,016.12
61	$1,259.38	$1,259.38	$1,189.42	$1,189.42	$1,073.11	$1,073.11	$1,052.06	$1,052.06
62	$1,287.62	$1,287.62	$1,216.08	$1,216.08	$1,097.16	$1,097.16	$1,075.65	$1,075.65
63	$1,323.02	$1,323.02	$1,249.52	$1,249.52	$1,127.33	$1,127.33	$1,105.23	$1,105.23
64+	$1,344.53	$1,344.53	$1,269.83	$1,269.83	$1,145.66	$1,145.66	$1,123.19	$1,123.19

Company Name:	Capital Advantage Assurance Company (CAAC)
Market:	Small Group
Product:	PPO and EPO
Effective Date of Rates:	July 1, 2022

Ending date of Rates: September 30, 2022

HIOS Plan ID (On Exchange)=>								
HIOS Plan ID (Off Exchange)=>	45127PA0010161		45127PA0010161		45127PA0010161		45127PA0010202	
Plan Marketing Name =>	Gold QHDHP PPO 1500/0/10		Gold QHDHP PPO 1500/0/10		Gold QHDHP PPO 1500/0/10		er Performance PPO 4000/0/25	
Form # =>	C22-CAAC-SGP		C22-CAAC-SGP		C22-CAAC-SGP		C22-CAAC-SGP	
Rating Area =>	6		7		9		6	
Network =>	PPO		PPO		PPO		PPO	
Metal =>	Gold		Gold		Gold		Silver	
Deductible =>	$1500 Med/Rx Combined		$1500 Med/Rx Combined		$1500 Med/Rx Combined		$4000 /$0 Med/Rx	
Coinsurance =>	0%		0%		0%		0%	
Copays =>	$10/$30/$250 PCP/SPC/ER		$10/$30/$250 PCP/SPC/ER		$10/$30/$250 PCP/SPC/ER		$25/$50/$400 PCP/SPC/ER	
OOP Maximum =>	$6900 Med/Rx Combined		$6900 Med/Rx Combined		$6900 Med/Rx Combined		$8550 Med/Rx Combined	
Pediatric Dental (Yes/No) =>	Yes		Yes		Yes		Yes	
Age Band	**Non-Tobacco**	**Tobacco**	**Non-Tobacco**	**Tobacco**	**Non-Tobacco**	**Tobacco**	**Non-Tobacco**	**Tobacco**
0 - 14	$343.70	$343.70	$371.20	$371.20	$350.57	$350.57	$269.44	$269.44
15	$374.25	$374.25	$404.19	$404.19	$381.74	$381.74	$293.39	$293.39
16	$385.93	$385.93	$416.81	$416.81	$393.65	$393.65	$302.55	$302.55
17	$397.61	$397.61	$429.42	$429.42	$405.57	$405.57	$311.71	$311.71
18	$410.19	$410.19	$443.01	$443.01	$418.40	$418.40	$321.57	$321.57
19	$422.77	$422.77	$456.59	$456.59	$431.23	$431.23	$331.43	$331.43
20	$435.80	$435.80	$470.67	$470.67	$444.52	$444.52	$341.64	$341.64
21	$449.28	$449.28	$485.22	$485.22	$458.27	$458.27	$352.21	$352.21
22	$449.28	$449.28	$485.22	$485.22	$458.27	$458.27	$352.21	$352.21
23	$449.28	$449.28	$485.22	$485.22	$458.27	$458.27	$352.21	$352.21
24	$449.28	$449.28	$485.22	$485.22	$458.27	$458.27	$352.21	$352.21
25	$451.08	$451.08	$487.16	$487.16	$460.10	$460.10	$353.62	$353.62
26	$460.06	$460.06	$496.87	$496.87	$469.26	$469.26	$360.66	$360.66
27	$470.85	$470.85	$508.51	$508.51	$480.26	$480.26	$369.12	$369.12
28	$488.37	$488.37	$527.44	$527.44	$498.13	$498.13	$382.85	$382.85
29	$502.74	$502.74	$542.96	$542.96	$512.80	$512.80	$394.12	$394.12
30	$509.93	$509.93	$550.73	$550.73	$520.13	$520.13	$399.76	$399.76
31	$520.72	$520.72	$562.37	$562.37	$531.13	$531.13	$408.21	$408.21
32	$531.50	$531.50	$574.02	$574.02	$542.13	$542.13	$416.66	$416.66
33	$538.24	$538.24	$581.30	$581.30	$549.00	$549.00	$421.95	$421.95
34	$545.43	$545.43	$589.06	$589.06	$556.33	$556.33	$427.58	$427.58
35	$549.02	$549.02	$592.94	$592.94	$560.00	$560.00	$430.40	$430.40
36	$552.61	$552.61	$596.82	$596.82	$563.67	$563.67	$433.22	$433.22
37	$556.21	$556.21	$600.71	$600.71	$567.33	$567.33	$436.04	$436.04
38	$559.80	$559.80	$604.59	$604.59	$571.00	$571.00	$438.85	$438.85
39	$566.99	$566.99	$612.35	$612.35	$578.33	$578.33	$444.49	$444.49
40	$574.18	$574.18	$620.11	$620.11	$585.66	$585.66	$450.12	$450.12
41	$584.96	$584.96	$631.76	$631.76	$596.66	$596.66	$458.58	$458.58
42	$595.30	$595.30	$642.92	$642.92	$607.20	$607.20	$466.68	$466.68
43	$609.67	$609.67	$658.45	$658.45	$621.87	$621.87	$477.95	$477.95
44	$627.64	$627.64	$677.86	$677.86	$640.20	$640.20	$492.04	$492.04
45	$648.76	$648.76	$700.66	$700.66	$661.74	$661.74	$508.59	$508.59
46	$673.92	$673.92	$727.83	$727.83	$687.40	$687.40	$528.32	$528.32
47	$702.22	$702.22	$758.40	$758.40	$716.27	$716.27	$550.50	$550.50
48	$734.57	$734.57	$793.34	$793.34	$749.26	$749.26	$575.86	$575.86
49	$766.47	$766.47	$827.79	$827.79	$781.80	$781.80	$600.87	$600.87
50	$802.41	$802.41	$866.61	$866.61	$818.46	$818.46	$629.05	$629.05
51	$837.91	$837.91	$904.94	$904.94	$854.67	$854.67	$656.87	$656.87
52	$876.99	$876.99	$947.15	$947.15	$894.53	$894.53	$687.51	$687.51
53	$916.53	$916.53	$989.85	$989.85	$934.86	$934.86	$718.51	$718.51
54	$959.21	$959.21	$1,035.95	$1,035.95	$978.40	$978.40	$751.97	$751.97
55	$1,001.89	$1,001.89	$1,082.05	$1,082.05	$1,021.93	$1,021.93	$785.43	$785.43
56	$1,048.17	$1,048.17	$1,132.02	$1,132.02	$1,069.13	$1,069.13	$821.71	$821.71
57	$1,094.90	$1,094.90	$1,182.49	$1,182.49	$1,116.79	$1,116.79	$858.34	$858.34
58	$1,144.77	$1,144.77	$1,236.35	$1,236.35	$1,167.66	$1,167.66	$897.43	$897.43
59	$1,169.48	$1,169.48	$1,263.03	$1,263.03	$1,192.87	$1,192.87	$916.80	$916.80
60	$1,219.35	$1,219.35	$1,316.89	$1,316.89	$1,243.73	$1,243.73	$955.90	$955.90
61	$1,262.48	$1,262.48	$1,363.47	$1,363.47	$1,287.73	$1,287.73	$989.71	$989.71
62	$1,290.78	$1,290.78	$1,394.04	$1,394.04	$1,316.60	$1,316.60	$1,011.90	$1,011.90
63	$1,326.27	$1,326.27	$1,432.38	$1,432.38	$1,352.80	$1,352.80	$1,039.72	$1,039.72
64+	$1,347.83	$1,347.83	$1,455.66	$1,455.66	$1,374.80	$1,374.80	$1,056.62	$1,056.62

Company Name:	Capital Advantage Assurance Company (CAAC)
Market:	Small Group
Product:	PPO and EPO
Effective Date of Rates:	July 1, 2022

Ending date of Rates: September 30, 2022

HIOS Plan ID (On Exchange)=>								
HIOS Plan ID (Off Exchange)=>	45127PA0010202		45127PA0010202		45127PA0010132		45127PA0010132	
Plan Marketing Name =>	er Performance PPO 4000/0/25		er Performance PPO 4000/0/25		Silver PPO 4000/0/45 Rx 0		Silver PPO 4000/0/45 Rx 0	
Form # =>	C22-CAAC-SGP		C22-CAAC-SGP		C22-CAAC-SGP		C22-CAAC-SGP	
Rating Area =>	7		9		6		7	
Network =>	PPO		PPO		PPO		PPO	
Metal =>	Silver		Silver		Silver		Silver	
Deductible =>	$4000 /$0 Med/Rx		$4000 /$0 Med/Rx		$4000 /$0 Med/Rx		$4000 /$0 Med/Rx	
Coinsurance =>	0%		0%		0%		0%	
Copays =>	$25/$50/$400 PCP/SPC/ER		$25/$50/$400 PCP/SPC/ER		$45/$75/$400 PCP/SPC/ER		$45/$75/$400 PCP/SPC/ER	
OOP Maximum =>	$8550 Med/Rx Combined		$8550 Med/Rx Combined		$8550 Med/Rx Combined		$8550 Med/Rx Combined	
Pediatric Dental (Yes/No) =>	Yes		Yes		Yes		Yes	
Age Band	**Non-Tobacco**	**Tobacco**	**Non-Tobacco**	**Tobacco**	**Non-Tobacco**	**Tobacco**	**Non-Tobacco**	**Tobacco**
0 - 14	$291.00	$291.00	$274.83	$274.83	$294.26	$294.26	$317.81	$317.81
15	$316.86	$316.86	$299.26	$299.26	$320.42	$320.42	$346.06	$346.06
16	$326.75	$326.75	$308.60	$308.60	$330.42	$330.42	$356.86	$356.86
17	$336.64	$336.64	$317.94	$317.94	$340.42	$340.42	$367.66	$367.66
18	$347.29	$347.29	$328.00	$328.00	$351.19	$351.19	$379.29	$379.29
19	$357.94	$357.94	$338.06	$338.06	$361.97	$361.97	$390.92	$390.92
20	$368.98	$368.98	$348.48	$348.48	$373.12	$373.12	$402.97	$402.97
21	$380.39	$380.39	$359.25	$359.25	$384.66	$384.66	$415.43	$415.43
22	$380.39	$380.39	$359.25	$359.25	$384.66	$384.66	$415.43	$415.43
23	$380.39	$380.39	$359.25	$359.25	$384.66	$384.66	$415.43	$415.43
24	$380.39	$380.39	$359.25	$359.25	$384.66	$384.66	$415.43	$415.43
25	$381.91	$381.91	$360.69	$360.69	$386.20	$386.20	$417.09	$417.09
26	$389.52	$389.52	$367.88	$367.88	$393.89	$393.89	$425.40	$425.40
27	$398.65	$398.65	$376.50	$376.50	$403.12	$403.12	$435.37	$435.37
28	$413.48	$413.48	$390.51	$390.51	$418.13	$418.13	$451.58	$451.58
29	$425.65	$425.65	$402.01	$402.01	$430.43	$430.43	$464.87	$464.87
30	$431.74	$431.74	$407.75	$407.75	$436.59	$436.59	$471.52	$471.52
31	$440.87	$440.87	$416.38	$416.38	$445.82	$445.82	$481.49	$481.49
32	$450.00	$450.00	$425.00	$425.00	$455.05	$455.05	$491.46	$491.46
33	$455.70	$455.70	$430.39	$430.39	$460.82	$460.82	$497.69	$497.69
34	$461.79	$461.79	$436.13	$436.13	$466.98	$466.98	$504.34	$504.34
35	$464.83	$464.83	$439.01	$439.01	$470.05	$470.05	$507.66	$507.66
36	$467.88	$467.88	$441.88	$441.88	$473.13	$473.13	$510.98	$510.98
37	$470.92	$470.92	$444.76	$444.76	$476.21	$476.21	$514.31	$514.31
38	$473.96	$473.96	$447.63	$447.63	$479.29	$479.29	$517.63	$517.63
39	$480.05	$480.05	$453.38	$453.38	$485.44	$485.44	$524.28	$524.28
40	$486.13	$486.13	$459.13	$459.13	$491.60	$491.60	$530.92	$530.92
41	$495.26	$495.26	$467.75	$467.75	$500.83	$500.83	$540.89	$540.89
42	$504.01	$504.01	$476.01	$476.01	$509.67	$509.67	$550.45	$550.45
43	$516.18	$516.18	$487.51	$487.51	$521.98	$521.98	$563.74	$563.74
44	$531.40	$531.40	$501.88	$501.88	$537.37	$537.37	$580.36	$580.36
45	$549.28	$549.28	$518.76	$518.76	$555.45	$555.45	$599.88	$599.88
46	$570.58	$570.58	$538.88	$538.88	$576.99	$576.99	$623.15	$623.15
47	$594.54	$594.54	$561.51	$561.51	$601.22	$601.22	$649.32	$649.32
48	$621.93	$621.93	$587.38	$587.38	$628.92	$628.92	$679.23	$679.23
49	$648.94	$648.94	$612.89	$612.89	$656.23	$656.23	$708.73	$708.73
50	$679.37	$679.37	$641.63	$641.63	$687.00	$687.00	$741.96	$741.96
51	$709.42	$709.42	$670.01	$670.01	$717.39	$717.39	$774.78	$774.78
52	$742.52	$742.52	$701.26	$701.26	$750.86	$750.86	$810.92	$810.92
53	$775.99	$775.99	$732.88	$732.88	$784.71	$784.71	$847.48	$847.48
54	$812.13	$812.13	$767.01	$767.01	$821.25	$821.25	$886.95	$886.95
55	$848.26	$848.26	$801.14	$801.14	$857.79	$857.79	$926.42	$926.42
56	$887.44	$887.44	$838.14	$838.14	$897.41	$897.41	$969.20	$969.20
57	$927.00	$927.00	$875.50	$875.50	$937.42	$937.42	$1,012.41	$1,012.41
58	$969.23	$969.23	$915.38	$915.38	$980.11	$980.11	$1,058.52	$1,058.52
59	$990.15	$990.15	$935.14	$935.14	$1,001.27	$1,001.27	$1,081.37	$1,081.37
60	$1,032.37	$1,032.37	$975.02	$975.02	$1,043.97	$1,043.97	$1,127.48	$1,127.48
61	$1,068.89	$1,068.89	$1,009.50	$1,009.50	$1,080.89	$1,080.89	$1,167.37	$1,167.37
62	$1,092.85	$1,092.85	$1,032.14	$1,032.14	$1,105.13	$1,105.13	$1,193.54	$1,193.54
63	$1,122.90	$1,122.90	$1,060.52	$1,060.52	$1,135.52	$1,135.52	$1,226.36	$1,226.36
64+	$1,141.16	$1,141.16	$1,077.75	$1,077.75	$1,153.97	$1,153.97	$1,246.29	$1,246.29

Company Name:	Capital Advantage Assurance Company (CAAC)
Market:	Small Group
Product:	PPO and EPO
Effective Date of Rates:	July 1, 2022

Ending date of Rates: September 30, 2022

HIOS Plan ID (On Exchange)=>								
HIOS Plan ID (Off Exchange)=>	45127PA0010132		45127PA0010185		45127PA0010185		45127PA0010185	
Plan Marketing Name =>	Silver PPO 4000/0/45 Rx 0		Silver PPO 5000/0/40 Rx 0		Silver PPO 5000/0/40 Rx 0		Silver PPO 5000/0/40 Rx 0	
Form # =>	C22-CAAC-SGP		C22-CAAC-SGP		C22-CAAC-SGP		C22-CAAC-SGP	
Rating Area =>	9		6		7		9	
Network =>	PPO		PPO		PPO		PPO	
Metal =>	Silver		Silver		Silver		Silver	
Deductible =>	$4000 /$0 Med/Rx		$5000 /$0 Med/Rx		$5000 /$0 Med/Rx		$5000 /$0 Med/Rx	
Coinsurance =>	0%		0%		0%		0%	
Copays =>	$45/$75/$400 PCP/SPC/ER		$40/$65/$350 PCP/SPC/ER		$40/$65/$350 PCP/SPC/ER		$40/$65/$350 PCP/SPC/ER	
OOP Maximum =>	$8550 Med/Rx Combined		$8550 Med/Rx Combined		$8550 Med/Rx Combined		$8550 Med/Rx Combined	
Pediatric Dental (Yes/No) =>	Yes		Yes		Yes		Yes	
Age Band	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco
0 - 14	$300.15	$300.15	$278.24	$278.24	$300.50	$300.50	$283.80	$283.80
15	$326.83	$326.83	$302.97	$302.97	$327.21	$327.21	$309.03	$309.03
16	$337.03	$337.03	$312.43	$312.43	$337.42	$337.42	$318.68	$318.68
17	$347.23	$347.23	$321.88	$321.88	$347.63	$347.63	$328.32	$328.32
18	$358.22	$358.22	$332.07	$332.07	$358.63	$358.63	$338.71	$338.71
19	$369.20	$369.20	$342.25	$342.25	$369.63	$369.63	$349.10	$349.10
20	$380.58	$380.58	$352.80	$352.80	$381.02	$381.02	$359.85	$359.85
21	$392.35	$392.35	$363.71	$363.71	$392.81	$392.81	$370.98	$370.98
22	$392.35	$392.35	$363.71	$363.71	$392.81	$392.81	$370.98	$370.98
23	$392.35	$392.35	$363.71	$363.71	$392.81	$392.81	$370.98	$370.98
24	$392.35	$392.35	$363.71	$363.71	$392.81	$392.81	$370.98	$370.98
25	$393.92	$393.92	$365.16	$365.16	$394.38	$394.38	$372.47	$372.47
26	$401.77	$401.77	$372.44	$372.44	$402.23	$402.23	$379.89	$379.89
27	$411.19	$411.19	$381.17	$381.17	$411.66	$411.66	$388.79	$388.79
28	$426.49	$426.49	$395.35	$395.35	$426.98	$426.98	$403.26	$403.26
29	$439.04	$439.04	$406.99	$406.99	$439.55	$439.55	$415.13	$415.13
30	$445.32	$445.32	$412.81	$412.81	$445.84	$445.84	$421.07	$421.07
31	$454.74	$454.74	$421.54	$421.54	$455.26	$455.26	$429.97	$429.97
32	$464.15	$464.15	$430.27	$430.27	$464.69	$464.69	$438.87	$438.87
33	$470.04	$470.04	$435.72	$435.72	$470.58	$470.58	$444.44	$444.44
34	$476.32	$476.32	$441.54	$441.54	$476.87	$476.87	$450.37	$450.37
35	$479.46	$479.46	$444.45	$444.45	$480.01	$480.01	$453.34	$453.34
36	$482.59	$482.59	$447.36	$447.36	$483.15	$483.15	$456.31	$456.31
37	$485.73	$485.73	$450.27	$450.27	$486.29	$486.29	$459.28	$459.28
38	$488.87	$488.87	$453.18	$453.18	$489.44	$489.44	$462.25	$462.25
39	$495.15	$495.15	$459.00	$459.00	$495.72	$495.72	$468.18	$468.18
40	$501.43	$501.43	$464.82	$464.82	$502.01	$502.01	$474.12	$474.12
41	$510.84	$510.84	$473.55	$473.55	$511.43	$511.43	$483.02	$483.02
42	$519.87	$519.87	$481.92	$481.92	$520.47	$520.47	$491.55	$491.55
43	$532.42	$532.42	$493.55	$493.55	$533.04	$533.04	$503.43	$503.43
44	$548.12	$548.12	$508.10	$508.10	$548.75	$548.75	$518.26	$518.26
45	$566.56	$566.56	$525.20	$525.20	$567.21	$567.21	$535.70	$535.70
46	$588.53	$588.53	$545.57	$545.57	$589.21	$589.21	$556.48	$556.48
47	$613.25	$613.25	$568.48	$568.48	$613.96	$613.96	$579.85	$579.85
48	$641.50	$641.50	$594.67	$594.67	$642.24	$642.24	$606.56	$606.56
49	$669.35	$669.35	$620.49	$620.49	$670.13	$670.13	$632.90	$632.90
50	$700.74	$700.74	$649.59	$649.59	$701.55	$701.55	$662.58	$662.58
51	$731.74	$731.74	$678.32	$678.32	$732.58	$732.58	$691.89	$691.89
52	$765.87	$765.87	$709.96	$709.96	$766.76	$766.76	$724.16	$724.16
53	$800.40	$800.40	$741.97	$741.97	$801.33	$801.33	$756.81	$756.81
54	$837.67	$837.67	$776.52	$776.52	$838.64	$838.64	$792.05	$792.05
55	$874.95	$874.95	$811.07	$811.07	$875.96	$875.96	$827.29	$827.29
56	$915.36	$915.36	$848.54	$848.54	$916.42	$916.42	$865.51	$865.51
57	$956.16	$956.16	$886.36	$886.36	$957.27	$957.27	$904.09	$904.09
58	$999.72	$999.72	$926.73	$926.73	$1,000.87	$1,000.87	$945.27	$945.27
59	$1,021.30	$1,021.30	$946.74	$946.74	$1,022.48	$1,022.48	$965.67	$965.67
60	$1,064.85	$1,064.85	$987.11	$987.11	$1,066.08	$1,066.08	$1,006.85	$1,006.85
61	$1,102.51	$1,102.51	$1,022.03	$1,022.03	$1,103.79	$1,103.79	$1,042.47	$1,042.47
62	$1,127.23	$1,127.23	$1,044.94	$1,044.94	$1,128.53	$1,128.53	$1,065.84	$1,065.84
63	$1,158.23	$1,158.23	$1,073.67	$1,073.67	$1,159.57	$1,159.57	$1,095.15	$1,095.15
64+	$1,177.05	$1,177.05	$1,091.12	$1,091.12	$1,178.42	$1,178.42	$1,112.94	$1,112.94

Company Name:	Capital Advantage Assurance Company (CAAC)
Market:	Small Group
Product:	PPO and EPO
Effective Date of Rates:	July 1, 2022

Ending date of Rates: September 30, 2022

HIOS Plan ID (On Exchange)=>								
HIOS Plan ID (Off Exchange)=>	45127PA0130004		45127PA0130008		45127PA0010187		45127PA0010187	
Plan Marketing Name =>	Valley Advantage EPO 5000/0/3		Capital Advantage EPO 5000/0/		Silver PPO 6000/0/35 Rx 0		Silver PPO 6000/0/35 Rx 0	
Form # =>	C22-CAAC-SGP		C22-CAAC-SGP		C22-CAAC-SGP		C22-CAAC-SGP	
Rating Area =>	6		9		6		7	
Network =>	EPO		EPO		PPO		PPO	
Metal =>	Silver		Silver		Silver		Silver	
Deductible =>	$5000 /$0 Med/Rx		$5000 /$0 Med/Rx		$6000 /$0 Med/Rx		$6000 /$0 Med/Rx	
Coinsurance =>	0%		0%		0%		0%	
Copays =>	$35/$65/$350 PCP/SPC/ER		$35/$65/$350 PCP/SPC/ER		$35/$65/$350 PCP/SPC/ER		$35/$65/$350 PCP/SPC/ER	
OOP Maximum =>	$8550 Med/Rx Combined		$8550 Med/Rx Combined		$8550 Med/Rx Combined		$8550 Med/Rx Combined	
Pediatric Dental (Yes/No) =>	Yes		Yes		Yes		Yes	
Age Band	**Non-Tobacco**	**Tobacco**	**Non-Tobacco**	**Tobacco**	**Non-Tobacco**	**Tobacco**	**Non-Tobacco**	**Tobacco**
0 - 14	$254.76	$254.76	$259.86	$259.86	$272.76	$272.76	$294.58	$294.58
15	$277.41	$277.41	$282.95	$282.95	$297.01	$297.01	$320.77	$320.77
16	$286.06	$286.06	$291.79	$291.79	$306.28	$306.28	$330.78	$330.78
17	$294.72	$294.72	$300.62	$300.62	$315.55	$315.55	$340.79	$340.79
18	$304.05	$304.05	$310.13	$310.13	$325.53	$325.53	$351.57	$351.57
19	$313.37	$313.37	$319.64	$319.64	$335.51	$335.51	$362.35	$362.35
20	$323.03	$323.03	$329.49	$329.49	$345.85	$345.85	$373.52	$373.52
21	$333.02	$333.02	$339.68	$339.68	$356.55	$356.55	$385.07	$385.07
22	$333.02	$333.02	$339.68	$339.68	$356.55	$356.55	$385.07	$385.07
23	$333.02	$333.02	$339.68	$339.68	$356.55	$356.55	$385.07	$385.07
24	$333.02	$333.02	$339.68	$339.68	$356.55	$356.55	$385.07	$385.07
25	$334.35	$334.35	$341.04	$341.04	$357.98	$357.98	$386.61	$386.61
26	$341.01	$341.01	$347.83	$347.83	$365.11	$365.11	$394.32	$394.32
27	$349.00	$349.00	$355.99	$355.99	$373.66	$373.66	$403.56	$403.56
28	$361.99	$361.99	$369.23	$369.23	$387.57	$387.57	$418.58	$418.58
29	$372.65	$372.65	$380.10	$380.10	$398.98	$398.98	$430.90	$430.90
30	$377.98	$377.98	$385.54	$385.54	$404.68	$404.68	$437.06	$437.06
31	$385.97	$385.97	$393.69	$393.69	$413.24	$413.24	$446.30	$446.30
32	$393.96	$393.96	$401.84	$401.84	$421.80	$421.80	$455.54	$455.54
33	$398.96	$398.96	$406.94	$406.94	$427.15	$427.15	$461.32	$461.32
34	$404.29	$404.29	$412.37	$412.37	$432.85	$432.85	$467.48	$467.48
35	$406.95	$406.95	$415.09	$415.09	$435.70	$435.70	$470.56	$470.56
36	$409.61	$409.61	$417.81	$417.81	$438.56	$438.56	$473.64	$473.64
37	$412.28	$412.28	$420.52	$420.52	$441.41	$441.41	$476.72	$476.72
38	$414.94	$414.94	$423.24	$423.24	$444.26	$444.26	$479.80	$479.80
39	$420.27	$420.27	$428.68	$428.68	$449.97	$449.97	$485.96	$485.96
40	$425.60	$425.60	$434.11	$434.11	$455.67	$455.67	$492.12	$492.12
41	$433.59	$433.59	$442.26	$442.26	$464.23	$464.23	$501.37	$501.37
42	$441.25	$441.25	$450.08	$450.08	$472.43	$472.43	$510.22	$510.22
43	$451.91	$451.91	$460.95	$460.95	$483.84	$483.84	$522.55	$522.55
44	$465.23	$465.23	$474.53	$474.53	$498.10	$498.10	$537.95	$537.95
45	$480.88	$480.88	$490.50	$490.50	$514.86	$514.86	$556.05	$556.05
46	$499.53	$499.53	$509.52	$509.52	$534.83	$534.83	$577.61	$577.61
47	$520.51	$520.51	$530.92	$530.92	$557.29	$557.29	$601.87	$601.87
48	$544.49	$544.49	$555.38	$555.38	$582.96	$582.96	$629.60	$629.60
49	$568.13	$568.13	$579.49	$579.49	$608.27	$608.27	$656.94	$656.94
50	$594.77	$594.77	$606.67	$606.67	$636.80	$636.80	$687.74	$687.74
51	$621.08	$621.08	$633.50	$633.50	$664.97	$664.97	$718.16	$718.16
52	$650.06	$650.06	$663.06	$663.06	$695.99	$695.99	$751.66	$751.66
53	$679.36	$679.36	$692.95	$692.95	$727.36	$727.36	$785.55	$785.55
54	$711.00	$711.00	$725.22	$725.22	$761.23	$761.23	$822.13	$822.13
55	$742.63	$742.63	$757.49	$757.49	$795.11	$795.11	$858.72	$858.72
56	$776.94	$776.94	$792.47	$792.47	$831.83	$831.83	$898.38	$898.38
57	$811.57	$811.57	$827.80	$827.80	$868.91	$868.91	$938.43	$938.43
58	$848.53	$848.53	$865.51	$865.51	$908.49	$908.49	$981.17	$981.17
59	$866.85	$866.85	$884.19	$884.19	$928.10	$928.10	$1,002.35	$1,002.35
60	$903.82	$903.82	$921.89	$921.89	$967.68	$967.68	$1,045.09	$1,045.09
61	$935.79	$935.79	$954.50	$954.50	$1,001.91	$1,001.91	$1,082.06	$1,082.06
62	$956.77	$956.77	$975.90	$975.90	$1,024.37	$1,024.37	$1,106.32	$1,106.32
63	$983.08	$983.08	$1,002.74	$1,002.74	$1,052.54	$1,052.54	$1,136.74	$1,136.74
64+	$999.05	$999.05	$1,019.03	$1,019.03	$1,069.64	$1,069.64	$1,155.21	$1,155.21

Company Name:	Capital Advantage Assurance Company (CAAC)
Market:	Small Group
Product:	PPO and EPO
Effective Date of Rates:	July 1, 2022

Ending date of Rates: September 30, 2022

HIOS Plan ID (On Exchange)=>								
HIOS Plan ID (Off Exchange)=>	45127PA0010187		45127PA0010131		45127PA0010131		45127PA0010131	
Plan Marketing Name =>	Silver PPO 6000/0/35 Rx 0		Silver PPO 4000/0/45 Rx 250		Silver PPO 4000/0/45 Rx 250		Silver PPO 4000/0/45 Rx 250	
Form # =>	C22-CAAC-SGP		C22-CAAC-SGP		C22-CAAC-SGP		C22-CAAC-SGP	
Rating Area =>	9		6		7		9	
Network =>	PPO		PPO		PPO		PPO	
Metal =>	Silver		Silver		Silver		Silver	
Deductible =>	$6000 /$0 Med/Rx		$4000 /$250 Med/Rx		$4000 /$250 Med/Rx		$4000 /$250 Med/Rx	
Coinsurance =>	0%		0%		0%		0%	
Copays =>	$35/$65/$350 PCP/SPC/ER		$45/$75/$400 PCP/SPC/ER		$45/$75/$400 PCP/SPC/ER		$45/$75/$400 PCP/SPC/ER	
OOP Maximum =>	$8550 Med/Rx Combined		$8550 Med/Rx Combined		$8550 Med/Rx Combined		$8550 Med/Rx Combined	
Pediatric Dental (Yes/No) =>	Yes		Yes		Yes		Yes	
Age Band	**Non-Tobacco**	**Tobacco**	**Non-Tobacco**	**Tobacco**	**Non-Tobacco**	**Tobacco**	**Non-Tobacco**	**Tobacco**
0 - 14	$278.22	$278.22	$277.39	$277.39	$299.58	$299.58	$282.94	$282.94
15	$302.95	$302.95	$302.05	$302.05	$326.21	$326.21	$308.09	$308.09
16	$312.40	$312.40	$311.47	$311.47	$336.39	$336.39	$317.70	$317.70
17	$321.86	$321.86	$320.90	$320.90	$346.57	$346.57	$327.32	$327.32
18	$332.04	$332.04	$331.05	$331.05	$357.54	$357.54	$337.67	$337.67
19	$342.22	$342.22	$341.21	$341.21	$368.50	$368.50	$348.03	$348.03
20	$352.77	$352.77	$351.72	$351.72	$379.86	$379.86	$358.76	$358.76
21	$363.68	$363.68	$362.60	$362.60	$391.61	$391.61	$369.85	$369.85
22	$363.68	$363.68	$362.60	$362.60	$391.61	$391.61	$369.85	$369.85
23	$363.68	$363.68	$362.60	$362.60	$391.61	$391.61	$369.85	$369.85
24	$363.68	$363.68	$362.60	$362.60	$391.61	$391.61	$369.85	$369.85
25	$365.14	$365.14	$364.05	$364.05	$393.17	$393.17	$371.33	$371.33
26	$372.41	$372.41	$371.30	$371.30	$401.01	$401.01	$378.73	$378.73
27	$381.14	$381.14	$380.00	$380.00	$410.41	$410.41	$387.60	$387.60
28	$395.32	$395.32	$394.15	$394.15	$425.68	$425.68	$402.03	$402.03
29	$406.96	$406.96	$405.75	$405.75	$438.21	$438.21	$413.86	$413.86
30	$412.78	$412.78	$411.55	$411.55	$444.48	$444.48	$419.78	$419.78
31	$421.51	$421.51	$420.25	$420.25	$453.87	$453.87	$428.66	$428.66
32	$430.23	$430.23	$428.96	$428.96	$463.27	$463.27	$437.53	$437.53
33	$435.69	$435.69	$434.39	$434.39	$469.15	$469.15	$443.08	$443.08
34	$441.51	$441.51	$440.20	$440.20	$475.41	$475.41	$449.00	$449.00
35	$444.42	$444.42	$443.10	$443.10	$478.54	$478.54	$451.96	$451.96
36	$447.33	$447.33	$446.00	$446.00	$481.68	$481.68	$454.92	$454.92
37	$450.24	$450.24	$448.90	$448.90	$484.81	$484.81	$457.88	$457.88
38	$453.15	$453.15	$451.80	$451.80	$487.94	$487.94	$460.84	$460.84
39	$458.97	$458.97	$457.60	$457.60	$494.21	$494.21	$466.75	$466.75
40	$464.78	$464.78	$463.40	$463.40	$500.48	$500.48	$472.67	$472.67
41	$473.51	$473.51	$472.11	$472.11	$509.87	$509.87	$481.55	$481.55
42	$481.88	$481.88	$480.44	$480.44	$518.88	$518.88	$490.05	$490.05
43	$493.52	$493.52	$492.05	$492.05	$531.41	$531.41	$501.89	$501.89
44	$508.06	$508.06	$506.55	$506.55	$547.08	$547.08	$516.68	$516.68
45	$525.16	$525.16	$523.59	$523.59	$565.48	$565.48	$534.07	$534.07
46	$545.52	$545.52	$543.90	$543.90	$587.41	$587.41	$554.78	$554.78
47	$568.43	$568.43	$566.74	$566.74	$612.08	$612.08	$578.08	$578.08
48	$594.62	$594.62	$592.85	$592.85	$640.28	$640.28	$604.71	$604.71
49	$620.44	$620.44	$618.60	$618.60	$668.08	$668.08	$630.97	$630.97
50	$649.53	$649.53	$647.60	$647.60	$699.41	$699.41	$660.56	$660.56
51	$678.27	$678.27	$676.25	$676.25	$730.35	$730.35	$689.77	$689.77
52	$709.91	$709.91	$707.80	$707.80	$764.42	$764.42	$721.95	$721.95
53	$741.91	$741.91	$739.70	$739.70	$798.88	$798.88	$754.50	$754.50
54	$776.46	$776.46	$774.15	$774.15	$836.08	$836.08	$789.63	$789.63
55	$811.01	$811.01	$808.60	$808.60	$873.29	$873.29	$824.77	$824.77
56	$848.47	$848.47	$845.95	$845.95	$913.62	$913.62	$862.86	$862.86
57	$886.29	$886.29	$883.66	$883.66	$954.35	$954.35	$901.33	$901.33
58	$926.66	$926.66	$923.90	$923.90	$997.82	$997.82	$942.38	$942.38
59	$946.66	$946.66	$943.85	$943.85	$1,019.36	$1,019.36	$962.72	$962.72
60	$987.03	$987.03	$984.10	$984.10	$1,062.82	$1,062.82	$1,003.78	$1,003.78
61	$1,021.94	$1,021.94	$1,018.91	$1,018.91	$1,100.42	$1,100.42	$1,039.28	$1,039.28
62	$1,044.86	$1,044.86	$1,041.75	$1,041.75	$1,125.09	$1,125.09	$1,062.58	$1,062.58
63	$1,073.59	$1,073.59	$1,070.40	$1,070.40	$1,156.03	$1,156.03	$1,091.80	$1,091.80
64+	$1,091.03	$1,091.03	$1,087.79	$1,087.79	$1,174.82	$1,174.82	$1,109.55	$1,109.55

Company Name:	Capital Advantage Assurance Company (CAAC)
Market:	Small Group
Product:	PPO and EPO
Effective Date of Rates:	July 1, 2022

Ending date of Rates: September 30, 2022

HIOS Plan ID (On Exchange)=>								
HIOS Plan ID (Off Exchange)=>	45127PA0010184		45127PA0010184		45127PA0010184		45127PA0130003	
Plan Marketing Name =>	Silver PPO 5000/0/40 Rx 250		Silver PPO 5000/0/40 Rx 250		Silver PPO 5000/0/40 Rx 250		alley Advantage EPO 5000/0/3	
Form # =>	C22-CAAC-SGP		C22-CAAC-SGP		C22-CAAC-SGP		C22-CAAC-SGP	
Rating Area =>	6		7		9		6	
Network =>	PPO		PPO		PPO		EPO	
Metal =>	Silver		Silver		Silver		Silver	
Deductible =>	$5000 /$250 Med/Rx		$5000 /$250 Med/Rx		$5000 /$250 Med/Rx		$5000 /$250 Med/Rx	
Coinsurance =>	0%		0%		0%		0%	
Copays =>	$40/$65/$350 PCP/SPC/ER		$40/$65/$350 PCP/SPC/ER		$40/$65/$350 PCP/SPC/ER		$35/$65/$350 PCP/SPC/ER	
OOP Maximum =>	$8550 Med/Rx Combined		$8550 Med/Rx Combined		$8550 Med/Rx Combined		$8550 Med/Rx Combined	
Pediatric Dental (Yes/No) =>	Yes		Yes		Yes		Yes	
Age Band	**Non-Tobacco**	**Tobacco**	**Non-Tobacco**	**Tobacco**	**Non-Tobacco**	**Tobacco**	**Non-Tobacco**	**Tobacco**
0 - 14	$262.00	$262.00	$282.97	$282.97	$267.24	$267.24	$240.19	$240.19
15	$285.29	$285.29	$308.12	$308.12	$291.00	$291.00	$261.54	$261.54
16	$294.20	$294.20	$317.73	$317.73	$300.08	$300.08	$269.70	$269.70
17	$303.10	$303.10	$327.35	$327.35	$309.17	$309.17	$277.86	$277.86
18	$312.69	$312.69	$337.71	$337.71	$318.95	$318.95	$286.65	$286.65
19	$322.28	$322.28	$348.07	$348.07	$328.73	$328.73	$295.45	$295.45
20	$332.22	$332.22	$358.79	$358.79	$338.86	$338.86	$304.55	$304.55
21	$342.49	$342.49	$369.89	$369.89	$349.34	$349.34	$313.97	$313.97
22	$342.49	$342.49	$369.89	$369.89	$349.34	$349.34	$313.97	$313.97
23	$342.49	$342.49	$369.89	$369.89	$349.34	$349.34	$313.97	$313.97
24	$342.49	$342.49	$369.89	$369.89	$349.34	$349.34	$313.97	$313.97
25	$343.86	$343.86	$371.37	$371.37	$350.74	$350.74	$315.23	$315.23
26	$350.71	$350.71	$378.77	$378.77	$357.72	$357.72	$321.51	$321.51
27	$358.93	$358.93	$387.64	$387.64	$366.11	$366.11	$329.04	$329.04
28	$372.29	$372.29	$402.07	$402.07	$379.73	$379.73	$341.29	$341.29
29	$383.25	$383.25	$413.91	$413.91	$390.91	$390.91	$351.33	$351.33
30	$388.73	$388.73	$419.82	$419.82	$396.50	$396.50	$356.36	$356.36
31	$396.95	$396.95	$428.70	$428.70	$404.88	$404.88	$363.89	$363.89
32	$405.17	$405.17	$437.58	$437.58	$413.27	$413.27	$371.43	$371.43
33	$410.30	$410.30	$443.13	$443.13	$418.51	$418.51	$376.14	$376.14
34	$415.78	$415.78	$449.05	$449.05	$424.10	$424.10	$381.16	$381.16
35	$418.52	$418.52	$452.00	$452.00	$426.89	$426.89	$383.67	$383.67
36	$421.26	$421.26	$454.96	$454.96	$429.69	$429.69	$386.18	$386.18
37	$424.00	$424.00	$457.92	$457.92	$432.48	$432.48	$388.69	$388.69
38	$426.74	$426.74	$460.88	$460.88	$435.28	$435.28	$391.21	$391.21
39	$432.22	$432.22	$466.80	$466.80	$440.87	$440.87	$396.23	$396.23
40	$437.70	$437.70	$472.72	$472.72	$446.46	$446.46	$401.25	$401.25
41	$445.92	$445.92	$481.60	$481.60	$454.84	$454.84	$408.79	$408.79
42	$453.80	$453.80	$490.10	$490.10	$462.88	$462.88	$416.01	$416.01
43	$464.76	$464.76	$501.94	$501.94	$474.05	$474.05	$426.06	$426.06
44	$478.46	$478.46	$516.74	$516.74	$488.03	$488.03	$438.62	$438.62
45	$494.56	$494.56	$534.12	$534.12	$504.45	$504.45	$453.37	$453.37
46	$513.74	$513.74	$554.83	$554.83	$524.01	$524.01	$470.96	$470.96
47	$535.31	$535.31	$578.14	$578.14	$546.02	$546.02	$490.74	$490.74
48	$559.97	$559.97	$604.77	$604.77	$571.17	$571.17	$513.34	$513.34
49	$584.29	$584.29	$631.03	$631.03	$595.97	$595.97	$535.63	$535.63
50	$611.69	$611.69	$660.62	$660.62	$623.92	$623.92	$560.75	$560.75
51	$638.74	$638.74	$689.84	$689.84	$651.52	$651.52	$585.55	$585.55
52	$668.54	$668.54	$722.02	$722.02	$681.91	$681.91	$612.87	$612.87
53	$698.68	$698.68	$754.57	$754.57	$712.65	$712.65	$640.50	$640.50
54	$731.22	$731.22	$789.71	$789.71	$745.84	$745.84	$670.33	$670.33
55	$763.75	$763.75	$824.85	$824.85	$779.03	$779.03	$700.15	$700.15
56	$799.03	$799.03	$862.95	$862.95	$815.01	$815.01	$732.49	$732.49
57	$834.65	$834.65	$901.42	$901.42	$851.34	$851.34	$765.14	$765.14
58	$872.66	$872.66	$942.48	$942.48	$890.12	$890.12	$800.00	$800.00
59	$891.50	$891.50	$962.82	$962.82	$909.33	$909.33	$817.26	$817.26
60	$929.52	$929.52	$1,003.88	$1,003.88	$948.11	$948.11	$852.11	$852.11
61	$962.40	$962.40	$1,039.39	$1,039.39	$981.64	$981.64	$882.26	$882.26
62	$983.97	$983.97	$1,062.69	$1,062.69	$1,003.65	$1,003.65	$902.04	$902.04
63	$1,011.03	$1,011.03	$1,091.91	$1,091.91	$1,031.25	$1,031.25	$926.84	$926.84
64+	$1,027.46	$1,027.46	$1,109.66	$1,109.66	$1,048.01	$1,048.01	$941.90	$941.90

Company Name:	Capital Advantage Assurance Company (CAAC)
Market:	Small Group
Product:	PPO and EPO
Effective Date of Rates:	July 1, 2022

Ending date of Rates: September 30, 2022

HIOS Plan ID (On Exchange)=>								
HIOS Plan ID (Off Exchange)=>	45127PA0130007		45127PA0010201		45127PA0010201		45127PA0010201	
Plan Marketing Name =>	apital Advantage EPO 5000/0/3		QHDHP Performance PPO 2750		QHDHP Performance PPO 2750		QHDHP Performance PPO 2750	
Form # =>	C22-CAAC-SGP		C22-CAAC-SGP		C22-CAAC-SGP		C22-CAAC-SGP	
Rating Area =>	9		6		7		9	
Network =>	EPO		PPO		PPO		PPO	
Metal =>	Silver		Silver		Silver		Silver	
Deductible =>	$5000 /$250 Med/Rx		$2750 Med/Rx Combined		$2750 Med/Rx Combined		$2750 Med/Rx Combined	
Coinsurance =>	0%		0%		0%		0%	
Copays =>	$35/$65/$350 PCP/SPC/ER		$15/$30/$350 PCP/SPC/ER		$15/$30/$350 PCP/SPC/ER		$15/$30/$350 PCP/SPC/ER	
OOP Maximum =>	$8550 Med/Rx Combined		$7000 Med/Rx Combined		$7000 Med/Rx Combined		$7000 Med/Rx Combined	
Pediatric Dental (Yes/No) =>	Yes		Yes		Yes		Yes	
Age Band	**Non-Tobacco**	**Tobacco**	**Non-Tobacco**	**Tobacco**	**Non-Tobacco**	**Tobacco**	**Non-Tobacco**	**Tobacco**
0 - 14	$244.99	$244.99	$272.24	$272.24	$294.02	$294.02	$277.69	$277.69
15	$266.77	$266.77	$296.44	$296.44	$320.15	$320.15	$302.37	$302.37
16	$275.09	$275.09	$305.69	$305.69	$330.15	$330.15	$311.81	$311.81
17	$283.42	$283.42	$314.94	$314.94	$340.14	$340.14	$321.24	$321.24
18	$292.39	$292.39	$324.91	$324.91	$350.90	$350.90	$331.41	$331.41
19	$301.35	$301.35	$334.87	$334.87	$361.66	$361.66	$341.57	$341.57
20	$310.64	$310.64	$345.19	$345.19	$372.81	$372.81	$352.10	$352.10
21	$320.25	$320.25	$355.87	$355.87	$384.34	$384.34	$362.99	$362.99
22	$320.25	$320.25	$355.87	$355.87	$384.34	$384.34	$362.99	$362.99
23	$320.25	$320.25	$355.87	$355.87	$384.34	$384.34	$362.99	$362.99
24	$320.25	$320.25	$355.87	$355.87	$384.34	$384.34	$362.99	$362.99
25	$321.53	$321.53	$357.29	$357.29	$385.88	$385.88	$364.44	$364.44
26	$327.94	$327.94	$364.41	$364.41	$393.56	$393.56	$371.70	$371.70
27	$335.62	$335.62	$372.95	$372.95	$402.79	$402.79	$380.41	$380.41
28	$348.11	$348.11	$386.83	$386.83	$417.78	$417.78	$394.57	$394.57
29	$358.36	$358.36	$398.22	$398.22	$430.08	$430.08	$406.18	$406.18
30	$363.48	$363.48	$403.91	$403.91	$436.23	$436.23	$411.99	$411.99
31	$371.17	$371.17	$412.45	$412.45	$445.45	$445.45	$420.70	$420.70
32	$378.86	$378.86	$420.99	$420.99	$454.67	$454.67	$429.41	$429.41
33	$383.66	$383.66	$426.33	$426.33	$460.44	$460.44	$434.86	$434.86
34	$388.78	$388.78	$432.03	$432.03	$466.59	$466.59	$440.67	$440.67
35	$391.34	$391.34	$434.87	$434.87	$469.66	$469.66	$443.57	$443.57
36	$393.91	$393.91	$437.72	$437.72	$472.74	$472.74	$446.47	$446.47
37	$396.47	$396.47	$440.57	$440.57	$475.81	$475.81	$449.38	$449.38
38	$399.03	$399.03	$443.41	$443.41	$478.89	$478.89	$452.28	$452.28
39	$404.15	$404.15	$449.11	$449.11	$485.04	$485.04	$458.09	$458.09
40	$409.28	$409.28	$454.80	$454.80	$491.19	$491.19	$463.90	$463.90
41	$416.96	$416.96	$463.34	$463.34	$500.41	$500.41	$472.61	$472.61
42	$424.33	$424.33	$471.53	$471.53	$509.25	$509.25	$480.96	$480.96
43	$434.58	$434.58	$482.92	$482.92	$521.55	$521.55	$492.57	$492.57
44	$447.39	$447.39	$497.15	$497.15	$536.92	$536.92	$507.09	$507.09
45	$462.44	$462.44	$513.88	$513.88	$554.99	$554.99	$524.15	$524.15
46	$480.37	$480.37	$533.80	$533.80	$576.51	$576.51	$544.48	$544.48
47	$500.55	$500.55	$556.22	$556.22	$600.72	$600.72	$567.35	$567.35
48	$523.61	$523.61	$581.85	$581.85	$628.40	$628.40	$593.48	$593.48
49	$546.35	$546.35	$607.11	$607.11	$655.68	$655.68	$619.26	$619.26
50	$571.97	$571.97	$635.58	$635.58	$686.43	$686.43	$648.30	$648.30
51	$597.27	$597.27	$663.70	$663.70	$716.79	$716.79	$676.97	$676.97
52	$625.13	$625.13	$694.66	$694.66	$750.23	$750.23	$708.55	$708.55
53	$653.31	$653.31	$725.97	$725.97	$784.05	$784.05	$740.49	$740.49
54	$683.73	$683.73	$759.78	$759.78	$820.57	$820.57	$774.98	$774.98
55	$714.16	$714.16	$793.59	$793.59	$857.08	$857.08	$809.46	$809.46
56	$747.14	$747.14	$830.24	$830.24	$896.66	$896.66	$846.85	$846.85
57	$780.45	$780.45	$867.26	$867.26	$936.64	$936.64	$884.60	$884.60
58	$816.00	$816.00	$906.76	$906.76	$979.30	$979.30	$924.89	$924.89
59	$833.61	$833.61	$926.33	$926.33	$1,000.44	$1,000.44	$944.86	$944.86
60	$869.16	$869.16	$965.83	$965.83	$1,043.10	$1,043.10	$985.15	$985.15
61	$899.90	$899.90	$999.99	$999.99	$1,079.99	$1,079.99	$1,019.99	$1,019.99
62	$920.08	$920.08	$1,022.41	$1,022.41	$1,104.21	$1,104.21	$1,042.86	$1,042.86
63	$945.38	$945.38	$1,050.53	$1,050.53	$1,134.57	$1,134.57	$1,071.54	$1,071.54
64+	$960.74	$960.74	$1,067.60	$1,067.60	$1,153.01	$1,153.01	$1,088.96	$1,088.96

Company Name:	Capital Advantage Assurance Company (CAAC)
Market:	Small Group
Product:	PPO and EPO
Effective Date of Rates:	July 1, 2022

Ending date of Rates: September 30, 2022

HIOS Plan ID (On Exchange)=>								
HIOS Plan ID (Off Exchange)=>	45127PA0010124		45127PA0010124		45127PA0010124		45127PA0010186	
Plan Marketing Name =>	Silver QHDHP PPO 2750/0/25		Silver QHDHP PPO 2750/0/25		Silver QHDHP PPO 2750/0/25		Silver PPO 6000/0/35 Rx 250	
Form # =>	C22-CAAC-SGP		C22-CAAC-SGP		C22-CAAC-SGP		C22-CAAC-SGP	
Rating Area =>	6		7		9		6	
Network =>	PPO		PPO		PPO		PPO	
Metal =>	Silver		Silver		Silver		Silver	
Deductible =>	$2750 Med/Rx Combined		$2750 Med/Rx Combined		$2750 Med/Rx Combined		$6000 /$250 Med/Rx	
Coinsurance =>	0%		0%		0%		0%	
Copays =>	$25/$50/$350 PCP/SPC/ER		$25/$50/$350 PCP/SPC/ER		$25/$50/$350 PCP/SPC/ER		$35/$65/$350 PCP/SPC/ER	
OOP Maximum =>	$6900 Med/Rx Combined		$6900 Med/Rx Combined		$6900 Med/Rx Combined		$8550 Med/Rx Combined	
Pediatric Dental (Yes/No) =>	Yes		Yes		Yes		Yes	
Age Band	**Non-Tobacco**	**Tobacco**	**Non-Tobacco**	**Tobacco**	**Non-Tobacco**	**Tobacco**	**Non-Tobacco**	**Tobacco**
0 - 14	$297.56	$297.56	$321.37	$321.37	$303.51	$303.51	$256.73	$256.73
15	$324.01	$324.01	$349.93	$349.93	$330.49	$330.49	$279.55	$279.55
16	$334.13	$334.13	$360.86	$360.86	$340.81	$340.81	$288.28	$288.28
17	$344.24	$344.24	$371.78	$371.78	$351.12	$351.12	$297.01	$297.01
18	$355.13	$355.13	$383.54	$383.54	$362.23	$362.23	$306.40	$306.40
19	$366.02	$366.02	$395.30	$395.30	$373.34	$373.34	$315.80	$315.80
20	$377.30	$377.30	$407.48	$407.48	$384.85	$384.85	$325.53	$325.53
21	$388.97	$388.97	$420.09	$420.09	$396.75	$396.75	$335.60	$335.60
22	$388.97	$388.97	$420.09	$420.09	$396.75	$396.75	$335.60	$335.60
23	$388.97	$388.97	$420.09	$420.09	$396.75	$396.75	$335.60	$335.60
24	$388.97	$388.97	$420.09	$420.09	$396.75	$396.75	$335.60	$335.60
25	$390.53	$390.53	$421.77	$421.77	$398.34	$398.34	$336.94	$336.94
26	$398.31	$398.31	$430.17	$430.17	$406.27	$406.27	$343.65	$343.65
27	$407.64	$407.64	$440.25	$440.25	$415.79	$415.79	$351.71	$351.71
28	$422.81	$422.81	$456.64	$456.64	$431.27	$431.27	$364.80	$364.80
29	$435.26	$435.26	$470.08	$470.08	$443.96	$443.96	$375.54	$375.54
30	$441.48	$441.48	$476.80	$476.80	$450.31	$450.31	$380.91	$380.91
31	$450.82	$450.82	$486.88	$486.88	$459.83	$459.83	$388.96	$388.96
32	$460.15	$460.15	$496.96	$496.96	$469.35	$469.35	$397.01	$397.01
33	$465.99	$465.99	$503.26	$503.26	$475.31	$475.31	$402.05	$402.05
34	$472.21	$472.21	$509.99	$509.99	$481.65	$481.65	$407.42	$407.42
35	$475.32	$475.32	$513.35	$513.35	$484.83	$484.83	$410.10	$410.10
36	$478.43	$478.43	$516.71	$516.71	$488.00	$488.00	$412.79	$412.79
37	$481.54	$481.54	$520.07	$520.07	$491.18	$491.18	$415.47	$415.47
38	$484.66	$484.66	$523.43	$523.43	$494.35	$494.35	$418.16	$418.16
39	$490.88	$490.88	$530.15	$530.15	$500.70	$500.70	$423.53	$423.53
40	$497.10	$497.10	$536.87	$536.87	$507.05	$507.05	$428.90	$428.90
41	$506.44	$506.44	$546.95	$546.95	$516.57	$516.57	$436.95	$436.95
42	$515.39	$515.39	$556.62	$556.62	$525.69	$525.69	$444.67	$444.67
43	$527.83	$527.83	$570.06	$570.06	$538.39	$538.39	$455.41	$455.41
44	$543.39	$543.39	$586.86	$586.86	$554.26	$554.26	$468.83	$468.83
45	$561.67	$561.67	$606.61	$606.61	$572.91	$572.91	$484.61	$484.61
46	$583.46	$583.46	$630.13	$630.13	$595.12	$595.12	$503.40	$503.40
47	$607.96	$607.96	$656.60	$656.60	$620.12	$620.12	$524.54	$524.54
48	$635.97	$635.97	$686.84	$686.84	$648.69	$648.69	$548.71	$548.71
49	$663.58	$663.58	$716.67	$716.67	$676.85	$676.85	$572.53	$572.53
50	$694.70	$694.70	$750.28	$750.28	$708.59	$708.59	$599.38	$599.38
51	$725.43	$725.43	$783.46	$783.46	$739.94	$739.94	$625.89	$625.89
52	$759.27	$759.27	$820.01	$820.01	$774.45	$774.45	$655.09	$655.09
53	$793.50	$793.50	$856.98	$856.98	$809.37	$809.37	$684.62	$684.62
54	$830.45	$830.45	$896.89	$896.89	$847.06	$847.06	$716.51	$716.51
55	$867.40	$867.40	$936.80	$936.80	$884.75	$884.75	$748.39	$748.39
56	$907.47	$907.47	$980.06	$980.06	$925.62	$925.62	$782.95	$782.95
57	$947.92	$947.92	$1,023.75	$1,023.75	$966.88	$966.88	$817.86	$817.86
58	$991.10	$991.10	$1,070.38	$1,070.38	$1,010.92	$1,010.92	$855.11	$855.11
59	$1,012.49	$1,012.49	$1,093.49	$1,093.49	$1,032.74	$1,032.74	$873.57	$873.57
60	$1,055.66	$1,055.66	$1,140.12	$1,140.12	$1,076.78	$1,076.78	$910.82	$910.82
61	$1,093.01	$1,093.01	$1,180.45	$1,180.45	$1,114.87	$1,114.87	$943.04	$943.04
62	$1,117.51	$1,117.51	$1,206.91	$1,206.91	$1,139.86	$1,139.86	$964.18	$964.18
63	$1,148.24	$1,148.24	$1,240.10	$1,240.10	$1,171.20	$1,171.20	$990.69	$990.69
64+	$1,166.90	$1,166.90	$1,260.26	$1,260.26	$1,190.24	$1,190.24	$1,006.79	$1,006.79

Company Name:	Capital Advantage Assurance Company (CAAC)
Market:	Small Group
Product:	PPO and EPO
Effective Date of Rates:	July 1, 2022

Ending date of Rates: September 30, 2022

HIOS Plan ID (On Exchange)=>								
HIOS Plan ID (Off Exchange)=>	45127PA0010186		45127PA0010186		45127PA0010170		45127PA0010170	
Plan Marketing Name =>	Silver PPO 6000/0/35 Rx 250		Silver PPO 6000/0/35 Rx 250		Silver QHDHP PPO 3500/0/25		Silver QHDHP PPO 3500/0/25	
Form # =>	C22-CAAC-SGP		C22-CAAC-SGP		C22-CAAC-SGP		C22-CAAC-SGP	
Rating Area =>	7		9		6		7	
Network =>	PPO		PPO		PPO		PPO	
Metal =>	Silver		Silver		Silver		Silver	
Deductible =>	$6000 /$250 Med/Rx		$6000 /$250 Med/Rx		$3500 Med/Rx Combined		$3500 Med/Rx Combined	
Coinsurance =>	0%		0%		0%		0%	
Copays =>	$35/$65/$350 PCP/SPC/ER		$35/$65/$350 PCP/SPC/ER		$25/$50/$350 PCP/SPC/ER		$25/$50/$350 PCP/SPC/ER	
OOP Maximum =>	$8550 Med/Rx Combined		$8550 Med/Rx Combined		$6900 Med/Rx Combined		$6900 Med/Rx Combined	
Pediatric Dental (Yes/No) =>	Yes		Yes		Yes		Yes	
Age Band	**Non-Tobacco**	**Tobacco**	**Non-Tobacco**	**Tobacco**	**Non-Tobacco**	**Tobacco**	**Non-Tobacco**	**Tobacco**
0 - 14	$277.27	$277.27	$261.87	$261.87	$272.32	$272.32	$294.10	$294.10
15	$301.92	$301.92	$285.15	$285.15	$296.52	$296.52	$320.24	$320.24
16	$311.34	$311.34	$294.05	$294.05	$305.78	$305.78	$330.24	$330.24
17	$320.77	$320.77	$302.95	$302.95	$315.03	$315.03	$340.24	$340.24
18	$330.92	$330.92	$312.53	$312.53	$325.00	$325.00	$351.00	$351.00
19	$341.06	$341.06	$322.12	$322.12	$334.97	$334.97	$361.77	$361.77
20	$351.57	$351.57	$332.04	$332.04	$345.29	$345.29	$372.91	$372.91
21	$362.45	$362.45	$342.31	$342.31	$355.97	$355.97	$384.45	$384.45
22	$362.45	$362.45	$342.31	$342.31	$355.97	$355.97	$384.45	$384.45
23	$362.45	$362.45	$342.31	$342.31	$355.97	$355.97	$384.45	$384.45
24	$362.45	$362.45	$342.31	$342.31	$355.97	$355.97	$384.45	$384.45
25	$363.90	$363.90	$343.68	$343.68	$357.39	$357.39	$385.99	$385.99
26	$371.15	$371.15	$350.53	$350.53	$364.51	$364.51	$393.67	$393.67
27	$379.85	$379.85	$358.74	$358.74	$373.06	$373.06	$402.90	$402.90
28	$393.98	$393.98	$372.09	$372.09	$386.94	$386.94	$417.89	$417.89
29	$405.58	$405.58	$383.05	$383.05	$398.33	$398.33	$430.20	$430.20
30	$411.38	$411.38	$388.52	$388.52	$404.03	$404.03	$436.35	$436.35
31	$420.08	$420.08	$396.74	$396.74	$412.57	$412.57	$445.57	$445.57
32	$428.78	$428.78	$404.96	$404.96	$421.11	$421.11	$454.80	$454.80
33	$434.21	$434.21	$410.09	$410.09	$426.45	$426.45	$460.57	$460.57
34	$440.01	$440.01	$415.57	$415.57	$432.15	$432.15	$466.72	$466.72
35	$442.91	$442.91	$418.31	$418.31	$435.00	$435.00	$469.79	$469.79
36	$445.81	$445.81	$421.04	$421.04	$437.84	$437.84	$472.87	$472.87
37	$448.71	$448.71	$423.78	$423.78	$440.69	$440.69	$475.95	$475.95
38	$451.61	$451.61	$426.52	$426.52	$443.54	$443.54	$479.02	$479.02
39	$457.41	$457.41	$432.00	$432.00	$449.23	$449.23	$485.17	$485.17
40	$463.21	$463.21	$437.47	$437.47	$454.93	$454.93	$491.32	$491.32
41	$471.91	$471.91	$445.69	$445.69	$463.47	$463.47	$500.55	$500.55
42	$480.24	$480.24	$453.56	$453.56	$471.66	$471.66	$509.39	$509.39
43	$491.84	$491.84	$464.52	$464.52	$483.05	$483.05	$521.70	$521.70
44	$506.34	$506.34	$478.21	$478.21	$497.29	$497.29	$537.07	$537.07
45	$523.37	$523.37	$494.30	$494.30	$514.02	$514.02	$555.14	$555.14
46	$543.67	$543.67	$513.47	$513.47	$533.96	$533.96	$576.67	$576.67
47	$566.51	$566.51	$535.03	$535.03	$556.38	$556.38	$600.89	$600.89
48	$592.60	$592.60	$559.68	$559.68	$582.01	$582.01	$628.57	$628.57
49	$618.34	$618.34	$583.98	$583.98	$607.28	$607.28	$655.87	$655.87
50	$647.33	$647.33	$611.37	$611.37	$635.76	$635.76	$686.62	$686.62
51	$675.97	$675.97	$638.41	$638.41	$663.88	$663.88	$716.99	$716.99
52	$707.50	$707.50	$668.19	$668.19	$694.85	$694.85	$750.44	$750.44
53	$739.39	$739.39	$698.32	$698.32	$726.18	$726.18	$784.27	$784.27
54	$773.83	$773.83	$730.84	$730.84	$760.00	$760.00	$820.80	$820.80
55	$808.26	$808.26	$763.36	$763.36	$793.81	$793.81	$857.32	$857.32
56	$845.59	$845.59	$798.61	$798.61	$830.48	$830.48	$896.92	$896.92
57	$883.29	$883.29	$834.21	$834.21	$867.50	$867.50	$936.90	$936.90
58	$923.52	$923.52	$872.21	$872.21	$907.01	$907.01	$979.57	$979.57
59	$943.45	$943.45	$891.04	$891.04	$926.59	$926.59	$1,000.72	$1,000.72
60	$983.68	$983.68	$929.03	$929.03	$966.10	$966.10	$1,043.39	$1,043.39
61	$1,018.48	$1,018.48	$961.90	$961.90	$1,000.28	$1,000.28	$1,080.30	$1,080.30
62	$1,041.31	$1,041.31	$983.46	$983.46	$1,022.70	$1,022.70	$1,104.52	$1,104.52
63	$1,069.95	$1,069.95	$1,010.51	$1,010.51	$1,050.82	$1,050.82	$1,134.89	$1,134.89
64+	$1,087.34	$1,087.34	$1,026.93	$1,026.93	$1,067.90	$1,067.90	$1,153.34	$1,153.34

Company Name:	Capital Advantage Assurance Company (CAAC)
Market:	Small Group
Product:	PPO and EPO
Effective Date of Rates:	July 1, 2022

Ending date of Rates: September 30, 2022

HIOS Plan ID (On Exchange)=>								
HIOS Plan ID (Off Exchange)=>	45127PA0010170		45127PA0010199		45127PA0010199		45127PA0010199	
Plan Marketing Name =>	Silver QHDHP PPO 3500/0/25		Silver QHDHP-E PPO 4500/0/10		Silver QHDHP-E PPO 4500/0/10		Silver QHDHP-E PPO 4500/0/10	
Form # =>	C22-CAAC-SGP		C22-CAAC-SGP		C22-CAAC-SGP		C22-CAAC-SGP	
Rating Area =>	9		6		7		9	
Network =>	PPO		PPO		PPO		PPO	
Metal =>	Silver		Silver		Silver		Silver	
Deductible =>	$3500 Med/Rx Combined		$4500 Med/Rx Combined		$4500 Med/Rx Combined		$4500 Med/Rx Combined	
Coinsurance =>	0%		0%		0%		0%	
Copays =>	$25/$50/$350 PCP/SPC/ER		$10/$20/$350 PCP/SPC/ER		$10/$20/$350 PCP/SPC/ER		$10/$20/$350 PCP/SPC/ER	
OOP Maximum =>	$6900 Med/Rx Combined		$6900 Med/Rx Combined		$6900 Med/Rx Combined		$6900 Med/Rx Combined	
Pediatric Dental (Yes/No) =>	Yes		Yes		Yes		Yes	
Age Band	**Non-Tobacco**	**Tobacco**	**Non-Tobacco**	**Tobacco**	**Non-Tobacco**	**Tobacco**	**Non-Tobacco**	**Tobacco**
0 - 14	$277.76	$277.76	$257.64	$257.64	$278.26	$278.26	$262.80	$262.80
15	$302.45	$302.45	$280.55	$280.55	$302.99	$302.99	$286.16	$286.16
16	$311.89	$311.89	$289.30	$289.30	$312.45	$312.45	$295.09	$295.09
17	$321.33	$321.33	$298.06	$298.06	$321.90	$321.90	$304.02	$304.02
18	$331.50	$331.50	$307.49	$307.49	$332.09	$332.09	$313.64	$313.64
19	$341.67	$341.67	$316.92	$316.92	$342.27	$342.27	$323.26	$323.26
20	$352.20	$352.20	$326.69	$326.69	$352.82	$352.82	$333.22	$333.22
21	$363.09	$363.09	$336.79	$336.79	$363.73	$363.73	$343.53	$343.53
22	$363.09	$363.09	$336.79	$336.79	$363.73	$363.73	$343.53	$343.53
23	$363.09	$363.09	$336.79	$336.79	$363.73	$363.73	$343.53	$343.53
24	$363.09	$363.09	$336.79	$336.79	$363.73	$363.73	$343.53	$343.53
25	$364.54	$364.54	$338.14	$338.14	$365.19	$365.19	$344.90	$344.90
26	$371.80	$371.80	$344.87	$344.87	$372.46	$372.46	$351.77	$351.77
27	$380.52	$380.52	$352.96	$352.96	$381.19	$381.19	$360.02	$360.02
28	$394.68	$394.68	$366.09	$366.09	$395.38	$395.38	$373.41	$373.41
29	$406.30	$406.30	$376.87	$376.87	$407.02	$407.02	$384.41	$384.41
30	$412.11	$412.11	$382.26	$382.26	$412.84	$412.84	$389.90	$389.90
31	$420.82	$420.82	$390.34	$390.34	$421.57	$421.57	$398.15	$398.15
32	$429.53	$429.53	$398.42	$398.42	$430.30	$430.30	$406.39	$406.39
33	$434.98	$434.98	$403.47	$403.47	$435.75	$435.75	$411.54	$411.54
34	$440.79	$440.79	$408.86	$408.86	$441.57	$441.57	$417.04	$417.04
35	$443.70	$443.70	$411.56	$411.56	$444.48	$444.48	$419.79	$419.79
36	$446.60	$446.60	$414.25	$414.25	$447.39	$447.39	$422.54	$422.54
37	$449.50	$449.50	$416.95	$416.95	$450.30	$450.30	$425.28	$425.28
38	$452.41	$452.41	$419.64	$419.64	$453.21	$453.21	$428.03	$428.03
39	$458.22	$458.22	$425.03	$425.03	$459.03	$459.03	$433.53	$433.53
40	$464.03	$464.03	$430.42	$430.42	$464.85	$464.85	$439.03	$439.03
41	$472.74	$472.74	$438.50	$438.50	$473.58	$473.58	$447.27	$447.27
42	$481.09	$481.09	$446.25	$446.25	$481.95	$481.95	$455.17	$455.17
43	$492.71	$492.71	$457.02	$457.02	$493.59	$493.59	$466.16	$466.16
44	$507.24	$507.24	$470.50	$470.50	$508.14	$508.14	$479.91	$479.91
45	$524.30	$524.30	$486.32	$486.32	$525.23	$525.23	$496.05	$496.05
46	$544.63	$544.63	$505.18	$505.18	$545.60	$545.60	$515.29	$515.29
47	$567.51	$567.51	$526.40	$526.40	$568.51	$568.51	$536.93	$536.93
48	$593.65	$593.65	$550.65	$550.65	$594.70	$594.70	$561.66	$561.66
49	$619.43	$619.43	$574.56	$574.56	$620.53	$620.53	$586.06	$586.06
50	$648.48	$648.48	$601.51	$601.51	$649.63	$649.63	$613.54	$613.54
51	$677.16	$677.16	$628.11	$628.11	$678.36	$678.36	$640.68	$640.68
52	$708.75	$708.75	$657.41	$657.41	$710.01	$710.01	$670.56	$670.56
53	$740.70	$740.70	$687.05	$687.05	$742.02	$742.02	$700.79	$700.79
54	$775.20	$775.20	$719.05	$719.05	$776.57	$776.57	$733.43	$733.43
55	$809.69	$809.69	$751.04	$751.04	$811.13	$811.13	$766.06	$766.06
56	$847.09	$847.09	$785.73	$785.73	$848.59	$848.59	$801.45	$801.45
57	$884.85	$884.85	$820.76	$820.76	$886.42	$886.42	$837.17	$837.17
58	$925.15	$925.15	$858.14	$858.14	$926.79	$926.79	$875.30	$875.30
59	$945.12	$945.12	$876.66	$876.66	$946.80	$946.80	$894.20	$894.20
60	$985.42	$985.42	$914.05	$914.05	$987.17	$987.17	$932.33	$932.33
61	$1,020.28	$1,020.28	$946.38	$946.38	$1,022.09	$1,022.09	$965.31	$965.31
62	$1,043.16	$1,043.16	$967.60	$967.60	$1,045.01	$1,045.01	$986.95	$986.95
63	$1,071.84	$1,071.84	$994.20	$994.20	$1,073.74	$1,073.74	$1,014.09	$1,014.09
64+	$1,089.26	$1,089.26	$1,010.36	$1,010.36	$1,091.19	$1,091.19	$1,030.58	$1,030.58

Company Name:	Capital Advantage Assurance Company (CAAC)
Market:	Small Group
Product:	PPO and EPO
Effective Date of Rates:	July 1, 2022

Ending date of Rates: September 30, 2022

HIOS Plan ID (On Exchange)=>						
HIOS Plan ID (Off Exchange)=>	45127PA0010135		45127PA0010135		45127PA0010135	
Plan Marketing Name =>	Bronze QHDHP-E PPO 6900/0/0		Bronze QHDHP-E PPO 6900/0/0		Bronze QHDHP-E PPO 6900/0/0	
Form # =>	C22-CAAC-SGP		C22-CAAC-SGP		C22-CAAC-SGP	
Rating Area =>	6		7		9	
Network =>	PPO		PPO		PPO	
Metal =>	Bronze		Bronze		Bronze	
Deductible =>	$6900 Med/Rx Combined		$6900 Med/Rx Combined		$6900 Med/Rx Combined	
Coinsurance =>	0%		0%		0%	
Copays =>	$0/$0/$0 PCP/SPC/ER		$0/$0/$0 PCP/SPC/ER		$0/$0/$0 PCP/SPC/ER	
OOP Maximum =>	$6900 Med/Rx Combined		$6900 Med/Rx Combined		$6900 Med/Rx Combined	
Pediatric Dental (Yes/No) =>	Yes		Yes		Yes	
Age Band	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco
0 - 14	$224.73	$224.73	$242.70	$242.70	$229.22	$229.22
15	$244.70	$244.70	$264.28	$264.28	$249.60	$249.60
16	$252.34	$252.34	$272.53	$272.53	$257.39	$257.39
17	$259.98	$259.98	$280.78	$280.78	$265.18	$265.18
18	$268.20	$268.20	$289.66	$289.66	$273.57	$273.57
19	$276.43	$276.43	$298.54	$298.54	$281.96	$281.96
20	$284.95	$284.95	$307.74	$307.74	$290.65	$290.65
21	$293.76	$293.76	$317.26	$317.26	$299.64	$299.64
22	$293.76	$293.76	$317.26	$317.26	$299.64	$299.64
23	$293.76	$293.76	$317.26	$317.26	$299.64	$299.64
24	$293.76	$293.76	$317.26	$317.26	$299.64	$299.64
25	$294.94	$294.94	$318.53	$318.53	$300.83	$300.83
26	$300.81	$300.81	$324.88	$324.88	$306.83	$306.83
27	$307.86	$307.86	$332.49	$332.49	$314.02	$314.02
28	$319.32	$319.32	$344.86	$344.86	$325.70	$325.70
29	$328.72	$328.72	$355.01	$355.01	$335.29	$335.29
30	$333.42	$333.42	$360.09	$360.09	$340.09	$340.09
31	$340.47	$340.47	$367.71	$367.71	$347.28	$347.28
32	$347.52	$347.52	$375.32	$375.32	$354.47	$354.47
33	$351.92	$351.92	$380.08	$380.08	$358.96	$358.96
34	$356.62	$356.62	$385.15	$385.15	$363.76	$363.76
35	$358.97	$358.97	$387.69	$387.69	$366.15	$366.15
36	$361.32	$361.32	$390.23	$390.23	$368.55	$368.55
37	$363.67	$363.67	$392.77	$392.77	$370.95	$370.95
38	$366.02	$366.02	$395.31	$395.31	$373.35	$373.35
39	$370.73	$370.73	$400.38	$400.38	$378.14	$378.14
40	$375.43	$375.43	$405.46	$405.46	$382.93	$382.93
41	$382.48	$382.48	$413.07	$413.07	$390.13	$390.13
42	$389.23	$389.23	$420.37	$420.37	$397.02	$397.02
43	$398.63	$398.63	$430.52	$430.52	$406.60	$406.60
44	$410.38	$410.38	$443.21	$443.21	$418.59	$418.59
45	$424.19	$424.19	$458.12	$458.12	$432.67	$432.67
46	$440.64	$440.64	$475.89	$475.89	$449.45	$449.45
47	$459.15	$459.15	$495.88	$495.88	$468.33	$468.33
48	$480.30	$480.30	$518.72	$518.72	$489.90	$489.90
49	$501.15	$501.15	$541.25	$541.25	$511.18	$511.18
50	$524.66	$524.66	$566.63	$566.63	$535.15	$535.15
51	$547.86	$547.86	$591.69	$591.69	$558.82	$558.82
52	$573.42	$573.42	$619.29	$619.29	$584.89	$584.89
53	$599.27	$599.27	$647.21	$647.21	$611.26	$611.26
54	$627.18	$627.18	$677.35	$677.35	$639.72	$639.72
55	$655.08	$655.08	$707.49	$707.49	$668.19	$668.19
56	$685.34	$685.34	$740.17	$740.17	$699.05	$699.05
57	$715.89	$715.89	$773.16	$773.16	$730.21	$730.21
58	$748.50	$748.50	$808.38	$808.38	$763.47	$763.47
59	$764.66	$764.66	$825.83	$825.83	$779.95	$779.95
60	$797.26	$797.26	$861.05	$861.05	$813.21	$813.21
61	$825.47	$825.47	$891.50	$891.50	$841.97	$841.97
62	$843.97	$843.97	$911.49	$911.49	$860.85	$860.85
63	$867.18	$867.18	$936.55	$936.55	$884.52	$884.52
64+	$881.27	$881.27	$951.77	$951.77	$898.91	$898.91

Company Name:	Capital Advantage Assurance Company (CAAC)
Market:	Small Group
Product:	PPO and EPO
Effective Date of Rates:	October 1, 2022
Ending date of Rates:	December 31, 2022

HIOS Plan ID (On Exchange)=>								
HIOS Plan ID (Off Exchange)=>	45127PA0010055		45127PA0010055		45127PA0010055		45127PA0010058	
Plan Marketing Name =>	Platinum PPO 0/0/15 Rx 0		Platinum PPO 0/0/15 Rx 0		Platinum PPO 0/0/15 Rx 0		Platinum PPO 250/0/15 Rx 0	
Form # =>	C22-CAAC-SGP		C22-CAAC-SGP		C22-CAAC-SGP		C22-CAAC-SGP	
Rating Area =>	6		7		9		6	
Network =>	PPO		PPO		PPO		PPO	
Metal =>	Platinum		Platinum		Platinum		Platinum	
Deductible =>	$0 /$0 Med/Rx		$0 /$0 Med/Rx		$0 /$0 Med/Rx		$250 /$0 Med/Rx	
Coinsurance =>	0%		0%		0%		0%	
Copays =>	$15/$30/$150 PCP/SPC/ER		$15/$30/$150 PCP/SPC/ER		$15/$30/$150 PCP/SPC/ER		$15/$30/$200 PCP/SPC/ER	
OOP Maximum =>	$4500 Med/Rx Combined		$4500 Med/Rx Combined		$4500 Med/Rx Combined		$4500 Med/Rx Combined	
Pediatric Dental (Yes/No) =>	Yes		Yes		Yes		Yes	
Age Band	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco
0 - 14	$444.53	$444.53	$480.09	$480.09	$453.42	$453.42	$428.11	$428.11
15	$484.04	$484.04	$522.76	$522.76	$493.72	$493.72	$466.16	$466.16
16	$499.15	$499.15	$539.08	$539.08	$509.13	$509.13	$480.71	$480.71
17	$514.26	$514.26	$555.40	$555.40	$524.54	$524.54	$495.26	$495.26
18	$530.53	$530.53	$572.97	$572.97	$541.14	$541.14	$510.93	$510.93
19	$546.80	$546.80	$590.54	$590.54	$557.73	$557.73	$526.60	$526.60
20	$563.65	$563.65	$608.74	$608.74	$574.92	$574.92	$542.83	$542.83
21	$581.08	$581.08	$627.57	$627.57	$592.70	$592.70	$559.62	$559.62
22	$581.08	$581.08	$627.57	$627.57	$592.70	$592.70	$559.62	$559.62
23	$581.08	$581.08	$627.57	$627.57	$592.70	$592.70	$559.62	$559.62
24	$581.08	$581.08	$627.57	$627.57	$592.70	$592.70	$559.62	$559.62
25	$583.40	$583.40	$630.08	$630.08	$595.07	$595.07	$561.86	$561.86
26	$595.03	$595.03	$642.63	$642.63	$606.93	$606.93	$573.05	$573.05
27	$608.97	$608.97	$657.69	$657.69	$621.15	$621.15	$586.48	$586.48
28	$631.63	$631.63	$682.16	$682.16	$644.27	$644.27	$608.31	$608.31
29	$650.23	$650.23	$702.25	$702.25	$663.23	$663.23	$626.21	$626.21
30	$659.53	$659.53	$712.29	$712.29	$672.72	$672.72	$635.17	$635.17
31	$673.47	$673.47	$727.35	$727.35	$686.94	$686.94	$648.60	$648.60
32	$687.42	$687.42	$742.41	$742.41	$701.17	$701.17	$662.03	$662.03
33	$696.13	$696.13	$751.82	$751.82	$710.06	$710.06	$670.42	$670.42
34	$705.43	$705.43	$761.87	$761.87	$719.54	$719.54	$679.38	$679.38
35	$710.08	$710.08	$766.89	$766.89	$724.28	$724.28	$683.86	$683.86
36	$714.73	$714.73	$771.91	$771.91	$729.02	$729.02	$688.33	$688.33
37	$719.38	$719.38	$776.93	$776.93	$733.76	$733.76	$692.81	$692.81
38	$724.03	$724.03	$781.95	$781.95	$738.51	$738.51	$697.29	$697.29
39	$733.32	$733.32	$791.99	$791.99	$747.99	$747.99	$706.24	$706.24
40	$742.62	$742.62	$802.03	$802.03	$757.47	$757.47	$715.19	$715.19
41	$756.57	$756.57	$817.09	$817.09	$771.70	$771.70	$728.63	$728.63
42	$769.93	$769.93	$831.53	$831.53	$785.33	$785.33	$741.50	$741.50
43	$788.53	$788.53	$851.61	$851.61	$804.30	$804.30	$759.40	$759.40
44	$811.77	$811.77	$876.71	$876.71	$828.00	$828.00	$781.79	$781.79
45	$839.08	$839.08	$906.21	$906.21	$855.86	$855.86	$808.09	$808.09
46	$871.62	$871.62	$941.35	$941.35	$889.05	$889.05	$839.43	$839.43
47	$908.23	$908.23	$980.89	$980.89	$926.39	$926.39	$874.69	$874.69
48	$950.07	$950.07	$1,026.07	$1,026.07	$969.07	$969.07	$914.98	$914.98
49	$991.32	$991.32	$1,070.63	$1,070.63	$1,011.15	$1,011.15	$954.71	$954.71
50	$1,037.81	$1,037.81	$1,120.83	$1,120.83	$1,058.57	$1,058.57	$999.48	$999.48
51	$1,083.71	$1,083.71	$1,170.41	$1,170.41	$1,105.39	$1,105.39	$1,043.69	$1,043.69
52	$1,134.27	$1,134.27	$1,225.01	$1,225.01	$1,156.95	$1,156.95	$1,092.38	$1,092.38
53	$1,185.40	$1,185.40	$1,280.24	$1,280.24	$1,209.11	$1,209.11	$1,141.62	$1,141.62
54	$1,240.61	$1,240.61	$1,339.85	$1,339.85	$1,265.42	$1,265.42	$1,194.79	$1,194.79
55	$1,295.81	$1,295.81	$1,399.47	$1,399.47	$1,321.72	$1,321.72	$1,247.95	$1,247.95
56	$1,355.66	$1,355.66	$1,464.11	$1,464.11	$1,382.77	$1,382.77	$1,305.59	$1,305.59
57	$1,416.09	$1,416.09	$1,529.38	$1,529.38	$1,444.41	$1,444.41	$1,363.79	$1,363.79
58	$1,480.59	$1,480.59	$1,599.04	$1,599.04	$1,510.20	$1,510.20	$1,425.91	$1,425.91
59	$1,512.55	$1,512.55	$1,633.56	$1,633.56	$1,542.80	$1,542.80	$1,456.69	$1,456.69
60	$1,577.05	$1,577.05	$1,703.22	$1,703.22	$1,608.59	$1,608.59	$1,518.81	$1,518.81
61	$1,632.83	$1,632.83	$1,763.46	$1,763.46	$1,665.49	$1,665.49	$1,572.53	$1,572.53
62	$1,669.44	$1,669.44	$1,803.00	$1,803.00	$1,702.83	$1,702.83	$1,607.79	$1,607.79
63	$1,715.35	$1,715.35	$1,852.58	$1,852.58	$1,749.66	$1,749.66	$1,652.00	$1,652.00
64+	$1,743.23	$1,743.23	$1,882.70	$1,882.70	$1,778.09	$1,778.09	$1,678.85	$1,678.85

Company Name:	Capital Advantage Assurance Company (CAAC)
Market:	Small Group
Product:	PPO and EPO
Effective Date of Rates:	October 1, 2022
Ending date of Rates:	December 31, 2022

HIOS Plan ID (On Exchange)=>								
HIOS Plan ID (Off Exchange)=>	45127PA0010058		45127PA0010058		45127PA0010054		45127PA0010054	
Plan Marketing Name =>	Platinum PPO 250/0/15 Rx 0		Platinum PPO 250/0/15 Rx 0		Platinum PPO 0/0/15 Rx 250		Platinum PPO 0/0/15 Rx 250	
Form # =>	C22-CAAC-SGP		C22-CAAC-SGP		C22-CAAC-SGP		C22-CAAC-SGP	
Rating Area =>	7		9		6		7	
Network =>	PPO		PPO		PPO		PPO	
Metal =>	Platinum		Platinum		Platinum		Platinum	
Deductible =>	$250 /$0 Med/Rx		$250 /$0 Med/Rx		$0 /$250 Med/Rx		$0 /$250 Med/Rx	
Coinsurance =>	0%		0%		0%		0%	
Copays =>	$15/$30/$200 PCP/SPC/ER		$15/$30/$200 PCP/SPC/ER		$15/$30/$150 PCP/SPC/ER		$15/$30/$150 PCP/SPC/ER	
OOP Maximum =>	$4500 Med/Rx Combined		$4500 Med/Rx Combined		$4500 Med/Rx Combined		$4500 Med/Rx Combined	
Pediatric Dental (Yes/No) =>	Yes		Yes		Yes		Yes	
Age Band	**Non-Tobacco**	**Tobacco**	**Non-Tobacco**	**Tobacco**	**Non-Tobacco**	**Tobacco**	**Non-Tobacco**	**Tobacco**
0 - 14	$462.36	$462.36	$436.67	$436.67	$422.23	$422.23	$456.00	$456.00
15	$503.46	$503.46	$475.49	$475.49	$459.76	$459.76	$496.54	$496.54
16	$519.17	$519.17	$490.33	$490.33	$474.11	$474.11	$512.04	$512.04
17	$534.88	$534.88	$505.17	$505.17	$488.46	$488.46	$527.53	$527.53
18	$551.81	$551.81	$521.15	$521.15	$503.91	$503.91	$544.23	$544.23
19	$568.73	$568.73	$537.13	$537.13	$519.37	$519.37	$560.92	$560.92
20	$586.26	$586.26	$553.69	$553.69	$535.37	$535.37	$578.20	$578.20
21	$604.39	$604.39	$570.81	$570.81	$551.93	$551.93	$596.08	$596.08
22	$604.39	$604.39	$570.81	$570.81	$551.93	$551.93	$596.08	$596.08
23	$604.39	$604.39	$570.81	$570.81	$551.93	$551.93	$596.08	$596.08
24	$604.39	$604.39	$570.81	$570.81	$551.93	$551.93	$596.08	$596.08
25	$606.81	$606.81	$573.10	$573.10	$554.14	$554.14	$598.47	$598.47
26	$618.89	$618.89	$584.51	$584.51	$565.18	$565.18	$610.39	$610.39
27	$633.40	$633.40	$598.21	$598.21	$578.42	$578.42	$624.70	$624.70
28	$656.97	$656.97	$620.47	$620.47	$599.95	$599.95	$647.94	$647.94
29	$676.31	$676.31	$638.74	$638.74	$617.61	$617.61	$667.02	$667.02
30	$685.98	$685.98	$647.87	$647.87	$626.44	$626.44	$676.56	$676.56
31	$700.49	$700.49	$661.57	$661.57	$639.69	$639.69	$690.86	$690.86
32	$714.99	$714.99	$675.27	$675.27	$652.93	$652.93	$705.17	$705.17
33	$724.06	$724.06	$683.83	$683.83	$661.21	$661.21	$714.11	$714.11
34	$733.73	$733.73	$692.97	$692.97	$670.04	$670.04	$723.65	$723.65
35	$738.56	$738.56	$697.53	$697.53	$674.46	$674.46	$728.42	$728.42
36	$743.40	$743.40	$702.10	$702.10	$678.87	$678.87	$733.18	$733.18
37	$748.23	$748.23	$706.67	$706.67	$683.29	$683.29	$737.95	$737.95
38	$753.07	$753.07	$711.23	$711.23	$687.70	$687.70	$742.72	$742.72
39	$762.74	$762.74	$720.37	$720.37	$696.54	$696.54	$752.26	$752.26
40	$772.41	$772.41	$729.50	$729.50	$705.37	$705.37	$761.80	$761.80
41	$786.92	$786.92	$743.20	$743.20	$718.61	$718.61	$776.10	$776.10
42	$800.82	$800.82	$756.33	$756.33	$731.31	$731.31	$789.81	$789.81
43	$820.16	$820.16	$774.59	$774.59	$748.97	$748.97	$808.89	$808.89
44	$844.33	$844.33	$797.42	$797.42	$771.05	$771.05	$832.73	$832.73
45	$872.74	$872.74	$824.25	$824.25	$796.99	$796.99	$860.75	$860.75
46	$906.58	$906.58	$856.22	$856.22	$827.90	$827.90	$894.13	$894.13
47	$944.66	$944.66	$892.18	$892.18	$862.67	$862.67	$931.68	$931.68
48	$988.18	$988.18	$933.28	$933.28	$902.41	$902.41	$974.60	$974.60
49	$1,031.09	$1,031.09	$973.81	$973.81	$941.59	$941.59	$1,016.92	$1,016.92
50	$1,079.44	$1,079.44	$1,019.47	$1,019.47	$985.75	$985.75	$1,064.61	$1,064.61
51	$1,127.19	$1,127.19	$1,064.57	$1,064.57	$1,029.35	$1,029.35	$1,111.70	$1,111.70
52	$1,179.77	$1,179.77	$1,114.23	$1,114.23	$1,077.37	$1,077.37	$1,163.56	$1,163.56
53	$1,232.95	$1,232.95	$1,164.46	$1,164.46	$1,125.94	$1,125.94	$1,216.01	$1,216.01
54	$1,290.37	$1,290.37	$1,218.68	$1,218.68	$1,178.37	$1,178.37	$1,272.64	$1,272.64
55	$1,347.79	$1,347.79	$1,272.91	$1,272.91	$1,230.80	$1,230.80	$1,329.27	$1,329.27
56	$1,410.04	$1,410.04	$1,331.71	$1,331.71	$1,287.65	$1,287.65	$1,390.66	$1,390.66
57	$1,472.90	$1,472.90	$1,391.07	$1,391.07	$1,345.05	$1,345.05	$1,452.66	$1,452.66
58	$1,539.98	$1,539.98	$1,454.43	$1,454.43	$1,406.32	$1,406.32	$1,518.82	$1,518.82
59	$1,573.23	$1,573.23	$1,485.82	$1,485.82	$1,436.67	$1,436.67	$1,551.61	$1,551.61
60	$1,640.31	$1,640.31	$1,549.18	$1,549.18	$1,497.94	$1,497.94	$1,617.77	$1,617.77
61	$1,698.33	$1,698.33	$1,603.98	$1,603.98	$1,550.92	$1,550.92	$1,675.00	$1,675.00
62	$1,736.41	$1,736.41	$1,639.94	$1,639.94	$1,585.69	$1,585.69	$1,712.55	$1,712.55
63	$1,784.16	$1,784.16	$1,685.04	$1,685.04	$1,629.30	$1,629.30	$1,759.64	$1,759.64
64+	$1,813.16	$1,813.16	$1,712.43	$1,712.43	$1,655.78	$1,655.78	$1,788.24	$1,788.24

Company Name:	Capital Advantage Assurance Company (CAAC)
Market:	Small Group
Product:	PPO and EPO
Effective Date of Rates:	October 1, 2022
Ending date of Rates:	December 31, 2022

HIOS Plan ID (On Exchange)=>								
HIOS Plan ID (Off Exchange)=>	45127PA0010054		45127PA0010057		45127PA0010057		45127PA0010057	
Plan Marketing Name =>	Platinum PPO 0/0/15 Rx 250		Platinum PPO 250/0/15 Rx 250		Platinum PPO 250/0/15 Rx 250		Platinum PPO 250/0/15 Rx 250	
Form # =>	C22-CAAC-SGP		C22-CAAC-SGP		C22-CAAC-SGP		C22-CAAC-SGP	
Rating Area =>	9		6		7		9	
Network =>	PPO		PPO		PPO		PPO	
Metal =>	Platinum		Platinum		Platinum		Platinum	
Deductible =>	$0 /$250 Med/Rx		$250 /$250 Med/Rx		$250 /$250 Med/Rx		$250 /$250 Med/Rx	
Coinsurance =>	0%		0%		0%		0%	
Copays =>	$15/$30/$150 PCP/SPC/ER		$15/$30/$200 PCP/SPC/ER		$15/$30/$200 PCP/SPC/ER		$15/$30/$200 PCP/SPC/ER	
OOP Maximum =>	$4500 Med/Rx Combined		$4500 Med/Rx Combined		$4500 Med/Rx Combined		$4500 Med/Rx Combined	
Pediatric Dental (Yes/No) =>	Yes		Yes		Yes		Yes	
Age Band	**Non-Tobacco**	**Tobacco**	**Non-Tobacco**	**Tobacco**	**Non-Tobacco**	**Tobacco**	**Non-Tobacco**	**Tobacco**
0 - 14	$430.67	$430.67	$406.35	$406.35	$438.86	$438.86	$414.48	$414.48
15	$468.95	$468.95	$442.47	$442.47	$477.87	$477.87	$451.32	$451.32
16	$483.59	$483.59	$456.28	$456.28	$492.79	$492.79	$465.41	$465.41
17	$498.23	$498.23	$470.09	$470.09	$507.70	$507.70	$479.50	$479.50
18	$513.99	$513.99	$484.97	$484.97	$523.76	$523.76	$494.67	$494.67
19	$529.75	$529.75	$499.84	$499.84	$539.83	$539.83	$509.84	$509.84
20	$546.08	$546.08	$515.24	$515.24	$556.46	$556.46	$525.55	$525.55
21	$562.97	$562.97	$531.18	$531.18	$573.67	$573.67	$541.80	$541.80
22	$562.97	$562.97	$531.18	$531.18	$573.67	$573.67	$541.80	$541.80
23	$562.97	$562.97	$531.18	$531.18	$573.67	$573.67	$541.80	$541.80
24	$562.97	$562.97	$531.18	$531.18	$573.67	$573.67	$541.80	$541.80
25	$565.22	$565.22	$533.30	$533.30	$575.97	$575.97	$543.97	$543.97
26	$576.48	$576.48	$543.93	$543.93	$587.44	$587.44	$554.81	$554.81
27	$589.99	$589.99	$556.68	$556.68	$601.21	$601.21	$567.81	$567.81
28	$611.95	$611.95	$577.39	$577.39	$623.58	$623.58	$588.94	$588.94
29	$629.96	$629.96	$594.39	$594.39	$641.94	$641.94	$606.28	$606.28
30	$638.97	$638.97	$602.89	$602.89	$651.12	$651.12	$614.95	$614.95
31	$652.48	$652.48	$615.64	$615.64	$664.89	$664.89	$627.95	$627.95
32	$665.99	$665.99	$628.39	$628.39	$678.66	$678.66	$640.95	$640.95
33	$674.44	$674.44	$636.35	$636.35	$687.26	$687.26	$649.08	$649.08
34	$683.44	$683.44	$644.85	$644.85	$696.44	$696.44	$657.75	$657.75
35	$687.95	$687.95	$649.10	$649.10	$701.03	$701.03	$662.08	$662.08
36	$692.45	$692.45	$653.35	$653.35	$705.62	$705.62	$666.42	$666.42
37	$696.96	$696.96	$657.60	$657.60	$710.21	$710.21	$670.75	$670.75
38	$701.46	$701.46	$661.85	$661.85	$714.80	$714.80	$675.09	$675.09
39	$710.47	$710.47	$670.35	$670.35	$723.98	$723.98	$683.76	$683.76
40	$719.47	$719.47	$678.85	$678.85	$733.16	$733.16	$692.43	$692.43
41	$732.99	$732.99	$691.60	$691.60	$746.92	$746.92	$705.43	$705.43
42	$745.93	$745.93	$703.81	$703.81	$760.12	$760.12	$717.89	$717.89
43	$763.95	$763.95	$720.81	$720.81	$778.48	$778.48	$735.23	$735.23
44	$786.47	$786.47	$742.06	$742.06	$801.42	$801.42	$756.90	$756.90
45	$812.93	$812.93	$767.02	$767.02	$828.39	$828.39	$782.36	$782.36
46	$844.45	$844.45	$796.77	$796.77	$860.51	$860.51	$812.71	$812.71
47	$879.92	$879.92	$830.23	$830.23	$896.65	$896.65	$846.84	$846.84
48	$920.45	$920.45	$868.48	$868.48	$937.96	$937.96	$885.85	$885.85
49	$960.42	$960.42	$906.19	$906.19	$978.69	$978.69	$924.32	$924.32
50	$1,005.46	$1,005.46	$948.69	$948.69	$1,024.58	$1,024.58	$967.66	$967.66
51	$1,049.94	$1,049.94	$990.65	$990.65	$1,069.90	$1,069.90	$1,010.46	$1,010.46
52	$1,098.91	$1,098.91	$1,036.86	$1,036.86	$1,119.81	$1,119.81	$1,057.60	$1,057.60
53	$1,148.46	$1,148.46	$1,083.61	$1,083.61	$1,170.30	$1,170.30	$1,105.28	$1,105.28
54	$1,201.94	$1,201.94	$1,134.07	$1,134.07	$1,224.79	$1,224.79	$1,156.75	$1,156.75
55	$1,255.42	$1,255.42	$1,184.53	$1,184.53	$1,279.29	$1,279.29	$1,208.22	$1,208.22
56	$1,313.41	$1,313.41	$1,239.24	$1,239.24	$1,338.38	$1,338.38	$1,264.03	$1,264.03
57	$1,371.95	$1,371.95	$1,294.49	$1,294.49	$1,398.04	$1,398.04	$1,320.38	$1,320.38
58	$1,434.44	$1,434.44	$1,353.45	$1,353.45	$1,461.72	$1,461.72	$1,380.52	$1,380.52
59	$1,465.41	$1,465.41	$1,382.66	$1,382.66	$1,493.27	$1,493.27	$1,410.31	$1,410.31
60	$1,527.90	$1,527.90	$1,441.62	$1,441.62	$1,556.95	$1,556.95	$1,470.45	$1,470.45
61	$1,581.94	$1,581.94	$1,492.62	$1,492.62	$1,612.03	$1,612.03	$1,522.47	$1,522.47
62	$1,617.41	$1,617.41	$1,526.08	$1,526.08	$1,648.17	$1,648.17	$1,556.60	$1,556.60
63	$1,661.88	$1,661.88	$1,568.04	$1,568.04	$1,693.49	$1,693.49	$1,599.40	$1,599.40
64+	$1,688.90	$1,688.90	$1,593.53	$1,593.53	$1,721.01	$1,721.01	$1,625.40	$1,625.40

Company Name:	Capital Advantage Assurance Company (CAAC)
Market:	Small Group
Product:	PPO and EPO
Effective Date of Rates:	October 1, 2022
Ending date of Rates:	December 31, 2022

HIOS Plan ID (On Exchange)=>								
HIOS Plan ID (Off Exchange)=>	45127PA0010196		45127PA0010196		45127PA0010196		45127PA0010117	
Plan Marketing Name =>	Gold Simple PPO 0/0/25		Gold Simple PPO 0/0/25		Gold Simple PPO 0/0/25		Gold PPO 500/0/25 Rx 0	
Form # =>	C22-CAAC-SGP		C22-CAAC-SGP		C22-CAAC-SGP		C22-CAAC-SGP	
Rating Area =>	6		7		9		6	
Network =>	PPO		PPO		PPO		PPO	
Metal =>	Gold		Gold		Gold		Gold	
Deductible =>	$0 /$0 Med/Rx		$0 /$0 Med/Rx		$0 /$0 Med/Rx		$500 /$0 Med/Rx	
Coinsurance =>	0%		0%		0%		0%	
Copays =>	$25/$50/$200 PCP/SPC/ER		$25/$50/$200 PCP/SPC/ER		$25/$50/$200 PCP/SPC/ER		$25/$55/$350 PCP/SPC/ER	
OOP Maximum =>	$8550 Med/Rx Combined		$8550 Med/Rx Combined		$8550 Med/Rx Combined		$8550 Med/Rx Combined	
Pediatric Dental (Yes/No) =>	Yes		Yes		Yes		Yes	
Age Band	**Non-Tobacco**	**Tobacco**	**Non-Tobacco**	**Tobacco**	**Non-Tobacco**	**Tobacco**	**Non-Tobacco**	**Tobacco**
0 - 14	$347.13	$347.13	$374.90	$374.90	$354.08	$354.08	$393.52	$393.52
15	$377.99	$377.99	$408.23	$408.23	$385.55	$385.55	$428.50	$428.50
16	$389.79	$389.79	$420.97	$420.97	$397.58	$397.58	$441.88	$441.88
17	$401.59	$401.59	$433.71	$433.71	$409.62	$409.62	$455.25	$455.25
18	$414.29	$414.29	$447.44	$447.44	$422.58	$422.58	$469.66	$469.66
19	$427.00	$427.00	$461.16	$461.16	$435.54	$435.54	$484.06	$484.06
20	$440.16	$440.16	$475.37	$475.37	$448.96	$448.96	$498.98	$498.98
21	$453.77	$453.77	$490.07	$490.07	$462.85	$462.85	$514.41	$514.41
22	$453.77	$453.77	$490.07	$490.07	$462.85	$462.85	$514.41	$514.41
23	$453.77	$453.77	$490.07	$490.07	$462.85	$462.85	$514.41	$514.41
24	$453.77	$453.77	$490.07	$490.07	$462.85	$462.85	$514.41	$514.41
25	$455.59	$455.59	$492.03	$492.03	$464.70	$464.70	$516.47	$516.47
26	$464.66	$464.66	$501.83	$501.83	$473.95	$473.95	$526.76	$526.76
27	$475.55	$475.55	$513.60	$513.60	$485.06	$485.06	$539.10	$539.10
28	$493.25	$493.25	$532.71	$532.71	$503.11	$503.11	$559.16	$559.16
29	$507.77	$507.77	$548.39	$548.39	$517.92	$517.92	$575.62	$575.62
30	$515.03	$515.03	$556.23	$556.23	$525.33	$525.33	$583.86	$583.86
31	$525.92	$525.92	$567.99	$567.99	$536.44	$536.44	$596.20	$596.20
32	$536.81	$536.81	$579.75	$579.75	$547.55	$547.55	$608.55	$608.55
33	$543.62	$543.62	$587.11	$587.11	$554.49	$554.49	$616.26	$616.26
34	$550.88	$550.88	$594.95	$594.95	$561.89	$561.89	$624.49	$624.49
35	$554.51	$554.51	$598.87	$598.87	$565.60	$565.60	$628.61	$628.61
36	$558.14	$558.14	$602.79	$602.79	$569.30	$569.30	$632.72	$632.72
37	$561.77	$561.77	$606.71	$606.71	$573.00	$573.00	$636.84	$636.84
38	$565.40	$565.40	$610.63	$610.63	$576.71	$576.71	$640.95	$640.95
39	$572.66	$572.66	$618.47	$618.47	$584.11	$584.11	$649.19	$649.19
40	$579.92	$579.92	$626.31	$626.31	$591.52	$591.52	$657.42	$657.42
41	$590.81	$590.81	$638.07	$638.07	$602.62	$602.62	$669.76	$669.76
42	$601.25	$601.25	$649.34	$649.34	$613.27	$613.27	$681.59	$681.59
43	$615.77	$615.77	$665.03	$665.03	$628.08	$628.08	$698.05	$698.05
44	$633.92	$633.92	$684.63	$684.63	$646.60	$646.60	$718.63	$718.63
45	$655.24	$655.24	$707.66	$707.66	$668.35	$668.35	$742.81	$742.81
46	$680.66	$680.66	$735.11	$735.11	$694.27	$694.27	$771.62	$771.62
47	$709.24	$709.24	$765.98	$765.98	$723.43	$723.43	$804.02	$804.02
48	$741.91	$741.91	$801.27	$801.27	$756.75	$756.75	$841.06	$841.06
49	$774.13	$774.13	$836.06	$836.06	$789.61	$789.61	$877.58	$877.58
50	$810.43	$810.43	$875.27	$875.27	$826.64	$826.64	$918.74	$918.74
51	$846.28	$846.28	$913.98	$913.98	$863.21	$863.21	$959.37	$959.37
52	$885.76	$885.76	$956.62	$956.62	$903.47	$903.47	$1,004.13	$1,004.13
53	$925.69	$925.69	$999.75	$999.75	$944.20	$944.20	$1,049.40	$1,049.40
54	$968.80	$968.80	$1,046.30	$1,046.30	$988.17	$988.17	$1,098.27	$1,098.27
55	$1,011.91	$1,011.91	$1,092.86	$1,092.86	$1,032.15	$1,032.15	$1,147.13	$1,147.13
56	$1,058.65	$1,058.65	$1,143.34	$1,143.34	$1,079.82	$1,079.82	$1,200.12	$1,200.12
57	$1,105.84	$1,105.84	$1,194.30	$1,194.30	$1,127.95	$1,127.95	$1,253.62	$1,253.62
58	$1,156.21	$1,156.21	$1,248.70	$1,248.70	$1,179.33	$1,179.33	$1,310.72	$1,310.72
59	$1,181.16	$1,181.16	$1,275.66	$1,275.66	$1,204.79	$1,204.79	$1,339.01	$1,339.01
60	$1,231.53	$1,231.53	$1,330.05	$1,330.05	$1,256.16	$1,256.16	$1,396.11	$1,396.11
61	$1,275.09	$1,275.09	$1,377.10	$1,377.10	$1,300.60	$1,300.60	$1,445.49	$1,445.49
62	$1,303.68	$1,303.68	$1,407.98	$1,407.98	$1,329.75	$1,329.75	$1,477.90	$1,477.90
63	$1,339.53	$1,339.53	$1,446.69	$1,446.69	$1,366.32	$1,366.32	$1,518.54	$1,518.54
64+	$1,361.30	$1,361.30	$1,470.20	$1,470.20	$1,388.54	$1,388.54	$1,543.22	$1,543.22

Company Name:	Capital Advantage Assurance Company (CAAC)
Market:	Small Group
Product:	PPO and EPO
Effective Date of Rates:	October 1, 2022
Ending date of Rates:	December 31, 2022

HIOS Plan ID (On Exchange)=>								
HIOS Plan ID (Off Exchange)=>	45127PA0010117		45127PA0010117		45127PA0010200		45127PA0010200	
Plan Marketing Name =>	Gold PPO 500/0/25 Rx 0		Gold PPO 500/0/25 Rx 0		d Performance PPO 1000/0/20		d Performance PPO 1000/0/20	
Form # =>	C22-CAAC-SGP		C22-CAAC-SGP		C22-CAAC-SGP		C22-CAAC-SGP	
Rating Area =>	7		9		6		7	
Network =>	PPO		PPO		PPO		PPO	
Metal =>	Gold		Gold		Gold		Gold	
Deductible =>	$500 /$0 Med/Rx		$500 /$0 Med/Rx		$1000 /$0 Med/Rx		$1000 /$0 Med/Rx	
Coinsurance =>	0%		0%		0%		0%	
Copays =>	$25/$55/$350 PCP/SPC/ER		$25/$55/$350 PCP/SPC/ER		$20/$40/$250 PCP/SPC/ER		$20/$40/$250 PCP/SPC/ER	
OOP Maximum =>	$8550 Med/Rx Combined		$8550 Med/Rx Combined		$8550 Med/Rx Combined		$8550 Med/Rx Combined	
Pediatric Dental (Yes/No) =>	Yes		Yes		Yes		Yes	
Age Band	**Non-Tobacco**	**Tobacco**	**Non-Tobacco**	**Tobacco**	**Non-Tobacco**	**Tobacco**	**Non-Tobacco**	**Tobacco**
0 - 14	$425.01	$425.01	$401.39	$401.39	$345.73	$345.73	$373.39	$373.39
15	$462.78	$462.78	$437.07	$437.07	$376.47	$376.47	$406.58	$406.58
16	$477.23	$477.23	$450.72	$450.72	$388.22	$388.22	$419.27	$419.27
17	$491.67	$491.67	$464.36	$464.36	$399.97	$399.97	$431.96	$431.96
18	$507.23	$507.23	$479.05	$479.05	$412.62	$412.62	$445.63	$445.63
19	$522.78	$522.78	$493.74	$493.74	$425.28	$425.28	$459.30	$459.30
20	$538.90	$538.90	$508.96	$508.96	$438.38	$438.38	$473.45	$473.45
21	$555.56	$555.56	$524.70	$524.70	$451.94	$451.94	$488.10	$488.10
22	$555.56	$555.56	$524.70	$524.70	$451.94	$451.94	$488.10	$488.10
23	$555.56	$555.56	$524.70	$524.70	$451.94	$451.94	$488.10	$488.10
24	$555.56	$555.56	$524.70	$524.70	$451.94	$451.94	$488.10	$488.10
25	$557.79	$557.79	$526.80	$526.80	$453.75	$453.75	$490.05	$490.05
26	$568.90	$568.90	$537.29	$537.29	$462.79	$462.79	$499.81	$499.81
27	$582.23	$582.23	$549.88	$549.88	$473.63	$473.63	$511.52	$511.52
28	$603.90	$603.90	$570.35	$570.35	$491.26	$491.26	$530.56	$530.56
29	$621.67	$621.67	$587.14	$587.14	$505.72	$505.72	$546.18	$546.18
30	$630.56	$630.56	$595.53	$595.53	$512.95	$512.95	$553.99	$553.99
31	$643.90	$643.90	$608.13	$608.13	$523.80	$523.80	$565.70	$565.70
32	$657.23	$657.23	$620.72	$620.72	$534.65	$534.65	$577.42	$577.42
33	$665.56	$665.56	$628.59	$628.59	$541.42	$541.42	$584.74	$584.74
34	$674.45	$674.45	$636.98	$636.98	$548.66	$548.66	$592.55	$592.55
35	$678.90	$678.90	$641.18	$641.18	$552.27	$552.27	$596.45	$596.45
36	$683.34	$683.34	$645.38	$645.38	$555.89	$555.89	$600.36	$600.36
37	$687.79	$687.79	$649.58	$649.58	$559.50	$559.50	$604.26	$604.26
38	$692.23	$692.23	$653.77	$653.77	$563.12	$563.12	$608.17	$608.17
39	$701.12	$701.12	$662.17	$662.17	$570.35	$570.35	$615.98	$615.98
40	$710.01	$710.01	$670.56	$670.56	$577.58	$577.58	$623.79	$623.79
41	$723.34	$723.34	$683.16	$683.16	$588.43	$588.43	$635.50	$635.50
42	$736.12	$736.12	$695.23	$695.23	$598.82	$598.82	$646.73	$646.73
43	$753.90	$753.90	$712.02	$712.02	$613.28	$613.28	$662.35	$662.35
44	$776.12	$776.12	$733.00	$733.00	$631.36	$631.36	$681.87	$681.87
45	$802.23	$802.23	$757.66	$757.66	$652.60	$652.60	$704.81	$704.81
46	$833.34	$833.34	$787.05	$787.05	$677.91	$677.91	$732.14	$732.14
47	$868.34	$868.34	$820.10	$820.10	$706.38	$706.38	$762.89	$762.89
48	$908.35	$908.35	$857.88	$857.88	$738.92	$738.92	$798.04	$798.04
49	$947.79	$947.79	$895.14	$895.14	$771.01	$771.01	$832.69	$832.69
50	$992.24	$992.24	$937.11	$937.11	$807.16	$807.16	$871.74	$871.74
51	$1,036.12	$1,036.12	$978.56	$978.56	$842.87	$842.87	$910.30	$910.30
52	$1,084.46	$1,084.46	$1,024.21	$1,024.21	$882.19	$882.19	$952.76	$952.76
53	$1,133.35	$1,133.35	$1,070.38	$1,070.38	$921.96	$921.96	$995.71	$995.71
54	$1,186.13	$1,186.13	$1,120.23	$1,120.23	$964.89	$964.89	$1,042.08	$1,042.08
55	$1,238.91	$1,238.91	$1,170.08	$1,170.08	$1,007.83	$1,007.83	$1,088.45	$1,088.45
56	$1,296.13	$1,296.13	$1,224.12	$1,224.12	$1,054.38	$1,054.38	$1,138.73	$1,138.73
57	$1,353.91	$1,353.91	$1,278.69	$1,278.69	$1,101.38	$1,101.38	$1,189.49	$1,189.49
58	$1,415.57	$1,415.57	$1,336.93	$1,336.93	$1,151.54	$1,151.54	$1,243.67	$1,243.67
59	$1,446.13	$1,446.13	$1,365.79	$1,365.79	$1,176.40	$1,176.40	$1,270.51	$1,270.51
60	$1,507.80	$1,507.80	$1,424.03	$1,424.03	$1,226.57	$1,226.57	$1,324.69	$1,324.69
61	$1,561.13	$1,561.13	$1,474.40	$1,474.40	$1,269.95	$1,269.95	$1,371.55	$1,371.55
62	$1,596.13	$1,596.13	$1,507.46	$1,507.46	$1,298.42	$1,298.42	$1,402.30	$1,402.30
63	$1,640.02	$1,640.02	$1,548.91	$1,548.91	$1,334.13	$1,334.13	$1,440.86	$1,440.86
64+	$1,666.68	$1,666.68	$1,574.09	$1,574.09	$1,355.81	$1,355.81	$1,464.29	$1,464.29

Company Name:	Capital Advantage Assurance Company (CAAC)
Market:	Small Group
Product:	PPO and EPO
Effective Date of Rates:	October 1, 2022
Ending date of Rates:	December 31, 2022

HIOS Plan ID (On Exchange)=>								
HIOS Plan ID (Off Exchange)=>	45127PA0010200		45127PA0010198		45127PA0010085		45127PA0010085	
Plan Marketing Name =>	d Performance PPO 1000/0/20		Gold PPO Choice 3000/0/30 Rx (		Gold PPO 1000/0/25 Rx 0		Gold PPO 1000/0/25 Rx 0	
Form # =>	C22-CAAC-SGP		C22-CAAC-SGP		C22-CAAC-SGP		C22-CAAC-SGP	
Rating Area =>	9		7		6		7	
Network =>	PPO		PPO		PPO		PPO	
Metal =>	Gold		Gold		Gold		Gold	
Deductible =>	$1000 /$0 Med/Rx		$3000 /$0 Med/Rx		$1000 /$0 Med/Rx		$1000 /$0 Med/Rx	
Coinsurance =>	0%		0%		0%		0%	
Copays =>	$20/$40/$250 PCP/SPC/ER		$30/$50/$200 PCP/SPC/ER		$25/$50/$250 PCP/SPC/ER		$25/$50/$250 PCP/SPC/ER	
OOP Maximum =>	$8550 Med/Rx Combined		$8550 Med/Rx Combined		$8550 Med/Rx Combined		$8550 Med/Rx Combined	
Pediatric Dental (Yes/No) =>	Yes		Yes		Yes		Yes	
Age Band	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco
0 - 14	$352.65	$352.65	$297.79	$297.79	$372.12	$372.12	$401.89	$401.89
15	$384.00	$384.00	$324.26	$324.26	$405.20	$405.20	$437.61	$437.61
16	$395.98	$395.98	$334.38	$334.38	$417.84	$417.84	$451.27	$451.27
17	$407.97	$407.97	$344.50	$344.50	$430.49	$430.49	$464.93	$464.93
18	$420.87	$420.87	$355.40	$355.40	$444.11	$444.11	$479.64	$479.64
19	$433.78	$433.78	$366.30	$366.30	$457.73	$457.73	$494.35	$494.35
20	$447.15	$447.15	$377.59	$377.59	$471.84	$471.84	$509.58	$509.58
21	$460.98	$460.98	$389.26	$389.26	$486.43	$486.43	$525.34	$525.34
22	$460.98	$460.98	$389.26	$389.26	$486.43	$486.43	$525.34	$525.34
23	$460.98	$460.98	$389.26	$389.26	$486.43	$486.43	$525.34	$525.34
24	$460.98	$460.98	$389.26	$389.26	$486.43	$486.43	$525.34	$525.34
25	$462.82	$462.82	$390.82	$390.82	$488.38	$488.38	$527.45	$527.45
26	$472.04	$472.04	$398.61	$398.61	$498.10	$498.10	$537.95	$537.95
27	$483.11	$483.11	$407.95	$407.95	$509.78	$509.78	$550.56	$550.56
28	$501.08	$501.08	$423.13	$423.13	$528.75	$528.75	$571.05	$571.05
29	$515.84	$515.84	$435.59	$435.59	$544.32	$544.32	$587.86	$587.86
30	$523.21	$523.21	$441.82	$441.82	$552.10	$552.10	$596.27	$596.27
31	$534.27	$534.27	$451.16	$451.16	$563.77	$563.77	$608.87	$608.87
32	$545.34	$545.34	$460.50	$460.50	$575.45	$575.45	$621.48	$621.48
33	$552.25	$552.25	$466.34	$466.34	$582.74	$582.74	$629.36	$629.36
34	$559.63	$559.63	$472.57	$472.57	$590.53	$590.53	$637.77	$637.77
35	$563.32	$563.32	$475.68	$475.68	$594.42	$594.42	$641.97	$641.97
36	$567.00	$567.00	$478.80	$478.80	$598.31	$598.31	$646.17	$646.17
37	$570.69	$570.69	$481.91	$481.91	$602.20	$602.20	$650.38	$650.38
38	$574.38	$574.38	$485.02	$485.02	$606.09	$606.09	$654.58	$654.58
39	$581.76	$581.76	$491.25	$491.25	$613.87	$613.87	$662.98	$662.98
40	$589.13	$589.13	$497.48	$497.48	$621.66	$621.66	$671.39	$671.39
41	$600.19	$600.19	$506.82	$506.82	$633.33	$633.33	$684.00	$684.00
42	$610.80	$610.80	$515.78	$515.78	$644.52	$644.52	$696.08	$696.08
43	$625.55	$625.55	$528.23	$528.23	$660.09	$660.09	$712.89	$712.89
44	$643.99	$643.99	$543.80	$543.80	$679.54	$679.54	$733.91	$733.91
45	$665.65	$665.65	$562.10	$562.10	$702.40	$702.40	$758.60	$758.60
46	$691.47	$691.47	$583.90	$583.90	$729.64	$729.64	$788.02	$788.02
47	$720.51	$720.51	$608.42	$608.42	$760.29	$760.29	$821.11	$821.11
48	$753.70	$753.70	$636.45	$636.45	$795.31	$795.31	$858.94	$858.94
49	$786.43	$786.43	$664.09	$664.09	$829.85	$829.85	$896.24	$896.24
50	$823.31	$823.31	$695.23	$695.23	$868.76	$868.76	$938.27	$938.27
51	$859.73	$859.73	$725.98	$725.98	$907.19	$907.19	$979.77	$979.77
52	$899.83	$899.83	$759.84	$759.84	$949.51	$949.51	$1,025.47	$1,025.47
53	$940.40	$940.40	$794.10	$794.10	$992.32	$992.32	$1,071.70	$1,071.70
54	$984.19	$984.19	$831.08	$831.08	$1,038.53	$1,038.53	$1,121.61	$1,121.61
55	$1,027.98	$1,027.98	$868.06	$868.06	$1,084.74	$1,084.74	$1,171.52	$1,171.52
56	$1,075.46	$1,075.46	$908.15	$908.15	$1,134.84	$1,134.84	$1,225.63	$1,225.63
57	$1,123.41	$1,123.41	$948.64	$948.64	$1,185.43	$1,185.43	$1,280.26	$1,280.26
58	$1,174.57	$1,174.57	$991.85	$991.85	$1,239.42	$1,239.42	$1,338.58	$1,338.58
59	$1,199.93	$1,199.93	$1,013.26	$1,013.26	$1,266.18	$1,266.18	$1,367.47	$1,367.47
60	$1,251.10	$1,251.10	$1,056.46	$1,056.46	$1,320.17	$1,320.17	$1,425.78	$1,425.78
61	$1,295.35	$1,295.35	$1,093.83	$1,093.83	$1,366.87	$1,366.87	$1,476.22	$1,476.22
62	$1,324.39	$1,324.39	$1,118.36	$1,118.36	$1,397.51	$1,397.51	$1,509.31	$1,509.31
63	$1,360.81	$1,360.81	$1,149.11	$1,149.11	$1,435.94	$1,435.94	$1,550.82	$1,550.82
64+	$1,382.93	$1,382.93	$1,167.78	$1,167.78	$1,459.28	$1,459.28	$1,576.02	$1,576.02

Company Name:	Capital Advantage Assurance Company (CAAC)
Market:	Small Group
Product:	PPO and EPO
Effective Date of Rates:	October 1, 2022

Ending date of Rates: December 31, 2022

HIOS Plan ID (On Exchange)=>								
HIOS Plan ID (Off Exchange)=>	45127PA0010085		45127PA0010195		45127PA0010195		45127PA0010195	
Plan Marketing Name =>	Gold PPO 1000/0/25 Rx 0		Gold PPO 3000/0/15 Rx 0		Gold PPO 3000/0/15 Rx 0		Gold PPO 3000/0/15 Rx 0	
Form # =>	C22-CAAC-SGP		C22-CAAC-SGP		C22-CAAC-SGP		C22-CAAC-SGP	
Rating Area =>	9		6		7		9	
Network =>	PPO		PPO		PPO		PPO	
Metal =>	Gold		Gold		Gold		Gold	
Deductible =>	$1000 /$0 Med/Rx		$3000 /$0 Med/Rx		$3000 /$0 Med/Rx		$3000 /$0 Med/Rx	
Coinsurance =>	0%		0%		0%		0%	
Copays =>	$25/$50/$250 PCP/SPC/ER		$15/$30/$150 PCP/SPC/ER		$15/$30/$150 PCP/SPC/ER		$15/$30/$150 PCP/SPC/ER	
OOP Maximum =>	$8550 Med/Rx Combined		$8550 Med/Rx Combined		$8550 Med/Rx Combined		$8550 Med/Rx Combined	
Pediatric Dental (Yes/No) =>	Yes		Yes		Yes		Yes	
Age Band	**Non-Tobacco**	**Tobacco**	**Non-Tobacco**	**Tobacco**	**Non-Tobacco**	**Tobacco**	**Non-Tobacco**	**Tobacco**
0 - 14	$379.56	$379.56	$330.31	$330.31	$356.74	$356.74	$336.92	$336.92
15	$413.30	$413.30	$359.67	$359.67	$388.45	$388.45	$366.87	$366.87
16	$426.20	$426.20	$370.90	$370.90	$400.57	$400.57	$378.32	$378.32
17	$439.10	$439.10	$382.13	$382.13	$412.70	$412.70	$389.77	$389.77
18	$452.99	$452.99	$394.22	$394.22	$425.75	$425.75	$402.10	$402.10
19	$466.89	$466.89	$406.30	$406.30	$438.81	$438.81	$414.43	$414.43
20	$481.27	$481.27	$418.83	$418.83	$452.33	$452.33	$427.20	$427.20
21	$496.16	$496.16	$431.78	$431.78	$466.32	$466.32	$440.42	$440.42
22	$496.16	$496.16	$431.78	$431.78	$466.32	$466.32	$440.42	$440.42
23	$496.16	$496.16	$431.78	$431.78	$466.32	$466.32	$440.42	$440.42
24	$496.16	$496.16	$431.78	$431.78	$466.32	$466.32	$440.42	$440.42
25	$498.14	$498.14	$433.51	$433.51	$468.19	$468.19	$442.18	$442.18
26	$508.07	$508.07	$442.14	$442.14	$477.51	$477.51	$450.99	$450.99
27	$519.97	$519.97	$452.51	$452.51	$488.71	$488.71	$461.56	$461.56
28	$539.32	$539.32	$469.34	$469.34	$506.89	$506.89	$478.73	$478.73
29	$555.20	$555.20	$483.16	$483.16	$521.81	$521.81	$492.83	$492.83
30	$563.14	$563.14	$490.07	$490.07	$529.28	$529.28	$499.87	$499.87
31	$575.05	$575.05	$500.43	$500.43	$540.47	$540.47	$510.44	$510.44
32	$586.96	$586.96	$510.80	$510.80	$551.66	$551.66	$521.01	$521.01
33	$594.40	$594.40	$517.27	$517.27	$558.65	$558.65	$527.62	$527.62
34	$602.34	$602.34	$524.18	$524.18	$566.12	$566.12	$534.66	$534.66
35	$606.31	$606.31	$527.64	$527.64	$569.85	$569.85	$538.19	$538.19
36	$610.28	$610.28	$531.09	$531.09	$573.58	$573.58	$541.71	$541.71
37	$614.24	$614.24	$534.54	$534.54	$577.31	$577.31	$545.23	$545.23
38	$618.21	$618.21	$538.00	$538.00	$581.04	$581.04	$548.76	$548.76
39	$626.15	$626.15	$544.91	$544.91	$588.50	$588.50	$555.80	$555.80
40	$634.09	$634.09	$551.81	$551.81	$595.96	$595.96	$562.85	$562.85
41	$646.00	$646.00	$562.18	$562.18	$607.15	$607.15	$573.42	$573.42
42	$657.41	$657.41	$572.11	$572.11	$617.88	$617.88	$583.55	$583.55
43	$673.29	$673.29	$585.93	$585.93	$632.80	$632.80	$597.64	$597.64
44	$693.13	$693.13	$603.20	$603.20	$651.45	$651.45	$615.26	$615.26
45	$716.45	$716.45	$623.49	$623.49	$673.37	$673.37	$635.96	$635.96
46	$744.24	$744.24	$647.67	$647.67	$699.48	$699.48	$660.62	$660.62
47	$775.50	$775.50	$674.87	$674.87	$728.86	$728.86	$688.37	$688.37
48	$811.22	$811.22	$705.96	$705.96	$762.44	$762.44	$720.08	$720.08
49	$846.45	$846.45	$736.62	$736.62	$795.55	$795.55	$751.35	$751.35
50	$886.14	$886.14	$771.16	$771.16	$832.85	$832.85	$786.58	$786.58
51	$925.34	$925.34	$805.27	$805.27	$869.69	$869.69	$821.38	$821.38
52	$968.50	$968.50	$842.83	$842.83	$910.26	$910.26	$859.69	$859.69
53	$1,012.16	$1,012.16	$880.83	$880.83	$951.30	$951.30	$898.45	$898.45
54	$1,059.30	$1,059.30	$921.85	$921.85	$995.60	$995.60	$940.29	$940.29
55	$1,106.43	$1,106.43	$962.87	$962.87	$1,039.90	$1,039.90	$982.13	$982.13
56	$1,157.54	$1,157.54	$1,007.34	$1,007.34	$1,087.93	$1,087.93	$1,027.49	$1,027.49
57	$1,209.14	$1,209.14	$1,052.25	$1,052.25	$1,136.43	$1,136.43	$1,073.29	$1,073.29
58	$1,264.21	$1,264.21	$1,100.18	$1,100.18	$1,188.19	$1,188.19	$1,122.18	$1,122.18
59	$1,291.50	$1,291.50	$1,123.92	$1,123.92	$1,213.84	$1,213.84	$1,146.40	$1,146.40
60	$1,346.57	$1,346.57	$1,171.85	$1,171.85	$1,265.60	$1,265.60	$1,195.29	$1,195.29
61	$1,394.21	$1,394.21	$1,213.30	$1,213.30	$1,310.37	$1,310.37	$1,237.57	$1,237.57
62	$1,425.46	$1,425.46	$1,240.50	$1,240.50	$1,339.74	$1,339.74	$1,265.31	$1,265.31
63	$1,464.66	$1,464.66	$1,274.61	$1,274.61	$1,376.58	$1,376.58	$1,300.11	$1,300.11
64+	$1,488.47	$1,488.47	$1,295.33	$1,295.33	$1,398.96	$1,398.96	$1,321.25	$1,321.25

Company Name:	Capital Advantage Assurance Company (CAAC)
Market:	Small Group
Product:	PPO and EPO
Effective Date of Rates:	October 1, 2022

Ending date of Rates: December 31, 2022

HIOS Plan ID (On Exchange)=>								
HIOS Plan ID (Off Exchange)=>	45127PA0010116		45127PA0010116		45127PA0010116		45127PA0010090	
Plan Marketing Name =>	Gold PPO 500/0/25 Rx 250		Gold PPO 500/0/25 Rx 250		Gold PPO 500/0/25 Rx 250		Gold PPO 2000/0/20 Rx 0	
Form # =>	C22-CAAC-SGP		C22-CAAC-SGP		C22-CAAC-SGP		C22-CAAC-SGP	
Rating Area =>	6		7		9		6	
Network =>	PPO		PPO		PPO		PPO	
Metal =>	Gold		Gold		Gold		Gold	
Deductible =>	$500 /$250 Med/Rx		$500 /$250 Med/Rx		$500 /$250 Med/Rx		$2000 /$0 Med/Rx	
Coinsurance =>	0%		0%		0%		0%	
Copays =>	$25/$55/$350 PCP/SPC/ER		$25/$55/$350 PCP/SPC/ER		$25/$55/$350 PCP/SPC/ER		$20/$40/$250 PCP/SPC/ER	
OOP Maximum =>	$8550 Med/Rx Combined		$8550 Med/Rx Combined		$8550 Med/Rx Combined		$8550 Med/Rx Combined	
Pediatric Dental (Yes/No) =>	Yes		Yes		Yes		Yes	
Age Band	**Non-Tobacco**	**Tobacco**	**Non-Tobacco**	**Tobacco**	**Non-Tobacco**	**Tobacco**	**Non-Tobacco**	**Tobacco**
0 - 14	$372.24	$372.24	$402.02	$402.02	$379.69	$379.69	$342.48	$342.48
15	$405.33	$405.33	$437.76	$437.76	$413.44	$413.44	$372.92	$372.92
16	$417.98	$417.98	$451.42	$451.42	$426.34	$426.34	$384.56	$384.56
17	$430.63	$430.63	$465.08	$465.08	$439.24	$439.24	$396.20	$396.20
18	$444.26	$444.26	$479.80	$479.80	$453.14	$453.14	$408.73	$408.73
19	$457.88	$457.88	$494.51	$494.51	$467.04	$467.04	$421.27	$421.27
20	$471.99	$471.99	$509.75	$509.75	$481.43	$481.43	$434.25	$434.25
21	$486.59	$486.59	$525.52	$525.52	$496.32	$496.32	$447.68	$447.68
22	$486.59	$486.59	$525.52	$525.52	$496.32	$496.32	$447.68	$447.68
23	$486.59	$486.59	$525.52	$525.52	$496.32	$496.32	$447.68	$447.68
24	$486.59	$486.59	$525.52	$525.52	$496.32	$496.32	$447.68	$447.68
25	$488.54	$488.54	$527.62	$527.62	$498.31	$498.31	$449.47	$449.47
26	$498.27	$498.27	$538.13	$538.13	$508.23	$508.23	$458.42	$458.42
27	$509.95	$509.95	$550.74	$550.74	$520.15	$520.15	$469.17	$469.17
28	$528.92	$528.92	$571.24	$571.24	$539.50	$539.50	$486.63	$486.63
29	$544.49	$544.49	$588.05	$588.05	$555.38	$555.38	$500.95	$500.95
30	$552.28	$552.28	$596.46	$596.46	$563.33	$563.33	$508.12	$508.12
31	$563.96	$563.96	$609.07	$609.07	$575.24	$575.24	$518.86	$518.86
32	$575.64	$575.64	$621.69	$621.69	$587.15	$587.15	$529.61	$529.61
33	$582.93	$582.93	$629.57	$629.57	$594.59	$594.59	$536.32	$536.32
34	$590.72	$590.72	$637.98	$637.98	$602.53	$602.53	$543.48	$543.48
35	$594.61	$594.61	$642.18	$642.18	$606.51	$606.51	$547.06	$547.06
36	$598.51	$598.51	$646.39	$646.39	$610.48	$610.48	$550.65	$550.65
37	$602.40	$602.40	$650.59	$650.59	$614.45	$614.45	$554.23	$554.23
38	$606.29	$606.29	$654.79	$654.79	$618.42	$618.42	$557.81	$557.81
39	$614.08	$614.08	$663.20	$663.20	$626.36	$626.36	$564.97	$564.97
40	$621.86	$621.86	$671.61	$671.61	$634.30	$634.30	$572.14	$572.14
41	$633.54	$633.54	$684.22	$684.22	$646.21	$646.21	$582.88	$582.88
42	$644.73	$644.73	$696.31	$696.31	$657.63	$657.63	$593.18	$593.18
43	$660.30	$660.30	$713.13	$713.13	$673.51	$673.51	$607.50	$607.50
44	$679.77	$679.77	$734.15	$734.15	$693.36	$693.36	$625.41	$625.41
45	$702.64	$702.64	$758.85	$758.85	$716.69	$716.69	$646.45	$646.45
46	$729.88	$729.88	$788.28	$788.28	$744.48	$744.48	$671.52	$671.52
47	$760.54	$760.54	$821.38	$821.38	$775.75	$775.75	$699.72	$699.72
48	$795.57	$795.57	$859.22	$859.22	$811.49	$811.49	$731.96	$731.96
49	$830.12	$830.12	$896.53	$896.53	$846.72	$846.72	$763.74	$763.74
50	$869.05	$869.05	$938.57	$938.57	$886.43	$886.43	$799.56	$799.56
51	$907.49	$907.49	$980.09	$980.09	$925.64	$925.64	$834.92	$834.92
52	$949.82	$949.82	$1,025.81	$1,025.81	$968.82	$968.82	$873.87	$873.87
53	$992.64	$992.64	$1,072.06	$1,072.06	$1,012.50	$1,012.50	$913.27	$913.27
54	$1,038.87	$1,038.87	$1,121.98	$1,121.98	$1,059.65	$1,059.65	$955.80	$955.80
55	$1,085.10	$1,085.10	$1,171.90	$1,171.90	$1,106.80	$1,106.80	$998.33	$998.33
56	$1,135.21	$1,135.21	$1,226.03	$1,226.03	$1,157.92	$1,157.92	$1,044.44	$1,044.44
57	$1,185.82	$1,185.82	$1,280.69	$1,280.69	$1,209.54	$1,209.54	$1,091.00	$1,091.00
58	$1,239.83	$1,239.83	$1,339.02	$1,339.02	$1,264.63	$1,264.63	$1,140.69	$1,140.69
59	$1,266.59	$1,266.59	$1,367.92	$1,367.92	$1,291.93	$1,291.93	$1,165.31	$1,165.31
60	$1,320.61	$1,320.61	$1,426.25	$1,426.25	$1,347.02	$1,347.02	$1,215.00	$1,215.00
61	$1,367.32	$1,367.32	$1,476.70	$1,476.70	$1,394.66	$1,394.66	$1,257.98	$1,257.98
62	$1,397.97	$1,397.97	$1,509.81	$1,509.81	$1,425.93	$1,425.93	$1,286.18	$1,286.18
63	$1,436.41	$1,436.41	$1,551.33	$1,551.33	$1,465.14	$1,465.14	$1,321.55	$1,321.55
64+	$1,459.76	$1,459.76	$1,576.55	$1,576.55	$1,488.96	$1,488.96	$1,343.03	$1,343.03

Company Name:	Capital Advantage Assurance Company (CAAC)
Market:	Small Group
Product:	PPO and EPO
Effective Date of Rates:	October 1, 2022
Ending date of Rates:	December 31, 2022

HIOS Plan ID (On Exchange)=>								
HIOS Plan ID (Off Exchange)=>	45127PA0010090		45127PA0010090		45127PA0130006		45127PA0130002	
Plan Marketing Name =>	Gold PPO 2000/0/20 Rx 0		Gold PPO 2000/0/20 Rx 0		Capital Advantage EPO 2000/0/2		Valley Advantage EPO 2000/0/2	
Form # =>	C22-CAAC-SGP		C22-CAAC-SGP		C22-CAAC-SGP		C22-CAAC-SGP	
Rating Area =>	7		9		9		6	
Network =>	PPO		PPO		EPO		EPO	
Metal =>	Gold		Gold		Gold		Gold	
Deductible =>	$2000 /$0 Med/Rx		$2000 /$0 Med/Rx		$2000 /$0 Med/Rx		$2000 /$0 Med/Rx	
Coinsurance =>	0%		0%		0%		0%	
Copays =>	$20/$40/$250 PCP/SPC/ER		$20/$40/$250 PCP/SPC/ER		$20/$40/$250 PCP/SPC/ER		$20/$40/$250 PCP/SPC/ER	
OOP Maximum =>	$8550 Med/Rx Combined		$8550 Med/Rx Combined		$8550 Med/Rx Combined		$8550 Med/Rx Combined	
Pediatric Dental (Yes/No) =>	Yes		Yes		Yes		Yes	
Age Band	**Non-Tobacco**	**Tobacco**	**Non-Tobacco**	**Tobacco**	**Non-Tobacco**	**Tobacco**	**Non-Tobacco**	**Tobacco**
0 - 14	$369.87	$369.87	$349.32	$349.32	$313.70	$313.70	$307.55	$307.55
15	$402.75	$402.75	$380.38	$380.38	$341.59	$341.59	$334.89	$334.89
16	$415.32	$415.32	$392.25	$392.25	$352.25	$352.25	$345.34	$345.34
17	$427.89	$427.89	$404.12	$404.12	$362.91	$362.91	$355.80	$355.80
18	$441.43	$441.43	$416.91	$416.91	$374.39	$374.39	$367.05	$367.05
19	$454.97	$454.97	$429.69	$429.69	$385.88	$385.88	$378.31	$378.31
20	$468.99	$468.99	$442.93	$442.93	$397.77	$397.77	$389.97	$389.97
21	$483.49	$483.49	$456.63	$456.63	$410.07	$410.07	$402.03	$402.03
22	$483.49	$483.49	$456.63	$456.63	$410.07	$410.07	$402.03	$402.03
23	$483.49	$483.49	$456.63	$456.63	$410.07	$410.07	$402.03	$402.03
24	$483.49	$483.49	$456.63	$456.63	$410.07	$410.07	$402.03	$402.03
25	$485.43	$485.43	$458.46	$458.46	$411.71	$411.71	$403.64	$403.64
26	$495.10	$495.10	$467.59	$467.59	$419.91	$419.91	$411.68	$411.68
27	$506.70	$506.70	$478.55	$478.55	$429.75	$429.75	$421.33	$421.33
28	$525.56	$525.56	$496.36	$496.36	$445.75	$445.75	$437.01	$437.01
29	$541.03	$541.03	$510.97	$510.97	$458.87	$458.87	$449.87	$449.87
30	$548.77	$548.77	$518.28	$518.28	$465.43	$465.43	$456.30	$456.30
31	$560.37	$560.37	$529.24	$529.24	$475.27	$475.27	$465.95	$465.95
32	$571.97	$571.97	$540.20	$540.20	$485.11	$485.11	$475.60	$475.60
33	$579.23	$579.23	$547.05	$547.05	$491.26	$491.26	$481.63	$481.63
34	$586.96	$586.96	$554.35	$554.35	$497.83	$497.83	$488.06	$488.06
35	$590.83	$590.83	$558.01	$558.01	$501.11	$501.11	$491.28	$491.28
36	$594.70	$594.70	$561.66	$561.66	$504.39	$504.39	$494.50	$494.50
37	$598.57	$598.57	$565.31	$565.31	$507.67	$507.67	$497.71	$497.71
38	$602.43	$602.43	$568.97	$568.97	$510.95	$510.95	$500.93	$500.93
39	$610.17	$610.17	$576.27	$576.27	$517.51	$517.51	$507.36	$507.36
40	$617.91	$617.91	$583.58	$583.58	$524.07	$524.07	$513.79	$513.79
41	$629.51	$629.51	$594.54	$594.54	$533.91	$533.91	$523.44	$523.44
42	$640.63	$640.63	$605.04	$605.04	$543.34	$543.34	$532.69	$532.69
43	$656.10	$656.10	$619.65	$619.65	$556.47	$556.47	$545.55	$545.55
44	$675.44	$675.44	$637.92	$637.92	$572.87	$572.87	$561.64	$561.64
45	$698.17	$698.17	$659.38	$659.38	$592.14	$592.14	$580.53	$580.53
46	$725.24	$725.24	$684.95	$684.95	$615.11	$615.11	$603.04	$603.04
47	$755.70	$755.70	$713.72	$713.72	$640.94	$640.94	$628.37	$628.37
48	$790.51	$790.51	$746.60	$746.60	$670.47	$670.47	$657.32	$657.32
49	$824.84	$824.84	$779.02	$779.02	$699.58	$699.58	$685.86	$685.86
50	$863.52	$863.52	$815.55	$815.55	$732.39	$732.39	$718.03	$718.03
51	$901.72	$901.72	$851.62	$851.62	$764.78	$764.78	$749.79	$749.79
52	$943.78	$943.78	$891.35	$891.35	$800.46	$800.46	$784.76	$784.76
53	$986.33	$986.33	$931.53	$931.53	$836.54	$836.54	$820.14	$820.14
54	$1,032.26	$1,032.26	$974.91	$974.91	$875.50	$875.50	$858.33	$858.33
55	$1,078.19	$1,078.19	$1,018.29	$1,018.29	$914.46	$914.46	$896.53	$896.53
56	$1,127.99	$1,127.99	$1,065.33	$1,065.33	$956.69	$956.69	$937.94	$937.94
57	$1,178.28	$1,178.28	$1,112.82	$1,112.82	$999.34	$999.34	$979.75	$979.75
58	$1,231.94	$1,231.94	$1,163.50	$1,163.50	$1,044.86	$1,044.86	$1,024.37	$1,024.37
59	$1,258.54	$1,258.54	$1,188.62	$1,188.62	$1,067.41	$1,067.41	$1,046.48	$1,046.48
60	$1,312.20	$1,312.20	$1,239.30	$1,239.30	$1,112.93	$1,112.93	$1,091.11	$1,091.11
61	$1,358.62	$1,358.62	$1,283.14	$1,283.14	$1,152.30	$1,152.30	$1,129.70	$1,129.70
62	$1,389.08	$1,389.08	$1,311.91	$1,311.91	$1,178.13	$1,178.13	$1,155.03	$1,155.03
63	$1,427.28	$1,427.28	$1,347.98	$1,347.98	$1,210.53	$1,210.53	$1,186.79	$1,186.79
64+	$1,450.47	$1,450.47	$1,369.89	$1,369.89	$1,230.20	$1,230.20	$1,206.08	$1,206.08

Company Name:	Capital Advantage Assurance Company (CAAC)
Market:	Small Group
Product:	PPO and EPO
Effective Date of Rates:	October 1, 2022

Ending date of Rates: December 31, 2022

HIOS Plan ID (On Exchange)=>								
HIOS Plan ID (Off Exchange)=>	45127PA0010084		45127PA0010084		45127PA0010084		45127PA0010197	
Plan Marketing Name =>	Gold PPO 1000/0/25 Rx 250		Gold PPO 1000/0/25 Rx 250		Gold PPO 1000/0/25 Rx 250		old PPO Choice 3000/0/30 Rx 2	
Form # =>	C22-CAAC-SGP		C22-CAAC-SGP		C22-CAAC-SGP		C22-CAAC-SGP	
Rating Area =>	6		7		9		7	
Network =>	PPO		PPO		PPO		PPO	
Metal =>	Gold		Gold		Gold		Gold	
Deductible =>	$1000 /$250 Med/Rx		$1000 /$250 Med/Rx		$1000 /$250 Med/Rx		$3000 /$250 Med/Rx	
Coinsurance =>	0%		0%		0%		0%	
Copays =>	$25/$50/$250 PCP/SPC/ER		$25/$50/$250 PCP/SPC/ER		$25/$50/$250 PCP/SPC/ER		$30/$50/$200 PCP/SPC/ER	
OOP Maximum =>	$8550 Med/Rx Combined		$8550 Med/Rx Combined		$8550 Med/Rx Combined		$8550 Med/Rx Combined	
Pediatric Dental (Yes/No) =>	Yes		Yes		Yes		Yes	
Age Band	**Non-Tobacco**	**Tobacco**	**Non-Tobacco**	**Tobacco**	**Non-Tobacco**	**Tobacco**	**Non-Tobacco**	**Tobacco**
0 - 14	$351.56	$351.56	$379.68	$379.68	$358.59	$358.59	$280.02	$280.02
15	$382.81	$382.81	$413.43	$413.43	$390.46	$390.46	$304.91	$304.91
16	$394.75	$394.75	$426.33	$426.33	$402.65	$402.65	$314.43	$314.43
17	$406.70	$406.70	$439.24	$439.24	$414.84	$414.84	$323.95	$323.95
18	$419.57	$419.57	$453.13	$453.13	$427.96	$427.96	$334.20	$334.20
19	$432.44	$432.44	$467.03	$467.03	$441.09	$441.09	$344.45	$344.45
20	$445.76	$445.76	$481.42	$481.42	$454.68	$454.68	$355.06	$355.06
21	$459.55	$459.55	$496.31	$496.31	$468.74	$468.74	$366.04	$366.04
22	$459.55	$459.55	$496.31	$496.31	$468.74	$468.74	$366.04	$366.04
23	$459.55	$459.55	$496.31	$496.31	$468.74	$468.74	$366.04	$366.04
24	$459.55	$459.55	$496.31	$496.31	$468.74	$468.74	$366.04	$366.04
25	$461.39	$461.39	$498.30	$498.30	$470.62	$470.62	$367.51	$367.51
26	$470.58	$470.58	$508.23	$508.23	$479.99	$479.99	$374.83	$374.83
27	$481.61	$481.61	$520.14	$520.14	$491.24	$491.24	$383.61	$383.61
28	$499.53	$499.53	$539.49	$539.49	$509.52	$509.52	$397.89	$397.89
29	$514.24	$514.24	$555.38	$555.38	$524.52	$524.52	$409.60	$409.60
30	$521.59	$521.59	$563.32	$563.32	$532.02	$532.02	$415.46	$415.46
31	$532.62	$532.62	$575.23	$575.23	$543.27	$543.27	$424.25	$424.25
32	$543.65	$543.65	$587.14	$587.14	$554.52	$554.52	$433.03	$433.03
33	$550.54	$550.54	$594.58	$594.58	$561.55	$561.55	$438.52	$438.52
34	$557.89	$557.89	$602.53	$602.53	$569.05	$569.05	$444.38	$444.38
35	$561.57	$561.57	$606.50	$606.50	$572.80	$572.80	$447.31	$447.31
36	$565.25	$565.25	$610.47	$610.47	$576.55	$576.55	$450.23	$450.23
37	$568.92	$568.92	$614.44	$614.44	$580.30	$580.30	$453.16	$453.16
38	$572.60	$572.60	$618.41	$618.41	$584.05	$584.05	$456.09	$456.09
39	$579.95	$579.95	$626.35	$626.35	$591.55	$591.55	$461.95	$461.95
40	$587.30	$587.30	$634.29	$634.29	$599.05	$599.05	$467.80	$467.80
41	$598.33	$598.33	$646.20	$646.20	$610.30	$610.30	$476.59	$476.59
42	$608.90	$608.90	$657.62	$657.62	$621.08	$621.08	$485.01	$485.01
43	$623.61	$623.61	$673.50	$673.50	$636.08	$636.08	$496.72	$496.72
44	$641.99	$641.99	$693.35	$693.35	$654.83	$654.83	$511.36	$511.36
45	$663.59	$663.59	$716.68	$716.68	$676.86	$676.86	$528.57	$528.57
46	$689.32	$689.32	$744.47	$744.47	$703.11	$703.11	$549.07	$549.07
47	$718.28	$718.28	$775.74	$775.74	$732.64	$732.64	$572.13	$572.13
48	$751.36	$751.36	$811.47	$811.47	$766.39	$766.39	$598.48	$598.48
49	$783.99	$783.99	$846.71	$846.71	$799.67	$799.67	$624.47	$624.47
50	$820.76	$820.76	$886.42	$886.42	$837.17	$837.17	$653.76	$653.76
51	$857.06	$857.06	$925.63	$925.63	$874.20	$874.20	$682.67	$682.67
52	$897.04	$897.04	$968.80	$968.80	$914.98	$914.98	$714.52	$714.52
53	$937.48	$937.48	$1,012.48	$1,012.48	$956.23	$956.23	$746.73	$746.73
54	$981.14	$981.14	$1,059.63	$1,059.63	$1,000.76	$1,000.76	$781.50	$781.50
55	$1,024.80	$1,024.80	$1,106.78	$1,106.78	$1,045.29	$1,045.29	$816.28	$816.28
56	$1,072.13	$1,072.13	$1,157.90	$1,157.90	$1,093.57	$1,093.57	$853.98	$853.98
57	$1,119.92	$1,119.92	$1,209.52	$1,209.52	$1,142.32	$1,142.32	$892.05	$892.05
58	$1,170.93	$1,170.93	$1,264.61	$1,264.61	$1,194.35	$1,194.35	$932.68	$932.68
59	$1,196.21	$1,196.21	$1,291.91	$1,291.91	$1,220.13	$1,220.13	$952.81	$952.81
60	$1,247.22	$1,247.22	$1,347.00	$1,347.00	$1,272.16	$1,272.16	$993.44	$993.44
61	$1,291.34	$1,291.34	$1,394.64	$1,394.64	$1,317.16	$1,317.16	$1,028.58	$1,028.58
62	$1,320.29	$1,320.29	$1,425.91	$1,425.91	$1,346.69	$1,346.69	$1,051.65	$1,051.65
63	$1,356.59	$1,356.59	$1,465.12	$1,465.12	$1,383.72	$1,383.72	$1,080.56	$1,080.56
64+	$1,378.64	$1,378.64	$1,488.93	$1,488.93	$1,406.21	$1,406.21	$1,098.12	$1,098.12

Company Name:	Capital Advantage Assurance Company (CAAC)
Market:	Small Group
Product:	PPO and EPO
Effective Date of Rates:	October 1, 2022

Ending date of Rates: December 31, 2022

HIOS Plan ID (On Exchange)=>								
HIOS Plan ID (Off Exchange)=>	45127PA0010194		45127PA0010194		45127PA0010194		45127PA0010089	
Plan Marketing Name =>	Gold PPO 3000/0/15 Rx 250		Gold PPO 3000/0/15 Rx 250		Gold PPO 3000/0/15 Rx 250		Gold PPO 2000/0/20 Rx 250	
Form # =>	C22-CAAC-SGP		C22-CAAC-SGP		C22-CAAC-SGP		C22-CAAC-SGP	
Rating Area =>	6		7		9		6	
Network =>	PPO		PPO		PPO		PPO	
Metal =>	Gold		Gold		Gold		Gold	
Deductible =>	$3000 /$250 Med/Rx		$3000 /$250 Med/Rx		$3000 /$250 Med/Rx		$2000 /$250 Med/Rx	
Coinsurance =>	0%		0%		0%		0%	
Copays =>	$15/$30/$150 PCP/SPC/ER		$15/$30/$150 PCP/SPC/ER		$15/$30/$150 PCP/SPC/ER		$20/$40/$250 PCP/SPC/ER	
OOP Maximum =>	$8550 Med/Rx Combined		$8550 Med/Rx Combined		$8550 Med/Rx Combined		$8550 Med/Rx Combined	
Pediatric Dental (Yes/No) =>	Yes		Yes		Yes		Yes	
Age Band	**Non-Tobacco**	**Tobacco**	**Non-Tobacco**	**Tobacco**	**Non-Tobacco**	**Tobacco**	**Non-Tobacco**	**Tobacco**
0 - 14	$310.83	$310.83	$335.69	$335.69	$317.04	$317.04	$322.51	$322.51
15	$338.46	$338.46	$365.53	$365.53	$345.23	$345.23	$351.18	$351.18
16	$349.02	$349.02	$376.94	$376.94	$356.00	$356.00	$362.14	$362.14
17	$359.58	$359.58	$388.35	$388.35	$366.78	$366.78	$373.10	$373.10
18	$370.96	$370.96	$400.64	$400.64	$378.38	$378.38	$384.90	$384.90
19	$382.34	$382.34	$412.92	$412.92	$389.98	$389.98	$396.71	$396.71
20	$394.12	$394.12	$425.65	$425.65	$402.00	$402.00	$408.93	$408.93
21	$406.31	$406.31	$438.81	$438.81	$414.44	$414.44	$421.58	$421.58
22	$406.31	$406.31	$438.81	$438.81	$414.44	$414.44	$421.58	$421.58
23	$406.31	$406.31	$438.81	$438.81	$414.44	$414.44	$421.58	$421.58
24	$406.31	$406.31	$438.81	$438.81	$414.44	$414.44	$421.58	$421.58
25	$407.94	$407.94	$440.57	$440.57	$416.09	$416.09	$423.27	$423.27
26	$416.06	$416.06	$449.35	$449.35	$424.38	$424.38	$431.70	$431.70
27	$425.81	$425.81	$459.88	$459.88	$434.33	$434.33	$441.82	$441.82
28	$441.66	$441.66	$476.99	$476.99	$450.49	$450.49	$458.26	$458.26
29	$454.66	$454.66	$491.03	$491.03	$463.75	$463.75	$471.75	$471.75
30	$461.16	$461.16	$498.05	$498.05	$470.39	$470.39	$478.49	$478.49
31	$470.91	$470.91	$508.59	$508.59	$480.33	$480.33	$488.61	$488.61
32	$480.66	$480.66	$519.12	$519.12	$490.28	$490.28	$498.73	$498.73
33	$486.76	$486.76	$525.70	$525.70	$496.49	$496.49	$505.05	$505.05
34	$493.26	$493.26	$532.72	$532.72	$503.13	$503.13	$511.80	$511.80
35	$496.51	$496.51	$536.23	$536.23	$506.44	$506.44	$515.17	$515.17
36	$499.76	$499.76	$539.74	$539.74	$509.76	$509.76	$518.54	$518.54
37	$503.01	$503.01	$543.25	$543.25	$513.07	$513.07	$521.92	$521.92
38	$506.26	$506.26	$546.76	$546.76	$516.39	$516.39	$525.29	$525.29
39	$512.76	$512.76	$553.78	$553.78	$523.02	$523.02	$532.03	$532.03
40	$519.26	$519.26	$560.81	$560.81	$529.65	$529.65	$538.78	$538.78
41	$529.02	$529.02	$571.34	$571.34	$539.60	$539.60	$548.90	$548.90
42	$538.36	$538.36	$581.43	$581.43	$549.13	$549.13	$558.59	$558.59
43	$551.36	$551.36	$595.47	$595.47	$562.39	$562.39	$572.08	$572.08
44	$567.62	$567.62	$613.02	$613.02	$578.97	$578.97	$588.95	$588.95
45	$586.71	$586.71	$633.65	$633.65	$598.45	$598.45	$608.76	$608.76
46	$609.46	$609.46	$658.22	$658.22	$621.65	$621.65	$632.37	$632.37
47	$635.06	$635.06	$685.87	$685.87	$647.76	$647.76	$658.93	$658.93
48	$664.32	$664.32	$717.46	$717.46	$677.60	$677.60	$689.28	$689.28
49	$693.16	$693.16	$748.62	$748.62	$707.03	$707.03	$719.22	$719.22
50	$725.67	$725.67	$783.72	$783.72	$740.18	$740.18	$752.94	$752.94
51	$757.77	$757.77	$818.39	$818.39	$772.92	$772.92	$786.25	$786.25
52	$793.12	$793.12	$856.57	$856.57	$808.98	$808.98	$822.92	$822.92
53	$828.87	$828.87	$895.18	$895.18	$845.45	$845.45	$860.02	$860.02
54	$867.47	$867.47	$936.87	$936.87	$884.82	$884.82	$900.07	$900.07
55	$906.07	$906.07	$978.56	$978.56	$924.19	$924.19	$940.12	$940.12
56	$947.92	$947.92	$1,023.75	$1,023.75	$966.88	$966.88	$983.55	$983.55
57	$990.18	$990.18	$1,069.39	$1,069.39	$1,009.98	$1,009.98	$1,027.39	$1,027.39
58	$1,035.28	$1,035.28	$1,118.10	$1,118.10	$1,055.98	$1,055.98	$1,074.19	$1,074.19
59	$1,057.62	$1,057.62	$1,142.23	$1,142.23	$1,078.78	$1,078.78	$1,097.37	$1,097.37
60	$1,102.73	$1,102.73	$1,190.94	$1,190.94	$1,124.78	$1,124.78	$1,144.17	$1,144.17
61	$1,141.73	$1,141.73	$1,233.07	$1,233.07	$1,164.57	$1,164.57	$1,184.64	$1,184.64
62	$1,167.33	$1,167.33	$1,260.71	$1,260.71	$1,190.68	$1,190.68	$1,211.20	$1,211.20
63	$1,199.43	$1,199.43	$1,295.38	$1,295.38	$1,223.42	$1,223.42	$1,244.50	$1,244.50
64+	$1,218.92	$1,218.92	$1,316.43	$1,316.43	$1,243.31	$1,243.31	$1,264.73	$1,264.73

Company Name:	Capital Advantage Assurance Company (CAAC)
Market:	Small Group
Product:	PPO and EPO
Effective Date of Rates:	October 1, 2022

Ending date of Rates: December 31, 2022

HIOS Plan ID (On Exchange)=>								
HIOS Plan ID (Off Exchange)=>	45127PA0010089		45127PA0010089		45127PA0130005		45127PA0130001	
Plan Marketing Name =>	Gold PPO 2000/0/20 Rx 250		Gold PPO 2000/0/20 Rx 250		pital Advantage EPO 2000/0/20		alley Advantage EPO 2000/0/20	
Form # =>	C22-CAAC-SGP		C22-CAAC-SGP		C22-CAAC-SGP		C22-CAAC-SGP	
Rating Area =>	7		9		9		6	
Network =>	PPO		PPO		EPO		EPO	
Metal =>	Gold		Gold		Gold		Gold	
Deductible =>	$2000 /$250 Med/Rx		$2000 /$250 Med/Rx		$2000 /$250 Med/Rx		$2000 /$250 Med/Rx	
Coinsurance =>	0%		0%		0%		0%	
Copays =>	$20/$40/$250 PCP/SPC/ER		$20/$40/$250 PCP/SPC/ER		$20/$40/$250 PCP/SPC/ER		$20/$40/$250 PCP/SPC/ER	
OOP Maximum =>	$8550 Med/Rx Combined		$8550 Med/Rx Combined		$8550 Med/Rx Combined		$8550 Med/Rx Combined	
Pediatric Dental (Yes/No) =>	Yes		Yes		Yes		Yes	
Age Band	**Non-Tobacco**	**Tobacco**	**Non-Tobacco**	**Tobacco**	**Non-Tobacco**	**Tobacco**	**Non-Tobacco**	**Tobacco**
0 - 14	$348.31	$348.31	$328.96	$328.96	$296.79	$296.79	$290.98	$290.98
15	$379.27	$379.27	$358.20	$358.20	$323.18	$323.18	$316.84	$316.84
16	$391.11	$391.11	$369.38	$369.38	$333.26	$333.26	$326.73	$326.73
17	$402.95	$402.95	$380.56	$380.56	$343.35	$343.35	$336.62	$336.62
18	$415.69	$415.69	$392.60	$392.60	$354.21	$354.21	$347.27	$347.27
19	$428.44	$428.44	$404.64	$404.64	$365.08	$365.08	$357.92	$357.92
20	$441.65	$441.65	$417.11	$417.11	$376.33	$376.33	$368.95	$368.95
21	$455.31	$455.31	$430.01	$430.01	$387.97	$387.97	$380.36	$380.36
22	$455.31	$455.31	$430.01	$430.01	$387.97	$387.97	$380.36	$380.36
23	$455.31	$455.31	$430.01	$430.01	$387.97	$387.97	$380.36	$380.36
24	$455.31	$455.31	$430.01	$430.01	$387.97	$387.97	$380.36	$380.36
25	$457.13	$457.13	$431.73	$431.73	$389.52	$389.52	$381.88	$381.88
26	$466.23	$466.23	$440.33	$440.33	$397.28	$397.28	$389.49	$389.49
27	$477.16	$477.16	$450.65	$450.65	$406.59	$406.59	$398.62	$398.62
28	$494.92	$494.92	$467.42	$467.42	$421.72	$421.72	$413.45	$413.45
29	$509.49	$509.49	$481.18	$481.18	$434.14	$434.14	$425.62	$425.62
30	$516.77	$516.77	$488.06	$488.06	$440.34	$440.34	$431.71	$431.71
31	$527.70	$527.70	$498.38	$498.38	$449.65	$449.65	$440.84	$440.84
32	$538.63	$538.63	$508.70	$508.70	$458.97	$458.97	$449.97	$449.97
33	$545.46	$545.46	$515.15	$515.15	$464.78	$464.78	$455.67	$455.67
34	$552.74	$552.74	$522.03	$522.03	$470.99	$470.99	$461.76	$461.76
35	$556.38	$556.38	$525.47	$525.47	$474.10	$474.10	$464.80	$464.80
36	$560.03	$560.03	$528.91	$528.91	$477.20	$477.20	$467.84	$467.84
37	$563.67	$563.67	$532.35	$532.35	$480.30	$480.30	$470.89	$470.89
38	$567.31	$567.31	$535.79	$535.79	$483.41	$483.41	$473.93	$473.93
39	$574.60	$574.60	$542.67	$542.67	$489.61	$489.61	$480.01	$480.01
40	$581.88	$581.88	$549.55	$549.55	$495.82	$495.82	$486.10	$486.10
41	$592.81	$592.81	$559.88	$559.88	$505.13	$505.13	$495.23	$495.23
42	$603.28	$603.28	$569.77	$569.77	$514.06	$514.06	$503.98	$503.98
43	$617.85	$617.85	$583.53	$583.53	$526.47	$526.47	$516.15	$516.15
44	$636.06	$636.06	$600.73	$600.73	$541.99	$541.99	$531.36	$531.36
45	$657.46	$657.46	$620.94	$620.94	$560.22	$560.22	$549.24	$549.24
46	$682.96	$682.96	$645.02	$645.02	$581.95	$581.95	$570.54	$570.54
47	$711.64	$711.64	$672.11	$672.11	$606.39	$606.39	$594.50	$594.50
48	$744.43	$744.43	$703.07	$703.07	$634.33	$634.33	$621.89	$621.89
49	$776.75	$776.75	$733.60	$733.60	$661.87	$661.87	$648.89	$648.89
50	$813.18	$813.18	$768.00	$768.00	$692.91	$692.91	$679.32	$679.32
51	$849.15	$849.15	$801.97	$801.97	$723.56	$723.56	$709.37	$709.37
52	$888.76	$888.76	$839.38	$839.38	$757.31	$757.31	$742.46	$742.46
53	$928.83	$928.83	$877.22	$877.22	$791.45	$791.45	$775.93	$775.93
54	$972.08	$972.08	$918.07	$918.07	$828.31	$828.31	$812.07	$812.07
55	$1,015.33	$1,015.33	$958.93	$958.93	$865.17	$865.17	$848.20	$848.20
56	$1,062.23	$1,062.23	$1,003.22	$1,003.22	$905.13	$905.13	$887.38	$887.38
57	$1,109.58	$1,109.58	$1,047.94	$1,047.94	$945.48	$945.48	$926.94	$926.94
58	$1,160.12	$1,160.12	$1,095.67	$1,095.67	$988.54	$988.54	$969.16	$969.16
59	$1,185.16	$1,185.16	$1,119.32	$1,119.32	$1,009.88	$1,009.88	$990.08	$990.08
60	$1,235.70	$1,235.70	$1,167.05	$1,167.05	$1,052.94	$1,052.94	$1,032.30	$1,032.30
61	$1,279.41	$1,279.41	$1,208.33	$1,208.33	$1,090.19	$1,090.19	$1,068.81	$1,068.81
62	$1,308.10	$1,308.10	$1,235.42	$1,235.42	$1,114.63	$1,114.63	$1,092.77	$1,092.77
63	$1,344.06	$1,344.06	$1,269.39	$1,269.39	$1,145.28	$1,145.28	$1,122.82	$1,122.82
64+	$1,365.92	$1,365.92	$1,290.02	$1,290.02	$1,163.90	$1,163.90	$1,141.07	$1,141.07

Company Name:	Capital Advantage Assurance Company (CAAC)
Market:	Small Group
Product:	PPO and EPO
Effective Date of Rates:	October 1, 2022

Ending date of Rates: December 31, 2022

HIOS Plan ID (On Exchange)=>								
HIOS Plan ID (Off Exchange)=>	45127PA0010161		45127PA0010161		45127PA0010161		45127PA0010202	
Plan Marketing Name =>	Gold QHDHP PPO 1500/0/10		Gold QHDHP PPO 1500/0/10		Gold QHDHP PPO 1500/0/10		er Performance PPO 4000/0/25	
Form # =>	C22-CAAC-SGP		C22-CAAC-SGP		C22-CAAC-SGP		C22-CAAC-SGP	
Rating Area =>	6		7		9		6	
Network =>	PPO		PPO		PPO		PPO	
Metal =>	Gold		Gold		Gold		Silver	
Deductible =>	$1500 Med/Rx Combined		$1500 Med/Rx Combined		$1500 Med/Rx Combined		$4000 /$0 Med/Rx	
Coinsurance =>	0%		0%		0%		0%	
Copays =>	$10/$30/$250 PCP/SPC/ER		$10/$30/$250 PCP/SPC/ER		$10/$30/$250 PCP/SPC/ER		$25/$50/$400 PCP/SPC/ER	
OOP Maximum =>	$6900 Med/Rx Combined		$6900 Med/Rx Combined		$6900 Med/Rx Combined		$8550 Med/Rx Combined	
Pediatric Dental (Yes/No) =>	Yes		Yes		Yes		Yes	
Age Band	**Non-Tobacco**	**Tobacco**	**Non-Tobacco**	**Tobacco**	**Non-Tobacco**	**Tobacco**	**Non-Tobacco**	**Tobacco**
0 - 14	$349.17	$349.17	$377.10	$377.10	$356.15	$356.15	$273.72	$273.72
15	$380.21	$380.21	$410.62	$410.62	$387.81	$387.81	$298.06	$298.06
16	$392.07	$392.07	$423.44	$423.44	$399.91	$399.91	$307.36	$307.36
17	$403.94	$403.94	$436.26	$436.26	$412.02	$412.02	$316.66	$316.66
18	$416.72	$416.72	$450.06	$450.06	$425.06	$425.06	$326.68	$326.68
19	$429.50	$429.50	$463.86	$463.86	$438.09	$438.09	$336.70	$336.70
20	$442.74	$442.74	$478.16	$478.16	$451.59	$451.59	$347.08	$347.08
21	$456.43	$456.43	$492.94	$492.94	$465.56	$465.56	$357.81	$357.81
22	$456.43	$456.43	$492.94	$492.94	$465.56	$465.56	$357.81	$357.81
23	$456.43	$456.43	$492.94	$492.94	$465.56	$465.56	$357.81	$357.81
24	$456.43	$456.43	$492.94	$492.94	$465.56	$465.56	$357.81	$357.81
25	$458.26	$458.26	$494.92	$494.92	$467.42	$467.42	$359.24	$359.24
26	$467.38	$467.38	$504.78	$504.78	$476.73	$476.73	$366.40	$366.40
27	$478.34	$478.34	$516.61	$516.61	$487.91	$487.91	$374.98	$374.98
28	$496.14	$496.14	$535.83	$535.83	$506.06	$506.06	$388.94	$388.94
29	$510.75	$510.75	$551.60	$551.60	$520.96	$520.96	$400.39	$400.39
30	$518.05	$518.05	$559.49	$559.49	$528.41	$528.41	$406.11	$406.11
31	$529.00	$529.00	$571.32	$571.32	$539.58	$539.58	$414.70	$414.70
32	$539.96	$539.96	$583.15	$583.15	$550.76	$550.76	$423.29	$423.29
33	$546.80	$546.80	$590.55	$590.55	$557.74	$557.74	$428.66	$428.66
34	$554.11	$554.11	$598.43	$598.43	$565.19	$565.19	$434.38	$434.38
35	$557.76	$557.76	$602.38	$602.38	$568.91	$568.91	$437.24	$437.24
36	$561.41	$561.41	$606.32	$606.32	$572.64	$572.64	$440.11	$440.11
37	$565.06	$565.06	$610.27	$610.27	$576.36	$576.36	$442.97	$442.97
38	$568.71	$568.71	$614.21	$614.21	$580.09	$580.09	$445.83	$445.83
39	$576.01	$576.01	$622.10	$622.10	$587.53	$587.53	$451.56	$451.56
40	$583.32	$583.32	$629.98	$629.98	$594.98	$594.98	$457.28	$457.28
41	$594.27	$594.27	$641.81	$641.81	$606.16	$606.16	$465.87	$465.87
42	$604.77	$604.77	$653.15	$653.15	$616.87	$616.87	$474.10	$474.10
43	$619.38	$619.38	$668.93	$668.93	$631.76	$631.76	$485.55	$485.55
44	$637.63	$637.63	$688.64	$688.64	$650.39	$650.39	$499.86	$499.86
45	$659.08	$659.08	$711.81	$711.81	$672.27	$672.27	$516.68	$516.68
46	$684.64	$684.64	$739.42	$739.42	$698.34	$698.34	$536.72	$536.72
47	$713.40	$713.40	$770.47	$770.47	$727.67	$727.67	$559.26	$559.26
48	$746.26	$746.26	$805.96	$805.96	$761.19	$761.19	$585.02	$585.02
49	$778.67	$778.67	$840.96	$840.96	$794.24	$794.24	$610.42	$610.42
50	$815.18	$815.18	$880.40	$880.40	$831.49	$831.49	$639.05	$639.05
51	$851.24	$851.24	$919.34	$919.34	$868.27	$868.27	$667.32	$667.32
52	$890.95	$890.95	$962.23	$962.23	$908.77	$908.77	$698.45	$698.45
53	$931.12	$931.12	$1,005.61	$1,005.61	$949.74	$949.74	$729.93	$729.93
54	$974.48	$974.48	$1,052.44	$1,052.44	$993.97	$993.97	$763.92	$763.92
55	$1,017.84	$1,017.84	$1,099.27	$1,099.27	$1,038.20	$1,038.20	$797.92	$797.92
56	$1,064.85	$1,064.85	$1,150.04	$1,150.04	$1,086.15	$1,086.15	$834.77	$834.77
57	$1,112.32	$1,112.32	$1,201.31	$1,201.31	$1,134.57	$1,134.57	$871.98	$871.98
58	$1,162.98	$1,162.98	$1,256.02	$1,256.02	$1,186.24	$1,186.24	$911.70	$911.70
59	$1,188.09	$1,188.09	$1,283.13	$1,283.13	$1,211.85	$1,211.85	$931.38	$931.38
60	$1,238.75	$1,238.75	$1,337.85	$1,337.85	$1,263.53	$1,263.53	$971.10	$971.10
61	$1,282.57	$1,282.57	$1,385.17	$1,385.17	$1,308.22	$1,308.22	$1,005.45	$1,005.45
62	$1,311.32	$1,311.32	$1,416.23	$1,416.23	$1,337.55	$1,337.55	$1,027.99	$1,027.99
63	$1,347.38	$1,347.38	$1,455.17	$1,455.17	$1,374.33	$1,374.33	$1,056.26	$1,056.26
64+	$1,369.28	$1,369.28	$1,478.82	$1,478.82	$1,396.67	$1,396.67	$1,073.42	$1,073.42

Company Name:	Capital Advantage Assurance Company (CAAC)
Market:	Small Group
Product:	PPO and EPO
Effective Date of Rates:	October 1, 2022

Ending date of Rates: December 31, 2022

HIOS Plan ID (On Exchange)=>								
HIOS Plan ID (Off Exchange)=>	45127PA0010202		45127PA0010202		45127PA0010132		45127PA0010132	
Plan Marketing Name =>	er Performance PPO 4000/0/25		er Performance PPO 4000/0/25		Silver PPO 4000/0/45 Rx 0		Silver PPO 4000/0/45 Rx 0	
Form # =>	C22-CAAC-SGP		C22-CAAC-SGP		C22-CAAC-SGP		C22-CAAC-SGP	
Rating Area =>	7		9		6		7	
Network =>	PPO		PPO		PPO		PPO	
Metal =>	Silver		Silver		Silver		Silver	
Deductible =>	$4000 /$0 Med/Rx		$4000 /$0 Med/Rx		$4000 /$0 Med/Rx		$4000 /$0 Med/Rx	
Coinsurance =>	0%		0%		0%		0%	
Copays =>	$25/$50/$400 PCP/SPC/ER		$25/$50/$400 PCP/SPC/ER		$45/$75/$400 PCP/SPC/ER		$45/$75/$400 PCP/SPC/ER	
OOP Maximum =>	$8550 Med/Rx Combined		$8550 Med/Rx Combined		$8550 Med/Rx Combined		$8550 Med/Rx Combined	
Pediatric Dental (Yes/No) =>	Yes		Yes		Yes		Yes	
Age Band	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco
0 - 14	$295.62	$295.62	$279.20	$279.20	$298.95	$298.95	$322.86	$322.86
15	$321.90	$321.90	$304.02	$304.02	$325.52	$325.52	$351.56	$351.56
16	$331.95	$331.95	$313.51	$313.51	$335.68	$335.68	$362.53	$362.53
17	$341.99	$341.99	$323.00	$323.00	$345.84	$345.84	$373.51	$373.51
18	$352.81	$352.81	$333.21	$333.21	$356.78	$356.78	$385.32	$385.32
19	$363.64	$363.64	$343.43	$343.43	$367.72	$367.72	$397.14	$397.14
20	$374.84	$374.84	$354.02	$354.02	$379.06	$379.06	$409.38	$409.38
21	$386.43	$386.43	$364.97	$364.97	$390.78	$390.78	$422.04	$422.04
22	$386.43	$386.43	$364.97	$364.97	$390.78	$390.78	$422.04	$422.04
23	$386.43	$386.43	$364.97	$364.97	$390.78	$390.78	$422.04	$422.04
24	$386.43	$386.43	$364.97	$364.97	$390.78	$390.78	$422.04	$422.04
25	$387.98	$387.98	$366.43	$366.43	$392.34	$392.34	$423.73	$423.73
26	$395.71	$395.71	$373.73	$373.73	$400.16	$400.16	$432.17	$432.17
27	$404.98	$404.98	$382.48	$382.48	$409.54	$409.54	$442.30	$442.30
28	$420.05	$420.05	$396.72	$396.72	$424.78	$424.78	$458.76	$458.76
29	$432.42	$432.42	$408.40	$408.40	$437.28	$437.28	$472.27	$472.27
30	$438.60	$438.60	$414.24	$414.24	$443.54	$443.54	$479.02	$479.02
31	$447.88	$447.88	$423.00	$423.00	$452.91	$452.91	$489.15	$489.15
32	$457.15	$457.15	$431.76	$431.76	$462.29	$462.29	$499.28	$499.28
33	$462.95	$462.95	$437.23	$437.23	$468.15	$468.15	$505.61	$505.61
34	$469.13	$469.13	$443.07	$443.07	$474.41	$474.41	$512.36	$512.36
35	$472.22	$472.22	$445.99	$445.99	$477.53	$477.53	$515.74	$515.74
36	$475.31	$475.31	$448.91	$448.91	$480.66	$480.66	$519.11	$519.11
37	$478.41	$478.41	$451.83	$451.83	$483.79	$483.79	$522.49	$522.49
38	$481.50	$481.50	$454.75	$454.75	$486.91	$486.91	$525.86	$525.86
39	$487.68	$487.68	$460.59	$460.59	$493.16	$493.16	$532.62	$532.62
40	$493.86	$493.86	$466.43	$466.43	$499.42	$499.42	$539.37	$539.37
41	$503.14	$503.14	$475.19	$475.19	$508.80	$508.80	$549.50	$549.50
42	$512.03	$512.03	$483.58	$483.58	$517.78	$517.78	$559.21	$559.21
43	$524.39	$524.39	$495.26	$495.26	$530.29	$530.29	$572.71	$572.71
44	$539.85	$539.85	$509.86	$509.86	$545.92	$545.92	$589.59	$589.59
45	$558.01	$558.01	$527.01	$527.01	$564.29	$564.29	$609.43	$609.43
46	$579.65	$579.65	$547.45	$547.45	$586.17	$586.17	$633.06	$633.06
47	$604.00	$604.00	$570.44	$570.44	$610.79	$610.79	$659.65	$659.65
48	$631.82	$631.82	$596.72	$596.72	$638.93	$638.93	$690.04	$690.04
49	$659.26	$659.26	$622.63	$622.63	$666.67	$666.67	$720.00	$720.00
50	$690.17	$690.17	$651.83	$651.83	$697.93	$697.93	$753.77	$753.77
51	$720.70	$720.70	$680.66	$680.66	$728.80	$728.80	$787.11	$787.11
52	$754.32	$754.32	$712.41	$712.41	$762.80	$762.80	$823.83	$823.83
53	$788.33	$788.33	$744.53	$744.53	$797.19	$797.19	$860.97	$860.97
54	$825.04	$825.04	$779.20	$779.20	$834.32	$834.32	$901.06	$901.06
55	$861.75	$861.75	$813.87	$813.87	$871.44	$871.44	$941.15	$941.15
56	$901.55	$901.55	$851.47	$851.47	$911.69	$911.69	$984.62	$984.62
57	$941.74	$941.74	$889.42	$889.42	$952.33	$952.33	$1,028.52	$1,028.52
58	$984.64	$984.64	$929.93	$929.93	$995.71	$995.71	$1,075.36	$1,075.36
59	$1,005.89	$1,005.89	$950.01	$950.01	$1,017.20	$1,017.20	$1,098.58	$1,098.58
60	$1,048.78	$1,048.78	$990.52	$990.52	$1,060.58	$1,060.58	$1,145.42	$1,145.42
61	$1,085.88	$1,085.88	$1,025.56	$1,025.56	$1,098.09	$1,098.09	$1,185.94	$1,185.94
62	$1,110.23	$1,110.23	$1,048.55	$1,048.55	$1,122.71	$1,122.71	$1,212.53	$1,212.53
63	$1,140.76	$1,140.76	$1,077.38	$1,077.38	$1,153.58	$1,153.58	$1,245.87	$1,245.87
64+	$1,159.29	$1,159.29	$1,094.90	$1,094.90	$1,172.33	$1,172.33	$1,266.12	$1,266.12

Company Name:	Capital Advantage Assurance Company (CAAC)
Market:	Small Group
Product:	PPO and EPO
Effective Date of Rates:	October 1, 2022

Ending date of Rates: December 31, 2022

HIOS Plan ID (On Exchange)=>								
HIOS Plan ID (Off Exchange)=>	45127PA0010132		45127PA0010185		45127PA0010185		45127PA0010185	
Plan Marketing Name =>	Silver PPO 4000/0/45 Rx 0		Silver PPO 5000/0/40 Rx 0		Silver PPO 5000/0/40 Rx 0		Silver PPO 5000/0/40 Rx 0	
Form # =>	C22-CAAC-SGP		C22-CAAC-SGP		C22-CAAC-SGP		C22-CAAC-SGP	
Rating Area =>	9		6		7		9	
Network =>	PPO		PPO		PPO		PPO	
Metal =>	Silver		Silver		Silver		Silver	
Deductible =>	$4000 /$0 Med/Rx		$5000 /$0 Med/Rx		$5000 /$0 Med/Rx		$5000 /$0 Med/Rx	
Coinsurance =>	0%		0%		0%		0%	
Copays =>	$45/$75/$400 PCP/SPC/ER		$40/$65/$350 PCP/SPC/ER		$40/$65/$350 PCP/SPC/ER		$40/$65/$350 PCP/SPC/ER	
OOP Maximum =>	$8550 Med/Rx Combined		$8550 Med/Rx Combined		$8550 Med/Rx Combined		$8550 Med/Rx Combined	
Pediatric Dental (Yes/No) =>	Yes		Yes		Yes		Yes	
Age Band	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco
0 - 14	$304.93	$304.93	$282.67	$282.67	$305.28	$305.28	$288.32	$288.32
15	$332.03	$332.03	$307.79	$307.79	$332.42	$332.42	$313.95	$313.95
16	$342.39	$342.39	$317.40	$317.40	$342.79	$342.79	$323.75	$323.75
17	$352.76	$352.76	$327.01	$327.01	$353.17	$353.17	$333.55	$333.55
18	$363.92	$363.92	$337.35	$337.35	$364.34	$364.34	$344.10	$344.10
19	$375.08	$375.08	$347.70	$347.70	$375.52	$375.52	$354.65	$354.65
20	$386.64	$386.64	$358.42	$358.42	$387.09	$387.09	$365.58	$365.58
21	$398.60	$398.60	$369.50	$369.50	$399.06	$399.06	$376.89	$376.89
22	$398.60	$398.60	$369.50	$369.50	$399.06	$399.06	$376.89	$376.89
23	$398.60	$398.60	$369.50	$369.50	$399.06	$399.06	$376.89	$376.89
24	$398.60	$398.60	$369.50	$369.50	$399.06	$399.06	$376.89	$376.89
25	$400.19	$400.19	$370.98	$370.98	$400.66	$400.66	$378.40	$378.40
26	$408.16	$408.16	$378.37	$378.37	$408.64	$408.64	$385.94	$385.94
27	$417.73	$417.73	$387.24	$387.24	$418.21	$418.21	$394.98	$394.98
28	$433.27	$433.27	$401.65	$401.65	$433.78	$433.78	$409.68	$409.68
29	$446.03	$446.03	$413.47	$413.47	$446.55	$446.55	$421.74	$421.74
30	$452.41	$452.41	$419.38	$419.38	$452.93	$452.93	$427.77	$427.77
31	$461.97	$461.97	$428.25	$428.25	$462.51	$462.51	$436.82	$436.82
32	$471.54	$471.54	$437.12	$437.12	$472.09	$472.09	$445.86	$445.86
33	$477.52	$477.52	$442.66	$442.66	$478.07	$478.07	$451.51	$451.51
34	$483.90	$483.90	$448.57	$448.57	$484.46	$484.46	$457.54	$457.54
35	$487.08	$487.08	$451.53	$451.53	$487.65	$487.65	$460.56	$460.56
36	$490.27	$490.27	$454.48	$454.48	$490.84	$490.84	$463.57	$463.57
37	$493.46	$493.46	$457.44	$457.44	$494.04	$494.04	$466.59	$466.59
38	$496.65	$496.65	$460.40	$460.40	$497.23	$497.23	$469.60	$469.60
39	$503.03	$503.03	$466.31	$466.31	$503.61	$503.61	$475.64	$475.64
40	$509.41	$509.41	$472.22	$472.22	$510.00	$510.00	$481.67	$481.67
41	$518.97	$518.97	$481.09	$481.09	$519.58	$519.58	$490.71	$490.71
42	$528.14	$528.14	$489.59	$489.59	$528.75	$528.75	$499.38	$499.38
43	$540.89	$540.89	$501.41	$501.41	$541.52	$541.52	$511.44	$511.44
44	$556.84	$556.84	$516.19	$516.19	$557.49	$557.49	$526.52	$526.52
45	$575.57	$575.57	$533.56	$533.56	$576.24	$576.24	$544.23	$544.23
46	$597.89	$597.89	$554.25	$554.25	$598.59	$598.59	$565.34	$565.34
47	$623.00	$623.00	$577.53	$577.53	$623.73	$623.73	$589.08	$589.08
48	$651.70	$651.70	$604.13	$604.13	$652.46	$652.46	$616.22	$616.22
49	$680.00	$680.00	$630.37	$630.37	$680.80	$680.80	$642.97	$642.97
50	$711.89	$711.89	$659.93	$659.93	$712.72	$712.72	$673.13	$673.13
51	$743.38	$743.38	$689.12	$689.12	$744.25	$744.25	$702.90	$702.90
52	$778.06	$778.06	$721.26	$721.26	$778.97	$778.97	$735.69	$735.69
53	$813.14	$813.14	$753.78	$753.78	$814.08	$814.08	$768.86	$768.86
54	$851.00	$851.00	$788.88	$788.88	$851.99	$851.99	$804.66	$804.66
55	$888.87	$888.87	$823.98	$823.98	$889.90	$889.90	$840.46	$840.46
56	$929.92	$929.92	$862.04	$862.04	$931.01	$931.01	$879.28	$879.28
57	$971.38	$971.38	$900.47	$900.47	$972.51	$972.51	$918.48	$918.48
58	$1,015.62	$1,015.62	$941.49	$941.49	$1,016.80	$1,016.80	$960.32	$960.32
59	$1,037.54	$1,037.54	$961.81	$961.81	$1,038.75	$1,038.75	$981.04	$981.04
60	$1,081.79	$1,081.79	$1,002.82	$1,002.82	$1,083.05	$1,083.05	$1,022.88	$1,022.88
61	$1,120.05	$1,120.05	$1,038.30	$1,038.30	$1,121.36	$1,121.36	$1,059.06	$1,059.06
62	$1,145.17	$1,145.17	$1,061.57	$1,061.57	$1,146.50	$1,146.50	$1,082.80	$1,082.80
63	$1,176.65	$1,176.65	$1,090.76	$1,090.76	$1,178.03	$1,178.03	$1,112.58	$1,112.58
64+	$1,195.79	$1,195.79	$1,108.49	$1,108.49	$1,197.17	$1,197.17	$1,130.66	$1,130.66

Company Name:	Capital Advantage Assurance Company (CAAC)
Market:	Small Group
Product:	PPO and EPO
Effective Date of Rates:	October 1, 2022

Ending date of Rates: December 31, 2022

HIOS Plan ID (On Exchange)=>								
HIOS Plan ID (Off Exchange)=>	45127PA0130004		45127PA0130008		45127PA0010187		45127PA0010187	
Plan Marketing Name =>	Valley Advantage EPO 5000/0/3		Capital Advantage EPO 5000/0/		Silver PPO 6000/0/35 Rx 0		Silver PPO 6000/0/35 Rx 0	
Form # =>	C22-CAAC-SGP		C22-CAAC-SGP		C22-CAAC-SGP		C22-CAAC-SGP	
Rating Area =>	6		9		6		7	
Network =>	EPO		EPO		PPO		PPO	
Metal =>	Silver		Silver		Silver		Silver	
Deductible =>	$5000 /$0 Med/Rx		$5000 /$0 Med/Rx		$6000 /$0 Med/Rx		$6000 /$0 Med/Rx	
Coinsurance =>	0%		0%		0%		0%	
Copays =>	$35/$65/$350 PCP/SPC/ER		$35/$65/$350 PCP/SPC/ER		$35/$65/$350 PCP/SPC/ER		$35/$65/$350 PCP/SPC/ER	
OOP Maximum =>	$8550 Med/Rx Combined		$8550 Med/Rx Combined		$8550 Med/Rx Combined		$8550 Med/Rx Combined	
Pediatric Dental (Yes/No) =>	Yes		Yes		Yes		Yes	
Age Band	**Non-Tobacco**	**Tobacco**	**Non-Tobacco**	**Tobacco**	**Non-Tobacco**	**Tobacco**	**Non-Tobacco**	**Tobacco**
0 - 14	$258.81	$258.81	$263.99	$263.99	$277.11	$277.11	$299.27	$299.27
15	$281.82	$281.82	$287.46	$287.46	$301.74	$301.74	$325.88	$325.88
16	$290.62	$290.62	$296.43	$296.43	$311.16	$311.16	$336.05	$336.05
17	$299.41	$299.41	$305.40	$305.40	$320.57	$320.57	$346.22	$346.22
18	$308.89	$308.89	$315.06	$315.06	$330.72	$330.72	$357.17	$357.17
19	$318.36	$318.36	$324.73	$324.73	$340.86	$340.86	$368.13	$368.13
20	$328.17	$328.17	$334.73	$334.73	$351.36	$351.36	$379.47	$379.47
21	$338.32	$338.32	$345.09	$345.09	$362.23	$362.23	$391.21	$391.21
22	$338.32	$338.32	$345.09	$345.09	$362.23	$362.23	$391.21	$391.21
23	$338.32	$338.32	$345.09	$345.09	$362.23	$362.23	$391.21	$391.21
24	$338.32	$338.32	$345.09	$345.09	$362.23	$362.23	$391.21	$391.21
25	$339.67	$339.67	$346.47	$346.47	$363.68	$363.68	$392.77	$392.77
26	$346.44	$346.44	$353.37	$353.37	$370.92	$370.92	$400.60	$400.60
27	$354.56	$354.56	$361.65	$361.65	$379.62	$379.62	$409.99	$409.99
28	$367.75	$367.75	$375.11	$375.11	$393.74	$393.74	$425.24	$425.24
29	$378.58	$378.58	$386.15	$386.15	$405.34	$405.34	$437.76	$437.76
30	$383.99	$383.99	$391.67	$391.67	$411.13	$411.13	$444.02	$444.02
31	$392.11	$392.11	$399.96	$399.96	$419.82	$419.82	$453.41	$453.41
32	$400.23	$400.23	$408.24	$408.24	$428.52	$428.52	$462.80	$462.80
33	$405.31	$405.31	$413.41	$413.41	$433.95	$433.95	$468.67	$468.67
34	$410.72	$410.72	$418.93	$418.93	$439.75	$439.75	$474.93	$474.93
35	$413.43	$413.43	$421.70	$421.70	$442.65	$442.65	$478.06	$478.06
36	$416.13	$416.13	$424.46	$424.46	$445.54	$445.54	$481.19	$481.19
37	$418.84	$418.84	$427.22	$427.22	$448.44	$448.44	$484.32	$484.32
38	$421.55	$421.55	$429.98	$429.98	$451.34	$451.34	$487.45	$487.45
39	$426.96	$426.96	$435.50	$435.50	$457.13	$457.13	$493.71	$493.71
40	$432.37	$432.37	$441.02	$441.02	$462.93	$462.93	$499.96	$499.96
41	$440.49	$440.49	$449.30	$449.30	$471.62	$471.62	$509.35	$509.35
42	$448.27	$448.27	$457.24	$457.24	$479.95	$479.95	$518.35	$518.35
43	$459.10	$459.10	$468.28	$468.28	$491.55	$491.55	$530.87	$530.87
44	$472.63	$472.63	$482.09	$482.09	$506.04	$506.04	$546.52	$546.52
45	$488.53	$488.53	$498.30	$498.30	$523.06	$523.06	$564.90	$564.90
46	$507.48	$507.48	$517.63	$517.63	$543.34	$543.34	$586.81	$586.81
47	$528.79	$528.79	$539.37	$539.37	$566.17	$566.17	$611.46	$611.46
48	$553.15	$553.15	$564.22	$564.22	$592.25	$592.25	$639.63	$639.63
49	$577.17	$577.17	$588.72	$588.72	$617.96	$617.96	$667.40	$667.40
50	$604.24	$604.24	$616.32	$616.32	$646.94	$646.94	$698.70	$698.70
51	$630.97	$630.97	$643.59	$643.59	$675.56	$675.56	$729.60	$729.60
52	$660.40	$660.40	$673.61	$673.61	$707.07	$707.07	$763.64	$763.64
53	$690.17	$690.17	$703.98	$703.98	$738.95	$738.95	$798.07	$798.07
54	$722.31	$722.31	$736.76	$736.76	$773.36	$773.36	$835.23	$835.23
55	$754.45	$754.45	$769.54	$769.54	$807.77	$807.77	$872.39	$872.39
56	$789.30	$789.30	$805.09	$805.09	$845.08	$845.08	$912.69	$912.69
57	$824.49	$824.49	$840.98	$840.98	$882.75	$882.75	$953.37	$953.37
58	$862.04	$862.04	$879.28	$879.28	$922.96	$922.96	$996.80	$996.80
59	$880.65	$880.65	$898.26	$898.26	$942.88	$942.88	$1,018.32	$1,018.32
60	$918.20	$918.20	$936.56	$936.56	$983.09	$983.09	$1,061.74	$1,061.74
61	$950.68	$950.68	$969.69	$969.69	$1,017.87	$1,017.87	$1,099.30	$1,099.30
62	$971.99	$971.99	$991.43	$991.43	$1,040.69	$1,040.69	$1,123.94	$1,123.94
63	$998.72	$998.72	$1,018.70	$1,018.70	$1,069.30	$1,069.30	$1,154.85	$1,154.85
64+	$1,014.95	$1,014.95	$1,035.26	$1,035.26	$1,086.68	$1,086.68	$1,173.62	$1,173.62

Company Name:	Capital Advantage Assurance Company (CAAC)
Market:	Small Group
Product:	PPO and EPO
Effective Date of Rates:	October 1, 2022

Ending date of Rates: December 31, 2022

HIOS Plan ID (On Exchange)=>								
HIOS Plan ID (Off Exchange)=>	45127PA0010187		45127PA0010131		45127PA0010131		45127PA0010131	
Plan Marketing Name =>	Silver PPO 6000/0/35 Rx 0		Silver PPO 4000/0/45 Rx 250		Silver PPO 4000/0/45 Rx 250		Silver PPO 4000/0/45 Rx 250	
Form # =>	C22-CAAC-SGP		C22-CAAC-SGP		C22-CAAC-SGP		C22-CAAC-SGP	
Rating Area =>	9		6		7		9	
Network =>	PPO		PPO		PPO		PPO	
Metal =>	Silver		Silver		Silver		Silver	
Deductible =>	$6000 /$0 Med/Rx		$4000 /$250 Med/Rx		$4000 /$250 Med/Rx		$4000 /$250 Med/Rx	
Coinsurance =>	0%		0%		0%		0%	
Copays =>	$35/$65/$350 PCP/SPC/ER		$45/$75/$400 PCP/SPC/ER		$45/$75/$400 PCP/SPC/ER		$45/$75/$400 PCP/SPC/ER	
OOP Maximum =>	$8550 Med/Rx Combined		$8550 Med/Rx Combined		$8550 Med/Rx Combined		$8550 Med/Rx Combined	
Pediatric Dental (Yes/No) =>	Yes		Yes		Yes		Yes	
Age Band	**Non-Tobacco**	**Tobacco**	**Non-Tobacco**	**Tobacco**	**Non-Tobacco**	**Tobacco**	**Non-Tobacco**	**Tobacco**
0 - 14	$282.65	$282.65	$281.80	$281.80	$304.35	$304.35	$287.44	$287.44
15	$307.77	$307.77	$306.85	$306.85	$331.40	$331.40	$312.99	$312.99
16	$317.38	$317.38	$316.43	$316.43	$341.74	$341.74	$322.76	$322.76
17	$326.99	$326.99	$326.01	$326.01	$352.09	$352.09	$332.53	$332.53
18	$337.33	$337.33	$336.32	$336.32	$363.23	$363.23	$343.05	$343.05
19	$347.68	$347.68	$346.64	$346.64	$374.37	$374.37	$353.57	$353.57
20	$358.39	$358.39	$357.32	$357.32	$385.90	$385.90	$364.47	$364.47
21	$369.47	$369.47	$368.37	$368.37	$397.84	$397.84	$375.74	$375.74
22	$369.47	$369.47	$368.37	$368.37	$397.84	$397.84	$375.74	$375.74
23	$369.47	$369.47	$368.37	$368.37	$397.84	$397.84	$375.74	$375.74
24	$369.47	$369.47	$368.37	$368.37	$397.84	$397.84	$375.74	$375.74
25	$370.95	$370.95	$369.84	$369.84	$399.43	$399.43	$377.24	$377.24
26	$378.34	$378.34	$377.21	$377.21	$407.39	$407.39	$384.76	$384.76
27	$387.21	$387.21	$386.05	$386.05	$416.94	$416.94	$393.77	$393.77
28	$401.62	$401.62	$400.42	$400.42	$432.45	$432.45	$408.43	$408.43
29	$413.44	$413.44	$412.21	$412.21	$445.18	$445.18	$420.45	$420.45
30	$419.35	$419.35	$418.10	$418.10	$451.55	$451.55	$426.46	$426.46
31	$428.22	$428.22	$426.94	$426.94	$461.10	$461.10	$435.48	$435.48
32	$437.09	$437.09	$435.78	$435.78	$470.64	$470.64	$444.50	$444.50
33	$442.63	$442.63	$441.31	$441.31	$476.61	$476.61	$450.13	$450.13
34	$448.54	$448.54	$447.20	$447.20	$482.98	$482.98	$456.15	$456.15
35	$451.50	$451.50	$450.15	$450.15	$486.16	$486.16	$459.15	$459.15
36	$454.45	$454.45	$453.10	$453.10	$489.34	$489.34	$462.16	$462.16
37	$457.41	$457.41	$456.04	$456.04	$492.53	$492.53	$465.16	$465.16
38	$460.37	$460.37	$458.99	$458.99	$495.71	$495.71	$468.17	$468.17
39	$466.28	$466.28	$464.88	$464.88	$502.07	$502.07	$474.18	$474.18
40	$472.19	$472.19	$470.78	$470.78	$508.44	$508.44	$480.19	$480.19
41	$481.06	$481.06	$479.62	$479.62	$517.99	$517.99	$489.21	$489.21
42	$489.55	$489.55	$488.09	$488.09	$527.14	$527.14	$497.85	$497.85
43	$501.38	$501.38	$499.88	$499.88	$539.87	$539.87	$509.88	$509.88
44	$516.16	$516.16	$514.61	$514.61	$555.78	$555.78	$524.91	$524.91
45	$533.52	$533.52	$531.93	$531.93	$574.48	$574.48	$542.56	$542.56
46	$554.21	$554.21	$552.55	$552.55	$596.76	$596.76	$563.61	$563.61
47	$577.49	$577.49	$575.76	$575.76	$621.82	$621.82	$587.28	$587.28
48	$604.09	$604.09	$602.28	$602.28	$650.47	$650.47	$614.33	$614.33
49	$630.32	$630.32	$628.44	$628.44	$678.71	$678.71	$641.01	$641.01
50	$659.88	$659.88	$657.91	$657.91	$710.54	$710.54	$671.07	$671.07
51	$689.07	$689.07	$687.01	$687.01	$741.97	$741.97	$700.75	$700.75
52	$721.21	$721.21	$719.06	$719.06	$776.58	$776.58	$733.44	$733.44
53	$753.73	$753.73	$751.47	$751.47	$811.59	$811.59	$766.50	$766.50
54	$788.83	$788.83	$786.47	$786.47	$849.39	$849.39	$802.20	$802.20
55	$823.93	$823.93	$821.47	$821.47	$887.18	$887.18	$837.89	$837.89
56	$861.98	$861.98	$859.41	$859.41	$928.16	$928.16	$876.60	$876.60
57	$900.41	$900.41	$897.72	$897.72	$969.54	$969.54	$915.67	$915.67
58	$941.42	$941.42	$938.61	$938.61	$1,013.70	$1,013.70	$957.38	$957.38
59	$961.74	$961.74	$958.87	$958.87	$1,035.58	$1,035.58	$978.04	$978.04
60	$1,002.75	$1,002.75	$999.76	$999.76	$1,079.74	$1,079.74	$1,019.75	$1,019.75
61	$1,038.22	$1,038.22	$1,035.12	$1,035.12	$1,117.93	$1,117.93	$1,055.82	$1,055.82
62	$1,061.50	$1,061.50	$1,058.33	$1,058.33	$1,142.99	$1,142.99	$1,079.49	$1,079.49
63	$1,090.69	$1,090.69	$1,087.43	$1,087.43	$1,174.42	$1,174.42	$1,109.18	$1,109.18
64+	$1,108.41	$1,108.41	$1,105.10	$1,105.10	$1,193.51	$1,193.51	$1,127.21	$1,127.21

Company Name:	Capital Advantage Assurance Company (CAAC)
Market:	Small Group
Product:	PPO and EPO
Effective Date of Rates:	October 1, 2022

Ending date of Rates: December 31, 2022

HIOS Plan ID (On Exchange)=>								
HIOS Plan ID (Off Exchange)=>	45127PA0010184		45127PA0010184		45127PA0010184		45127PA0130003	
Plan Marketing Name =>	Silver PPO 5000/0/40 Rx 250		Silver PPO 5000/0/40 Rx 250		Silver PPO 5000/0/40 Rx 250		alley Advantage EPO 5000/0/3	
Form # =>	C22-CAAC-SGP		C22-CAAC-SGP		C22-CAAC-SGP		C22-CAAC-SGP	
Rating Area =>	6		7		9		6	
Network =>	PPO		PPO		PPO		EPO	
Metal =>	Silver		Silver		Silver		Silver	
Deductible =>	$5000 /$250 Med/Rx		$5000 /$250 Med/Rx		$5000 /$250 Med/Rx		$5000 /$250 Med/Rx	
Coinsurance =>	0%		0%		0%		0%	
Copays =>	$40/$65/$350 PCP/SPC/ER		$40/$65/$350 PCP/SPC/ER		$40/$65/$350 PCP/SPC/ER		$35/$65/$350 PCP/SPC/ER	
OOP Maximum =>	$8550 Med/Rx Combined		$8550 Med/Rx Combined		$8550 Med/Rx Combined		$8550 Med/Rx Combined	
Pediatric Dental (Yes/No) =>	Yes		Yes		Yes		Yes	
Age Band	**Non-Tobacco**	**Tobacco**	**Non-Tobacco**	**Tobacco**	**Non-Tobacco**	**Tobacco**	**Non-Tobacco**	**Tobacco**
0 - 14	$266.17	$266.17	$287.47	$287.47	$271.50	$271.50	$244.01	$244.01
15	$289.83	$289.83	$313.02	$313.02	$295.63	$295.63	$265.70	$265.70
16	$298.88	$298.88	$322.79	$322.79	$304.86	$304.86	$274.00	$274.00
17	$307.93	$307.93	$332.56	$332.56	$314.09	$314.09	$282.29	$282.29
18	$317.67	$317.67	$343.08	$343.08	$324.02	$324.02	$291.22	$291.22
19	$327.41	$327.41	$353.60	$353.60	$333.96	$333.96	$300.15	$300.15
20	$337.50	$337.50	$364.50	$364.50	$344.25	$344.25	$309.40	$309.40
21	$347.94	$347.94	$375.78	$375.78	$354.90	$354.90	$318.97	$318.97
22	$347.94	$347.94	$375.78	$375.78	$354.90	$354.90	$318.97	$318.97
23	$347.94	$347.94	$375.78	$375.78	$354.90	$354.90	$318.97	$318.97
24	$347.94	$347.94	$375.78	$375.78	$354.90	$354.90	$318.97	$318.97
25	$349.33	$349.33	$377.28	$377.28	$356.32	$356.32	$320.25	$320.25
26	$356.29	$356.29	$384.79	$384.79	$363.42	$363.42	$326.63	$326.63
27	$364.64	$364.64	$393.81	$393.81	$371.93	$371.93	$334.28	$334.28
28	$378.21	$378.21	$408.47	$408.47	$385.77	$385.77	$346.72	$346.72
29	$389.34	$389.34	$420.49	$420.49	$397.13	$397.13	$356.93	$356.93
30	$394.91	$394.91	$426.50	$426.50	$402.81	$402.81	$362.03	$362.03
31	$403.26	$403.26	$435.52	$435.52	$411.33	$411.33	$369.69	$369.69
32	$411.61	$411.61	$444.54	$444.54	$419.85	$419.85	$377.34	$377.34
33	$416.83	$416.83	$450.18	$450.18	$425.17	$425.17	$382.13	$382.13
34	$422.40	$422.40	$456.19	$456.19	$430.85	$430.85	$387.23	$387.23
35	$425.18	$425.18	$459.20	$459.20	$433.69	$433.69	$389.78	$389.78
36	$427.97	$427.97	$462.20	$462.20	$436.53	$436.53	$392.33	$392.33
37	$430.75	$430.75	$465.21	$465.21	$439.36	$439.36	$394.88	$394.88
38	$433.53	$433.53	$468.22	$468.22	$442.20	$442.20	$397.44	$397.44
39	$439.10	$439.10	$474.23	$474.23	$447.88	$447.88	$402.54	$402.54
40	$444.67	$444.67	$480.24	$480.24	$453.56	$453.56	$407.64	$407.64
41	$453.02	$453.02	$489.26	$489.26	$462.08	$462.08	$415.30	$415.30
42	$461.02	$461.02	$497.90	$497.90	$470.24	$470.24	$422.64	$422.64
43	$472.15	$472.15	$509.93	$509.93	$481.60	$481.60	$432.84	$432.84
44	$486.07	$486.07	$524.96	$524.96	$495.79	$495.79	$445.60	$445.60
45	$502.43	$502.43	$542.62	$542.62	$512.47	$512.47	$460.59	$460.59
46	$521.91	$521.91	$563.66	$563.66	$532.35	$532.35	$478.46	$478.46
47	$543.83	$543.83	$587.34	$587.34	$554.71	$554.71	$498.55	$498.55
48	$568.88	$568.88	$614.39	$614.39	$580.26	$580.26	$521.52	$521.52
49	$593.59	$593.59	$641.07	$641.07	$605.46	$605.46	$544.16	$544.16
50	$621.42	$621.42	$671.13	$671.13	$633.85	$633.85	$569.68	$569.68
51	$648.91	$648.91	$700.82	$700.82	$661.89	$661.89	$594.88	$594.88
52	$679.18	$679.18	$733.51	$733.51	$692.76	$692.76	$622.63	$622.63
53	$709.80	$709.80	$766.58	$766.58	$723.99	$723.99	$650.70	$650.70
54	$742.85	$742.85	$802.28	$802.28	$757.71	$757.71	$681.00	$681.00
55	$775.91	$775.91	$837.98	$837.98	$791.42	$791.42	$711.30	$711.30
56	$811.74	$811.74	$876.68	$876.68	$827.98	$827.98	$744.16	$744.16
57	$847.93	$847.93	$915.76	$915.76	$864.89	$864.89	$777.33	$777.33
58	$886.55	$886.55	$957.48	$957.48	$904.28	$904.28	$812.74	$812.74
59	$905.69	$905.69	$978.14	$978.14	$923.80	$923.80	$830.28	$830.28
60	$944.31	$944.31	$1,019.85	$1,019.85	$963.20	$963.20	$865.68	$865.68
61	$977.71	$977.71	$1,055.93	$1,055.93	$997.27	$997.27	$896.31	$896.31
62	$999.63	$999.63	$1,079.60	$1,079.60	$1,019.62	$1,019.62	$916.40	$916.40
63	$1,027.12	$1,027.12	$1,109.29	$1,109.29	$1,047.66	$1,047.66	$941.60	$941.60
64+	$1,043.81	$1,043.81	$1,127.33	$1,127.33	$1,064.69	$1,064.69	$956.90	$956.90

Company Name:	Capital Advantage Assurance Company (CAAC)
Market:	Small Group
Product:	PPO and EPO
Effective Date of Rates:	October 1, 2022
Ending date of Rates:	December 31, 2022

HIOS Plan ID (On Exchange)=>								
HIOS Plan ID (Off Exchange)=>	45127PA0130007		45127PA0010201		45127PA0010201		45127PA0010201	
Plan Marketing Name =>	apital Advantage EPO 5000/0/3		QHDHP Performance PPO 2750		QHDHP Performance PPO 2750		QHDHP Performance PPO 2750	
Form # =>	C22-CAAC-SGP		C22-CAAC-SGP		C22-CAAC-SGP		C22-CAAC-SGP	
Rating Area =>	9		6		7		9	
Network =>	EPO		PPO		PPO		PPO	
Metal =>	Silver		Silver		Silver		Silver	
Deductible =>	$5000 /$250 Med/Rx		$2750 Med/Rx Combined		$2750 Med/Rx Combined		$2750 Med/Rx Combined	
Coinsurance =>	0%		0%		0%		0%	
Copays =>	$35/$65/$350 PCP/SPC/ER		$15/$30/$350 PCP/SPC/ER		$15/$30/$350 PCP/SPC/ER		$15/$30/$350 PCP/SPC/ER	
OOP Maximum =>	$8550 Med/Rx Combined		$7000 Med/Rx Combined		$7000 Med/Rx Combined		$7000 Med/Rx Combined	
Pediatric Dental (Yes/No) =>	Yes		Yes		Yes		Yes	
Age Band	**Non-Tobacco**	**Tobacco**	**Non-Tobacco**	**Tobacco**	**Non-Tobacco**	**Tobacco**	**Non-Tobacco**	**Tobacco**
0 - 14	$248.89	$248.89	$276.58	$276.58	$298.70	$298.70	$282.11	$282.11
15	$271.02	$271.02	$301.16	$301.16	$325.26	$325.26	$307.19	$307.19
16	$279.48	$279.48	$310.56	$310.56	$335.41	$335.41	$316.77	$316.77
17	$287.93	$287.93	$319.96	$319.96	$345.56	$345.56	$326.36	$326.36
18	$297.04	$297.04	$330.09	$330.09	$356.49	$356.49	$336.69	$336.69
19	$306.15	$306.15	$340.21	$340.21	$367.43	$367.43	$347.01	$347.01
20	$315.59	$315.59	$350.69	$350.69	$378.75	$378.75	$357.71	$357.71
21	$325.35	$325.35	$361.54	$361.54	$390.46	$390.46	$368.77	$368.77
22	$325.35	$325.35	$361.54	$361.54	$390.46	$390.46	$368.77	$368.77
23	$325.35	$325.35	$361.54	$361.54	$390.46	$390.46	$368.77	$368.77
24	$325.35	$325.35	$361.54	$361.54	$390.46	$390.46	$368.77	$368.77
25	$326.65	$326.65	$362.99	$362.99	$392.03	$392.03	$370.25	$370.25
26	$333.16	$333.16	$370.22	$370.22	$399.83	$399.83	$377.62	$377.62
27	$340.97	$340.97	$378.89	$378.89	$409.21	$409.21	$386.47	$386.47
28	$353.65	$353.65	$392.99	$392.99	$424.43	$424.43	$400.85	$400.85
29	$364.07	$364.07	$404.56	$404.56	$436.93	$436.93	$412.65	$412.65
30	$369.27	$369.27	$410.35	$410.35	$443.18	$443.18	$418.55	$418.55
31	$377.08	$377.08	$419.02	$419.02	$452.55	$452.55	$427.41	$427.41
32	$384.89	$384.89	$427.70	$427.70	$461.92	$461.92	$436.26	$436.26
33	$389.77	$389.77	$433.12	$433.12	$467.77	$467.77	$441.79	$441.79
34	$394.97	$394.97	$438.91	$438.91	$474.02	$474.02	$447.69	$447.69
35	$397.58	$397.58	$441.80	$441.80	$477.15	$477.15	$450.64	$450.64
36	$400.18	$400.18	$444.69	$444.69	$480.27	$480.27	$453.59	$453.59
37	$402.78	$402.78	$447.59	$447.59	$483.39	$483.39	$456.54	$456.54
38	$405.39	$405.39	$450.48	$450.48	$486.52	$486.52	$459.49	$459.49
39	$410.59	$410.59	$456.26	$456.26	$492.76	$492.76	$465.39	$465.39
40	$415.80	$415.80	$462.05	$462.05	$499.01	$499.01	$471.29	$471.29
41	$423.60	$423.60	$470.73	$470.73	$508.38	$508.38	$480.14	$480.14
42	$431.09	$431.09	$479.04	$479.04	$517.36	$517.36	$488.62	$488.62
43	$441.50	$441.50	$490.61	$490.61	$529.86	$529.86	$500.42	$500.42
44	$454.51	$454.51	$505.07	$505.07	$545.48	$545.48	$515.17	$515.17
45	$469.80	$469.80	$522.06	$522.06	$563.83	$563.83	$532.51	$532.51
46	$488.02	$488.02	$542.31	$542.31	$585.69	$585.69	$553.16	$553.16
47	$508.52	$508.52	$565.09	$565.09	$610.29	$610.29	$576.39	$576.39
48	$531.95	$531.95	$591.12	$591.12	$638.41	$638.41	$602.94	$602.94
49	$555.05	$555.05	$616.79	$616.79	$666.13	$666.13	$629.12	$629.12
50	$581.07	$581.07	$645.71	$645.71	$697.37	$697.37	$658.62	$658.62
51	$606.78	$606.78	$674.27	$674.27	$728.21	$728.21	$687.76	$687.76
52	$635.08	$635.08	$705.73	$705.73	$762.18	$762.18	$719.84	$719.84
53	$663.71	$663.71	$737.54	$737.54	$796.54	$796.54	$752.29	$752.29
54	$694.62	$694.62	$771.89	$771.89	$833.64	$833.64	$787.33	$787.33
55	$725.53	$725.53	$806.23	$806.23	$870.73	$870.73	$822.36	$822.36
56	$759.04	$759.04	$843.47	$843.47	$910.95	$910.95	$860.34	$860.34
57	$792.88	$792.88	$881.07	$881.07	$951.56	$951.56	$898.69	$898.69
58	$828.99	$828.99	$921.20	$921.20	$994.90	$994.90	$939.63	$939.63
59	$846.88	$846.88	$941.09	$941.09	$1,016.38	$1,016.38	$959.91	$959.91
60	$883.00	$883.00	$981.22	$981.22	$1,059.72	$1,059.72	$1,000.84	$1,000.84
61	$914.23	$914.23	$1,015.93	$1,015.93	$1,097.20	$1,097.20	$1,036.25	$1,036.25
62	$934.73	$934.73	$1,038.70	$1,038.70	$1,121.80	$1,121.80	$1,059.48	$1,059.48
63	$960.43	$960.43	$1,067.27	$1,067.27	$1,152.65	$1,152.65	$1,088.61	$1,088.61
64+	$976.04	$976.04	$1,084.61	$1,084.61	$1,171.38	$1,171.38	$1,106.30	$1,106.30

Company Name:	Capital Advantage Assurance Company (CAAC)
Market:	Small Group
Product:	PPO and EPO
Effective Date of Rates:	October 1, 2022

Ending date of Rates: December 31, 2022

HIOS Plan ID (On Exchange)=>								
HIOS Plan ID (Off Exchange)=>	45127PA0010124		45127PA0010124		45127PA0010124		45127PA0010186	
Plan Marketing Name =>	Silver QHDHP PPO 2750/0/25		Silver QHDHP PPO 2750/0/25		Silver QHDHP PPO 2750/0/25		Silver PPO 6000/0/35 Rx 250	
Form # =>	C22-CAAC-SGP		C22-CAAC-SGP		C22-CAAC-SGP		C22-CAAC-SGP	
Rating Area =>	6		7		9		6	
Network =>	PPO		PPO		PPO		PPO	
Metal =>	Silver		Silver		Silver		Silver	
Deductible =>	$2750 Med/Rx Combined		$2750 Med/Rx Combined		$2750 Med/Rx Combined		$6000 /$250 Med/Rx	
Coinsurance =>	0%		0%		0%		0%	
Copays =>	$25/$50/$350 PCP/SPC/ER		$25/$50/$350 PCP/SPC/ER		$25/$50/$350 PCP/SPC/ER		$35/$65/$350 PCP/SPC/ER	
OOP Maximum =>	$6900 Med/Rx Combined		$6900 Med/Rx Combined		$6900 Med/Rx Combined		$8550 Med/Rx Combined	
Pediatric Dental (Yes/No) =>	Yes		Yes		Yes		Yes	
Age Band	**Non-Tobacco**	**Tobacco**	**Non-Tobacco**	**Tobacco**	**Non-Tobacco**	**Tobacco**	**Non-Tobacco**	**Tobacco**
0 - 14	$302.30	$302.30	$326.48	$326.48	$308.34	$308.34	$260.83	$260.83
15	$329.17	$329.17	$355.50	$355.50	$335.75	$335.75	$284.01	$284.01
16	$339.44	$339.44	$366.60	$366.60	$346.23	$346.23	$292.88	$292.88
17	$349.72	$349.72	$377.69	$377.69	$356.71	$356.71	$301.74	$301.74
18	$360.78	$360.78	$389.64	$389.64	$368.00	$368.00	$311.29	$311.29
19	$371.85	$371.85	$401.59	$401.59	$379.28	$379.28	$320.83	$320.83
20	$383.31	$383.31	$413.97	$413.97	$390.97	$390.97	$330.72	$330.72
21	$395.16	$395.16	$426.77	$426.77	$403.06	$403.06	$340.95	$340.95
22	$395.16	$395.16	$426.77	$426.77	$403.06	$403.06	$340.95	$340.95
23	$395.16	$395.16	$426.77	$426.77	$403.06	$403.06	$340.95	$340.95
24	$395.16	$395.16	$426.77	$426.77	$403.06	$403.06	$340.95	$340.95
25	$396.74	$396.74	$428.48	$428.48	$404.68	$404.68	$342.31	$342.31
26	$404.64	$404.64	$437.02	$437.02	$412.74	$412.74	$349.13	$349.13
27	$414.13	$414.13	$447.26	$447.26	$422.41	$422.41	$357.32	$357.32
28	$429.54	$429.54	$463.90	$463.90	$438.13	$438.13	$370.61	$370.61
29	$442.18	$442.18	$477.56	$477.56	$451.03	$451.03	$381.52	$381.52
30	$448.51	$448.51	$484.39	$484.39	$457.48	$457.48	$386.98	$386.98
31	$457.99	$457.99	$494.63	$494.63	$467.15	$467.15	$395.16	$395.16
32	$467.47	$467.47	$504.87	$504.87	$476.82	$476.82	$403.34	$403.34
33	$473.40	$473.40	$511.27	$511.27	$482.87	$482.87	$408.46	$408.46
34	$479.72	$479.72	$518.10	$518.10	$489.32	$489.32	$413.91	$413.91
35	$482.89	$482.89	$521.52	$521.52	$492.54	$492.54	$416.64	$416.64
36	$486.05	$486.05	$524.93	$524.93	$495.77	$495.77	$419.37	$419.37
37	$489.21	$489.21	$528.34	$528.34	$498.99	$498.99	$422.10	$422.10
38	$492.37	$492.37	$531.76	$531.76	$502.22	$502.22	$424.82	$424.82
39	$498.69	$498.69	$538.59	$538.59	$508.67	$508.67	$430.28	$430.28
40	$505.01	$505.01	$545.42	$545.42	$515.11	$515.11	$435.73	$435.73
41	$514.50	$514.50	$555.66	$555.66	$524.79	$524.79	$443.92	$443.92
42	$523.59	$523.59	$565.47	$565.47	$534.06	$534.06	$451.76	$451.76
43	$536.23	$536.23	$579.13	$579.13	$546.96	$546.96	$462.67	$462.67
44	$552.04	$552.04	$596.20	$596.20	$563.08	$563.08	$476.31	$476.31
45	$570.61	$570.61	$616.26	$616.26	$582.02	$582.02	$492.33	$492.33
46	$592.74	$592.74	$640.16	$640.16	$604.59	$604.59	$511.42	$511.42
47	$617.64	$617.64	$667.05	$667.05	$629.99	$629.99	$532.90	$532.90
48	$646.09	$646.09	$697.77	$697.77	$659.01	$659.01	$557.45	$557.45
49	$674.14	$674.14	$728.07	$728.07	$687.63	$687.63	$581.66	$581.66
50	$705.76	$705.76	$762.22	$762.22	$719.87	$719.87	$608.94	$608.94
51	$736.97	$736.97	$795.93	$795.93	$751.71	$751.71	$635.87	$635.87
52	$771.35	$771.35	$833.06	$833.06	$786.78	$786.78	$665.53	$665.53
53	$806.13	$806.13	$870.62	$870.62	$822.25	$822.25	$695.54	$695.54
54	$843.67	$843.67	$911.16	$911.16	$860.54	$860.54	$727.93	$727.93
55	$881.21	$881.21	$951.70	$951.70	$898.83	$898.83	$760.32	$760.32
56	$921.91	$921.91	$995.66	$995.66	$940.35	$940.35	$795.44	$795.44
57	$963.00	$963.00	$1,040.05	$1,040.05	$982.27	$982.27	$830.90	$830.90
58	$1,006.87	$1,006.87	$1,087.42	$1,087.42	$1,027.01	$1,027.01	$868.74	$868.74
59	$1,028.60	$1,028.60	$1,110.89	$1,110.89	$1,049.17	$1,049.17	$887.49	$887.49
60	$1,072.46	$1,072.46	$1,158.26	$1,158.26	$1,093.91	$1,093.91	$925.34	$925.34
61	$1,110.40	$1,110.40	$1,199.23	$1,199.23	$1,132.61	$1,132.61	$958.07	$958.07
62	$1,135.29	$1,135.29	$1,226.12	$1,226.12	$1,158.00	$1,158.00	$979.55	$979.55
63	$1,166.51	$1,166.51	$1,259.83	$1,259.83	$1,189.84	$1,189.84	$1,006.48	$1,006.48
64+	$1,185.47	$1,185.47	$1,280.31	$1,280.31	$1,209.18	$1,209.18	$1,022.84	$1,022.84

Company Name:	Capital Advantage Assurance Company (CAAC)
Market:	Small Group
Product:	PPO and EPO
Effective Date of Rates:	October 1, 2022
Ending date of Rates:	December 31, 2022

HIOS Plan ID (On Exchange)=>								
HIOS Plan ID (Off Exchange)=>	45127PA0010186		45127PA0010186		45127PA0010170		45127PA0010170	
Plan Marketing Name =>	Silver PPO 6000/0/35 Rx 250		Silver PPO 6000/0/35 Rx 250		Silver QHDHP PPO 3500/0/25		Silver QHDHP PPO 3500/0/25	
Form # =>	C22-CAAC-SGP		C22-CAAC-SGP		C22-CAAC-SGP		C22-CAAC-SGP	
Rating Area =>	7		9		6		7	
Network =>	PPO		PPO		PPO		PPO	
Metal =>	Silver		Silver		Silver		Silver	
Deductible =>	$6000 /$250 Med/Rx		$6000 /$250 Med/Rx		$3500 Med/Rx Combined		$3500 Med/Rx Combined	
Coinsurance =>	0%		0%		0%		0%	
Copays =>	$35/$65/$350 PCP/SPC/ER		$35/$65/$350 PCP/SPC/ER		$25/$50/$350 PCP/SPC/ER		$25/$50/$350 PCP/SPC/ER	
OOP Maximum =>	$8550 Med/Rx Combined		$8550 Med/Rx Combined		$6900 Med/Rx Combined		$6900 Med/Rx Combined	
Pediatric Dental (Yes/No) =>	Yes		Yes		Yes		Yes	
Age Band	**Non-Tobacco**	**Tobacco**	**Non-Tobacco**	**Tobacco**	**Non-Tobacco**	**Tobacco**	**Non-Tobacco**	**Tobacco**
0 - 14	$281.69	$281.69	$266.04	$266.04	$276.65	$276.65	$298.78	$298.78
15	$306.73	$306.73	$289.69	$289.69	$301.24	$301.24	$325.34	$325.34
16	$316.31	$316.31	$298.73	$298.73	$310.64	$310.64	$335.49	$335.49
17	$325.88	$325.88	$307.78	$307.78	$320.04	$320.04	$345.65	$345.65
18	$336.19	$336.19	$317.51	$317.51	$330.17	$330.17	$356.58	$356.58
19	$346.50	$346.50	$327.25	$327.25	$340.29	$340.29	$367.52	$367.52
20	$357.18	$357.18	$337.34	$337.34	$350.78	$350.78	$378.84	$378.84
21	$368.23	$368.23	$347.77	$347.77	$361.63	$361.63	$390.56	$390.56
22	$368.23	$368.23	$347.77	$347.77	$361.63	$361.63	$390.56	$390.56
23	$368.23	$368.23	$347.77	$347.77	$361.63	$361.63	$390.56	$390.56
24	$368.23	$368.23	$347.77	$347.77	$361.63	$361.63	$390.56	$390.56
25	$369.70	$369.70	$349.16	$349.16	$363.08	$363.08	$392.12	$392.12
26	$377.06	$377.06	$356.12	$356.12	$370.31	$370.31	$399.93	$399.93
27	$385.90	$385.90	$364.46	$364.46	$378.99	$378.99	$409.31	$409.31
28	$400.26	$400.26	$378.02	$378.02	$393.09	$393.09	$424.54	$424.54
29	$412.04	$412.04	$389.15	$389.15	$404.66	$404.66	$437.04	$437.04
30	$417.94	$417.94	$394.72	$394.72	$410.45	$410.45	$443.29	$443.29
31	$426.77	$426.77	$403.06	$403.06	$419.13	$419.13	$452.66	$452.66
32	$435.61	$435.61	$411.41	$411.41	$427.81	$427.81	$462.03	$462.03
33	$441.13	$441.13	$416.63	$416.63	$433.23	$433.23	$467.89	$467.89
34	$447.03	$447.03	$422.19	$422.19	$439.02	$439.02	$474.14	$474.14
35	$449.97	$449.97	$424.97	$424.97	$441.91	$441.91	$477.26	$477.26
36	$452.92	$452.92	$427.76	$427.76	$444.80	$444.80	$480.39	$480.39
37	$455.86	$455.86	$430.54	$430.54	$447.70	$447.70	$483.51	$483.51
38	$458.81	$458.81	$433.32	$433.32	$450.59	$450.59	$486.64	$486.64
39	$464.70	$464.70	$438.88	$438.88	$456.38	$456.38	$492.89	$492.89
40	$470.59	$470.59	$444.45	$444.45	$462.16	$462.16	$499.14	$499.14
41	$479.43	$479.43	$452.80	$452.80	$470.84	$470.84	$508.51	$508.51
42	$487.90	$487.90	$460.79	$460.79	$479.16	$479.16	$517.49	$517.49
43	$499.68	$499.68	$471.92	$471.92	$490.73	$490.73	$529.99	$529.99
44	$514.41	$514.41	$485.83	$485.83	$505.20	$505.20	$545.61	$545.61
45	$531.72	$531.72	$502.18	$502.18	$522.19	$522.19	$563.97	$563.97
46	$552.34	$552.34	$521.65	$521.65	$542.45	$542.45	$585.84	$585.84
47	$575.54	$575.54	$543.56	$543.56	$565.23	$565.23	$610.45	$610.45
48	$602.05	$602.05	$568.60	$568.60	$591.27	$591.27	$638.57	$638.57
49	$628.19	$628.19	$593.29	$593.29	$616.94	$616.94	$666.30	$666.30
50	$657.65	$657.65	$621.12	$621.12	$645.87	$645.87	$697.54	$697.54
51	$686.74	$686.74	$648.59	$648.59	$674.44	$674.44	$728.40	$728.40
52	$718.78	$718.78	$678.85	$678.85	$705.90	$705.90	$762.37	$762.37
53	$751.18	$751.18	$709.45	$709.45	$737.73	$737.73	$796.74	$796.74
54	$786.16	$786.16	$742.49	$742.49	$772.08	$772.08	$833.85	$833.85
55	$821.14	$821.14	$775.52	$775.52	$806.43	$806.43	$870.95	$870.95
56	$859.07	$859.07	$811.35	$811.35	$843.68	$843.68	$911.18	$911.18
57	$897.37	$897.37	$847.51	$847.51	$881.29	$881.29	$951.80	$951.80
58	$938.24	$938.24	$886.12	$886.12	$921.43	$921.43	$995.15	$995.15
59	$958.49	$958.49	$905.24	$905.24	$941.32	$941.32	$1,016.63	$1,016.63
60	$999.37	$999.37	$943.85	$943.85	$981.46	$981.46	$1,059.98	$1,059.98
61	$1,034.72	$1,034.72	$977.23	$977.23	$1,016.18	$1,016.18	$1,097.47	$1,097.47
62	$1,057.91	$1,057.91	$999.14	$999.14	$1,038.96	$1,038.96	$1,122.08	$1,122.08
63	$1,087.00	$1,087.00	$1,026.61	$1,026.61	$1,067.53	$1,067.53	$1,152.93	$1,152.93
64+	$1,104.68	$1,104.68	$1,043.30	$1,043.30	$1,084.88	$1,084.88	$1,171.67	$1,171.67

Company Name:	Capital Advantage Assurance Company (CAAC)
Market:	Small Group
Product:	PPO and EPO
Effective Date of Rates:	October 1, 2022

Ending date of Rates: December 31, 2022

HIOS Plan ID (On Exchange)=>								
HIOS Plan ID (Off Exchange)=>	45127PA0010170		45127PA0010199		45127PA0010199		45127PA0010199	
Plan Marketing Name =>	Silver QHDHP PPO 3500/0/25		Silver QHDHP-E PPO 4500/0/10		Silver QHDHP-E PPO 4500/0/10		Silver QHDHP-E PPO 4500/0/10	
Form # =>	C22-CAAC-SGP		C22-CAAC-SGP		C22-CAAC-SGP		C22-CAAC-SGP	
Rating Area =>	9		6		7		9	
Network =>	PPO		PPO		PPO		PPO	
Metal =>	Silver		Silver		Silver		Silver	
Deductible =>	$3500 Med/Rx Combined		$4500 Med/Rx Combined		$4500 Med/Rx Combined		$4500 Med/Rx Combined	
Coinsurance =>	0%		0%		0%		0%	
Copays =>	$25/$50/$350 PCP/SPC/ER		$10/$20/$350 PCP/SPC/ER		$10/$20/$350 PCP/SPC/ER		$10/$20/$350 PCP/SPC/ER	
OOP Maximum =>	$6900 Med/Rx Combined		$6900 Med/Rx Combined		$6900 Med/Rx Combined		$6900 Med/Rx Combined	
Pediatric Dental (Yes/No) =>	Yes		Yes		Yes		Yes	
Age Band	**Non-Tobacco**	**Tobacco**	**Non-Tobacco**	**Tobacco**	**Non-Tobacco**	**Tobacco**	**Non-Tobacco**	**Tobacco**
0 - 14	$282.18	$282.18	$261.74	$261.74	$282.68	$282.68	$266.98	$266.98
15	$307.26	$307.26	$285.01	$285.01	$307.81	$307.81	$290.71	$290.71
16	$316.85	$316.85	$293.91	$293.91	$317.42	$317.42	$299.78	$299.78
17	$326.44	$326.44	$302.80	$302.80	$327.03	$327.03	$308.86	$308.86
18	$336.77	$336.77	$312.38	$312.38	$337.37	$337.37	$318.63	$318.63
19	$347.10	$347.10	$321.96	$321.96	$347.72	$347.72	$328.40	$328.40
20	$357.80	$357.80	$331.89	$331.89	$358.44	$358.44	$338.52	$338.52
21	$368.86	$368.86	$342.15	$342.15	$369.52	$369.52	$348.99	$348.99
22	$368.86	$368.86	$342.15	$342.15	$369.52	$369.52	$348.99	$348.99
23	$368.86	$368.86	$342.15	$342.15	$369.52	$369.52	$348.99	$348.99
24	$368.86	$368.86	$342.15	$342.15	$369.52	$369.52	$348.99	$348.99
25	$370.34	$370.34	$343.52	$343.52	$371.00	$371.00	$350.39	$350.39
26	$377.72	$377.72	$350.36	$350.36	$378.39	$378.39	$357.37	$357.37
27	$386.57	$386.57	$358.57	$358.57	$387.26	$387.26	$365.74	$365.74
28	$400.95	$400.95	$371.92	$371.92	$401.67	$401.67	$379.36	$379.36
29	$412.76	$412.76	$382.87	$382.87	$413.50	$413.50	$390.52	$390.52
30	$418.66	$418.66	$388.34	$388.34	$419.41	$419.41	$396.11	$396.11
31	$427.51	$427.51	$396.55	$396.55	$428.28	$428.28	$404.48	$404.48
32	$436.36	$436.36	$404.76	$404.76	$437.14	$437.14	$412.86	$412.86
33	$441.90	$441.90	$409.90	$409.90	$442.69	$442.69	$418.09	$418.09
34	$447.80	$447.80	$415.37	$415.37	$448.60	$448.60	$423.68	$423.68
35	$450.75	$450.75	$418.11	$418.11	$451.56	$451.56	$426.47	$426.47
36	$453.70	$453.70	$420.84	$420.84	$454.51	$454.51	$429.26	$429.26
37	$456.65	$456.65	$423.58	$423.58	$457.47	$457.47	$432.05	$432.05
38	$459.60	$459.60	$426.32	$426.32	$460.42	$460.42	$434.85	$434.85
39	$465.50	$465.50	$431.79	$431.79	$466.34	$466.34	$440.43	$440.43
40	$471.41	$471.41	$437.27	$437.27	$472.25	$472.25	$446.01	$446.01
41	$480.26	$480.26	$445.48	$445.48	$481.12	$481.12	$454.39	$454.39
42	$488.74	$488.74	$453.35	$453.35	$489.62	$489.62	$462.42	$462.42
43	$500.55	$500.55	$464.30	$464.30	$501.44	$501.44	$473.58	$473.58
44	$515.30	$515.30	$477.98	$477.98	$516.22	$516.22	$487.54	$487.54
45	$532.64	$532.64	$494.06	$494.06	$533.59	$533.59	$503.95	$503.95
46	$553.29	$553.29	$513.22	$513.22	$554.28	$554.28	$523.49	$523.49
47	$576.53	$576.53	$534.78	$534.78	$577.56	$577.56	$545.48	$545.48
48	$603.09	$603.09	$559.42	$559.42	$604.17	$604.17	$570.60	$570.60
49	$629.28	$629.28	$583.71	$583.71	$630.40	$630.40	$595.38	$595.38
50	$658.79	$658.79	$611.08	$611.08	$659.97	$659.97	$623.30	$623.30
51	$687.93	$687.93	$638.11	$638.11	$689.16	$689.16	$650.87	$650.87
52	$720.02	$720.02	$667.88	$667.88	$721.31	$721.31	$681.23	$681.23
53	$752.48	$752.48	$697.99	$697.99	$753.82	$753.82	$711.95	$711.95
54	$787.52	$787.52	$730.49	$730.49	$788.93	$788.93	$745.10	$745.10
55	$822.56	$822.56	$762.99	$762.99	$824.03	$824.03	$778.25	$778.25
56	$860.56	$860.56	$798.24	$798.24	$862.09	$862.09	$814.20	$814.20
57	$898.92	$898.92	$833.82	$833.82	$900.53	$900.53	$850.50	$850.50
58	$939.86	$939.86	$871.80	$871.80	$941.54	$941.54	$889.23	$889.23
59	$960.15	$960.15	$890.62	$890.62	$961.87	$961.87	$908.43	$908.43
60	$1,001.09	$1,001.09	$928.60	$928.60	$1,002.88	$1,002.88	$947.17	$947.17
61	$1,036.50	$1,036.50	$961.44	$961.44	$1,038.36	$1,038.36	$980.67	$980.67
62	$1,059.74	$1,059.74	$983.00	$983.00	$1,061.64	$1,061.64	$1,002.66	$1,002.66
63	$1,088.88	$1,088.88	$1,010.03	$1,010.03	$1,090.83	$1,090.83	$1,030.23	$1,030.23
64+	$1,106.58	$1,106.58	$1,026.44	$1,026.44	$1,108.56	$1,108.56	$1,046.97	$1,046.97

Company Name:	Capital Advantage Assurance Company (CAAC)
Market:	Small Group
Product:	PPO and EPO
Effective Date of Rates:	October 1, 2022

Ending date of Rates: December 31, 2022

HIOS Plan ID (On Exchange)=>						
HIOS Plan ID (Off Exchange)=>	45127PA0010135		45127PA0010135		45127PA0010135	
Plan Marketing Name =>	Bronze QHDHP-E PPO 6900/0/0		Bronze QHDHP-E PPO 6900/0/0		Bronze QHDHP-E PPO 6900/0/0	
Form # =>	C22-CAAC-SGP		C22-CAAC-SGP		C22-CAAC-SGP	
Rating Area =>	6		7		9	
Network =>	PPO		PPO		PPO	
Metal =>	Bronze		Bronze		Bronze	
Deductible =>	$6900 Med/Rx Combined		$6900 Med/Rx Combined		$6900 Med/Rx Combined	
Coinsurance =>	0%		0%		0%	
Copays =>	$0/$0/$0 PCP/SPC/ER		$0/$0/$0 PCP/SPC/ER		$0/$0/$0 PCP/SPC/ER	
OOP Maximum =>	$6900 Med/Rx Combined		$6900 Med/Rx Combined		$6900 Med/Rx Combined	
Pediatric Dental (Yes/No) =>	Yes		Yes		Yes	
Age Band	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco
0 - 14	$228.30	$228.30	$246.56	$246.56	$232.86	$232.86
15	$248.59	$248.59	$268.48	$268.48	$253.56	$253.56
16	$256.35	$256.35	$276.86	$276.86	$261.48	$261.48
17	$264.11	$264.11	$285.24	$285.24	$269.39	$269.39
18	$272.47	$272.47	$294.26	$294.26	$277.92	$277.92
19	$280.82	$280.82	$303.29	$303.29	$286.44	$286.44
20	$289.48	$289.48	$312.64	$312.64	$295.27	$295.27
21	$298.43	$298.43	$322.30	$322.30	$304.40	$304.40
22	$298.43	$298.43	$322.30	$322.30	$304.40	$304.40
23	$298.43	$298.43	$322.30	$322.30	$304.40	$304.40
24	$298.43	$298.43	$322.30	$322.30	$304.40	$304.40
25	$299.62	$299.62	$323.59	$323.59	$305.62	$305.62
26	$305.59	$305.59	$330.04	$330.04	$311.70	$311.70
27	$312.75	$312.75	$337.78	$337.78	$319.01	$319.01
28	$324.39	$324.39	$350.34	$350.34	$330.88	$330.88
29	$333.94	$333.94	$360.66	$360.66	$340.62	$340.62
30	$338.72	$338.72	$365.82	$365.82	$345.49	$345.49
31	$345.88	$345.88	$373.55	$373.55	$352.80	$352.80
32	$353.04	$353.04	$381.29	$381.29	$360.10	$360.10
33	$357.52	$357.52	$386.12	$386.12	$364.67	$364.67
34	$362.29	$362.29	$391.28	$391.28	$369.54	$369.54
35	$364.68	$364.68	$393.86	$393.86	$371.98	$371.98
36	$367.07	$367.07	$396.43	$396.43	$374.41	$374.41
37	$369.46	$369.46	$399.01	$399.01	$376.85	$376.85
38	$371.84	$371.84	$401.59	$401.59	$379.28	$379.28
39	$376.62	$376.62	$406.75	$406.75	$384.15	$384.15
40	$381.39	$381.39	$411.91	$411.91	$389.02	$389.02
41	$388.56	$388.56	$419.64	$419.64	$396.33	$396.33
42	$395.42	$395.42	$427.05	$427.05	$403.33	$403.33
43	$404.97	$404.97	$437.37	$437.37	$413.07	$413.07
44	$416.91	$416.91	$450.26	$450.26	$425.24	$425.24
45	$430.93	$430.93	$465.41	$465.41	$439.55	$439.55
46	$447.64	$447.64	$483.46	$483.46	$456.60	$456.60
47	$466.45	$466.45	$503.76	$503.76	$475.78	$475.78
48	$487.93	$487.93	$526.97	$526.97	$497.69	$497.69
49	$509.12	$509.12	$549.85	$549.85	$519.30	$519.30
50	$533.00	$533.00	$575.64	$575.64	$543.66	$543.66
51	$556.57	$556.57	$601.10	$601.10	$567.70	$567.70
52	$582.54	$582.54	$629.14	$629.14	$594.19	$594.19
53	$608.80	$608.80	$657.50	$657.50	$620.97	$620.97
54	$637.15	$637.15	$688.12	$688.12	$649.89	$649.89
55	$665.50	$665.50	$718.74	$718.74	$678.81	$678.81
56	$696.24	$696.24	$751.94	$751.94	$710.16	$710.16
57	$727.27	$727.27	$785.46	$785.46	$741.82	$741.82
58	$760.40	$760.40	$821.23	$821.23	$775.61	$775.61
59	$776.81	$776.81	$838.96	$838.96	$792.35	$792.35
60	$809.94	$809.94	$874.73	$874.73	$826.14	$826.14
61	$838.59	$838.59	$905.68	$905.68	$855.36	$855.36
62	$857.39	$857.39	$925.98	$925.98	$874.54	$874.54
63	$880.97	$880.97	$951.44	$951.44	$898.58	$898.58
64+	$895.28	$895.28	$966.90	$966.90	$913.19	$913.19

Capital Advantage Assurance Company (CAAC)
Small Group
Plan Design Summary

HIOS Plan ID	Plan Marketing Name	Product	Metal	On/Off Exchange	Network	Rating Area	Counties Covered
45127PA0010055	Platinum PPO 0/0/15 Rx 0	PPO	Platinum	Off	PPO	6,7,9	All
45127PA0010058	Platinum PPO 250/0/15 Rx 0	PPO	Platinum	Off	PPO	6,7,9	All
45127PA0010054	Platinum PPO 0/0/15 Rx 250	PPO	Platinum	Off	PPO	6,7,9	All
45127PA0010057	Platinum PPO 250/0/15 Rx 250	PPO	Platinum	Off	PPO	6,7,9	All
45127PA0010196	Gold Simple PPO 0/0/25	PPO	Gold	Off	PPO	6,7,9	All
45127PA0010117	Gold PPO 500/0/25 Rx 0	PPO	Gold	Off	PPO	6,7,9	All
45127PA0010200	Gold Performance PPO 1000/0/20 Rx 0	PPO	Gold	Off	Performance PPO	6,7,9	Adams, Franklin, Lebanon, Lehigh, Northampton, and York
45127PA0010198	Gold PPO Choice 3000/0/30 Rx 0	PPO	Gold	Off	PPO Choice	7	Adams, Berks, Lancaster, and York
45127PA0010085	Gold PPO 1000/0/25 Rx 0	PPO	Gold	Off	PPO	6,7,9	All
45127PA0010195	Gold PPO 3000/0/15 Rx 0	PPO	Gold	Off	PPO	6,7,9	All
45127PA0010116	Gold PPO 500/0/25 Rx 250	PPO	Gold	Off	PPO	6,7,9	All
45127PA0010090	Gold PPO 2000/0/20 Rx 0	PPO	Gold	Off	PPO	6,7,9	All
45127PA0130006	Gold Capital Advantage EPO 2000/0/20 Rx 0	EPO	Gold	Off	Capital Advantage EPO	9	Cumberland, Perry, and Dauphin
45127PA0130002	Gold Valley Advantage EPO 2000/0/20 Rx 0	EPO	Gold	Off	Valley Advantage EPO	6	Lehigh and Northampton
45127PA0010084	Gold PPO 1000/0/25 Rx 250	PPO	Gold	Off	PPO	6,7,9	All
45127PA0010197	Gold PPO Choice 3000/0/30 Rx 250	PPO	Gold	Off	PPO Choice	7	Adams, Berks, Lancaster, and York
45127PA0010194	Gold PPO 3000/0/15 Rx 250	PPO	Gold	Off	PPO	6,7,9	All
45127PA0010089	Gold PPO 2000/0/20 Rx 250	PPO	Gold	Off	PPO	6,7,9	All
45127PA0130005	Gold Capital Advantage EPO 2000/0/20 Rx 250	EPO	Gold	Off	Capital Advantage EPO	9	Cumberland, Perry, and Dauphin
45127PA0130001	Gold Valley Advantage EPO 2000/0/20 Rx 250	EPO	Gold	Off	Valley Advantage EPO	6	Lehigh and Northampton
45127PA0010161	Gold QHDHP PPO 1500/0/10	PPO	Gold	Off	PPO	6,7,9	All
45127PA0010202	Silver Performance PPO 4000/0/25 Rx 0	PPO	Silver	Off	Performance PPO	6,7,9	Adams, Franklin, Lebanon, Lehigh, Northampton, and York
45127PA0010132	Silver PPO 4000/0/45 Rx 0	PPO	Silver	Off	PPO	6,7,9	All
45127PA0010185	Silver PPO 5000/0/40 Rx 0	PPO	Silver	Off	PPO	6,7,9	All
45127PA0130004	Silver Valley Advantage EPO 5000/0/35 Rx 0	EPO	Silver	Off	Valley Advantage EPO	6	Lehigh and Northampton
45127PA0130008	Silver Capital Advantage EPO 5000/0/35 Rx 0	EPO	Silver	Off	Capital Advantage EPO	9	Cumberland, Perry, and Dauphin
45127PA0010187	Silver PPO 6000/0/35 Rx 0	PPO	Silver	Off	PPO	6,7,9	All
45127PA0010131	Silver PPO 4000/0/45 Rx 250	PPO	Silver	Off	PPO	6,7,9	All
45127PA0010184	Silver PPO 5000/0/40 Rx 250	PPO	Silver	Off	PPO	6,7,9	All
45127PA0130003	Silver Valley Advantage EPO 5000/0/35 Rx 250	EPO	Silver	Off	Valley Advantage EPO	6	Lehigh and Northampton
45127PA0130007	Silver Capital Advantage EPO 5000/0/35 Rx 250	EPO	Silver	Off	Capital Advantage EPO	9	Cumberland, Perry, and Dauphin
45127PA0010201	Silver QHDHP Performance PPO 2750/0/15	PPO	Silver	Off	Performance PPO	6,7,9	Adams, Franklin, Lebanon, Lehigh, Northampton, and York
45127PA0010124	Silver QHDHP PPO 2750/0/25	PPO	Silver	Off	PPO	6,7,9	All
45127PA0010186	Silver PPO 6000/0/35 Rx 250	PPO	Silver	Off	PPO	6,7,9	All
45127PA0010170	Silver QHDHP PPO 3500/0/25	PPO	Silver	Off	PPO	6,7,9	All
45127PA0010199	Silver QHDHP-E PPO 4500/0/10	PPO	Silver	Off	PPO	6,7,9	All
45127PA0010135	Bronze QHDHP-E PPO 6900/0/0	PPO	Bronze	Off	PPO	6,7,9	All

Company Name Capital Advantage Assurance Company (CAAC)
Market Small Group
RATES FOR AGE 21, NON-TOBACCO USER, BY RATING AREA AND COUNTY

					RATING AREA 6										RATING AREA 7				RATING AREA 9						
	02-01-2021 Number of Covered Lives by Rating County				773	163	5,230	114	56	4,887	506	2,119	108	297	640	2,466	2,550	1,874	1,587	2,011	970	164	83	840	91
HIOS Plan ID	Plan Marketing Name	Product	Metal	On/Off Exchange	Centre	Columbia	Lehigh	Mifflin	Montour	Northampton	Northumberland	Schuylkill	Snyder	Union	Adams	Berks	Lancaster	York	Cumberland	Dauphin	Franklin	Fulton	Juniata	Lebanon	Perry
45127PA0010055	Platinum PPO 0/0/15 Rx 0	PPO	Platinum	Off	$554.19	$554.19	$554.19	$554.19	$554.19	$554.19	$554.19	$554.19	$554.19	$554.19	$598.53	$598.53	$598.53	$598.53	$565.27	$565.27	$565.27	$565.27	$565.27	$565.27	$565.27
45127PA0010058	Platinum PPO 250/0/15 Rx 0	PPO	Platinum	Off	$533.71	$533.71	$533.71	$533.71	$533.71	$533.71	$533.71	$533.71	$533.71	$533.71	$576.41	$576.41	$576.41	$576.41	$544.38	$544.38	$544.38	$544.38	$544.38	$544.38	$544.38
45127PA0010054	Platinum PPO 0/0/15 Rx 250	PPO	Platinum	Off	$526.38	$526.38	$526.38	$526.38	$526.38	$526.38	$526.38	$526.38	$526.38	$526.38	$568.49	$568.49	$568.49	$568.49	$536.91	$536.91	$536.91	$536.91	$536.91	$536.91	$536.91
45127PA0010057	Platinum PPO 250/0/15 Rx 250	PPO	Platinum	Off	$506.60	$506.60	$506.60	$506.60	$506.60	$506.60	$506.60	$506.60	$506.60	$506.60	$547.13	$547.13	$547.13	$547.13	$516.73	$516.73	$516.73	$516.73	$516.73	$516.73	$516.73
45127PA0010196	Gold Simple PPO 0/0/25	PPO	Gold	Off	$432.76	$432.76	$432.76	$432.76	$432.76	$432.76	$432.76	$432.76	$432.76	$432.76	$467.38	$467.38	$467.38	$467.38	$441.42	$441.42	$441.42	$441.42	$441.42	$441.42	$441.42
45127PA0010117	Gold PPO 500/0/25 Rx 0	PPO	Gold	Off	$490.60	$490.60	$490.60	$490.60	$490.60	$490.60	$490.60	$490.60	$490.60	$490.60	$529.85	$529.85	$529.85	$529.85	$500.41	$500.41	$500.41	$500.41	$500.41	$500.41	$500.41
45127PA0010200	Gold Performance PPO 1000/0/20 Rx 0	PPO	Gold	Off			$431.03			$431.03					$465.51			$465.51			$439.65			$439.65	
45127PA0010198	Gold PPO Choice 3000/0/30 Rx 0	PPO	Gold	Off											$371.25	$371.25	$371.25	$371.25							
45127PA0010085	Gold PPO 1000/0/25 Rx 0	PPO	Gold	Off	$463.92	$463.92	$463.92	$463.92	$463.92	$463.92	$463.92	$463.92	$463.92	$463.92	$501.03	$501.03	$501.03	$501.03	$473.20	$473.20	$473.20	$473.20	$473.20	$473.20	$473.20
45127PA0010195	Gold PPO 3000/0/15 Rx 0	PPO	Gold	Off	$411.79	$411.79	$411.79	$411.79	$411.79	$411.79	$411.79	$411.79	$411.79	$411.79	$444.73	$444.73	$444.73	$444.73	$420.03	$420.03	$420.03	$420.03	$420.03	$420.03	$420.03
45127PA0010116	Gold PPO 500/0/25 Rx 250	PPO	Gold	Off	$464.07	$464.07	$464.07	$464.07	$464.07	$464.07	$464.07	$464.07	$464.07	$464.07	$501.20	$501.20	$501.20	$501.20	$473.35	$473.35	$473.35	$473.35	$473.35	$473.35	$473.35
45127PA0010090	Gold PPO 2000/0/20 Rx 0	PPO	Gold	Off	$426.96	$426.96	$426.96	$426.96	$426.96	$426.96	$426.96	$426.96	$426.96	$426.96	$461.12	$461.12	$461.12	$461.12	$435.50	$435.50	$435.50	$435.50	$435.50	$435.50	$435.50
45127PA0130006	Gold Capital Advantage EPO 2000/0/20 Rx 0	EPO	Gold	Off															$391.10	$391.10					$391.10
45127PA0130002	Gold Valley Advantage EPO 2000/0/20 Rx 0	EPO	Gold	Off			$383.43			$383.43															
45127PA0010084	Gold PPO 1000/0/25 Rx 250	PPO	Gold	Off	$438.28	$438.28	$438.28	$438.28	$438.28	$438.28	$438.28	$438.28	$438.28	$438.28	$473.34	$473.34	$473.34	$473.34	$447.05	$447.05	$447.05	$447.05	$447.05	$447.05	$447.05
45127PA0010197	Gold PPO Choice 3000/0/30 Rx 250	PPO	Gold	Off											$349.10	$349.10	$349.10	$349.10							
45127PA0010194	Gold PPO 3000/0/15 Rx 250	PPO	Gold	Off	$387.51	$387.51	$387.51	$387.51	$387.51	$387.51	$387.51	$387.51	$387.51	$387.51	$418.51	$418.51	$418.51	$418.51	$395.26	$395.26	$395.26	$395.26	$395.26	$395.26	$395.26
45127PA0010089	Gold PPO 2000/0/20 Rx 250	PPO	Gold	Off	$402.07	$402.07	$402.07	$402.07	$402.07	$402.07	$402.07	$402.07	$402.07	$402.07	$434.24	$434.24	$434.24	$434.24	$410.11	$410.11	$410.11	$410.11	$410.11	$410.11	$410.11
45127PA0130005	Gold Capital Advantage EPO 2000/0/20 Rx 250	EPO	Gold	Off															$370.00	$370.00					$370.00
45127PA0130001	Gold Valley Advantage EPO 2000/0/20 Rx 250	EPO	Gold	Off			$362.75			$362.75															
45127PA0010161	Gold QHDHP PPO 1500/0/10	PPO	Gold	Off	$435.31	$435.31	$435.31	$435.31	$435.31	$435.31	$435.31	$435.31	$435.31	$435.31	$470.13	$470.13	$470.13	$470.13	$444.02	$444.02	$444.02	$444.02	$444.02	$444.02	$444.02
45127PA0010202	Silver Performance PPO 4000/0/25 Rx 0	PPO	Silver	Off			$341.25			$341.25					$368.55			$368.55			$348.08			$348.08	
45127PA0010132	Silver PPO 4000/0/45 Rx 0	PPO	Silver	Off	$372.69	$372.69	$372.69	$372.69	$372.69	$372.69	$372.69	$372.69	$372.69	$372.69	$402.51	$402.51	$402.51	$402.51	$380.14	$380.14	$380.14	$380.14	$380.14	$380.14	$380.14
45127PA0010185	Silver PPO 5000/0/40 Rx 0	PPO	Silver	Off	$352.39	$352.39	$352.39	$352.39	$352.39	$352.39	$352.39	$352.39	$352.39	$352.39	$380.58	$380.58	$380.58	$380.58	$359.44	$359.44	$359.44	$359.44	$359.44	$359.44	$359.44
45127PA0130004	Silver Valley Advantage EPO 5000/0/35 Rx 0	EPO	Silver	Off			$322.67			$322.67															
45127PA0130008	Silver Capital Advantage EPO 5000/0/35 Rx 0	EPO	Silver	Off															$329.12	$329.12					$329.12
45127PA0010187	Silver PPO 6000/0/35 Rx 0	PPO	Silver	Off	$345.46	$345.46	$345.46	$345.46	$345.46	$345.46	$345.46	$345.46	$345.46	$345.46	$373.10	$373.10	$373.10	$373.10	$352.37	$352.37	$352.37	$352.37	$352.37	$352.37	$352.37
45127PA0010131	Silver PPO 4000/0/45 Rx 250	PPO	Silver	Off	$351.32	$351.32	$351.32	$351.32	$351.32	$351.32	$351.32	$351.32	$351.32	$351.32	$379.43	$379.43	$379.43	$379.43	$358.35	$358.35	$358.35	$358.35	$358.35	$358.35	$358.35
45127PA0010184	Silver PPO 5000/0/40 Rx 250	PPO	Silver	Off	$331.84	$331.84	$331.84	$331.84	$331.84	$331.84	$331.84	$331.84	$331.84	$331.84	$358.39	$358.39	$358.39	$358.39	$338.48	$338.48	$338.48	$338.48	$338.48	$338.48	$338.48
45127PA0130003	Silver Valley Advantage EPO 5000/0/35 Rx 250	EPO	Silver	Off			$304.21			$304.21															
45127PA0130007	Silver Capital Advantage EPO 5000/0/35 Rx 250	EPO	Silver	Off															$310.29	$310.29					$310.29
45127PA0010201	Silver QHDHP Performance PPO 2750/0/15	PPO	Silver	Off			$344.81			$344.81					$372.39			$372.39			$351.71			$351.71	
45127PA0010124	Silver QHDHP PPO 2750/0/25	PPO	Silver	Off	$376.87	$376.87	$376.87	$376.87	$376.87	$376.87	$376.87	$376.87	$376.87	$376.87	$407.02	$407.02	$407.02	$407.02	$384.41	$384.41	$384.41	$384.41	$384.41	$384.41	$384.41
45127PA0010186	Silver PPO 6000/0/35 Rx 250	PPO	Silver	Off	$325.17	$325.17	$325.17	$325.17	$325.17	$325.17	$325.17	$325.17	$325.17	$325.17	$351.18	$351.18	$351.18	$351.18	$331.67	$331.67	$331.67	$331.67	$331.67	$331.67	$331.67
45127PA0010170	Silver QHDHP PPO 3500/0/25	PPO	Silver	Off	$344.90	$344.90	$344.90	$344.90	$344.90	$344.90	$344.90	$344.90	$344.90	$344.90	$372.49	$372.49	$372.49	$372.49	$351.80	$351.80	$351.80	$351.80	$351.80	$351.80	$351.80
45127PA0010199	Silver QHDHP-E PPO 4500/0/10	PPO	Silver	Off	$326.31	$326.31	$326.31	$326.31	$326.31	$326.31	$326.31	$326.31	$326.31	$326.31	$352.41	$352.41	$352.41	$352.41	$332.84	$332.84	$332.84	$332.84	$332.84	$332.84	$332.84
45127PA0010135	Bronze QHDHP-E PPO 6900/0/0	PPO	Bronze	Off	$284.62	$284.62	$284.62	$284.62	$284.62	$284.62	$284.62	$284.62	$284.62	$284.62	$307.39	$307.39	$307.39	$307.39	$290.31	$290.31	$290.31	$290.31	$290.31	$290.31	$290.31

Unified Rate Review v5.3

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: **Capital Advantage Assurance Company** State: **PA**

HIOS Issuer ID: **45127** Market: **Small Group**

Effective Date of Rate Change(s): **1/1/2022**

Market Level Calculations (Same for all Plans)

Section I: Experience Period Data

Experience Period: 1/1/2020 to 12/31/2020

	Total	PMPM
Allowed Claims	$221,039,781.41	$600.71
Reinsurance	$0.00	$0.00
Incurred Claims in Experience Period	$189,820,103.30	$515.86
Risk Adjustment	$9,281,526.00	$25.22
Experience Period Premium	$242,019,431.43	$657.72
Experience Period Member Months	367,967	

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	$106.95	1.054	1.000	1.052	1.000	$118.59
Outpatient Hospital	$218.27	1.056	1.000	1.053	1.000	$242.71
Professional	$131.65	1.049	1.000	1.034	1.000	$142.80
Other Medical	$15.84	1.056	1.000	1.053	1.000	$17.61
Capitation	$0.00	1.030	1.000	1.030	1.000	$0.00
Prescription Drug	$127.99	1.101	1.013	1.104	1.015	$159.96
Total	$600.70					**$681.66**

Morbidity Adjustment	1.026
Demographic Shift	1.000
Plan Design Changes	1.000
Other	0.998
Adjusted Trended EHB Allowed Claims PMPM for **1/1/2022**	**$697.99**

Manual EHB Allowed Claims PMPM	$698.12
Applied Credibility %	0.00%

		Projected Period Totals
Projected Index Rate for **1/1/2022**	**$698.12**	$223,766,309.24
Reinsurance	$0.00	$0.00
Risk Adjustment Payment/Charge	$29.21	$9,362,593.67
Exchange User Fees	0.00%	$0.00
Market Adjusted Index Rate	**$668.91**	**$214,403,715.57**

Projected Member Months	**320,527**

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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: **Capital Advantage Assurance Company**
HIOS Issuer ID: **45127**
Effective Date of Rate Change(s): **1/1/2022**

State: **PA**
Market: **Small Group**

Product/Plan Level Calculations

Field # **Section I: General Product and Plan Information**

		PPO																																EPO									
		45127PA0010																																45127PA013									
1.1 Product Name																																											
1.2 Product ID																																											
1.3 Plan Name		Platinum PPO	Platinum PPO	Platinum PPO	Platinum PPO	Gold PPO	Gold PPO	Gold PPO	Gold PPO	Gold PPO	Gold PPO	Gold PPO	Gold PPO	Gold PPO	Gold Simple PPO	Gold PPO Choice	Gold PPO Choice	Silver QHDHP PPO	Silver PPO	Silver PPO	Silver PPO	Silver PPO	Silver PPO	Silver PPO	Silver QHDHP PPO	Silver PPO	Silver PPO	Silver PPO	Silver PPO	Silver PPO	Silver QHDHP E	Bronze QHDHP E	Silver QHDHP	Silver	Gold PPO HRA	Gold PPO HRA	Gold Shared	Gold Shared	Gold PPO	Gold PPO	Silver PPO	Silver PPO	Silver PPO	Silver PPO
1.4 Plan ID (Standard Component ID)		45127PA0010054	45127PA0010055	45127PA0010057	45127PA0010058	45127PA0010084	45127PA0010085	45127PA0010089	45127PA0010090	45127PA0010116	45127PA0010117	45127PA0010161	45127PA0010194	45127PA0010195	45127PA0010196	45127PA0010197	45127PA0010198	45127PA0010124	45127PA0010131	45127PA0010132	45127PA0010170	45127PA0010184	45127PA0010185	45127PA0010186	45127PA0010187	45127PA0010199	45127PA0010135	45127PA0010200	45127PA0010201	45127PA0010202	45127PA0010089	45127PA0010090	45127PA0010188	45127PA0010189	45127PA0010190	45127PA0010191	45127PA0010143	45127PA0010144	45127PA0010192	45127PA0010193	45127PA0010001	45127PA0010002	45127PA0010003	45127PA0010004
1.5 Metal		Platinum	Platinum	Platinum	Platinum	Gold	Gold	Gold	Gold	Gold	Gold	Gold	Gold	Gold	Gold	Gold	Gold	Silver	Silver	Silver	Silver	Silver	Silver	Silver	Silver	Silver	Silver	Silver	Silver	Silver	Bronze	Gold	Silver	Gold	Gold	Gold	Gold	Silver	Silver	Silver	Silver	Gold	Gold	Silver	Silver
1.6 AV Metal Value		0.886	0.913	0.871	0.895	0.774	0.790	0.762	0.777	0.780	0.797	0.761	0.766	0.781	0.799	0.774	0.792	0.688	0.691	0.704	0.673	0.690	0.703	0.684	0.695	0.661	0.648	0.797	0.688	0.719	0.786	0.795	0.786	0.799	0.782	0.798	0.714	0.720	0.711	0.719	0.762	0.776	0.688	0.702	0.762	0.776	0.689	0.702
1.7 Plan Category		Renewing	Renewing	Renewing	Renewing	Renewing	Renewing	Renewing	Renewing	Renewing	Renewing	Renewing	Renewing	Renewing	Renewing	Renewing	Renewing	Renewing	Renewing	Renewing	Renewing	Renewing	Renewing	Renewing	Renewing	Renewing	Renewing	Renewing	Renewing	Renewing	Renewing	Renewing	Renewing	Renewing	Renewing	Renewing	Renewing	Renewing	Renewing	Renewing	Renewing	Renewing	Renewing	Renewing	Renewing
1.8 Plan Type		PPO	PPO	PPO	PPO	PPO	PPO	PPO	PPO	PPO	PPO	PPO	PPO	PPO	PPO	PPO	PPO	PPO	PPO	PPO	PPO	PPO	PPO	PPO	PPO	PPO	PPO	PPO	PPO	PPO	PPO	PPO	PPO	PPO	PPO	PPO	PPO	PPO	PPO	PPO	EPO	EPO	EPO	EPO
1.9 Exchange Plan?		No	No	No	No	No	No	No	No	No	No	No	No	No	No	No	No	No	No	No	No	No	No	No	No	No	No	No	No	No	No	No	No	No	No	No	No	No	No	No	No	No	No	No	No
1.10 Effective Date of Proposed Rates		1/1/2022	1/1/2022	1/1/2022

Rating Area Data Collection

Specify the total number of Rating Areas in your State by selecting the Create Rating Areas button or Ctrl + Shift + R.
Select only the Rating Areas you are offering plans within and add a factor for each area.
To validate, select the Validate button or Ctrl + Shift + I.
To finalize, select the Finalize button or Ctrl + Shift + F.

Rating Area	Rating Factor
Rating Area 6	1.0000
Rating Area 7	1.0800
Rating Area 9	1.0200

CAPITAL ADVANTAGE ASSURANCE COMPANY, INC.

ACTUARIAL MEMORANDUM
Small Group Rates
Effective January 1, 2022

General Information

Company Information

- Company Legal Name: Capital Advantage Assurance Company – CAAC
- State: PA
- HIOS Issuer ID: 45127
- Market: Small Group
- Effective Date: 1/1/2022

PID Company Information

- Company Name: Capital Advantage Assurance Company (CAAC)
- NAIC: 14411
- Market: Small Group
- On/Off Exchange: Off Exchange
- Effective Date: 1/1/2022
- Average Rate Change: 4.9%
- Range of Requested Rate Change: 3.0% to 5.9%
- Total additional annual revenue generated from the proposed rate change: $10,757,519
- Product: PPO and EPO
- Rating Areas: 6,7,9
- Metal Levels: Platinum, Gold, Silver, Bronze
- Current Covered Lives and Policyholders: 27,529/18,857
- 2022 Number of Plans/Change from 2021: 37/+3
- Contract Form #: C22-CAAC-SGP
- Form Filing SERFF #: CABC-132793471 & CABC-132793489
- Binder SERFF #: CABC-PA22-125107256
- HIOS Issuer ID: 45127
- HIOS Submission Tracking Number: 45127-20037219646189189 15

Company Contact Information

- Primary Contact Name: [redacted]
- Primary Contact Telephone Number: [redacted]
- Primary Contact Email Address: [redacted]

Scope and Purpose

By this filing, Capital Advantage Assurance Company (CAAC), a subsidiary of Capital BlueCross (CBC), submits rates for products to be made available to all small groups effective January 1, 2022.

Rate History and Proposed Variations in Rate Changes

Market	Company	Effective Date	SERFF #	Annual Increase
Small Group	CAAC	1/1/2018	CABC-131022141	7.9%
Small Group	CAAC	1/1/2019	CABC-131455101	0.7%
Small Group	CAAC	1/1/2020	CABC-131921797	11.3%
Small Group	CAAC	7/1/2020	CABC-132294731	7.0%
Small Group	CAAC	1/1/2021	CABC-132352718	-6.9%
Small Group	CAAC	10/1/2021	CABC-132750915	-4.6%

Average Rate Change

CAAC is proposing an aggregate annual 4.9% rate change. The rate change does vary by plan. The rate change is calculated in PA Rate Exhibits Part III, Table 10, cell AC15.

The key drivers of the rate change, and approximate impact, are as follows:

Future Cost and Utilization: 6.5%
Benefit Changes: -0.6%
Less migration of groups from ACA to ASO arrangements: -1.0%

Please note the filing includes a COVID-19 adjustment of 1.026.

Membership

Membership is shown in PA Rate Exhibits Part I, Table 1. The average age is 39.

Benefit Changes 2021-2022

A summary of proposed 2022 benefits is included in Exhibit A.

There are several benefit changes being implemented in 2022. All benefit changes comply with the uniform modification of coverage standards described in 45 CFR 147.106(e). Any plan with a benefit change that did not meet the uniform modification of coverage standard was terminated, and a new plan was created in its place. Benefit changes by plan are listed in Exhibit B, highlighted in yellow.

Experience Period Premium and Claims

Single Risk Pool: The data used to develop rates and shown in URRT and PA Rate Exhibits abides by 45 CFR part 156.80(d) single risk pool requirements. The single risk pool reflects all covered lives for every non-grandfathered, non-transitional product/plan combination for CAAC in the small group market.

Base Experience Period: The base experience period (BEP) includes completed fee-for-service paid and incurred claims for dates of service between January 1, 2020 and December 31, 2020.

Transitional membership is not included in PA Rate Exhibits Table 2 or URRT.

Paid Through Date: Claims in the BEP are paid through February 28, 2021

Premiums (net of MLR Rebate) in BEP: Premiums are calculated on an earned basis in the BEP. MLR rebate adjustments are equal to zero as CAAC does not expect to refund any MLR rebates in the BEP.

Allowed and Incurred Claims in BEP:

- Allowed claims are developed by combining paid claims with member cost-sharing. Allowed claims meet the definition in the URR instructions. They do not include provider quality incentive payments.
- Incurred claims are net of HHS CSR payments (CSR does not apply to Small Group).
- CBC only covers Essential Health benefits (EHBs).
- CAAC does not include capitated services.
- Allowed and Incurred claims are net of pharmacy rebates. BEP rebates are completed based on actual utilization of rebate-eligible drugs and rebate amounts.

Estimated Incurred but Not Paid Claims: Paid claims by date of service come directly from CBC's data warehouse. The method for calculating incurred claims in the BEP is as follows:

1. Historical fee-for-service claims are viewed by date of service and date of payment in a claims triangle.
2. The claims triangle payments are then accumulated by date of service to develop factors that represent the rate of accumulation or rate of "completion".
3. Historical rates of completion by duration are used to derive projected rates of completion. Some of the methods used to develop projected completion factors are averages (e.g. harmonic averages, time weighted averages, geometric averages) and

regression methods. Numerous items are considered when viewing these averages or regression statistics, such as the impact of high claims on perceived completion patterns.

4. For durations that exhibit a projected completion factor greater than the Valuation Actuary's chosen threshold (e.g. 80% complete), cumulative paid and incurred claims are divided by the projected completion factor to arrive at ultimate incurred claims. For durations that are less than the chosen threshold, a projection methodology is used. Similar to completion factor development, projection methodologies are worthy of a lengthy discussion. In general, an ultimate incurred claims PMPM is derived by projecting a recent 12-month period to the current month(s) and seasonally adjusting.
5. With all months having both a cumulative paid amount and an estimated ultimate incurred amount, the completion factors used in pricing are calculated by taking the quotient of the two. Allowed completion and incurred completion are assumed to be identical.
6. Both allowed and paid claims in the BEP are completed by applying completion factors by incurred month developed in Step 6.

$$BEP\ Incurred\ Claims\ = \sum \frac{BEP\ Paid\ Claims\ by\ Incurred\ Month}{Completion\ by\ Incurred\ Month}$$

$$BEP\ Allowed\ Claims = \sum \frac{BEP\ Paid\ Claims + BEP\ Member\ Cost\ Share\ by\ Incurred\ Month}{Completion\ by\ Incurred\ Month}$$

Risk Adjustment in BEP: Risk adjustment amounts in the BEP are equal to the amounts sent by the Department on 5/9/2021.

Loss Ratio in BEP: Loss ratio is 75.53%

Credibility of Data

For the purpose of rate development, CAAC small group products are combined with other product offerings (HMO, PPO) from CBC subsidiaries. Combining the experience is actuarially justifiable for several reasons:

1. The demographics of members buying PPO and other products are similar.
2. Cost and utilization between PPO and other products are similar.
3. Medical policy between PPO and other products are almost identical, with the exception of referrals and no out-of-network benefit on HMO.

The credibility manual PMPMs are the combination of CAAC, Capital Advantage Insurance Company (CAIC), and Keystone Health Plan Central (KHPC) HMO data. The credibility manual BEP includes completed fee-for-service paid and incurred claims and capitation for dates of service between January 1, 2020 and December 31, 2020. All data is trended and benefit-adjusted in the same manner as the experience data (same projection factors and trend).

Trend Identification

Trend: 6.52%

Trend levels reflect CBC's best estimate of changes in utilization, provider reimbursement contracts, the network of facilities and providers, disease management initiatives and the impact of utilization management.

The following is a description of considerations used to determine trend.

1. Base Cost/ Change in hospital and physician contracting: The contracted increase in reimbursements to hospitals and physicians is the basis of cost trends. CBC uses the following to project future costs:

    a. Vendor Physician Cost Model and Internal Hospital Contracting Model
        i. The medical cost models use best estimates of Capital BlueCross (CBC)'s future contracting increases with physicians and hospitals. The models use cost estimates based on varying contract effective dates by physician and hospital. All facilities and providers are considered in this modeling effort (i.e. acute and non-acute, network and non-network, inpatient and outpatient, in- area and out-of-area). From there, a monthly anticipated cost (assuming static utilization) summary is produced which can be used in projecting future claims costs. Cost trends are determined at the CBC book of business level for all commercial business.
    b. Internal Prescription Drug Trend Model
        i. Price Inflation
        ii. Contract Pricing
        iii. Member Cost-Sharing
        iv. Units per Script
        v. Brand/Generic Mix
        vi. Therapeutic Mix
        vii. Cost per Script
        viii. Pipeline (new drugs)

2. Utilization Considerations:
    a. Intensity of medical services rendered
    b. Changes in place of service (e.g. continued migration of inpatient stays to outpatient setting)
    c. Further migration from brand prescription drugs to generic prescription drugs
    d. Favorable impacts of value based benefits designs
    e. Medical utilization estimates reviewed by CBC's Chief Medical Officer

3. Leveraging: The trend model is based on allowed cost increases. Paid claims trend at a higher rate than allowed due to leveraging. Leveraging is the impact of static cost-share, such as deductibles and copays, to the paid trend.

4. Intensity: Measure of cost increase due to change in treatment sophistication. An example is migration from x-rays to MRIs at significantly higher cost.

5. Underwriting Cycle: The underwriting cycle is defined as the tendency to swing between profitable and unprofitable periods over time. The underwriting cycle is exacerbated partly by pricing performed with incomplete information as to the level of current experience trends. A reaction delay occurs, as carriers tend to rely on measurements of past experience in developing current pricing assumptions. As a result, carriers are often increasing their pricing trends when actual experience trends have begun to decline, and decreasing their pricing trends actual trends are increasing. CBC strives to mitigate the underwriting cycle by keeping trends consistent through times of increasing and decreasing claim cost and utilization.

Historical Experience: Historical experience was not used to the develop trend.

Benefit Categories: Claims in the benefit categories displayed in URRT come directly from CBC's data warehouse. These same categories are used to develop category-level trend. See Exhibit C for a description of benefits by benefit category.

See Exhibit E for CAAC's pricing trend, as well as cost and utilization components of the pricing trend.

Rate Development & Change

Projection Factors

Changes in Morbidity: Found in URRT Worksheet 1, "Morbidity Adjustment", and PA Rate Exhibits, Table 5. CBC projects 3% change in morbidity due to COVID-19 claim suppression during 2020. The morbidity factor is based on the following analysis:

1. Gather BEP claims, membership and premium from Ib Manual Data, Table 2. This is for the filing BEP 1/1/2020-12/31/2020.
2. Develop Claim PMPM A using data from (1)
3. Gather 2019 claims, membership and premium from Ib Manual Data, Table 2 from the 2021 annual filing. This is for BEP 1/1/2019-12/31/2019. Trend the claims data 12 months to the filing BEP in (1).
4. Develop Claim PMPM B using data from (2)
5. Claim PMPM B/Claim PMPM A – 1 = 3.6%
6. 3% is applied in rating due to market competition.

The above calculation is found in Exhibit Q, Morbidity Factor Calculation.

Changes in Benefits: Benefit changes are not applied to allowed claims as allowed should stay consistent from 2020 to 2022. Benefit changes are applied in the development of future incurred claims, due to changes in member cost-share. This calculation is shown in Exhibit D, and applied in Exhibit G. The manual cost PMPMs are developed from CBC's internal benefit

relativity model, discussed in the Plan Adjusted Index Rate section below. The benefit change is equal to member-month weighted average projected manual PMPM divided by member-month weighted average manual PMPM in the BEP. This process is further discussed in the Paid-to-Allowed section below.

Changes in Demographics: CAAC does not expect changes in demographics in its small group population.

Changes in Network: A network adjustment is applied to show the value of implementing EPO and 2-tier PPO network plans in the projection period. The value is calculated as:

$$Network\ Factor = ([Projected\ MM\ by\ Plan] \times [Network\ Factor\ by\ Plan]) \div [Total\ Projected\ MM]$$

Other Adjustments: No other adjustment is applied to the BEP.

Benefits, Demographics, Network and Other adjustments are found in URRT Worksheet 1 and PA Rate Exhibits Table 5.

Index Rate

The experience period index rate is CAAC's allowed claims PMPM, set in accordance with the single risk pool provision. All CAAC covered benefits are categorized as Essential Health Benefits (EHBs), therefore no adjustment was made to the experience period index.

Projected Allowed Claims: The CAAC experience period allowed claims, benefit-adjusted, trended to the projection period (See Projection Factors section above), and credibility adjusted, is the *Projected Allowed Claims at Current Benefits.* This number is reflected in Worksheet 1 of URRT ("Projected Allowed Experience Claims PMPM (w/ applied credibility if applicable)").

To calculate the projected index rate:

1. Start with *Projected Allowed Claims at Current Benefits*
2. The *Projected Allowed Claims at Current Benefits* reflect EHBs 100 percent, so no adjustment needs to be made to add EHBs and remove non-EHB claim cost. This is the index rate for individuals renewing January – December.

See Exhibit J as well as PA Rate Exhibits Table 5 for the Index Rate.

Paid to Allowed Ratio

CAAC used the prescribed URRT allowed claim rate development methodology in conjunction with a paid and incurred rate development methodology to determine final premium rates. URRT projects allowed claims, and uses a paid-to-allowed ratio in order to adjust allowed claims to paid levels. This value is then used to develop premiums. In order to determine the paid-to-

allowed ratio, CAAC projected paid and incurred claims, adjusted for benefits, to the experience period.

Projected Paid and Incurred Claims are calculated as follows:

1. Gather claims experience as described in the Data section above.
    a. Base Experience Period (BEP) Paid Claims, Capitation, and Rx Rebates
    b. BEP Member Months

2. Develop BEP *Paid and Incurred Claims*:

$$BEP\ Paid\ and\ Incurred\ Claims = \frac{BEP\ Paid\ Claims}{Completion\ Factor}$$

    The development of completion factors is described in Experience Period Premium and Claims above.

3. Develop the *BEP Paid and Incurred Claim PMPM*:

$$BEP\ Paid\ and\ Incurred\ Claim\ PMPM = \frac{BEP\ Paid\ and\ Incurred\ Claims}{BEP\ Member\ Months}$$

4. Develop *Trended Claim PMPM*: Using the aggregate trend described in the Projection Factors section above, trend the BEP Paid and Incurred Claim PMPM from the midpoint of the experience period to the midpoint of the rating period.

$$Trended\ Claim\ PMPM = [BEP\ Paid\ and\ Incurred\ Claim\ PMPM] \times (1 + [Trend\%])^{Trend\ Months/12}$$

5. Develop *Projected Paid and Incurred Claim PMPM*:

$$Projected\ Paid\ and\ Incurred\ Claims\ PMPM = [Trended\ Claim\ PMPM] \times [Benefit\ Adjustment] \times [Morbidity\ Adjustment] \times [Other\ Adjustment]$$

The *Benefit Adjustment*, *Morbidity Adjustment*, and *Other Adjustment* are discussed in the Projections Factors section above.

6. Develop *Projected Claims PMPM by Benefit* as follows:

    a. CAAC uses an actuarial cost model to measure the impact of cost-sharing designs on cost and utilization amounts by service category. The cost model shows frequency per 1,000 per year by type of service (IP, OP, Professional), and allowed cost per service for each of the same types of service, normalized to a $0 office visit copayment and a $25 ER copayment. Given a particular benefit

design (for example, $20 office visit copayment), utilization is adjusted from the benchmark based on assumed utilization change factors, and cost per service is reduced by the copayment or coinsurance per service. Cost and utilization are multiplied together to derive a PMPM by service, summed for all services. The impact of global deductible, coinsurance, and out-of-pocket max is then measured based on cumulative probability distributions (CPDs), where the value of services that apply to the CPDs adjusts the level of the curve, as well as global utilization adjustments.

b. This actuarial cost model derives a Manual Cost for each benefit design in the experience period, as well as plans being offered in the projection period. The average Manual Cost of the experience is compared to the Manual Cost of the base plan. The projected experience period data is then adjusted to the base plan:

$$Benefit\ Level\ Adjustment = \frac{Average\ Manual\ Cost\ in\ Projection\ Period}{Manual\ Cost\ of\ Base\ Plan}$$

c. The *Projected Paid and Incurred Claim PMPM* (Step 5) is then adjusted to the Base Plan as follows:

$$Base\ Plan\ Paid\ and\ Incurred\ Claims\ PMPM = \frac{Benefit\ Adjusted\ Paid\ and\ Incurred\ Claims\ PMPM}{Benefit\ Level\ Adjustment}$$

d. Each additional benefit design has its own unique Manual Cost, which can then be compared to the Base Plan to develop a Benefit Relativity:

$$Benefit\ Relativity\ A = \frac{Manual\ Cost\ of\ Benefit\ A}{Manual\ Cost\ of\ Base\ Plan}$$

e. The Benefit Relativity developed in d. above is then used as a gauge to develop a final *Pricing Relativity*. This pricing relativity is developed using actuarial judgment including the following considerations:

   i. Final premium relativities must make sense based on benefits. For example, the annual cost difference between a PPO 2000 and PPO 1000 must be less than $1000.

   ii. Adjustments for plan designs that fall outside of the actuarial cost model.

a. So the *Projected Claims PMPM by Benefit* is:

$$Projected\ Claims\ PMPM\ Benefit\ A = Projected\ Claims\ PMPM\ Base\ Plan \times Pricing\ Relativity\ A$$

b. And to arrive at the *Total Projected Claims PMPM*, CAAC assumes a distribution of members across the benefit plans being offered in the projection period. The *Total Projected Claims PMPM* :

$$= Projected\ Claims\ PMPM\ Benefit\ A\ \times Expected\ Member\ Dist\ of\ Benefit\ A + Projected\ Claims\ PMPM\ Benefit\ B \times Expected\ Member\ Dis\ of\ Benefit\ B + \cdots$$

7. The Paid-To-Allowed Ratio is then:

$$Paid\ to\ Allowed\ Ratio = \frac{Total\ Projected\ Claims\ PMPM}{Projected\ Allowed\ Claims\ at\ Current\ Benefits}$$

See Exhibit G for the development of the *Paid-to-Allowed Ratio*. And see Exhibit L for the plan-level projected incurred amount development.

Market Adjusted Index Rate

The Market Adjusted Index Rate is calculated as the Index Rate adjusted for all allowable market-wide modifiers defined in the market rating rules, 45 CFR Part 156.80(d)(1). So,

$$[Market\ Adjusted\ Index\ Rate] = ([Index\ Rate]\ x\ [Paid\ to\ Allowed\ Ratio] - [Projected\ Incurred\ Reinsurace\ Recoveries] - [Projected\ Incurred\ Risk\ Adjustment\ PMPM] + [Exchange\ Fees\ PMPM]) \div [Paid\ to\ Allowed\ Ratio]$$

Projected Incurred Risk Adjustments PMPM:

Relevant to 2022 pricing is the impact of Commercial Risk Adjustment (CRA) payment transfers that are expected to be earned in 2022. The following items are those that we deem important in generating a CRA payment transfer adjustment:

1. Risk profile of the those enrolled in CRA eligible plans for the market or state (i.e. competitors) relative to risk profile of CRA eligible membership enrolled in our plans
2. Statewide average premiums
3. Current market penetration of this company and competitors in the market and in the state
4. 2019-2020 risk adjustment results
5. Market improvement in coding risk: CBC's ACA book of business has had a churn rate that makes a multi-year perspective of member diagnosis and risk very challenging. Because closing gaps in care and coding, and a myriad of other risk adjustment functions require more than a single year of data to facilitate an accurate depiction of risk, it is believed that CBC is disadvantaged in the market. This will drive CBC's relative risk to the market down over time.

The 2022 projected risk adjustment PMPM is set equal to the 2020 amount sent by the Department on 5/9/21.

Projected Incurred Reinsurance Recoveries:

Reinsurance does not apply to the small group market.

Exchange Fee PMPM:

CAAC only offers off-exchange plans in the small group market, so the exchange fee is $0.

The exchange fee PMPM is calculated as:

$$Exchange\ Fee\ PMPM = [Avg\ 2022\ On - Exchange\ Premium\ PMPM] \times [\%\ Members\ On - Exchange]$$

Where

$$[Avg\ 2022\ On - Exchange\ Premium\ PMPM = [Avg\ 2021\ On - Exchange\ Premium\ PMPM\ \times (1 + [Avg\ Proposed\ Rate\ Change])$$

See Exhibit K for the development of the Market Adjusted Index Rate.

Retention Items

Administrative Expense Load:

1. Risk Adjustment User Fee: To fund the HHS-risk adjustment program, issuers will remit to HHS a fee of $0.25 PMPM. The Risk Adjustment Fee PMPM is included in URRT Worksheet 1, URRT Worksheet 2, "Administrative Expense", and PA Rate Exhibits Table 6.
2. Administrative Expense: Calculated using an allocation method from CBC's Finance department, and trended to the rating period. Costs are allocated according to results reported through a company-wide questionnaire. On an annual basis, each cost center within the company completes a questionnaire listing the distribution of costs (in percentage terms) by product as well as by market segment. For example, the questionnaire will ask what percentage of time is spent on PPO versus HMO versus Drug versus Medicare. And separately will ask what percentage of time is spent on large group, small group, individual, and government programs. Using those distributions, all costs needed to perform the business are allocated to the proper market segments and lines of business. The administrative expense applied in the rate development is the total expense allocated to CBC small group products. Administrative expenses are included in URRT Worksheet 2, "Administrative Expense", and PA Rate Exhibits Table 6. Expense as a percentage of premium vary by plan because a fixed dollar admin PMPM is applied to each plan.

a. Value-Based Benefits (VBB): Standard with each plan, Capital BlueCross includes wellness incentives to maximize the likelihood that consumers make positive behavioral changes, which lead to better health, and curbed health care costs for employers and employees alike. The incentive is as follows:
    i. Complete biometric screening and receive a gift card.
    ii. Meeting biometric measure or finish online coaching program and receive a gift card reward.
    iii. The wellness program is administered through a vendor and costs are based on vendor fees, anticipated participation, and reward card amounts.
    iv. Fees are included in overall administrative expense fee discussed above.
    v. Included in URRT Worksheet 2, "Administrative Expense", and PA Rate Exhibits Table 6.

3. Broker Expense: Calculated based on CBC's explicit per contract broker fee. Broker Expense is included in URRT Worksheet 2, "Administrative Expense", and PA Rate Exhibits Table 6. Brokers are paid on new business and renewals the same commission rate for all geographic locations, enrollment dates, and metal levels. The 2021 broker commission schedule is yet to be finalized. Attached please find the 1/1/2020 copy of the broker agreement – redacted version. Files are as follows:
    a. Redacted Standard Producer Master Agreement: "SG_21-61_Initial_CAAC_PPO_SPMABrokerGroupRedacted_Supporting_20210518.pdf"
    b. Redacted Preferred Producer Master Agreement: "SG_21-61_Initial_CAAC_PPO_PPMABrokerGroupRedacted_Supporting_20200518.pdf"
4. Additional Quality Improvement: QI amounts applied in rating equal 0.4%. Included in URRT Worksheet 2, "Administrative Expense", and PA Rate Exhibits Table 6.

Profit (or Contribution to Surplus) & Risk Margin:

5. Contingency: Contingency is included in URRT Worksheet 2, "Profit & Risk Load", and PA Rate Exhibits Table 6.

Taxes and Fees:

1. Exchange Fee: N/A
2. Federal Income Tax: Federal Income Tax will be collected on the 2% contingency built into the premium. The projected Federal Income Tax is included in URRT Worksheet 2, "Taxes and Fees", and PA Rate Exhibits, Table 6.

See Exhibit H as well as PA Rate Exhibits Table 6 for all retention values.

Plan Adjusted Index Rates

The Plan Adjusted Index Rates are included in Worksheet 2, Section IV of URRT.

The following adjustments were used to derive the Plan Adjusted Index Rate:

1. Actuarial Value and Cost Sharing adjustment: The Actuarial Value and Cost Sharing Adjustment is determined using CAAC's actuarial cost model. CAAC uses an actuarial cost model to measure the impact of cost-sharing designs on cost and utilization amounts by service category. The cost model shows frequency per 1,000 per year by type of service (IP, OP, Professional), and allowed cost per service for each of the same types of service, normalized to a $0 office visit copayment and a $25 ER copayment. Given a particular benefit design (for example, $20 office visit copayment), utilization is adjusted from the benchmark based on assumed utilization change factors, and cost per service is reduced by the copayment or coinsurance per service. Cost and utilization are multiplied together to derive a claim PMPM by service, summed for all services. The impact of global deductible, coinsurance, and out-of-pocket max is then measured based on CPDs, where the value of services that apply to the CPDs adjusts the level of the curve, as well as global utilization adjustments.
2. Induced Demand: Induced Demand: Please see Table 8. Induced Demand is calculated as:

$$[Pricing\ AV]^2 - [Pricing\ AV] + 1.24$$

   Where *Pricing AV* is adjusted by the Non-Funding of CSR factor: PA Rate Exhibits, Table 10, column K x column P.
3. Provider Network: CAAC is offering five networks: PPO, Valley Advantage EPO, Capital Advantage EPO, PPO Choice (2-tiered PPO), Performance PPO (2-tiered PPO). The network factors are the same across each plan in the network.
    a. The Valley Advantage EPO plan is built around St. Luke's delivery system and is available in Lehigh and Northampton counties.
        i. St. Luke's offers savings over area hospitals in IP, OP and professional settings.
        ii. We assume that 75% of claims are attributable to a St. Luke's facility (EPO plans are offered as multi-options within the counties, lowering the overall cost savings as high cost members stay in PPO plans).
        iii. The rating factor of 0.90 is the aggregate factor applied to the total medical, Rx, dental and vision premium given that the discount only impacts medical claims.
        iv. See Exhibit O1 for the development of the EPO network factor.
    b. The Capital Advantage EPO plan is built around UPMC Pinnacle's delivery system and is available in Cumberland, Dauphin and Perry counties.
        i. Pinnacle offers savings over area hospitals in IP, OP and professional settings.
        ii. We assume that 75% of claims are attributable to a UPMC Pinnacle's facility (EPO plans are offered as multi-options within the counties, lowering the overall cost savings as high cost members stay in PPO plans).
        iii. The rating factor of 0.90 is the aggregate factor applied to the total medical, Rx, dental and vision premium given that the discount only impacts medical claims.
        iv. See Exhibit O2 for the development of the EPO network factor.

c. The PPO Choice tiered design allows members to choose lower cost providers within their region.
    i. The product is offered in Region 7.
    ii. We assume that 75% of claims will be attributable to tier 1 providers (PPO Choice plans are offered as multi-options within the counties/groups, lowering the overall cost savings as high cost members stay in PPO plans).
    iii. To establish the network factor, a risk-adjusted claim analysis was performed comparing tier 1 provider claim levels to other region 7 providers. The analysis showed roughly 25% savings across IP, OP and Professional services.
    iv. The rating factor of 0.86 is the aggregate factor applied to the total medical, Rx, dental and vision premium given that the discount only impacts medical claims.
    v. See Exhibit O3 for the development of the PPO Choice network factor.
d. The Performance PPO tiered design allows members to choose lower cost providers within their region.
    i. The product is offered in Franklin (9), Lebanon (9), Lehigh (6), Northampton (6), Adams (7) and York (7) counties.
    ii. To establish the network factor, claims were pulled by region and provider. We assumed that 50% of claims move to tier 1 providers at their Performance PPO contracted pricing.
    iii. Pricing varies by region, but only one factor can be applied. So an average rating factor of 0.986 is applied across all regions.
    iv. See Exhibit O3 for the development of the PPO Choice network factor.
4. Adjustment for benefits in addition to EHBs: No benefits other than EHBs are included in the plans, so no adjustment is necessary.
5. Adjustment for distribution and administrative costs: Described in Retention Items section above.
6. Tobacco Adjustment: Not applied to Small Group plans.

The development of the Plan Adjusted Index rate is found in Exhibit L, and summarized in Exhibit M.

Calibrated Plan Adjusted Index Rates

Age Curve Calibration: The average age factor is calculated by taking the member-weighted average of current small group enrollment by age in CBC. Age factors are applied in accordance with CMS's Standard Age Curve. The age calibration factor is adjusted for contracts with greater than three children under the age of 21. Please see file SG_21-61_Initial_CAAC_PPO_List-Billed_Supporting_20210518 for the calculation.

Geographic Factor Calibration: The average geographic rating factor is calculated by taking the CBC member-weighted average by region.

Geographic factors are unchanged from 2021.

Tobacco Factor Calibration: Tobacco factor not applied.

The calibration is:

$$[Calibrated\ Plan\ Adjusted\ Index\ Rate] = [Plan\ Adjusted\ Index\ Rate] \div ([Age\ Curve\ Calibration] \times [Geographic\ Factor\ Calibration]\ x\ [Tobacco\ Factor])$$

Calibrated Plan Adjusted Index Rates are found on PA Rate Exhibits Table 10.

The calibration factors and development are found on Exhibit N.

Consumer Adjusted Premium Rate Development

The Consumer Adjusted Premium Rate is developed as follows:

1. Member-Level Consumer Adjusted Premium Rate:

$$[Member - Level\ Consumer\ Adjusted\ Premium\ Rate] = [Calibrated\ Plan\ Adjusted\ Index\ Rate] \times [Age\ Factor] \times [Geographic\ Factor] \times [Tobacco\ Factor]$$

2. $[Family\ Consumer\ Adjusted\ Premium\ Rate] = \sum[Member - Level\ Consumer\ Adjusted\ Premium\ Rate]$
   With no more than three child dependents under age 21 taken into account

All consumer-level adjustments are applied uniformly to all plans in the Single Risk Pool. These adjustments do not vary by plan. Age and Geographic factors are displayed in Exhibits O.

Base Rates, i.e. Calibrated Plan Adjusted Index Rates, are found on Exhibit P.

AV Metal Values

Plans: 45127PA0010057, 45127PA0010089, 45127PA0130001, 45127PA0130005, 45127PA0010161, 45127PA0010199, and 45127PA0010135 use alternative method 156.135(b)(2) to establish AV. SG_21-61_Initial_CAAC_PPO_UniquePlanDesign_Supporting_20210518 includes a detailed explanation of the approach.

All other AV Metal Values included in URRT Worksheet 2 and PA Rate Exhibits, Table 10 are based on the federally issued AV Calculator.

AV Pricing Values

All AV Pricing values were developed using CBC's actuarial cost model and actuarial judgment as described in section Paid to Allowed above. Differences in health status are not included.

Projected Loss Ratio

See Exhibit I for the projected loss ratio calculation. The projected loss ratio is calculated using the federally prescribed MLR methodology.

Membership Projection

The membership projections found in Worksheet 2 of URRT were developed by assuming that moderate decline in enrollment and similar distribution to current.

Projected versus Actual MLR

Exhibit R shows a history of projected versus actual MLR and Member Months. Projected comes from the 2017-2019 filings. Actual comes from Table 4.

Attachments and Examples

The following is a list of Exhibits and Data to support this filing:

PA Rate Exhibits Part I through Part V

Table 8

Exhibit A – Benefit Summary
Exhibit B – Benefit Change Summary
Exhibit C – Benefit Categories
Exhibit D – Benefit Mix
Exhibit E – Trend
Exhibit F – URRT
Exhibit G – Paid-to-Allowed Development
Exhibit H – Retention
Exhibit I – Projected Loss Ratio
Exhibit J – Index Rate
Exhibit K – Market Adjusted Index Rate
Exhibit L – Rate Development by Plan
Exhibit M – Plan Adjusted Index Rates
Exhibit N – Calibration
Exhibit O – Rating Factors
Exhibit O1 – Valley Advantage EPO Network
Exhibit O2 – Capital Advantage EPO Network
Exhibit O3 - PPO Choice Network
Exhibit O4 – Performance PPO Network
Exhibit P – Quarterly Base Rates
Exhibit Q – Morbidity Factor

Exhibit R – MLR Exhibit

Broker Contracts
Actuarial Value Screenshots
List-Billed Data

Actuarial Statement

I, [redacted], ASA, MAAA, am of the opinion that this filing is in compliance with the applicable Federal and State Laws and Regulations concerning the Patient Protection and Affordable Care Act and the Health Care and Education Reconciliation Act of 2010.

I, [redacted], ASA, MAAA, do hereby certify that:

1. This filing has been prepared in accordance with the following:
    a. Actuarial Standard of Practice No. 5, "Health and Disability Claims"
    b. Actuarial Standard of Practice No. 8, "Regulatory Filings for Rates and Financial Projections for Health Plans"
    c. Actuarial Standard of Practice No. 12, "Risk Classification"
    d. Actuarial Standard of Practice No. 23, "Data Quality"
    e. Actuarial Standard of Practice No. 25, "Credibility Procedures Applicable to Accident and Health, Group Term Life, and Property/Casualty Coverage"
    f. Actuarial Standard of Practice No. 26, "Compliance with Statutory and Regulatory Requirements for the Actuarial Certification of Small Employer Health Benefit Plans"
    g. Actuarial Standard of Practice No. 41, "Actuarial Communications".

2. The index rate is:
    a. Projected in compliance with all applicable state and federal statutes and regulations (45 CFR 156.80(d) (1)).
    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 nor deficient.
    e. Adjusted by only the allowable modifiers as described in 45 CFR 156.80(d)(1) and 45 CFR 156.80(d)(2) to generate plan level rates.

3. The percent of total premium that represents essential health benefits included in were calculated in accordance with actuarial standards of practice.

4. 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, and in accordance with CFR 156.135(b)(2) as necessary. For any plan requiring an alternative method, the development of the actuarial value is based on one of the acceptable alternative methods outlined in 156.135(b)(2) or 156.135(b)(3) for benefits that deviate substantially from the parameters of the AVC and have a material impact on the actuarial value.

a. The analysis was
    i. conducted by a member of the American Academy of Actuaries, and
    ii. performed in accordance with generally accepted actuarial principles and methods.

5. Geographic area rating factors reflect only differences in the costs of delivery and not differences due to population morbidity.

6. All factor, benefit and other changes from the prior approved filing have been disclosed in the actuarial memorandum.

7. New plans are not considered modifications of existing plans under the uniform modification standards in 45 CFR 147.106.

8. The information presented in the PA Actuarial Memorandum and PA Actuarial Memorandum Rate Exhibits is consistent with the information presented in the 2022 Rate Filing Justification.

[redacted], ASA, MAAA
Actuarial Associate
Capital BlueCross

Capital BLUE

CAPITAL ADVANTAGE ASSURANCE COMPANY, INC.
RFJ Part II – Consumer Friendly Justification

Rate Increase Considerations: Changes being requested are based upon consideration of the factors that influence future period cost structures. The primary drivers of change in future costs are:

- Slowing migration to non-ACA group coverage options
- Anticipated increase in facility and physician unit costs
- Benefit changes
- Anticipated changes in prescription drug unit costs
- Continuing change in utilization such as
  - Intensity of medical services rendered
  - Changes in place of service (e.g. continued migration of inpatient stays to outpatient setting)
  - Further migration from brand prescription drugs to generic prescription drugs
  - Favorable impacts of value based benefits designs
- Prescription drug patent expirations and new to market brand drugs
- Leveraging associated with unchanged cost share components such as deductible and copays
- Inflation adjustment to administrative expenses

Health care benefit programs issued or administered by Capital BlueCross and/or its subsidiaries, Capital Advantage Insurance Company®, Capital Advantage Assurance Company® and Keystone Health Plan® Central. Independent licensees of the BlueCross BlueShield Association. Communications issued by Capital BlueCross in its capacity as administrator of programs and provider relations for all companies.

2022 Rates Table Template v11.0	*All fields with an asterisk (*) are required. To validate press Validate button or Ctrl + Shift + I. To finalize, press Finalize button or Ctrl + Shift + F.*			
	If you are in a community rating state, select Family-Tier Rates under Rating Method and fill in all columns.			
	If you are not in a community rating state, select Age-Based Rates under Rating Method and provide an Individual Rate for every age band.			
	If Tobacco is Tobacco User/Non-Tobacco User, you must give a rate for Tobacco Use and Non-Tobacco Use.			
	To add a new sheet, press the Add Sheet button, or Ctrl + Shift + H. All plans must have the same dates on a sheet.			
HIOS Issuer ID*	45127			
Rate Effective Date*	1/1/2022			
Rate Expiration Date*	3/31/2022			
Rating Method*	Age-Based Rates			

Plan ID*	**Rating Area ID***	**Tobacco***	**Age***	**Individual Rate***
Required: Enter the 14-character Plan ID	**Required:** Select the Rating Area ID	**Required:** Select if Tobacco use of subscriber is used to determine if a person is eligible for a rate from a plan	**Required:** Select the age of a subscriber eligible for the rate	**Required:** Enter the rate of an Individual Non-Tobacco or No Preference enrollee on a plan
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45127PA0010187	Rating Area 6	No Preference	33	413.86
45127PA0010187	Rating Area 6	No Preference	34	419.39
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45127PA0010187	Rating Area 6	No Preference	37	427.68
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45127PA0010187	Rating Area 6	No Preference	56	805.96
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45127PA0010187	Rating Area 6	No Preference	61	970.74
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45127PA0010187	Rating Area 6	No Preference	64 and over	1036.37
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45127PA0010184	Rating Area 7	No Preference	29	401.04
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45127PA0010135	Rating Area 9	No Preference	63	857.00
45127PA0010135	Rating Area 9	No Preference	64 and over	870.93

2022 Rates Table Template v11.0	*All fields with an asterisk (*) are required. To validate press Validate button or Ctrl + Shift + I. To finalize, press Finalize button or Ctrl + Shift + F.*			
	If you are in a community rating state, select Family-Tier Rates under Rating Method and fill in all columns.			
	If you are not in a community rating state, select Age-Based Rates under Rating Method and provide an Individual Rate for every age band.			
	If Tobacco is Tobacco User/Non-Tobacco User, you must give a rate for Tobacco Use and Non-Tobacco Use.			
	To add a new sheet, press the Add Sheet button, or Ctrl + Shift + H. All plans must have the same dates on a sheet.			
HIOS Issuer ID*	45127			
Rate Effective Date*	4/1/2022			
Rate Expiration Date*	6/30/2022			
Rating Method*	Age-Based Rates			

Plan ID*	**Rating Area ID***	**Tobacco***	**Age***	**Individual Rate***
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
45127PA0010055	Rating Area 6	No Preference	0-14	430.70
45127PA0010055	Rating Area 6	No Preference	15	468.99
45127PA0010055	Rating Area 6	No Preference	16	483.63
45127PA0010055	Rating Area 6	No Preference	17	498.26
45127PA0010055	Rating Area 6	No Preference	18	514.03
45127PA0010055	Rating Area 6	No Preference	19	529.79
45127PA0010055	Rating Area 6	No Preference	20	546.12
45127PA0010055	Rating Area 6	No Preference	21	563.01
45127PA0010055	Rating Area 6	No Preference	22	563.01
45127PA0010055	Rating Area 6	No Preference	23	563.01
45127PA0010055	Rating Area 6	No Preference	24	563.01
45127PA0010055	Rating Area 6	No Preference	25	565.26
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45127PA0010055	Rating Area 6	No Preference	27	590.03
45127PA0010055	Rating Area 6	No Preference	28	611.99
45127PA0010055	Rating Area 6	No Preference	29	630.01
45127PA0010055	Rating Area 6	No Preference	30	639.02
45127PA0010055	Rating Area 6	No Preference	31	652.53
45127PA0010055	Rating Area 6	No Preference	32	666.04
45127PA0010055	Rating Area 6	No Preference	33	674.49
45127PA0010055	Rating Area 6	No Preference	34	683.49
45127PA0010055	Rating Area 6	No Preference	35	688.00
45127PA0010055	Rating Area 6	No Preference	36	692.50
45127PA0010055	Rating Area 6	No Preference	37	697.01
45127PA0010055	Rating Area 6	No Preference	38	701.51
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45127PA0010055	Rating Area 6	No Preference	40	719.53
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45127PA0010058	Rating Area 9	No Preference	34	671.41
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45127PA0010194	Rating Area 9	No Preference	60	1089.82
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45127PA0010124	Rating Area 7	No Preference	63	1220.65
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45127PA0010124	Rating Area 9	No Preference	57	951.72
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45127PA0010199	Rating Area 7	No Preference	37	443.24
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45127PA0010135	Rating Area 9	No Preference	35	360.41
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45127PA0010135	Rating Area 9	No Preference	55	657.70
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45127PA0010135	Rating Area 9	No Preference	57	718.75
45127PA0010135	Rating Area 9	No Preference	58	751.49
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45127PA0010135	Rating Area 9	No Preference	60	800.45
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45127PA0010135	Rating Area 9	No Preference	63	870.64
45127PA0010135	Rating Area 9	No Preference	64 and over	884.79

2022 Rates Table Template v11.0	*All fields with an asterisk (*) are required. To validate press Validate button or Ctrl + Shift + I. To finalize, press Finalize button or Ctrl + Shift + F.*			
	If you are in a community rating state, select Family-Tier Rates under Rating Method and fill in all columns.			
	If you are not in a community rating state, select Age-Based Rates under Rating Method and provide an Individual Rate for every age band.			
	If Tobacco is Tobacco User/Non-Tobacco User, you must give a rate for Tobacco Use and Non-Tobacco Use.			
	To add a new sheet, press the Add Sheet button, or Ctrl + Shift + H. All plans must have the same dates on a sheet.			
HIOS Issuer ID*	45127			
Rate Effective Date*	7/1/2022			
Rate Expiration Date*	9/30/2022			
Rating Method*	Age-Based Rates			

Plan ID*	**Rating Area ID***	**Tobacco***	**Age***	**Individual Rate***
Required: Enter the 14-character Plan ID	**Required:** Select the Rating Area ID	**Required:** Select if Tobacco use of subscriber is used to determine if a person is eligible for a rate from a plan	**Required:** Select the age of a subscriber eligible for the rate	**Required:** Enter the rate of an Individual Non-Tobacco or No Preference enrollee on a plan
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45127PA0010055	Rating Area 6	No Preference	15	476.46
45127PA0010055	Rating Area 6	No Preference	16	491.33
45127PA0010055	Rating Area 6	No Preference	17	506.20
45127PA0010055	Rating Area 6	No Preference	18	522.22
45127PA0010055	Rating Area 6	No Preference	19	538.23
45127PA0010055	Rating Area 6	No Preference	20	554.82
45127PA0010055	Rating Area 6	No Preference	21	571.98
45127PA0010055	Rating Area 6	No Preference	22	571.98
45127PA0010055	Rating Area 6	No Preference	23	571.98
45127PA0010055	Rating Area 6	No Preference	24	571.98
45127PA0010055	Rating Area 6	No Preference	25	574.27
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45127PA0010055	Rating Area 6	No Preference	31	662.92
45127PA0010055	Rating Area 6	No Preference	32	676.65
45127PA0010055	Rating Area 6	No Preference	33	685.23
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45127PA0010055	Rating Area 6	No Preference	36	703.54
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45127PA0010084	Rating Area 9	No Preference	15	384.34
45127PA0010084	Rating Area 9	No Preference	16	396.34
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45127PA0010084	Rating Area 9	No Preference	18	421.26
45127PA0010084	Rating Area 9	No Preference	19	434.17
45127PA0010084	Rating Area 9	No Preference	20	447.56
45127PA0010084	Rating Area 9	No Preference	21	461.40
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45127PA0010084	Rating Area 9	No Preference	23	461.40
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45127PA0010084	Rating Area 9	No Preference	26	472.47
45127PA0010084	Rating Area 9	No Preference	27	483.54
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45127PA0010084	Rating Area 9	No Preference	30	523.69
45127PA0010084	Rating Area 9	No Preference	31	534.76
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45127PA0010084	Rating Area 9	No Preference	40	589.67
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45127PA0010084	Rating Area 9	No Preference	46	692.10
45127PA0010084	Rating Area 9	No Preference	47	721.16
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45127PA0010084	Rating Area 9	No Preference	49	787.14
45127PA0010084	Rating Area 9	No Preference	50	824.06
45127PA0010084	Rating Area 9	No Preference	51	860.51
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45127PA0010084	Rating Area 9	No Preference	53	941.25
45127PA0010084	Rating Area 9	No Preference	54	985.08
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45127PA0010135	Rating Area 9	No Preference	63	884.52
45127PA0010135	Rating Area 9	No Preference	64 and over	898.91

2022 Rates Table Template v11.0	*All fields with an asterisk (*) are required. To validate press Validate button or Ctrl + Shift + I. To finalize, press Finalize button or Ctrl + Shift + F.*			
	If you are in a community rating state, select Family-Tier Rates under Rating Method and fill in all columns.			
	If you are not in a community rating state, select Age-Based Rates under Rating Method and provide an Individual Rate for every age band.			
	If Tobacco is Tobacco User/Non-Tobacco User, you must give a rate for Tobacco Use and Non-Tobacco Use.			
	To add a new sheet, press the Add Sheet button, or Ctrl + Shift + H. All plans must have the same dates on a sheet.			
HIOS Issuer ID*	45127			
Rate Effective Date*	10/1/2022			
Rate Expiration Date*	12/31/2022			
Rating Method*	Age-Based Rates			

Plan ID*	**Rating Area ID***	**Tobacco***	**Age***	**Individual Rate***
Required: Enter the 14-character Plan ID	**Required:** Select the Rating Area ID	**Required:** Select if Tobacco use of subscriber is used to determine if a person is eligible for a rate from a plan	**Required:** Select the age of a subscriber eligible for the rate	**Required:** Enter the rate of an Individual Non-Tobacco or No Preference enrollee on a plan
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45127PA0010055	Rating Area 6	No Preference	19	546.80
45127PA0010055	Rating Area 6	No Preference	20	563.65
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45127PA0010055	Rating Area 6	No Preference	22	581.08
45127PA0010055	Rating Area 6	No Preference	23	581.08
45127PA0010055	Rating Area 6	No Preference	24	581.08
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45127PA0010055	Rating Area 6	No Preference	27	608.97
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45127PA0010124	Rating Area 6	No Preference	59	1028.60
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45127PA0010124	Rating Area 6	No Preference	61	1110.40
45127PA0010124	Rating Area 6	No Preference	62	1135.29
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45127PA0010124	Rating Area 6	No Preference	64 and over	1185.47
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45127PA0010170	Rating Area 7	No Preference	64 and over	1171.67
45127PA0010170	Rating Area 9	No Preference	0-14	282.18
45127PA0010170	Rating Area 9	No Preference	15	307.26
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45127PA0010170	Rating Area 9	No Preference	17	326.44
45127PA0010170	Rating Area 9	No Preference	18	336.77
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45127PA0010170	Rating Area 9	No Preference	20	357.80
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45127PA0010170	Rating Area 9	No Preference	24	368.86
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45127PA0010170	Rating Area 9	No Preference	27	386.57
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45127PA0010170	Rating Area 9	No Preference	44	515.30
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45127PA0010170	Rating Area 9	No Preference	62	1059.74
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45127PA0010199	Rating Area 7	No Preference	25	371.00
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45127PA0010135	Rating Area 6	No Preference	28	324.39
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45127PA0010135	Rating Area 6	No Preference	39	376.62
45127PA0010135	Rating Area 6	No Preference	40	381.39
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45127PA0010135	Rating Area 6	No Preference	56	696.24
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45127PA0010135	Rating Area 6	No Preference	62	857.39
45127PA0010135	Rating Area 6	No Preference	63	880.97
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45127PA0010135	Rating Area 7	No Preference	19	303.29
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45127PA0010135	Rating Area 7	No Preference	31	373.55
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45127PA0010135	Rating Area 7	No Preference	54	688.12
45127PA0010135	Rating Area 7	No Preference	55	718.74
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45127PA0010135	Rating Area 7	No Preference	62	925.98
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45127PA0010135	Rating Area 9	No Preference	35	371.98
45127PA0010135	Rating Area 9	No Preference	36	374.41
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45127PA0010135	Rating Area 9	No Preference	39	384.15
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45127PA0010135	Rating Area 9	No Preference	60	826.14
45127PA0010135	Rating Area 9	No Preference	61	855.36
45127PA0010135	Rating Area 9	No Preference	62	874.54
45127PA0010135	Rating Area 9	No Preference	63	898.58
45127PA0010135	Rating Area 9	No Preference	64 and over	913.19

Capital Advantage Assurance Company
Small Group Rates
Effective 1/1/2022
Benefit Summary

SMALL GROUP 1-50 PORTFOLIO

	Changes	Plan Name	HIOS ID		Deductible (2x Family)	Coinsurance	Out-of-Pocket Maximum	PCP	Specialist	Emergency Room	Urgent Care	IP Hospital per day, maximum of 5 days	Hi-Tech Imaging	Lab Ind | Hos	OP Surgery ASC | ACH	Small Group: Rx $0 Individual: Rx	Small Group: Rx $250 (brand only deductible) Individual: N/A
			Small Group: Rx $0 Individual: Rx	Small Group: Rx $250 (brand only deductible) Individual: N/A	In-Network	In-Network	In-Network	In-Network	In-Network	In-Network	In-Network	In-Network	In-Network	In-Network	In-Network		
		PLATINUM PRODUCTS															
1	Changes	Platinum PPO 0/0/15	45127PA0010055	45127PA0010054	$0	0%	$4,500	$15	$30	$150	$50	N/A	$0	15|30	0|0	Rx Ded: $0, Rx Gen - Ded Applies? N, Retail: 4/15/45/70, Mail: 8/30/90/140	Rx Ded: $250, Rx Gen - Ded Applies? N, Retail: 7/25/55/80, Mail: 14/50/110/160
2	Changes	Platinum PPO 250/0/15	45127PA0010058	45127PA0010057	$250	0%	$4,500	$15	$30	D/200	$50	N/A	D/0	15|D/30	D/0|D/0	Rx Ded: $0, Rx Gen - Ded Applies? N, Retail: 4/15/45/70, Mail: 8/30/90/140	Rx Ded: $250, Rx Gen - Ded Applies? N, Retail: 7/25/55/80, Mail: 14/50/110/160
		GOLD PRODUCTS															
3	Changes	Gold PPO 500/0/25	45127PA0010117	45127PA0010116	$500	0%	$8,550	$25	$55	D/350	$75	N/A	D/125	25|D/55	D/350|D/350	Rx Ded: $0, Rx Gen - Ded Applies? N, Retail: 4/15/45/70, Mail: 8/30/90/140	Rx Ded: $250, Rx Gen - Ded Applies? N, Retail: 7/25/55/80, Mail: 14/50/110/160
4	Changes	Gold PPO 1000/0/25	45127PA0010085	45127PA0010084	$1,000	0%	$8,550	$25	$50	D/250	$75	N/A	D/0	25|D/50	D/250|D/250	Rx Ded: $0, Rx Gen - Ded Applies? N, Retail: 4/15/45/70, Mail: 8/30/90/140	Rx Ded: $250, Rx Gen - Ded Applies? N, Retail: 7/25/55/80, Mail: 14/50/110/160
5	Changes	Gold Valley Advantage EPO 2000/0/20	45127PA0130002	45127PA0130001	$2,000	0%	$8,550	$20	$40	D/250	$75	N/A	D/125	D/20|D/20	D/250|D/250	Rx Ded: $0, Rx Gen - Ded Applies? N, Retail: 4/15/45/70, Mail: 8/30/90/140	Rx Ded: $250, Rx Gen - Ded Applies? N, Retail: 7/25/55/80, Mail: 14/50/110/160
6	Changes	Gold QHDHP PPO 1500/0/10	45127PA0010161		$1,500	0%	$6,900	D/10	D/30	D/250	D/75	N/A	D/0	D/10|D/30	D/250|D/250	Rx Ded: Combined, Rx Gen - Ded Applies? Y, Retail: 7/25/55/80, Mail: 14/50/110/160	
7	Changes	Gold PPO 2000/0/20	45127PA0010090	45127PA0010089	$2,000	0%	$8,550	$20	$40	D/250	$75	N/A	D/0	20|D/40	D/250|D/250	Rx Ded: $0, Rx Gen - Ded Applies? N, Retail: 4/15/45/70, Mail: 8/30/90/140	Rx Ded: $250, Rx Gen - Ded Applies? N, Retail: 7/25/55/80, Mail: 14/50/110/160
8	New	Gold Capital Advantage EPO 2000/0/20	45127PA0130006	45127PA0130005	$2,000	0%	$8,550	$20	$40	D/250	$75	N/A	D/125	D/20|D/20	D/250|D/250	Rx Ded: $0, Rx Gen - Ded Applies? N, Retail: 4/15/45/70, Mail: 8/30/90/	Rx Ded: $250, Rx Gen - Ded Applies? N, Retail: 7/25/55/80, Mail: 14/50/110/
9	New	Gold Performance PPO 1000/0/20	45127PA0010200		$1,000 | $2,000	0% | 20%	$8,550 | $8,550	$20 | $40	$40 | $60	D/250 | D/250	$75 | $75	N/A	D/0	D/0|D/20%	D/250|D/500	Rx Ded: $0, Rx Gen - Ded Applies? N, Retail: 4/15/45/70, Mail: 8/30/90/	
10	Changes	Gold PPO 3000/0/15	45127PA0010195	45127PA0010194	$3,000	0%	$8,550	$15	$30	D/150	$100	N/A	D/0	15|D/30	D/150|D/150	Rx Ded: $0, Rx Gen - Ded Applies? N, Retail: 4/15/45/70, Mail: 8/30/90/140	Rx Ded: $250, Rx Gen - Ded Applies? N, Retail: 7/25/55/80, Mail: 14/50/110/160
11	Changes	Gold Simple PPO 0/0/25	45127PA0010196		$0	0%	$8,550	$25	$50	$200	$50	$4,000	$200	25|50	2000|2000	Rx Ded: $0, Rx Gen - Ded Applies? N, Retail: 4/15/45/70, Mail: 8/30/90/140	
12	Changes	Gold PPO Choice 3000/0/30	45127PA0010198	45127PA0010197	$3,000 | $6,000	0% | 20%	$8,550 | $8,550	$30 | $50	$50 | $75	D/200 | D/200	$75 | $75	D | D/20%	D | D/20%	D | D/20%	D | D/20%	Rx Ded: $0, Rx Gen - Ded Applies? N, Retail: 4/15/45/70, Mail: 8/30/90/140	Rx Ded: $250, Rx Gen - Ded Applies? N, Retail: 7/25/55/80, Mail: 14/50/110/140
		SILVER PRODUCTS															
13	Changes	Silver QHDHP-E PPO 4500/0/10	45127PA0010199		$4,500	0%	$6,900	D/10	D/20	D/350	$100	N/A	D/0	D/10|D/20	D/350|D/350	Rx Ded: Combined, Rx Gen - Ded Applies? Y, Retail: 7/25/55/80, Mail: 14/50/110/160	
14	Changes	Silver PPO 4000/0/45	45127PA0010132	45127PA0010131	$4,000	0%	$8,550	$45	$75	D/400	$100	D/125	D/300	45|D/75	D/400|D/400	Rx Ded: $0, Rx Gen - Ded Applies? N, Retail: 4/15/45/70, Mail: 8/30/90/140	Rx Ded: $250, Rx Gen - Ded Applies? N, Retail: 7/25/55/80, Mail: 14/50/110/160
15	Changes	Silver PPO 5000/0/40	45127PA0010185	45127PA0010184	$5,000	0%	$8,550	$40	$65	D/350	$100	N/A	D/0	40|D/65	D/350|D/350	Rx Ded: $0, Rx Gen - Ded Applies? N, Retail: 4/15/45/70, Mail: 8/30/90/140	Rx Ded: $250, Rx Gen - Ded Applies? N, Retail: 7/25/55/80, Mail: 14/50/110/160
16	Changes	Silver Valley Advantage EPO 5000/0/35	45127PA0130004	45127PA0130003	$5,000	0%	$8,550	$35	$65	D/350	$100	N/A	D/325	D/35|D/35	D/350|D/350	Rx Ded: $0, Rx Gen - Ded Applies? N, Retail: 4/15/45/70, Mail: 8/30/90/140	Rx Ded: $250, Rx Gen - Ded Applies? N, Retail: 7/25/55/80, Mail: 14/50/110/160
17	Changes	Silver QHDHP PPO 2750/0/25	45127PA0010124		$2,750	0%	$6,900	D/25	D/50	D/350	D/100	N/A	D/200	D/25|D/50	D/350|D/350	Rx Ded: Combined, Rx Gen - Ded Applies? Y, Retail: 7/25/55/80, Mail: 14/50/110/160	
18	Changes	Silver QHDHP PPO 3500/0/25	45127PA0010170		$3,500	0%	$6,900	D/25	D/50	D/350	D/100	N/A	D/0	D/25|D/50	D/350|D/350	Rx Ded: Combined, Rx Gen - Ded Applies? Y, Retail: 7/25/55/80, Mail: 14/50/110/160	
19	Changes	Silver PPO 6000/0/35	45127PA0010187	45127PA0010186	$6,000	0%	$8,550	$35	$65	D/350	$100	N/A	D/0	35|D/65	D/350|D/350	Rx Ded: $0, Rx Gen - Ded Applies? N, Retail: 4/15/45/70, Mail: 8/30/90/140	Rx Ded: $250, Rx Gen - Ded Applies? N, Retail: 7/25/55/80, Mail: 14/50/110/160
20	New	Silver Performance PPO 4000/0/25	45127PA0010202		$4,000 | $8,000	0% | 20%	$8,550 | $8,550	$25 | $50	$50 | $70	D/400 | D/400	$75 | $75	N/A	D/0	D/0|D/20%	D/250|D/500	Rx Ded: $0, Rx Gen - Ded Applies? N, Retail: 4/15/45/70, Mail: 8/30/90/	
21	New	Silver Capital Advantage EPO 5000/0/35	45127PA0130008	45127PA0130007	$5,000	0%	$8,550	$35	$65	D/350	$100	N/A	D/325	D/35|D/35	D/350|D/350	Rx Ded: $0, Rx Gen - Ded Applies? N, Retail: 4/15/45/70, Mail: 8/30/90/	Rx Ded: $250, Rx Gen - Ded Applies? N, Retail: 7/25/55/80, Mail: 14/50/110/
22	New	Silver QHDHP Performance PPO 2750/0/15	45127PA0010201		$2,750 | $5,500	0% | 20%	$7,000 | $7,000	D/15 | D/30	D/30 | D/45	D/350 | D/350	D/75 | D/75	N/A	D/0	D/0|D/20%	D/250|D/500	Rx Ded: Combined, Rx Gen - Ded Applies? Y, Retail: 7/25/55/80, Mail: 14/50/110/	
		BRONZE PRODUCTS															
23	Changes	Bronze QHDHP-E PPO 6900/0/0	45127PA0010135		$6,900	0%	$6,900	D/0	D/0	D/0	D/0	N/A	D/0	D/0|D/0	D/0|D/0	Rx Ded: Combined, Rx Gen - Ded Applies? Y, Retail: 0/0/0/0, Mail: 0/0/0/0	

1 Drug copays listed are Preferred Generic/Non-Preferred Generic/Preferred Brand/Non-Preferred Brand
2 Speciality drug coverage = 20% up to $250 per fill/20% up to $350 per fill/20% up to $450 per fill
3 Tiered Lab benefits. Independent labs | Hospital based labs
4 D = Deductible D/$ = Deductible applies first then a copay
5 Plan naming convention = Metal level, Plan type, Deductible/Coinsurance/Office Visit Copay - HRA funding

Capital Advantage Assurance Company
Small Group Rates
Effective 1/1/2022
Benefit Change Summary

						AV		Pricing AV		Metal Level		HRA Amount		Deductible: Tier 1		Deductible: Tier 2		Coinsurance: Tier 1		Coinsurance: Tier 2		MOOP		PCP: Tier 1		PCP: Tier 2		SPC: Tier 1		SPC: Tier 2		ER		UC	
Line	On/Off Exchange	New/Existing	HIOS	Med Description	Rx Description	2021	2022	2021	2022	2021	2022	2021	2022	2021	2022	2021	2022	2021	2022	2021	2022	2021	2022	2021	2022	2021	2022	2021	2022	2021	2022	2021	2022	2021	2022
1	Off-Exchange	Existing	45127PA0010055	Platinum PPO 0/0/15	Rx 0	91.3%	91.3%	102.6%	104.3%	Platinum	Platinum	0	0	0	0	0	0	0%	0%	0%	0%	6,900	4,500	15	15	15	15	30	30	30	30	150	150	50	50
2	Off-Exchange	Existing	45127PA0010058	Platinum PPO 250/0/15	Rx 0	89.4%	89.5%	100.4%	102.0%	Platinum	Platinum	0	0	250	250	250	250	0%	0%	0%	0%	6,900	4,500	15	15	15	15	30	30	30	30	D/200	D/200	50	50
3	Off-Exchange	Existing	45127PA0010054	Platinum PPO 0/0/15	Rx 250	88.4%	88.6%	100.7%	101.2%	Platinum	Platinum	0	0	0	0	0	0	0%	0%	0%	0%	6,900	4,500	15	15	15	15	30	30	30	30	150	150	50	50
4	Off-Exchange	Existing	45127PA0010057	Platinum PPO 250/0/15	Rx 250	86.9%	87.1%	98.3%	98.9%	Platinum	Platinum	0	0	250	250	250	250	0%	0%	0%	0%	6,900	4,500	15	15	15	15	30	30	30	30	D/200	D/200	50	50
5	Off-Exchange	Existing	45127PA0010196	Gold Simple PPO 0/0/25	Rx 0	80.2%	79.9%	87.8%	89.2%	Gold	Gold	0	0	0	0	0	0	0%	0%	0%	0%	8,550	8,550	25	25	25	25	50	50	50	50	200	200	50	50
6	Off-Exchange	Existing	45127PA0010117	Gold PPO 500/0/25	Rx 0	79.7%	79.7%	95.3%	96.9%	Gold	Gold	0	0	500	500	500	500	0%	0%	0%	0%	8,550	8,550	25	25	25	25	55	55	55	55	D/350	D/350	75	75
7	Off-Exchange	NEW	45127PA0010200	Gold Performance PPO 1000/0/20	Rx 0		79.7%		89.8%		Gold		0		1,000		2,000		0%		20%		8,550		20		40		40		60		D/250		75
8	Off-Exchange	Existing	45127PA0010198	Gold PPO Choice 3000/0/30	Rx 0	79.0%	79.2%	81.8%	83.2%	Gold	Gold	0	0	3,000	3,000	6,000	6,000	0%	0%	30%	20%	8,550	8,550	30	30	50	50	50	50	75	75	D/200	D/200	75	75
9	Off-Exchange	Existing	45127PA0010085	Gold PPO 1000/0/25	Rx 0	79.0%	79.0%	92.0%	93.5%	Gold	Gold	0	0	1,000	1,000	1,000	1,000	0%	0%	0%	0%	8,550	8,550	25	25	25	25	50	50	50	50	D/250	D/250	75	75
10	Off-Exchange	Existing	45127PA0010195	Gold PPO 3000/0/15	Rx 0	78.1%	78.1%	84.8%	86.2%	Gold	Gold	0	0	3,000	3,000	3,000	3,000	0%	0%	0%	0%	8,550	8,550	15	15	15	15	30	30	30	30	D/150	D/150	100	100
11	Off-Exchange	Existing	45127PA0010116	Gold PPO 500/0/25	Rx 250	78.0%	78.0%	93.1%	93.5%	Gold	Gold	0	0	500	500	500	500	0%	0%	0%	0%	8,550	8,550	25	25	25	25	55	55	55	55	D/350	D/350	75	75
12	Off-Exchange	Existing	45127PA0010090	Gold PPO 2000/0/20	Rx 0	77.7%	77.7%	87.0%	88.4%	Gold	Gold	0	0	2,000	2,000	2,000	2,000	0%	0%	0%	0%	8,550	8,550	20	20	20	20	40	40	40	40	D/250	D/250	75	75
13	Off-Exchange	NEW	45127PA0130006	Gold Capital Advantage EPO 2000/0/20	Rx 0		77.6%		87.5%		Gold		0		2,000		2,000		0%		0%		8,550		20		20		40		40		D/250		75
14	Off-Exchange	Existing	45127PA0130002	Gold Valley Advantage EPO 2000/0/20	Rx 0	77.6%	77.6%	86.1%	87.5%	Gold	Gold	0	0	2,000	2,000	2,000	2,000	0%	0%	0%	0%	8,550	8,550	20	20	20	20	40	40	40	40	D/250	D/250	75	75
15	Off-Exchange	Existing	45127PA0010084	Gold PPO 1000/0/25	Rx 250	77.4%	77.4%	89.6%	90.0%	Gold	Gold	0	0	1,000	1,000	1,000	1,000	0%	0%	0%	0%	8,550	8,550	25	25	25	25	50	50	50	50	D/250	D/250	75	75
16	Off-Exchange	Existing	45127PA0010197	Gold PPO Choice 3000/0/30	Rx 250	77.2%	77.4%	79.0%	79.2%	Gold	Gold	0	0	3,000	3,000	6,000	6,000	0%	0%	30%	20%	8,550	8,550	30	30	50	50	50	50	75	75	D/200	D/200	75	75
17	Off-Exchange	Existing	45127PA0010194	Gold PPO 3000/0/15	Rx 250	76.6%	76.6%	82.1%	82.4%	Gold	Gold	0	0	3,000	3,000	3,000	3,000	0%	0%	0%	0%	8,550	8,550	15	15	15	15	30	30	30	30	D/150	D/150	100	100
18	Off-Exchange	Existing	45127PA0010089	Gold PPO 2000/0/20	Rx 250	76.2%	76.2%	84.4%	84.7%	Gold	Gold	0	0	2,000	2,000	2,000	2,000	0%	0%	0%	0%	8,550	8,550	20	20	20	20	40	40	40	40	D/250	D/250	75	75
19	Off-Exchange	NEW	45127PA0130005	Gold Capital Advantage EPO 2000/0/20	Rx 250		76.2%		84.1%		Gold		0		2,000		2,000		0%		0%		8,550		20		20		40		40		D/250		75
20	Off-Exchange	Existing	45127PA0130001	Gold Valley Advantage EPO 2000/0/20	Rx 250	76.2%	76.2%	83.5%	84.1%	Gold	Gold	0	0	2,000	2,000	2,000	2,000	0%	0%	0%	0%	8,550	8,550	20	20	20	20	40	40	40	40	D/250	D/250	75	75
21	Off-Exchange	Existing	45127PA0010161	Gold QHDHP PPO 1500/0/10	Combined	76.1%	76.1%	88.1%	89.6%	Gold	Gold	0	0	1,500	1,500	1,500	1,500	0%	0%	0%	0%	6,900	6,900	D/10	D/10	D/10	D/10	D/30	D/30	D/30	D/30	D/250	D/250	D/75	D/75
22	Off-Exchange	NEW	45127PA0010202	Silver Performance PPO 4000/0/25	Rx 0		71.9%		75.1%		Silver		0		4,000		8,000		0%		20%		8,550		25		50		50		70		D/400		75
23	Off-Exchange	Existing	45127PA0010132	Silver PPO 4000/0/45	Rx 0	70.4%	70.4%	78.6%	79.9%	Silver	Silver	0	0	4,000	4,000	4,000	4,000	0%	0%	0%	0%	8,550	8,550	45	45	45	45	75	75	75	75	D/400	D/400	100	100
24	Off-Exchange	Existing	45127PA0010185	Silver PPO 5000/0/40	Rx 0	70.3%	70.3%	75.1%	76.4%	Silver	Silver	0	0	5,000	5,000	5,000	5,000	0%	0%	0%	0%	8,550	8,550	40	40	40	40	65	65	65	65	D/350	D/350	100	100
25	Off-Exchange	Existing	45127PA0130004	Silver Valley Advantage EPO 5000/0/35	Rx 0	70.2%	70.2%	75.4%	76.6%	Silver	Silver	0	0	5,000	5,000	5,000	5,000	0%	0%	0%	0%	8,550	8,550	35	35	35	35	65	65	65	65	D/350	D/350	100	100
26	Off-Exchange	NEW	45127PA0130008	Silver Capital Advantage EPO 5000/0/35	Rx 0		70.2%		76.6%		Silver		0		5,000		5,000		0%		0%		8,550		35		35		65		65		D/350		100
27	Off-Exchange	Existing	45127PA0010187	Silver PPO 6000/0/35	Rx 0	69.5%	69.5%	73.9%	75.1%	Silver	Silver	0	0	6,000	6,000	6,000	6,000	0%	0%	0%	0%	8,550	8,550	35	35	35	35	65	65	65	65	D/350	D/350	100	100
28	Off-Exchange	Existing	45127PA0010131	Silver PPO 4000/0/45	Rx 250	69.1%	69.1%	75.7%	76.2%	Silver	Silver	0	0	4,000	4,000	4,000	4,000	0%	0%	0%	0%	8,550	8,550	45	45	45	45	75	75	75	75	D/400	D/400	100	100
29	Off-Exchange	Existing	45127PA0010184	Silver PPO 5000/0/40	Rx 250	69.0%	69.0%	72.1%	72.6%	Silver	Silver	0	0	5,000	5,000	5,000	5,000	0%	0%	0%	0%	8,550	8,550	40	40	40	40	65	65	65	65	D/350	D/350	100	100
30	Off-Exchange	Existing	45127PA0130003	Silver Valley Advantage EPO 5000/0/35	Rx 250	68.9%	68.9%	72.3%	72.8%	Silver	Silver	0	0	5,000	5,000	5,000	5,000	0%	0%	0%	0%	8,550	8,550	35	35	35	35	65	65	65	65	D/350	D/350	100	100
31	Off-Exchange	NEW	45127PA0130007	Silver Capital Advantage EPO 5000/0/35	Rx 250		68.9%		72.8%		Silver		0		5,000		5,000		0%		0%		8,550		35		35		65		65		D/350		100
32	Off-Exchange	NEW	45127PA0010201	Silver QHDHP Performance PPO 2750/0/15	Combined		68.8%		75.8%		Silver		0		2,750		5,500		0%		20%		7,000		D/15		D/30		D/30		D/45		D/350		D/75
33	Off-Exchange	Existing	45127PA0010124	Silver QHDHP PPO 2750/0/25	Combined	68.8%	68.8%	79.3%	80.6%	Silver	Silver	0	0	2,750	2,750	2,750	2,750	0%	0%	0%	0%	6,900	6,900	D/25	D/25	D/25	D/25	D/50	D/50	D/50	D/50	D/350	D/350	D/100	D/100
34	Off-Exchange	Existing	45127PA0010186	Silver PPO 6000/0/35	Rx 250	68.4%	68.4%	70.8%	71.3%	Silver	Silver	0	0	6,000	6,000	6,000	6,000	0%	0%	0%	0%	8,550	8,550	35	35	35	35	65	65	65	65	D/350	D/350	100	100
35	Off-Exchange	Existing	45127PA0010170	Silver QHDHP PPO 3500/0/25	Combined	67.3%	67.3%	73.8%	75.0%	Silver	Silver	0	0	3,500	3,500	3,500	3,500	0%	0%	0%	0%	6,900	6,900	D/25	D/25	D/25	D/25	D/50	D/50	D/50	D/50	D/350	D/350	D/100	D/100
36	Off-Exchange	Existing	45127PA0010199	Silver QHDHP-E PPO 4500/0/10	Combined	66.1%	66.1%	70.3%	71.5%	Silver	Silver	0	0	4,500	4,500	4,500	4,500	0%	0%	0%	0%	6,900	6,900	D/10	D/10	D/10	D/10	D/20	D/20	D/20	D/20	D/350	D/350	100	100
37	Off-Exchange	Existing	45127PA0010135	Bronze QHDHP-E PPO 6900/0/0	Combined	64.8%	64.8%	61.7%	62.7%	Bronze	Bronze	0	0	6,900	6,900	6,900	6,900	0%	0%	0%	0%	6,900	6,900	D/0	D/0	D/0	D/0	D/0	D/0	D/0	D/0	D/0	D/0	D/0	D/0

IP Hosp Copay Per Day		Hi-Tech Imaging		Low End Imaging		Lab: Tier 1		Lab: Tier 2		OP Surg: Tier 1	
2021	2022	2021	2022	2021	2022	2021	2022	2021	2022	2021	2022
N/A	N/A	0	0	0	0	15	15	30	30	0	0
N/A	N/A	D/0	D/0	D/0	D/0	15	15	D/30	D/30	D/0	D/0
N/A	N/A	0	0	0	0	15	15	30	30	0	0
N/A	N/A	D/0	D/0	D/0	D/0	15	15	D/30	D/30	D/0	D/0
4000	4,000	200	200	25	25	25	25	50	50	2000	2,000
N/A	N/A	D/125	D/125	D/0	D/0	25	25	D/55	D/55	D/350	D/350
	N/A		D/0		D/0		D/0		D/20%		D/250
N/A	N/A	D/0	D/0	D/0	D/0	D/0	D/0	D/30%	D/20%	D/0	D/0
N/A	N/A	D/0	D/0	D/0	D/0	25	25	D/50	D/50	D/250	D/250
N/A	N/A	D/0	D/0	D/0	D/0	15	15	D/30	D/30	D/150	D/150
N/A	N/A	D/125	D/125	D/0	D/0	25	25	D/55	D/55	D/350	D/350
N/A	N/A	D/0	D/0	D/0	D/0	20	20	D/40	D/40	D/250	D/250
	N/A		D/125		D/0		D/20		D/20		D/250
N/A	N/A	D/125	D/125	D/0	D/0	D/20	D/20	D/20	D/20	D/250	D/250
N/A	N/A	D/0	D/0	D/0	D/0	25	25	D/50	D/50	D/250	D/250
N/A	N/A	D/0	D/0	D/0	D/0	D/0	D/0	D/30%	D/20%	D/0	D/0
N/A	N/A	D/0	D/0	D/0	D/0	15	15	D/30	D/30	D/150	D/150
N/A	N/A	D/0	D/0	D/0	D/0	20	20	D/40	D/40	D/250	D/250
	N/A		D/125		D/0		D/20		D/20		D/250
N/A	N/A	D/125	D/125	D/0	D/0	D/20	D/20	D/20	D/20	D/250	D/250
N/A	N/A	D/0	D/0	D/0	D/0	D/10	D/10	D/30	D/30	D/250	D/250
	N/A		D/0		D/0		D/0		D/20%		D/250
D/125	D/125	D/300	D/300	D/0	D/0	45	45	D/75	D/75	D/400	D/400
N/A	N/A	D/0	D/0	D/0	D/0	40	40	D/65	D/65	D/350	D/350
N/A	N/A	D/325	D/325	D/0	D/0	D/35	D/35	D/35	D/35	D/350	D/350
	N/A		D/325		D/0		D/35		D/35		D/350
N/A	N/A	D/0	D/0	D/0	D/0	35	35	D/65	D/65	D/350	D/350
D/125	D/125	D/300	D/300	D/0	D/0	45	45	D/75	D/75	D/400	D/400
N/A	N/A	D/0	D/0	D/0	D/0	40	40	D/65	D/65	D/350	D/350
N/A	N/A	D/325	D/325	D/0	D/0	D/35	D/35	D/35	D/35	D/350	D/350
	N/A		D/325		D/0		D/35		D/35		D/350
	N/A		D/0		D/0		D/0		D/20%		D/250
N/A	N/A	D/200	D/200	D/0	D/0	D/25	D/25	D/50	D/50	D/350	D/350
N/A	N/A	D/0	D/0	D/0	D/0	35	35	D/65	D/65	D/350	D/350
N/A	N/A	D/0	D/0	D/0	D/0	D/25	D/25	D/50	D/50	D/350	D/350
N/A	N/A	D/0	D/0	D/0	D/0	D/10	D/10	D/20	D/20	D/350	D/350
N/A	N/A	D/0	D/0	D/0	D/0	D/0	D/0	D/0	D/0	D/0	D/0

OP Surg: Tier 2		Rx Ded		Rx Gen - Ded Applies?		Rx Gen Pref		Rx Gen Non-Pref		Rx Brand Pref		Rx Brand Non-Pref		Rx Specialty Coin Tier 1		Rx Specialty Max Tier 1		Rx Specialty Coin Tier 2		Rx Specialty Max Tier 2		Rx Gen Pref Coins		Rx Gen Non-Pref Coins		Rx Brand Pref Coin		Rx Brand Non-Pref Coins		Rx Gen Pref Mail Copay		Rx Gen Non-Pref Mail Copay		Rx Brand Pref Mail Copay		Rx Brand Non-Pref Mail Copay	
2021	2022	2021	2022	2021	2022	2021	2022	2021	2022	2021	2022	2021	2022	2021	2022	2021	2022	2021	2022	2021	2022	2021	2022	2021	2022	2021	2022	2021	2022	2021	2022	2021	2022	2021	2022	2021	2022
0	0	0	0	N	N	4	4	15	15	45	45	70	70	20%	20%	250	250	20%	20%	350	350	0%	0%	0%	0%	0%	0%	0%	0%	8	8	30	30	90	90	140	140
D/0	D/0	0	0	N	N	4	4	15	15	45	45	70	70	20%	20%	250	250	20%	20%	350	350	0%	0%	0%	0%	0%	0%	0%	0%	8	8	30	30	90	90	140	140
0	0	250	250	N	N	7	7	25	25	55	55	80	80	20%	20%	250	250	20%	20%	350	350	0%	0%	0%	0%	0%	0%	0%	0%	14	14	50	50	110	110	160	160
D/0	D/0	250	250	N	N	7	7	25	25	55	55	80	80	20%	20%	250	250	20%	20%	350	350	0%	0%	0%	0%	0%	0%	0%	0%	14	14	50	50	110	110	160	160
2000	2,000	0	0	N	N	4	4	15	15	45	45	70	70	20%	20%	250	250	20%	20%	350	350	0%	0%	0%	0%	0%	0%	0%	0%	8	8	30	30	90	90	140	140
D/350	D/350	0	0	N	N	4	4	15	15	45	45	70	70	20%	20%	250	250	20%	20%	350	350	0%	0%	0%	0%	0%	0%	0%	0%	8	8	30	30	90	90	140	140
	D/500		0		N		4		15		45		70		20%		250		20%		350		0%		0%		0%		8		30		90		140
D/30%	D/20%	0	0	N	N	4	4	15	15	45	45	70	70	20%	20%	250	250	20%	20%	350	350	0%	0%	0%	0%	0%	0%	0%	0%	8	8	30	30	90	90	140	140
D/250	D/250	0	0	N	N	4	4	15	15	45	45	70	70	20%	20%	250	250	20%	20%	350	350	0%	0%	0%	0%	0%	0%	0%	0%	8	8	30	30	90	90	140	140
D/150	D/150	0	0	N	N	4	4	15	15	45	45	70	70	20%	20%	250	250	20%	20%	350	350	0%	0%	0%	0%	0%	0%	0%	0%	8	8	30	30	90	90	140	140
D/350	D/350	250	250	N	N	7	7	25	25	55	55	80	80	20%	20%	250	250	20%	20%	350	350	0%	0%	0%	0%	0%	0%	0%	0%	14	14	50	50	110	110	160	160
D/250	D/250	0	0	N	N	4	4	15	15	45	45	70	70	20%	20%	250	250	20%	20%	350	350	0%	0%	0%	0%	0%	0%	0%	0%	8	8	30	30	90	90	140	140
	D/250		0		N		4		15		45		70		20%		250		20%		350		0%		0%		0%		8		30		90		140
D/250	D/250	0	0	N	N	4	4	15	15	45	45	70	70	20%	20%	250	250	20%	20%	350	350	0%	0%	0%	0%	0%	0%	0%	0%	8	8	30	30	90	90	140	140
D/250	D/250	250	250	N	N	7	7	25	25	55	55	80	80	20%	20%	250	250	20%	20%	350	350	0%	0%	0%	0%	0%	0%	0%	0%	14	14	50	50	110	110	160	160
D/30%	D/20%	250	250	Y	Y	7	7	25	25	55	55	80	80	20%	20%	250	250	20%	20%	350	350	0%	0%	0%	0%	0%	0%	0%	0%	14	14	50	50	110	110	160	160
D/150	D/150	250	250	N	N	7	7	25	25	55	55	80	80	20%	20%	250	250	20%	20%	350	350	0%	0%	0%	0%	0%	0%	0%	0%	14	14	50	50	110	110	160	160
D/250	D/250	250	250	N	N	7	7	25	25	55	55	80	80	20%	20%	250	250	20%	20%	350	350	0%	0%	0%	0%	0%	0%	0%	0%	14	14	50	50	110	110	160	160
	D/250		250		N		7		25		55		80		20%		250		20%		350		0%		0%		0%		14		50		110		160
D/250	D/250	250	250	N	N	7	7	25	25	55	55	80	80	20%	20%	250	250	20%	20%	350	350	0%	0%	0%	0%	0%	0%	0%	0%	14	14	50	50	110	110	160	160
D/250	D/250	Combined	Combined	Y	Y	7	7	25	25	55	55	80	80	20%	20%	250	250	20%	20%	350	350	0%	0%	0%	0%	0%	0%	0%	0%	14	14	50	50	110	110	160	160
	D/500		0		N		4		15		45		70		20%		250		20%		350		0%		0%		0%		8		30		90		140
D/400	D/400	0	0	N	N	4	4	15	15	45	45	70	70	20%	20%	250	250	20%	20%	350	350	0%	0%	0%	0%	0%	0%	0%	0%	8	8	30	30	90	90	140	140
D/350	D/350		0	N	N	4	4	15	15	45	45	70	70	20%	20%	250	250	20%	20%	350	350	0%	0%	0%	0%	0%	0%	0%	0%	8	8	30	30	90	90	140	140
D/350	D/350		0	N	N	4	4	15	15	45	45	70	70	20%	20%	250	250	20%	20%	350	350	0%	0%	0%	0%	0%	0%	0%	0%	8	8	30	30	90	90	140	140
	D/350		0		N		4		15		45		70		20%		250		20%		350		0%		0%		0%		8		30		90		140
D/350	D/350	0	0	N	N	4	4	15	15	45	45	70	70	20%	20%	250	250	20%	20%	350	350	0%	0%	0%	0%	0%	0%	0%	0%	8	8	30	30	90	90	140	140
D/400	D/350	250	250	N	N	7	7	25	25	55	55	80	80	20%	20%	250	250	20%	20%	350	350	0%	0%	0%	0%	0%	0%	0%	0%	14	14	50	50	110	110	160	160
D/350	D/350	250	250	N	N	7	7	25	25	55	55	80	80	20%	20%	250	250	20%	20%	350	350	0%	0%	0%	0%	0%	0%	0%	0%	14	14	50	50	110	110	160	160
D/350	D/350	250	250	N	N	7	7	25	25	55	55	80	80	20%	20%	250	250	20%	20%	350	350	0%	0%	0%	0%	0%	0%	0%	0%	14	14	50	50	110	110	160	160
	D/350		250		N		7		25		55		80		20%		250		20%		350		0%		0%		0%		14		50		110		160
	D/500		Combined		Y		7		25		55		80		20%		250		20%		350		0%		0%		0%		14		50		110		160
D/350	D/350	Combined	Combined	Y	Y	7	7	25	25	55	55	80	80	20%	20%	250	250	20%	20%	350	350	0%	0%	0%	0%	0%	0%	0%	0%	14	14	50	50	110	110	160	160
D/350	D/350	250	250	N	N	7	7	25	25	55	55	80	80	20%	20%	250	250	20%	20%	350	350	0%	0%	0%	0%	0%	0%	0%	0%	14	14	50	50	110	110	160	160
D/350	D/350	Combined	Combined	Y	Y	7	7	25	25	55	55	80	80	20%	20%	250	250	20%	20%	350	350	0%	0%	0%	0%	0%	0%	0%	0%	14	14	50	50	110	110	160	160
D/350	D/350	Combined	Combined	Y	Y	7	7	25	25	55	55	80	80	20%	20%	250	250	20%	20%	350	350	0%	0%	0%	0%	0%	0%	0%	0%	14	14	50	50	110	110	160	160
D/0	D/0	Combined	Combined	Y	Y	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

Capital Advantage Assurance Company
Small Group Rates
Effective 1/1/2022
Benefit Categories

IP OP Professional	Type of Service
Inpatient	IP - CABG
Inpatient	IP - Cesarean Maternity Delivery
Inpatient	IP - Major Joint Procedures of Lower Extremity
Inpatient	IP - Maternity Non-delivery
Inpatient	IP - Medical
Inpatient	IP - Neonatal
Inpatient	IP - Newborn
Inpatient	IP - Normal maternity delivery
Inpatient	IP - Other Cardiovascular Procedures
Inpatient	IP - Other Surgical
Inpatient	IP - Psychiatric
Inpatient	IP - Substance Abuse
Inpatient	IP - Ungroupable
Outpatient	OP - Blood
Outpatient	OP - Cardiac Rehab
Outpatient	OP - Cardiovascular
Outpatient	OP - Dialysis
Outpatient	OP - Emergency Room
Outpatient	OP - Maternity Non-delivery Care
Outpatient	OP - Observation Room
Outpatient	OP - Other OP Services
Outpatient	OP - PT/OT/ST
Outpatient	OP - Pathology/Lab
Outpatient	OP - Pharmacy
Outpatient	OP - Psychiatric
Outpatient	OP - Radiology - CT/MRI/PET
Outpatient	OP - Radiology - General
Outpatient	OP - Substance Abuse
Outpatient	OP - Surgery
Outpatient	OP - Unmapped
Professional	ADDL Benefits Other
Professional	Hearing Aids
Professional	IP Visits - IP Psychiatric
Professional	IP Visits - IP Substance Abuse
Professional	IP Visits - Medical
Professional	Inpatient Surgery - Primary Surgeon
Professional	Inpatient Surgery - Anesthesia
Professional	Inpatient Surgery - Assistant Surgeon
Professional	Maternity - Cesarean Deliveries
Professional	Maternity - Non Deliveries
Professional	Maternity - Normal Deliveries
Professional	Office Administered Drugs
Professional	Office/Misc - Allergy Immunotherapy
Professional	Office/Misc - Allergy Testing
Professional	Office/Misc - Misc. Medical
Professional	Office/Misc - Office/Home Visits
Professional	Office/Misc - Urgent Care
Professional	Other Physician - Cardiovascular
Professional	Other Physician - Chiropractor
Professional	Other Physician - Consults
Professional	Other Physician - Emergency Room Visits
Professional	Other Physician - Physcial Therapy
Professional	Pathology/Lab - IP
Professional	Preventive care - Hearing/Speech Exams
Professional	Preventive care - Immunization
Professional	Preventive care - Other
Professional	Preventive care - Physical Exams
Professional	Preventive care - Well Baby Exams
Professional	Radiology - IP
Professional	Unmapped
Professional	ADDL Benefits Other
Professional	Hearing Aids
Professional	IP Visits - Medical
Professional	Independent Lab
Professional	Maternity - Cesarean Deliveries
Professional	Maternity - Non Deliveries
Professional	Maternity - Normal Deliveries
Professional	OP Visits - OP Psychiatric
Professional	OP Visits - OP Substance Abuse
Professional	Office Administered Drugs
Professional	Office/Misc - Allergy Immunotherapy
Professional	Office/Misc - Allergy Testing
Professional	Office/Misc - Misc. Medical
Professional	Office/Misc - Office/Home Visits
Professional	Office/Misc - Urgent Care
Professional	Other Physician - Cardiovascular
Professional	Other Physician - Chiropractor
Professional	Other Physician - Consults
Professional	Other Physician - Emergency Room Visits
Professional	Other Physician - Physcial Therapy
Professional	Outpatient Surgery - Anesthesia
Professional	Outpatient Surgery - Office
Professional	Outpatient Surgery - Outpatient Facility
Professional	Pathology/Lab - OP
Professional	Pathology/Lab - Office
Professional	Preventive care - Hearing/Speech Exams
Professional	Preventive care - Immunization
Professional	Preventive care - Other
Professional	Preventive care - Physical Exams
Professional	Preventive care - Well Baby Exams
Professional	Radiology - OP - CT/MRI/PET
Professional	Radiology - OP - General
Professional	Radiology - Office - CT/MRI/PET
Professional	Radiology - Office - General
Professional	Unmapped
Other Medical	Unmapped
Other Medical	OP - Ambulance
Other Medical	OP - DME
Other Medical	OP - Home Health/PDN
Other Medical	OP - Medical Surgical Supplies
Other Medical	Dental
Other Medical	Other - Ambulance
Other Medical	Other - DME
Other Medical	Other - Glasses/Contacts
Other Medical	Other - PDN/Home Health
Other Medical	Other - Prosthetics
Other Medical	Preventive care - Vision Exams
Other Medical	Dental
Other Medical	Other - Ambulance
Other Medical	Other - DME
Other Medical	Other - Glasses/Contacts
Other Medical	Other - PDN/Home Health
Other Medical	Other - Prosthetics
Other Medical	Preventive care - Vision Exams

Capital Advantage Assurance Company
Small Group Rates
Effective 1/1/2022
Benefit Mix Changes

Benefit Mix Calculation

	Manual Cost PMPM
Average in Experience Period	339.58
Average in Rating Period	335.92
Benefit Mix Adjustment	0.989

BEP Manual Cost Calcul	339.58	369,829
HIOS 14 Digit	Manual Cost PMPM	BEP MM
45127PA0130001	329.28	96
45127PA0130002	339.51	196
45127PA0130003	285.19	80
45127PA0130004	297.07	101
45127PA0130005	329.28	0
45127PA0130006	339.51	0
45127PA0130007	285.19	0
45127PA0130008	297.07	0
45127PA0010054	396.82	11,712
45127PA0010055	404.51	23,929
45127PA0010057	387.71	6,932
45127PA0010058	395.69	11,070
45127PA0010069	310.59	652
45127PA0010070	319.72	2,412
45127PA0010084	353.35	11,538
45127PA0010085	362.65	32,604
45127PA0010089	332.72	19,544
45127PA0010090	342.84	65,799
45127PA0010116	367.13	9,629
45127PA0010117	375.89	23,922
45127PA0010124	312.69	13,868
45127PA0010131	298.49	12,725
45127PA0010132	309.97	20,892
45127PA0010135	243.29	10,256
45127PA0010143	310.59	10,911
45127PA0010144	319.72	31,699
45127PA0010161	347.48	5,246
45127PA0010170	290.97	11,984
45127PA0010184	284.28	5,776
45127PA0010185	296.26	8,608
45127PA0010186	279.20	2,907
45127PA0010187	291.37	3,657
45127PA0010188	333.35	3
45127PA0010189	343.46	697
45127PA0010190	318.33	539
45127PA0010191	329.10	452
45127PA0010192	311.49	406
45127PA0010193	317.72	207
45127PA0010194	323.66	2,433
45127PA0010195	334.15	4,485
45127PA0010196	346.08	0
45127PA0010197	311.63	0
45127PA0010198	322.53	0
45127PA0010199	277.28	0
45127PA0010200	362.65	0
45127PA0010201	312.69	0
45127PA0010202	309.97	0
53789PA0090004	218.46	888
82795PA0130001	344.64	974

Projected 2022 Manual C	335.92	320,527
HIOS 14 Digit	Total	Proj Member Dist
45127PA0010054	396.82	9,593
45127PA0010055	404.51	20,284
45127PA0010057	387.71	5,957
45127PA0010058	395.69	9,765
45127PA0010084	353.35	10,828
45127PA0010085	362.65	25,052
45127PA0010089	332.72	16,831
45127PA0010090	342.84	51,693
45127PA0010116	367.13	7,661
45127PA0010117	375.89	19,003
45127PA0010161	347.48	3,979
45127PA0010194	323.66	5,305
45127PA0010195	334.15	11,971
45127PA0010196	346.08	800
45127PA0010197	311.63	480
45127PA0010198	322.53	1,109
45127PA0010124	312.69	12,257
45127PA0010131	298.49	17,162
45127PA0010132	309.97	32,621
45127PA0010170	290.97	10,988
45127PA0010184	284.28	8,518
45127PA0010185	296.26	8,667
45127PA0010186	279.20	4,997
45127PA0010187	291.37	5,340
45127PA0010199	277.28	709
45127PA0010135	243.29	13,149
45127PA0010200	348.14	1,143
45127PA0010201	293.93	1,143
45127PA0010202	291.37	1,143
45127PA0130001	329.28	354
45127PA0130002	339.51	309
45127PA0130003	285.19	286
45127PA0130004	297.07	286
45127PA0130005	329.28	286
45127PA0130006	339.51	286
45127PA0130007	285.19	286
45127PA0130008	297.07	286

Capital Advantage Assurance Company
Small Group Rates
Effective 1/1/2022
Trend

Trend by Service Category

	Year 1			Year 2						
Category	Cost	Util	Induced Demand	Cost	Util	Induced Demand	Total Year 1	Total Year 2	Weights	Total Weights
Inpatient Hospital	5.40%	0.00%	0.00%	5.20%	0.00%	0.0%	5.4%	5.2%	23%	18%
Outpatient Hospital	5.60%	0.00%	0.00%	5.30%	0.00%	0.0%	5.6%	5.3%	46%	36%
Professional	4.90%	0.00%	0.00%	3.40%	0.00%	0.0%	4.9%	3.4%	28%	22%
Other Medical	5.60%	0.00%	0.00%	5.30%	0.00%	0.0%	5.6%	5.3%	3%	3%
Capitation	3.00%	0.00%	0.00%	3.00%	0.00%	0.0%	3.0%	3.0%	0%	0%
Prescription Drug	10.10%	1.30%	0.00%	10.40%	1.50%	0.0%	11.5%	12.1%	100%	21%
Dental & Vision	1.00%	1.00%	0.00%	1.00%	1.00%	0.0%	2.0%	2.0%	100%	100%

Aggregate Pricing Trend Year 1	
Total	6.7%
Medical	5.4%
Drug	11.5%
Agg Med + Rx Trend	6.7%
Dental and Vision	2.0%

Aggregate Pricing Trend Year 2	
Total	6.3%
Medical	4.7%
Drug	12.1%
Agg Med + Rx Trend	6.3%
Dental and Vision	2.0%

	Year 1 Raw Trends*				Year 2 Raw Trends*			
URRT Categories	Cost	Utilization	Induced Demand	Composite	Cost	Utilization	Induced Demand	Composite
Inpatient Hospital	5.1%	0.0%	0.0%	5.1%	4.9%	0.0%	0.0%	4.9%
Outpatient Hospital	5.3%	0.0%	0.0%	5.3%	5.0%	0.0%	0.0%	5.0%
Professional	4.6%	0.0%	0.0%	4.6%	3.1%	0.0%	0.0%	3.1%
Other Medical	5.3%	0.0%	0.0%	5.3%	5.0%	0.0%	0.0%	5.0%
Capitation	3.0%	0.0%	0.0%	3.0%	3.0%	0.0%	0.0%	3.0%
Prescription Drugs	9.8%	1.3%	0.0%	11.1%	10.1%	1.5%	0.0%	11.8%
Dental & Vision	1.0%	1.0%	0.0%	2.0%	1.0%	1.0%	0.0%	2.0%

*From Hospital and Physician Trend Models

Adjustments to Pricing Trend

Medical		Drug	
Intensity	0.0%	Contracting	0.0%
Leveraging	0.30%	Leveraging	0.30%
Demographics	0.0%	Demographics	0.0%
Buy-Downs	0.0%	Buy-Downs	0.0%
Other	0.0%	Pipeline	0.0%
Total	0.30%	Total	0.30%

Capital Advantage Assurance Company
Small Group Rates
Effective 1/1/2022
Credibility Manual Development for URRT

Experience Period Member Months 369,829

Section II: Projections

Benefit Category	Experience Period Index Rate PMPM	Year 1 Trend Cost	Year 1 Trend Utilization	Year 2 Trend Cost	Year 2 Trend Utilization	Trended EHB Allowed Claims PMPM	Incurred	Allowed	PMPM
Inpatient Hospital	$ 107.01	1.054	1.000	1.052	1.000	118.65	$ 38,872,403	$ 39,575,610	$ 107.01
Outpatient Hospital	$ 218.44	1.056	1.000	1.053	1.000	242.90	$ 68,020,496	$ 80,786,689	$ 218.44
Professional	$ 131.74	1.049	1.000	1.034	1.000	142.89	$ 37,686,510	$ 48,721,863	$ 131.74
Other Medical	$ 15.81	1.056	1.000	1.053	1.000	17.58	$ 4,879,674	$ 5,848,460	$ 15.81
Capitation	$ 0.03	1.030	1.000	1.030	1.000	0.03	$ 11,022	$ 11,022	$ 0.03
Prescription Drug	$ 127.57	1.101	1.013	1.104	1.015	159.43	$ 41,273,688	$ 47,179,065	$ 127.57
Total	$ 600.60					681.49			$ 600.60

* All data experience is from CAAC, and other CBC subsidiaries - Capital Advantage Insurance Company (CAIC), and Keystone Health Plan Central (KHPC)

Morbidity	1.026
Other	
Change in Demographics	1.0000
Change in Network	0.9984
Change in Benefits	1.0000
Change in Other	1.0000
Projected Index Rate	698.10

Capital Advantage Assurance Company
Small Group Rates
Effective 1/1/2022
Paid to Allowed Ratio Development

Medical Rate Development

Base Experience Period:	1/1/2020-12/31/2020
Data as of	2/28/2021
Rating Period:	1/1/2022 - 12/31/2022
Trend Months:	24
Trend:	5.4%

1	Medical Paid and Incurred Claims + ACA Payments	146,225,490
2	Completion Factor	0.98
3	BEP Completed Claims (1) / (2)	148,840,757
4	BEP Member Months	369,829
5	BEP Completed Claim PMPM (3) / (4)	402.46
6	Trend Factor	1.11
7	Trended Claim PMPM (5) x (6)	446.76
8	Benefit Change Factor	0.989
9	Morbidity	1.026
10	Capitation	11,022
11	Capitation PMPM	0.03
12	Other Adjustment	1.000
13	Total Benefit Adjusted Claim PMPM [(7) x (8) x (9) x (10) + (11)] x (12)	453.46

	Expected Claim PMPM in Rating Period
Medical	453.46
Drug	147.58
Pediatric Dental	1.64
Pediatric Vision	0.14
Expected Distribution of Embedded Dental Benefit	100%
Total Expected Incurred in Rating Period	602.82
Total Expected Incurred in Rating Period Net RA	577.60

Projected Allowed	698.12
Paid to Allowed Ratio	0.863

Drug Rate Development

Base Experience Period:	1/1/2020-12/31/2020
Data as of	2/28/2021
Rating Period:	1/1/2022 - 12/31/2022
Trend Months:	24
Trend:	11.5%

1	BEP Paid and Incurred Claims	50,685,447
2	Completion Factor	1.000
3	BEP Completed Claims (1) / (2)	50,687,054
4	BEP Member Months	369,829
5	BEP Completed Claim PMPM (3) / (4)	137.06
6	Trend Factor	1.24
7	Trended Claim PMPM (5) x (6)	170.49
8	Benefit Change Factor	0.989
9	Morbidity	1.026
10	Rx Rebates	9,413,366
11	Rx Rebates PMPM	25.45
12	Other Adjustment	1.000
13	Total Benefit Adjusted Claim PMPM [(7) x (8) x (9) x (10) + (11)] x (12)	147.58

*Other Adjustment is for Rx Contracting

Pediatric Dental Rate Development

Base Experience Period:	1/1/2020-12/31/2020
Data as of	2/28/2021
Rating Period:	1/1/2022 - 12/31/2022
Trend Months:	24
Trend:	2.0%

1	BEP Paid and Incurred Claims	523,366
2	Completion Factor	0.921
3	BEP Completed Claims (1) / (2)	568,480
4	BEP Member Months	369,829
5	BEP Completed Claim PMPM (3) / (4)	1.54
6	Trend Factor	1.04
7	Trended Claim PMPM (5) x (6)	1.60
8	Benefit Change Factor	1.00
9	Morbidity	1.026
10		
11		
12	Other Adjustment	1.000
13	Total Benefit Adjusted Claim PMPM [(7) x (8) x (9) x (10) + (11)] x (12)	1.64

Pediatric Vision Rate Development

Base Experience Period:	1/1/2020-12/31/2020
Data as of	2/28/2021
Rating Period:	1/1/2022 - 12/31/2022
Trend Months:	24
Trend:	2.0%

1	BEP Paid and Incurred Claims	49,373
2	Completion Factor	0.991
3	BEP Completed Claims (1) / (2)	49,846
4	BEP Member Months	369,829
5	BEP Completed Claim PMPM (3) / (4)	0.13
6	Trend Factor	1.04
7	Trended Claim PMPM (5) x (6)	0.14
8	Benefit Change Factor	1.00
9	Morbidity	1.026
10		
11		
12	Other Adjustment	1.000
13	Total Benefit Adjusted Claim PMPM [(7) x (8) x (9) x (10) + (11)] x (12)	0.14

Capital Advantage Assurance Company
Small Group Rates
Effective 1/1/2022
Retention

	Medical + Rx	Dental	Vision	Total	% of Premium
Reinsurance Contribution	$0.00	$0.00	$0.00	$0.00	0.0%
Risk Adjustment Fee	$0.25	$0.00	$0.00	$0.25	0.0%
Admin PMPM	$48.49	$0.60	$0.09	$49.18	7.3%
Broker PMPM	$19.79	$0.00	$0.00	$19.79	2.9%
Placeholder 1	$0.00	$0.00	$0.00	$0.00	0.0%
Placeholder 2	$0.00	$0.00	$0.00	$0.00	0.0%
Placeholder 3	$0.00	$0.00	$0.00	$0.00	0.0%
Quality Improvement	0.4%	0.4%	0.4%	0.4%	0.4%
Contingency	2.0%	2.0%	2.0%	2.0%	2.0%
Patient-Centered Outcomes Research Trust Fund:	$0.20	$0.00	$0.00	$0.20	0.0%
Insurer Tax	0.0%	0.0%	0.0%	0.0%	0.0%
Exchange Fee	$0.00	$0.00	$0.00	$0.00	0.0%
Federal Income Tax	0.5%	0.5%	0.5%	0.5%	0.5%
Premium Tax	0.0%	0.0%	0.0%	0.0%	0.0%

Insurer Tax and Admin Fee Calc

Applied HIF to All Quarters 0.00%

Quarter	% of Enrollees	HIF
1	34%	0.00%
2	11%	0.00%
3	14%	0.00%
4	41%	0.00%

	2022 assessmen	2023 assessment
0	0.00%	0.00%
3	0.00%	0.00%
6	0.00%	0.00%
9	0.00%	0.00%

	Admin	Profit	Taxes
	10.9%	2.0%	0.6%
Claims	7.5%		
Broker	3.0%		
Quality Improvement	0.4%		

HIOS	45127PA0130001	45127PA0130002	45127PA0130003	45127PA0130004	45127PA0130005	45127PA0130006	45127PA0130007	45127PA0130008	45127PA0010054	45127PA0010055	45127PA0010057	45127PA0010058	45127PA0010084	45127PA0010085	45127PA0010089	45127PA0010090	45127PA0010116	45127PA0010117	45127PA0010124	45127PA0010131	45127PA0010132	45127PA0010135	45127PA0010161	45127PA0010170	45127PA0010184	45127PA0010185	45127PA0010186	45127PA0010187	45127PA0010195	45127PA0010195	45127PA0010195	45127PA0010195	45127PA0010195	45127PA0010195	45127PA0010202	45127PA0010202
Med Plan	Gold Valley Advantage EPO 2000/0/20	Gold Valley Advantage EPO 2000/0/20	Silver Valley Advantage EPO 5000/0/35	Silver Valley Advantage EPO 5000/0/35	Gold Capital Advantage EPO 2000/0/20	Gold Capital Advantage EPO 2000/0/20	Silver Capital Advantage EPO 5000/0/35	Silver Capital Advantage EPO 5000/0/35	Platinum PPO 0/0/15	Platinum PPO 0/0/15	Platinum PPO 250/0/15	Platinum PPO 250/0/15	Gold PPO 1000/0/25	Gold PPO 1000/0/25	Gold PPO 2000/0/20	Gold PPO 2000/0/20	Gold PPO 500/0/25	Gold PPO 500/0/25	Silver QHDHP PPO 2750/0/25	Silver PPO 4000/0/45	Silver PPO 4000/0/45	Bronze QHDHP-E PPO 6900/0/0	Gold QHDHP PPO 1500/0/10	Silver QHDHP PPO 3500/0/25	Silver PPO 5000/0/40	Silver PPO 5000/0/40	Silver PPO 6000/0/35	Silver PPO 6000/0/35	Gold PPO 3000/0/15	Gold PPO 3000/0/15	Gold Simple PPO 0/0/25	Gold PPO Choice 3000/0/30	Gold PPO Choice 3000/0/30	Silver QHDHP-E PPO 4500/0/10	Gold Performance PPO 1000/0/20	Silver QHDHP Performance PPO 2750/0/15	Silver Performance PPO 4000/0/25
Rx Plan	Rx 250	Rx 0	Rx 250	Rx 0	Rx 250	Rx 0	Rx 250	Rx 0	Rx 250	Rx 0	Rx 250	Rx 0	Rx 250	Rx 0	Rx 250	Rx 0	Rx 250	Rx 0	Combined	Rx 250	Rx 0	Combined	Combined	Combined	Rx 250	Rx 0	Rx 250	Rx 0	Rx 250	Rx 0	Rx 0	Rx 250	Rx 0	Combined	Rx 0	Combined	Rx 0
Deductible	2000	2000	5000	5000	2000	2000	5000	5000	0	0	250	250	1000	1000	2000	2000	500	500	2750	4000	4000	6900	1500	3500	5000	5000	6000	6000	3000	3000	0	3000	3000	4500	1000	2750	4000
Expected Claim Cost	494.98	527.14	403.89	432.60	494.98	527.14	403.89	432.60	749.56	792.82	718.78	760.97	612.49	652.37	556.15	594.87	652.62	693.89	516.94	477.19	510.44	373.41	607.86	467.20	446.88	478.86	436.50	468.07	533.49	571.28	603.90	433.50	465.41	438.28	601.20	467.06	461.53
Expected Premium PMPM *	$581.43	$614.58	$487.60	$517.18	$581.43	$614.58	$487.60	$517.18	$843.71	$888.28	$812.00	$855.46	$702.50	$743.59	$644.46	$684.35	$743.83	$786.36	$604.07	$563.11	$597.37	$456.20	$697.74	$552.82	$531.89	$564.83	$521.20	$553.72	$621.12	$660.05	$693.65	$518.11	$550.98	$523.03	$690.86	$552.68	$546.97
Allowed Adjustments to Premium for MLR																																					
Reinsurance Contribution	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Patient-Centered Outcomes Research Trust Fund:	0.20	0.20	0.20	0.20	0.20	0.20	0.20	0.20	0.20	0.20	0.20	0.20	0.20	0.20	0.20	0.20	0.20	0.20	0.20	0.20	0.20	0.20	0.20	0.20	0.20	0.20	0.20	0.20	0.20	0.20	0.20	0.20	0.20	0.20	0.20	0.20	0.20
Risk Adjustment Fee	0.25	0.25	0.25	0.25	0.25	0.25	0.25	0.25	0.25	0.25	0.25	0.25	0.25	0.25	0.25	0.25	0.25	0.25	0.25	0.25	0.25	0.25	0.25	0.25	0.25	0.25	0.25	0.25	0.25	0.25	0.25	0.25	0.25	0.25	0.25	0.25	0.25
Premium Tax	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Insurer Tax	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Exchange Fee	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Quality Improvement	2.33	2.46	1.95	2.07	2.33	2.46	1.95	2.07	3.37	3.55	3.25	3.42	2.81	2.97	2.58	2.74	2.98	3.15	2.42	2.25	2.39	1.82	2.79	2.21	2.13	2.26	2.08	2.21	2.48	2.64	2.77	2.07	2.20	2.09	2.76	2.21	2.19
Federal Income Tax**	2.44	2.58	2.05	2.17	2.44	2.58	2.05	2.17	3.54	3.73	3.41	3.59	2.95	3.12	2.71	2.87	3.12	3.30	2.54	2.37	2.51	1.92	2.93	2.32	2.23	2.37	2.19	2.33	2.61	2.77	2.91	2.18	2.31	2.20	2.90	2.32	2.30
MLR Adjusted Claims	$497.30	$529.60	$405.84	$434.67	$497.30	$529.60	$405.84	$434.67	$752.94	$796.38	$722.03	$764.39	$615.30	$655.35	$558.73	$597.61	$655.59	$697.04	$519.36	$479.44	$512.83	$375.24	$610.66	$469.41	$449.01	$481.12	$438.58	$470.29	$535.98	$573.92	$606.68	$435.57	$467.61	$440.37	$603.96	$469.27	$463.71
MLR Adjusted Premium	$578.54	$611.55	$485.11	$514.55	$578.54	$611.55	$485.11	$514.55	$839.71	$884.10	$808.14	$851.41	$699.10	$740.02	$641.30	$681.03	$740.26	$782.61	$601.08	$560.30	$594.41	$453.84	$694.36	$550.05	$529.21	$562.01	$518.56	$550.95	$618.06	$656.83	$690.29	$515.48	$548.22	$520.38	$687.51	$549.91	$544.23
Expected Member Distribution	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%	3.0%	6.3%	1.9%	3.0%	3.4%	7.8%	5.3%	16.1%	2.4%	5.9%	3.8%	5.4%	10.2%	4.1%	1.2%	3.4%	2.7%	2.7%	1.6%	1.7%	1.7%	3.7%	0.2%	0.1%	0.3%	0.2%	0.4%	0.4%	0.4%

Unadjusted Premium	$671.19
Expected MLR Adjusted Claims	$584.78
Expected MLR Adjusted Premium	$667.92

MLR	**87.6%**

* From Exhibit L
**21% of profit or contingency (assumed to be 2%)

Capital Advantage Assurance Company
Small Group Rates
Effective 1/1/2022
Projected Index Rate

Projected Index Rate	$698.12

Effective Date	Total Index Rate	Trend	Distribution of Members	Projected Allowed	Market Adjusted Index Rate
January - March (Index 1)	$698.12		34%	$698.12	$668.91
April - June (Index 2)	$709.48	6.7%	11%	$709.24	$680.02
July - September (Index 3)	$721.03	6.7%	14%	$720.53	$691.32
October - December (Index 4)	$732.76	6.7%	41%	$732.00	$702.79
Average for Projection Period	$716.84			$716.43	$687.22

* From URRT and Exhibit B

Capital Advantage Assurance Company
Small Group Rates
Effective 1/1/2022
Market Adjusted Index Rate

Development of Market Adjusted Index Rate

Q1 Index Rate	698.12
Paid to Allowed	0.86
Q1 Projected Claims	602.82
Net Projected ACA Reinsurace Recoveries	0.00
Net Projected Risk Adjustments PMPM	25.22
Exchange User Fee Adjustment	0.00
Q1 Market-Adjusted Projected Paid EHB Claims PMPM	577.60
Q1 Market Adjusted Index Rate	668.91

Development of Exchange User Fee

Average SHOP Premium	$0.00
Average Exchange Fee	$0.00
Percentage of Membership on SHOP	0%
Exchange Fee to Add to Market Index Rate	$0.00

Development of Risk Adjustment Projection

Projected 2022 Risk Adjustment Transfer	$25.22

Projected 2020 Risk Adjustment Transfer	$9,281,526
2020 MemberMonths	367,967
Projected 2020 Risk Adjustment Payment PMPM	$25.22

Show Normalization

Adjustment for Network	1.000
Adjustment for Induced Demand	1.000

Rate Development by Benefit Option	Off Exchange	Off Exchange	Off Exchange	Off Exchange	Off Exchange	Off Exchange	Off Exchange	Off Exchange	Off Exchange	Off Exchange	Off Exchange	Off Exchange	Off Exchange	Off Exchange	Off Exchange	Off Exchange	Off Exchange	Off Exchange	Off Exchange	Off Exchange	Off Exchange	Off Exchange	Off Exchange	Off Exchange	Off Exchange	Off Exchange
Level of Coverage	Gold	Gold	Silver	Silver	Gold	Gold	Silver	Silver	Platinum	Platinum	Platinum	Platinum	Gold	Gold	Silver	Silver	Gold	Gold	Silver	Silver	Bronze	Bronze	Silver	Silver	Gold	Gold	Silver	Silver
HIOS	45127PA0130001	45127PA0130002	45127PA0130003	45127PA0130004	45127PA0130005	45127PA0130006	45127PA0130007	45127PA0130008	45127PA0010054	45127PA0010055	45127PA0010057	45127PA0010058	45127PA0010084	45127PA0010085	45127PA0010089	45127PA0010090	45127PA0010116	45127PA0010117	45127PA0010124	45127PA0010131	45127PA0010132	45127PA0010135	45127PA0010161	45127PA0010170	45127PA0010184	45127PA0010185	45127PA0010186	45127PA0010187	45127PA0010194	45127PA0010195	45127PA0010196	45127PA0010197	45127PA0010198	45127PA0010199	45127PA0010200	45127PA0010201 Silver/QHSHP	45127PA0010202
Med Plan Name:	Gold Valley Advantage EPO 2000/0/20	Gold Valley Advantage EPO 2000/0/20	Silver Valley Advantage EPO 5000/0/35	Silver Valley Advantage EPO 3000/0/35	Gold Capital Advantage EPO 2000/0/20	Gold Capital Advantage EPO 2000/0/20	Silver Capital Advantage EPO 5000/0/35	Silver Capital Advantage EPO 5000/0/35	Platinum PPO 0/0/15	Platinum PPO 0/0/15	Platinum PPO 250/0/15	Platinum PPO 250/0/15	Gold PPO 1000/0/25	Gold PPO 1000/0/25	Gold PPO 2000/0/20	Gold PPO 2000/0/20	Gold PPO 3000/0/25	Gold PPO 3000/0/25	Silver QHDHP PPO 2750/0/25	Silver PPO 4000/0/45	Silver PPO 4000/0/45	Bronze QHDHP-E PPO 6000/0/0	Gold QHDHP PPO 3500/0/0	Silver QHDHP PPO 5000/0/25	Silver PPO 5000/0/40	Silver PPO 5000/0/40	Silver PPO 6000/0/35	Silver PPO 6000/0/35	Gold PPO 3000/0/15	Gold PPO 3000/0/15	Gold Simple PPO 0/0/25	Gold PPO Choice 3000/0/30	Gold PPO Choice 3000/0/30	Gold PPO Choice 4500/0/30	Silver QHDHP-E PPO 1000/0/20	Silver PPO 2750/0/35	Silver/QHDHP Performance PPO 4000/0/25
Rx:	Rx 250	Rx 0	Rx 250	Rx 0	Rx 250	Rx 0	Rx 250	Rx 0	Rx 250	Rx 0	Rx 250	Rx 0	Rx 250	Rx 0	Rx 250	Rx 0	Rx 250	Rx 0	Combined	Rx 250	Rx 0	Combined	Combined	Combined	Rx 250	Rx 0	Rx 250	Rx 0	Rx 250	Rx 0	Rx 0	Rx 250	Rx 0	Combined	Combined	Rx 0	Combined	Rx 0
Network:	Valley Advantage EPO	Valley Advantage EPO	Valley Advantage EPO	Valley Advantage EPO	Capital Advantage EPO	Capital Advantage EPO	Capital Advantage EPO	Capital Advantage EPO	PPO	PPO	PPO	PPO	PPO	PPO	PPO	PPO	PPO	PPO	PPO	PPO	PPO	PPO	PPO	PPO	PPO	PPO	PPO	PPO	PPO	PPO	PPO	PPO Choice	PPO Choice	PPO Choice	PPO	Performance PPO	Performance PPO	Performance PPO
HBA	$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
G1 Market Adjusted Index Rate	668.91	668.91	668.91	668.91	668.91	668.91	668.91	668.91	668.91	668.91	668.91	668.91	668.91	668.91	668.91	668.91	668.91	668.91	668.91	668.91	668.91	668.91	668.91	668.91	668.91	668.91	668.91	668.91	668.91	668.91	668.91	668.91	668.91	668.91	668.91	668.91	668.91	668.91
AV and Cost Sharing Adjustment	0.84	0.88	0.73	0.77	0.84	0.88	0.73	0.77	1.01	1.04	0.99	1.02	0.90	0.94	0.85	0.88	0.94	0.97	0.81	0.76	0.80	0.63	0.90	0.75	0.73	0.76	0.71	0.75	0.62	0.86	0.89	0.79	0.83	0.72	0.90	0.76	0.75
Network	0.901	0.901	0.901	0.901	0.901	0.901	0.901	0.901	1.002	1.002	1.002	1.002	1.002	1.002	1.002	1.002	1.002	1.002	1.002	1.002	1.002	1.002	1.002	1.002	1.002	1.002	1.002	1.002	1.002	1.002	1.002	0.861	0.861	1.002	0.988	0.988	0.988
Induced Demand	0.977	0.999	0.920	0.937	0.977	0.999	0.920	0.937	1.106	1.135	1.085	1.113	1.016	1.041	0.980	1.004	1.041	1.069	0.957	0.935	0.953	0.888	1.013	0.929	0.919	0.936	0.914	0.930	0.967	0.990	1.010	0.950	0.971	0.915	1.014	0.933	0.930
Total Projected Claims PMPM = Market Level Adjustments:	494.98	527.14	403.89	432.60	494.98	527.14	403.89	432.60	749.56	793.82	718.78	760.97	612.49	652.37	556.15	594.87	652.62	693.89	516.94	477.19	510.44	373.41	607.86	467.20	446.88	478.86	436.50	468.07	533.49	571.28	603.90	433.50	465.41	438.28	601.20	467.06	461.53
Retention																																					
Admin PMPM	$49.18	$49.18	$49.18	$49.18	$49.18	$49.18	$49.18	$49.18	$49.18	$49.18	$49.18	$49.18	$49.18	$49.18	$49.18	$49.18	$49.18	$49.18	$49.18	$49.18	$49.18	$49.18	$49.18	$49.18	$49.18	$49.18	$49.18	$49.18	$49.18	$49.18	$49.18	$49.18	$49.18	$49.18	$49.18	$49.18	$49.18
Broker PMPM	$19.79	$19.79	$19.79	$19.79	$19.79	$19.79	$19.79	$19.79	$19.79	$19.79	$19.79	$19.79	$19.79	$19.79	$19.79	$19.79	$19.79	$19.79	$19.79	$19.79	$19.79	$19.79	$19.79	$19.79	$19.79	$19.79	$19.79	$19.79	$19.79	$19.79	$19.79	$19.79	$19.79	$19.79	$19.79	$19.79	$19.79
Risk Adjustment User Fee	$0.25	$0.25	$0.25	$0.25	$0.25	$0.25	$0.25	$0.25	$0.25	$0.25	$0.25	$0.25	$0.25	$0.25	$0.25	$0.25	$0.25	$0.25	$0.25	$0.25	$0.25	$0.25	$0.25	$0.25	$0.25	$0.25	$0.25	$0.25	$0.25	$0.25	$0.25	$0.25	$0.25	$0.25	$0.25	$0.25	$0.25
PCORTF	$0.20	$0.20	$0.20	$0.20	$0.20	$0.20	$0.20	$0.20	$0.20	$0.20	$0.20	$0.20	$0.20	$0.20	$0.20	$0.20	$0.20	$0.20	$0.20	$0.20	$0.20	$0.20	$0.20	$0.20	$0.20	$0.20	$0.20	$0.20	$0.20	$0.20	$0.20	$0.20	$0.20	$0.20	$0.20	$0.20	$0.20
Placeholder1	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00
Placeholder2	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00
Federal Income Tax	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%	0.0%	0.0%	0.0%	0.0%
State Income Tax	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%	0.0%	0.0%	0.0%	0.0%
Insurer Tax	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%	0.0%	0.0%	0.0%	0.0%
Contingency	2.0%	2.0%	2.0%	2.0%	2.0%	2.0%	2.0%	2.0%	2.0%	2.0%	2.0%	2.0%	2.0%	2.0%	2.0%	2.0%	2.0%	2.0%	2.0%	2.0%	2.0%	2.0%	2.0%	2.0%	2.0%	2.0%	2.0%	2.0%	2.0%	2.0%	2.0%	2.0%	2.0%	2.0%	2.0%	2.0%	2.0%
Quality Improvement	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%
Premium Neutrality	1.60	1.60	1.60	1.60	1.60	1.60	1.60	1.60	1.60	1.60	1.60	1.60	1.60	1.60	1.60	1.60	1.60	1.60	1.60	1.60	1.60	1.60	1.60	1.60	1.60	1.60	1.60	1.60	1.60	1.60	1.60	1.60	1.60	1.60	1.60	1.60	1.60
Total Premium Single Rate	$561.41	$614.41	$459.22	$494.46	$561.41	$614.41	$459.22	$494.46	$849.18	$898.39	$815.00	$861.80	$693.80	$738.92	$630.07	$673.96	$739.07	$785.60	$585.11	$537.37	$575.69	$420.32	$689.01	$527.74	$504.83	$541.03	$492.69	$528.11	$601.68	$644.56	$680.85	$488.65	$524.11	$494.06	$677.34	$526.03	$520.34
Plan Adjusted to Metal Level	$561.41	$614.41	$459.22	$517.66	$561.41	$614.41	$459.22	$517.66	$849.18	$940.79	$815.00	$902.49	$693.80	$773.72	$630.07	$705.56	$739.07	$822.52	$585.11	$537.37	$575.69	$420.32	$689.01	$527.74	$504.83	$566.43	$492.69	$553.15	$601.68	$675.04	$680.85	$511.69	$548.80	$517.43	$677.34	$550.84	$544.97
Expected Member Distribution	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%	3.0%	6.3%	1.9%	3.9%	3.4%	7.8%	5.3%	16.1%	2.4%	5.9%	3.8%	5.4%	10.2%	4.1%	1.2%	3.4%	2.7%	2.7%	1.6%	3.7%	1.7%	3.7%	0.2%	0.1%	0.3%	0.2%	0.4%	0.4%	0.4%
	$68.97	$68.97	$68.97	$68.97	$68.97	$68.97	$68.97	$68.97	$68.97	$68.97	$68.97	$68.97	$68.97	$68.97	$68.97	$68.97	$68.97	$68.97	$68.97	$68.97	$68.97	$68.97	$68.97	$68.97	$68.97	$68.97	$68.97	$68.97	$68.97	$68.97	$68.97	$68.97	$68.97	$68.97	$68.97	$68.97	$68.97
Admin	12.2%	11.6%	14.5%	13.7%	12.3%	11.6%	14.5%	13.7%	8.6%	8.2%	8.9%	8.5%	10.2%	9.7%	11.1%	10.5%	9.7%	9.2%	11.8%	12.6%	11.9%	15.5%	10.3%	12.9%	13.4%	12.6%	13.6%	12.9%	11.5%	10.8%	10.2%	13.7%	12.9%	13.6%	10.4%	12.9%	13.0%
Taxes	0.6%	0.6%	0.6%	0.6%	0.6%	0.6%	0.6%	0.6%	0.6%	0.6%	0.6%	0.6%	0.6%	0.6%	0.6%	0.6%	0.6%	0.6%	0.6%	0.6%	0.6%	0.6%	0.6%	0.6%	0.6%	0.6%	0.6%	0.6%	0.6%	0.6%	0.6%	0.6%	0.6%	0.6%	0.6%	0.6%	0.6%

Benefit Plans

		100%	320,527																		Annual Trend	1.000	1.016	1.032	1.049	
#	Combo Description	Projected Membership	Proj MM	New or Existing	Product ID	Plan ID	On/Off Exchange	Metal Level	Metal Value	Pricing Value	Network	Induced Demand	Product	Med Plan Description	Deductible	Drug Plan	Pediatric Dental	Pediatric Vision	Average Plan Adj Index Rate	Q1 Plan Adj Index Rate	Q2 Plan Adj Index Rate	Q3 Plan Adj Index Rate	Q4 Plan Adj Index Rate	Medical & Rx	Q1 Calibrated Plan Index	Q2 Calibrated Plan Index	Q3 Calibrated Plan Index	Q4 Calibrated Plan Index	Calibrated Index from PA Exhibits	% Admin	% Taxes
1	Platinum PPO 0/0/15 Rx 0	6.3%	20,284	Existing	45127PA001	45127PA0010055	Off-Exchange	Platinum	91.3%	104.3%	1.00	1.13	PPO	Platinum PPO 0/0/15	0	Rx 0	Embedded	Embedded	$888.28	$888.28	$902.74	$917.43	$932.36	6.67%	$554.19	$563.01	$571.98	$581.08	554.19	8.2%	0.6%
2	Platinum PPO 250/0/15 Rx 0	3.0%	9,765	Existing	45127PA001	45127PA0010058	Off-Exchange	Platinum	89.5%	102.0%	1.00	1.11	PPO	Platinum PPO 250/0/15	250	Rx 0	Embedded	Embedded	$855.47	$855.47	$869.39	$883.54	$897.92	6.67%	$533.71	$542.21	$550.85	$559.62	533.71	8.5%	0.6%
3	Platinum PPO 0/0/15 Rx 250	3.0%	9,593	Existing	45127PA001	45127PA0010054	Off-Exchange	Platinum	88.6%	101.2%	1.00	1.11	PPO	Platinum PPO 0/0/15	0	Rx 250	Embedded	Embedded	$843.71	$843.71	$857.44	$871.40	$885.58	6.67%	$526.38	$534.76	$543.28	$551.93	526.38	8.6%	0.6%
4	Platinum PPO 250/67% Rx 250	1.9%	5,957	Existing	45127PA001	45127PA0010057	Off-Exchange	Platinum	87.1%	98.9%	1.00	1.09	PPO	Platinum PPO 250/0/15	250	Rx 250	Embedded	Embedded	$812.00	$812.00	$825.22	$838.65	$852.30	6.67%	$506.60	$514.66	$522.86	$531.18	506.60	8.9%	0.6%
5	Gold Simple PPO 0/0/25 Rx 0	0.2%	800	Existing	45127PA001	45127PA0010196	Off-Exchange	Gold	79.9%	89.2%	1.00	1.01	PPO	Gold Simple PPO 0/0/25	0	Rx 0	Embedded	Embedded	$693.66	$693.66	$704.94	$716.42	$728.08	6.67%	$432.76	$439.65	$446.65	$453.77	432.76	10.3%	0.6%
6	Gold PPO 500/0/25 Rx 0	5.9%	19,003	Existing	45127PA001	45127PA0010117	Off-Exchange	Gold	79.7%	96.9%	1.00	1.07	PPO	Gold PPO 500/0/25	500	Rx 0	Embedded	Embedded	$786.36	$786.36	$799.16	$812.17	$825.38	6.67%	$490.60	$498.41	$506.35	$514.41	490.60	9.2%	0.6%
7	Gold Performance PPO 1000/0/20 Rx 0	0.4%	1,143	NEW	45127PA001	45127PA0010200	Off-Exchange	Gold	79.7%	89.8%	0.99	1.01	Performance PPO	Gold Performance PPO 1000/0/20	1000	Rx 0	Embedded	Embedded	$690.87	$690.87	$702.11	$713.54	$725.15	6.67%	$431.03	$437.89	$444.86	$451.94	431.03	10.4%	0.6%
8	Gold PPO Choice 3000/0/30 Rx 0	0.3%	1,109	Existing	45127PA001	45127PA0010198	Off-Exchange	Gold	79.2%	83.2%	0.86	0.97	PPO Choice	Gold PPO Choice 3000/0/30	3000	Rx 0	Embedded	Embedded	$550.98	$550.98	$559.95	$569.06	$578.32	6.67%	$343.75	$349.22	$354.78	$360.43	343.75	12.9%	0.6%
9	Gold PPO 1000/0/25 Rx 0	7.8%	25,052	Existing	45127PA001	45127PA0010085	Off-Exchange	Gold	79.0%	93.5%	1.00	1.04	PPO	Gold PPO 1000/0/25	1000	Rx 0	Embedded	Embedded	$743.59	$743.59	$755.69	$767.99	$780.49	6.67%	$463.92	$471.30	$478.81	$486.43	463.92	9.7%	0.6%
10	Gold PPO 3000/0/15 Rx 0	3.7%	11,971	Existing	45127PA001	45127PA0010195	Off-Exchange	Gold	78.1%	86.2%	1.00	0.99	PPO	Gold PPO 3000/0/15	3000	Rx 0	Embedded	Embedded	$660.05	$660.05	$670.79	$681.70	$692.80	6.67%	$411.79	$418.35	$425.01	$431.78	411.79	10.8%	0.6%
11	Gold PPO 500/0/25 Rx 250	2.4%	7,661	Existing	45127PA001	45127PA0010116	Off-Exchange	Gold	78.0%	93.5%	1.00	1.04	PPO	Gold PPO 500/0/25	500	Rx 250	Embedded	Embedded	$743.84	$743.84	$755.95	$768.25	$780.75	6.67%	$464.07	$471.46	$478.97	$486.59	464.07	9.7%	0.6%
12	Gold PPO 2000/0/20 Rx 0	16.1%	51,693	Existing	45127PA001	45127PA0010090	Off-Exchange	Gold	77.7%	88.4%	1.00	1.00	PPO	Gold PPO 2000/0/20	2000	Rx 0	Embedded	Embedded	$684.35	$684.35	$695.49	$706.80	$718.31	6.67%	$426.96	$433.75	$440.66	$447.68	426.96	10.5%	0.6%
13	Gold Capital Advantage EPO 2000/0/20 Rx 0	0.1%	286	NEW	45127PA013	45127PA0130006	Off-Exchange	Gold	77.6%	87.5%	0.90	1.00	Capital Advantage EPO	Gold Capital Advantage EPO 2000/0/20	2000	Rx 0	Embedded	Embedded	$614.57	$614.57	$624.58	$634.74	$645.07	6.67%	$383.43	$389.53	$395.73	$402.03	383.43	11.6%	0.6%
14	Gold Valley Advantage EPO 2000/0/20 Rx 0	0.1%	309	Existing	45127PA013	45127PA0130002	Off-Exchange	Gold	77.6%	87.5%	0.90	1.00	Valley Advantage EPO	Gold Valley Advantage EPO 2000/0/20	2000	Rx 0	Embedded	Embedded	$614.57	$614.57	$624.58	$634.74	$645.07	6.67%	$383.43	$389.53	$395.73	$402.03	383.43	11.6%	0.6%
15	Gold PPO 1000/0/25 Rx 250	3.4%	10,828	Existing	45127PA001	45127PA0010084	Off-Exchange	Gold	77.4%	90.0%	1.00	1.02	PPO	Gold PPO 1000/0/25	1000	Rx 250	Embedded	Embedded	$702.50	$702.50	$713.93	$725.55	$737.36	6.67%	$438.28	$445.26	$452.35	$459.55	438.28	10.2%	0.6%
16	Gold PPO Choice 3000/0/30 Rx 250	0.1%	480	Existing	45127PA001	45127PA0010197	Off-Exchange	Gold	77.4%	79.2%	0.86	0.95	PPO Choice	Gold PPO Choice 3000/0/30	3000	Rx 250	Embedded	Embedded	$518.10	$518.10	$526.54	$535.11	$543.81	6.67%	$323.24	$328.39	$333.61	$338.93	323.24	13.7%	0.6%
17	Gold PPO 3000/0/15 Rx 250	1.7%	5,305	Existing	45127PA001	45127PA0010194	Off-Exchange	Gold	76.6%	82.4%	1.00	0.97	PPO	Gold PPO 3000/0/15	3000	Rx 250	Embedded	Embedded	$621.12	$621.12	$631.23	$641.50	$651.94	6.67%	$387.51	$393.68	$399.95	$406.31	387.51	11.5%	0.6%
18	Gold PPO 2000/0/20 Rx 250	5.3%	16,831	Existing	45127PA001	45127PA0010089	Off-Exchange	Gold	76.2%	84.7%	1.00	0.98	PPO	Gold PPO 2000/0/20	2000	Rx 250	Embedded	Embedded	$644.46	$644.46	$654.95	$665.61	$676.44	6.67%	$402.07	$408.47	$414.98	$421.58	402.07	11.1%	0.6%
19	Gold Capital Advantage EPO 2000/0/20 Rx 250	0.1%	286	NEW	45127PA013	45127PA0130005	Off-Exchange	Gold	76.2%	84.1%	0.90	0.98	Capital Advantage EPO	Gold Capital Advantage EPO 2000/0/20	2000	Rx 250	Embedded	Embedded	$581.44	$581.44	$590.90	$600.52	$610.29	6.67%	$362.75	$368.53	$374.40	$380.36	362.75	12.3%	0.6%
20	Gold Valley Advantage EPO 2000/0/20 Rx 250	0.1%	354	Existing	45127PA013	45127PA0130001	Off-Exchange	Gold	76.2%	84.1%	0.90	0.98	Valley Advantage EPO	Gold Valley Advantage EPO 2000/0/20	2000	Rx 250	Embedded	Embedded	$581.44	$581.44	$590.90	$600.52	$610.29	6.67%	$362.75	$368.53	$374.40	$380.36	362.75	12.3%	0.6%
21	Gold QHDHP PPO 1500/0/10	1.2%	3,979	Existing	45127PA001	45127PA0010161	Off-Exchange	Gold	76.1%	89.6%	1.00	1.01	PPO	Gold QHDHP PPO 1500/0/10	1500	Combined	Embedded	Embedded	$697.74	$697.74	$709.09	$720.63	$732.36	6.67%	$435.31	$442.24	$449.28	$456.43	435.31	10.3%	0.6%
22	Silver Performance PPO 4000/0/25 Rx 0	0.4%	1,143	NEW	45127PA001	45127PA0010202	Off-Exchange	Silver	71.9%	75.1%	0.99	0.93	Performance PPO	Silver Performance PPO 4000/0/25	4000	Rx 0	Embedded	Embedded	$546.98	$546.98	$555.88	$564.93	$574.12	6.67%	$341.25	$346.69	$352.21	$357.81	341.25	13.0%	0.6%
23	Silver PPO 4000/0/45 Rx 0	10.2%	32,621	Existing	45127PA001	45127PA0010132	Off-Exchange	Silver	70.4%	79.9%	1.00	0.95	PPO	Silver PPO 4000/0/45	4000	Rx 0	Embedded	Embedded	$597.37	$597.37	$607.10	$616.98	$627.02	6.67%	$372.69	$378.63	$384.66	$390.78	372.69	11.9%	0.6%
24	Silver PPO 5000/0/40 Rx 0	2.7%	8,667	Existing	45127PA001	45127PA0010185	Off-Exchange	Silver	70.3%	76.4%	1.00	0.94	PPO	Silver PPO 5000/0/40	5000	Rx 0	Embedded	Embedded	$564.84	$564.84	$574.03	$583.37	$592.86	6.67%	$352.39	$358.01	$363.71	$369.50	352.39	12.6%	0.6%
25	Silver Valley Advantage EPO 5000/0/35 Rx 0	0.1%	286	Existing	45127PA013	45127PA0130004	Off-Exchange	Silver	70.2%	76.6%	0.90	0.94	Valley Advantage EPO	Silver Valley Advantage EPO 5000/0/35	5000	Rx 0	Embedded	Embedded	$517.18	$517.18	$525.60	$534.15	$542.85	6.67%	$322.67	$327.80	$333.02	$338.32	322.67	13.7%	0.6%
26	Silver Capital Advantage EPO 5000/0/35 Rx 0	0.1%	286	NEW	45127PA013	45127PA0130008	Off-Exchange	Silver	70.2%	76.6%	0.90	0.94	Capital Advantage EPO	Silver Capital Advantage EPO 5000/0/35	5000	Rx 0	Embedded	Embedded	$517.18	$517.18	$525.60	$534.15	$542.85	6.67%	$322.67	$327.80	$333.02	$338.32	322.67	13.7%	0.6%
27	Silver PPO 6000/0/35 Rx 0	1.7%	5,340	Existing	45127PA001	45127PA0010187	Off-Exchange	Silver	69.5%	75.1%	1.00	0.93	PPO	Silver PPO 6000/0/35	6000	Rx 0	Embedded	Embedded	$553.72	$553.72	$562.73	$571.89	$581.20	6.67%	$345.46	$350.96	$356.55	$362.23	345.46	12.9%	0.6%
28	Silver PPO 4000/0/45 Rx 250	5.4%	17,162	Existing	45127PA001	45127PA0010131	Off-Exchange	Silver	69.1%	76.2%	1.00	0.93	PPO	Silver PPO 4000/0/45	4000	Rx 250	Embedded	Embedded	$563.12	$563.12	$572.28	$581.59	$591.06	6.67%	$351.32	$356.91	$362.60	$368.37	351.32	12.6%	0.6%
29	Silver PPO 5000/0/40 Rx 250	2.7%	8,518	Existing	45127PA001	45127PA0010184	Off-Exchange	Silver	69.0%	72.6%	1.00	0.92	PPO	Silver PPO 5000/0/40	5000	Rx 250	Embedded	Embedded	$531.89	$531.89	$540.54	$549.34	$558.28	6.67%	$331.84	$337.12	$342.49	$347.94	331.84	13.4%	0.6%
30	Silver Valley Advantage EPO 5000/0/35 Rx 250	0.1%	286	Existing	45127PA013	45127PA0130003	Off-Exchange	Silver	68.9%	72.8%	0.90	0.92	Valley Advantage EPO	Silver Valley Advantage EPO 5000/0/35	5000	Rx 250	Embedded	Embedded	$487.60	$487.60	$495.54	$503.60	$511.80	6.67%	$304.21	$309.05	$313.97	$318.97	304.21	14.5%	0.6%
31	Silver Capital Advantage EPO 5000/0/35 Rx 250	0.1%	286	NEW	45127PA013	45127PA0130007	Off-Exchange	Silver	68.9%	72.8%	0.90	0.92	Capital Advantage EPO	Silver Capital Advantage EPO 5000/0/35	5000	Rx 250	Embedded	Embedded	$487.60	$487.60	$495.54	$503.60	$511.80	6.67%	$304.21	$309.05	$313.97	$318.97	304.21	14.5%	0.6%
32	Silver QHDHP Performance PPO 2750/0/15	0.4%	1,143	NEW	45127PA001	45127PA0010201	Off-Exchange	Silver	68.8%	75.8%	0.99	0.93	Performance PPO	Silver QHDHP Performance PPO 2750/0/15	2750	Combined	Embedded	Embedded	$552.68	$552.68	$561.67	$570.81	$580.10	6.67%	$344.81	$350.30	$355.87	$361.54	344.81	12.9%	0.6%
33	Silver QHDHP PPO 2750/0/25	3.8%	12,257	Existing	45127PA001	45127PA0010124	Off-Exchange	Silver	68.8%	80.6%	1.00	0.96	PPO	Silver QHDHP PPO 2750/0/25	2750	Combined	Embedded	Embedded	$604.07	$604.07	$613.90	$623.89	$634.05	6.67%	$376.87	$382.87	$388.97	$395.16	376.87	11.8%	0.6%
34	Silver PPO 6000/0/35 Rx 250	1.6%	4,997	Existing	45127PA001	45127PA0010186	Off-Exchange	Silver	68.4%	71.3%	1.00	0.91	PPO	Silver PPO 6000/0/35	6000	Rx 250	Embedded	Embedded	$521.19	$521.19	$529.68	$538.30	$547.06	6.67%	$325.17	$330.34	$335.60	$340.95	325.17	13.6%	0.6%
35	Silver QHDHP PPO 3500/0/25	3.4%	10,988	Existing	45127PA001	45127PA0010170	Off-Exchange	Silver	67.3%	75.0%	1.00	0.93	PPO	Silver QHDHP PPO 3500/0/25	3500	Combined	Embedded	Embedded	$552.82	$552.82	$561.82	$570.96	$580.25	6.67%	$344.90	$350.39	$355.97	$361.63	344.90	12.9%	0.6%
36	Silver QHDHP-E PPO 4500/0/10	0.2%	709	Existing	45127PA001	45127PA0010199	Off-Exchange	Silver	66.1%	71.5%	1.00	0.91	PPO	Silver QHDHP-E PPO 4500/0/10	4500	Combined	Embedded	Embedded	$523.03	$523.03	$531.54	$540.19	$548.99	6.67%	$326.31	$331.51	$336.79	$342.15	326.31	13.6%	0.6%
37	Bronze QHDHP-E PPO 6900/0/0	4.1%	13,149	Existing	45127PA001	45127PA0010135	Off-Exchange	Bronze	64.8%	62.7%	1.00	0.89	PPO	Bronze QHDHP-E PPO 6900/0/0	6900	Combined	Embedded	Embedded	$456.20	$456.20	$463.63	$471.17	$478.84	6.67%	$284.62	$289.15	$293.76	$298.43	284.62	15.5%	0.6%

Capital Advantage Assurance Company
Small Group Rates
Effective 1/1/2022
Calibration

Expected Average Age Factor:	1.571
List-Billed Adjustment for Max 3 Children	1.007
Adjusted Average Age Factor	1.560
Expected Average Region Factor:	1.03
Expected Average Tobacco Factor	1.00
Cumulative Rating Factors (Premium Neutrality):	1.603

Age Factors

Age	Distribution of Poplulation	Age Factor
0-14	12.8%	0.7650
15	1.0%	0.8330
16	1.0%	0.8590
17	1.1%	0.8850
18	1.0%	0.9130
19	1.1%	0.9410
20	1.1%	0.9700
21	1.4%	1.0000
22	1.4%	1.0000
23	1.3%	1.0000
24	1.4%	1.0000
25	1.6%	1.0040
26	1.6%	1.0240
27	1.6%	1.0480
28	1.5%	1.0870
29	1.7%	1.1190
30	1.8%	1.1350
31	1.6%	1.1590
32	1.7%	1.1830
33	1.7%	1.1980
34	1.6%	1.2140
35	1.6%	1.2220
36	1.7%	1.2300
37	1.7%	1.2380
38	1.7%	1.2460
39	1.8%	1.2620
40	1.7%	1.2780
41	1.8%	1.3020
42	1.6%	1.3250
43	1.6%	1.3570
44	1.8%	1.3970
45	1.5%	1.4440
46	1.7%	1.5000
47	1.7%	1.5630
48	1.8%	1.6350
49	1.8%	1.7060
50	2.0%	1.7860
51	2.1%	1.8650
52	2.1%	1.9520
53	2.1%	2.0400
54	2.2%	2.1350
55	2.2%	2.2300
56	2.3%	2.3330
57	2.2%	2.4370
58	2.2%	2.5480
59	2.3%	2.6030
60	2.3%	2.7140
61	2.2%	2.8100
62	2.1%	2.8730
63	2.1%	2.9520
64+	3.5%	3.0000

Region Factors

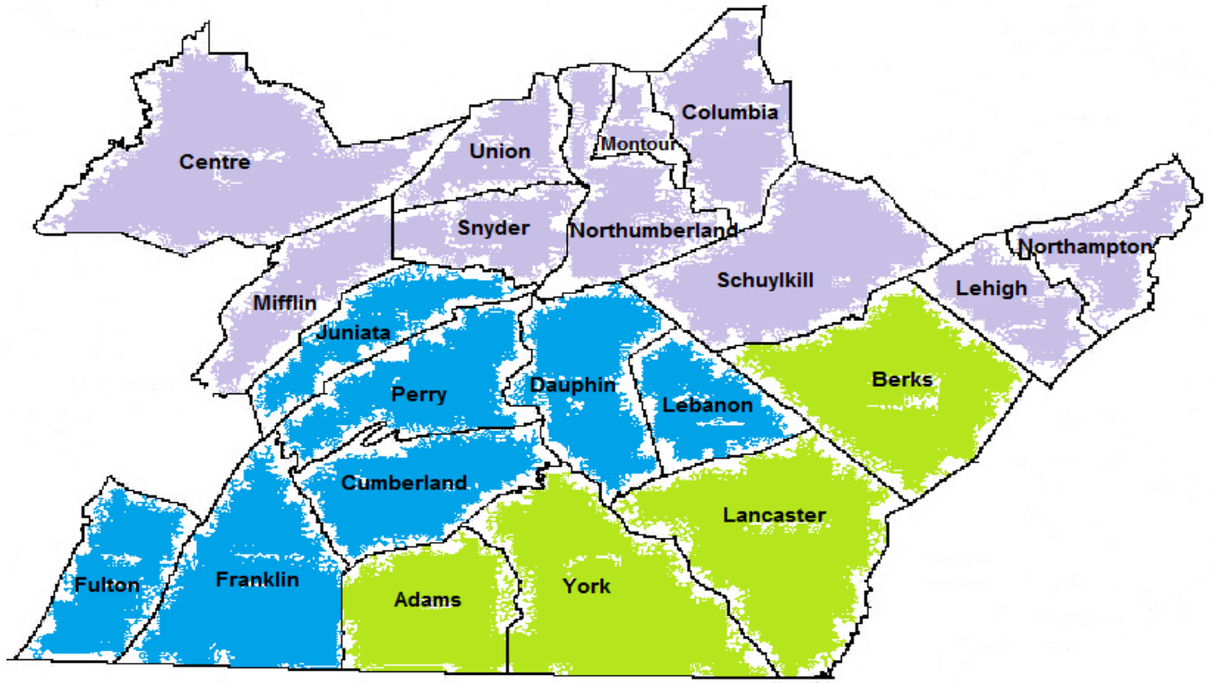
Region	Distribution of Population	Factor
6	49.6%	1.0000
7	29.2%	1.0800
9	21.2%	1.0200

Capital Advantage Assurance Company
Small Group Rates
Effective 1/1/2022
Rating Factors

Age Factors

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

Region



Region	Factor
6	1.0000
7	1.0800
9	1.0200

Network	Factor
PPO	1.00
Valley Advantage EPO	0.90
Capital Advantage EPO	0.90
PPO Choice	0.86
Performance PPO	0.986

Capital Advantage Assurance Company
Small Group Rates
Effective 1/1/2022
Valley Advantage EPO Network Factor

Valley Advantage Network Factor Development

Savings Over Area Hospitals		% Claims	
IP	27%	18%	
OP	17%	36%	
Physician	8%	22%	
EPO Network/Non-EPO Movement			
St. Luke's	75%		Assumes 75% of claim dollars move to EPO product
Other	25%		In Group multi-option market
Blended Savings	12.6%		
Medical Rating Factor	87%		
Total Rating Factor	0.90		

Aggregate Calculation to apply to URRT

Category	Network Factor	PMPM
Inpatient Hospital	0.874	106.95
Outpatient Hospital	0.874	218.27
Professional	0.874	131.65
Other Medical	1.000	15.84
Capitation	1.000	0.00
Prescription Drug	1.000	127.99
Total	0.90	600.70

Capital Advantage Assurance Company
Small Group Rates
Effective 1/1/2022
Capital Advantage EPO Network Factor

Capital Advantage Network Factor Development

Savings Over Area Hospitals		% Claims	
IP	24%	18%	
OP	23%	36%	
Physician	0%	22%	
EPO Network/Non-EPO Movement			
Pinnacle	75%		Assumes 75% of claims to Pinnacle from higher costs facilities
Other	25%		
Blended Savings	12.6%		
Medical Rating Factor	0.874		
Total Rating Factor	0.90		

Aggregate Calculation to apply to URRT

Category	Network Factor	PMPM
Inpatient Hospital	0.874	106.95
Outpatient Hospital	0.874	218.27
Professional	0.874	131.65
Other Medical	1.000	15.84
Capitation	1.000	0.00
Prescription Drug	1.000	127.99
Total	0.90	600.70

Capital Advantage Assurance Company
Small Group Rates
Effective 1/1/2022
PPO Choice Network Factor

PPO Choice Network Factor Development

Savings Over Area Hospitals		% Claims	
IP	26%	18%	
OP	26%	36%	
Physician	19%	22%	
Choice 1/Choice 2 Utilization			
Choice 1	75%		Assumes 75% of claim dollars move to Choice 1 facility
Choice 2	25%		In Group multi-option market
Blended Savings	18.0%		
Medical Rating Factor	82%		
Total Rating Factor	0.86		

Aggregate Calculation to apply to URRT

Category	Network Factor	PMPM
Inpatient Hospital	0.820	106.95
Outpatient Hospital	0.820	218.27
Professional	0.820	131.65
Other Medical	1.000	15.84
Capitation	1.000	0.00
Prescription Drug	1.000	127.99
Total	0.86	600.70

Capital Advantage Assurance Company
Small Group Rates
Effective 1/1/2022
Performance PPO Network Factor

Region 6	
Contracting	-2.6%
Membership Dist	68%
Average	**0.986**

Region 7	
Contracting	0.9%
Membership Dist	19%

Region 9	
Contracting	1.8%
Membership Dist	13%

Current Month Members by County

County	Region	Members	Dist
ADAMS	7	737	2.7%
BERKS	7	2413	8.7%
CENTRE	6	893	3.2%
COLUMBIA	6	189	0.7%
CUMBERLAND	9	1712	6.2%
DAUPHIN	9	1878	6.8%
FRANKLIN	9	960	3.5%
FULTON	9	165	0.6%
JUNIATA	9	96	0.3%
LANCASTER	7	2963	10.7%
LEBANON	9	969	3.5%
LEHIGH	6	5168	18.6%
MIFFLIN	6	134	0.5%
MONTOUR	6	65	0.2%
NORTHAMPTON	6	4566	16.4%
NORTHUMBERLAND	6	591	2.1%
PERRY	9	103	0.4%
SCHUYLKILL	6	1751	6.3%
SNYDER	6	117	0.4%
UNION	6	321	1.2%
YORK	7	1986	7.1%

Counties offering Performance PPO

County	Region	Members	Dist
Adams	7	737	5.1%
Franklin	9	960	6.7%
Lebanon	9	969	6.7%
Lehigh	6	5168	35.9%
Northampton	6	4566	31.7%
York	7	1986	13.8%

Benefit Plans

#	Combo Description	Plan ID	On/Off Exchange	Metal Level	Metal Value	Pricing Value	Induced Demand	Product	Medical Plan Description	Deductible	Drug Plan Desc	Pediatric Dental	Pediatric Vision	Medical + Rx	Medical
1	Platinum PPO 0/0/15 Rx 0	45127PA0010055	Off-Exchange	Platinum	91.3%	104.3%	1.13	PPO	Platinum PPO 0/0/15	0	Rx 0	Embedded	Embedded	$552.61	$453.14
2	Platinum PPO 250/0/15 Rx 0	45127PA0010058	Off-Exchange	Platinum	89.5%	102.0%	1.11	PPO	Platinum PPO 250/0/15	250	Rx 0	Embedded	Embedded	$532.13	$436.35
3	Platinum PPO 0/0/15 Rx 250	45127PA0010054	Off-Exchange	Platinum	88.6%	101.2%	1.11	PPO	Platinum PPO 0/0/15	0	Rx 250	Embedded	Embedded	$524.80	$453.14
4	Platinum PPO 250/0/15 Rx 250	45127PA0010057	Off-Exchange	Platinum	87.1%	98.9%	1.09	PPO	Platinum PPO 250/0/15	250	Rx 250	Embedded	Embedded	$505.02	$436.35
5	Gold Simple PPO 0/0/25 Rx 0	45127PA0010196	Off-Exchange	Gold	79.9%	89.2%	1.01	PPO	Gold Simple PPO 0/0/25	0	Rx 0	Embedded	Embedded	$431.18	$353.57
6	Gold PPO 500/0/25 Rx 0	45127PA0010117	Off-Exchange	Gold	79.7%	96.9%	1.07	PPO	Gold PPO 500/0/25	500	Rx 0	Embedded	Embedded	$489.02	$401.00
7	Gold Performance PPO 1000/0/20 Rx 0	45127PA0010200	Off-Exchange	Gold	79.7%	89.8%	1.01	Performance PPO	Gold Performance PPO 1000/0/20	1000	Rx 0	Embedded	Embedded	$429.45	$352.15
8	Gold PPO Choice 3000/0/30 Rx 0	45127PA0010198	Off-Exchange	Gold	79.2%	83.2%	0.97	PPO Choice	Gold PPO Choice 3000/0/30	3000	Rx 0	Embedded	Embedded	$342.17	$280.58
9	Gold PPO 1000/0/25 Rx 0	45127PA0010085	Off-Exchange	Gold	79.0%	93.5%	1.04	PPO	Gold PPO 1000/0/25	1000	Rx 0	Embedded	Embedded	$462.34	$379.12
10	Gold PPO 3000/0/15 Rx 0	45127PA0010195	Off-Exchange	Gold	78.1%	86.2%	0.99	PPO	Gold PPO 3000/0/15	3000	Rx 0	Embedded	Embedded	$410.21	$336.38
11	Gold PPO 500/0/25 Rx 250	45127PA0010116	Off-Exchange	Gold	78.0%	93.5%	1.04	PPO	Gold PPO 500/0/25	500	Rx 250	Embedded	Embedded	$462.49	$401.00
12	Gold PPO 2000/0/20 Rx 0	45127PA0010090	Off-Exchange	Gold	77.7%	88.4%	1.00	PPO	Gold PPO 2000/0/20	2000	Rx 0	Embedded	Embedded	$425.38	$348.82
13	Gold Capital Advantage EPO 2000/0/20 Rx 0	45127PA0130006	Off-Exchange	Gold	77.6%	87.5%	1.00	Capital Advantage EPO	Gold Capital Advantage EPO 2000/0/20	2000	Rx 0	Embedded	Embedded	$381.85	$313.12
14	Gold Valley Advantage EPO 2000/0/20 Rx 0	45127PA0130002	Off-Exchange	Gold	77.6%	87.5%	1.00	Valley Advantage EPO	Gold Valley Advantage EPO 2000/0/20	2000	Rx 0	Embedded	Embedded	$381.85	$313.12
15	Gold PPO 1000/0/25 Rx 250	45127PA0010084	Off-Exchange	Gold	77.4%	90.0%	1.02	PPO	Gold PPO 1000/0/25	1000	Rx 250	Embedded	Embedded	$436.70	$379.12
16	Gold PPO Choice 3000/0/30 Rx 250	45127PA0010197	Off-Exchange	Gold	77.4%	79.2%	0.95	PPO Choice	Gold PPO Choice 3000/0/30	3000	Rx 250	Embedded	Embedded	$321.66	$280.58
17	Gold PPO 3000/0/15 Rx 250	45127PA0010194	Off-Exchange	Gold	76.6%	82.4%	0.97	PPO	Gold PPO 3000/0/15	3000	Rx 250	Embedded	Embedded	$385.93	$336.38
18	Gold PPO 2000/0/20 Rx 250	45127PA0010089	Off-Exchange	Gold	76.2%	84.7%	0.98	PPO	Gold PPO 2000/0/20	2000	Rx 250	Embedded	Embedded	$400.49	$348.82
19	Gold Capital Advantage EPO 2000/0/20 Rx 250	45127PA0130005	Off-Exchange	Gold	76.2%	84.1%	0.98	Capital Advantage EPO	Gold Capital Advantage EPO 2000/0/20	2000	Rx 250	Embedded	Embedded	$361.17	$313.12
20	Gold Valley Advantage EPO 2000/0/20 Rx 250	45127PA0130001	Off-Exchange	Gold	76.2%	84.1%	0.98	Valley Advantage EPO	Gold Valley Advantage EPO 2000/0/20	2000	Rx 250	Embedded	Embedded	$361.17	$313.12
21	Gold QHDHP PPO 1500/0/10	45127PA0010161	Off-Exchange	Gold	76.1%	89.6%	1.01	PPO	Gold QHDHP PPO 1500/0/10	1500	Combined	Embedded	Embedded	$433.73	$355.66
22	Silver Performance PPO 4000/0/25 Rx 0	45127PA0010202	Off-Exchange	Silver	71.9%	75.1%	0.93	Performance PPO	Silver Performance PPO 4000/0/25	4000	Rx 0	Embedded	Embedded	$339.67	$278.53
23	Silver PPO 4000/0/45 Rx 0	45127PA0010132	Off-Exchange	Silver	70.4%	79.9%	0.95	PPO	Silver PPO 4000/0/45	4000	Rx 0	Embedded	Embedded	$371.11	$304.31
24	Silver PPO 5000/0/40 Rx 0	45127PA0010185	Off-Exchange	Silver	70.3%	76.4%	0.94	PPO	Silver PPO 5000/0/40	5000	Rx 0	Embedded	Embedded	$350.81	$287.67
25	Silver Valley Advantage EPO 5000/0/35 Rx 0	45127PA0130004	Off-Exchange	Silver	70.2%	76.6%	0.94	Valley Advantage EPO	Silver Valley Advantage EPO 5000/0/35	5000	Rx 0	Embedded	Embedded	$321.09	$263.30
26	Silver Capital Advantage EPO 5000/0/35 Rx 0	45127PA0130008	Off-Exchange	Silver	70.2%	76.6%	0.94	Capital Advantage EPO	Silver Capital Advantage EPO 5000/0/35	5000	Rx 0	Embedded	Embedded	$321.09	$263.30
27	Silver PPO 6000/0/35 Rx 0	45127PA0010187	Off-Exchange	Silver	69.5%	75.1%	0.93	PPO	Silver PPO 6000/0/35	6000	Rx 0	Embedded	Embedded	$343.88	$281.99
28	Silver PPO 4000/0/45 Rx 250	45127PA0010131	Off-Exchange	Silver	69.1%	76.2%	0.93	PPO	Silver PPO 4000/0/45	4000	Rx 250	Embedded	Embedded	$349.74	$304.31
29	Silver PPO 5000/0/40 Rx 250	45127PA0010184	Off-Exchange	Silver	69.0%	72.6%	0.92	PPO	Silver PPO 5000/0/40	5000	Rx 250	Embedded	Embedded	$330.26	$287.67
30	Silver Valley Advantage EPO 5000/0/35 Rx 250	45127PA0130003	Off-Exchange	Silver	68.9%	72.8%	0.92	Valley Advantage EPO	Silver Valley Advantage EPO 5000/0/35	5000	Rx 250	Embedded	Embedded	$302.63	$263.30
31	Silver Capital Advantage EPO 5000/0/35 Rx 250	45127PA0130007	Off-Exchange	Silver	68.9%	72.8%	0.92	Capital Advantage EPO	Silver Capital Advantage EPO 5000/0/35	5000	Rx 250	Embedded	Embedded	$302.63	$263.30
32	Silver QHDHP Performance PPO 2750/0/15	45127PA0010201	Off-Exchange	Silver	68.8%	75.8%	0.93	Performance PPO	Silver QHDHP Performance PPO 2750/0/15	2750	Combined	Embedded	Embedded	$343.23	$281.45
33	Silver QHDHP PPO 2750/0/25	45127PA0010124	Off-Exchange	Silver	68.8%	80.6%	0.96	PPO	Silver QHDHP PPO 2750/0/25	2750	Combined	Embedded	Embedded	$375.29	$307.74
34	Silver PPO 6000/0/35 Rx 250	45127PA0010186	Off-Exchange	Silver	68.4%	71.3%	0.91	PPO	Silver PPO 6000/0/35	6000	Rx 250	Embedded	Embedded	$323.59	$281.99
35	Silver QHDHP PPO 3500/0/25	45127PA0010170	Off-Exchange	Silver	67.3%	75.0%	0.93	PPO	Silver QHDHP PPO 3500/0/25	3500	Combined	Embedded	Embedded	$343.32	$281.53
36	Silver QHDHP-E PPO 4500/0/10	45127PA0010199	Off-Exchange	Silver	66.1%	71.5%	0.91	PPO	Silver QHDHP-E PPO 4500/0/10	4500	Combined	Embedded	Embedded	$324.73	$266.28
37	Bronze QHDHP-E PPO 6000/0/0	45127PA0010135	Off-Exchange	Bronze	64.8%	62.7%	0.89	PPO	Bronze QHDHP-E PPO 6000/0/0	6000	Combined	Embedded	Embedded	$283.04	$232.10

Base Rates
1/1/2022 - 3/31/2022

Rx	Pediatric Dental	Pediatric Vision	Total	Medical + Rx	Medical
$99.47	$1.43	$0.15	$554.19	$561.41	$460.36
$33.71	$1.43	$0.15	$333.71	$340.61	$443.30
$71.66	$1.43	$0.15	$526.38	$533.16	$460.36
$68.67	$1.43	$0.15	$506.60	$513.06	$443.30
$77.61	$1.43	$0.15	$432.76	$438.05	$359.20
$88.02	$1.43	$0.15	$490.60	$496.81	$407.38
$77.30	$1.43	$0.15	$431.03	$436.29	$357.76
$61.59	$1.43	$0.15	$343.75	$347.62	$285.05
$83.22	$1.43	$0.15	$463.92	$469.70	$385.15
$73.83	$1.43	$0.15	$411.79	$416.75	$341.74
$61.49	$1.43	$0.15	$464.07	$469.86	$407.38
$76.56	$1.43	$0.15	$426.96	$432.15	$354.36
$68.73	$1.43	$0.15	$383.43	$387.93	$318.10
$68.73	$1.43	$0.15	$383.43	$387.93	$318.10
$57.58	$1.43	$0.15	$438.28	$443.66	$385.15
$41.08	$1.43	$0.15	$323.24	$326.79	$285.05
$49.55	$1.43	$0.15	$387.51	$392.08	$341.74
$51.67	$1.43	$0.15	$402.07	$406.87	$354.36
$48.05	$1.43	$0.15	$362.75	$366.93	$318.10
$68.73	$1.43	$0.15	$362.75	$366.93	$318.10
$55.66	$1.43	$0.15	$435.31	$440.64	$361.32
$61.14	$1.43	$0.15	$341.25	$345.09	$282.97
$66.80	$1.43	$0.15	$372.69	$377.03	$309.16
$63.14	$1.43	$0.15	$352.39	$356.41	$292.26
$57.79	$1.43	$0.15	$322.67	$326.20	$267.48
$57.79	$1.43	$0.15	$322.67	$326.20	$267.48
$61.89	$1.43	$0.15	$345.46	$349.36	$286.48
$45.43	$1.43	$0.15	$351.32	$355.31	$309.16
$42.59	$1.43	$0.15	$331.84	$335.52	$292.26
$39.33	$1.43	$0.15	$304.21	$307.45	$267.48
$39.33	$1.43	$0.15	$304.21	$307.45	$267.48
$61.78	$1.43	$0.15	$344.81	$348.70	$285.93
$37.74	$1.43	$0.15	$376.87	$381.27	$312.64
$41.60	$1.43	$0.15	$325.17	$328.74	$286.48
$61.79	$1.43	$0.15	$344.90	$348.79	$286.01
$58.45	$1.43	$0.15	$326.31	$329.91	$270.53
$50.94	$1.43	$0.15	$284.62	$287.55	$235.79

Base Rates
4/1/2022 - 6/30/2022

Rx	Pediatric Dental	Pediatric Vision	Total	Medical + Rx	Medical
$101.05	$1.45	$0.15	$563.01	$570.36	$467.70
$34.23	$1.45	$0.15	$342.21	$349.23	$450.37
$72.80	$1.45	$0.15	$534.76	$541.66	$467.70
$69.76	$1.45	$0.15	$514.66	$521.24	$458.37
$78.85	$1.45	$0.15	$439.65	$445.03	$364.92
$89.43	$1.45	$0.15	$498.41	$504.73	$413.88
$78.53	$1.45	$0.15	$437.89	$443.24	$363.46
$62.58	$1.45	$0.15	$349.22	$353.16	$289.59
$84.55	$1.45	$0.15	$471.30	$477.19	$391.30
$74.99	$1.45	$0.15	$418.35	$423.39	$347.18
$62.48	$1.45	$0.15	$471.46	$477.35	$413.88
$77.79	$1.45	$0.15	$433.75	$439.04	$368.01
$69.83	$1.45	$0.15	$389.53	$394.11	$323.17
$69.83	$1.45	$0.15	$389.53	$394.11	$323.17
$58.53	$1.45	$0.15	$445.26	$450.73	$391.30
$41.74	$1.45	$0.15	$328.39	$331.99	$289.59
$50.34	$1.45	$0.15	$393.68	$398.33	$347.18
$52.51	$1.45	$0.15	$408.47	$413.36	$360.01
$48.83	$1.45	$0.15	$368.53	$372.78	$323.17
$48.83	$1.45	$0.15	$368.53	$372.78	$323.17
$79.32	$1.45	$0.15	$442.24	$447.66	$367.08
$82.12	$1.45	$0.15	$346.69	$350.59	$287.48
$77.03	$1.45	$0.15	$378.63	$383.04	$314.09
$76.62	$1.45	$0.15	$358.01	$362.09	$296.91
$64.15	$1.45	$0.15	$327.80	$331.40	$271.75
$76.28	$1.45	$0.15	$327.80	$331.40	$271.75
$68.58	$1.45	$0.15	$327.80	$331.40	$271.75
$68.72	$1.45	$0.15	$327.80	$331.40	$271.75
$43.26	$1.45	$0.15	$337.12	$340.87	$296.91
$39.97	$1.45	$0.15	$309.05	$312.35	$271.75
$43.26	$1.45	$0.15	$337.12	$340.87	$296.91
$39.97	$1.45	$0.15	$309.05	$312.35	$271.75
$39.97	$1.45	$0.15	$309.05	$312.35	$271.75
$42.26	$1.45	$0.15	$330.34	$333.98	$291.04
$76.78	$1.45	$0.15	$350.39	$354.25	$290.49
$68.63	$1.45	$0.15	$382.87	$387.35	$317.63
$42.26	$1.45	$0.15	$330.34	$333.98	$291.04
$76.28	$1.45	$0.15	$350.39	$354.35	$290.57
$60.33	$1.45	$0.15	$331.51	$335.17	$274.84
$52.59	$1.45	$0.15	$289.15	$292.14	$239.55

Base Rates
7/1/2022 - 9/30/2022

Rx	Pediatric Dental	Pediatric Vision	Total	Medical + Rx	Medical
$102.66	$1.47	$0.15	$571.98	$579.44	$475.14
$34.80	$1.47	$0.15	$350.85	$357.98	$457.54
$73.96	$1.47	$0.15	$543.28	$550.29	$475.14
$70.87	$1.47	$0.15	$522.86	$529.54	$457.54
$80.11	$1.47	$0.15	$446.65	$452.13	$370.75
$90.85	$1.47	$0.15	$506.35	$512.77	$420.47
$79.78	$1.47	$0.15	$444.86	$450.30	$369.25
$63.57	$1.47	$0.15	$354.78	$358.79	$294.21
$85.89	$1.47	$0.15	$478.81	$484.79	$397.53
$76.21	$1.47	$0.15	$425.01	$430.14	$352.71
$63.47	$1.47	$0.15	$478.97	$484.95	$420.47
$79.03	$1.47	$0.15	$440.66	$446.04	$367.08
$70.94	$1.47	$0.15	$395.73	$400.39	$328.32
$70.94	$1.47	$0.15	$395.73	$400.39	$328.32
$59.43	$1.47	$0.15	$452.35	$457.91	$397.53
$42.40	$1.47	$0.15	$333.61	$337.29	$294.21
$51.15	$1.47	$0.15	$399.95	$404.67	$352.71
$53.35	$1.47	$0.15	$414.98	$419.94	$365.75
$49.61	$1.47	$0.15	$374.40	$378.72	$328.32
$49.61	$1.47	$0.15	$374.40	$378.72	$328.32
$80.58	$1.47	$0.15	$449.28	$454.79	$372.93
$63.11	$1.47	$0.15	$352.21	$356.17	$292.06
$68.95	$1.47	$0.15	$384.66	$389.14	$319.09
$65.18	$1.47	$0.15	$363.71	$367.86	$301.65
$59.65	$1.47	$0.15	$333.02	$336.68	$276.08
$59.65	$1.47	$0.15	$333.02	$336.68	$276.08
$77.50	$1.47	$0.15	$354.93	$359.25	$295.68
$46.89	$1.47	$0.15	$342.49	$346.30	$301.65
$43.96	$1.47	$0.15	$313.97	$317.33	$276.08
$43.96	$1.47	$0.15	$313.97	$317.33	$276.08
$77.50	$1.47	$0.15	$350.30	$354.25	$290.49
$43.96	$1.47	$0.15	$388.97	$393.52	$322.69
$42.94	$1.47	$0.15	$335.60	$339.31	$295.68
$77.50	$1.47	$0.15	$355.97	$359.99	$295.19
$61.29	$1.47	$0.15	$336.79	$340.51	$279.22
$53.42	$1.47	$0.15	$293.76	$296.79	$243.37

Base Rates
10/1/2022 - 12/31/2022

Annual Trend

Rx	Pediatric Dental	Pediatric Vision	Total	Medical & Rx	Dental & Vision
$104.30	$1.49	$0.15	$581.08	6.52%	6.52%
$100.44	$1.49	$0.15	$559.62	6.52%	6.52%
$75.15	$1.49	$0.15	$551.93	6.52%	6.52%
$72.00	$1.49	$0.15	$531.18	6.52%	6.52%
$83.38	$1.49	$0.15	$453.77	6.52%	6.52%
$92.30	$1.49	$0.15	$514.41	6.52%	6.52%
$81.05	$1.49	$0.15	$451.94	6.52%	6.52%
$64.58	$1.49	$0.15	$360.43	6.52%	6.52%
$87.26	$1.49	$0.15	$486.43	6.52%	6.52%
$77.43	$1.49	$0.15	$431.78	6.52%	6.52%
$64.48	$1.49	$0.15	$486.59	6.52%	6.52%
$80.29	$1.49	$0.15	$447.68	6.52%	6.52%
$72.07	$1.49	$0.15	$402.03	6.52%	6.52%
$72.07	$1.49	$0.15	$402.03	6.52%	6.52%
$60.38	$1.49	$0.15	$459.55	6.52%	6.52%
$43.08	$1.49	$0.15	$338.93	6.52%	6.52%
$51.96	$1.49	$0.15	$406.31	6.52%	6.52%
$54.19	$1.49	$0.15	$421.58	6.52%	6.52%
$50.40	$1.49	$0.15	$380.36	6.52%	6.52%
$50.40	$1.49	$0.15	$380.36	6.52%	6.52%
$81.86	$1.49	$0.15	$456.43	6.52%	6.52%
$64.11	$1.49	$0.15	$357.81	6.52%	6.52%
$70.05	$1.49	$0.15	$390.78	6.52%	6.52%
$66.21	$1.49	$0.15	$369.50	6.52%	6.52%
$68.50	$1.49	$0.15	$338.32	6.52%	6.52%
$60.60	$1.49	$0.15	$338.32	6.52%	6.52%
$78.72	$1.49	$0.15	$354.93	6.52%	6.52%
$46.89	$1.49	$0.15	$368.37	6.52%	6.52%
$44.65	$1.49	$0.15	$347.94	6.52%	6.52%
$41.25	$1.49	$0.15	$318.97	6.52%	6.52%
$41.25	$1.49	$0.15	$318.97	6.52%	6.52%
$43.63	$1.49	$0.15	$361.54	6.52%	6.52%
$70.83	$1.49	$0.15	$395.16	6.52%	6.52%
$43.63	$1.49	$0.15	$340.95	6.52%	6.52%
$64.80	$1.49	$0.15	$361.63	6.52%	6.52%
$61.29	$1.49	$0.15	$342.15	6.52%	6.52%
$53.42	$1.49	$0.15	$298.43	6.52%	6.52%

Capital Advantage Assurance Company
Small Group Rates
Effective 1/1/2022
Morbidity Factor Calculation

From Ib Manual Data Table 2

Earned Premium	Ultimate Incurred Claims	Member Months	Total Prescription Drug Rebates*	Total EHB Capitation	Risk Adjustment
$ 243,160,961.24	$ 200,146,137.31	369,829	$ (9,413,365.99)	$ 11,022.05	$ 9,277,790.00

Premium PMPM	Incurred Clm PMPM	RA PMPM	Loss Ratio*
$ 657.50	$ 515.76	$ 25.09	75.6%

*Loss Ratio net of risk adjustment

2019 BEP from 2021 Annual Filing

Earned Premium	Ultimate Incurred Claims	Member Months	Total Prescription Drug Rebates*	Total EHB Capitation	Risk Adjustment
$ 315,438,722.74	$ 269,696,701.86	506,640	$ (14,153,272.73)	$ 11,448.50	$ 16,258,847.00

Premium PMPM	Incurred Clm PMPM	RA PMPM	Loss Ratio*
$ 622.61	$ 504.41	$ 32.09	77.0%

	BEP Start	BEP End	BEP MidPoint
Annual Filing BEP (pre-COVID)	1/1/2019	12/31/2019	7/2/2019
New BEP (w COVID)	1/1/2020	12/31/2020	7/1/2020
	Trend Months		12
	Total Claims Trend		6.3%
	Rx Trend for Rebates		12.1%
	Capitation Trend		3%

2019 BEP Trended to New BEP

Earned Premium	Ultimate Incurred Claims	Member Months	Total Prescription Drug Rebates*	Total EHB Capitation	Risk Adjustment
$ 333,113,599.54	$ 286,688,433.43	506,640	$ (15,859,591.29)	$ 11,705.14	$ 16,258,847.00

Premium PMPM	Incurred Clm PMPM	RA PMPM	Loss Ratio*
$ 657.50	$ 534.58	$ 32.09	77.5%

*Loss Ratio net of risk adjustment

Change in Incurred Claims	Change in LR	COVID Morbidity Factor Applied
3.6%	2.6%	1.026

Capital Advantage Assurance Company
Small Group Rates
Effective 1/1/2022
MLR Exhibit

	MLR		Member Months	
Calendar Year	Actual	Pricing	Actual	Pricing
2017	84.38%	86.00%	918,358	683,976
2018	80.69%	83.34%	776,892	914,304
2019	76.66%	85.00%	504,655	813,342

Capital BLUE

June 25, 2021

Ms. Tracie Gray, Director
Bureau of Life, Accident and Health Insurance
Office of Insurance Product Regulation and Administration
Commonwealth of Pennsylvania Insurance Department
1311 Strawberry Square
Harrisburg, PA 17120

Re: **Capital Advantage Assurance Company**
Small Group Rates
Filing No 21-61
TOI Code: H15G Group Health – Hospital/Surgical/Medical Expense
Sub-TOI Code: H15G.003 Small Group Only
Filing Type: Rate

Dear Ms. Gray:

CAAC received an objection letter from the Department dated June 10, 2021. CAAC is providing the following in response to the objection letter:

- Q&A written response
- Q&A exhibits
- Performance PPO network calculation workbooks
- Trend leveraging calculation workbook
- Revised rate development workbook
- Revised PAAM exhibits
- Revised URRT
- Revised rates (PA and Federal templates)
- Revised memos – Actuarial, Cover Letter, Rate Change Summary

All changes are due to PID requests/questions and have been disclosed in the Q&A written response. Additionally, below is a summary of changes:

- Question 4: Correction to Exhibit O1, Other Medical Factor
- Question 12: Correction to Table 6, Retention, Administrative Expenses, General and Claims
- Question 13: Correction to Table 6, Federal Income Tax
- Question 14: Correction to Table 12, include tobacco factors of 1.0 for ages 18-20

If you have any questions regarding this filing, please call me at [redacted] (or via email at [redacted]) or [redacted] at [redacted] ([redacted]). Thank you for your assistance in this matter.

Health care benefit programs issued or administered by Capital BlueCross and/or its subsidiaries, Capital Advantage Insurance Company®, Capital Advantage Assurance Company® and Keystone Health Plan® Central. Independent licensees of the BlueCross BlueShield Association. Communications issued by Capital BlueCross in its capacity as administrator of programs and provider relations for all companies.

Sincerely,

[redacted], ASA, MAAA
Director, Actuarial Services
Capital BlueCross

Enclosures

cc: [redacted], FSA, MAAA, Senior Director, Actuarial Services
[redacted], ASA, MAAA, Vice President and Chief Actuary, Actuarial Services
[redacted], Corporate Counsel

CAPITAL ADVANTAGE ASSURANCE COMPANY, INC.

Question and Answer
Small Group Rates
Effective January 1, 2022

With this response, please find corresponding Q&A Exhibits in SG_21-61_Initial_CAAC_PPO_Q&AExhibits1_Supporting_20210625.xlsx

Question 1. For the development of the 1.03 COVID morbidity factor, we had the following questions.

a. For the COVID factor development, please include demonstration for how the 2019 and 2020 calendar years were adjusted for any differences in morbidity, demographics, plan design, geography, trend, etc. in the development of the factor.
b. In the LR calculation for the support for the COVID factor on the "Exhibit Q_Morbidity" tab, the claims are trended from 2019 to 2020 but the premium is not. Please provide support for this apparent disconnect.

Answer 1.

a. For this estimate, morbidity, demographics, plan design, and geography are assumed to be the same between 2019 and 2020.
b. Exhibit Q has been corrected to reflect 2020 premium PMPM.

Question 2. On the "I Data" and "I.b. Manual Data" tabs, please provide additional information and support for the significant decrease in prescription drug rebates from 2019 to 2020.

a. Does this change have any impact in the development of the 2022 rates? If so, please provide the appropriate detail on where and how this impact is included in the rate development.

Answer 2. The decrease in prescription drug rebates is almost entirely attributable to Capital's change in Prescription Benefit Manager (PBM). Capital moved to a new PBM effective 1/1/2020. While this move produces overall savings (considering prescription drug cost net rebates), many prescription drugs have lower rebate amounts compared those under the former PBM. Additionally, Hepatitis C prescription drug utilization was down in 2020, significantly contributing to the rebate decrease.

a. This change does impact 2022 rates as prescription drug cost net rebates is used as the basis for the 2022 rating period. Capital will continue with our current PBM into the 2022 rating period, so 2020 (adjusted for COVID-19) is the best predictor of future costs.

Question 3. Please provide quantitative and qualitative support for not applying any adjustment for a change in demographics or geography.

Answer 3. We utilize the assumption that new membership will resemble existing membership, making changes to demographics or region negligible.

Question 4. For each of the "Exhibit O…" tabs, please provide quantitative support for the assumed savings for each network (e.g., 27%, 17%, and 8% for the Valley EPO Network) as well as the projected movement in claims to the more favorable network hospitals (e.g., 75% to St. Luke's for the Valley EPO Network).

a. In addition, please provide support for applying the "Medical Rating Factor" to the "Other Medical" service category for the Valley EPO network, but not for any of the other networks.

Answer 4. Valley Advantage EPO and PPO Choice network factors are unchanged from 2021, continuing to use the same methodology used in the 2021 CAAC rate filing. Please advise if the Department would like the same justification workbooks added to the 2022 filing. A new analysis has not been performed, so data remains the same as last year.

Capital Advantage EPO: Please see Q&A Exhibit 1 for the quantitative analysis performed to develop the Capital Advantage EPO network factor. CBC's Provider Contracting Unit develops Medicare Benchmark models by Facility that shows IP and OP allowed amounts as a percentage of Medicare. This model is used to compare facility pricing on a severity-adjusted basis as the Medicare benchmark normalizes for severity. For this analysis, CBC contracted allowed claims as a percentage of Medicare are compared between UPMC Pinnacle and all other hospital systems. Additionally, EPO members receive a 15% contracted discount on IP and OP services. Note that professional contracting is not included in the Medicare Benchmark. Professional claims are assumed equal between UPMC Pinnacle and all other providers. The total calculated IP and OP savings are found in the Rate Development, Exhibit O2.

Performance PPO: Please see the following Excel workbooks for the quantitative analysis performed to develop the Performance PPO network factor:

- SG_21-61_Initial_CAAC_PPO_PerfPPORegion6_Supporting_CONF_20210625.xlsx
- SG_21-61_Initial_CAAC_PPO_PerfPPORegion7_Supporting_CONF_20210625.xlsx
- SG_21-61_Initial_CAAC_PPO_PerfPPORegion9_Supporting_CONF_20210625.xlsx

The analysis was performed using all CBC Commercial Group PPO business. The network factor in the Small Group ACA market cannot vary by region, but because this product is offered in other market segments, and this analysis is to encompass all market segments, it is segmented by region. For Small Group ACA, the member-weighted average of the network discount is applied to every plan regardless of region.

The following steps describe the analysis. Region 6 is used as an example.

1. Gather 2019 CBC Commercial PPO, region 6 allowed claims by provider and type of service (IP, OP, Professional). (Data tab)
2. Use Medicare benchmark pricing as of 6/30/2020 to compare contracted pricing by provider. (CommercialIP, CommercialOp tabs)
    a. CBC's Provider Contracting Unit develops Medicare Benchmark models by Facility that shows IP and OP allowed amounts as a percentage of Medicare. This

model is used to compare facility pricing on a severity-adjusted basis as the Medicare benchmark normalizes for severity.

3. Analysis tab:
    a. Gather region 6 claims by IP/OP provider. Professional claims are categorized as "Other" and are assumed to be priced the same across all providers.
    b. Identify providers as Performance PPO (Performance PPO tier 1) or Other (Performance PPO tier 2). Performance PPO tier 1 providers are Wellspan, Lancaster General Hospital, Hershey, and St. Luke's.
    c. Reprice claims:
        i. Assume 50% of claims from tier 2 providers will move to tier 1 providers at their contracted price. Claims are repriced at region-specific, claim-weighted average tier 1 provider pricing (calculation is found on tab PerfPPOProviders).
        ii. Assume 100% of claims already with tier 1 providers will remain with the same tier 1 provider, priced at the Performance PPO contracted price. The Performance PPO pricing is either the same as regular PPO pricing or discounted. The discount, if any, is found in columns S and T. Claims are repriced at the provider-specific pricing adjusted for the Performance PPO discount, if any.
    d. Compare the total repriced claims to the original claims. [Repriced Claims]/[Original Claims] -1 = Medical Discount. (Analysis tab, cell AG6).
    e. Medical Claims make up approximately 80% of total claims, so the final network factor is [Medical Discount] x 0.8 = Final Contracting Discount. (Analysis tab, cell AJ8).
4. The Final Contracting Discount is displayed in Rate Development, Exhibit O4 – Performance PPO Network Factor for each region.

a. Pediatric dental makes up the vast majority of the "Other Medical" category, and therefore is mostly unaffected by medical provider contracting differences. The factor was mistakenly applied to "Other Medical" on Valley Advantage EPO network development and is corrected with this submission. With this correction, the Valley Advantage EPO rating factor remains the same.

Question 5. The following questions pertain to the development of the 2022 risk adjustment estimate.

a. Please provide support for applying no changes to the 2020 risk adjustment results in projecting the 2022 information.
b. Please provide support for assuming no change to the statewide average premium would occur between 2020 and 2022.
c. Please provide support for assuming no changes in the relative risk for the Company relative to the statewide.

Answer 5.

a. Rate development is being performed on an experience net risk adjustment basis. That means that we are neither making an issuer-specific morbidity adjustment to the base

experience period or an adjustment to risk adjustment. This approach assumes that experience net risk adjustment is the best predictor of future experience.

b. The statewide average premium is assumed to be equal between 2020 and 2022. This is because premiums statewide decreased in 2021 and we expect them to be at or below trend in 2022. The net result is estimated to be no change from 2020.
c. The rationale is the same as explained in bullet a. above. Capital is assuming a steady state when using experience net risk adjustment as the basis of our projection.

Question 6. Please provide support for not including any utilization trend in the Medical trend amounts.

Answer 6. Annually, the actuarial team meets with our Chief Medical Officer to discuss utilization trends by market segment based on provider conversations and emerging trends in the medical community. Based on those conversations, her best estimate is no change in utilization from 2020 to 2022. Please note this is pre-Covid-19, as Covid-19 factors are applied separately.

Question 7. Please provide quantitative support for the 0.3% leveraging adjustment utilized on the "Exhibit E_Trend" tab.

Answer 7. Please see SG_21-61_Initial_CAAC_PPO_Leveraging_Supporting_20210625.xlsx, tab: LeveragingSGAllData. In order to determine the future impact of leveraging, including the impact of increasing cost sharing due to allowed costs rising, the exhibit shows a claim probability distribution with allowed amounts by range. The data is 2020 CBC ACA single risk pool population. The average pricing AV in the Small Group market is approximately 0.86 ((from Exhibit G, Paid-to-Allowed Ratio). From the data, I can infer that a deductible (applying to all services) of $1,160 is equal to 86% AV for this population. Using that deductible amount, I can measure incurred claims and member cost-sharing trend, given an allowed trend of 6.0%. Claims are trended in a database in order to move claims into the correct buckets. Please note that the total allowed amounts are increasing at 6.0% annually (columns P and Z). Given the deductible and allowed trend, incurred claims trend at 6.5%, member cost-share at 1.3% and leveraging is 6.5%-6.0% = 0.5%. Due to market competition, the applied leveraging factor is 0.3%.

Question 8. Please provide the quantitative development of the area factors noted in the Actuarial Memorandum. These are referenced in "Exhibit Q", but no such exhibit can be found. The support and development of these factors should provide sufficient detail to confirm that any morbidity differences between regions has been removed in the analysis.

a. For each region, assuming 2020 data was utilized, please include total premium, total membership, total allowed claims, allowed claims for members with over $500k in paid claims in 2020, total paid claims, total paid claims for members with over $500k in paid claims in 2020, average 2020 risk score, and average AV as used in the risk adjustment calculation (i.e., 0.60 for bronze plans, 0.70 for silver, etc.). Please also include any additional data and adjustments used in the factor development.

Answer 8. In order to minimize market disruption, area factors are unchanged from 2020/2021. A regional analysis was not performed this year, as market stabilization and competition

continue to be a high priority. I was unable to find the reference to Exhibit Q. Please advise and I will remove the reference with the next submission.

Question 9. Please provide support for not applying any benefit mix changes or induced demand changes when there is an adjustment noted on "Exhibit D_BenMix".

Answer 9. The changes in benefit mix are small enough that we did not deem an induced demand factor greater than 1.0 necessary. We believe induced demand changes to allowed claims in this market segment are negligible and differs from changes to incurred claims (which are attributable to differences in cost sharing). Exhibit D – Benefit Change shows the expected changes to incurred claims due to differences in cost sharing between the BEP and the projection period, which is used to develop the Paid-to-Allowed ratio in Exhibit G.

Question 10. On the "PMPMs" tab, the starting paid to allowed ratios by plan were grossed up by approximately 19% uniformly, which also increases the induced demand. This is causing some plans to have pricing AVs over 1.0 as the pricing AVs should reflect the percentage of allowed costs covered by the plan. Please provide support as to why this adjustment is necessary and appropriate and how the pricing AVs can be above 1.0.

Answer 10. The pricing AV is calculated relative to the paid-to-allowed ratio. So as an example, if a platinum plan has a pricing AV of 1.026 and the paid-to-allowed ratio is 0.854, the benefits are 1.026/.854 -1 = 20% richer than the average plan in the projection period. It is important to note that the average pricing AV in Table 10 matches the pricing AV calculated in Exhibit G, so rates are not inflated. Relativities are developed from Capital's manual cost model.

Question 11. A COVID-19 morbidity adjustment factor was used to bring the 2020 base experience in line with a BEP not influenced by COVID19. Currently, there is no mention of a COVID-19 adjustment being made to the projected claims. Please confirm that Capital is expecting no impact to Plan Year 2022 claims as a result from COVID-19.

Answer 11. This confirms that Capital is not making an additional adjustment for COVID-19 in 2022. We assume that 2020 adjusted for COVID-19 and trended is the best predictor of 2022.

Question 12. In the PAAM Exhibits, Table 6. Retention, under the Administrative Expenses section, General and Claims is listed as 68.63%. Please update.

Answer 12. Table 6, General and Claims Administrative Expenses has been corrected.

Question 13. Per the PA Final Rate Filing Guidance, the profit listed in Table 6 is an after-tax amount. Given, that the profit is after-tax, the federal income tax percentage, in Table 6, is understated. In Table 6, the Federal Income Tax is listed as 0.42%. Please either update the estimated federal income tax percentage to 0.5316456% or change the after-tax profit to 1.58%. Please update all affected exhibits and documents.

Answer 13. The Federal Income Tax has been corrected to 0.5316456%.

Question 14. In Table 12, Age and Tobacco Factors, please fill in the tobacco factor for Age Bands: 18, 19, and 20 to be listed as 1.000.

Answer 14. Table 12 has been corrected to include a Tobacco Factor of 1.000 for ages 18, 19, and 20.

Question 15. Please provide an exhibit which demonstrates that the criteria for the expanded bronze plan(s) has been met.

Answer 15. Please see Q&A Exhibits 2 and 2a for a comprehensive list of all CBC Individual and Small Group expanded bronze plans, and supporting analysis. For the PCP copay analysis, 2019 CBC ACA PCP data is used, trended at 3% for 3 years to 2022. 2020 data was not used due to suppressed in-person visits due to COVID-19. The analysis shows that a $50 PCP is less than 50% of the average 2022 PCP visit cost.

Question 16. Per the Unique Plan Design – Supporting Documentation and Justification form, Applicable HIOS Plan IDs section, please remove all HIOS IDs which are not plans listed in this filing.

Answer 16. The HIOS IDs in question are relevant to the 2022 CAAC Individual filing. This document is being included exactly as it is filed in the binder filing, as the federal template includes both market segments.

Question 17. The current submitted broker contract agreement is not for this upcoming plan year. When does CAAC expect to have their commission schedules finalized? Once finalized, please provide the current broker contract agreement. Please note that once rates have been finalized, a change to rates will not be allowed to change even if the commission schedule changes.

Answer 17. We expect to have 2022 broker contracts finalized by August. We acknowledge that a change to rates will not be allowed once rates are finalized.

Question 18. Please provide an exhibit that quantitatively shows a comparison of the actual to projected claim cost PMPMs for calendar years 2017 – 2020, as applicable.

Answer 18. Please see Q&A Exhibit 3 for the requested data.

Question 19. Please confirm that you have tested to ensure that the rates in Table 11 of the PAAM Exhibits, PA Plan Design Summary and Rate Table, Federal Rates Template, and binder are identical.

Answer 19. I confirm that the exhibits above have been tested to ensure that rates are identical.

Capital Advantage Assurance Company
Small Group Rates
Q&A Exhibit 1
Capital Advantage EPO Network Factor Development

Provider Name	Provider Number	Type	CBC Allowed Amount	Medicare Priced Amount (WI 1)	CBC Allowed - % of Medicare Priced Amount (WI 1)
UPMC PINNACLE CARLISLE	390058	IP	$2,490,021	$2,857,956	87%
UPMC PINNACLE HANOVER	390233	IP	$5,951,717	$2,600,601	229%
UPMC PINNACLE HOSPITALS	390067	IP	$53,236,214	$31,157,869	171%
UPMC PINNACLE LANCASTER	390061	IP	$2,738,442	$1,849,689	148%
UPMC PINNACLE LITITZ	390068	IP	$1,452,091	$2,312,890	63%
UPMC PINNACLE MEMORIAL	390101	IP	$4,367,745	$2,984,524	146%
UPMC PINNACLE-CRNA	390067	IP	$53,236,214	$31,157,869	171%
Pinnacle Total		IP	$123,472,443	$74,921,398	165%
Average All Hospitals		IP	$611,746,106	$331,315,856	185%
				Initial Savings	-11%
				Extra Discount EPO	-15%
				Total IP Savings	**-24%**
UPMC PINNACLE CARLISLE	50152512	OP	$16,462,354	$5,439,439	303%
UPMC PINNACLE HANOVER	390233		$15,399,965	$4,277,266	360%
UPMC PINNACLE HOSPITALS	390067		$59,982,233	$24,390,028	246%
UPMC PINNACLE LANCASTER	50152509		$6,467,772	$2,404,048	269%
UPMC PINNACLE LITITZ	50152508		$5,426,744	$2,080,241	261%
UPMC PINNACLE MEMORIAL	50152507		$11,277,289	$4,125,176	273%
Pinnacle Total			$115,016,357	$42,716,198	269%
Average		OP	$1,122,845,947	$376,692,596	298%
				Initial Savings	-10%
				Extra Discount EPO	-15%
				Total OP Savings	**-23%**

Capital Blue Cross
Q&A Exhibit 2
Expanded Bronze Plans
Individual and Small Group Market
Plan Offerings for 2022

Market Segment	HIOS Plan ID	Plan Name	Meets the requirements to be a high deductible health plan within the meaning of 26 U.S.C. 223(c)(2)	1 Major Service Paid Before Deductible at Cost-sharing <= 50% Coinsurance Equivalent	Meet Expanded Bronze	Notes
Small Group	45127PA0010135	Bronze QHDHP-E PPO 6900/0/0	Y	N	Y	High Deductible Health Plan
Small Group	53789PA0090004	Bronze HMO 8000/0/50	N	Y	Y	$50 PCP Copay
Individual	45127PA0020031	Bronze QHDHP PPO 6300/0/50	Y	N	Y	High Deductible Health Plan
Individual	45127PA0020020	Bronze PPO 7450/0/50	N	Y	Y	$50 PCP Copay and 50% Coins on Specialty Drugs
Individual	45127PA0020033	Bronze QHDHP PPO Choice 6300/0/50	Y	N	Y	High Deductible Health Plan
Individual	45127PA0020025	Bronze PPO Choice 7100/0/50	N	Y	Y	$50 PCP Copay and 50% Coins on Specialty Drugs
Individual	45127PA0140005	Bronze Valley Advantage EPO 7450/0/50	N	Y	Y	$50 PCP Copay and 50% Coins on Specialty Drugs
Individual	45127PA0140010	Bronze Capital Advantage EPO 7450/0/50	N	Y	Y	$50 PCP Copay and 50% Coins on Specialty Drugs
Individual	53789PA0100008	Bronze HMO 7450/0/50	N	Y	Y	$50 PCP Copay and 50% Coins on Specialty Drugs

Capital Blue Cross
Q&A Exhibit 2a
ACA Members - Small Group and Individual
2019 Data Trended to 2022

From: CostSharingTool_2022

Expanded Bronze Plan Review

This review checks that each plan with an Expanded Bronze metal level meets the
1. Meet the requirements to be a high deductible health plan within the meaning of 26 U.S.C. 223(c)(2).

OR

2. Pay for at least one major service before the deductible with reasonable cost sharing.
-*Major services* are defined as the below list of benefits.
-*Reasonable cost sharing* is defined as a coinsurance less than or equal to 50% or a copay less than or equal to a benefit-specific copay limit defined by the state. The values are set to default to $0 and states may update the values below.

	Copay	Coins
Primary Care Visits	$50	50%
Specialist Visit	$0	50%
Emergency Room Services	$0	50%
Inpatient Hospital Services (e.g.,	$0	50%
Generic Drugs	$0	50%
Preferred Brand Drugs	$0	50%
Specialty Drugs	$0	50%

Allowed	Visits	Cost per Visit	Trend	2022 Cost Per Visit	Max Copay	Copay Applied
$18,415,525	$182,253	$101.04	3%	$110.41	$55.21	$50

Capital Advantage Assurance Company
Small Group Rates
Q&A Exhibit 3
Projected vs. Actual

	Paid		Risk Adjustment		Exchange User Fees		Market Adjusted Paid	
Year	Projected	Actual	Projected	Actual	Projected	Actual	Projected	Actual
2017	$472.28	$418.32	-$5.93	-$9.34	$0.00	$0.03	$478.21	$427.69
2018	$521.78	$460.86	-$42.86	$6.86	$0.00	$0.00	$564.64	$454.00
2019	$517.78	$502.27	-$10.13	$37.72	$0.00	$0.00	$527.91	$464.55
2020	$590.36	$515.86	-$9.13	$25.22	$0.00	$0.00	$599.49	$490.64

Capital BLUE

July 13, 2021

Ms. Tracie Gray, Director
Bureau of Life, Accident and Health Insurance
Office of Insurance Product Regulation and Administration
Commonwealth of Pennsylvania Insurance Department
1311 Strawberry Square
Harrisburg, PA 17120

Re: **Capital Advantage Assurance Company**
Small Group Rates
Filing No 21-61
TOI Code: H15G Group Health – Hospital/Surgical/Medical Expense
Sub-TOI Code: H15G.003 Small Group Only
Filing Type: Rate

Dear Ms. Gray:

CAAC received an objection letter from the Department dated July 6, 2021. CAAC is providing the following in response to the objection letter:

- Q&A written response
- Q&A exhibits
- Revised rate development workbook
- Revised PAAM exhibits
- Revised URRT
- Revised rates (PA and Federal templates)
- Revised memos – Actuarial, Cover Letter, Rate Change Summary
- Public filing PDF

All changes are due to PID requests/questions and have been disclosed in the Q&A written response. Additionally, below is a summary of changes:

- Question 1: Correction to Table 5, Morbidity Factor

If you have any questions regarding this filing, please call me at [redacted] (or via email at [redacted]) or [redacted] at [redacted] ([redacted]). Thank you for your assistance in this matter.

Health care benefit programs issued or administered by Capital BlueCross and/or its subsidiaries, Capital Advantage Insurance Company®, Capital Advantage Assurance Company® and Keystone Health Plan® Central. Independent licensees of the BlueCross BlueShield Association. Communications issued by Capital BlueCross in its capacity as administrator of programs and provider relations for all companies.

Sincerely,

[redacted], ASA, MAAA
Director, Actuarial Services
Capital BlueCross

Enclosures

cc: [redacted], FSA, MAAA, Senior Director, Actuarial Services
[redacted], ASA, MAAA, Vice President and Chief Actuary, Actuarial Services
[redacted], Corporate Counsel

CAPITAL ADVANTAGE ASSURANCE COMPANY, INC.

Question and Answer
Small Group Rates
Effective January 1, 2022

With this response, please find corresponding Q&A Exhibits in SG_21-61_Initial_CAAC_PPO_Q&AExhibits2_Supporting_20210713.xlsx

Question 1. As a follow-up to question 1, please provide the 2019 and 2020 average risk score (using the same HHS model), average age factor, average actuarial value, and average geographic factor to support the assumption that the morbidity, demographic, plan design, and geographic mix is the same between 2019 and 2020.

Answer 1. Please see Q&A Exhibit 1 for the requested information. While the factors do vary between 2019 and 2020, the method used to estimate the impact of COVID shown in Exhibit Q is reasonable with a modification. In order to account for changes in risk, I have updated Exhibit Q to include the impact of risk adjustment on the 2019 and 2020 loss ratios. So if we compare the loss ratio net risk adjustment of 2020 compared to the loss ratio of 2019 claims and premium trended to 2020 (with risk adjustment equal to 2019), the difference is 2.6%. This would suggest that results are 2.6% better in 2020 than 2019 would have predicted. Using the loss ratio approach accounts for changes in geography and age since those are allowable rating factors so are included in premium. The addition of the risk adjustment transfer amount to the loss ratio means that change in risk is also considered. Due to this modification, I'm adjusting the COVID-19 adjustment factor from 1.03 to 1.026.

Question 2. The below questions are a follow-up to question 10:

a. Please explain how the determined pricing AV does not include adjustments that take into account the morbidity of the expected population (as required by the URR v5.3 Instructions), given that the manual rate cost relativities are adjusted to the calculated paid to allowed ratio calculated in Exhibit G. In addition, this approach results in changes to the pricing AVs in the updated filing even though there were no changes to the plan designs.
b. Please explain how the pricing AV can be above 1.0, as the pricing AV should reflect the percentage of allowed costs covered by the plan (i.e., the plan is not expected to pay more than what the service is contractually allowed).

Answer 2.

a. CBC uses Milliman, Inc. Health Cost Guidelines Commercial Rating Structures (for active employees) to develop benefit relativities, which translate into pricing AVs. To help answer questions, I am pulling from Milliman's methodology description. Anything in quotations is directly from Milliman, Inc.
"Milliman utilizes an enrollment and utilization database of full medical and prescription drug claims experience for over 78 million lives, of which approximately 41 million lives

were selected and used as the primary source in developing the [model]. Other sources include a database of inpatient admission representing a large percentage of all admissions nationwide, retail pharmacy information, and other reference data sources." CBC adjusts nationwide data to CBC's average costs and contracting in our service area.

The pricing AV is not calculated using the experience of that metal level. Instead, CBC uses the actuarial cost model noted above to measure the impact of cost-sharing designs on cost and utilization amounts by service category. The cost model shows frequency per 1,000 per year by type of service (IP, OP, Professional), and allowed cost per service for each of the same types of service, normalized to a $0 office visit copayment and a $25 ER copayment. Given a particular benefit design (for example, $20 office visit copayment), utilization is adjusted from the benchmark based on assumed utilization change factors, and cost per service is reduced by the copayment or coinsurance per service. Cost and utilization are multiplied together to derive a PMPM by service, summed for all services. The impact of global deductible, coinsurance, and out-of-pocket max is then measured based on cumulative probability distributions (CPDs), where the value of services that apply to the CPDs adjusts the level of the curve, as well as global utilization adjustments.

Two points on how the model does not reflect morbidity:

I. The model pulls from millions of lives and adjusts relative value by only the value of cost-sharing and differences in utilization (for example, cost barriers to emergency room care such as $500 copay, will not only reduce ER costs by $500, but more than $500 because members will find alternative, less costly care).
II. The actuarial model is intended to produce benefit relativities that are offered to employers with several benefit options. Small Groups are able to select up to five benefit options. If the value of morbidity is priced into lower AV plans, higher morbidity members will begin to choose those plans because the difference in premium outweighs the difference in benefits (members can set premium dollars aside to pay for the extra cost-sharing). That will result in the deterioration of lower AV plans, and pricing would then be modified. For this reason, the model is designed to not reflect morbidity by plan. The same model/methodology is used in the Individual market.

The pricing AV does change depending on the paid-to-allowed ratio. The filing requires the paid-to-allowed ratio to equal the member-weighted average of the pricing AV. Our methodology uses the development of the paid-to-allowed ratio by establishing an incurred claim rate development in combination with the manual cost model (benefit relativity model) to ensure that the incurred claim projection aligns with the pricing AVs.

b. The pricing AV is calculated relative to the paid-to-allowed ratio. So as an example, if a platinum plan has a pricing AV of 1.026 and the paid-to-allowed ratio is 0.854, the benefits are 1.026/.854 -1 = 20% richer than the average plan in the projection period. It is important to note that the average pricing AV in Table 10 matches the pricing AV calculated in Exhibit G, so rates are not inflated.

Question 3. Does CAAC have any transitional membership? If so, has there recently been a significant drop in transition membership? Do you anticipate a drop in 2022?

Answer 3. CAAC does not have any transitional enrollment.

Question 4. Please update the 2020 experience period risk adjustment amount, in Table 2, to reflect the final CMS risk adjustment amount released on June 30th.

Answer 4. The risk adjustment amount in Table 2 has been updated to the CMS amount released on June 30th.

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

Answer 5. The risk adjustment amount in Table 5 was not adjusted.

Question 6. Please provide an exhibit showing the actual experience for calendar years 2016 – 2020 and the projection experience for 2021 and 2022 for the following categories: Member Months, Total Administrative Expenses, Total Incurred Claims, Total Premium, Total Actual Paid Taxes and Fees, Profit, Total Underwriting Gain/Loss and Underwriting Gain/Loss PMPM.

Answer 6. Please see Q&A Exhibit 2 for the requested data.

Question 7. Please confirm that you have tested to ensure that the rates in Table 11 of the Actuarial Memorandum Exhibits, PA Plan Design Summary and Rate Tables, and Federal Rate Templates are identical.

Answer 7. I confirm that the exhibits above have been tested to ensure that rates are identical.

Question 8. Please ensure that the 7/13/21 versions of the following items are posted in SERFF with your July 13th response to this data call.

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

Answer 8. I confirm the requested information has been submitted.

Capital Advantage Assurance Company
Small Group Rates
Q&A Exhibit 1
Risk Score, Induced Demand, Geography, AV and Age

				Risk	Induced Demand	Geography	Actuarial Value	Age
Year	Issuer	Market	Billed MemberMoths	Issuer Avg PLRS	Issuer Avg IDF	Issuer Avg GCF	Issuer Avg AV	Issuer Avg ARF
2019	45127	Small Group	505,365	1.4952	1.0696	1.1874	0.7721	1.5448
2019	53789	Small Group	1,151	0.8023	1.0000	1.1876	0.6000	1.6143
2019	82795	Small Group	915	1.6438	1.0736	1.1867	0.7872	1.5935
2020	45217	Small Group	371,085	1.3245	1.0711	1.1772	0.7753	1.5567
2020	53789	Small Group	900	0.7726	1.0000	1.1696	0.6000	1.5541
2020	82795	Small Group	989	1.5293	1.0800	1.1778	0.8000	1.5963
2019	All	Small Group	507,431	1.4939	1.0694	1.1874	0.7718	1.5451
2020	All	Small Group	372,975	1.3237	1.0710	1.1772	0.7750	1.5568

Capital Advantage Assurance Company
Small Group Rates
Q&A Exhibit 2
Financial History and Projection

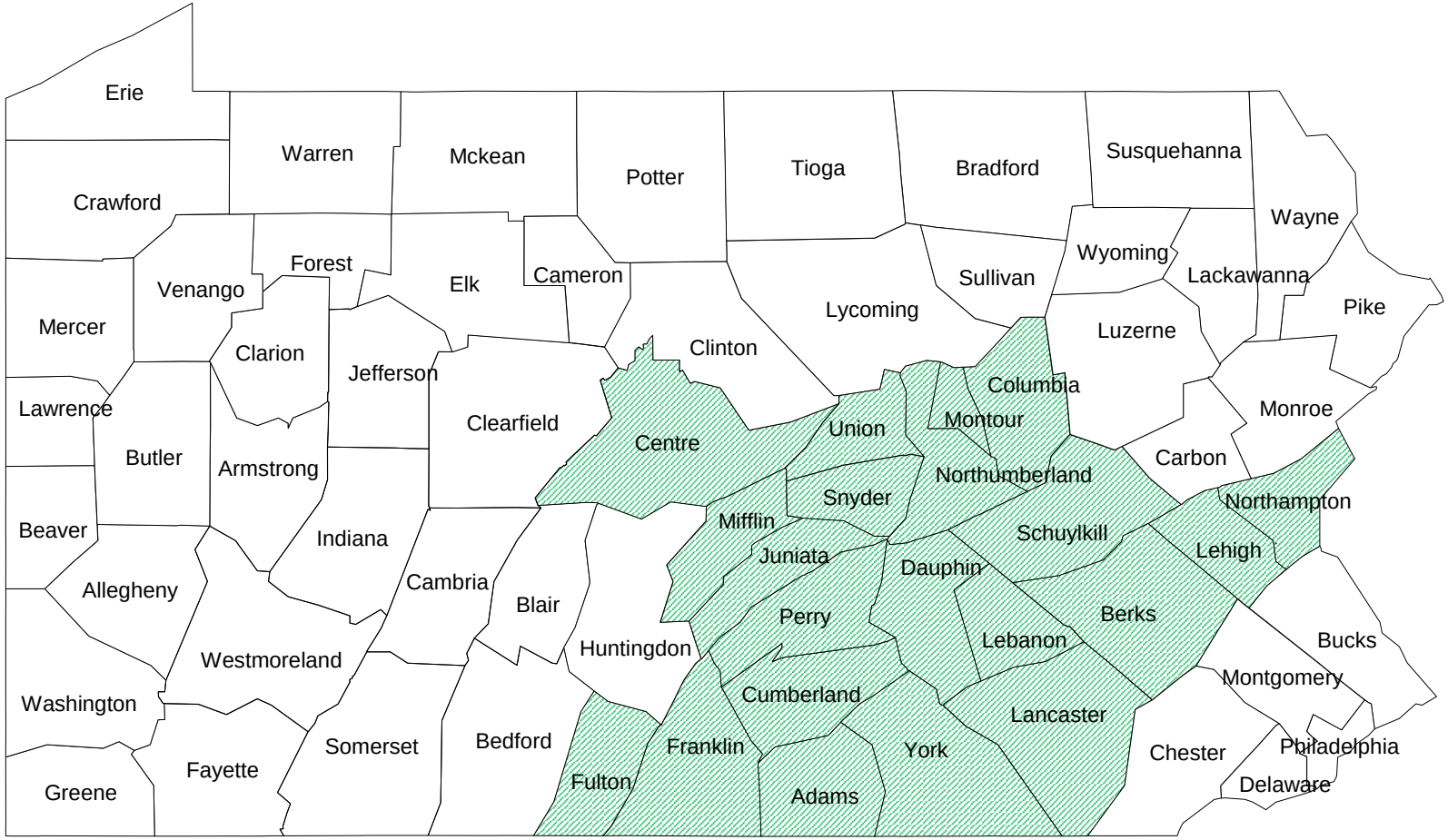
	Year	Member Months	Total Premium	Total Incurred	Total Admin	Total Taxes & Fees	Total Profit	Annual Underwriting gain/loss	Annual Underwriting gain/loss PMPM
	2016	722,751	$349,590,147	$293,991,698	$40,267,317	$11,558,131	$3,773,001	$3,773,001	$5.22
	2017	622,982	$434,177,218	$370,825,361	$36,217,466	$8,817,177	$18,317,214	$18,317,214	$29.40
	2018	776,411	$423,374,472	$351,093,353	$45,059,843	$16,158,945	$11,062,331	$11,062,331	$14.25
	2019	504,878	$331,816,844	$249,974,600	$31,447,494	$14,817,570	$35,577,180	$35,577,180	$70.47
	2020	368,228	$275,161,666	$188,261,088	$25,116,266	$20,361,025	$41,423,287	$41,423,287	$112.49
Projected	2021	277,408	$209,567,434	$165,639,485	$20,253,893	$871,716	$22,802,340	$22,802,340	$82.20
Projected	2022	320,527	$214,765,673	$185,922,078	$23,260,322	$1,287,960	$4,295,313	$4,295,313	$13.40

2016-2020 is directly from Supplemental Health Care Exhibits
2021 is from the corporate budget

2021 Service Area

Issuer: 45127

Market: Small Group



Key *(modify as needed)*

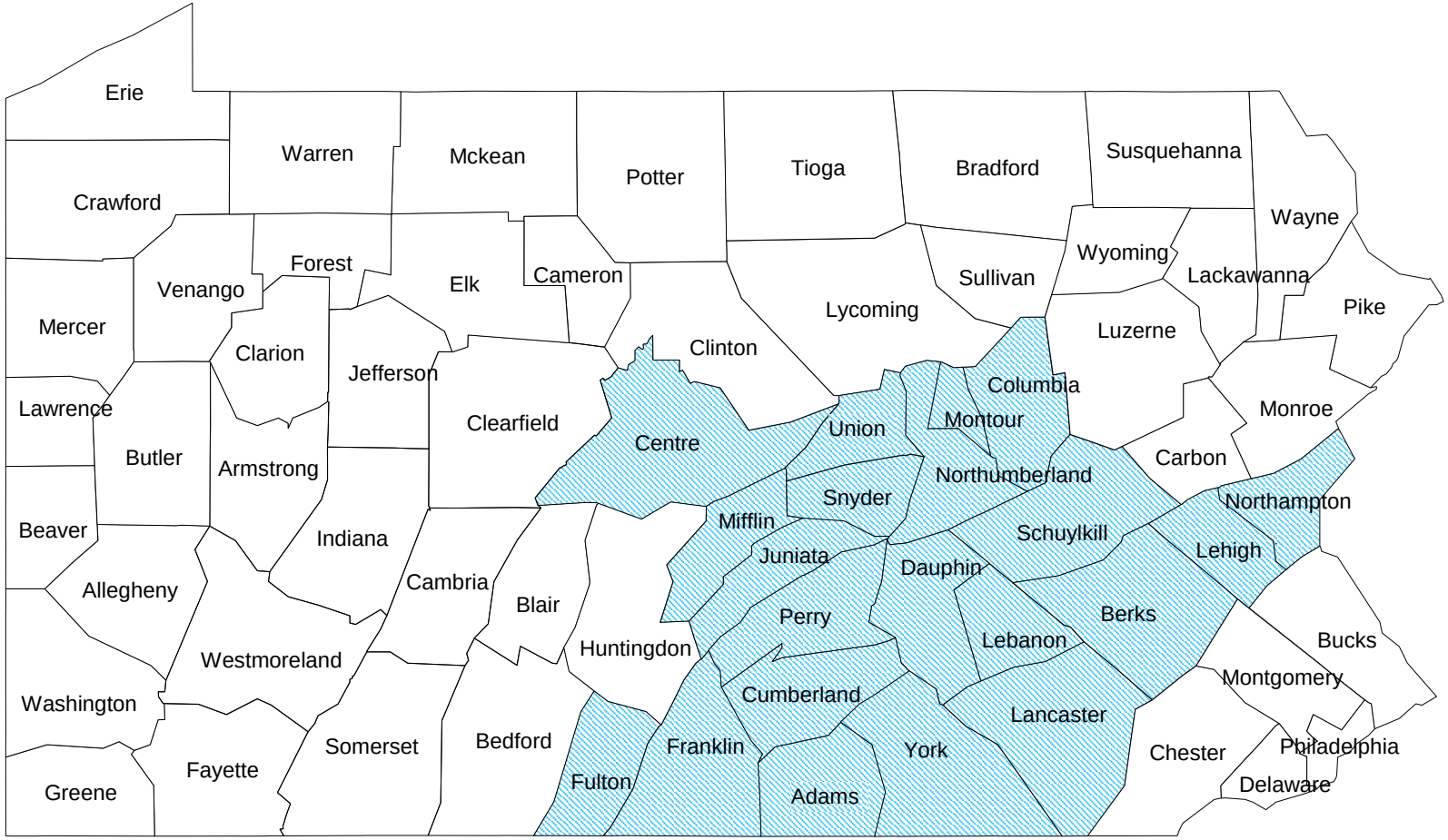
: 2021 on-exchange service area

: 2021 off-exchange only service area

2022 Service Area

Issuer: 45127

Market: Small Group



Key *(modify as needed)*

: 2022 on-exchange service area

: 2022 off-exchange only service area